

THE INTENTION BEHAVIORAL WITH THEORY OF ACCEPTANCE MODEL OVERVIEW

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Abstract

Along with the low price of smartphones and internet connections that are getting faster and easier, the use of mobile banking applications has become an obligation for customers. The presence of the mobile banking application provides innovation for banks to provide more diverse and innovative products to meet customer satisfaction. This study aims to fill the gap in research and develop the Technology Acceptance Model (TAM) Theory. This study empirically examines the effect of e-service quality, brand image and trust on behavior intention of mobile banking, which is mediated by attitude as a mediating variable and social media. Advertising as a moderating variable. The sample of this research is rupiah savings customers who already have mobile banking facilities at Bank DKI. Sampling is done by probability sampling using proportional cluster random sampling. Data was collected by distributing as many as 400 questionnaires to the respondents. The statistical method used is SEM PLS. The results of this study indicate that e-service quality, trust and attitude significantly affect behavioral intention. In contrast, brand image has no significant effect on behavioral intention. Attitude mediates the relationship between e-service quality, brand image, trust and behavioral intention. Brand image is one of the essential factors related to consumer attitudes and behavior in using banking products. Bank DKI must always strive to maintain a good brand image, have a brand that is different from other companies, a brand that has unique and attractive characteristics.

Keywords: E-Service Quality, Brand Image, Trust, Behavioral Intention, Attitude.

INTRODUCTION

In today's millennial era, mobile banking is one of the most widely used banking applications because it offers a lot of convenience and speed of access to all banking transactions. Along with the low price of smartphones and internet connections that are getting faster and easier, the use of mobile banking applications has become an obligation for customers. The presence of the mobile banking application provides innovation for banks to provide more diverse and innovative products to meet customer satisfaction.

PT. Bank DKI, as the Regional Development Bank owned by the DKI Jakarta Provincial Government, faces a big challenge in developing a non-cash society, namely changing people's behavior toward non-cash transactions. Providing education and understanding is still low about digital payments and the culture of cash payments which is still a habit in Indonesian society. Jackone mobile Bank DKI is here as a digital banking solution by creating a personal and mobile transaction experience ranging from payment facilities for various bills to online

shopping transactions. Bank DKI, the owner of Jackone mobile, is required to continuously develop a mobile banking application that is easy, uncomplicated and maintains the quality of its services so that people from various circles can easily accept it. Bank DKI's mobile banking services will be successful depending on its customers' acceptance and continued use. Thus, to increase customer adoption of Jackone mobile, Bank DKI must clearly understand customers who use Jackone mobile from their perceptions, attitudes and intentions in using mobile banking technology.

Analyzing customer behavior when using products or services provided by banks is essential. In Madhavaiah (2015), Mowen (2002) defines behavioral intention as the consumer's desire to act in a particular way in order to possess, dispose of, and use goods or services. The low behavior intention of customers toward using Bank DKI mobile banking can be seen from the lack of interest in Bank DKI savings customers using Jackone mobile banking, such as Bank DKI operational services every bank operational working hour with constantly busy customer lines to carry out banking transactions at tellers, customer service, and perform other banking transactions. Many customers still do not know about the Jackone Bank DKI mobile banking product and the various conveniences, benefits and advantages offered by Bank DKI's mobile banking to fulfill all customer banking transactions.

This study develops a Technology Acceptance Model (TAM) by replacing the benefits and uses of a technology system with e-service quality, brand image, trust and social media advertising variables that will play an important role and contribute significantly to the attitudes of customers (attitude) of mobile banking users so that they will have a significant impact on the behavior intention of Bank DKI mobile banking users and will recommend the bank to others. E-service quality is closely related to behavioral intention to get attention and feedback from customers. Yaseen (2018) found that e-service quality is the most substantial factor influencing behavioral intention. Ayo (2016) also states that electronic services (e-services) are the key to long-term profits in the digital era. Service quality has become very important for customer attraction and retention in the digital era industry. Banks as financial services companies must be more proactive and maximal in improving the various e-services quality offered to customers to influence customer attitudes towards mobile banking. Thus increasing the level of customer satisfaction and consequently increasing the use of mobile banking.

Trust also plays an essential role in determining the behavioral intention of customers to use mobile banking (Namanoot, 2017; Giovanis, 2018; Irfan, 2015). Customer trust is defined as an indicator of a psychological state that leads to trust in banking transactions on the internet, safeguarding the interests of customer transactions, maintaining a commitment to serving customers and providing benefits to their use. According to Mowen (2002), trust is all the knowledge possessed by consumers and all conclusions made about objects, attributes and benefits. Objects here are in the form of products or services, people, companies and everything in which a person has beliefs and attitudes.

Attitude is one aspect that affects behavioral intention. Several researchers have also studied the correlation between attitude and behavioral intention (Shaikh & Karjaluoto, 2015). Based on the Technology Acceptance Model theory by Davis (1989), an individual's decision to adopt

a new information system is mainly based on attitude towards the system, which is a function of perceived ease of use and usefulness. The attitude of consumers can be defined as feelings of liking or disliking a person has towards an object. A person with a positive attitude is more likely to buy a product, which results in the likelihood of liking or disliking a product. A positive attitude has also been shown to significantly influence behavioral intention in using internet banking (Rawashdeh, 2015).

The novelty in this research is based on the grand theory, and the previous research journal is the Technology Acceptance Model Theory. Technology Acceptance Model (TAM) aims to explain the main factors of the behavior of information technology users towards the acceptance of information technology users themselves. TAM is the result of the development of previous theories, namely Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB).

The concept of the model built in this study by analyzing the effect of e-service quality where companies are required to make the quality of electronic services as good as possible with various conveniences obtained by customers so that consumers are satisfied and loyal to use the mobile banking services offered by the company, a strong brand image because it plays a significant role for consumers to decide their loyalty to a particular product, great trust from customers who have saved their money in the bank, all of which will lead to a positive attitude that will have an impact on the behavior intention of customers who use mobile banking at Bank DKI.

The above description forms the basis for this research. Researchers want to know what makes customers interested in deciding to use Bank DKI mobile banking during many other bank mobile banking competitions. So that researchers are interested in studying research on "Analysis of the influence of e-service quality, brand image and trust on behavior intention of mobile banking which is mediated by attitude as a mediating variable and social media advertising as a moderating variable (study on mobile banking customers at PT Bank DKI Jakarta".

LITERATURE REVIEW

According to Supriyono (2010), mobile banking is one of the banking services that customers can access directly through cellular telephone networks and GSM (Global for Mobile Communication) or CDMA mobile phones by using data services provided by cellular phone operators such as Telkomsel, XL, Indosat and other operators. Mobile banking is a banking service innovation designed in three technologies: SMS (Short Messaging System), Browsers, and applications for software on customers' mobile phones (Febrianta and Indrawati, 2016). The services offered by mobile banking include banking transactions, managing accounts, and accessing the desired information. Interest, and the location of the nearest branch/ATM); and transaction services, such as transfers, bill payments (electricity, water, taxes, credit cards, insurance, internet), purchases (pulse, tickets), and various other features (OJK Booklet, 2015). This study develops the Technology Acceptance Model (TAM) by replacing the benefits and uses of a technology system with e-service quality, brand image, and trust variables which will

contribute significantly to the attitudes of mobile banking users so that it will have an impact on the behavior intention of mobile users. Banking Bank DKI and will recommend the bank to others. Technology Acceptance Model (TAM) is one approach used to see the ease of technology. TAM was first introduced by Davis (1989), which was developed based on the theory of reasoned action introduced by Ajzen and Fishbein in 1975. TAM describes a causal relationship between a belief (the benefits of an information system and its ease of use) and behavior, needs and users of an information system. TAM aims to explain and estimate user acceptance of an information system. TAM is one type of theory that uses a behavioral theory approach that is widely used to examine the process of information technology adoption (Rawashdeh, 2015).

Behavioral intention is defined by Mowen (2002) in Madhavaiah (2015) as the consumer's desire to behave in a certain way in order to own, dispose of, and use products or services. So consumers can form a desire to seek information, tell others about their experiences with a product, buy a particular product or service, or dispose of the product in a certain way. Research by Madhavaiah (2015) and Mansour (2016) shows indicators of behavioral intention in using electronic banking, namely that users want to use electronic banking again (reuse intention) and want to recommend it to others (word of mouth). There are many determining factors for behavioral intention, one of which is e-service quality.

E-Service-Quality can be defined as the extent to which a website facilitates efficient and effective shopping, purchasing and delivery of products and services. E-service quality is increasingly important in evaluating business success or failure and determining consumer experience in interactive online environments (Rahi & Ghani, 2018). In electronic banking, e-service quality is defined as consumer evaluation of the quality of banking services delivered via the internet (Jun & Cai, 2001 in Shankar, 2019). Ayo's research (2016) in Nigeria shows that e-service quality is the most substantial factor influencing the behavioral intention of electronic banking users, which means that the higher the quality of e-service, the potential to increase satisfaction and result in more use of electronic banking. Based on the description above, the hypotheses that will be put forward are as follows:

H1. E-service quality has a significant effect on the behavioral intention of Bank DKI's mobile banking customers in Jakarta.

Companies must have a distinct brand image from their competitors and a brand image that is ingrained in the minds of customers because the brand image is one of the first things people notice before making a purchase or choosing a product. A positive brand image will make customers like a product with the relevant brand in the future, while for producers, a good brand image will inhibit competitors' marketing activities. Kotler and Keller (2012) define the brand image as a set of perceptions and beliefs that customers have of a brand that is reflected through associations in the customer's memory. Previous research also shows a significant influence of brand image on behavioral intention to use mobile banking (Jamshidi, 2017). Based on the description above, the hypotheses that will be put forward are as follows:

H2. Brand image has a significant effect on the behavioral intention of Bank DKI's mobile banking customers in Jakarta.

Ba and Pavlou (2002) in Farizi (2014) define trust as an assessment of relationships with others who carry out certain transactions under expectations in an environment full of uncertainty. Trust can be realized if a product or service has fulfilled the desires and needs of customers, where consumers feel satisfied with the product. Research by Namanoot (2017), Jamshidi (2017), Giovanis (2018), Bashir (2015) and shows that trust has a significant effect on behavioral intention to use mobile banking and research from Zhang (2018), Chawla (2019), Bashir (2015) Obtaining trust results significantly influence customer attitudes in using mobile banking and banking products.

H3. trust has a significant effect on the behavioral intention of Bank DKI's mobile banking customers in Jakarta.

Other researchers state that the attitude factor is one aspect that influences individual behavior. Attitude is "the learning tendency to respond consistently favorably or unfavorably to a particular object" (Fishbein & Ajzen, 1975 in Madhavaiah, 2015). This study defines attitude as an individual's positive or negative feelings towards using digital financial services. If a positive attitude arises after using the mobile banking application, the customer will tend to use it again and want to recommend it to others. Charag Research (2019); Kaakeh (2019), Hossein (2015); Mansour (2016), Zhang (2018), Chawla (2019), and Irfan (2015) show that attitude has a significant effect on behavioral intention. Based on the literature, the following hypotheses can be formulated:

H4. Attitude has a significant effect on the behavioral intention of Bank DKI's mobile banking customers in Jakarta.

According to Lee et al. (2011), brand image is the result of the idea, understanding, interaction and customer experience related to a particular company, which will strengthen the user's intention to use the Jackone application again and want to recommend it to others. It is evidenced by research by Jamshidi (2017) and Charag (2019), showing that brand image significantly affects behavioral intention, which is mediated by attitude. Based on the literature, the following hypotheses can be formulated:

H5. Brand image has a significant effect on behavioral intention, which is mediated by attitude on mobile banking customers of Bank DKI in Jakarta.

According to Gefen et al. (2003), trust should be part of a technology acceptance paradigm that stresses the social aspect, particularly when the interaction involves social uncertainty and risk, as in internet banking. Thus, it can be assumed that trust impacts personal beliefs about the ease of use and usefulness of internet banking and influences attitudes towards internet banking usage, which in turn leads to behavioral intention in using it. Zhang's research (2018), Chawla (2019), and Bashir (2015) show that trust has a significant effect on attitude, and further research shows that attitude has a significant effect on behavioral intention. So attitude is also expected to mediate between trust and behavioral intention. Based on the literature, the following hypotheses can be formulated:

H6. trust has a significant effect on behavioral intention, which is mediated by attitude on mobile banking customers of Bank DKI in Jakarta.

METHODS

This study used a quantitative research methodology. This research has a descriptive causal design. The type of research used is the type of explanatory research. PT. DKI Bank in Jakarta distributed questionnaires to 11 clusters and branches, out-of-town branches, and sharia units. This study samples 400 PT. Bank DKI Jakarta consumers with mobile banking. Sampling uses proportional cluster random sampling. The data used in this study are primary and secondary. The descriptive analysis describes the variables used in this study, making them easy to understand. The data in the study were analyzed using the PLS (Partial Least Square) method. The PLS software used is SmartPLS version 3. PLS is a Structural Equation Model (SEM) equation model that has shifted from covariance-based to variant-based (Ghozali and Latan, 2015).

RESULTS AND DISCUSSION

The results of the path coefficient testing in this study can be seen in Table 1 as follows:

Table 1. Path Coefficients Uji Test

<i>Hipotesis</i>	<i>Path</i>	<i>Original Sample (0)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T-Statistics (O/STDEV)</i>	<i>P Value</i>	<i>Keterangan</i>
H1	ESQ BI	0.260	0.256	0.090	2.875	0.004	Significant
H2	BIM BI	0.030	0.030	0.048	0.622	0.534	Not Significant
H3	TR BI	0.128	0.127	0.060	2.144	0.032	Significant
H4	ATT BI	0.352	0.352	0.083	4.223	0.000	Significant
H5	BIM ATT BI	0.106	0.107	0.036	2.943	0.003	Significant
H6	TR ATT BI	0.106	0.104	0.032	3.290	0.001	Significant

Source: Primary Data Processed (2022)

From Table 1, it can be seen that the e-service quality variable (X1) significantly influences behavior intention (Y), with the direction of the relationship between variables having a positive effect. However, the results of the brand image variable (X2) have no significant effect on behavior intention. The trust variable (X3) significantly influences behavior intention (Y). The e-service quality variable (X1) also significantly influences attitude (Z). Brand image (X2) significantly influences attitude (Z). Trust (X3) has a significant effect on attitude (Z).

Furthermore, attitude (Z) significantly influences behavior intention (Y). The mediating variable attitude (Z) strengthens the influence of e-service quality (X1), brand image (X2) and trust (X3) on behavior intention (Y), strengthening the influence of attitude (Z) on behavior intention (Y).

Hypothesis Test Results 1: Variable E-Service Quality significantly affects Behavior Intention. The study results indicate a significant effect of the e-service quality variable on behavior intention, as shown in the statistics with a p-value of 0.004. It indicates that the appropriate e-service quality directly impacts behavior intention, so hypothesis 1 is accepted. E-service quality, which significantly affects behavior intention in this study, shows high trust and customer satisfaction in using mobile banking issued by Bank DKI. It is in line with Ayo (2016)'s research in Nigeria showing that e-service quality is the most substantial factor influencing the behavioral intention of electronic banking users, which means that the higher the quality of e-service, the potential to increase satisfaction and result in more use of electronic banking.

Hypothesis Test Results 2: The brand Image variable has no significant effect on Behavioral Intention. Based on path coefficient analysis, it is known that the influence of the brand image variable on behavioral intention has a p-value of 0.534. The p-value shows no significant effect between brand image variables on behavioral intention. It indicates that the existence of an appropriate brand image does not directly impact behavior intention, so hypothesis 2 is rejected. The brand image, which does not significantly affect behavior intention in this study, shows that the brand image of Bank DKI is not well known by customers and prospective customers. Bank DKI should focus more on improving the company's brand image in customers' eyes because a good brand image is the first guide used to evaluate products and services when consumers do not have sufficient information and knowledge about a product service issued by the bank.

Hypothesis Test Results 3: Trust variable has a significant effect on Behavioral Intention. The study results indicate a significant effect of the trust variable on behavior intention, as shown in the statistics with a p-value of 0.032, so hypothesis 3 is accepted. The results of this study show the same results as those of Namanoot (2017), Jamshidi (2017), Giovanis (2018), and Bashir (2015), which show that trust has a significant effect on behavioral intention to use mobile banking. Trust, which significantly affects behavior intention in this study, shows the importance of consumer trust in the banking business. The existence of trust to establish business relationships and a commitment between customers and the banking sector greatly influences the increase in customer behavior and intention to use Bank DKI's mobile banking. Trust can be realized if a bank's products, services and services have fulfilled the wishes and needs of customers, where consumers will feel satisfied with the product. Bank DKI must maintain and increase customer trust by providing excellent and best customer service, being responsive to customer complaints, and providing modern and sophisticated security features for customers' banking financial activities so that customers feel safe with their funds stored in the bank. Also, customer confidentiality data is always maintained and always tried to prioritize customers' interests so that it will significantly increase customer behavior intentions in using

Bank DKI mobile banking.

Hypothesis Test Results 4: The attitude variable has a significant effect on Behavioral Intention. The study results indicate a significant effect of the attitude variable on behavior intention, as shown in the statistics with a p-value of 0.000. It indicates that the appropriate attitude directly impacts behavior intention, so hypothesis 4 is accepted. Attitude has a significant effect on behavior intention in this study, showing that the role of attitude is enormous on customer behavior intention to use Bank DKI's mobile banking. The attitude appears as one of the most important predictors of intention, which reflects that the more positive the attitude towards banking, the more likely that banking services are used and are always used by consumers. The importance of a positive attitude that reflects individual perceptions in using a technology system, in this case, mobile banking and the benefits and performance improvements when using this technology system must always be considered and improved by Bank DKI in providing the best service to customers. The higher customer positive attitude towards the services of the products and services offered will increase the behavior of customers' intention always to use Bank DKI's mobile banking. These results corroborate the results of previous research conducted by Asif Hamid Charag (2019); Abdul Kader Kaakeh (2019), Hosseini (2015); Ben Mansour (2015), Zhang (2018), Chawla (2019) and Irfan (2015) which show that attitude has a significant effect on behavioral intention.

Hypothesis Test Results 5: Brand Image has a significant effect on Behavioral Intention mediated by attitude. The study results indicate a significant influence of the attitude-mediated brand image variable on behavior intention, as shown in the statistics with a p-value of 0.003. It indicates that the presence of an appropriate attitude-mediated brand image directly impacts behavior intention, so hypothesis 5 is accepted. It is in line with research by Jamshidi (2017) & Charag (2019), showing that brand image significantly affects behavioral intention mediated by attitude. The positive attitude of customers can be seen if the brand image of Bank DKI is also good and has a positive value in the eyes of consumers. Increasing the brand image so that Bank DKI's business is growing can also be done by creating a logo design that attracts consumers that looks unique and contemporary and by market tastes to increase branding and product status in the eyes of consumers. Continuing to carry out ongoing advertising campaigns and promotions to introduce the Bank DKI brand to potential consumers and be consistent with the success of Bank DKI's brand image. Optimizing advertising on social media such as Facebook, Instagram, YouTube, TikTok, WhatsApp and others to interact with consumers in today's digital era and work with influencers with enough fans and followers to introduce Bank DKI products and services. Continuously improve the quality of products, services and services as well as maintain quality and develop for better customer satisfaction.

Hypothesis Test Results 6: Trust variable has a significant effect on Behavioral Intention mediated by attitude. The study results indicate a significant influence of the attitude-mediated trust variable on behavior intention, as shown in the statistics with a p-value of 0.001. It indicates that the presence of appropriate attitude-mediated trust directly impacts behavior intention, so hypothesis 6 is accepted. In line with Zhang's Research (2018), Chawla (2019) and Bashir (2015) show that trust has a significant effect on attitude, and further research shows

that attitude has a significant effect on behavioral intention. Trust has a significant effect on behavior intention mediated by attitude. This study shows that attitude as a mediating variable is significant in creating a positive attitude from customers in increasing behavior intention and using Bank DKI products and services. The banking business is a business of trust; Banks must continually maintain customers' trust in banking products and services. Bank DKI must continuously cultivate a positive attitude from customers by consistently providing the best service, security in transactions, ease of access and providing many benefits to the products and services offered and continuously improving bank performance in the future so that it will increase customer behavior intention to use mobile banking and customer loyalty who are satisfied with the products, services and services provided by Bank DKI.

CONCLUSION

Based on the results of the research described in the previous chapter to fill the gaps in GAP and develop a Technology Acceptance Model (TAM), the following conclusions can be conveyed:

1. The effectiveness of e-services can influence behavior intention. It can be explained by using e-service quality question types that can validate behavior intention. The customer's intention to using Bank DKI's mobile banking increases with the quality and dependability of the transaction. The stronger the customer's intention to use Bank DKI's mobile banking, the safer the transaction through mobile banking is. The customer's intention to use Bank DKI's mobile banking increases with how efficiently the transaction is made using mobile banking. The more quickly Bank DKI responds to customer concerns made while using mobile banking, the more likely it is that the consumer will continue to use that service. Customers are more likely to use Bank DKI's mobile banking when transactions are completed quickly. The stronger the customer's intention to use Bank DKI's mobile banking, the more dependable (error-free) the transactions through mobile banking. The more straightforward an application is to utilize for mobile banking transactions, the more likely it is that a consumer will do so. The more quickly a transaction can be completed using mobile banking, the more likely a consumer is to use, use again, and promote mobile banking from Bank DKI.
2. Brand image cannot influence behavior intention. The results of this study show that Bank DKI's brand image cannot change consumer behavior or intentions regarding mobile banking. In order to boost brand equity and foster positive changes in loyalty, Bank DKI should be more proactive in drawing customers' attention to the overall brand image of mobile banking. It should also constantly update customer knowledge about the mobile banking system, give users access to directly track online transactions, and take advantage of other potential benefits for users. Moreover, the future plan to employ mobile banking consistently.
3. Trust can influence behavior intention. It can be explained by using trust-related question types that can back up behavior purpose. Customers are more likely to use Bank DKI's mobile banking when they can provide them high-quality services and when they are aware of their existence. Customers are more likely to use Bank DKI's mobile banking the more confident they are that the security features are effective in protecting them and can be trusted.

Customers are more likely to use Bank DKI's mobile banking when they feel more secure about prioritizing their interests and increasing their response to client needs. Mobile banking must constantly increase customer trust. High trust in the advantages, usability, security, convenience, and features of mobile banking that are properly handled will improve the customer's willingness to use mobile banking and will lead to customer loyalty to constantly use mobile banking.

4. A positive attitude can influence behavior intention. It can be explained through the use of questionable material regarding the attitude supporting behavior aim. The intention of consumers to use Bank DKI's mobile banking increases as more customers believe they made the right choice to do. The more pleasant customers experience using mobile banking, the greater the customer's intention to use Bank DKI's mobile banking. The more comfortable and enjoyable customers are in transacting with mobile banking, the greater the customer's intention to use Bank DKI's mobile banking and the greater the customer's attitude that gives an overall good impression in using mobile banking, the greater the customer's intention to use Bank DKI's mobile banking.

5. Brand image, which is mediated by attitude, can improve behavior intention. The customer's perception of the brand as a whole is called the brand image. Customers' perceptions of a brand and their confidence in a specific brand image. Customers will prefer a product with the relevant brand in the future if the brand has a positive reputation. Customers experience the benefits they expect from mobile banking, which fosters a favorable attitude that makes them more likely to use the Bank DKI mobile banking application again and to suggest it to others.

6. Trust can increase behavior intention, which is mediated by attitude. Trust can be built if a product or service meets the wants and needs of customers and makes them feel satisfied. Trust will grow if consumers are happy with the product after using it or enjoying it. In the context of mobile banking, attitudes are becoming more common because mobile banking directly involves financial transactions, which are based on consumer beliefs about risk and security and shape consumer attitudes. The user's opinion of how interested he or she is in using technology is the user's attitude toward technology use. A consumer's attitude is how they feel about something, whether they like it or don't like it. A person with a positive attitude is more likely to buy a product, which means they might like or dislike the product. It is assumed that a positive attitude will serve as a mediator between trust and behavior intentions.

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