DETERMINANTS OF INTENTION TO USE MOBILE BANKING IN A PRIVATE BANK IN INDONESIA: A PERSPECTIVE FROM TECHNOLOGY ACCEPTANCE MODEL

By

ILHAM RUSDIANSYAH HILMAN

Thesis Submitted to

Othman Yeop Abdullah Graduate School of Business,

Universiti Utara Malaysia,

In Partial Fulfillment of the Requirement for the Master of Sciences (Management)

Pusat Pengajian Pengurusan Perniagaan
SCHOOL OF BUSINESS MANAGEMENT
Universiti Utara Malaysia

PERAKUAN KERJA KERTAS PENYELIDIKAN
(Certification of Research Paper)

Saya, mengaku bertandatangan, memperakukan bahawa
(I, the undersigned, certified that)
ILHAM RUSDIANSYAH HILMAN (822875)

Calon untuk Ijazah Sarjana
(Candidate for the degree of)
MASTER OF SCIENCE (MANAGEMENT)

telah mengemukakan kertas penyelidikan yang bertajuk
(has presented his/her research paper of the following title)

DETERMINANTS OF INTENTION TO USE MOBILE BANKING IN A PRIVATE BANK IN INDONESIA: A PERSPECTIVE FROM TECHNOLOGY ACCEPTANCE MODEL

Seperti yang tercatat di muka surat tajuk dan kulit kertas penyelidikan
(as it appears on the title page and front cover of the research paper)

Bahawa kertas penyelidikan tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan.
(that the research paper acceptable in the form and content and that a satisfactory knowledge of the field is covered by the research paper).

Nama Penyelia *(Name of Supervisor)* : **PROF. MADYA DR. ABDUL MANAF BIN BOHARI**

Tandatangan *(Signature)* : ______________________

Tarikh *(Date)* : **6 OGOS 2019**

PERMISSION TO USE

In presenting this project paper in partial fulfillment of the requirements for a Post Graduate degree from the Universiti Utara Malaysia (UUM), I agree that the Library of this university may make it freely available for inspection. I further agree that permission for copying this dissertation/project paper in any manner, in whole or in part, for scholarly purposes may be granted by my supervisor(s) or in their absence, by the Dean of Othman Yeop Abdullah Graduate School of Business where I did my project paper. It is understood that any copying or publication or use of this project paper parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to the UUM in any scholarly use which may be made of any material in my project paper.

Request for permission to copy or to make other use of materials in this project paper in whole or in part should be addressed to:

Dean of Othman Yeop Abdullah Graduate School of Business

Universiti Utara Malaysia

06010 UUM Sintok

Kedah Darul Aman

ABSTRACT

The mobile banking technology in Indonesia still in the growing stage. Even it is already available to the public since 2004, the adoption of the mobile banking is still far from 100% utilization. Based on the latest report from one private bank that becomes the pioneer in introducing mobile banking in Indonesia, their mobile banking channel adoption and usage showing an increasing trend from 2004 until 2018. However, the usage by customers to conduct transactions still below 40% even after 14-year progress with continuous update and revamp in features offered. Therefore, there is a need to examine the factors that affecting the intention to use mobile banking service. Technology acceptance model to assess the factors that influence intention to use a particular technology has widely used in past studies, many researchers also integrated other factors based on their need with TAM model which later become the extended technology acceptance model. The result in this research showed that the perceived usefulness and the trust propensity had the strongest relation and significant effect in influencing the intention to use mobile banking service, while perceived ease of use, social influence and individualism/collectivism culture aspect had no significant effect toward intention to use mobile banking services.

Keyword: Mobile Banking, Technology Acceptance Model, Intention to Use.

ABSTRAK

Teknologi perbankan mudah alih di Indonesia berada dalam fasa pertumbuhan, walaupun ianya telah disediakan untuk pengguna awam sejak tahun 2004 lagi. Perbankan mudah alih masih belum mencapai 100% penggunaan. Berdasarkan laporan terkini daripada salah satu bank persendirian yang menjadi perintis perbankan mudah alih di Indonesia, menyatakan bahawa terdapatnya peningkatan dalam penggunaan perbankan mudah alih sejak tahun 2004 sehingga tahun 2018, namun jumlah pelanggan yang menggunakan transaksi ini masih berada di bawah 40% walaupun setelah 14 tahun, dengan penambahbaikan dan pengemaskinian dalam ciri-ciri yang ditawarkan. Oleh itu, terdapat keperluan untuk mengkaji faktor-faktor yang mempengaruhi niat pengguna untuk menggunakan perbankan mudah alih. *Technology Acceptance Model* (TAM) adalah satu kaedah yang digunakan secara meluas dalam penyelidikan untuk menilai faktor yang mempengaruhi niat seseorang meggunakan teknologi tertentu. Terdapat ramai para penyelidik menggabungkan faktor lain ke dalam TAM berdasarkan kesesuaian dan kemudiannya menjadi model lanjutan kepada TAM. Hasil kajian ini menunjukkan bahawa faktor kecenderungan penggunaan dan kepercayaan mempunyai hubungkait yang kuat serta mempunyai kesan utama yang mempengaruhi niat dalam menggunakan perbankan mudah alih. Justeru itu, faktor memudahkan penggunaan, pengaruh sosial dan aspek kolektif budaya mempunyai hubungkait dan kesan terhadap perbankan mudah alih.

Keyword: Perbankan Mudah Alih, *Technology Acceptance Model*, Niat untuk Mengguna.

ACKNOWLEDGEMENT

First and foremost, I would like to express my gratitude to Allah S.W.T that gave the passage, strength and the blessing to be able to complete this research paper.

The next gratitude goes to my supervisor, Associate Prof. GS. Dr. Abdul Manaf Bohari, because of his insight, guidance, expertise and precious time dedicated in guiding me for formulating and writing of this study, made me able to reach this stage, again thank you so much sir for all that you did to me.

I also express the indebted to the respondents, that involved in this study, without their cooperation, this study may not reach this stage.

Finally, I would to thank to my father Hilman S, my mother Siti S and my sister Widya R. For their support to me, motivation, care, material contribution and any other form of support that cannot be expressed here. For that again I expressed my thank you to them.

TABLE OF CONTENTS

LIST OF TABLE

LIST OF FIGURE

CHAPTER ONE
INTRODUCTION

1.0 Introduction

Within banking industry, the financial institution has undergone many changes in term of delivering banking services like ATM, telephone banking, personal computer banking, and internet banking. These innovations affected by the rapid innovation in IT industry then adapted by the banking industry practice in order to meet the customer demand and also to compete within the banking industry. In the past decades, the emergence of smartphone and electronic commerce, the banking industry need to adapt with new wireless technology and new demand by customer that wanted more flexible yet accessible banking services from anywhere. Also, with the competitiveness within the banking industry, the need to provide different service for customer need to be addressed to survive in the competition. With widespread usage of smartphone and the mobile telcos providing data link (3G and 4G), it has become an opportunity for the banking industry to implement new service delivery channels. One of the favorable banking service channel is mobile banking service.

Cambridge dictionary define mobile banking as act of sending, receiving or managing money using mobile phones. On the other hand, Shaikh & Karjaluoto, (2015) define mobile banking as application that enable bank customers able to access bank accounts to check account status, transfering funds, paying bills or other payments, and managing stock. Another definition of mobile banking by Luo, Li, Zhang, & Shim, (2010) stated that mobile banking is an creative method in

REFERENCES

Ajzen, I. (2005). *Attitudes, personality and behaviour.* Berkshire: Open University Press.

Alalwan, A. A., Baabdullah, A., Rana, N. P., Tamilmani, K., & Dwivedi, Y. K. (2018). Examining the adoption of mobile internet in Saudi Arabia: Extending TAM with perceived enjoyment, innovativeness and trust. *Technology in Society, 55*, 1-34.

Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Williams, M. D. (2016). Consumer adoption of mobile banking in Jordan; Examining the role of usefulness, ease of use, perceived risk, and self efficacy. *Journal of Enterprise Information Management, 29*(1), 118-139.

Ashraf, I. (2012). *Mobile banking security.* Amsterdam: Vrije Universiteit.

Bankole, F. O., & Bankole, O. O. (2017). The effects of cultural dimensions on ICT innovation: Empirical analysis of mobile phone services. *Telematics and Informatics, 34*, 490-505.

Bankole, F. O., Bankole, O. O., & Brown, I. (2011). Mobile banking adoption in Nigeria. *The Electronic Journal on Information Systems in Developing Countries, 47*(2), 1-23.

Baptista, G., & Oliviera, T. (2015). Understanding mobile banking: The unified theory of acceptance and use of technology combined with cultural moderators. *Computers in Human Behavior, 50*, 418-430.

Bashir, I., & Madhavaiah, C. (2015). Trust, social influence, self efficacy, perceived risk and internet banking acceptance: An extension of technology acceptance model in Indian context. *Metamorphosis, 14*(1), 25-38.

Bhardwaj, M., & Aggarwal, R. (2016). Understanding dynamics of mobile banking adoption by youth: Empirical evidence from India. *FIIB Busines Review, 5*(2), 46-56. doi:10.1177/2455265820160206

Chemingui, H., & Lallouna, H. B. (2013). Resistance, motivation, trust and intention to use mobile financial services. *International Journal of Bank Marketing, 31*(7), 574-592.

Constantinou, D. I., Damsgaard, J., & Lars, K. (2006). Exploring perceptions and use of mobile services: User differences in an advancing market. *International Journal Mobile Communication, 4*(3), 231-247.

Davis, F. D. (1986). *A Technology acceptance model for empirically testing new end-user information systems: Theory and results.* Massachusetts.

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical model. *Management Science, 35*(8), 982-1003. doi:10.1287/mnsc.35.8.982

DBS Group Research. (2015, April 14). Regional industry focus ASEAN banks. *Industry Focus*, pp. 1-26.

EY. (2017, February 26). *Ernst & Young Global Limited.* Retrieved from EY: https://www.ey.com/id

Fadlan, A., & Dewantara, R. Y. (2018). Pengaruh persepsi kemudahan dan persepsi kegunaan terhadap penggunaan mobile banking: Studi pada mahasiswa pengguna mobile banking Universitas Brawijaya. *Jurnal Administrasi Bisnis, 62*(1), 82-89.

Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention and behavior: An introduction to theory and research.* Massachusetts: Addison Wesley Publising Company.

Giovanis, A., Athanasopoulou, p., Assimakopoulos, C., & Sarmaniotis, C. (2018). Adoption of mobile banking services: A comparative analysis of four competing theoretical model. *International Journal of Bank Marketing, 37*(5), 1-25.

Goularte, A. C., & Zilber, S. N. (2018). The moderating role of cultural factors in the adoption of mobile banking in Brazil. *International Journal of Innovation, 11*(1), 1-20. doi:10.1108/IJIS-11-2017-0119

Gu, J.-C., Lee, S.-C., & Suh, Y.-H. (2009). Determinants of behavioral intention to mobile banking. *Expert System with Applications, 36*, 11605-11616.

Gumussoy, C. A., Kaya, A., & Ozlu, E. (2017). Determinants of mobile banking use: An extended TAM with perceived risk, mobility access, compatibility, perceived self-efficacy and subjective norms. In F. Calisir, & H. C. Akdag, *Industrial engineering in the industry 4.0 era* (pp. 1-278). Vienna: Springer.

Hofstede, G., Hofstede, G. J., & Minkov, M. (2010). *Cultures and organizations software of the mind.* New York: McGraw Hill.

Kazi, A. K., & Mannan, M. A. (2013). Factors affectiong adoption of mobile banking in Pakistan: Empirical Evidence. *Internationla Journal of Research in Busines and Social Science, 2*(3), 54-61.

Kesharwani, A., & Bisht, S. S. (2012). The impact of trust and perceived risk on intenet banking adoption in India: An extension of technology acceptance model. *International Journal of Bank Marketing, 30*(4), 303-322. doi:10.1108/02652321211236923

Koenig-Lewis, N., Palmer, A., & Moll, A. (2010). Predicting young customers take up of mobile banking services. *International Journal of Bank Marketing, 28*(5), 410-432. doi:10.1108/02652321011064917

Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 607-610.

Kumar, V. R., Lall, A., & Mane, T. (2017). Extending the tam model: Intention of managements students to use mobile banking: Evidence from India. *Global Business Review, 18*(1), 238-249. doi:10.1177/0972150916666991

Lee, S.-G., Trimi, S., & Kim, C. (2013). The impact of cultural differences on technology adoption. *Journal of World Business, 48*(1), 20-29.

Lopez-Nicolas, C., Molina-Castillo, F. J., & Bouwman, H. (2008). An assesment of advanced mobile services acceptance: Contribution from TAM and diffusion theory models. *Information and Management, 45*, 359-364. doi:10.1016/j.im.2008.05.001

Luo, X., Li, H., Zhang, J., & Shim, J. P. (2010). Examining multi dimensional trust and multifaceted risk in initial acceptance of emerging technologies: An empirical study of mobile banking services. *Decision Support System, 49*, 222-234.

McKinsey. (2018, February). Digital bannking in Indonesia: Building loyalty and generating growth. *Digital bannking in Indonesia*, pp. 1-6.

McKinsey. (2019, February). Digital banking in Indonesia: Building loyalty and generating growth. *Global Banking Practice*, pp. 1-6.

Mcknight, D. H., Cummings, L. L., & Chervany, N. L. (1998). Initial trust formation in new organizational relationship. *Academy of Management Review, 13*(3), 473-490.

Mortimer, G., Neale, L., Hasan, S. F., & Dunphy, B. (2015). Investigating the factors influencing the adoption of m-banking: A cross cultural study. *International Journal of Bank Marketing, 33*(4), 545-570.

Munoz-Leiva, F., Climent-Climent, S., & Liebana-Cabanillas, F. (2017). Determinants of intention to use the mobile banking apps: An extension of the classic TAM model. *Spanish Journal of Marketing - ESIC, 21*, 25-38.

Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric Theory Third Ed.* New York: McGraw-Hill.

Otoritas Jasa Keuangan. (2017, February 26). *Otoritas Jasa Keuangan (OJK).* Retrieved from Otoritas Jasa Keuangan (OJK): https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Strategi-Nasional-Literasi-

Keuangan-Indonesia-(Revisit-2017)-/SNLKI%20(Revisit%202017)-new.pdf

PricewaterhouseCooper Indonesia. (2018, February). 2018 Indonesia banking Survey; Technology shift in Indonesia is underway. *Indonesia banking Survey*, pp. 1-48.

PricewaterhouseCooper Indonesia. (2018, July). Digital banking survey of Indonesia. *PricewaterhouseCooper Survey*, pp. 1-48.

Rahayu, I. S. (2015). Minat nasabah menggunakan mobile banking dengan menggunakan kerangka technology acceptance model (TAM); Studi kasus PT Bank Syariah Mandiri cabang Yogyakarta. *Jurnal Ekonomi Syariah Indonesia, 5*(2), 137-150.

Rema, Y. O., & Setyohadi, D. B. (2016). Faktor-faktor yang mempengaruhi penerimaan mobile banking: Studi kasus BRI cabang Bajawa. *Seminar Riset Teknologi Informasi*, (pp. 114-122).

Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research methods for business students* (5 ed.). London: Pearson.

Sekaran, U. (2003). *Research methods for business; A skill building approach.* New York: John Wiley and Sons.

Sekaran, U., & Bougie, R. (2016). *Research method for business: A skill building approach.* Sussex: Wiley.

Shaikh, A. A., & Karjaluoto, H. (2015). Mobile banking adoption: A literature review. *Telematics and Informatics, 32*, 129-142. doi:10.1016/j.tele.2014.05.003

Shareef, M. A., Baabdullah, A., Dutta, S., Kumar, V., & Dwivedi, Y. K. (2018). Consumer adoption of mobile banking services: An empirical Examination of factors according to adoption stages. *Journal of Retailing and Consumer Services, 43*, 54-67.

Singh, S., & Srivastava, R. K. (2016). Predicting the intention to use mobile banking in India. *International Journal of Bank Marketing, 36*(2), 1-33.

Siyal, A. W., Ding, D., & Siyal, S. (2018). M-banking barriers in Pakistan: A customer perspective of adoption and continuity intention. *Data Technologies and Application, 53*(1), 1-28.

Srite, M., & Karahanna, E. (2006). The role of espoused national cultural values in technology acceptance. *MIS Quarterly, 30*(3), 679-704.

Taherdoost, H. (2016). Sampling methods in research methodology; How to choose a sampling technique for research. *International Journal of Academic Research in Management, 5*(2), 18-27. doi:10.2139/ssrn.3205035

Taherdoost, H. (2018). A review of technology acceptance and adoption models and theories. *11th International Conference Interdisciplinarity in Engineering. 22*, pp. 960-967. Tirgu-Mores: Procedia Manufacturing.

Tarhini, A., Arachchilage, N. A., Masa'deh, R., & Abbasi, M. S. (2015). A critical review of theories and models of technology adoption and acceptance in information system research. *International Journal of Technology Diffusion, 6*(4), 58-77.

Trivellas, P., Reklitis, P., & Platis, C. (2013). The effect of job related stress on employees' satisfaction: A survey in health care. *Procedia - Social and Behavioral Sciences, 73*, 718-726.

Tsai, Y.-T., Wang, S.-C., Yan, K.-Q., & Chang, C.-M. (2017). Precise positioning of marketing and behavior intention of location-based mobile commerce in internet of things. *Symmetry, 9*, 1-16. doi:10.3390/sym9080139

Venkatesh, V., & Davis, F. D. (2000). A theoretical extention of technology acceptance model: Four longitudinal field studies. *Management Science, 46*(2), 186-204. doi:10.1287/mnsc.46.2.186.11926

Wessels, L., & Drennan, J. (2010). An investigation of consumer acceptance of mobile banking. *International Journal of Bank Marketing, 28*(7), 547-568. doi:10.1108/02652321011085194

Yadav, R., Sharma, S. K., & Tarhini, A. (2016). A multi analytical approach to understand and predict the mobile commerce adoption. *Journal of Enterprise Information Management, 29*(2), 222-237. doi:10.1108/JEIM-04-2015-0034

Yoon, C. (2009). The effects of national culture values on consumer acceptance of e-commerce: online shoppers in China. *Information & Management, 46*, 294-301. doi:10.1016/j.im.2009.06.001

Zakky. (2019, July 15). *Daftar 134 Nama Bank di Indonesia (BUMN, Swasta, Asing, Syariah)*. Retrieved from ZonaReferensi.com: https://www.zonareferensi.com/daftar-nama-bank-di-indonesia/

Zhou, T., Lu, Y., & Wang, B. (2010). Integrating TTF and UTAUT to explain mobile banking user adoption. *Computers in Human Behavior, 21*(5), 760-767. doi:10.1016/j.chb.2010.01.013

Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2010). *Business research methods* (Eight ed.).

Appendix A

Dear Respondent,

I am Ilham Rusdiansyah, student of Master of Science (Management) in Universiti Utara Malaysia. I hereby designed questionnaire to study the intention of banking employee to use mobile banking facility, evidence from a private bank branch in Medan, North Sumatera.

The Questionnaire is divided into two parts which is section 1, section 2. I would be thankful and fully appreciate if you could answer all the question carefully. All the answer and data given here will be very confidential and only used for the educational purposes.

Thank you for your corporation and time spared, it is very appreciated.

Sincerely,

Ilham Rusdiansyah
Master of Science (Management)
Othman Yeop Abdullah Graduate School of Business
Universiti Utara Malaysia
06010 Sintok, Kedah.

Section 1

Mobile Banking

In this section the purpose of this questionnaire is to give you a chance to tell some aspect of **intention to use mobile banking facility**, what things you are **agreed** and what things you are **disagree** with. On the basis of the answer we hope to get better understanding of the **intention to use mobile banking among banking employee.**

On next page you will find statement about some aspect of **intention to use mobile banking.**

- Please read each statement carefully
- Decide **how agree you feel about the aspect of intention to use mobile banking** described by each statement

  Keep the statement in mind:
  - ✓ If you feel that statement matches you **completely** tick the box 5 which is **"Strongly Agree"**
  - ✓ If you feel that statement matches you **as it is or some of it** tick the box 4 which is **"Agree"**
  - ✓ If you **cannot make up your mind** whether or not the aspect matches your preference tick the box 3 which is **"Neutral"**
  - ✓ If you feel that statement **not in line with what you expected** tick the box 2 which is **"Disagree"**
  - ✓ If you feel that statement **very not in line with what you expected** tick the box 1 which is **"Strongly Disagree"**
- **Please answer all statements** to make sure we get whole image of your agreement/disagreement with aspects of intention to use mobile banking.
- **Be frank and honest** while answering the statements, this will not affect your employment status, and the data is kept strictly confidential.

Guide:

Ask yourself: How am I with this aspect of mobile banking?

Strongly Agree means I'm strongly agree with this aspect of mobile banking
Agree means I'm agree with this aspect of mobile banking
Neutral means I can't decide whether agree or not with this aspect of mobile banking
Disagree means I'm disagree with this aspect of mobile banking
Strongly Disagree means I'm strongly disagree with this aspect of mobile banking

	Please tick the appropriate box based on your choice	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
1	Mobile banking would save my travelling expenses to the bank					
2	Mobile banking would be useful as it would save my time					
3	Mobile banking would be useful because of its convenience to use anywhere					
4	Using mobile banking would improve my productivity					
5	Using mobile banking would improve my effectiveness in utilizing banking services					
6	Learning to use mobile banking would be easy for me					
7	Mobile banking provides me with easy user interface					
8	It would be easy for me to become skillful at using mobile banking					
9	Mobile banking would be flexible to interact with					
10	I would show/tell other that I use mobile banking					
11	I would use mobile banking if other uses it					
12	I would like to discuss the features of mobile banking with other					
13	I would use mobile banking if people who are important to me would try convince me					
14	My privacy related to mobile banking would not be compromised					
15	My mobile banking transaction would be secure					
16	My trust level on mobile banking would be the same as banking in person through a branch					
17	While using mobile banking I think my information would be kept confidential					

18	I intend to use mobile banking					
19	I predict that I shall use mobile banking					
20	Being accepted as a member of a group is more important than having autonomy and independence					
21	Being accepted as a member of a group is more important than being independent					
22	Group success is more important than individual success					
23	Being loyal to a group is more important than individual gain					
24	Individual rewards are not as important as group welfare					
25	Its more important for a manager to encourage loyalty and a sense of duty in subordinates than it is to encourage individual initiatives					

Section 2

Background Profile

Please tick (√) on appropriate response

1. **Please indicate your gender**

   [ ] Male **[ ] Female**

2. **Please indicate your age**

   [ ] Below 25 Years **[ ] 46 to 55 Years**

   [ ] 26 to 35 Years **[ ] 56 Years and above**

   [ ] 36 to 45 Years

3. **Please Specify your last educational level**

   [ ] High School **[ ] Undergraduate (S1)**

   [ ] Diploma (D1/D2/D3/D4) **[ ] Master (S2)**

4. **Please indicate your Years of working in current company** **[ ] Year**

5. **Please indicate your echelon level:**

   [ ] 7 **[ ] 4**

   [ ] 6 **[ ] 3 and Above**

   [ ] 5

FINISHED

THANK YOU VERY MUCH FOR THE RESPONSE AND ATTENTION GIVEN

Bahasa Indonesia Version

Petunjuk:

Tanyakan pada diri anda: bagaimana menurut saya aspek intensi penggunaan mobile banking ini?

Sangat Setuju berarti saya sangat setuju pada aspek intensi penggunaan mobile banking ini
Setuju berarti saya setuju pada aspek intensi penggunaan mobile banking ini
Netral berarti saya tidak yakin apakah setuju atau tidak setuju pada aspek intensi penggunaan mobile banking ini
Tidak Setuju berarti saya tidak setuju pada aspek intensi penggunaan mobile banking ini
Sangat Tidak Setuju berarti saya sangat tidak setuju pada aspek intensi penggunaan mobile banking ini

	Tolong untuk mencentang pada kotak sesuai dengan pilihan anda	Sangat Tidak Setuju	Tidak Setuju	Netral	Setuju	Sangat Setuju
		1	2	3	4	5
1	Mobile banking dapat menghemat biaya pergi ke bank					
2	Mobile banking bermanfaat karena menghemat waktu saya					
3	Mobile banking bermanfaat karena mudah diakses dimana saja					
4	Mengunakan mobile banking dapat meningkatkan produktivitas saya					
5	Menggunakan mobile banking dapat mengefektifkan penggunaan fasilitas dari perbankan					
6	Saya dengan mudah mempelajari cara untuk menggunakan mobile banking					
7	Mobile banking menyediakan antarmuka/interface yang mudah dimengerti					
8	Saya dapat dengan mudah menguasai penggunaan mobile banking					
9	Mobile banking menyediakan interaksi yang cukup fleksibel					
10	Saya suka memberitahu/menunjukkan pada orang lain bahwa saya menggunakan mobile banking					
11	Saya akan menggunakan mobile banking jika orang lain menggunakannya					
12	Saya akan berdiskusi tentang fitur yang ada pada mobile banking dengan orang lain					

13	Saya akan menggunakan mobile banking apabila orang terdekat saya meyakinkan saya untuk menggunakannya					
14	Penggunaan mobile banking tidak mengganggu privacy saya					
15	Keamanan transaksi mobile banking saya akan selalu terjamin					
16	Kepercayaan saya pada mobile banking sama dengan jika saya pergi langsung ke bank					
17	Ketika saya menggunakan mobile banking, saya rasa kerahasiaan informasi tetap terjamin					
18	Saya berniat untuk menggunakan mobile banking					
19	Saya mengira bahwa sudah seharusnya saya menggunakan mobile banking					
20	Diterima oleh suatu kelompok lebih penting daripada memiliki kemandirian dan kebebasan individual					
21	Diterima pada suatu kelompok lebih penting daripada kebebasan diri saya					
22	Keberhasilan secara berkelompok lebih penting daripada keberhasilan individu					
23	Loyalitas pada suatu kelompok lebih penting daripada kepentingan secara individu					
24	Kepentingan individu tidak sepenting kemaslahatan bersama					
25	Bagi seorang atasan, dorongan kesetiaan dan rasa tanggung jawab bawahan lebih penting daripada dorongan inisiatif individu					

Section 2

Background Profile

Please tick (√) on appropriate response

1. **Gender:**

   [ ] Laki-laki **[ ] Perempuan**

2. **Umur:**

   [ ] Dibawah 25 Tahun **[ ] 46 - 55 Tahun**

   [ ] 26 - 35 Tahun **[ ] 56 Tahun keatas**

   [ ] 36 - 45 Tahun

3. **Pendidikan terakhir:**

   [ ] Sekolah Menengah Atas **[ ] Sarjana (S1)**

   [ ] Diploma (D1/D2/D3/D4) **[ ] Pasca sarjana (S2)**

4. **Masa kerja di perusahaan ini** **[ ] Tahun**

5. **Posisi eselon terakhir:**

   [ ] 7 **[ ] 4**

   [ ] 6 **[ ] 3 dan keatas**

   [ ] 5

FINISHED

THANK YOU VERY MUCH FOR THE RESPONSE AND ATTENTION GIVEN

Appendix B

Descriptive statistics, Reliability, Correlation and Regression results

gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Perempuan	132	53.4	53.4	53.4
	Laki-laki	115	46.6	46.6	100.0
	Total	247	100.0	100.0	

umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dibawah 25 Tahun	27	10.9	10.9	10.9
	26 - 35 Tahun	56	22.7	22.7	33.6
	36 - 45 Tahun	47	19.0	19.0	52.6
	46 - 55 Tahun	117	47.4	47.4	100.0
	Total	247	100.0	100.0	

pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SMA Sederajat	33	13.4	13.4	13.4
	Diploma (D1~D4)	29	11.7	11.7	25.1
	Sarjana (S1)	169	68.4	68.4	93.5
	Pascasarjana (S2)	16	6.5	6.5	100.0
	Total	247	100.0	100.0	

level eselon

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3 dan diatasnya	13	5.3	5.3	5.3
	4	34	13.8	13.8	19.0
	5	72	29.1	29.1	48.2
	6	72	29.1	29.1	77.3
	7	56	22.7	22.7	100.0
	Total	247	100.0	100.0	

masa bekerja

		Frequency	Percent
Valid	1	4	1.6
	2	16	6.5
	3	20	8.1
	4	2	.8
	5	4	1.6
	6	2	.8
	7	1	.4
	8	5	2.0
	9	6	2.4
	10	9	3.6
	11	7	2.8
	12	6	2.4
	13	7	2.8
	14	5	2.0
	15	6	2.4
	16	1	.4
	17	2	.8
	18	3	1.2
	19	8	3.2
	20	16	6.5
	21	5	2.0
	22	19	7.7
	23	6	2.4
	24	6	2.4
	25	9	3.6
	26	5	2.0
	27	8	3.2
	28	20	8.1
	29	12	4.9
	30	16	6.5
	31	6	2.4
	32	3	1.2
	33	1	.4
	34	1	.4
	Total	247	100.0

Reliability

PU

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.813	.844	5

SI

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.711	.698	4

PEoU

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.869	.877	4

TP

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.878	.878	4

CU

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.854	.854	6

BI

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.851	.851	2

Correlation

Correlations

		PU	PEoU	SI	TP	CU	BI
PU	Pearson Correlation	1	.636**	.185**	.599**	.200**	.688**
	Sig. (2-tailed)		.000	.004	.000	.002	.000
	N	247	247	247	247	247	247
PEoU	Pearson Correlation	.636**	1	.225**	.680**	.269**	.635**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	247	247	247	247	247	247
SI	Pearson Correlation	.185**	.225**	1	.269**	.377**	.236**
	Sig. (2-tailed)	.004	.000		.000	.000	.000
	N	247	247	247	247	247	247
TP	Pearson Correlation	.599**	.680**	.269**	1	.281**	.730**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	247	247	247	247	247	247
CU	Pearson Correlation	.200**	.269**	.377**	.281**	1	.197**
	Sig. (2-tailed)	.002	.000	.000	.000		.002
	N	247	247	247	247	247	247
BI	Pearson Correlation	.688**	.635**	.236**	.730**	.197**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.002	
	N	247	247	247	247	247	247

Multiple regression

Model Summary[b]

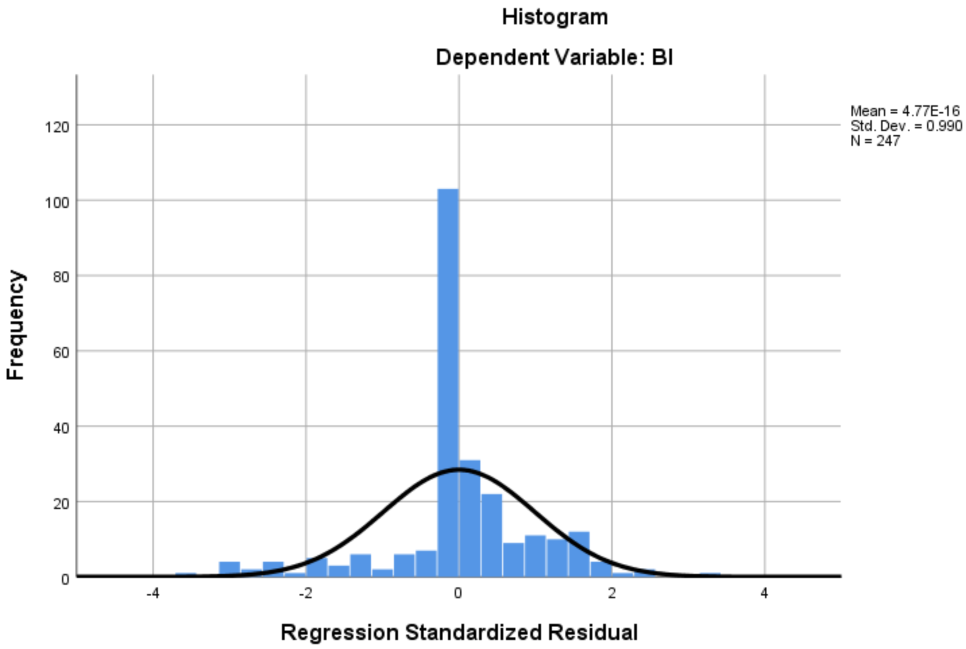
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.799[a]	.638	.631	.23958

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.394	5	4.879	84.996	.000[b]
	Residual	13.833	241	.057		
	Total	38.227	246			

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.762	.232		3.284	.001
	PU	.429	.064	.352	6.692	.000
	PEoU	.096	.050	.111	1.921	.056
	SI	.019	.019	.043	1.007	.315
	TP	.331	.042	.445	7.919	.000
	CU	.021	.020	.045	1.038	.301


Histogram
Dependent Variable: BI
Mean = 4.77E-16
Std. Dev. = 0.990
N = 247
Frequency
120
100
80
60
40
20
0
-4
-2
0
2
4
Regression Standardized Residual

Appendix C

Hypothesis statement		Method of analysis	Results
H1	Perceived usefulness has a positive and significant effect toward intention to use mobile banking	Pearson correlation	Moderate
		Multiple regression	Positive and significant effect, H1 supported
H2	Perceived ease of use has a positive and significant effect toward intention to use mobile banking	Pearson correlation	Moderate
		Multiple regression	Positive but not significant effect, H2 not supported
H3	Social influence has a positive and significant effect toward intention to use mobile banking	Pearson correlation	Low
		Multiple regression	Positive but not significant effect, H3 not supported
H4	Trust propensity has a positive and significant effect toward intention to use mobile banking	Pearson correlation	High
		Multiple regression	Positive and significant effect, H4 supported
H5	Collectivism culture has a positive and significant effect toward intention to use mobile banking	Pearson correlation	Very low
		Multiple regression	Positive but not significant effect, H5 not supported