THE IMPACT OF TECHNOLOGY ACCEPTANCE MODEL ON BEHAVIORAL INTENTION OF INTERNET BANKING USERS IN MANADO

DAMPAK MODEL PENERIMAAN TEKNOLOGI TERHADAP INTENSI PERILAKU PENGGUNA PERBANKAN INTERNET DI MANADO

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Abstract*:* Internet Banking is described as an approach to performing financial services over mobile communications technology. It enables banking clients to perform a diverse range of financial services including checking account balances, linking of accounts, inter- and intra-transfer of funds, payment of bills, Internet purchases, and resetting of password. Through the use of Internet Banking, clients are able to conduct banking services anywhere and anytime by means of a mobile device, tablet or mobile phone. The purpose of this research is to find the impact of technology acceptance model toward behavioral intention on internet banking user. This research used quantitaitve method. The sample of this research is 100 person. This research used purposive sampling and the date filled by the questionaire. The result is Perceived Usefulness and Perceived Ease-of-Useas the independent variable simultaneously affect Behavioral Intention as the dependent variable, Perceived Usefulness as one of independent variables does not partially affects Behavioral Intention significantly, Perceived Ease-of-Use as one of independent variables does not partially affects Behavioral Intention significantly.

Keywords: *technology acceptance model*

Abstrak: *Perbankan Internet digambarkan sebagai pendekatan untuk melakukan layanan keuangan melalui teknologi komunikasi seluler. Hal ini memungkinkan klien perbankan untuk melakukan beragam layanan keuangan termasuk saldo rekening, menghubungkan akun, transfer antar dan transfer dana, pembayaran tagihan, pembelian internet, dan pengaturan ulang kata sandi. Melalui penggunaan Perbankan Internet, klien dapat melakukan layanan perbankan di mana saja dan kapan saja melalui perangkat seluler, tablet atau ponsel. Tujuan penelitian ini adalah untuk mengetahui pengaruh model penerimaan teknologi terhadap intensi perilaku pada pengguna internet banking. Penelitian ini menggunakan metode quantitaitve. Sampel penelitian ini adalah 100 orang. Penelitian ini menggunakan purposive sampling dan tanggal diisi oleh kuesioner. Hasilnya adalah Perceived Usefulness dan Perceived Ease-of-Use sebagai variabel independen secara bersamaan mempengaruhi Behavioral Intention sebagai variabel dependen, Perceived Usefulness sebagai salah satu variabel independen tidak secara parsial mempengaruhi Behavioral Intention secara signifikan, Perceived Ease-of-Use sebagai salah satu variabel independen tidak mempengaruhi secara parsial Behavioral Intention secara signifikan.*

Kata Kunci: *model penerimaan teknologi*

INTRODUCTION

Resarch Background

Today the development of information technology and communication takes place very quickly and covering all aspects of human life. The development of information and communication technology is present to provide convenience for people in this modern era. In its development, the information and communication technology also helped to bring innovation in banking transaction. The development in technology lead to change people lifestyles and tend to be consumptive, increasing purchasing power, that requiring banks to continue to innovate in order to facilitate the customers easily.

In Indonesia, banking practices have spread to remote rural areas. Financial institutions form of banks in Indonesia are in the form of Commercial Banks, Rural Banks (BPR), Islamic Banks, as well as the People's Bank Syariah Financing (BPRS). Recently, BCA and Bank Mandiri are competing to become the best bank by improving the service for customers' convenience.

In recent times, the use of direct channels and self-service has become top priority for modern day retail banking clients. This phenomenon is fueled by the clients' quest for better and more personalized services. Moreover, clients have also developed ample sensitivity towards pricing strategies for retail banking services and products. To address this increasing sophistication and the changing behavior of clients, the banking sector, which has traditionally been one of the heaviest investors into information technology due to the digital nature of its products and services, has widely embraced mobile technology to offer banking services to its clients through the system of Internet Banking. Internet Banking is described as an approach to performing financial services over mobile communications technology. It enables banking clients to perform a diverse range of financial services including checking account balances, linking of accounts, inter- and intra-transfer of funds, payment of bills, Internet purchases, and resetting of password. Through the use of Internet Banking, clients are able to conduct banking services anywhere and anytime by means of a mobile device, tablet or mobile phone.

E-banking can be very useful for the e-commerce transaction, because it can be helpful for people to do transaction for e-commerce. It proved that by using E-banking, people can get a benefits that not just from the bank, but for other transaction as well. But yet, not too many people that used Internet Banking. According to World Bank, up to 2014, there are 90 million people who have bank account in Indonesia but yet from Sharing Vision survey, the users of Internet Banking in Indonesia is only 5.7 million people, it is still below 10% from the overall people who have bank account in Indonesia.

However, attracting potential clients to online banking and maintaining existing clients are imperative to sustaining the longterm business success of the banking sector. Understanding retail banking clients' behavioral intention toward Internet Banking services usage has become a key issue in accelerating a more rapid adoption of the service. However, there is little empirical evidence that establishes our understanding on retail banking clients' behavioral intention towards Internet Banking in the Indonesia context. Motivated by these needs, this study extends the Technology Acceptance Model by use to determine their influence on behavioral intention towards Internet Banking usage among retail banking clients. According to Ajzen and Fishbein (1980:22), the behavioral intention is assessment about the purpose in order to perform or complete some or particular behavior.

Research Objectives

The objectives of this research are to identify the effect of:
1. Perceived Ease-of-Use and Perceived Usefulness on Internet Banking User
2. Perceived Ease-of-Use on Internet Banking User partially
3. Perceived Usefulness on Internet Banking User partially

THEORETICAL FRAMEWORK

Marketing

This theory of marketing is the based theory on this research. In other word this theory or marketing is the core and the main theory that affected all factors and variable in this research. This theory contains the thought from the expert to support this research. Marketing is an activity, institutional response, and communication process or an appropriate offer for the customer.

According to Kotler, Bowen, and Makens (2009:1) marketing is a managerial process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others. Marketing means managing markets to bring about exchanges for the purpose of satisfying human needs and wants. Thus, return to definition of marketing as a process by which individuals and groups obtain what they need and want by creating and exchanging products and value with others. Exchange processes involve work. Sellers must search for buyers, identify their needs, design good products and services, promote them, and store and deliver them. Activities such as product development, research, communication, distribution, pricing and service are core marketing activities.

Kotler, Bowen, and Makens (2009:1) defined the marketing concept holds that achieving organizational goals depends on determining the needs and wants of target markets and delivering the desired satisfactions more effectively and efficiently than competitors do. However, the marketing concept does not mean that a company should try to give all consumers everything they want. Marketers must balance creating more value for customers against making profits for the company. Marketing defined as the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large.

Consumer Behavior

Mowday and Sutton (1993) explains that consumer behavior is the process; thoughts, feelings and actions related to consumption process, this behavior is the dynamic interaction of the individual thoughts, feelings, actions and behavior in the environment by which the human being conducts exchange aspect of their lives. The environment refers to the external factors that influence the human being, these factors such as cultural and social forces in the society and in personal lives as well as physical and situational forces relates to the actual shopping experiences. The behavior is a dynamic interaction and communication between consumers and the marketers doing exchanges.

Prochaska (2013:2) said that there are four main factors influencing consumer behavior each of these factors can influence a consumer action in different ways, a combination of these factors affect the decision making process differently, these factors are cultural, social and religious, personal and psychological. Culture is an important combination of character, behavior and a self-identification of human being, these characteristics help an individual to create his or her own buying behavior, and however, isolating culture as a variable that can be studied and readily implanted is very difficult, taking into consideration that the buying behaviors of human beings consist of three phases which are the individual, societal and situational. Culture affects all these phases but the extent of the effect depends on the individual person and the circumstance. Culture consists of beliefs, values and customs that serve to direct consumer behavior differently amongst the members of a particular group or society values and beliefs are guides to behavior in such that they form and affect attitude on how to behave on certain situations, on the other hand customs are modes of behavior that constitute an acceptable way to behavior in a particular culture.

Behavioral Intention

The behavioral intention is assessment about the purpose in order to perform or complete some or particular behavior (Ajzen and Fishbein, 1980:22). Therefore, the intention will influence the behavior. Intention has revealed the individual are attempts to have a try with effort that they are intent to use as to perform behavior. When the intention has much employ in behavior, the more achievable the performance come about.

Behavior intention can be grouped into two categories (Smith, Bolton and Wagner, 1999); economic behavior intentions such as repeat purchase behavior (Anderson and Mittal, 2000), willingness to pay more and switching behavior (Zeithaml and Parasuraman, 1996), and social behavior intentions such as complaint behavior and word of mouth communication (Szymanski and Heanrd, 2001). Numbers of researchers have emphasize the importance of measuring the customer behavioral intentions to assess their potential to remain with or leave the organization. It has been earlier proved that customer feel obligated to increase their future intentions when the retailers invests and value in the relationship (Kang and Ridgway, 1996). For instance, suggest that customers' favorable behavioral intentions associated with the service provider's ability to get them to remain loyal and loyalty strongly affects company profit.

Hence, firms nowadays are becoming focus on creating and delivering the value to the potential customers and also realize the important roles of perceived value, customer satisfaction (Lee, 2007), and relationship commitment in explaining the customer behavior intention. Therefore, to be able to understand the

customer behavior intentions, it is necessary to look into every construct that directly or indirectly relate to the behavior intention.

Technology Acceptance Model

Technology acceptance model (TAM) is generally considered as the most influential and common theory in information systems field, and has received through the affluent empirical supports. TAM is based on the theory of reasoned action (Ajzen and Fishbein, 1980:22), which discussed how attitude impacted behaviour. The Technology Acceptance Model (TAM) is a conceptual model that has been used to investigate and predict user's motivation in adoption of new information technology (Ha and Stoel, 2009).

TAM involved the two core predictors: perceived usefulness and perceived ease of use and the dependent variable: behavior intention. Since TAM was introduced in 1989, researchers applied this model into several research streams. Some researches focused on identifying the determinants of key predictors, namely, perceived ease of use and perceived usefulness (Karahanna and Straub, 1999).

Perceived Ease-of-Use

Perceived Ease-of-Use was defined as the degree to which an individual believes that by using a particular technology would be free of effort (Davis, 1989). Perceived Ease-of-Use has strong influence on intention to technology acceptance. If one technology perceived ease to use, one will make it as new alternative to use. Based on previous research on TAM, Perceived Ease-of-Use was found has indirect effect on attitude intention but the effect much more on indirect mediation factor from PU.

Perceived Usefulness

Davis (1989) stated that perceived usefulness is defined here, as the degree to which a person believes that using a particular system would enhance his or her job performance. A system high in perceived usefulness, in turn, is one for which a user believes in the existence of a positive use-performance relationship.

Previous Research

Wen (2009) Attitude, Behavioral Intention and Usage: An Empirical Study of Taiwan Railway's Internet Ticketing System. It talks about how the internet has become an essential part of business due to its rapid growth. Many businesses circulate information and interact with potential customers through the Internet, while some also trade with customers on their websites. Furthermore, many studies have observed that a website is an essential component of business, and websites are becoming increasingly important. This study discusses the relationships among web security, attitude, and behavioral intention. Davis .'s technology model (TAM) is used with attitude toward IS usage described in terms of both the affective and cognitive dimensions. The similarity of the first study with the current study are, first, the behavioural intention as the y variable, and second, the data analysis method that being used is quantitative that same with the current study.

Phuangthong and Malisawan (2005) A Study of Behavioral Intention for 3G Mobile Internet Technology: Preliminary Research on Mobile Learning. Nowadays education tends to go out of the campus. The rapid growth of mobile users will push educational institutions to adopt mobile learning solutions. The IT and telecommunication industries need to understand what factors will influence the users' intention to adopt m-learning technology to support their implementation. In Thailand, there is lack of studies investigating the users' intention to adopt this new technology, particularly focused on the Thai culture and society. Therefore, this research-in-progress paper primarily aims to examine the factors affecting the user adoption in mobile learning on 3G mobile Internet technology in Thailand by using technology acceptance model (TAM). This study will be primarily beneficial to the elearning community since they will understand the innovators' and noninnovators' perception towards the learning. The similarity of the second study with the present study is the behavioural intention as the y variable and the object that also talks about internet technology.

Bororing, Lapian, and Tumiwa (2017) Comparative Analysis of Perceived Price, Perceived Quality and Perceived Value between Male and Female Customers of KFC in Manado. Human need to consume food to get energy in their daily activities. The development of franchise fast food restaurant is now growing rapidly and become very interesting phenomena in the Manado market. One of the fast-food restaurants are growing in Manado is Kentucky Fried Chicken (KFC). The purpose of this research is to analyze the differences between male and female customers of KFC in Manado determined from factors such as Perceived Price, Perceived Quality and Perceived Value. This research conducted by a quantitative method and the sample of this research

is 100 respondents of KFC in Manado divided by 50 males and 50 females. By using an Independent Sample t-test, the result shows that there is significant difference between male and female customers in Perceived Price meanwhile there is no significant difference between male and female customers in Perceived Quality and Perceived Value. Based on the results, the company should be more critical and more pay attention in order to re-structure their pricing strategy to compete with other fast food restaurants and just has to keep maintaining and improving the quality and value of the product/service to attract more new customers and to keep the loyal customers.
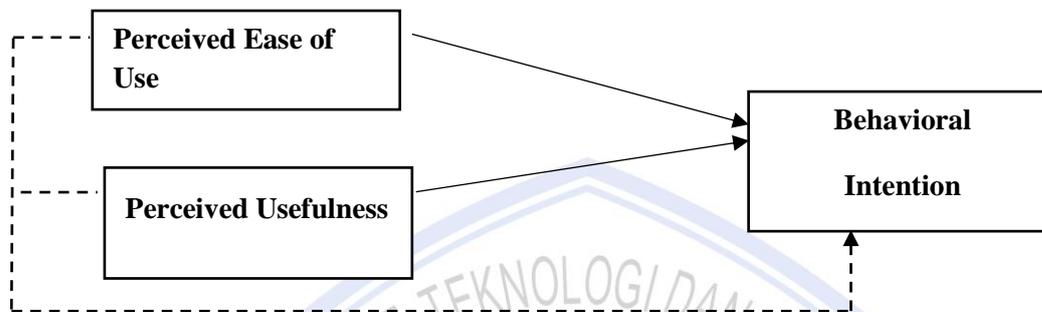
Conceptual Framework

Figure 1. Conceptual Framework
Source: Theoretical Review (2018)

RESEARCH METHOD

Type of Research

This research will use causal type of research with Quantitative method. As an analysis tool this research will use multiple linear regression method. The factorial design focuses on two or more categories with the independent variables as compared to the dependent variable

Population and Sample

Population is all members of a defined group that posses some common characteristic defined by the sampling criterian established by the researcher. The population in the research is the user of Internet Banking in Manado. The sample in this research is consisting of 100 respondents and the sample method is simple random sampling.

Data Collection Method

Primary data is the data obtained directly from the original source, specifically the primary data collected by researchers to answer the research questions. The primary data of this study gets from the results of questionnaires. The questionnaires are distributed to respondents so they can respond directly on the questionnaires. There were two sections in the questionnaires that should be filled in by respondents. The first section asked about respondents' identities and the second section asked about things that related with the variables.

Operational Definition of Research Variable

The definition of research variables are:
1. Perceived Usefulness (X1) extent to which a person believes that using a system would enhance his or her performance and effectiveness
2. Perceived Ease-of-Use (X2) is beneficial for initial acceptance of an innovation and is essential for adoption and continued use.
3. Behavioral Intention (Y) is anssessment about the purpose in order to perform or complete some or particular behavior.

Data Analysis Method

Descriptive analysis was employed to describe characteristics of respondents based on factors of age, education and work duration. Validity test was conducted to analyse of whether all questions used for variables in the questionnaire were valid or not, based on correlation between each question to the total questions. Pearson Product Moment was used for this test. A question was categorized as valid question if the value of Pearson

correlation was positive and the significance value below 0.05 to the total questions of variables. Reliability test was established by testing for both consistency and stability of the answers of questions. Cronbach's Alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another (Sekaran and Bougie, 2009:3). A variable is categorized as reliable valuable if value of Cronbach's Alpha is above 0.60.

Classical Assumption Test

Four assumptions including normality, no multycollinearity, homoscedasticity and no auto-correlation were analysed to make multiple linear regression. Normality was checked by plotting residual values on a histogram with a fitted normal curve. No multicollinearity was tested by the Variance Inflation Factor (VIF) statistic. Another way to think of co-linearity is "co-dependence" of variable. Intellectus Statistics plot the standardized residuals verses the predicted Y' values can show whether points are equally distributed across all values of the independent variables or not. According to Sekaran and Bougie (2009:3), homoscedasticity occurs if the one residual observation to other observation is fixed, otherwise it is called heteroscedasticity. The multiple linear regression model was checked for autocorrelation with the Durbin Watson test.

Multiple Linear Regression

In general, the equation of multiple linear regression is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where, X1, X2, X3, are independent variables and Y is dependent variable. To test simultaneous effect of independent variables to dependent variable, Ftest was used. AFtest as any statistical test in which the test statistical has an F-distribution if the null hypothesis is true. If Fcount is greater than Ftable, H0 is rejected and H1 is accepted. Accepting H1 means that all consumption values has an effect on consumer purchase decision at certain significant level used. To testpartial effect of each independent variable ttest was used (5 %, $\alpha = 0.05$). Statistically, this test has a t distributionif the null hypothesis is true. In this test, t count is compared to t table. If t count is greater than t table H0 is rejected and H1 is accepted. Accepting H1 means that a single independent variable has an effect on dependent variable. Goodness of Fit Test through Coefficient of Correlation (R) and Coefficient of Determination (R2) was applied in this research. "Coefficient of determination is used to show the percentage of variability in Y that can be explained by regression equation". Meanwhile, "Coefficient of Multiple Correlation is used to measure the strength of relationship between Y (dependent variables) and X (independent variables)" (Newbold and Carlson, 2003:60). The following considerations are used to classify the strength of correlation: > 0.70 (very strong positive correlation), 0.50 – 0.69 (substantial positive correlation), 0.30 to 0.49 (moderate positive correlation), 0.10 to 0.29 (low positive correlation), 0.00 (no correlation), - 0.01 to - 0.09 (means a negligible negative correlation), - 0.10 to - 0.29 (low negative correlation), - 0.30 to - 0.49 (moderate negative Correlation), - 0.50 to - 0.69 (substantial negative correlation), < - 0.70 (very strong negative correlation).

RESULT AND DISCUSSION

Result

The data used of this research is collected by distributing questionnaires to the target. The following is description about the characteristic of the respondents consists of characteristic based on gender, age, income per month.

Characteristic of Respondents

Based on gender shows the largest number of sampled respondents 54% comes from male. Based on income per month shows the largest number of sampled respondents 60% comes from 26-40. Based on income per month shows the largest number of sampled respondents 53% comes from 6.000.000-10.000.000.

Validity Test
Table 1. Validity Test Result

		PERCEIVED USEFULNESS	PERCEIVED EASE-OF-USE	BEHAVIORAL INTENTION
PERCEIVED USEFULNESS	Pearson Correlation	1	-.110	.580**
	Sig. (2-tailed)		.277	.000
	N	60	60	60
PERCEIVED EASE-OF-USE	Pearson Correlation	-.110	1	.097
	Sig. (2-tailed)	.277		.337
	N	60	60	60
BEHAVIORAL INTENTION	Pearson Correlation	.580**	.097	1
	Sig. (2-tailed)	.000	.337	
	N	60	60	60
	N	60	60	60

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Output, 2018

Table 1 shows that the correlation index is higher than 0.3 and below the significance level of 5%. Therefore the data is considered valid.

Reliability Test
Table 2. Reliability Test Result

Cronbach's Alpha	N of Items
.738	3

Source: SPSS Output, 2018

Table 2 shows that Alpha Cronbach is 0.833 which is above the acceptance limit of 0.6; therefore the research instrument is reliable.

Multiple Regression Analysis
Table 3. Multiple Linear Analysis Output

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.375	2.756		3.764	.000
	Perceived Usefulness	.251	.109	.247	2.290	.025
	Perceived Ease-of-Use	.255	.086	.318	2.950	.004

Source: Data processed, 2018

Discussion

In accordance with TAM model, bigger level ofperceivedusefulness and the perceived ease of using an information system would optimisticallyinfluence the attitude in the direction of this system, the attitude, in turn shows the way toa bigger intention of using the system, which optimistically influences one's authentic useof the system.TAM model actually assumes that, other-thing being equal, perceivedusefulness isinfluenced through the perceived ease of use for the reason that the easier a technologysystem to utilize, the more constructive and helpful it can be. Perceived usefulness can be describe like the extent to which consumers

believe that utilizing a precise systemwould help to a great extent in enhancing their job-performance. Perceived ease of useactually defines the extent to which consumers believe that utilizing the technologysystem will-be free of effort.Whereas in TAM model external variables point tosuch variables which have capability of influencing information-system acceptanceultimately by perceived-ease of use and perceived usefulness.

TAM are almost measured in the same way inevery context, in addition, TAM model is a consistent tool and empirically sound. Quite afew meta-analysis research works have given adequate amount of data regarding TAM to be extremely plausible and realistically explain up to forty percent of the behavioralintentionto use. In addition, quite a lot of research works have applied TAM forevaluating consumer's adoption in diverse settings for example e-commerce; e- learning, Internet Banking and e-government.

Based on the result of the questionnaire, Perceived Usefulness does not partially affect behavioural intention. In this research,difficulty of usage, improvement of usage, efficiency. Concerning customers, either individuals or companies, online banking has features that enable customers not only to carry out or conduct banking transactions such as transfer of funds applications of loans, opening of fixed deposit account and letter of credit or investment activities but also enable them to manage their personal finance through facilities such as importing data into personal accounting software and account aggregation.

Although with the usage of Internet Banking itself makes them will become more informed about the benefits that the Internet Banking will offer, it is not enough for people to shape the behavior of a person because sometimes people not getting more usefulness on Internet Banking rather than that. The result of multiple regression analysis shows that there is a significant effect of Perceived Ease-of-Use and Behavioral Intention. In this research, it is represented by Error Recovery, System Interaction, Effort of Usage.

Based on the result of the questionnaire, Perceived Ease-of-Use affect partially toward Behavioral Intention, because each people can get used to how easy to use Internet Banking these days, the user interface and experience that they will get will shape the behaviour of them easily.

People, nowadays, are looking for the technology, which fulfils their requirements,harmonious with other systems, easier to use and proves to be useful. Hence, the perceived ease of use is essential factors for research. Moreover, the significant impact of perceived ease of use towards the intention of individuals to adopt Internet Banking indicates that the acknowledgement of improvement in the banking styles by the clients would lead to the enhanced adoption of Internet Banking. Likewise, the more clients think that Internet Banking could be learned easily, the more they would think its usage to be helpful.

Compared from the result from previous research by Dulyalak (2005), it gives a different result but on Wen (2009) previous research it gives a same result. Over the past decades, TAM has been extended to explain an individual's behavior of acceptance of an Internet Banking. To examine determinants of user's intention in Internet Banking, this research has developed an integrated model from the extended TAM and demonstrates the validity of this model.

CONCLUSION AND RECOMMENDATION

Conclusion

After examining the findings and discussing the result, the conclusions based on this research can be formulated as follows:
1. Perceived Usefulness and Perceived Ease-of-Useas the independent variable simultaneously affect Behavioral Intention as the dependent variable.
2. Perceived Usefulness as one of independent variables does not partially affects Behavioral Intention significantly.
3. Perceived Ease-of-Use as one of independent variables does not partially affects Behavioral Intention significantly.

Recommendation

Based on the analysis and conclusions from overall result in this research regarding effect of Perceived Usefulness and Perceived Ease-of-Useon Internet Banking. The researcher makes the following recommendations for it:
1. Bank that uses Internet Banking must improve their user interface so that people can get more benefits by that.
2. The usage of Internet Banking should be educate to youngsters and old people so the range of people who can use Internet Banking increased.

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