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ANALYSIS THE EFFECT OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE AND PERCEIVED SECURITY AND PRIVACY ON INTENTION TO USE MOBILE BANKING WITH ATTITUDE TO USE AS AN INTERVENING VARIABLE TO BANK CUSTOMERS IN ACEH

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ABSTRACT

This study aims to examine the effect of Perceived Usefulness, Perceived Ease of use and Perceived Security and Privacy on Intention to Use Mobile Banking among bank customers in Aceh with Attitude toward Using as an intervening variable. The populations in this study are bank customers in Aceh who have not used the mobile banking application in 2022. The number of samples used was 270 people. The data analysis method in this study uses Structural Equation Modeling (SEM) with assistance SPSS and AMOS programs. There are 10 hypotheses in this study, the results of the study indicate that Perceived Usefulness, Perceived Ease of use affect the intention to use mobile banking. Perceived Usefulness, Perceived Ease of use and Perceived Security and Privacy effect Attitudes toward Use. The indirect effect hypothesis shows that significant results are only found in the effect of Perceived Usefulness on the intention to use mobile banking with attitudes towards use as a mediating variable (partially mediating)

KEYWORDS: Perceived Usefulness, Perceived Ease of Use, Perceived Security and Privacy, Intention to Use Mobile Banking, Attitudes toward Use.

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1. INTRODUCTION

The development of technology, the internet and digital platform users is continuously increasing drastically from year to year, the banking sector, especially in the digital banking section; of course many are taking this opportunity to increase the existence of their companies, so that the bank carries out digital transformation to provide convenience for its customers. Customers in

conducting banking transactions. This is caused by conventional service methods in banking, namely customers coming to the bank to carry out banking transactions, which are considered less efficient, because it will take a long time.

Currently, Mobile banking has become a mainstay for customers to facilitate banking transactions that can be done anytime and anywhere. The increasing use of the internet in Indonesia is also a good step to increase public awareness to conduct banking transactions using mobile banking. So that the existence of a mobile banking application is expected to influence and increase customer intentions to use mobile banking in customer activities and needs so that it can be carried out faster and better.

Perceived usefulness or perceived usefulness, namely when a person believes that using the technology will improve his work activities or performance. This perception is based on the frequency of use and the variety of applications being run. The mobile banking application is expected to be a solution for many people to carry out financial transaction activities without the need to carry out excessive social activities. The appearance of the current mobile banking service looks easier and more modern, thus providing the best impression and experience for mobile banking users.

Perceived convenience, which is defined as where a person feels confident using the system does not require any effort. Some of the benefits offered are to make it easier for customers to process payments, purchases, transfer funds, check balances and other transactions. All of these activities can be done through the mobile banking application installed on the cell phone without the need to make transactions at the bank.

Perceptions of security and privacy are also things that are considered to influence customer intentions in using mobile banking. Before the world of technology and digitalization developed as it is today, mobile banking services were less attractive to many people. This is based on the fact that customers doubt the security and privacy of transactions made through mobile banking. Along with technological developments, the bank also helped improve the security of mobile banking services.

Attitudes towards use in the Technology Acceptance Model are defined by Davis et al. (1989) as positive or negative feelings from someone if they have to do the behavior to be determined. The positive or negative action that a person feels when he decides to act. When a person has a higher positive attitude towards the use of a new technology, the behavioral intention will be relatively higher.

The positive attitude of consumers in adopting mobile banking services is influenced by many factors, including not only the functional features of the application (usability, ease of use, reliability, and privacy) but also the emotional reactions elicited by implementing the application (fun), as well as the innovative spirit and consumer confidence in banks (Zhang, et al, 2018).

Based on the background of the problems that have been described, this study will examine the effect of Perceived Usefulness, Perceived Convenience and Perceived Security and Privacy on the intention to use mobile banking with the assumption that using M-Banking will be used in the transaction process of transferring accounts, purchasing or paying for a product or service. Service. So that this research is expected to be useful for the community in increasing trust in using mobile banking services and can improve the quality of banks in increasing the use of mobile banking by customers through factors that have a significant influence on each variable. Due to the limited range of resources, the authors limit the research so that the scope of this research only includes people who are spread across the scope of the Province of Aceh.

2. LITERATURE REVIEW

2.1. Mobile Banking

Mobile banking is a banking transaction through mobile media either in the form of an m-banking application or as a default cellular operator. According to the Financial Services Authority, the benefits of mobile banking are that it can be more practical, that is, there is no need to carry and count cash in payment transactions, and also get a sense of security, that is, and every use and transaction uses a secret code.

2.2. Intention to Use Mobile Banking

Intention leads to a person's goal of doing various things. Intention to use something is defined as a tendency with the intention or purpose to use something, in this case it is said that the intention to use a mobile banking technology arises on the basis of a need related to thoughts and feelings. Someone will judge, choose, and determine a decision about something according to what is felt and thought.

The indicators in terms of behavioral intention to use (intention to use) according to Anouze & Alamro, (2020) are as follows:

1. Intention to use in the near future
2. Intention to always use a system in everyday life
3. Plan to use a system as often as possible,
4. Desire, indicating that someone has the desire to operate mobile banking if they have the right opportunity.
5. Intention, if there is the right opportunity, indicates that a person has the desire to operate mobile banking if he has the right opportunity.

2.3. Perceived Usefulness

According to Davis (1989) defines perceived usefulness, namely the degree of trust in a technology that the technology will improve their performance or productivity, so that this perceived usefulness is referred to as the expectation that the benefits of a technology will facilitate work.

The indicators of perceived usefulness according to Noviarni (2014) after being modified from the indicators according to Davis, et al (1989), namely:

1. Helps work to be faster (work more quickly)
2. Has many uses (usefull)

3. Become easier (makes job easier)
4. Increase productivity (increase productivity)
5. Increasing effectiveness
6. Improving job performance (improve job performance)

2.4. Perceived Ease of Use

Perceived Ease of Use according to Davis (1989) is the extent to which a person's belief in using a particular system does not require great effort. Ease of use will reduce one's effort in learning an information technology and believe that technology can be easily understood and used to help lighten one's workload easily and quickly so as to improve user performance.

Davis, et al (1989) in his book explains that there are several indicators in perceived ease of use, then modified by Noviarni (2014), the indicators of perceived ease of use are:

1. Easy to learn/understand (Ease of learn)
2. Controllable
3. Clear and understandable (Clear and understandable)
4. Flexibility
5. Skilled or proficient (Easy to become skillful)
6. Easy to operate/use (Easy to use)

2.5. Perceived Security and Privacy

Perceived security is the trust that customers have that their personal information will not be seen, stored, and manipulated by other parties during transit and storage, thus consistently giving rise to expectations of self-confidence. Privacy is the ability of one or a group of individuals to protect their personal lives and affairs from the public, or to control the flow of information about them.

According to Flavia'n and Guinalı'u (2006), indicators of security and privacy perceptions include:

1. Guarantee integrity, namely the integrity of an information system is impossible to be modified by other parties
2. Confidentiality, which involves data that can only be viewed by authorized individuals
3. Authentication, namely certain activities can only be carried out after identification and assurance that identity is only used for certain purposes
4. Without recording transactions (confidentiality), which refers to procedures that protect individuals or organizations from hiding, this is used to prevent access by unauthorized parties.
5. Controllable, users can control all information contained in the technology, so as to protect users from personal information and the risk of fraud.

2.6. Attitude toward Using

Attitude is a positive or negative action that is felt by someone when deciding to act something when someone has a higher positive attitude towards the use of new technology, behavioral intentions will be relatively higher (Jogiyanto, 2008).

The indicators that influence attitudes towards usage according to Venkatesh, et. Al., (2003), namely:

1. Good idea, using the technology is a good idea
2. The right decision, the use of this technology is the right decision
3. Fun, the use of this technology is considered very pleasant and is considered necessary

4. Using this technology for a long time.
5. Like to use this technology because it can help an activity anytime and anywhere.

3. Research methods

3.1. Population and Research Sample

The population specified in this study is all bank customers in Aceh Province who have not used mobile banking during 2022. The minimum sample size in this study refers to the statement of Hair et al., (2010) that the number of samples as respondents is adjusted to the number of question indicators used in the questionnaire, namely the assumption of $n \times 5$ to $n \times 10$ observed variables (indicators). By using a total of 27 indicators, the number of samples ($27 \times 10 = 270$) is obtained. In order to obtain the minimum number of samples to be studied as many as 270 respondents.

3.2. Data collection technique

Data collection techniques in this study were carried out by distributing questionnaires. The distribution of questionnaires in this study was distributed via Google Forms to respondents which include bank customers in Aceh Province who have not used mobile banking during 2022.

3.3. Data analysis method

The research data were analyzed using the Structural Equation Modeling (SEM) technique with the help of the SPSS and Analysis of Moment Structure (AMOS) software programs. The analysis phase begins with validity and reliability tests, then a flowchart is developed through Confirmatory Factor Analysis (CFA) to assess the construct validity of the proposed model. The models in this study are as follows:

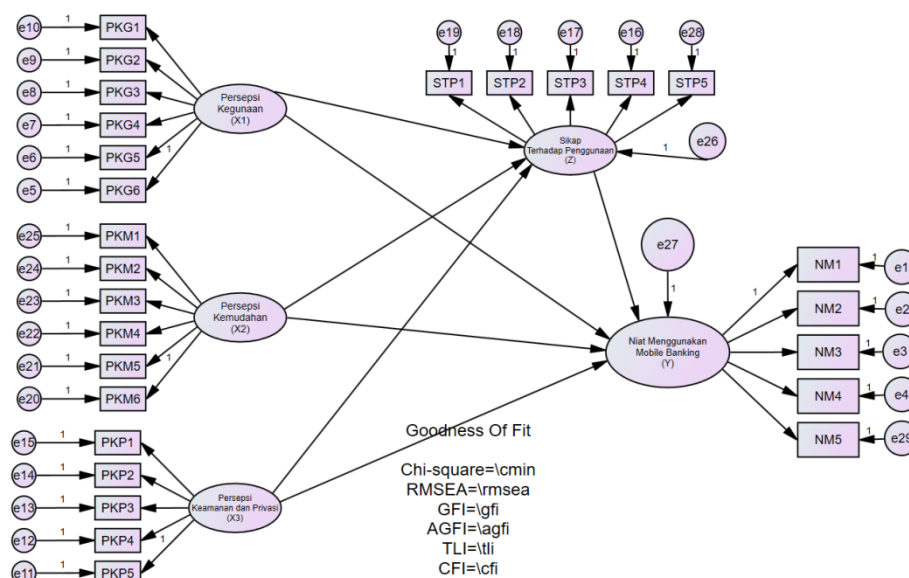


Figure 1: Model Structural Equation Modeling (SEM)

4. Result and Discussion

4.1. Result

Analysis of the results of data processing at the full model SEM stage is carried out by conducting suitability tests and statistical tests. The results of the final stages of the SEM model can be seen in the image below:

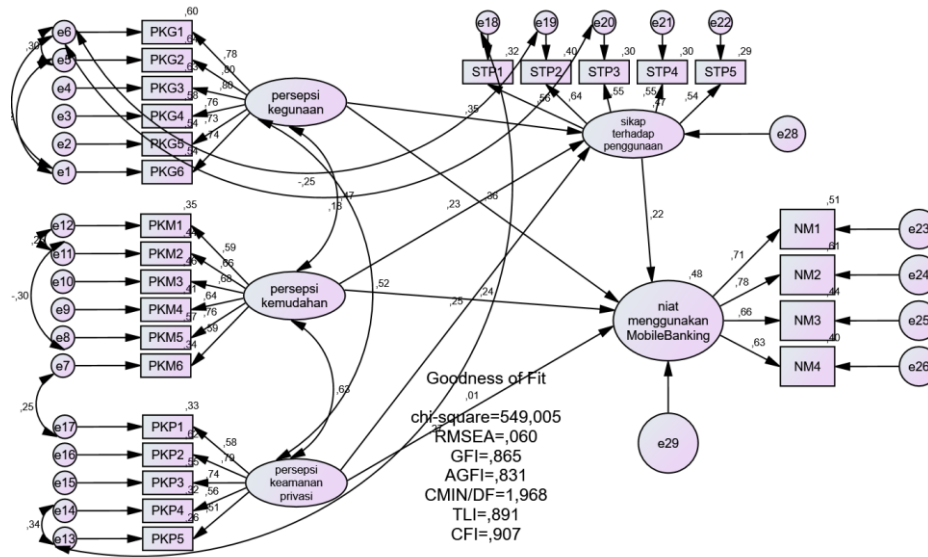


Figure 2: Structural Equation Model (SEM) Test Results

4.1. Hypothesis test

The results of SEM processing for testing the direct effect hypothesis can be seen in Table 1 below:

Table 1: Standardized Regression Weight Structural Equational Model

		Estimates	SE	CR	P
attitude_to_use	<--- perceived_security_privacy	,260	,113	2,295	,022
attitude_to_use	<--- perceived_ease	,200	,093	2,149	.032
attitude_to_use	<--- perceived_usefulness	,208	.052	4.015	***
intention_use_Mobile Banking	<--- perceived_usefulness	,306	,074	4,121	***
intention_use_Mobile Banking	<--- perceived_ease	,297	,117	2,534	,011
intention_use_Mobile Banking	<--- perceived_security_privacy	,014	,142	,101	,919
intention_use_Mobile Banking	<--- attitude_to_use	,314	,157	2.006	.045

4.1.1. Effect of Perceived Usefulness on Intention to Use Mobile banking (H1)

The Effect Perceived Usefulness of Intention to Use Mobile banking obtain an estimate value or it can be said to have an influence of 0.306 or 30.6% with a significance level of 0.001. The significant level (α) is determined at 0.05 and the probability value is 0.001 < 0.05 with a CR of

4,121 which means > 1.96 . Thus H_{a1} is accepted and rejects H_{01} which means: Perceived Usefulness have a significant effect on Intention to use mobile banking on Aceh Province bank customers. This research is in accordance with what is proven by Zhang, T., Lu, C., and Kizildag, M. (2018), which shows that there is an influence of perceived usefulness which is the basis for the intention to use technology from mobile banking applications.

4.1.2. Effect of Perceived Ease of Use on Intention to Use Mobile Banking (H2)

The effect Perceived Ease of Intention to Use Mobile banking obtains an estimate value or it can be said to have an influence of 0.297 or 29.7% with a significance level of 0.011. The significant level (α) is determined at 0.05 and the probability value is $0.011 < 0.05$ with a CR of 2,534 which means > 1.96 . Thus H_{a2} is accepted and H_{02} is rejected, which means: Perception of Convenience have a significant effect on Intention to use mobile banking on Aceh Province bank customers. This hypothesis is relevant to research conducted by Anouze, AL, and Alamro, AS (2020), and research by Pambudi, AR (2020) which proves that there is an effect of perceived ease of use on the intention to use the application.

4.1.3. Effect of Perceived Security and Privacy on Intention to Use Mobile Banking (H3)

The effect Perceived Security and Privacy of Intention to Use Mobile banking obtain an estimate value or it can be said to have an influence of 0.014 or 1.4% with a significance level of 0.919. The significant level (α) is determined at 0.05 and the probability value is $0.919 > 0.05$ and the CR is 0.101 which means < 1.96 . Thus H_{a3} is rejected and H_{03} is accepted, which means: Perceptions of Security and Privacy do not have a significant effect on Intention to use mobile banking on Aceh Province bank customers. This hypothesis is relevant to research conducted by Pujiyanto, GP (2016), which proves that there is no effect between security and privacy on online transaction intention. This decision can be interpreted that the lower the user's security and privacy, the lower the intention to use the application.

4.1.4. Effect of Perceived Usefulness on Attitude toward Using (H4)

The effect Perceived Usefulness of Attitude toward Using obtain an estimate value or it can be said to have an influence of 0.208 or 20.8% with a significance level of 0.001. The significant level (α) is determined at 0.05 and a probability value of $0.001 < 0.05$ and a CR of 4.015 which means > 1.96 . Thus H_{a4} is accepted and rejects H_{04} which means: Perceived Usefulness have a significant effect on Attitudes toward Use to Aceh Province bank customers. This hypothesis is in line with research conducted by Wahyudi, B., and Yanthi, MD (2021) which proves that perceived usefulness has a significant positive effect on usage attitudes.

4.1.5. The Effect of Perceived Ease of Use on Attitude toward Using (H5)

Effect Perceived Ease of Attitude toward use obtains an estimate value or it can be said to have an influence of 0.200 or 20% with a significance level of 0.032. The significant level (α) is determined at 0.05 and the probability value is $0.032 < 0.05$ and the CR is 2.149 which means > 1.96 . Thus H_{a5} is accepted and H_{05} is rejected which means: Perception of Convenience has a significant effect on Attitudes toward Use to Aceh Province bank customers. This hypothesis is relevant to research conducted by Wahyudi, B., and Yanthi, MD (2021), which proves that there is an influence between

perceived ease of use and attitude towards use, this positive significant effect means that the greater the perceived ease of use, the greater the attitude towards use.

4.1.6. Effect of Perceived Security and Privacy on Attitude toward Using (H6)

The effect Perceived Security and Privacy to Attitude toward using an estimate value or it can be said to have an influence of 0.260 or 26% with a significance level of 0.022. The significant level (α) is determined at 0.05 and a probability value of $0.022 < 0.05$ and a CR of 2,295 which means > 1.96 . Thus Ha6 is accepted and rejects H06 which means: Perceptions of Security and Privacy have a significant effect on Attitudes Toward Use on Aceh Province bank customers. This hypothesis is linear with research conducted by Anouze, AL, and Alamro, USA (2020), which proves that perceptions of security and privacy have a significant positive effect on usage attitudes. The research shows that the feeling of security when making online transactions is considered a factor that eliminates one's worries about using the application. Someone tends to increase the use of electronic services if they feel that the transactions made are safe.

4.1.7. The Effect of Attitude toward Using of Intention to Use Mobile Banking (H7)

The effect Attitude toward using of Intention to Use Mobile banking obtains an estimate value or it can be said to have an influence of 0.314 or 31.4% with a significance level of 0.045. The significant level (α) is determined at 0.05 and the probability value is $0.045 < 0.05$ and CR is 2.006 which means > 1.96 . Thus Ha7 is accepted and H07 is rejected which means: Attitudes toward Use have a significant effect on Intention to use mobile banking to Aceh Province bank customers. This hypothesis is relevant to the research of Zhang, T., lu, c., and Kizildag, M. (2018), which proves that there is an influence of the attitude of use on the intention to use the application.

4.1.8. The Effect of Perceived Usefulness to Intention to Use Mobile Banking mediated by Attitude toward Using (H8)

Calculation of the p-value on the path of indirect effect Perceived Usefulness to Intention to use mobile banking through Attitudes toward Using as mediation can be done using the Sobel Test Calculator in Figure 3 below:

	Input:		Test statistic:	Std. Error:	p-value:
a	0.181	Sobel test:	2.01896547	0.01362678	0.04349081
b	0.152	Aroian test:	1.99056685	0.01382119	0.04652853
s _a	0.033	Goodman test:	2.04861529	0.01342956	0.04049975
s _b	0.070	Reset all	Calculate		

Figure 3: Sobel Test Results

The results of the Sobel test to see the significance level of the mediating variable obtained a value of 2.019 with a p-value of 0.04 at a significant level of 0.05. Because the z-value is $2.019 > 1.96$ and the p-value ($0.04 < \text{Sig } \alpha (0.05)$), the mediating factor for the influence of Perceived Usefulness on Intention to Use Mobile banking with attitudes towards use as a mediating variable is partially mediating or it can be said to be significant or has a positive effect or where it shows that the Perceived Usefulness variable is able to directly influence the Intention to Use Mobile banking variable with or without involving (through) the Attitude towards Use variable. Thus Ha8 is

accepted and rejects H08 which means: There is a significant influence of Perceived Usefulness mediated by Attitudes toward Use of Intentions to Use Mobile banking on Aceh Province bank customers.

This hypothesis is relevant to research conducted by Ali, SI (2017) which proves that there is a significant influence of perceived usefulness variables on purchase intentions through attitude of use as a mediating variable. This research shows that by increasing attitudes towards consumers, it will increase purchase intentions that will occur by the usability factor.

4.1.9. The Effect of Perceived Ease of Use to Intention to Use Mobile Banking mediated by Attitude toward Using (H9)

Calculation of the p-value on the path of indirect effect Perceived Ease of Use to Intention to use mobile banking through Attitudes toward Use as mediation can be done using the Calculator Sobel Test in Figure 4 below:

Input:		Test statistic:	Std. Error:	p-value:
a	0.181	Sobel test: 2.01896547	0.01362678	0.04349081
b	0.152	Aroian test: 1.99056685	0.01382119	0.04652853
s _a	0.033	Goodman test: 2.04861529	0.01342956	0.04049975
s _b	0.070	Reset all	Calculate	

Figure 4: Sobel Test Results

From the results of the Sobel test, it was found that it was 1.6948, indicating an insignificant result because the calculated Sobel test was <1.96. This shows that the Perceived Convenience variable is able to directly influence the Intention to Use Mobile banking variable, but attitudes towards use as a mediating variable do not produce a significant effect. Thus Ha9 is rejected and accepts H09 which means: There is no significant effect of Perceived Convenience which is mediated by Attitudes toward Use of Intentions to Use Mobile banking on Aceh Province bank customers.

This hypothesis is not relevant to research conducted by Ali, SI (2017) which proves that there is a significant influence of the perceived convenience variable on purchase intentions through attitude to use as a mediating variable. However, this study shows that the perceived convenience factor significantly affects the intention to use but cannot influence the existence of a mediating factor of attitudes towards use, so that the mediating variable of attitudes towards use is considered unable to influence perceptions of usability on customer intentions to use the mobile banking application.

4.1.10. The Effect of Perceived Security and Privacy to Intention to Use Mobile Banking mediated by Attitude toward Using (H10)

Calculation of the p-value on the path of indirect effect Perceived Security and Privacy to Intention to use mobile banking through Attitudes toward Use as mediation can be done using the Calculator Sobel Test in Figure 5 below:

Input:		Test statistic:	Std. Error:	p-value:
a	0.181	Sobel test: 2.01896547	0.01362678	0.04349081
b	0.152	Aroian test: 1.99056685	0.01382119	0.04652853
s _a	0.033	Goodman test: 2.04861529	0.01342956	0.04049975
s _b	0.070	Reset all	Calculate	

Figure 4: Sobel Test Results

From the results of the Sobel test, it was found that 1,893 showed insignificant Sobel test results because the calculated Sobel test was <1.96. Where this shows that the variables Perceived Security and Privacy are not able to directly influence the Intention to Use Mobile banking variables and attitudes towards use as mediating variables do not produce a significant effect. Thus Ha10 is rejected and accepts Ho10 which means: There is no significant effect Perceptions of Security and Privacy which is mediated by Attitudes against Use of Intentions to Use Mobile banking on Aceh Province bank customers.

This hypothesis is relevant to research conducted by Yutadi, KP (2014) which proves that there is no significant effect of perceived security and privacy variables on intentions to use e-commerce through attitude to use as a mediating variable.

The results of testing all hypotheses can be seen in Table 2 and Table 3 below:

Table 2: Testing the Direct Effect Hypothesis

No	Hypothesis	Track	Estimate	CR	P	Results
1	H1	Perceived Usefulness --> Intention to use mobile banking	,306	4,121	***	H_{a1} Accepted
2	H2	Perceived Ease of Use --> Intention to use mobile banking	,297	2,534	,011	H_{a2} Accepted
3	H3	Perceived security and privacy --> Intention to use mobile banking	,014	,101	,919	H_{a3} Rejected
4	H4	Perceived Usefulness -->Attitudes Toward Use	,208	4.015	***	H_{a4} Accepted
5	H5	Perceived Ease of Use --> Attitude Toward Use	,200	2,149	.032	H_{a5} Accepted
6	H6	Perceived Security and privacy -->Attitudes Toward Use	,260	2,295	,022	H_{a6} Accepted
7	H7	Attitude Toward Use --> Intention to Use Mobile banking	,314	2.006	.045	H_{a7} Accepted

Table 3: Indirect Effect Hypothesis Testing

hypothesis	Hypothesis Statement	Sobel t-Value results	p.s-value	Results
H8	The Effect of Perceived Usefulness mediated by Attitude Toward Using of Intention to Use Mobile banking on bank customers in Aceh	2.0189	0.043	H_{a8} Accepted
H9	The Effect of Perceived Ease of Use mediated by Attitude Toward Using of Intention to Use Mobile banking on bank customers in Aceh	1.6948	0.09	H_{a9} Rejected
H10	The Effect of Perceived Security and Privacy mediated by Attitudes Against Use of Intention to Use Mobile banking on bank customers in Aceh	1893	0.058	H_{a10} Rejected

5. Conclusion and Suggestion

5.1. Result

Based on the results of the research described earlier, then from the 10 hypotheses studied, the following conclusions can be:

1. Perceived Usefulness, Perceived Ease of Use, Perceived Security and Privacy, Attitude Toward Using and Intention to Use Mobile banking for Aceh Provincial bank customers have been going well.
2. There is a significant effect of Perceived Usefulness and Perceived Ease of Use on Intention to Use Mobile banking on Aceh Province bank customers.
3. There is no significant effect of Perceived Security and Privacy on Intention to Use Mobile banking in Aceh Province bank customers.
4. There is a significant effect of Perceived Usability, Perceived Ease of Use and Perceived Security and Privacy on Attitudes against Use of Bank Aceh Province customers.
5. There is a significant effect of Attitude toward Using on Intention to Use Mobile banking on Aceh Province bank customers.
6. In the indirect effect hypothesis, Attitude toward Using partially mediate the effect of Perceived usefulness on Intention to Use Mobile banking in Aceh Province bank customers.
7. Attitude toward Using cannot mediate the effect of Perceived Ease of Use and Perceived Security and Privacy Effects on Intention to Use Mobile banking on Aceh Province bank customers.

5.2. Suggestion

For further interest, there are several suggestions that the author submits to be used as material for further research consideration, namely as follows:

1. Based on the research results regarding the absence of a significant influence between perceptions of security and privacy on the intention to use mobile banking, it is expected that the bank will provide socialization to the public regarding the security of the mobile banking application and can protect customer data, so that customers still feel safe and protected from data. Privacy.
2. It is hoped that the bank will provide confidence to customers regarding the convenience and security factors as well as customer privacy when using mobile banking, thus changing the

customer's perspective regarding attitudes that will influence the use of mobile banking applications.

3. It is expected that future researchers will conduct research by increasing the number of samples and including other variables or indicators that are more in-depth or not examined in this study.

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