Effects of Perceived Ease of Use, Perceived Usefulness, and Perceived Risk on Customer Interests of Using Mobile Banking Services with Gender as Moderating Variables (Study on BRI Customers in Dharmasraya Branch)

Tessa Mulfadina
Faculty of Economics,
Andalas University
Padang, Indonesia

Dr. Dessy Kurnia Sari, SE.M.Bus
Economics faculty lecturer
Andalas University
Padang,Indonesia

Abstract :- This study aims to see the effect of perceived ease of use, perceived usefulness and perceived risk of mobile banking services by being moderated by gender to see differences in relevance between men and women in using mobile banking. The object of research is customers of Bank Bri Dhamasraya branch who are interested in using BRI mobile banking services, the research participants are all participants who have not used Bri's mobile banking services and the research samples taken are in accordance with the criteria of respondents of at least 17 years, have not used Mobile Banking services, consider mobile banking services and live in Dharmasraya. The sampling technique used is the nonprobability method with a purposive sampling approach in which sampling is based on the predetermined purpose. The data used is cross section data. The data collection technique is to collect data directly with field research where the questionnaire is distributed directly to the customers of BRI Bank domiciled in Dhamasraya represented by 136 respondents. The data analysis technique used is frequency distribution, validity test consisting of convergent and discriminant validity then reliability test with composite reliability and cronbach alpha and structural model analysis with R Square test and T test. The results of this study are perceived ease of use and perceived usefulness has a significant positive effect on the interest of mobile banking users while perceived risk has no effect on user interest and has a negative relationship direction. And gender does not moderate the relationship between perceived ease of uce, perceived usefulness and perceived risk with user interest.

Keywords:- Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Intention to Use , Gender

I. INTRODUCTION

Increasing global competition in the banking sector has spurred banks to find innovative ways to win the competition. Thus, banks have used new technology to redefine views on banking, one of which is the use of the internet to conduct banking transactions which became known as mobile banking. Mobile banking involves a mini report and checking account history, notification about account activity or past set thresholds, monitoring time deposits, access to card reports, mutual fund / equity reports, insurance policy management, pension plan management, access to loan reports and more -other. Mobile banking allows customers to receive text messages that show their account balance. It has been claimed that mobile banking has spread throughout the world and has brought about positive changes in customer perceptions (Cudjoe et al, 2015). That way, the use of mobile banking has increased and one of the banks affected is Bank Rakyat Indonesia (BRI).

BRI's mobile banking users increased by 58.7 percent from 5.1 million to 8.1 million in the third quarter of 2017. Furthermore, BRI internet banking users rose by 128.8% from 820 thousand to 1.9 million. But that was not happened to the BRI Dharmasraya Branch, where according to the Funding section report for the target until December only 85 percent was reached in conducting mobile banking services for the position on Friday 9 November 2018. According to the head of the BRI Dharmasraya Branch, Yefrianto explained that the reasons for not achieving the target were a m-banking transaction that is done virtually without a face-to-face meeting with a teller or customer service which is one of the considerations in using m-banking services. Some customers find it safer to do transactions face-to-face so they discourage their interest in using virtual-based m-banking services.

Customers who know and have felt the benefits of m-banking to support the smooth running of activities will certainly be interested in using these services. But in reality this service is very rarely used by some BRI Dharmasraya

customers and tends to be undesirable. Even though the supporting facilities provided at BRI Dharmasraya are adequate. Customers assume that there is no definite benefit they can get by using m-banking services, because the system is too complicated and the benefits are not physically visible. Therefore the question arises about how the benefits of using m-banking for customers. Customers who do not feel the benefits of m-banking have no interest in using the m-banking service.

Various conveniences are offered in conducting online transactions, but behind that there are risks that can also occur in transacting online. The more sophisticated information technology the higher the level of crime through cyberspace (cyber crime) carried out by people who are not responsible. This shows that transactions using m-banking have risks. Customers who are aware of the risks obtained when using M-Banking services will discourage their interest in making transactions using m-Banking.

Men and women have different behaviors in making decisions to use technology. To see differences in behavior between men and women in using mobile banking, gender is used as a moderating variable.

II. METHOD

The type of research used is causative which is a study that aims to determine the causal relationship of a phenomenon or problem solving studied to see how far the influence between research variables. This research was conducted with quantitative methods, using statistical analysis to empirically examine the relationship between research variables.

The object of research is customers who are interested in using BRI mobile banking services, especially at BRI Bank, Dharmasraya Branch. The research data collection was conducted in December 2018 until January 2019. In this study the population consisted of all customers who had not used BRI mobile banking and the samples taken were respondents with a minimum age criteria of 17 Years Respondents, respondents who had not used Mobile Banking services, but already know about mobile banking services from other people and live in Dharmasraya. Nonprobability sampling technique using purposive sampling method. The researcher uses cross section data with the data collection technique in this study is to collect data directly with field methods, namely surveys in the form of questionnaires, where questionnaires are distributed directly to the customers of BRI Bank domiciled in Dhamasraya represented by 136 respondents.

The data analysis technique used is the first is the frequency distribution that is used to analyze data by describing or describing data that has been collected as it is without intending to make applicable conclusions to be generalized. Then the data is processed using the smartPLS (Partial Least Square) program to produce a validity test measured using convergent and discriminant validity, reliability tests are measured by looking at the composite reliability value and cronbach alpha then structural model analysis or hypothesis testing seen through R Square values that show how much influence between independent latent variables on dependent latent variables and for hypothesis testing is seen from the value of T Statistic to see whether the independent variable has a significant effect on the dependent variable or not.

III. RESULT AND DISCUSSION

Demographics of respondents in this study on gender can be seen that the respondents in this study had the same number of men and women, 68 men and 68 women, with the highest age range of respondents, 26-34 years as many as 45 people, then the most jobs respondents there are 50 private employees with the most recent education being 61 as high school students. And as many as 73 respondents have income of Rp. 2.5-4 million with the most marital status is married as many as 89 respondents.

No	Statement	Score					Total	Average
		SS(5)	S(4)	N(3)	TS(2)	STS(1)		
1	*BRI mobile banking is easy to use*	23	67	45	1	0	136	3.82
		16.9%	49.3%	33.1%	0.7%	0	100%	
2	Learning to use BRI mobile banking is easy	19	89	27	1	0	136	3.92
		14%	65.4%	19.9%	0.7%	0	100%	
3	It's easy to update BRI mobile banking	19	63	53	0	1	136	3.72
		14%	46.3%	39%	0	0.7%	100%	
4	I find it easy to use BRI mobile banking	24	69	42	0	1	136	3.84
		17.6%	50.7%	30.9%	0	0.7%	100%	
5	*BRI mobile banking is clear and understandable*	33	79	23	0	1	136	4.05
		24.3%	58.1%	16.9%	0	0.7%	100%	
Average Frequency Variable Distribution Perceived Easy of Use								**3,87**

Table 1:- Description of Variable Perceived Easy of Use

From the table above, it can be seen that on the five indicators perceived the most ease of use of the respondents respondents agreed, this indicates that respondents agreed with the facilities provided by BRI mobile banking both from learning to use mobile banking and updating mobile banking usage so that respondents did not experience difficulties in use BRI mobile banking. And based on the

average value of the fifth indicator, BRI Mobile banking is clear and understandable having the highest average value of 4.05, which means that BRI mobile banking is clear and understandable at 4.05, which means that overall the use of mobile banking easy to understand by customers and clear how to use it, making it easier for customers to conduct banking transactions.

No	Statement	Score					Total	Average
		SS (5)	S (4)	N (3)	TS (2)	STS (1)		
1	Using BRI mobile banking allows me to conduct banking transactions faster.	24	86	23	2	1	136	3.95
		17.6%	63.2%	16.9%	1.5%	0.7%	100%	
2	Using BRI mobile banking simplifies my banking transactions.	20	85	29	2	0	136	3.90
		14.7%	62.5%	21.3%	1.5%	0	100%	
3	BRI mobile banking is useful	30	93	12	1	0	136	4.11
		22.1%	68.4%	8.8%	1.5%	0	100%	
4	BRI Mobile banking increases the efficiency of my banking activities	22	81	32	0	1	136	3.90
		16.2%	59.6%	23.5%	0	0.7%	100%	
Average Frequency Distribution Variable Perceived Usefulness								**3,96**

Table 2:- Description of Perceived Usefulness Variables

In the table above it can be seen that the respondents' most responses in each indicator are agreed, this means that the respondents feel the benefits provided by mobile banking in conducting banking transactions so that they can accelerate transactions and can be done anywhere and anytime without having to visit the bank or atm so that more saving customers time and energy and increasing the

efficiency of respondents' banking activities. And based on the average value, the highest value is found in the third indicator stating that BRI mobile banking is useful which has an average of 4.11 which means that BRI Bank customers in Dhamasraya feel that they benefit from the use of mobile banking so that it can be more efficient when conducting banking transactions.

No	Statement	Score					Total	Average
		SS(1)	S(2)	N(3)	TS(4)	STS(5)		
1	Information about my cellphone transactions can be damaged by others	1	33	45	55	2	136	2.82
		0.7%	24.3%	33.1%	40.4%	1.5%	100%	
2	I think BRI's mobile banking places confidential details that are at risk.Such as personal data in the form of addresses, account balances and mobile banking pins.	3	29	46	57	1	136	2.82
		2.2%	21.3%	33.8%	41.9%	0.7%	100%	
3	I think using BRI mobile banking has potential risks. such as leakage of confidential data.	2	43	57	32	2	136	3.08
		1.55	31.6%	41.9%	23.5%	1.5%	100%	
4	I think mobile banking is more risky than other banking options. such as ATMs and others.	2	30	70	32	2	136	2.98
		1.5%	22.1%	51.5%	23.5%	1.5%	100%	
Average Distribution of Frequency Perceived Risk Variables								**2,93**

Table 3:- Description of Perceived Risk Variables

Based on table 3, the most respondents' answers to each perceived risk variable indicator are agreed on in indicators 1 and 2, which means that the respondents agree that the personal information contained in mobile banking is at risk and can be damaged by others who will later harm the respondent and then on the indicator 3 and 4 most

respondents' answers are neutral, which means that the majority of customers think that there is potential risk in the use of moble banking, but the benefits provided are quite good so the risk value of mobile banking is not too high but not too low. And based on the average value, the highest value of 3.08 is in the third indicator stating that I think

using BRI mobile banking has potential risks. This means that respondents feel that the potential risk when using mobile banking is large so that later it will harm them.

No	Statement	Score					Total	Average
		SS (5)	S (4)	N (3)	TS (2)	STS (1)		
1	I intend to use BRI mobile banking in the future.	22	81	27	5	1	136	3.86
		16.2%	59.6%	19.9%	3.7%	0.7%	100%	
2	I will use BRI mobile banking in the future.	24	80	26	5	1	136	3.88
		17.6%	58.8%	19.1%	3.7%	0.7%	100%	
3	I will use BRI mobile banking for banking needs.	32	76	22	5	1	136	3.97
		23.5%	55.9%	16.2%	3.7%	0.7%	100%	
4	I intend to use BRI mobile banking.	27	78	25	5	1	136	3.91
		19.9%	57.4%	18.4%	3.7%	0.7%	100%	
Variable Frequency Distribution Average Customers interest in mobile banking users								3,91

Table 4:- Description of Variable Customers Interest in Mobile Banking Users

Based on the table above, the respondent's most responses to each indicator are agreed, this indicates that respondents have an interest and interest in using BRI mobile banking in the future so that they can facilitate banking transactions, or other transactions such as credit payments and others, so that their banking activities become more effective and efficient. And based on the average value, the highest value of 3.97 is found in the third indicator, namely I will use BRI mobile banking for banking needs. This means that the general nature of mobile banking is intended to conduct banking transactions, for other transactions only as an additional benefit that can be used by customers, therefore the respondents want to use mobile banking in the future to be able to conduct banking transactions more efficiently.
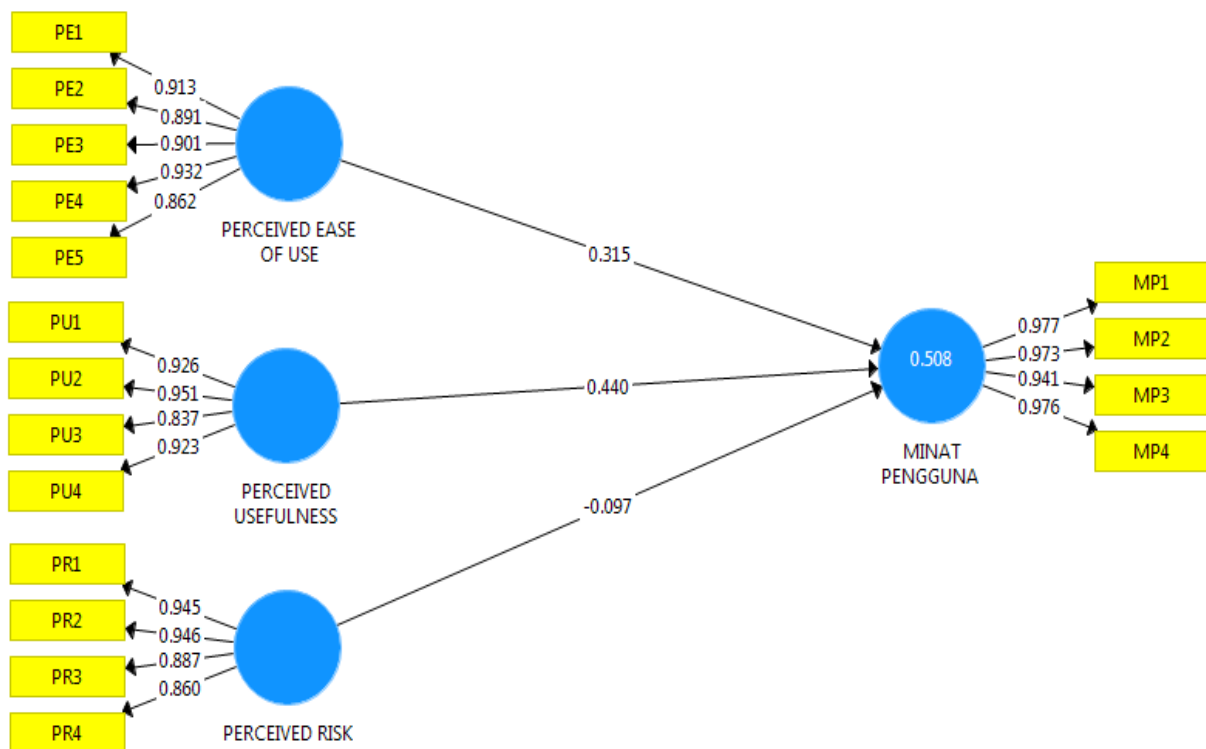
➢ *Validity test*

Fig 2:- Interlocking Model of Ouput SmartPLS (PLS Algorithm)

	CUSTOMER INTEREST	PERCEIVED EASE OF USE	PERCEIVED RISK	PERCEIVED USEFULNESS
MP1	0,977			
MP2	0,973			
MP3	0,941			
MP4	0,976			
PE1		0,913		
PE2		0,891		
PE3		0,901		
PE4		0,932		
PE5		0,862		
PR1			0,945	
PR2			0,946	
PR3			0,887	
PR4			0,860	
PU1				0,926
PU2				0,951
PU3				0,837
PU4				0,923

Table 5:- Outer Loading

In table 5 contains the value of outer loading research, and it can be seen that the value of outer loading on each indicator is above 0.50 which means that all indicators tested in this study are valid.

	Average Variance Extracted (AVE)
Perceived Easy of use (X1)	0,810
Perceived Usefulness (X2)	0,829
Perceived Risk (X3)	0,829
Customer Interest	0,935

Table 6:- Average Variance Extract

The table above shows that constructs perceived as easy of use, perceived usefulness, perceived risk and user interest have AVE values above 0.50. This proves that all constructs in the research model have good discriminant validity.

	CUSTOMER INTEREST	PERCEIVED EASE OF USE	PERCEIVED RISK	PERCEIVED USEFULNESS
CUSTOMER INTEREST	0,967			
PERCEIVED EASE OF USE	0,616	0,900		
PERCEIVED RISK	-0,247	-0,205	0,910	
PERCEIVED USEFULNESS	0,660	0,638	-0,194	0,910

Table 7:- Latent Variabel

From table 7 it is known that the root value of AVE is higher than the value of correlation between other constructs. So that it can be said that each construct has high validity.

➤ *Reliability Test*

	Composite Reliability
Perceived Ease of Use	0,955
Perceived Usefulness	0,951
Perceived Risk	0,951
Customer Interest	0,983

Table 8:- Composite Reliability

	Cronbach alpha
Perceived Ease of Use	**0,941**
Perceived Usefulness	**0,931**
Perceived Risk	**0,931**
Customer Interest	**0,977**

Table 9:- Cronbach Alpha

Instrument reliability in this study was measured by two criteria, namely composite reliability values and cronbachs alpha. A construct is said to be reliable if the composite reliability value and cronbach alpha value are above 0.70. In tables 8 and 9 above it can be seen that the value of the variable in the composite reliability and cronbach alpha is greater than 0.70 which means that all variables have good reliability

➢ *Testing of Structural Models and Hypotheses*

	R Square
Customer Interest	0.508

Table 10:- R Square

Based on Table 10 it is known that the R square value for the user interest variable is 0.508 which can be interpreted that the variable interest of mobile banking users is influenced by the variables perceived ease of use, perceived usefulness and perceived risk of 50.8% while the remaining 49.2% is explained by other variables outside of this study.

	Original Sample (O)	T Statistics (|O/STDEV|)	
Perceived easy of use – Customer interest	0,315	4,072	Significant
Perceived Usefulness - Customer Interest	0,440	5,471	Significant
Perceived Risk – Customer Interest	-0,097	1,727	Not Significant

Table 11:- T Statistics (|O/Sterr|)

Based on table 11 it can be seen that:

➢ T count (4,072)> T table (1,96) then H1 is supported, meaning that the variables perceived ease of use partially have a significant effect on the interest of mobile banking users. The direction of the relationship between perceived ease of use and the interest of mobile banking users is positive.

➢ T count (5.471)> T table (1.96) then H2 is supported, meaning that the perceived useulness variable partially has a significant effect on the interest of mobile banking users. The direction of perceived usefulness relationship with the interest of mobile banking users is positive

➢ T count (1.727) <T table (1.96) then H3 is not supported, meaning that the perceived risk variable partially does not significantly influence the interest of mobile banking users.

Model	Unstandardized Coefficients		Standadized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	16.438	.582		28.248	.000
Zscore (Perceived Ease of Use)	.629	.240	.213	2.620	.010
Zscore (Perceived Usefulness)	1.560	.235	.528	6.652	.000
Zscore (Perceived risk)	-.302	.194	-.102	-1.552	.123
Zscore (Gender)	-.107	.191	-.036	-.562	.575
Moderator Perceive Ease of Use	.250	.325	.061	.771	.442
Moderator Perceived Usefulness	-.533	.327	-.126	-1.630	.106
Moderator Perceived Risk	-.384	.258	-.103	-1.487	.139

Table 12:- Analysis Variabel Moderasi

From the data above it can be seen that the significant value of the Perceived ease of use moderator on user interest is 0.442 which is greater than 0.05, this means that gender does not moderate the relationship between perceived ease of use and user interest. Furthermore, the significance of perceived usefulness moderator is 0.106 which is also greater than 0.05 which means that gender does not moderate the relationship between perceived usefulness and user interest. And the last significant value of perceived risk moderation is 0.139 which is greater than 0.05 which indicates that gender does not moderate the relationship between perceived risk and user interest. And from the results above it can be concluded that gender cannot be a moderating variable towards perceived ease of use, perceived usefulness, perceived risk and user interest.

A. Discussion of Hypothesis Test Results

- *The effect of perceived ease of use on interest in using mobile banking*

Hypothesis 1, the effect of perceived ease of use on interest in mobile banking use is accepted. The hypothesis has been proven because T count (4,072) is greater than T table (1,96). This research indicates that overall perceived ease of use has a positive effect on interest in using mobile banking. The results of this study mean that the higher the level of ease of use of mobile banking, the greater the interest of customers to use BRI mobile banking and the more often customers use mobile banking services, the more benefits customers will get.

- *The perceived usefulness effect on interest in using mobile banking*

Hypothesis 2, the perceived usefulness effect on interest in using mobile banking is accepted. The hypothesis has been proven because T count (5.471) is greater than T table (1.96). This research indicates that overall perceived usefulness has a positive effect on interest in using mobile banking. These results mean that the higher the level of usability that customers receive from mobile banking, the more the interest of customers to use BRI mobile banking is increasing, because the more benefits that can be obtained can help customers make banking transactions easier and faster so that customers can save time and power.

- *The effect of perceived risk on interest in using mobile banking*

Hypothesis 3, the effect of perceived risk on interest in using mobile banking is not supported. The hypothesis has been proven because T count (1.727) is smaller than T table (1.96). This study indicates that overall perceived risk does not have a significant effect on interest in using mobile banking. this means that the risk does not affect the desire of BRI customers to use mobile banking. No matter how low the risk is on mobile banking, if the customer feels that the use of mobile banking is not helpful and complicated to use, then customers will not be interested in using mobile banking.

- *Gender as a moderating variable between perceived ease of use and interest in using mobile banking.*

Hypothesis 4, Gender moderates the relationship between perceived ease of use and interest in using mobile banking is not supported. This can be proven by the moderator's significant value perceived ease of use towards customer interest in the amount of 0.442 which is greater than 0.05, this means that gender does not moderate the relationship between perceived ease of use and user interest.

- *Gender as a moderating variable between perceived usefulness and interest in using mobile banking.*

Hypothesis 5, Gender moderate the relationship between perceived usefulness to interest in using mobile banking is not supported. This can be evidenced by the perceived usefulness of the moderator's significant value of customer interest in the amount of 0.106 which is greater than 0.05, which means that gender does not moderate the perceived usefulness relationship with user interest.

- *Gender as a moderating variable between perceived risk and interest in using mobile banking.*

Hypothesis 6, Gender moderates the relationship between perceived risk and interest in using mobile banking is not supported. This can be proved by the significant value of the moderator perceived risk towards customer interest in the amount of 0.139 which is greater than 0.05, this means that gender does not moderate the relationship between perceived risk and user interest.

IV. CONCLUSION

The following will be explained the conclusions based on the results of the research discussed in Chapter IV:

➢ Variables perceived ease of use partially have a significant effect on the interest of mobile banking users. The direction of the relationship between perceived ease of use and the interest of mobile banking users is positive.

➢ Perceived usefulness variables partially have a significant effect on the interest of mobile banking users. The direction of perceived usefulness relationship with the interest of mobile banking users is positive.

➢ Variable perceived risk partially does not significantly influence the interest of mobile banking users. The direction of the relationship between perceived risk and the interest of mobile banking users is negative.

➢ Gender does not moderate the relationship between perceived ease of use and interest in using mobile banking.

➢ Gender does not moderate the relationship between perceived usefulness and interest in using mobile banking.

➢ Gender does not moderate the relationship between perceived risk and interest in using mobile banking.

SUGGESTION

Following are suggestions for improvements that can be given for the future based on the results of the research obtained:

➢ It is expected that further research can be conducted in other cities in West Sumatra which have less interest in using mobile banking. So that it can be seen how the effect of perceive easy of use, perceive usefulness and perceived risk on the interest of mobile banking users with a larger sample.

➢ The next researcher can also use respondents from mobile banking from other banks that provide mobile banking services. So that it can be a comparison of research material. Because the current research is only limited to mobile banking users at BRI banks.

➢ The next researcher can also add independent variables with other variables that affect the interest in using mobile banking such as trust variables, social influence, and perceived credibiity. So that it can see the influence of these variables on user interest and can be a consideration for the bank in the future development of mobile banking services.

➢ To the Bank to be able to develop a mobile banking system to be better by increasing security in use, providing convenience to customers in its use and working with several partners such as electricity, water, insurance companies and others so that the types of transactions offered diverse and can facilitate customers in carrying out the transaction.

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