

The effect of locus of control, security perception and attitudes on the interest of using the “BRImo” application

I Putu Arya Jaka Cakra Sukerta¹, Gede Juliarsa²

¹Faculty of Economics and Business, Udayana University, Bali, Indonesia

²Faculty of Economics and Business, Udayana University, Bali, Indonesia

ABSTRACT: This study aims to explain three factors, namely the influence of the locus of control variable, security perceptions, and attitudes towards the interest in using the Brimo application at the Denpasar Renon branch of BRI Bank. This research is in the form of an associative causal relationship which was conducted in Denpasar, Bali, Indonesia. The sample was obtained as many as 100 respondents through offline questionnaire distribution using random sampling techniques in determining the research sample taken from customers using the Brimo application at BRI Denpasar Renon Branch. The research instrument was processed using the Validity and Reliability Test. The research data that has gone through the Classical Assumption Test are then processed using descriptive and inferential statistical analysis in the form of Multiple Linear Regression to answer the research hypothesis. The results show that simultaneously the independent variable is able to explain the dependent variable by 67.90 percent. Partially locus of control, security perceptions, and attitudes each have a positive and significant effect on the interest in using the Brimo application at the Denpasar Renon branch of BRI Bank. The better the locus of control, the more interest in using the Brimo application will increase. The better the perception of security, the more interest in using the Brimo application will increase. The better the attitude the customer has, the more interest in using the Brimo application will increase.

Keywords -Organizational Citizenship Behavior, Job Satisfaction, Perceived Organizational Support

I. INTRODUCTION

The revolution in information technology is rapidly changing people's perspectives and behavior, both in their style of communicating, working, and carrying out various commercial activities (Narwal and Sachdeva, 2013). Developments in information technology affect the banking sector that provides services to customers in the use of information technology (Gunawan and Serlyna, 2018). The use of the internet has positively increased the application of various banking solutions, one of which is realized through e-banking or internet banking (Adeniran et al, 2020). Technological advances have also given rise to M banking or mobile banking which allows users to make remote financial transactions using cellphones (Baabdullah et al, 2019). In addition, another electronic payment product known as electronic money (E-Money) has developed, namely the amount of monetary value stored in electronic media such as cards (Sigar, 2016).

BRImo is an application that combines the functions of mobile banking, internet banking and electronic money in one application. The features owned by BRImo are the first BRImo feature is mobile banking. Previously, BRI Bank had already had BRI mobile technology. However, BRImo is more sophisticated because it combines the functions of mobile banking with electronic money (Tbank) and internet banking in one application at a time. Complete with a more attractive and more complete interface or appearance. BRImo can be used for money transfers, electricity bills, to buying goods online.

BRImo's M banking feature is internet banking, which is a banking service that is carried out through an internet banking application that is connected to the internet. BRI internet banking allows you to check balances, transfer accounts, transfer transactions to fellow BRI banks or other banks, pay bills (telephone, electricity, credit cards), to buy electronic money and cellular pulses.

The next BRImo M banking feature is electronic money or Tbank. Tbank is an electronic money service owned by BRI bank. To start using the Add bank feature, you only need to have and register your phone number as an account number. And also, have a smart phone or smartphone. What's unique, you don't have to be a BRI Bank customer to be able to enjoy this feature. This flexibility makes Tbank a solution for anyone, both customers and people who do not have an account at BRI Bank. BRImo has a one stop solution for mobile banking. Moreover, digital transactions using BRImo have various other conveniences, such as cash

withdrawals at ATMs without a card and the availability of face recognition and finger print features so customers can log in faster and more secure.

Behavioral interest is the desire (interest) for someone to do a certain behavior. This means that someone's Interests to doing behavior is predicted by his attitude towards his behavior and how he thinks other people will judge him if he does this behavior Jogiyanto (2017: 116). Arikunto (2016: 46) states that interest is a person's awareness of an object, a problem or situation that has something to do with himself. The interest in using the Brimo application by a customer involves the customer's confidence in a product so that a sense of confidence in the correctness of the action is taken. Customer confidence in the decisions they take represents the extent to which customers have confidence in their interest in choosing a product (Kusumastuti and Waluyo, 2013). In today's era of technological advancement, customers are of course using the Brimo application by combining internet banking, mobile banking and electronic money applications and taking into account the factors that affect user interest. Factors that need to be considered by companies such as locus of control, security perceptions and attitudes in order to influence customers to make decisions to use products, especially the Brimo application.

Locus of control is a description of a person's beliefs about the determinants of their behavior. Locus of control is one of the factors that determines individual behavior. People who have an internal locus of control have the belief that what happens to them, their failures, their successes are due to their own influence, while people who have an external locus of control have an assumption that factors that exist from outside themselves will influence them. behavior, such as chance, fate, and luck (Ghufron and Risnawita, 2014: 65). Locus of control will be known when the user has used the Brimo application, which reflects the reciprocity between users not using and after users using. The work that is done is felt to be more efficient using the Brimo application than not using the Brimo application, so without realizing it will arise in the user to want to return to using the Brimo application. As for the phenomenon that occurs at PT Bank Rakyat Indonesia regarding locus of control because in humans we know the name locus of control or control center, it is this inner control that determines whether or not a person is able to overcome the obstacles within himself in using the Brimo application. Our people are still not familiar with transacting using the Brimo application and many don't even understand it.

The highest number of Brimo application users was only 1.29%, while the target set by PT Bank Rakyat Indonesia Denpasar Renon Branch was 2%. The inadequate achievement of the Brimo application at PT Bank Rakyat Indonesia Denpasar Renon is due to the low interest in using the Brimo application, which is thought to be caused by locus of control, security perceptions and attitudes.

Several studies linking locus of control to interest in use according to Adnyana and Purnami, (2016) state that locus of

control has a positive and significant effect on interest, where the higher one's locus of control, the more one's interest in using technology will increase. However, different research results revealed by Amalini, et al. (2016) where locus of control does not significantly influence interest, it can be indicated that employees do not surrender, do not depend on their hopes and goals on luck or fate, and difficulties in duty are not an obstacle to achieve what they want and their success at work so that locus of control does not have a significant impact on interest in work. It can be concluded that in terms of locus of control, customers still think that the Brimo application service is still far from customer expectations, therefore it is necessary to immediately conduct evaluations and improvements, such as by creating a network that is fast and easily accessible and the appearance of the website to make it more attractive and not. make it difficult for customers.

Research that links perceptions of security to interest includes research conducted by Sudjatmika (2017) on the effect of price, product reviews, convenience and security on purchase interest. The results showed that security has a significant effect on interest, it can be seen that with the security guarantee provided, it is expected that users can make transactions more safely and are not worried about fraud at the time of the transaction. So that the security guarantee offered has a positive influence on online purchase interest. That is, when the security guarantee offered by adequate company will make users make purchases online. However, different results from research conducted by Priambodo and Prabawani (2016) state that security perceptions have a negative and significant effect on interest. This shows that the lower the user's perceived risk, the higher the interest in using electronic money services, on the other hand, if the user's perception is higher, the interest in using electronic money services will decrease. It can be assumed that from the perspective of security perceptions, they still think that the Brimo application service is still far from customer expectations, therefore it is necessary to immediately carry out evaluations and improvements, such as maintaining this security, it is necessary to pay attention to the bank issuer to minimize public perceptions of possible transaction risks. occurs, as a result of transactions carried out electronically with the aim that Brimo application users avoid various worries during transactions.

Research that links attitudes to interest, among others, is research conducted by Novita and Giantari (2016). This study obtained results which state that perceived usefulness has a positive and also partially

significant effect on intentions and on one's attitudes using internet banking in Denpasar City. . There is also a positive and significant effect of attitude towards one's intention to use internet banking in Denpasar City. It was also found that the intention to use internet banking in Denpasar City can be influenced by perceived usefulness and attitude partially as a mediating variable. However, different results from the research conducted by Utami et al. (2014) stated that attitudes have no effect on interest. Where this shows that differences in gender attitudes have no effect on interest in purchasing products.

This research was conducted based on two reasons, namely: (1) the existence of a research problem found in PT Bank Rakyat Indonesia Denpasar Renon Branch Office, (2) a research gap that has been disclosed, where there are differences in the results of previous studies regarding the effect of locus of control, perceptions, security, attitude toward usage interest. Based on the background description above which states that the results of the research are inconsistent, the researchers are hereby interested in conducting further research on the relationship between locus of control, security perceptions and attitudes towards interest in using the Brimo application.

II. THEORY AND HYPOTHESES

The Grand Theory used in this study, namely the Technology Acceptance Model (TAM), is a framework developed by Fred D. Davis in 1986 (Harryanto et al, 2018). This model is a theory that offers a strong and comprehensive analysis to predict technology acceptance and user behavior (Hajiyev and Chang, 2017). The TAM theory itself is a development of the Theory of Reasoned Action (TRA) which describes the intention to use a new technology, which basically means that the intention is formed from two basic things, namely related to social attitudes and pressure or subjective norms.

The TAM model is a type of theory that uses a behavioral theory approach which has a high intensity of use in assessing the process of information technology adoption, related to various factors that can affect the acceptance of the use of this technology (Fatmawati, 2015; Kucukusta et al., 2015 and Peiris et al., 2015). In this model, there are two important elements that can influence the attitudes and behavioral intentions of individuals to adopt new technologies, namely locus of control and perceptions of security (Nasri and Charfeddine, 2012).

The TAM (Technology Acceptance Model) model is one type of theory that uses a behavioral theory approach with a high intensity of use in assessing the information technology adoption process, related to various factors that can influence the acceptance of the use of technology (Fatmawati, 2015; Kucukusta) et al., 2015 and Peiris et al., 2015). In this model, there are two important elements that can influence individual interest in adopting new technology, namely locus of control (Nasri and Charfeddine, 2012).

Consumer interest in using the Brimo application is likely to have optimal benefits for customers after using the mobile banking service (Ricmala, 2016; Sari and Mukhadis, 2017) states that locus of control has a close relationship with interest, where the better the locus of control is felt. customers are then able to increase customer interest in using mobile banking. Utami, et al (2018) said that individuals with internal locus of control depend on themselves to decide what is right or wrong and is related to the success of using applications in business. However, different research results were revealed by Amalini, et al. (2016) where locus of control did not significantly influence interest.

Based on this analysis, the development of the hypothesis in this study can be formulated as follows:

H₁: Locus of control has a positive and significant effect on interest in using the Brimo application

The TAM (Technology Acceptance Model) model is one type of theory that uses a behavioral theory approach which examines the process of information technology adoption, related to various factors that can influence the acceptance of the use of this technology (Fatmawati, 2015; Kucukusta et al., 2015 and Peiris et al., 2015). This model has two important elements that can influence individual interest in adopting new technologies, namely security perceptions (Nasri and Charfeddine, 2012).

Sudjatmika (2017) shows that security has a significant effect on interest. So that the security guarantee offered has a positive influence on online purchase interest. Oktabrianono, et al (2017) stated that information security is one of the important things that companies must pay attention to, especially for banking companies. However, different results from research conducted by Priambodo and Prabawani (2016) state that security perceptions have a negative and significant effect on interest. Based on this analysis, the development of the hypothesis in this study can be formulated as follows:

H₂: Perception of security has a positive and significant effect on interest in using the Brimo application

The Technology Acceptance Model (TAM) is a theory that offers a strong and comprehensive analysis to predict technology acceptance and user behavior (Hajiyev and Chang, 2017). The TAM theory itself is a development of the Theory of Reasoned Action (TRA) which describes the interest in using a new technology, which is basically the interest formed from things related to attitudes.

The attitude of using the Brimo application continuously and periodically can foster long-term relationships between customers and the bank. Therefore, to maintain long-term relationships with customers, banks must always communicate with their customers so that customer attitudes can increase (Novita and

Giantari, 2016). Consumer interest in using internet banking is likely to have optimal benefits that customers will get after using the application service (Prabawalingga and Yadnyana, 2016). Arthana and Rukhviyanti (2015) state that if an information system technology is considered beneficial for its users, the positive feelings it will generate will also be greater. However, different results from the research conducted by Utami et al. (2014) stated that attitudes have no effect on interest. Based on this analysis, the development of the hypothesis in this study can be formulated as follows:

H₃: Attitude has a positive and significant effect on interest in using the Brimo application

III. RESEARCH METHOD

This research is classified as associative (relationship) which is carried out to explain the variables studied. The independent variables are locus of control (X₁), perception of security (X₂) and attitude (X₃) and The dependent variable is interest in use (Y). The population in this study were 16,624 customers using the Brimo application at PT Bank Rakyat Indonesia Denpasar Renon Branch. Based on the calculations with the Slovin formula above, the minimum number of samples targeted in the study is 100 people. The sampling method in this study is proportionate sampling or sampling proportionally to each customer. Meanwhile, the determination of respondents using random sampling (random sampling) on the customer list. The data collection method used in this study was interviews, the researcher conducted a preliminary study to find the problems that had to be researched. Interviews were conducted with informants, namely employees of Adiwana Unagi Suites regarding the variables in this study and the survey used a questionnaire, the data collection method was by submitting several statement items in the form of a questionnaire to respondents to then be given answers. The research instrument used in this study was a questionnaire using a five-point Likert scale. This study uses path analysis techniques. Before the path analysis is carried out in the regression model, the data is tested for validity and reliability. The data collection method is done by using a questionnaire. Data obtained from the distribution of the research instrument as a whole, then checked, tabulated, discredited, and analyzed to answer and discuss the issues raised. The question or statement used is the Likert Summated Ratings (LSR) method, with alternative options of 1 to 5. This study uses multiple linear regression. This analysis is used to determine changes in interest that are influenced by locus of control, security perceptions and attitudes Sugiyono, (2017: 293).

IV. RESULT AND DISCUSSION

The data analyzed in this study is based on the results of the collection from the distribution of questionnaires to all respondents as many as 100 people. The collected questionnaires are then checked to ensure the completeness of the questionnaires that have been filled in by the respondents.

When viewed by gender, the number of male respondents was 57 people with a percentage of 57.0 percent while female respondents were 43 people with a percentage of 43.0 percent. The characteristics of respondents based on age indicate that there are more respondents aged between 26 to 35 years, namely 45 people with a percentage of 45.0 percent, the age of respondents over 36 years is 41 people with a percentage of 41.0 percent, and the age of the respondents with the smallest number with the characteristics 14 people under 25 years old with a percentage of 14.0 percent. The majority of respondents' characteristics work as entrepreneurs, namely 40 people with a percentage of 40.0 percent, followed by 34 people working as civil servants with a percentage of 34.0 percent and private jobs as many as 26 people with a percentage of 26.0 percent.

Testing the validity of this instrument uses the validity of the criteria calculated through the corrected item correlation analysis, the research instrument is said to be valid if it has a correlation coefficient above 0.30 (Sugiyono 2017: 268). Validity testing uses a measuring instrument in the form of a computer program, namely SPSS (Statistical Package for the Social Science), and if a measuring instrument has a significant correlation between the item score and the total score, it is said that the score tool is valid. The results of the research instrument test showed that all question items from the four variables studied (locus of control, security perceptions, attitudes and interests) were valid (the coefficient was above 0.30).

The results of the research instrument test showed that all the question items from the four variables studied (locus of control, security perceptions, attitudes and interests) had shown a good level of reliability (Cronbach's Alpha (α) correlation coefficient was above 0.60. research (the questionnaire can be used and distributed to all respondents who have been determined in this study.

Based on the normality test using the One-Sample Kolmogorov-Smirnov Test, it shows that the Kolmogorov-Smirnov value is 0.070 and the asymp sig (2-tailed) is 0.200. The Kolmogorov-Smirnov value is greater than the Kolmogorov-Smirnov table value of 0.05. The data used in this study are normally distributed, so it can be concluded that the model fulfills the assumption of normality.

The test in this study used a plot graph between the predictive value of the dependent variable, namely ZPRED and its residual SRESID. Heteroscedasticity does not occur if there is no clear pattern, and the dots

spread above and below the 0 on the Y axis (Ghozali, 2018: 141). The results of the heteroscedasticity test are shown in Figure 1.

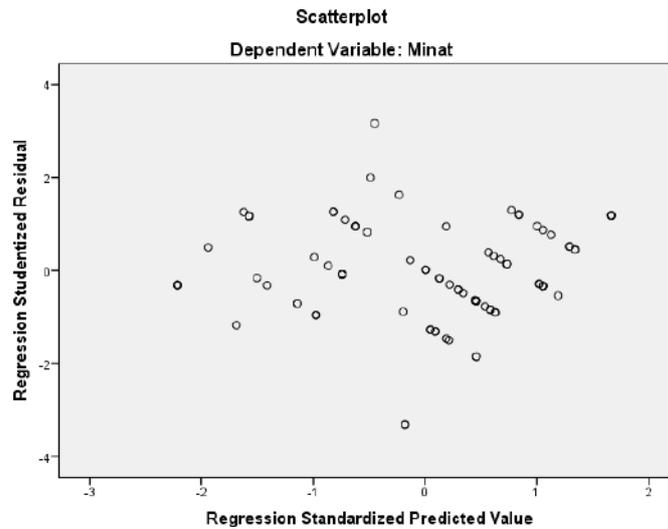


Figure 1.Heteroscedasticity Test Results

Based on Figure 1, it can be seen that the distribution of data plots for this regression looks to be spread randomly, the distribution of data does not collect in one corner / part, it can be concluded that there is no heteroscedasticity, so it can be said that the data is homogeneous. The multicollinearity test results showed that the locus of control variable had tolerance and VIF values of $0.327 > 0.10$ and $3.059 < 10$. The security perception variable has tolerance and VIF values of $0.381 > 0.10$ and $2.625 < 10$. The attitude variable has tolerance and VIF values of $0.647 > 0.10$ and $1.546 < 10$. This means that there is no multicollinearity between the locus of control variables, the perception of security. and attitude.

The multiple linear regression method was used in this study to determine the effect of locus of control (X1), security perception (X2), attitude (X3) and interest in using the Brimo application (Y). This method was tested using a computer system in the form of SPSS.25 as follows:

Table 1. Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	0.312	0.225		1.384	0.170		
Locus of control	0.310	0.095	0.325	3.259	0.002	0.327	3.059
Security perception	0.253	0.088	0.264	2.858	0.005	0.381	2.625
Attitude	0.345	0.066	0.372	5.252	0.000	0.647	1.546

The results of the multiple linear regression analysis produced the following equation:

$$Y = 0.312 + 0.310 X_1 + 0.253 X_2 + 0.345 X_3$$

Locus of control has a positive and significant effect on the interest in using the Brimo application seen from the significance value for the locus of control variable of 0.002 less than 0.05 with a positive coefficient value of 0.325 so that H_0 is rejected and H_1 is accepted. These results indicate that the better the locus of control for Brimo application users will have an impact on the increased interest in using the Brimo application at PT Bank Rakyat Indonesia.

When the locus of control for Brimo application users is well established, and customers trust and believe that the Brimo application is very safe to use when making transactions, the Brimo application really helps their work and the Brimo application is very useful in making payments. A good locus of control can have implications for the interest in using the Brimo application which is getting better which will be reflected by having a good reference interest, explorative in looking for product advantages, security when transactions, and preferential in using the Brimo application.

The results of this study support most of the research results which state that locus of control has a positive and significant effect on interest (Ricmala, 2016; Sari and Mukhadis, 2017; Utami, et al., 2018).

Locus of control has a positive and significant effect on the interest in using the Brimo application seen from the significance value for the locus of control variable of 0.002 less than 0.05 with a positive coefficient value of 0.325 so that H_0 is rejected and H_1 is accepted. These results indicate that the better the locus of control for Brimo application users will have an impact on the increased interest in using the Brimo application at PT Bank Rakyat Indonesia.

When the locus of control for Brimo application users is well established, and customers trust and believe that the Brimo application is very safe to use when making transactions, the Brimo application really helps their work and the Brimo application is very useful in making payments. A good locus of control can have implications for the interest in using the Brimo application which is getting better which will be reflected by having a good reference interest, explorative in looking for product advantages, security when transactions, and preferential in using the Brimo application.

The results of this study support most of the research results which state that locus of control has a positive and significant effect on interest (Ricmala, 2016; Sari and Mukhadis, 2017; Utami, et al., 2018).

Attitudes have a positive and significant effect on the interest in using the Brimo application, seen from the significance value for the attitude variable of 0.000 less than 0.05 with a positive coefficient value of 0.372 so that H_0 is rejected and H_1 is accepted. These results indicate that the more positive the attitude of Brimo application users will have an impact on the increased interest in using the Brimo application at PT Bank Rakyat Indonesia.

This research shows that when the attitude of the Brimo application user is well established, and the customer knowledge is very good, the customer feels happy using the Brimo application and the customer feels ready to use the Brimo application. Having a positive attitude can have implications for the interest in using the Brimo application which is getting better which will be reflected by having a good reference interest, explorative in looking for product advantages, security during transactions, and preferential in using the Brimo application.

The results of this study support most of the research results which state that attitudes have a positive and significant effect on interest (Novita and Giantari, 2016; Prabawalingga and Yadnyana, 2016; Arthana and Rukhviyanti, 2015).

V. CONCLUSION

The conclusion is that Locus of control has a positive and significant effect on the interest in using the Brimo application. The better the locus of control that is established will have an impact on the increased interest in using the Brimo application. Perception of security has a positive and significant effect on interest in using the Brimo application. This shows that a better perception of security will increase interest in using the Brimo application. Attitudes have a positive and significant effect on the interest in using the Brimo application. This shows that with a positive attitude, customers will use the Brimo application maximally so that there will be an increase in interest in using the Brimo application.

The results of this study provide theoretical implications for the development of accounting science, particularly regarding locus of control, security perceptions, attitudes and interests in using the Brimo application. In this study, it shows that locus of control has a positive and significant effect on the interest in using the Brimo application, security perceptions have a positive and significant effect on the interest in using the Brimo application, and attitudes have a positive and significant effect on the interest in using the Brimo application. Thus, it is hoped that this research can become empirical evidence for future research with related variables. The results of this study indicate that to increase interest in using the Brimo application at PT Bank Rakyat Indonesia Denpasar Renon branch it is important to pay attention to locus of control, security perceptions and attitudes. This shows that the factors of locus of control, security perceptions and attitudes are very influencing in increasing interest in using the Brimo application to achieve company goals. Companies should pay attention to the network of locus of control, security perceptions and attitudes of Brimo application users.

This research is limited to examining the locus of control variable, security perceptions, attitudes and interests so that it cannot examine more deeply the factors outside these variables. The next researcher can use other variables if they affect interest. The sample in the study was taken using the proportionate sampling technique, then for future research, other sampling techniques can be applied so that the research results can be generalized. This study uses a cross-sectional time plan or at a certain point in time, therefore this research is important to do again in future.

REFERENCES

- [1] Adeniran, Adetayo Olaniyi., Jadah, Hamid Mohsin., Mohammed, Noor Hashim. (2020). Impact of

- Information Technology on Strategic Management in the Banking Sector of Iraq. *European Research Council*, 2(2), 592-601.
- [2] Adnyana dan Purnami. (2016). Pengaruh Pendidikan Kewirausahaan, SelfEfficacy DanLocusOfControlPadaMinatBerwirausaha.*E-JurnalManajemenUnud*, 5(2),1160-1188.
- [3] Amalini, H.F., Al-Mochammad, M., Wulida, A.T. (2016). Pengaruh Locus of Control terhadap Kepuasan Kerja dan Kinerja. *Jurnal administratif bisnis*, 35(1), 68-77.
- [4] Arikunto,Suharsimi.(2016).*ProsedurPenelitian:SuatuPendekatanPraktik,Edisi Revisi VI*. Jakarta: PT RinekaCipta.
- [5] Arthana, Yudhi W. dan Rukhviyanti, Novi. (2015). Pengaruh Persepsi Manfaat Persepsi Kemudahan Keamanan dan Sikap Terhadap Minat Ulang Nasabah dalam Menggunakan Internet Banking Studi pada Program Layanan I- Banking BRI. *Jurnal Studi Manajemen*, 7(1), 25-44.
- [6] Asrini,K.Juni.,Sujana,Edy.,Darmawan,N.AriSurya.(2014).PengaruhTekanan Waktu, Locus Of Control Dan Tindakan Supervisi Terhadap Penghentian Prematur Atas Prosedur Audit (Studi Empiris pada Kantor Akuntan Publikdi Bali). *Jurnal Akutansi Universitas Pendidikan Ganesha*, 2(1),1-10.
- [7] Alwafi, F. dan Magnadi R. H. (2016). Pengaruh Persepsi Keamanan, Kemudahan Bertransaksi, Kepercayaan Terhadap Toko Dan Pengalaman Berbelanja Terhadap Minat Beli Secara Online Pada Situs Jual Beli Tokopedia.Com.
- [8] *Diponegoro Journal of Management*, 5(2), 1-15.
- [9] Baabdullah, Abdullah M., Alalwan, Ali Abdallah., Rana, Nripendra P., Kizgin, Hatice. (2019). Consumer use of mobile banking (M-Banking) in Saudi Arabia: Towards an integrated model. *International Journal of Information Management*, 38-52.
- [10] Binalay,A.G.,Mandey,S.L.,Mintardjo,C.M.O.(2016).PengaruhSikap,Norma Subjektif Dan Motivasi Terhadap Minat Beli Secara Online Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Di Manado. *Jurnal EMBA*, 4(1),395-406.
- [11] Fatmawati, E. (2015). Tecnology Acceptance Model (TAM) untuk Menganalisis Penerimaan Terhadap Sistem Informasi Perpustakaan. *Jurnal Iqra*, 9(1), 1- 13.
- [12] Gayan Nayanajith, D. A., Damunupola, K. A., dan Wanninayake, W. M. C. B. (2019). Effect Of Subjective Norms And Security Of E-Services On Mobile Banking Adoption: A Hierarchical Linear Model Analysis. *Asian Journal of Multidisciplinary Studies*, 2(1).
- [13] Ghozali, Imam. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25 Update PLS Regresi*. Semarang: Badan Penerbit Universitas Diponegoro.
- [14] Ghufron dan Risnawita. (2014). *Teori-Teori Psikologi*. Yogyakarta: Ar-Ruzz Madia.
- [15] Grace, Diana. (2017). Analisis Pengaruh Automatic Teller Machine Dan Short Message Service Banking Terhadap Kepuasan Nasabah. *Jurnal Elektronik Sistem Informasi dan Komputer*, 3(1), 39-50.
- [16] Gunawan dan Serlyna. (2018). Impact of Information Technology Investment to Financial Performance on Banking Sector. *Journal of Applied Managerial Accounting*, 2(1), 41-46.
- [17] Hajiyev, Jeyhun dan Chang, Ching-Ter. (2017). Gen Y Members' Mobile Banking Adoption Intention and Actual Use in Azerbaijan and Turkey: The Tecnology Acceptance Model and Social Cognitive Theory Approach. *Journal of Internet Banking and Commerce*, 22(S7), 1-35.
- [18] Harryanto., Muchran, Muchriana., Ahmar, Ansari Saleh. (2018). Application of TAM model to the use of information technology. *International Journal of Engineering & Technology*, 7(2.9), 37-40.
- [19] Jogiyanto, H. M. (2017). *Analisa dan Desain Sistem Informasi: Pendekatan Terstruktur Teori dan Praktik Aplikasi Bisnis*. Yogyakarta: ANDI.
- [20] Kotler, P. dan Keller, K. (2014). *Marketing management edisi 15*. Saddle River: Prentice Hall.
- [21] Kreitner, Robert dan Kinicki, Angelo. (2014). *Perilaku Organisasi. Edisi 9. Buku 1*. Jakarta: SalembaEmpat.
- [22] Kucukusta, Deniz., Law, Rob., Besbes, Alia., Legoherel, Patrick. (2015). Re- examining Perceived Usefulness and Ease of Use in Online Booking: The Case of Hong Kong online users. *International Journal of Contemporary Hospitality Management*, 27(2), 185-198.
- [23] Kusumastuti, Rita dan Waluyo, Indarto. (2013). Pengaruh Motivasi dan Pengetahuan UU No. 5 Tahun 2011 tentang Akuntan Publik pada MinatMahasiswa Akutansi mengikuti PPAk. *Jurnal Nominal*, 2(2), 1-30.
- [24] Moorhead, G. dan Griffin, R. W. (2013). *Perilaku Organisasi*. Jakarta: Salemba Empat.
- [25] Mukherjee, A., dan Nath, P., (2013). "A Model of Trust in Online Relationship Banking. *International Journal of Bank Marketing*, 21(1), 5-15.
- [26] Narwal, M. dan Sachdeva, G. (2013). Impact of Infomation Technology (IT) on ConsumerPurchaseBehavior.*InternationalReferedResearchJournal*,10(7), 41-53.
- [27] Narimawati,Umi.(2018).*RisetManajemenSumberDayaManusia*.Jakarta:Agung Media12.
- [28] Novita, S. L. dan Giantari, A. K. (2016). Peran Sikap Dalam Memediasi Pengaruh Perceived Usefulness

- Terhadap Minat Menggunakan Internet Di Kota Denpasar. *E-Jurnal manajemen unud*, 5(3), 1513-1541.
- [29] Nasri, Wadie dan Charfeddine, Lanouar. (2012). An Exploration of Facebook.Com Adoption in Tunisia Using Technology Acceptance Model (TAM) and Theory of Reasoned Action (TRA). *Interdisciplinary Journal of Contemporary Research in Business*, 5(4), 948-968.
- [30] Oentario, Y, Harianto, Adan Irawati, J. (2017). Pengaruh Usefulness, Ease Of Use, Risk Terhadap Intention to Buy Online patisserie Melalui Consumer Attitude Berbasis Media Sosial Di Surabaya. *Jurnal manajemen pemasaran*, 11(1), 26- 31.
- [31] Park, E. J., Kim, E.Y. dan Forney, J. C. (2006). A Structural Model Of Fashion- Oriented Impulse Buying Behavior. *Journal of Fashion Marketing and Management*, 10(4), 433-446.
- [32] Peiris, Padmali Manesha., Kulkarni, Dhananjay., dan Mawatha, Colvin R. deSilvia. (2015). An Empirical Study of Customer Adoption of E-Commerce: A Customer Trust Model to Support the Adoption of E-Commerce among Small- and Medium-Sized Enterprises in Sri Lanka. *International Journal of Business and Information*, 62(4), 491-518.
- [33] Pikkarainen, Tero., Pikkarainen, Kari., Karjaluoto, Heikki., Pahlila., Seppo. (2014). Consumer acceptance of online banking: an extension of the technology acceptance model. *Emerald Internet Research*, 14(3), 224-235.
- [34] Prabawalingga, I G. N. Mayun dan Yadnyana, I K. (2016). Persepsi Kemanfaatan Dan Persepsi Kemudahan Dengan Minat Penggunaan Sebagai Variabel
- [35] Intervening Terhadap Perilaku Penggunaan Sistem. *E-Jurnal Ekonomi dan Bisnis Universitas Udayana* 5(10), 2337-3067.
- [36] Priambodo, S., dan Prabawani, B. (2016). Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, dan Persepsi Keamanan terhadap Minat Menggunakan Layanan Uang Elektronik. *Jurnal Ilmu Administrasi Bisnis*, 5(2), 127-135.
- [37] Putra, Astika (2014). Teori Akuntansi Konsep-Konsep Dasar Akuntansi Keuangan.
- [38] *Diktat kuliah* pada Fakultas Ekonomi Universitas Udayana.
- [39] Rahmatika, U. dan Fajar, M.A. (2019). Faktor-Faktor Yang Mempengaruhi Minat Penggunaan Electronic Money: Integrasi Model TAM - TPB Dengan Perceived Risk. *Jurnal Nominal*, 8(2), 274-284.
- [40] Ricmala, Ziza. (2016). Pengaruh Persepsi Manfaat, Kemudahan Penggunaan, Dan Sikap Terhadap Keputusan Menggunakan Mobile Banking Bagi Nasabah Bank Mandiri Di Surabaya. *Jurnal Ekonomi Perbanas*, 2(1), 12-18.
- [41] Sari, V.P.E. dan Mukhadis, A. (2017). The Effect of Problem-Based Learning with Gallery Project And Locus Of Control On Learning Achievement. *Jurnal Pendidikan Teknologi dan Kejuruan*, 23(4), 393-401.
- [42] Sigar, Junita Fadhillah. (2016). The Influence Of Perceived Usefulness, Perceived Ease Of Use And Perceived Enjoyment To Intention To Use Electronic Money In Manado. *Jurnal EMBA*, 4(2), 498-507.
- [43] Sudjatmika, Fransiska Vania. (2017). Pengaruh Harga, Ulasan Produk, Kemudahan dan Keamanan Terhadap Minat Pembelian Secara Online di Tokopedia.com. *Jurnal AGORA*, 5(1), 1-8.
- [44] Suprpti. W. (2010). *Perilaku Konsumen Pemahaman Dasar Dan Aplikasinya Dalam Strategi Pemasaran*. Bali: Udayana University Press.
- [45] Sugiyono. (2017). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- [46] Swastha, Basu. (2014). *Manajemen Pemasaran Modern*. Yogyakarta: Liberty Offset.
- [47] Syaifullah, A. S. dan Nurtjahjanti, H. (2018). Hubungan Antara Locus Of Control Dengan Stres Kerja Pada Karyawan Pabrik Garment PT. Sri Rejeki Isman Sukoharjo. *Jurnal Empati*, 7(4), 284-289.
- [48] Taffesse, Alemayehu Seyoum dan Tadesse, Fanaye. (2017). Pathways Less Explored—Locus of Control and Technology Adoption. *Journal of African Economies*, 26(1), i36-i72
- [49] Utami, A. S. S., Bambang, W. A. dan Sunarto. (2018). Pengaruh Mata Pelajaran Kewirausahaan, Status Sosial Ekonomi Orang Tua, dan Internal Locus of Control Terhadap Minat Berwirausaha Siswa Kelas XI TKJ SMK Batik 1 Surakarta Tahun Ajaran 2017/2018. *Jurnal Pendidikan Bisnis dan Ekonomi*, 4(1), 1-14.
- [50] Utami, R. D., Gunarsih, T dan Aryanti, T. (2014). Pengaruh Pengetahuan, Kepedulian Dan Sikap Pada Lingkungan Terhadap Minat Pembelian Produk Hijau. *Jurnal Media Trend*, 9(2), 151 – 161.