Use of Internet Banking for Payment of Tuition Fees

Alwan Sri Kustono[a], [a]Accounting Department, University of Jember, Indonesia, Email: [a]Alwan.s@unej.ac.id

This study aims to examine the acceptance of internet banking as a payment system for college students in Jember, Indonesia. Research framework constructs from two main models in the research of technology implementation simultaneously. These models are technology acceptance and computer use. Web security variables were added to obtain more comprehensive results. Samples were selected using a random multistage probability method. Data collection was via a questionnaire. 177 respondents filled out the questionnaire. Twelve hypotheses were tested using structural equation modelling. The findings show eight hypotheses are accepted. Implementing an internet banking system for payments of the tuition fees in colleges depends on some factors. The study enlightens that colleges should increase students' application knowledge to increase the acceptance of internet banking use for paying tuition fees. Improving web security can increase the confidence of college students in using internet banking.

Keywords: *Anxiety, Perceived Usefulness, Perceived Ease of Use, Behavioural Intention, Actual Use.*

Introduction

The technology information system has an important role in various sectors of life. Need for investment technology information systems into something that must be considered. Entities who ignore it will be disrupted by an entity with a modern system. Top management should follow up with policies that are oriented towards information systems technology.

Payment method for tuition fees through internet banking helps to make payments more effective and efficient without having to queue at the bank. Internet banking is a practical choice for payment transactions of college student fees. This facility also avoids queues at banks and carrying cash. For the college, internet banking makes it faster for the university to

receive college student fees payment information. For banks themselves, internet banking facilitates the process of recognising and recording transactions (Adhiputra, 2015).

In fact, until the second semester of 2019/2019, the queue of manually paying college student fees at designated banks is still quite high. This is in line with an opinion which states that there is a reluctance to use, uneven quality, and issues regarding reliability and security of transactions using internet banking.

In 1986, Davis et al. developed an acceptance model known as the Technology Acceptance Model (Davis, Bagozzi, & Warshaw, 1989). The Technology Acceptance Model (TAM) describes variables that are causes of the successful implementation of new technologies such as electronic payment applications and like. TAM is a model developed to explain determinants related to the implementation of a technology (Gbongli, Xu, & Amedjonekou, 2019; Lavenia & Irawan, 2018).

Various studies have been carried out in Indonesia that test the acceptance and adoption of a technology system using the TAM approach. Nanggala (2020) investigated some influences towards attitude toward using and intention in the internet banking system. Hutami & Septyarini (2018) examined the attitude effect and behavioural intention related to the successful use of e-wallets.

Igbaria & Iivari (1995) developed a computer usage model including the anxiety variable. The level of anxiety affects the use of computers. Anxiety is an important emotional response to receiving and using a computer. Several reasons indicate the importance of anxiety in regard to usefulness and usage. Anxiety decreases perceived usefulness.

This research uses the context of information technology acceptance, such as internet banking. Eight variables will be tested i.e. perceived usefulness (PU), perceived ease of use (PEU), attitude toward using (AT), behavioural intention to use (BI), and actual use (AU). This model is combined with the computer usage model. Variables tested simultaneously are internet banking anxiety (anxiety), knowledge of application (KOA), and web security (WS).

Literature Review

Information technology is a result of human engineering as a combination of computer technology and telecommunications. The technology was developed to provide and convey information using methods for a better decision-making process. One of the technological innovations is internet banking. Internet banking requires the existence of a sophisticated security system (Lai, 2012).

Since the 2013/2014 academic year, payment of college student fees can be done using internet banking facilities. Payment model complements payments manually through banks that cooperate with the campus, besides with ATM, or SMS banking. College students are getting a lot of convenience and usefulness services with internet banking.

Knowledge of Application

Acceptance of computer technology depends on (1) technology itself, and (2) competency or the ability of individuals to use technology. Computer experience and training were found to have a negative relationship with computer anxiety and was positively related to PU (Gbongli et al., 2019).

The level of acceptance of the application of a new information system will also be influenced by the ability of individuals to use a new information system. Previous research (Mastuti & Handoyo, 2019) conducted shows a strong relationship between the ability and success of information systems implementation. Increased ability has a positive effect on the success of information systems development. The ability of employees in information systems will determine the successful application of information. Mastuti & Handoyo (2019) concluded that a person's ability will reduce the level of anxiety in the implementation of new information systems. The ability to use a computer will improve one's perception (Nagy, 2018). Ability reduces or eliminates fears or anxieties.

Hypothesis 1: KAO reduces anxiety in using internet banking to pay tuition fees.
Hypothesis 2: KAO increases PEU internet banking to pay tuition fees.
Hypothesis 3: KAO increases PU of internet banking to pay tuition fees.

Anxiety

Anxiety is a combination of negative emotional responses. This response can be in the form of anxiety or fear. Anxiety is defined as an individual's tendency to feel uneasy or afraid. Every individual has a fear of facing something. One anxiety is fear to use new technology. This anxiety fluctuates. One determinant of these fluctuations is learning and experience.

The application of new technology gives a different fear between one and others. Anxiety using internet banking is an effective response because of beliefs about a lack of ability to use the system. Anxiety in internet banking affects an individual's choice to use it or not. Anxious individuals then tend to avoid it. Several studies (Baki, Birgoren, & Aktepe, 2018; Yuwana & Kustono, 2017) have shown the influence of anxiety variables on PEU.

Other studies (Gbongli et al., 2019; Mohammadi & Isanejad, 2018) have found that anxiety is a predictor of PU. PU is an intervening variable between anxiety and information system acceptance. Individuals prefer technology that can produce outcomes as expected. If the individual feels anxious, it will lead to failure of information system development.

Hypothesis 4: Anxiety reduces PEU of internet banking to pay tuition fees;
Hypothesis 5: Anxiety reduces PU of internet banking to pay tuition fees.

Perceived Ease of Use

The TAM states that PEU is the degree of individual confidence that they will easily utilise certain systems (Hong & Yu, 2018). PEU improves PU. Higher ease of use of a system will enhance PU.

Previous research (Iqbal & Arisman, 2019; Olushola & Abiola, 2017) supported that PEU influence on PU of information systems. PEU influences user usefulness. Individuals who are accustomed to using systems have a sense of comfort to use information systems.

Other researchers (Yuwana & Kustono, 2017) proved that PEU increases PU. The results of their study indicate that PEU influences PU. If an individual feels an ease of use, then he believes in the usefulness and use of information technology. The more college students found it easy to use information technology, the greater PU of information technology.

The degree of PEU of technology is associated with the expected degree of PU. PU is related to the impact of performance due to the use of a system. Previous research (Nagy, 2018) concluded that there is an indication of PEU, which can be seen from the intensity of use and interaction between users and the system.

PEU influences ATT to use internet banking. If someone believes that internet banking is easy to use then he will use it and vice versa. An individual who believes that internet banking is easy to use does not mind using it. Some research (Paganta et al., 2016) showed ease of positive association with ATT to use internet banking.

Hypothesis 6: PEU increases PU of internet banking to pay tuition fees.
Hypothesis 7: PEU improves ATT toward using internet banking to pay tuition fees.

Perceived Usefulness

PU is defined as the degree of a person's belief that the use of something will improve its performance. They (George, 2018) claimed that PU influences one's actions. PU in internet

banking will affect the ATT to use internet banking. Someone will use internet banking if they have confidence that using internet banking services is useful and ill improve their performance. If someone does not have the belief that using internet banking services is useful then people will be reluctant to use it. Some research (Adhiputra, 2015; Paganta et al., 2016; Tjini & Baridwan, 2012) showed that PU has a positive effect on ATT.

George Saadé, Nebebe, & Tan (2007) found that system PU affects individual ATT of the new system. If the user easy to use system-specific information, they are willing to implement and use it in completing their tasks. They also have a positive belief that the system can improve the quality of their tasks.

PU can be a direct effect on BI over and above its influence through ATT (Chen, Li, & Li, 2011). This indicates the possibility that used directly influences intention without being mediated by ATT. This statement was supported by several previous studies (Chen et al., 2011; Sivo, Ku, & Acharya, 2018) which showed that PU had a positive effect on BI of a new application. Their results showed that PU could have a direct effect on BI without going through ATT.

Hypothesis 8: PU improves ATT toward using internet banking to pay tuition fees.
Hypothesis 9: PU improves ATT toward using internet banking to pay tuition fees.

Web Security

WS was developed as the extent to which someone believes that the web is safe for sending sensitive and secret information (Harta Tira, Wardana, & Setiawan, 2016; Kumar, Sivashanmugam, & Venkataraman, 2017; Wong & Mo, 2019). WS is defined as the level of confidence that a system used is guaranteed by certain entities. All transactions can be handled securely.

Security has an impact on user ATT of information technology systems. System security is intended to protect users. The owner of the information system is responsible for ensuring security is built and maintained. The system is built and operated according to expected security criteria. The effect of security on the ATT of application will be a measure of the success of a network of information technology systems.

Mochtar (2019) revealed that there is a positive influence between WS and ATT of application of a web-based information technology system. Various security effects of a system will indeed have a major effect on user PU who will access the information technology system. Positive judgments arise because of guarantees and feelings of protection.

WS risk is a deviation that may occur when using technology. Such deviations can be in the form of computer viruses, data damage, fraud and theft as one of the problems faced by system users when conducting transactions using internet banking (George, 2018; Wiharjo & Hendratmi, 2019; Wong & Mo, 2019). WS is a guarantee of user protection from information fraud and theft in the use of internet banking.

Hypothesis 10: WS improves ATT toward using internet banking to pay tuition fees.

Attitude Toward Using

ATT is the positive or negative feeling of individuals when doing something that is determined (Al Kurdi, Alshurideh, Salloum, Obeidat, & Al-dweeri, 2020; Brusso, 2015). A positive individual ATT toward using implementation is related to the drive to use something and using it. A person's ATT consists of cognitive elements or perspective, affective, and components related to behaviour.

User ATT toward using the application of a system will be an evaluation for an entity in conducting system development. Surely this will be an incentive for agencies to do routinely by looking at the development of the era of globalisation and digitalisation as well as the impact of changes in information technology systems. Al Kurdi et al. (2020) found that ATT was positively related to behavioural intention. The existence of a user ATT increases behavioural intentions. To improve their performance, individuals who believe will use information technology. Some research (Brusso, 2015; Hutami & Septyarini, 2018) showed that ATT has a positive effect on the intention to use the internet.

Hypothesis 11: ATT increases BI internet banking to pay tuition fees.

Behavioural Intention to Use

AU explains that there is an influence on user intention repeatedly in using information technology systems. Someone will feel satisfied if the use of information technology systems is easy to use, and can increase productivity which is reflected in AU (Sivo et al., 2018). Usually in use of information technology systems can be known from the amount of time and frequency when the use of information technology systems.

The level of user satisfaction can be seen through user intention in the presence of facilities and services so that users of information technology systems feel comfortable. Users must also be fulfilled by developing better services on related entities. As for other research (Alambaigi & Ahangari, 2016; Biswas, 2016; Iqbal & Arisman, 2019) that examined the effect of convenience on AU, and also the effect of PU on AU that showed a positive effect.

The positive effect is because the information technology system has provided usefulness as an actual form of service from the information technology system used by the user. For different assessments, factors can be seen from the level of user intention whether it has been used repeatedly or only once use. Intention to use a technology system is positive, AU is also increasingly positive for repeated use.

Hypothesis 12: BI increases AU internet banking to pay tuition fees.

The conceptual framework of the research is shown in Figure 1.

Figure 1. Research model
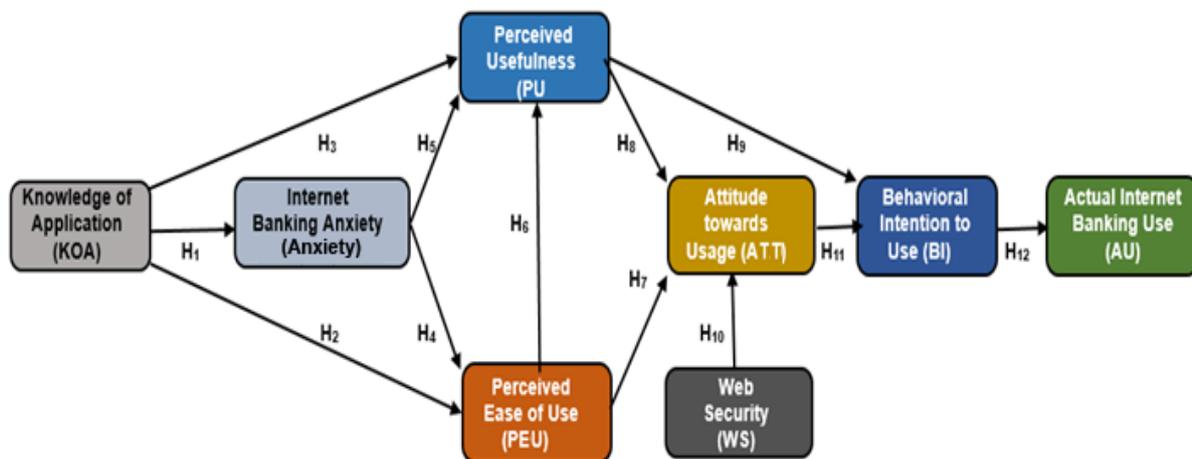
Research Method
Population and Sample

The study population was all college students who were active in the academic year 2019/2020. The population used in this research is the sixth semester of college students. Selection is based on the reason that the respondent is someone who already has the opportunity to choose a payment method with internet banking. College students who are in the sixth semester have the same number of opportunities.

The sample was selected using probability – multistage random sampling. The target population is business faculty students at colleges in Jember who are studying in the 6th or 7th semesters. The level of population homogeneity is considered high for this study. Researchers distributed questionnaires directly to respondents. When filling out the questionnaire, the researcher gave a brief explanation of the research and procedure for filling out the questionnaire. The period for distributing and filling out research data questionnaires was three months, August-October 2019.

Data Analysis

This research is a quantitative study to test theories through the measurement of relationships between research variables with statistical procedures. Primary data was obtained using a questionnaire distributed directly to respondents. Questionnaires were composed of statements in a closed and open form.

The data analysis method used in this study was Structural Equation Modelling (SEM). SEM is a statistical technique used to test statistical models to determine whether a particular model is valid.

Results and Discussion
Results

Respondents in this research were college students who were active in the 2019/2020 school year. Respondents are college students who have and will use internet banking as a means to make college student payments. Researchers obtained data using a survey method through the distribution of questionnaires to college students. 200 questionnaires were distributed directly to respondents in August - October 2020. The response rate was 100%. 23 questionnaires were incomplete so they were not used in further analysis.

Model Testing

Results of model testing show conformance measures of goodness of fit. P-value is 0.000 with GFI value 0.955; Normed fit index is 0.954; Parsimony ratio is 0.381 and RMSEA is 0.104. Results of model testing indicate that the model is sufficient or goodness of fit to available data.

Hypothesis Testing

Hypothesis testing is a test to see causal relations between variables with AMOS applications. The decision of whether the hypothesis is based on the value of the critical ratio (CR) and probability value (p). Interpretation of the results of the analysis is done by taking into account the significance of each path coefficient. The significance value (α) specified is 0.05. A significance score of less than 0.05 indicates that the research hypothesis was accepted. Conversely, if a significance value above 0.05 indicates that the hypothesis failed to be accepted.

The result of the hypotheses testing are shown in Table 1.

Table 1: Hypothesis Testing Results

	Estimate	SE	CR	P.
KOA →Anxiety	-0.29	0.10	-2.81	0.00**
KOA →PEU	0.03	0.47	0.80	0.26
KOA →PU	0.11	0.36	0.41	0.48
Anxiety → PEOU	-0.41	0.27	-2.12	0.04*
Anxiety → PU	-0.08	0.35	-1.27	0.12
PEU → PU	0.37	0.33	2.12	0.05*
PEU → ATT	-0.17	0.49	-0.34	0.73
PU →ATT	0.61	0.29	2.10	0.04*
PU →BI	0.21	0.02	0.80	0.15
WS → ATT	0.28	0.10	2.88	0.00**
ATT → BI	0.30	0.13	2.32	0.02*
BI→ AU	0.44	0.11	3.01	0.00**
** Sig at 0.01 * Sig at 0.05				

Source: Primary data processed, 2020

Discussion
Effect of Knowledge of Application

A person's KNO plays an important role in the successful implementation of a new system. KNO has causes confidence to get involved. This is caused partly by decreasing the level of anxiety and psychologically will increase the trust of the system.

KNO is knowledge and ability. People who have expertise make it possible to run certain applications. They can use it to accomplish individual tasks and intentions. Results show that KNO is negatively associated with college students' anxiety using internet banking to pay college student fees. Test results in Table 3 show that the coefficient of influence of KNO on anxiety is -0.29 with p = 0.00. This shows that the first hypothesis (H_1) which states that KAO reduces anxiety in using internet banking to pay tuition fees is acceptable.

KNO deals with individual skills to use certain technologies. College students who know the application to use internet banking will help them adapt to the new payment system. Increased KNO has a positive effect on anxiety and the successful development of information systems. A person's KNO to reduce the level of anxiety in the implementation of internet banking.

Results of this study support previous research. Mastuti & Handoyo (2019) and Yuwana & Kustono (2017) found that knowledge of a new information system would reduce the level of

user anxiety. This is due to the ability of using the system to improve perception to eliminate fears or anxieties that arise.

Statistical testing results show that KNO does not affect PU and PU. The second (H_2) and third hypotheses (H_3) are rejected. The results show that KNO does not affect PEU (p=0.26) and PU (p=0.48). The first and second hypotheses are rejected. This is different from previous studies (George Saadé et al., 2007; Mannila, Nordén, & Pears, 2018; Mastuti & Handoyo, 2019; Yuwana & Kustono, 2017) that have shown that KNO affects PEU and PU.

Effect of Anxiety

Several studies have shown the influence of anxiety variables on PEU. Anxiety is an individual's tendency to fear the use of computer systems. The more anxious people are, the more it is thought it will become something difficult and reluctant to implement. Test results show that anxiety affects PEU with a significance level of 0.05. The fourth hypothesis (H_4) which states that anxiety reduces PEU of internet banking to pay tuition fees is supported.

These results are consistent with previous research (Mohammadi & Isanejad, 2018). If an individual experiences high anxiety, they will have a low PEU. Anxiety causes the use of technology to be something of concern. It can be said that anxiety is an individual's perception of perceiving the use of internet banking applications. When someone has anxiety, people will find it difficult to do something.

The results of hypothesis test also show that anxiety has no direct effect on PU. This indicates that anxious individuals have a perception that internet banking is not useful. Reducing anxiety is one of the important things so that individuals are willing to use internet banking.

The effect of anxiety on PU was not significant (p = 0.120). The fifth hypothesis (H_5) which states that anxiety reduces PU of internet banking to pay tuition fees is rejected. Anxiety is not proven to decrease PU. This result is different from the results of previous studies which stated that anxiety directly affects PU (Abdullah & Ward, 2016; Al Kurdi et al., 2020; John, 2013; Yuwana & Kustono, 2017).

Effect of Perceived Ease of Use

TAM hypothesises that PEU has a direct influence on usefulness. This hypothesis is based on a description of if two systems perform the same function role, then the user will tend to choose one of two systems that is easier to use and that is more useful. If the user becomes more productive in that part of the job, then it becomes more productive as a whole.

Results of the sixth hypothesis (H$_6$) testing explain that PEU increases PU of internet banking to pay tuition fees. Based on this, hypothesis 4 success is supported. The coefficient of influence shows 0.37 at 0.05 significance level. The level of significance is 0.05. Ease of use is proven to influence PU.

Activation of internet banking service is indeed not automatically carried out by the bank at the time of account creation but depends on the customer's request itself. College students can choose to take advantage or not. For college students who find it easy and then use the service, of course increase PU of internet banking services. They know PU of the facility so they don't need to queue at the bank to make college student fees.

This result is in line with previous research (Chen et al., 2011; George, 2018; Lai, 2012; Paganta et al., 2016). Making a system easier to use makes the system more useful. Perceived ease of use influences their usefulness but this does not apply otherwise.

The seventh hypothesis (H$_7$) test results prove that PEU does not have a significant effect on ATT toward using internet banking for payment of tuition fees. Based on this, hypothesis 7 which states PEU improves ATT toward using internet banking to pay tuition fees is not supported.

This result is consistent with the results of several previous studies (Chen et al., 2011; Ho, Ho, & Chung, 2019; Mohammadi & Isanejad, 2018). The insignificance of this influence occurs due to several factors. First, characteristics of respondents for the largest age are 18-20 years which shows that at that age they are not included in worker age. They are still college students who tend to have a lot of time to do banking activities such as withdrawing money at ATMs, transfers, and saving.

Locations of banks that work with are located very close and are easily accessible from campus so that PEU of internet banking services is not so much when compared to other customers. Unlike employees or businessmen who tend not to have much time to do their banking activities. In general, they have high mobility. They need services that are widely used without reducing their time.

Effect of Perceived Usefulness

Results of the eighth hypothesis (H$_8$) testing show that PU affects ATT toward using internet banking by college students' tuition fees payment transactions. The coefficient of influence shows number 0.61 with a significance level of 0.04. It can be concluded that hypothesis 8 which states PU improves ATT toward using internet banking to pay tuition fees is accepted.

This result is consistent with the results of the previous study (Paganta et al., 2016; Tjini & Baridwan, 2012). If they can directly feel PU of internet banking compared to when they have to pay college student fees manually by queuing for hours at the bank, they will have a positive feeling about using internet banking. Conversely, if they cannot directly feel PU of internet banking tuition fees payment transactions, then they do not have positive feelings about the service.

PU in this research is measured based on several things, such as completing a job faster, making work easier, useful, and profitable. Completing work faster means that by using internet banking, college students can quickly complete college student fees payment transactions without having to queue for so long at the bank. Making work easier, means that college students don't have to come to the bank to pay college student fees. Usefulness means that college students can make college student fees payment transactions anywhere and anytime without having to depend on place and time of payment.

PU of internet banking services is expected to be of particular concern to banks and in their cooperative relationships. Services that are already available must be utilised optimally. The aim is to facilitate activities and dissemination of information for colleges, banks, and college students.

The test results show that the influence of PU on BI was not significant. The ninth hypothesis (H_9) which states that PU increases BI is rejected. This is different from the results of several previous studies (Chen et al., 2011; Olushola & Abiola, 2017; Sivo et al., 2018) that showed there is a direct association between PU and BI.

Effect of Web Security

WS is defined as the extent to which a person believes that the web is safe for sending sensitive information. WS is a level of confidence that a system handles all transactions securely and privately. System users will use the information system if there is a sense of trust and security when using the system or vice versa. Users will not use the information system if there is no sense of trust and security when using the system.

The tenth hypothesis (H_{10}) test results show that WS improves ATT internet banking to pay tuition fees. The effect coefficient shows 0.28 with a significance level of 0.00. Based on this it can be concluded that WS has an influence on ATT internet banking as a means to pay college student fees. If they have a sense of trust and security when using internet banking, they will have a positive feeling and use internet banking as a means to make college student fees transactions. If they do not have a sense of trust and security when using internet banking, they will not have a positive feeling or will not use it as a means to pay college student fees. This

result is in line with the results of several studies previously conducted by (George, 2018; Kumar et al., 2017; Wulandari, Pratomo, & Irwanto, 2016).

Effect of Attitude Toward Using

BI is defined as a user's desire to perform a certain behaviour. BI can change according to time, wider interval of time, more possible changes to a person's BI. Based on TAM, the relationship between ATT and BI is conceptualised as ATT in the form of acceptance or rejection of new technology.

Results of the eleventh hypothesis (H_{11}) testing show that ATT has an influence on BI internet banking by college students' tuition fees payment transactions. Coefficient of influence shows number 0.30 with p = 0.02. It can be concluded that ATT increases BI internet banking to pay tuition fees. These results are consistent with the results of several previous studies (Awofala et al., 2019; Nagy, 2018; Yuwana & Kustono, 2017).

Internet banking services provide usefulness for all parties. College students can make banking transactions more easily, quickly, safely, can be done without waiting in line at the bank, and carrying cash with a large enough nominal. For colleges, internet banking makes it faster to receive college student payment information. For banks, internet banking increases efficiency, effectiveness, and also profitability because the services provided are faster and can be done anywhere and anytime even on holidays.

Effect of Behavioural Intention

AU relates to frequency and actual interaction between users and internet banking applications Usage explains how many times the user has used the application to complete work. Repeated use of the system shows respondents' confidence that technology can improve performance.

The twelfth hypothesis (H_{12}) testing results show that BI has an influence on actual internet banking use by college students to pay college student fees. Statistical test results show that the coefficient of influence of BI on AU is 0.44 with a significance level of 0.00. This shows evidence that BI internet banking increases actual internet banking use to pay tuition fees. Based on this it can be concluded that BI has an influence on actual internet banking use as a means to pay college student fees. If they have positive behavioural intentions, they will use internet banking as a transaction tool to pay tuition fees.

These results are consistent with previous research on this model that has supported the relationship between intention and usage (Brusso, 2015; Olushola & Abiola, 2017). Brusso (2015) said that in developing information systems, development and implementation of

applications does not guarantee their use. Bruso believes that behavioural intentions and also antecedents of behavioural intentions are important for understanding the use of technology. The findings of his study indicate that behavioural intentions lead to the development of an implementation plan, which then leads to the use of technology. Furthermore, someone who has positive ATT and understands how technology can be used is an important factor in the use of certain technology.

Conclusion and Suggestions
Conclusion

Based on research results, several conclusions can be made as follows:
1. Knowledge of the application variable reduces anxiety using internet banking to pay tuition fees.
2. Anxiety reduces perceived ease of use of internet banking tuition fees to pay tuition fees.
3. Anxiety decreases perceived usefulness of internet banking to pay tuition fees.
4. Perceived ease of use increases perceived usefulness of internet banking to pay tuition fees.
5. Perceived usefulness has a positive effect on attitude toward using internet banking to pay tuition fees.
6. Web security has a positive effect on attitude toward using internet banking to pay tuition fees.
7. Attitude toward using has a positive effect on behavioural intention to use internet banking to pay tuition fees.
8. Behavioural intention to use influences actual internet banking use to pay the tuition fees.
9. Some hypotheses were rejected because they were not supported by statistical evidence. Knowledge of application doesn't reduce perceived ease of use and perceived usefulness of internet banking tuition fees payment transactions by college students. The second and third hypotheses are rejected. So, perceived ease of use does not affect attitude toward using internet banking tuition fees payment transactions by college students. The seventh hypothesis is rejected. The ninth hypothesis that states perceived usefulness increases attitude toward using internet banking is rejected.

Limitations and Suggestions

This study has limitations that are an inseparable part of the study. This limitation is expected to be used as reference material and has implications for subsequent research improvements. Some of the limitations of this study are as follows.
1. The type of smartphone used was not observed in the sample college students. Some types of smartphones have different sophistications from one another. Future research can group conditions and smartphone type to ascertain differences in internet banking usage.

2. Researchers do not classify banks that are affiliated respondents. Different internet banking features and facilities differ between banks. It has an impact on the actual use of future testing college students needed to do this grouping.

REFERENCES

Abdullah, F., & Ward, R. (2016). Developing a general extended Technology Acceptance Model for E-Learning (GETAMEL) by analyzing commonly used external factors. Computers in Human Behavior, 56, 238–256. https://doi.org/10.1016/j.chb.2015.11.036

Adhiputra, M. W. (2015). Aplikasi technology acceptance model terhadap pengguna layanan internet banking. kalbisocio, 2(1), 52–63.

Al Kurdi, B., Alshurideh, M., Salloum, S. A., Obeidat, Z. M., & Al-dweeri, R. M. (2020). An empirical investigation into an examination of factors influencing university students' behavior towards e-learning acceptance using SEM approach. International Journal of Interactive Mobile Technologies (IJIM), 14(02), 19. https://doi.org/10.3991/ijim.v14i02.11115

Alambaigi, A., & Ahangari, I. (2016). Technology acceptance model (TAM) as a predictor model for explaining agricultural experts behavior in acceptance of ICT. International Journal of Agricultural Management and Development, 6(2), 235–247.

Awofala, A. O. A., Olabiyi, O. S., Awofala, A. A., Arigbabu, A. A., Fatade, A. O., & Udeani, U. N. (2019). Attitudes toward computer, computer anxiety, and gender as determinants of pre-service science, technology, and mathematics teachers' computer self-efficacy. Digital Education Review, (36), 51–67.

Baki, R., Birgoren, B., & Aktepe, A. (2018). A meta-analysis of factors affecting perceived usefulness and perceived ease of use in the adoption of E-Learning systems. Turkish Online Journal of Distance Education, 19(4), 4–42. https://doi.org/10.17718/tojde.471649

Biswas, A. (2016). Impact of social media usage factors on green choice behavior based on technology acceptance model. Journal of Advanced Management Science, 11(2), 92–97. https://doi.org/10.12720/joams.4.2.92-97

Brusso, R. C. (2015). Employee behavioral intention and technology use: Mediating processes and individual difference moderators. ProQuest Dissertations and Theses, 102. https://doi.org/10.25777/hjsr-0x64

Chen, S. C., Li, S.-H., & Li, C.-Y. (2011). Recent related research in Technology Acceptance Model: A literature review. Australian Journal of Business and Management Research, 1(9), 124–127. https://doi.org/10.16194/j.cnki.31-1059/g4.2011.07.016

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two. Management Science, 35`(8), 982–1003. https://doi.org/10.1088/2058-7058/30/1/43

Gbongli, K., Xu, Y., & Amedjonekou, K. M. (2019). Extended technology acceptance model to predict mobile-based money acceptance and sustainability: A multi-analytical structural equation modeling and neural network approach. Sustainability (Switzerland), 11(13), 1–33. https://doi.org/10.3390/su11133639

George, A. (2018). Determinants of behavioral intention to use mobile wallets-a conceptual model. 5(5), 52–62. Retrieved from http://www.iaeme.com/JOM/index.asp

George Saadé, R., Nebebe, F., & Tan, W. (2007). Viability of the "technology acceptance model" in multimedia learning environments: A comparative study. Interdisciplinary Journal of E-Skills and Lifelong Learning, 3, 175–184. https://doi.org/10.28945/392

Harta Tira, A. C. D., Wardana, I. M., & Setiawan, P. Y. (2016). Aplikasi model TAM pada penggunaan e-newspaper di kota Denpasar. E-Jurnal Ekonomi Dan Bisnis Universitas Udayana, 6, 1485–1512.

Ho, K. F., Ho, C. H., & Chung, M. H. (2019). Theoretical integration of user satisfaction and technology acceptance of the nursing process information system. PLoS ONE, 14(6), 1–14. https://doi.org/10.1371/journal.pone.0217622

Hong, S. H., & Yu, J. H. (2018). Identification of external variables for the Technology Acceptance Model(TAM) in the assessment of BIM application for mobile devices. IOP Conference Series: Materials Science and Engineering, 401(1), 0–5. https://doi.org/10.1088/1757-899X/401/1/012027

Hutami, L. T. H., & Septyarini, E. (2018). Intensi penggunaan electronic wallet generasi millenial pada tiga startup "Unicorn" Indonesia berdasarkan modifikasi TAM. Jurnal Manajemen, 8(2), 136–145.

Igbaria, M., & Iivari, J. (1995). The effects of self-efficacy on computer usage. Omega, 23(6), 587–605. https://doi.org/10.1016/0305-0483 (95) 00035-6

Iqbal, J., & Arisman, A. (2019). Metode pembelajaran e-learning menggunakan Technology Acceptance Modelling (TAM) untuk pembelajaran akuntansi. InFestasi, 14(2), 116. https://doi.org/10.21107/infestasi.v14i2.4856

John, S. P. (2013). Influence of computer self-efficacy on information technology adoption. Internation Journal of Information Technology, 19(1), 1–13.

Kumar, Sivashanmugam, & Venkataraman. (2017). Intention to use mobile wallet: extension of TAM model. International Journal of Current Engineering and Scientific Research, 4(12), 2393–8374.

Lai, Y.-H. (2012). The study of technology acceptance for e-wallets application of clinic fees payment. Health, 04(11), 1082–1087. https://doi.org/10.4236/health.2012.411165

Lavenia, B. C., & Irawan, A. (2018). Pengaruh Technology Acceptance Model (TAM) dan Electronic Word Of Mouth (EWOM) terhadap kepuasan. Jurnal Administrasi Bisnis, 60(3), 52–61.

Liao, S., Hong, J.-C., Wen, M.-H., Pan, Y.-C., & Wu, Y.-W. (2018). Applying Technology Acceptance Model (TAM) to explore users' behavioral intention to adopt a performance assessment system for e-book production. Eurasia Journal of Mathematics, Science and Technology Education, 14(10). https://doi.org/10.29333/ejmste/93575

Mannila, L., Nordén, L. Å., & Pears, A. (2018). Digital competence, teacher self-efficacy, and training needs. ICER 2018 - Proceedings of the 2018 ACM Conference on International Computing Education Research, 78–85. https://doi.org/10.1145/3230977.3230993

Mastuti, E., & Handoyo, S. (2019). Computer competency, test anxiety, & perceived ease of use profile exploration of high school students during computer-based testing. North American Journal of Psychology, 21(1), 169–172.

Mochtar, D. (2019). Faktor-faktor yang mempengaruhi minat penggunaan KAI ACCESS untuk pembelian tiket online. Retrieved from Digital Repository Universitas Jember

Mohammadi, S., & Isanejad, O. (2018). Presentation of the extended technology acceptance model in sports organizations. Annals of Applied Sport Science, 6(1), 75–86. https://doi.org/10.32410/huj.10079

Nagy, J. T. (2018). Evaluation of online video usage and learning satisfaction: An extension of the technology acceptance model. International Review of Research in Open and Distance Learning, 19(1), 160–185. https://doi.org/10.19173/irrodl.v19i1.2886

Nanggala, A. Y. A. (2020). Use of fintech for payment : approach to technology acceptance model modified. Journal of Contemporary Information Technology, Management, and Accounting, 1(1), 1–8.

Olushola, T., & Abiola, J. O. (2017). The efficacy of technology acceptance model: a review of applicable theoretical models in information technology researches. Quest Journals Journal of Research in Business and Management, 4(11), 2347–3002. Retrieved from http://www.questjournals.org/jrbm/papers/vol4-issue11/J4117083.pdf%

Paganta, D. R., Herawati, & Rifa, D. (2016). Pengaruh kepercayaan, persepsi kemudahan, persepsi kegunaan, persepsi kenyamanan, dan persepsi risiko terhadap minat menggunakan internet banking. Jurnal Akuntansi, 1(1), 1–13.

Setyowati dan Respati. (2017). Persepsi kemudahan penggunaan, persepsi manfaat, computer self efficacy, dan kepuasan pengguna sistem informasi akuntansi. Jurnal Riset Akuntansi Dan Keuangan, Vol. 13(1), Hal. 63-75.

Sivo, S. A., Ku, C. H., & Acharya, P. (2018). Understanding how university student perceptions of resources affect technology acceptance in online learning courses. Australasian Journal of Educational Technology, 34(4), 72–91. https://doi.org/10.14742/ajet.2806

Tjini, S. S. A., & Baridwan, Z. (2012). Kemudahan dan persepsi kenyamanan terhadap minat penggunaan sistem internet banking. Retrieved from Digital Repository Universitas Jember

Wiharjo, B., & Hendratmi, A. (2019). Persepsi penggunaan zakat online di Indonesia. Jurnal Ekonomi Syariah Teori Dan Terapan, 6(2), 331–343. https://doi.org/10.1016/j.surfcoat.2019.125084

Wong, W. H., & Mo, W. Y. (2019). A study of consumer intention of mobile payment in hong kong, based on perceived risk, perceived trust, perceived security, and Technological Acceptance Model. Journal of Advanced Management Science, 7(2), 33–38. https://doi.org/10.18178/joams.7.2.33-38

Wulandari, Y. M., Pratomo, S. A., & Irwanto, W. S. (2016). Pengaruh persepsi kebermanfaatan, kemudahan penggunaan, kepuasan pengguna, keamanan dan kerahasiaan dan kenyamanan wajib pajak terhadap penggunaan e-filing (studi kasus pada wajib pajak orang pribadi di Kantor Pelayanan Pajak Pratama Klaten). Kiat BISNIS, 6(4). https://doi.org/10.1016/j.pnpbp.2012.06.012

Yuwana, A. M., & Kustono, A. S. (2017). Why is user's expertise important for implementation of regional asset information systems: case in Indonesia. International Journal of Science and Research (IJSR), 6(7), 377–379. https://doi.org/10.21275/art20175027