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SUBJECTIVE NORMS, SELF EFFICACY AND GOVERNMENT SUPPORT TO INTENTION TO USE INTERNET BANKING (IN ISLAMIC PERSPECTIVE)

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Abstract

The subjects of this study were santri who use internet banking in Yogyakarta. The study use questionnaire survey method. Its exogenous variables were Subjective Norms, Self-Efficacy and Government Support, while its endogen variable is Intention Internet Banking. Data were analysis using multi variant structural Equation Modeling. Software used in processing data was AMOS and SPSS. The test results used were validity test, and reliability test. The objective of this study is to understand the influence of Subjective norms, Self-Efficacy and Government Support to Intention Internet Banking Santri in Yogyakarta in Islamic perspective.

The study was conducted by distributing 400 questionnaires to santri who use internet banking started from December 2015 to April 2016. Qualified questionnaires were 341 (85, 24%). Based on sex male (santri) were 68, 12% and female (Santriwati) were 31, 87%.

Base on the research can be concluded that subjective norms are influence to intention internet banking (1,257) but statistic result show not significant. And self-Efficacy is positive significant influence to intention internet banking (1,477). And Government Support is positive significant influence to intention internet banking (0,107).

Keywords: Subjective Norms; Self Efficacy; Government Support; Santri's Intention

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INTRODUCTION

Information Technology developments are growing very rapidly for the last ten years and it has controlled the socio-economic field. This situation affects the lifestyle and economic behavior most of the people, especially those who live in big cities. New applications are continuously updated and more sophisticated, therefore many companies and business organizations make use of them. The use of technology in business is very helpful and it can accelerate various activities, including in the banking. Banking is one of the businesses that rely heavily on information technology in order to obtain, process and send information to stakeholders. The use of technology in banking is not limited to management information but also provides a way for banks to differentiate their products and services.

Changes in people's lifestyles from direct interaction to high privacy strongly contribute to the development model of banking transactions by using the Internet. Internet banking started in 1990, and it continues to grow both in quality and quantity until now. Internet banking allows users to access and use the software in their premises to perform a variety of economic activities, such as transferring funds, checking balances, buying products online, and so on. It certainly saves time and costs. By using laptop tap or mobile phone, the economic activity continues to run. Based on a study conducted by Nielsen Media Research it is proven that internet banking users in major cities continue to double each year. In terms of demographics, the users are predominantly young people under 30 years. Among 45% are students, including Islamic students.

Based on the description above, the researcher aims to test the dominant factors that affect the interest of Islamic students in Yogyakarta to use internet banking. Factors to be tested are whether Subjective norms, self-efficacy and government

support affect the intention of students in internet banking in Yogyakarta.

LITERATURE REVIEW

Theoretical Overview

QS: *al Qashash (77)*

وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنْ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفُسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ (٧٧)

“And look at what God has bestowed to you (happiness) in the Hereafter, and do not forget part of your worldly (enjoyment) and do good (to others) as Allah has done good to you, and do not mischief on the earth. Allah loves not those who do mischief”

Definition of Subjective Norms, Self-Efficacy, Government Support dan Intention

Subjective norms are actions that are often based on the perception of others about what should be done. Self-efficacy is that of people judging on their ability to organize and execute courses of action required to achieve the expected performance. This has nothing to do with the skill of a person but with an assessment of what can be done by others with their skill. Government support in this study refers to a form of government support or parties authorized to regulate and protect internet banking transactions, while intention refers to subjective intention to perform specific behaviors that build relationships between objects and attributes [1].

Theory of Reasoned Action (TRA)

This theory is composed of attitudes, social influence, and the desire to predict behavior variables. According to Fishbien, noted that individual behavioral intention (BI) to conduct mutually is determined by individual attitude and subjective norm which is the overall perception of what others think about what should be done individually.

Theory of Planned Behaviour (TPB)

According to Ajzen, people are basically rational and make systematic use of the information available when making decisions. Considering factors relating to the control, TPB assumes that learned behavior is under the control of behavior so that it is more focused on the goal.

Previous Research

The effects of computer self-efficacy and technology acceptance model on behavioral intention in internet banking systems: The aim of this paper is to determine the acceptance of internet banking system amongst potential young users in internet banking. Specifically, it has been attempted to examine the effects of Computer Self- Efficacy (CSE) and extended Technology Acceptance Model (TAM) on the Behavioural Intention (BI) to use the internet banking systems. Data was obtained from 222 undergraduate marketing students in a Malaysia's public university. The finding showed that Perceived Usefulness (PU), Perceived Ease of use (PE) and Perceived Credibility (PC) of extended TAM had a significant relationship with BI. It was found that PC exerting a stronger influence than PU and PE on respondents' BI to use the internet banking systems. This study validated the critical role of CSE in predicting individual responses to information technology systems. The finding also unveiled that indirect relationship existed between CSE and BI through PU, PE and PC of TAM. This paper aims to empirically examine the factors that affect the adoption of online banking in Vietnam. Perceived usefulness, perceived ease of use, trust and government support was examined to determine if these factors are affecting online banking adoption [2].

Determinant of individual interests and its influence on behavior of islamic-based information technology system usage: The purpose of this study is to examine the determinant of behavior intention to use technology based information system. This study was replication and development of models of the Theory of Reasoned Action (TRA) that examined the relation of attitude, subjective norms, intention and actual behavior. The research was examined the relation of attitude to intention, subjective norms to intention and intention to actual behavior on technology based information system usage.

The study used survey method in gather data. Samples of this study were banking staff of Syaria Bank that used technology based information systems. A total of 97 data can be processed using smart PLS .Study result show that attitude hasn't a significant impact to intention. Subjective norms have a significant impact to intention. Intention also has a significant impact to actual behavior of information system usage. Intention variables was not fully mediated the relation of subjective norms to the actual behavior of information system [3].

Individual interests on the use of internet banking, a modified approach theory of planned behavior: This study aims to examine the factors that affect intention to use Internet banking services by using Theory of Planned Behavior (TPB) developed by Icek Ajzen. The method data collection is a survey method. Respondent in the employee occupying important position in University of Brawijaya Malang, this study received 64 responses of employee who ever use Internet Banking. The data were analyzed by using PLS software. The result of this study indicate that perceived benefit, attitude, also perceived behavior control affect the intention to use Internet

Banking services. While subjective norms, trust and perceived risk did not affect the intention to use Internet banking services. This matter means that benefits which offer from service, positive attitude of customers to service, and also behavioral control will configure intention to use Internet banking [4,5].

A Review for the Influential Factors in E-WOM Research

Although substantial literature is available on customer reviews or e-WOM (electronic word of mouth), the topic is still under development and offers potential opportunities for further research. Since the topic is still at the stage of development, a review of the literature on customer reviews with the objective of summarizing existing findings will initial further studies on the growth of e-Wom technologies.

This paper reviews the literature on e-WOM using a suitable classification scheme to identify the gap between theory and practice. Aiming to provide use full insights into the anatomy of e-WOM literature and be a good source for anyone who is interested in e-WOM, nine categories of findings are ultimately presented based on dependent-independent variable relationship, along with a comprehensive list of references. The paper ends up with discussions on future directions for research [6,7].

METHODOLOGY

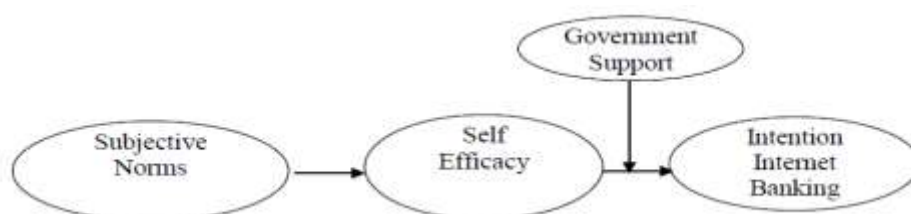
Population, Research Sample and Location

Population of this research is Islamic students in Islamic Boarding School in Yogyakarta. The samples are 500 students. The research location is the Province of Yogyakarta Special Region.

Research Model

The conceptual framework of this study is as follows (Figure 1):

Figure 1: The research model.



Technical Analysis

The technique of data analysis used in this study is to test the hypothesis of the

study, using multivariate Structural Equation Modeling (SEM). SEM is used because it has the ability to simultaneously test and efficiently compared to other multivariate techniques. Validity test is also used in this study to measure how far the instruments used really measure what should be measured, while reliability test is used to determine the level of reliability and consistency of respondents in answering the questionnaire.

RESULTS ANALYSIS AND DISCUSSION

Analysis of Respondent Data Profile

Based on sex, male students (santri) are 68, 12% and female students (santriwati) are 31, 87%. The age of students is between 17 and 24 years, with similar level of senior high school students (SMA). Based on the location, they are spread over 5 districts in Yogyakarta Special Province as follows: Sleman 25%, Kota Yogyakarta 29%, Bantul 31%, Kulon Progo 10% and Gunung Kidul 5%.

Result of Construct Reliability Test

Construct reliability and variance extracted is given in Table 1.

Table 1: Construct reliability and variance extracted.

| Construct | Construct Reliability | Variance Extracted |
|-----------------------|-----------------------|--------------------|
| Intention | 0.88 | 0.65 |
| Subjective Norms | 0.96 | 0.88 |
| Self-Efficiency | 0.80 | 0.50 |
| Government Support | 0.98 | 0.94 |
| Source: Research data | | |

Goodness of-Fit

The measurement results show the overall model provides good agreement, although the value of chi-square and probability does not give good results. For more details it can be seen in Table 2.

Table 2: Goodness-of-fit index structural model.

| Criteria | Result | Critical Value | Evaluation Model |
|-------------|---------|------------------|------------------|
| Chi-Square | 321.899 | Diharapkan kecil | Not fit |
| Probability | 0.00 | ≥ 0.05 | Not fit |
| CMIN/DF | 1.975 | ≤ 2.00 | fit |
| GFI | 0.935 | ≥ 0.90 | Fit |
| TLI | 0.954 | ≥ 0.95 | Fit |

| | | | |
|-----------------------|-------|-------------|-----|
| CFI | 0.964 | ≥ 0.95 | Fit |
| RMSEA | 0.048 | ≥ 0.08 | Fit |
| Source: Research data | | | |

Hypothesis Test Results

According to analysis carried out it is shown that H1 which states that the greater the Subjective norms of the students, the greater intention to use internet banking. The results of the analysis with AMOS: 4.01 the Standardized value estimate shows 1,257. This means that student's Subjective norms positively effect on the use of Internet Banking intentions, but statistically they are not significant at 0.05 levels. This happens due to a shift of social values in the environment of students, allowing them to access information via the Internet, making it less rely on information from the family, or group. Thus statistically H1 is rejected.

The second hypothesis in this study states that the greater the student self-efficacy, the greater the intention of internet banking usage. The analysis with AMOS: 4.01 indicate the probability value of 0.003 and 0.198 estimate Standardized value. This means that self-efficacy positively affects the intention of students to use Internet Banking that is statistically significant at the 0.05 level. Thus H2 is accepted. This proves that the development of cyberspace (Internet) is increasingly widespread, so that it becomes a strong appeal for the students to try something new and modern.

The third hypothesis in this study states that the bigger the government supports for the students, the greater the intention of internet banking usage. The results of the analysis with AMOS: 4.01 indicate probability value of 0.072 and 0.107 estimate Standardized value. This means that government support for the students positively effects on the use of Internet Banking intentions but not statistically significant at the 0.05 level. Thus H3 is rejected.

DISCUSSION

Yogyakarta besides known as a tourist town, it is also known as a student city. As a city with Muslim majority, there are many Islamic boarding schools in Yogyakarta. Islamic boarding school plays a key role as motivator, innovator in the society. This makes the existence and presence of Islamic boarding school institutions in empowering the society become stronger. In practice, not all the great potentials of the boarding school are fully utilized, primarily in terms of its potential in solving social and economic problems.

Given the highly strategic role of Islamic boarding schools, then the role of the schools in socio-economic filed is highly demanded. This is not only due to their extensive influence in society, but also the introduction and implementation of economic activities in accordance with the demands of religion. Meanwhile, the development of information technology in various aspects of social and economic life

is very difficult to avoid. Internet technology has a lot of benefits for the users to perform various activities. However, it should be highlighted the negative impacts that the public must be aware.

Students who live in Islamic boarding school environment, is not spared from the speed of internet technology development. Some boarding schools in Yogyakarta have already implemented an education system based on technology, including the Internet. It is expected that the students become examples of good internet facility users by avoiding negative effects. Protection through the use of moral education is important in accessing the internet; students who are educated with high spirituality are expected to be able to resist the negative effects of the Internet as pornography.

This expectation can be realized in the lives of students in Yogyakarta as they use the Internet to access information and facilitate economic activities through internet banking. The use of internet banking by the students in Yogyakarta covers receiving funds from parents (40%), receiving payment for economic activity (30%), make purchases online (10%) and access to information and knowledge (20%).

CONCLUSION

Based on the results obtained in the study it can be concluded as follows:

Bases on the research it can be concluded that subjective norms influence the intention of internet banking (1.257) but statistic result shows not significant. And self-Efficacy is positively significant influence to intention of internet banking (1.477). And Government Support is positively significant influence to intention of internet banking (0.107).

The development of technology is proven to have penetrated the multi-coating in society, not least in the boarding school environment.

The strong spiritual value of the students, supported by the responsible parties, proved to be able to filter the negative effects of technology on the boarding school environment.

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