Journal of Business Management and Islamic Banking
Vol. 02 No. 01, 2023
pp. 51-64
E-ISSN: 2964-2787

The Influence of Perceived Usefulness, Perceived Ease of Use, and Perceived Enjoyment on Customer Intentions to Move From Non-Digital Banks to Digital Banks

Farid Hidayat[1,*]

[1] Islamic Banking Department, Faculty of Islamic Economics and Business
Universitas Islam Negeri Sunan Kalijaga, Yogyakarta, Indonesia

*Corresponding author: faridhidayat4449@gmail.com

Article Info

Article History
Received : 13-02-2023
Revised : 08-03-2023
Accepted : 08-03-2023
Published : 21-03-2023

Article DOI:
https://doi.org/10.14421/jbmib.2023.0201-04

ABSTRACT

Research Aims: The digital bank system is relatively new at this time, and the development of digital banks is growing significantly, both in terms of the number of digital banks and their customers. The technology system used is relatively new. There are various advantages of digital banks, but digital banks can generally make them more efficient. This study aims to determine the influence of perceived usefulness, perceived ease of use, and perceived enjoyment on customer intentions to move from non-digital banks to digital banks

Methodology: The sampling technique of this study used purposive sampling, with a total of 170 respondents.

Research Findings: The results of this study show that the variables perceived usefulness, perceived ease of use, and perceived enjoyment directly affect customer intentions to move from non-digital banks to digital banks.

***Keywords**:* Digital bank, perceived usefulness, perceived ease of use, perceived enjoyment, switching intention.

INTRODUCTION

A bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit or other forms to improve the standard of living of many people (Law No. 10, 1998). Banks are divided into Conventional Commercial Banks and Islamic Commercial Banks, Sharia Commercial Banks are Islamic Banks that, in their activities, provide services in payment traffic. Meanwhile, Sharia Banks are banks that carry out their business activities based on Sharia Principles (Law No. 21, 2008).

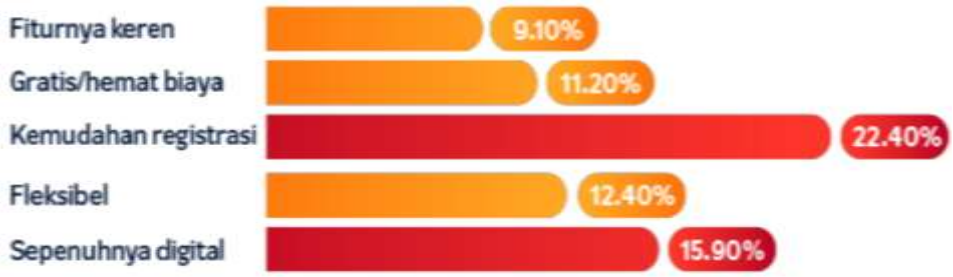
Recently, digital banks have emerged, which the OJK also introduced in OJK Regulation number 12/POJK.03/2021. The regulation states that a digital bank is a banking institution

included in an Indonesian legal entity. Based on these categories, digital banks have the function of providing and carrying out banking business activities through electronic channels without physical offices other than the head office or using limited physical offices. The issuance of digital bank services can be done by new or old banks that are transforming into digital banks. The following is digital bank customer data.

Digital banks are experiencing very rapid development in Indonesia until now, there are 15 digital banks in Indonesia, namely Aladin (PT Bank Aladin Syariah Tbk), Allo Bank (PT Allo Bank Indonesia Tbk), BLU (PT Bank Digital BCA), Digibank (PT Bank DBS Indonesia), Jenius (PT Bank BTPN Tbk), Jago (PT Bank Jago Tbk), LINE Bank (PT Bank KEB Hana Indonesia), Motion (PT Bank MNC Internasional Tbk), Neobank (PT Bank Neo Commerce Tbk), New Livin' (PT Bank Mandiri Tbk), Nyala (PT Bank OCBC NISP Tbk), Raya (PT Bank Raya Indonesia Tbk), SeaBank (PT Bank Seabank Indonesia), TMRW (PT Bank UOB Indonesia), and Wokee (PT Bank Bukopin Indonesia Tbk) (Finantier, 2022).

In 2021, 25% or around 47 million adults in Indonesia will have a digital bank account, and the number is expected to increase to 39% or around 75 million in 2026 (DigiAds.id, 2022). In general, the purpose of a digital bank is not only to meet the needs of customers during a pandemic to increase transaction flexibility. The advantages of using a digital bank are the administration process of opening and closing an account online and online transaction features, such as savings, time deposits, loans or credit, insurance, and investment (Pangesti, 2022). With an online system, customers can be more efficient in terms of time and cost.

Figure 1. 1 Reasons to Use a Digital Bank



Source. Digiads 2022

Based on the DigiAds.id (2022) survey, customers use digital banks, among others, based on cool features, free/cost-effective, ease of registration, flexibility and digital systems. However, the ease of registration is the reason they use a digital bank. Therefore, in this study, researchers are interested in research related to customer intentions to use digital banks in terms of ease of use using TAM theory.

TAM theory states that behavioural intention to use (BITU) is determined by two beliefs. First, perceived usefulness (PU) is the degree to which a person is convinced that using the system will improve his performance. Secondly, perceived ease of use (PEOU) is defined as the degree to which one is convinced that the use of the system is easy. In addition to the TAM theory, this study uses the variable perceived enjoyment (PE) because, at this time, a person is interested in something not only based on perceived usefulness and perceived ease of use but enjoyment also dramatically affects a person's interest. This is in accordance with the research

that shows that perceived usefulness significantly affects an interest in use (da Vis' et al., 1989; Puengwattanapong & Leelasantitham, 2022; Teo & Noyes, 2011).

Research showed a significant influence of PEOU on PU, and then PU showed a significant positive influence on the user's intention to adopt technology (Berakon et al., 2022; Venkatesh & Bala, 2008). Research shows that the perception of ease of use hasve (Bashir & Madhavaiah, 2015) a significant effect directly. The perception of usability has a significant effect indirectly mediated by customer attitudes towards internet banking. Then the research (Mohammadi, 2015) showed a significant negative influence on ease of use and usability. "Perceived usability" mediates the relationship between ease of use and user attitudes. Subjective norma and personal innovation moderate the relationship between usability and attitude.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

This TAM theory consists of perceived usefulness and perceived ease of use. Davis (1989) states what causes people to accept or reject information technology. Among the many variables that can influence the use of the system, previous studies have suggested showing two crucial determining factors. First, people tend to use or not use apps to the extent that they believe that apps will help them do their jobs better. Davis (1989) refers to the first variable as perceived usefulness. Secondly, even if potential users believe that a particular application is practical, they may simultaneously believe that the system is too difficult to use. So usability can be influenced by the perception of ease of use.

Perceived ease of use refers to " the degree to which one believes that using a particular system will be free of effort." This follows from the definition of "ease": "freedom from hardship or hard work." The undertaking is limited in the resources a person can allocate to the various activities for which he is responsible. We claim all the others are the same; applications considered more straightforward to use than others are more likely to be accepted by users.

Perceived Usefulness

Davis (1989) defines perceived usefulness as the degree to which a person believes that using a particular system will improve his work performance. Expediency is also defined as the probability of individual subjectivity that the use of a particular application system will improve the performance of the individual concerned in the context of the organization (Hanafi, et al., 2013).

The dimensions of the perception of usefulness include the following (Venkatesh & Davis, 2000):

1. Using the system can increase a person's performance (improves job performance).
2. Using the system can increase a person's productivity level (increases productivity).
3. The use of the system can increase the effectiveness of a person's performance (enhances effectiveness).
4. The system is useful for a person (the system is useful).

Perceived Ease of Use

Davis (1989) defines ease of use as the degree to which a person assumes or believes that by using a particular system, they will be free from effort. It can be interpreted that a person believes using a particular system can reduce one's efforts in doing something Davis (1989) . According to Venkatesh, et al. (2000) ease-of-use dimensions include the following:

1. The technology system is clear and understandable.
2. It doesn't take much effort to interact with the system.
3. Easy to use system.
4. Easy to get the system to do what he/she wants to do)

Perceived Enjoyment

Perceived enjoyment explains that an individual can experience feelings of comfort and liking while using a particular system and perceive his involvement in using such technology as a pleasant activity. A high level of comfort motivates users to spend more time accessing such technologies (Koenig-Lewis et al., 2015).

Factor "Enjoyment" (similar to the "Enjoyment" technology adoption factor) for mobile personal cloud storage services. The "Enjoyment" factor is the sense of fun when using online applications. Online users can participate in games to earn points that can be used to receive discounts to support in-app purchases or payments (Puengwattanapong & Leelasantitham, 2022).

Enjoyment refers to "pleasure derived from the use of technology" (Sheikh et al., 2017). The pleasure gained from the use of technology generates emotional motivation. In other words, it is "Perceived pleasure"(Venkatesh, et al., 2012). According to Li (2016) divides perceived enjoyment into three main dimensions, namely:

1. Pleasure A pleasant experience when a consumer accesses technology anywhere and anytime.
2. Enjoyable The feeling of comfort when feeling the usefulness of a technology.
3. Fun Consumer interest in accessing technology.

Research showed a significant influence of PEOU on PU, and then PU showed a significant positive influence on the user's intention to adopt technology (Berakon et al., 2022; Venkatesh & Bala, 2008). Research shows that the perception of ease of use has a significant effect directly, and the perception of usability has a significant effect indirectly mediated by customer attitudes towards the use of internet banking (Bashir & Madhavaiah, 2015). Then research Teo & Noyes, (2011) tested the effect of perception of enjoyment on the intention of pre-service teachers to use technology, showing that perception of enjoyment has a significant positive effect on the intention of pre-service teachers to use technology.

Hypothesis 1: The perceived use of digital banks positively affects the intention to switch to digital banks.

Hypothesis 2: Perception of the Ease of Use of digital banks positively affects the intention to switch to digital banks.

Hypothesis 3: Perception of Digital bank enjoyment positively affects the intention to switch to digital bank.

RESEARCH METHODS

Types of Research

This research is included in the type of quantitative research, which is a research method that presents its results in numbers or statistics (Sugiyono., 2019).

Population and Sample

The population is a generalization area consisting of objects and research subjects with specific qualities and characteristics by the researcher to be studied and then concluded (Sugiyono, 2019). The population in this study is all millennials in Indonesia.

Samples are part of the number and characteristics possessed by the population (Sugiyono., 2019). Therefore the sample in a study must represent the entire features of the population. Sampling in this study used *a purposive sampling* method. *Purposive sampling* is a method of obtaining information from a specific sample target; only that sample is representative (Zulganef, 2013). In this study, the sample used had criteria that respondents had a non-digital bank account.

The determination of the number of samples (Sugiyono., 2019) says that the feasible sample size in the study is between 30 to 500. While (Hair et al., 2017) stated that the minimum number of samples should be ten times the sum of all latent variables on the path model or ten times the number of indicators. In this study, researchers used a sample of 170 people based on the consideration that 170 respondents had represented the intention of non-digital bank customers to become digital bank customers.

Data Analysis Methods

Researchers used the SEM-PLS method to explain the *push-pull mooring* variable against the intention to move using digital banks. The SEM-PLS model test instrument was tested using two models, namely: the outer model and the inner model

1. Outer model analysis

   The measurements on the outer model are used to assess the validity and reliability of the model.

   1) Validity

      Validity can be seen from the convergent validity and Average Variance Extracted values. The convergent validity value is the value of loading factors in latent variables with their indicators. The expected value is> 0.7, and the expected Average Variance Extracted is> 0.5.

   2) Reliability

      The reliability test is carried out with reflection indicators based on Composite Reliability data which has a composite reliability > 0.7 has high reliability.

2. Inner model analysis

   The Inner or structural model is a principle to tests the influence between one latent variable and another latent variable, both exogenous and endogenous. It can also be said to test hypotheses between one latent variable and another. The test was carried out by looking at the percentage of variants described, namely R^2 (R^2 results of 0.67; 0.33; and 0.19, indicating that the "good", "moderate", and "weak" models) for the latent dependent

variables modelled were influenced by independent latent variables using the stone-geyser size Q square test, as well as looking at the magnitude of their structural path coefficients. The stability of this estimate is tested using the t-statistical test obtained through the bootstrapping procedure (Wiyono, 2017).

According to (Sholihin, 2013) PLS can also generate coefficient values and p values for moderation and mediation models directly and produce indirect output *values, total* effect, *standard error,* and *effect size*. by looking at the coefficient value and significance of the influence between variables using intervening variables. This can be seen through the value of the indirect effect coefficient and the value of the indirect effect significance of < 5% (0.05) available in the Smart-PLS 3 program.

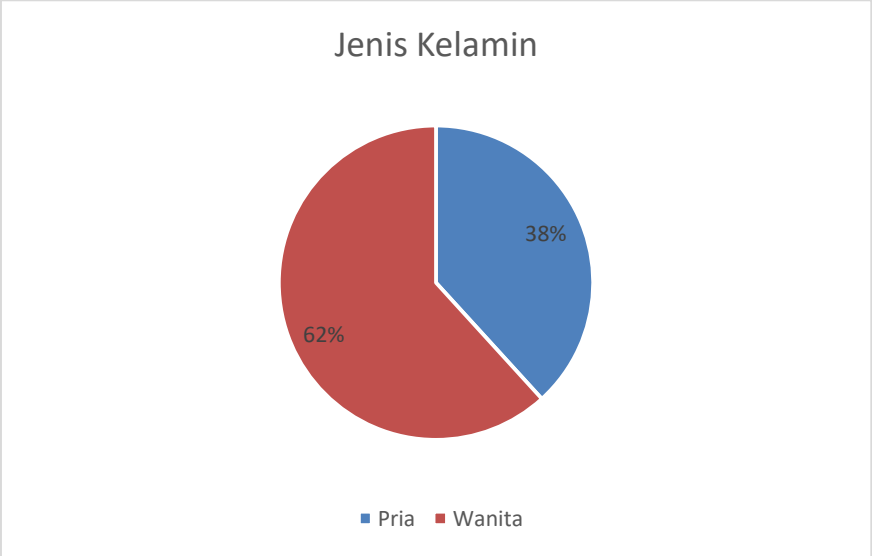
RESULTS AND DISCUSSION

Overview of Research Objects

In this study, the respondents' profiles included gender, age, level of education, occupation, place of residence, and income. Following the sample criteria set, the distribution of research respondents was 170 respondents.

1. The gender composition of the respondents in this study can be detailed through the following bar chart image:

Figure 4.1 Gender Diagram of Respondents

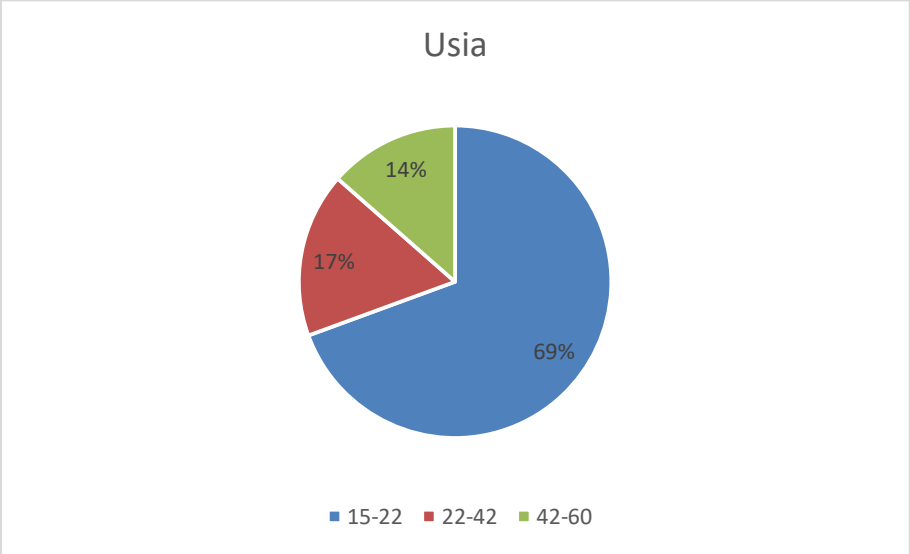


Source: processed data (2022)

Based on the picture above shows that there are fewer respondents with male gender than female respondents. Of the 170 respondents, male respondents totalled 65 people or 38%. Meanwhile, female respondents totalled 105 people or 62%.

2. The age composition of the respondents in this study can be detailed through the following bar chart image:

Figure 4.2 Respondents' Age Diagram

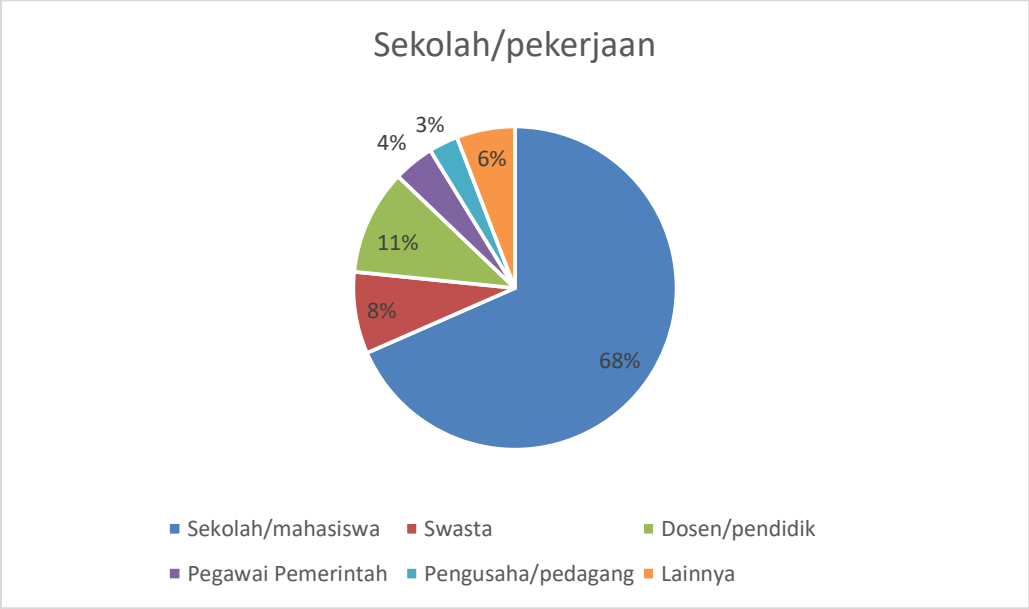


Based on the figure, it can be understood that the respondents of the study were compiled by respondents aged 15 to 22 years, as many as 118 respondents or 69%, respondents the age 22 to 42 years, as many as 29 or 17%, and respondents with the age of 42 to 60 years as many as 23 respondents or 14%.

3. Work

The work of each research respondent can be detailed through the following pie chart:

Figure 4.3 Respondent's Job Diagram

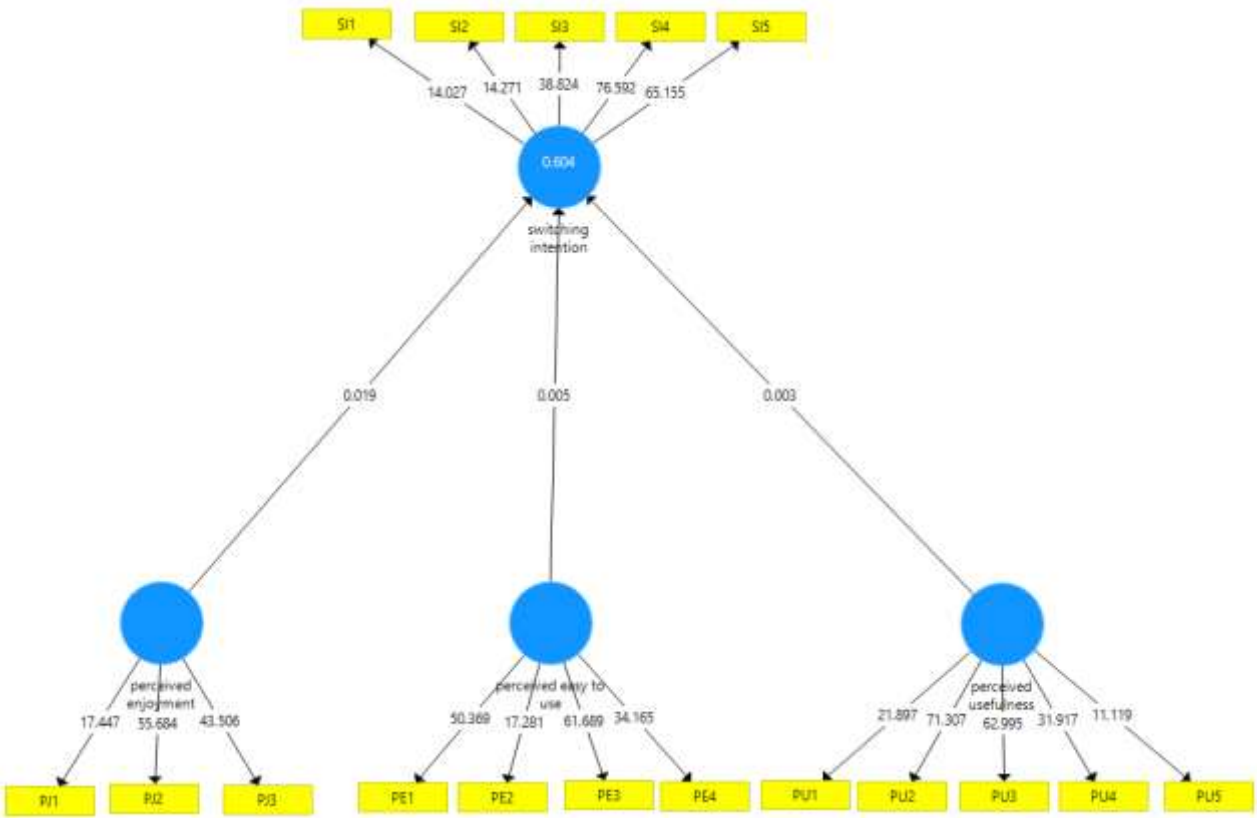


Based on the picture, it can be concluded that the majority of school/student respondents were 117 respondents or 68% of respondents, respondents who worked privately as many as 18 respondents or 10%, respondents who worked as

lecturers/educators as many as 14 respondents or 8%, respondents who became government employees were seven respondents or 4%, respondents who became entrepreneurs/traders as many as five respondents or 3% and respondents who worked in other fields as many as ten respondents or 6%. Based on the data, it can be concluded that the majority of respondents know about digital banks from social media, which is 74.6%, while from electronic media, it is 49.1%.

Hypothesis testing in this study used the Partial Least Square (PLS) method. PLS is an alternative method of analysis with variance-based Structural Equation Modeling (SEM). The advantage of this method is that it does not require assumptions and can be estimated with a relatively small number of samples. The tool used is the Smart PLS Version 3 program which is specifically designed to estimate structural equations with a variance base. The structural model in this study is shown in Figure 4.4 below:

Figure 4.4 Structural Model



(Source: Smart PLS3 Program Output Processing, 2022)

Figure 4.4 shows that *the construct switching intention* is measured using perceived *usefulness, perceived ease of use and perceived enjoyment.* The direction of the arrow between the indicator and the latent construct is towards the indicator, indicating that the study used the appropriate reflective indicator to measure perception. An arrow between constructs denotes the relationship to be studied (hypothesis).

A. Validity and reliability

1) Validity

The validity of the indicator can be seen from the correlation between the score item/indicator and the construct score. An individual indicator is considered valid if it has a correlation value above 0.70. Based on the results for outer loading, all indicators have loading above 0.70 and are significant. Smart PLS output for loading factor gives results in table 4.1 below:

Table 4.1
Result of Outer Loading

	Outer Loading	Information
PE1 <- perceived easy to use	0,906	Valid
PE2 <- perceived easy to use	0,828	Valid
PE3 <- perceived easy to use	0,916	Valid
PE4 <- perceived easy to use	0,913	Valid
PJ1 <- perceived enjoyment	0,840	Valid
PJ2 <- perceived enjoyment	0,919	Valid
PJ3 <- perceived enjoyment	0,889	Valid
PU1 <- perceived usefulness	0,837	Valid
PU2 <- perceived usefulness	0,909	Valid
PU3 <- perceived usefulness	0,905	Valid
PU4 <- perceived usefulness	0,867	Valid
PU5 <- perceived usefulness	0,631	Valid
SI1 <- switching intention	0,681	Valid
SI2 <- switching intention	0,739	Valid
SI3 <- switching intention	0,892	Valid
SI4 <- switching intention	0,926	Valid
SI5 <- switching intention	0,913	Valid

Source : Pls3 Smart Program Output Processing, 2022

From the table above, we can see that there are 17 indicators; 15 indicators have a correlation value above 0.7, while three indicators have a correlation above 0.5. According to (Ghozali, 2013), if the correlation measure between the item score/component score and the construct score is more than 0.7, then it is said to be high, and if the number is between 0.5 - 0.6, it is said to be sufficient.

2) Reliability

Variable reliability can be seen from the composite reliability value, table 4.2. The following is the composite reliability value

Table 4.2
Reliability of Composites and AVE

	Cronbach's Alpha	Composite Reliability	AVE
perceived easy to use	0.913	0,939	0,795
perceived enjoyment	0,860	0,914	0,780
perceived usefulness	0,888	0,920	0,699
switching intention	0,888	0,920	0,699

Source : Pls3 Smart Program Output Processing, 2022

The table above shows that all constructs have cronbach's alpha and composite reliability values above 0.7. Therefore, there is no problem of reliability / unidimensionality in the model formed because all constructs have high realicity (>0.7). Then the validity can also be seen from the AVE value, in the table above the AVE value on each construct is above 0.5 which means that all variables are valid.

B. Coefficient of Determination

This test is by looking at the R-Square value or *coefficient determination* to find out whether the research model has a high or low influence. The measurement standards are in the range between > 0.67 (strong), around 0.33-0.67 (moderate), and below 0.19 (weak). The results R^2*of the goodness of fit* with *R-Square* using SmartPLS are as follows:

Table 4.3 Adjusted R Square

	R Square	Adjusted R Square
switching intention	0,611	0,604

Source: Pls3 Smart Program Output Processing, 2022

Based on the table, it is known that the value of Adjusted R-Square *switching intention* is 0.604. With these results, it can be explained that the *switching intention* variable is influenced by *the perceived usefulness*, perceived *ease of use, perceived enjoyment* variables of 60.4%, which can be said to have a moderate effect.

C. Inner Model Results

Signification of influence between constructs with reference to the value of *P-Value*. This value is a reference that the proposed hypothesis is accepted or rejected provided that the P-Value value is less than 0.05. The following are the results of hypothesis testing for direct influence:

Table 4.3 Direct Influence

	Original Sample	T Statistics	P Values	Hypothesis
perceived easy to use -> switching intention	0,325	2,840	0,005	Accepted
perceived enjoyment -> switching intention	0,227	2,346	0,019	Accepted
perceived usefulness -> switching intention	0,282	2,996	0,003	Accepted

Source : Pls3 Smart Program Output Processing, 2022

From the hypothesis testing table above, it can be seen that the hypothesis proposed is accepted by all. The perceived *usefulness* hypothesis, and perceived *ease of use* and *perceived enjoyment* are expressed as accepted because the *P-Value* value < 0.05.

DISCUSSION

The Effect of Perceived Use of Digital Banks on The Intention to Switch Digital Banks

Davis (1989) defines *perceived usefulness* as the degree to which a person believes that using a particular system will improve the performance of his work. The results of the H1 test are known that the value of the t value is 2.996 with a significance value of 0.003, which is smaller than 0.05, so it can be concluded that the *perceived usefulness* variable of digital banks has a positive and significant effect on customer intentions to move from non-digital banks to digital banks.

The results of this study are supported by based on respondents' questionnaire answers; out of five *questionnaires perceived usefulness*, the average respondent answered affirmatively and strongly agreed, but most answered strongly agreed that digital banks would make it more efficient. The results of this study are the research Bashir & Madhavaiah (2015); Berakon et al. (2022); V. Venkatesh & Bala, (2008) which showed a significant influence of PEOU on PU, then PU showed a significant positive influence on the user's intention to adopt technology.

The Effect of The Perceived Ease of Use of Digital Banks on The Intention to Switch Digital Banks

Perceived enjoyment explains that an individual can experience feelings of comfort and liking while using a particular system and perceive his involvement in using such technology as a pleasant activity. A high level of comfort motivates users to spend more time accessing such technologies (Koenig-Lewis et al., 2015). The results of the H2 test are known that the value of the t value is 2.840 with a significance value of 0.005, which is smaller than 0.05, so it can be concluded that the *perceived usefulness* variable of digital banks has a positive and significant effect on customer intentions to move from non-digital banks to digital banks.

The results of this study were supported by the answers to the questionnaire of respondents who answered affirmatively and strongly agreed. Most responded strongly in agreement with the statement that there was not much effort to interact with the digital bank.

The results of this study also correspond to penelitian Bashir & Madhavaiah (2015); Berakon et al. (2022); V. Venkatesh & Bala, (2008), which showed a significant influence of PEOU on PU, then PU showed a significant positive influence on the user's intention to adopt technology.

The Effect of The Perception of Digital Bank Enjoyment on The Intention to Switch a Digital Bank

Davis (1989) defines *perceived usefulness* as the degree to which a person believes that using a particular system will improve his work performance). The results of the H3 test are known that the value of the t -value is 2.346 with a significance value of 0.019, which is smaller than 0.05, so it can be concluded that the *perceived usefulness* variable of digital banks has a positive and significant effect on customer intentions to move from non-digital banks to digital banks.

The results of this study are supported by the answers of respondents who on average answer agree and strongly agree, the result of respondents' answers that the most is that using a bank is very pleasant. The results of this study are in accordance with penelitian (Puengwattanapong & Leelasantitham, 2022) which shows a significant influence of enjoyment on purchase intentions.

CONCLUSIONS AND SUGGESTIONS

The digital bank system is relatively new at this time, and the development of digital banks is growing significantly, both in terms of the number of digital banks and their customers. The technology system used is relatively new. There are various advantages of digital banks, but digital banks can generally make them more efficient. In connection with the acceptance of this technology, there have been many studies that use TAM theory. Therefore, researchers are interested in researching customer intentions to move from non-digital banks to digital banks using TAM theory plus perceived enjoyment variables. From the results of hypothesis testing, it can be concluded that the variables perceived *usefulness*, perceived *ease of use,* and perceived enjoyment directly affect the customer's intention to move from a non-digital bank to a digital bank.

The research on customer intentions to move from non-digital to digital banks is limited to attracting factors. Therefore it is necessary to further research the driving factors and mooring factors of customers to move from non-digital banks to digital banks so that the research will be more comprehensive because, of course, many factors influence customers to move from non-digital banks to digital banks.

REFERENCES

Bashir, I., & Madhavaiah, C. (2015). Consumer attitude and behavioural intention towards Internet banking adoption in India. *Journal of Indian Business Research*, *7*(1), 67–102. https://doi.org/10.1108/JIBR-02-2014-0013

Berakon, I., Aji, H. M., & Hafizi, M. R. (2022). Impact of digital Sharia banking systems on cash-waqf among Indonesian Muslim youth. *Journal of Islamic Marketing*, *13*(7), 1551–1573. https://doi.org/10.1108/JIMA-11-2020-0337

da Vis', F. D., Bagozzi, R. P., \i D, A. ;, & Warsha \九, P. R. (1989). User Acceptance Of Computer Technology: A Comparison Of Two Theoretical Models. *Management Science* (Vol. 35, Issue 8).

Davis (1989) Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology, MIS Quarterly Vol. 13, No. 3. Stable URL: https://www.jstor.org/stable/249008

DigiAds.id. (2022, July 19). *Mengenal Lebih Dekat Pengguna Perbankan Digital di Indonesia*. Https://Digiads.Id/Insight/Mengenal-Lebih-Dekat-Pengguna-Perbankan-Digital-Di-Indonesia.

Finantier. (2022, September 20). *Perkembangan Dan Daftar Bank Di Indonesia*. Https://Finantier.Co/Id/Blog/Perkembangan-Dan-Daftar-Bank-Digital-Di-Indonesia/.

Ghozali, Imam. (2013). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 21*. Universitas Diponegoro.

Hair, J. F. , G. T. M. Hult. , C. M. Ringle. , and M. S. (2017). *A Primer on Partial Least Squares Structural Equation Modelling (PLS-SEM)* (2nd ed.). Sage.

Hanafi, H. , K. & S. H. (2013). Pengaruh Persepsi Kemanfaatan Dan Persepsi Kemudahan Website Ub Terhadap Sikap Pengguna Dengan Pendekatan TAM. *Jurnal Administrasi Bisnis*.

Koenig-Lewis, N., Marquet, M., Palmer, A., & Zhao, A. L. (2015). Enjoyment and social influence: predicting mobile payment adoption. *Service Industries Journal*, *35*(10), 537–554. https://doi.org/10.1080/02642069.2015.1043278

Li, Y. (2016). Empirical Study of Influential Factors of Online Customers' Repurchase Intention. *IBusiness*, *08*(03), 48–60. https://doi.org/10.4236/ib.2016.83006

Mohammadi, H. (2015). A study of mobile banking loyalty in Iran. *Computers in Human Behavior*, *44*, 35–47. https://doi.org/10.1016/j.chb.2014.11.015

Pangesti, N. A. (2022, July 14). *Apa Itu Bank Digital: Pengertian, Keuntungan, Kekurangan, dan Daftar Bank Digital Indonesia*. Https://Dailysocial.Id/Post/Bank-Digital.

Puengwattanapong, P., & Leelasantitham, A. (2022). A Holistic Perspective Model of Plenary Online Consumer Behaviors for Sustainable Guidelines of the Electronic Business Platforms. *Sustainability (Switzerland)*, *14*(10). https://doi.org/10.3390/su14106131

Sheikh, Z., Islam, T., Rana, S., Hameed, Z., & Saeed, U. (2017). Acceptance of social commerce framework in Saudi Arabia. *Telematics and Informatics*, *34*(8), 1693–1708. https://doi.org/10.1016/j.tele.2017.08.003

Sholihin, M. dan R. D. (2013). *Analisis SEM-PLS dengan Warp PLS 3.0: Hubungan Non Linear Penelitian Bisnis Sosial*. Andi.

Sugiyono. (2013). *Metode Penelitian Bisnis: Pendekatan Kuantitatif, Kualitatif, dan R & D*. Alfabeta.

Sugiyono. (2019). *Metode Penelitian Bisnis*. Alfabeta.

Teo, T., & Noyes, J. (2011). An assessment of the influence of perceived enjoyment and attitude on the intention to use technology among pre-service teachers: A structural equation

modeling approach. *Computers and Education*, *57*(2), 1645–1653. https://doi.org/10.1016/j.compedu.2011.03.002

The Republic of Indonesia. (1998). *Law No. 10 concerning Banking*.

The Republic of Indonesia. (2008). *Law no. 21 concerning Sharia Banking*.

Venkatesh, V., T. J. Y. L. & X. X. (2012). Consumer Acceptance And Use Of Information Technology: Extending The Unified Theory Of Acceptance And Use Of Technology. *MIS Quarterly*, *36*.

Venkatesh, V., & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences*, *39*(2), 273–315. https://doi.org/10.1111/j.1540-5915.2008.00192.x

Venkatesh, V., & Davis, F. D. (2000). *A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies* (Vol. 46, Issue 2). https://about.jstor.org/terms

Wiyono, G. (2017). *Merancang Penelitian Bisnis Dengan Alat Analisis SPSS & SmartPLS*. UPP STIM YKPN.

Zulganef. (2013). *Metode Penelitian Sosial Dan Bisnis*. Graha Ilmu.