

The Influence of confidence and trust in Technology on the interest of the utilization of Internet Banking in Surabaya

Jocelyn Gunawaty

Department of Management Faculty of Business and Economics
University of Surabaya
Indonesia

jocelyn_gunawaty@yahoo.com

Veny Megawati

Department of Management Faculty of Business and Economics
University of Surabaya
Indonesia

veny.megawati@yahoo.com

Siti Rahayu

Department of Management Faculty of Business and Economics
University of Surabaya
Indonesia

sitirahayu151@gmail.com

Abstract

Innovation of technology usage by banking industry can decrease transactional cost and queue in bank. Many of today's banks use technology in their services in which this technology can serve the customers with little or no assistance at all from employees. This technology is usually called SST (*self service technology*). The number of *e-banking* users is currently experiencing a significant increase due to changes in behavior and needs of people in the application and utilization of digital technology in everyday life.

This research aims to determine whether there is influence between confidence and trust in technology to consumer's interest in using internet banking in Surabaya. There are 5 variable that will be discussed in this research namely *self efficacy*, *trust in technology*, *global attitude toward self service technology (SST)*, *attitude toward internet banking*, *intention to use internet banking*. This research was conducted on 5 major bank customers in Surabaya, namely BRI, Mandiri, BCA, BNI, and CIMB Niaga of which applying *internet banking*.

This research was conducted by using PLS (*partial least square*) method which was analyzed using *SmartPLS* version 3 software. The result of this study welcome all designed hypothesis. This proves that there is influence between confidence and trust in technology to the interest of *internet banking* usage.

Therefore, the bank should continue to improve and develop innovations related to digital technology for banking transactions. Security and convenience in the use of internet banking should also continue to be improved to avoid fraud, theft and other felony.

Keywords: *Internet Banking*, interest, beliefs, belief, attitude.