Analysis of the factors affecting the intention of accounting students in STIE Perbanas Surabaya to use Mandiri Internet Banking

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A B S T R A C T

This study attempts to see the effect of perceived usefulness, ease of use, trust, service quality, and computer anxiety on the intention of accounting students in STIE Perbanas Surabaya to use Mandiri internet banking. The population is all Accounting Students of STIE Perbanas Surabaya with the sample from Accounting Students (Bachelor Degree) of STIE Perbanas Surabaya. They were taken by using a purposive sampling method, with the criteria of the respondents in batch year of 2011-2014. The independent variables in this study are perception usefulness, perceived ease of use, perceived trust, perceived Service quality and Computer Anxiety, while the dependent variable is the intention of accounting students of STIE Perbanas Surabaya to use Mandiri internet banking. The research method used is quantitative, with primary data obtained from questionnaires. The data analysis technique used is multiple linear regression analysis. The results of this study indicate that the variables of perception usefulness, ease of use, trust, and service quality have significant effect on the intention of accounting students of STIE Perbanas Surabaya to use Mandiri internet banking either simultaneously or partially, but the variable of perceived computer anxiety partially has no significant effect on the intention of accounting student of STIE Perbanas Surabaya to use Mandiri internet banking.

A B S T R A K

Penelitian berusaha mengetahu pengaruh manfaat yang dirasakan, kemudahan penggunaan, kepercayaan, kualitas layanan, dan kecemasan komputer terhadap niat mahasiswa akuntansi di STIE Perbanas Surabaya untuk menggunakan Mandiri internet banking. Populasinya adalah seluruh Mahasiswa Akuntansi dari STIE Perbanas Surabaya dengan sampel dari Mahasiswa Akuntansi (Sarjana) dari STIE Perbanas Surabaya. Data diambil dengan menggunakan metode purposive sampling, dengan kriteria mislanya responden angkatan 2011-2014. Variabel bebas dalam penelitian ini adalah persepsi manfaat, persepsi kemudahan penggunaan, dirasakan kepercayaan, kualitas layanan yang dirasakan dan Kecemasan Komputer, sedangkan variabel dependen adalah niat mahasiswa akuntansi STIE Perbanas Surabaya menggunakan Mandiri internet banking. Metode penelitian yang digunakan adalah kuantitatif, dengan data primer yang diperoleh dari kuesioner. Teknik analisis data dengan menggunakan analisis regresi linier berganda. Hasil penelitian ini menunjukkan bahwa variabel persepsi manfaat, kemudahan penggunaan, kepercayaan, dan kualitas layanan berpengaruh signifikan terhadap niat mahasiswa akuntansi STIE Perbanas Surabaya menggunakan Mandiri internet banking baik secara simultan maupun parsial, tetapi variabel yang dirasakan, kecemasan komputer sebagian tidak berpengaruh signifikan terhadap niat mahasiswa akuntansi STIE Perbanas Surabaya untuk menggunakan Mandiri internet banking.

1. INTRODUCTION
The use of technology is no longer a special case in society so that the people will inevitably follow its development. The increasingly-sophisticated technology has made lives become easier, especially for companies, businesses, and governments.

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Developments in information technology, telecommunications, and internet have an effect on the emergence of Internet-based business applications. One application that receives attention today is internet banking. Internet banking is one of the bank services that enable customers to obtain information, communicate and conduct banking transactions through the internet (Tampubolon 2004) in Brian Dwi and Sukirno (2013). Therefore, internet banking opens a new paradigm, a new structure and a new strategy for retail banking, where banks face new opportunities and challenges (Mukherjee and Nath 2003) in Brian Dwi and Sukirno (2013).

The factors that influence customer to use the internet banking, among others, are lifestyle factor and working style factor because almost all the work requires the application of high technology. The next is trend factor, in which customer should follow the trend in order not to be said outdated. Condition factor, in which during the hectic hours, the customer does not have to queue compared to when he comes directly to the bank. The most important factor is the individuals' high mobility, in which the customer needs technology to meet his or her daily needs, especially in terms of banking.

In addition, the benefit offered by internet banking is that it can give improvements to the users. For customers, internet banking can help customer to conduct banking transactions more securely, conveniently, and quickly as it can be done anywhere and anytime without coming directly to the bank. For the banks, internet banking can improve efficiency, effectiveness, productivity, and profitability (Retania Astia and Zaki 2014).

Currently, Bank Mandiri is seeking to promote the superiority of internet banking so that the customers have intention to use internet banking to facilitate the transaction. The services provided by Bank Mandiri internet banking, among others, are transfers between accounts of Bank Mandiri, bill payments, balance inquiries, internet banking transaction activities, checkbook or bank draft requests, profile update, personalized account and registration of notification service of banking SMS of Bank Mandiri (www.bankmandiri.co.id)

In 2012, the growth of Bank Mandiri internet banking transactions reached 80%. In other words, Bank Mandiri internet banking transaction volume in the last 10 years until 2012 reached 150 trillion. Bank Mandiri president director, Budi Gunadi Sadikin says that the development of information technology is able to provide an increase in the company's business. In fact, today the majority of transactions are conducted through technologies such as the internet or mobile banking. Now, it is much easier than the past. In making payment, simply transfer using technology. By using information technology (IT), everything is more convenience and faster. IT is cheaper and more affordable technology and can change expectations. Budi Gunadi Sadikin says that the increase in the number of transactions have also boosted the number of customers of Bank Mandiri. Today, the number of Bank Mandiri customers has reached 12 million. (http://finance.detik.com).

2. THEORETICAL FRAMEWORK AND HYPOTHESIS
Information Technology Systems
Internet
Internet (interconnection-networking) is an entire network of computers connected together by using the global standard system of transmission control protocol/internet protocol suite (TCP/IP) as the packet switching communication protocol to serve billions of users worldwide. The largest internet circuit is called the internet. The way how to connect the circuit using this rule is called internetworking.

Internet can be defined as a large network of interconnected computer networks that connect people around the world, via telephone and other satellite communications systems. Internet is formed by millions of computers connected together from around the world, giving ways to the information (ranging from text, images, audio, to video, etc.) which can be sent and enjoyed together. In order to be able to exchange information is using the standard protocol, namely Transmission Control Protocol and the Internet Protocol, or better known as TCP/IP.

Internet Banking
As one of the technological innovation in banking, internet banking is an electronic transaction service via computer or laptop connected to the internet with no limit of place or time of execution of banking transactions, thus making it easier and faster in payment transactions or transfers of funds (Retania Astia and Zaki 2014). Based on Bank Indonesia Circular Letter No. 6/18/DPNP/2004, internet banking is one of the bank services that enable customers to obtain information, communicate and conduct banking transactions through the internet, and not a bank that only offers banking services via the internet.

In internet banking, there is a token, an addi-

tional safety device for financial transactions in electronic banking. Token Pin serves to generate a PIN that is always changing (Dynamic PIN) for every time the customers conduct financial transactions. The PIN is used as the authentication of transactions when the customers are clicking transaction execution, while for login still using USER ID and PIN internet banking

Technology Acceptance Model (TAM)
Technology Acceptance Model (TAM), was first introduced by Davis in 1989. TAM was made especially for modeling the information system user adoption. According to Davis (1989) in Retania Astia and Zaki (2013), the main purpose of TAM is to establish the basic search of the influence of external factors on beliefs, attitudes (personality), and the purpose of computer users. TAM considers that there are two main behavioral variables of belief in adopting information system: perceived usefulness and perceived ease of use. Perceived usefulness is defined as the level at which a person believes that using a particular system can improve his performance, and perceived ease of use is defined as the level at which a person believes that using the system is free of effort. Perceived ease of use also affects the perceived usefulness, which may mean that if a person feels the system is easy to use, the system is useful for the user.

TAM is one of the research models used to predict the adoption of information technology. Davis (1989), in Brian Dwi and Sukirno (2013), was the first inventor of the model. He used the TAM model on the adoption of email systems and file editor on IBM Company, Canada.

Perceived Usefulness
Perceived usefulness is defined as the extent to which a person believes that using a technology will improve his job performance. Perceived usefulness directly influences the intention that every single person will assess the consequences arising on his wishes when assessing the usefulness of the system, particularly the new system to him (Davis, 1989) in (Brian and Sukirno 2013). If someone feels confident that using internet-banking service is useful, then he or she will use it, or vice versa. Thus, the increased usefulness of internet banking affects customer's attitudes towards the system (Ramadhani 2008) in Retania Astia and Zaki (2014).

Davis (1986, 1989) and Adam et al. (1992) in Kusuma and Susilowati (2007) defined perceived usefulness as the level at which a person believes that the use of a particular technology will improve

his or her performance. The usefulness of internet banking which brings benefits as expected by customers in implementing their tasks influences the customers' attitudes towards the system.

Perceived Ease of Use
In a research conducted by Brian Dwi Saputro and Sukirno (2013), perceived ease of use is defined as the extent to which someone believes that the use of a technology would be free of effort (Jogiyanto 2007: 115). Individual perception related to the ease of using a computer (perceived ease of use) is the level at which an individual believes that using a particular system would be free of errors. So if someone feels that using a particular system is not difficult and convoluted, he would feel that the system is useful in helping to improve his performance. This perception will then have an impact on behavior, that is, the higher the perceived ease of use of the system, the higher the level of utilization of the information technology (Igbaria 2000) in Ruth (2009).

Perceived Trust
Artha (2011), in Retania and Zaki (2014), states that perceived of trust is the trust of a particular party in others when making a transaction. The person trusted will meet all his obligations well and as expected. The trust factor is closely related to the perceived risk, because someone will not trust a thing if he feels that there is still possible high risk. According to Sri Maharsi and Feni (2006), the customers' mistrust in internet banking can create fear on customers to use internet banking. This fear may cause the customers not to be interested in using internet banking.

There are two impacts for the banks when the customers do not want to use internet banking. First, in order that the customers feel satisfied with the services provided by the banks, the banks should expand the number of ATMs, branches, transaction forms printing, catalogs, and brochures, which may cause the banks to incur huge costs. Second, the banks have spent heavily to build the internet banking system, but the internet banking system does not provide value added to customers because the customers avoid the internet banking. This will pose a challenge for the banks to find a strategy to gain customer confidence in internet banking.

Perceived Service Quality
The service quality measurement is still having an important role in the research of service quality. It

is the measurement based on the concept of perceived service quality. Service is an intangible element and a process that is experienced by customers subjectively, in which production and consumption activities take place at the same time. During the process, an interaction includes a series of processes between customers and service providers. The events occurring during the interactions between customers and service providers (service encounters) will greatly affect customer's perceived service quality. Basically, the definition of service quality is focused on addressing the needs and desires of customers, as well as the accuracy of delivery to offset the customer's expectations.

Perceived Computer Anxiety

According to Putra (2010) in Brian Dwi and Sukirno (2013), anxiety is a form of psychology that is perceived by human with unpleasant feelings to a reaction so as not to dare and be able to behave and act rationally in accordance with what it should be. Meanwhile, according to Mehra et al (2011) in Brian Dwi Saputro and Sukirno (2013), computer anxiety manifests itself in various forms and produces a number of general fear, the users fear that they will harm the computer or destroy important information. They feel awkward and afraid of looking like a fool. Computers seem to have characteristics similar to humans, and their speed can make people feel like machines that are smarter than them.

Intention to Use Internet Banking

Jogiyanto (2007), in Retania and Zaki (2014), states that intention is one's desire to perform a specific behavior. So, it can be said that someone will do something if he has any desire from within himself. Intention is a source of motivation that drives someone to do what he wants to do when it is free to choose. When a person considers that something would be helpful, he would intend to and then it would bring satisfaction. When satisfaction decreases, the intention will also decrease. So, intention will not be permanent, but temporary or can be fickle. Intention is also a mix between a desire and willingness that can evolve when there is motivation.

The Effect of Perceived Usefulness on Customer's Intention to Use Internet Banking

Perceived usefulness refers to consumer's perception that using internet banking will improve customer experience such as time-efficient and energy efficient. Perceived usefulness affects consumer attitudes on internet banking. Judging from the evidence of several previous studies, it can be seen that perceived usefulness has positive influence on the intention to use technology, among others are in the research conducted by Maharsi and Yuliani (2007), Gilaninia et al. (2011) and Brian Dwi Saputro and Sukirno (2013).

Based on the descriptions above, the hypothesis can formulated as follows:
H1: Perceived usefulness has positive effect on the intention of accounting students of STIE Perbanas Surabaya to use Mandiri internet banking.

The Effect of Perceived Ease of Use on Customer's Intention to Use Internet Banking

Several previous studies have shown that perceived ease of use has significant positive effect on the intention to use technology. Al-Somali et al. (2008), in Retania and Zaki (2014), investigate the factors that influence the adoption of internet banking by using the technology acceptance model (TAM). Based on empirical study conducted by Al-Somali et al. (2008) who took the research subject in Saudi Arabia with the sample of the people of Saudi Arabia randomly selected indicates that the perceived ease of use positively influences the attitudes of the users of internet banking.

Al-Ajam and Nor (2013), in Retania and Zaki (2014), investigate the factors that influence the intention to adopt internet banking services in Yemen by using the Technology Acceptance Model (TAM). Based on empirical study conducted by Al-Ajam and Nor (2013) who took the research subject in Yemen with the sample of bank customers randomly selected indicates that the perceived ease of use positively influences the attitudes of the users of internet banking. The study is consistent with the research conducted by Shahram Gilaninia et al. (2011), Brian Dwi Saputro and Sukirno (2013) and Retania Astia and Zaki (2014).

Based on the descriptions above, the hypothesis can be formulated as follows:
H2: Perceived ease of use has positive effect on the intention of accounting students of STIE Perbanas Surabaya to use Mandiri internet banking.

The Effect of Perceived Trust on the Customer's Intention to Use Internet Banking

Dandapani and Lawrence (2008) in Retania and Zaki (2014) found that internet banking is an economical way for banks to provide services to their customers. Therefore, the customer trust should be maintained so that the use of these services could be maintained. It is also expected to make the non-users become the users. The result of the research
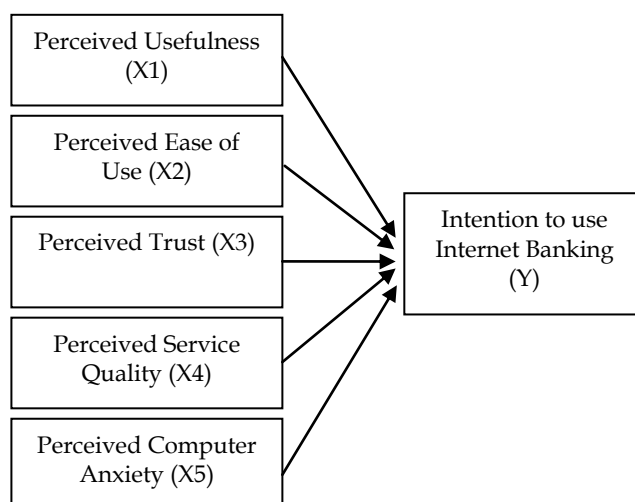
Figure 1
Framework

conducted by Maharsi and Fenny (2006) shows that customer trust should be maintained as a result of increasingly fierce competition between banks. Customer trust is an important factor affecting customer intentions to use or not to use internet banking.

According to the research conducted by Brian and Sukirno (2013), trust is much needed by the bank and the customer in order to create a bond between the two. Security of customer data should be prevented from fraud or deception. This implies that internet banking would prevent or lessen the customer doubt about internet banking. And the result indicates that perceived trust has positive and significant effect on the intention to use Internet Banking at the customers of Bank Mandiri Yogyakarta. The result is consistent with research conducted by Herawati and Prayekti (2011) and Retania Astia and Dr. Zaki (2014).

Based on the descriptions above, the hypothesis can be formulated as follows:
H3: Perceived trust has positive effect on the intention of accounting students of STIE Perbanas Surabaya to use Mandiri internet banking.

The Effect of Perceived Service Quality on the Customer's Intention to Use Internet Banking
Mehra et al. (2011), in Brian and Sukirno (2013), states that internet banking is a service channel in which the customers can continue to use banking services from different locations, thus giving more value to the bank. Internet banking also provides an opportunity to the bank in developing markets by attracting new customers from internet users. So it can be concluded that if the service quality of a system is good, someone will be interested in using it and there is no worry in use because of good

quality and safe service.

According to Brian Dwi Saputro and Sukirno (2013), good service quality will give customers the ease of clarity of the products offered by internet banking. This implies that internet banking should be able to provide more detailed information to its customers in order to be more interested in using internet banking. The results show that service quality has positive and significant effect on the customer's intention to use internet banking. The study is consistent with the research conducted by the Sri Maharsi (2007) and Jajuk Herawati and Prayekti (2011).

Based on the descriptions above, the hypothesis can be formulated as follows:
H4: Perceived service quality has positive effect on the intention of accounting students of STIE Perbanas Surabaya to use Mandiri internet banking.

The Effect of Perceived Computer Anxiety on the Customer's Intention to Use Internet Banking
In a study conducted by Brian Dwi Saputro and Sukirno (2013), it is explained that computer anxiety within customers can make the customers stay away from the systems that are run automatically so that the data and results are not in line with what they expected. It implies that internet banking should be able to provide more information and explanations to customers so that the customers are confident and willing to establish their intention to use internet banking as a means of transactions that can produce all what the customer desires.

Based on the descriptions above, the hypothesis can be formulated as follows:
H5: Perceived computer anxiety has positive effect on the intention of accounting students of STIE Perbanas Surabaya to use Mandiri internet banking

The framework underlying this study can be described in Figure 1.

3. RESEARCH METHOD

Sample Classification

The population in this study is all accounting students (Bachelor Program) of STIE Perbanas Surabaya. The research samples are accounting students of STIE Perbanas Surabaya who have used Mandiri internet banking.

The sampling technique used is purposive sampling, that is, the sample with certain criteria set by the researchers. The selection of samples in this study is through the respondents of accounting students (Bachelor Program) of STIE Perbanas Surabaya from 2011 to 2014 who used Mandiri internet banking.

Research Data

Data used in this study are primary data, obtained using a structured list of questions in questionnaire. This study chooses the location in Surabaya. Surabaya is chosen because the city has a great number of Bank Mandiri customers. Sources of data in this study come from the respondents' answers to the questionnaire. Data collection method applied in this study is through a survey by distributing questionnaires on campus of STIE Perbanas Surabaya.

Research Variable

The independent variables used in this study are perceived usefulness, perceived ease of use, perceived trust, perceived service quality and perceived computer anxiety, while the dependent variable is the intention of accounting students of STIE Perbanas Surabaya to use Mandiri internet banking.

Operational Definition of Variable

Perceived Usefulness (X1)

Perceived usefulness is the extent to which a person believes that using a technology will improve his job performance.

Indicator for measuring the perceived usefulness is using an instrument developed by Kusuma and Susilowati (2007), which consists of simplicity in making banking transactions, efficiency in managing finances, increase in productivity, 24-hour services and enjoyable transaction experience.

Perceived Ease of Use (X2)

Perceived ease of use is the extent to which a person believes that using a technology will make him easier to do a job.

Indicator for measuring the perceived ease of use is using an instrument developed by Brian Dwi Saputro and Sukirno (2013), which consists of the ease and effectiveness.

Perceived Trust (X3)

Perceived trust is the belief of certain parties towards others when making a transaction. Indicator for measuring the perceived trust is using an instrument developed by Brian Dwi Saputro and Sukirno (2013), which consists of technological orientation, reputation, security and confidentiality.

Perceived Service Quality (X4)

Perceived service quality is focused on addressing the customer needs and desires and the precise communication to offset the customer expectations.

Indicator for measuring the perceived service quality is using an instrument developed by Brian Dwi Saputro and Sukirno (2013), which consists of performance, features, reliability and aesthetics.

Perceived Computer Anxiety (X5)

Perceived computer anxiety is a fear of using computer technology. Indicator for measuring the perceived computer anxiety is using an instrument developed by Brian Dwi Saputro and Sukirno (2013), which consists of assessment and impact.

The Intention of Accounting Students of STIE Perbanas Surabaya to Use Mandiri Internet Banking (Y)

Intention is an individual attitude which supports that the use of information technology (IT) systems will automatically encourage the uptake and use of IT systems.

Indicator for measuring the intention of customers to use internet banking is using an instrument developed by Brian Dwi and Sukirno (2013), which consists of the desire to use the technology, the support for the technology used and the attention to developments in technology.

Each item of the questions in questionnaire is assessed using a Likert scale of 1 to 5. The assessment score of each question has been predetermined as follows:
(1) SD = Strongly Disagree;
(2) D = Disagree;
(3) U = Undecided;
(4) A = Agree;
(5) SA = Strongly Agree.

Analysis Tools

The statistical instrument used to test the hypothesis is multiple-linear regression. Multiple-linear

regression links one dependent variable to several independent variables in a predictive model. The model used in this study is:

$Y = a + \beta_1 X1 + \beta_2 X2 + \beta_3 X3 + \beta_4 X4 + \beta_5 X5 + e.$ (1)

Where:

Y = Intention to use Mandiri *internet banking*
α = Constant
$\beta_1 – \beta_5$ = Regression Coefficient
X1 = Perceived Usefulness
X2 = Perceived Ease of Use
X3 = Perceived Trust
X4 = Perceived Service Quality
X5 = Perceived Computer Anxiety
e = Error, an error rate estimator in research.

4. DATA ANALYSIS AND DISCUSSION
Validity and Reliability Test

Validity test is used to measure the validity of a questionnaire used in a study. The validity test used in this study is bivariate correlation. The statement point is said to be "valid" when the significance value < 0.05 and r count value > r table.

Reliability test is used to measure a questionnaire which is an indicator of a variable or construct so that the reliability, consistency or stability of the respondents answer can be recognized (Imam Ghozali 2011: 47). In this study the reliability test is performed using Cronbach Alpha (α) where a construct/variable is said to be reliable when the Cronbach Alpha (α) value > 0.60.

In Table 1, it is known that all items of the statement of the variables of usefulness, ease of use, trust, service quality, computer anxiety and intention to use have significance values < 0.05. This shows that all items of the statement that measure the variables of usefulness, ease of use, trust, service quality, computer anxiety and intention to use are said to be "valid".

Based on the results obtained from the reliability test of the research instrument in Table 2, it is seen that all variables have Cronbach's Alpha values above 0.6 so that all research instruments are said to be "reliable".

Classical Assumption Test
Normality Test

In Table 3, the significance value of Asymp. Sig. (2-tailed) is 0552 (> 0.05). It shows that H_0 is accepted, which means that the distribution of residual is normal, thus the residual normality assumption has been fulfilled.

Multicolinearity Test

Based on Table 4, it can be concluded that there is

Table 1
Validity Test

Variable of Perceived Usefulness (X1)

Item	Correlation Coefficient	Sig	Description
X1.1	0.763	0.000	Valid
X1.2	0.667	0.000	Valid
X1.3	0.747	0.000	Valid
X1.4	0.792	0.000	Valid
X1.5	0.851	0.000	Valid

Variable of Perceived Ease of Use (X2)

Item	Correlation Coefficient	Sig	Description
X2.1	0.792	0.000	Valid
X2.2	0.671	0.000	Valid
X2.3	0.744	0.000	Valid
X2.4	0.687	0.000	Valid
X2.5	0.719	0.000	Valid

Variable of Perceived Trust (X3)

Item	Correlation Coefficient	Sig	Description
X3.1	0.781	0.000	Valid
X3.2	0.743	0.000	Valid
X3.3	0.805	0.000	Valid
X3.4	0.609	0.000	Valid
X3.5	0.705	0.000	Valid

Variable of Perceived Service Quality (X4)

Item	Correlation Coefficient	Sig	Description
X4.1	0.705	0.000	Valid
X4.2	0.677	0.000	Valid
X4.3	0.713	0.000	Valid
X4.4	0.664	0.000	Valid
X4.5	0.661	0.000	Valid

Variable of Perceived Computer Anxiety (X5)

Item	Correlation Coefficient	Sig	Description
X5.1	0.805	0.000	Valid
X5.2	0.738	0.000	Valid
X5.3	0.626	0.000	Valid
X5.4	0.574	0.000	Valid
X5.5	0.741	0.000	Valid

Variable of Intention (Y)

Item	Correlation Coefficient	Sig	Description
Y1	0.775	0.000	Valid
Y2	0.770	0.000	Valid
Y3	0.697	0.000	Valid
Y4	0.643	0.000	Valid
Y5	0.689	0.000	Valid

Source: Data processed 2015.

no multicollinearity in the multiple linear regression model generated, because the VIF on each independent variable is less than 10 (VIF <10).

Heteroscedasticity Test

Based on Table 5, it can be concluded that there is no heteroscedasticity in the multiple linear regression model generated, because the level of

Table 2
Reliability Test

Variables	Cronbach Alpha	Description
Perceived Usefulness	0.821	Reliable
Perceived Ease of Use	0.765	Reliable
Perceived Trust	0.776	Reliable
Perceived Service Quality	0.713	Reliable
Perceived Computer Anxiety	0.729	Reliable
Intention	0.753	Reliable

Source: Data processed 2015

Table 3
Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstd. Residual Test
N		103
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.20511500
Most Extreme	Absolute	.078
Differences	Positive	.078
	Negative	-.051
Kolmogorov-Smirnov Z		.795
Asymp. Sig. (2-tailed)		.552

[a.] Test distribution is Normal.
[b.] Calculated from data.
Source: Data processed 2015.

Table 4
Variance Inflation Factor (VIF) Value

Independent Variables	VIF
Perceived Usefulness	2.036
Perceived Ease of Use	2.149
Perceived Trust	1.892
Perceived Service Quality	2.485
Perceived Computer Anxiety	2.224

Source: Data processed 2015.

Table 5
Results of Spearman Rank Correlation

Independent Variables	Level of Significance
Perceived Usefulness	0.796
Perceived Ease of Use	0.502
Perceived Trust	0.963
Perceived Service Quality	0.868
Perceived Computer Anxiety	0.539

Source: Data processed 2015.

Table 6
Result of Durbin Watson Test

	Durbin Watson
Residual	2.215

Source: Data processed 2015.

significance of each independent variable is more than 5% (sig > 5%).

Autocorrelation Test
Autocorrelation in the regression model means that there is a correlation between the sample members which are sorted by time. To determine the presence or absence of autocorrelation symptoms, it can be seen from Watson table with the number of independent variables (k) = 5 and the number of data (n) = 103, so it is known that $d_L = 1.5788$ and $d_U = 1.7818$. Then it can be obtained regional distribution decision whether there is autocorrelation or not.

The value of DW (Durbin Watson) generated is 2.215, or between d_U (1.7818) with 4-d_U (2.2182). So, it can be concluded that between residuals there is no correlation, or the multiple linear regression equation used is free of autocorrelation.

Analysis and Discussion
As presented in Table 7, the multiple linear regression equation is as follows:
Y = 0.338 + 0.199 P.MAN + 0.205 P.KEMUD + 0.227 P.KEPER + 0.260 P.KUALI + 0.028 P.KECEM.

The constant resulted is 0.338. This indicates that if the perceived usefulness, perceived ease of use, perceived trust, perceived service quality, and perceived computer anxiety are constant, then the value of the intention of accounting students of STIE Perbanas Surabaya to use Mandiri internet banking is 0.338.

Coefficient value of the variable of perceived usefulness is 0.199. This means that each one unit increase in the variable of perceived usefulness, the intention to use Mandiri internet banking will increase 0.199, assuming that other variables (perceived ease of use, perceived trust, perceived service quality, and perceived computer anxiety) are constant.

Coefficient value of the variable of perceived ease of use is 0.205. This means that each one unit increase in the variable of perceived ease of use, the intention to use Mandiri internet banking will increase 0.205, assuming that other variables (perceived usefulness, perceived trust, perceived service quality, and perceived computer anxiety) are constant.

Coefficient value of the variable of perceived trust is 0.227. This means that each one unit increase in the variable of perceived trust, the intention to use Mandiri internet banking will increase 0.227, assuming that other variables (perceived usefulness, perceived ease of use, perceived service quality, and perceived computer anxiety) are constant.

Table 7
Multiple Linear Regression Test Results

Coefficients

Model	Unstd. Coeff.		Std. Coeff.	t	Sig.	Correlation			Collinearity Stat.	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(constant)	.338	.334		1.010	.315					
Perceived usefulness	.199	.077	.234	2.564	.012	.630	.252	.164	.491	2.036
Perceived ease of use	.205	.091	.210	2.241	.027	.649	.222	.143	.465	2.149
Perceived trust	.227	.091	.219	2.492	.014	.614	.245	.160	.529	1.892
Perceived service quality	.260	.105	.250	2.472	.015	.669	.243	.158	.402	2.485
Perceived computer anxiety	.028	.095	.028	.295	.768	.581	.030	.019	.450	2.224

a. Dependent Variable: Intention to Use
Source: Data processed 2015.

Table 8
F Test Results

AANOVA b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	6.496	5	1.299	29.367	.000a
Residual	4.291	97	.044		
Total	10.788	102			

a. Predictors: (Constant), perceived usefulness, perceived ease of use, perceived trust, perceived service quality, perceived computer anxiety
b. Dependent Variable: Intention to use
Source: Data processed 2015.

Table 9
Results of Determination Coefficient (R2)

Model Summary b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.776a	.602	.582	.21034	2.215

a. Predictors: (Constant), perceived usefulness, perceived ease of use, perceived trust, perceived service quality, perceived computer anxiety
b. Dependent Variable: Intention to use
Source: Data processed 2015.

Coefficient value of the variable of perceived service quality is 0.260. This means that each one unit increase in the variable of perceived service quality, the intention to use Mandiri internet banking will increase 0.260, assuming that other variables (perceived usefulness, perceived ease of use, perceived trust, and perceived computer anxiety) are constant.

Coefficient value of the variable of perceived computer anxiety is 0.028. This means that each one unit increase in the variable of computer anxiety, the intention to use Mandiri internet banking will increase 0.028, assuming that other variables (perceived usefulness, perceived ease of use, perceived trust, perceived service quality) are constant.

F Test
As presented in Table 8, it shows that F-count value is 29.367 with a significance level of 0.000, or less than 0.05. This means that the variables of perceived usefulness, perceived ease of use, perceived trust, perceived service quality, and perceived computer anxiety simultaneously have significant effect on the intention to use Mandiri internet banking. Based on these values, it can be said that the multiple linear regression model produced is suitable to determine the influence of perceived usefulness, perceived ease of use, perceived trust, perceived service quality, and perceived computer anxiety on the intention to use Mandiri internet banking.

Determination Coefficient (R^2)

As in Table, the results of determination coefficient test indicate that the variable of intention to use Mandiri internet banking can be explained by the variables of perceived usefulness, perceived ease of use, perceived trust, perceived service quality, and perceived computer anxiety by 60.2%, while the remaining (39.8 %) is explained by other factors that are not included in this research model.

T test

As shown in Table 10, it shows that the results of t test of each independent variable are:

1. The *t*-computed value of the variable of perceived usefulness is 2.564, with a significance level of 0.012 (sig < 5%). It means that the variable of perceived usefulness partially has a significant positive effect on the intention to use Mandiri internet banking.

2. The *t*-computed value of the variable of perceived ease of use is 2.241, with a significance level of 0.027 (sig < 5%). It means that the variable of perceived ease of use partially has a significant positive effect on the intention to use Mandiri internet banking.

3. The *t*-computed value of the variable of perceived trust is 2.492, with a significance level of 0.014 (sig < 5%). It means that the variable of perceived trust partially has a significant positive effect on the intention to use Mandiri internet banking

4. The *t*-computed value of the variable of perceived service quality is 2.472, with a significance level of 0.015 (sig < 5%). It means that the variable of perceived service quality partially has a significant positive effect on the intention to use Mandiri internet banking

5. The *t*-computed value of the variable of perceived computer anxiety is 0.295, with a significance level of 0.768 (sig > 5%). It means that the variable of perceived computer anxiety partially has no significant effect on the intention to use Mandiri internet banking.

The Effect of Perceived Usefulness on the Customer's Intention to Use Mandiri Internet Banking

The result of this study indicates that the variable of perceived usefulness partially has a significant positive effect on the intention to use Mandiri internet banking, that is, the higher the usefulness obtained by the customer, the higher the intention to use Mandiri internet banking. The result of multiple linear regression analysis indicates that the t-

count value of the variable of perceived usefulness is 2.564, with a significance level of 0.012 (sig < 5%).

Perceived usefulness refers to consumer's perception that using internet banking will improve customer experience, such as time-efficient and energy-efficient. Perceived usefulness has an effect on consumer attitudes in using internet banking. According to Dhavis (1989), perceived usefulness has a significant effect on usage intention. As the breakdown, internet banking system needs a system that is easy to learn and easy to use.

The results of several previous studies also show that perceived usefulness has a positive influence on the attitude of the use of technology. Among others are the research conducted by Maharsi and Yuliani (2007) and Shahram Gilaninia et al. (2011).

The Effect of Perceived Ease of Use on the Customer's Intention to Use Mandiri Internet Banking

The result of this study shows that the variable of perceived ease of use partially has a significant positive effect on the intention to use Mandiri internet banking, i.e. the higher the ease gained, the higher the customer intention to use Mandiri internet banking. The result of multiple linear regression analysis indicates that the t-count value of the variable of perceived ease of use is 2.241, with a significance level of 0.027 (sig < 5%).

Perceived ease of use is the level at which an individual believes that using a particular system would be free of errors. So, if someone feels that using a particular system is not difficult and convoluted, he would feel that the system is useful in helping to improve his job performance. This perception will have an impact on behavior, i.e. the higher the one's perception of the ease of use of the system, the higher the level of utilization of information technology (Igbaria 2000) in Ratih (2009).

The results of several previous studies also show that perceived ease of use has a significant positive effect on the attitude of the use of technology. Among others are the research conducted by by Al-Somali et al. (2008), Brian Dwi Saputro and Sukirno (2013) and Retania and Zaki (2014).

The Effect of Perceived Trust on the Customer's Intention to Use Mandiri Internet Banking

The result of this study indicates that the variable of perceived trust partially has a significant positive effect on the intention to use Mandiri internet banking, i.e. the higher the customer confidence, the higher the customer intention to use Mandiri inter-

net banking. The result of multiple linear regression analysis indicates that the t-count value of the variable of perceived trust is 2.492, with a significance level of 0.014 (sig < 5%).

Dandapani and Lawrence (2008) in Retania and Zaki (2014) found that internet banking is an economical way for a bank to provide services to its customers. Therefore, customer trust must be maintained so that the use of these services could be maintained, or can even make the non-users become the users. Maharsi and Fenny (2006), in their research, mention that customer trust must be maintained as a result of increasingly fierce competition between banks. Customer trust is an important factor that may affect customer intentions to use or not to use internet banking. According to Brian (2013), trust is much needed by the bank and the customer in order to create a bond between the two parties. Security of customer data is quite necessary to prevent from fraud or deception. This implies that internet banking would prevent or lessen a sense of doubt of the consumers about internet banking.

The results of several previous studies show that perceived trust has a significant positive effect on the attitude of the use of technology. Among others are the research conducted by Jajuk Herawati and Prayekti (2011), Brian Dwi Saputro and Sukirno (2013) and Retania and Zaki (2014).

The Effect of Perceived Service Quality on the Customer's Intention to Use Mandiri Internet Banking
The result of this study also shows that the variable of perceived service quality partially has a significant positive effect on the intention to use Mandiri internet banking, i.e. the higher the service quality provided, the higher the customer intention to use Mandiri internet banking. The result of multiple linear regression analysis indicates that the t-count value of the variable of perceived service quality is 2.472, with a significance level of 0.015 (sig < 5%).

Mehra et al. (2011) in Brian Dwi Saputro and Sukirno (2013) state that internet banking is a service channel in which the customers can continue to use banking services from different locations, thus giving more value to the bank. Internet banking also presents an opportunity for the banks in developing markets by attracting new customers from the internet users. So, it can be concluded that if the service quality of a system is good, someone will be interested to use it and there is no worry in using it because the service quality is good and safe. According to Brian Dwi Saputro and Sukirno

(2013), good service quality will give customers the ease of clarity of the products offered by internet banking. This implies that internet banking should be able to provide more detailed information to its customers in order to be more interested in using internet banking.

The results of several previous studies show that the variable of perceived service quality has a significant positive effect on the attitude of the use of technology. Among others are the research conducted by the Sri Maharsi (2007), Jajuk Herawati and Prayekti (2011) and Brian Dwi Saputro and Sukirno (2013).

The Effect of Perceived computer Anxiety on the Customer's Intention to Use Mandiri Internet Banking
This study indicates that perceived computer anxiety partially has no significant effect on the intention to use Mandiri internet banking. High anxiety will result in low customer interest in using Mandiri internet banking. It might cause the fear within the customer's feeling such as loss of the phone or they do not remember the username and password of the internet banking. The result of multiple linear regression analysis indicates that the t-computed value of the variable of perceived computer anxiety is 0.295, with a significance level of 0.768 (sig > 5%).

The interpretation or explanation of the table of crosstab X5 with Y is that there are 103 data that can all be processed (no missing) with a validity rate of 100%. The maximum value of the variable X5 and Y is the same, i.e. 25, and the minimum value of the variable X5 and Y is the same, i.e. 19, with the mean value of the variable X5 is 21.67 and variable Y is 21.48. The respondents who answered the total value of the variable Y at 19, with a total value of variable X5 at 20 is 1 (one) respondent (1%). The respondent who answers the total value of the variable Y at 20, with a total value of variable X5 at 20 is 21 respondents (20.4%). So, total of 103 respondents have been tested.

Brian Dwi Saputro and Sukirno (2013), in their research, explain that computer anxiety within the customers themselves can make the customers stay away from the systems that are run automatically, so that the data and results are not consistent with what they expected. It implies that internet banking should be able to provide more information and explanations to customers so that customers are confident and willing to establish themselves to use internet banking as a tool of transactions that can produce all what desired by the customers.

The results of several previous studies show

that the variable of computer anxiety partially has no significant effect on the attitude of the use of technology. The study was conducted by Brian Dwi Saputro and Sukirno (2013).

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS
Based on the arguments in the discussion, it can be concluded as follows:
1. The higher the usefulness obtained by the customer, the higher the customer's intention to use Mandiri internet banking. This implies that in the future, Mandiri internet banking should develop and increase its usefulness so that the consumer can perform banking transactions more easily.
2. The higher the ease of use, the higher the customer's intention to use Mandiri internet banking. This implies that in the future, Mandiri internet banking should develop and maintain the ease of use of technology so that the consumer can perform banking transaction more easily.
3. The higher the trust, the higher the customer's intention to use Mandiri internet banking. This implies that in the future, Mandiri internet banking should prevent or lessen the customer's sense of doubt about Mandiri internet banking.
4. The higher the service quality, the higher the customer's intention to use Mandiri internet banking. This implies that in the future, Mandiri internet banking should be able to provide more detailed information to its customers so that they are more interested in using Mandiri internet banking as a means of practical banking transaction.
5. The higher the anxiety, the lower the customer's intention to use Mandiri internet banking. It is possibly caused by the sense of fear within the customers, such as loss of phone or do not remember the username and password of Mandiri internet banking. Computer anxiety within the customers themselves can make them stay away from the systems that are run automatically so that the data and results are not consistent with their expectation. This implies that in the future, Mandiri internet banking should be able to provide more information and explanations to customers so that the customers are confident and interested in using Mandiri internet banking as a means of transactions that can produce all desired by the customers.

This study has some limitations, among others are:
1. This study only uses the respondents of ac-counting students (Bachelor Program) of STIE Perbanas Surabaya with total questionnaires returned and can be processed are 103, while 17 questionnaires are not returned.
2. This study only processes the data of the respondents who have used Mandiri internet banking.
3. In this study, there are two criteria of the period of using Mandiri internet banking: less than one year and more than one year. So, the respondents who have used less than one year may have less experience and knowledge in using Mandiri internet banking.
4. This study has not been based on the perception of the bank concerned. The opinion is based solely on the users of internet banking of the bank concerned.

The suggestions that can be put forward for further studies as the following:
1. Further studies are expected to increase the number of samples such as the customers who have been using Mandiri internet banking in East Java and Java.
2. Further studies are expected to use the respondents who have had experience of using Mandiri internet banking for more than one year only so that the results would be clear and deep.
3. Further studies are expected to consider and re-examine the variable of perceived computer anxiety, because, in this study, the variable has no significant effect.
4. Further studies are expected to obtain in-depth information and provide results based on the existing facts by conducting other techniques such as through direct interviews with respondents in the study.
5. Further studies are expected to use the respondents' perception of other parties that is the banks as the providers of internet banking.

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