

PROCEEDINGS

The 3rd 2015 IBEA International Conference on Business, Economics and Accounting

NIKKO Hotel, Ho Chi Minh City, Vietnam 15-17 April 2015

Hosted by :



University of Economics
Ho Chi Minh City
Vietnam





The LIST of CONTENT

A Message From The Conference Chair		x
Welcome Speech From Rector Of UEH		xi
Resume Of Keynote Speechs		xi
Advisory Boards		xvi
Scientific Committees/Reviewers		xvi
Committees		xvii
Supporting Committees		xvii
Session Chairs		xvii
Conference Schedule		xviii
Paper of Keynote Speaker		
The Overview Of Vietnam Accounting System Since 1975 And The Process Of Vietnam's Convergence To IFRS	Nguyen Xuan Hung <i>School of Accounting and Auditing University of Economics Ho Chi Minh City Vietnam</i>	xxxix
Accounting		
Audit Committee: Gender And Ethnic Diversity – Evidence From Malaysia	Nik Mohamad Zaki Nik Salleh <i>Faculty of Management, Multimedia University (MMU), Malaysia</i> Mohd Hassan Che Haat <i>School of Maritime Business and Management, Universiti Malaysia Terengganu (UMT), Malaysia</i>	1
Integration in The Field of Audit Services Vietnam- Current Situation and Challenges joining ASEAN economic Community(AEC)	Phan Thanh Hai <i>Duy Tan University, Da Nang City, Vietnam</i>	14
Evaluation The Presentation And Disclosure About Nonfinancial Information Of Listed Firms At Ho Chi Minh City Stock Exchange (Hose) In Case Of Vietnam For The Year 2012-2013	Ha Xuan Thach <i>University of Economics Ho Chi Minh City</i> Duong Hoang Ngoc Khue <i>University of Finance and Marketing</i>	19
Investigating Accounting Information Quality And Accounting Information Systems Through Organizational Factors (Survey On Manufacturing Companies In Bandung-Indonesia)	Yenni Carolina <i>Accounting Department, Maranatha Christian University , Bandung - Indonesia</i>	31
Antecedents Of The Quality Of Accounting Information (Survey On Commercial Banks In Bandung)	Rapina <i>Accounting Department-Faculty Of Economics Maranatha Christian University Bandung-Indonesia</i>	42

The Effect Of Internal Control Effectiveness On The Quality Of Financial Information: A Survey Research Of The Local Government	Ita Salsalina Lingga <i>Faculty of Economics, Maranatha Christian University, Bandung, Indonesia</i>	53
The Effect Of Software Fit And Business adaptation On Accounting Packaged Software Implementation Success: An Empirical Case In Ho Chi Minh City, Vietnam	Bui Quang Hung <i>Accounting Information Systems Lecturer Faculty of Accounting and Auditing University of Economics Hochiminh city, Vietnam</i>	66
The Overview Of Tax System For The Period 1986 – 2014 And Suggestions For Future Tax System From 2015 To 2020	Ma Van Giap <i>University of Economics, Ho Chi Minh City</i>	76
Influence Factors On Internal And External Company To Audit Delay: Empirical Study On Companies Listed In Indonesia Stock Exchange In 2012-2013	Christine Dwi Karya Susilawati Aga Primasto <i>Christian Maranatha University, Bandung</i>	83
The Structure Of Malaysian Audit Market: From 2008 To 2010	Mohamad Naimi Mohamad-Nor Shamharir Abidin <i>School of Accountancy, College of Business, Universiti Utara Malaysia</i>	94
The Effect Of Management Accounting Use On Universities' Sustainable Competitive Advantage	Sondang Mariani Rajagukguk <i>Maranatha Christian Unniversity - Indonesia</i>	104
ERP - Accounting Demands And Information Technology Supporting	Tran Duy Vu Ngoc Lan <i>Industrial University of Ho Chi Minh City , Accounting and Auditing Department</i>	114
Evaluate The Providing Information In The Financial Statement Of Vietnamese Enterprises	Thinh Quoc Tran <i>Accounting - Auditing Faculty, Banking University, Vietnam</i>	121
Value Relevance Of Nonfinancial Information Disclosed In Annual Reports During The Global Financial Crisis. Evidence From Vietnamese Public Enterprises	Hiep Thien, Trinh <i>School of Accounting and Auditing, University of Economics HCMC, Vietnam</i>	129
Implementing The 360 Degree Leader Principles For Accounting Student Through GT Program	Hanny Accounting Department <i>Maranatha Christian University , Indonesia</i>	140
Investigation Toward Accounting In Indonesian SMEs : An Emphasis To Appropriate Practice For Small-Medium Enterprises	Linda Kristina Chandra Arifin Ari Budi Kristanto Elisabeth Penti Kurniawati <i>Satya Wacana Christian University Salatiga, Indonesia</i>	145
The Relationship Between Accounting Information Reported In Financial Statements And Stock Returns - Empirical Evidence From Vietnam	Hai, Tran Thi Thanh Diem, Nguyen Ngoc Binh, Ho Quoc <i>University Of Economics Ho Chi Minh City (UEH)</i>	156



The Factors Affecting The Level Of Accounting Information Publication Of The Real Estate Enterprises Listed On The Stock Market Of Viet Nam	Toan Le Duc, Phu Huu Nguyen <i>Duy Tan University, Danang City VietNam</i> Man Quang Le <i>University of Finance –Marketing, HVMV, VietNam</i> Anh Nguyen Ngoc Le <i>La Trobe University, Melbourne, Australia</i>	163
Application Of Balanced Scorecard (BS) To Responsibility Accounting To Evaluate The Achievements Attained By Logistics Enterprises	Van Thi Thai Thu <i>Quy Nhon University, Viet Nam</i>	176
Business Ethics		
A Conceptual Framework For An Investigation Of Employees’ Ethical Behaviors In Thailand	Phathara-on Wesarat <i>Faculty of Humanities and Social Sciences Prince of Songkla University (Pattani Campus)</i>	187
Analysis Of The Association Between Nominal Variables In Statistical Study Of Information Flows About Academic Ethics	Milan Terek <i>University Of Economics In Bratislava, Slovakia</i> Peter Kročitý <i>School Of Management In Trencin, Slovakia</i>	195
Ethical Attitudes Toward Tax Evasion: A Cross Cultural Study Between Turkey And Australia	Robert W. McGee <i>Fayetteville State University, School of Business and Economics, United States</i> Ken Devos <i>Monash University, Department of Business Law and Taxation, Australia</i> Serkan Benk <i>Inonu University, Department of Public Finance, Turkey</i>	202
Impediments To A Conceptual CSR Assurance Framework	Barry Ackers <i>University Of South Africa (UNISA)</i>	212
Finance		
Kerala Model Of Regulating Money Lending Business: A Study On ‘Operation Kubera’	Jaya Mathew Reeba Kurian <i>K J Somaiya Institute of Management Studies and Research, India</i>	225
Break-Even Point Analysis In Micro Enterprise In Palangkaraya	Adhitia Toria Jaya, Paskah Ika Nugroho Linda Ariany Mahastanti <i>Faculty of Economics and Business Universitas Kristen Satya Wacana</i>	234
The Impacts Of Income Smoothing Toward Bond Ratings	Sebastianus Wahyu Krisseptiyan MI Mitha Dwi Restuti <i>Satya Wacana Christian University, Salatiga, Indonesia</i>	241
The Harmonization Between Vietnamese GAPP And IFRS For Presenting Consolidated Financial Statements	Bui Van Duong <i>University of Economics Ho Chi Minh City</i> Tran Hong Van <i>University of Finance and Marketing</i>	252

The Analysis Of Company's Internal Factors That Affect Debt Level	Peter <i>Maranatha Christian University</i>	26
Analysis Of Financial Statements Format In Micro-Fair Judgmental And Macro-Uniform Countries	Jonathan Budi Setiawan Ari Budi Kristanto Elisabeth Penti Kurniawati <i>Satya Wacana Christian University Salatiga</i>	27
The Impact Of Managerial Ownership, Institutional Ownership And Company Size Towards Debt Policy (Studies In Property And Real Estate Companies In IDX In 2011-2013)	Yezia Bernice <i>(Alumni of Economics and Business Faculty, Satya Wacana Christian University)</i> Yeterina Widi Nugrahanti Linda Ariany Mahastanti <i>Economics and Business Faculty, Satya Wacana Christian University</i>	28
Market Risk Models Performance And Economic Parameters In The Asia-Pacific FX Rate Market	Eliška Stiborová Barbota Sznepková Tomáš Tichý <i>Technical University Ostrava, Faculty of Economics, Department of Finance, Sokolská, Czech Republic</i>	30
Analyze The Influence Of Capital Adequacy Ratio, Non Performing Loan, Operating Efficiency, Net Interest Margin And Loan To Deposit Ratio To Return On Asset	Mathius Tandiontong Grady Surianto <i>Maranatha Christian University</i>	30
Compliance Of Documentation Transfer Pricing Requirements In Foreign Direct Investment Enterprises In Vietnam	Mai Thi Hoang Minh Nguyen Thi Ngoc Bich <i>University Of Economics Of Ho Chi Minh City</i>	31
An Experimental Study Affects Of The Financial Characteristics On The Financial Information Transparency Extent Of Listed Companies On The Vietnamese Stock Market	Vo Van Nhi <i>Faculty Of Accounting And Auditing. University Of Economics Ho Chi Minh City</i> Le Thi My Hanh <i>Faculty Of Accounting. Ton Duc Thang University, Vietnam</i>	31
Financial Report Quality, Short-Term Debt, And Investment Efficiency	Phan Thi Bich Nguyet, <i>University Of Economics Ho Chi Minh City, Viet Nam</i> Nguyen Cong Tien Pham Duong Phuong Thao	31
In E-Banking We Trust	Surya Setyawan <i>Maranatha Christian University, Bandung, Indonesia</i>	31



Application Of Association Rules In Data Mining For Financial Decision Making	Vo Ngoc Tuyet Phuong <i>Systemgear Vietnam Ltd, Vietnam</i> Huynh Van Tran <i>Larion Computing Ltd, Vietnam</i> Do Phuc <i>University of Information Technology - HCM, Vietnam</i>	367
Economics And Syariah Economics		
Building Economics Equilibrium Model In Indonesia Toward Macroeconomic Variables, <i>New Consensus Macroeconomics</i> Approach	Marselina <i>Economic and Business Faculty Lampung University</i>	377
The Influence Of Macroeconomic Variables On Three ASEAN Share Price Index	Benny Budiawan Tjandrasa <i>Maranatha Christian University, Indonesia</i>	388
Competitiveness Map Of ASEAN Countries In The Framework Of The ASEAN Economic Community	Murti Lestari Indri Prasasyaningsih <i>Duta Wacana Christian University; Yogyakarta; Indonesia</i>	400
Agricultural Development In Food Estate Program Towards Cash Waqf-Based To Indonesian Food Sovereignty	Siti Inayatul Faizah <i>Faculty Of Economic And Bussiness, Airlangga University, Indonesia</i>	411
The role of Indonesia's Economic Democracy in a sustainable and inclusive development in Indonesia	Romi Adetio Setiawan <i>Faculty of Sharia and Islamic Economics. Institut Agama Islam Negeri, Bengkulu</i>	422
Customers' Interest In Saving Money On Islamic Banking In The City Of Bengkulu	Sirajuddin M. Romi Adetio Setiawan <i>Institut Agama Islam Negeri Bengkulu</i>	431
The Impact Of Local Government Spending For Education, Health, And Infrastructure To Human Development Index In East Java - Indonesia	Ventina Natra Permata Gustin Tanggulangan <i>Satya Wacana Christian University</i>	442
BI Rate As Controlling Inflation Study In Islamic Monetary	Desi Isnaini, Fatimah Yunus Eka Sri Wahyuni <i>Faculty of Sharia and Islamic Economics Institut Agama Islam Negeri, Bengkulu-Indonesia</i>	453
Marketing		
Factors Influences People Behaviors In Online Shopping: A Conceptual Model	Setiawan Assegaff Joni Devitra <i>Program Magister Sistem Informasi, STIKOM Dinamika Bangsa, Jambi, Indonesia</i>	465
Big Data In Public Health Context Of Social Marketing: A Case Study Regarding The Ebola Outbreak	Metin Argan <i>Anadolu University, Turkey</i> Alper Ozer <i>Ankara University, Turkey</i> Mehpare Tokay Argan <i>BilecikSeyhEdebalı University, Turkey</i>	473

Mediating Effect Of Student Satisfaction On Student Loyalty	Herry Mulyono <i>Program Magister Sisteminformasi STIKOM Dinamika Bangsa Jambi, Indonesia</i>	482
Money Attitude And Impulse Buying	Maria Rio Rita Vita Agesi Argentina <i>Satya Wacana Christian University, Indonesia</i>	494
Personal And Social Motives Influenced The Decision Making To Participate In Brand Community (A Case Study)	Danis Ayu Widiastutik Eristia Lidia Paramita <i>Faculty Of Economics And Business, Satya Wacana Christian University Salatiga, Indonesia</i>	503
Antecedents Of Customer Positive Emotion And Behavioral Intentions In Indonesia Traditional Wet Market Setting	Asep Hermawan Husna Leila Yusran <i>Faculty of Economics-Trisakti University</i>	511
Restaurant Marketing Strategy Formulation: Case Study Of Small Size Restaurants In Ubud, Bali	I Nyoman Arcana nyoman. Gusti Ayu Dewi Hendriyani <i>Bali Tourism Institute, Nusa Dua Sekolah Tinggi Pariwisata Nusa Dua, Bali</i>	521
The trend of show rooming and web rooming behaviors of the consumers in Ho Chi Minh City	DINH Tien Minh <i>University of Economics Ho Chi Minh City</i>	531
The Terrible Movies Audiences' Emotion Reactions And Behavior Intentions	Tsung-Ju Yang Huang,Hsu-Li Yu-Lin Shen Wang-Hsin Peng <i>Institute of Service Industries and Management, Minghsin University of Science and Technology, Taiwan</i>	541
The Impacts Of Brand Awareness And Image On The Decision-Making Of The Children's English School	Tsung-Ju Yang Pei-FenChin Yi-Chen Tu, Wang-Hsin Peng <i>Institute of Service Industries and Management, Minghsin University of Science and Technology, Taiwan</i>	551
Consumer Acceptance Of Functional Foods In Ho Chi Minh City	Bui Duy Tung <i>University of Economics Ho Chi Minh City</i>	561
Human Resources Management		
Designing Office Layout For Faculty Staffs At University To Increase Efficiency And Effectiveness	Fanny Kristine Imelda Junita <i>Department of Management Maranatha Christian University, Bandung, Indonesia</i>	571
A Labour Mobility As An Adjustment Mechanism	Eva Muchová <i>University Of Economics In Bratislava, Slovakia</i> Marek Kálovec <i>University Of Economics In Bratislava, Slovakia</i>	571



Knowledge Transfer Process Acceleration By Using SECI Model Approach Which Is Adapted To The Javanese Community Local Wisdom "Slametan" (A Case Study Of Cracker Enterprises In Tuntang, Semarang Regency)	Linda Ariany Mahastanti Yeterina Widi Nugrahant <i>Faculty of Economics and Business of SWCU Salatiga Indonesia</i> Sri Hartini <i>Faculty of Mathematics and Science of SWCU Salatiga Indonesia</i>	587
Self Control, Illusion Of Control And Information Technology Support Towards Rational Decision Making And Their Effects On Performance	Lieli Suharti Nilton Paiva <i>Faculty of Economics and Business, Satya Wacana Christian University</i>	598
Analysis On The Motivations Of Millennial Generations (Fresh Graduates) As Job Seeker Toward Using Online Recruitment Media	Edwin Johan Santoso Rosaly Franksiska <i>Satya Wacana Christian University, Indonesia</i>	611
Dual Role Conflict, Work Stress, And Performance: Social Supports As A Moderating Variable	Lieli Suharti Hetsina Athalia Karatem <i>Faculty of Economics and Business, Satya Wacana Christian University, Indonesia</i>	622
The Effect Of Islamic Work Ethics Towards The Commitment And Islamic Performance Of Employees Within The Business Units Of Islamic Boarding Schools In East Java	Ari Prasetyo <i>Department of Syariah Economics, Faculty of Economics and Business, Airlangga University</i>	631
Is Business Excellence Dependent On Organizational Culture And ICT? Case Of Emirati Company	Mian Ajmal <i>College of Business Administration. Abu Dhabi University</i>	645
Mix Issues		
Global Leaders: The Key To Success For Family Business In Indonesia In The AEC Era	Asni Harianti <i>Management Department, Maranatha Christian University, Indonesia</i> Hanny <i>Accounting Department, Maranatha Christian University, Indonesia</i>	657
Data Mining In Educational Assessment: A Perspective Of Big Data	Apitchaka Singjai <i>Chiang Mai University, College of Art Media and Technology, Software Engineering Department, Chiangmai, Thailand</i>	663
A Case Study: Improving Business Operations At Proven Alternative Co., Ltd.	Surapol Svetsomboon <i>Bangkok University, Thailand</i> Gamon Savatsomboon <i>Maharakham University</i>	670
An Integer Goal Programming Model For Faculty-Course-Time Scheduling In University	Imelda Junita <i>Department of Management Maranatha Christian University, Bandung, Indonesia</i>	680
Country List Of Participants/Presenters		695
List Of Presenters/Participants		695
List Of Universities/Institutions		697



In e-Banking We Trust

Surya Setyawan

suryasetyawan@yahoo.com

Maranatha Christian University, Bandung, Indonesia

Abstract

This research describes the usage of Indonesia's electronic banking (e-banking) i.e. automated teller machine (ATM), debit card, cash deposit machine (CDM), non-cash teller machine, and Internet banking. The usage of internet and advanced gadget for telecommunication force banking industry to enhance their facilities in serving their customers better. In addition, customers are easier to gain their banking information and also their banking transaction. On the other hand, the security of electronic banking become more important to increase customer's believe. I conduct questionnaire to randomized respondents via electronic and manual. The questions depict their trust in using electronic banking such as transfer or electronic payment. It shows that bank customer still have trust in using e-banking for their banking transaction.

Keywords: e-banking, automated teller machine (ATM), debit card, cash deposit machine (CDM), non-cash teller machine, Internet banking, financial behavior.

Introduction

Banking industry competition is getting tighten nowadays. Commercial bank competes to reach better service to fulfill customer's satisfaction. One of the bank's strategies to develop customer's satisfaction is enhancing bank's information technology.

The rapid of telecommunication technology pushes banking industry to enhance its information technology. Allen, McAndrews and Strahan (2002) suggest that banking industry should apply e-finance to run their business in this sophisticated information technology. Starting from the usage of automated teller machine (ATM) in 1970s, the e-finance started to develop to phone banking, mobile banking and Internet banking (Allen *et al.*, 2002; Rose & Hudgins, 2013).

Lin, Wu and Tran (2014) state that Internet banking is growing faster than other e-commerce sectors and has emerged as an evolution in applied banking technology. It is also believed that e-banking decrease cost of banking transaction (Angelakopoulos & Mihiotis, 2011; Beck, 2001; Cyree, Delcoure & Dickens, 2009; Narayanasamy, Rasiah & Tan, 2011; Onay & Ozsoz, 2013), although there is lower profit for several first year in applying e-banking (Onay & Ozsoz, 2013). Moreover, customer's satisfaction can be increase for they can access their financial transaction everywhere (Angelakopoulos & Mihiotis, 2011).

On the other hand, Internet banking also has its dark side. Secure issue such as fraud, misused, hackers threat consumer's faith (Momparker, Lassala & Ribeiro, 2013; Sadeghi & Hanzaee, 2010). Customer becomes dissatisfied and refuses to use e-banking. In addition, customer can directly change to other bank (i.e. competitor) for safety reason. Moreover, it can form a negative financial behavior.

The big question in this research is the security of internet banking. Is the customer believes in e-banking in the middle of sophisticated information technology? This research describes whether customer still believe in e-banking, i.e. ATM, debit card, cash deposit machine (CDM), non-cash teller machine, and Internet banking.





Literature Review

Nowadays banking industry cannot separate with the development of e-finance. Allen *et al.* (2002: 6) define e-finance as the provision of financial services and markets using electronic communication and computation. Application of e-finance includes the usage of computer, telephone, and Internet in banking industry. Customer realizes the e-finance as e-banking, i.e. the bank service that can be access without going to 'brick and mortar' bank.

E-banking consists of the usage of ATM, debit card, phone banking, and Internet banking. The growing of e-finance is very influenced by the development of Internet technology. And the Internet also can be accessed if telecommunication technology of one's country develops rapidly.

The usage of ATM began at a branch office of Britain's Barclays Bank in 1967 (Rose & Hudgins, 2013: 114). The development of ATM is growing faster in the beginning of 21st century. Nowadays almost commercial banks in Indonesia have their own ATM. The ATM are placed in strategic area such as airport, train station, gas station, malls, convenience store, market, education institution, apartment, and also at the bank itself.

I adopt the advantages and disadvantages of ATM from Rose and Hudgins (2013: 115) define the advantages and disadvantages of bank in installing ATM. The advantages are:

- a. reduce the number of bank personnel;
- b. reduce the amount of rented space inside each branch office;
- c. reduce about 50 percent salary expense;
- d. can be placed outside bank office, i.e. strategic places; and
- e. operate 24 hour, even weekend and public holiday.

The disadvantages are:

- a. miss of human touch in serving customer;
- b. bank should replace old machine frequently; and
- c. increase criminal risk such as robbery and vandalism.

I can conclude that the advantages and disadvantages related to human resource and humanity itself.

The ATM technology also developed into many types such as non-cash teller machine and cash deposit machine (CDM). Non-cash teller machine is teller machine that has no ability to withdraw money. It only can be used to transfer, pay e-commerce transaction (e.g. pay online ticket, prepaid electricity, prepaid mobile phone token) pay credit card, check balance inquiry, deposit store card, information about foreign exchange rate and other non-cash transaction. In my opinion, non-cash teller machine has the lowest risk for it has no contain cash.

CDM is teller machine that can receive cash deposit and other simple transaction. The cash deposit also can transfer directly to other account instead of customer's individual account. However, CDM is very risky for it receives lots of cash. It should be placed with high secure system. Nowadays banks install non-cash teller machine and CDM in several strategic places. Probably the installation of non-cash teller machine and CDM are expensive.

Telephone banking is banking service via telephone. It is very popular in the end of 20th century. Customer can ask banking information and even banking transaction from one's phone only. Rose and Hudgins (2013: 117) state that telephone banking is more humanists for customer can communicate with bank better than ATM. However, this kind of service has a high risk in fraud. Bank cannot recognize their customer only from one's voice.

The development of Internet technology brings bank service into Internet banking era. Customer can access banking transaction by using computer, mobile phone, PDA, tablet, or



smart phone. It is believe that this service is the easiest way for customer beside ATM and phone banking. Rose and Hudgins (2013: 119) state that through the Internet a customer can usually:

1. verify in the real time account balances at any time and from any location;
2. move funds instantly from one account to another;
3. confirm that deposits of funds have been received, checks have cleared, and online transactions have been completed;
4. view and print images of checks that have passed through a customer's account;
5. submit an application for loans and credit cards; and
6. carry out online bill paying (such as telephone and utility bills).

Data and Questionnaire

This research is a descriptive research. I have spread 200 questionnaires to randomized people. The questionnaires also spread both in manual and electronic (Google Forms). There are 106 people (only 57%) who response the questionnaire. The response rate is shown in Table 1.

Table 1
Response Rate

Type of Questionnaire	Distributed	Responded	Response Rate
Manual	65	56	86.15%
Electronic	135	50	37.04%

The questionnaire consists of respondent demographic data and opinion about e-banking. The respondent demographic data's form is multiple choices. It consists of gender, age, bank, Internet banking usage, occupation and education.

The opinion questions are scale-form questions that consist of the usage of ATM, debit card, CDM, non-cash teller machine, Internet banking, and also the usage of teller and the denial of using e-banking. The scale is 1 for totally disagree, 2 for disagree, 3 for slightly agree, 4 for agree and 5 for totally agree.

Result

This part discuss about respondents' characteristic, result of ease to use, ease to understand, secure in using e-banking, effectiveness of e-banking, comparison between e-banking and teller, security of non-e-banking service and denial of using e-banking.

Table 2 shows the respondent characteristic. There are about 2/3 male and 1/3 female. The majority of respondent are student with 20 to 24 years old, i.e. university student who is graduated from senior high school.





Table 2
Respondents' Characteristic

Gender	Percent	Age	Percent	Number of Bank	Percent	Duration using Internet banking	Percent
Male	66.04%	Under 20	16.04%	One	44.34%	Never	35.85%
Female	33.96%	20-24	41.51%	Two	30.19%	Below one year	13.21%
		25-29	15.09%	Three	11.32%	1-2 years	18.87%
		30-34	12.26%	Four	8.49%	3-4 years	15.09%
		35-39	7.55%	Five	4.72%	5-6 years	5.66%
		40-44	5.66%	None	0.94%	Above 6 years	11.32%
		Above 45	1.89%				

Career	Percent	Education	Percent
Student	53.77%	Elementary	0.00%
Full-time entrepreneur	2.83%	Junior High School	0.00%
		Senior High School	50.00%
Half-time entrepreneur	3.77%	Diploma	3.77%
State employees	1.89%	Bachelor	28.30%
Private employees	30.19%	Master	15.09%
Professionals	2.83%	Doctor	2.83%
Other	4.72%		

There are more than 38 percent workers and professionals in this research sample. Most of their salary, wages, and other income are transferred to specific bank. Several of them also have about two or three bank account for they avoid clearing time. This group of sample also only about one to two years experience in Internet banking. I do an informal interview to several of them, and I found that most of them check their salary in ATM, and several of them using Internet banking to check their salary.

The entrepreneur group, both full-time and half-time, has a different characteristic. Their experience in using Internet banking slightly higher than workers and professionals. Moreover, they have about three or four bank account with different bank for the same reason with workers and professionals. Unfortunately, the sum of this group only six percent for I cannot discuss further.

It is also shown that the respondents who are above 40 years old are rarely using Internet banking, except those are who has master and doctor background. This group can be classified as a conservative in using e-banking.

The next discussion (Table 3) is about ease to use e-banking. Most of respondent agree that ATM and debit card are easy to use. The sophisticated teller machine, i.e. CDM and non-cash teller machine, is not quite agree for they are relative new and installed at only several places. The CDM and non-cash teller machine are popular among student and youngster.





Table 3
Ease to use

	Totally disagree	Disagree	Slightly agree	Agree	Totally agree
Automatic Teller Machine (ATM)	0.00%	0.94%	7.55%	33.02%	58.49%
Debit Card	0.00%	0.94%	15.09%	37.74%	46.23%
Cash Deposit Machine (CDM)	3.77%	3.77%	31.13%	40.57%	20.75%
Non-Cash Teller Machine	1.89%	6.60%	27.36%	35.85%	28.30%
Internet Banking	1.89%	4.72%	26.42%	34.91%	32.08%

The usage of Internet Banking is not quite easy to use, but most of respondent tend to agree. It could be the step to do the transaction is more complicated than ATM and debit card.

Table 4
Ease to understand

	Totally disagree	Disagree	Slightly agree	Agree	Totally agree
Automatic Teller Machine (ATM)	0.00%	2.83%	9.43%	38.68%	49.06%
Debit Card	0.94%	0.94%	16.98%	44.34%	36.79%
Cash Deposit Machine (CDM)	3.77%	4.72%	31.13%	40.57%	19.81%
Non-Cash Teller Machine	1.89%	6.60%	27.36%	39.62%	24.53%
Internet Banking	1.89%	9.43%	26.42%	31.13%	31.13%

Table 4 describes about ease to understand the e-banking. ATM is the easiest way to understand, follow by debit card. CDM and non-cash teller machine a little bit easy to understand, but Internet banking is easier than CDM and non-cash teller machine.

Table 5
Secure in using e-banking

	Totally disagree	Disagree	Slightly agree	Agree	Totally agree
Automatic Teller Machine (ATM)	0.00%	11.32%	25.47%	34.91%	28.30%
Debit Card	0.94%	1.89%	28.30%	44.34%	24.53%
Cash Deposit Machine (CDM)	3.77%	9.43%	37.74%	34.91%	14.15%
Non-Cash Teller Machine	1.89%	10.38%	28.30%	36.79%	22.64%
Internet Banking	1.89%	10.38%	32.08%	32.08%	23.58%

The secure in using e-banking is almost 'slightly agree' to 'agree'. It is because there are lots of criminals who are using technology or even hypnotize and psychology to cheat bank customers. The criminals can crack the Internet banking so that they can steal money from





customers. The criminals also use SMS or telephone to contact customers and pretend there is an accident or false SMS; in addition, they ask customers to transfer money to them. This kind of cheating obviously decreases the trust in using e-banking. Nevertheless, there are only a few respondents who are 'disagree'.

Table 6
Effectiveness of e-banking

	Totally disagree	Disagree	Slightly agree	Agree	Totally agree
Automatic Teller Machine (ATM)	0.94%	7.55%	16.04%	33.96%	41.51%
Debit Card	0.94%	1.89%	19.81%	40.57%	36.79%
Cash Deposit Machine (CDM)	2.83%	3.77%	27.36%	37.74%	28.30%
Non-Cash Teller Machine	4.72%	3.77%	24.53%	39.62%	27.36%
Internet Banking	0.94%	2.83%	16.98%	31.13%	48.11%

Table 6 shows that most of respondents agree that e-banking is more effective than go to bank. The most effective is Internet banking, follow by ATM. Respondents also think that debit card is effective, but not totally agree. It can be said that respondents think that cash method is more effective than debit card.

Table 7
Comparison between e-banking and teller

	Totally disagree	Disagree	Slightly agree	Agree	Totally agree
Automatic Teller Machine (ATM)	0.94%	1.89%	16.04%	38.68%	42.45%
Debit Card	0.94%	5.66%	23.58%	35.85%	33.96%
Cash Deposit Machine (CDM)	4.72%	12.26%	30.19%	32.08%	20.75%
Non-Cash Teller Machine	1.89%	9.43%	26.42%	38.68%	23.58%
Internet Banking	3.77%	4.72%	23.58%	38.68%	29.25%

Table 7 shows that e-banking still more applicable than go to bank. Nevertheless, Internet banking, non-cash teller machine and CDM are not too popular to be used by respondents. It confirms the traditional banking can be accepted by respondents.

Table 8
Security of non-e-banking service

	Totally disagree	Disagree	Slightly agree	Agree	Totally agree
Withdraw money from teller	6.60%	23.58%	37.74%	18.87%	13.21%
Deposit money to teller	2.83%	16.98%	33.02%	31.13%	16.04%
Pay cash	8.49%	18.87%	35.85%	26.42%	10.38%

Table 8 discusses about the security of using the non-e-banking. Respondents are 'slightly agree' and tend to 'disagree' to withdraw money from teller.



Moreover, respondents are 'slightly agree' and tend to 'agree' to deposit their money to teller. This response is a little bit contrary with Table 5 that shows slightly agree to agree feeling secure in using e-banking

Table 9
Denial of using e-banking

	Totally disagree	Disagree	Slightly agree	Agree	Totally agree
Automatic Teller Machine (ATM)	64.15%	26.42%	3.77%	3.77%	1.89%
Debit Card	56.60%	26.42%	8.49%	4.72%	3.77%
Cash Deposit Machine (CDM)	45.28%	21.70%	19.81%	6.60%	6.60%
Non-Cash Teller Machine	44.34%	26.42%	18.87%	5.66%	4.72%
Internet Banking	49.06%	22.64%	17.92%	5.66%	4.72%

Last table shows that most respondents are totally disagree that they do not need particular e-banking products, although they are not familiar with CDM and non-cash teller machine. Still, respondents need e-banking to fulfill their banking transaction.

Conclusions

This research intends to know whether bank customers are using e-banking in their everyday life. In addition I would like to conclude the behavior of bank customers related to financial behavior.

In general, respondents are realize that e-banking is important and being their part of banking activity. The development of Internet technology, telecommunication technology and gadget also drive e-banking technology getting sophisticated. E-banking being more recognize to people who understand technology.

Nowadays, the usage of e-banking has not reach 100 percent. Bank customers have not recognized all e-banking products. They almost know ATM and use it for transaction, but not all of them recognize CDM and non-cash teller machine.

E-banking also can be misused by criminals. This makes customers doubt to use e-banking. It can also make e-banking as negative service and form negative behavior (Bons, Alt, Lee & Weber, 2012; Sadeghi & Hanzae, 2010). This threat can be reduce by clear information about how to use e-banking properly.

Although e-banking is efficient, customers also need 'human touch' by doing transaction in bank for certain purpose, despite of using e-banking. Customers still need oral explanation about banking product or services. Hence, 'human touch' cannot replace by e-banking entirely.

At the end, this research shows that bank customers still believe that e-banking can be trusted. There are only fewer respondents who directly very disagree about security of e-banking.

Suggestions

The result shows that CDM and non-cash teller machine are not too popular for customer. Bank should give general education or advertisement about CDM and noncash



teller machine, include Internet banking. I believe bank has spent big sum of money to invest CDM and non-cash teller machine for make better service to their customers.

It is also believe that bank invest sophisticated e-banking to fulfill customer's satisfaction (Beck, 2001; Bons *et al.*, 2012; Sadeghi & Hanzaaee, 2010). Bank should make their customer safe so that they can form their financial behavior by using e-banking for simple and certain transaction.

This research can be developed into better research such as the influence of e-banking to customer satisfaction, the impact of e-banking to financial decision, the influence of e-banking to certain financial behavior and others.

References

- Allen, F., McAndrews, J. and Strahan P. (2002), "E-Finance: An Introduction", *Journal of Financial Services Research*, Vol. 22 No. 1, pp. 5-27.
- Angelakopoulos, G. and Mihiotis, A. (2011), "E-Banking: Challenges and Opportunities in the Greek Banking Sector", *Electronic Commerce Research*, Vol. 11, pp. 297-319.
- Beck, H. (2001), "Banking in Essential, Banks are Not. The Future of Financial Intermediation in the Age of the Internet", *Netnomics*, Vol. 3, pp. 7-22.
- Bons, R.W.H., Alt, R., Lee, H.G. and Weber, B. (2012), "Banking in the Internet and Mobile Era", *Electronic Markets*, Vol. 22, pp. 197-202.
- Cyree, K.B., Delcuore, N. and Dickens, R. (2009), "An Examination of the Performance and Prospects for the Future of Internet-Primary Banks", *Journal of Economics and Finance*, Vol. 33, pp. 128-147.
- Lin, F.T., Wu, H.Y., Tran, T.N.N. (2014), "Internet Banking Adoption in a Developing Country: An Empirical Study in Vietnam", *Information Systems and e-Business Management*, ongoing publishing.
- Momparler, A., Lassala, C. and Ribeiro, D. (2013), "Efficiency in Banking Services: A Comparative Analysis of Internet-Primary and Branching Banks in the US", *Service Business*, Vol. 7, pp. 641-663.
- Narayanasamy, K., Rasiah, D. and Tan, T.M. (2011), "The Adoption and Concerns of e-Finance in Malaysia", *Electronic Commerce Research*, Vol. 11, pp. 383-400.
- Onay, C. and Ozsoz, E. (2013), "The Impact of Internet Banking on Brick and Mortar Branches: The Case of Turkey", *Journal of Financial Services Research*, Vol. 44 No. 2, pp. 187-204.
- Rose, P.S. and Hudgins, S.C. (2013), *Bank Management and Financial Services*, McGraw-Hill, New York.
- Sadeghi, T. and Hanzaaee, K.H. (2010), "Customer Satisfactions Factors (CSFs) with Online Banking Services in an Islamic Country: Islamic Republic of Iran", *Journal of Islamic Marketing*, Vol. 1, No. 3, pp. 249-267.

