

# Adopt Mobile Banking With Theory of Trying and General Self Confidence

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**Abstract:** This study discusses someone's intention to adopt new technology in developing countries, specifically mobile banking, based on general self-confidence and theory of trying as indicators. A person's self-confidence influences a person's courage to try mobile banking. There are three possibilities in the theory of trying which allow someone to generate an act towards the adoption of mobile banking and an intention to adopt it, to wit trying then succeeding, trying then learning and trying then failing. This study used primary data collected from 141 respondents who are banking customers. The research sample was taken using the convenience sampling method and processed using SEM-PLS 4.0. The methods used are the outer model test and the inner model test. The results of this study indicate that a person's intention to adopt mobile banking is influenced by their attitudes towards the adoption of mobile banking itself. Attitudes towards mobile banking adoption are also influenced by two possible theories of trying, i.e. trying then succeeding, and trying then learning, and are influenced by general self-confidence, while the possibility of a theory of trying then failing does not affect people's attitudes and intentions towards mobile banking adoption.

**Keywords:** General Self Confidence, Mobile Banking, Theory of Trying, Adoption

## I. INTRODUCTION

Utilization of information and telecommunications technology as much as possible is the main goal to gain new knowledge, and create new values by making the relationship between "humans and machines" and between the "real and virtual worlds", as an effective and efficient way to solve problems in society, creating a better life for the community and maintaining healthy economic growth (Danuri, 2019). In the growth of digital finance, mobile banking certainly has an influence in it, mobile banking or commonly abbreviated m-banking, is a system that allows its users to view financial transactions from smartphone or mobile device wireless other. Mobile banking combines information technology and business applications together (Tirtana & Permata Sari, 2014) mobile banking offers benefits such as true freedom from time and place, and efficiency for banking transactions. Given the extensive development and global hype surrounding mobile banking (Laukkanen, 2017).

According to (Bagozzi & Warshaw, 1990) stated that theory of trying intended to explain the relationship between intention and behavior by observing people who try hard to be able to carry out the behavior. This means that if an individual tries to achieve a goal, the individual will see it as a potential burden that only has two possibilities, namely success and failure in the experiment. This theory also explains that developing countries are less technologically advanced, reflecting three attitudes towards the adoption of new technology services, namely the attitude function of learning, failure and success.

Theory of trying conceptualists proposed a 3-dimensional attitude similar to possible responses to potential outcomes from the implementation of behaviors that tried and succeeded, tried but failed and tried and then learned to use technology (Bagozzi et al., 1992). (Chaouali et al., 2017) assumes that when individuals form positive success ratings, they tend to form positive overall evaluations of mobile banking adoption. However, when they form positive attitudes towards failure, they tend to form negative overall evaluations of mobile banking adoption. Moreover, when they form positive attitudes toward learning to use mobile banking, they tend to form positive overall evaluations of mobile

banking adoption.

Theory of trying also correlated with general self-esteem. Confidence is generally defined as “a positive or negative attitude towards a particular object.” There are two types of self-confidence, namely general self-confidence and special self-confidence (Bearden et al., 2001). This research focuses on the first type. The reason behind this is that specific confidence implies that of consumers have a lot of information and knowledge that makes them confident in dealing with certain questions or problems (Bearden et al., 2001). In other words, a certain self-confidence is earned and boosted by a cumulative history of successful use or progressive trials (Chaouali et al., 2017). However, in the context of new technology or the adoption of new products/services for consumers, especially non-users, they often lack information on related matters (Chaouali et al., 2017). Subjective norms can be reflected in the existence of social support from a consumer, so that it can influence the decisions of other consumers (Puspawati, 2014).

It is assumed that people's attitudes towards technology adoption are a function of three sub-attitudes, viz attitude toward success, attitude toward failure, attitude toward learning to use mobile banking. The conceptualization of attitudes as a multidimensional concept seems to better explain consumer adoption of new technologies in developing country contexts. As reported by several bank clients in developing countries are still reluctant to embrace mobile banking (Akhlaq & Ahmed, 2013), and their adoption of this new service is faced with challenges. Developing countries do have different considerations of attitudes towards success, failure, and learning using mobile banking (Xie et al., 2008). Based on the description that has been explained, the purpose of this study is to link between general self confidence with theory of trying on attitudes and intentions of adopting mobile banking in the banking community in Indonesia. Adoption is a decision to fully use a new idea as the best way of acting (Tommy, 2004)

## II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### 2.1 General self confidence

Specific confidence implies that consumers have a lot of information and knowledge that makes them confident in dealing with certain questions or problems (Bearden et al., 2001). In other words, a certain self-confidence is earned and boosted by a cumulative history of successful use or progressive trials (Chaouali et al., 2017). (Bearden et al., 2001) argue that general self-confidence is associated with decisions and behavior of a person in general, (Tan & Tan, 2007) adding that it is “a consumer's belief about his ability to make good judgments”. Individuals with high general self-confidence show high self-esteem and increased self-image and self-esteem (Chuang et al., 2013). They are used to making new decisions, prefer to take risks, are confident that they can take advantage of new opportunities, are comfortable with their choices, and can cope with anxiety and frustration in uncertain and risky environments (Chuang et al., 2013). Whereas those with low general self-esteem think they are insignificant, lacking, vulnerable, and risk averse, always see their faults and imperfections, are uncomfortable when making new decisions, are wary of any change, and believe that every choice will end with failure (Chuang et al., 2013). Thus, someone with high self-esteem tends to be more interested in evaluating and consequential for adopting than not. In addition, they will find learning using mobile banking interesting, fun, and relevant.

Hypothesis 1 (H1): General self confidence has a positive impact on attitude toward success

Hypothesis 2 (H2): General self confidence has a positive impact on attitude toward learning to use mobile banking.

Hypothesis 3 (H3): General self confidence has a positive impact on attitude toward failure

### 2.2 Theory of trying

"The theory of trying proposes a three-dimensional conceptualization of attitude, which is akin to the three possible responses to the potential outputs of behavioral enactment which are trying and succeeding, trying but failing, and learning to use the technology" (Bagozzi et al., 1992). "Thus, the attitude toward new technology adoption results from the combined effects of: i) attitude toward trying and succeeding, ii) attitude toward trying but failing, and iii) attitude toward learning to use the technology" (Bagozzi et al., 1992). Theory of Trying is a theory developed by Bagozzi and Warshaw in 1990 in an effort to explain consumer uncertainty when the attainment of consumption goals is not fully under the control of one's desires. According to (Bagozzi & Kimmel, 1995) it is stated that theory of trying intended to explain the relationship between intention and behavior by observing people who try hard to be able to carry out the behavior. This means that when an individual tries to achieve a goal, the individual will see it as a potential burden that has only two possibilities, namely success and failure in the experiment. This theory also explains that developing countries are less technologically advanced, reflecting three attitudes towards the adoption of new technology services,

namely the attitude function of learning, failure and success (Bagozzi & Warshaw, 1990).(Chaouali et al., 2017)assumes that when individuals form positive success ratings, they tend to form positive overall evaluations of mobile banking adoption. However, when they form positive attitudes towards failure, they tend to form negative overall evaluations of mobile banking adoption. Moreover, when they form positive attitudes toward learning to use mobile banking, they tend to form positive overall evaluations of mobile banking adoption.

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Hypothesis 4(H4) : Attitudes towards success have a positive impact on attitudes towards mobile banking adoption

Hypothesis 5(H5) : Attitudes towards learning to use mobile banking have a positive effect on attitudes towards mobile banking adoption

Hypothesis 6(H6) :Attitude towards failure has a negative impact on attitudes towards mobile banking adoption

Hypothesis 7(H7) :Attitude towards mobile banking influences the intention to adopt mobile banking

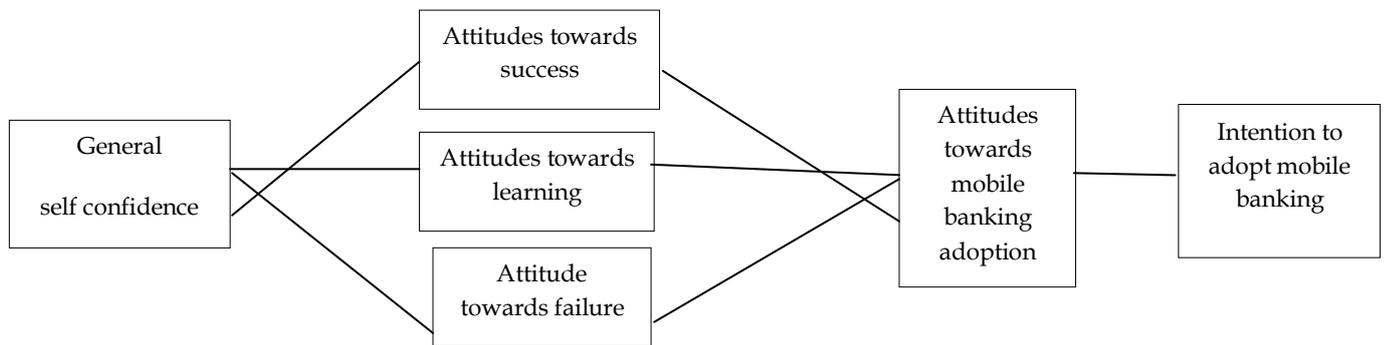


Figure 1. Theoretical Framework

III. METHOD

3.1 Data Source

This research is a type of primary data, which is obtained by distributing questionnaires to respondents. The target respondents in this study were bank customers who have at least one bank account and know mobile banking. The method for taking samples by researchers is to use the method convenience sampling. Convenience sampling namely the population withdrawal method where respondents are willing to be used as a sample. There are four indicators of general self-confidence adapted from the study (Bell, 2016).Meanwhile, the variables of the theory of trying and attitudes towards the adoption of mobile banking were adapted from research(Taylor et al., 2001), and the variable intent towards mobile banking adoption adopted from the study(Chemingui & Lallouna, 2013).

The data calculation technique from the questionnaire uses a Likert scale. Five points in the assessment category as follows:

Table 1

Measurement Scale Table

Answer	Score
SS = Strongly Agree	5
ST = Agree	4
N = Neutral	3
TS = Disagree	2
STS = Strongly Disagree	1

### **3.2 Definition of operational variables**

#### **a. Dependent variable (Y)**

The dependent variable (dependent variable) is a variable that is affected by the presence of independent variables (Sugiyono, 2009). In this study, the dependent variable is the intention to adopt mobile banking. Intention to adopt mobile banking is someone's desire to use mobile banking. The intention to carry out certain actions is caused by two reasons, namely subjective norms and attitudes towards behavior (Vallerand et al., 1992). Indicator of variable intent towards mobile banking adoption adopted from the study (Chemingui & Lallouna, 2013).

#### **b. Independent Variable (X)**

##### **1. General self confidence**

General self confidence or general self-confidence is defined as "a positive or negative attitude towards a particular object, that is, the self". General self confidence associated with a person's decisions and behavior in general, when an individual is faced with a complicated situation, self-confidence will play an important role in supporting a person's decision and also determines the attitude that the individual will take. There are four indicators of general self-confidence adapted from the study (Bell, 2016).

##### **2. Theory of trying**

Theory of trying conceptualists proposed a 3-dimensional attitude similar to possible responses to potential outcomes from the implementation of behaviors that tried and succeeded, tried but failed and tried and then learned to use technology (Bagozzi et al., 1992). The variables of the theory of trying were adapted from research (Taylor et al., 2001).

#### **c. Intervening Variable (Z)**

In this study the intervening variable is attitude towards adoption mobile banking. It is assumed that people's attitudes towards technology adoption are a function of three sub-attitudes, namely attitudes towards success, attitudes towards failure, and attitudes towards learning using technology (Chaouali et al., 2017). Attitudes towards the adoption of mobile banking were adapted from research (Taylor et al., 2001).

### **3.3 Analysis methods**

This research was conducted using the Partial Least Square (PLS) based Structural Equation Model (SEM) approach. PLS is a component- or variant-based structural equation model (SEM). The PLS-SEM analysis consists of two, namely the Outer model and Inner model Ghozali & Latan (2015), here are some tests that need to be carried out as follows:

#### **a. Outer model analysis (measurement model evaluation)**

In the outer model analysis, 3 tests were carried out, namely validation test, reliability test and multicollinearity test. The validity test is convergent validity, namely by correlating the item score (component score) with the construct score which then produces a loading factor value. The reliability test shows the level of consistency and stability of measuring instruments or research instruments in measuring a concept or construct. Reliability testing in this study used Composite Reliability and Cronbach Alpha. The multicollinearity test aims to test whether the regression model finds a correction between the independent variables (Ghozali, 2015).

#### **b. Inner model analysis (structural model evaluation)**

In the inner model analysis, there are R-Square values and Q-Square values. The value of R<sup>2</sup> indicates the determination of the exogenous variables on the endogenous variables. The greater the value of R<sup>2</sup>, the better the level of determination. The value of Q<sup>2</sup> in testing the structural model is done by looking at the value of Q<sup>2</sup> (Predictive relevance). The Q<sup>2</sup> value can be used to measure how well the observed values produced by the model are also the parameters.

#### **c. Hypothesis testing**

##### **1. Path coefficient (direct effect)**

The path coefficient is the magnitude of the relationship or influence between constructs. Testing the hypothesis on the 19 indicators can be seen in the t statistics or p values (critical ratio) and the original sample values obtained from the bootstrapping process. The p value < 0.05 indicates that there is a direct or indirect effect, while the p value > 0.05 indicates that there is no direct or indirect effect.

2. Specific indirect effect

Indirect effect analysis is useful for testing the hypothesis of the indirect effect of an influencing variable (exogenous) on the affected variable which is mediated/mediated by an intervening variable (mediating variable). If the P-Values <0.05 then it is significant. This means that the mediator variable, mediates the effect of an exogenous variable on an endogenous variable, in other words the effect is indirect. If the P-Value is > 0.05, it is not significant. This means that the intermediary variable does not mediate the effect of an exogenous variable on an endogenous variable. In other words, the influence is direct (Juliandi, 2018).

IV. RESULT ANALYSIS

4.1 Content Results

a. Characteristics of respondents

Table 2

Characteristics of Respondents

No	Criteria	Information	Frequency	Amount (%)
1.	Gender	Woman	100	70,92
		Man	41	29,08
2.	Age	18-29	132	93,6
		30-39	3	2,1
		40-49	1	0,7
		50-59	4	2,9
		60+	1	0,7
3.	Profession	Government employees	1	0,7
		Private officer	11	7,8
		Student / Student	113	80,1
		Other	16	11,4
4.	Monthly income	≤ IDR 1,500,000	86	61
		IDR 1,500,001 – IDR 2,500,000	32	22,7
		IDR 2,500,001 – IDR 3,500,000	12	8,5
		≥ IDR 3,500,001	11	7,8

5.	LE	Elementary School	-	-
		Junior High School	-	-
		Senior High School	106	75,2
		Associate Degree	9	6,4
		Masters	25	17,7
		Postgraduate	1	0,7

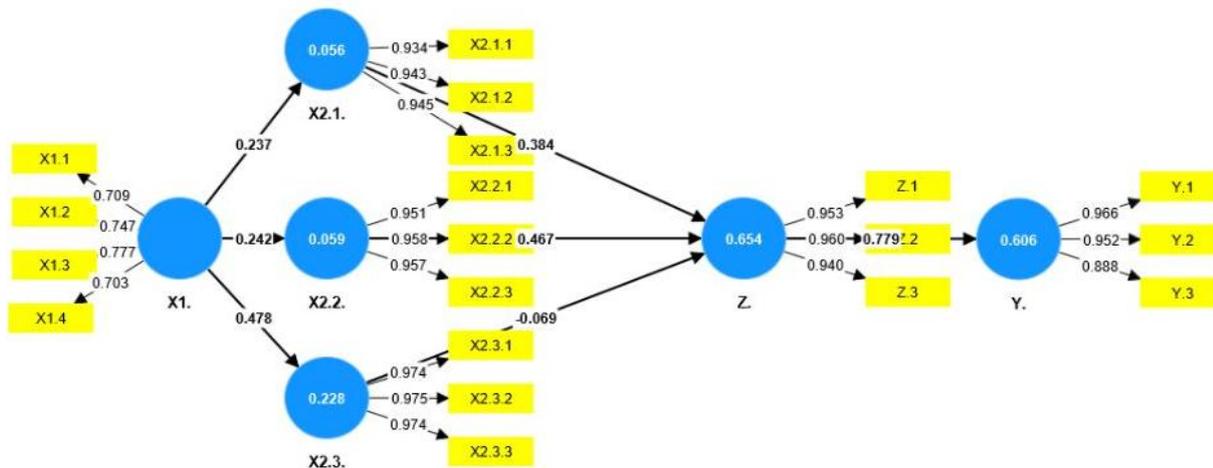
Source: Processed data (2023)

From the table above it can be concluded that the majority of respondents were female, aged 18 to 29 years, a college student, income less than IDR ≤ 1,500,000 and graduated from high school.

**b. Outer model**

This model is used to test convergent validity, discriminant validity and the reliability of research instruments. To obtain accurate calculation results, validity and reliability testing in this study used smart PLS 4.0 software. The following is a model for the outer model test.

Figure 2. Outer Model Test



Source: Processed data (2023)

Information:

- X1 : General self-confidence
- X2.1 : Attitudes towards success
- X2.2 : Attitudes towards learning
- X2.3 : Attitudes towards failure
- Z : Attitudes towards mobile banking adoption
- Y : Intention to adopt mobile banking

Based on Figure 2, it is known that all indicators in this study have a factor loading value of > 0.5. This shows that all indicators in this study meet the convergent validity test. The outer model test that needs to be done next is the discriminant validity test. The results of the outer loading test for the discriminant validity of each indicator are presented below:

Table 3

Factor loading value

	X1.	X2.1.	X2.2.	X2.3.	Y.	Z.
X1.1	0.709	0.241	0.201	0.340	0.131	0.160
X1.2	0.747	0.179	0.210	0.329	0.107	0.167
X1.3	0.777	0.128	0.139	0.434	0.048	0.115
X1.4	0.703	0.142	0.163	0.284	0.073	0.107
X2.1.1	0.221	0.934	0.776	0.133	0.574	0.693
X2.1.2	0.216	0.943	0.747	0.146	0.604	0.737
X2.1.3	0.230	0.945	0.856	0.161	0.623	0.735
X2.2.1	0.200	0.767	0.951	0.182	0.591	0.717
X2.2.2	0.256	0.853	0.958	0.153	0.629	0.788
X2.2.3	0.235	0.791	0.957	0.179	0.607	0.723
X2.3.1	0.455	0.161	0.193	0.974	0.071	0.084
X2.3.2	0.453	0.134	0.156	0.975	0.017	0.065
X2.3.3	0.487	0.160	0.173	0.974	0.033	0.070
Y.1	0.113	0.585	0.610	0.015	0.966	0.750
Y.2	0.121	0.569	0.616	0.044	0.952	0.748
Y.3	0.109	0.645	0.566	0.059	0.888	0.686
Z.1	0.154	0.708	0.701	0.069	0.727	0.953
Z.2	0.181	0.745	0.763	0.069	0.740	0.960
Z.3	0.200	0.736	0.756	0.076	0.754	0.940

Source: Processed data (2023)

From Table 3. it is known that all indicators in this study have factor loading values for the intended construct higher than factor loading values for other constructs so that it can be concluded that all indicators in this study meet discriminant validity. To determine the reliability of each construct in this study, testing was carried out by looking at the composite reliability and Cronbach's alpha values of each construct.

To be able to meet a good reliability value, the recommended composite reliability value is > 0.7 while the Cronbach's alpha value is > 0.6. Table 4 shows the composite reliability and Cronbach's alpha values in this study:

Table 4. Composite Reliability and Cronbach's Alpha values

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	Conclusion
General self confidence (X)	0.716	0.720	0.824	0.540	Reliable
Attitude toward success (X2.1)	0.935	0.936	0.959	0.885	Reliable
Attitude toward learning (X2.2)	0.952	0.955	0.969	0.912	Reliable
Attitude toward failure (X2.3)	0.973	0.975	0.983	0.950	Reliable

Intentions towards mobile adoption banking(Y)	0.929	0.932	0.955	0.876	Reliable
Attitude towards the adoption of mobile banking (Z)	0.947	0.948	0.966	0.905	Reliable

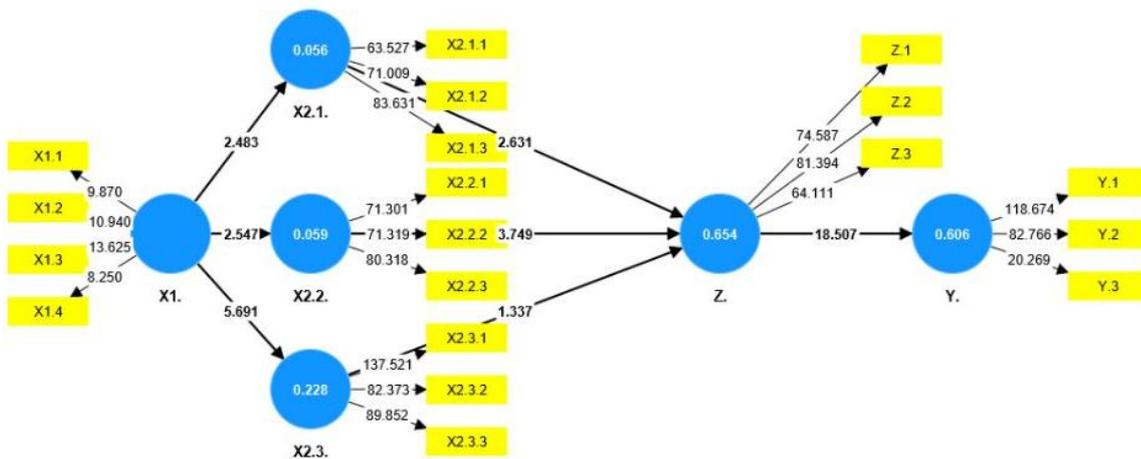
Data: Processed data (2023)

Based on Table 4, it is known that all research constructs have Composite Reliability values above 0.7 and Cronbachs Alpha values above 0.6 so it can be concluded that all constructs in this study are declared reliable.

**b. Inner model**

Structural model test (inner model) is carried out using the R-square value of the construct endogenous latent and t-count on each exogenous latent variable against endogenous latent constructs. The following models for the Inner Model Test:

Figure 3. Inner Model Test



Source: Processed data (2023)

Information:

- X1 : General self-confidence
- X2.1 : Attitudes towards success
- X2.2 : Attitudes towards learning
- X2.3 : Attitudes towards failure
- Z : Attitudes towards mobile banking adoption
- Y : Intention to adopt mobile banking

This study used a one-tailed test with an error rate of 5%. Then the critical value that must be met in this hypothesis test is 1.96. If the tcount value is greater than the critical value (ttable), namely 1.96, the hypothesis is accepted. Table 5. will explain in more detail regarding the support of the hypothesis:

Table 5. Results of P Value and Path Coefficient of Research Variables

Variable Relations	P value	Conclusion	Path Coefficient
General self confidence (X1) ->Attitude toward success (X2.1)	0,013	H1 Accepted	0,237
General self confidence (X1) -> Attitude toward learning (X2.2)	0,011	H2 Accepted	0,242
General self confidence (X1) ->Attitude toward failure (X2.3)	0,000	H3 Accepted	0,478
Attitude toward success (X2.1) -> Attitudes towards mobile banking adoption (Z)	0,009	H4 Accepted	0,384
Attitude toward learning (X2.2) -> Attitude towards mobile banking adoption (Z)	0,000	H5 Accepted	0,467
Attitude toward failure (X2.3) -> Attitude towards mobile banking adoption (Z)	0,181	H6 Rejected	-0,069
Attitude towards mobile banking adoption (Z) -> Intention towards mobile banking adoption (Y)	0,000	H7 Accepted	0,779

Based on table 5 it is known that of the seven hypotheses above, the result is that 6 of them are accepted and one hypothesis is rejected. The sixth hypothesis is rejected because the P value is greater than 0.05. While the other six hypotheses below 0.05 means that they are accepted.

Table 6. R-square value on endogenous latent variables

Variable	R Square	R Square Adjusted
Attitudes towards mobile banking adoption(Z)	0.654	0.646
Intention towards adoption mobile banking (Y)	0.606	0.603

Based on Table 6. the R-square value for the endogenous latent variable intention (Y) in this structural model has a value of 0.603 meaning general self confidence and the theory of trying influences the endogenous latent variable intention (Y) by 60.3% while the remaining 39.7% the intention variable (Y) is influenced by other factors.

The endogenous latent variable value of attitude towards mobile banking adoption (Z) in this structural model has

a value of 0.646 meaning that general self-confidence (X1), theory of trying (X2) and intention (Y) influence attitudes towards mobile banking adoption (Z) of 64, 6% while the remaining 35.4% variable attitude towards mobile banking adoption (Z) is influenced by other factors.

### **4.2 Discussion**

#### **a. The effect of general self-confidence on the theory of trying**

The results of this study indicate that the effect of general self-confidence on theory of trying is significant, or in other words, general self-confidence has an influence on theory of trying. The results of this study are in accordance with research that has been conducted by (Chaouali et al., 2017). Individuals with high self-confidence tend to be accustomed to making new decisions, prefer to take risks, are confident that they can take advantage of new opportunities, are comfortable with their choices, and can cope with anxiety and frustration in uncertain and risky environments (Chuang, 2013). Therefore it is in line with the theory of trying where someone with high self-confidence will have the desire to try new things.

#### **b. The effect of the theory of trying on attitudes toward mobile banking adoption**

In the variable theory of trying, there are three categories of attitudes, namely attitudes toward trying and succeeding, attitudes toward learning to use the technology, attitudes toward trying but failing. The effect of attitude toward trying and succeeding with attitudes toward mobile banking adoption is significant, this happens because someone with successful experience in trying has a positive attitude towards mobile banking adoption, because it is based on successful experience. The influence of attitude toward learning to use the technology with attitudes towards mobile banking adoption is significant, this happens because someone with experience of trying will have a positive attitude towards attitudes towards mobile banking adoption. Both of the above are different from the influence of attitude toward trying but failing with attitudes towards mobile banking adoption. Attitude toward trying but failing has no effect on attitudes towards mobile banking adoption, this happens because someone who often fails in trying has a negative attitude towards adopting something new. This is in line with attitudes towards mobile banking adoption which are not influenced by attitudes towards failure. The results are in accordance with previous research by (Chaouali et al., 2017).

#### **c. The effect of attitudes toward mobile banking adoption on intentions to adopt mobile banking.**

The results of this study show that the influence of attitudes toward mobile banking adoption on intentions to adopt mobile banking is significant, or in other words attitudes toward mobile banking adoption have an influence on intentions to adopt mobile banking. This is in line with previous research by (Md Nor et al., 2010). Attitude is able to provide a measure of one's involvement effectively with a behavior, meaning that the role of attitude is important in determining the intention to adopt new technology, technology acceptance assumes that 'perceived usefulness' and 'ease of use' will result in favorable attitudes for consumers and then have high intentions in its adoption.

## **V. CONCLUSION**

Conclusions based on the results of the study "Mobile Banking Adoption With Theory of Trying and General Confidence" it can be concluded that testing the hypothesis of the relationship between self-confidence in general and Attitude toward success has a significant value of 0.013 less than 0.05 so that H1 is accepted. This happens because someone with high self-confidence tends to be used to making new decisions and prefers to take risks. General self-confidence also has a significant effect on attitude toward learning, with a significant value of 0.011, which means that 0.05 means that H2 is accepted. This means that general self-confidence influences attitudes towards learning. The relationship between general self-confidence and attitude toward failure also has an effect because the significant value is 0.00, which means that below 0.05 means H3 is accepted. This is like H1 and H2 where a person with high self-confidence is influenced to want to try something new even though the results may fail. The relationship between attitude toward success and attitudes towards mobile banking adoption has an effect with a significance value of 0.09, which is below 0.05, meaning that H4 is accepted. Likewise, the relationship between attitude toward learning and attitudes towards mobile banking adoption with a significant value of 0.000 means that H5 is accepted. The relationship between attitude toward failure and attitudes towards mobile banking adoption has a significant value of 0.181 where the value is greater than 0.05 meaning H6 is rejected. This happens because someone with an attitude towards failure does not have a tendency to adopt something new. The final hypothesis is the relationship between attitudes towards mobile banking adoption and adoption intention, which has a significant value of 0.000, which means that it is smaller than 0.05, namely H7 is accepted, because a person's intention is greatly influenced by attitude.

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