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An Empirical Analysis of End-User Satisfaction toward E-Banking in Indonesia (A Comparison Model of ATMs, Internet Banking, and Mobile Banking)

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Abstract:

In this research, we explored the status of electronic banking adoption by comparing ATM, internet banking, and mobile banking in Indonesia, as one of developing countries. This study investigates the differences and similarities between other banking channels to create new customer satisfaction model. We also examines the combination effects of traditional ATMs, Internet banking, m-banking in Indonesia by combining technology readiness dimension, social presence issue, perceived usefulness, trust, and other constructs with DeLone and McLean model. An empirical study was conducted and data were collected from Indonesia. The results indicate that perceived usefulness plays the most important role to examine end user satisfaction in ATM model; perceived usefulness, perceived convenience, and trust is the most significant constructs in internet banking adoption. And, our last model also results that trust is the most critical aspect to be considered in order to gain success in m-banking implementation in this country.