

Effect Of Perception Use Of Information Technology, Safety, And Perception Of Interest Trust Online Trading System Using Internet Banking (Study Empris In Bri Bank Branch Office Tangerang 2014)

Endraria

Abstract: The purpose of this study was to examine and analyze the influence of the perception of the use of information technology to transact online interests, perceptions of comfort against the interest of transacting online, trust in transacting online interest, the perception of the use of information technology, the perception of comfort and confidence simultaneously affect the interest of transacting online using internet system banking (Empris Studies at Bank BRI Branch Office Tangerang 2014). With usability Theoretical where research results can be used to enrich the study of accounting keprilakuan in particular and science in general accounting, uses for which the Bank can enrich the concept or theory in its contribution to the development of science so useful as a reference for those who need both from within Bank and outside the institution itself and able to provide input to what extent the perception of the use of information technology, the perception of comfort and confidence can give a positive contribution to the interests transact online using internet banking system (Study Empris at Bank BRI Branch Office Tangerang 2014) and usability for the Government where the results of this study are expected to be used as a correction and input the extent to which the perception of the use of information technology, the perception of comfort and confidence can give a positive contribution to the interests transact online using internet banking system (Study Empris at Bank BRI Branch Office Tangerang 2014), especially in the City Tangerang. The hypothesis proposed in this study in which there is significant influence use of information technology to transact interest perceptions of comfort on the interest on the interest of trust online transacting online transactions simultaneous perception of the use of information technology, the perception of comfort and confidence in the interests transact online using Internet Banking System (Study Empris Bank BRI Branch Office Tangerang 2014)

Keywords: Use of information technology, the perception of comfort, confidence, and interest in transacting online

Introduction

It is no denying that the rate of development of information technology at the present time is considered to be very fast and rapid impact has been felt even to areas that lack of information, but now with kecagihan owned technology appears everyone can enjoy a wide range of services or facilities available of information technology online. Along with the increasing number of Internet users in Indonesia, people are starting to realize and develop its business not only in the real world or open a business by opening stores, but also in cyberspace. Thus was born the electronic business or are now better known as e-commerce. But the problem is not everyone is aware of the existence of e-commerce in Indonesia. In fact, most everyone considers this is just a business for people who are idle when in fact the business is able to grow and have a great potential and is expected to be even greater in the future. Widespread use of social media also influence the number of Internet users in Indonesia and vice versa, the rapid Internet users in Indonesia also affect the rise of social media users in Indonesia.

Then the question is, exactly how the number of internet users in Indonesia, according to the Association of Indonesian Internet Service Provider (APJII) states that the data predicted number of Internet users in Indonesia are presented in the following table:

TABLE 1
PREDICTION DATANUMBER OF INTERNET
USERS IN INDONESIA

Year	Total	Percentage	Cumulative Percentage
1998	500,000	0.08%	0.08%
1999	1,000,000	0.16%	0.24%
2000	1,900,000	0.30%	0.54%
2001	4,200,000	0.67%	1.21%
2002	4,500,000	0.71%	1.92%
2003	8,000,000	1.27%	3.19%
2004	11,200,000	1.78%	4.97%
2005	16,000,000	2.54%	7.50%
2006	20,000,000	3.17%	10.68%
2007	20,000,000	3.17%	13.85%
2008	25,000,000	3.97%	17.82%
2009	30,000,000	4.76%	22.58%
2010	42,000,000	6.66%	29.24%
2011	55,000,000	8.73%	37.97%
2012	63,000,000	10.00%	47.96%
2013	82,000,000	13.01%	60.97%
2014	107,000,000	16.98%	77.95%
2015	139,000,000	22.05%	100.00%
Total	630,300,000	100.00%	

Source: Association of Indonesian Internet Service Provider (APJII) 2014

From the above data we can see that internet users in Indonesia in 2013 is predicted to exceed 80 million, the number of Internet users is very large. But there are interesting things if you look at the trend of Internet users in Indonesia for the year 2014. According to data

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released this APJII, 2014 will be a milestone for the development of the Internet in Indonesia. In this Indonesian Internet users will break 100 million users. Internet users in Indonesia into an interesting phenomenon if we see further. The growth of Internet users in Indonesia is very rapid to be impacted to various sectors of life call cell phone technology is increasingly changing, the way expenditure Indonesian people who start venturing into online shopping to the communication style of the political elite is increasingly digital. Based on the above phenomenon will be an interesting thing when we realize that 100 million Internet users is a huge potential market and will affect the emergence of new business opportunities. We as business people must be increasingly alert to opportunities to advance our business. Forward or drowned in the era of 100 million Internet users. Why online business growing very fast? Because through online shopping easy, has a variety of interesting options and offer low price. This is the appeal of online shopping. In 2010 online transactions began to receive attention from the public, starting from the rise of facebook users, namely social networking sites that can allow users to create personal profiles, share photos and videos that can be viewed by other fellow facebook users. From here the facebook users not only share personal photographs, but also divide the photographs goods to be traded. Eventually appear with the name facebook profile online stores that offer their wares, which his transactions conducted via atm BCA, Mandiri, and others. According to wikipedia explains that electronic commerce or e-commerce (English: Electronic commerce, also e-commerce) is the deployment, purchasing, sales, marketing goods and services over electronic systems such as the Internet or television, www, or other computer networks. E-commerce can involve electronic funds transfer, electronic data interchange, automated inventory management systems, and automated data collection systems. Information technology industry saw e-commerce activities as the application and implementation of e-business (e-business) relating to commercial transactions, such as electronic funds transfer, SCM (supply chain management), e-marketing (e-marketing) , or online marketing (online marketing), online transaction processing (online transaction processing), electronic data interchange (electronic data interchange / EDI), etc. e-commerce is part of e-business, in which the scope of e-business more broadly, not just commercial but also include business partners, customer service, etc. jobs. In addition to network technology www, e-commerce also requires a database or database technology (databases), e-mail or electronic mail (e-mail), and the form of non-computer technology as well as delivery systems, and the means of payment for e This trade. But the presence of this online shop in facebook over time makes people become restless, because along with its development, developing also electronic crime. Start amount of fraud in online transactions which made the people feel uncomfortable and do not believe anymore. Many cases of such goods have been paid for are not delivered by the seller or the goods delivered are not in accordance with the order. Even some who deliver goods that have been damaged to the buyer. In addition there are also cases of crimes against the account number of the seller hack the account number of the buyer to take some money or misusing the money belongs to the buyer. This makes people be afraid to take risks with online shopping. According EnyPrihtiyani explained that internet

banking initiated Indonesian banking since 1998. Pioneering Internet banking in Indonesia is Bank Papan Sejahtera, which was followed by Bank Lippo, Bank International Indonesia (BII), Bank Bali, and Bank Mega. It offered Internet banking is the customer can check account balances last (account inquiry), the opening of new accounts (account opening), remittances (transfer), bill payments (payment), information about interest rates and currency exchange rates, change the numbers PIN credit and simulation calculations. Internet banking became exciting breakthrough. First, banking transactions can be done at anytime (24 hours). Second, banking transactions can be carried anywhere, for example, customers were abroad but still be able to access and perform transactions desired. Third, safe from robbery and extortion. Customers do not need to go out to bring the money and come to the bank or ATM to pay credit card bills or other bills, so avoid the things that are unwanted. Despite offering a wide range of benefits, the fact that customers' interest to use internet banking facilities remains low. The flexibility and mobility of a person who accelerated and the presence of internet services also require banking services easier and faster. Internet banking services into one answer. Internet banking is answering the demands of customers who want a fast service, safe, convenient, inexpensive, and available at any time (24 hours non-stop), and can be accessed from anywhere, be it from a cell phone, computer, laptop / note book, PDA, etc. Internet banking arrangement can not be separated from the Banking Act No. 7 of 1992 as well as legislation changes, namely Law No. 10 of 1998. Other rules in which there is provision regarding internet banking is Bank Indonesia Regulation Number 9/15 / PBI / 2007 on the Implementation of Risk Management in the Use of Information Technology by Commercial Banks. Internet banking is mentioned herein the term electronic banking. According to data held by ICT Watch said that total internet banking transactions in 2001 reached Rp 7.45 trillion and increased in 2004 to Rp 35.51 trillion (www.ictwatch.com). If seen from the number of Internet users in Indonesia, the development of Internet banking should be more massive. Based on data released www.internetworldstats.com, internet users in Indonesia grew more than 1,150 percent in the last 10 years. One of the users of information technology is the bank where the bank is one of the economic activities that use information technology, it is felt since the development of information technology is very fast so be especially beneficial, especially in the banking world. Up to now the banking sector, especially in Indonesia has grown with increasing information technology. One influence is felt to this day is the phase in which the bottom and middle of society are changing society which was still using manual transactions, but with almost the entire community of information technology started to use information and technology as a new medium to transact online, results which can be enjoyed by the community, among other example is internet banking and so on. By utilizing the Internet banking community will get many advantages gained, at least will gain time and energy can be saved due to the use of internet banking will be more efficient and effective. In the development of

internet banking is a facility that is very helpful to have increased from year to year. But on the other hand, it seems obvious that the facilities of Internet banking has not been fully utilized by the community in Indonesia. On the other hand the people who perform manual transactions still feel that with the transactions they feel more comfortable and confident that the transaction run perfectly, coupled with still a lack of understanding regarding the use of information technology, especially in online transactions using internet banking system. On the other side of the bank, which acts as the service provider mentions that the low risk that happening, but if further investigation services also have a high risk so slowly - the land can discourage users against internet banking services so expect banks also need to review and determine any factors that could affect services so that services can be developed. There are several factors that can affect the condition of the weakness of internet banking services, among others; First, the quality of internet banking services have not been evenly distributed. This makes the customer is often doomed to failure transaction that resulted in disappointment. Second, reliability and security. Some modes crimes include forging website (modus crimes where the perpetrator makes viewing and website domain address exactly with the original bank website so that customers be fooled and actors can easily obtain a username and password. The website is also equipped with a key-logger (a virus the hidden and the duty to record every key typed user input keyboard to get the username and password of customers) so that this virus will record any data. Third, as well as SMS banking and mobile banking, internet banking also does not have specific regulations. Everything is still shaded regulations of a general nature. As a result, a provision for the protection of customers are less targeted. Some of the questions that arise, for example how setting responsibilities related parties between the banking and telecommunications as well as other parties, in which case there is a loss of customer funds at the time of internet banking? The extent to which the protection granted the users of internet banking customers? In terms of security token device or internet banking system collapse, the extent of protection of the injured parties? Application of Internet banking can be a strategic tool to encourage competition among banks. In addition, Indonesia is also the fourth country in the world where the population is most widely used Internet services. Not only that, internet banking also stimulate the economy more effectively and efficiently. Therefore, adoption of internet banking should be encouraged. Banks should improve the quality of service. Government completes its legal provisions, whereas customers need to start learning to get used to using the service. Based on the phenomena, researchers want to know and examine the "Influence Perception Use of Information Technology, Leisure Perception and Belief Against Interests Online Transaction System Using Internet Banking (Studies empirical at Bank BRI Branch Office Tangerang 2014)"

Literature Review

2.1 Behavioral Accounting

Behavioral Accounting (Behavioral Accounting) is part of the accounting discipline that studies the relationship between human behavior and accounting system, as well as the social dimension of the organization where humans and accounting

system is located. So, there are three main pillars in Accounting Behavioral namely: human behavior, accounting, and organization. For this reason it is often said also that Behavioral Finance is a field study of the human aspects of accounting (human factors of accounting). In a further development even further extended to how accounting and society influence each other, so that the social aspects of Accounting (social aspect of accounting) is often included as part of the Behavioral Finance. Accounting Behavioral started to develop since Professor Schuyler Hollet Dean and Professor Chris Argyris conducted a study in 1951 on "The Effect of Budget in People" (The Impact of Budget on People). The study was sponsored by the controllership Foundation of America. Since such research, research topics that relate accounting and human growing rapidly. Between 1960 to 1980 the number of articles relating to accounting behavioral published in journals of accounting is growing rapidly. Famous journal that focuses on behavioral accounting is "Accounting, Organization, and Society" which appeared since 1976, and also journals published by the American Accounting Association (AAA) called "Behavioral Research in Accounting". Cultural aspects in accounting called behavioral accounting. Various cultures that may affect the role or the result of the interaction between accounting information with the behavior of consumers or informant. In other words, with regard to the relationship between human behavior and good accounting system in the field of financial accounting, auditing and management accounting. This even considered as the field (branch) special accounting (Siegel, Ramanauskas Marconi, 1989). The accounting field began to develop in the 1950s. In 1991 the Controllershship Foundation of America is sponsoring a study to determine the effect on humans budget. Research was conducted by Cornell University to lead by Chris Argyris. This study has provided some recommendations on some of the behaviors that arise in the implementation of the budget. The results of this study appeared in the Harvard Business Review written by Argyris with the title Human Problems with Budgets. Since then, the many experts become observers and become penelit accounting behavior such as Mayo, Maslow, McGregor, Likert. Output information concerning both the present and the man who used. Then acknowledged that accounting data that can influence human behavior that has a background that is different. Therefore, it can not be separated from the data itself accounting information with the user or informant. Era of Globalization raises borderless country so that there is no longer things that limit a country ith other countries in conducting business activities and in terms of exchange culture well. Output accounting was not in circulation in a country with the same culture, but extends to several countries of the different cultures. In accounting this behavior in the spotlight is the impact of accounting information on the behavior of people who read or prepare it. Also look at how the human reaction to the accounting information provided. The impact of behavioral surveillance systems, the impact of the budget system on behavior, responsibility accounting system impacts on behavior, the impact of centralized or decentralized system. The decision on behavior,

behavioral dimension in the internal control system, some behavior patterns auditor, cutting behavioral aspects in the decision, behavioral factors in capital budgeting, behavioral aspects of the disclosure requirements, accounting aspects of behavior in the human resources and so on. According to Siegel, Ramanauskas, and Marconi (1998) there are three parts, among others:

- a) Influence human behavior to the design, construction, and use of the accounting system. Accounting discuss the behavior and attitude of management philosophy cant affect the nature and function of accounting supervision organization. for example whether management is risk averse. Strict supervision and loose may affect the design of surveillancesystems.
- b) The influence of accounting systems on human behavior. How accounting system affect the motivation, productivity, taken decisions, job satisfaction, and cooperation. For example, how the budget can create productivity or motivation, budgets are tight or loose.
- c) Methods and strategies for change predict human behavior. How the accounting system can be used to influence human behavior, for example tighten or loosen control system, give compensation patterns that can affect behavior, for example by ESOP (Employee Stock Ownership Program), achievement reporting system, a system of rewards and penalties to achievement.

According Estikarzila in Arfan& Isaac (2005) states that accounting is not something static, but will always develop in accordance with the developments of accounting environment and needs of the organization will be the information needed by users. Based on that idea, human and social factors are clearly designed in the main operational aspects of the entire accounting system. And the accountants have never operated accounting on something. The auditor continues to make some assumptions about how they make people motivated, how they interpret and use accounting information, and how their accounting system in accordance with human reality and affect explanation. organizations above shows the behavioral aspects in accounting, both from the executor (constituent information) or from the user accounting information. Enforcement authorities (constituent accounting information) is a person or group of people who operate the system of accounting information from the beginning to the realization of the financial statements. This understanding explains that the executive plays an important role in supporting the activities of the organization.Said to be important because of its work to provide benefits to the advancement of the organization in the form of improved performance through motivation to work in the form of standards-setting work. Labor standards can be generated from the system Accounting can predicted what would happen when implementing accounting information systems do not understand and have the expected work. Not only generated reports are not reliable in decision-making, but also has the potential to be biased in providing performance evaluation units and individuals within the organization. For the motivation and behavior of executing an important aspect of an information system Accounting. The other hand, the users of financial statements can be divided into two groups, namely: the internal (management) and external parties (government, investor / prospective investor, creditor / potential creditors, and so forth). For the internal, accounting information will be used for motivation and assessment

performance .For external parties, will be used for performance assessment as well as a basis for making business decisions. In addition, external parties, also need to discuss various issues related to the information provided, because they have a set of behaviors that can influence the actions of their business decision-making. In connection with this, some accounting research began trying to connect and considers it important to incorporate in the behavioral aspects of accounting. Since the increase in people who already give recognition to some of the behavioral aspects of accounting, there is a tendency to look more broadly towards a more substantial part of accounting. Behavioral perspective according view has been met as well so as to make accounting systems more digestible and more acceptable by managers / leaders and employees. Accounting services may also have reached the peak of complex issues and ideas can appear accounting of some value there. However, considerations of social behavior and does not mean change of accounting tasks radically. But started to develop perspective in approaching some insight regarding the understanding of human behavior in organizations.

2.2 Understanding Information Technology

Many terms are related to information technology because of the many changes and no agreement terms used. Some terms are often used are as follows: management information systems, computer-based management information system, information technology (IT), information systems technology, computer technology, information management, and information systems (Jogiyanto, 2003: 2). According to Rika RizantiLaili (2012) in Sutarman (2009: 13) points out the sense of Information Technology (IT) / Information Technology as follows: "Information technology is the study, design, development, implementation, support or management of computer-based information systems, particularly software applications and computer hardware. "According to Rika RizantiLaili (2012) in Rahardjo (2002: 74) argues that the definition of information technology as follows:" Information technology is the same with other technologies, only information is a commodity that is processed with the technology. In this case, the technology has the connotation of economic value has selling points ". Meanwhile, according to Rica RizantiLaili (2012) in Abdul Kadir (2002: 13) suggests the definition of Information Technology or technology information are as follows: "Information technology is not just limited to computer technology (hardware and software) that is used to process and store information , but also includes communication technology to transmit information. "According to Rika RizantiLaili (2012) in Abdul Kadir and Terra, stated that the definition of information technology, among others, as follows:

- a) According to Haag and Keen, information technology is a set of tools that help you work with the information and perform tasks related to information processing.
- b) According to Martin, the information technology is not just limited to computer technology (hardware and software) that is used to process and store information, but also communication technology to transmit information.

- c) According to Williams and Sawyer, information technology is a technology that combines computing (computers) with high speed communication lines that carry data, voice, and video.
- d) According to Rahardjo (2002: 74), information technology is the same with other technologies, only information is a commodity that is processed with the technology. In this case, the technology has the connotation of economic value that has a sale value.

From the definition above can be concluded that information technology is an understanding that not just in the form of computer technology, but also includes communications technology. In other words, information technology is the combination of computer technology and telecommunications technology.

2.3 Scope of Information Technology

According to (Kadir, 2003) in GilangRizkyAmijaya (2010), states that information technology can be divided into two parts, namely software (software) and hardware (hardware). Hardware concerns equipment that are physical, such as memory, printer and keyboard. The software includes: instructions to set up the hardware to work in accordance with the purpose of those instructions. Meanwhile, according to Haag (2000) in GilangRizkyAmijaya (2010) divides information technology into 6 groups, among others:

- a) Technological inputs (input). Any device used for Capture the data / information from the original source.
- b) Technological output (output). So that information can be received by users who need, the information needs to be presented in various forms both paper by using a printer or through storage media such as hard drives, etc.
- c) Software technology (software). To create the information necessary software or program. The program is a set of instructions used to control computer hardware.
- d) Storage technologies (storage). Storage technology concerning all the equipment that is used to store data.
- e) Telecommunication technology (telecommunication). Telecommunications technology is a technology that enables long-distance relationship. Internet and ATM is an example of a technology that uses telecommunications technology.
- f) Processing technology (process). Processing machines is an important part of the information technology serves to recall the data / program memory and execute a component of the program in the form of CPU components.

2.4 Role of Information Technology

According to O'Brien (2005: 76) in GilangRizkyAmijaya (2010), states that information technology plays an important role in reengineering business processes. Speed, information processing capabilities and connectivity of computer and Internet technology can substantially improve the efficiency of the business, as well as improve communication and cooperation. The role of information technology in human activity at this time is very large. Information technology has become a major facilitator for business activities, contributed greatly to the fundamental changes to the structure, operation and management of the organization. Thanks to this technology, various facilities can be felt human. Meanwhile, according to Kadir (2003) in GilangRizkyAmijaya (2010),

states that the role of information technology include, among others, as follows:

- 1) Information technology replace the human role. In this task, automation of information technology for a task or process.
- 2) Strengthening the role of human information technology, namely by presenting information on a task or process.
- 3) Information technology plays a role in the restructuring of the role of man. In this case, technology plays a role in making changes to a set of tasks or processes.

2.5 Definition of Perception

The word perception comes from the word "perception" meaning vision, response, power to understand, or respond to something that begins with sensing is then transferred to the brain. The word perception was later adopted into Indonesian as perception. According to Indonesian dictionary in BayuHardianFitriany (2010: 27), stating that perception is a response (acceptance) directly from a process someone knows a few things through the senses. According to Frederich and Lindawati in BayuHardianFitriany (2010: 27), stated that the perception as a process that involves knowledge of prior knowledge in obtaining and interpreting combinations of factors outside world (visual stimulation) and ourselves (knowledge-knowledge before). According to BayuHardianThohaFitriany (2010: 27), stated that the perception is essentially the cognitive processes experienced by everyone in understanding the information about the environment, both through sight, hearing, appreciation, feeling and smell, is also the view of a person's perception of the reality or reality someone who is in a neighborhood and make observations around him. It is process which eventually gave birth to the perception of the environment. According to BayuHardianWinardiFitriany (2010: 27), stating that perception is a cognitive process in which an individual gives meaning to the environment. Perception includes cognition (knowledge). So, thus the perception includes the interpretation of objects, symbols and people, the light of the experience is important. According to Ikhsan, (2010: 93) states that perception is an understanding of how people see or interpret the events, objects, and people. People act on the basis of their perception regardless of whether it reflects the perception of the actual reality. In fact, everyone has their own perception of an event. description fact someone may be much different from the descriptions of others. According to Robbins, (2009: 175) states that the perception (perception) is a process by which individuals organize and interpret their sensory impressions to give meaning to their environment. However, what is received by a person basically can differ from objective reality. Although it should not exist, these differences often arise. Furthermore, it can be concluded that the perception is a process that involves knowledge of prior knowledge in obtaining and interpreting stimulus indicated by the five senses. In other words, the perception is a combination of the main factors outside world (visual stimulus) and human dignity itself (knowledge-knowledge before). Perception is also the experience of objects or relationships obtained by concluding information and interpret the message.

However, due to the perception of an object or event depends on a framework of space and time, then the perception would be highly subjective and situational. Perception is determined by personal and situational factors. Functional factors derived from the needs, past experience, and other things that are included in the functional factors. Therefore, that determines the perception is not the type or form of stimuli, but the characteristics of people who respond to such stimuli. Meanwhile, structural factors derived from the physical properties and the impact caused nerve in the nervous system of the individual. Said intricate and active perception because, although the perception is a meeting between cognitive processes and the reality, the perception of greater involvement of cognitive activities. Perception is more influenced by awareness, memory, thought, and language. Thus, the perception is not the exact reflection of reality. From the definition above can be concluded that the perception is the process of understanding the individual against everything that exists in the environment by using its senses. Results of the observation process makes individuals aware of everything that exists in the environment. Perception can also be interpreted as an understanding of every individual to an object or event depends on two factors, namely within oneself (cognitive) and factors outside world (visual stimulus aspect). According to Herman, (2001: 186) states that analytically human ability to learn can be described as follows:

- a) Cognitive ability, is the ability to know (in the sense of understanding, to know, understand, appreciate) and remember what he knows. The cornerstone is the ratio or cognitive sense.
- b) Effective capability, is the ability to feel what he feels, that sense of love or hate, beautiful or bad taste. With this sense of the human being human and moral. Here the sense of not having such a definite benchmark ratio.
- c) Connative capability, is the ability to achieve what it felt. Konasi is the will or intention (volition, desire, desire) is a thrust to achieve (or away from) what is dictated by taste.

2.6 Perception of Information Technology

According to RizkyGilangAmijaya (2010), states that the Perceived usefulness is defined as the degree to which a person believes that using a particular system can improve performance (Davis, 1989). In accordance with TAM, the use of the system (actual system usage) most affected by the interest in using (behavioral intentions toward usage). Behavioral intentions toward usage is influenced by two beliefs, the user's perception of the benefits (perceived usefulness) and the user's perception of the ease of use (perceived ease of use). Perceived usefulness is defined as the degree to which a person believes that using a particular system can improve its performance.

2.7 Factors Influencing Perceptions Use of Information Technology

According to Robbins, (2009: 175) argues that a number of factors operate to form and sometimes change perceptions. These factors can be located in the perception of self-forming, inside the object or target is defined, or in the context of a situation where the perception is created. Thus it can be explained that when an individual sees a targeted and trying to interpret what he saw, that interpretation is influenced by various personal characteristics of the individual perception maker. Personal characteristics that influence perceptions

include attitude, personality, motives, interests, past experience, and hopes someone. The observed characteristics of the target can affect what is meant. The target is not seen specifically, a relationship with the target background also affects the perception, as well as the tendency to classify things near and the things that are similar. The context in which we see a variety of objects or events are also important. Time an object or event can be seen to influence attention, as well as the location, light, heat, or a number of other situational factors. According to Robins, (2009: 176) states that the perception can be influenced by factors such as: 1). Attitude, 2). Personality, 3). Motif, 4). Interest, 5). Past experience, 6). Expectations. According to NugrohoSetiadi, (2003: 161) states that the perception can be influenced by factors such as: 1). Vision, 2). Sound, 3). Odors, 4). Flavor. Meanwhile, according to Prasetijo and Ihalauw, (2004: 68) states that the perception can be influenced by factors such as: a. Internal factors 1). Experience 2). The current requirement 3). The values espoused 4). Expectation / Expectation and b. External Factors 1). Display product 2). The properties of the stimulus 3). Environmental situation. From the above it can be concluded that things that affect a perception depends on every individual in interpreting an environment or something on the level of certain conditions that occur at the time, based on experience, vision and interests. So as to produce a diverse perceptions. Perception can also be interpreted as an understanding person against an object does not stand alone but is influenced by various factors, both from within and from outside himself. Each person has a different perception of an object is the same.

2.8 Accomplished Studies

Previous studies can be used as a basis or reference in the form of theories or findings through the results of previous studies is very necessary and can be used as supporting data. One of the supporting data by researchers needs to be a separate section is a former research relevant to the issue under consideration in this study. Therefore, the researchers conducted a study of some of the measures in the form of thesis research and journals through the Internet. As consideration in this study will be posted some of the results of previous studies by several researchers who've authors read as follows: Research conducted by Sartika Sari AyuTjini and ZakiBaridwan (2010) Influence of the Trust, Perceived Usefulness, Perceived Ease and Convenience Perception Of Interests Use of Internet Banking System. The population in this study were all students S1 Accounting Department, Faculty of Economics and Business, University of Brawijaya the active status in the second semester of the 2011/2012 academic year. Total population in this study were 1,041 people (<http://siska.fe.unibraw.ac.id/forms/daftarmhsaktif>, June 25, 2012). Sampling of the population in this study is done by using a convenience sampling method, using an error rate of 5% of the list are considered representative sampling. The method of collecting data in this study is a survey method. According to Hartono (2007), the survey is the primary method of data collection by providing questions to the individual respondent. The survey was

conducted by distributing questionnaires to a sample of respondents research. Researchers distributed questionnaires directly to the respondents for approximately two weeks. Based on empirical evidence obtained it was concluded that: first, this study uses the context of the interest in the use of internet banking to test the theory of Technology Acceptance Model (TAM). In the Technology Acceptance Model (TAM), interest (Intention) is influenced by the attitude (Attitude). Interest (Intention) is the feeling that states that a work activity or object that valuable or meaningful to an individual. Attitude (Attitude) is a learned tendency to respond positively or negatively an object, situation, or a specific person. Second, the results of the study support the model infer Technology Acceptance Model (TAM), which indicates that the interest (Intention) is influenced by the attitude (Attitude) and attitude (Attitude) is determined by the trust (Trust) and the perception of comfort (Perceived Enjoyment). Trust is the belief of an individual against the other party in the relationship transaction based on a belief that the person who believes it will meet all its obligations properly in accordance with what is expected. Convenience is a condition of feeling, from the most comfortable to the most uncomfortable, which is perceived as respondents by individuals, which is convenient for a particular individual is not necessarily felt more comfortable for the individual. Third, the perception of usefulness Construct (Perceived Usefulness), perceived ease of use (Perceived Ease Of Use) in this study was not supported. These results are consistent with results from studies of other researchers, namely Artha (2011), Wibowo (2007), Irmadhani and Nugroho (2012), as well as Kusuma and Susilowati (2007). Research conducted by AnandaSaucuPranidana (2009) Analysis of the Factors - Factors Affecting Customer Interest in Bank BCA For Using Click-BCA. The population in this study is the BCA Bank customers who are interested in the services of Click-BCA in doing all kinds of transactions in Semarang. Because of the number of customers scattered and difficult to know for sure, the determination of the number of samples to be used in this study will use the formula as shown below (RaoPurba in Nancy, 2005). Samples can be taken from a large population of people as much as 96.04, when rounded, then the number of samples is equal to 97 respondents. (Supranto, 2001). Sample collection method using a questionnaire with respondents BCA bank customers in Semarang. While the method of field sampling using a convenience sampling technique. Convenience sampling method is a method of collecting samples nonprobability sampling. namely in choosing the sample, the researcher has no other consideration except by convenience only. Someone was taken. Sample collection method using a questionnaire with respondents BCA bank customers in Semarang. While the method of field sampling using a convenience sampling technique. Convenience sampling method is a method of collecting samples nonprobability sampling. namely in choosing the sample, the researcher has no other consideration except by convenience only. Someone sampled by chance the man was there or she happens to know the person. Therefore, there are some authors use the term accidental sampling (unintentional) or also captive sample (man-on-the-street). the number of the population studied is not known so there is freedom to choose a sample of the most rapid and inexpensive. Research conducted by NurShofiana (2011) Analysis of the Factors Affecting Customer Confidence Users of the Internet Banking (Case Study In Semarang

branch of Bank SyariahMandiri). The research method is a theoretical discussion of the concept of a variety of methods, advantages and disadvantages, and continued with the selection of which will be selected Motoda to dissect a problem. In the study, there are two approaches to dissect a study. We know with qualitative and quantitative terms. Traditionally there is a gap between the qualitative with quantitative, which each have a different paradigm. According layder in Julia Brannen, the difference lies in the level of formation of knowledge and research process. This research is a quantitative research with the level explain causality of a number of variables studied. The advantages of quantitative is as a measuring tool to test the conjecture or hypothesis of qualitative, as well as provide significant justification for the research findings based on statistical tests. So this study can be used to explain the relationship between the variables of research by describing the magnitude of the influence of independent variables dependent variables described between several indicators or dimensions contained in the specified variable. Based on the results of research and discussion that has been done can be deduced from the study analyzes the factors that affect customer confidence in using internet banking in Semarang BSM that there is positive and significant correlation between shared values, communication and behavior oportunistikk to variable customer confidence internet banking users, therefore BSM as internet banking service providers should always keep an eye on all transactions in internet banking. In the statistical test showed the following: 1). Results of regression analyzes gain coefficient value, this value shows that between the variables X and Y is (shared values, communication and opportunistic behavior to variable customer confidence internet banking users) with a 0,703 or 70.3%. It can be interpreted that the shared variable value, communication and opportunistic behavior to variable customer confidence internet banking users there is a close relationship and positive nature or direction of the relationship 70.3%. Value in Adjusted R Square obtained coefficient of determination that has been adjusted between variables X and Y by 0.468 or 46.8%. This means that consumer confidence variables can be explained by a shared variable value, communication and behavior opportunistic by 46.8% while the rest is explained by other factors not examined. In other words, contribute to or influence the independent variable (shared values, communication and opportunistic behavior) on the dependent variable (variable customer confidence in internet banking users) amounted to 46.8%, while 53.2% is influenced by other variables outside the model studied, 2) The calculation of Analysis of Variance (ANOVA) is known that the model is formed has a value of $F = 10.756$ with a significance of 0.000. Testing by comparing $F_{table} = 2.710$ and $F_{count} = 5\% (0.05)$ is thus known that $F_{count} > F_{table} (10.756 > 2.710)$, as well as the significance value $0.000 < 0.05 (5\%)$. Therefore, it can be stated that H_0 is rejected. So it can be concluded from this test that jointly (simultaneously) there is a positive and significant relationship between the variables of shared values, communication and behavior opportunistic to variable customer confidence internet banking users, 3) Testing variables by comparing T tabel $X_1 = 1.690$ with $\alpha = 5\%$

(0.05) with known that Tarithmetic>Ttable 4.856> 1.690, and 0.008 significance value <0.05 (5%). Therefore, it can be stated that Ho is rejected. And it is said that there are positive and significant influence between shared value with consumer confidence, the level of influence by 36.3%. As for testing by comparing Ttabel X2 = 1.690 with $\alpha = 5\%$ (0.05) and note that Tarithmetic>Ttable 4.060> 1.690, and 0.000 significance value <0.05 (5%). Therefore, it can be stated that Ho refused and accept H1. Then stated that there is a positive and significant influence between the variables of communication with consumer confidence. With effect level of 34.4%. While testing by comparing T tabel X3 = 1.690 with $\alpha = 5\%$ (0.05) and note that Tarithmetic>Ttable 3.920> 1.690, and 0.000 significance value <0.05 (5%). Therefore, it can be stated that Ho refused and accept H1. Then stated that there is a positive and significant influence between the variables opportunistic behavior with consumer confidence. With effect level of 24.4%. The study, done by Totok Tri Setyanto (2011) regarding the Trust and Quality Analysis influence E - banking Transaction Interests Birthday Against Online (Semarang Bni Customer Case Study). The population in this study is the BNI customers who use e-banking services. To determine some number of samples to be taken, totaling one hundred samples will be obtained by using accidental sampling technique, the method of sampling where only individuals who happen to be found or is found only selected (Djarwanto, 1993). Data collection methods are ways that can be used by researchers to gather data. Data is defined as the facts are given to researchers from environmental studies (SuharsimiArikunto: 1988; 134). The methods used in this research was a questionnaire (questionnaire). The questionnaire is a collection of list of questions submitted in writing to a person (in this case the respondent), and also a way to answer in writing. The questionnaire is an efficient data collection techniques if researchers know for certain variables to be measured and know what can be expected from the respondents. Here is the presentation of examples of questionnaires that will be used Research conducted by Gilang Rizky Amijaya (2010) concerning Influence Perception of Information Technology, Ease, Risk And Features Of Interests Repeat Customer Services Bank In Using Internet Banking (Studies in Customer BCA). Population to be studied in this research is the BCA bank customers ever and want to reuse the internet banking. Population conducted in three branches of BCA Bank in the city, namely the branch Spondol, Youth, and Kanjengan. Samples taken from the population should be truly representative (representative). So that the sample size used in this study is 100, the rounding of 96.04. As for the sampling technique used was purposive sampling technique. Accidental sampling technique imposed on individuals based on certain considerations. Criteria samples taken in research is ever BCA bank customers and want to use internet banking back at least 1 month and want to participate in filling out the questionnaire. The data in this study is divided into two primary data and secondary data, where data Primer is data obtained directly from the source, cut and recorded for the first time. Primary data needed in this study as identifying data of respondents, while secondary data is a source of research data obtained by researchers indirectly through an intermediary medium (obtained and recorded by the other party) secondary data required in this research as books and literature associated with this research. The conclusion of this study is that 1). The variable perception of

information technology has positive influence on customers' interest in re-using internet banking. It is characterized by a variable t value is 5.307 and larger than t table (1.99). Given a positive influence, as seen from the magnitude of the variable coefficient perception of information technology in the regression equation that is equal to 0,400. 2). Variable ease of use positive influence on interest on customers using internet banking. It is characterized by a variable t value is 3.298 and larger than t table (1.99). Given the positive effect, it is evident from the ease of use of variable coefficients in the regression equation that is equal to 0.246. 3). Partial variable positive effect on the risk of repeated interest in using the internet banking customers. It is characterized by the t value of this variable is 4.526 and larger than t table (1.99). Simultaneously the influence exerted positive, as seen from the magnitude of the risk variable coefficients in the regression equation that is equal to 0.324. 4). Variable service features positive influence on customers' interest in the repeated use of internet banking. It is characterized by a variable t value is 4.886 and larger than t table (1.99). Given a positive influence, as seen from the magnitude of the coefficient variable in the regression equation features of the service that is equal to 0.359. 5). The amount of the adjusted coefficient of determination (adjusted R ²) of 0.512 means that 51.2 percent of the variation of all the independent variables (perception of information technology, ease of use, risks and features of the service) can explain the dependent variables (interest on customers using internet banking), while the remaining 48.8 percent is explained by other variables that are not proposed in this study.

2.9 Framework

In this section, the theoretical framework Researchers propose the which will be Described as follows: Perception is a process that involves knowledge of prior knowledge in Obtaining and interpreting stimulus Indicated by the five senses. In other words, the perception is a combination of the main factors outside world (visual stimulus) and human dignity itself. According Ikhsan, (2010: 93) states that perception is an understanding of how people see or interpret the events, objects, and people. People act on the basis of perception Reviews their Regardless of whether it Reflects the perception of the actual reality. In fact, everyone has Reviews their own perception of an event. description fact someone may be much different from the descriptions of others. Meanwhile, According Sandjaja interest, (2006: 126) in Iqbal (2011), a tendency that causes a person trying to find or try activities in a particular field. Interest IS ALSO interpreted as a positive attitude towards environmental aspects. In addition, interest is Also a permanent tendency to notice and enjoy an activity accompanied by pleasure. Referring to research conducted by research conducted by Nanda EstieYuneriya, Aris Eddy Sarwono and DjokoKristianto (2013) about the influence of motivation, perception and length of education against the interest of students to follow the accounting profession education, from Reviews These studies indicate that the Significantly perception effect was not against the interest of students to follow PPAk, and here is no difference in the interest of students to follow PPAk between students with student

PTN.Convenience (convenience) According to Poon (2008), in SaucaAnandaPranidana (2010), stated that internet banking provide a higher level of comfort roommates Allows customers to perform banking transactions anytime, anywhere. When Compared with banking transactions without the use of internet banking for example with interpersonal transactions, internet banking provide more benefits and convenience. Like for example, if you want to pay a bill or transfer money, if through the branches, then customers have to queue long to carry out such transactions. This is certainly less provide convenience for customers. According to Ananda Sauca Pranidana (2010) in Gerrard and Cunningham (2003), the client doubted trustability on the policy aspects of security and confidentiality (security and privacy policy) bank. Confidence (trust) has a significant impact on customers' willingness to engage in financial transactions online and providing confidential information (such as user id and password confidentiality, personal accounts, etc.). In the case of the use of internet banking, most users do not fully understand the security risks and the confidentiality of internet banking. They simply assumed that the banks have noticed the security and confidentiality, but users do not know how strong the security and confidentiality SI of internet banking. Therefore, customer confidence is an important factor that encourages customers to Transact banking.According to Aiken, (1994: 209) in Iqbal (2011), states that the definition of interest as a preference for activities exceeding other activities. This means that the interest related to the values that make a person has a choice in life. Meanwhile, According to SumadiSuryabrata interest (2002: 68) in Tricahyo (2012), states that interest is a sense more joy and a sense of interest in a matter or activity without being told, interest is basically the acceptance of a relationship between yourself to something things outside himself. The stronger or close relationship the greater the interest. Interest According Stiggins (1994: 171) in Iqbal (2011), states that interest is one dimension of the affective aspects of a role in one's life. Affective aspect is the aspect that Identifies the dimensions feelings of emotional awareness, disposition, and will that Affect a person's thoughts and actions. The affective dimension covers three important things: (1) relates to the feelings of the different objects; (2) has a sense of direction starting from the neutral point into opposing camps, not positive and not negative; (3) the various feelings that have a different intensity, from strong to moderate to weak. According Semiawan interest, (1997: 19) in Iqbal (2011), states that interest is a mental state that generates the response directed to a particular situation or object that is fun and Gives satisfaction to him (satisfiers). This definition makes clear that interest serves as the driving force that directs a person performing Certain specific activities. According Sandjaja, (2006: 126) in Iqbal (2011), states that interest is a tendency that causes a person trying to look for or try activities in a particular field. Interest IS ALSO interpreted as a positive attitude towards environmental aspects. In addition, interest is Also a permanent tendency to notice and enjoy an activity accompanied by pleasure. According Meichati, (1998: 117) in Iqbal (2011), means that interest as a strong attention, intensive and in-depth individual Diligently master to perform an activity. According Widyastuti in Ellya Benny and Yuskar, (2005: 15) states that interest is driven by the desire of a desire after seeing, observing and Comparing and considering the needs of wants. Interest is high liver tendency toward something

Research Methods

The object of this research conducted on customers of Bank BRI Branch Office Tangerang who are interested in using Internet Banking services in doing all kinds of transactions in Bank BRI Tangerang Branch Office is located at Jl. Jend. Ahmad Yani 4, Tangerang City, Banten, Indonesia tel. (021) (021) 5520789, 5524357, 5515914. The topic of this study is on the influence of the perception of the use of information technology, the perception of comfort, confidence and interest in transacting online using Internet Banking System), therefore it is necessary to support research of data - data Invalid associated with all four variables above, namely the perception of the use of information technology (X1), perceptions of convenience (X2), trust (X3), or (independent) and interest transact online using Internet Banking System (Y) or (dependent). According Sugiyono (2010: 115), states that populations are as follows: Population is the generalization region consisting of the objects / subjects that have certain qualities and characteristics. established by researchers to learn and then be deduced. According to Rosalina (2005: 1), states that "the entire population is a research subject or phenomenon to be studied". Reasons taking population in this study are as follows:

- a) According to research carried out by Infobank Research Bureau in June 2011 stated that the bank BRI entered in the first place a large number of customers of 10 banks in Indonesia as many as 33 million customers.
- b) Bank BRI is one of the banks that have the largest service facility in Indonesia
- c) Bank BRI is one of the banks that have offices and spread to most parts of the country throughout the Therefore, the population in this study is a customer of Bank BRI Branch Office Tangerang who are interested in using Internet Banking services in doing all kinds of transactions in Bank BRI Branch Office Tangerang.

Based on the results of preliminary observations and interviews researchers to The Bank BRI Branch Office Tangerang where during the month of March 2014 the total number of users of Mobile Banking, Internet Banking and Phone Banking customers as many as 25,000 users of the service facility with, among others, customer details Mobile Banking users as many as 20,000 people or (80%), Internet Banking users, or 4,000 people (16%) and Phone Banking users or as many as 1,000 (4%), and when averaged number of internet banking users in a week are as many as 1000 people in the population thus customers This research is as much as 1,000 customers a week who do internet banking transactions with Bank BRI Branch Office Tangerang. According Sugiyono (2010: 116) "sample is part of the number and characteristics possessed by the population".According to TohaAnggoro M. et al, (2009: 22), states that "the sample is one important factor in the study because it determines the quality of research". The amount or number of samples depends on the sample quantity or the level of accuracy desired error researcher. However, in terms of error rate, the maximum social research error rate is 5% (0.05). The greater the error rate, the smaller the number of samples.

But keep in mind is the greater number of samples (closer to the population), the smaller the chances of error of generalization and conversely, the smaller number of samples (away from the total population), the greater the chances of generalization error. Samples are customers who do internet banking transactions with Bank BRI Branch Office Tangerang. With respondents criteria that will be examined in this study are as follows: a) Customers who do internet banking transactions with Bank BRI Branch Office Tangerang b) Willing to be investigated. c) Cooperative. In connection with the limited time availability of researchers, so as not maybe take all populations. The researchers used a formula to determine the amount of sample that is by using Slovin formula (in Riduwan, 2005: 65), among others, as follows:

$$n = \frac{N}{N(d)^2 + 1}$$

Where:

n=sample;

N=population;

d=precision value of 90% or sig. = 0.1.

Thus, based on population that has been presented above, the number of samples to be examined can be determined by calculation are as follows:

$$n = \frac{N}{N(d)^2 + 1}$$

$$n = \frac{1.000}{1.000(0,05)^2 + 1}$$

$$n = \frac{1.000}{1.000(0,0025) + 1}$$

$$n = \frac{1.000}{2,5 + 1}$$

$$n = 285,71 = 286$$

Thus the number of samples to be examined as many as 286 people are customers who do internet banking transactions with Bank BRI Branch Office Tangerang. The study was conducted from the start of preparation, distributing questionnaires, data processing, data analysis and research result final results or conclusions, where questionnaires are sent and given to customers who do internet banking transactions with Bank BRI Branch Office Tangerang with a total questionnaire of 40 questions. The sampling technique is a technique used to take a sample of the population (Sugiyono, 2010: 196). The sampling technique in this research using random sampling, the sampling with random manner without regard to strata that exist in members of the population (Supranto, 2003: 32). Meanwhile, according Sudjana (2005: 161), states that the sampling is a step taken not all members of the research study, but has a chance to study. The object of this research conducted on customers of Bank BRI Branch Office Tangerang who are interested in using Internet Banking services in doing all kinds of transactions in Bank BRI Tangerang Branch Office is located at Jl. Jend. Ahmad Yani 4, Tangerang City, Banten, Indonesia tel. (021) (021) 5520789, 5524357, 5515914. The topic of this study is on the influence of the perception of the use of information technology, the perception of comfort, confidence and interest in transacting online using Internet Banking System), therefore it is necessary to support research of data - data Invalid associated with all four variables above, namely

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using measurement scales Likert's Summated Ratings (LSR). Secondary data is data obtained or gathered researchers from various existing sources (researchers as second hand). Secondary data can be obtained from various sources such as books, reports, journals, and others related to this research. The secondary data used in this research is to use the documentation. Operationalization of the indicator contains variables or factors of a variable that allows researchers to collect relevant data so that from measurements that have been planned. Operationalization of each variable divided as follows: According Sugiyono (2010: 59) named that independent variable are as follows: Independent variables are variables that affect or that the cause of the change or the emergence of Dependent Variables. Or in other words it can be said that the independent variable or variables are variables that affect the dependent variable. In this study, there are two variables, namely the Independent Variable and Dependent Variables. The independent variables in this study are, among others, the perception of the use of information technology, the perception of comfort and trust, which is denoted (X). Variable Perception use of Information Technology (X1) In the perception of the use of information technology variables were measured using a questionnaire with indicators or factors are as follows: a) Internal factors (1). Experience (2). The current requirement (3). The values espoused (4). Expectation / Expectation b) External Factors (1). Tampak products (2). The properties of the stimulus (3). Environmental situation. Variable Perception Leisure (X2). In the comfort perception variables were measured using a questionnaire with indicators or factors are as follows: a) Customers can access internet banking whenever and wherever (anytime and anywhere); b) There is a queue (queue); c) Save time when compared with the conventional method (conventional banking); d) Cost of bank interest (charges) are cheap; Variable Trust (X3) In trust variables measured using a questionnaire with indicators or factors are as follows: a) the bank's security system; b) The system of bank secrecy; c) guarantee the security and confidentiality; and d) Compensation for losses due to security reasons and confidentiality. Dependent Variables. According Sugiyono (2010: 59) named that variables dependent, among others, as follows: Dependent variable is a variable that is affected or which become due, because of the Variables ". Or in other words it can be said that the dependent variable is a variable that is affected by the independent variable. Based on the description below serve researchers dependent variable is the interest in transacting online using Internet Banking System denoted (Y). In a variable interest in transacting online using Internet Banking System is measured using a questionnaire with indicators or factors are as follows: a) the stimulation that comes from the environment (1). In accordance with the wishes or needs of a person taking the right decision. (2). Tendency to learn (3). Having a desire to know b) Interests person against an object or thing (1). Factors in human beings (2). Social motives c) Factors feelings and emotions (1). The influence of the object (2). Experience Therefore, researchers presented research model is taken based on the review of the literature and previous research.

Conclusions

Based on the discussion that has been described above, it can be concluded that in this study are as follows There is a significant effect on the interest of the use of information

technology to transact online using internet banking system (Study empiric Bank BRI Branch Office Tangerang 2014). There is a significant influence on perceptions of comfort against the interest of transacting online using internet banking system (Study empiric Bank BRI Branch Office Tangerang 2014). There is a significant influence on the interest of trust in online transactions using internet banking system (Study empiric Bank BRI Branch Office Tangerang 2014). There is a significant effect of the simultaneous perception of the use of information technology, the perception of comfort and confidence in the interest of transacting online using Internet Banking System (Study empiric Bank BRI Branch Office Tangerang 2014).

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