

BCA Mobile Testing Using the Human Organization Technology Fit Model

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Abstract—Developments in technology and information open new ways that are more efficient in the world of banking. This is an opportunity for banks to move forward by providing better service to their customers. One of them is BCA Mobile, which is a mobile banking product owned by Bank Central Asia (BCA). In facing competition in the banking world, BCA Mobile provides features that are easy, practical, safe, and user friendly. Therefore, the authors are interested in conducting research to test the success rate of BCA Mobile using the Human-Organization-Technology Fit evaluation model. The research model is associative-quantitative to determine the relationship between System Quality, Information Quality, Service Quality, User Satisfaction, User Systems, Structure, and Environment on the Net Benefit of using BCA Mobile. The research variables are independent and dependent variables, with primary and secondary data sources. Data collection used questionnaires and library research, data testing used Validity Test, Reliability, Descriptive data analysis, Verification, Multiple Linear Regression, and Correlation Coefficient. Based on the research conducted, all variables from the Human component (User System and User Satisfaction), Organization (Structure and Environment), and Technology (System Quality, Information Quality, and Service Quality) jointly show the results of a simultaneous influence on BCA's Net Benefit Mobile. This means that all of these variables can be executed in harmony to increase BCA Mobile Net Benefit.

Keywords—BCA Mobile, Human Organization Technology Fit, Net Benefit.

I. INTRODUCTION

One of the developments in information and communication technology in Indonesia is applied to the banking sector. Conventional banking methods that are applied at this time are considered less efficient because it takes up quite a lot of time. Technological advances used in modern banking are Self Service Technology (SST). According to Meuter in (Fatimah and Suyanto, 2016) SST is a technology that allows customers to produce their own services they need without relying on employees. An example of SST is online-based banking services.

Forms of online-based banking services are Automatic Teller Machines (ATM) and electronic banking (e-banking). Bank Indonesia divides e-banking services into 4 categories, namely Internet Banking, Mobile Banking, Phone Banking, and SMS Banking (Ansori, 2015:02).

This is an opportunity for banks to move forward by providing better service to their customers. They not only offer speed but also comfort and convenience without requiring customers to come and queue at an ATM or bank branch office. This convenience and comfort is offered by banks through mobile banking services (Angela, 2014).

Mobile banking is a banking service that can be accessed without space, time or distance limitations, which has been an obstacle for most customers when making transactions. In addition, the advantage of mobile banking is user-id security which not everyone can know except the owner.

In Indonesia, both state and private banks are competing with each other to launch their mobile banking services. According to (Hariansyah, 2015), Bank Central Asia (BCA) as one of the largest private banks in Indonesia offers a mobile banking product in the form of BCA Mobile which can be used by anyone who has a BCA ATM card. The features on BCA mobile consist of m-info, m-transfer, m-payment, m-commerce, cardless, m-admin, Flazz, Bagi-Divide, Lifestyle, and cash withdrawals (BCA, 2022).

With this service, customers feel like they have a BCA ATM in the palm of their hand. Various banking transactions can be carried out by customers via their cell phones, as easy as transactions at BCA ATMs. The advantages and convenience of making transactions through BCA Mobile is a banking service that is easy, practical, safe and user friendly.

The appropriate evaluation model in this case is the Human-Organization-Technology Fit Model, this model is used to carry out an evaluation method that includes important components of an information system namely Human, Organizational, and Technology resources. This model is considered capable of explaining the comprehensive evaluation of the success of a system on the human, organizational, and technological components as well as the compatibility of the three components and influencing the net benefits of implementing information systems (Kodarisman and Nugroho 2013).

Therefore, researchers are interested in conducting research entitled "Testing BCA Mobile using the Human Organization Technology Fit Model".

II. LITERATURE REVIEW

The rapid development of information technology has brought the life of the world community into a new era which is often called the era of the industrial revolution 4.0. The use of various digital technologies in the field of financial services has brought significant changes to the banking industry.

In total, digital transactions worldwide from 2017-2021 grew by 118%, from USD 3.09 trillion in 2017 to USD 6.75 trillion in 2021 (Statista, 2021). In Indonesia alone, the development of digital transactions has grown much higher, namely by 1,556 percent in the 2017-2020 period. Electronic money transactions reach Rp. 786.45 trillion in 2021. This

value has increased by Rp. 281.39 trillion (55.73%) compared to the previous year which was only Rp. 504.96 trillion (Bank Indonesia, 2021).

Mobile banking a banking service that can be accessed by customers via smartphones. Mobile banking is used for performing balance checks, financial transactions, payments, and so on. By using mobile banking technology, making banking services more practical, safe, and comfortable.

BCA Mobile otherwise known as m-BCA is a banking service online owned by the named company Bank Central Asia (BCA). BCA application mobile this makes it easier for customers to transact using smartphonee, namely through GSM operators such as Telkomsel, XL, Indosat, and so on. In addition, BCA application display Mobile Alsouser friendly so that it is easy to use even by ordinary customers.

A. Human Organization Technology Fit Model

The model proposed by Maryati Mohd. Joseph and Ray. J Paul Lampros K. Stergiolus, is a framework that adopts 2 models of evaluating a system, namely the Information Systems Success Model and The MIT90s (IT-Organization Fit Model). Likewise, specific evaluation dimensions and measures that are lacking in the IT-Organization Firm Model can be displayed in the Information Systems Success Model. Based on these two models, a new evaluation framework is proposed.

The HOT component has main components, namely human, organization, technology, and the relationship between them. When these components are connected, they are divided into 3 (three) relationships, namely human-organization, human-technology, organization-technology. As well as suitability (FIT) between internal (Technology) and External (Human & Organization) elements (Arifin, 2016).

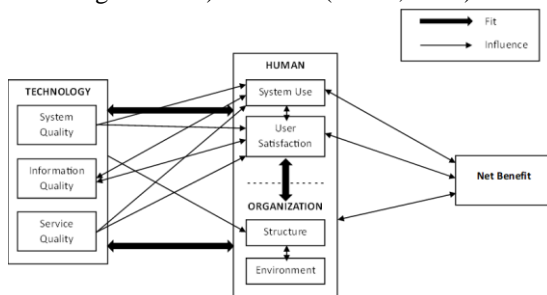


Fig. 1. HOT Fit Model

1. Human

The human component assesses information systems from the point of view of system use on the frequency and extent of information system functions and investigations. System use also relates to who uses (who uses it), the level of users (level of user), training, knowledge, expectations, and attitudes to accept or reject the system. This component also assesses the system from the aspect of user satisfaction (user satisfaction). User satisfaction is the overall evaluation of the user's experience in using the information system and the potential impact of the information system. User satisfaction can be related to perceived usefulness and user attitudes towards

information systems which are influenced by personal characteristics.

2. Organization

Leadership, support from top management, and staff support are important parts in measuring the success of the system. While the organizational environment consists of sources of financing, government, politics, competition, inter-organizational relations, and communication. According to (Kenneth and Jane Laudon, 2005) Organizations are official social structures that have resources originating from the environment that have internal rules and procedures that must be legally recognized and process these resources to produce output.

3. Technology

The technology component consists of system quality, information quality and service quality. System quality in information systems concerns the interrelationships of features in the system including system performance and user interface. Ease of use, ease of learning, response time, usefulness, availability, flexibility, and security are variables or factors that can be assessed from system quality. Criteria that can be used to assess the quality of information include completeness, accuracy, timeliness, availability, relevance, consistency, and data entry. Meanwhile, service quality focuses on technology. Service quality can be assessed by the speed of response, assurance, empathy, and follow-up services.

III. METHODOLOGY

A. Population and Sample

The research object that will be examined in this study is the BCA Mobile test using the Human Organization Technology Fit Model. The population in this study are all BCA bank customers who apply mobile banking services in Jakarta. The sample in this study were customers using Bank BCA mobile banking, namely all customers of Bank BCA KCP East Boulevard Kelapa Gading, North Jakarta.

B. Data Types and Sources

The types of data used in this study are primary data and secondary data. The primary data used in this study is data obtained from the results of distributing questionnaires to a number of respondents, namely customers of PT. Bank BCA Tbk which is the sample of this study. While the secondary data used is supporting data obtained from the literature and company documents other data related to the problem under study.

C. Data Analysis Technique

This study uses descriptive data analysis techniques and verification data analysis. Descriptive data analysis is a type of research that describes what is done by PT. Bank BCA Tbk is based on existing facts to be further processed into data. The data is then analyzed to obtain a conclusion. Descriptive research is used to describe how each research variable.

While the verification data analysis is used to answer the research objectives through testing the research hypothesis about the influence between variables. The test was carried out

by simple and multiple linear regression tests, correlation tests, coefficient of determination tests, and test the hypothesis. Before the two tests were carried out, a research data fluency test was carried out to ensure that the data could be used. Testing the data is the validity test, reliability test, normality test, multicollinearity test, and heteroscedasticity test.

IV. RESULT

A. Validity Test

TABLE 1. Test the Validity of Variable X

Statement	R count	R table	Information
VAR00001	0.822	0.1524	Valid
VAR00002	0.773	0.1524	Valid
VAR00003	0.769	0.1524	Valid
VAR00004	0.734	0.1524	Valid
VAR00005	0.837	0.1524	Valid
VAR00006	0.748	0.1524	Valid
VAR00007	0.833	0.1524	Valid
VAR00008	0.849	0.1524	Valid
VAR00009	0.791	0.1524	Valid
VAR00010	0.814	0.1524	Valid
VAR00011	0.749	0.1524	Valid
VAR00012	0.772	0.1524	Valid
VAR00013	0.804	0.1524	Valid
VAR00014	0.792	0.1524	Valid
VAR00015	0.794	0.1524	Valid
VAR00016	0.809	0.1524	Valid
VAR00017	0.648	0.1524	Valid
VAR00018	0.750	0.1524	Valid
VAR00019	0.704	0.1524	Valid
VAR00020	0.736	0.1524	Valid
VAR00021	0.632	0.1524	Valid
VAR00022	0.753	0.1524	Valid
VAR00023	0.825	0.1524	Valid
VAR00024	0.777	0.1524	Valid
VAR00025	0.772	0.1524	Valid
VAR00026	0.769	0.1524	Valid
VAR00027	0.621	0.1524	Valid
VAR00028	0.615	0.1524	Valid
VAR00029	0.639	0.1524	Valid
VAR00030	0.747	0.1524	Valid

All statements have a validity value of > 0.1524 meaning that all data related to the calculation of the degree of valid or valid can be further processed.

TABLE 2. Test Validity of Variable Y

Statement	R count	R table	Information
VAR00001	0.804	0.1524	Valid
VAR00002	0.886	0.1524	Valid
VAR00003	0.891	0.1524	Valid
VAR00004	0.676	0.1524	Valid
VAR00005	0.824	0.1524	Valid

All statements have a validity value of > 0.1524 meaning that all data related to the calculation of the degree of valid or valid can be further processed.

B. Reliability Test

TABLE 3. Reliability Test

No	Variable	Cronbach's Alpha	N of Items
1	Variable system quality, information quality, service quality, user system, user satisfaction, structure, and environment (X)	0.975	30
2	Net benefit (Y)	0.928	5

The variables of system quality, information quality, service quality, user system, user satisfaction, structure, and environment (X) and net benefits (Y) at BCA Mobile are 0.975 and 0.928, having a Cronbach's Alpha value > 0.70, so that all data related to reliable calculation.

C. Multicollinearity Test

TABLE 4. Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.422	.745		.567	.571		
X1	.345	.059	.519	5.905	.000	.167	5.99
X2	.137	.059	.197	2.304	.023	.177	5.65
X3	.339	.120	.176	2.834	.005	.335	2.98
X4	.097	.087	.089	1.117	.266	.204	4.90
X5	.590	.175	.250	3.377	.001	.235	4.25
X6	.106	.097	.084	1.083	.280	.214	4.67
X7	.418	.194	.173	2.150	.033	.200	5.01

a. Dependent Variable: Manfaat bersih BCA Mobile

Tolerance values for the variables System Quality (X1), Information Quality (X2), Service Quality (X3), User Systems (X4), User Satisfaction (X5), Structure (X6), and Environment (X7) are 0.167, 0.177, 0.335, 0.204, 0.235, 0.214, and 0.200. Thus because the tolerance value ≠ 0, it can be said that there is no linear relationship between the variables of System Quality (X1), Information Quality (X2), Service Quality (X3), User System (X4), User Satisfaction (X5), Structure (X6), and Environment (X7) which affect the Net Benefit variable of BCA Mobile, because if there is a linear relationship then the data is not feasible for further testing.

D. Heteroscedasticity Test

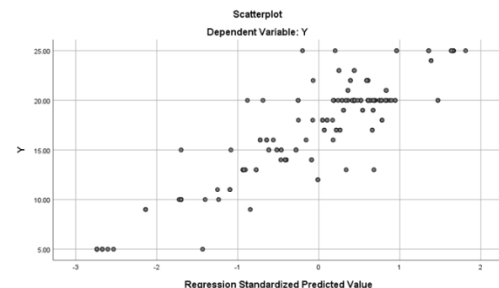


Fig. 2. Heteroscedasticity Test

Based on the picture above, it can be seen that there is no clear pattern, and the points spread above and below the number 0 on the Y axis. These results indicate that the variance from the residuals from one observation to another is the same and does not differ. Thus, it can be concluded that there is no heteroscedasticity.

E. Normality Test

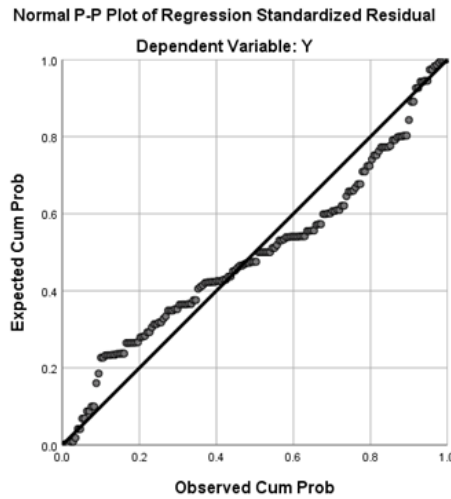


Fig. 3. Normality Test

The data (points) are spread around the diagonal line and follow the direction of the diagonal line. So it can be concluded that the distribution of research data follows a normal distribution (normality requirements can be met). Because if the line does not follow the diagonal line or is far from the diagonal line, it indicates abnormal data. With these results, the data used can be continued in further research.

F. Descriptive Data Analysis

TABLE 5. Descriptive Data Analysis

No	Average	Criteria
1	1.00 – 1.80	Very Not Good
2	1.81 – 2.59	Not good
3	2.60 – 3.39	Pretty good
4	3.40 – 4.19	Good
5	4.20 – 5.00	Very good

Based on the analysis that has been done, all variables get responses with good criteria, which means they must be maintained. Only the variables of service quality and environment get good responses, so it needs to be improved again.

G. Multiple Linear Regression Analysis

TABLE 6. Multiple Linear Regression Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1 (Constant)	.422	.745		.567	.571
Kualitas sistem (X1)	.345	.059	.519	5.905	.000
Kualitas informasi (X2)	.137	.059	.197	2.304	.023
Kualitas pelayanan (X3)	.339	.120	.176	2.834	.005
Sistem pengguna (X4)	.097	.087	.089	1.117	.266
Kepuasan pengguna (X5)	.590	.175	.250	3.377	.001
Struktur (X6)	.106	.097	.084	1.083	.280
Lingkungan (X7)	.418	.194	.173	2.150	.033

a. Dependent Variable: Y

$$Y = 0.422 + 0.345X1 + 0.137X2 + 0.339X3 + 0.097X4 + 0.590X5 + 0.106X6 + 0.418X7$$

From the regression model it can be explained the relationship between system quality (X1), information quality (X2), service quality (X3), user system (X4), user satisfaction (X5), structure (X6), and environment (X7) and benefits clean is unidirectional. This means that if system quality (X1), information quality (X2), service quality (X3), user system (X4), user satisfaction (X5), structure (X6) and environment (X7) and increase by one unit, the net benefits will be increases by one unit.

H. Correlation Coefficient Test

TABLE 7. Correlation Coefficient Test Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.892 ^a	.796	.787	2.27575

a. Predictors: (Constant), X7, X3, X5, X2, X6, X4, X1

The R value of 0.892 is obtained in the interval 0.800 – 1.00 meaning that there is a very strong and positive relationship between the independent variables System Quality (X1), Information Quality (X2), Service Quality (X3), User System (X4), User Satisfaction (X5), Structure (X6) and Environment (X7) with the dependent variable Net Benefit (Y).

I. Determination Coefficient Test

The magnitude of the effect of system quality on net benefits based on the value of r square (in Table 7) is 0.796 or 79.6%, so the magnitude of the influence of system quality on net benefits is 79.6% and the remaining 20.4% is influenced by other factors. This indicates that system quality (X1), information quality (X2), service quality (X3), user systems (X4), user satisfaction (X5), structure (X6), and the right environment (X7) can affect net benefits. (Y).

J. Hypothesis Test

To find out whether the hypothesis is accepted or rejected, a two-party test is carried out with the following hypotheses:

Ho : $r_s = 0$ → This means that there is no significant effect between system quality (X1), information quality (X2), service quality (X3), user system (X4), user satisfaction (X5), structure (X6), and environment (X7) on the net benefits of BCA Mobile (Y).

H1 : $r_s \neq 0$ → This means that there is a significant influence between system quality (X1), information quality (X2), service quality (X3), user system (X4), user satisfaction (X5), structure (X6), and environment (X7) on the net benefits of BCA Mobile (Y).

Then the results of the t count are compared with the t table with the following criteria:

If t count < t table → Accept H0 and reject H1, If t count ≥ t table → Reject H0 and accept H1.

TABLE 8. Hypothesis Test Coefficients*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.422	.745		.567	.571
Kualitas sistem (X1)	.345	.059	.519	5.905	.000
Kualitas informasi (X2)	.137	.059	.197	2.304	.023
Kualitas pelayanan (X3)	.339	.120	.176	2.834	.005
Sistem pengguna (X4)	.097	.087	.089	1.117	.266
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Struktur (X6)	.106	.097	.084	1.083	.280
Lingkungan (X7)	.418	.194	.173	2.150	.033

a. Dependent Variable: Y

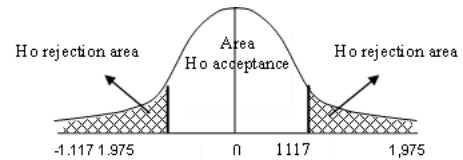


Fig. 7. User System

From the calculation of the t test statistics above, t count for the user system = 1.117 is smaller than t table = 1.975, then H1 is rejected and Ho is accepted. This means that there is no positive influence between BCA Mobile user systems on the net benefits of BCA Mobile.

5. User satisfaction

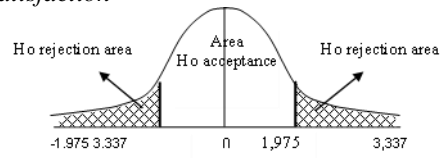


Fig. 8. User Satisfaction

From the calculation of the t test statistics above, t count for User Satisfaction = 3.377 is greater than t table = 1.975; then H1 is accepted and Ho is rejected. This means that there is a positive influence between BCA Mobile User Satisfaction and BCA Mobile Net Mobile.

6. Structure

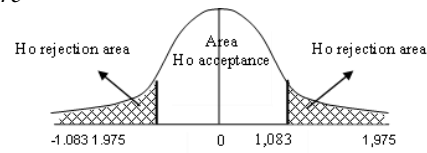


Fig. 9. Structure

From the calculation of the t test statistic above, t count for Structure = 1.083 is smaller than t table = 1.975; then H1 is rejected and Ho is accepted. This means that there is no positive influence between BCA Mobile Structure and BCA Mobile Net Mobile.

7. Environment

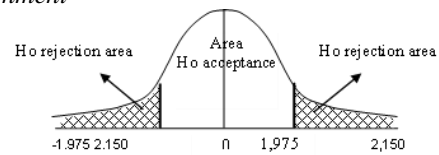


Fig. 10. Environment

From the calculation of the t test statistics above, t count for the Environment = 2.150 is greater than t table = 1.975; then H1 is accepted and Ho is rejected. This means that there is a positive influence between the BCA Mobile Environment and the Net Benefit of BCA Mobile.

K. Simultaneous Test (Statistic F)

The decisions taken are as follows:

H0 : b1 = b2 = 0: system quality (X1), information quality (X2), service quality (X3), user system (X4), user satisfaction (X5), structure (X6), and environment (X7) have no effect simultaneously with the net benefits of BCA Mobile (Y).

1. System Quality

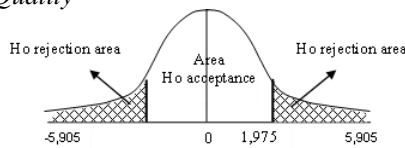


Fig. 4. System Quality

From the calculation of the t test statistics above, t count for System Quality = 5.905 is greater than t table = 1.975; then H1 is accepted and Ho is rejected. This means that there is a positive influence between System Quality and Net Benefit of BCA Mobile.

2. Information Quality

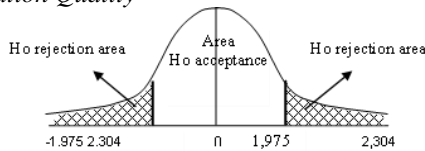


Fig. 5. Information Quality

From the calculation of the t test statistics above, t count for information quality = 2.304 is greater than t table = 1.975, then H1 is accepted and Ho is rejected. This means that there is a positive influence between the information quality of BCA Mobile on the net benefits of BCA Mobile.

3. Service Quality

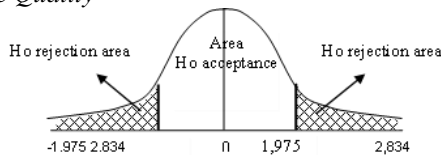


Fig. 6. Service Quality

From the calculation of the t test statistics above, t count for service quality = 2.834 is greater than t table = 1.975, then H1 is accepted and Ho is rejected. This means that there is a positive influence between the quality of BCA Mobile services on the net benefits of BCA Mobile.

4. User System

$H1 : b1 \neq b2 \neq 0$: system quality (X1), information quality (X2), service quality (X3), user system (X4), user satisfaction (X5), structure (X6), and environment (X7) simultaneously influence the net benefits of BCA Mobile (Y).

The basis of decision making is:

- If $F_{count} < F_{table}$ then H_0 is accepted.
- If $F_{count} \geq F_{table}$ then H_0 is rejected.

TABLE 9. Simultaneous Test ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3197.156	7	456.737	88.189	.000 ^b
	Residual	818.290	158	5.179		
	Total	4015.446	165			

a. Dependent Variable: Y

b. Predictors: (Constant), X7, X3, X5, X2, X6, X4, X1

With the help of computer processing based on SPSS calculations, F count is 88.189. While the value of F table with degrees of freedom in the numerator 7 and denominator 158 at α (0.05) is 2.07. Thus $F_{count} (88.189) > F_{table} (2.07)$, so it is clear that H_0 is rejected and H_1 is accepted. This shows that system quality (X1), information quality (X2), service quality (X3), user systems (X4), user satisfaction (X5), structure (X6), and environment (X7) have a simultaneous effect on net benefits BCA Mobile (Y).

V. CONCLUSIONS AND RECOMMENDATIONS

A. Conclusions

1. The variables of system quality, information quality, and service quality, which are the Technology components, show a significant positive relationship with the net benefits of using BCA Mobile. This statement is shown by the results of statistical tests where the three variables give H_1 values accepted and H_0 rejected. This can be interpreted that increasing system quality, information quality, and service quality can increase the net benefits of using BCA Mobile.
2. User system variables and service satisfaction which are the Human components give different results. Based on the results of the analysis, the user system variable has no significant effect on the net benefits of using BCA Mobile. This is indicated by the results of statistical tests which show that the value of H_0 is accepted and H_1 is rejected. This means that higher or lower system usage has no effect on the net benefits of using BCA Mobile. Meanwhile, the variable user satisfaction shows a significant relationship with the net benefits of using BCA Mobile. Where the results of statistical tests show that the value of H_1 is accepted and H_0 is rejected. This means that user satisfaction can increase the net benefits of using BCA Mobile.
3. Organization which consists of structural and environmental variables show different results. The structural variable based on the results of the analysis shows that this variable has no effect on the net benefits of BCA Mobile. This is indicated by the results of statistical

tests which show that the H_0 value is accepted and the H_1 value is not accepted. This means that structural variables cannot increase the net benefits of using BCA Mobile. While the environmental variable based on the results of the analysis test shows that the environment has an effect on the net benefits of using BCA Mobile. This is shown by the results of statistical tests where H_1 is accepted and H_0 is rejected. This means that the higher or lower the environmental variables affect the net benefits of BCA Mobile.

4. Based on the results of the analysis of all variables from the Human component (user system and user satisfaction), Organization (structure and environment), and Technology (system quality, information quality, and service quality) jointly show the results of a simultaneous effect on the net benefits of BCA Mobile. This means that all of these variables can be executed in harmony to increase the net benefits of BCA Mobile.

B. Recommendations

Based on the research that has been done, the authors provide several suggestions that can be considered by BCA in supporting the success of BCA Mobile. There are two elements that need to be considered by BCA based on respondents' responses regarding BCA Mobile which have been processed using descriptive data analysis, namely the elements of Service Quality and Environment. Where the two elements are considered quite good, so it needs to be improved again. Of course this should be a concern for BCA because based on statistical tests these two elements have an influence that can support the net benefits of using BCA Mobile, which is a level of success for the BCA Mobile application.

1. The author's suggestion for BCA to improve the quality of service is to provide a quick response and solution in case of system problems such as login problems, slow access, and so on.
2. The author's suggestion for BCA to improve environmental elements is that m-BCA can passively improve the quality of life of customers. For example, BCA Mobile provides a variety of useful information, such as the latest news, prayer schedules, and so on, which is of course useful for customers.

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