The Trust And Acceptance Of Internet Banking Of The Customers Of The Municipal Savings And Credit Bank Of Lambayeque

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Abstract

In this digital era, in which financial institutions have been forced to use various platforms in order to improve the customer experience and service, this research work was proposed, which had the objective of evaluating the existence of a relationship between trust and the acceptance of internet banking for the clients of the Lambayeque municipal savings and credit banks. For this, a quantitative approach was used, of a correlational level and a non-experimental, cross-sectional design in which a sample of 179 clients of the entities under study was studied. The questionnaire was used as an instrument to collect information from the sample through the survey technique. The findings showed the presence of a direct relationship between trust in the financial institution and the acceptance of internet banking services in the clients of the Lambayeque municipal savings and credit banks, however, this relationship was not fulfilled in the attitude toward use and behavioral intention to use internet banking.

Keywords: trust, acceptance, ease of use, perceived usefulness

Introduction

Internet banking, which is growing faster than other e-commerce sectors, has turned out to be an evolution in the banking sector; as it helps to provide interactivity, convenience, low cost, time saving and high degree of customization. The increasing use of technology in the banking sector enables banks to improve customer satisfaction, increase retention, and increase profits (Afshan et al., 2018).

In many developed and developing countries, innovative technologies have accelerated the way banking services are delivered, so consumers have been swept up in this trend. Previous studies attempt to explore the acceptance of Internet banking in various contexts. For example, trust, ease of use, and perceived quality are believed to be the key factors in Oman for internet banking acceptance (Aboobucker & Bao, 2018).

Oluyinka, Narciso and Reyes (2018) mentioned that Nigeria is the eighth country among the top ten countries with the highest Internet users, has more than 98 million Internet users, however, they do not have a high level of acceptance to banking. The authors mentioned that the criminal activities of Internet banking can be attributed to the decrease in the intention to trust the Internet banking system. The acceptance of any technological bank could be related to trust; Low standards of living and factors such as infrastructure, uncertainty and security could discourage the uptake of the technology. On the other hand, they mentioned that Internet frauds always involve Nigerians. Therefore, they reviewed technology acceptance factors and trust models to identify a set of trust factors that could improve the uptake of internet banking in Nigeria. The authors found that perceived ease of use,

perceived utility, attitude, behavioral intent and current use influence acceptance of banking.

According to the report published by Gartner, IT spending by securities and banking firms in India has reached $9.1 billion with a growth of 11.7%. In addition, total IT spending is expected to reach $11 billion by 2020 (Gartner 2019). However, the return on investment of Indian banks in technology is only 12% of US banks due to the low acceptance rate of digital banking. Therefore, the Government of India initiated the "Digital India" campaign in 2015 to empower people digitally. The success of the "Digital India" campaign stems from the fact that more than one billion Indian citizens have a digital identity with 560 million internet connections (Kaur, Ali, Hassan & Al Emran, 2021).

On the other hand, in the CEIC report (2016), they mentioned that mobile subscribers in Myanmar increased tremendously from 6.8 million subscribers in 2013 to 50.8 million subscribers in 2016. Approximately 74% of the workforce uses a mobile phone, but only 8% access digital financial services devices (Oxford Business Group, 2019). Interestingly, the use of mobile phones for banking transactions is not widespread, as might be expected. Insecurity and lack of trust can make consumers reluctant to use this tool. Trust was shown to significantly influence current and potential users of e-banking (Thanabordeekij, Sudtasan & Tanamee, 2020).

Fernando Eguiluz, CEO of BBVA in Peru, shared his main impressions of the impact that COVID-19 is having on the Peruvian financial system, and the challenges that the post-pandemic era holds. He mentioned that in Peru more than 80% of transactions are made in traditional offices, so they are working at the trade level so that the issue of payments can be received more easily and processes can be completed digitally. He also stressed that they as a bank have been very clear about digital transformation for several years and the pandemic is leaving several lessons that technology cannot be stopped. Currently, the opening of savings accounts through digital channels at this juncture has increased and this means that we must go more towards digital because it provides various facilities, avoids crowds and possible contagion (BBVA, 2020).

The municipal savings and credit banks of Lambayeque for several years have been using electronic banking, where people can perform various actions quickly and easily. However, for the Peruvian reality, especially in Lambayeque, this type of service has not been massified by various sociocultural elements of the population. Currently it is young people who use more applications or website, because older adults do not have the same skill or management of internet banking or feel confidence towards the digital. This type of population prefers traditional channels and this results in endless queues at agencies or headquarters despite the situation. This is probably due to ignorance and distrust to make transactions that does not allow the acceptance of banking. Therefore, municipal savings and credit banks are preparing material such as free webinars to help users use the applications without fear of fraud, explain the benefits and increase confidence towards internet banking. Since trust is associated with the acceptance of technology, banks must develop a reliable Internet banking system. However, the role of trust in the acceptance of

Internet banking is not usually well researched in the Chiclayano context. It is also important to know what factors influence the acceptance of internet banking and then promote opportunities for improvement.

In this context, the following research question is established, What is the relationship between trust and acceptance of internet banking of customers of the municipal savings and credit banks of Lambayeque?, proposing as a general objective to evaluate if there is a relationship between trust and acceptance of internet banking of customers of the municipal savings and credit banks of Lambayeque and as specific: Identify the level of trust towards internet banking, Identify the degree of acceptance of internet banking, determine whether there is a relationship between confidence in the perceived usefulness of internet banking, determine whether there is a relationship between trust and perceived ease of use of internet banking, determine if there is a relationship between trust and attitude towards the use of internet banking, Determine if there is a relationship between trust and behavioral intention to use internet banking and determine if there is a relationship between trust and current use of internet banking of customers of the municipal savings and credit banks of Lambayeque

Chapter I. Theoretical Design

1.1 Background to the investigation

At the international level, the following has been considered:

Rahi et al. in their article "The post-adoption behavior of Internet banking users through the eyes of self-determination theory and the expectation confirmation model" developed a theoretical framework based on three theories to investigate the continuity intention of the Internet banking user towards the use of Internet banking services. The authors conducted a research survey of commercial bank Internet banking users. In response, 355 valid observations were retrieved and used for data analysis. It was confirmed that the factors underpinning the theory of commitment and trust, the SDT and the expectation-confirmation model have a significant impact on the continuity intention of the Internet banking user. It was also found that perceived utility is the most important factor among all other exogenous variables. Attention should be paid to user trust, which in turn drives the user's intention to continue using internet banking services (Rahi et al., 2021).

Kusumawati and Almadelia in their study "Role of trust in the acceptance of digital banking in Indonesia" explained the influence of trust on the acceptance of digital banking technology by customers in Indonesia. The researchers applied a quantitative survey and distributed the questionnaires to 500 respondents to conduct the research. The result indicated that hedonic motivation factors, habits and confidence have significant results in the intentions of use behavior, while confidence has influence on the expectation of performance, the expectation of effort and the facilitating condition. The following is concluded: Technological advancement creates digital banking as a new technology in the banking industry. However, many Indonesian customers still use conventional banking instead of

digital banking, as it is a new product and technology in the banking industry (Kusumawati & Almadelia, 2020).

Melaning and Giantari in their research explained the effect of perceived utility and perceived ease of use on attitude towards use and behavioral intention of use in BRI Denpasar banks in 150 respondents. It was found that attitude towards use had a positive and significant effect on behavioural intention to use, perceived ease of use had a positive and significant effect on attitude towards use, perceived usefulness had a positive and significant effect on behavioural intention to use, perceived ease of use has a positive and significant effect on intention to use behaviour. Finally, perceived utility has a positive and significant effect on attitude towards use (Melaning & Giantari, 2019).

Khrais in his article examined the most important factors affecting customer perception towards the acceptance of Internet banking in Jordan. The conceptual framework formulated and developed in this research study was an extension of the Technology Acceptance Model (TAM). The model was tested with a survey sample of 500 randomly chosen bank customers. The findings of the study indicate that all the factors mentioned in the hypothetical model (TR, SP, QI, AW, PU and PEU) have a significant impact on creating a positive atmosphere to stimulate the acceptance and use of Internet banking systems. One of the main concerns of Internet banking systems is the perception that customers have of the quality of service, which makes Internet banking a unique environment due to the lack of physical interaction between bank staff and the customer. Therefore, there is a need for banking institutions to identify factors that convince customers and raise their intention towards the use of these services (Khrais, 2018).

Asni, Nasir, Yunus and Darsono aimed to examine and analyze the influence of trust in the technology used for Internet banking and its impact on customers' interest in using Internet banking. The respondents of this research were 371 bank customers. The method used is sampling in this study using a stratified random sampling design which is the determination of the sample taking into account certain criteria. From the research results, it was found that information technology (IT)-based reliability and ease of use of IT influence the customer's IT acceptance value. The customization of Internet banking utilities influences the utility value expected by the customer. The usability of Internet Banking technology and the Utilitarian Personalization of Internet Banking have the effect of increasing the Conversion Intent in Internet Banking provided that the independent variables can be improved by the Aceh and North Sumatra Banking managers (Asni, Nasir, Yunus & Darsono, 2018).

Nagdev and Rajesh in their research proposed an Internet banking (IB) adoption model for emerging markets based on an Indian framework. Data were collected through a self-administered questionnaire from a convenient sample of 250 retail bank customers. Of the seven factors obtained, three of them were found to have a significant impact on IB adoption in India; These were perceived utility, ease of use, trust, and perceived quality. The study also indicated a low adoption of Internet banking in India. The authors concluded that the most important inference for the Indian banking industry is not only to provide seamless IB services, but also to build

a relationship with its customers based on trust and provide a fast and easily accessible website portal (Nagdev & Rajesh, 2018).

Rapidah (2018) examined the elements affecting the uptake of online banking services among staff of a Municipal Council in Malaysia. The research framework was adopted from the Technology Acceptance Model (TAM). The response of 265 staff members of a municipal council in Malaysia was assessed. The findings revealed that perceiving ease of use, utility and trust have a substantial relationship with the intention to use Internet banking. Perceived profit appears to be the largest contributor to the intention to use internet banking services (Rapidah, 2018).

In the national context, the following has been considered:

Olinda in her thesis "Level of knowledge and use of mobile banking and internet, in customers of the financial institution oh!, Moquegua 2019" used as methodology a quantitative approach, non-experimental design and the sample was 385 customers. It was found that the level of knowledge and use of mobile banking channel and internet in bank users is low. Given this, the use of mobile banking and the internet for its financial products and relevant transactions must be disseminated, sensitized and trained in its dimensions of knowledge, frequency, and frequency of use, which will decongest the queues in the financial agency (Olinda, 2021).

Aquino (2019) in his research was of applied type and explanatory level. The sample consisted of 384 BCP clients. The authors found that the income level and ranking of customers; Institutional reputation, transparent information, usability, easy accessibility and the renewal of resources such as the token, added to the speed of transactions and personalization influence the use of Internet banking. Therefore, it is essential to promote communication through the communication channels for each type of user (Aquino, 2019).

Gonzales (2017) explained the main causes that users still do not adapt to electronic banking. To this end, a bibliographic review was carried out and a questionnaire was applied to a sample of 385 clients. The findings showed that customers do not use internet banking because they do not have basic information for the existing service, in addition a traditional banking culture was evidenced, that is, people are accustomed to using banking services in person (going to offices, having contact with advisors, etc.). The author found that the generational stage that the user attends also influences the use of banking (Gonzales, 2017).

At the local level, not much precedent has been found; The following has been considered:

Martel in his thesis of quantitative approach of correlational level, the sample was of 384 users of the four main banks of Chiclayo. Questionnaires were also used to collect information on the subject. It was found that men between 25 and 54 years old are the ones who use internet banking more frequently. On the other hand, regarding trust it has an effect on loyalty. In addition, there is a positive attitude towards the use of banking, especially since users consider it faster and easier than traditional offices (Martel, 2020).

Piscoya in his research work used a sample of 250 customers and a questionnaire to know the factors that influence the use of Internet banking of

Banco de Crédito del Perú. It also had a quantitative approach at the explanatory level. In the results it was evident that the competition obtained a high score this means that the bank shows concern for its needs. On the other hand, the bank must provide information for a better understanding of the use of internet banking, improve its communication channels, maintain security in its systems and offer guidelines to users to be alert to possible fraud (Piscoya, 2019).

Market in its research used a questionnaire applied to 155 users. It was observed that the most valued dimensions were time and social while the least valued was privacy because people feel distrust even about the use of digital media and perform operations; People consider it safer to go to traditional offices. The author states that the bank must increase customer confidence by offering maximum security to users when carrying out their banking operations (Mercado, 2019).

1.2 Theoretical basis

Internet Banking

Numerous researchers have explained internet banking in different ways and therefore it has several definitions. Partially, Internet banking offers various types of services through which bank customers can request information and can also perform most banking transactions through their smart devices and computers (Suriya, Mahalakshmi & Karthik, 2012).

Internet banking is considered one of the most important fields of e-commerce. Increasing awareness of internet technology has forced consumers to use fast and efficient banking methods instead of traditional fixed services. In simple terms, internet banking seems to be the combination of banking and information technology (Mashood, 2015).

Chang and Hamid (2010) defined Internet banking as the process by which customers complete banking transactions electronically without physically visiting the banks or visiting the traditional bank. Through internet banking, banks provide a wide range of services through internet means, such as invoice submission, funds transfer, investment purchases and sales, loan transactions, bank statement verification, and many other services (Mashood, 2015).

Confidence in internet banking

To trust means to believe that someone's speech is reliable and that they will fulfill their promises in the transaction (Wen 2009). In other words, trust is the level at which someone believes a new technology is reliable and valid (Ha & Stoel 2009).

In the Internet banking sector, trust has been shown to be an important factor for people's adoption of Internet banking. Unlike traditional banking, Internet banking has certain difficulties in establishing people's trust in the lack of physical contact and face-to-face service. Consequently, trust can only be formed through people's trust in conducting transactions and the confidentiality of sensitive information (Ong & Lin, 2015).

Once trust is established, people will have faith in an Internet bank's ability to conduct transactions correctly, as well as its willingness to fulfill obligations and its

discipline to avoid opportunistic behavior. Therefore, more people intend to adopt an internet banking platform.

If there is little or no consumer trust, this is systematically seen as a major obstacle to faster development of online transactions or business relationships, such as seller-buyer interactions (Schlosser, White, & Lloyd, 2006). This is due to the perception of consumers, the greater uncertainty involved in your transaction. Therefore, trust is the main factor influencing the risk and uncertainty associated with mobile banking.

Trust is related to the belief about the character of the mobile banking service provider. In other words, trust in online environments is based on beliefs in the trustworthiness of service providers (Wichittakul & Prasongsukarn, 2018). Consequently, trust is a multidimensional belief based on the level of integrity, competence and benevolence related to the dignity of trust of the bank's offering (Wing & Angie, 2006).

Dimensions of trust

According to Aldás et al. (2011):

- **Honesty**

This study defines integrity as being reliable in transactions, providing timely and accurate information, maintaining commitment, acting ethically and not exploiting vulnerabilities, and creating an environment to maintain confidentiality (Balaji & Khong, 2015).

Integrity conveys an image of predictability, honesty and objectivity and contributes to the development of a positive reputation for the service provider. In the online context, Suh and Han (2003) found that data integrity and confidentiality positively influence trust towards e-commerce. Similarly, Yap et al. (2010) found that clarity in instruction improves customer trust and trust in internet banking.

- **Benevolence**

Benevolence is the perception that the service provider is genuinely interested in the well-being of customers beyond their egocentric motives for profit. It is evident when the service provider shows receptivity and empathy for the needs and concerns of the client. Doney et al. (1998) highlight the importance of benevolence when they define trust as the expectation that the service provider will not engage in opportunistic behaviors despite short-term benefits (Balaji & Khong, 2015).

Benevolence has its roots in the buyer-seller relationship (Ba & Pavlou, 2002) as it mitigates the perception of uncertainty and risk associated with opportunistic behaviors. Therefore, benevolence promotes the ability of Internet banking services to function in ways that meet customer expectations.

- **Competence**

Competency refers to the service provider's ability and knowledge to provide consistent and desirable performance in meeting customer needs. In the context of Internet banking, competence is the belief in the experience and expertise of the Internet banking service provider in incorporating and maintaining appropriate technological safeguards on the Internet banking website to protect customers from privacy violations and financial losses (Balaji & Khong, 2015).

In a perceived high-risk environment, such as internet banking, it is necessary for the service provider to highlight that it is capable of delivering what it promises. In such a case, competition reduces customers' perception of risk and increases their confidence in Internet banking services (Balaji & Khong, 2015).

For example, Zhao et al. (2010) found that competition in Internet banking reduces perceived risk and increases their intentions to use. Similarly, Nguyen and Leclerc (2011) showed that competition improves the image of service providers and facilitates the consumption of goods and services.

Accepting Internet Banking

The technology uptake focused on this study was derived from the technology acceptance model (TAM), which was a popular and widely used model in studies on the process of adopting information technologies: including online shopping and internet banking (Nurittamont, 2017).

Simplicity and the ability to explain the cause-effect relationship became the main reasons for using TAM. The TAM model proposed that two individual reliabilitys: perceived utility and perceived ease of use, were the main determinants in adoption behavior (attitude towards singing/intention of Internet banking) (Nurittamont, 2017).

TAM (Davis, 1989), proved to be a very dominant and parsimonious model (Yousafzai et al., 2007b). TAM hypothesizes that people's acceptance of using technology is determined by individuals' intentions to use that technology.

PU (perceived usefulness) PEOU (perceived ease of use) are the antecedents of the attitude to use technology, while the attitude of individuals itself is the antecedent of the intention to use technology (Akhlaq & Ahmed, 2013).

Dimensions of Internet Banking Acceptance

Sun and Han (2002) consider the following dimensions:

- **Perceived utility**

According to Guriting and Ndubisi (2006), perceived utility is one of the most used factors in the existing literature on Internet banking. Pikkarainen et al. (2004) found that perceived utility has the most powerful impact on intention to use, among several other variables.

It is the subjective probability that the use of technology will improve the way a user could complete a given task. According to the TAM, perceived utility is the degree to which a person believes that using a particular system would improve their job performance (Jahangir & Begum, 2008).

Davis (1993) defined perceived utility as the individual's perception that the use of new technology will improve or enhance their performance. Similarly, Mathwick et al., (2001) defined perceived utility as the extent to which a person considers that a particular system improves their job performance.

Pikkarainen et al. (2004) applied TAM in Finland and found perceived utility as a determinant of actual behavior that encouraged the twenty-first century banking user to use more innovative and user-friendly self-service technologies that give them greater autonomy to carry out banking transactions, in obtaining information. in financial advice and in the purchase of other financial products. However, Gerrard and Cunningham (2003) noted that perceived profit depends on the banking

services offered, such as checking bank balances, applying for a loan, paying utility bills, transferring money abroad, and obtaining information on mutual funds.

- **Perceived ease of use**

According to Mathieson (1991), perceived ease of use is the consumer's perception that Internet banking will involve minimal effort. Similarly, Consult (2002) noted that perceived ease of use refers to the ability of consumers to experiment with a new innovation and evaluate its benefits easily. He also stated that the drivers of e-banking growth are determined by perceived ease of use, which is a combination of the convenience afforded to those with easy access to the Internet, the availability of secure, high-level e-banking functionality, and the need for a banking service (Jahangir & Begum, 2008).

Chen and Barnes (2007) have empirically found that two technological aspects of the interface, namely perceived ease of use and utility, significantly affect customer adaptation intentions.

- **Attitude towards use**

Triandis (1979) described attitude as an individual's positive or negative behavior toward adapting to innovation. He further stated that the attitude reflected perceptions of the usefulness of e-banking, adaptive functions, e-banking functions, risk and privacy, and personal preferences.

More specifically, Polatoglu and Ekin (2001) suggested that the client's attitude is composed of one's attribute beliefs about the object and the perceived importance (weight) of that attribute when making the decision to adopt.

In the context of e-banking, consumer attitudes are classified in terms of perceptions regarding product information, payment method, terms of delivery, service offered, risk involved, privacy, security, personalization, visual appeal, navigation, entertainment and enjoyment (Jahangir & Begum, 2008).

- **Behavioral intent to use**

It implies the desire to have this technology in daily life. Behavioral intent reflects the individual's willingness to engage in that behavior. (Ajzen, 1991).

The individual's beliefs about the ability to access with control and operability the resources and opportunities necessary to use these services; As well as the opinion of other people, about whether or not you should use the networks is a determining factor in your favorable or unfavorable predisposition towards the use of the websites. (Küster & Hernández, 2013).

Intention is a measure of a person's willpower to make an effort while performing a certain behavior. In this case, it refers to the fact that the user expects to use internet banking in the future frequently and recommend to third parties (Al-Smadi, 2012).

- **Current use**

It implies the number of times the person uses internet banking can be several times a day, once a week or never. It also includes the number of hours you use the site from 1 to all day. Finally, it refers to the frequency of use: very frequent or infrequent. This use will depend on the level of trust the person has towards banking and how satisfied they are with the services (Sun & Han, 2002).

1.3 Conceptual definitions

- Trust towards internet banking: It is a variable composed of three dimensions (trust, benevolence and competence) and refers to the belief that the promise of another can be trusted and that, in unforeseen circumstances, the other will act in a spirit of goodwill and in a benign manner towards the settlor.
- Acceptance of internet banking: It means that the user approves and uses technological tools, in this case it refers to internet banking. In this study, the dimensions of the technological acceptance model have been used.

1.4 Operationalization of variables

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Variable operationalization table

Variables	**Definition of the variables**	**Dimensions**	**Indicators**	**Data collection instruments**
Variable Independent: Confidence in electronic banking	It is a multidimensional variable and refers to the belief that the promise of another can be trusted and that, in unforeseen circumstances, the other will act in a spirit of goodwill and in a benign manner towards the settlor.	Honesty	Meet commitments Truthful and honest information Trust the conditions offered False claims Transparencies in services	Technique: Survey Instrument: Questionnaire
		Benevolence	Offer mutual benefit Concern for user interests and benefits Impact of actions on users Take into account user needs Meet user needs	

		Competence	Required capacity Experience in marketing Products & Services Resources required to perform Activities Know your customers	
Dependent variable: Acceptance of internet banking	It means that the user approves and uses technological tools, in this case it refers to internet banking. It is usually explained through the TAM model	Perceived utility	Productivity of banking activities	Technique: Survey Instrument: Questionnaire
			Support in banking activities	
			Facilitate banking activities	
			Fast banking	
			Improve the performance of banking activities	
			Useful for banking activities	
		Perceived ease of use	Easy to learn	
			Easy to get what I want	
			Easy to remember usage	
			Clear and understandable interaction	
			Easy to use	
		Attitude towards use	Good idea	
			Wise idea	
			Nice idea	
			Positive idea	
			Attractive idea	
		Behavioral intent to use	Idea of continuing to use internet banking	
			Use of the site in the future	
			Use the site frequently in the future	
			Recommend Internet Banking	
		Current use	Number of times you use internet banking	
			Number of hours to use the site	
			Frequency of use of the site	

Source: Based on Aldás et al. (2011) and Sun & Han (2002)

1.5 1.5 Hypothesis

H1: There is a relationship between trust and acceptance of internet banking by customers of the municipal savings and credit banks of Lambayeque

Chapter II.Methods and Materials

1.6 2.1 Type of research

It will be applied because the existing theory of various authors will be used and applied to a certain reality. According to Vargas (2009), it is characterized by the way in which social reality is examined and its findings are applied in the improvement of strategies and concrete actions, in the advancement and perfection of these, which, in addition, allows innovation.

1.7 2.2 Research method

The quantitative approach will be used because statistical and numerical tools will be used to measure variables and test hypotheses. In quantitative studies, questionnaires are often used to collect information. Likewise, it will be of correlational level because the relationships between variables and their dimensions will be measured (Gallardo, 2017).

1.8 2.3 Hypothesis testing design

The design will be non-experimental, because the variables will not be manipulated. In addition, the phenomena will be observed as they occur and then perform the analysis. Likewise, it will be transversal because the information will be collected at a single moment (Hernández & Mendoza, 2018).

1.9 2.4 Population, sampling and sampling

Approximately the box shows interaction of 400 customers between web portals and the use of apps.

Considering a population of 400 clients, the sample is calculated in:

$$n = \frac{N \text{ x } Z^2 \text{ x } p \text{ x } q}{d^2 \text{ x } (N - 1) + Z^2 \text{ x } p \text{ x } q}$$

Where:
N=population size
Z= statistical for 95% confidence level
p=probability of success
q=probability of failure
d2=precision or maximum permissible error

$$n = \frac{400 \text{ x } 1.96^2 \text{ x } 0.30\text{x } 0.7}{0.05^2 \text{ x } 399 + 1.96^2 \text{ x } 0.3 \text{ x } 0.7} = 179$$

A sample of 179 customers is considered, and it will be done in a simple random way, using as a sample frame the list of customers who interact and enter with their credentials to the application.

1.10 2.5 Data collection techniques, instruments, equipment and materials

The survey technique will be used to collect information on the variables to the clients of the Municipal Savings and Credit Banks of Lambayeque and the questionnaire will be used as an instrument. To measure trust towards internet banking and its dimensions, the questionnaire of Aldás et al. (2011) will be used, consisting of 15 questions and will be measured through the likert scale from 1 (strongly disagree) to 5 (strongly agree) (see annex 1).

To measure the acceptance of Internet banking, the questionnaire of Suh and Han (2002) will be used, which consists of 23 questions and will be measured using the likert scale (Annex 1).

When analyzing the reliability of the instrument, a value of 0.816 was found for Electronic Trust and 0.868 for Internet Banking Acceptance (Annex 4). Validity documents using expert judgement are shown in the annexes (Annex 3).

1.11 2.6 Data processing and analysis

The next point is the data processing and data analysis plan for this the statistical package SPSS V 26 will be used where the derived database Google Form will be imported. The statistical tests to analyze the reliability and validation of the instrument will be performed with Cronbach's alpha tests and exploratory and confirmatory factor analysis.

On the other hand, the statistical treatment will be based on descriptive tests such as indicators of central tendency, measures of position, variation and shape. Regarding graphs, gaps, histograms and polygon diagrams will be used. The relationship will then be demonstrated through correlation tests (Spearman's Rho statistic). To do this, the analysis of the normality of the data will be carried out through the Kolmogorov Smirnov test. It is expected to find a positive and intense relationship between the variables.

Chapter III. Results

The results obtained from the analysis of the information obtained from final consumers returned the following results:

Objective 1: To identify the level of confidence towards internet banking of the clients of the Municipal Savings and Credit Banks of Lambayeque

Board 2

Scale of Trusted in Internet Banking categories

Trust level	Score
Low	15 – 43

Middle	44 - 51
High	52 - 75

Own elaboration

Table 2 considered the total score in three levels of Confidence, using percentiles for identification.

Board3

Levels of trust towards internet banking

Trust level	Frequency	Percentage
Low	58	32.5%
Middle	63	35.0%
High	58	32.5%
Total	179	100

Own elaboration

Table 3 showed that respondents had different perceptions regarding trust, being distributed almost in the same proportion, for the low, medium and high levels of trust towards internet banking.

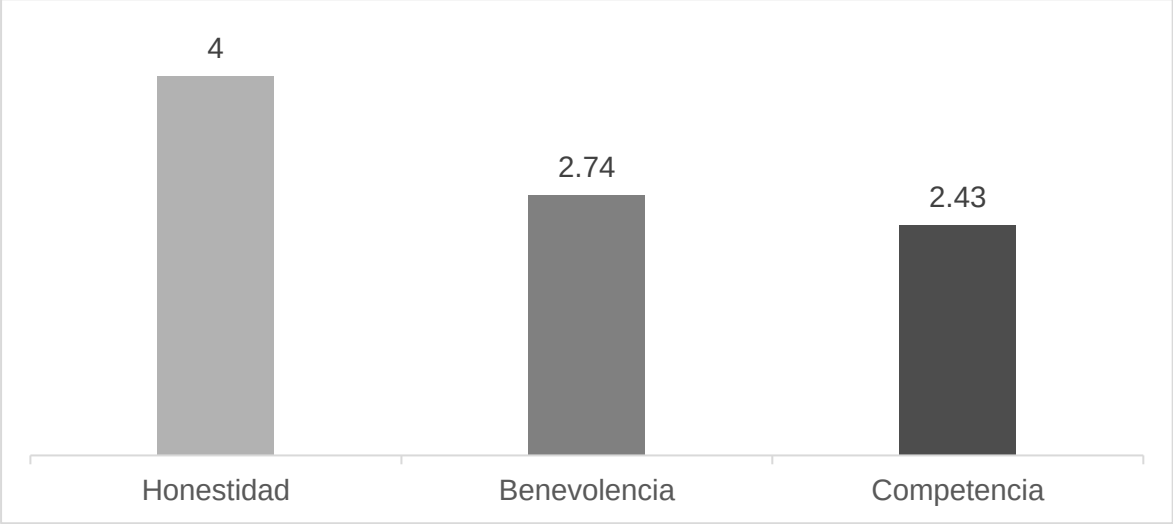

Figure 1. Average values of Trust dimensions

Figure 1 identified that on average the honesty dimension had a higher rating, which implies that customers perceive that they can trust the financial institution because they consider that in the transparency of the information it provides and therefore can trust what it offers them. While the Competence dimension obtained a lower rating, which showed that customers have less confidence in the ability and experience to offer the services and products it has.

Objective 2: To identify the degree of acceptance of internet banking by customers of the municipal savings and credit banks of Lambayeque

Board4

Internet Banking Acceptance Rating Scale

Internet Banking Acceptance Level	Score
Low	22 – 72
Middle	73 - 84
High	85 - 75

Own elaboration

Table 4 showed the rating of the levels of Acceptance of Internet banking, percentiles were used to obtain them.

Board5

Level of Acceptance of Internet Banking

·evel of Acceptance	·equency	·ercentage
ow	5	1%
liddle	5	5%
igh	9	3%
otal	79	00

Own elaboration

Table 5 showed that the highest percentage of respondents have an average acceptance of the applications that the Municipal Savings and Credit Banks of Lambayeque offer them on the internet, through the web or the applications provided on their mobile devices. Similar percentages were also observed at the low and high levels.

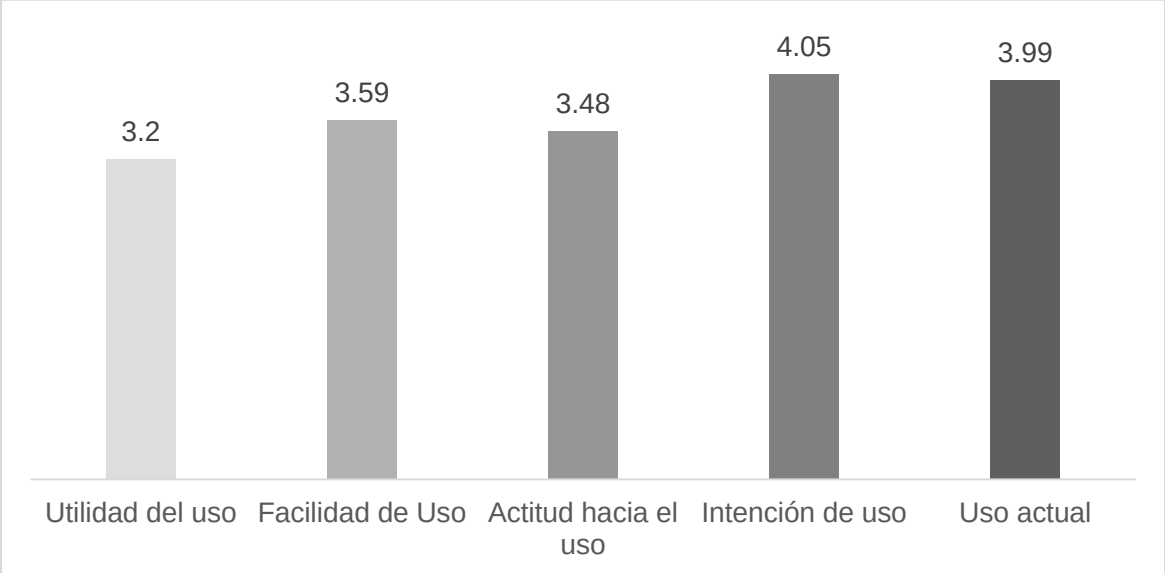

Figure 2. Average values of the dimensions of the Acceptance of Use

The analysis of Figure 2 showed higher levels of intention to use and current use, and a lower perception of the usefulness of use of applications. These results indicated that customers are interested in using the applications but do not have a clear perception of the usefulness they can provide.

Board6

Level of Trust and Acceptance of Internet Banking in the Municipal Savings and Credit Banks of Lambayeque.

		Accepting Internet Banking							
		Low		Middle		High		Total	
		n	%	n	%	n	%	n	%
Confidence	Low	40	66.67%	.3	!2.22%	'	.1.11%	;0	100%
	Middle	19	31.57%	.6	!6.33%	!4	42.10%	;9	100%
	High	6	11.11%	!9	;0%	!5	38.88%	;0	100%
	Total	65		;8		;6		.79	

Own elaboration

When analyzing the trust and acceptance of the use of internet banking applications in the municipal savings and credit banks of Lambayeque, table 6, it was found that people who showed a low level of trust in the financial institution also reported a lower acceptance in the use of internet applications.

Objective 3: To determine if there is a relationship between the trust and perceived usefulness of internet banking of the clients of the municipal savings and credit banks of Lambayeque.

Board 7

Normality test

	olmogorov-Smirnova		
	:atistical	l	is.
onfidence	31	;	02
anking Acceptance	11	;	01

to. Lilliefors significance correction

Spearman's Rho coefficient will be used as the normality test returned that the variables did not show normal distribution, given that the value of Sigma<0.05, Table 7.

Board 8

Correlation Trust and Perceived Utility

			erceived utility
earman's Rho	onfidence	orrelation coefficient	26**
		g. (bilateral)	00
			79

**The correlation is significant at the level 0.01 (bilateral).

A direct relationship was found between Trust and Perceived Utility, table 8, therefore, as there is more confidence there is greater acceptance of the use of internet banking in view of the benefit that the use of these applications means for customers, especially in this context of pandemic in which it becomes more important, since its use prevents them from having to go more frequently to the facilities of the Municipal Savings and Credit Banks of Lambayeque.

Objective 4: To determine whether there is a relationship between the trust and ease of use of internet banking of customers of the municipal savings and credit banks of Lambayeque.

Board 9

Correlation Trust and Ease

			ase of Use
earman's Rho	onfidence	orrelation coefficient	.83**
		g. (bilateral)	00
			79

**The correlation is significant at the level 0.01 (bilateral).

A direct relationship was found between Trust and Ease of Use of Internet applications, as shown in Table 9, understanding that the greater the confidence of customers in the financial institution, the greater acceptance of this type of applications is perceived due to the ease of using them, this is important since in the situation that exists at this time in which many people who did not know before. These applications have had to use them being this attribute of ease of use of great importance.

Objective 5: To determine whether there is a relationship between trust and attitude towards the use of internet banking of customers of the municipal savings and credit banks of Lambayeque.

Board 10

Correlation between Trust and Attitude towards use

			Attitude towards Use
earman's Rho	onfidence	orrelation coefficient	48
		g. (bilateral)	81
			79

Own elaboration

No correlation was found between Trust and Attitude towards use, Table 10, which led to the conclusion that, despite trust, this is not enough to generate a positive attitude towards the use of these internet banking applications. This is an interesting

fact because it seeks that customers not only refer confidence in the institution, but also establish a positive attitude in the use of internet banking applications offered by the Municipal Savings and Credit Banks of Lambayeque.

Objective 6: To determine whether there is a relationship between trust and behavioral intention to use internet banking of customers of the municipal savings and credit banks of Lambayeque.

Board 11

Correlation between Trust and Behavioral Intention to Use

			ehavioral Intent Use
ɔearman's Rho	ɔnfidence	ɔrrelation coefficient	ɔ52
		g. (bilateral)	'06
			79

Own elaboration

Table 11 showed that no correlation was found between trust and behavioral intention to use, which confirms the finding of the correlation of the previous table, since although a customer may feel confidence in the financial institution, this will not necessarily make him show an intention to use it neither in the present nor in the future.

Objective 7: To determine if there is a relationship between trust and current use of internet banking by customers of the municipal savings and credit banks of Lambayeque.

Board 12

Correlation between Trust and Current Use

			ɹrrent Use
ɔearman's Rho	ɔnfidence	ɔrrelation coefficient	138
		g. (bilateral)	15
			79

**The correlation is significant at the level 0.01 (bilateral).

Table 12 showed that no correlation was found between Trust and Current use, which shows that the use given to these applications is currently not related to the trust that customers may have with the financial institution.

Hypothesis

H1: There is a relationship between the trust and acceptance of internet banking by customers of the municipal savings and credit banks of Lambayeque.

Board 13

Correlation between Trust and Acceptance of Internet Banking

			anking Acceptance
ɔearman's Rho	ɔnfidence	ɔrrelation coefficient	48**

	g. (bilateral)	00 79

**The correlation is significant at the level 0.01 (bilateral).

Table 13 showed that there was a relationship between the trust perceived by customers of the municipal savings and credit banks of Lambayeque and the acceptance of applications for use through the internet (Sigma = 0.000).

Chapter IV. Discussion

The average level was found as predominant with respect to the trust that customers refer in the municipal savings and credit banks of Lambayeque, with honesty being the best qualified dimension and competition the one that obtained the lowest rating, these results differ from those found by (Piscoya, 2019), whose study was carried out in an entity with greater experience in the Lambayeque market, which may have generated greater confidence in its competition.

Regarding the acceptance of internet banking, a higher assessment of the intention to use and current use was obtained, while the utility had a lower rating, which means that the client wants to use the applications online, however there may be other factors that do not allow him to do so, as described (Gonzales, 2017), in which the custom of traditional banking operations is imposed.

In the analysis of the relationship of trust and acceptance of the use of internet banking, a direct relationship was found between these variables, which established that the greater the confidence the client has in the municipal savings and credit banks of Lambayeque, the greater they will accept the use of internet banking applications. This analysis highlights that this relationship was found with Perceived Utility and Ease of Use, findings that find support in what the Rapidah study (2018) revealed, in which ease of use, utility and trust have a substantial relationship with the intention to use Internet banking, being that the perceived utility seems to be the largest contributor to the intention to use Internet banking services, which was recognized by Nagdev & Rajesh (2018) and Asni, Nasir, Yunus & Darsono (2018), which also identified the relationship with customers and the service provided to them as a antecedent of trust.

No evidence was found between the confidence of the customers of the Municipal Savings and Credit Banks of Lambayeque and the attitude towards the use of internet banking services, which showed that the perceptions that the client has regarding the product or service and that generate a positive or negative behavior to adapt to the innovation of banking services through the web is not related to the Trust you have in the financial institution, it may be due to other characteristics of the individual.

No evidence was found between the trust of the clients of the Municipal Savings and Credit Banks of Lambayeque and their behavioral intention of use, which showed that they do not have a predisposition towards the use of websites, this may be due

to personal beliefs or the opinion of other people about unfavorable experiences as suggested by Küster & Hernández (2013).

Finally, no evidence was found between the trust of the customers of the Municipal Savings and Credit Banks of Lambayeque and their current use, which suggests an analysis of this finding, since the frequency of use of internet banking has been associated with the level of trust that the person has in the entity (Sun & Han, 2002), which is far from the findings of the present study.

Conclusions

- When evaluating whether there is a relationship between trust and acceptance of internet banking of customers of the municipal savings and credit banks of Lambayeque, a positive relationship was found, which established the fact that higher levels of confidence in the services of the financial institution favor the acceptance of this type of platforms.
- In relation to identifying the level of trust towards internet banking, no predominance of any particular level was found, with customers denoting low, regular and high levels of trust in similar proportions, with benevolence being the dimension that was best rated by customers.
- When identifying the degree of acceptance of internet banking, a higher percentage of customers was found who exhibited an average level of acceptance of these services, being that they showed a greater intention of use and current use with respect to their most valued dimensions.
- In the search to determine if there is a relationship between confidence in the perceived usefulness of internet banking, it was possible to identify the presence of a positive or direct relationship, therefore, as customers show greater confidence in the municipal savings and credit banks of Lambayeque, they will also perceive greater utility of the internet banking platform.
- When determining whether there is a relationship between trust and perceived ease of use of internet banking, it was also possible to find a positive relationship, with which it can be said that the more trust customers have with the financial institution of the bank, they will also perceive greater ease in its use.
- Regarding determining whether there is a relationship between trust and attitude towards the use of internet banking, no relationship was found between the two concepts, with which it was possible to identify that to try to improve the attitude towards the use of the virtual banking platform, trust in the entity is not enough.
- No evidence of a relationship was found between trust and the behavior of intention to use internet banking, therefore, it was considered that the fact that a client intends to use the web platform of the Municipal Savings and Credit Banks of Lambayeque in the present or towards the future was not associated with trust in the financial institution.
- Finally, no relationship was found between trust and the current use of internet banking by customers of the municipal savings and credit banks of Lambayeque, which established that the current use given to internet banking applications is not associated with the trust that customers may have with the entity.

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Annexes

Annex 1. Data collection instrument

Trust Questionnaire

Strongly disagree	**Disagree**	**Neutral**	**I agree**	**Totally agree**
1	2	3	4	5

Variable/ Dimensions- Questions	**LIKERT SCALE**				
Confidence	**1**	**2**	**3**	**4**	**5**
Honesty					
1. I believe that this internet banking usually fulfills the commitments they assume.					
2.I believe that the information it offers is truthful and honest.					
3.I think I can trust the conditions it offers.					
4.Never makes false claims.					
5.Se characterized by its transparency when offering its services to the user.					
Benevolence					
6.I believe that the advice and recommendations it offers to the user seek mutual benefit.					

7.I think you care about the present and future interests/benefits of your users.					
8.I think it takes into account the repercussions that its actions may have on its users.					
9.I believe that you would not do anything that could harm your users intentionally.					
10.I believe that when designing your commercial offer you take into account the wants and needs of users.					
11.I believe it caters to the needs of its users.					
Competence					
12.I believe you have the capacity to do your job.					
13.I believe you have sufficient experience in marketing the products/services they offer.					
14.I believe that it has the necessary resources to carry out its activities successfully.					
15.I believe that you know users well enough to offer them products/services tailored to their needs.					

Internet Banking Acceptance Questionnaire

Strongly disagree	**Disagree**	**Neutral**	**I agree**	**Totally agree**
1	2	3	4	5

Variable/ Dimensions- Questions	**LIKERT SCALE**				
Accepting Internet Banking	**1**	**2**	**3**	**4**	**5**
Perceived utility					
1.Using this online banking site improves the productivity of my banking activities.					
2.The use of this Internet banking site plays a fundamental role in supporting my banking activities.					
3.Using this online banking site makes my banking activities easier.					
4.Using this Internet banking site allows me to bank faster.					
5.Using this online banking site improves the performance of your banking activities.					
6.I find this Internet banking site useful for my banking activities.					
Perceived ease of use					
7.Es easy for me to learn how to use this Internet banking site.					
8.Me's easy to get this internet banking site to do what I want it to do.					
9.Es easy to remember how to use this internet banking site.					
10.My interaction with this Internet banking site is clear and understandable.					
11.I find this Internet banking site easy to use.					
Attitude towards use					
12.Using this online banking site is a good idea.					

13.Using this online banking site is a wise idea.						
14.Using this online banking site is a nice idea.						
15.Using this online banking site is a positive idea.						
16.Using this online banking site is an attractive idea						
Behavioral intent to use						
17.I intend to continue using this Internet banking site in the future.						
18.I hope that my use of this Internet banking site will continue in the future.						
19.I will be using this Internet banking site frequently in the future.						
20.I will strongly recommend others to use this Internet banking site.						
Current use						
21. How many times do you use this Internet banking site in a week?						
Not at all	Less than once a week	Once a week	Two to three times a week	Several times a week	Approx. Once a day	Several times a day
22. How many hours do you spend using this online banking site each month?						
<1h	1-5h	5-10h	10-15h	15-20 h	20-25h	>25h
23. How often do you use this online banking site?						
Extremely infrequent	Fairly uncommon	Rare	Not a bit.	Something frequent	Pretty much frequent	Extremely common