

Dokumen Pendukung Prosiding ISICO 2019

Judul Artikel: Connecting Intention to Use Online Banking, Commitment to Environmental Sustainability, and Happiness: The Role of Nature Relatedness

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Nama: Information Systems International Conference

Konferensi: (ISICO) 2019

Penyelenggara: Institut Teknologi 10 Nopember

Indeksasi: Scimago:
<https://www.scimagojr.com/journalsearch.php?q=19700182801&tip=sid&clean=0>

Scopus: <https://www.scopus.com/sourceid/19700182801>

DAFTAR ISI

1.	Halaman Sampul	2
2.	Dewan Redaksi.....	2
3.	Panitia Pelaksana	3
4.	Daftar Isi (Artikel masuk dalam daftar isi dan diberi nomor halaman 341)	4
5.	Artikel Prosiding.....	13
6.	Sertifikat Peserta Konferensi	350

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Procedia Computer Science 161 (2019) iii-xi

Procedia

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Table of Contents

Preface	
Enrique Herrera-Viedma, Yong Shi, Daniel Berg, James Tien, Francisco Javier Cabrerizo, and Jianping Li	1
Management of Information Systems	
Silon KPU: The Perspective of IT Balanced Scorecard Framework in General Election Commissions (KPU) of Surakarta	
Andeka Rocky Tanaamah, Pinky Hastari, and Penidas Fiodinggo Tanaem	4
Why Does Cultural Diversity Foster Technology-enabled Intergenerational Collaboration?	
Irawan Nurhas, Bayu Rima Aditya, Stefan Geisler, and Jan Pawlowski	15
The Role of Opinions and Ideas as Types of Tacit Knowledge	
Jamal El-Den, and Narumon Sriratanaviriyakul	23
The Effectiveness of Online Learning with Facilitation Method	
Ahmad Fikri Zulfikar, Aeng Muhidin, Pranoto, Wayan Suparta, Agung Trisetyarso, Bahtiar Saleh Abbas, and Chul Ho Kang	32
Android-Based Digitalization of Number System of Traditional, Ngalum, Ketengban, Lepki and Arimtap Tribes	
Melkior N.N Sitokdana, Radius Tanone, and Penidas Fiodinggo Tanaem	41
Digitalization of The Local Language Dictionary of Pegunungan Bintang	
Melkior N.N. Sitokdana, Radius Tanone, and Penidas F. T a n a e m	49
An Application of the UTAUT Model for Analysis of Adoption of Integrated License Service Information System	
Novianti Puspitasari, Muhammad Bambang Firdaus, Celine Aloyshima Haris, and Hario Jati Setyadi...	57
Developer Payroll Approaches for Startup Environment Based on Agile Project Management	
Yang Agita Rindri, Ridi Ferdiana, and Rudy Hartanto	66
Indonesian Sign Language Recognition Based on Shape of Hand Gesture	
Dolly Indra, Purnawansyah, Sarifuddin Madenda, and Eri Prasetyo Wibowo	74
The Role of Satisfaction on Perceived Value and E-Learning Usage Continuity Relationship	
Mahendra Adhi Nugroho, Dhyah Setyorini, and Budi Tiara Novitasari	82
Acceptance Factors and User Design of Mobile e-Government Website (Study Case e-Government Website in Indonesia)	
Taufiq Agung Cahyono, and Tony Dwi Susanto	90
Maturity Assessment of Local E-government Websites in the Philippines	
Suhaina A. Khalid, and Rabby Q. Lavilles	99
Modeling Requirements of Multiple Single Products to Feature Model	
Oman Komarudin, Daya Adiarto, and Ade Azurat	107

The Role of Brand Reputation and Perceived Enjoyment in Accepting Compulsory Device’s Usage: Extending UTAUT Samiaji Sarosa	115
Analysis of User Resistance Towards Adopting E-Learning Feby Artwodini Muqtadiroh, Amna Shifia Nisafani, Regina Mia Saraswati, and Anisah Herdiyanti.....	123
XBRL based Corporate Tax Filing in Indonesia Noor Romy Rahwani, Manik Mutiara Sadewa, Nurul Qalbiah, Nurul Mukhlisah, Phaureula Artha W, and Nailiya Nikmah	133
Analyzing Factors Influencing Students’ Perception Towards Digital Library Based on Chang’s Model Feby Artwodini Muqtadiroh, Hanim Maria Astuti, and Niken Laily Zulfasari	142
IT and Organizational Agility: A Critical Literature Review Doddy Ridwandono, and Apol Pribadi Subriadi	151
Blended Learning System Using Social Media for College Student: A Case of Tahsin Education Muh. Syaiful Romadhon, Amalia Rahmah, and Yekti Wirani	160
Risk Assessment and Recommendation Strategy Based on COBIT 5 for Risk: Case Study SIKN JIKN Helpdesk Service Sari Agustin Wulandari, Anggi Permata Dewi, M. Rizki Pohan, Dana Indra Sensuse, M. Mishbah, and Syamsudin	168
Risk Management Framework for Distributed Software Team: A Case Study of Telecommunication Company Wan Suzila Wan Husin, Yazriwati Yahya, Nurulhuda Firdaus Mohd Azmi, Nilam Nur Amir Sjarif, Suriyati Chuprat, and Azri Azmi	178
Understanding Theory of Workarounds in Practice Arif Wibisono, Ibrahim Alhassan, David Sammon, Ciara Heavin, Gaye Kiely, and Erma Suryani	187
Improving Health Information Management Capacity with Digital Learning Platform: The Case of DHIS2 Online Academy Aprisa Chryasantina, Guardian Sanjaya, Matthieu Pinard, and Ni’mah Hanifah	195
Peer to Peer (P2P) Lending Problems and Potential Solutions: A Systematic Literature Review Ryan Randy Suryono, Betty Purwandari, and Indra Budi	204
Pedagogical Discussion Cases in Higher Education: The Role of Knowledge Sharing in Students’ Learning Narumon Sriratanaviriyakul, and Jamal El-Den	215
The Role of Positive Psychology in Improving Employees’ Performance and Organizational Productivity: An Experimental Study Jasleen Kour, Jamal El-Den, and Narumon Sriratanaviriyakul	226
Effect of Social Media Activities to Determinants Public Participate Intention of E-Government Taqwa Hariguna, Untung Rahardja, Qurotul Aini, and N u r f a i z a h	233
The Antecedent of Perceived Value to Determine of Student Continuance Intention and Student Participate Adoption of ilearning Qurotul Aini, Untung Rahardja, and Taqwa H a r i g u n a	242
Maturity Level Assessment for ERP Systems Investment Using Val IT Framework Renny Sari Dewi	250
The Role of IT on Firm Performance Asih Nur Fadhillah, and Apol Pribadi Subriadi	258
40 Years Journey of Function Point Analysis: Against Real-time and Multimedia Applications Mochammad Fajar Hillman, and Apol Pribadi Subriadi	266

Business Continuity Plan: Examining of Multi-Usable Framework Silmie Vidiya Fani, and Apol Pribadi Subriadi	275
E-Commerce Service Design Readiness using ITIL framework with IT Balanced Scorecard Objective (Case Study: University E-Commerce) Tining Haryanti, and Apol Pribadi	283
The Safe City: Conceptual Model Development - A Systematic Literature Review Devi Mega Risdiana, and Tony Dwi Susanto	291
Information Technology Investment: In Search of The Closest Accurate Method Anggraeni Widya Purwita, and Apol Pribadi Subriadi	300
Analysis of Motivation and Perceived Risk Factors in Open Data Measurement: A Conceptual Model Dwi Nur Amalia, and Tony Dwi Susanto	308
Assessment of the Readiness of Micro, Small and Medium Enterprises in Using E-Money Using the Unified Theory of Acceptance and Use of Technology (UTAUT) Method Hendro Gunawan, Benyamin Langgu Sinaga, and Sigit Purnomo WP.	316
Indonesia in the Spotlight: Combating Corruption through ICT enabled Governance Alvedi Sabani, Mohamed H. Farah, and Dian Retno Sari Dewi	324
Test of Citizens' Physical and Cognitive on Indonesian E-Government Website Design Pradita Maulidya Effendi, and Tony Dwi Susanto	333
Connecting Intention to Use Online Banking, Commitment to Environmental Sustainability, and Happiness: The Role of Nature Relatedness Burhanudin Burhanudin, Ronny Ronny, and Ellen Theresia Sihotang ..	341
Analysis of Factors Affecting Behavioural Intention to Use E-Government Services in Rwanda Leonidas Nzaramyimana, and Tony Dwi Susanto	350
Communication Management Plan of ERP Implementation Program: A Case Study of PTPN XI Eko Wahyu Tyas Darmaningrat, Feby Artwodini Muqtadiroh, and Tori Andika Bukit	359
Modelling the Smart Governance Performance to Support Smart City Program in Indonesia Anisah Herdiyanti, Palupi Sekar Hapsari, and Tony Dwi Susanto	367
Data Analytics	
Implementation of Dijkstra Algorithm and Multi-Criteria Decision-Making for Optimal Route Distribution Yesy Diah Rosita, Erly Ekayanti Rosyida, and Muhammad Adik Rudiyanto	378
Week-ahead Rainfall Forecasting Using Multilayer Perceptron Neural Network Lemuel Clark P. Velasco, Ruth P. Serquiña, Mohammad Shahin A. Abdul Zamad, Bryan F. Juanico, and Junneil C. Lomocso	386
Square Matrix Multiplication Using CUDA on GP-GU Ali Olow Jimale, Fakhitah Ridzuan, and Wan Mohd Nazmee Wan Zainon	398
A Hybrid of Sentence-Level Approach and Fragment-Level Approach of Parallel Text Extraction from Comparable Text Yin-Lai Yeong, Tien-Ping Tan, and Keng Hoon Gan.	406
Applying Linguistic G2P Knowledge on a Statistical Grapheme-to-phoneme Conversion in Khmer Vathnak Sar, and Tien-Ping Tan	415
Optimization of Saprolite Ore Composites Reduction Process Using Artificial Neural Network (ANN) Angella Natalia Ghea Puspita, Isti Surjandari, Zulkarnain, Adji Kawigraha, and Nur Vita Permatasari.....	424
Experimenting Dynamic Clonal Selection (DCS) for Parallel Multiple Interest Topics of User Profile Adaptation in Content Based Filtering Nurulhuda Firdaus Mohd Azmi, Norziha Megat Zainuddin, Nilam Nur Amir Sjarif, Haslina Md Sarkan, Suriyati Chuprat, and Yazriwati Yahya.	433

Using Hospital Claim Data to Develop Referral Decision Support Systems: Improving Patient Flow from The Primary Care Guardian Yoki Sanjaya, Lutfan Lazuardi, Mubasysyir Hasanbasri, and Hari Kusnanto	441
Analysis and Prediction of Diabetes Complication Disease using Data Mining Algorithm Cut Fiarni, Evasaria M. Sipayung, and Siti Ma e m u n a h	449
Classification of Cancer Drug Compounds for Radiation Protection Optimization Using CART Heri Kuswanto, and Rizky Mubarak	458
Dealing with Noise Problem in Machine Learning Data-sets: A Systematic Review Shivani Gupta, and Atul Gupta	466
Offline Signature Verification using Deep Learning Convolutional Neural Network (CNN) Architectures GoogLeNet Inception-v1 and Inception-v3 Jahadad, Suriani Mohd Sam, Kamilia Kamardin, Nilam Nur Amir Sjarif, and Norliza Mohamed	475
Rubber Plant Disease Diagnostic System Using Technique for Order Preference by Similarity to Ideal Solution Ramadiani, M. Syahrir Ramadhani, Muhammad Labib Jundillah, and Azainil	484
The Efficacy of Facebook in Teaching and Learning: Studied via Content Analysis of Web Log Data Suleiman Alsaif, Alice S Li, Ben Soh, and Sara A l r a d d a d y	493
English Education Game using Non-Player Character Based on Natural Language Processing Andhik Ampuh Yunanto, Darlis Herumurti, Siti Rochimah, and Imam Kuswardayan	502
SMS Spam Message Detection using Term Frequency-Inverse Document Frequency and Random Forest Algorithm Nilam Nur Amir Sjarif, Nurulhuda Firdaus Mohd Azmi, Suriyati Chuprat, Haslina Md Sarkan, Yazriwati Yahya, and Suriani Mohd Sam	509
Cluster Phenomenon to Determine Anomaly Detection of Flight Route Mohammad Yazdi Pusadan, Joko Lianto Buliali, and Raden Venantius Hari Ginardi	516
Determination of Freight Rates Based on Package Dimension and Distance of Delivery Using Fuzzy Logic System in Angkotin Application Faizal Johan Atletiko, Nur Aini Rakhmawati, and Hartantya ‘A. Ts	527
HRV Assessment Using Finger-tip Photoplethysmography (PulseRate) as Compared to ECG on Healthy Subjects During Different Postures and Fixed Breathing Pattern Alvin Sahroni, Izza Alifa Hassya, Rafky Rifaldi, Nida Ul Jannah, Aditama Faqih Irawan, and Aisha Widi Rahayu	535
A Study on Facial Expression Recognition in Assessing Teaching Skills: Datasets and Methods Pipit Utami, Rudy Hartanto, and Indah Soesanti	544
Normalization of Abbreviation and Acronym on Microtext in Bahasa Indonesia by Using Dictionary-Based and Longest Common Sub-sequence (LCS) Dani Gunawan, Zurwatus Saniyah, and Ainul H i z r i a d i	553
Evolutionary Estimation of Distribution Algorithm for Agricultural Routing Planning in Field Logistics Amalia Utamima, Torsten Reiners, and Amir H. Ansariipoor	560
Epileptic Seizure Detection Based on Bandwidth Features of EEG Signals Diah P. Wulandari, Nomala G.P. Putriz, Yoyon K. Suprpto, Santi W. Purnami, Anda I. Juniani, and Wardah R. Islamiyah	568
Semi-supervised Learning for Sentiment Classification using Small Number of Labeled Data Vivian Lay Shan Lee, Keng Hoon Gan, Tien Ping Tan, and Rosni Abdullah	577
Towards Auto-labelling Issue Reports for Pull-Based Software Development using Text Mining Approach Hassan Fazayeli, Sharifah Mashita Syed-Mohamad, and Nur Shazwani Md Akhir	585

Individual Control Optimization of Drug Dosage Using Individual Bayesian Pharmacokinetics Model Approach Brina Miftahurrohmah, Nur Iriawan, Catur Wulandari, and Yogantara Setya Dharmawan	593
The Identification of Pornographic Sentences in Bahasa Indonesia Dani Gunawan, Rendra Mahardika, Feri Ranja, Sarah Purnamawati, and Ivan Jaya	601
Value Management-based Alternatives Ranking Approach for Automated Negotiation Moamin A. Mahmoud, Mohd Sharifuddin Ahmad, and Arazi Idrus	607
Business Intelligence for Designing Restaurant Marketing Strategy: A Case Study Karina Kusuma Halim, Siana Halim, and Felecia	615
Designing Facility Layout of an Amusement Arcade using Market Basket Analysis Siana Halim, Tanti Octavia, and Christian Alianto	623
Heart Rate Variability Analysis by Multiscale Entropy for Autonomic Nervous System Identification Afifah Nurrosyidah, Faizal Mahananto, Mahendrawathi ER, Tomohiko Igasakiz, and Toshitaka Yamakawa	630
On the Comparison of Crazy Particle Swarm Optimization and Advanced Binary Ant Colony Optimization for Feature Selection on High-Dimensional Data Neni Alya Firdausanti, and Irhamah	638
Great Deluge Based Hyper-heuristics for Solving Real-world University Examination Timetabling Problem: New Data set and Approach Ahmad Muklason, Gusti Bagus Syahrani, and Ahsanul Marom	647
Automated Course Timetabling Optimization Using Tabu-Variable Neighborhood Search Based Hyper-Heuristic Algorithm Ahmad Muklason, Redian Galih Irianti, and Ahsanul Marom	656
Assessing Centroid-Based Classification Models for Intrusion Detection System Using Composite Indicators Bambang Setiawan, Supeno Djanali, Tohari Ahmad, and Moh. Nasrul Aziz	665
Forecasting the Price of Indonesia's Rice Using Hybrid Artificial Neural Network and Autoregressive Integrated Moving Average (Hybrid NNs-ARIMAX) with Exogenous Variables Wiwik Anggraeni, Faizal Mahananto, Ayusha Qamara Sari, Zulkifli Zaini, Kuntoro Boga Andri, and Sumaryanto	677
Big Data	
The Effect of Social Media to the Sustainability of Short Message Service (SMS) and Phone Call Arif Ridho Lubis, Muharman Lubis, and Citra Dewi Azhar	687
Investigating the Relationship between Industry 4.0 and Productivity: A Conceptual Framework for Malaysian Manufacturing Firms Simon Karl Hubert Backhaus, and Devika N a d r a j a h	696
Sentiment Analysis in Social Media and Its Application: Systematic Literature Review Zulfadzli Drus, and Haliyana Khalid	707
Facebook Analysis of Community Sentiment on 2019 Indonesian Presidential Candidates from Facebook Opinion Data Budi Haryanto, Yova Ruldeviyani, Fathur Rohman, Julius Dimas T.N., Ruth Magdalena, and Yasil F. Muhamad.....	715
Sentiment Analysis to Assess the Community's Enthusiasm Towards the Development Chatbot Using an Appraisal Theory Prima Widyaningrum, Yova Ruldeviyani, and Ramanti D h a r a y a n i	723
A Review on Data Cleansing Methods for Big Data Fakhitah Ridzuan, and Wan Mohd Nazmee Wan Zainon	731

Opinion Mining on Mandalika Hotel Reviews Using Latent Dirichlet Allocation Rossi Annisa, Isti Surjandari, and Zulkarnain	739
Landslide Prediction Model of Prone Areas in Pulung, Ponorogo East Java Dihin Muriyatmoko, Shoffin Nahwa Utama, Faisal Reza Pradhana, J. Umami, A.J. Rozaqi, and H. Setyaningrum	747
Empirical Study of #instastory Ari Kusyanti, Harin Puspa Ayu Catherina, and Yustiyana April Lia Sari	756
Sentiment Analysis of Social Media Twitter with Case of Anti-LGBT Campaign in Indonesia using Naïve Bayes, Decision Tree, and Random Forest Algorithm Veny Amilia Fitri, Rachmadita Andreswari, and Muhammad Azani H a s i b u a n	765
Persuasive System Design: Social Support Elements to Influence the Malaysian Wellness in Social Media Zaifulasraf Ahmad, Nor Zairah Ab Rahim, and Suraya Y a ' a c o b	773
Health Information System Research Situation in Indonesia: A Bibliometric Analysis Masyri Madjido, Aufia Espresso, Ahmad Watsiq Maula, Anis Fuad, and Mubasysyir Hasanbasri	781
Strategy for Research Data Management Services in Indonesia Ekawati Marlina, and Betty Purwandari	788
Open Data Visual Analytics to Support Decisions on Physical Investments Meditya Wasesa, M. Mashuri, Putri Handayani, and Utomo S. Putro	797
New Filtering Scheme Based on Term Weighting to Improve Object Based Opinion Mining on Tourism Product Reviews Ahimsa Denhas Afrizal, Nur Aini Rakhmawati, and Aris Tjahyanto	805
Social Bot Detection on 2019 Indonesia President Candidate's Supporter's Tweets Pandu Gumelar Pratama, and Nur Aini Rakhmawati	813
Knowledge Representation for Infectious Disease Risk Prediction System: A Literature Review Retno Aulia Vinarti	821
Integration of Crowdsourcing into Ontology Relation Extraction Eunike Andriani Kardinata, and Nur Aini Rakhmawati	826
Enterprise Systems	
Analysis for Customer Lifetime Value Categorization with RFM Model Siti Monalisa, Putri Nadya, and Rice Novita	834
Architecture Model of Information Technology Infrastructure based on Service Quality at Government Institution Adityas Widjarto, Muharman Lubis, and Umar Yunan	841
The Influence of Discount Framing towards Brand Reputation and Brand Image on Purchase Intention and Actual Behaviour in e-commerce Fanni Agmeka, Ruhmaya Nida Wathoni, and Adhi Setyo Santoso	851
The Role of Multichannel Integration, Trust and Offline-to-Online Customer Loyalty Towards Repurchase Intention: an Empirical Study in Online-to-Offline (O2O) e-commerce Intan Dewi Savila, Ruhmaya Nida Wathoni, and Adhi Setyo Santoso	859
Development of System Dynamics Model to Increase Salt Fulfillment Ratio Isnaini Muhandhis, Heri Susanto, and Ulyy Asfari	867
A Comparative Study of Factors Affecting User Acceptance of GO-PAY and OVO As a Feature of Fintech Application Arief Zulyanto Susilo, M. Iksan Prabowo, Abdullah Taman, Adeng Pustikaningsih, and Ahmad Samlawi	876

Analysis on Purchase Intention of Indonesian Backpacker in Accommodation Booking through Online Travel Agent Andre Parvian Aristio, S. Supardi, Rully Agus Hendrawan, and Alifiansyah Arrizqy Hidayat.	885
Dynamic Metamodel Approach for Government Enterprise Architecture Model Management Nur Azaliah Abu Bakar, Surya Yaacob, Surya Sumarni Hussein, Anizah Nordin, and Hasimi Sallehuddin	894
Business Process Analysis and Academic Information System Audit of Helpdesk Application using Genetic Algorithms a Process Mining Approach Astrid Shofi Dzihni, Rachmadita Andreswari, and Muhammad Azani Hasibuan	903
Dynamics Analysis of Container Needs and Availability in Surabaya Container Terminal with Agent-Based Modeling and Simulation Putri Amelia, and Artya Lathifah	910
Analysis of Quality of Paddy Harvest Yield to Support Food Security: A System Thinking Approach (Case Study: East Java) Mala Rosa Aprillya, Erma Suryani, and Anisa Dzulkarnain	919
Analysis of Flood Identification and Mitigation for Disaster Preparedness: A System Thinking Approach Anisa Dzulkarnain, Erma Suryani, and Mala Rosa Aprillya	927
Analyzing Linkage Between Business Process Management (BPM) Capability and Information Technology: A Case Study in Garment SMEs Dita Nurmawati, and Mahendrawathi ER	935
Modeling Customer Satisfaction with the Service Quality of E-Money in Increasing Profit of PT. Telekomunikasi Indonesia Dhyna Octabriyantiningtyas, Erma Suryani, and Andriyan Rizki Jatmiko	943
The Analysis of Greenhouse Gas Emissions Mitigation: A System Thinking Approach (Case Study: East Java) Andriyan Rizki Jatmiko, Erma Suryani, and Dhyna Octabriyantiningtyas	951
Influence of Inventory Changes to Bullwhip Effect on Private Industrial Network Mudjahidin, Lukman Junaedi, Andre Parvian Aristio, and Yudha Andrian Saputra	959
Testing Methods on System Dynamics: A Model of Reliability, Average Reliability, and Demand of Service Mudjahidin, Rully Agus Hendrawan, Andre Parvian Aristio, Joko Lianto Buliali, and Muhammad Nur Yuniarto	968
The Impact of Social Media Usage on the Sales Process in Small and Medium Enterprises (SMEs): A Systematic Literature Review Nanda Kurnia Wardati, and Mahendrawathi ER	976
Behavioural Similarity Measurement of Business Process Model to Compare Process Discovery Algorithms Performance in Dealing with Noisy Event Log Ifrina Nuritha, and Mahendrawathi ER	984
IT Infrastructure and Security	
Theoretical Framework of Smart Intellectual Property Office in Developing Countries Yoga Prihastomo, Raymond Kosala, Suhono Harso Supangkat, Benny Ranti, and Agung Trisetarso	994
Design and Development of MLERWS: A User-Centered Mobile Application for English Reading and Writing Skills Charisa F. Llema, and Cenie M. Vilela-Malabanan	1002
Design and Development of Learn Your Way Out: A Gamified Content for Basic Java Computer Programming Nerico L. Mingoc, and Erik Louwe R. Sala	1011

Group Activity Recognition Method based on Camera in The Building Chairani Fauzi, Selo Sulisty, and Widyawan.....	1019
A Review of Heuristics Evaluation Component for Mobile Educational Games Nur Marissa Vee Senap, and Roslina Ibrahim	1028
Spring Framework Reliability Investigation Against Database Bridging Layer Using Java Platform Arief Ginanjar, and Mokhamad Hendayun.....	1036
Challenges of Cloud Computing Adoption Model for Higher Education Level in Zanzibar (the Case Study of SUZA and ZU) Mohammed Khatib Juma, and Aris Tjahyanto	1046
Determining Factors Influencing the Acceptance of Cloud Computing Implementation Mohd Talmizie Amron, Roslina Ibrahim, Nur Azaliah Abu Bakar, and Suriyati Chuprat.....	1055
Development of Microservice Based Application E-Inkubator: Incubation and Investment Service Provider for SMEs Nisfu Asrul Sani, Wildan Azka Fillah, Aris Tjahyanto, and Hatma Suryotrisongko	1064
Deployment of Fog Computing During Hajj Season: A Proposed Framework Sara Alraddady, Alice S Li, Ben Soh, and Mohammed Alzain.....	1072
Special Track: Business Process Management (BPM)	
Predictive Business Process Monitoring – Remaining Time Prediction using Deep Neural Network with Entity Embedding Nur Ahmad Wahid, Taufik Nur Adi, Hyerim Bae, and Yulim Choi.....	1080
Inter-dependencies on BPM Maturity Model Capability Factors in Deriving BPM Roadmap Yogantara Setya Dharmawan, Gerald Genovez Divinagracia, Elliott Woods, and Bryan Kwong.....	1089
Business Process Maturity Level of MSMEs in East Java, Indonesia Fitriyana Dewi, and Mahendrawathi ER	1098
Impact of Alignment between Social Media and Business Processes on SMEs’ Business Process Performance: A Conceptual Model Lolanda Hamim Annisa, and Mahendrawathi E R	1106
Antecedent and Business Process Management Non-Technical Capabilities in Social Media Implementation for Micro, Small and Medium Enterprises: A Conceptual Model Sharfina Febbi Handayani, and Mahendrawathi ER.....	1114
Trace Clustering Exploration for Detecting Sudden Drift: A Case Study in Logistic Process Frans Prathama, Bernardo Nugroho Yahya, Danny Darmawan Harjono, and Mahendrawathi ER	1122
A Conceptual Model for the Use of Social Software in Business Process Management and Knowledge Management Fajar Ramadhani, and Mahendrawathi ER	1131
Special Track: Cyber Security	
Privacy Preservation Quality of Service Model for Data Exposure Anizah Abu Bakar, Manmeet Mahinderjit Singh, and Azizul Rahman Mohd Shariff	1139
A Systemic Cybercrime Stakeholders Architectural Model Manmeet Mahinderjit Singh, and Anizah Abu Bakar	1147
Will Users Keep Using Mobile Payment? It Depends on Trust and Cognitive Perspectives Liza Agustina Maureen Nelloh, Adhi Setyo Santoso, and Mulyadi Wiguna Slamet.....	1156
Web Vulnerability Assessment and Maturity Model Analysis on Indonesia Higher Education IGN Mantra, Muhammad Syarif Hartawan, Hoga Saragih, and Aedah Abd Rahman	1165
Web Application Security: An Investigation on Static Analysis with other Algorithms to Detect Cross Site Scripting Abdalla Wasef Marashdih, Zarul Fitri Zaaba, Khaled Suwais, and Nur Azimah Mohd.....	1173

Protecting Facebook Password: Indonesian Users' Motivation Ari Kusyanti, Harin Puspa Ayu Catherina, and Yustiyana April Lia Sari	1182
Preliminary Insights in Security Warning Studies: An Exploration in University Context Devinna Win Anak Boniface Emang, Zarul Fitri Zaaba, Azham Hussain, and Nur Azimah Mohd	1191
A Review of Usability and Security Evaluation Model of Ecommerce Website Nur Azimah bt Mohd, and Zarul Fitri Zaaba	1199
Risk Assessment Using NIST SP 800-30 Revision 1 and ISO 27005 Combination Technique in Profit-Based Organization: Case Study of ZZZ Information System Application in ABC Agency Muhamad Al Fikri, Fandi Aditya Putra, Yohan Suryanto, and Kalamullah Ramli	1206
Information Security Policy Compliance: Systematic Literature Review Angraini, Rose Alinda Alias, and Okfalisa	1216
Special Track: IoT	
Evaluating on User Experience and User Interface (UX/UI) of EnerTrApp a Mobile Web Energy Monitoring System Kristine Mae P. Escanillan-Galera, and Cenie M. Vilela-Malabanan	1225
Smart Tracking and Fall Detection for Golden Age's Citizen Ratna Juwita Fauziah, Giva Andriana Mutiara, and Periyadi	1233
IoT Security Risk Management Model for Secured Practice in Healthcare Environment Huraizah Zakaria, Nur Azaliah Abu Bakar, Noor Hafizah Hassan, and Suraya Yaacob	1241
Chief-Screen 1.0 as the Internet of Things Platform in Project Monitoring & Controlling to Improve Project Schedule Performance Mohammed Ali Berawi, Adinugroho Sunardi, and Mohammad Ichsan	1249
Integration of Haptics Tactile Feedback into Heart Disease Monitoring Mobile Application: A Conceptual Model Muhammad Sobri, Mohamad Taha Ijab, and Norshita Mat Nayan	1258
Usability Study and Users' Perception of Smartwatch: Study on Indonesian Customer Nina Anggraini, R. Kaburuan, Gunawan Wang, and Riyanto Jayadi	1266
Using Engeström's Activity Triangle Model to Design and Develop a Technology-based HIV Intervention for the Youth Xenia Gay J. Calunod-Repuela, and Cenie M. Vilela-Malabanan	

1275	mHealth Medical Record to Contribute to NonCommunicable Diseases in Indonesia Dedi I. Inan, Khin Than Win, and Ratna Juita
1283	A Generic Evaluation Framework of Smart Manufacturing Systems Moamin A. Mahmoud, and Jennifer Grace
1292	Survey on Trust Calculation Methods in Internet of Things Warsun Najib, Selo Sulisty, and Widyawan
1300	Challenge Track: Cloud Computing The Role of Information Technology Usage on Startup Financial Management and Taxation Supardianto, Ridi Ferdiana, and Selo Sulisty
1308	Cloud Computing Adoption Strategic Planning Using ROCCA and TOGAF 9.2: A Study in Government Agency Nina Anggraini, Binariswanto, and Nilo Legowo
1316	Survey on Threats and Risks in the Cloud Computing Environment Maniah, Edi Abdurachman, Ford Lumban Gaol, and Benfano Soewito
1325	End of Section Heading

5. Artikel Prosiding

Sumber: <https://www.sciencedirect.com/science/article/pii/S1877050919318423>



Available online at www.sciencedirect.com

ScienceDirect

Procedia Computer Science 161 (2019) 341–349

Procedia
Computer Science

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The Fifth Information Systems International Conference 2019
**Connecting Intention to Use Online Banking,
Commitment to Environmental Sustainability,
and Happiness: The Role of Nature Relatedness**

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Abstract

In today's advanced technology, the environment continues to degrade in the constant pursuit of consumer happiness. To promote green banking in such situation, this study experimentally examines the role of nature-relatedness in connecting the intention to use online banking with the commitment to environmental sustainability and happiness. This study has manipulated nature relatedness into two levels, i.e., nature-related and nature-separated, and randomly assigned this to the participants. The results show that the manipulation was successful, as the participants who read the description about nature relatedness perceived that they are more nature-related than those reading nature-separated. Furthermore, the results show nature relatedness influences the intention to use online banking as well as the commitment to environmental sustainability and happiness. These findings suggest that nature relatedness is important for connecting technology and sustainability as well as happiness.

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Peer-review under responsibility of the scientific committee of The Fifth Information Systems International Conference 2019.

Keywords: Green banking; nature relatedness; intention to use online banking; commitment to environmental sustainability; happiness

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1. Introduction

One of the technologies available for bank customers is online banking. Literature shows that among the motivations for customers to use such banking technology is the Internet [1], trust [1, 2], and time efficiency, as well as the higher satisfaction with online services compared to in-branch services [2]. In addition, online banking supports green banking (e.g., through less use of vehicles that reduces air pollution); however, the literature has not taken into account the sustainability issues. Hence, it is unclear if the intention to use online banking by the customers is combined with the commitment to environmental sustainability, more than just for the convenience reason. As everyone wants to be happy, it is also unclear whether such intention and commitment come with happiness. Thus, there is a need to identify the determinant of the intention to use online banking, and its commitment to environmental sustainability and happiness. To address this issue, this study proposes nature relatedness as potentially the driver of the intention to use online banking combined with the commitment to environmental sustainability and happiness. Nature relatedness is a basic human psychological need [3] and thus, everyone has this feature. This study examines the proposed relationship through experiment. This study contributes to the literature on promoting green banking through connecting technology and sustainability as well as happiness. The following sections discuss the model, the method, the results, the discussion, and conclusion.

2. Literature review and the proposed model

People and nature are related. The evidence of such relatedness appears in the study by Schultz et al. [4], whereby people are faster when relating themselves with nature (e.g., trees) than something built (e.g., cars). Nature relatedness refers to the extent of feeling a oneness with nature [5]. Environmental researchers argue that modern life makes some people perceive they are less nature-related (e.g., driving with the air conditioner makes people less affected by air pollution) that in turn, makes them easily disrespect the environment (e.g., excessive use of vehicles polluting the environment) [6, 7]. In this respect, it is important to examine the consequences of nature relatedness for potentially contributing to environmental protection. However, Capaldi et al. [8] found that most of the studies on nature relatedness are non-experimental, which makes the consequential effects of such relatedness need further examination. To address the above issue, this study experimentally examines the consequences of nature relatedness on the intention to use online banking, the commitment to environmental sustainability, and happiness. A technology in banking that potentially helps protect the environment is online banking [1] and examination of the intention to use such banking system is, therefore, crucial. The intention to use online banking refers to a willingness to use different kinds of bank services through the Internet [9]. In the current rise of environmental issues (e.g., global warming), studies on online banking still focus on non-sustainability issues, such as perceived usefulness, security risk, performance risk [10], as well as trust [11] as determinants of the intention to use online banking. Hence, it is unclear if the driver of the intention to use online banking addresses environmental sustainability.

Without the commitment to environmental sustainability, people can easily move away from using online banking (e.g., driving to a bank branch with the car polluting the air), such as when having a temporary problem with the internet connection. In this regard, it is important to examine the consequential effect of nature relatedness with the commitment to environmental sustainability, whereby such commitment refers to a personal commitment to environmental sustainability, as opposed to how a person's view of the commitment by the government or society at large should be [12]. Such commitment has not been the focus of previous studies on online banking [e.g., 9, 10, 11], but this commitment helps protect the environment.

Some people perceive that addressing sustainability is tiring and thus, a cost of their happiness. For example, Ram et al. [13] and Nawijn and Peeters [14] found people are reluctant to use transportation modes that pollute the environment less, reasoning that such limitation makes their lives less comfortable. Happiness refers to a positive emotion from accomplishing something that one desires [15]. Happiness is important, as it is the ultimate life goal of human beings [15] and the goal of every decision [16]. Because feeling nature-related can be relaxing, some scholars argue that addressing sustainability does not cost happiness, though this relationship needs further investigation [7], [8, 17]. To address this issue, this study examines the consequential effect of nature relatedness on happiness.

This study proposes a model shown in Fig. 1. The model begins with nature relatedness (NRS) as a basic human psychological need [3] that potentially exist following the rise of environmental degradation (e.g., deforestation) [18].

In such a condition, people may have the intention to use online banking (IUO) as well as the commitment to environmental sustainability (CES) to reduce the degradation (e.g., less trees felled to make paper) [19]. Further, as nature relatedness is relaxing, it potentially drives happiness (HPS) [8].

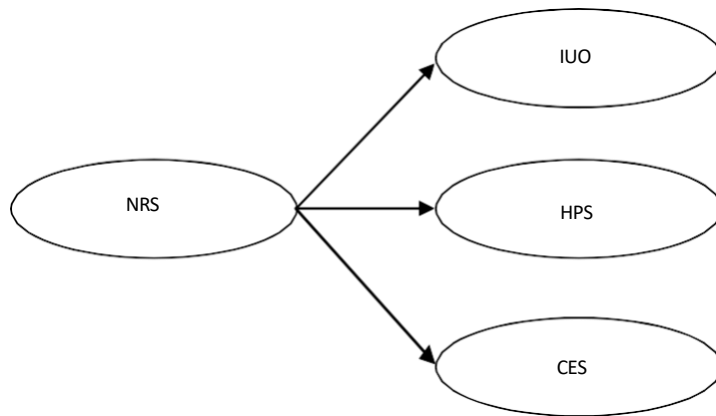


Fig. 1. Proposed model.

3. Method

3.1 Research strategy

This study selected experiment as the research strategy. The reason for selecting experimentation is the need to address the control of any extraneous variables (e.g., through randomly assigning participants to the experimental conditions) [20]. Extraneous variables refer to variables other than the independent variable of the study, which may influence the dependent variable of interest [20]. Following Miller [21], this study has manipulated the independent variable (i.e. nature relatedness) into two levels: nature-related and nature-separated. The description of the nature-related is as follows:

“Rio has just found himself to be nature-related. For example, when he goes to a bank by motorcycle or car, he pollutes the air and he breathes other organisms. Further, doing transactions in the bank makes Rio have to use bank forms, take a queue ticket, and other use of paper that needs more trees to be cut down to make the paper material; however, trees help clean polluted air. He thinks that the use of online banking is another indication of his nature relatedness, as it reduces tree felling to make paper”.

Whereas the description of nature-separated is as follows:

“Rio has just found himself to be nature-separated. For example, when he goes to a bank, he could simply avoid polluting the air pollution through the use of a mask when he uses a motorcycle and can close the window when using a car. He does not need to spend much time on pollution reduction or other environmental issues, including the use of online banking. He thinks that being nature-separated is completely correct”.

3.2 Research method

The questionnaire for this study consists of four parts: a cover letter, the levels of nature relatedness, measurement of the variables under investigation, and demographic information. The cover letter states that participation in the experiment is voluntary, and the participants may stop completing any parts of the questionnaire, which is intended to allow this study to achieve more accurate responses from the participants [22]. For the level of nature relatedness (i.e., nature-related and nature-separated), the description appears in Section 3.1.

To measure the variables, this study adopted scales from previous studies as shown in Appendix A. Six items measuring nature relatedness were used to check the manipulation of such relatedness. Following Likert [23], this study measured the items using the 5-point Likert scale, with 1 representing disagree totally to 5 representing agree totally. An exception is an item measuring the commitment to environmental sustainability (i.e., “How frequently does the need to reduce carbon emissions affect what Rio does, for example by choosing to drive less or to turn lights off when he can?”) whereby this study measured the item using a 5-point semantic differential scale, with 1 representing very infrequently to 5 representing very frequently [24]. All the indicators are reflective, as they represent the reflections of the respected construct [25]. Upon presentation of the items, the last part of the questionnaire covered the demographic variables (gender, age, the duration of being a bank’s customer, and the experience of online banking).

Young people determine the future of the environment. They grasp the environmental consequences of their actions as well as have the education and awareness to protect the environment [26]. In this respect, undergraduate students in a higher education institution in Surabaya served as the population for this study [27]. Further, as human beings have a similar cognitive process [28], this study selected participants on a convenience basis. Following Ho [29] that each experimental group should have at least 20 responses and an unequal number among a group is acceptable, this study randomly distributed 110 questionnaires to the participants. Each participant evaluates only one questionnaire and thus, the experiment falls into a between-subject design. Among the questionnaires distributed, there were 5 incomplete responses, making 105 responses suitable for further analysis, or a 95.45% response rate [30]. This response rate is far above the minimum of 50% in social research [30]. Within that number of final responses, 50 were from participants reading the nature-related description and 55 from participants reading the nature-separated description.

4. Results

4.1 Demographic characteristics

Female participants (57.1%) are slightly more dominant than the males (42.9%). The majority of the participants are 17-20 years old (54.2%), followed by 21-24 years old (44.8%), and the fewest number over 24 years old (1%). Being a customer of a bank dominates (72.3%), followed by two banks (21.9%), three banks (4.8%), and lastly more than three banks (1%). Most of the participants reported using online banking for less than a year (41.9%), followed by no experience (25.7%), 1-3 years (21.9%), and lastly more than three years (10.5%).

4.2 Manipulation checks

To assess the success of the manipulation of nature relatedness, this study performed a t-test. In performing this test, the study compared the mean score of the six items measuring nature relatedness between the groups reading the nature-related and nature-separated descriptions. The results show the manipulation was successful, as those reading the nature-related description perceived Rio as more nature-related than those reading nature-separated (3.91 vs. 2.11, $p < 0.001$).

4.3 Validity and reliability assessment

This study employed partial least square structural equation modeling (PLS-SEM) to evaluate the proposed model. Compared with covariance-based structural equation modeling (CB-SEM), PLS-SEM is more appropriate for this study, as it focuses on prediction rather than theory confirmation [31]. To ascertain that the measures represent the constructs of interest, this study assessed the validity and reliability of the instrument prior to evaluating the structural model. In applying PLS-SEM, this study used WarpPLS 5.0 software. Following Hair et al. [31], this study deleted any indicator loadings of less than 0.7, and five items were deleted (CES 3-7), with the results shown in Table 1. In terms of validity, Table 1 shows that all the constructs have the average variance extracted (AVE) above the minimum requirement of 0.5 [31], indicating an adequate level of convergent validity. Furthermore, Table 2 shows that the square root of AVE is greater than the inter-construct correlations [31], indicating a sufficient level of discriminant validity. In terms of reliability, Table 1 shows that each construct has a composite reliability above 0.7, indicating

internal consistency reliability [31]. Table 1 also shows that all the indicator loadings of the respected constructs are above 0.7, suggesting indicator reliability [31].

Table 1. Factor loadings, average variance extracted (AVE), and composite reliability (CR).

Item	Factor loadings			AVE	CR
	IUO	CES	HPS		
<i>Intention to use online banking (IUO)</i>				0.896	0.963
IUO1	0.945				
IUO2	0.942				
IUO3	0.952				
<i>Commitment to environmental sustainability (CES)</i>				0.722	0.886
CES1		0.922			
CES2		0.922			
<i>Happiness (HPS)</i>				0.851	0.919
HPS1			0.912		
HPS2			0.891		
HPS3			0.736		

Table 2. Discriminant validity.

Variable	IUO	CES	HPS
Intention to use online banking (IUO)	(0.947)		
Commitment to environmental sustainability (CES)	-0.023	(0.922)	
Happiness (HPS)	0.253	-0.121	(0.850)

Note: Square roots of AVE are shown on the diagonal

4.4 Structural model assessment

The results of the structural model assessment appear in Fig. 2. As Fig. 2 shows, nature relatedness affects the intention to use online banking, the commitment to environmental sustainability, and happiness. Thus, this study has experimentally confirmed the proposed model. Further, Fig. 2 shows R² for the intention to use online banking, the commitment to environmental sustainability, and happiness as 0.32, 0.07, and 0.03 respectively.

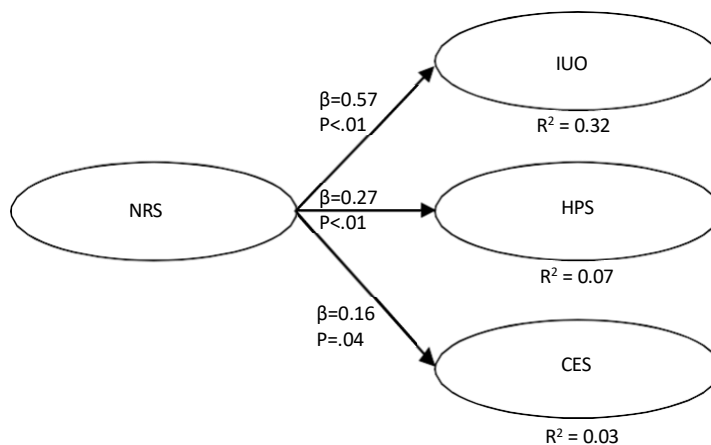


Fig. 2. Results of the structural model assessment.

5. Discussion

The results of this study experimentally show that nature relatedness connects the intention to use online banking, the commitment to environmental sustainability, and happiness. In particular, nature relatedness drives the intention to use online banking, along with commitment to environmental sustainability. This finding is consistent with Dean et al. [19] that nature relatedness reflects a self-identification with nature, and a conservation worldview that potentially drives the behavioral intention with the commitment to sustainability.

Another finding of this study is that nature relatedness drives happiness. This finding is consistent with the literature that such relatedness is relaxing, and thus, positively affects happiness [8, 32, 33, 34]. As the previous studies are correlational, the cause and the consequence are unclear. Thus, this study experimentally specifies nature relatedness as the cause and happiness as the consequence.

In addition to the above causal relationships, the r-squared varies. R-squared for the intention to use online banking (0.32) is considered high in social science (as it is above 0.25), while the commitment to environmental sustainability and happiness (0.07 and 0.03 respectively) is considered low, but still respectable due to a huge variation in human behavior [35, 36, 37], the use of randomization that lowers the R-squared [37], and the comparison with the R-squared of the previous study on nature relatedness [32].

6. Conclusion

Environmental degradation affects both decision makers (e.g., those who use a car that pollutes the air) and non-decision makers (e.g., pedestrians). A study addressing sustainability is, therefore, beneficial. This study experimentally found that nature relatedness drives the intention to use online banking along with the commitment to environmental sustainability and happiness. The findings suggest that addressing sustainability does not cost their happiness [38], rather it improves that positive emotion [7, 8, 34, 39], which is useful for promoting green banking. Nature relatedness is, therefore, crucial in reducing environmental degradation in the current and future familiarity to use technology.

To implement the findings, bank practitioners may use sunlight to reduce lighting in the daytime and other actions (e.g., planting trees to reduce air pollution as well as giving customers fruit tree seeds instead of toys) aiming at reminding the nature relatedness of their stakeholders (e.g., the customers). Based on this relatedness, they may promote online banking beyond convenience reasons and emphasize the commitment to environmental sustainability [2] and happiness [7, 32, 34].

Despite the contribution of this study on sustainability, there are some limitations that provide future research opportunities. Firstly, the current experiment uses a written description of nature-related and nature-separated that has a tight control on the extraneous variables [20, 40]. While this description has a strong internal validity (i.e., the relationship among the variables), it is weak regarding external validity (e.g., generalization of findings in other contexts) [20, 40]. Future research may opt to conduct the experiment in a real setting to improve the external validity.

Secondly, students in higher education institutions were the participants for this experiment. Despite the fact that students mainly have similarities with real consumers [41], future research may opt to employ real consumers as the participants to identify any potential differences. Thirdly, this study focuses on nature relatedness, a human basic psychological need, [3], in order to connect technology, sustainability, and happiness. To explain further this connection, future studies may employ other variables, such as a recent study on social anxiety in the digital age [42] and how it may drive people to use the technology more wisely while considering the wellbeing of other people and nature.

Acknowledgements

This study received funding from the Ministry of Research, Technology, and Higher Education of the Republic of Indonesia (Grant No. SP DIPA-042.06.1.401.516/2018).

Appendix A. Measurement items

Code	Item	Source
NRS	Nature relatedness	[6]
NRS1	My ideal vacation spot would be a remote, wilderness area.	
NRS2	I always think about how my actions affect the environment.	
NRS3	My connection to nature and the environment is part of my spirituality	
NRS4	I take notice of wildlife wherever I am.	
NRS5	My relationship with nature is an important part of who I am.	
NRS6	I feel very connected to all living things and the earth.	
IUO	Intention to use online banking	[43]
IUO1	Rio intends to use internet banking within the near	
future IUO2	Rio plans to use internet banking	
IUO3	Rio expects to use internet banking in the near future	
CES	Commitment to environmental sustainability	[12]
CES1	It takes too much time and effort to do things that are environmentally friendly (reverse coded)	
CES2	Scientists will find a solution to global warming without people having to make big changes to their lifestyle (reverse coded)	
CES3	The environment is a low priority for Rio compared with a lot of other things in his life	
CES4	He is environmentally friendly in most things that he does.	
CES5	Most people in Indonesia today need to change their way of life so that future generations can continue to enjoy a good quality of life and environment.	
CES6	Rio personally needs to change his way of life so that future generations can continue to enjoy a good quality of life and environment.	
CES7	How frequently does the need to reduce carbon emissions affect what Rio does, for example by choosing to drive less or to turn lights off when he can?	
HPS	Happiness	[44]
HPS1	In general, Rio considers himself happy	
HPS2	Compared to most of Rio's peers, he considers himself happy	
HPS3	Rio enjoys life, regardless of what's going on	

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6. Sertifikat Peserta Konferensi

