



Factors that Influence Intention to use Mobile Banking

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Abstract: The increase in internet penetration in Indonesia which has reached 77.02% is not in line with the growth of Bank Mandiri mobile banking users to the number of customers which is still low. This study evaluates perceived ease of use, trust, compatibility, security, and convenience on intention to use m-banking with the mediation of perceived usefulness. This study distributed online questionnaires collected through social media and obtained 210 respondents in the Jabodetabek area. This research method uses quantitative with the Partial Least Square (PLS) - Structural Equation Modeling (SEM) method using the Smart PLS 3.0 program. The results state that perceived usefulness affects intention to use m-banking, perceived ease of use and trust affect perceived usefulness. Perceived usefulness variables can mediate perceived ease of use and trust in intention to use m-banking.

Keywords: Perceived Ease of Use, Perceived Usefulness, Trust, Compatibility, Security, Convenience, Intention to Use Mobile Banking

INTRODUCTION

The Indonesian Internet Service Providers Association (APJII) states that in 2021-2022 there will be 210.03 million internet users. Until the 2021-2022 period, the internet penetration rate in Indonesia has reached 77.02% of the total population of 277.7 million people. Until finally, several sectors are competing to be able to renew services into digital services, including the banking sector. Mobile banking is a banking transaction service through a digital application that has various features that can be used to make various kinds of payments such as transfers, balance checks, create accounts or other financial transactions such as buying electricity tokens, topping up credit, and refilling electronic cards only through smartphones (Styarini et al. 2020). In order to provide better services, banks in Indonesia continue to make innovations to improve customer convenience in using mobile banking. Some banks present more up to date m-banking starting from 2019 by presenting a variety of new features so that customers can transact, create accounts, invest, and other activities with just one application.

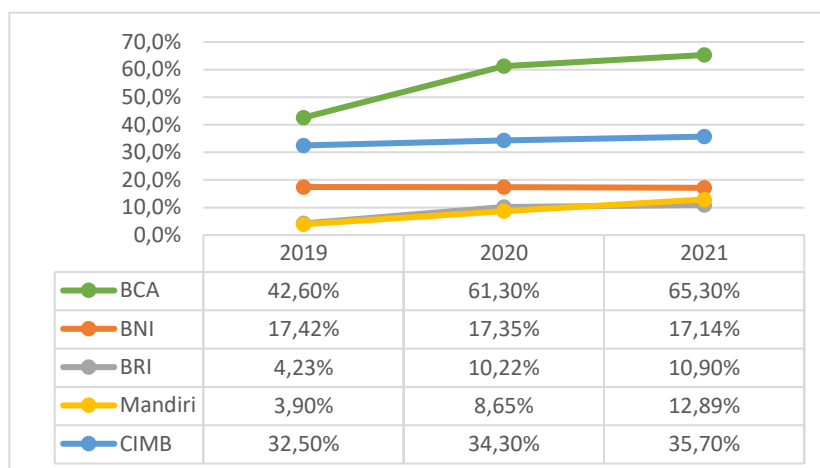


Fig 1. Data on the percentage growth of BCA, CIMB, BNI, BRI, Mandiri m-banking users to the total number of customers.

Based on the figure above, the percentage increase in internet penetration in Indonesia, which has reached 77.02%, the growth of m-banking users compared to total customers at Mandiri bank is still relatively low. With the various advantages offered by banks through m-banking services and the costs and efforts that have been made in creating mobile banking services, it should be able to attract customers and user market penetration in a short time (Amihisa et al. 2020). The low growth of mobile banking users compared to total customers at Bank Mandiri, of course, is based on customer interest in determining to use m-banking. Therefore, to be able to increase users of the Mandiri Livin App, it is necessary to know the factors that influence intention to use mobile banking.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was introduced by Davis in 1989 which is a behavior used to explain individual acceptance of the use of information technology systems (Davis 1989 in Amihisa et al. 2020). The TAM model itself is an adoption of the Theory of Reasoned Action (TRA) model which is a theory of reasoned action with a premise that an individual's reaction and perception of something can determine that person's attitude and behavior so that the user's reaction and perception of information technology (IT) will affect the attitude in accepting the technology.

In TAM, there are factors that influence acceptance in the use of technology, namely perceived usefulness (PU) which is explained as a perception of the benefits of technology which is used with the aim of benefiting and perceived ease of use (PEOU), namely the perception of using technology.

Preceived Usefulness

According to Davis (1989), perceived usefulness is the degree of trust in a technology that can improve one's performance and productivity. Perceived usefulness is described as a benefit for users related to productivity, work effectiveness, performance, and overall usefulness (Handayani, 2007 in Atarwaman 2022).

Preceived Ease of Use

Perceived ease of use is defined as individual belief that using a technology does not require great effort (Davis, 1989 in Wahyudi and Yanthi 2021). According to Wibowo (2017), perceived ease of use is a person's level of belief that a technology is easy to understand and

use which can improve one's work performance. According to Kim et al. (2015) that ease of use is felt when consumers believe that using m-banking services is easy and does not require more effort to learn.

Trust

According to Mowen and Minor in Donni Juni (2017) Trust is all the knowledge possessed by consumers and all the conclusions that consumers have made regarding objects, attributes and benefits. Trust is one of the important aspects of business relations, with trust there will be a commitment between the two parties. Ba and Pavlou (2002) explain that trust is an assessment of one's relationship with others in making certain transactions in accordance with the expectations of each party in an environment full of uncertainty. Mulia, D, et al (2022) state that the many products offered by banks make some customers hesitant or afraid to use online transactions, so banks must be able to convince customers and make them trust and be willing to adopt and use technology-based products and services continuously.

Compatibility

Compatibility is the extent to which the use of technology is considered consistent with the values, experiences, and needs of the user (Moore & Benbasat, 1991). According to Wang et al., (2017) compatibility is how a new technology can match the expertise of the previous technology that already exists and is related to the technology. If a new technology does not have compatibility with experience and lifestyle, it will have an impact on the time a person will spend understanding how to use the technology which will result in wasted time and also reduce the view of the usefulness of the technology (Gumussoy et al., 2018). The scope of compatibility in research is a balanced fit between individual needs and better technological innovation so that when customers realize that m-banking services match their lifestyle and preferences, customers tend to decide to use m-banking (Muslim, 2022).

Security

Security is a process of preventing risks received from using a service (Kumala et al., 2020). Security can also be interpreted as protection from various unknown data usage access (Vemuri and Chen, 2021). According to Whitman and Mattord (2010), security is a form of protection for information and the important elements in it such as confidentiality, integrity, and availability, including the system and hardware to store and send the information.

Convenient

Convenience has been defined as "easy to reach; accessible" and "suitable or appropriate to one's comfort, purpose, or needs". In the context of service encounters, convenience has been described in terms of lifestyle, not having to travel, personal safety, and not having to wait (Lichtenstein and Williamson, 2006). Convenience can influence consumption behavior and service convenience is also seen as instrumental when consumers make service choices and evaluate company service performance. In regional consumer service research, convenience is increasingly recognized as a prominent product attribute and as a basis for making purchasing decisions (Voli, 1998 in Clemes et al. 2012).

Intention to use

According to Davis (1989), interest in use is a user's tendency to be loyal in using a technology. According to Ahmadi (2009) in Desvronita (2021) interest in use is the user's interest in using a system, so that it becomes a behavioral tendency to believe and continue to use the system. Interest in use can be interpreted as a person's desire and interest in behaving in a certain way which aims to own, dispose of, or use (Wulandari, 2019).

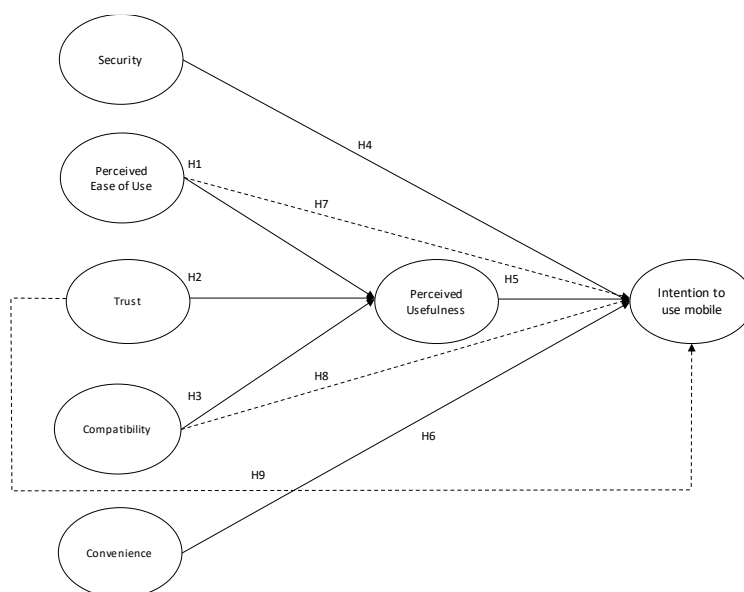


Fig 2. Research Framework

Hypothesis testing aims to test the relationship between variables and analyze the similarities or differences that might be found. The hypotheses proposed for this study are as follows:

- H1 : Perceived ease of use has a direct effect on intention to use m-banking
- H2 : Trust has a direct effect on intention to use m-banking
- H3 : Compatibility has a direct effect on intention to use m-banking
- H4 : Security has an effect on intention to use m-banking
- H5 : Convenience affects the intention to use m-banking
- H7 : Perceived ease of use affects perceived usefulness of m-banking
- H8 : Trust affects perceived usefulness
- H9 : Compatibility affects perceived usefulness
- H10 : Perceived ease of use affects intention to use m-banking through mediation of perceived usefulness
- H11 : Trust affects intention to use m-banking through the mediation of perceived usefulness
- H12 : Compatibility affects intention to use m-banking through the mediation of perceived usefulness

RESEARCH METHODS

This research is a quantitative study to determine causal relationships. The population studied was Mandiri bank customers who did not use mobile banking, who lived in Jabodetabek. The sampling technique used was purposive sampling method by using an online questionnaire distributed through social media. The questionnaire was using a Likert scale with a range of 1-5 for each indicator. The data collected were 210 respondents. This study used Partial Least Square (PLS) - Structural Equation Modeling (SEM) with SmartPLS 3.0 software.

FINDINGS AND DISCUSSION

The characteristics of respondents in this study are based on age, occupation and income. From 210 respondent data, 59.5% were in the productive age category, namely 18-45 years old and 40.5% in the elderly category, namely over 45 years old. For occupation category, 10.5% are civil servants, 29% are private employees, then 11.4% are students / students, 31.9% are

self-employed, and 4.8% are housewives, and those who do not work are 4.8%. For income category, based on these results, respondents with an income of <Rp. 1,500,000 per month were 9%. Respondents who have an income of Rp. > 1,500,000 to Rp. 2,500,000 per month 17.1%. 14.8% earn Rp. > 2,500,000 to Rp. 3,500,000 per month. Respondents who have an income of > Rp. 3,500,000 per month 50.5%. And those who do not have income are 8.6%.

Table 1. Construct Validity and Discriminant Validity

Variable	Indicator	Outer loadings	Cronbach's Alpha	Composite Reliability	(AVE)
Perceived Ease of use	PEOU 1	0.955	0.951	0.969	0.911
	PEOU 2	0.966			
	PEOU 3	0.943			
Trust	TRT 1	0.808	0.788	0.873	0.697
	TRT 2	0.837			
	TRT 3	0.858			
Compatibility	COM 1	0.905	0.815	0.884	0.718
	COM 2	0.878			
	COM 3	0.751			
Security	SEC 1	0.925	0.872	0.912	0.776
	SEC 2	0.84			
	SEC 3	0.875			
Convenience	CON 1	0.832	0.815	0.889	0.729
	CON 2	0.92			
	CON 3	0.805			
Perceived Usefulness	PU 1	0.835	0.811	0.887	0.724
	PU 2	0.838			
	PU 3	0.879			
Intention to use	INT 1	0.899	0.805	0.883	0.717
	INT 2	0.884			
	INT 3	0.75			

The examination of composite reliability, Cronbach's Alpha and Average Variance Extracted aims to test the reliability of instruments in the research model. If all latent variables have reliability or Cronbach alpha > 0.7, it means that the construction is reliable or the questionnaire used as a tool in this study is reliable or consistent.

Table 2. R Square and Q Square

	R Square	Q Square
Perceived Usefulness	0.423	0.282
Intention to use	0.149	0.083

R square is between 0.25 - 0.50, indicating that the model has a weak relationship, while Q square values greater than 0 indicate that the model has predictive relevance.

Tabel 3. F-square

Variable	Perceived Usefulness	Intention to use
Perceived Usefulness		0.127
Perceived Ease of use	0.18	0.003
Trust	0.07	0.002
Compatibility	0.002	0.000
Security		0.000
Convenience		0.001

There is a large value of medium influence on the F-Square value of 0.15 in H6. The other large influence values are small with the F-Square value criterion being at the value of 0.02.

A model will be considered fit if it has an SRMR value below 0.10 or 0.08. The Normed Fit Index value produces a value of 0 to 1, a good NFI value is a value close to 1. The NFI value is obtained from 1 minus the Chi-square.

Table 3. Fit Measures

Godness of Fit	Saturated Model	Estimated Model
SRMR	0.081	0.083
Chi-Square	816.059	820.159
NFI	0.730	0.728
rms Theta	0.199	

From the table above, it can be seen that the model is fit based on the data because the SRMR is 0.081. Meanwhile, in the Variance Inflation Factor (VIF) table below, none of the model values exceed 5, so it can be concluded that there is no multicollinearity in the model.

Table 4. VIF

Variable	Perceived Usefulness	Intention to use
Perceived Usefulness		1.792
Perceived Ease of use	1.995	2.488
Trust	2.006	2.314
Compatibility	1.681	1.922
Security		1.219
Convenience		1.594

Table 5. Direct Effect

Hypothesis	Original Sample	T Statistics	P Values	Description
[H1] Perceived Ease of use -> Intention to use	-0.074	0.801	0.423	Rejected- Not Significant
[H2] Trust -> Intention to use	-0.061	0.716	0.474	Rejected- Not Significant
[H3] Compatibility -> Intention to use	0.010	0.123	0.902	Rejected- Not Significant
[H4] Security -> Intention to use	0.020	0.192	0.847	Rejected- Not Significant
[H5] Convenience -> Intention to use	0.041	0.5122	0.609	Rejected- Not Significant
[H6] Perceived Usefulness -> Intention to use	0.440	6.155	0.000	Accepted- Positively Significant
[H7] Perceived Ease of use -> Perceived Usefulness	0.455	6.315	0.000	Accepted- Positively Significant
[H8] Trust -> Perceived Usefulness	0.285	4.042	0.000	Accepted- Positively Significant
[H9] Compatibility -> Perceived Usefulness	-0.047	0.715	0.475	Rejected- Not Significant

Table 6. Indirect Effect

Hypothesis	Original Sample	T Statistics	P Values	Description
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[H10] Perceived Ease of use -> Perceived Usefulness -> Intention to use	0.200	4.215	0.000	Accepted-Positively Significant
[H11] Trust -> Perceived Usefulness -> Intention to use	0.126	3.421	0.001	Accepted-Positively Significant
[H12] Compatibility -> Perceived Usefulness -> Intention to use	-0.021	0.696	0.487	Rejected-Not Significant

Hypothesis 1 has a P value of 0.423 with a T statistic of 0.801. The results showed that perceived ease of use has no effect on intention to use mobile banking. This can be interpreted that the perception ease of use is not enough to make someone interested in using m-banking. This result was aligned with previous research conducted by Al-Jabri, I. (2015) which states that perceived ease of use has no effect on intention to use. This can be due to consumers using alternatives to mobile banking or not being able to express perceived ease of use accurately with consumer experience, therefore consumers have difficulty evaluating the ease of use of m-banking. However, the results of the study contradict the research of Setiyono, C, et, al (2019) that perceived ease of use has an effect on intention to use.

Hypothesis 2 has a P value of 0.474 and a T statistic of 0.716. The results showed that trust has no effect on intention to use mobile banking. This result was aligned with previous research conducted by Amalia Ratna Pramudita (2020) and Sulistyowati et.al (2022) that trust does not show a prominent role in predicting intention to using mobile banking, because the results of the study show that mobile banking services can be trusted and transactions will be appropriate. Even though they trust, this trust does not have an impact on intention to using mobile banking.

Hypothesis 3 has a P value of 0.902 with a T statistic of 0.123. The results showed that compatibility has no effect on intention to use mobile banking. This can be interpreted that mobile banking is not in accordance with work style, lifestyle or individual needs in transactions. This result was aligned with previous research conducted by Mandrata, M. I., & Sutarso, Y. (2019), that customers only need convenience in transactions, but not to manage their finances which can lead to consumptive living and customers only use services in certain circumstances.

Hypothesis 4 has a P value of 0.857 with a T statistic of 0.192. The results showed that security has no effect on intention to use mobile banking. This shows that customers do not pay attention to security in the mobile banking application, meaning that security is not the main reason for determining whether to use mobile banking. This result was aligned with previous research conducted by Wandira, R., & Fauzi, A. (2022), that security is a risky thing in financial services, but customers do not make security a reason for using mobile banking services.

Hypothesis 5 has a P value of 0.609 with a T statistic of 0.512. The results showed that convenience has no effect on intention to use mobile banking. This means that convenience is not a factor that makes customers use m-banking. This result was aligned with previous research conducted by Sari, R. et, al (2022) which states that convenience has no effect on interest in use. Contradict to the research of Park et, al (2019) which states that convenience has an influence on intention to use.

Hypothesis 6 has a P value of 0.000 with a T statistic of 6.155. The results showed that there is a positive and significant effect of perceived usefulness on interest in using m-banking. This can be interpreted that user interest is driven through perceived usefulness, where people will use m-banking if they understand its benefits. Therefore, m-banking must develop a variety of services and features that can meet the needs of m-banking users from various groups and

generations. This result was aligned with previous research conducted by Bustami, E. et. al. (2021) research, that individuals will use m-banking if they believe it can provide benefits such as time efficiency. Raza, et. al (2017), Najiba and Fahmab (2020) state that benefits have a favourable and strong effect on interest in using m-banking.

Hypothesis 7 has a P value of 0.000 with a T statistic of 6.315. The results showed that perceived ease of use has a significant positive effect on perceived usefulness. This can be interpreted that the more perceived convenience of mobile banking, the more perceived benefits or usefulness for users. This result was aligned with previous research conducted by Widiar, G. et. al. (2023), that the convenience provided makes a person faster and more productive with mobile banking. The results of this study are in accordance with research conducted by Makanyeza (2017) and Kurniawan et, al (2022) that perceived convenience has a significant effect on perceived usefulness.

Hypothesis 8 has a P value of 0.000 with a T statistic of 4.042. The results showed that trust has a positive and significant effect on perceived usefulness. This can be interpreted that a high level of trust makes customers want to utilize the service. By trusting the m-banking manager, namely the bank, it can make m-banking more useful. So, m-banking service providers must strive to build customer trust.

This result was aligned with previous research conducted by Al-Jabri, I. (2015) which states that the more customers believe that financial transaction management is safe, the higher the customer's belief that m-banking is useful. Trust will reduce learning and mental efforts in understanding, monitoring, and checking every detail related to customer financial transactions. Research in an effort to test trust in perceived usefulness is supported in research by Najib, M., & Fahma, F. (2020). The results of the study are contradicted with the research of Kumar, S. et, al (2021) which states that trust has an effect on perceived usefulness.

Hypothesis 9 has a P value of 0.475 with a T statistic of 0.715. This shows that customer suitability is not a factor in intention to use m-banking. This result was aligned with previous research conducted by Kumar, S, et, al (2021) which states that compatibility has no effect on perceived usefulness, which means that the more a technology suits a person, the lower the interest in using mobile banking. Contradict to the research of Siyal, et. al (2019) which states that compatibility is important and influential so that system adjustments with the latest technology are needed to facilitate customers with high-speed M-banking transactions between banks and differentiating M-banking services with a wider variety according to user preferences.

Hypothesis 10 has a P value of 0.000 with a T statistic of 4.215. The results showed that perceived ease of use has a significant positive effect on intention to use m-banking through the mediation of perceived usefulness. This shows that perceived ease of use can increase intention to using mobile banking by building perceived usefulness in m-banking users. Perceived ease of use cannot directly influence intention to use m-banking because m-banking users are used to simplicity. People are used to the existence of mobile phones and various other platforms that offer the same convenience as offered by m-banking.

The results show that understanding the process of transacting through mobile banking can make customers find it useful to use mobile banking. Therefore, this ease of use must also be followed by the benefits that will be received by users. If users feel the benefits of mobile banking, it will increase their interest in using mobile banking. This result was aligned with previous research conducted by Widiar, G et. al (2023) which shows that perceived convenience can contribute to usage interest indirectly by facilitating the impact of perceived usefulness on usage interest.

Hypothesis 11 has a P value of 0.001 with a T statistic of 3.421. The results showed that trust has a significant positive effect on intention to use m-banking through the mediation of perceived usefulness. With the increasing number of mobile banking substitution platforms as

easy-to-use payment applications, it provides various options for users to choose applications that can be trusted to meet their needs. Mobile banking officially issued by banking institutions provides advantages as a trustworthy application (Widiar, G et. al 2023).

The results of the descriptive analysis show that the highest average indicator is achieved by the accuracy and speed of service that will be provided by the bank if there are problems with mobile banking, this states that a high level of trust in the mobile banking provider, namely the bank, in processing any obstacles allows customers to take advantage of mobile banking services. Al-Jabri's research, I, (2015) states that trust can reduce learning and mental efforts in understanding, monitoring, and checking every detail related to financial transactions. This result was aligned with previous research conducted by Kabakuş, A. K, et al (2022) which states that trust affects interest in use through perceived usefulness as mediation.

Hypothesis 12 has a P value of 0.487 with a T statistic of 0.696. Compatibility has no influence on interest in using m-banking through the mediation of perceived usefulness. This can be interpreted that mobile banking is not in accordance with the style of managing finances and the work style of customers so that they do not feel the benefits of m-banking services so that it cannot increase interest in using m-banking. This research contradicts the results of research by Dewi, C, et. Al (2022) which states that compatibility affects interest in use through perceived usefulness.

CONCLUSION AND RECOMMENDATION

Based on research that has been conducted with twelve hypothesis tests in the conceptual framework, five hypotheses were found to be accepted. While the other hypotheses are rejected. Therefore, some managerial suggestions are that Bank Mandiri is advised to equip customers with more detailed and easier knowledge and information regarding how to activate mobile banking. Providing information can be done directly or online, it can be done by socializing to customers who are over 45 years old where at this age they are not used to technology, because in the characteristics of the respondents as many as 40% of the respondents are > 45 years old.

Second, it is recommended that Bank Mandiri can increase the transaction limit to unlimited, of course followed by all applicable provisions and policies, so that customers can use mobile banking according to their needs.

Third, bank Mandiri needs to evaluate to continue to increase customer trust in m-banking services, by providing transparent services and responsive services because accuracy and reliability can increase the interest of bank Mandiri customers to use m-banking. A good perception of bank Mandiri can provide the right assessment so that customers are interested in using mobile banking.

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