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The Effect of Usefulness and Convenience on Members' Interest in Using Mobile UGT at BMT UGT Nusantara, Pesanggaran Branch

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Abstract: This study aims to analyze the effect of ease and usability on member interest in using Mobile UGT at BMT UGT Nusantara Pesanggaran Branch . The background of this study is based on the increasing development of information technology that encourages microfinance institutions, such as BMT, to adopt mobile- based applications as a means of service to their members. The object of this study is members of BMT UGT Nusantara Pesanggaran Branch who use the Mobile UGT service. This study uses a quantitative approach with a survey method and data analysis techniques using multiple linear regression. Data were collected by distributing questionnaires to selected respondents with samples taken by purposive sampling from 40 respondents who have used the UGT mobile application . The results of the study indicate that ease and usefulness have a significant positive influence on members' interest in using Mobile UGT. Ease of use of the application and perceived usefulness by members are the main factors that increase their interest in continuing to use the mobile service . This finding contributes to the development of information systems in BMT to improve the quality of service to members.

Keywords: Convenience, Usefulness, Interest in Use.

INTRODUCTION

Use increasingly advanced technology expand impact on the rate growth and development technology That itself . Existing technology now Lots utilized For make it easier various activities and needs life individual . The more often somebody use technology, increasingly clear that its role very significant and necessary in life everyday (Rizkiya, 2022)

According to nurdin 2021 in (Insani & Alaika, 2024) Islamic financial institutions are implementing development strategies that lead to increased business competition that is almost equal to conventional financial institutions . Development rapid technology every the year support success organization in compete in the business world . Fast and easy access to information through technology have an impact on increasing interaction between individual For get the information needed . This is impact on progress technology information and communication , both in aspect economy and also social , including in transaction finance ,

good in a way direct and also No directly . One of the sectors that adopt development technology information This is banking . Adoption technology This carried out by the bank with objective For increase efficiency operational and performance they . This effort reflected in development system service to customers , especially through use application mobile banking .

Mobile Banking is one of the banking services provided by banks including Islamic banks so that customers can make transactions at any time, without having to come to the bank concerned. Mobile Banking is one of the banking services that uses advanced technology, this service is based on cellular technology that provides convenience in carrying out banking transaction activities. Mobile Banking aims to improve customer service, meet market desires, and provide convenience for customers to make transactions. There are several services that customers use in mobile banking. banking, among others, to send money (transfer) between bank accounts, to pay home telephone bills, electricity, installments for home loans, cars, motorbikes, or any other loans every month or life insurance, car insurance, and other non-financial transactions (Ismail, 196: 2011). This is sometimes not in line with customer interest in using the application. Behavioral interest is a person's drive to perform a certain action. A person tends to carry out the behavior if he has the desire or interest to do so (Jogiyanto , 2008) in (Atarwaman , 2022) . One aspect that can attract members to use it is the user's view of the benefits obtained from technology and the ease of accessing it (Mandrata & Sutarso, 2019) . With M- banking , customers gain significant benefits, because this innovation is very much needed to facilitate the transaction process. The services provided make it easier for customers to make transactions without having to wait for time-consuming manual procedures. Perceived ease of use has a significant influence on interest in utilizing services, as it can reduce fear of technology and overcome barriers to its use. For example, doctors' interest in using a telemedicine system is positively influenced by their perception of how easy the system is to use (Nurhasida et al., 2024) . Research conducted by (Riswari et al., 2023) shows that perceived ease of use has a significant impact on a person's interest in using a service. This is due to the higher motivation of individuals to use technology that they perceive does not require a lot of effort in the learning process.

Offer service banking via mobile banking has Lots done Good via electronic media and also with method direct to Customer moment they open account savings . Although mobile banking services offer convenience , still Lots customers who have not take advantage of it For transaction finance . This is caused by several factors , such as lack of knowledge about benefits and convenience service mentioned , as well as preference more customers choose transaction manually with come direct to the bank and queue . Among students , applications This often used For payment cost education online . In addition , collaboration between college high and bank in provide Student ID Card (KTM) that functions like ATMs increasingly develop (Kurniawati et et al. , 2017) .

In Indonesia, there are many banks now provide internet banking services in activity operational everyday . However , customers tend more choose come direct to the bank for do manual transactions , though matter This eat time and energy more many . Although mobile banking offers various profit , should be service This can success in time short blessing the advantages it has . However , in reality , the number of mobile banking users still low , which is related with level reception consumer to innovation technology this . As technology that has through the identification process needs , mobile banking services should be can fulfil hope . However , the existence of gap big between expectations and reality on the ground become attention main in study This (Fadlan & Dewantara, 2018)

Currently, information technology is not only applied in banking financial institutions, but is also widely adopted by non-bank financial institutions. This is in line with OJK Regulation Number 4 POJK 05 of 2021 which regulates the implementation of risk management in the use of information technology in non-bank financial service institutions.

This regulation has encouraged increased use of technology in various non-bank financial service institutions, including cooperatives and Baitul Mal Wat Regional Office (BMT).

BMT UGT Nusantara Cooperative is one of the cooperatives that has implemented digitalization through the launch of the UGT mobile application . This application is designed to facilitate digital financial transactions, especially in Payment services Point Online Bank (PPOB) offered by cooperatives. In addition, mobile UGT also aims to improve security between BMT and its members. The presence of this application is expected to be an investment tool that can support and improve the quality of sustainable information systems in the future. Thus, this application is expected to help the economy of its members, especially those from the lower middle class, in line with the needs of the economy that continues to grow.

Research conducted by (Fadlan & Dewantara, 2018) concluded that perceptions of ease and perceptions of usefulness will influence a person's behavior in using mobile banking. The ease and benefits felt by Brawijaya University students in this study were the use of mobile banking. easy and practical banking , as well as mobile capabilities banking to save time, which can affect the attitude of Brawijaya University students in adopting or using the service (Kholid & Soemarso, 2019) concluded that customer interest in using E- banking at Bank BNI Syariah KCP Magelang is influenced by aspects of security, ease of use, trust, and perceived benefits. While that , research (Fernos & Alfadino , 2021) disclose that usability , convenience and trustworthiness of mobile UGT can be influential to interest customers . According to say that this research develops the Technology Acceptance Model (TAM) and shows that ease of use and usefulness have a significant influence on user interest in adopting technology.

Based on research conducted by (Kholid & Soemarso, 2019) this study identified two main variables in determining the interest of Mobile UGT users, namely usability and convenience. In addition, this study also states that customer interest in using E- banking at Bank BNI Syariah KCP Magelang is influenced by security factors, ease of use, trust, and perceived benefits.

Previous studies have shown that convenience and usability have a significant influence on user interest in adopting new technologies, especially in the context of financial services. (Defani, 2024) studied the influence of using BSI Mobile using three independent variables , namely: convenience, security and service features. This study refers to one of the variables from the study, namely convenience and adds one independent variable others . These findings provide a strong foundation for research to be conducted on the UGT mobile application at KSPPS BMT UGT Nusantara. By identifying and understanding the factors that influence member interest, it is expected to help increase adoption and use of the application, as well as contribute to a global understanding of user behavior in the digital financial sector. This research is not only locally relevant but also has the potential to be a reference for studies at the international level, considering the growing global trend in the field of digitalization of financial services.

METHOD

This study uses a quantitative method with a survey approach to measure the influence of ease and usefulness. towards member interest in using mobile UGT at KSPPS BMT UGT Nusantara Pesanggaran Branch . The research population was all registered KSPPS members, around 410 people, with samples taken by purposive sampling from 40 respondents who had used the mobile UGT application.

The research variables consist of three independent variables: convenience (X1) and usefulness (X2) and one dependent variable, namely interest in using mobile UGT (Y). Primary data were collected through a questionnaire using a Likert scale (1-4), which was distributed directly. to the members.

Data analysis was conducted using descriptive analysis to describe the characteristics of respondents and multiple regression analysis to test the influence of independent variables on

user interest. Validity and reliability tests will be conducted to ensure the reliability of the research instrument.

With this approach, the research is expected to provide valid and accurate insights into the factors that influence members' interest in using the UGT mobile application , as well as support the development of applications and marketing strategies at KSPPS BMT UGT Nusantara.

RESULTS AND DISCUSSION

Instrument Test

Validity test

Description	r Total Correlation	Standard Measurement	Information
KG 1	0.749	0.3610	Valid
KG 2	0.748	0.3610	Valid
KG 3	0.771	0.3610	Valid
KG 4	0.839	0.3610	Valid
KG 5	0.774	0.3610	Valid
KG 6	0.757	0.3610	Valid
KG 7	0.750	0.3610	Valid
KG 8	0.774	0.3610	Valid
KG 9	0.718	0.3610	Valid
KG 10	0.804	0.3610	Valid
KG 11	0.749	0.3610	Valid
KG 12	0.748	0.3610	Valid
KG 13	0.771	0.3610	Valid
KG 14	0.839	0.3610	Valid
KG 15	0.774	0.3610	Valid
KG 16	0.757	0.3610	Valid
KM 1	0.727	0.3610	Valid
KM 2	0.788	0.3610	Valid
KM 3	0.727	0.3610	Valid
KM 4	0.726	0.3610	Valid
KM 5	0.678	0.3610	Valid
KM 6	0.787	0.3610	Valid
KM 7	0.613	0.3610	Valid
KM 8	0.784	0.3610	Valid
KM 9	0.850	0.3610	Valid
KM 10	0.806	0.3610	Valid
KM 11	0.613	0.3610	Valid
KM 12	0.679	0.3610	Valid
KM 13	0.643	0.3610	Valid
KM 14	0.667	0.3610	Valid
KM 15	0.775	0.3610	Valid
M 1	0.669	0.3610	Valid
M 2	0.790	0.3610	Valid
M 3	0.765	0.3610	Valid
M 4	0.748	0.3610	Valid
M 5	0.707	0.3610	Valid
M 6	0.747	0.3610	Valid
M 7	0.651	0.3610	Valid

M 8	0.674	0.3610	Valid
M 9	0.722	0.3610	Valid
M 10	0.719	0.3610	Valid
M 11	0.693	0.3610	Valid
M 12	0.790	0.3610	Valid

Based on the calculation results above, it can be concluded that the usefulness variables, convenience variables, trust variables, and member interest variables in using the UGT mobile application at KSPPS BMT UGT Nusatara Pesanggaran Branch are valid. This is proven from r count result more big from r table , with r table of 0.3610.

Reliability test

Variables	Cronbach's Alpha	Reliable Limits (>)	Information
Utility	0.956	0.6	Reliable
Convenience	0.936	0.6	Reliable
Interest member	0.936	0.6	Reliable

Can seen from results calculation on regarding reliability testing , that variable uses , variables convenience , variable trust , and variables interest member use mobile UGT at KSPPS BMT UGT Nusantara branch accommodation in study This is reliable.

Multiple linear regression test

Multiple linear regression analysis is a method used to determine how much influence several independent variables have on one dependent variable (Ghozali , 2018).

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.134	4.058		2.497	.019
	kegunaan	.285	.117	.390	2.439	.022
	kemudahan	.397	.129	.495	3.093	.005

a. Dependent Variable: y

(source : spss 2023)

Based on table above , can obtained results multiple linear regression as following :

Y= 10.134 + 0.285 + 0.397

From the regression model that has been presented , results multiple linear regression in study This show connection between independent variables and variables dependent in a way separate . Equation the can outlined as following :

Constant value of 10,134 shows that If variable usability and convenience worth zero, then interest member using mobile UGT at BMT UGT Nusantara Pesanggaran Branch is 10,134.

Coefficient regression For variable utility (X1) is 0.285. This means If mark variable utility (X1) achieves one , then interest member For using mobile UGT at BMT UGT Nusantara Pesanggaran Branch will increase of 0.285. With Thus , the variables utility contribute positive to interest member .

Coefficient regression For variable ease (X2) is 0.397. This means If variable ease (X2) of achieving one , then interest member using mobile UGT at BMT UGT Nusantara

Pesanggaran Branch will increase of 0.397. With Thus , the variables convenience contribute positive to interest member.

Hypothesis testing
Partial test (t)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.134	4.058		2.497	.019
	kegunaan	.285	.117	.390	2.439	.022
	kemudahan	.397	.129	.495	3.093	.005

a. Dependent Variable: y

(Sumber: spss,2023)

Based on results acquisition and observation of the t-test that has been done , we can explain matter This with notice t column and value its significance as following :

1. The t-test value for variable utility (X1) shows significance of 0.022. This number more small of 5% (0.022 < 0.05), and the calculated t value is 2.439 > 0.2441. This is identify that variable utility (X1) has influence positive and influential significant to interest member using mobile UGT at BMT UGT Nusantara Pesanggaran Branch .
2. The t-test value for variable convenience (X2) shows significance of 0.005. This number more small of 5% (0.005 < 0.05), and the calculated t value is 3.093 > 0.2441. This is identify that variable convenience (X2) has influence positive and influential significant to interest member using mobile UGT at BMT UGT Nusantara Pesanggaran Branch.

Significance test simultaneous (F)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	270.083	2	135.041	28.698	.000[b]
	Residual	127.049	27	4.706		
	Total	397.132	29			

a. Dependent Variable: y

b. Predictors: (Constant), kemudahan, kegunaan

(sumber: spss,2023)

Based on F test results in the table above , obtained F value count amounting to 28,698 which is more big than F table value , which is 2.52 . In addition , the value significance 0.00 is also more small from 0.05. Therefore That is , H0 is rejected and H1 is accepted . With Thus , it can concluded that variable usability (X1) and convenience (X2) respectively simultaneous own significant influence to interest member using mobile UGT at BMT UGT Nusantara Pesanggaran Branch.

Coefficient test determination (R)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.825[a]	.680	.656	2.16922

a. Predictors: (Constant), kemudahan, kegunaan

(sumber: spss,2023)

Based on results table above , value coefficient determination obtained from The R square calculation is 0.680. This shows that influence variable usefulness (X1) and convenience (X2) of interest members (Y) reached 68.0%.

Based on results calculation on the part previously , variables utility (X1) and variables convenience (X2) works as independent variables , whereas interest member (Y) acts as variable dependent:

Influence utility (X1) towards interest member (Y)

Based on results testing , value significance For variable utility is 0.022 < 0.05. In addition , the calculated t value of 2.439 > 0.2441 t table . Coefficient positive regression (0.285) shows that in a way partial , variable utility (X1) has influence positive and significant to interest member in using mobile UGT. This matter because of If the customer feel that the use of mobile banking provides benefits , things the will influence desire they For Keep going use mobile banking services .

The results of this study are in line with research conducted by (Baabdullah et al., 2019) showing that usability has a significant influence on members' interest in using mobile banking in Saudi Arabia. This is due to the high appreciation of Saudi Arabian customers for mobile banking as a more useful and productive technology, which facilitates and improves the efficiency of their interactions with banks. In addition, mobile banking also allows customers to access banking services anytime and anywhere. Thus, this study rejects hypothesis one (H1) which states that usability has a positive and insignificant effect on members' interest in using mobile UGT. However, it is different from the results of research conducted by (Purwanto & Mutahar, 2020), which found that usability does not have a significant effect on members' interest in using mobile banking in Indonesia. The study shows that usability has not proven to be a major driving factor in the use of mobile banking. When users have tried mobile banking, they tend to be more interested in using it again in the future.

Influence convenience (X2) against interest member (Y)

Based on results testing , value significance For variable convenience is 0.005 < 0.05. In addition t - value of 3,093 > 0.2441 t table . Coefficient positive regression (0.397) shows that in a way partial , variable convenience (X2) has influence positive and significant to interest member in using mobile UGT. This is because of If Customer feel that the use of mobile banking easy or practical , then will influence trend they For Keep going use mobile banking services .

Research result (Latief & Dirwan, 2020) states that ease of use has an impact on the decision to use . Research conducted by (Purwanto & Mutahar, 2020) also stated that convenience own influence significant to interest Customer in using mobile banking. In Saudi Arabia, the characteristics of mobile banking that can accessed in various location make Customer with easy to obtain various service banking When only , with fast and safe . With Thus , research This reject hypothesis two (H2) which states that convenience influential positive and negative significant to interest member in using mobile UGT . Research conducted

by Adam (1992) in (Hadi, 2011) also stated that systems that are used more often tend to be better known, easier to operate, and more practical. This difference is caused by different time contexts, where Adam's (1992) research was conducted when society was still limited in access to technology, with high mobile phone prices and few users. Currently, technological advances have made many things that used to be difficult easier, so that anyone can do it. However different with results research conducted by (Al-Sharafi et al . , 2017) show that convenience No own influence significant to interest Customer in using mobile banking in Irbid City, Jordan . This is due to the fact that variable convenience in use of mobile banking is not can predict Jordanian intentions For accept and utilize service the.

CONCLUSION

This study aims to determine the influence of usability and convenience variables on members' interest in using Mobile UGT at BMT UGT Nusantara Pesanggaran Branch. Based on the results of the analysis that has been carried out, it can be concluded that the usability variable has a significant influence partially on members' interest in using Mobile UGT. In addition, the convenience variable was also proven to have a partially significant influence on members' interests. Overall, both usability and convenience variables, if analyzed simultaneously, have a significant influence on members' interest in using the UGT Mobile application.

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