



Analysis of factors influencing interest in the use of mobile Banking

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ABSTRACT

This study aims to examine what factors determine bank customers in the use of mobile banking services. This research method is quantitative descriptive, which is an approach that describes problems based on data in the form of numbers, then further analyzed for conclusions. This study took a sample of bank customers who have used mobile banking. Samples were taken using axial sampling techniques, from the number of respondents 101. Testing was carried out using the Spss program. Of the four variables in this study, three of them are proven, namely the perception of ease of use, risk perception affecting customers and access ability has a significant effect on interest in using mobile banking services. While the variable of perceived benefits does not have a significant effect on interest in using mobile banking services.

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INTRODUCTION

Bank Indonesia Regulation No.18/40/PBI/2016 states that technological developments and information systems continue to innovate, one of which is internet banking. E-Banking or Internet Banking application, which is one of the banking service products that uses the internet network. (Olalere et al., 2017). One of the electronic banking products that is currently very attractive is mobile banking. Mobile Banking is an application that can be downloaded through the Google Play Store for Android system users, App Store for iOS system users, and App World for Blackberry users. The use of mobile banking applications has also been numerous and continues to increase from time to time. Several factors that influence customers in choosing an electronic banking system, especially mobile banking in daily banking activities. (Baabdullah, 2018) Technology Acceptance Model (Tam) which was later considered to be one of the behavioral models of information technology utilization in management information system literature. Tam was proposed by Davis (1986) who developed a framework of thought about the interest in the use of information technology. Tam related to user acceptance and use based on perceptions of ease and usefulness of information technology. Bank Indonesia stated that the development of technology and information systems continues to give birth to various innovations, one of which is internet banking. In order to make it easier for the public to make payment transactions that are smooth,

safe, efficient and reliable, so that the public or customers do not need to go to the bank to make payment transactions simply through internet banking. Therefore, banks try to provide service satisfaction to their customers by providing banking facilities in the form of mobile banking services to conduct transactions or business. (Juliansya, 2018) So that Customers can easily access all their financial activities through mobile banking. Although ease of access is presented in mobile banking applications, the aversion to change is even greater when technological changes will impact corporate culture and create uncertainty. Things related to risk become an important thing that needs to be anticipated because each individual has a different understanding in responding to each risk that occurs. To build long-term, profitable relationships with consumers, financial institutions need to know how trust, perceived risk, and behavioral intent affect consumer behavior. The success of mobile banking is not only determined by the bank or government support, but also by the acceptance of it's customers. Customers have a great influence on the adoption of banking technology (Souiden et al., 2021), as they ultimately decide whether they will use banking technology based on their individual needs. Based on the explanation above, we examined to determine the simultaneous influence between the perception of ease of use, perception of benefits, perception of risk and perception of ease of access to interest in using mobile banking (Muchingami, 2018).

RESEARCH METHOD

This research method is quantitative descriptive, which is an approach that describes problems based on data in the form of numbers, then further analyzed for conclusions. This study consists of two variables, namely the independent variable and the dependent variable. The independent variable consists of perceived usefulness, perceived ease of use, perceived risk, accessibility, while the dependent variable is interest in the use of mobile banking. The population used in this study is bank customers in Indonesia who have used mobile banking or want to use mobile banking as an option in conducting banking activities. The data in this study is primary data obtained from the distribution of questionnaires made via the web. This questionnaire was distributed to bank customers who have used mobile banking. Samples were taken using axial sampling techniques, from the number of respondents. Where there were 101 samples that filled out the web questionnaire. This questionnaire contains statements derived from indicators in each variable. This questionnaire uses a five-point Likert scale, which is 5 = strongly agree, 4 = agree, 3 = normal, 2 = disagree, 1 = strongly disagree. Based on the distribution of questionnaires through links or the web, one hundred (101) respondents filled out the questionnaire. The programs used in processing this research data are Google Sheets and Statistical Package for Social Science (SPSS) (Pallant, 2020).

RESULTS AND DISCUSSIONS

By using multiple linear regression analysis, which is an analysis that shows the correlation relationship between independent variables, with dependent variables. Then the following results are obtained:

Table 1. Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients		Correlations			Collinearity Statistics		
	B	Std. Error	Beta	T	Itself	Zero-Order	Partial	Partial	Tolerance	Brigh
1 (Constant)	-6.216	2.662		2.335	.022					

Benefit	.076	.199	.049	.381	.704	.583	.039	.027	.293	3.412
Kemudahan_Dalam_Penggunaan	.643	.193	.412	3.335	.001	.622	.322	.233	.319	3.136
Risk	.410	.092	.325	4.468	.000	.459	.415	.312	.924	1.083
Kemampuan_Akses	.523	.258	.185	2.030	.045	.533	.203	.142	.589	1.697

A. Variable Dependent: Mining

The results showed a Constanta value of -6.216 with a benefit factor value of 0.076, an ease of use factor value of 0.643, a risk factor value of 0.410 and an access ability factor value of 0.523 then:

$$B. Y = -6.216 + 0.076x_1 + 0.643x_2 + 0.410x_3 + 0.523x_4 + E$$

- X1 = Perception of Expediency
 X2 = Perception of Convenience
 X3 = Risk Perception
 X4 = Perception of Access Capability
 And = Mobile Usage Interest Banking

Based on table 2, it can be seen based on the number of samples of 101 collected that the benefit variable has the lowest value of 15 and the highest of 25 with an average value of 22.66 and a standard deviation of 2.499. The variable of ease of use has the lowest value of 15 and the highest of 25 with an average value of 22.82 and a standard deviation of 2.471. The Risk variable has the lowest value of 5 and the highest of 20 with an average value of 13.01 and a standard deviation of 3.051. And the Access Ability Variable has a value Lowest 5 and highest 10 with an average value of 8.85 and a standard

Based on this equation, it can be seen that the most influential independent variable is the convenience perception variable with a coefficient of 0.643. Then followed by another variable, namely the Access ability variable with a coefficient of 0.523. Risk perception variable with a coefficient of 0.410. The variable of perception of expediency with a coefficient of 0.076. From this equation, it can be seen that the independent variables of convenience perception, risk perception, and access ability have a positive effect on the interest in using mobile banking on.

Table 2. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Benefit	101	15	25	22.66	2.499
Kemudahan_Dalam_Penggunaan	101	15	25	22.82	2.471
Risk	101	5	20	13.01	3.051
Kemampuan_Akses	101	5	10	8.85	1.359
Valid N (Listwise)	101				

Deviation of 1.359

F Test (Simultaneous)

The F test aims to find whether the independent variables together (simultaneously) affect the dependent variable. Test F is performed to see the effect of all independent variables together on the dependent variable.

Table 3. Anovaa

Model	Sum Of Squares	Df	Mean Square	F	Itself.
1 Regression	791.347	4	197.837	27.310	.000b
Residual	695.425	96	7.244		
Total	1486.772	100			

A. Variable Dependent: Mining

B.Predictors:(Constant),Kemampuan_Akses,Risk, Kemudahan_Dalam_Penggunaan, Benefits.

From the table above, based on $F_{calculate}$ the value obtained 27,310 with a sig of 0.000. This shows that the sig value is less than 0.05 (5%). Independent variables which include benefits, risk perception, convenience perception, access capability perception, have a significant influence on interest in mobile banking use .

T Test (Significant Test of Persian Effect)

The t test is carried out to test an independent variable whether it affects the dependent variable with the following test results:

Table 4. Coefficientsa

Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients		T	Itself.
			Beta			
1 (Constant)	-6.216	2.662			-2.335	.022
Benefit	.076	.199	.049		.381	.704
Kemudahan_Dalam_Penggunaan	.643	.193	.412		3.335	.001
Risk	.410	.092	.325		4.468	.000
Kemampuan_Akses	.523	.258	.185		2.030	.045

A. Dependent Variable: Interest

Based on the table t, calculate the value obtained from the perception of benefits 0.381 with a sig of 0.704. This shows that the sig value is greater than 0.05 (5%). Which means that the perception of benefits does not have a significant effect on interest in using mobile banking.While independent variables which include perceived convenience, perceived risk and access fraud, have a significant influence on interest in the use of mobile banking.

Test R2 (Coefficient of Determinant)

Table 5. Model summary^b

Model	R	R Square	Adjusted R Square	Std. Error Of The Estimate	Change Statistics				Durbin- Watson	
					R Square Change	F Change	Df1	Df2		
1	.730a	.532	.513	2.691	.532	27.310	4	96	.000	2.012

A. Predictors : (Constant), Kemampuan_Akses, Risk, Kemudahan_Dalam_Penggunaan, Benefits

B. Dependent Variable: Interest

Based on the table above, it can be seen that R^2 (Square) 0.532 which can be concluded that the perception of benefits, perception of ease of use, perception of risk and perception of access ability have an effect of 53.2% on the interest in using *mobile banking* thus the independent *variable* is able to explain the dependent variable) at 53.2%. While the rest is influenced by other variables.

Perceived Benefits of Using Mobile Banking

When viewed from t, calculate (0.381) with a value of sig (0.704). This indicates that the calculated t value is greater than 0.05. This shows that the variable of perceived benefits does not have a significant effect on the use of *mobile banking*.This research is contrary to a previous study by Lule (2012) entitled "Application Of Technology Acceptance Model In Mobile Banking Adoption In Kenya" which found that Perceived Usefulness had a significant effect on the Use of Mobile Banking. The results of this study are in line with those conducted by Henry Aditya Rahadiano (2009) who stated that the perception of benefits did not have a significant effect on the use of mobile banking.

Perceived ease of using mobile banking

Based on the calculated t-table value of (3.335) with a sig value (0.001) this shows that the calculated t value has a sig value smaller than 0.05, this shows that the variable of perceived ease of use has a significant effect on the use of mobile banking. *The results of this study are different from the research conducted by (Mutahar et al., 2018) where the results of her research stated that there was no significant influence between convenience factors on customer satisfaction. This difference is due to customer perceptions of the convenience of mobile banking vary by region. However, the results of this study support previous research by (Rokhim et al., 2022) entitled " Analysis of the extrinsic and intrinsic aspects of the technology acceptance model associated with the learning management system " which found that convenience perception (PEOU) has a significant effect on internet banking adoption attitudes (ATT) and usability perceptions (PU) have a significant effect on internet banking adoption attitudes (ATT).*

Risk Perception of Mobile Banking Use

Based on the calculated t table value of (4.468) with a sig value (0.000) this shows that the calculated t value has a sig value smaller than 0.05, this shows that the risk perception variable has a significant effect on the use of mobile banking. The results of this study are in accordance with research conducted by (Mukaromah, 2020) where the results of the study stated that risk variables did not have a significant effect on using mobile banking. However, the results of this study are not in line with research conducted by (Elhajjar & Ouaida, 2020) which states that risk does not affect the use of mobile banking. This difference occurs because (Pratiwi, 2019) looks at user perceptions of the risks caused, from several points of view such as physical risk and financial risk. While in this study only looked at user perceptions of the financial risks of using the mobile banking system.

Perceived Access to Mobile Banking

Based on the table above, calculate (2,030) with a sig value of (0.045). This shows that the calculated t value has a sig value greater than 0.05 (5%). With these results, it shows that the usability perception variable does not have a significant effect on the use of mobile banking. The results of this study are in line with those conducted by (Altin Gumussoy et al., 2018) , which states that the ability of access provided to customers, will increase customer interest in using mobile banking services because of the right sense of having used this service and a sense of not in vain using the services provided. When banks can provide services that are easy to access, customer interest will be higher in using mobile banking services. However, the results of this study are not in line with those conducted by (Giovanis et al., 2019) which did not find a significant effect on the ability to access mobile banking services. This difference is understandable, because the use of the web for people in the West is not new, so they ignore the access capabilities provided by an information system.

CONCLUSION

Based on the results of the study, it can be concluded that based on test F it is known that all variables have a significant effect on the interest in using mobile banking. Meanwhile, based on the t test, partially the variables of perception of ease of use, perception of risk and ability of access have a significant influence on interest in using mobile banking while variable benefits do not have a significant effect on interest in using mobile banking. Meanwhile, for the coefficient of determination of 53.2%, this means that independent variables of perception of usefulness / benefit, perception of ease of access, perception of risk, attitude and ease of access can explain the dependent variable of mobile banking use by 58.5%, the rest is explained by other variables. The issue of perceived risk is quite important to consider by considering these factors, it is expected that banks can improve the mobile banking system so that it can meet customer needs and actions taken by banks to reduce risk are expected to have a positive impact on consumer interest in using mobile banking services. Advice for Mobile Banking Service Provider Banks is The interest in customer behavior in using mobile banking has the greatest influence on the behavior of using mobile banking. This explains that

customer interest in using is an important factor for someone in using a system. For banking companies to create different strategies in introducing mobile banking, informing customers how functional the benefits of mobile banking are. Banks need to create attractiveness in the use of mobile banking services with the latest financial transaction features that customers currently need. Actions taken by banks to mitigate risk are expected to have a positive impact on consumer interest in using mobile banking services. Such as improving privacy protection, especially for the protection of security codes for the use of mobile banking, providing security guarantees for users, providing call center services, providing tips on how to transact safely using mobile banking and socializing security and protection facilitated by mobile banking services. Banks need to pay attention and follow the latest security standards to maintain services handling problems that occur in the mobile banking system. The reliability of the system built in mobile banking is important so that mobile banking can perform banking transactions when needed by users. This research also still has limitations that are expected to be improved by conducting further research: The respondents used in this study focus more on respondents who already use mobile banking, preferably for future research can compare user and non-user behavior towards the use of mobile banking services. Further expand the reach of respondents from various regions, both rural and urban. This is expected to increase the validity and generalization of research results. Expanding this research by adding other factors that drive interest in mobile banking use. Based on the results of this study, it is hoped that the banking sector can continue to innovate in the field of mobile banking in terms of usability because there are still many customers who are not interested or interested in using mobile banking with the benefits or benefits provided by mobile banking. So that in the future banks can increase the expected use or benefits and adapt them to the needs of customers.

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