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Ease of Use, Convenience, Trust, dan Intention to Use Mobile Banking

Dewi Sri Woelandari P.G¹, Novita Wahyu Setyawati², and Muhammad Richo Rianto³

^{1,2,3} Faculty of Economics and Business, Universitas Bhayangkara Jakarta Raya, Jakarta, Indonesia

Abstract. Technological developments, especially in the banking world, can provide services to their customers, especially in terms of using digital banking services. Digital banking services have changed the way and method of banking operations. Customers and banks use digital banking as a technology-based service delivery channel to increase customer satisfaction. This study aims to apply the technology acceptance model (TAM) to investigate the intention to use mobile banking among millennials. The analytical technique used in this study uses SPSS version 24 software. The survey results indicate that ease of use, convenience, and trust have a significant positive effect on customer interest in using mobile banking

Keywords: *Ease of Use, Convenience, Trust, dan Intention to Use*

JEL Codes: G21, D14

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1. Introduction

Technological developments, especially in the banking world, can provide services to their customers, especially in terms of using digital banking services. Digital banking services have changed the way and method of banking operations (Handayani, Milda, & M. Richo., 2021). Customers and banks use digital banking as a technology-based service delivery channel to increase customer satisfaction. Dhlberg et al. (2008) explained that users adopt mobile banking to make payments including balance checks, transfers and bill payments that can be done anytime and from anywhere.

The use of mobile banking is interesting to be explored more deeply in a study by looking at the determinants of factors that influence customer interest in using mobile banking. The theory proposed in this study to overcome the problem of information technology adoption for users is the technology acceptance model (TAM), which focuses more on explaining the adoption and use of digital banking systems.



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2. Literature Review

Technology Acceptance Model (TAM)

Technology acceptance model (TAM) was developed from Theory of Reasoned Action. Davis (1986) explains that the purpose of the technology acceptance model is more devoted to explaining the behavior of computer users (computer usage behavior). TAM is used to explore how technology affects a person's selection, recognition, and intention to use an innovation. In addition, TAM explains that technology or innovation can improve a person's performance because the ease of use makes people more comfortable accepting and using the technology. Explains the fundamentals of TAM (perceived usefulness and perceived ease of use), social impacts, trust, and privacy in adopting technology applications (Panday, Rorim. M. Fadhli, 2021).

There are 5 constructs in the Technology Acceptance Model (TAM), namely: 1) Perceived ease of use, defined as the extent to which a person believes that using technology will be free from effort. 2) Perceived usefulness, defined as the extent to which a person believes that using technology will improve his performance. 3) Attitude toward using technology (attitude toward using), is defined as the evaluation of the user about his interest in using technology. 4) Behavioral intention to use technology (behavioral intention to use), is defined as a person's interest (desire) to perform certain behaviors. 5) Actual technology usage, is measured by the amount of time spent interacting with technology and the frequency of technology use (Davis et al., 1986).

Several previous empirical studies using the technology acceptance model (TAM) approach were conducted to test the adoption of mobile banking facilities with the main construction being perceived ease of use, perceived usefulness, user behavior, attitudes, intentions, and adoption of mobile banking services (Hanafizadeh et al., 2014; Mortimer et al., 2016; Alalwan et al., 2016). Meanwhile, Kumar et al. (2017) examine user intentions in adopting mobile banking services by looking at factors of perceived ease of use, perceived usefulness, trust, and social influence. Furthermore, Afshan et al., (2018) highlight the integration of user risk factors when adopting internet banking.

Ease of Use

An important factor influencing a person's acceptance of a particular technology is the perceived ease of use, which is the degree to which an individual believes that the use of a particular technique will be free from physical and mental effort (Sri, Dewi., Resista., Novita., 2021). The intensity of the use of information technology shows that the system is easy to use. So it can be said that if technology can be used without any extra effort by the individual using it, then the level of acceptance of the technology will be high. This means that a system that is used more often indicates that the system is easier to operate and easier for users to use.

Based on the above definition, it can be concluded that ease of use will reduce the effort (both time and effort) of a person in learning IT. The comparison of convenience indicates that people who use IT work more easily than people who work without using IT (manually). IT users believe that IS is more flexible, easy to understand, and easy to operate (compatible) as characteristics of ease of use. Several previous studies have shown that perceived ease of use is the main factor influencing the use of internet banking (Davis, 1989; Venkatesh and Davis, 2000; Pikkariainen, et al., 2004).



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Convenience

Pikkarainen et al. in Davis (2004) explains that convenience is a condition where an individual uses technology in carrying out his activities and is considered fun for himself. The convenience of transactions via the internet is an important factor considered by customers before adopting internet banking. Perception of comfort is a variable that predicts the level of comfort felt by users while using information technology systems at work (Gahtani and King, 1999). Tjini (2013) explains that the convenience of transactions via the internet is an important factor considered by customers before adopting internet banking. Because comfort changes one's perspective on things. If someone feels comfortable with the transactions he or she makes through internet banking, that person will certainly do it again on other occasions and times.

When compared to manual transactions, internet banking provides more advantages and convenience. For example, if you want to make a transaction through a branch office, the customer must queue for a long time to make the transaction. This of course does not provide comfort for customers. It is different if the transaction is carried out with internet banking. If using internet banking, the transaction is enough to do by accessing internet banking whenever and wherever the customer is. Using internet banking will save customers time, especially for busy customers. If the customer perceives that the internet banking system is comfortable, then the customer will be satisfied with the internet banking service, which then they will be interested in using it in the future. Convenience in using internet banking is a feeling where a person feels comfortable when using internet banking to carry out the desired transaction.

Trust

To continue to exist in the era of e-banking, banks must be able to maintain long-term relationships with their customers through the concept of customer satisfaction and have loyal customers who believe in the excellence of online services. The rise of internet crime makes the trust factor very important for the use of internet banking in conducting banking transactions. This concept of trust means that customers believe in the reliability of the bank which can guarantee the security and confidentiality of customer accounts. Security means that the use of Internet Banking is safe, the risk of loss of data or information is very small, and the risk of theft (hacking) is low. While confidentiality means that everything related to the user's personal information is guaranteed to be confidential, no third party can know it.

According to Gerrad and Cunningham (2003), the customer doubts the trustability aspect of the bank's security and privacy policy. Trust has a significant influence on the customer's desire to engage in online financial transactions and the provision of confidential information (such as the confidentiality of user id and passwords, personal accounts, and others). In terms of using Internet banking, most users do not fully understand the security and confidentiality risks of Internet banking. They only assume that the bank has paid attention to security and confidentiality, even though users do not know how strong the security and confidentiality of Internet banking are. Therefore, customer trust is an important factor that encourages customers to transact banking. According to Jia, Shen (undated), there are several constructs that are indicators of trust, namely: (1) bank security system; (2) bank secrecy system; (3) guarantee of security and confidentiality; and (4) compensation for losses due to security and confidentiality reasons.

Intention to Use

Interest is a behavioral tendency to continue using technology (Wibowo, 2008). Interest is one of the aspects of the human psyche that can encourage one to achieve goals. Someone who has an interest in an



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object tends to give attention or feel greater pleasure in the object (Kusumah, 2009). An individual when assessing something that is useful for himself then that's when he will be interested in using it again and will bring satisfaction.

According to (Mohamad Surya, 2003: 100), interest is a feeling of pleasure or displeasure in the face of an object. According to (Slameto 2003: 180) states that interest is a sense of preference and a sense of attachment to a thing or activity, without anyone telling. Interest is basically the acceptance of a relationship between oneself and something. The stronger or closer the relationship, the greater the interest. According to Kartini Kartono (1996:12) interest is an intensively directed moment and tendency to an object that is considered important. According to Ana Laila and Zuchdi (2004:116), interest is a driving force that causes a person to pay attention to other activities or objects. Meanwhile, according to Sudirman (2003:76) a person's interest in an object will be more visible if the object is on target and related to the desires and needs of the person concerned. Interest to use can be defined as a form of customer desire to use internet banking.

3. Research Methodology

This study uses descriptive research with a quantitative approach, namely by assessing the attitudes or opinions of individuals, organizations, circumstances, or procedures (Kuncoro 2003). The population in this study is bank customers who use mobile banking. The sampling technique used is simple random sampling and the data analysis technique uses multiple linear regression analysis with the help of SPSS version 24 software.

4. Result and Discussion

Classic Assumption Test Results

Normality test

	Skewness		Kurtosis	
	Statistic	Std. Error	Statistic	Std. Error
Unstandardized Residual	.282	.261	.249	.517
Valid N (listwise)				

Based on the normality test, it was found that the skewness ratio was $0.282/0.261 = 1.080$, while the kurtosis ratio was $0.249/0.517 = 0.481$. Because the skewness ratio and the kurtosis ratio are between -2 to +2, it can be concluded that the data is normally distributed.

Multicollinearity Test



Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	Kemudahan_Penggunaan	.590	1.695
	Kenyamanan	.635	1.576
	Kepercayaan	.625	1.600

a. Dependent Variable: Minat_Menggunakan

The VIF value of each independent variable is less than 10, namely, the VIF value of the ease of use variable is 1.695; the VIF value of the comfort variable is 1.576 ; the VIF value of the confidence variable is 1,600. Thus, it can be concluded that among the independent variables, there is no multicollinearity in the linear regression model.

Autocorrelation Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.811 ^a	.658	.655	1.040	1.811

a. Predictors: (Constant), Kepercayaan, Kenyamanan, Kemudahan_Penggunaan

b. Dependent Variable: Minat_Menggunakan

The value of the Durbin Watson (DW) table as seen from the Durbin Watson (DW) table is 1.811 = 5%, k (independent variable) = 3 and the number of n (sample) = 85 can be seen as $4 - d_u = 4 - 1.721 = 2,279$ with the test criteria is if $d_u < d < 4 - d_u$. The value of $d_u < 1.721 < 4 - d_u$ or $1.721 < 1.811 < 2,249$. So it can be concluded that there is no positive and negative autocorrelation.

Heteroscedasticity Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.458	.627		2.324	.023
	Kemudahan_Penggunaan	-.005	.059	-.011	-.079	.938
	Kenyamanan	-.048	.076	-.086	-.625	.534
	Kepercayaan	-.024	.064	-.054	-.374	.709

a. Dependent Variable: abresid

The sig value of the ease of use variable is 0.938; the comfort variable is 0.534 and the confidence variable is 0.709. The sig value of the three independent variables > 0.05 then there is no heteroscedasticity.

Hypothesis Test Results



t test



ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.688	3	8.229	9.660	.000 ^a
	Residual	69.006	81	.852		
	Total	93.694	84			

a. Predictors: (Constant), Kepercayaan, Kenyamanan, Kemudahan_Penggunaan

b. Dependent Variable: Minat_Menggunakan

By comparing the value of t arithmetic with t table, it can be concluded:

The ease of use variable, namely t arithmetic > t table or 2.007 > 1.664 then Ha is accepted and Ho is rejected. This means that ease of use has a significant influence on interest in using mobile banking.

The convenience variable, namely t count > t table or 1,730 > 1,664 then Ha is accepted and Ho is rejected. This means that convenience has a significant influence on interest in using mobile banking.

The confidence variable, namely t arithmetic > t table or 1.898 > 1.664 then Ha is accepted and Ho is rejected. This means that trust has a significant influence on interest in using mobile banking.

F test



ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.688	3	8.229	9.660	.000 ^a
	Residual	69.006	81	.852		
	Total	93.694	84			

a. Predictors: (Constant), Kepercayaan, Kenyamanan, Kemudahan_Penggunaan

b. Dependent Variable: Minat_Menggunakan

The F table value with a significant level of = 5% and Degrees of Freedom (df) of 3: 81 is 2.717. The results of data processing show that the calculated F value of 9.660 is greater than the F table or the Sig value is below 5%, so the decisions that can be taken are Ha accepted and Ho rejected. This means that the ease of use variable (X1), the convenience variable (X2) and the trust variable (X3) as a whole have a significant influence on the interest in using mobile banking (Y).

Multiple Linear Regression Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.408	1.056		4.175	.000
	Kemudahan_Penggunaan	.216	.108	.249	2.007	.048
	Kenyamanan	.183	.128	.171	1.730	.057
	Kepercayaan	.159	.100	.193	1.898	.014

a. Dependent Variable: Minat_Menggunakan



Based on the table of the coefficients section above, it can be made a multiple linear regression model with the following equation:

$$Y = 4.408 + 0.216X_1 + 0.183X_2 + 0.159X_3 + e$$

Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.813 ^a	.763	.736	.923

a. Predictors: (Constant), Kepercayaan, Kenyamanan, Kemudahan_Penggunaan

The value of R Square can be seen in the Summary Model table, the results of data processing show that the value of R square is 0.763. This value illustrates that the independent variables (ease of use, convenience variable and trust variable) can explain the dependent variable, namely the interest in using mobile banking by 76.3% and the remaining 23.7% is determined by other variables not included in this analysis or research. . Meanwhile, the R value of 0.813 or 81.3% means that the relationship between the independent variable and the dependent variable in this study can be said to have a strong relationship because it is close to 100%.

Correlation Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.811 ^a	.658	.655	1.040	.658	9.660	3	81	.000

a. Predictors: (Constant), Kepercayaan, Kenyamanan, Kemudahan_Penggunaan

b. Dependent Variable: Minat_Menggunakan

Based on table 4.28 model summary, it is known that the magnitude of the relationship between ease of use, convenience and trust (simultaneously) on interest in using mobile banking which is calculated by the correlation coefficient is 0.811. This shows a very strong influence. While the simultaneous contribution of the variables of ease of use, convenience and trust to the interest in using mobile banking is 65.8% while 34.2% is determined by other variables. The value of Sig F Change is 0.000 < 0.05, then the decision is Ho is rejected and Ha is accepted. This means that there is a significant relationship between ease of use and convenience.



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5. Conclusions

Based on the results of research and discussion of the effect of ease of use, convenience, and trust on interest in using mobile banking distributing questionnaires to customers can reveal new behavioral patterns that can be addressed with specific strategies.

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