

# Factors Affecting Behavior To Use Mobile Banking In Indonesia

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History: Accepted xx<sup>th</sup> month, 2023; Revision xx<sup>th</sup> month, 2023, Accepted xx<sup>th</sup> month, 2023

**Abstract.** Banking 4.0 offers a solution to create personalized interactions through the Internet of Everything. For banks, it presents great opportunities across different demographics and technology adoption levels to gain more revenues and profits. Mobile Banking can both meet all customer's financial transaction needs and increase revenues through fee-based income. In fact, not all the banks' customers utilize the mobile banking. This research aims to investigate mobile banking behavior in Indonesia to answer the phenomenon by examining correlation between perceived of usefulness, perceived ease of use, subjective norms, perceived risks, trust, and attitude that affect behavior to use mobile banking in Indonesia. 380 banks' customers participated in filling out the survey. The research's stream begins with an overview of mobile banking in Indonesia and followed by a literature review. Thereafter, we develop our hypotheses and proposed model. Then, we provide data analysis by using Smart PLS. The study found that behavior to use mobile banking in Indonesia was determined by attitude, perceived usefulness, subjective norms, and responsiveness. Attitude exerted maximum impact on behavior to use mobile banking at 52.2% followed by perceived usefulness at 41.7%, subjective norms at 12.7%, and responsiveness at 12.6%..

**Keywords:** Banking 4.0, Mobile Banking, Attitude, Behavior.

## Introduction

Industrial revolution 4.0 indicates the shift away of from traditional business structures to fully digital. The idea that technology has permeated every aspect of civilization (Hercko, 2016) (Cividino et al., 2019). Along with concept of I4.0, Banking is also moving to evolve according to Banking 4.0. In line with increasingly modern customer needs due to increased technology, banking prioritizes customer satisfaction through a user experience that relies on trust and personalization as well as unlimited accessibility, as well as convenience and speed of service. This will be a challenge for banks to develop their service strategy to survive in the competition. Banks are now

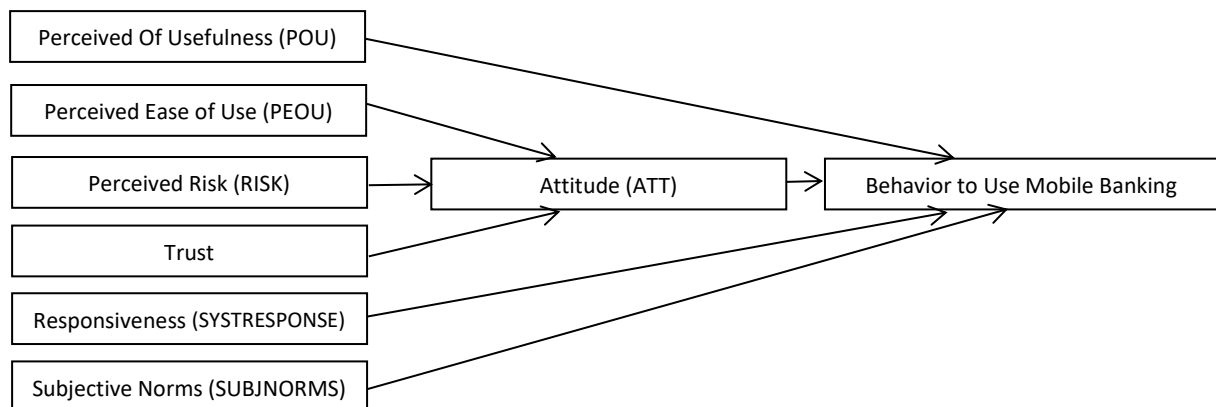
facing the challenge of presenting attractive and emotive digital propositions that enhance their customer experience to meet customer expectations in this new normal era (Amstad et al., 2020). The Covid19 pandemic affected banks' income where all banks experience the same thing (Sugiharto & Azimkulovich, 2021). Increasing electronic-based services is a choice for banks to make profits as a realistic corporate strategy in responding to the current pandemic situation and in the future where non-interest income from fee-based income will be the most contribute source of Bank revenues (Harahap, 2021).

A successful application of mobile technology innovation in the banking industry is mobile banking (Kaplalach, 2019), which enables

users to execute financial transactions anytime and anywhere. Mobile banking transactions and sales volume at Biggest 4 Bank have increased significantly in 2021. An anomaly with it, it turns out that the growth of mobile banking users themselves has grown insignificantly when compared to the number of transactions and sales volume. According to the financial reports of each of the Biggest 4 Banks, namely BBRI, BMRI, BBNi and BBCA, the number of transactions grew more than 60%. The mobile banking sales volume growth also grew significantly by more than 150%. However, the growth of mobile banking users was only 8-17%. Based on phenomenon, factors determining behavior to use mobile banking particularly in Indonesia is intended to asses.

Previous studies in some countries stated that trust, perceived of usefulness, and perceived ease of use positively and statistically significantly persuaded electronic banking services adoption in Russia (Yousef, 2020). In

Saudi Arabia, Perceived risk insignificantly effected mobile banking adoption (Al-Jabri & Sohail, 2012). In Malaysia, perceived usefulness, perceived ease of use, perceived risk, and attitude defined mobile banking intention (Ur Rehman & Ali Shaikh, 2020). Social norms were found as the only insignificant factor. Perceived risk was negatively affected mobile banking adoption (Factors\_Affecting\_Malaysian\_Mobile\_Banking\_Adoptio Malaysia, n.d.). In Philippines, trust positively significantly impact on people's decision to use online banking services. (Chiu et al., 2017). Meanwhile, in India, perceived usefulness, perceived ease of use, subjective norms and trust all statistically significantly determined customers' propensity to utilize mobile banking (Kumar et al., 2020). Based on previous studies, the most suitable model was obtained. Figure 1 shows the model that includes almost all the constructs that determine customer intentions in adopting mobile banking in Indonesia.



**Figure 1 Proposed Model**

Proposed model predicts perceived usefulness, perceived ease of use, subjective norms, perceived risks, perceived trust, responsiveness, and attitude positively significantly affect behavior to use mobile banking in Indonesia. Attitude plays as moderating variable for perceived ease of use, perceived risks, and trust in predicting

behavior to use mobile banking. Meanwhile, perceived usefulness, responsiveness, and subjective norms directly affect behavior to use mobile banking in Indonesia. Thus, becoming references for the banks to create strategy to escalate the amount of mobile banking users. Hypotheses defined as follows:

H<sub>1</sub>: POU significantly impacts on behavior to use mobile banking

H<sub>2</sub>: PEOU significantly impacts on attitude towards using mobile banking

H<sub>3</sub>: RISK significantly impacts on attitude towards using mobile banking

H<sub>4</sub>: TRUST significantly impacts on attitude towards using mobile banking

H<sub>5</sub>: SYSTRESPONSE significantly impacts on behavior to use mobile banking

H<sub>6</sub>: SUBJNORMs significantly impacts on behavior to use mobile banking

H<sub>7</sub>: ATT significantly impacts on behavior to use mobile banking

Variables and indicators are as shows in Table 1 below.

**Table 1 Variables Affecting Behavior of Using Mobile Banking**

Variable	Definition	Indicators
Perceived of Usefulness (POU) (Davis, 1989)	The level to which a person thinks that using a certain method will make work easier and more beneficial will raise productivity, enhance effectiveness, and develop job performance.	Cost, goal, information, practical, time saving, useful
Perceived Ease of Use (PEOU) (Davis, 1989)	Technology is easy to understand	Features, function, information, easy to understand (mastery), user-friendly menu, obvious command, search-engine
Perceived Risk (RISK) (Zhang & Yu, 2020)	The morale costs associated with buying behavior, which considers uncertainty about the future	Accuration, protection, real time transaction
Trust (TRUST) (Okky Natalia & Rini Tesniwati, 2021)	Willingness depends on other parties regarding certain risks	Believe, needs, reliable, safety
Responsiveness (SYSTRESPONSE) (Orehovački et al., 2023)	Response to the customers' requests in financial transactions and problems faced by customers	Complain handling, idle time, process, request, response
Subjective Norms (SUBJNORM) (Ajzen & Fishbein, 1975)	An individual's perception based on the perception of most people that is important to the consumer so that the consumer thinks he or she should or should not perform behavior	Used by so many people, most people like to use, recommended by most people, satisfaction
Attitude (ATT) (Riza & Hafizi, 2019)	Degree of assessment of users in using mobile banking services.	Feel & Perception

## Method

The data was collected from 380 respondents as customers of four biggest and most trusted bank in Indonesia participated in the survey, contain 132 customers of BBKA, 115 customers of BBRI, 109 customers of BMRI, and 33 customers of BBNI. Those four banks categorized as Bank Buku IV with core capital

at least IDR 30 trillion. The Respondents consist of 60 percents of male and 40 percents of female. The age dominated by 26–35 years old respondents at 42 percents. And followed by age 17-25 years old at 22.4 percents. The majority of respondents (77% percent) are employees. Most respondents (55% in this study) earn an income of IDR 5 million to 25 million, as presented in Table 2.

**Table 2 Characteristic of Respondents**

Classification	Characteristic	Number of Respondents	Percentage
Gender	Male	229	60%
	Female	151	40%
Age	17-25 y.o	85	22%
	26-35 y.o	160	42%
	36-45 y.o	82	22%
	>45 y.o	53	14%
Occupation	Housewife	30	8%
	Employee	291	77%
	Student/College Student	24	6%
	Professional/Businessman	34	9%
Income	< IDR 5 Million	140	37%
	IDR 5 < x < 25 Million	210	55%
	IDR 25 < x < 50 Million	30	8%

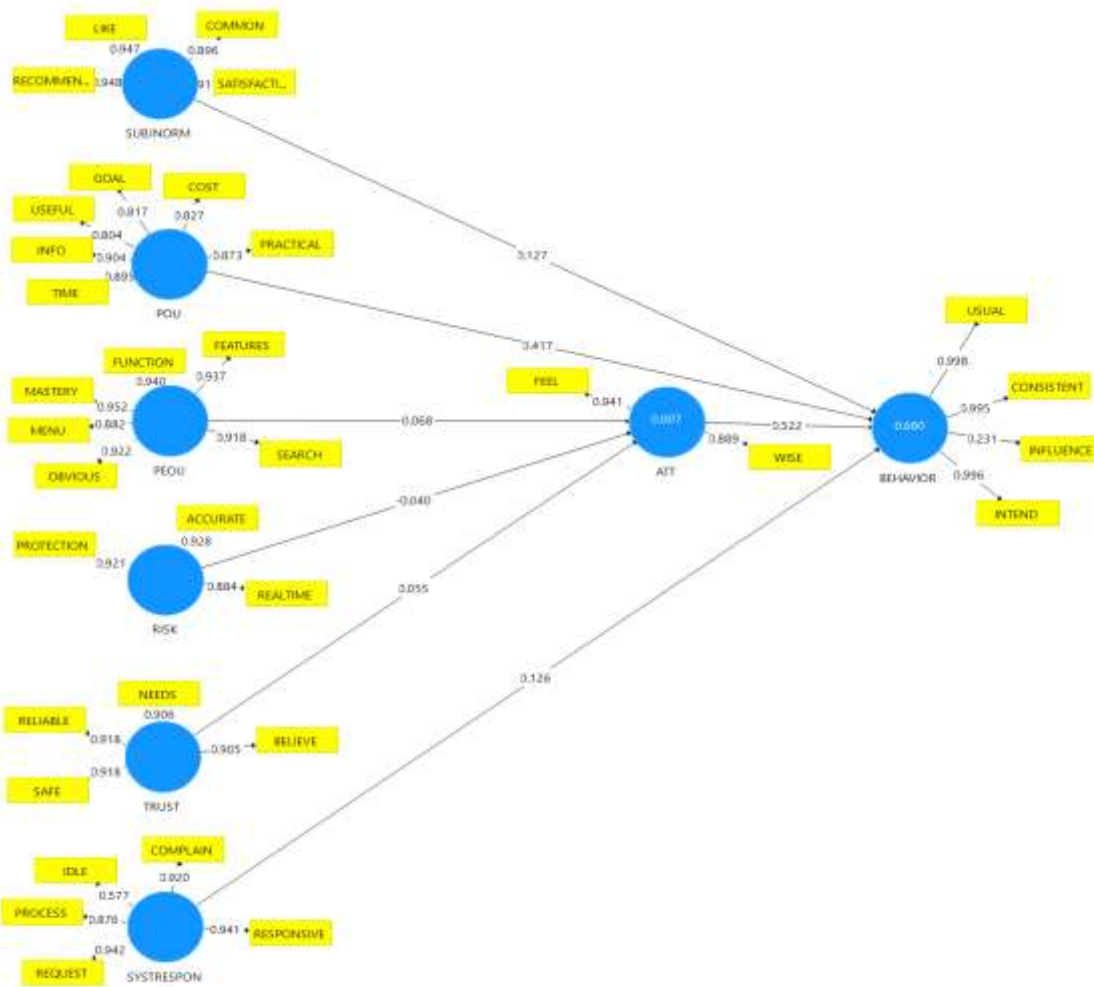
This research provides 7 (seven) independent variables, specifically Perceived of Usefulness (POU), Perceived Ease of Use (PEOU), Perceived Risk (RISK), TRUST, Responsiveness (SYSTRESPONSE), and Subjective Norms (SUBJNORM). In addition, Attitude (ATT) is a moderating factor for PEOU, RISK, and TRUST which indirectly predict behavior to use mobile banking. Each of these variables was measured using two to

six customized questions as the indicators of each variable affecting the behavior to use mobile banking. As a result, 33 questions in all were created to assess users' intention to use mobile banking. Likert scale with five possible outcomes was used to evaluate respondents' answers. For example, "1" is for critically disagree, "2" for disagree, "3" for neutral, "4" for agree, and "5" for highly agree.

Since main objective is to assess a theoretical framework from the perspective of prediction, employing SMART PLS as data processing software is taken into consideration. Data analysis starts with the reliability measurement followed by correlation analysis to test the hypothesis. Bootstrapping calculated to generate probability value in order to evaluate the degree of significance of direct, indirect, and overall impacts.

### Findings & Discussion

The structural model (see Figure 2) demonstrates the fitness of our proposed model with the data. In the path model, dependent variable is on the right side, whilst independent variable is on the left side (Sarstedt & Christian M. Ringle, 2017).



**Figure 2 Structural Model**

The reliability of independent variables and dependent variable were examined. Lack of reliability means inconsistency and imprecision, both of which are equivalent to measurement error. Reliability measurement implies consistency and precision (Amirrudin et al., 2020). The measurement of Cronbach's alpha as shown in Table 3 displays reliability

coefficients from range 0.730 to 0.856. According to (Tavakol & Dennick, 2011), if it is greater than 0.70, then the reliability is considered acceptable. As a result, the instruments that measure factors affecting behavior when using mobile banking were reliable.

**Table 3 Reliability Testing**

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
ATT	0,810	0,862	0,912	0,838
BEHAVIOR	0,851	0,997	0,915	0,758
PEOU	0,967	0,978	0,973	0,856
POU	0,925	0,927	0,942	0,730
RISK	0,899	0,914	0,936	0,830
SUBJNORM	0,944	0,947	0,960	0,857
SYSTRESPONSE	0,908	0,943	0,934	0,744
TRUST	0,933	0,956	0,952	0,831

For evaluating discriminant validity, the Fornell-Larcker Criterion is implemented to compare square root of the AVE value with correlation variable. Each AVE square root, in

particular, ought to be higher than other constructs. As indicated in Table 4, the model is deemed to have good discriminant validity.

**Table 4 Discriminant Validity**

Variable	ATT	BEHAVIOR	PEOU	POU	RISK	SUBJNORM	SYSTRESPONSE	TRUST
ATT	0,915							
BEHAVIOR	0,551	0,871						
PEOU	0,082	0,636	0,925					
POU	0,055	0,624	0,830	0,854				
RISK	0,058	0,576	0,750	0,691	0,911			
SUBJNORM	0,015	0,500	0,647	0,659	0,590	0,926		
SYSTRESPONSE	0,035	0,550	0,778	0,757	0,773	0,716	0,863	
TRUST	0,075	0,602	0,799	0,769	0,852	0,646	0,847	0,912

Examining relationships between variables is the goal of correlation analysis. Table 5 presents correlation coefficients among

dependent variable and independent variables. The value of p-values must be  $< 0.05$ . The result of Hypothesis is as seen in Table 5. For alpha 5% t-table value is 1.976.

**Table 5 Hypothesis Testing**

Correlation	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic	P Values
ATT -> BEHAVIOR	0.522	0.519	0.051	10.143	0.000
PEOU -> ATT	0.068	0.069	0.115	0.592	0.554
POU -> BEHAVIOR	0.417	0.419	0.058	7.243	0.000
RISK -> ATT	0.055	0.041	0.100	0.555	0.579
SUBJNORM ->BEHAVIOR	0.127	0.126	0.048	2.652	0.008
SYSTRESPONSE ->BEHAVIOR	0.126	0.125	0.056	2.241	0.025
TRUST -> ATT	-0.040	-0.027	0.085	0.471	0.638

According to the individual model variables, each indicates that perceived usefulness, subjective norms, responsiveness, and attitude positively and significantly affect behavior of using mobile banking. Contrary, perceived ease of use, perceived risk, and trust

insignificantly affect attitude. The most significant influence on behavior of using mobile banking is attitude at level 52.2% followed by perceived usefulness at 41.7%, subjective norms at 12.7%, and responsiveness at 12.6%, as shown in Table 6 below.

**Table 6 Hypotheses Result**

Hypotheses	Supported
H <sub>1</sub> : POU significantly impacts on behavior to use mobile banking	Yes
H <sub>2</sub> : PEOU significantly impacts on attitude towards using mobile banking	No
H <sub>3</sub> : RISK significantly impacts on attitude towards using mobile banking	No
H <sub>4</sub> : TRUST significantly impacts on attitude towards using mobile banking	No
H <sub>5</sub> : SYSTRESPONSE significantly impacts on behavior to use mobile banking	Yes
H <sub>6</sub> : SUBJNORM significantly impacts on behavior to use mobile banking	Yes
H <sub>7</sub> : ATT significantly impacts on behavior to use mobile banking	Yes

H<sub>1</sub>: POU significantly impacts on behavior to use mobile banking. This correlation does not relate with (Wandira & Fauzi, 2022) where perceived of usefulness insignificantly affect the behavior to use mobile banking. This factor significant because customers believe that using mobile banking can save their cost

and time. The purpose of financial transaction fulfilled by using mobile banking.

H<sub>2</sub>: PEOU significantly impacts on attitude towards using mobile banking. This correlation does not support the finding (Prastiawan et al., 2021) when it is compared

to other banking systems, mobile banking is simpler to use and learn to utilize. This factor is influenced by the users' perception that application performance no longer become a consideration to use mobile banking. Users already had good perception even if the features of mobile banking not as great as other banks.

H<sub>3</sub>: RISK significantly impacts on attitude towards using mobile banking. This correlation supports (Chakiso, 2019) where perceived risks do not impact mobile banking adoption in Turkey. Some of the potential risks associated with mobile banking include security threats such as hacking, malware, and phishing attacks, as well as issues related to the loss or theft of devices, and privacy concerns. However, these risks can be mitigated through the use of secure authentication methods, such as biometric authentication, and by regularly monitoring account activity and protecting personal information. While the potential risks of mobile banking should not be ignored, the other factors often outweigh the risks.

H<sub>4</sub>: TRUST significantly impacts on attitude towards using mobile banking. This correlation does not support relates (Chakiso, 2019) where trust is seen as a key to build successful long term relationships between all parties involved. Faced with a complex service market consumers tend to make behavioral and purchasing decisions based on past usage experiences.

H<sub>5</sub>: SYSTRESPONSE significantly impacts on behavior to use mobile banking. This correlation supports (Orehovački et al., 2023) where users perceive the mobile banking application to be responsive even though the actual performance is inefficient. Depending on how the mobile banking handles some requests and actions in a flash then customers will be able to complete multiple transactions in a short time and will find the application

easier to use. If the mobile application allows users to perform quick transactions then they will think of it as a useful and convenient alternative. The quality of the feedback contributes significantly to behavior to use mobile banking application.

H<sub>6</sub>: SUBJNORM significantly impacts on behavior to use mobile banking. This correlation supports (Magdalena & Baridwan, 2015) where those who have not experienced it will be easily influenced by the environment especially by family and friends. So when the people closest to the user do something new those who are inexperienced tend to gravitate towards it and stick with it. Therefore it can be concluded that subjective norms are a motivating factor of using mobile banking.

H<sub>7</sub>: ATT significantly impacts on behavior to use mobile banking. This correlation supports (Magdalena & Baridwan, 2015) where the growing interest in using mobile banking services is influenced by the attitude of new customers. A positive attitude encourages a strong intention to use the service if the parties are able to form a positive customer perception. However, if perception is negative, it will reduce individual interest in using mobile banking services. It can be concluded that attitude directs individuals to use mobile banking.

### **Conclusion & Recommendation**

For banks, expanding mobile banking adoption can help increase customer engagement, improve customer retention, and reduce operational costs. By offering customers a seamless and convenient mobile banking experience, banks can direct customers to use their mobile banking services instead of visiting physical branches or using other banking channels. However, there are still some barriers to adoption such as lack of awareness about the advantages of mobile banking. Banks can address these barriers by implementing strong marketing



strategy, educating customers about the convenience of mobile banking, and regularly updating the technology to improve the user experience.

Overall, the behavior to use mobile banking in Indonesia is guided by a complex interplay of various factors. This research reveals that attitude becomes the most affecting factor of behavior to use mobile banking. People's attitudes and perceptions towards mobile banking may vary. However, based on this research, perceived ease of use, perceived risk, and trust insignificantly affect attitude towards using mobile banking. Attitudes indicates perception which refers to the way a person understands and interprets information, in this case, information related to mobile banking. It can be influenced by personal experiences, cultural background, and external factors. This can be caused by the limitation of the research in this paper where the respondents are customers of four biggest bank in Indonesia, so customers already put their trust to the banks. They believe that the bank already provided high security of their mobile banking, so the trust and perceived risk no longer become the reason to use mobile banking. Along with perceived risk and trust, perceived ease of use has insignificant effect towards attitude of using mobile banking. Brand of the banks become the strongest reason to adopt mobile banking. Thus, limitation in this paper can be used for further research to involve other banks as consideration.

Attitude, perceived of usefulness, responsiveness, and subjective norms significantly and positively affect behavior to use mobile banking. For those reasons, brand awareness for mobile banking in Indonesia should be massive, as more and more people in the country are embracing digital financial services. Brand awareness is the level of familiarity and recognition that customers have for a specific brand. Related to mobile banking in Indonesia, brand awareness is an

important factor for the success of financial institutions offering such services. Additionally, the increasing number of smartphone users in Indonesia have also played a role in promoting mobile banking.

Based on research, and considering majority respondents are millennials, bank should expand the marketing strategy as follows:

1. As perceived of usefulness become significantly and positively affect behavior to use mobile banking, banks should stress the exposure to digital technology. Millennials have grown up with digital technology and are comfortable with it. This exposure can lead to higher behavior towards using digital solutions, such as mobile banking, for financial transactions.
2. As responsiveness become significantly and positively affect behavior to use mobile banking, banks have to provide convenient and fast services. Millennials value convenience and speed in their daily lives. If mobile banking is considered as a quick and convenient way to manage their finances, it can increase behavior to use mobile banking.
3. As subjective norms become significantly and positively affect behavior to use mobile banking, peer pressure should be a concern. Millennials' opinions and actions are greatly impacted by their peers. If they see their friends and family using mobile banking and finding it convenient, they are likely to follow suit.
4. As attitude become significantly and positively affect behavior to use mobile banking, banks should penetrate their strategy on social media influence. Social media has a strong influence on the subjective norms and attitude of millennials. Platforms such as Instagram and TikTok can shape their perceptions and attitude of what is acceptable and

popular. Popular trendsetters and influencers can have a significant impact. If they promote mobile banking and show it as a trendy and convenient option, it can lead to an increase in adoption among millennials. Public endorsement from credible sources, such as celebrities, financial experts, and government organizations, can positively affect behavior of millennials towards mobile banking.

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