


Factors Affecting The Use Of BNI Mobile Banking In Tasikmalaya

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Article Info	ABSTRACT
Keywords: BNI mobile banking, m-banking, perception of ease, perception of usefulness, perception of comfort, perception of feature availability	M-banking is an electronic banking service that benefits not only customers but also the providing bank. The problem is, currently electronic banking services, especially those whose shares are owned by the state, are considered worse than private banking services. The purpose of this research is to identify and analyze the factors influencing the use of BNI M-Banking by customers of BNI Bank, Tasikmalaya Branch. These factors are categorized into customer characteristics (gender, age, occupation, education) and perception factors (ease of use, usefulness, convenience, availability of features). This research employs a quantitative approach with an explanatory method. Data collection is conducted through questionnaires and literature studies. To determine the influence of customer characteristics on the use of BNI Mobile Banking, the Chi-square test technique is used. Multiple linear regression analysis is used to determine the influence of customer perception factors. The results show that ease of use, usefulness, and availability of features have a significant positive influence on user interest, whereas convenience does not significantly affect user interest.
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INTRODUCTION

The payment system is one aspect that is closely associated with technological advancements. In the past, people only knew payments made in cash using physical money (in the form of paper and coins). This then evolved into non-cash payments through the use of ATM cards, credit cards, checks, or e-money. Nowadays, the promotion of a cashless society is also widespread. Bank Indonesia, as the Central Bank, supports the cashless society culture by launching the "National Non-Cash Movement" program since 2014.

The banking industry strives to attract as many customers as possible through online services to support fund collection and reduce the circulation of physical money. This provides convenience for both customers and the bank in performing their tasks. For customers, the ease offered by the m-banking application tends to increase spending, giving the impression of being wasteful (Lestari & Umilah, 2022). This sentiment is echoed by Fadlan in his research, which states that the ease of use of mobile banking has the potential to increase the willingness to use the application (Fadlan & Dewantara, 2018).

Service quality and customer trust are the biggest assets for banks, especially in using mobile banking. According to customer surveys, so far the mobile banking services provided by BCA as a representative of private banks are relatively better than the mobile banking

services provided by state-owned banks (Wangsanegara et al., 2024). This is what makes government banks like BNI need to analyze factors that can influence customer preferences in choosing banking services.

E-banking services are categorized into four by Bank Indonesia: internet banking, mobile banking, phone banking, and SMS banking. However, in reality, these four services are becoming increasingly difficult to distinguish as technology advances (Tirtana & Permata Sari, 2014). Online banking services provide customers with quick, easy, and secure access to information and banking transactions without space and time limitations. Mobile banking can meet the needs of customers who always want fast, unlimited services (24 hours a day and 7 days a week), which are safe, convenient, affordable, and accessible from anywhere (Rahayu, 2016).

One of the derivative technologies of electronic banking is mobile banking, which provides both information services and banking transactions using smartphone technology. This technology allows customers to avoid going to the bank or ATM for transactions such as checking balances, transferring money, or paying bills. Customers can use a smartphone or tablet connected to the internet so that the mobile banking application can function (Laksana et al., 2015).

According to Bank Indonesia's records, the volume and value of transactions through mobile banking have shown a significant increase over time. If in 2013 the volume was only around 40.69%, then by 2022 it had reached 71.01% of the total e-banking services (Indonesia, 2022).

Research conducted by Leon states that customer interest is influenced by external factors, such as awareness of needs, product recognition, and the evaluation of alternatives that generate consumer buying interest. Customer interest in mobile banking is based on various factors, such as perceived ease of use and perceived usefulness. In addition, the author adds the variables of Convenience and Feature Availability to support research that is more relevant to technological developments (Leon G. Schiffman, 2010).

PT. Bank BNI (hereinafter referred to as BNI) has already provided mobile banking services. As part of its support for digitalization, BNI continues to develop its services through advanced and user-friendly technology. In May 2022, BNI recorded the number of BNI Mobile Banking users at 11.8 million. This represents a growth realization of 32 percent from the previous year (Intan, 2022). Additionally, in February 2023, there was a significant growth of 25% (year on year), reaching 14.03 million users with a transaction value of Rp. 155.51 trillion (BNI, 2023).

In the book "Wise eBanking" by the Financial Services Authority, it is stated that mobile banking is considered a service that requires customers to conduct banking transactions via smartphone. This application offers various features that provide many conveniences, including information services such as balance checking, balance transfers or account mutations, confirmation of applicable interest rates, credit card billing services, directions to the nearest branch/ATM from the customer, and transaction services such as monthly bill payments (such as water, electricity, taxes, insurance, internet), as well as various other features (Keuangan, 2015).

Customers need to download and install the mobile banking application on their smartphone to provide benefits, convenience, ease, and flexibility. This service provides facilities for managing customer accounts without having to visit the bank branch to conduct transactions (Yanuardinda et al., 2014). In Davis's (1989) research, it is stated that user trust emerges when using the system within the application because it is perceived that there is an improvement in the bank's performance. This means that the perception of usefulness will result in trust for decision-making through the use of the information system (Davis, 1989).

The factor of perceived compatibility essentially affects the perception of usefulness and ease of use, and then these two factors influence the interest in using mobile banking (Ismail & Purwani, 2021). Customers as users think and believe that the information system is useful to them, so they want to use it. However, if they do not believe in the usefulness of the system, the application will be abandoned by the users (Laksana et al., 2015). In previous studies, the interest in using mobile banking was only studied from the variables of usefulness, security and trust, and limited respondents to students of certain universities (Oktavyana & Handra Tipa, 2024). Therefore, this study reaches a wider range of respondents with more complete variables with the addition of variables of convenience and availability of features. This phenomenon is interesting for the author to research the factors influencing the use of BNI mobile banking (case study on BNI bank customers in the Tasikmalaya branch area) to serve as additional references in further research development.

METHODS

The research method used in this study is quantitative with an explanatory approach. The aim is to test the hypothesis on whether there is an influence of the indicators of Perceived Usefulness, Perceived Ease of Use, Convenience, and Feature Availability on customer interest in using BNI Mobile Banking in the Tasikmalaya branch area. The population in this study consists of BNI bank customers in the Tasikmalaya branch area who use BNI mobile banking, totaling 25,938 customers from the working areas of BNI branches in Tasikmalaya, including BNI UNSIL, BNI Tasikmalaya Branch (HZ), BNI Ciamis, BNI Ciawi, and BNI Banjar. This study uses purposive sampling, and the number of respondents is determined using the slovin's formula (Santoso, 2023):

$$n = \frac{N}{1 + Ne^2}$$

Where;

n = Number of research samples

N = Population size

e = Error or tolerance for inaccuracy due to sampling error (usually tolerable at 10 percent)

Thus, when calculated it becomes:

$$\begin{aligned} n &= \frac{25.938}{1 + 25.938 \times 0.1^2} \\ &= 99,62 \end{aligned}$$

If rounded, it becomes 100 people.

Data collection is conducted through field studies in the form of direct observation, interviews, and distribution of questionnaires. Additional data in this research uses literature studies that rely on secondary data to support primary data from relevant references. The data analysis for this research uses the multiple regression method with the help of SPSS software to find the relationship between variables.

RESULTS AND DISCUSSION

This study collected 100 respondents with details of 50% male and 50% female. Respondents' occupations were dominated by civil servants/military/police as many as 57%, students as many as 21%, private employees 18% and self-employed 4%. In terms of age, this study was responded by 41 people aged 31-40 years, 34 people aged 20-30 years and 25 people aged >40 years. The level of education of respondents was dominated by 42% S2 graduates, 19% S1 graduates, 19% D3 graduates, 11% S3 graduates and 9% high school graduates.

In the next level variable, 33% of respondents have income in two income groups, namely <Rp2,500,000 and the income group of Rp2,500,000 to Rp5,000,000, the rest are in the income class of Rp5,000,000-10,000,000 as much as 22% and the income group >Rp10,000,000 as much as 12%. Furthermore, this study tests the significance of the respondent characteristic factors using the Chi-Square test to identify whether there is a relationship between the respondent characteristic factors and the indicators of using BNI Mobile Banking for themselves (Y1), motivating others to use BNI Mobile Banking (Y2), and continuing to transact using BNI Mobile Banking (Y3). The results are in the following table:

Tabel 1. Chi-Square Test Result

Karakteristik Responden	Pearson Chi-Square (Y1)	Pearson Chi-Square (Y2)	Pearson Chi-Square (Y3)
Gender	0.335	0.613	0.199
Occupation	0.047	0.401	0.424
Age	0.551	0.271	0.827
Education	0.193	0.285	0.088
Income	0.185	0.912	0.620

With a critical value of the Chi-Square test of 0.05, the value of 0.335 (Y1) on the gender variable indicates that there is no significant relationship between the respondent's gender and the use of mobile banking for transactions. The value of 0.047 which is close to the critical value on the occupation variable indicates that there is a fairly significant relationship between the respondent's occupation and the use of mobile banking for transactions. This indicates that some types of jobs may have a higher level of mobile banking usage compared to others.

The value of 0.551 is quite far above the critical point on the age variable indicating that there is no significant relationship between the respondent's age and the use of mobile banking for transactions. The value of 0.193 on the education variable indicates that there is no significant relationship between the respondent's education level and the use of mobile banking for transactions. The value of 0.185 on the income variable indicates that there is no

significant relationship between the respondent's income level and the use of mobile banking transactions.

Overall, the results of the test of the influence of respondent characteristics on their ability to motivate others to use BNI Mobile Banking (Y2) do not show a significant number because it is >0.05 . Likewise, the results of the Chi Square test on Y3 which tested the motivation to transact using BNI Mobile Banking which in all variables produced a figure >0.05 , indicating that each character did not show a significant relationship between gender, occupation, age, education and income on the motivation to continue transacting using BNI Mobile Banking.

Partial test (t-test) is used to determine whether each independent variable partially has a significant influence on the dependent variable. This means that this test will prove whether or not there is an influence of the variables of ease, usefulness, comfort and availability of features on the interest in using BNI Mobile Banking. The method of decision making in this study is to compare the significance value of t with the alpha value (α). If the significance value of $t < \alpha$ (α) is 0.05 then H_0 is rejected and H_a is accepted, meaning the results are significant. Meanwhile, if the significance of $t > \alpha$ (α) then H_0 is accepted and H_a is rejected, meaning the results are not significant. The results of the t-test can be seen in the following table;

Tabel 2. T-test Result

Model	Unstandarized Coefficients		Standarized Coefficients		t	Sig.
	B	Std. Error				
1 (Constant)	0.82	1.288			0.638	0.525
Perception of ease	0.238	0.09	0.27		2.66	0.009
Perception of use	0.19	0.074	0.221		2.576	0.012
Perception of comfort	-0.111	0.08	-0.129		-	0.166
					1.396	
Perception of feature availability	0.349	0.072	0.463		4.826	0.000

From the results of the t-test in the table above, the significance value of t is 0.009 for the convenience variable on interest, the significance value of 0.012 for the usefulness variable on interest, the significance value of 0.166 for the convenience variable on interest, and the significance value of 0.000 for the feature availability variable on interest. This means that the results of the t-test show that almost all variables tested show results of a significant influence, except for the convenience factor.

In the convenience variable, it is easy to understand that when someone believes that information technology helps facilitate access to services and is not complicated when used, more users will be interested. Conversely, if the service system actually makes it difficult for users, then the system will easily be abandoned. Mobile banking, which is a financial technology, is intended to facilitate users of Financial Services. So that respondents feel

various forms of convenience in BNI mobile banking which encourages respondents to use BNI mobile banking. The use of M-Banking makes online transactions easier, easy to understand and flexible and inexpensive (Lestari & Umilah, 2022). Moreover, the existence of M-Banking allows information from service providers to be distributed quickly and efficiently (Gunawan et al., 2022).

In the usefulness variable, users feel that the M-Banking application is useful for cost efficiency and transaction time, so that user performance can be used for other things. Thus, it is true that benefits have a positive effect on interest in using the application. Meanwhile, in the convenience variable, the test results show a figure of 0.166, which means that convenience does not have a significant effect on interest in using the M-Banking application. This fact is contrary to previous research which states that M-Banking provides high convenience because customers can make transactions anywhere and anytime (Poon, 2008). Other studies state that the most dominant factor influencing interest in using M-Banking is convenience (Sitanggang et al., 2022).

The facts in the results of this study raise several possibilities so that the convenience factor does not have a significant effect on interest in using the M-Banking application. First, because the M-Banking application is considered ordinary and as comfortable as other applications, so convenience is not a determining factor in interest in using it. Second, the existence of features and other factors that further determine respondents' desire to continue using BNI's M-Banking is a stronger determining factor. In addition, external factors such as promotions or incentives offered by payment service providers can also influence interest in use more strongly than convenience factors. This is proven by the results of the test of the influence of the feature availability variable on interest in using BNI M-Banking which shows a significant number. This means that the availability of complete features according to user needs is a determining factor in interest in using. Overall, the availability of good features can increase user appeal and have a significant impact on interest in using M-Banking applications and services. In general, this study supports previous studies that convenience, usefulness, and trust have a positive effect on the use of M-Banking (Tirtana & Permata Sari, 2014)(Ismail & Purwani, 2021).

CONCLUSION

Based on the discussion above, it can be concluded that several factors such as convenience, usefulness, and availability of features have a significant influence on the interest in using BNI mobile banking. Meanwhile, the convenience factor does not have a significant effect on the use of BNI mobile banking, which may be because users tend to be accustomed to it so that the level of comfort does not have much effect on the interest in using the application. The significance of the influence of each of these factors is very likely to show different test results if applied to respondents from other banks and with a wider reach. For this reason, we recommend that subsequent researchers involve more diverse respondents and various types of banks in Indonesia. So that banks can apply the results of this study as a consideration in providing features, security, convenience, and other factors that may affect interest in use such as the speed of service response if the user is in an emergency.

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