

THE INFLUENCE OF PERCEIVED USEFULNESS, EASE OF USE, COMPATIBILITY AND RISK ON MOBILE BANKING USER ATTITUDE (Study at PT. Bank Rakyat Indonesia Tbk. Branch Malang Kawi)

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Abstrak

Penelitian ini mempunyai latar belakang untuk mengetahui bagaimana implementasi penggunaan Mobile Banking di PT Bank Rakyat Indonesia. Tujuan dari penelitian ini untuk mengetahui bagaimana pengaruh Persepsi Kegunaan, Kemudahan Penggunaan, Kesesuaian, dan Risiko Pada Sikap Pengguna Mobile Banking studi di PT Bank Rakyat Indonesia Cabang Malang Kawi. Jenis penelitian ini adalah penelitian penjelasan dengan pengujian hipotesis dan metode pengumpulan sampel dalam penelitian ini menggunakan teknik accidental sampling dimana kriteria penggunaan semua nasabah yang menggunakan fasilitas mobile banking yang berjumlah 96 orang. Dari hasil penelitian dapat diketahui bahwa pengaruh positif antara kegunaan, kemudahan penggunaan, kesesuaian, dan risiko berpengaruh pada sikap pengguna mobile banking dapat dilihat dari nilai F 22,028 dengan signifikansi F sebesar 0,000 ($p < 0,05$), Selain itu, variabel kegunaan yang memiliki pengaruh paling dominan, terbukti dengan memiliki koefisien beta tertinggi yaitu 0,291 dan t 2,987 serta nilai probabilitas 0,004 ($p < 0,05$). Sementara diketahui jumlah pengaruh dari empat variabel secara simultan ke sikap pengguna mobile banking seperti yang terlihat dari Adjusted R Square dengan nilai 0,470 menunjukkan bahwa tiap variabel memberikan kontribusi masing-masing sebesar 47% terhadap sikap pengguna mobile banking. Sementara 53% dipengaruhi oleh variabel lain yang tidak diteliti dalam penelitian ini.

Kata kunci : Kegunaan, Kemudahan Penggunaan, Kesesuaian, Risiko, Sikap Pengguna

Abstract

This research has the background to know implementation use of Mobile Banking in PT Bank Rakyat Indonesia. The purpose of this research is to know how the influence of Perceived Usefulness, Ease of Use, Compatibility, and Risk On Mobile Banking User Attitude PT Bank Rakyat Indonesia Malang Kawi. Type of this research can be considered as explanatory research with the hypothesis testing and this study is using accidental sampling technique where the use criteria are all customers that using mobile banking facility that amount 96 person. The result can be seen that positive effect between usefulness, ease of use, compatibility, risk variables on mobile banking user attitude it can be seen the F equal to 22.028 with a F significance equal to 0.000 ($p < 0.05$). There are usefulness variable who has a influence dominant, proved with has highest coefficient beta 0,291 and t 2,987 as well as value of probability 0,004 ($p < 0,05$). While known amount of the effect of four variables simultaneously on mobile banking user attitudes as seen from adjusted R square value 0,470 the value indicates that each variable contributed respectively 47% to mobile banking user attitude. While 53% were influenced by other variables not examined in this study.

Keywords: Usefulness, Ease of Use, Compatibility, Risk, User Attitude

INTRODUCTION

Along with the development of era, information and communication technology has developed very rapidly and has a very important

role in the life of society. Technology provides tremendous benefits for the life of the community both in communicating, working, doing business, as well as transact.

One development of information technology and communication is the considerable use of mobile phone, besides through of internet medium. Currently, many aspects of life that use mobile phone, internet medium and including banking industries. Conducted by online banking system is one delivery price of the cheapest to perform a banking service (Sathye, 1999).

Bank is a financial institution that in business activities institution plays role as an intermediary between parties with each other, are parties who have funds in parties and need funds. In general, the banks have function as financial intermediary in society. Function of banking institution as an intermediary parties who have excess funds with the parties which require funds bring consequences on the interaction between bank as business doers with consumer banking customers as users. In order to improve the efficiency of their operations and the quality of bank services to its customers, banks are required to develop a business strategy.

The reliability of bank in the future more determined by how efficiently in digging fund source of cheap. The most effective way to reach future it is developing electronic banking channels or known as e-banking. E-banking offers convenience without limits to customers. The service is one of the banking services via e-banking, for every transaction can be done anytime and anywhere. E-banking is basically has a number of services that Anjungan Tunai Mandiri (ATM), debit card, short message service (mobile banking), telephone (call center / phone banking) and internet (internet banking). To use the e-banking service the customer of course must have a savings account to keep the money that will be transacted.

One of e-banking services which is the main product is mobile banking. Using mobile banking is admitted much help problem service wiith the mobile banking services provided by a bank, service will be being fast and effective as well as done anywhere and anytime for 24 hours a day 7 days in a week. Thus, customers no longer need to queue up at the teller while going to send some money.

Mobile banking or better known as M-Banking is a banking service or facilities to use communication tools such as mobile phones, in the provision of facilities for transaction banking via sms (text message) on your mobile. With the development of mobile banking, could allow the bank to improve services to our customers, fulfill

the needs of the market, given the ease and speed in performing transactions anytime and anywhere. Mobile banking today considered to be more effective and efficient in its use with the cell phones and m-banking services, banking transactions usually done manually means activity formerly carried by visiting bank customers can now be done without having to visit bank using mobile customers can save time and cost. Affording ease m-banking services to customers to do banking transaction such as a check balances, transfers between accounts, and others.

PT. Bank Rakyat Indonesia (Persero) Tbk Branch Malang Kawi is one of the banks that have already implemented mobile banking service as a service to its customers do interaction and transactions to the bank. Mobile banking can be used to minimize operational cost bank because unnecessary opened a new branch or add the atm machine. Thus the mobile banking is one of the electronic banking service which is owned PT. Bank Rakyat Indonesia (Persero) Tbk Branch Malang Kawi, will provide benefits for the bank and its customers. The reason was chosen PT. Bank Rakyat Indonesia (Persero) Tbk Branch Malang Kawi as a location for research because already implemented mobile banking service as a service to its customers, to see the extent to which the use of mobile banking benefits and to be able to improve the quality and use of mobile banking service.

THEORITICAL REVIEW

Information Technology

According to O'Brien (2008:7) distinguish the term information system and information technologies are sometimes used interchangeably, they are two distinct concepts. As defined above, the term information system describe all of the components and resources necessary to deliver it's information and functions to the organization. In contrast, the term information technologies to the various hardware, software, networking, and data management components necessary for the system to operate.

Bank

According to Kasmir (2004:8), the bank can simply be defined as a financial institution whose main activity is to collect funds from the public and distribute the funds back to the community as well as provide other banking services. Based on the above statement, it can be concluded that the bank is a type of financial

institutions that carry a wide range of services that aim to raise funds and distribute it to the community at the same time to improve the lives of many people.

Mobile Banking

Mobile banking is one form of electronic banking (e-banking) offered through mobile service and bank connected through database internet where customers can perform and transact financial services in an environment specious (virtual environment). Mobile banking is a banking service that can be accessed directly via the mobile phone network/mobile GSM or CDMA using data services provided by mobile phone operators such as Telkomsel, Indosat, XL and other telephone operators (Supriyono, 2011:67).

Factors that implementing of using mobile banking is Easy, use of mobile banking is very easy. To make a deal we do not need to come in person to the bank, except when registering cell phone numbers, Practical, every customer can directly transact banking through mobile phones all the time, anytime and anywhere, Safe, mobile banking is equipped with a protection system that automatically programmed maximum daan since registration, Use Friendly, Mobile banking menu is design such a way that is easy to use by people, Comfort, Through mobile banking, customers like having a personal ATM in the palm of the hand, for a variety of transactions that can be carried in the ATM dapat also be done through mobile banking, except for cash withdrawals.

Technology Acceptance Model (TAM)

According Jogiyanto (2007:111) TAM goal is to provide the descriptions about external factors that influence the attitude, behavioral intention, and user behavior. TAM assume that a person adopts the technology is generally determined by attitude toward using technology to maximize the use of technology itself by user. In other words, technology acceptance by user is the evaluation of the behavior. Jogiyanto (2007:114) defines perceived usefulness as the extent to which a person believes that using a technology will improve his job performance ("as the extent to the which a person Believes that using a technology will Enhance his or her performance"). The perceived ease of use is an explanation of where the user believes that the technology can be used easily and free of problems. The following

factors may be used to measure perceived ease of use; Using technology is not difficult for the user, users feel confident to do what is necessary with easily available technology, users feel confident that learning to use the technology does not require a great effort.

Compatibility refers to compatibility of innovation with the values of user confidence with the ideas and needs prior to the introduction of new innovations (Lin, 2011). A person tends to implement new innovations such as mobile banking, if the new innovation in accordance with the life style, needs, culture, or custom. Compatibility become one factors that influence the attitude of the use of information technology.

According to Pavlou (2001), if it risk increases of a trade information to the decision, risk associated with trust. In this study, risk indicators views of the action taken by the bank to minimize risk using M-Banking, expected actions taken by the bank to minimize risk will have a positive impact on consumer interest in using the technology.

Concept and Hypotheses Model

Based on theoretical review that discuss it, than can create a hypotheses model. Model of hypothesis in this study are:

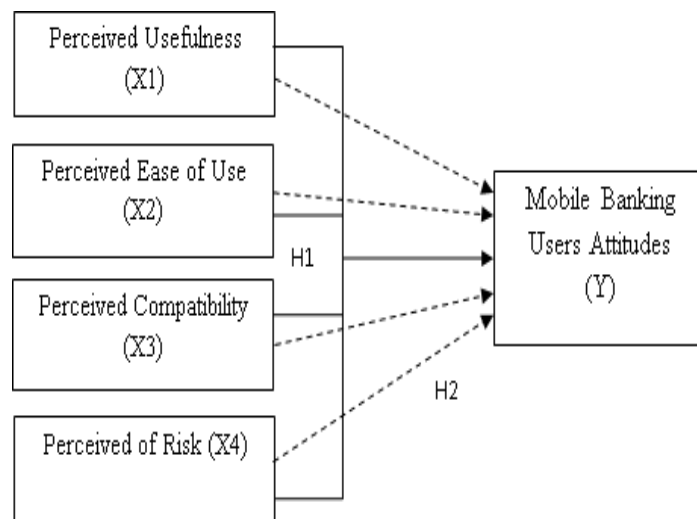


Figure 1 Hypotheses Model

H₁ : Perceived Usefulness (X1), Perceived Ease of Use (X2), Perceived Compatibility (X3), Perceived Risk (X4) have significant simultaneous influence on mobile banking user attitudes (Y).

H₂ : Perceived Usefulness (X1), Perceived Ease of Use (X2), Perceived Compatibility (X3), Perceived Risk (X4) have significant partial

influence on mobile banking user attitudes (Y).

H3 : Perceived Usefulness (X1) is the most dominant variable can influence on Mobile Banking User Attitude.

RESEARCH METHOD

This study use explanatory research that aims to describe the relationship between variables by testing the hypotheses. Method of data collection is done by creating and distributing questionnaires. Descriptive analysis, classical assumption test, multiple regression analysis and hypothesis testing is technique that use for this research.

RESULT AND DISCUSSION

This research show that 96 respondent are customers of Bank Rakyat Indonesia Branch Kawi using mobile banking facilities can be seen that most are men that were 60 respondents or 62,5% while the female respondents as many as 36 respondents or 37,5%.

Multiple Linear Regression Analysis

This study uses multiple linear regression analysis to determine the influence perceived usefulness, ease of use, compatibility, risk on mobile banking user attitude. Based on the results of data processing is using the software SPSS 16, gained summaries as in the following table:

Table 1 Recapitulation Result of Multiple Linear Regression

Variable	Information	Coefficient B	t _{hitung}	Sig.
X1	Usefulness	0,347	2,987	0,004
X2	Ease of Use	0,396	2,556	0,012
X3	Compatibility	0,295	2,573	0,012
X4	Risk	-0,154	- 2,310	0,023
Constant	6,779			
R	0,701			
R square	0,470			
F _{hitung}	22,028			
Sig. F	0,000			
n	96			

The following regression models from the calculation of using multiple linear regression analysis:

$$Y = 6,779 + 0,347X1 + 0,396X2 + 0,295X3 + -0,154X4$$

The regression model can be interpreted through the following explanation:

a) Constants

Based on the test results of partially is amount 6,779. Through the constant value known if there is not independent variables that consists of (X1, X2, X3, X4), the greater the level of perceived usefulness, ease of use, compatibility and risk on mobile banking by 6,779.

b) The influence of usefulness (X1) on mobile banking user attitude (Y). The coefficient Value of usefulness (X1) regression is 0,347 it shows each usefulness variable experiencing increase positive changes on mobile banking user attitude as well as having relationship which unidirectional. If usefulness (X1) variable increase by 1 point, Y variable will increase by 0,347 and if usefulness (X1) decreases by 1 point, Y variable will decrease by 0,347.

c) The influence of ease of use (X2) on mobile banking user attitude (Y). The coefficient value of ease of use (X2) regression of 0,396 it shows each ease of use variable (X2) experiencing positive increase on mobile banking as well as having relationship which unidirectional. If ease of use (X2) variable increase by 1 point, Y variable will increase by 0,396 and if ease of use (X2) decreases by 1 point, Y variable will decrease by 0,396.

d) The influence of compatibility (X3) on mobile banking user attitude (Y). Regression coefficient of compatibility (X3) is 0,295, this indicates each compatibility variable (X3) experienced positive changes on mobile banking user attitude as well as having relationships which unidirectional. If compatibility (X3) variable increase by 1 point, Y variable will increase by 0,295 and if compatibility (X3) decreases by 1 point, Y variable will decrease by 0,295.

e) The influence of risk (X4) on mobile banking user attitude (Y). Regression coefficient of risk (X4) is -0,154, this indicates each risk variable (X4) experienced negative changes on mobile banking user attitude as well as having relationships which unidirectional. If risk (X4) variable increase by 1 point, Y variable will

increase by -0,154 and if risk (X4) decreases by 1 point, Y variable will decrease by -0,154.

Based on the interpretation of the regression model has been described above, it can be identified the contribution of the four independent variables which affect the dependent variables, ie independent variables consist of Usefulness (X1), Ease of Use (X2), Compatibility (X3), Risk (X4), partially have an influence to the dependent variable is mobile banking user attitude (Y).

In this study, the interpretation results of regression model are usefulness (X1) has a positive effect of 0,347, ease of use (X2) of 0,396, compatibility (X3) of 0,295, and risk has significant negative influence -0,154. Which means that usefulness, ease of use, compatibility have a significant positive influence, and risk have a significant negative influence on mobile banking user attitude.

Hypotheses Test Result

a) Simultaneous Test

Simultaneous testing done to show, what all the variables used in the regression models have a significant influence to the Y variable. All of these variables simultaneously tested using F test. Testing of data is using multiple linear regression method and the F test using SPSS 16 for windows software.

The F-test for the four independent variables and the dependent variable, the F test is amount 22,028 with F significance is 0,000 smaller than 0,05 ($f < 0,05$) so that H_0 is rejected. Reject is means if the hypothesis of variable usefulness, ease of use, compatibility and risk simultaneously to give influence on mobile banking user attitude variables are acceptable.

The influence simultaneously from the four independent variables on mobile banking user attitude can be seen from the value of Adjusted R Square 0,470. This value indicates that each variable of usefulness, ease of use, compatibility and risk influences contributed 47% on on mobile banking user attitude, while the remaining 53% is influenced by other variables not examined in this research.

Discussion

Results of data analysis from 96 respondents of user mobile banking in the PT Bank Rakyat Indonesia Malang, known that the independent variables consisting of usefulness (X1), ease of use (X2), compatibility (X3), and risk (X4) together have an influence on mobile

banking user attitude (Y). The level of influence simultaneously from four variables on mobile banking user attitude can be seen from Adjusted R Square value is 0,470. Value indicates if each usefulness (X1), ease of use (X2), compatibility (X3), and Risk (X4) variables to contributed 47% on mobile banking user attitude, while 53% were influenced by other variable not investigated in this study.

Moreover, based on the results of the analysis in this study can be identified the contribution of four independent variables that affect to the dependent variable, that is consists of usefulness (X1), ease of use (X2), compatibility (X3), and risk (X4) is partially has an influence to the dependent variable mobile banking user attitude with usefulness (X1) is the dominant effect variable. This is indicated by the high beta coefficients are: 0,291 and with a probability values 0,004 ($p < 0,05$). Following the discussion of each variable:

1. The Influence of Perceived Usefulness On Mobile Banking User Attitude

Usefulness (X1) has a significant positive influence on mobile banking user attitude (Y), and the results also showed usefulness variables (X1) has the most dominant effect variable on mobile banking user attitude (Y). This is indicated by the high beta coefficients are: 0,291 and with a probability values 0,004 ($p < 0,05$). This study is consistent with the research from Ja Chul Gu (2009) and Aboelmaged (2013). This finding reflects the pragmatic-free dimension in mobile banking adoption decision which based on subjective and social acceptance rather than being useful and beneficial, users are willing to use mobile banking if they find it useful for their work.

2. The Influence of Perceived Ease of Use On Mobile Banking User Attitude

Ease of use (X2) has an significant positive influence on mobile banking user attitude (Y). The results are consistent with research Ja Chul Gu (2009) and Aboelmaged (2013) this research suggests that mobile banks need to consider how to use mobile banking service easily. In addition, banks need to try to be trustworthy and provide services accurately and with high speed.

3. The Influence of Perceived Compatibility on Mobile Banking User Attitude

Compatibility (X3) has an significant positive influence on mobile banking user attitude (Y), this study is consistent with the research from Al-Jabri (2012), in previous studies shown that compatibility has a significant positive influence on using mobile banking. This implies that mobile banking service fits well in the manner customer manage their finance, and suitable to their working and lifestyle and therefore they like to adopt mobile banking. When customers or prospective customers perceive that using mobile banking is completely compatible with their current ways of banking and it fits well with the way they like to do banking, they tend adopt it

4. The Influence of Perceived Risk on Mobile Banking User Attitude

Risk (X4) has a negative significant influence on mobile banking user attitudes (Y), this study is consistent with the research from Al-Jabri (2012). They fear that their Personal Identification Number (PIN) codes may get lost and end up in wrong hands and the information about their transactions could be known and tampered by others, this customers concern must be addressed by banks have by providing assurances that their banking transactions are safe and whole mobile banking system is trustworthy.

CONCLUSION AND SUGGESTION

Conclusion

Based on the description of the research and discussion, so conclusions in this study are as follows:

1. Hypothesis stating there was significant influence between the variable perceived of usefulness, ease of use, compatibility and risks on the mobile banking user attitude simultaneously proved or accepted. Means there is a strong relationship between the variables from the perceived of usefulness, ease of use, compatibility, and risk of variable bound to the user attitude of mobile banking.
2. The influence of partially at variable perceived of usefulness in multiple linear analysis results showed that the existence of a direct relationship between the perceived of usefulness on mobile banking user attitude so that one unit increase in the variable perception of usability will be up by one unit owned mobile banking users attitude variables.
3. The influence of partially at variable perceived of ease of use in multiple linear

analysis results showed that the existence of a direct relationship between the perceived of ease of use on mobile banking user attitude so that one unit increase in the variable perception of ease of use will be up by one unit owned mobile banking users attitude variables.

4. The influence of partially at variable perceived of compatibility in multiple linear analysis results showed that the existence of a direct relationship between the perceived of compatibility on mobile banking user attitude so that one unit increase in the variable perception of compatibility will be up by one unit owned mobile banking users attitude variables.
5. The influence of partially at variable perceived of risk in multiple linear analysis results showed that the existence of a direct relationship between the perceived of risk on mobile banking user attitude so that one unit increase in the variable perception of risk will be up by one unit owned mobile banking users attitude variables.
6. Among the free variables, variable perception of usability (X1) is the dominant variables or the most influential user attitudes towards mobile banking (Y). The influence of variable given the perception of usefulness (X1) was in line with the attitude of mobile banking users (Y). If the application of the variable perception of usability (X1) increases, then the attitude of the users (Y) will increase.

Suggestion

Through the conclusion of the results, it can be put forward some suggestions that are expected to benefit all parties. As for the suggestions given, among others:

1. Mobile banking facility offered to customers must have a robust system in processing the transaction so that the error rate can be minimized. This effort to provide its customers a guarantee of security in the transaction so that the things which can be detrimental to customers can be avoided.
2. It is expected that the bank gave grievance must provide facilities that will be done by the customer so that the mobile banking facility offered strictly in accordance with the expectations of the customers and can be used as an attempt to establish a policy in the event of problems associated with attempts to

- improve the facilities of mobile banking services are offered to customers.
3. For other researcher who are interested in this research is expected to continue to refine them by using other variables that affect the efforts to increase customer satisfaction and are expected to increase the sample size of this study so that the study can be grown.

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