The Effect of Perceived Ease of Use and Perceived Usefulness that Influence Customer's Intention to Use Mobile Banking Application

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Abstract:
Background: *The information technology in Indonesia is growing and bring significant changes to the people in Indonesia. Digital Technology bring in the ease of use, efficient and benefitto almost all activities. Financial Technology Systemis one of which have changed the financial payment system services provided by banks. The aim of this research is to analyze the variables of perceived ease of use and perceived usefulness towards customer'sintention to use in relating to trust as the intervening variable.*
Materials and Methods: *The collection of dataisdoneby usingdistributionofquestionnaire, thepopulationisthe customers of Mega Mobile Bankingsystem in Jakarta, Indonesia. This study is based ondescriptiveandverificationresearch, themethodsisusinganalysisandtheverificationmethodsisusingquantitativeanalysis. The sampledeterminationisusing Purposive Sampling andtheanalysismethodisusingPartialLeastSquare (PLS).*
Results: *The resultsindicatethatperceived of ease and perceived usefulness have positive and significant effect towards intention to use the mobile banking system, perceived usefulness of the applicationhas the most significant influence towards intention to use compare toperceived of ease of the mobile banking system.*
Conclusion: *The indication that eventhough Mega Mobile Banking system has offeredbenefits to the banking customer, but currentlyare not used by the banking customer.*
Keywords: *Perceived ease of use, Perceived usefulness,Trust,Intention to Use*

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I. Introduction

The innovation of information technology in Indonesia bring inbig changes to various sectors in thehuman life. The development of information technology has made significant development and has also encouragedpeople in Indonesia against information technologies. These changes have influenced almost everysector including social, cultural, defense, financial and education.

One of these changes is the Financial Technology or commonly referred to as fintech. Financial Technology is a systemthat blend theinformation technology and financial system into a different business model. Financial Technology is normally referredto the public in terms of payment system services, including instruments, administrators, mechanisms and the infrastructure in order to conduct payment transaction processing faster, easier and safer.

According to Ramli &Soelton (2018) that all companies need to develop the ability to apply innovation in developing products and processes to be different from competitors in providing the products and services to the consumers. In this case, consumers can distinguish and choose between products and services that provide different abilities and advantages.

The high innovation of information technology has been utilized based on the rapid growth of internet users. These developments of information technologyhave beencateredto accomodate the demand of high-speed services, efficient process and to save the expenses compare to the conventional and time-consuming process.
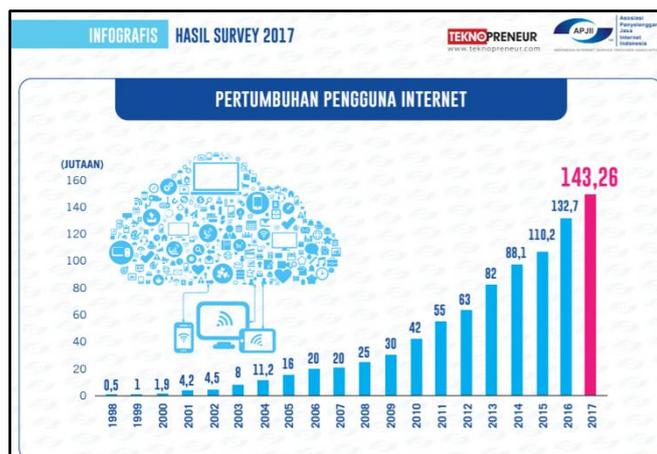
Figure 1
The Growth of Internet User
Source: Indonesian Internet Service ProvidersAssociation (APJII)

According to the result ofsurvey performed in 2017released by APJII, the internet user of penetration by city/district is concentrated near theurban areas with a percentage of 72.41%, rural urban (49.49%), and rural (48.25%). This high penetration is due to the implementation of the new developed fiber optical connection and also the supporting infrastructure that enhance the internet activity.The results perform on this survey relate to the penetration of total internet users in Indonesia, which has increased almost 8 percent to 143.26 million people or 54.68% of the total population of 262 million people in Indonesia.

Figure2
Utilization of the Internet in the Economy
Source: Indonesian Internet Service ProvidersAssociation (APJII)

Based on the above-mentioned data collected in 2017 that from all of the amount of 143.26 million internet users carry on in the survey done in Indonesia, only 17.04% internet users who are using the internet to access their banking transactions. This figureisincludingthe mobile banking services provided by almost all of the banks in Indonesia, mobile banking application is the service that include internet media as the internediary services.

Mobile banking is the banking service application that are provided to facilitate the customer for their easy transactions, and avoid to do transaction over the counter where the customer has to queue to be served by the banking services. Customer sometimes are complaining for the queue and time consuming to obtain banking services. The mobile banking application can heltpcustomerstoperform their bank transactions and services over internet anytime, anywhere, andprevent for coming down to the bank.

The mobile bankingapplication include financial transactions, non-financial transactions, fund transfers, balance checking and bill payments.Customers can use mobile banking application to open and close banking account without coming to the bank. All these services can be processedfrom the customer's mobile

phone after they have installed the mobile banking application. All these banking services can be applied by the customers whenever their mobile phone can be connected to the internet.

All the banks in Indonesia are competing to provide mobile banking services to support the effectiveof usingbanking transactions, this service is to provide effectiveness and efficiency of customers conducting their various transactions online throughtheir mobile phone. Mobile banking services is expected to reduce the impracticality of manual process and offer practicality to customers in order to perform their banking transactions without have to queue at bank over the counters that are time-consuming and inefficient.

Table 1
Mobile Banking Top Brand Award

No.	Bank	TBI	TOP
1.	BCA m-banking	44,5%	TOP
2.	BRI Mobile	17,0%	TOP
3.	Mandiri m-Banking	16,6%	TOP
4.	BNI Mobile	12,3%	
5.	CIMB Niaga Mobile	3,4%	

Source: topbrand-award-2019.com

The table above shows that the data of bank's mobile banking service providers ranked among the top 5 best mobile banking prefered by customer on 2019 survey according to the Top Brand Award. The users of BCA mobile banking service have around 10 million downloaders on the Google Playstoreand App Store application, thus BCA mobile banking has won the top ranking brand award in the e-channel category with the percentage of 44.5%, and followed by BRI mobile banking as the second top brand ranking with the percentage of 17.0% and in the third rank is Mandiri mobile banking with the percentage of 16.6%.

One of the banks that provides mobile banking services is Bank Mega. To compete and provide better services to the customer, Mega Mobile is an electronic banking service provided by Bank Mega to serve customers to access their accounts and conduct all banking transactions by sending transaction instructions from their mobile phone. (bankmega.com)

Mega Mobile is not included in the top brands and based on the preliminary survey done on 30 customers of Bank Mega as the respondents have found out that there are several deficiencies from Mega Mobile system which eventually made them leave the application. The purpose of this research to investigate anffind out why customer is not using this Mega Mobile banking services.

Research Gap

Based on several discussions from the previous researches, where according to Ravichandran et al (2016) explains that commercial banks must show their customers the benefits they provide by adopting and using mobile banking rather than using conservative banking methods. Haremilana (2017) explained that the results of the study concluded that the volume of mobile banking transactions had a positive influence on the financial performance of Unguka Bank. Tam & Oliveira (2017) concluded that the topic of m-banking adoption and behavioral interest dominates most of the research, but found very few studies about post adoption. And the most significant way to adopt m-banking is perceived ease of use and perceived usefulness. Puriwat&Tripopsakul (2017) revealed that banks must emphasize strategies to improve the perception of the perceived usefulness of mobile banking by considering these factors. This study is also one of the first to examine the combined TAM and MSQ model in the context of m-banking adoption. Krisnanto (2018) examines the lack of facilities in digital banking, namely small banks still use digital banking as an alternative to attract customers, the front-page display is too confusing, often unstable, and security is not guaranteed. Maseke (2018) explained that banks should be able to improve mobile banking services that can provide consumers to find out what their expectations are and whether they will be satisfied with the services provided by banks. Johannes et al (2018) explained that the research conducted had a positive influence between usability, customer satisfaction, customer service and trust in the loyalty of the use of mobile banking. Aldiabat et al (2019) confirmed that finding that the Access Supportive factor of mobile banking is very influential on user satisfaction related to mobile banking.

Based on the results of studies of from several previous studies on the mobile bankingapplication, it was revealed thatmost of the research are analysing more on the theoretically side that show the research gap, in

this research the author will put more efforts on the empirical study based on the field observations and the methodological study based on the constructed variables of perceived ease of use, perceived usefulness, perceived value, trust and interntion to use, where generally from the research are theoretically explained which is a research gap that can be found, so the author feel the need to conduct research and study empirically through methodology of the interest in using mobile banking applications whether it is the perceived ease of use, perceived usefulness or the perceived valueand the trustworthiness of the system that influence the customer intention to use the mobile banking application.

II. Literature Review

Perceived Ease of Use

Gunawan et al (2019) explain in their research that perceived ease of use is the level or situation where someone believes that using a particular system does not require any effort (free of effort). The intensity of use and interaction between users and the system can also indicate ease of use. Perceived ease of use can be measured by the following indicators: easy to learn, easy for users, and easy to operate.Perceived ease of use is defined as the level of trust of individuals who use new technology will be free from difficulties (Davis, 1989). This has a strong influence on behavioral intentions on information technology adoption. If a technology is perceived as easy to use, people will choose to implement it. The application of ease of use in the context of research is that customers believe through the internet will be flexible in making use of, easy in learning the use of applications.

Perceived Usefulness

Rekarti&Hertina (2014) explained that perceived usefulness is something that states individuals believe that the use of a particular technology will improve the performance of individuals. Perceived usefulness are the perceptions of usefulness defined as a measure where the use of a technology is believed to bring usefulness to those who use it.According to Kotler & Armstrong (2016:228) that a strong form of segmentation is to group buyers based on the different usefulness they seek from a product. The main usefulness sought by consumers in the product class, the type of consumers who look for every benefit, and the main brands that provide every benefit.

Trust

Budiantara et al (2019) explain that Trust is "the willingness of consumers that depend on other parties and be vulnerable to other parties' actions during a certain process, with the hope that the other party will adopt acceptable practices and will be able to provide the products and services that they have promised". According to Kotler & Armstrong (2016:181) that trust is a descriptive thought that someone has about something. Trust may be based on real knowledge, opinions, or faith and may or may not bring about emotional. Marketers will be interested in the trust that people formulate about certain products and services because this trust shape the image of products and brands that influence consumer buying behavior.

Intention to Use

Rekarti&Hertina (2014) explained that interest in using is intention, generally defined as a deep desire to do something that is preferred. An individual who knows information about an online site can make him interested to do something related to which causes a sense of interest.According to Kotler & Armstrong (2016:185) that consumers can form purchase and use interests based on factors such as expected income, expected prices, and expected product benefits. However, unexpected events can change your purchase and usage interests. As such, preferences and even interest in buying and using do not always result in actual purchasing and usage choices.

Research Hypothesis and Framework
1. **The influenceofperceivedeaseofusetowardstrust**
   Gunawan et al (2019) explain in their research that perceived ease of use is the level or situation where someone believes that using a particular system does not require any effort (free of effort). Budiantara et al (2019) explain that Trust is "the willingness of consumers that depend on other parties and be vulnerable to other parties' actions during a certain process, with the hope that the other party will adopt acceptable practices and will be able to provide the products and services that they have promised". Thus, the hypotheses that can be formulated in this study are as follows:
   H_1: The influence of perceived ease of use towards trust.
2. **The influenceofperceivedusefulnesstowardstrust**
   Rekarti&Hertina (2014) explained that perceived usefulness is something that states individuals believe that the use of a particular technology will improve the performance of individuals.Budiantara et al (2019)

explain that Trust is "the willingness of consumers that depend on other parties and be vulnerable to other parties' actions during a certain process, with the hope that the other party will adopt acceptable practices and will be able to provide the products and services that they have promised". Thus, the hypotheses that can be formulated in this study are as follows:

H_2: The influence of perceived usefulness towards trust.

3. The influenceofperceiveeaseofusetowardsintentiontouse

Gunawan et al (2019) explain in their research that perceived ease of use is the level or situation where someone believes that using a particular system does not require any effort (free of effort).Rekarti&Hertina (2014) explained that interest in using is intention, generally defined as a deep desire to do something that is preferred. An individual who knows information about an online site can make him interested to do something related to which causes a sense of interest.Thus, the hypotheses that can be formulated in this study are as follows:

H_3: The influence of perceived ease of use towards intention to use.

**4. The influenceofperceivedusefulnesstowardsintentiontouse**

Rekarti&Hertina (2014) explained that perceived usefulness is something that states individuals believe that the use of a particular technology will improve the performance of individuals.Rekarti&Hertina (2014) explained that interest in using is intention, generally defined as a deep desire to do something that is preferred. An individual who knows information about an online site can make him interested to do something related to which causes a sense of interest.Thus, the hypotheses that can be formulated in this study are as follows:

H_4: The influence of perceived usefulness towards intention to use.

5. The influenceoftrusttowardsintentiontouse

According to Budiantara et al (2019) explain that Trust is "the willingness of consumers that depend on other parties and be vulnerable to other parties' actions during a certain process, with the hope that the other party will adopt acceptable practices and will be able to provide the products and services that they have promised". Rekarti&Hertina (2014) explained that interest in using is intention, generally defined as a deep desire to do something that is preferred. An individual who knows information about an online site can make him interested to do something related to which causes a sense of interest.Thus, the hypotheses that can be formulated in this study are as follows:

H_5: The influence of trust towards intention to use.
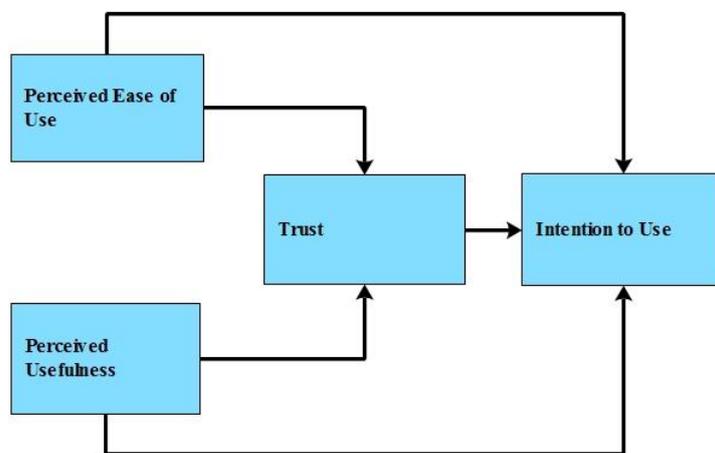
Figure 3
ResearchFramework

III. Methodology

The research in this study isbased onstrategicmarketing management approach that includes the operationalization variables, data collectionmethodandinformationcollection, definingthepopulation, calculatingthesamplesizeand sampling techniques. The design of the analysis conducted in the testing research hypothesis is by conducting the study of the customers ofMega Mobile bankingapplication in Jakarta, Indonesia. This research begins with the preliminary research done through 30customers as the respondent and follow by formulating constructs of the research variables.

The formulation and purpose of this study is to describe and reveal the interrelationship between the research variables explained above. This research is using descriptive and verification method with the type of causal investigation on the relationship and influence between the exogenous and endogenous variables.

The processofobservation in thisresearchisusingtime horizon withcrosssection/oneshot, thecollective data isobtainedthroughtheresearchdone in 2020, the unit oftheanalysisis Mega Mobile banking application located in Jakarta, Indonesia. The observation unit is the customers usingMega Mobile banking application located around Jakarta. The designofanalysisusedistotestthehypothesisandtoexaminetherelationshipbetweentheresearchvariablesbyusing*PartialLeastSquare* (PLS), oneofthealternativemethodofstructuralanalysisfrom*StruturalEquation Modeling* (SEM).

The validity testing wasdonebyusingthesampleof236respondentsrandomlyonthecustomers of Mega Mobile banking application. The attempt of this validity testing is to find out the eligible of the selected items including the overall data collection process.

The reliability test of this research data is using Cronbach's Alpha coefficient method. The Cronbach's Alpha coefficient is the reliability coefficient most commonly used because coefficient will indicate the variance of items with either correct or incorrect format such as Likert scale format. The Cronbach'sAlphacoefficientismostly used to evaluate internal consistency.

IV. Results and Discussion

Results

The results of descriptive analysis conducted on the customer ofMega Mobile banking application to find out the intention to use the mobile banking application based on theperceived ease of use and the perceived usefuless of the mobile banking application. Based on the above-mentionedindependent variable and then to find out the most significant influence of the variables towards the dependent variable of intention to use of the customers against the mobile banking application.

The measurement model of analysis above showed the link between manifest varibles (indicators) and each of the latent variables. The analysis of the measurement model is to test the validity and reliability of each of the dimensions and the indicators utilized to measure the variables constructed earlier. The analysis of the measurement model will describe the value of discriminant validity by looking at the value of square root of Average Variance Extracted (AVE) with the suggestion value above 0,5, loading factor (>0.5), and constructed Composite Validity and Reliability (Cronbach's Alpha >0.70), are concluded that the dimensions and indicators are classified as reliable. As showed below:

Table2
Goodness of FitModel (GoF)

Variable	AVE	Composite Reliability	Cronbach's Alpha	R Square	Q Square
Perceived Ease of Use	0,676	0,932	0,932	-	0,657
Perceived Usefulness	0,650	0,949	0,940	-	0,554
Trust	0,615	0,946	0,938	0,523	0,467
Intention to Use	0,718	0,953	0,943	0,585	0,216

Source: From Data Processing(2020)

The value of R^2 shows that the criterion is strong, with large Q value, this figure conclude that the propose model are supported by the empirical research classified as *fit*. Similarly, the value of AVE is >0.5, which indicate that all variables in the model are estimated to meet the cirteria of discriminant validity. The value of both Composite Reliability and Cronbach's Alpha for each of the variables are >0.70, which means that all the researched variables are classified as reliable and the outer model of this research is also classified as *fit*.

The result of measurement based on the data processing of model analysis on the dimensions indicates that the overall indicators which were processed above are classified as valid, as most of the value from the loading factors are greater than 0.70.

The measurement model of latent variables against the dimensions explain the validity of the dimensions in order to measure the research variables. The following table shown below present the results of the measurement model analysis of each latent variable against the dimensions.

Table3
Loading Factor Between Latent Variables and Dimensions

Latent Variables-Dimensions	Loading factor (λ)	Standard Error (SE)	T *Statistics* (|λ /SE|)
Perceived Ease of Use → Easy to Learn	0.826	0.064	12.824
Perceived Ease of Use → Easy to Use	0.754	0,013	15.651
Perceived Ease of Use → Easy to Operate	0.861	0,043	18.743
Perceived Usefulness → Ease	0.850	0.043	17.596

Perceived Usefulness → Advantege	0.851	0.086	20.428
Perceived Usefulness →Allocate	0.746	0.023	21.682
Trust → Integrity	0.719	0.056	24.539
Trust → Honesty	0.819	0.038	22.740
Trust → Goodness	0.852	0.082	22.462
Intention to Use → Expected Benefits	0.781	0.089	17.659
Intention to Use → ExpectedUsability	0.810	0.049	25.639
Intention to Use → Expected Profit	0.867	0.048	15.736

Source: From Data Processing(2020)

The results of the measurement model analysis of the research variables against the dimensions shows that almost all of the dimensions are valid with the value of t count >t table (2.01).

The estimated value for the path analysis in the structural model must be significant. This significant value can be obtained by the bootstrapping procedure. The significance of the hypothesis is by looking at the value of the parameter coefficient and the significance value of the T-statistics on the bootstrapping algorithm report. To find out the significant or insignificant is seen from the T-table at alpha 0.05 (5%) = 1.96. Then, T-tables are to compare with the T-counts (T-statistics) as explained below.

Table 4
The Result of Hypothesis Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
PerceivedEaseofUse→Trust	0,319	0,338	0,179	4,681	0,012
PerceivedUsefulness→Trust	0,346	0,369	0,184	5,428	0,035
PerceivedEaseofUse→IntentiontoUse	0,330	0,331	0,156	2,129	0,021
PerceivedUsefulness→IntentiontoUse	0,236	0,034	0,163	2,844	0,000
Trust→IntentiontoUse	0,018	0,023	0,051	7,347	0,023

Source: From Data Processing(2020)
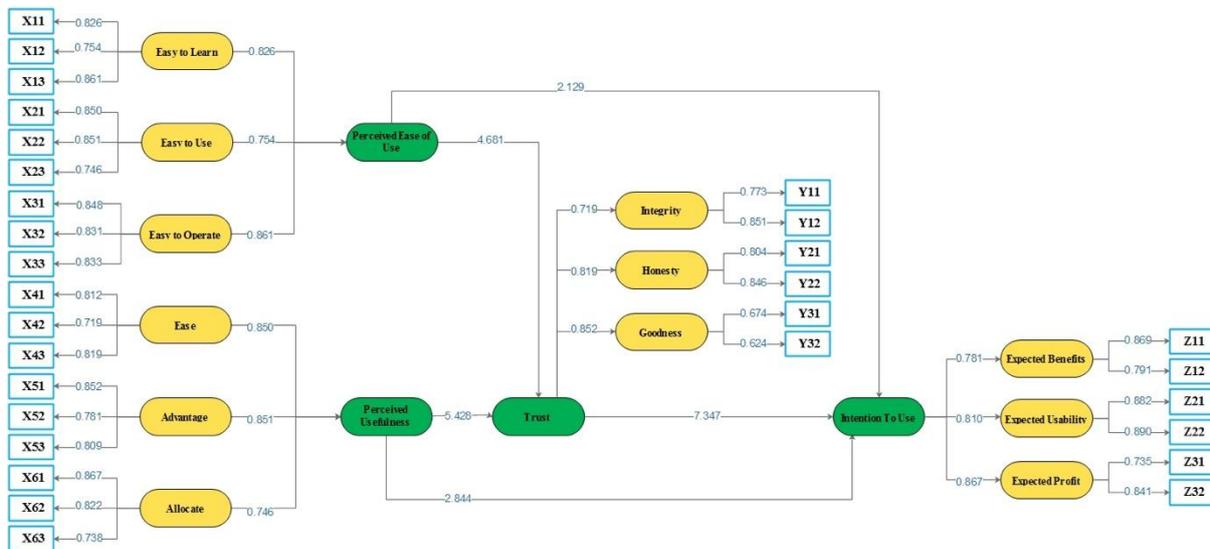
Figure 4. Hypothesis Testing
Source: From Data Processing (2020)

Fromtheresultsofhypothesis testing, itwasrevealedthatperceived usefulness has thehighestinfluenceonintention to usecomparedtoperceived ease of use. The direct effect of perceived usefulness has thehighestinfluenceagainst intention to use ratherthan perceived ease of use. Trustisalso animportantfactor in determiningtheeffect of intention to use the mobile banking application.
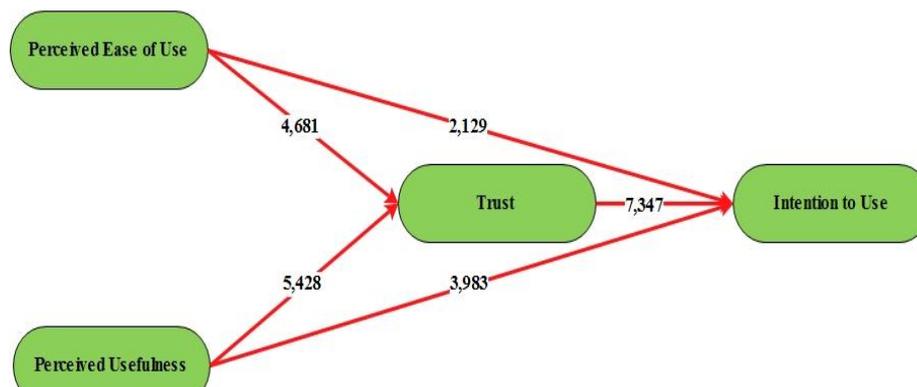
Figure5
Testing Result

Source: From Data Processing (2020)

Basedonthe testing resultsabove, theresearchvariablesindicatethatperceived usefulness has themostsignificantinfluenceonthe variable trust as theinterveningvariable with the figure of5,428, comparetovariable of perceived ease of use with the figure of 4,681. The directeffectofperceived usefulnesscontributethe highestinfluencetowardsintention to usewith thefigure of3,983comparetothedirecteffectofvariableperceived ease of use with the figure of 2,129.The variable trust as the intervening variable also has a positive effect on intention to use with the figure of 7,347 which means the intervening variable has a significant effect on the intention to usethe mobile bankingapplication.

Discussion
1. **The influenceofperceivedeaseofusetowardstrust**
Based on thetestingresults, itshowsthatperceivedeaseofusehas a positive andsignificantinfluencetowardsintentiontouse. The resultsoftheanalysisshowthatthe T-statisticvalueis 4,681withthe original sample 0,179. The Y-statisticsvalueis larger thanthe T-table 1,96 and original sample is positive whichmeansthatthecustomerofMega Mobile bankingneedthetrustworthinessoftheapplicationeventheapplicationofferedperceivedeaseofuse on the mobile bankingapplication.

2. **The influenceofpercivedusefulnesstowardstrust**
Based on thetestingresults, itshowsthatperceivedusefulnesshas a positive andsignificantinfluencetowardsintentiontouse. The resultsoftheanalysisshowthatthe T-statisticvalueis5,428withthe original sample 0,184. The Y-statisticsvalueis larger thanthe T-table 1,96 and original sample is positive whichmeansthatthecustomerofMega Mobile bankingneedthetrustworthinessoftheapplicationeventheapplicationofferedperceivedusefulness on the mobile bankingapplication

3. **The influenceofperceivedeaseofusetowardsintentiontouse**
Based on thetestingresults, itshowsthatperceivedeaseofusehas a positive andsignificantinfluencetowardsdecisiontouse. The resultsoftheanalysisshowthatthe T-statisticvalueis2,129withthe original sample 0,156. The Y-statisticsvalueis larger thanthe T-table 1,96 and original sample is positive whichmeansthatthecustomersofMega Mobile bankinghastheintentiontousebased on theperceivedeaseofuseofferedbyMega Mobile bankingapplication.

4. **The influenceofperceivedusefulnesstowardsintentiontouse**
Based on thetestingresults, itshowsthatperceivedusefulnesshas a positive andsignificantinfluencetowardsdecisiontouse. The resultsoftheanalysisshowthatthe T-statisticvalueis2,844withthe original sample 0,163. The Y-statisticsvalueis larger thanthe T-table 1,96 and original sample is positive whichmeansthatthecustomersofMega Mobile bankinghastheintentiontousebased on theperceivedusefulnessofferedbyMega Mobile bankingapplication.

5. **The influenceoftrusttowardsintentiontouse**
Based on thetestingresults, itshowsthatintentiontousehas a positive andsignificantinfluencetowardsdecisiontouse. The resultsoftheanalysisshowthatthe T-statisticvalueis7,347withthe original sample 0,051. The Y-statisticsvalueis larger thanthe T-table 1,96 and original sample is positive whichmeansthatthecustomersofMega Mobile bankinghastheintentiontousebased on thetrustworthinessofMega Mobile bankingapplication

V. Conclusion, Implication and Limitation

Conclusion

The researchhypothesisisconstructedfromthis study isbasedonthefourresearchvariables:perceived ease of use and perceived usefulnessas theindependentvariables, intention to use as thedependentvariableandtrust as theinterveningvariable. Basedontheresultsoftheaboveframework, itcanbeconcludedthatperceived usefulness has the highest influence on intention to use compare to variableof percieved ease of use. Perceived usefulness has the highest influence directly to intention to use compare to the variable ofperceived ease of use.

The objectivesofthisresearchistofindouthow does theMega Mobile bankingapplication attract the customers to chooses their application compare to the rest of the competitors. This research has constructed four researched variables to find out the intention to use of Mega Mobile banking application.

Basedonthehypothesis testing, itcanbeconcluded as follows:

1. Customers choose Mega Mobile banking application as their mobile banking application because of the perceived usefulnessof the application and preventing from coming down to the bank.
2. Customers understand that Mega Mobile banking application is easy to be used to perform their banking activities.
3. Customers also need the trust of Mega Mobile banking application before they prefer to use the application.
4. The finding concluded from the analysis that customers of Bank Mega are leaving the mobile banking application because of the difficulty to access the application.
5. The finding also found out that Mega Mobile banking application have several deficiencies such as: frequent connection failure, limited bankingservices and imperfect system.

Implication

The study of this research has generated several theoretical and practical implications such as:

1. The constructed variables of perceived ease of use and perceived usefulnesswhich have positive and significant effect towards the trustworthiness of the mobile banking application. This result has strengthened and enhance the amount of scientific literature within the scope of strategic marketing concept. The results show that strategic marketing concept can help to participate and contribute on the competitive advantage compare to the competitors.
2. The results of this study also indicate that the variables of perceived ease of use and perceived usefulness have positive and significant effect towards the intentionto use of the mobile banking application. This result has strengthened and enhance the amount of scientific literature within the scope of strategic marketing concept. The results show that strategic marketing concept can help the customer to choose and decide which application they are going to choose.
3. The results of this study also indicate that the variables of perceived ease of use and perceived usefulness have positive and significant effect towards the intentionto use in relating to the trust of Mega Mobile banking application as the intervening variable. This result has strengthened and enhance the amount of scientific literature within the scope of strategic marketing management and also pointed out that applying strategic marketing is one of the ways to help how to compete with the competitors to win the competitions to acquire the competitive advantage of the company.

Limitation

This study is limited to analysingthe customers who choose Mega Mobile bankingas theirmobile banking application. This research is also limited with the variable of perceived ease of use and perceived usefulness concerning the intention to use of the digital payment application, there might be further analysis of variables with a larger population coverage. There are further investigate that can be done concerning the advantage and disadvantages of the mobile banking application and also the security of the system wise.

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