

The Influence of Perceived Trust, Perceived Ease of Use, Perceived Benefits, Perceived Risk, Perceived Service Quality and WOM on Interest in Using Mobile Banking at BUMN Bank

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Abstract

This research was conducted with the aim of measuring perceptions of trust, perceived ease of use, perceived benefits, perceived risks, perceived service quality and positive of mouth (WOM) on online customer interest using the Structural Equation Model (SEM) method. This type of research is descriptive quantitative. Data collection techniques use questionnaires, observation and documentation. The sample used was 243 respondents. The data analysis technique uses Structural Equation Model (SEM) analysis with the help of SmartPLS version 3. The research results show that perception of trust, perception of risk and perception of service quality have no effect on interest in using this mobile banking application, in fact it does not always go hand in hand with customer enthusiasm (interest). BRI, BNI, BTN and Mandiri banks in Bekasi City. Perception of user convenience greatly influences interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. Perceived benefits influence interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. Word of Mouth (WOM) influences interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City

Keywords *Trust, Usefulness, Ease of Use, Risk, Service Quality, Word of Mouth (WOM) and Interest*

INTRODUCTION

A bank is a financial institution that plays an important role in a country's economy. The more the banking industry develops, the better the people's economic growth will be. Banks as financial institutions function to collect and distribute funds to the community in order to increase equality, economic growth and national stability towards improving the welfare of the people (Triandaru, 2006).

Realizing the ideals of a prosperous society through banking in the era of fast-paced information technology, it is important for banks to keep up with technological developments. Technological advances in the field of communications, especially the internet and mobile phones, have a great influence on the development of payment systems (Suwarman, 2011). One of the technological advances in the banking sector is the presence of a service called Electronic Banking or e-banking for short.

Mobile banking services make it easy for customers to carry out banking transactions such as checking balances, transferring between accounts, etc. (Syaefullah & Mubiyantoro, 2015). Apart from that, the benefits for customers include: provides convenience and speed, transactions can be carried out anywhere and at any time, saving costs and time, transactions can be carried out such as checking balances, transferring payments, and purchasing without leaving the house or going to the bank simply by accessing a smartphone (Habibi, 2014).

In reality, the benefits and convenience of using this mobile banking application do not always go hand in hand with consumer enthusiasm (interest) in using the application.



According to Sunendar (2011) interest is a combination of desire and willingness that can develop. Someone will carry out a behavior if they have the desire or interest to do it. Asking to use a new technology, in this case mobile banking, can be influenced by several factors. Among them are the customers' own perceptions of the mobile banking application.

Perceived usefulness is a person's belief in the benefits that arise as a result of using a technology. Perceived ease of use is the extent to which a person believes that using a technology is effortless, which means it is easy to use. Meanwhile, risk perception is a consumer's feeling of uncertainty regarding the decisions they make (Laksana, 2015).

The research results show that perceived usefulness, perceived ease of use, perceived security have a significant effect on customer interest in using mobile banking at Bank Rakyat Indonesia (BRI) Rembang Central Java Branch Office, while the one that has the most dominant influence is reception of suitability (Laksana, 2015). Different research results were shown by Susanti (2015), who stated that perceived usability does not have a significant effect on interest in using BRI Syariah mobile banking for the Yogyakarta regional office.

Based on the description above, this research aims to determine the results of the analysis of the influence of perceived trust, perceived ease of use, perceived benefits, perceived risk, perceived service quality and positive of mouth (WOM) on online customer interest using the Structural Equation Model method.

METHOD

This research uses explanatory methods in a quantitative research approach. The total sample was 240 BRI, BNI, BTN and Mandiri Bank customers in Bekasi City.

Data collection techniques used questionnaires, observation and documentation. Hypotheses were tested using Structural Equation Model (SEM) analysis.

RESULTS AND DISCUSSION

Respondent Description

Based on the results of the questionnaire data, it shows that the respondents were 140 568% male, while 103 (42%) were female. So it can be concluded that the dominant gender is male. Meanwhile, according to the age category 17-34 there were 95 (39%), 25-30 years old 95 (39%), 31-40 years old 90 (37%), finally 25 (10%) aged >40 years. So it can be concluded that the dominant population is 25-30 years old. Based on length of use of mobile banking < 1 year as many as 53 (22%), 1-5 years as many as 120 (49%), and > 5 years as many as 70 (29%). So it can be concluded that most customers use it in the range of 1-5 years.

Outer Model

This outer model connects all manifest or indicator variables with the latent variables. Following are the results of the outer model:

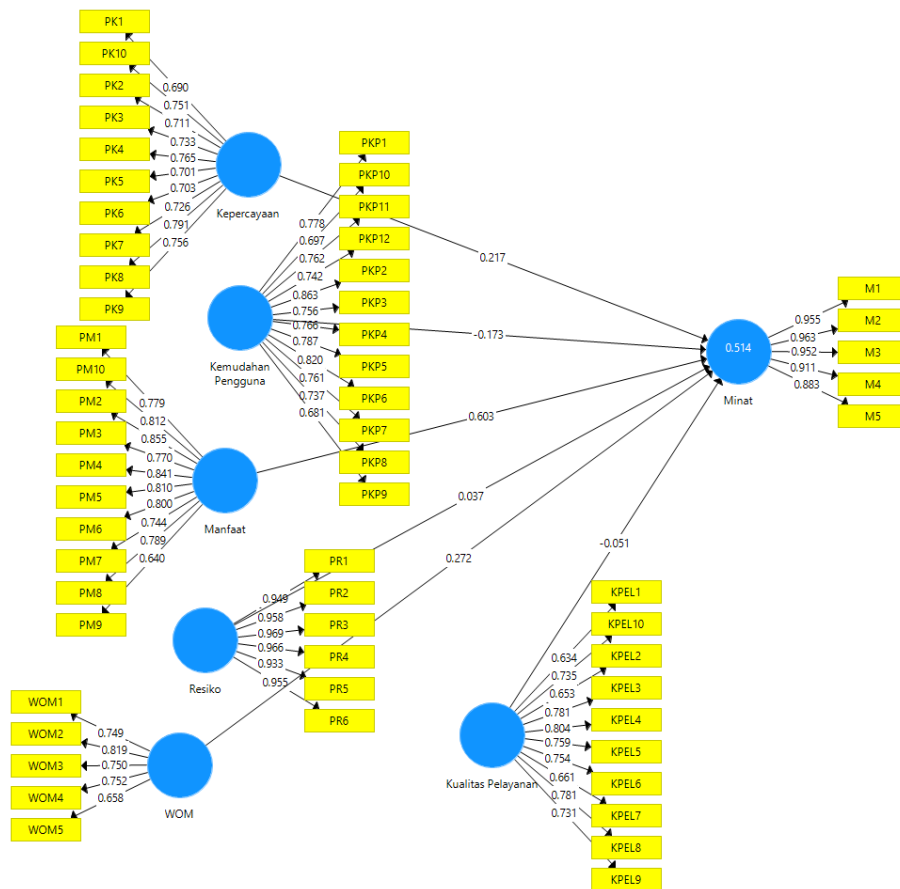


Figure 1. Outer Model

1) Convergent Validity

A measurement item can be said to meet convergent validity if it is $>0.6-0.7$. The research results show that the results of the outer loading test for each variable for each indicator have a value of >0.7 , so it can be said to be valid.

2) Discriminant Validity

Another validity measurement is carried out by comparing the square root of average variance extracted (AVE) value for each construct, with the correlation between other constructs in the model. The AVE test results show that each construct has a value greater than 0.5. So it is said to meet eligibility standards.

3) Internal Consistency

The basis for the conclusion of the reliability test is if the composite reliability is ≥ 0.6 and Cronbach's alpha ≥ 0.6 (Hair et al. 2017). The results of the internal consistency reliability values in the table show that perception of trust, perception of ease of use, perception of benefit, perception of risk, perception of service quality, WOM and customer interest each have a Cronbach alpha value > 0.7 , rho_A > 0.70 . composite reliability > 0.6 . So it can be concluded that all variables have a high level of reliability and can be continued to the next testing stage:



Table 1. Internal Consistency Reliability Values

Latent Variables	Cronbach's Alpha	Rho_A	Composite Reliability
Trust	0.905	0.905	0.921
User Ease	0.935	0.940	0.944
Benefit	0.930	0.935	0.941
Risk	0.981	0.986	0.984
Service quality	0.903	0.907	0.920
WOM	0.803	0.818	0.863
Interest	0.963	0.964	0.971

Source: Data Processing Results with SmartPLS ver.3.2.1 (2023)

Inner Model (Hypothesis Test)

The evaluation stage of the structural model (inner model) consists of testing the goodness of the model (model fit) and hypothesis testing. The model goodness-of-fit test was carried out by paying attention to the R-square (R2) and Q-square (Q2) values. Partial hypothesis testing is carried out by paying attention to the significance value of the relationship between variables.

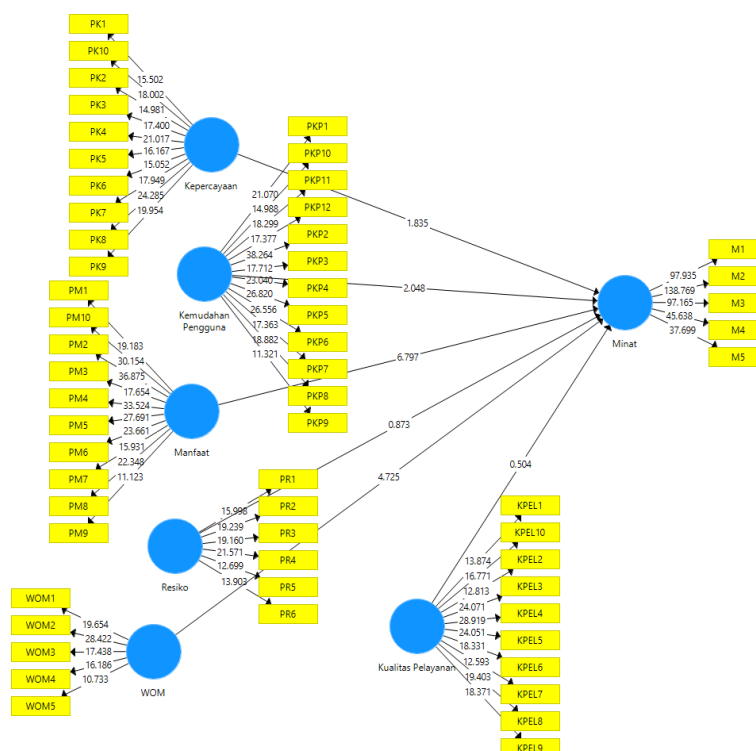


Figure 2. Inner Model (Hresults of the Bootstrapping Process)

Table 2. Relationship between variables

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Trust -> Interest	0.217	0.226	0.118	1,835	0.067
User Ease -> Interest	-0.173	-0.168	0.085	2,048	0.041
Benefits -> Interests	0.603	0.593	0.089	6,797	0,000
Risk -> Interest	0.037	0.042	0.043	0.873	0.383
Service Quality -> Interest	-0.051	-0.052	0.101	0.504	0.614
WOM -> Interests	0.272	0.270	0.058	4,725	0,000

Source: Data processing, 2023

The first hypothesis tests perceptions of trust in interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. The test results show a P value of 0.067 > 0.05, so it can be concluded that there is no influence of perceived trust on interest in using Mobile Banking. So, the hypothesis is rejected.

The second hypothesis tests users' perceived ease of use of BRI, BNI, BTN and Mandiri Bank Mobile Banking in Bekasi City. The test results show a P value of 0.041 < 0.05, so it can be concluded that there is an influence of perceived user convenience on interest in using Mobile Banking. So, the hypothesis is accepted.

The third hypothesis is perceived usefulness of interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. The test results show a P value of 0.000 < 0.05, so it can be concluded that there is an influence of perceived benefits on interest in using Mobile Banking. So the hypothesis is accepted.

The fourth hypothesis tests risk perceptions on interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. The test results show a P value of 0.383 > 0.05, so it can be concluded that there is no influence of risk perception on interest in using Mobile Banking. So the hypothesis is rejected.

The fifth hypothesis tests the relationship between perceived service quality and interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. The test results show a P value of 0.614 > 0.05, so it can be concluded that there is no influence of perceived service quality on interest in using Mobile Banking. So the hypothesis is rejected.

The sixth hypothesis tests the relationship between Word of Mouth (WOM) and interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. The



test results show a P value of $0.000 < 0.05$, so it is concluded that there is an influence of Word of Mouth (WOM) on interest in using Mobile Banking. So the hypothesis is accepted.

Based on hypothesis testing, it shows that the variable that has the greatest influence on customer interest is User Ease, where the sig value is greater than the other variables, namely 0.041

The Influence of Perceived Trust on Interest in Using Mobile Banking

The research results show that trust has no effect on interest in using Mobile Banking for BRI, BNI, BTN and Mandiri Banks in Bekasi City, where the P value is $0.067 > 0.05$. In general, consumer trust can be a key factor influencing their interest in using mobile banking services. But trust still may not have an impact if users experience problems or difficulties with Mobile Banking, even though they have trust in the bank, this can affect customers' interest in continuing to use the service.

The results of this research are in line with the findings of Aziz & Hendrastyo (2019) that trust has no effect on customers' interest in saving at the bank. This is different from Susanti's (2015) findings that the perception of trust variable has a significant effect on interest in using mobile banking.

The Influence of Perceived Ease of Use on Interest in Using Mobile Banking

The research results show that the perception of user convenience influences interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. Where the P value is $0.041 < 0.05$. Perceived ease of use refers to the extent to which users perceive that using Mobile Banking services is easy and without difficulty. If users feel that Mobile Banking is easy to access and use, this can increase customer interest. Ease of accessibility and affordability are important factors in making such services more attractive.

This finding is supported by research by Febriyani (2018), that the results of perceived ease of use influence interest. Nurmalia & Wijayanti (2018) also found that indirectly, ease of use is a consideration for consumers before shopping online.

The Influence of Perceived Benefits on Interest in Using Mobile Banking

The results of the research show that perceived benefits influence interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. Where the P value is $0.000 < 0.05$. Benefits are a key factor that can have a significant influence on interest in using Mobile Banking. This concept is in line with the Technology Acceptance Model (TAM), which states that users will be more likely to accept and use technology if they believe that the technology provides significant benefits. The benefit of being able to access accounts and make transactions anytime and anywhere via mobile devices is a big draw for users. If users feel that Mobile Banking provides easy access, their interest in using it will increase.

In line with Laksana's (2015) findings that the variables of perceived usefulness, perceived ease of use, perceived risk and perceived suitability separately (partially) have a significant effect on interest in using mobile banking. The research results are also supported

by Faradila & Soesanto (2016) that one of the uses of a website for users is that they don't need to come directly to a conventional shop, just by using the internet, they can make transactions for the products/services they need. Nurmalia & Wijayanti (2018) state that perceived convenience influences consumer interest.

The Influence of Risk Perception on Interest in Using Mobile Banking

The research results show that risk perception has no effect on interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. Where the P value is $0.383 > 0.05$. Risk perception is a key factor that is generally taken into account in the context of technology acceptance, including the use of Mobile Banking. In the Technology Acceptance Model (TAM) and other acceptance models, perceived risk is often considered an obstacle to technology adoption. However, the risk may not have an impact because the user is quite confident in the Bank's security system. In addition, user education and awareness of online security can influence risk perceptions.

The findings of this research are in line with Laras' (2021) findings that perceived risk does not have a significant effect on online purchasing decisions. . I Putu, I Putu, & I (2016) and Fitriani, H (2017) stated that risk perception has no effect on online purchasing decisions.

The Influence of Perceived Service Quality on Interest in Using Mobile Banking

The results of the research show that perceptions of service quality do not influence interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. Where the P value is $0.614 > 0.05$. As a general principle, perceived service quality can influence interest in using Mobile Banking. However, in specific conditions it shows that perceived quality has no effect because each bank has the same features and services, so consumers do not assess that there are many differences in service. In addition, some users do not consider service quality as a critical factor in the decision to use Mobile Banking. Customers focus more on other aspects such as comfort, speed, or certain features.

The results of the questionnaire show that the lowest mean is that BRI, BNI, BTN and Mandiri mobile banking have responsive customer service, this means that customers think that the bank's CS is not very responsive in handling customer complaints. Meanwhile, the highest mean is that BRI, BNI, BTN and Mandiri mobile banking have complete menus. This means that customers assess the features in mobile banking as being able to meet their banking service needs.

This is in line with Widayat's (2021) findings that service quality has no effect on consumer buying interest, price has no effect on consumer buying interest. This research is not in line with research by Fandy Tjiptono (2011) that services provided by managers or companies that exceed consumer expectations and desires will attract consumer decisions to use the company's products or services.



The Influence of Positive Word of Mouth (WOM) on Interest in Using Mobile Banking

The research results show that Word of Mouth (WOM) influences interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. Where the P value is $0.000 < 0.05$. This is because recommendations from friends, family or business colleagues are often considered reliable sources of information. If someone hears positive experiences with Mobile Banking from others, they may be inclined to feel more confident and confident about trying the service. In terms of interest in using Mobile Banking, customers consider personal experiences and recommendations from people they know to be more valuable than official advertising or promotions from the bank. Personal recommendations can give the use of Mobile Banking a stronger legitimacy.

This finding is in line with research by Ika Maret Tiana, RR Yulianti Prihatiningrum, Ahmad Rifani (2019) that the Benefits Offered by Mobile Banking Applications influence Customer Satisfaction, Trust, Loyalty and Positive Word of Mouth (WOM).

CONCLUSION

Based on the research results, the conclusions of this research are as follows:

1. Trust has no effect on interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. Perception of ease of use influences interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. Perceived benefits influence interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. Risk perception has no effect on interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. Perceptions of quality and service do not influence interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City. Word of Mouth (WOM) influences interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City.
2. The variable that has the greatest influence on interest in using Mobile Banking at BRI, BNI, BTN and Mandiri Banks in Bekasi City is the ease of use variable.

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