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THE ANALYSIS OF MOBILE BANKING ACCEPTANCE FOR TRADITIONAL PRIVATE BANK CUSTOMERS IN INDONESIA

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ABSTRACT

Many banks have improved digital customer service through mobile banking, including private banks and government banks. The development of mobile banking in Indonesia is very massive, starting with the COVID-19 pandemic. However, not all customers want to take full advantage of mobile banking. This research aims to analyze the factors that influence mobile banking adoption. The subjects of this research are private customers aged over 20 years. Research that uses primary data by distributing questionnaires with the variables Perceived Usefulness and Perceived East to Use with Attitude as a mediating variable. Data collection used the convenience method and continued with the snowball method. A valid questionnaire was used by 99 respondents, then analyzed using path analysis. The research results show that perceived usefulness influences mobile banking adoption, but is different from Perceived Ease to Use. The conclusions obtained from this research indicate that customers have felt the benefits of mobile banking, but customers still need effort or are not yet comfortable in operating it. The implication of this research is that banks still have to develop mobile banking systems or applications in order to simplify mobile banking operations according to the characteristics and conditions of their customers.

Keywords: *Traditional Private Bank, Mobile Banking, Perceived Usefulness, Perceived Ease to Use, Intention to Use*

1. INTRODUCTION

In an increasingly digital era, technological developments are increasingly felt by all levels of society in Indonesia in carrying out daily activities in various aspects, one of which is carrying out banking activities. Advances in information technology in the digital era have resulted in an increase in smartphone users which automatically motivates increased demand for more practical services by consumers. The use of smartphones is followed by the rapid development of information technology in the form of applications (Lai, 2017).

Banks see technological development as an opportunity to improve their business through improving services and company operational efficiency. Banks can carry out many innovations in terms of products, services and business processes. One of the innovations carried out by banks is by creating online services, one of which is mobile banking services. Mobile banking is a service for customers to make it easier to carry out banking transactions using a cell phone (Raza et al, 2019), in this case using a smartphone, considering that banking activities are a sector that is very important for people's daily lives (Haritha, 2022) nowadays, especially in modern society which is triggered by advances in information technology (Usman et al, 2020). Currently, mobile banking services have changed the banking operational landscape which can increase the customer base, reduce costs, which ultimately increases profitability (Shama & Khurama (2022). On the customer side, mobile banking provides the benefits of accessibility without being limited by time and place (Priya et al, 2018).

The use of mobile banking in developing countries has the potential to provide banking facilities to individuals who more often carry out cash transactions (underbanked). The payment process between banks, customers and between customers has changed with the existence of the mobile banking system (Sing et al, 2022), especially seen in the millennial generation and young customers who are increasingly using digital banking services (Payne et al al, 2018). However, in developing countries, mobile banking has unique characteristics (Kajela & Porath (20221), namely customers can access banking facilities anywhere In any situation, banking facilities can be provided and socialized to certain customers based on location and instant connectivity. With these characteristics, many banks have started to provide mobile banking services, including private banks in Indonesia which are able to adapt and move more agilely than the government which must follow the approval of shareholders, in this case the state.

Almost all banks in Indonesia have provided mobile banking facilities for their customers for the last few years. One of the important things that banks need to do is increase the use of mobile banking facilities so that they can remain competitive due to digitalization which has and continues to change people's lifestyles (Khurana et al, 2020). Especially during the Covid-19 pandemic, transactions using mobile banking can be considered as a preventive measure to minimize the spread of Covid-19 (Arifin et al, 2021). In 2018, almost 91% of Indonesia's population already had a cell phone and 47% of them used a smartphone that supports payments (Handayani, 2020). However, only 61% have a mobile banking application and only 35% have made payments using mobile banking (Kemp, 2019). This shows that not many people have the intention to adopt mobile banking (Shaik, 2020). Based on the Theory Acceptance Model (TAM), the acceptance of a new system will be influenced by how far the system can be felt to be useful and easy to use by users. So that, the low number of customers who have made payments using mobile is influenced by perceived usefulness and perceived ease of use in using mobile banking in financial or banking transactions who have not yet developed an attitude towards using mobile banking.

A person's perceived usefulness will determine their attitude towards adopting mobile banking. Someone will have a greater desire to adopt mobile banking if mobile banking provides benefits for them. Thus, Perceived Usefulness will become an attitude towards using mobile banking. In accordance with the term Mobile banking, this application must provide benefits for customers by providing services that can be used anywhere and at any time so as to help customers in carrying out transactions. In research conducted by Lin (2011), Sugiato (2016), Suhartanto el al, (2019), and Anada (2019) stated that Perceived Usefulness influences attitudes towards using mobile banking. Meanwhile, research conducted by Widaningsih (2021) stated the opposite, namely that Perceived Usefulness had no effect on attitude in using mobile banking. Regarding Perceived usefulness, there are still differences in opinion regarding its influence on attitudes towards using mobile banking.

Perceived Ease to Use is one of the main factors influencing mobile banking adoption. The operational ease of a system or application is also an important factor that determines the success of implementing a system or application, including mobile banking. Mobile banking that makes it easy to use by providing features that are simple and easy to understand can make the system feel useful for customers. So that, Perceived Ease to Use is a factor in customers' attitudes towards using mobile banking. The easier it is to operate mobile banking, the greater the attitude towards using it. In other words, Perceived Ease to Use has an influence on attitudes towards using mobile banking. This is in line with research conducted by Sugiarto ([2016), Mousavian & Abbasi (2021). However, this is in contrast to the results of

Widaningsih (2021) and Fachreza et al (2020). The same is true for Perceived Usefulness. Whether or not Perceived Ease to Use influences attitudes toward using car banking, there are still differences in the opinions of previous researchers.

Using a system that has become a person's attitude will determine whether the system is acceptable or not. Attitude has a positive or negative influence on system adoption. This also happens to the adoption of mobile banking. The influence of a positive attitude makes the system able to be adopted by customers, and vice versa. A positive attitude can be seen from the number and frequency of customers who use it. Apart from that, it can be seen from the existing system. The increasing number of bank customers who use mobile banking indicates the influence of attitude on mobile banking adoption. This is like a statement from research results from (Lin (2011) and Yu (2012) which states that attitude influences adoption of using mobile banking. Although these results contradict the study by Sakala & Phiri (2019) which states that attitude does not influence mobile banking adoption.

Based on the small number of customers who use mobile banking, and there are differences of opinion regarding the results of the Perceived Effectiveness and Perceived Ease to Use research regarding mobile banking adoption, research was conducted on customers of traditional private banks, not digital banks, who use mobile banking. What differentiates this research is that it uses attitude as a mediator of Percieved Usefulness and Percieved Ease to Use in assessing customer adoption of mobile banking. The aim of this research is to analyze the Perceived Usefulness and Perceived Ease to Use factors on mobile banking adoption in private banks. The implication of this research will provide input for developing mobile banking in the banking industry from the perspective of the user or customer.

Technology Acceptance Model (TAM)

The technology Acceptance Model (TAM) is a theoretical framework for determining a person's acceptance of information technology. TAM has an important role in understanding whether someone can accept or adopt a system. Thus, TAM becomes a theory that becomes a model for determining system acceptability with a high level of validity (Liao & Landry (2000). TAM is widely used as a basis for literature in analyzing the adoption of various innovations in information systems, including payment services using mobile banking (Ariffin & Lim, 2020).

TAM is a theory that departs from the Theory of Reasoned Action (TRA), a theory that shows the relationship between beliefs, attitudes, intentions and behavior (Fisbein & Ajzen (1975). The acceptability of an information system in TAM theory is constructed by two user perceptions, namely Perceived Usefulness and Perceived Ease to Use (Davis, 2918). TAM considers that the best reference for describing behavior in using the system is the intention to use the new system formed by Attitude. Attitude is an individual's internal tendency that responds to several levels of likes and dislikes (Eagly, 1992). Attitude is a general judgment that someone believes about themselves, other individuals, objects, and problems (Petty & Cacioppo, 1986). Thus, TAM is a substitute for the attitude measure which is considered a measure of TRA acceptance in measuring acceptance of technology as measured by Perceived Usefulness and Perceived Ease to Use.

Perceived Usefulness is an individual's view of technology from the perspective of the perceived benefits of new technology. After having a perception of the benefits of the new system, then individuals how to operate the system are easy to use. Both perceptions represent the subjective probability of the system improving performance. The ease of use of

technology that a person feels about new technology creates hope for a person to be able to use a system without making any effort. In conclusion, the Perceived Usefulness and Perceived Ease to Use variables felt by individuals can be modeled into an external subject variable (Davis et al, 1989). When Perceived Usefulness and Perceived Ease of Use have a positive perception from the individual or user, then the user has an Attitude of wanting to use it, and from using this system it will show adoption of the system, but when Perceived Usefulness is perceived as having no benefits and operating the system requires a lot of effort. more, then adoption of a system will not occur. So, these two factors are mediated by Attitude in influencing the adoption of a system. The concept of Attitude, which reflects positive or negative feelings about a particular behavior, is taken into account in many previous studies on technology adoption as a key factor influencing the intention to continue using it (Apanasevic et al, 2016).

Perceived Usefulness is a perception that represents the hope that the use of technology will improve performance for users. The usefulness perceived by the user will influence the user's attitude towards an information system, including mobile banking (Gupta et al (2020). The intended use is the potential that a person can use to improve their performance in the form of increasing work efficiency by using the technology or system. In other words, Attitude arises because of the user's perception that the system is useful. The usefulness felt by a person shows how effectively technology meets needs (Jamshidi & Hussin, 2016). The definition of "usefulness" in online systems is the use of technology that is valuable for consumers to perform certain functions in online technology (Madan & Yadav, 2016). A person's Perceived Usefulness can significantly influence the intention to adopt technological innovations which have an impact on system use. Thus, it can be said that usefulness is one of the main factors in adopting a technology (Ratten, 2015. In implementing Mobile banking, mobile banking also has usefulness that can be felt by customers (Singh & Sharma, 2022) by developing more services including new services and providing solutions for customers (Shaik & Karjaluoto, 2015). Thus, Perceived Useful has an influence on the Attitude of using mobile banking. This is supported by the results of research conducted by Lin (2011), Sugiato (2016), Suhartanto et al (2019), and Ananda et al (2020). Based on previous research, the hypothesis in this study is: H1: Perceived usefulness influences attitude towards using mobile banking

Perceived Ease of Use is the perception that users feel that using a particular system is easy. Ease of use of the system is considered as one of the qualities that impacts acceptance of new technology Gupta eta (2020). Perceived Ease of Use can influence a person's attitude towards a system. So it can be said that a person's attitude towards a system is influenced by the level of perceived ease or difficulty. The increasing number of customers are using mobile devices for digital money transactions (Liebana-Cabanillas, 2020). To increase customer interest in using mobile banking, banks can use features and processes that are easy to operate mobile banking so that there is an increase in customer attitude towards using mobile banking. Thus, Perceived Ease to Use can influence customer attitudes using mobile banking. The results of research conducted by Sugiarto (2016), Mousavian & Abbasi (2021) and Paramita & Hidayat (2023) stated Perceived Ease of Use has a significant effect on a person's attitude towards mobile banking. Based on explanation and previous research explanations, the hypothesis in this study is: H2: Perceived ease of use influences attitude towards using mobile banking

According to TAM, a person's attitude determines the level of a person's likelihood of adopting a system (Davis et al 1989). Attitude has the strength of the attitude an individual can adopt or reject over time, and can predict a person's behavior in adoption (Petty & Cacioppo, 1986). A person's attitude is an essential factor in decision making (Chauouali et al,

2017) to accept or refuse to adopt a system. A person's attitude guides the assessment and through this assessment there will be an evaluation of whether or not there is adoption of a system (Sanbonmatsu et al, 2005). Thus, attitude can influence the adoption of mobile banking. The results of research conducted by Usman et al (2020), Kejela & Porath (2021), Ariffin et al (2021), Widaningsih (2016), Fachreza et al (2022), Sumargo et al (2021), and Bregashtian & Herdinata (2021) showed Attitude has a significant effect on a person's adoption of mobile banking. Based on the explanation and previous research, the hypothesis in this study is: H3: Attitude influences adoption of using mobile banking.

The concept of usability in TAM is when someone feels the benefits they feel when adopting a system. According to TAM, technology users will form an attitude to adopt a system as long as the system is considered to improve user performance (Davis, 1985). Usefulness is an element that can influence a person's attitude towards adopting mobile banking (Cheah et al, 2011). Perceived usefulness implies that the usefulness of mobile banking helps in improving performance or efficiency (Sharma & Khurana (2022). In adopting mobile banking, customers can develop trust by ensuring effective service providers (Sumargo et al, 2021). Perceived Usefulness can determine the Attitude of using mobile, then Attitude will determine the adoption of acceptance of using mobile banking. This is supported by the research results of Lin (2011), Suhartanto et al (2019), Shaikh et al (2020), Usman et al (2020), Sumargo et al (2021), Bregashtian & Herdinata (2021), Ariffin et al (2021), Kejela & Porath (2021), Haritha (2022), and Fachreza et al (2022) which states that Perceived Usefulness influences a person's Adoption of mobile banking which is mediated by Attitude. Based on the explanation and previous research, the hypothesis in this study is: H4: Perceived usefulness has a significant effect on adoption in using mobile banking which is mediated by attitude.

As explained previously, when someone feels comfortable using a system, the system can increase individual activity so that the system can be adopted. Perceived ease is important to explain a person's attitude towards adopting a system (Kejela & Porath, 2021). The ease of use of a system will influence a person's attitude towards the system and influence the possibility of adopting the system. Perceived Ease to Use develops motivation among users to carry out financial transactions via mobile banking (Mohammadi (2015). One form of convenience that can be provided by mobile banking services is a system design that is easy to operate (Singh et 2020). The design used in mobile banking services can be made simpler so that users can use it easily and comfortably. Therefore, bank promotional campaigns must focus on providing mobile banking services that are easy to use (Kejela & Porath, 2021). So, Perceived Ease to Use through Attitude will influence adoption of using mobile banking. The results of research conducted by Suhartanto et al (2019), Shaikh et al (2020), Sumargo et al (2021), Ariffin et al (2021), Kejela & porath (2021), Haritha (2022), and Sharma & Khurana (2022) showed Percieved Ease to Use influences adoption of using mobile banking which is mediated by Attitude. Based on the explanation and previous research, the hypothesis in this study is: H5: Perceived ease of use influences adoption of using mobile banking which is mediated by attitude

2. RESEARCH METHOD

The research is quantitive research with a descriptive approach. The sample collected technique used convenience sampling and snowball methods with questionnaire. The population used in the research were bank customers who were private bank customers who had experience using mobile banking who were over 20 years old. There are 99 valid questionnaires with the following gender and occpation per age group ages:

Table 1. Demography of Respondents
Source: Respondent Questionaires

Age of Respondents	Occupations				Length of Usage (yearas)			Gender		Total Per Age
	Professional	Employee	Business	Others	1-3	4-6	> 6	Male	Female	
20-30	24 36%	19 22%	8 9%	36 41%	19 22%	50 53%	18 26%	45 52%	42 48%	87 88%
31-40	1 6%	0%	0%	1 50%	1 50%	1 40%	0 0%	1 50%	1 50%	2 2%
41-50	2 12%	0%	0%	2 50%	1 25%	3 57%	0 0%	2 50%	2 50%	4 4%
> 50	2 12%	0%	0%	4 67%	3 50%	3 46%	0 0%	3 50%	3 50%	6 6%
Compare to section	29 41%	19 19%	8 8%	43 43%	24 24%	57 53%	18 24%	51 52%	48 48%	99 100%
Compare to Respondents	29%	19%	8%	43%	24%	58%	18%	52%	48%	

The questions in the research are presented in table 2. Below is a table of operational variables, instruments and loading factor as follows:

Table 2. Operationalization of Variables, Instruments and loading factor
Source: Previous Researched and output from Smat PLS V3

Variables	Dimension	Indicators	*Source*	Loading Factor
Perceived Usefulness (X1)	Effectively	X1.1. Mobil banking services are provided in a simpler way	Kejela & porath 2021	0.823
	Saving time	X1.2. Mobile banking provides fast service.	Suhartanto et al (2019)	0.787
		X1.3. Mobile banking helps carry out financial transaction quickly		0.786
	Increase productivity	X1.4. Using mobile banking increase access to banking services	Singh et al. (2020)	0.708
	Unseful in daily life	X1.5. Mobile banking helps I daily life related to banking services		0.801
Perceived East To Use (X2)	Eady to use	X2.1. Transaction with mobile banking are easy to carry out.	Kejela & porath 2021 Singh et al. (2020)	0.809
		X2.2. Operation mobile banking is easy		0.865
	Clear and comprehensible	X2.3. Mobile banking has clear features		0.904
		X2.4. Instruction for operation on mobile banking are clear and easy to understand		0.841
Attitude (M)	Advantages	M.1. Using mobile banking provides benefits	Kejela & porath 2021	0.798
	Feel secure	M2. Adopting mobile banking will make me feel confortabke		0.865
	Attitude toward success	M.3. The success of using mobile banking will make feel happy		0.832
		M.4. Success of using banking mobile will me feel benefited		0.864
Adoption (Y)	Acceptance	Y.1. I'd better adopt mobile banking		0.849
		Y.2. I use mobile banking to handle banking transaction		0.847
		Y.3. I see myself using mobile helps to handle banking matters		0.898
		Y.4. I will use mobile banking now and future more frequent		0.796

The assessment of this statement uses an interval scale using a Likert scale with a scale of 1 to 5 where 1 indicates a rating of Strongly Disagree and 5 Strongly Agree. Based on data obtained by researchers, the population in this study was 99 respondents. The data was further

processed using multiple linear regression analysis with the Smart Partial Least Squares (PLS) application version 4.0.

3. RESULTS AND DISCUSSIONS

Data was tested using Smart PLS Version3 software. The validity test is carried out by carrying out the Average Variance Extracted (AVE) test. The results of the validity test show that all variables have an AVE value greater than 0.5 so the data used is valid for regression testing. Meanwhile, the reliability test was carried out by conducting Cronbach's Alpha and Composite Reliability Tests. A Cronbach's Alpha value equal to one is considered the best value. All variables have a Cronbach's Alpha value above 0.7 and a Composite Reliability value above 0.6 so that all the variables studied have met the reliability requirements. The results of the validity and reliability tests can be seen in table 3.

Table 3. Validity and Reliability analysis test results
Source: Output Smart PLS V.3

Variable	AVE	Cronbach's α	Comp. Reliability
Perceived Usefulness	0.6110	0.8430	0.8870
Perceived Ease to Use	0.7320	0.8780	0.9160
Attitude	0.6900	0.8500	0.8990
Adoption	0.7190	0.8750	0.9110

The variables used in this research can be seen from the determination test (Coefficient of Determination (R2). In this research, the independent variable explains the attitude variable by 46.8%. Meanwhile, the attitude variable only explains the adoption variable by 40.5%.
Meanwhile, the regression results from the data used in this research can be seen in table 4 below:

Table 4. Regression Test Results and Hypothesis Analysis
Source: Output Smart PLS V.3

Variables	Results		Analysis
	T-statistic	P-Value	
Perceived on Usefuleness on Attitude	3.309	0,001	Hypothesis H1 is accepted
Perceive Ease to Use on Attitude	1.265	0.207	Hypothesis H2 is rejeceted
Attitude on Adoption	5.985	0.000	Hypothesis H3 is accepted
Perceived Usefulness on Adoption mediated by Attitude	2.216	0.027	Hypothesis H4 is accepted
Perceived Ease to Use on Adoption mediated by Attitude	1.274	0.203	Hypothesis H5 is rejeceted

The results of this research show that the Perceived Usefulness variable has an influence on attitude (t-stistic 3.309 or P-Value 0.001). These results are in line with research by Lin (2011), Sugiarto et al (2016), Suhartanto et al (2019), and Ananda et al (2020) who stated that Perceived Usefulness influences attitudes towards using mobile banking. Meanwhile, in research conducted by Widanengsih (2021). Meanwhile, attitude has an influence on adoption of using mobile banking (t-statistic 5.985 and P-Value 0.0000). This result is in line with the study of Lin (2011) and Yu (2012) but contradicts the study of Sakala & Phiri (2019). The impact of Attitude on Adoption using mobile banking causes Perceived Usefulness to show an influence on adoption using mobile banking through attitude (t-statistic 2.216 or p-value 0.027) where this result is in line with the research of Eagly 1992), Sanbonmatsu et al (2005), Lin (2011), Suhartanto et al (2019), Usman et al (2020), Ariffin et al (2021), Shaikh et al (2020), Kejela & Porath (2021), Sumargo et al (2021), and Haritha (2022). These results are in accordance with the hypothesis developed in this research. The results of Perceived Ease to Use are different from the results of Perceived Usefulness.

Perceived Ease to Use shows that it has no influence on Attitude (t-statistic 1.265 or p-value 0.207). These results are in line with the research of Haritha (2022), Widaningsih (2021) and Eagly (1992) but are not in line with the research of Sugiarto (2016), Mousivian & Abbsih (2021] and Paramita & Hidyat (2023) which stated Perceived Ease of Use influences mobile banking adoption. Then, the results of this research show that Perceived Ease to Use has no influence on mobile banking adoption mediated by Attitude (t-statistic 1.274 or p-value 0.203). This result is supported by research by Widaningsih (2016), Sanbinmatsu et al (2005), Sumargo et al (2021) and Fachreza et al (2022), but this result is not in line with research by Suhartanto et al (2019), Shaikh et al (2020), Usman et al (2020), Ariffin et al (2021), Kejela & Porath (2021), and Sharma & Khurana (2022) who stated that perceived ease of use influences the adoption of mobile banking. Concluding that the hypothesis is built on The influence of Perceived Ease to Use on Attitude is rejected, as is the influence of Perceived Ease to Use on adaptation through Attitude. From samples colleted, 88% of mobile banking user respondents aged 20-23 years, generations Y and Z, are skilled users using technology, and they have used mobile banking for 1-3 years (22%) and 4-6 years (53%). Thus, Perceived Easte to Use should have an influence on mobile banking adoption. However, research results show the opposite, this is likely due to factors that cannot be controlled by banks, such as the network of providers which causes users to feel that it is not easy. Other factors are internal to the system itself, for example long and complicated operating procedures which for generations Y and Z are not a problem because of the speed at which they operate the application, but this will be an uncomfortable process for other generations.

4. CONCLUSIONS AND SUGGESTIONS

The increasing use of mobile banking from private banks does not indicate that mobile banking has been fully adopted by bank customers. Customers have felt the benefits of mobile banking so that using mobile has become their attitude in carrying out banking transactions. However, the perceived benefits are not accompanied by the convenience of using mobile banking. Bank customers still don't feel comfortable using mobile banking, so if seen from the perspective of Perceived Ease to Use, the attitude that customers use in financial transactions cannot be said to have been adopted by customers. It is possible that there are still many features that do not support the operation of the application, complicated or long processes, or internet network problems that cause Perceived Ease to Use to have no effect on Attitude and adoption of using mobile banking. The conclusion of this research shows that the benefits of mobile banking owned by traditional/conventional private banks have been felt by their customers, but its operation has not yet been adopted or accepted by the public.

This research has limitations, namely that it was distributed using a Google-form which was shared with relatives (convincence method) and then rotated to other relatives (snowball method) so that respondents who filled in could not be selected. Apart from that, the use of Google-form means that the researcher cannot see the respondent directly when filling out or answering the questionnaire.

Currently, bank customers who have used mobile banking have only experienced the full benefits, but the operation is still not up to expectations, there are still obstacles or inconveniences. The implications of this research show that mobile banking, which was mostly launched during the Covid-19 pandemic, still needs to be developed further, especially how to operate it by considering the demographics, character and conditions of each bank's customers. By paying attention to demographics including characteristics, technological capabilities, internet networks and customer transaction habits so that customers can fully

adopt the banking services offered through mobile banking. The use of technology in banking services has become a requirement for banks to survive, mobile banking is something that must be considered in improving services, reducing costs, and increasing the efficiency of company operations.

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