

Integrating the Technology Acceptance Model in the Use of Mobile Banking for Bank Nagari Customers, Padang Main Branch

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ABSTRACT

The purpose of this research is to analyze integrating the technology acceptance model in the use of mobile banking for Bank Nagari Customers, Padang Main Branch. This type of research uses quantitative research methods. The population in this study are customers using Nagari Mobile Banking services at the Main Branch of Bank Nagari. Sample is 100 customers who use Nagari Mobile Banking services at Bank Nagari Main Branch. The data analysis that the writer will use in this research is SEM-PLS. The results show that perceived ease of use has a positive and significant effect on perceived usefulness. Perceived ease of use has a positive and significant effect on attitude towards using. Perceived usefulness has no significant effect on attitude towards using. Perceived usefulness has a positive and significant effect on behavioral intention to use. Attitude towards using customers has a positive and significant effect on behavioral intention to use. Perceived ease of use has no effect on attitude towards using through perceived usefulness. Perceived usefulness has no effect on behavioral intention to use through attitude towards using. Perceived ease of use has a positive and significant effect on behavioral intention to use through perceived usefulness and attitude towards using.

Keywords: Perceived Ease of Use, Perceived Usefulness, Attitude Towards Using, Behavioral Intention to Use

INTRODUCTION

The world of banking is currently growing, as can be seen from the trend of innovation being carried out that adapts to the needs of the public for transactions who want convenience. Banking companies continue to innovate in developing service features provided to customers. By innovating service features, banks are expected to be able to provide improvements to the quality of services offered to customers and can also be a solution to address customer problems with banking services. One of the services provided to customers who use information technology is in the form of mobile banking services. Mobile Banking is a service that allows bank customers to carry out banking transactions via cell phones or smartphones (Otoritas Jasa Keuangan, 2015). Mobile banking or M-banking is a development of electronic banking (e-banking) which authorizes users to complete financial transactions using handheld devices (Oliveira et al., 2014).

Kurniawati et al. (2017) stated that mobile banking is a facility from banks in this modern era that follows developments in technology and communication. Services contained in mobile banking include payments, transfers, history, and so on. The use of mobile banking services on cellular phones allows customers to carry out their banking activities more easily without space and time limits. With the existence of mobile banking services, it is expected to

provide convenience and benefits for customers in accessing the bank without having to come directly to the bank.

Banking in the Padang City which in its development has also provided mobile banking usage services is Bank Nagari. The mobile banking application at Bank Nagari was launched in November 2018 which was named Nagari Mobile Banking. Nagari Mobile Banking is a service system from Bank Nagari to carry out a number of financial transactions that can be accessed directly by customers via GSM or CDMA-based mobile devices. The information obtained through the launch of the Nagari Mobile Banking application by Bank Nagari aims to provide improved banking services by providing additional convenience to access customers' financial transactions through mobile banking.

However, even though the aim of launching the Nagari Mobile Banking application was to provide convenience for customer banking transaction services, there were still some customers who gave an assessment that the Nagari Mobile Banking application was not as expected. Based on information obtained from ratings and reviews on the March 2022 play store regarding the Nagari Mobile Banking application, information is obtained that customers think the Nagari Mobile Banking application is the most complicated and difficult application to use, the menu choices are limited, customers also have difficulty getting bill payment menus and top up e-wallet balance up. In addition, customers also complain that the application often "times out" when conducting banking transactions.

For the period from 2019 to 2021, the number of savings customers and customers using the Nagari Mobile Banking application has increased every year. However, the percentage of customers using the Nagari Mobile Banking application is only around 2.87% in 2019 and reaches 6.05% in 2021. This illustrates that the behavioral intention to use the Nagari Mobile Banking application for Bank

Nagari Padang City Main Branch customers is still low.

To find out customer ratings regarding perceived ease of use, perceived usefulness, attitude towards using and behavioral intention to use in using the Nagari Mobile Banking application, an initial survey was conducted on 30 customers using Nagari Mobile Banking services at Bank Nagari Main Branch.

The survey results show that for perceived ease of use an average of 20.8% of customers do not agree with the perceived ease of use from using the Nagari Mobile Banking application for banking transactions because according to customers the grouping of features on the application is still combined so that customers have difficulty find interactions clearly and understand the features offered. In addition, the feature limitations also affect the ease of use for desired banking transactions. Furthermore, from the results of the initial survey it was also found that for perceived usefulness, an average of 17.8% of customers disagreed with the perceived usefulness of using the Nagari Mobile Banking application for banking transactions, because there are still customers who feel that the Nagari Mobile Banking application cannot assist in conducting banking transactions and increasing effectiveness in conducting banking transactions.

Then for the attitude towards using the application, an average of 19.2% of customers disagree in their attitude towards using the Nagari Mobile Banking application for banking transactions. This is possibly due to the fact that compared to other banking mobile banking applications, the Nagari Mobile Banking application has several limited features in facilitating the banking services provided so that this is sufficient to reduce the desire of customers to use it. Meanwhile, on behavioral intention to use, an average of 12.2% of customers do not intend to use the Nagari Mobile Banking application for banking transactions, because there are still

customers who do not agree that their mobile device will become one of their favorite technologies to facilitate Nagari Mobile Banking services as well as will use his mobile device to facilitate Nagari Mobile Banking services in the future.

The technology acceptance model (TAM) model states attitudes towards the use of new technologies as constructs that are explained by two perception variables: benefits and ease of use (Munoz-Leiva et al., 2017). Perceived usefulness clearly indicates or pinpoints the variables that influence the actual use and intention to continue using the technology. According to the TAM model, perceived usefulness is believed to be the main determinant of technology followed by perceived ease of use (Raza et al., 2017). Both perceived ease of use and perceived benefits influence individual attitudes toward the intention to utilize a technology and in this case m-banking (Rauniar et al., 2014). In addition, perceived ease of use also affects perceived usefulness, but not vice versa. System users will use the system if the system is useful whether the system is easy to use or not easy to use. A system that is difficult to use will still be used if the user feels that the system is still useful (Jogiyanto, 2007).

Davis (1989) states according to the TAM model, that system use is most influenced by intention to use. Meanwhile, intention is influenced by two beliefs, namely perceived use of benefits and perceived use of convenience. Perceived usefulness is defined as the degree to which a person believes that using a particular system can improve his performance. People will use information technology if they know the positive benefits that the person gets in using the information technology.

Users are actually willing to use mobile banking when they find it useful and help their work efficiency. However, users will not use it when they find it difficult to use, even if it might be useful for their work.

This research was carried out during the new normal era of the COVID-19 pandemic in Padang City where the use of the mobile

banking application was recommended by banks to minimize transmission of COVID-19 due to transactions made in cash. This study uses the concept of the TAM model in the context of implementing information systems, especially electronic banking, to develop a research model. This study discusses the integration of the TAM model in the use of mobile banking in the Nagari Mobile Banking application. In addition, with a variety of digital banking products issued by the mobile banking application at Bank Nagari, which was named Nagari Mobile Banking, it was relatively recently introduced to customers, where this application was launched in November 2018. Meanwhile, in other banks, the use of mobile banking applications has already been used.

The purpose of this research is to analyze integrating the technology acceptance model in the use of mobile banking for Bank Nagari Customers, Padang Main Branch.

RESEARCH METHODS

This type of research uses quantitative research methods. Quantitative research methods are defined as part of a series of systematic investigations of phenomena by collecting data to then be measured by mathematical or computational statistical techniques (Sugiyono, 2014).

The population in this study are customers using Nagari Mobile Banking services at the Main Branch of Bank Nagari. Hair et al. (2010) stated that a study is considered representative if the number of samples used is as many as the number of indicators multiplied by 5-10 or at least 100 samples or respondents. In this study, the number of indicators is 14, so $14 \times 7 = 98$, but because the sample is at least 100, the sample is 100 customers who use Nagari Mobile Banking services at Bank Nagari Main Branch. The method used is a nonprobability sampling method with a purposive sampling technique (Sarwono, 2012). The sample criteria are as follows: the customer is one of the customers who has savings at the Main Branch of Bank Nagari. The customer

uses the Nagari Mobile Banking service. The customer is registered as a Nagari Mobile Banking service user for at least the last 6 months. The customer is >17 years old, the age range is >17 years, because in general the respondents already have the ability to fill out the questionnaire correctly, domiciled in Padang City.

The data analysis that the writer will use in this research is SEM-PLS. PLS is a component or variant based structural equation model (SEM). Structural equation model is a field of statistical study that can test a series of relationships that are relatively difficult to measure simultaneously (Hair et al., 2010).

RESULT

Characteristics of Respondents

Based on the results of distributing questionnaires to 100 customers who use Nagari Mobile Banking services at Bank

Nagari Main Branch, it can be seen that all customers are users of Nagari Mobile Banking services and have used Nagari Mobile Banking for more than 6 months. Customers were dominated by 69 female customers (69%) and the remaining 31 male customers (31%). In general, customers who use Nagari Mobile Banking services at Bank Nagari Main Branch are 17 to 22 years old as many as 35 people (35%) and 27 people (27%) aged 23 to 28 years. Then, in general, 44 people (44%) had high school/vocational high school education and 41 people (41%) had a bachelor's degree (S1). Furthermore, generally 26 people (26%) earn Rp3,000,001 to Rp4,000,000 and 24 people (24%) earn Rp1,000,000 to Rp2,000,000. In addition, generally 31 people (31%) have jobs as private employees, then civil servants and students as many as 26 people (26%).

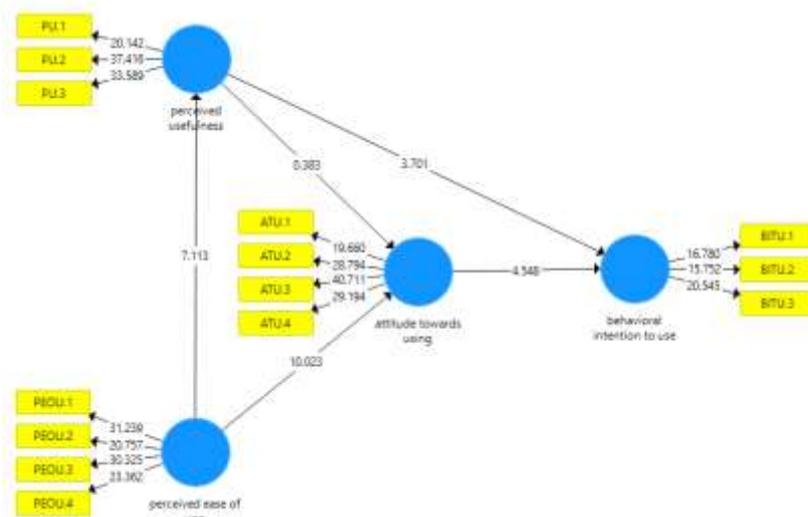
Hypothesis Test

Table 1. Hypothesis Testing Results of Path Coefficients and Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
PEOU ->PU	0.703	0.700	0.099	7.113	0.000
PEOU ->ATU	0.787	0.777	0.079	10.023	0.000
PU ->ATU	0.030	0.038	0.078	0.383	0.702
PU ->BITU	0.398	0.406	0.107	3.701	0.000
ATU ->BITU	0.484	0.469	0.106	4.548	0.000
PEOU ->PU ->ATU	0.021	0.028	0.059	0.356	0.722
PU ->ATU ->BITU	0.015	0.017	0.034	0.433	0.665
PEOU ->PU ->ATU ->BITU	0.671	0.670	0.080	8.417	0.000

Information: PEOU=Perceived Ease of Use, PU=Perceived Usefulness, ATU=Attitude Towards Using, BITU=Behavioral Intention to Use

Figure 1. Path Coefficients Results of Direct Effect PLS Method



The results show that perceived ease of use has a positive and significant effect on perceived usefulness. Perceived ease of use has a positive and significant effect on attitude towards using. Perceived usefulness has no significant effect on attitude towards using. Perceived usefulness has a positive and significant effect on behavioral intention to use. Attitude towards using customers has a positive and significant effect on behavioral intention to use. Perceived ease of use has no effect on attitude towards using through perceived usefulness. Perceived usefulness has no effect on behavioral intention to use through attitude towards using. Perceived ease of use has a positive and significant effect on behavioral intention to use through perceived usefulness and attitude towards using.

CONCLUSION AND SUGGESTION

The results show that perceived ease of use has a positive and significant effect on perceived usefulness. Perceived ease of use has a positive and significant effect on attitude towards using. Perceived usefulness has no significant effect on attitude towards using. Perceived usefulness has a positive and significant effect on behavioral intention to use. Attitude towards using customers has a positive and significant effect on behavioral intention to use. Perceived ease of use has no effect on attitude towards using through perceived usefulness. Perceived usefulness has no effect on behavioral intention to use through attitude towards using. Perceived ease of use has a positive and significant effect on behavioral intention to use through perceived usefulness and attitude towards using.

Based on the results of the research above, the advice that can be given to increase behavioral intention to use the Nagari Mobile Banking application for customers of Bank Nagari Main Branch is that Bank Nagari is advised to increase perceived ease of use, while the effort that can be made is for banks to improve the features The

features offered are more complete so that customers feel comfortable in carrying out the required banking transactions, while also improving services with easily accessible mobile applications and customizing the appearance of banking features according to customer needs. Bank Nagari Main Branch is advised to increase perceived usefulness by further enhancing the banking features offered at Nagari Mobile Banking so that it can provide an increase in customers' ability to make transactions. Bank Nagari Main Branch is advised to be able to increase the attitude towards using customers so they want to use Nagari Mobile Banking by informing customers about how to use Nagari Mobile Banking services, as well as explaining what benefits are obtained when using the Nagari Mobile Banking application as well as security guarantees from services Nagari Mobile Banking application provided.

Declaration by Authors

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