EFFECT OF EASY IN THE USE, TRUST AND BENEFITS OF THE USE OF MOBILE BANKING SERVICES

Putu Gede Wibi PREDANA, **A.A. Ketut JAYAWARSA, A.A. Sri PURNAMI, Gde Deny LARASDIPUTRA, Komang Adi Kurniawan SAPUTRA**

Faculty of Economics and Business, Warmadewa University, Indonesia
Corresponding author: I Made Wianto PUTRA
Faculty of Economics and Business, Universitas Warmadewa, Indonesia
E-mail: Permanaunwar@gmail.com

Abstract:
Mobile Banking, also known as M-Banking and SMS banking is a terminal used for checking balances, financial transactions, payments using mobile devices such as cell phones. Mobile Banking is currently mostly demonstrated via SMS or Mobile Internet but can also use mobile device download programs. This study aims to determine the effect of Ease of Use, Trust, and Benefits of Using Mobile Banking Services on Students of the Faculty of Economics and Business, Warmadewa University. The research method uses a questionnaire while data analysis uses multiple linear regression. The research sample was 50 mobile banking users. The results of this study indicate that ease of use has a positive and significant effect on the use of mobile banking services, trust has a positive and significant effect on the use of mobile banking services, and benefits have a positive and significant effect on usage. mobile banking services.

Keywords:
Mobile Banking, Ease of use, Trust, Benefits

INTRODUCTION

The development of today, demands us to utilize technology that is already sophisticated. If we want to make a transaction or buy and sell, we don't need to come directly to the place. Because with the help of these technologies, it is easier for us to do anything. For example, if you want to buy clothes, consumers do not need to come directly to the store, because there is already an application in which selling clothes in a manner online, by only transferring money and goods (Tran, 2019).

Mobile banking offers an easy way to carry out a banking transaction. The advantage of the availability of mobile banking services for banks is that they can make savings to print forms that must be filled out by customers for transactions, including printing brochures as well as catalogs to be replaced by electronic data (Jensen, 2005). Customers who use mobile banking will get information from the banking world quickly and effectively, including efficient and can save time to wait as a customer at the bank when making transactions (Siti-Nabiha, Azhar, & Ali-Mokhtar, 2018).

Figure 1. Penetration of Smartphone Usage

The growth in the number of smartphone users has continuously increased in the last 5 years, namely 19% in 2014 and to 56% in 2016. The rapid growth of these users also has a positive impact on bank customers who are also users of the internet and mobile banking (Thanitcul & Srinopnikom, 2019). Referring to the results of the Jenius Financial Study analysis: the number of saving customers experienced growth from 23% in 2014 to 36% in 2018. Based on growth data the number of customers saving, internet, and mobile banking users also experienced growth from 28 % in 2014 to 30% in 2018. According to Davies in the

model that he introduced, Technology Acceptance Model (TAM), mentioning that which gives effect to someone to use a device or system is Perception of Ease of Use and Perception of Use. And in the research to be conducted, the researcher adds one variable, which is trustworthiness (Shafii, Ali, & Kasim, 2014). A customer will use technology if the technology offers benefits to them. What is meant by benefits is how much someone gives confidence if using technology will be able to provide assistance to make improvements in work (Shabrina, Yuliati, & Simanjuntak, 2018).

Bank and Mobile Banking. The Bank is a financial sector institution whose main activity is collecting funds from community members and channeling the funds back to the public and providing other banking services. The definition of mobile banking is an innovative service provided by banks, where this service gives users the possibility to conduct banking transaction activities via smartphone. Ease of use of the sense that as someone has confidence if using technology will be free from the difficulty of business (Saputra, Trisnadewi, Anggiriawan, & Kawisana, 2019; Shabrina et al., 2018; Siti-Nabiha et al., 2018).

Trust and Benefits. Define trust as a value relating to others who carry out a particular transaction by the wishes of an environment that is filled with uncertainty. The benefit is a level where the use of technology is believed to benefit the people who use it. Consumer behavior can be understood as a consumer activity to search, purchase, use, evaluate, spend a desired product or service can provide satisfaction and their needs including the decision process that precedes and follows actions (Devaney, 2016; Saputra, Subroto, Rahman, & Saraswati, 2020; Yousaf, Ihsan, & Ellahi, 2016).

TAM (Technology Acceptance Model). The Technology Acceptance Model (TAM) is a model introduced by Fred Davis in 1986 in his dissertation and published in scientific work in 1989. The Technology Acceptance Model (TAM) is a model of receiving information systems that will be used by users. The Technology Acceptance Model was first introduced by Davis, which was developed based on the theory of reasoned action (Saputra, Ekajayanti, & Anggiriawan, 2018; Sheeran & Orbell, 1999).

Besides the benefits, another thing is the ease of use. Because customers will easily accept things that are easier to use than those that are difficult to use. The definition of ease of use is as a person's level of confidence if the use of information technology is an easy thing and there is no need to try hard to use it. Another factor that influences the use of mobile banking is Trust. Trust depicts action in the cognitive realm such as opinion or a prediction if something will come true or people will produce behavior through certain ways, affective attitudes for example relating to conative feelings for example problems related to choice and will (Mohd, Nor, Rameli, & Mat, 2015).

METHOD

This study takes the population of the Faculty of Economics and Business, the University of Warmadewa located in Jalan Terompong No. 24, Sumerta Kelod, East Denpasar. The sampling method used in this study is a purposive sampling method. Purposive sampling is a way to determine the sample through certain assessments. In its efforts to obtain credible data, the level of credibility, according to time and describe the problem includes the whole method used to collect data by using a questionnaire. Analysis of the data used is to utilize multiple linear regression analysis so that it takes a classic assumption test beforehand to know whether or not the research sample is suitable for use as a research object. The classic assumption tests used in this study are the normality test, the multicollinearity test, and the heteroscedasticity test.

Results and Discussion
Classic assumption test
Table 1. Normality test

| One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.99436082
Most Extreme Differences	Absolute	.084
	Positive	.049
	Negative	-.084
Test Statistic		.084
Asymp. Sig. (2-tailed)		.077[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Based on the table above, it can be seen that the value of Kolmogorov Smirnov (K-S) is 0.084, while the Asymp value. Sig. (2-tailed) of 0.077 (0.077 <0.05). These results indicate that the regression equation model is normally distributed because of the Asymp value. Sig. (2-tailed) is greater than the alpha value of 0.05.

Tabel 2. Multicollinearity Test

No	Variable	*Tolerance*	VIF
1	Ease of use	0,289	3,463
2	Trust	0,320	3,128
3	Benefits	0,206	4,855

Based on the table above, it can be seen that the tolerance and VIF values of the Ease, Trust, and benefits variable indicate the tolerance value for each variable is greater than 0.1 and the VIF value is less than 10, which means the regression equation model is free from multicollinearity.

Heteroscedasticity Test

Scatterplot
Dependent Variable: Penggunaan Layanan Mobile Banking
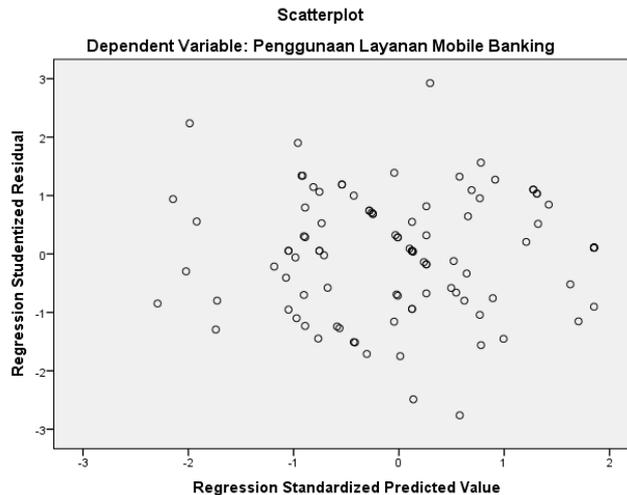
Based on the scatter plot output above, it appears that there is no clear pattern, and the points spread above and below the number 0 on the Y axis, then there is no heteroscedasticity

Multiple Linear Regression Analysis

Table 3. Test of Result Regression Analysis

	Coefficients[a]					
	Unstandardized Coefficients		Standardized Coefficients			
Model	B	Std. Error	Beta	t	Sig.	
1 (Constant)	.329	1.436		.229	.819	
Ease of Use	.384	.139	.264	2.755	.007	
Trust	.463	.154	.274	3.007	.003	
Benefits	.501	.147	.386	3.400	.001	
a. Dependent Variable: Use of Mobile Banking Services						

Based on the results of the regression analysis as presented in the Table above, structural equations can be made as follows:

Y = 0.329 + 0.384 X1 + 0.463 X2 + 0.501 X3 + ei

The results of the equation show the magnitude and direction of the influence of each independent variable on the dependent variable. The regression coefficient that is negative means that it has a non-direct effect on the use of mobile banking services. Based on the multiple linear regression equation, the coefficients can be explained as follows:
a. The value of the constant is assumed that without the added variable Ease of use, Trust, and benefits, the value of Using mobile banking services will be worth 0.329.
b. The regression coefficient of ease of use (X1) has a positive value of 0.384, which means that if X1 (ease of use) increases with the assumption that the trust and benefits are considered constant then the use of mobile banking services will increase.
c. The value of the Trust coefficient regression (X2) has a positive value of 0.463, which means that if the Trust (X2) of FEB Unwar students increases with the assumption that ease of use and benefits are considered constant then the use of mobile banking services will increase.
d. The value of the benefit coefficient (X3) has a positive value of 0.501, which means that if the benefit (X3) has increased with the assumption that ease of use and trust are considered constant then the use of mobile banking services will increase.

Statistical Test F (F-test)

Table 4. Test of Result F Test

	ANOVA[a]				
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1151.140	3	383.713	93.548	.000[b]
Residual	393.770	96	4.102		
Total	1544.910	99			
a. Dependent Variable: Use of Mobile Banking Services					
b. Predictors: (Constant), Ease of use, Trust and Benefits					

Based on the analysis results obtained a Significance value of 0,000 and a calculated F value> F table (93,548> 2.70), this result means that the ease of use, trustworthiness, and benefits simultaneously have a significant effect on the use of mobile banking services on students of the Faculty of Economics and Business Warmadewa University.

Statistical Test t (t-test)
Table 5. Test of Results t-test

	Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	.329	1.436			.229	.819
Ease of Use	.384	.139	.264		2.755	.007
Trust	.463	.154	.274		3.007	.003
Benefits	.501	.147	.386		3.400	.001
a. Dependent Variable: Use of Mobile Banking Services						

a. Ease of Use
Based on the analysis results obtained significance value of 0.007 with a regression coefficient value of 0.384 and t-value > t-table (2.755 > 1.660), these results mean that ease of use has a positive and significant effect on the use of mobile banking services. In other words, Increasing ease of use will further increase the use of mobile banking services, conversely, if ease of use decreases, the use of mobile banking services at the Faculty of Economics and Business, University of Warmadewa will decrease further (Jawad, Al, & Al-, 2019; Muttaqin & Dharmayanti, 2017; Pangeran & Salaunaung, 2017).
b. Trust
Based on the analysis results obtained significance value of 0.003 with a regression coefficient value of 0.465 and t-value > t-table (3.007 > 1.660), these results mean that Trust gives a positive and significant effect on the use of mobile banking services. In other words, the trust will increasingly increase. The use of mobile banking services, on the other hand, if Trust decreases, the use of mobile banking services at the Faculty of Economics and Business, University of Warmadewa will decrease (Devaney, 2016; Kirchmaier, Prüfer, & Trautmann, 2018; Priliandani & Saputra, 2019).
c. Benefits
Based on the analysis results obtained significance value of 0.001 with a regression coefficient value of 0.501 and t-value > t-table (3.400 > 1.660), these results mean that the benefits have a positive and significant influence on the use of mobile banking services. In other words, trust is increasingly increasing. The use of mobile banking services, on the contrary, if the benefits decrease, the use of mobile banking services at the Faculty of Economics and Business, University of Warmadewa will decrease (Maichum, Parichatnon, & Peng, 2016).

CONCLUSION

Ease of Use, Trust, and Benefits simultaneously affects the Use of Mobile Banking Services at the Faculty of Economics and Business at Warmadewa University. Ease of Use, Trust, and Benefits partially influences the Use of Mobile Banking Services at the Faculty of Economics and Business, University of Warmadewa.

Based on the results of the research analysis and the results of the discussion in the previous chapter, the conclusions of this study are as follows:
1. Ease of use has a positive and significant effect on the level of use of mobile banking services at the Faculty of Economics and Business, University of Warmadewa. This shows that the better the ease of use in the University of Warmadewa Faculty of Economics and Business, the more it will increase the use of mobile banking services at the Faculty of Economics and Business of the University of Warmadewa.
2. Trust has a positive and significant effect on the level of use of mobile banking services in the Faculty of Economics and Business, University of Warmadewa. This shows that the better the Trust in the Faculty

of Economics and Business at the University of Warmadewa, the more will increase the use of mobile banking services at the Faculty of Economics and Business at the University of Warmadewa.

3. Benefits have a positive and significant effect on the level of use of mobile banking services at the Faculty of Economics and Business, University of Warmadewa. This shows that the better the Trust in the Faculty of Economics and Business at the University of Warmadewa, the more will increase the use of mobile banking services at the Faculty of Economics and Business at the University of Warmadewa

4. Ease of use, trust, and benefits together affect the use of mobile banking services at the Faculty of Economics and Business, University of Warmadewa. This shows that the increase or decrease in ease of use, trust, and benefits will affect the increase and decrease in the use of mobile banking services at the Faculty of Economics and Business, Warmadewa University.

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