

# ANALYSIS OF THE FACTORS THAT INFLUENCE CUSTOMER INTEREST IN USING MOBILE BANKING AT PT. BANK NTB SYARIAH ALAS SUB-BRANCH

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**Abstract.** Many customers prefer ATMs or come directly to bank offices to do banking transactions. It can lead to crowds considering that the pandemic is not over yet. It is one of the considerations of PT. Bank NTB Syariah launched a mobile banking application as a service facility to facilitate customers' transacting. The use of mobile banking is still relatively new to the public. Currently, the number of mobile banking users of Bank NTB Syariah Alas Sub-Branch has not met the number of targets achieved in several quarters. This study aimed to analyze the factors influencing customer interest in mobile banking. The sample in this study amounted to 100, which are customers who are users of mobile banking users of PT. Bank NTB Syariah Alas Sub-Branch. The statistical tool used in this research is Structural Equation Modeling (SEM) with LISREL 8.80 statistical software approach. The results of this study indicate that the factors that influence customer interest are Perception of Information Technology ( $X_1$ ), Ease of Use ( $X_2$ ), Risk ( $X_3$ ), and Service Features ( $X_4$ ). These factors have a significant simultaneous effect. The coefficient of determination obtained is 84%, which means that customer interest in using mobile banking is influenced by elements of information technology perception, risk, trust, and service features, while the remaining 16% is influenced by other variables not discussed in this study.

**Keywords:** ease of use, information technology, mobile banking, PT. Bank NTB Syariah, risk, service.

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## 1. INTRODUCTION

Today, banking services have evolved beyond the expression of safe and reliable services to include the ability to adapt services to customer needs. It has changed in response to changes in progress and lifestyles [1]. One type of service developed by banks is online banking. Customers can perform online banking transactions from home, place of business, or other non-bank locations using computers, cell phones, and landlines [2]. Automated Teller Machines (ATM) and electronic banking are two examples of online-based financial services [3-4].

The difference between the truth and customers' expectations for the services they receive is called service quality [5]. In the banking business, competitive advantage is reflected through various types of quality services such as SMS banking, internet banking, mobile banking, ATM, and personal benefits from bank employees in the form of good attention and customer demands [6].

Mobile banking can make banking transactions more accessible and more convenient. Financial transactions can be carried out on a smartphone with a network connection and banking service software installed. Because there is no need to go to the bank and queue, the public must get better service [7]. Another benefit of paying bills is that you can do it anytime and anywhere. Bank operating hours are also not limited. Busy people can pay their bills on time. Paying energy, telephone, water, BPJS, and credit card bills [8].

Because online media is an invention that presents opportunities in its development, the banking industry takes advantage of the development of internet technology to improve services. To gain market share, banks in Indonesia must provide technology-based banking services (electronic transactions), such as smartphone-based mobile banking, ATMs, credit cards, and so on. Customers can use their mobile phones to access cashless transactions anytime and from any location [9].

In Indonesia, many bank customers still use mobile banking to check balances. Consequently, banks should strengthen their methods to persuade more customers to use the internet, thereby increasing the value provided by banks [10]. Bank customers can fully enjoy the benefits of mobile banking if electronic payment transactions are expanded to include commercial activities. Even if a product or service has been available for some time, banks need to understand customer behavior the first time they examine it and determine whether to accept it, as mobile banking is still relatively new to the society. In addition, companies must provide maximum added value to customers by utilizing bank resources, thereby generating a competitive advantage for the company [11].

Many customers prefer to use an ATM or go directly to the bank. Then, PT. Bank NTB Syariah is one of the factors for the banking sector to establish a mobile banking application as a service to facilitate customer transactions. Customers have not fully utilized mobile banking services, especially at PT. Bank NTB Syariah Alas Sub-Branch in Alas Regency. It is shown by the reporting of mobile banking account submissions from customers who have not met the predetermined target. Currently, many customers still make transactions at bank offices or ATMs directly, resulting in long queues for transactions that should be completed efficiently through mobile banking. For this reason, it was investigated what factors affect the mobile banking of PT. Bank NTB Syariah using the Structural Equation Modeling (SEM) method with the assistance of the Lisrel 8.80 program. SEM is a multivariate statistical analysis method for modeling complex structural relationship paths between one or more measurable variables and latent constructs [12]. SEM was developed to overcome the shortcomings of previous analytical models such as regression analysis, path analysis, and confirmatory factor analysis [13]. One of the advantages of SEM is that apart from investigating the relationship between variables, it can also find out the relationship between variables and their constituent indicators [14]. herefore, the SEM method is very suitable to be used to analyze the problems of this study, namely knowing the factors that influence customer interest in using mobile banking at PT. Bank NTB Syariah Alas Sub-Branch and being able to provide solutions in the form of decisions to increase these factors by taking into account the indicators that influence these factors. Several previous studies using the SEM method with the Lisrel 8.80 program approach include analysis of factors affecting word of mouth[15], analysis of factors affecting service [16], and analysis of factors affecting existence [17].

## 2. RESEARCH METHODS

This research was classified as quantitative descriptive research because most of the data and data analysis procedures used in it were numbers whose values could be calculated and then analyzed qualitatively [18].

### 2.1 Research Variables

This study has two research variables: exogenous factors and endogenous factors. Exogenous variables are variables used as independent variables in research and can affect other variables, such as endogenous variables (the dependent variable). The exogenous variables (independent variables) in this study are Information Technology Perception ( $X_1$ ), Ease of Use ( $X_2$ ), Risk ( $X_3$ ), and Service Features ( $X_4$ ) [19-20], while customer interest in using mobile banking ( $Y$ ) is an endogenous variable. In compiling the structural equation model, the manifest variable is the variable that is observed. Manifest variables include question indicator variables or observed variables. In other words, the manifest variable is questions contained in the questionnaire and developed from exogenous and endogenous variable indicators [21]. Table 1 presents the variables as well as indicators in the research used to compose the research questionnaire [17-18].

**Table 1. Variables and indicators used in the study**

Variable	Indicator	Manifest variable
Information technology perception ( $X_1$ )	Speed	$X_{1.1}$
	Use of technology	$X_{1.2}, X_{13}$
	Efficiency	$X_{14}, X_{15}$
	Support activities	$X_{16}, X_{17}$
Ease of use ( $X_2$ )	<i>Easy To Learn</i>	$X_{21}, X_{22}$
	<i>Easy To Use</i>	$X_{23}, X_{24}$
	<i>Timelines</i>	$X_{25}, X_{26}$
	<i>Clear and understandable</i>	$X_{27}, X_{28}$
Risk ( $X_3$ )	Financial risk	$X_{31}, X_{32}$
	Security Risk	$X_{33}, X_{34}$
	Product Risk	$X_{35}, X_{36}$
Service features ( $X_4$ )	Easy access to information about products or services	$X_{41}, X_{42}$
	Diversity of transaction services	$X_{43}, X_{44}$
	Diversity of features	$X_{45}, X_{46}$
Customer interest in using mobile banking ( $Y$ )	Interested to continue to use	$Y_1, Y_2$
	Interest in daily transactions	$Y_3, Y_4$
	Recommendation to others	$Y_5, Y_6$

The rating scale for each answer given by respondents to the questionnaire was based on the Linkert scale with the following description: strongly disagree (STS) with a weight of 1, disagree (TS) with a weight of 2, moderately disagree (S) with a weight of 3, agree (S) with a weight of 4 and strongly agree (SS) with a weight of 5.

### 2.2 The Population and The Sample

All customers who have mobile banking users at PT. Bank NTB Syariah Alas Sub-Branch in Alas District, Sumbawa Regency, West Nusa Tenggara were included in this study (NTB). A random sample was chosen as the sampling method in this investigation. Because the population in this study was 257 customers, the Slovin method was used to determine the minimum number of research samples that produced a minimum of 73 customers with an error of 10%. Meanwhile, 100 clients were willing to fill out the research questionnaire.

### 2.3 Factor Analysis

The Structural Equation Modeling (SEM) method with a statistical software approach LISREL 8.80 was used to determine what factors influence customer interest in using mobile banking. After collecting the questionnaire data, the validity and reliability of the data should be tested. Data was considered valid if the

loading factor ( $\lambda$ ) was greater than 0.6 or had an optimal value greater than 0.7. The construct reliability (CR) value, which is still generally accepted, was 0.5, with 0.7 as optimal. Meanwhile, an AVE of more than 0.7 is considered very good, but an AVE of more than 0.5 is still regarded as good. Equation (1) and equation (2) can be used to calculate the CR and AVE values, respectively [22].

$$CR = \frac{(\sum_{i=1}^n \lambda_{yi})^2}{(\sum_{i=1}^n \lambda_{yi})^2 + (\sum_{i=1}^n \text{Var}(\epsilon_i))} \quad (1)$$

Where

- $CR$  : Combined validity value;  
 $\lambda y$  : Standardized loading factor;  
 $(\epsilon_i)$  : Variance in measurement error.

$$AVE = \frac{\sum_{i=1}^n \lambda_{yi}^2}{n} \quad (2)$$

Where

- $AVE$  : Extracted mean variance  
 $\lambda i$  : Standardized loading factor;  
 $n$  : Number of objects.

The next stage was to validate the model using SEM that has been made after it was confirmed that it was valid and reliable. Compliance with the requirements shown in Table 1 [ 21] can be used to determine whether a SEM model is fit or not.

**Table 1. Goodness of Fit Index**

No.	Goodness of Fit Index	Cut off value	Criteria
1.	Chi-Square ( $\chi^2$ )	$0 \leq \chi^2 \leq 2df.$	Good fit
	Probability	$>0,05$ $0,01-0,05,$	Marginal fit
2.	Root Mean Error of Approximation (RMSEA)	$\leq 0,08$ $0,08-0,10-$	Good fit Marginal fit
	Normed Fit Index ( NFI)	$\geq 0,90$ $0,80-0,98$	Good fit Marginal fit
4.	Tucker Lewis Index (NNFI)	$\geq 0,90-$ $0,80-0,98$	Good fit Marginal fit
	Comparative Fit Index (CFI)	$\geq 0,90$ $0,80-0,98$	Good fit Marginal fit
6.	Incremental Fit Index (IFI)	$\geq 0,90$ $0,80-0,98$	Good fit Marginal fit
	Goodness of Fit Index (GFI)	$\geq 0,90-$ $0,80-0,98$	Good fit Marginal fit
8.	The Adjusted Goodness of Fit Index (AGFI)	$\geq 0,90$ $0,80-0,98$	Good fit Marginal fit

The next step was to analyze the relationship between endogenous and exogenous factors simultaneously. The structural equation model generated from this study can be used to test the relationship, which is based on the equation (3):

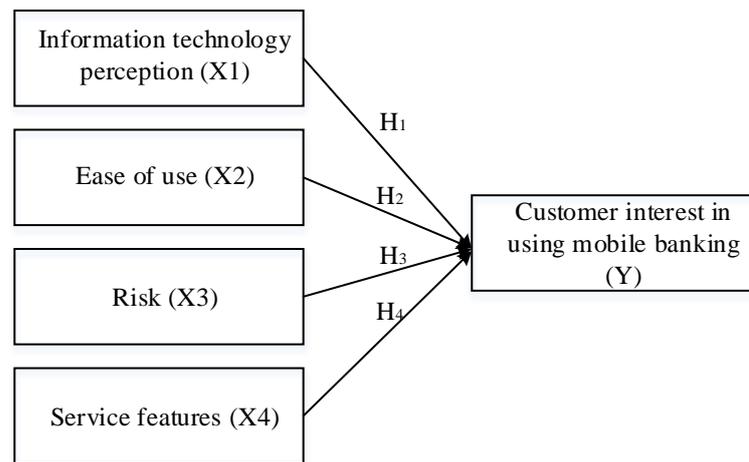
$$Y = ax_1 + bx_2 + cx_3 + dx_4 + e \quad (3)$$

Where

- $Y$  : Dependent variable  
 $X_i$  : Independent variable,  $i=1,2,3,4.$   
 $a, b, c, d$  : Constant  
 $e$  : Error

## 2.4 Research Hypothesis

The research simulation used in this study was to determine the factors that influence customer interest in using mobile banking at Islamic banks in NTB. It is illustrated in Figure 1.



**Figure 1. Research Simulation**

Based on research conducted by Nurul in 2019, customer interest in using mobile banking is influenced by perceptions of information technology, ease of use, risks, and service features [23], [24]. Therefore, based on the research simulations in Figure 1, the research hypothesis is formulated as follows.

- H<sub>1</sub> : The perception factor of information technology have a significant effect on customer interest in using mobile banking at PT Bank NTB Syariah Alas Sub-Branch.
- H<sub>2</sub> : The ease of use factors have a significant effect on customer interest in using mobile banking at PT Bank NTB Syariah Alas Sub-Branch.
- H<sub>3</sub> : Risk factors have a significant effect on customer interest in using mobile banking at PT Bank NTB Syariah Alas Sub-Branch.
- H<sub>4</sub> : Service feature factors have a significant effect on customer interest in using mobile banking at PT Bank NTB Syariah Alas Sub-Branch.

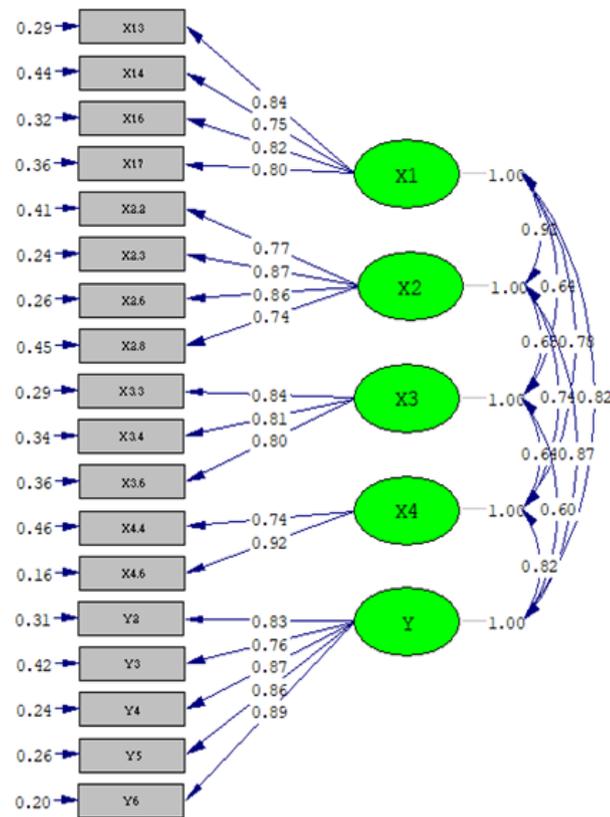
### 3. RESULTS AND DISCUSSION

#### 3.1. Confirmatory Factor Analysis (CFA)

SEM was used in research analysis techniques to select various variables considered appropriate indicators of a factor. The purpose of CFA was to determine how dimensional a structure or variable is. In general, before analyzing the structural model, it was necessary to measure the model first to ensure that the indicators that make up the construct were valid and reliable.

The path diagram in the first CFA model using Lisrel 8.80 shows that if the loading factor value is less than 0.6 then the manifest variable is invalid [25-26]. These factors are information technology perception factors ( $X_1$ ) namely  $X_{1.1}$ ,  $X_{1.2}$  and  $X_{1.5}$ , ease of use factors ( $X_2$ ) namely  $X_{2.1}$ ,  $X_{2.4}$ ,  $X_{2.5}$  and  $X_{2.7}$ , risk factors ( $X_3$ ) namely  $X_{3.1}$ ,  $X_{3.2}$  and  $X_{3.5}$ , service feature factors ( $X_4$ ) namely  $X_{4.1}$ ,  $X_{4.2}$ ,  $X_{4.3}$ , and  $X_{4.5}$ . As a result, the first CFA model was considered invalid, so indicators that did not meet the criteria are excluded, then the CFA model is re-analyzed without indicators with a loading factor value of less than 0.6.

The results of the second CFA model shown in Figure 2 are no longer found to contain variable components and indicators with a value of less than 0.6, indicating that the indicators of customer interest in information technology, ease of use, risk, and service features are valid.



Chi-Square=223.45, df=125, P-value=0.00000, RMSEA=0.089

Figure 2. the Second CFA Model

The reliability calculations are presented in Table 2 based on the structure of the CFA model in Figure 2 and equations (2) and (3).

Table 2. Test of Validity and Reliability of Variables

Variables	Indicators	$\lambda$	Error	CR	AVE
Information Technology Perception ( $X_1$ )	X1.3	0.84	0.29	0.88	0.65
	X1.4	0.75	0.44		
	X1.6	0.82	0.32		
	X1.7	0.80	0.36		
Ease of Use ( $X_2$ )	X2.2	0.77	0.41	0.89	0.66
	X2.3	0.87	0.24		
	X2.6	0.86	0.26		
	X2.8	0.74	0.45		
Risk( $X_3$ )	X3.3	0.84	0.29	0.86	0.67
	X3.4	0.81	0.34		
	X3.6	0.80	0.36		
Service Features ( $X_4$ )	X4.4	0.74	0.46	0.82	0.70
	X4.6	0.92	0.16		
Customer Interest ( $Y$ )	Y2	0.83	0.31	0.93	0.71
	Y3	0.76	0.42		
	Y4	0.87	0.24		
	Y5	0.86	0.26		
	Y6	0.89	0.20		
	Y6	0.89	0.20		

Table 2 shows that for each construct variable, the construct reliability (CR) value is greater than 0.6, and the average extract variance (AVE) value of each variable construct is greater than 0.5. As a result, all research variables and indicators can be concluded to be reliable [27-28].

### 3.2. Basic Model Standardized Solution

Furthermore, using data that has been valid and reliable, standard structural equation analysis was carried out with the output presented in Figure 4 as follows:

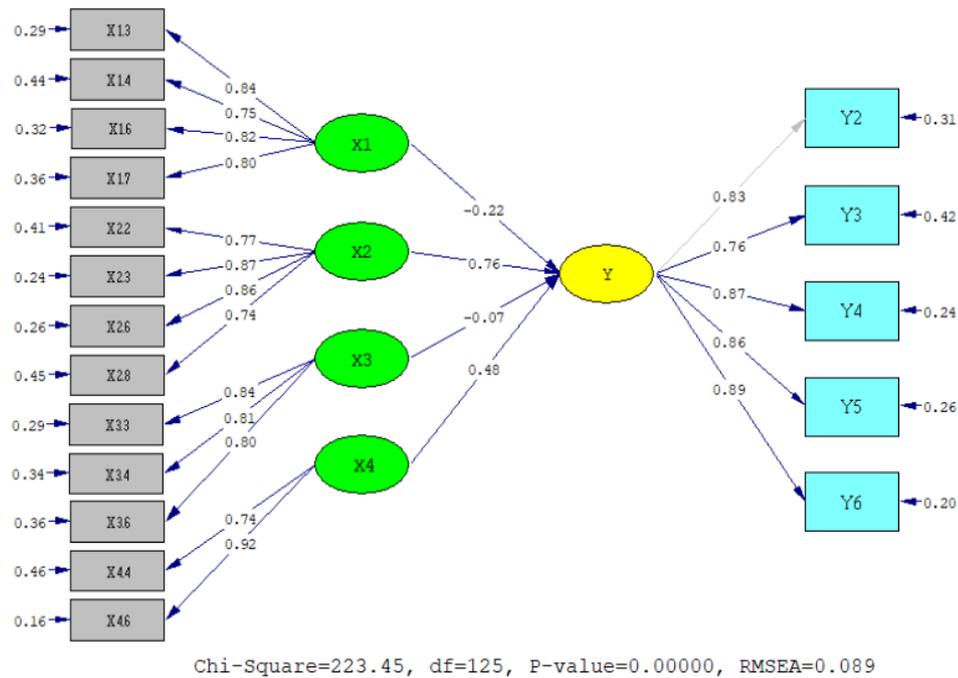


Figure 3. Basic Model Standardized Solution

Meanwhile, the output of Goodness of Fit Statistics from the Lisrel 8.80 program is presented in Table 3, as follows:

Table 3. Goodnes of Fit Customer Interests

No.	Goodness of Fit Index	Value	Cut off value	Criteria
1.	Chi-Square ( $\chi^2$ )	Df =125 $\chi^2 = 235,10$	$0 \leq \chi^2 \leq 2df$	Good fit
2.	RMSEA	0,089	0,08-0,10	Marginal fit
3.	NFI	0,59	$\geq 0,90$ 0,80-0,98	Not fit
4.	NNFI	0,97	$\geq 0,90$	Good fit
5.	CFI	0,98	$\geq 0,90$	Good fit
6.	IFI	0,98	$\geq 0,90$	Good fit
7.	GFI	0,80	0,80-0,98	Marginal fit
8.	AGFI	0,73	0,80-0,98	Not fit

Based on Table 3, it can be concluded that the SEM model obtained in the study has met the requirements of Goodness of fit, namely that the GFO size meets the criteria of good fit and marginal fit more than those who do not fit. [29] Therefore, the model is feasible to be used to measure the effect of exogenous latent variables (information technology perception factors ( $X_1$ ), ease of use ( $X_2$ ), risk ( $X_3$ ), service features ( $X_4$ )) with endogenous latent variables (customer interest in using mobile banking) ( $Y$ ):

$$Y = -0,22X_1 + 0,76X_2 - 0,07X_3 + 0,48X_4, e = 0,16, R^2 = 0,84 \quad (4)$$

Where

- $Y$  : Customer Interest
- $X_1$  : Information Technology Perception
- $X_2$  : Ease of use
- $X_3$  : Risk
- $X_4$  : Service Features

In equation (3), the level of confidence ( $R^2$ ) achieved is 84%. This shows that 84 percent of customers' interest in using mobile banking is driven by factors such as perceptions of information technology, convenience of

use, risk, and service characteristics, while the remaining 16% is influenced by variables not included in this study.

### 3.3. Hypothesis testing

Hypothesis testing can be determined by taking into account the t-value. The results of the analysis of the SEM model based on the t-value are presented in Figure 4, as follows.

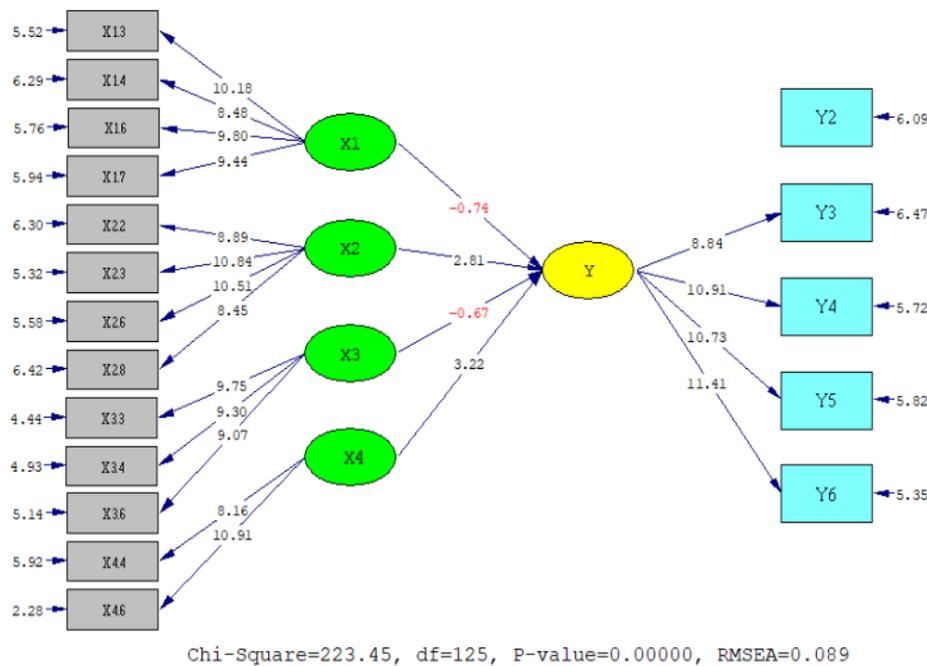


Figure 4. Model based on t-value

Based on Figure 4, it can be determined that the ease of use variable ( $X_2$ ) has a large effect on customer interest ( $Y$ ) and that service features ( $X_4$ ) have a significant effect on customer interest ( $Y$ ). Meanwhile, because the t value is smaller than 1.96 at the 95% confidence level [30], the influence of information technology ( $X_1$ ) and risk ( $X_3$ ) on customer interest ( $Y$ ) is not significant. Table 4 summarizes the findings of hypothesis testing and research estimates in general.

Table 4. Hypothesis Test

Hypothesis	Path	Standard Solution	T-Value	Interpretation
$H_1$	Information Technology Perception → Customer Interest in Using Mobile Banking	-0,22	0,74	Negative and Insignificant (Rejected)
$H_2$	Ease of Use → Customer Interest in Using Mobile Banking	0,76	2,81	Positive and Significant (Accepted)
$H_3$	Risk → Customer Interest in Using Mobile Banking	-0,07	0,67	Negative and Insignificant (Rejected)
$H_4$	Service Features → Customer Interest in Using Mobile Banking	0,48	3,22	Positive and Significant (Accepted)

The first hypothesis ( $H_1$ ) is rejected because the t-count value of -0.74 (95% confidence level value) is smaller than 1.96. Still, the common solution value of -0.22 indicates that the influence of the information technology perception variable is harmful and does not influence customer interest in mobile banking. Because the relationship between technology perception and customer interest in using mobile banking has a negative relationship, it can be interpreted if the PT. Bank NTB Syariah increasingly provides information on the perception of information technology. Therefore, customers know more about the shortcomings of

Bank NTB Syariah mobile banking, which can reduce customer interest in using it. Thus, the Bank NTB Syariah must improve the perception of information technology, namely the perception of the usefulness of technology, the perception of efficiency, and the perception of supporting activities.

In the second hypothesis (H2), because the t-count value of 2.81 (at the 95 percent confidence level) is more significant than 1.96 and the standard solution value is 0.76, the effect of the ease of use variable on customer interest in using mobile banking is positive and relevant. Because the relationship between ease of use and customer interest in using mobile banking has a positive relationship, it can be interpreted that if PT. Bank NTB Syariah is increasing the ease of its mobile banking users, it will increase customer interest in using Bank NTB Syariah mobile banking. Therefore, the Bank NTB Syariah must maintain and improve indicators that affect user convenience: easy to learn, easy to use, timeliness, clearness, and understandable.

The third hypothesis (H3) is rejected because the t-count value of -0.67 (95% confidence level value) is smaller than 1.96. Still, the common solution value of -0.07 indicates that the effect of the risk variable is harmful and has no effect on customer interest in mobile banking. Because the risk related to customer interest in using mobile banking has a negative relationship, it can be interpreted if the PT. Bank NTB Syariah increasingly provides information on mobile banking. Hence, customers know more about the shortcomings of Bank NTB Syariah mobile banking, which can reduce customers' interest in using it. Therefore, the Bank NTB Syariah must pay attention to the indicators that affect the risk: financial, security, and product risk.

In the fourth hypothesis (H4), because the t-count value is 3.22 (at the 95% confidence level), which is more significant than 1.96, and the standard solution value is 0.48, the effect of the service feature variable on customer interest in using mobile banking is positive and relevant. Because the relationship between service features and customer interest in using mobile banking has a positive relationship, it can be interpreted that PT. Bank NTB Syariah is increasingly improving the service features of its mobile banking. It has increased customer interest in using mobile banking at Bank NTB Syariah. Therefore, the Bank NTB Syariah must maintain and improve indicators that affect service features, namely the diversity of components of easy access to information about products or services and variety in transaction Services.

#### 4. CONCLUSIONS

Based on the results of the study, it was obtained that information technology perception factors, ease of use, risk, and service features affect the interest of PT. Bank NTB Syariah uses mobile banking with a confidence level of 84%, or in other words, 16% is influenced by other variables that are not used in this study. The variable perception of information technology is influenced by indicators of perceived usefulness of technology, perception of efficiency, and perception of supporting activities. User convenience variables are affected by easy to learn, easy to use, timeliness, and clear and understandable indicators. The risk variable is influenced by indicators of financial risk, security risk, and product risk. Meanwhile, the service feature variables are the diversity of features of easy access to information about products or services and the variety of transaction services.

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