

Analysis of the Effect of Convenience, Ease of Use and Security on Interest in Mobile Banking Users at Bakti Indonesia University

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Article Info	Abstract
<p>Received: August 19, 2023</p> <p>Revised: October 20, 2023</p> <p>Online available: November 12, 2023</p> <p>Keywords: <i>Mobile Banking, Convenience, Ease Of Use, Security, User Interest.</i></p>	<p>The development of information technology from time to time is increasingly beneficial for the wider community, including in the field of information and communication technology. The development of information technology (IT) is utilized by banking institutions to attract customers to utilize the mobile banking services offered. This study aims to test and analyze the effect of convenience, ease of use, and security on user interest in mobile banking at Bakti Indonesia University. The research method used is the descriptive quantitative method. The population in this study were lecturers, staff, and students of Bakti Indonesia University. The data used is primary data by distributing questionnaires. The sampling method in this study was the purposive sampling method. The number of samples that can be collected is 83 questionnaires. The analysis technique used is multiple linear regression. The results showed that: 1) Convenience (CO) has no significant effect on user interest in mobile banking (IMB). 2) Ease of use (EU) has a significant effect on user interest in mobile banking (IMB). 3) Security (SE) has a significant effect on user interest in mobile banking (IMB). 4) Convenience, ease of use, and security simultaneously affect the interest of mobile banking users (IMB).</p>

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INTRODUCTION

The development of information technology from time to time is increasingly beneficial for the wider community, including in the field of information and communication technology. Thus, IT is able to fulfill information needs in the business world quickly, on time, relevant, and accurate (Sufyani, 2018). The development of information technology spurs a new lifestyle. From the start to the end of life, this way of life is known as E-Life. That this life has been influenced by various needs electronically and is currently vibrant with various letters starting with the prefix e such as e-commerce, e-education, e-journal, e-laboratory, e-medicine, e-biodiversity, e-library, e-government, and others based on electronics (Adawiyah, 2019).

The development of information technology (IT) is utilized by banking institutions to attract customers to utilize the mobile banking services offered. Companies that are able

to achieve good performance will always maintain their operational continuity. The role of information technology (IT) in various aspects of business activities can be understood because it is a technology that focuses on managing information systems through computers. It is proven that with the promotion of mobile banking services, not a few bank customers who previously only made offline transactions moved to online operations (Wibowo, 2019).

This development can be seen in customer users who use mobile banking services increasing from year to year. The benefits provided by mobile banking services are not enough to prove that mobile banking will definitely be chosen by customers, several things will be considered before the customer agrees to use the mobile banking service. Comfort, convenience and security in conducting banking transactions will encourage customers to consider and choose to use these features in their financial activities. This must be ensured in advance by the customer so that in the future something does not happen when using mobile banking services (Wibowo, 2019).

Previous research conducted by several researchers such as (Ni'mah, 2022) examined the Effect of Ease, Security, Benefits and Knowledge on Interest in Using Sharia Mobile Banking on Students in Kudus. The results showed that the variables of convenience, security, benefits, and knowledge had a significant effect on interest in using Islamic mobile banking, security had a significant effect on interest in using Islamic mobile banking. There is also research from (Rahayu, 2019) which examines the Effect of Perceptions of Usefulness, Perceptions of Ease, Perceptions of Trust, and Perceptions of Comfort on Interest in Using Mobile Banking (Empirical Study on Students in Yogyakarta). The results of this study can be concluded that perceived usefulness, convenience, trust, and comfort have a significant positive effect on interest in using mobile banking.

Nowadays, mobile banking is not only used by online shop sellers, large corporations, etc. It can be used by online shop buyers, students and even lecturers to save their time. But it can be used by online shop buyers, students and even lecturers to save their time in banking transactions. Basically, among young people who actively use mobile banking devices, the same is true for students, lecturers and staff of Bakti Indonesia University. They as customers have different factors influencing interest in using mobile banking because of its convenience, ease of use and security when using banking services according to customer specifications with risk factors and trust in banks. Conversely, if the customer considers these factors inappropriate then the customer is less interested in using mobile banking. In addition, there are not many customers who do not want to use mobile banking services because they feel that these services do not meet expectations (Fakhrurozi, 2018).

One of the other forms of financial services referred to in this context is the ease of payment of education costs such as SPP, DPP, and the like through mobile banking services. Recently, many universities have attempted to facilitate students and prospective students in conducting these transactions through mobile banking, for example, Bakti Indonesia University. In this case, there is a mutually beneficial relationship between the banking sector and universities. On one hand, banking services are able to improve the reputation and quality of banks, while on the other hand, mobile banking makes it easier for students to transact practically, comfortably, and safely. This also helps build student trust in the cooperation between banks and universities in providing information systems (Larasati, 2014).

However, this implementation has not been well realized due to the lack of trust from users of mobile banking services in making payments through the platform. This problem arises because the financial data recorded in mobile banking services is not in line with the financial data held by the campus or college, namely Bakti Indonesia University.

Even though students have made payment transactions in accordance with the guidelines set by the campus, the transactions are not recorded in the campus system. This situation results in losses for students, because they have to confirm both to the bank and the campus to complete the transaction (Affandi, 2022).

Therefore, this study is motivated to fill this gap by empirically analyzing the determinants of mobile banking adoption behavior at Bakti Indonesia University, in this case researchers examine the main factors that influence customer interest in using mobile banking services from the perspective of users at Bakti Indonesia University. Based on the above background, researchers are interested in conducting research with the title "Analysis of the Effect of Convenience, Ease of Use and Security on User Interest in Mobile Banking at Bakti Indonesia University".

METHODS

The research method used is descriptive quantitative method. The data used is primary data by distributing questionnaires. The research location is Bakti Indonesia University which is located at Jl. Bumi Cempokosari Campus No.40, Sarimulyo, Cluring, Banyuwangi Regency, East Java 68482, Indonesia. Then the object of this research is mobile banking users at Bakti Indonesia University.

The population is taken from the number of customers who use mobile banking at Bakti Indonesia University. The population of interest in mobile banking users at Bakti Indonesia University which can be described based on gender, length of time using mobile banking, occupation, and age of respondents. The total population (students, staff and lecturers) of Bakti Indonesia University is 2,435 with a population of mobile banking users, namely 105 respondents. The sampling method in this study was purposive sampling method. The number of samples that can be collected is 83 questionnaires.

RESULTS AND DISCUSSION

Partial Test Results (t Test)

Table 1. Results of the t test

Variable	Regression Coefficient	Std. Error	t	Sig.
(Constant)	6.944	1.788	3.884	.000
CO	-.002	.068	-.028	.978
EU	.383	.108	3.556	.001
SE	.295	.107	2.749	.007

Source: Research Data Processed (2023)

Based on the table above, then compared with the 5% significance level (0.05), the following results are obtained as follows:

1. The t-test results on the convenience variable (CO), obtained a Sig. value of 0.978 > 0.05. So it can be concluded that H₀ is accepted and H₁ is rejected, which means that the convenience variable has no significant effect on user interest in mobile banking at Bakti Indonesia University.
2. The results of the t-test on the ease of use variable (EU), obtained Sig. of 0.001 < 0.05. So it can be concluded that H₀ is rejected and H₁ is accepted, which means that the ease of use variable has a significant effect on user interest in mobile banking at Bakti Indonesia University.
3. The results of the t-test on the security variable (SE), obtained a Sig. value of 0.007 < 0.05. So it can be concluded that H₀ is rejected and H₁ is accepted, which means that

the security variable has a significant effect on user interest in mobile banking at Bakti Indonesia University.

DISCUSSIONS

This study includes three independent variables which include variables of perceived convenience (CO), perceived ease of use (EU), and perceived security (SE) by involving 83 respondents to obtain information and answers. The independent variable (IMB) is interest in mobile banking users involving students, lecturers and staff of Bakti Indonesia University as research objects. Based on the results of data analysis of previously conducted research, the following is an explanation of the comparison of the results of research conducted with previous research and related theories:

The Effect of Convenience on User Interest in Mobile Banking at Bakti Indonesia University.

This study shows a negative relationship between convenience and interest in mobile banking users at Bakti Indonesia University, meaning that any decrease in the convenience variable will reduce the value of mobile banking users. This shows that there is no significant influence between convenience on user interest in mobile banking at Bakti Indonesia University because according to respondents' views on mobile banking services, convenience is not a criterion in customer interest in using mobile banking. There are other factors that are more prioritized in the customer's own criteria.

In this study, the reason mobile banking users at Bakti Indonesia University are not interested in using mobile banking due to the convenience factor is that the use of mobile banking itself is not used every hour by mobile banking users at Bakti Indonesia University. Unlike online shop sellers who use mobile banking more time even every hour because of incoming orders whether the buyer has proven to have transferred the order amount according to the buyers' calculations. Meanwhile, mobile banking users at Bakti Indonesia University use mobile banking services only for certain needs, which are not used every hour such as using applications to communicate every day.

The Effect of Ease of Use on Mobile Banking User Interest at Bakti Indonesia University

This study shows that there is a positive relationship between ease of use on mobile banking users at Bakti Indonesia University, meaning that any addition to the ease of use variable will increase the value of mobile banking users. This shows that there is a significant influence between ease of use on mobile banking user interest at Bakti Indonesia University because according to respondents' views on mobile banking services, ease of use is a criterion for mobile banking user interest at Bakti Indonesia University in using mobile banking. This is very much in accordance with the criteria for mobile banking users at Bakti Indonesia University. In this study, mobile banking users at Bakti Indonesia University think that mobile banking provided by the bank is very easy to use and makes all banking matters easier for mobile banking users because they can do it anywhere and anytime more practically.

The Effect of Security on Mobile Banking User Interest at Bakti Indonesia University.

This study shows that there is a positive relationship between security and mobile banking users at Bakti Indonesia University, meaning that any addition to the security variable will increase the value of mobile banking users. This shows that there is a significant influence between security and the interest of mobile banking users at Bakti Indonesia University because according to respondents' views on mobile banking services, security is a criterion for the interest of mobile banking users at Bakti Indonesia University in using mobile banking. In this study, mobile banking users at Bakti Indonesia University assume that the mobile banking used is in accordance with the needs

of mobile banking users at Bakti Indonesia University, namely the security guarantee provided by the bank for fraud such as "smishing" (mobile banking users receive fake SMS or telephone calls asking for bank account details from a hacker posing as a financial institution). In addition, trust in banks because they have used bank services offline also affects customers' interest in using mobile banking services and are confident in the security of mobile banking applications provided by the bank.

The Effect of Convenience, Ease of Use and Security on User Interest in Mobile Banking at Bakti Indonesia University

Based on the results of statistical data testing, the fourth hypothesis shows that the independent variables (convenience, ease of use and security) simultaneously have a significant influence on the dependent variable of mobile banking users at Bakti Indonesia University or in other words the hypothesis proposed by the researcher H1 can be accepted.

CONCLUSION

Based on the results of research on "The Effect of Convenience, Ease of Use and Security on User Interest in Mobile Banking at Bakti Indonesia University", the following conclusions can be drawn:

1. Convenience has no significant effect on user interest in mobile banking at Bakti Indonesia University.
2. Ease of use has a significant effect on user interest in mobile banking at Bakti Indonesia University.
3. Security has a significant effect on user interest in mobile banking at Bakti Indonesia University.
4. Convenience, ease of use and security simultaneously or together affect the interest of mobile banking users at Bakti Indonesia University.

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