

The Effect Of Perceived Of Usefulness, Perceived Ease of Use, And Mindfulness on Attitude and Intention to Use Mobile Banking Maybank Bank

(Study on people in Samarinda City)

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ABSTRACT: *The purpose of this paper is to integrate perceived usefulness, perceived ease of use, mindfulness, attitude, and intention to use mobile banking Maybank's user in Samarinda. The data were collected through an online survey and factor analysis and structural equation modeling were used as data analysis tools. Constructs are measured using established scales. Major findings indicate a positive and significant effect, but only one result that has a negative and insignificant effect is perceived ease of use on intention to use. This study provides new insights into the use of Maybank Mobile Banking during the Covid Pandemic.*

KEYWORD: *perceived usefulness, perceived to use, mindfulness, attitude, intention to use, mobile banking*

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I. INTRODUCTION AND LITERATURE REVIEW

Internet technology is now increasingly massive in Indonesia. Its role is also increasingly important in various sectors of life such as social, economic, and political. The survey of internet users in Indonesia in the period 2019 to the second quarter of 2020 by APJII (Association of Indonesian Internet Service Providers) showed that internet users in Indonesia rose to 73.7 percent of the Indonesian population of 266.9 million people or the equivalent of 196.7 million users. This survey describes an increase in the number of Indonesian internet users by 8.9 percent or equivalent to 25.5 million compared to 2018 ago (APJII, 2020).

The Chairperson of APJII explained that the increase in the number of internet users was caused by several factors, such as the fast internet infrastructure or broadband in Indonesia which is increasingly evenly distributed, the digital transformation is increasingly massive due to online learning and the policy of working from home due to the COVID-19 pandemic since March 2020 ago.

Dahlberg et al. (2015) conducted a review of research related to mobile payments from 2007 to 2014 and concluded that most research was focused on 3 (three) things, namely strategy and ecosystem, technology, and adoption. In the field of marketing, most studies focus on the factors that influence the adoption of mobile payments.

In several previous studies related to the factors that influence attitudes and interest in using mobile banking, most of the research adopted the Technology Acceptance Model (TAM). Where according to Davis (1989), acceptance of e-banking services can be influenced by perceived usefulness and perceived ease of use. The main purpose of TAM is to explain the influence of external factors on internal beliefs, attitudes, and intent. Research conducted by RB Mostafa (2020), Flavian et al. (2020), Siyal et al. (2019), Indriastuti (2020) on acceptance of mobile banking found that the perceived ease of use had a positive and significant effect on attitudes. On the other hand, in research related to attitudes towards the use of mobile banking, according to Ho et al. (2020), perceived ease has no significant effect on attitudes.

On the other hand, several researchers have emphasized the need to introduce psychological research to Information Systems Studies (Raman & McClelland, 2019). Concerning technology adoption, researchers such as Roberts et al. (2007), Sun & Fang (2010), Oredo & Njihia (2014) have recognized "mindfulness" as a cognitive state of active attention, as an important antecedent and suggested that people are more receptive to new information and aware of local conditions., and the choice of alternatives, which makes it clear why they should choose a particular technology over the alternative.

According to Sun et al. (2016), mindfulness has been shown to influence technology adoption. In a context where technology changes very rapidly, the technology users adopt is influenced by their perceptions. Sun & Fang (2010) argue that the adoption of new technologies can be done mindfully or mindlessly. Under the

first assumption of “consciousness”, consumers will actively seek information and other similar technologies to understand their capacity to adapt to their needs. On the other hand, under the second assumption, “without mindfulness,” consumers are not actively seeking information, so there is greater uncertainty about future adoption.

Therefore, the author is interested in adding the concept of "mindfulness" so that it can contribute to further complementing the previous literature. This study proposes the adoption of a model of mobile payment services, by integrating "mindfulness" as a new variable with a specific goal, namely to investigate the factors that determine consumer intentions to adopt mobile payment, to provide an overview of the role of "mindfulness" in mobile adoption. payment and to provide implications for academic researchers and practitioners.

In Indonesia, the practice of internet banking was first introduced by BII (PT Bank Internasional Indonesia, Tbk) in 1988 with an application called BII Internet Banking, then BCA (PT Bank Central Asia, Tbk) was followed up on March 20, 2001, with the KlikBCA application. and then on April 26, 2001, Bank Niaga (PT Bank Niaga, Tbk) launched an application called Niaga Global@cess. The use of mobile banking is intended to facilitate customer transactions as well as become information technology in influencing the efficiency and effectiveness of the banking business.

1.2 Research Objectives

The theory of Fishbein & Ajzen (1975) has been widely used to analyze the relationship between attitudes and behavior. Based on the TRA theory, what a person does to a certain behavior is determined by a person's interest in doing that behavior (Davis, 1989). Interest can also be determined from subjective attitudes and norms regarding the behavior to be carried out.

The theory of the Technology Acceptance Model (TAM) was first introduced by Davis (1989). This theory is an adaptation of the Theory of Reason Action, which is a theory developed by Fishbein & Ajzen (1975) where it is said that a person's perception of something will determine that person's attitude and behavior. Based on this theory, Davis then developed the TAM theory, with the hope of measuring the level of user acceptance of information systems.

The Technology Acceptance Model aims to explain the behavior of technology users towards their acceptance of using certain technologies. According to Davis (1989), the main purpose of TAM is to explain the influence of external factors on internal beliefs, attitudes, and intentions.

In contrast to TRA, the emphasis of TAM is on two important variables to explain technology acceptance, namely perceived usefulness and perceived ease of use. These two factors are then referred to as the main determinants of the acceptance behavior of using technology.

Consumer Acceptance

According to Hung et al. (2006), consumer acceptance is an act of acceptance of someone in using information technology voluntarily. Consumer acceptance is also associated with the cognitive and affective perceptual orientation of a person (Schierz et al., 2010). Based on previous research Venkatesh & Davis (2000); Schierz et al. (2010), interest is used to determine consumer acceptance because interest is said to be an appropriate predictor of actual use. Research on consumer acceptance has provided important insights in explaining the success or failure of a new product or service (Bauer et al., 2005).

According to Bauer et al. (2005), acceptance of mobile marketing is represented by attitudes and intention to use. These two factors are also associated with a causal relationship where attitudes can predict intention to use. Understanding consumer acceptance, it is necessary to measure the factors that determine attitudes.

Consumer Behavior

According to Solomon (2015), Consumer behavior theory is a study of the process of involvement of individuals or groups in choosing, buying, using, or disposing of a product, service, idea, or experience to satisfy customer needs and wants.

Mobile Banking

According to Ho et al. (2020), mobile banking is an innovative financial service delivered through smartphones and software applications that enable interactive banking services on the go. Sim-card-based mobile phone devices are seen as tools for mobile banking. according to Lin (2011), As with other banking services, consumer confidence in the security of banking services via smartphones is considered very important. according to IM Al-Jabri (2012), mobile banking offers advantages such as mobility and immediacy of existing services.

Perception

According to Schiffman & Kanuk (2007), Perception is defined as the process by which individuals choose, organize and interpret into something meaningful. Perception is a complex psychological process that involves physiological aspects. Any efforts made by marketers will be meaningless if consumers have different perceptions from what the market wants. Therefore, it is important to study consumer perceptions in determining interest in using technology.

Perceived usefulness

Perceived usefulness is the degree to which a person believes that using a particular system will be able to improve his performance (Davis, 1989). according to Suhartanto et al. (2019), perceived usefulness refers to the level of user dependence on the offered system, especially on improving performance in certain areas. Perceived usefulness is considered to be the main factor influencing attitudes towards the use of new technology (Deb & Lomo-David, 2014). So, it can be concluded that perceived usefulness is an individual's belief that using a certain technology will provide positive benefits for improving its performance.

The indicator to measure perceived usefulness from previous research that was chosen by the author to be used in this study is according to research from Yousafzai & Yani-de-Soriano (2011) with the following details:

- a. *Quickly*
Perception where users feel that using technology will make activities faster so that in terms of banking transaction activities, customers do not have to wait too long to carry out the desired transaction.
- b. *Save Time*
Perception where users feel that using technology can save time in completing an activity.
- c. *Effective*
Perception where users feel that using certain technologies can manage their income sources effectively.
- d. *Great Benefit*
A perception where users feel that using technology can provide benefits to banking activities.

Perceived ease of use

According to Davis (1989), The definition of perceived ease of use is the degree to which a person believes that using a certain technological system will free him from the effort. In the context of mobile wallets, perceived ease of use is defined as the extent to which users believe that the effort required to learn and use technology on a mobile device is minimal, in the sense that it does not require great effort or is easy to use. So, it can be concluded that the perceived ease of use is an individual's belief that using a certain technology can be easily understood without requiring a hard effort.

Indicators from previous research used to measure perceived ease of use chosen by the author are indicators studied by Wang et al. (2003) are as follows:

- a. *Clear and Understandable*
Perception is where users feel that the menu on a system is clear and easy to understand.
- b. *Easy to Learn*
Perception where users feel that technology can be easily learned, customers can quickly understand the menus on the system so that they can perform existing functions well.
- c. *Easy to Become Skillful*
Perception is where users feel that a system can be easily used so that it does not take a long time to master the system.
- d. *Easy to Use*
Perception is where users feel that the menu on a system is easy to use so that customers can use existing functionality as they wish.

Mindfulness

Mindfulness is a state of awareness defined as the process of being aware or paying attention and is a moment-to-moment experience (Kabat-Zinn, 1990). In short, being mindful is a state of being focused on something in the present moment, without making any judgments.

Mindfulness has much in common with TPB (Theory of planned behavior) regarding perceived behavioral control because it is both subjective and related to human cognition. Among the few studies, Ndubisi (2014) examined the role of mindfulness in consumer behavior and service and found that it can lead to greater consumer commitment, satisfaction, trust, attitude loyalty, behavioral loyalty, and switching control. Mindfulness has also been tested about its quality and reliability at the organizational level and corporate strategy (Ndubisi, 2012)

The indicator used to measure mindfulness is based on previous research by Sun et al. (2016) which starts with opinion Langer (1989) where there are four dimensions of mindfulness, namely:

- a. *Engagement with the technology (active information seeking and processing)*
Involvement with technology is the extent to which a person likes to use technology, actively seeks information about technology in terms of its function, and enjoys the existing process.
- b. *Technological novelty seeking (constant creation of new category)*
The search for technological novelty is the extent to which a person compares technology with existing technology so that the individual is more aware of its uniqueness.
- c. *Awareness of local contexts (awareness of local specifics)*
Local context awareness is the extent to which one thinks about how the technology fits the individual's local specific needs and needs.
- d. *Cognizance of alternative technologies (openness to alternative technologies)*
Technological cognition is the extent to which a person is aware of alternative technology options and their advantages and disadvantages.

Attitude

According to Fishbein & Ajzen (1975), Attitude is defined as an individual's positive and negative feelings about performing a particular behavior. A person's attitude towards a behavior refers to the extent to which a person evaluates that behavior well or not well (I. Ajzen, 1991).

According to Fishbein & Ajzen (1975) in their research Theory Reasoned Action states that attitudes are influenced by beliefs about behavior and evaluations related to one's beliefs. Attitude is said to be one of the variables of TRA which is defined as positive or negative feelings in applying the target behavior.

Indicators from previous research by Chauhan (2015) used to measure attitudes, selected by the authors for use in this study are as follows:

- a. *Favorable Attitude*
Positive attitudes arise from users after using a certain technology.
- b. *Beneficial*
Attitudes that arise because users feel by using certain technologies will provide benefits that have a positive impact on them.
- c. *Likeness*
Attitudes that arise in users where after using technology it feels good and does not use it because they have to.

Intention to use

Intention to use can be described as the intended use of the system before actual use and its prediction for the future (Jiang et al., 2000). Based on TAM theory, perceived use of perceived usefulness and perceived ease of behaving positively on user behavioral intentions (Abbas & Hamdy, 2015). So, it can be concluded that intention to use is an interest or tendency that encourages someone to perform a certain behavior.

The following are indicators of research Chauhan (2015) used to measure intention to use and chosen by the authors in this study, among others:

- a. *Willingness to Use*
A willingness or readiness to do something without coercion from other parties.
- b. *Favorable Opinion*
Feelings of support or partiality that form a favorable opinion or opinion for a technology.
- c. *Intention to Use*
Behavioral tendencies to keep using technology.

1.3 Research Methodology and Data Analysis

This study uses quantitative research, namely hypothesis-testing research. This study uses five variables consisting of variables of perceived usefulness, perceived ease of use, mindfulness, attitude, and intention to use. Three variables are said to be exogenous because these variables affect other variables, namely Perception usefulness (X1), Perceived ease of use (X2), Mindfulness (X3).

Table 1. Instrument Grid

No	Variable	Indicator	Source
1	Perceived usefulness	<ul style="list-style-type: none"> • <i>Quickly</i> • <i>Save time</i> • <i>Effective</i> • <i>Great benefit</i> 	(Yousafzai & Yani-de-Soriano, 2011)
2	Perceived ease of use	<ul style="list-style-type: none"> • <i>Clear and understandable</i> • <i>Easy to learn</i> • <i>Easy to become</i> 	(Wang et al., 2003)

		<ul style="list-style-type: none"> • <i>Easy to use</i> 	
3	Mindfulness	<ul style="list-style-type: none"> • <i>Technological novelty seeking</i> • <i>Engagement with technology</i> • <i>Awareness of local contexts</i> • <i>Cognizance of alternative technologies</i> 	(Sun et al., 2016)
4	Attitude	<ul style="list-style-type: none"> • <i>Favorable attitude</i> • <i>Beneficial</i> • <i>Likeness</i> 	(Chauhan, 2015)
5	Intention to use	<ul style="list-style-type: none"> • <i>Willingness to use</i> • <i>Favorable opinion</i> • <i>Intention to use</i> 	(Chauhan, 2015)

This research was conducted on customers who have used Bank Maybank mobile banking by distributing questionnaires at Bank Maybank branch offices in Samarinda either through a questionnaire form or through a google form. This study uses SEM analysis tools with AMOS tools. The sampling technique in this study uses non-probability sampling, namely purposive sampling, where the population elements are selected based on their availability.

The population in this study are all Bank Maybank customers who use Bank Maybank mobile banking. Due to the consideration of time and energy efficiency, the questionnaire could not be distributed to the entire population, so a sample was used to collect respondent data. The sample in this study is Bank Maybank customers who use Maybank mobile banking in Samarinda.

1.4 Findings and Interpretation

The results of the descriptive analysis showed that of the 162 respondents in this study, the gender of the respondents was mostly women, namely, 135 people (83.33%), aged 21 -30 years (41.35%), with marital status married 87 people (53.70%), last education Graduates 91 people (56.17%), working as private employees 46 people (28.39%), with an income of Rp.3 – 30 million as many as 102 people (62.96%), earning Rp. 3 – 30 million as many as 102 people (62.96%) with the duration of using mobile banking applications for 3-4 years as many as 46 people (28.39%) and using mobile banking for inter-bank transactions as many as 58 people (35.80%).

Measurement Model

In the estimation of the Measurement Model, confirmatory factor analysis is used to confirm the factors that are formed to define a concept or research construct. The strength and weakness of the dimensions to form the latent factor can be seen from the value of the factor loading of exogenous, endogenous, and full model constructs. The results of the confirmatory analysis show that the indicators of each variable already have a standardized estimate value that can be accepted significantly with a factor loading value of > 0.4 (Ferdinand, 2014: 287).

Structural Model

The results of the conformity test to the structural model will produce goodness of fit model which is used to determine whether the model is supported by empirical data. The goodness of fit value in this study is chi-square = 268, prob = .001, CMIN/DF=2.00, RMSEA=.008, GFI=.858, AGFI=.810, TLI=.806, CFI=.838. Not all the results of the analysis meet the cut-off value criteria set, so modifications are made to the model to get better goodness of fit value.

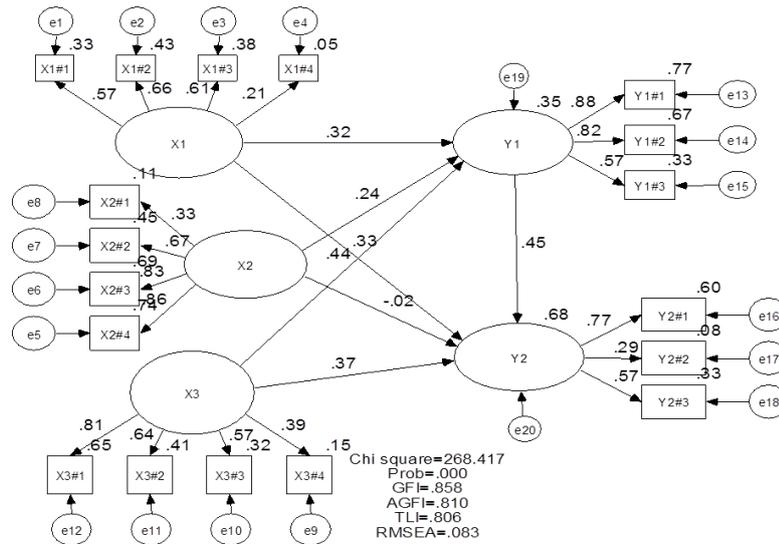


Figure 1. Full Model Test

The number of samples that have been determined is then carried out with a statistical test with the help of AMOS software version 23. The hypothesis is declared proven if the probability value is less than 0.050 or the critical ratio value is greater than 1.96. The results of hypothesis testing can be seen in the following table:

Table 2. Hypothesis Testing Results

Variable	C.R. (Critical Ratio)	Probability	Information
Usefulness → Attitude	3.008	0.003	Significant
Ease of use → Attitude	2.873	0.004	Significant
Mindfulness → Attitude	3.465	***	Significant
Usefulness → Intention to use	2.815	0.005	Significant
Ease of use → Intention to use	-0.198	0.843	Not Significant
Mindfulness → Intention to use	2.806	0.005	Significant
Attitude → Intention to use	3.782	***	Significant

Source: data processed by researchers, 2021

After conducting data analysis and hypothesis testing by using the SEM analysis tool with the help of AMOS software version 23, the table above states that of the 7 (seven) hypotheses previously raised, the results shown are 6 (six) hypotheses that are accepted, namely Usefulness of Attitude, Ease of use of Attitude, Mindfulness on Attitudes, Usefulness of Intention to use, Mindfulness of Intention to use and Attitudes towards Intention to use. Meanwhile, 1 (one) hypothesis that is not accepted or rejected is Ease of use of Intention to use.

The Influence of Perceived Usefulness on Attitude

Based on the results of the first hypothesis test which states that the perceived usefulness variable has a significant effect on the attitude variable, it shows the Critical Ratio (CR) value of 3.008 with a probability number of 0.003. This value is sufficient for the acceptance of the first hypothesis, it can be stated that the hypothesis is accepted.

The Influence of Perceived Ease of use on Attitude

Based on the results of the second hypothesis test which states that the perceived ease of use variable has a significant effect on the attitude variable, it shows the Critical Ratio (CR) value of 2.873 with a probability number of 0.004. This value is sufficient for the acceptance of the second hypothesis, so it can be stated that the hypothesis is acceptable.

The Effect of Mindfulness on Attitude

Based on the results of the third hypothesis test which states that it is suspected that the mindfulness variable has a significant effect on the attitude variable, it shows a Critical Ratio (CR) value of 3,465 with a probability number of ***. This value is sufficient for the acceptance of the third hypothesis, it can be stated that the hypothesis is acceptable.

The Influence of Perceived Usefulness on Intention to use

Based on the results of the fourth hypothesis test which states that the perceived usefulness variable has a significant effect on the intention to use a variable, it shows the Critical Ratio (CR) value of 2.815 with a probability number of 0.005. This value is sufficient for the acceptance of the fourth hypothesis, it can be stated that the hypothesis is acceptable.

The Influence of Perceived Ease of use on Intention to use

Based on the results of the fifth hypothesis test which states that the perceived ease of use variable has a significant effect on the intention to use a variable, it shows the Critical Ratio (CR) value of -0.198 with a probability number of 0.843. This value is not sufficient for the acceptance of the fifth hypothesis, it can be stated that the hypothesis cannot be accepted.

The Effect of Mindfulness on Intention to use

Based on the results of the sixth hypothesis test which states that it is suspected that the mindfulness variable has a significant effect on the intention to use a variable, it shows a Critical Ratio (CR) value of 2.806 with a probability number of 0.005. This value is sufficient for the acceptance of the sixth hypothesis, it can be stated that the hypothesis is acceptable.

Influence of Attitude on Intention to use

Based on the results of the seventh hypothesis test which states that it is suspected that the attitude variable has a significant effect on the intention to use a variable, it shows the Critical Ratio (CR) value of 3,782 with a probability number of ***. This value is sufficient for the acceptance of the seventh hypothesis, it can be stated that the hypothesis is acceptable.

Conclusions and suggestions

Conclusion

Based on the results of the analysis and discussion, it is concluded as follows:

1. The perceived usefulness has a positive and significant effect on the attitude of using Maybank's mobile banking. This means that the better the perceived usefulness of the user, the greater the positive attitude of a person to using Maybank mobile banking.
2. Perceived ease of use has a positive and significant effect on the attitude of using Maybank's mobile banking. This means that the better the perceived ease of use felt by the user, the greater the positive attitude of a person to using Maybank mobile banking.
3. Mindfulness has a positive and significant effect on the attitude of using Maybank's mobile banking. This means that the better the mindfulness felt by the user, the greater the positive attitude of a person to using Maybank mobile banking.
4. Perceived usefulness has a positive and significant effect on the intention to use in using Maybank mobile banking. This means that the better the perceived usefulness felt by the user, the greater the positive attitude of a person to using Maybank mobile banking.
5. Perceived ease of use has a negative and insignificant effect on the intention to use in using Maybank mobile banking. This means that the perceived ease of use by users does not affect a person's intention to use in using Maybank mobile banking.
6. Mindfulness has a positive and significant impact on the intention to use in using Maybank mobile banking. This means that the better the mindfulness felt by the user, the greater the positive intention to use someone will have in using Maybank mobile banking.
7. Attitude has a positive and significant effect on the intention to use in using Maybank mobile banking. This means that the better the attitude felt by the user, the greater the positive intention to use someone will have in using Maybank mobile banking.

Suggestion

To increase the attitudes and intention to use of users of the Maybank mobile banking application, socialization should be carried out closer to the people of Samarinda City. As is known from the results of the study, it shows that although there is perceived ease of use, it does not have an influence on user intention to use, so it is necessary to increase the distribution of information on Maybank's mobile banking features and Maybank can facilitate and educate the public regarding these tools.

The independent variable in this study is very important in influencing behavioral interest in using mobile banking, it is hoped that the results of this study can be used as a reference for further researchers to develop research by considering other variables which are other variables outside the variables in this study.

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