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by Ike Kusdyah R11

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Performance Expectancy, Effort Expectancy, Social Influence on Behavioral To Use Through Behavioral Intention in Using Mobile Banking in Malang

Syarif Hidayatullah¹, Yusaq Tomo Ardianto², Annesuska Octvie H³,
Ike Kusdyah Rachmawati⁴, Stella Alvianna⁵

^{1,2,3,5} University Merdeka of Malang, East Java – Indonesia

⁴ Institute Technology and Business of Asia Malang, Malang, East Java - Indonesia

*syarif_ok@yahoo.com

ABSTRACT

Performance Expectancy, Effort Expectancy, Social Influence on Behavioral To Use Through Behavioral Intention in Using Mobile Banking in Malang Currently, information technology in all lines of business is very fast, as is the use of existing technology in the banking sector, namely by implementing digital banking services. Digital banking services by all banks are considered very highly in the world of banking in the world and Indonesia. Mobile Banking is also the right answer to the needs of people who will make transactions quickly. This is in accordance with the initial objective of implementing a secure Mobile banking system aimed at providing smooth and easy banking by utilizing information technology. Research to examine the extent to which Performance Expectancy, Effort Expectancy, Social Influence, and Behavioral Intention affect Behavioral Usage. This research is an explanatory research, the location of this research is conducted in Malang, East Java. The population in this study were all people who transact using Mobile Banking with a sample size of 135 respondents. Data analysis techniques used descriptive statistical analysis, path analysis and hypothesis testing. From the results of the analysis and discussion, it is found that the results of Performance Expectancy, Effort Expectancy, Social Influence have a significant effect on Behavioral Intention, furthermore, Performance Expectancy, Effort Expectancy, have a significant effect on Behavioral ToUsage while Social Influence has no significant effect on Behavioral ToUsage. The indirect effect is obtained from the results of Performance Expectancy, Effort Expectancy has a significant effect on Behavioral to Usage through Behavioral Intention, except for the Social Influence variable.

Keywords : Performance Expectancy, Effort Expectancy, Social Influence

1. INTRODUCTION

In today's era, the development of information technology is so fast, especially in the banking sector, namely the growth of digital banking services (Digital Banking). The development of digital banking is considered appropriate in the banking world in Indonesia, for example by implementing Bank Anywhere, so that with this solution customers can make various transactions with banks anytime and anywhere without the need to come to the Bank. Mobile Banking is the right answer for these needs. Mobile Banking is a banking service that aims to provide smooth and easy banking by utilizing information technology. According to I Mulya E Siregar (2017), Indonesians are now ready to switch to digital banking services. With this service, it can be an added value from the Bank to its users. With the various conveniences obtained through banking services, it is hoped that customers can get satisfaction when using various kinds of products and services provided by the Bank (Widyastuti, 2008). According to the e-Marketer Market Research Institute (2018), currently Indonesia is listed as the population with the largest number of internet users in the world and is ranked 6th, and it is predicted that the number of users will increase to reach 112 million people with 100 million active smartphones. people according to a survey conducted by the Digital E-Marketer Research Institute (Indah, 2015).

2. METHODS

2.1. Research methods

This research focuses on the study of management information systems, especially those related to Performance Expectancy, Effort Expectancy, and Social Influence, as well as Behavioral

Intention and Behavioral Usage. This research is an explanatory research, the location of this research is conducted in Malang, East Java. The population in this study are all places where all people / communities have ever used Car Banking using those in the city of Malang. As for the research sample because the population is unknown, the researcher uses Prawira's opinion (2010: 46) to recommend that the minimum sample size is 5-10 times the number of question items in the questionnaire. As for the number of question items in this study were 15, so the sample size of this study was $9 \times 15 = 135$. Data analysis techniques used descriptive statistical analysis, path analysis and hypothesis testing.

2.2. Research Concept Framework



Figure 1 : Research Conceptual Framework
Source: Various articles, compiled (2020)

3. RESULTS AND DISCUSSION

Hypothesis testing

Table 1: Calculation of direct, indirect and total effects

Hypothesis	Direct Influence	Prob	Indirect Effect	Total Effect	Information
X1 → Z	0,199	0,000			Significant
X2 → Z	0,700	0,000			Significant
X3 → Z	0,157	0,000			Significant
X1 → Y	0,631	0,000			Significant
X2 → Y	-0,298	0,012			Significant
X3 → Y	-0,092	0,164			Not Significant
Z → Y	0,561	0,000			Significant
X1 → Z → Y			0,112	0,743	Not Significant
X2 → Z → Y			0,393	0,095	Significant
X3 → Z → Y			0,088	-0,004	Significant

Source: Primary data, processed (2020)

Based on the results of hypothesis testing in Table 4, it is known that the coefficient of Performance Expectancy, Effort Expectancy, and Social Influence has an effect on Behavioral Intention. Social Influence variable does not directly affect Behavioral to Use, but if you look at the indirect influence, the relationship between Social Influence and Behavioral to Use through Behavioral Intention, the results are significant, meaning that the Behavioral intention variable can mediate the relationship of these variables.

4. DISCUSSION

4.1. Effect of Performance Expectancy on Behavioral Intention

Hypothesis the first one said that it was suspected that Performance Expectancy had an effect on Behavioral Intention, which was statistically tested. The results of ¹⁷ is study support the research conducted by (Hariyanti et al., 2020b) which research resulted in performance expectancy having a positive and significant effect on behavioral intention of mobile banking users. This concurs with research conducted by (Handayani & Sudiana, 2017) there is a positive effect of the variable Performance Expectancy on the Behavioral Intention variable in users of the academic system at STTNAS Yogyakarta.

4.2. Effect of Effort Expectancy on Behavioral Intention

The second hypothesis which says that there is an influence between Effort ⁶ expectancy on Behavioral Intention that can be accepted or tested statistically. This article is in line with the research conducted by (Hariyanti et al., 2020a) Where the results in this study found that effort expectancy has a positive and significant effect on behavioral intention of Bank Jatim Surabaya Mobile Banking users.

4.3. The Influence of Social Influence on Behavioral Intention

The third hypothesis which says it is suspected that Social Influence has an effect on Behavioral Intention can be accepted or tested statistically. This article is not in line with the research conducted by (Taiwo & Downe, 2013) (Amelia, Rizka ; Hidayatullah, 2020) where the social influence variable has a positive effect on the behavioral intention of using information technology.

4.4. Effect of Performance Expectancy on Behavioral to Use

The fourth hypothesis which says it is suspected that Performance Expectancy has an effect on Behavioral to Use is statistically tested. The ¹⁹ results of this study support the research conducted by (Valone, 2007) which research produces performance expectancy has a positive and significant effect on Behavioral to Use ²² public information. This concurs with research conducted by (Suparyati, 2019) There is a positive effect of Variabel Performance Expectancy on the Behavioral Intention variable on users of E KTP users.

4.5. Effect of Effort Expectancy on Behavioral to Use

The fifth hypothesis which says that there is an influence between Effort Expectancy on Behavioral to Use can be accepted or tested statistically ⁷ this article is in line with the research conducted by (Narayana, 2019) Where the results in this study found that effort expectancy has a positive and significant effect on Behavioral to Use in e learning users (STIKOM Bali case study).

4.6. The influence of Social Influence on Behavioral to Use

The sixth hypothesis which states that it is suspected that Social ¹¹ influence has an effect on Behavioral to Use can be accepted or tested statistically. This article is ⁵ not in line with the research conducted by (Rachmawati et al., 2020) dimana variable *social influence* berpengaruh positif terhadap *Behavioral to Use* dari penggunaan Mobile Banking yang ada di Kota Malang.

4.7. The Influence of Behavioral Intention on Behavioral Usage

The seventh hypothesis which says there is an influence between Behavioral Intention on Behavioral Usage cannot be accepted or is not statistically tested. Theory of Reasoned Action (TRA) states that an individual's intention not to do or perform a behavior is a direct determinant of an action or behavior. Individuals will carry out a behavior if they have a behavioral intention to do so (Rossmann, 2011).

4.8. Effect of Performance Expectancy on Behavioral to Use through Behavioral Intention

The Hypothesis Nine cannot be accepted or tested statistically. This research is ⁵ not in line with the research conducted by (Fauzi et al., 2018) where the results of this study also show that through Behavioral Intention, Performance Expectancy, Facilitating Conditions and Effort Expectancy have a significant indirect effect on Use Behavior.

4.9. Effect of Effort Expectancy on Behavioral to Use through Behavioral Intention

The Hypothesis Nine can be accepted or tested statistically. The influence of the moderator variable is significant because online mobile banking is very helpful in terms of costs, time and energy in transactions. This research is in line with the research conducted by (Fauzi et al., 2018) where the results of this study also show that through Behavioral Intention, Performance Expectancy, Facilitating Conditions and Effort Expectancy have a significant indirect effect on Use Behavior..

4.10. The influence of Social Influence on Behavioral to Use through Behavioral Intention

The tenth hypothesis can be accepted or tested statistically. This research is in line with research conducted by (Owusu Agyateng et al., 2019) where the results of this study also show that through Behavioral Intention, Social Influence has a significant indirect effect on the Use Behavior of mobile banking users in Ghana.

5 CONCLUSION

From the results of the analysis and discussion, it is found that the results of Performance Expectancy, Effort Expectancy, Social Influence have a significant effect on Behavioral Intention, furthermore, Performance Expectancy, Effort Expectancy, have a significant effect on Behavioral ToUsage while Social Influence has no significant effect on Behavioral ToUsage. The indirect effect is obtained from the results of Performance Expectancy, Effort Expectancy has a significant effect on Behavioral to Usage through Behavioral Intention, except for the Social Influence variable.

This study examines only the influence of variables that affect behavioral intention and behavior in using (Behavioral Usage), but has not linked it to usage results. Sometimes it is assumed that use will produce positive results. This assumption needs further investigation. In addition, to determine the use behavior, it should also be related to the existing competitive advantage (Hidayatullah et al., 2019) because almost all banks use the Mobile banking application, however, the quality of the system and the quality of information from mobile banking must also be considered (Shodiq et al., 2018)(Rakhmadian et al., 2017), as well as paying attention to the behavior of the system users themselves where currently the millennial age is very dominant so that m banking must also adjust to the tastes of that age (Hidayatullah et al., 2018). In addition, it is necessary to pay attention to the quality of existing social media (Shodiq et al., 2018).

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