

Behavioral Intentions to Use Mobile Banking for Millennial Generation Customers of Bank Syariah Indonesia Yogyakarta

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Abstract— This study is a quantitative study that aims to examine the intention to use mobile banking services among Millennial Generation using the Unified Theory of Acceptance and Use Technology (UTAUT) model. The data in this study were obtained from the results of distributing questionnaires to as many as 200 respondents, all of whom were customers of the Millennial Generation of Bank Syariah Indonesia KC Kusumanegara Yogyakarta. The data from the research were analyzed descriptively and quantitatively to describe the intention to use mobile banking services among the Millennial Generation which consisted of the variables of performance expectations, business expectations, social influences, accepted risks, user satisfaction, religiosity and assessing the mediating role of behavioral intentions. in using mobile banking. The findings of this study indicate that performance expectations, business expectations, social influence, accepted risk, and religiosity have a positive effect on intentions to use Mobile Banking. Business expectations have a positive effect on performance expectations in Mobile Banking. Social influence has a positive effect on religiosity in Mobile Banking. Furthermore, customer satisfaction and behavioral intentions have a positive effect on the use of Mobile Banking.

Index Terms— Mobile Banking, Intention to Use, UTAUT, Millennials.

I. INTRODUCTION

Mobile banking is one of the strategic changes that have occurred in the banking sector for more than a decade. This technological change has changed the financial industry in order to satisfy users or customers by providing solutions to every problem in banking services using self-service technology. Currently, the financial industry offers customers a wide range of offerings, such as branch office services, and independent services such as automated teller machines (ATMs), call centers, internet banking, and mobile banking. The use of mobile banking is almost the same as internet banking by using mobile devices (cell phones, smartphones, or tablets) [1]. Mobile banking and internet banking are generally considered to be the same two types of self-service tools for banks to provide products and services to their customers [2]. Many banks encourage their customers to use self-service technology, which allows for additional benefits such as cost savings [3], [4], [5], [6].

There have been a lot of researches on the theme of mobile banking before. However, most of the research was conducted in developed countries such as Korea [7],

Singapore [8], Brazil [9], [10], China [11], while in developing countries such as Indonesia it is still relatively few. For this reason, research on mobile banking with research subjects in Indonesia is interesting to do. Based on data on the use of mobile banking in Indonesia released by the Institute for Development Economy and Finance (INDEF) shows an increase of 35% from the previous 6% in 2010 and became 41% in 2018. Meanwhile, the frequency of banking transactions using ATMs in 2018 was 37%, a slight decrease compared to 2017 which was 38%. When compared to 2010 where 62% of the frequency of banking transactions were transactions using ATMs, this figure shows a decrease of 40.32% [12]. However, the use of mobile banking in Indonesia is still not fully implemented.

Several other studies have also investigated behavioral intentions to use mobile banking services [13], [14], [15], [16], ; [17], [18], [19], [20], [21], [22]. Except [17], all of these studies used the Technology Acceptance Model (TAM). In fact, studies on mobile banking rely heavily on TAM and rarely use other approaches such as Theory of Planned Behavior (TPB) and Unified Theory of Acceptance and Use of Technology (UTAUT) [23]. In response to this, previous research conducted by [24] by combining A Unified theory of acceptance and use of technology (UTAUT) and perceived risk, the results of the study found that the factors of performance expectancy (performance expectancy), business expectations (effort expectancy), social influence (social influence), perceived risk (perceived risk) are the most influential factors on behavioral intentions (behavior intention) and behavioral intentions (behavior intention) affect the use of internet banking.

This study is a study that examines the behavioral intentions of customers to use mobile banking which consists of performance expectations, business expectations, social influences, accepted risks, user satisfaction, religiosity, and assesses the mediating role of behavioral intentions in using mobile banking. Based on this theory, researchers are interested in examining customer behavioral intentions in responding to marketing stimuli in the form of mobile banking as an application that can facilitate them in transacting at banks, by focusing on how the relationship between performance expectations is if the system can provide ease of use, the system has improved performance. its users. Meanwhile, business expectations in using mobile banking services are the level of convenience felt by individuals related to the use of the mobile banking system. In addition, social influence is the level of individual trust in their social environment that convinces individuals to use the

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new mobile banking system. Then the risk that is accepted in using the mobile banking system can be said to be good if it can maintain the security and confidentiality of customer data. User satisfaction measures how well the product or service provided by the bank fulfills the wishes of its customers. Lastly, religiosity on the intention to use mobile banking is a personal belief and commitment to respect God for the customer aspect when using Islamic banking services.

1. Behavioral Intention to use Mobile Banking

[25] Behavioral intention is the behavior of consumers who are loyal or loyal to the company so that they are willing to recommend to others because they have received good service from the company. [26] Behavioral intention is a condition in which the customer has the intention or attitude of being loyal to the brand, product and company and voluntarily tells his superiority to other parties. Meanwhile, according to [27] explains that behavioral intention determines the possibility that consumers will take certain actions in the future. [28] Defines that behavioral intention is a behavior or attitude of consumers who have a desire to use services continuously. [29] defines behavioral intention as the possibility of customers to perform a certain behavior, for example positive word-of-mouth about a service provider to others, having repurchase intentions and loyalty to service providers.

2. Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology model (hereinafter abbreviated as UTAUT) is an integrated model developed by [30] based on cognitive social theory with a combination of eight leading research models on the acceptance of information technology [31]. The UTAUT model proved successful from eight technology acceptance theories explaining up to 70% user variance [31], [32]. The UTAUT model [33], then developed with the addition of several variables [34]. The old UTAUT model has four key constructs, namely: performance expectancy, effort expectancy, social influence, and facilitating conditions that have an influence on behavioral intentions to use technology.

3. Performance expectancy

Performance expectations are conceptualized into two parts, namely benefits and utility, both of which include the functions of saving time and effort, efficiency, accessibility, customization and convenience that can be obtained from use [33]. Performance expectations are used to explain the extent to which users get benefits from using a system. or technology [34]. Customers usually engage in a process of rational comparison between the level of benefit and utility obtained by using the technology in relation to the costs paid for using the technology from another point of view [33]. Performance expectations are also one of the most influential drivers of behavioral intention to adopt and use the information system or information technology [35].

4. Effort Expectancy

[33] Business expectations as the level of ease associated with using a system. In line with [36], an individual's intention to accept a new system is not only predicted by how

much the system is positively rated but also by how much use the system is. As mentioned above, the expected effort is in accordance with the concept of ease of use i.e., on what consumers feel about easy-to-use technology [36]. Adoption behavior may differ across cultures, so consumers behave differently around the world. Therefore, due to the special nature of mobile banking which requires a certain level of knowledge and skills, the expectation of effort can play an important role

5. Social Influence

Social influence is characterized as the degree to which an individual perceives that important others believe that he or she should implement a new system [33]. As for mobile banking, social influence can be conceptualized as the influence of the surrounding social environment on the customer's intention to adopt mobile banking; for example, reference groups, family, friends and colleagues [11]. Social influence is another construction in this study which is believed to influence customers to consider the use of mobile banking. Most customers agree with technological innovation and tend to be influenced by their peers regarding the use of mobile phones with the many applications and models of mobile banking available on their mobile phones.

6. Perceived risk

Perceived risk is defined as a negative consequence arising from the use of a new product or service, such as mobile banking [37]. Then [38] defined perceived risk as the user's subjective expectation of experiencing a loss in getting the desired result. The quality of online services offered is vulnerable to illegal and fraudulent activities which are of concern to both consumers and service providers [39].

7. User Satisfaction

Customer satisfaction measures how well the product or service provided by the company meets customer expectations [40]. In information systems, user satisfaction is considered a key construct to assess system performance. Given its application to a practical environment, user satisfaction is also used by information systems professionals in evaluating the performance of specific information system applications or the overall information system in an organization [41], [42]. According to [43] "the ease of use, security, low transaction costs, and broad applicability of the solution increase the perceived customer value and must be managed by a mobile payment solution provider". Many researchers have investigated perceived usefulness and perceived ease of use as valid constructs to measure the level of customer satisfaction [43], [44], [45] Mobile banking is adapted by banks as a means to provide customers quick and easy access to their bank accounts. . Customers adopt technology when they find it easy to understand and implement. According to [45], [46], perceived benefits have a positive effect on behavioral intention to use mobile banking.

8. Religiosity

The terms religiosity and religion are often used interchangeably to define the same concept; It is respect, devotion and individual belief in divinity [47]. Religion denotes a structured order of beliefs, symbols, and rituals to allow for an individual's closeness to God and as a guide for

individual relationships with others. This definition notes that religion offers its followers a certain set of beliefs, rituals, values, and communities [48]. Similarly, [49] defines religion as an ideal of life which is reflected in the values and attitudes of its followers. Religiosity, on the other hand, indicates a person's level of adherence to religious practices in daily life [50]. Likewise, [51] maintain religiosity as faith in God with fidelity to obey the rules set by God. This definition implies that religiosity is an indication of a person's descent from his religion. Personal commitment to obey divine rules can influence not only personal social communication but also in making decisions in choosing and consuming products and services [48].

9. Performance Expectations on Intention to Use Mobile Banking

Performance expectations are conceptualized as the extent to which an individual believes that the application of technology will help him to achieve gains in helping job performance [33]. The determinant of performance expectations is more than usefulness which contains extra aspects for example, 1) relative advantage and 2) extrinsic motivation [52]. Broadly speaking, customers seem to be more motivated to use and accept new technology if they feel that this technology is more beneficial and useful in their daily life [53], [33]. According to previous literature, mobile banking has also been widely associated as a more convenient channel that allows customers to access various services with flexibility of time and place [53], [9]. Previous studies found that performance expectations are a significant predictor of mobile payment adoption [35], [54]. Then [11] concluded that the client's intention to use Mobile banking was predicted significantly by performance expectations. Therefore, the first hypothesis in this study is:

H1: Performance expectations have a positive effect on intentions to use mobile banking

10. Effort Expectancy and Intention to Use Mobile Banking

Effort expectancy is the same as the concept of ease of use, namely, on what consumers feel about technology that is easy to use [36]. This is in line with that found by [55] which states that consumers' intention to use information technology is adopted if it is considered easy to use by consumers. In the context of mobile banking, some consumers are more interested in using mobile phones than others and as a result, consumers would expect to have fewer problems using the service and grow more accustomed to the technology rapidly [56]. Therefore, due to the special nature of mobile banking which requires a certain level of knowledge and skills, business expectations can play an important role in determining the customer's intention to use the technology [53]. Apart from the impact on behavioral intentions, effort expectations are believed to have a positive effect on performance expectations [33]. When users perceive mobile banking as easy to use and does not require a lot of effort, they will have high performance expectations to get the expected performance [11].

Several authors in relevant areas of interest have validated the impact of effort expectations on customer intentions to

use online banking channels [53], [57]. The captured performance expectation factor (ie perceived ease of use) has been verified by different mobile banking studies to have an important role in predicting customer intention to use Mobile banking [58], [9]. Thus, this study assumes the following hypotheses:

H2: Business expectations have a positive effect on intentions to use mobile banking

11. Social Influence and Intention to Use Mobile Banking

According to the UTAUT model, social influence is the extent to which an individual perceives that important others believe that he or she should implement a new system [33]. As for mobile banking, social influence can be conceptualized as the influence of the surrounding social environment on customer intentions to adopt mobile banking; for example, reference groups, family, opinion leaders, friends and colleagues [11]. In other words, information and encouragement provided by people around the customer can play a dynamic role in contributing to customer awareness and intention towards technology [53], [59].

The selection of social influence as the main determinant of behavioral intention builds on the previous literature that supports the role of social influence in influencing the tendency of customers to use online banking channels [53], [57], [11], [60]. Several previous research results state that social influence has a significant effect on the behavioral intention of customers to adopt mobile banking [35], [53]. For this reason, the fourth hypothesis in this study is as follows:

H3: Social influence has a positive effect on intentions to use mobile banking.

12. Perceived Risk and Intention to Use Mobile Banking

Perceived risk is defined as a negative consequence arising from the purchase of a new product or service, such as mobile banking [37]. In the marketing and information systems literature, perceived risk has been studied and used since the early 1960s. Similarly, sizable studies have examined the impact of risk on traditional consumer decision-making processes [37], [61]. Internet banking and banking services are susceptible to the same risks [61], [62], examining a number of relationships that influence internet banking adoption. in Taiwan and found that intention to use online banking was negatively affected by security, privacy, and financial risks. Given the close relationship between the Internet (or online) and mobile banking, it is assumed that the perceived risk that influences attitudes and usage intentions will also hold true in the context of mobile banking. Nonetheless, [37] found a negative relationship between perceived risk and attitudes [63], [64] and intention to adopt cellular technology [2], especially in the context of technology acceptance.

Previous research has shown that perceived risk has a negative effect on attitudes and adoption of technology services. [65], [66], [9] found that perceived risk is an important barrier that will discourage people from adopting mobile banking services. However, in contrast to [16] gave contradictory results. Therefore, this study hypothesizes that:

H4: Perceived risk has a positive effect on intentions to use mobile banking.

13. Effect of Religiosity and Intention to Use Mobile Banking

The terms religiosity and religion are often used interchangeably to define the same concept; It is respect, devotion and individual belief in divinity [47]. Religion denotes a structured order of beliefs, symbols, and rituals to allow for an individual's closeness to God and as a guide for individual relationships with others. In line with The Reasoned Action Model [67], the Religiosity Intention Model suggests that religiosity is an important driver of customer satisfaction and behavioral intentions towards a product or service [68], [69], [70], [71]. According to this model, religiosity as an indication of obedience to religion [70] has a significant influence on individual attitudes, values and behavior. The impact of religiosity on customer behavior is due to the influence of religion on a person's attitudes and beliefs that shape his awareness and interaction with the world around him [72].

[71] The opinion that a person's religious identity will affect his behavior and attitude. If individuals perceive Islamic banking services as reflecting sharia or Islamic values, their attitude will be in favor of Islamic banking. Support for this perception is found in empirical studies that have linked religiosity with loyalty in the Chinese market which established that there is a positive relationship between these variables across various products [71]. The impact of religiosity on attitudes towards Islamic banking was also reported in previous studies [73], [47], [70] consumer behavior of various products in Malaysia [74]. Thus, religiosity has an impact on attitudes, awareness, interactions, and ultimately buying behavior. Thus, religiosity is an important factor in influencing the consumption of products or services. Therefore, the sixth hypothesis in this study is:

H5: Religiosity has a positive effect on intentions to use Mobile Banking.

14. Customer Satisfaction and Intention to use Mobile Banking

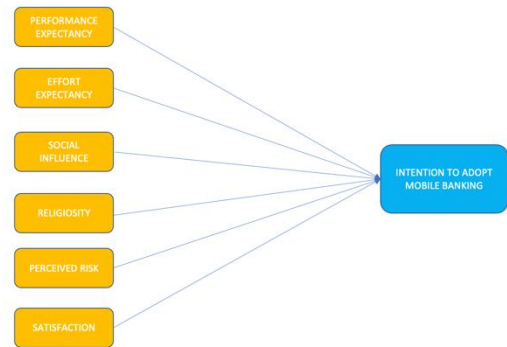
Many researchers have discussed the importance of customer satisfaction in banking services. As research from [75] in the adoption of mobile banking, customer satisfaction with the services provided is the main key in influencing customers' intention to continue to use mobile banking. Then [72] added, satisfied customers with products or services tend to share experiences with other customers and more importantly, build favorable behavioral intentions. Customers who are satisfied with banking services are mainly influenced by their experience with functional service quality such as speed and accuracy, relationship quality such as assurance and responsiveness, and banking ability to solve and handle customer problems [76].

H6: Customer satisfaction has a positive effect on intentions to use mobile banking

II. RESEACRH METHOD

This study uses six research attributes, namely

performance expectations, business expectations, social influence, accepted risk, user satisfaction and religiosity on the intention to use mobile banking. The following is the conceptual framework for the research to be carried out:



a. Result and discussion

Based on statistical analysis using the AMOS version 22 program, the results of hypothesis testing which are tests of causality of each research variable are obtained as presented in the following table:

Relationship between variables			Estimate	S.E.	C.R	P	description
KN	<....	PMS	.520	.110	4.738	.000	accept
KM	<....	PMS	.420	.093	4.528	.000	accept
LM	<....	KM	.268	.080	3.334	.000	accept
LM	<....	KN	.166	.059	2.805	.005	reject
LM	<....	PMS	.329	.104	3.151	.002	accept

The development of the number of mobile phone users in Indonesia which is quite large has influenced new ways of conducting banking transactions. Various service features offered in mobile phones can be a medium to support business transactions. The rapid development of technology for mobile devices and smartphones has made internet banking a necessity for many individuals, because they can perform banking transactions anywhere and anytime with mobile banking [8], [77].

This study is intended to examine consumer behavior in adopting mobile banking with a focus on people living in suburban areas, namely Indonesian Sharia Bank Customers at KC Yogyakarta Kusumanegara. The choice of suburban area was made to ascertain whether the mobile banking technology was truly used by consumers across the country and not limited to big cities.

There are various research models that have been developed to explain the factors that influence the interest and use of a technology system. The model used in this research is the Unified Theory of Acceptance and Use of Technology (UTAUT) model. UTAUT is a technology acceptance and use model that brings together the best features of other technology acceptance theories. UTAUT is specifically proposed to clarify technology acceptance from a customer

perspective [35].

This study aims to examine the effect of performance expectations on intentions to use mobile banking, business expectations on intentions to use mobile banking, social influence on intentions to use mobile banking, religiosity on intentions to use mobile banking, accepted risk on intentions to use mobile banking, banking, user satisfaction with the intention to use mobile banking.

The results of this study are in line with research conducted [11] which conducted an investigation related to the acceptance of mobile banking, the study concluded that the customer's intention to use mobile banking was significantly influenced by performance expectancy. [57] in his research also found that the most important factor influencing the intention to use was performance expectancy.

Mobile banking has a special nature that requires a certain level of knowledge and skills, the expectation of the effort that has been made can play an important role in determining the customer's intention to use the technology (53. When customers know that mobile banking is easy to use, they are more willing to use it to do business). banking transactions [21]. These results are in line with several studies conducted using the UTAUT model which states that effort expectancy has a positive effect on intention to use information systems [33], [78].

The results of further studies related to the influence of social and religiosity on the intention to use mobile banking also showed a positive effect. The more the system is used by many people, the greater the individual urge to use it [33]. Research conducted by [79], [80], proposed a model showing that religiosity is an important determinant of user behavioral intentions. Social influence refers to individual decisions that are based on the actions of those around them [81]. These actions or opinions tend to influence individual behavior. It is also a means by which people determine how to deal with certain issues in a social group, before deciding to adopt the applied process. Information from social groups is only an additional option because one can apply or ignore the advice. Meanwhile, according to [8] information from external sources triggers confidence and confidence in utilizing bank products. Therefore, religiosity and social influence are predictors in determining public attitudes towards Islamic banking. However, when people's religiosity increases, their attitudes also tend to increase when using the product.

The results of research related to the effect of perceived risk on the intention to use mobile banking also showed a positive effect. Perceived risk is a fundamental concept in consumer behavior that implies a consumer's experience of pre-purchase uncertainty regarding the type and extent of expected loss resulting from the purchase and use of the product [82]. Customers or customers are reluctant to use mobile banking services if there is uncertainty [83]. Previous research conducted by [24] by combining A Unified theory of acceptance and use of technology (UTAUT) and perceived risk, the results of the study found that perceived risk is one of the factors that influence the intention behavior (behavior intention) towards the use of internet banking.

The results of a similar study related to the effect of user satisfaction on the intention to use mobile banking also

showed a positive effect. According to [43] ease of use, security, low transaction costs, and providing solutions will increase the value of the taste of the customer itself. [76] explained that customers who are satisfied with banking services are mainly influenced by their experience with functional service quality such as speed and accuracy, relationship quality such as assurance and responsiveness, and banking ability to solve and handle customer problems.

II. CONCLUSION

This study aims to examine the effect of performance expectations on intentions to use mobile banking, business expectations on intentions to use mobile banking, social influence on intentions to use mobile banking, religiosity on intentions to use mobile banking, accepted risk on intentions to use mobile banking, banking, user satisfaction with the intention to use mobile banking.

IV. RESEARCH LIMITATIONS AND RECOMMENDATIONS

1. Research Limitations

The following are some limitations or weaknesses of the research which are expected to provide opportunities for improvement in future research.

a. This research is a Cross-Sectional-Study, where the results of this study cannot describe the dynamics or changes in the activities of using mobile banking.

b. This research was only tested on Indonesian Sharia Bank (BSI) customers at KC Yogyakarta Kusumanegara

2. Recommendations for Future Research

Considering some of the limitations contained in this study, the authors hope that this research can be further improved to provide better and more accurate results. This research model was tested with the help of primary data collected from a sub-urban geographic area located in Yogyakarta. This limitation limits the study results to deeper (remote) geographic areas. Therefore, the author recommends future research to be able to conduct research in sub-urban areas with more remote geographic areas.

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