

## Quality factors in technology system capability decision interest in transactions using mobile banking

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### CHRONICLE

### ABSTRACT

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The purpose of this study was to determine the effect of ease of use, transaction success rate, and technological system capability on trust and to determine the effect of ease of use, transaction success rate, technology system capability and interest in transaction using mobile banking. This research was conducted at PT Bank NIAGA which is located in Denpasar. The data collection technique used a questionnaire to 160 PT Bank NIAGA customers who were selected as samples. Data were analyzed by Structural Equation Modeling (SEM) with AMOS program. Ease of use, transaction success rate, and technology system capability have a positive and significant influence on trust and interest in transacting using mobile banking. This means that the better the ease of use, the success rate of transactions, and the capability of the technology system, the higher the customer trust and interest in transactions using mobile banking.

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## 1. Introduction

Technology is a condition that allows the non-material constituents of human life, namely feelings, thoughts, institutions, ideas, and ideals. Technology is a direct manifestation of evidence of human intelligence. Competition in terms of quality, price, time and all other factors set by international standards is a major issue for the business world, and it is no secret that if a company wants to survive in global competition what needs to be considered is how to operate at a high level. The most effective and efficient way to achieve levels of productivity optimal. According to Tobing et al. (2019), technology is stated as a whole method that rationally leads and has the characteristics of efficiency in every field of human activity. In the last decade, many business organizations are investing to new technologies, computer technology, and uses a process useful to keep to survive in the world of business competition increasingly competitive. Innovation as a system of organizational activities that transform technology from ideas to commercials (Guderian et al., 2021). In the era of globalization, the banking world is required to show better performance and services. The development of banking in Indonesia since the implementation of deregulation has made competition more competitive. There is also a need for fair competition to make banking activities more professional, high competition in the financial sector can encourage increased production efficiency, quality of financial products, and the level of innovation (Li & LI, 2021). Business players in the banking industry feel the improvement that is happening, banking is one of the industries that is experiencing rapid environmental changes and demands the ability to adapt

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quickly from the players in it. Increasing global competition in all fields makes Information Technology (IT) a necessity that cannot be abandoned. Information Technology (IT) is any form of technology that is applied to process and transmit information in electronic form (Chaimaa et al., 2021). Electronic banking is one of the bank services that allows customers to obtain information, communicate and conduct banking transactions through the network, and is not a bank that only provides banking services via the internet (Filotto et al., 2021). In other words, customers can perform banking transactions via mobile phones or the internet, such as transactions at ATM machines. Now the bank's income derived from the use of electronic services by customers is quite high, so that at the current top-level managers want to increase the number of transactions online to increase the amount of income for the bank. Based on the theory above, it can be stated that to increase transactions, you can make customers trust the bank, and how to provide quality e-banking services to facilitate transaction activities online.

Das and Ravi (2021) found that the ease-of-use variable influenced the position of fourth among the three other independent variables on the interest in transacting again using e-banking through the trust variable. The variable of convenience of use influences the position third among other independent variables on the interest in re-transacting by e-banking. Once Pula with the results of research conducted by (Khan et al., 2021) find the confidence and perception comfort is partially affect the desirability of using the system, internet banking while perceived usefulness and perceived ease of partial no effect to the desirability of using the system internet banking and all independent variables have a simultaneous effect on the interest in using the system internet banking. Ventre and Kolbe (2020) examined the key factors of online repurchase intentions. The results of the study found that perceived usefulness had a positive and significant effect on online repurchase intention, meaning that the better perceived usefulness, the online repurchase intention, will also be getting better at online products. Trust influences perceived benefits, if the customer feels that shopping at a web-based store can receive the product information he needs, then the consumer will trust the website and will feel the benefits of his shopping experience.

Perceptions of information technology, risk, trust, and service features together have a significant effect on re-interest in using e-banking. The coefficient of perception of information technology in the regression equation is positive, indicating a positive effect, which means that the higher the perception of information technology, the higher the interest in using e-banking again. The confidence coefficient in the positive regression equation indicates a positive effect, which means the higher the trust, the higher the interest in using e-banking again (Kimiagari & Baei, 2021). According to Rahim (2017), trust has a significant effect on perceptions of usefulness and perceptions of ease of use, which ultimately also significantly affects transactional interest. However, the risk perceived does not significantly influence the perceived usefulness and perceived ease of use in the application PayTren. Rithmaya (2016) found the use of the internet as a shopping medium is starting to become popular today. Banking service providers also need to predict consumer acceptance of the internet and understand why it is still being used. This opportunity is used by banks in Indonesia, both state banks and private banks, because internet media is an innovation that provides opportunities and challenges in its development. The development of services carried out by technology-based banking (electronic transactions) in the form of internet banking, mobile banking based on cell phones (phone banking), the use of ATMs (Automatic Teller Machines), Credit Cards and so on is a must for banks in Indonesia to seize market share. (Susanto et al., 2020) examined the effect of perceived benefits, perceived convenience, service features and trust on interest in using e-money cards. The results of his research found perceived benefits, perceived ease and service features effect on the interest in using products e-money cards significantly. The results of this study are in line with the results of research conducted by (Kusuma et al., 2021) who found the trust and quality of e-banking to have a positive and significant influence on online re-transaction interest.

## 2. Literature Review

Ease of use is defined as the extent to which a person believes that using a technology will be free of effort (Kharisma & Jogiyanto, 2016). Technology users believe that IT is flexible, easy to understand and easy to operate (compatible) as characteristics of Ease of Use. Wijaya (2016) states that the perceived ease of use of a technology is defined as a measure in which a person believes that a computer can be easily understood and used. This definition is also supported by the opinion of Beldad and Hegner (2018) which state that the perception of the ease of use of a technology is defined as a measure in which a person believes that the technology can be easily understood and used. Individual perceptions related to the ease of use of a computer (perceived ease of use) is the degree to which an individual believes that using a particular system would be free of errors. This perception will then have an impact on behavior, namely the more one's perception of the ease of using the system, the higher the level of utilization of information technology (Qurniawati & Nurohman, 2020). E-Banking can be defined as bank services and products directly to customers through electronic, interactive communication channels. E-Banking includes a system that allows bank customers, both individuals and businesses to access accounts, conduct business transactions, or obtain information on bank products and services through private or public networks, including the internet (Asiyanbi & Ishola, 2018). Meanwhile, according to Bank Indonesia Regulation No. 9/15/PBI/2016, E-Banking is a service that allows Bank customers to obtain information, communicate, and conduct banking transactions through electronic media including ATM, phone banking, electronic fund transfer, internet banking, mobile phone. On the other hand, information technology plays an important role in the reengineering of business processes. Speed, information processing capabilities and computer connectivity and internet technology can fundamentally improve communication and cooperation (Luo et al., 2019; Arena & Pau, 2021). The role of information technology in human activities at this time is very large. Information technology has become a major facilitator for business activities, contributing greatly to the fundamental changes in the structure, operational

and organizational management to this technology, various conveniences can be felt by humans (Mallam et al., 2020; Muljani et al., 2019). Meanwhile, trust is the foundation of business. A business transaction between two or more parties will occur if each trusts each other. This trust cannot simply be recognized by other parties/business partners but must be built from scratch and can be proven. Trust has been considered as a catalyst in various transactions between sellers and buyers so that consumer satisfaction can be realized as expected (Nababan et al., 2020). According to Kharisma and Jogiyanto (2016) and Trivedi and Yadav (2018), behavioral interest (behavioral intention) is a person's desire (interest) to perform a certain behavior. This means that a person's interest in performing a behavior is predicted by his attitude towards his behavior and how he thinks others will judge him if he performs the behavior. Interest in the use of information technology is defined as the level of desire or intention of users to use the system continuously with the assumption that they have access to information (Whang et al., 2018; Alhakimi & Esmail, 2020).

### 2.1 Conceptual Framework

This study uses three exogenous variables, namely ease of use (X1), transaction success rate (X2) and technological system capabilities. While the endogenous variable is interest in transacting using mobile banking (Y2). In addition, this study also uses an intervening variable or a mediating variable, namely trust (Y1). In more detail, the framework of the research is as shown in the following figure.

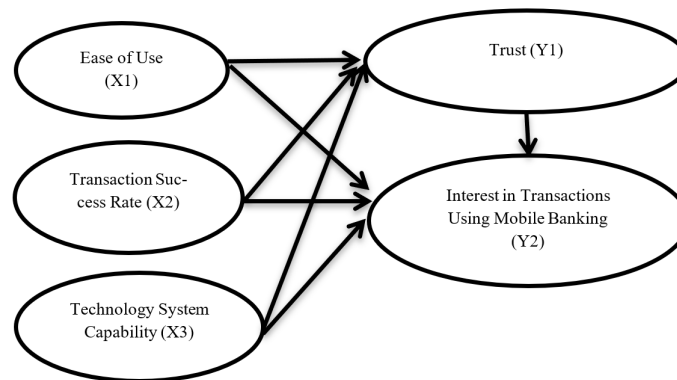


Fig. 1. Conceptual Framework

## 3. Method

This research was conducted at PT Bank NIAGA in Denpasar. The data collection technique used a questionnaire to 160 PT Bank NIAGA customers who were selected as samples. Data were analyzed by Structural Equation Modeling (SEM) with AMOS program.

## 4. Result and Discussion

### 4.1 Research Results

The data testing process has been carried out in accordance with generally applicable procedures. Analysis of the validity, reliability, and normality of the data, all have met the requirements. For further data processing. The results of the processing are Structural Equation Modeling (SEM) as shown in Fig. 2. Moreover, Table 1 presents the summary of the results.

Table 1  
Regression Weights

	<i>Unstandardized estimate</i>	<i>Standardized estimate</i>	<i>S.E</i>	<i>C.R</i>	<i>P</i>	<i>Conclusion</i>
X1.1 ← X1	1.000	.881				Valid
X1.2 ← X1	1.003	.935	.058	17.257	***	Valid
X1.3 ← X1	.882	.820	.066	13.410	***	Valid
X1.4 ← X1	.693	.593	.084	8.252	***	Valid
X2.1 ← X2	1.000	.903	-	-	***	Valid
X2.2 ← X2	1.057	.874	.074	14.266	***	Valid
X2.3 ← X2	.683	.625	.079	8.649	***	Valid
X3.1 ← X3	1.000	.636	-	-	***	Valid
X3.2 ← X3	1.462	.912	.156	9.375	***	Valid
X3.3 ← X3	1.454	.819	.164	8.847	***	Valid
Y1.3 ← Y1	1.000	.929	-	-	***	Valid
Y1.2 ← Y1	1.033	.795	.081	12.754	***	Valid
Y1.1 ← Y1	.653	.705	.063	9.674	***	Valid
Y2.3 ← Y2	1.000	.581	-	-	***	Valid
Y2.2 ← Y2	.831	.758	.116	7.179	***	Valid
Y2.1 ← Y2	8.71	.928	.116	7.570	***	Valid

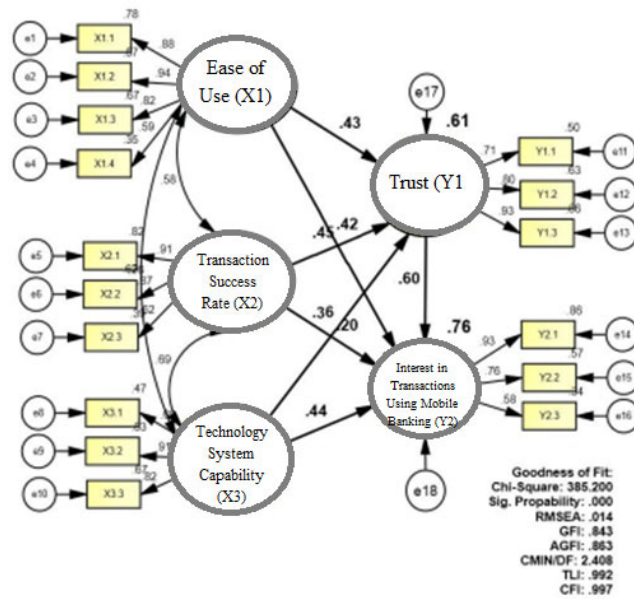


Fig. 2. Processed Amos

Based on the data in Table 1, it appears that there is no indicator that has a standardized estimate (regression weights) in the form of a loading factor or lambda ( $\lambda$ )  $< 0.5$ . All indicators have a critical value of CR  $> 2.00$  and have a probability less than 0.05 (\*\*\*). Thus, it can be said that all indicators are valid forming latent variables.

Table 2

Evaluation of Goodness of Fit

Goodness of Fit Index	Cut of Value	Indicator Value	Conclusion
Chi-square ( $\chi^2$ )	Close to 0	385,200	Poor Fit
Relative Chi-Square ( $\chi^2/df$ )	$\leq 3.00$	2.408 <sup>*</sup> )	Fit
Probability	0.005	0,000	Poor Fit
RMSEA	$\leq 0.08$	0,014 <sup>*</sup> )	Fit
GFI	$\geq 0.90$	0,843 <sup>*</sup> )	Marginal Fit
AGFI	$\geq 0.90$	0,863 <sup>*</sup> )	Marginal Fit
CFI	$\geq 0.95$	0,997 <sup>*</sup> )	Fit
TLI	$\geq 0.95$	0,992 <sup>*</sup> )	Fit

Considering the cut-of-value and goodness of fit of the model results in Table 2, four of the eight criteria have been met. The criteria that are met are Relative Chi-square ( $\chi^2/df$ ), RMSEA, CFI and TLI and 2 marginals, namely GFI and AG. Table 3 Regression Weight of Ease of Use, Transaction Success Rate, Technology System Capability, Trust, and Interest in Transactions Using Mobile banking.

Table 3

The summary of the regression analysis

	Unstandardized estimate	Standardized estimate	S.E	C.R	P	Conclusion
Y1 $\leftarrow$ X1	.456	.429	.163	2.790	.005	Sig
Y1 $\leftarrow$ X3	.387	.363	.200	3.433	***	Sig
Y1 $\leftarrow$ X2	.585	.454	.271	2.159	.031	Sig
Y2 $\leftarrow$ X1	.699	.416	.099	3.022	***	Sig
Y2 $\leftarrow$ X2	.205	.198	.168	2.023	.041	Sig
Y2 $\leftarrow$ X3	.345	.440	.122	2.367	.018	Sig
Y2 $\leftarrow$ Y1	.579	.595	.119	4.026	***	Sig

From Table 3 all CR values  $> 2,000$  and probability  $< 0.05$ , this means the effect of all exogenous variables on endogenous variables is significant.

#### 4.2 Analysis of Determination Measurement Model

Based on the data in Table 4 it can be seen that ease of use ( $X_1$ ), transaction success rate ( $X_2$ ), technology system capability ( $X_3$ ) to trust ( $Y_1$ ) is 0.609 and ease of use ( $X_1$ ) the success of the transaction ( $X_2$ ), the ability of the technology system ( $X_3$ ) and trust ( $Y_1$ ) to the interest of transactions using mobile banking ( $Y_2$ ) amounted to 0.757 as shown in Table 4. The value of the square multiple correlations are identical to  $R^2$ . The magnitude of the coefficient of determination ( $D$ ) is the value of

square multiple correlation times  $100\% = 0.609 \times 100\% = 60.9\%$  and  $0.757 \times 100\% = 75.7\%$ . Thus, it can be stated that the change in trust (Y1) is influenced by the ease of use (X<sub>1</sub>), the success rate of transactions (X<sub>2</sub>), and the capability of the technology system (X<sub>3</sub>) by 60.9% as well as changes in interest in transacting using mobile banking (Y2) influenced by ease of use (X<sub>1</sub>), transaction success rate (X<sub>2</sub>), technology system capability (X<sub>3</sub>) and trust (Y1) of 75.7%.

**Table 4**  
Squared Multiple Correlations

	Estimate
Y1	.609
Y2	.757

#### 4.3 Discussion

##### *Effect of Ease of Use against Trust*

Receipt of the first hypothesis which states the higher ease of use are perceived, the higher the trust of customers in line with research conducted by Rahim (2017) in his research found the perception of convenience's significant effect on trust, in which the correlation values 1,26. This means that when the perception of convenience increases by one unit, the level of confidence will also increase by 1.26. Qurniawati & Nurohman (2020) in their research found that the ease of use variable had an effect on the position of fourth among the three other independent variables on the interest in re-transacting by e-banking through the trust variable. The ease of use variable was assessed by users e-banking with a regression result of 0.252. Meanwhile, customer confidence in the interest in re-transacting by e-banking is assessed by e-banking users with a regression result of 0.398. Then the value of t count on the ease of use variable is 5.940 with a significance level of 0.000. So that the ease of use variable has a positive and significant effect on the customer trust variable.

##### *Effect of Transaction Success Rate on Trust*

The acceptance of the second hypothesis which states that the higher the transaction success rate, the higher customer trust will be in line with the opinion of (Mendoza-Tello et al., 2019) for companies that focus on customers, customer satisfaction is both a target and a marketing tool. In general, in providing services e-banking, banks provide information about their products and services via portals on the internet, providing access for customers to transact. It must be admitted, technological advances in the banking world have indeed made everything fast and easy. With the e-banking service, customers no longer need to queue at the teller; customers can perform all forms of banking transactions through devices connected to the bank system. From the bank's point of view, the use of technology has the potential to streamline costs while increasing revenue through a sales system that is much more effective than conventional banks.

##### *The Effect of Technology System Capability on Trust*

The acceptance of the third hypothesis which states that the higher the technological system capability, the higher customer trust will be in line with the opinion of Kharisma and Jogiyanto (2016), individuals form trust beliefs about technologies In addition to being influenced by individual factors, information is also influenced by social and institutional factors in which they interact. Thus, trust in information technology is a central trust that is formed and influenced by individual, social, and institutional factors. It budgets to invest in IT, so e-banking takes so long that the resulting service will have more capabilities than its competitors. Most customers will choose the quality of e-banking services that have high technology system capabilities, in addition to getting easy, fast services, can also accommodate customer needs. Referring to Bank Indonesia Regulation number: 7/6/PBI/2015 concerning Transparency of Bank Product Information and Use of Personal Data. In other words, having good technology system capabilities will increase customer confidence in the bank.

##### *The Effect of Ease of Use on Interest in Transactions Using Mobile banking*

The acceptance of the fourth hypothesis which states that the higher the ease of use of the technology system, the higher the interest in transacting using mobile banking in line with research conducted by Rahim (2017) found that the perception of ease of use has a significant effect on transaction interest, where obtained a correlation value of 0.474. This means that when the perceived usefulness value increases by one unit, the transaction interest will also increase by 0.474. Perceived ease of use has a significant relationship with consumer interest in using the system (Trivedi & Yadav, 2018). Perceived ease of use has a strong relationship with interest in transactions, which mobile banking is acceptable because the coefficient is 0.442 with a significant value of 0.000 which is lower than 0.01. This shows that if customers believe that mobile banking is easy to use, then customers will consistently use mobile banking (AISoufi, 2014).

##### *The Influence of Transaction Success Rates on Interest in Transactions Using Mobile banking*

The acceptance of the fifth hypothesis which states that the higher the capability of the technology system, the higher the interest in transacting using mobile banking in line with (Alhakimi & Esmail, 2020) internet banking is a form of using internet media by banks to promote and simultaneously conduct transactions online. With the increase in the quality of e-banking services, it will indirectly contribute to improving the image of the bank, in the design and development of e-banking services, one of the concerns is how to provide transaction services with capable technological system capabilities. Capability of a technological system is a collection of tools, including machines, modifications, settings and procedures used by humans. In relation to e-banking, technology is prioritized on the speed of data transfer when using the internet. Meanwhile, according to Capra (Muljani et al., 2019), defines technology as a collection of tools, rules and procedures which are the application of scientific knowledge to a particular job in a way that allows repetition. There are two kinds of internet access speed, namely downstream and upstream. Downstream is the speed at which we retrieve data from the internet server to our system. Upstream is the speed of data transfer that is when we send data from the system to the server. That way, customers who use services e Banking will feel an advantage in terms of time efficiency, one of the factors to support excellence in competition in the banking world is to improve the quality of e-banking services.

#### *The Influence of Technology System Capability on Interest in Transactions Using Mobile banking*

The acceptance of the sixth hypothesis which states that the higher the capability of the technology system, the higher the interest in transacting using mobile banking is in line with the opinion of Luo et al. (2019) which states that the ability of the technology system is one of the qualities of quality. Existing features in mobile banking. It is the totality of features and characteristics of a product or service that affects its ability to satisfy stated or implied needs. Quality can be provided through the services provided to customers and access from the use of e-banking is easier and faster than competing companies. Ease of use will reduce the effort (both time and effort) a person in learning IT. The comparison of convenience gives an indication that people who use information technology work more easily than people who work without using information technology. The success of e-banking is due to having the ability to meet customer needs by using features. Product innovation relates to the availability of appropriate technology, introduction of appropriate products and development of services that make it easier for customers to perform e-banking services. According to (Mendoza-Tello et al., 2019), service is any action or activity that one party can offer to another, which is essentially intangible and does not result in any ownership.

#### *The Effect of Trust on Interest in Transactions Using Mobile banking*

Acceptance of the seventh hypothesis which states that the higher the trust, the higher the interest in transacting using mobile banking in line with the opinion of Rachmawati et al. (2020) which states that trust is the foundation of business. A business transaction between two or more parties will occur if each trusts each other. This trust cannot simply be proven, trust has been considered as a catalyst in various transactions between sellers and buyers so that consumer satisfaction can be realized as expected. According to (Hwang & Shin, 2018), the customer doubts the trustability aspect of the trust ability bank's security policy and success. The trust has a positive effect on the desire of customers to conduct financial transactions online and provide confidential information. (Luo et al., 2019) defines customer satisfaction as the extent to which the perceived performance of a product or service meets buyer expectations.

## **5. Conclusion**

To answer the research objectives, it can be concluded:

1. Ease of use has a positive and significant effect on trust. This means that the better the ease of use, the higher the trust customer.
2. The success rate of transactions has a positive and significant effect on trust. This means that the better the transaction success rate, the higher the customer trust.
3. The ability of the technology system has a positive and significant influence on trust. This means that the better the capability of the technology system, the higher the customer's trust.
4. Ease of use has a positive and significant influence on the interest in transacting using mobile banking. This means that the better the ease of use, the higher the interest in transacting using mobile banking.
5. The success rate of transactions has a positive and significant influence on the interest in transacting using mobile banking. This means that the higher the success rate of the transaction, the higher the interest in transacting using mobile banking.

6. The ability of the technology system has a positive and significant influence on the interest in transacting using mobile banking. This means that the better technology system capabilities, the higher the interest of transactions using mobile banking.

7. Trust has a positive and significant influence on the interest in transacting using mobile banking. This means that the higher the trust, the higher the interest in transacting using mobile banking.

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