DETERMINANTS OF MOBILE BANKING USE AT SUMUT BANK CUSTOMER SHARIA BRANCH

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ABSTRACT

Mobile banking is a bank service that allows customers to transact easily using the available internet network. However, the convenience of this service has not been fully utilized by customers of the Padangsidimpuan Syariah Branch of Bank Sumut. This study aims to determine whether there is an influence of information technology, service features, and convenience on the interest in using Mobile banking partially and simultaneously. The discussion in this study is related to customer interest in using Mobile banking in the field of banking science. The approach taken is theories related to interest in using Mobile banking. This research is a quantitative study using primary data obtained from distributing questionnaires. The population in this study are customers of Bank Sumut Syariah in 2020. Sampling used the Taro Yamane formula so that 99 customers were obtained as respondents.

Keywords: Mobile banking, Determine, Shariah Branch.

INTRODUCTION

The fast and rapid development of information technology has influenced the behavior patterns of people's lives. Information received by the public is so fast and precise on a scale of seconds and minutes, no longer on a scale of hours or days, or even weeks. This also affects the financial sector, especially the banking industry. Banks as intermediaries for people who need funds with excess funds require a marketing strategy to market their products. This change in information technology makes banking products more developed so that the products offered to customers become faster and more efficient. Banks can be said to be the blood of a country's economy.

Moving on from this, banking now offers easy transactions for customers in various service features, one of which is Mobile banking services. Mobile banking is a banking service provided by banks to support smooth and easy banking activities via mobile phones and smartphones through applications provided by banks. and has been downloaded by the customer. This facility can be enjoyed by customers with the support of cellphones and an internet network available via a SIM card and USSD (Unstructured Supplementary Service Data) so that transactions can be made anywhere and anytime with ease. (Hadi & Novi, 2015).

Almost all banks in Indonesia have provided Mobile banking facilities, one of which is Bank Sumut Padangsidimpuan Sharia Branch. Mobile banking

services that are applied to customers of Bank Sumut Padangsidimpuan Syariah Branch are banking transactions using cellular telephone media by utilizing the internet network and combined through SMS (Short Message Service) notification media that are used by customers to make transactions that are easy, fast and inexpensive. The Mobile banking service at the Sharia Branch of Bank Sumut is Sumut Mobile which was launched in 2019 and this product is also used at the Conventional North Sumatra Bank. (Alfadri, 2022)

As a country with 87.2% of the population is Muslim, there is potential for Islamic banking. For example, Bank Sumut Syariah Padangsidimpuan branch has the potential to increase customers because the Muslim community in Padangsidimpuan is 89.95%. Based on the researcher's interview with Mr. Sutan Rafsanjani Ritonga Syariah Branch of Bank Sumut Padangsidimpuan, the lack of customer interest in using Mobile banking: "lack of promotion of Mobile banking services to customers and Bank Sumut Padangsidimpuan Syariah Branch which has the status of a Sharia Business Unit from BPD is not the customer's bank of choice but the second bank" (Sutan Rafsanjani Ritonga, 2020). Based on the results of these interviews, the reason why customers do not use mobile banking is due to the lack of outreach to customers by Bank Sumut Padangsidimpuan Syariah Branch and Bank Sumut Padangsidimpuan Syariah Branch, not the bank of choice for customers. This research uses the theory of planned behavior or the theory of planned behavior proposed by Ajzen (1991).

Internet and mobile banking enable cashless transactions to be carried out without the need to stand in line at the bank, almost 24/7 (Zhou et al. 2021), except daily downtime for system updates. Increased use of Internet and mobile banking are fueled by advances in online business (Ho et al. 2020). All previous studies examined internet and mobile usage banking based on consumer intention to use delivery channel. Consumer education level, income (Zagalaz Jiménez and Aguiar Díaz 2019), financial literacy (Andreou and Anyfantaki 2021) and internet banking interface design (Sharma et al. 2020) is the intention identified for adopting internet banking. Perceived usability, design from mobile banking application interface, customer experience (Chaouali et al. 2019), digital divide (Klyton et al. 2021), digital literacy and awareness of the benefits of using (Elhajjar and Ouaida 2019) intend to adopt mobile banking. All of these studies do not examine the impact of non-cash payment instruments on the internet and mobile banking (Ong et al. 2023).

While mobile banking apps may be helpful, internet banking provides access to more features, functions and services that may not be available on mobile devices. With a simple text message, you can access your mobile bank. To use online bank, you will need a laptop or desktop computer and access to the internet. In recent years, the rate of global digitization has accelerated. In today's fast-paced society, almost it is impossible to survive without a smartphone. Mobile app introduction has changed the entire financial environment and made a variety of banking operations accessible from anywhere. Several years ago, users questioned the usefulness of mobile banking. Today, the situation has completely changed, with more customers joining mobile banking applications than before. They turned

to mobile banking for a seamless and hassle-free user experience and direct account access (Asif, 2023).

LITERATURE REVIEW

Interest in Using Mobile Banking

In language, interest is a feeling of liking and curiosity about something or activity without being told. In terms, according to Abdur Rahman Shaleh and Muhbib Abdul Wahab in their book, interest can be interpreted "as a tendency to pay attention and act towards people, activities or situations that are the object of that interest accompanied by feelings of pleasure.(Shaleh & Wahab, 2004)Another meaning of interest is a situation or condition where which a person has an interest in a certain thing followed by a desire to learn or study it, prove and know more deeply about that thing.(Nasution et al., 2021)According to Crow and Crow in Abdur Rahman Shaleh and Abdul Muhbib Wahab's book, three factors become the emergence of interest, namely: encouragement from within the individual, social motives, and emotional factors.(Shaleh & Wahab, 2004)

Interest basically can be formed about objects, which play the most role in the formation of further interest can come from other people, even though interest can come from within himself. The formation of interest can be done in the following ways: providing the widest possible information, both the advantages and disadvantages caused by the object in question, providing stimulation by giving gifts in the form of goods or flattery by individuals related to objects, bringing individuals closer to object, by bringing the individual to the object or vice versa and learning from experience. (Wulandari, 2018)

Mobile Banking

Mobile banking *is* a service that allows bank customers to conduct banking transactions via cell phones or smartphones. This service can be used using the menu available on the SIM (Subscriber Identify Module) Card, USSD (Unstructured Supplementary Service Data), or an application that can be downloaded and installed by the customer. (Tim Penyusun OJK, 2015) Almost all banks in Indonesia have provided Mobile banking services, when viewed in terms of Mobile banking technology it is divided into 4 types of services (Wardhana, 2015), including:

1. The first type, namely using IVR (Interactive Voice Response), or called phone banking, because the customer has to call the bank's service number and then be guided by electronic messages in selecting transaction menus over the phone.
2. The second type, namely using SMS (Short Message Service), SMS-based services are integrated with the SIM tool kit and the sim card for each operator so that service access can be through the menu, with no need to type commands via SMS.
3. The third type, namely using WAP (Wireless Access Protocol), this service is an m-banking service that replicates or imitates internet banking onto a mobile phone that is supported by WAP technology. The services provided are similar to Internet banking, it's just that the appearance is simpler so that it can be displayed on the cellphone screen.

4. The last type is by using third-party applications, for example by using Java-based applications, namely applications that can connect Java technology mobile phones with the bank via data services.

(Alfadri et al., 2021)Mobile banking services will be useful if users understand how to use them and can establish interactions with users. The benefits of using Mobile banking include:

1. Save time and costs
2. Makes work easier
3. Can be used anytime and anywhere (flexible)
4. Can find out the latest product info from related banks

Information Technology

Martin provides an understanding of information technology (in the book Introduction to Information Technology), information technology is not only limited to computer technology (hardware and software) used to process and store information but also includes communication technology to transmit information (Kadir & Wahyuni, 2018). The rapid development of the financial sector, especially banking, requires the assistance of technology and information systems to compete with other banks to create a service product that is cheaper, better, and faster. Banking is an industry that requires trust from customers to want to do transactions at the bank. Currently, customer demands to process banking transactions quickly, safely, and comfortably are a major requirement that supports whether or not customers are satisfied with their transactions at banks so that banking officers are required to be able to operate the application systems used by banks properly and to be able to implement systems and procedures. applicable in banking to provide convenience and maintain the confidentiality of customer data. (Indonesia, 2013)

Service Features

Service features are an important role in attracting customer attention using a superior product, in a good service feature will make customers more satisfied and comfortable using an existing product. Features are a competitive tool that differentiates a product from competitors (Mohammed & Razak, 2020). Whereas service is an action or activity offered by one party to another which is intangible and does not result in the ownership of anything. (Theriady & Ginting, 2015) According to Schmitt (in Setyo Ferry Wibowo) features are characteristics that add to the basic function of a product because these features are the reason consumers choose a product, for traditional marketers features are a key tool for defining their products with competitors' products.(Setyo Ferry Wibowo, 2015)

A good feature has the following requirements: it is easy to compute, capable of differentiating and providing high success in recognition, and the amount of data can be reduced without losing important information. From the explanation above, the researcher can conclude that service features are one of the reasons customers use Mobile banking products (Alfadri et al., 2022).

Convenience

According to the Big Indonesian Dictionary, ease comes from the word easy, which means it doesn't require a lot of effort or thought to do. (Anggraeni & Dominica A Widyastuti, 2020) Ease of use is defined as an individual's belief that using technology will bring them free from physical and mental effort. From the explanation above the researcher can conclude that convenience is a job that is done without extra effort to do it.

Ease in transacting with Mobile banking is facilitated by banks so that customers can easily carry out banking transactions and service to customers is more effective and efficient, with this convenience customers do not need to make more effort to learn it (Harahap et al., 2023)

Mobile banking working with the system makes it easier for customers to do banking transactions from anywhere and anytime. Convenience indicates that a system is designed not to make it difficult for the user, but to make it easier for the customer to complete his work. In other words, someone who uses the system will work more easily than someone who does not use the system or works manually. The easier a system is to learn and use, the more it will increase customer interest in using Mobile banking. (Hadi & Novi, 2015).

METHODS

As for the research locationThis research was conducted at PT.Bank Sumut Padangsidimpuan Syariah Branch, on Jl Merdeka No.12 Padangsidimpuan Utara, Padangsidimpuan City, North Sumatra, 22718. The time of this research was conducted from 06 November 2020 to July 2021. This type of research is quantitative, namely, the type of research that uses numbers and is analyzed using statistics accompanied by tables, pictures, or other displays. (Arikunto, 2006) The population of this study is all customers who can and are interested in using Mobile banking in 2020 at the Padangsidimpuan Syariah Branch of Bank Sumut, namely 13,205 customers.

The sampling used in this study was convenience sampling, namely a sampling technique based on chance, that is, anyone who coincidentally meets the researcher can be used as a sample if it is deemed that the person met by chance is suitable as a data source. (Sugiono, 2012)The sample calculation uses the Taro Yamane formula so that 99 customers are obtained as respondents.

Data collection instruments will affect the success or failure of a study. Instruments are tools used for data collection, therefore all tools that can support research will get results in the form of data which are called data collection instruments.(Nofinawati et al., 2020) The data collection instruments used in this study were interviews, documentation, and questionnaires (questionnaires).

Ex :

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e_i \quad (1)$$

Y : variabel dependen, β : koefisien, X : variabel independen, dan e : *error*

DISCUSSION

A validity test is a measuring tool used to measure valid data. The results of the research are said to be valid if there is a similarity between the data collected and the data that occurs in the object under study. (Sugiono, 2018)Validity tt n be

for subscription declared valid. Otherwise if $r_{hitung} > r_{tabel}$ maka dinyatakan tidak valid.In this case the researcher distributed 99 questionnaires to 99 respondents with a significance level of 10% so that a table of 0.1646 was obtained. Based on this, it was found that all statements used in the validity test for information technology (X1), service features (X2), convenience (X3), and interest in using Mobile banking (Y) were declared valid.

If a measuring instrument is used twice to measure the same symptoms and the measurement results obtained are consistent, then the measuring instrument is reliable. (Rahmat, 2013) The variable is said to be reliable if the Cronbach Alpha value is > 0.60. The reliability value can be seen in the table below.

Table IV.5
Reliability Test Results

Variable	*Cronbach's alpha*	N of items
Interest in using Mobile banking	0.752	6
Information Technology	0.839	6
Service Features	0.681	6
convenience	0.742	6

Source: Data is processed, SPSS version 26 of 2021

Descriptive research is a statistical method that seeks to explain or describe various characteristics of data without providing generally accepted conclusions (Sugiono & Susanto, 2015). The results of the descriptive statistical analysis test stated that the information technology variable with a total of 99 data (N) had a minimum value of 14, a maximum value of 30 and a mean value of 23.65, and a standard deviation of 3.160. The service feature variable with data (N) of 99 has a minimum value of 18, a maximum value of 30 and a mean value of 25.25, and a standard deviation of 2.608. The convenience variable with data (N) of 99 has a minimum value of 18, a maximum value of 29 and a mean value of 23 .99, and a standard deviation of 2.397. Variable interest in using Mobile banking with data (N) of 99 has a minimum value of 17, a maximum value of 30 and a mean value of 24.04, and a standard deviation of 2.979.

The normality test is a test used to test whether, in the regression model, the confounding variables or residuals are normally distributed. In principle, normality can be detected by carrying out the normality test on SPSS using the Kolmogorov-Smirnov method. Based on the results of the normality test, it can be stated that the significant value is 0.200. It can be concluded that the significant value is > 0.1 (0.200 > 0.1). So it can be concluded that the research data is normally distributed.

The multicollinearity test can be identified by looking at the Variance Inflation Factor (VIF) and Tolerance values, if the VIF value is less than 10 and the Tolerance value is more than 0.1 then there are no symptoms of multicollinearity. The results of the multicollinearity test in the table above show that the tolerance value for the information technology variable (X1) is 0.976, the service feature

variable (X2) is 0.983, and the convenience variable (X3) is 0.992. So, it can be concluded that the tolerance value of the three variables is greater > 0.1. The VIF value of the information technology variable (X1) is 1.025, the service features variable (X2) is 1.017 and the convenience variable is 1.008. So it can be concluded that the VIF value of the three variables above is smaller <10.

The model used to test heteroscedasticity is to use the Glejser test. The results of the heteroscedasticity test show that the significance value between the independent variables and the absolute residual > 0.10 (information technology: 0.969 > 0.10, service features: 0.365 > 0.10, and convenience: 0.787 > 0.10. So it can be interpreted that there is no heteroscedasticity problem in the regression model.

Multiple linear analysis is used to determine the effect of the independent variable information technology (X1), service features (X2), and convenience (X3) on the dependent variable, namely an interest in using (Y).

The multiple linear regression equation obtained from the calculation results is: MM = 0.881 + 0.108X1+ 0.127X2 + 0.724X3 + 3.623

Based on the multiple regression equation above, it can be concluded that:

1. The constant value (a) is 0.881 indicating that if information technology, service features, and convenience are assumed to be 0 then the interest in using Mobile banking is 0.881 units.
2. The regression coefficient value of the information technology variable (b1) has a positive value of 0.108 which means that every 1 unit increase in information technology will increase interest in using Mobile banking by 0.108 units with a value of 0.881 + 0.108 = 0.989 units assuming the other independent variables remain the same. The coefficient is positive, meaning that there is a positive relationship between information technology and interest in using Mobile banking.
3. The regression coefficient value of the service feature variable (b2) has a positive value of 0.127 which means that every increase in service features by 1 unit will increase interest in using Mobile banking by 0.127 units with a value of 0.881 + 0.127 = 1.008 units assuming other independent variables have a fixed value. The coefficient is positive, meaning that there is a positive relationship between service features and interest in using Mobile banking.
4. The regression coefficient value of the convenience variable (b3) has a positive value of 0.724 which means that every increase in convenience by 1 unit will increase interest in using Mobile banking by 0.724 units with a value of 0.881 + 0.724 = 1.605 units assuming other independent variables have a fixed value. The coefficient is positive, meaning that there is a positive relationship between convenience and interest in using Mobile banking.

The t-test shows how far one independent variable's influence partially affects the dependent variable. The provisions in the t-test are as follows:

1. If count> table, the hypothesis is accepted, meaning that there is an influence of information technology on customer interest in using Mobile banking, there is an effect of service features on customer interest in using Mobile banking and there is an effect of convenience on customer interest in using Mobile banking.

2. If count < table then the hypothesis is rejected, meaning that there is no effect of information technology variables on customer interest in using Mobile banking, there is no effect of service features on customer interest in using Mobile banking and there is no effect of convenience on customer interest in using Mobile banking.

Based on the results that have been studied, it can be seen that the count for the information technology variable is 1.405 and the table is 1.29072, which means that count> table (1.405 <1.29072), which means that there is an influence of information technology on customer interest in the Sharia Branch of Bank Sumut Bank Padangsidimpuan uses Mobile banking. Meanwhile, the count for the service feature variable (X2) is 1.367 and the table is 1.29072, so it can be concluded that count> table (1.367 > 1.29072) which means that there is an influence of service features on the interest of customers of Bank Sumut Padangsidimpuan Sharia Branch using Mobile banking. Based on the results of the t-test for the convenience variable, the value of tcount is 7.180, while the value of the table is 1.29072, which means tcount> ttable (7.180 > 1.

F test, which is to test whether the independent variables together have- the same effect on the dependent variable. This test is carried out by comparing the value of Fcount with Ftable. The provisions are:

1. If Fcount > Ftable, the hypothesis is accepted, meaning that information technology variables, service features, and convenience influence customers' interest in using Mobile banking.
2. If Fcount <Ftable, then the hypothesis is rejected, meaning there is no influence of information technology variables, service features, and convenience on customer interest in Mobile banking.

The results of the F test can be explained that the Fcount value is 19.321. The Ftable value can be seen in the statistical table the Ftable value is 2.36, namely Fcount > Ftable (19.321 > 2.36) which means that there is an influence of information technology, service features, and convenience simultaneously on the interest of customers of the Padangsidimpuan Syariah Branch of Bank Sumut using Mobile banking.

CONCLUSION

1. Partially, there is the influence of information technology on customer interest in the Padangsidimpuan Syariah Branch of Bank Sumut using Mobile banking. This can be proven by looking at the tcount> ttable (1.405 > 1.29062), so there is an influence of information technology on customer interest in Bank Sumut Padangsidimpuan Sharia Branch.
2. Partially, there is an influence of service features on customer interest in Bank Sumut Padangsidimpuan Sharia Branch using Mobile banking. This can be proven by looking at the value of tcount> ttable (1.367 > 1.29062), so there is an influence of service features on the interest of customers of Bank Sumut Padangsidimpuan Syariah Branch using Mobile banking.
3. Partially, there is an effect of convenience on customer interest in Bank Sumut Padangsidimpuan Sharia Branch using Mobile banking. This can be proven by looking at the value of tcount > ttable (7.180 > 1.29062), so there is an easiness

effect on the interest of customers of Bank Sumut Padangsidimpuan Syariah Branch using Mobile banking.

4. Simultaneously there is the influence of information technology, service features, and convenience on customer interest in the Padangsidimpuan Syariah Branch of Bank Sumut using Mobile banking. This can be proven by looking at the value of Fcount > Ftable (19.321 > 2.36), which means that there is the influence of information technology, service features, and convenience simultaneously on the interest of customers of Bank Sumut Padangsidimpuan Syariah Branch using Mobile banking.

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