



DETERMINANTS OF INTENTIONS TO USE MOBILE BANKING WITH THE TECHNOLOGY ACCEPTANCE MODEL (TAM) APPROACH

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ABSTRACT

Many students have difficulty using mobile banking. The existence of mobile banking should make it easier for students to transact and give students freedom of time, quick response, and cost savings. The purpose of this study is to determine the influence perceived usefulness and perceived ease of use on the intention to use Mobile banking. The concept in this study uses the Technology Acceptance Model (TAM). This model is a theoretical tool to test the extent to which a technology is accepted and benefited by a user. This type of research is quantitative research. The data collection technique uses questionnaires, documentation with a sample of 68 respondents. The data analysis technique used is using SmartPLS software version 4. The results of the study showed that there was an influence of usability perception on the intention to use mobile banking. And there is an influence of the perception of ease of use on the Intention to Use Mobile banking. In addition, the perception of usability and perceived ease of use explained the intention to use mobile banking by 0.902 or 90.2% and the rest was explained by other variables that were not studied by the researchers.

Keywords: Intense use of mobile banking, perceived ease of use, perceived usefulness.

INTRODUCTION

Islamic banks are financial institutions whose operations are based on Islamic sharia principles, where the main function of Islamic banking is as an intermediary, namely collecting excess funds from surplus parties and diverting them to parties who lack funds in the form of working capital financing (Islamida Putri & Kustiningsih, 2022). Islamic banks as financial institutions that operate based on sharia principles play a role in providing financing for halal businesses, developing a sustainable halal ecosystem, and supporting the development of competent human resources in the halal sector, through strategies to increase Islamic financial literacy, develop innovative financing products and strengthen partnerships (Endah



Mudiyatul Kustinah & Fauzatul Laily Nisa, 2024). In addition, banks as financial institutions have a very important role in a country's economy which allows millions of funds to be collected and transferred to various other segments of society which can be used as investment capital (Universitas Islam Negeri Sumatera Utara & Yanti, 2020).

The growth of Islamic banks is strongly influenced by the advancement of Fintech, because Fintech can be a partner for Islamic banks, as a result Fintech in Islamic banking is important and relevant, especially in the context of economic digitalisation and globalisation, while the challenges commonly faced can be in the form of sharia compliance issues, cybersecurity, customer digital literacy, and system integration (Mulyana dkk., 2024). Technology and innovation also play a role in the development of Islamic banking, because with technological advances, Islamic financial institutions can offer more efficient and accessible services such as digital banking services and Islamic Fintech (Muhajil dkk., 2024). Especially in today's digital era, people are very dependent on the use of digital technology because of its practicality, convenience and the ease it provides, but the banking industry is facing great challenges because the banking industry is facing a major transformation that changes the way it operates and interacts with customers (Khairunnisa dkk., 2024).

Especially in today's digital era, people are very dependent on the use of digital technology because of its practicality, convenience and the ease it provides, but the banking industry is facing great challenges because the banking industry is facing a major transformation that changes the way it operates and interacts with customers (Wiwi Widia Argita dkk., 2023). Mobile banking is a service for banks to their customers, with mobile banking services, banking transactions that are usually done manually can be done by customers using only mobile phones which can save costs and time (Febrian dkk., 2023). The impact of mobile banking on banking performance and financial stability is the acceleration of the banking digitalisation process through the adoption of mobile banking in general, accelerating the adoption of mobile banking for small banks, and encouraging small banks to collaborate in digital services with Fintech (Prमितasari & Nanggala, 2023).

Intention is said to be an intention which is a desire that becomes a tendency that a person has for certain actions or behaviours. The intention to use mobile banking in reality has increased and when viewed from students who continue to contribute to the use of mobile banking. Therefore, the perceived usefulness and ease of use that each student has in using mobile banking has been fulfilled but it depends



on how much contribution the mobile banking facility makes (Taufiq Chaidir, Dkk, 2021).

There are several problems in using Mobile banking, namely the threat of cyber crime in the form of data breaches by hackers because this service is connected to the internet, it can be easily accessed by anyone (Hapsari & Pambayun, 2023). One of the important customer groups for banks in using mobile banking is students. Students often actively use mobile banking devices, especially students from the Sharia Banking Study Programme Nim 20 of the State Islamic University of Sheikh Ali Hasan Ahmad Addary Padangsidempuan. The results of interviews conducted by researchers with 5 students of the Sharia Banking study programme said that there were obstacles in using mobile banking, namely uncertainty regarding the security of transactions made through mobile banking" and technical difficulties when trying to use certain features. In addition, sometimes the internet network in certain areas is unstable, making it difficult to use mobile banking.

The interview results show that many problems are faced when using mobile banking, including security problems, technical problems, mismatch of features with needs, and problems with internet and network connections. Most users do not understand the security and confidentiality risks of electronic banking, because users assume that the bank has paid attention to the security and confidentiality of mobile banking service information technology, even though this is not the case (Nurdin dkk., 2021). Mobile banking should make it easier for students to make transactions and provide students with time freedom, quick response, and cost savings. Therefore, students must have intentions or intentions first. There are several factors that influence students' interest in using mobile banking services.

The attitude of technology users can be studied through the TAM model, the TAM approach model can find out and study user attitudes when interacting with an information technology, because TAM can describe the variables that influence user intentions, desires, and attitudes towards an information technology, such as perceived convenience, perceived usefulness, user attitudes towards technology acceptance (Mulyanto dkk., 2020). Although Islamic mobile banking services have great potential to improve students' financial knowledge, there are several issues that need to be considered, namely security and privacy, and the limitations of sharia mobile banking.



LITERATUR REVIEW

Intention

Interest explains the extent of the desire or intention to use a system continuously, because someone will be interested in using a technology if the user believes that using technology will improve their performance, be done easily, so that interest in utilisation will have a significant positive effect on technology users (Utami dkk., 2022).

Intention to use Fintech is a variable that reflects the extent to which a person expresses an intention or desire to adopt and use financial technology services. As technology advances, the intention to use fintech is becoming increasingly complex and closely related to the concept of a person's interest in using a product. Fintech usage intention assessment often involves questions that measure the extent to which a person is willing and plans to adopt financial technology in daily financial activities (Vianto & Arifin, 2024).

TAM (Technology Acceptance Model)

TAM has the main purpose of providing presentation and explanation, TAM describes a person's intention when using a system which is determined by two perceptions, namely perceived benefits and ease of use. TAM only utilises the 'Belief' and 'Attitude' components (Dwika & Hapzi Ali, 2024).

The constructs contained in TAM include Perceived usefulness, Perceived ease of use, Attitude toward using, Behavioural intention to use, and Actual system of use (M. Fauzan, 2024). Further development of TAM was modified again called TAM which aims to form basic assumptions that are able to predict and explain the behaviour that drives the use of technology that continues to grow, has created the Unified Theory Of Acceptance and Use Of Technology (UTAUT). This UTAUT model identifies the main factors in the acceptance of information technology as measured by the desire to use technology and the actual level of use in the technology (Adi Setiawan, Dkk, 2018).

Perceived Use of Ease of Mobile Banking

There are several indicators to measure perceived ease, namely easy to learn, controllable, clear and understandable, flexible, easy to become skilled / proficient and easy to use. Perceived ease of use represents the complexity of the interaction



between users and technology. This construct goes beyond mere interface design, but includes cognitive and psychomotor aspects of technology adoption. The dimensions of ease of use include learnability, efficiency, memorability, error prevention, and satisfaction. The implementation of artificial intelligence in user interface optimisation has transformed the paradigm of ease of use. Intuitive interfaces and structured navigation not only improve accessibility, but redefine user expectations of digital services. Ease of use acts as a mediator that strengthens the relationship between perceptions and benefits with technology adoption intentions (Dwika & Hapzi Ali, 2024). So that perceived ease is also explained as the extent to which a person believes that using a technology will be free from effort (Pranoto & Setianegara, 2020).

Perceived Usefulness of Using mobile banking

Perceived usefulness is a person's belief that the use of an information technology system can increase utility to carry out an activity and improve performance (Gita & Juliarsa, 2021). Perceived usefulness reflects the extent to which users believe that the use of technology will improve performance in achieving their goals (Retno Wulan Damayanti, Dkk, 2023)

RESEARCH METHODS

The location of this research is in Padangsidempuan, namely at the State Islamic University of Sheikh Ali Hasan Ahmad Addary Padangsidempuan which is located on Jalan T. Rizal Nurdin, Km. 4.5 Sihitang, Kec. Southeast Padangsidempuan, Kab. Padangsidempuan, Prov. North Sumatra, Indonesia. This research time starts from writing a proposal with the title 'Determinants of Student Intention to Use Mobile banking with the TAM Approach', namely from April 2024 to September 2024.

The research type of this study is quantitative research. By using a quantitative approach, researchers can collect numerical data through surveys or questionnaires that can be statistically analysed to test hypotheses (Karimuddin Abdullah, Dkk, 2021). The population in this study were students of UIN Sheikh Ali Hasan Ahmad Addary Padangsidempuan, namely students of the Faculty of Economics and Islamic Business (FEBI), Department of Islamic Banking in 2020, totalling 208 students. The sample taken in this study was 208 Islamic banking



students in 2020 calculated using the slovin formula. Based on calculations carried out with the slovin formula, a sample size of 68 students was obtained.

The data sources in this study consist of primary data and secondary data. Primary data comes from 2020 students of the Faculty of Economics and Islamic Business, Padangsidempuan Sheikh Ali Hasan Ahmad Ad-Dary State Islamic University. This means that researchers collect data by providing statements or questions directly or indirectly (online). While secondary data is obtained through literature studies originating from personal documents, archives, data on Islamic Banking students of the Faculty of Economics and Islamic Business (FEBI) UIN Sheikh Ali Hasan Ahmad Addary Padangsidempuan, and published scientific articles and others (Burhan Bungin, 2015). The data collection instruments in this study were questionnaires (questionnaires) and documentation. Data collection techniques, using a Likert scale (Slamet Widodo, Dkk, 2023). This study uses a data analysis method using SmartPLS version 4 software which is run by computer media. The measurement model is used for validity and reliability tests, while the structural model is used for causality testing (hypothesis testing with prediction models).

RESULT AND DISCUSSION

Measurement Model Analysis (Outer Model)

PLS-SEM analysis usually consists of two sub models, namely the measurement model or often referred to as the outer model. This analysis is carried out to ensure that the measurement used is suitable for measurement (valid and reliable). The design of this measurement model refers to the operational definition of variables that have been adjusted to the design process for research instruments.

Based on the results of the convergent validity loading factor test, it can be seen in chapter 3, it shows that all indicators of the variables used in this study, namely the intention to use mobile banking by students, that perceived usefulness (x1) and perceived ease of use have a loading factor value > 0.5. This means that each indicator is valid and highly correlated. These results are reinforced by the results of the AVE value validity test, which shows that of all variables, consisting of three variables, the AVE value is > 0.50. The highest AVE value is the intention to use Mobile banking (Y) variable of 0.609. Likewise, the results of the cross loading test obtained all values > 0.5, so it can be concluded that the results of this research instrument fulfil discriminant validity.

Then based on the results of the Composite Reliability output and Cronbach's Alpha of all constructs, which are > 0.7 . So that it shows that each construct or variable has good reliability. Thus it can be concluded that all indicators of the variables used in this study, namely the intention to use mobile banking by students, perceived usefulness and perceived ease of use, are valid and reliable so that the instruments in this study can be used in the next stage.

Structural Model Analysis (Inner Model)

Testing the structural model (inner model) serves to determine the relationship between constructs, the R-Square value and the significance value of the research model. Model feasibility testing is measured using R-Square on each independent variable on the dependent variable. The results of testing the R-Square value using SmartPLS can be seen in the following table:

Table 1 Table R Square

	R Square	Presentation
Intention to use mobile banking (Y)	0,902	90,2%

Source: Smart PLS output, Primary data processed, 2024

The table above shows that the R-Square value of the Mobile banking usage variable is adjusted by perceived usefulness and perceived ease of use of 0.902 or 90.2% and the rest is adjusted by other variables.

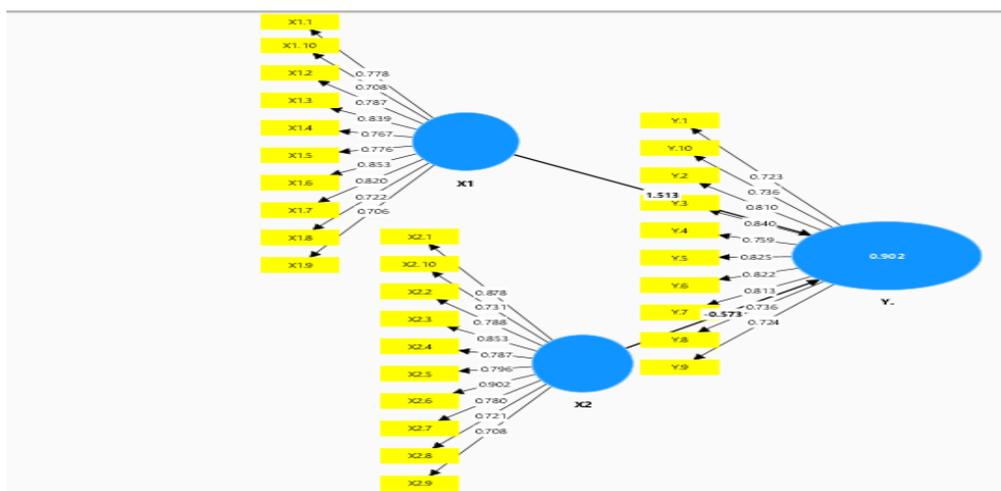


Figure 1 **Bootstrapping**

Source: Smart PLS output, Primary data processed, 2024



Based on the figure above, the variables of perceived usefulness and perceived ease of use affect the intention to use Mobile Banking. The model above is called the path coefficient which indicates the magnitude of the direct effect of an influencing variable on the influenced variable or it can be said from an exogenous variable to an endogenous variable. The path coefficient is a standard regression coefficient that shows the effect of exogenous variables on endogenous ones that have been arranged in a path diagram.

Hypothesis Testing

Based on the data processing that has been done, the results can be used to answer the hypothesis in this study. Hypothesis testing in this study was done by looking at the t-statistics value and the p-value. Here are the test results:

Table 2. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Perceived usefulness > intention to use Mobile Banking	1.513	1.493	0.249	6.089	0.000
Perceived ease of use - > intention to use Mobile Banking	-0.573	-0.551	0.252	2.275	0.011

Source: Smart PLS output, Primary data processed, 2024

Based on the table above, it shows that perceived usefulness has a t-statistic value of 6.089 > 1.98. This shows that perceived usefulness partially affects the intention to use Mobile Banking. Likewise, the perceived ease of use has a t-statistic value of 2.275 > 1.98. This shows that perceived ease of use partially affects the intention to use mobile banking.

Hypothesis

Based on table 2, conclusions can be drawn from the analysis and perceived usefulness and perceived ease of use on the intention to use mobile banking, as follows:



Based on the results of the parameter coefficient, the p-value is 0.000 and the t-statistic value is 6.089. Based on the p-value and t-statistic test criteria that $0.000 < 0.05$ and $6.089 > 1.98$, H_{a1} is accepted, meaning that there is an effect of perceived usefulness on the intention to use mobile banking.

Then based on the results of the parameter coefficient, the p-value is 0.011 and the t-statistic value is 6.089. Based on the p-value testing criteria and the t-statistic value that $0.011 < 0.05$ and $2.275 > 1.98$, H_{a2} is accepted, meaning that there is an effect of perceived ease of use on the intention to use mobile banking.

DISCUSSION

Based on the results of the analysis of perceived usefulness, perceived ease of use on the intention to use mobile banking, as follows:

Effect of Perceived Usefulness on Intention to Use Mobile Banking

Davis defines perceived usefulness based on the definition of the word useful, which can be used for beneficial purposes. In other words, perceived usefulness describes the benefits that are believed to be obtained when using technology. Another definition is that perceived usefulness is the level of belief that using a particular system or technology can improve job performance. Thus, perceived usefulness is the main dimension that considers the benefits users get from mobile banking (Supramono, 2023). With a good understanding of service usability, users tend to be more motivated to adopt technology such as the intention to use mobile banking.

The results of this study indicate that there is an effect of perceived usefulness on the intention to use mobile banking. If the stronger the perceived usefulness, the intention to use mobile banking among students will increase. The results of this study are in line with the theory which states that perceived usefulness has a significant influence on the intention to use mobile banking (Uly Handayani Mukhra, Dkk, 2024).

The results of this study are in accordance with research conducted by Yespi Yunika Hani which shows that there is a positive and significant effect of perceived usefulness on continuance intention in BSI mobile banking. This explains that BSI customers in Bandar Lampung City who use BSI mobile banking have a positive and significant relationship with perceived usefulness. (Yespi Yunika Hani, 2014).



Effect of perceived ease of use on intention to use mobile banking

According to Davis, perceived ease of use is the extent to which a person believes that using a particular system will require less physical and mental effort. perceived ease of use is also defined as the extent to which potential users expect the target system to be easy to implement. This explains that the purpose of using information systems is to facilitate use (Titi Sugiarti, 2020). Thus the perceived ease of use includes the level of comfort and simplicity of use, also has a positive impact on the intention to use mobile banking.

The results showed that there is a perceived ease of use on the intention to use mobile banking. The results of this study are in accordance with the theory which states that perceived ease of use has a significant influence on the intention to use mobile banking (Uly Handayani Mukhra, Dkk, 2024). The results of this study are in accordance with the results of previous research conducted by Muhammad R Mubarak which shows that perceived ease of use has a significant effect on customer decisions to use mobile banking. Therefore, the ease of use that customers will have is very important in order to increase customer decisions to use mobile banking (Muhammad R. Mubarak, 2023).

Thus it can be concluded that the perceived ease of use affects the intention to use mobile banking among students of the Sharia Banking Study Programme NIM 20 UIN Sheikh Ali Hasan Ahmad Addary Padangsidempuan. In the mobile banking application, customers have difficulties and ease of use and understanding in using technology, therefore the ease of use possessed by customers is very important in increasing the intense use of mobile banking.

CONCLUSION

Based on the results of the analysis of the research that has been carried out, it can be concluded that is an effect of perceived usefulness on the intention to use mobile banking among students of the Sharia banking study programme NIM 20 UIN Sheikh Ali Hasan Ahmad Addary Padangsidempuan. There is an effect of perceived ease of use on the intention to use mobile banking.

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