

Student Interest in the Use of M-Banking in Single Tuition Payment

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Abstract

This study aims to examine the factors that influence individual intention to use mobile banking. The factors that influence individual intention to use mobile banking in this study are perceived usefulness, perceived ease of use, anxiety, trust, subjective norm, and perceived behavioral control. This research is a development of previous research that uses a combination of the Technology Acceptance Model (TAM), and Theory of Reasoned Action (TRA) models. The data collection method used is the survey method. The sample in this study were Sharia Banking students of UIN North Sumatra Medan. The data were analyzed using Partial Least Square (PLS). The results showed that anxiety and subjective norms affect individuals' intention to use mobile banking. Otherwise, the constructs of perceived usefulness, perceived ease of use, trust, and perceived behavioral control do not affect individuals' intention to use mobile banking. The implications of this study are relevant for banking institutions to consider factors that influence individuals' intention to use mobile banking in the development of information systems.

Keywords: Mobile Banking, Perceived Usefulness, Perceived Ease of Use, Technology Acceptance Model, Theory of Reasoned Action

1. Introduction

The advancement of technology affects many facets, including the evolution of banking technology, whose objective is to deliver excellent customer service and facilitate transactions. Economic transactions have evolved with time, and as a result, the customer's need for transaction simplicity is rising. During peak business hours, there will undoubtedly be a line for banking transactions, notably cash withdrawals, according to (Latumaerissa, 2017), This is a difficulty for banking consumers, particularly in the current period, when technical advancements in the electronic realm have given numerous benefits (Fauzi et al., 2023), for society as a whole and the banking industry in particular. There is a demand for efficient banking services, as old systems that need lengthy lines are no longer acceptable.

Banking in Indonesia has followed the development of technology and communication. Mobile Banking is generally called m-Banking which is a service system from a financial institution such as a bank to carry out a number of financial transactions that can be accessed directly by customers via mobile devices such as cell phones. The m-Banking facility is a bank facility in this modern era that follows developments in technology and communication. This m-Banking facility is a mobile communication facility and is accessed via a Global System for Mobile Communication (GSM)-based cell phone.(D. M. Sari et al., 2021). M-Banking is used with a menu that is already available on the SIM Card, which currently uses the Short Message Service media.

Technology is a medium to improve the quality of life and competitiveness (Bakhtiar et al., 2020). One of them is that 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 (Novikov, 2020). Information technology is any form of technology that is applied to process and transmit information in electronic form so that it has an important role in reengineering business processes. Speed, information processing capability and computer connectivity and internet technology can fundamentally increase the efficiency of businesses, as well as improve communication and cooperation (Chaimaa et al., 2021).

The facilities provided by financial institutions in the form of m-Banking make it easier for every customer to access transactions from the Bank. In addition, m-Banking is also promoted by several banks that issue m-Banking products,

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namely Bank BCA, Bank Mandiri, Permata Bank, Citibank, Bank BNI, Bank BRI, BII, Bank Bukopin, Panin Bank, Bank Danamon, HSBC, Bank Mega, OCBC NISP, Standard Chartered, Bank Syariah Indonesia, BPR KS, etc (Firmansyah et al., 2022) but in reality after my initial observations, many students (i) have ATMs but cannot use m-Banking so they have to go to the nearest ATM.

Internet services, especially internet banking services, have become the main concern of the banking sector and are a strategy capable of attracting customer interest and increasing corporate value. Bank Rakyat Indonesia (BRI) as one of the state-owned banks that has the largest number of customers in Indonesia with a total customer of approximately 33,000,000 (thirty-three million) customers based on the Bank Info Research Bureau which released the largest number of customers from nine banks in Indonesia (Pambudi, 2014).

In addition, IAIN SU is in the process of changing its name to UINSU. Construction of buildings or classroom facilities, security facilities (parking), and the addition of majors are among the developments that have already started. Every year, more students are enrolled. They enjoy convenience in banking transactions after enrolling at the State Islamic University of North Sumatra, such as paying tuition fees, for internships, KKN, and other expenses. Those who reside in places with scant banking infrastructure, such as ATMs (Halimah et al., 2022). For students who attend the State Islamic University of North Sumatra, m-Banking intends to make transactions easier for those who need to send money to someone, no matter where they are or what time it is.

The poor usage of mobile banking as a UKT payment service in order to apply the Technology Acceptance Model (TAM) is a model that seeks to explain the primary drivers of user behavior for technology acceptance (Fauzi et al., 2023). TAM is a behavioral paradigm for describing technological acceptance. With the flexibility, convenience, and security of mobile banking, banks can offer a variety of financial transaction advantages that can increase client satisfaction.

The general research objective is to further analyze the factors that influence student interest in using mobile banking and using UKT payments as a one-time UKT per semester. The specific research objectives are: 1) to determine the effect of trust on the interest of FEBI UIN SU students in using mobile banking for tuition payments; and 2) to determine the effect of trust on the interest of FEBI UIN SU students in using mobile banking for tuition payments. 2) Determine whether perceived convenience influences FEBI UIN SU students' desire to use mobile banking for UKT payments. 3) Determine whether perceived convenience influences FEBI UIN SU students' desire to use mobile banking for UKT payments. 4) Determine whether usage behavior influences the use of mobile banking by UIN SU students for UKT payment transactions in February. This study provides empirical evidence that the Theory of Reasoned Action (TRA) and Theory Acceptance Model (TAM) methodologies are useful models for use in mobile banking interest research.

2. Literature Review

2.1. Theory of Reasoned Action (TRA)

This theory is a theory related to human attitudes and behavior when carrying out an activity. TRA (Theory of Reasoned Action) is defined as a person's positive or negative feelings (evaluative effect) about the fulfillment of the intended arrangement (Bosnjak et al., 2020; Muliana et al., 2020). TRA (Theory of Rational Action) explains that a person's interest in doing (or not doing) directly determines his actions or behavior. TRA (Theory of Rational Action) is divided into three parts (Sari, 2020), namely behavioral intentions, attitudes and subjective norms. In the initial phase, behavior takes over interest (intention) (Kotler & Keller, 2016). In the next step, interest can be explained as an attitude towards subjective behavior and norms. In the third step, the subjective consequences of behavior in the form of beliefs in the normative expectations of the person concerned are examined. In general, this means that a person's behavior can be explained by considering his beliefs (Romadloniyah & Prayitno, 2018).

According to TRA, a person's specific behavior is based on behavioral intention in gaming behavior, and behavioral intention is jointly determined by the person's subjective attitudes and norms. Behavioral intention (utilitarian interest) is a measure of the intensity of the intention to perform a particular activity (Wibowo et al., 2015). Attitudes are a person's positive and negative feelings about goal setting and behavioral goals. Subjective standard is a person's perception of public opinion, whether they should act or not, as has been talked about a lot.

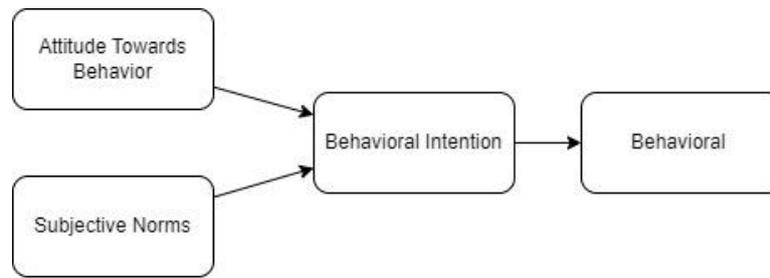


Figure 1. TRA models
Source:(Hartono, 2008)

2.2. *Technology Acceptance Model*

Theory of Technology Acceptance Model (TAM) is an adoption of Theory of Reasoned Action (TRA). According to Fred Davis, the originator of the theory, TAM is the use of computers by affected individuals(Sharma, 2019)by expediency (perceived usefulness), namely the level of individual belief that the use of a particular information system will improve its performance and ease of use (perceived ease of use), namely the level of individual belief that the use of information systems is easy and does not require great effort from its use (Widanengsih, 2021).

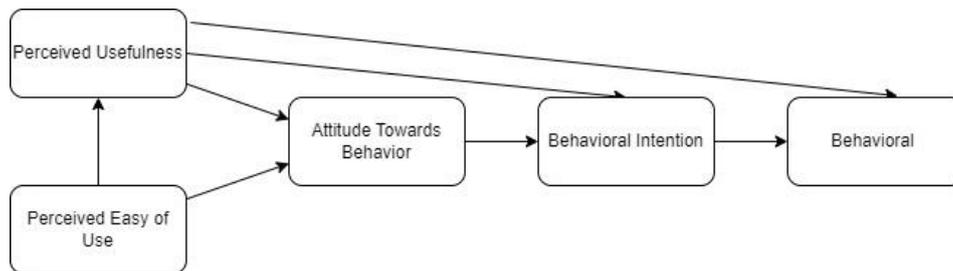


Figure 2. TAM model
Source:(Hartono, 2008)

(Sharma, 2019) put forward some of the advantages of TAM as follows 1) TAM is a useful behavioral model to answer the failure of the application of information technology systems due to the lack of interest of users to use them; 2) TAM is built on a strong theoretical basis; 3) TAM has been tested by many studies and most of the results support and conclude that TAM is a good model; and 4) The TAM model is a parsimony model, namely a simple and valid model.

2.3. *Research Model and Hypothesis Development*

This model shows the theoretical relationship of this study, each relationship is a hypothesis of research. The research model can be seen in Figure 3.

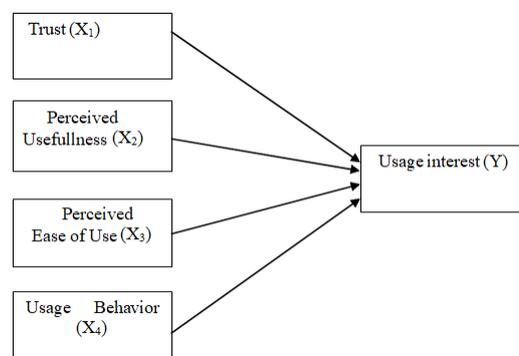


Figure 3. Research Concept Model

2.3.1. Behavioral Interest Concept

Behavioral interest is a person's desire (interest) to perform a certain behavior. Someone will behave when they have an interest or desire (Monica & Tama, 2017). Behavior (conduct) is an action that someone does. In the context of using information systems, behavior is the actual use of technology (Dash et al., 2021; Ghahtarani et al., 2020).

2.3.2. The Effect of Trust on Interest in the Use of Mobile Banking

Trust is the dependence of a certain party on another party in conducting business relations, based on the belief that the person he trusts will fulfill all his obligations properly and as expected. (Putra & Sari, 2020). Trust is the willingness to accept actions based on the beliefs of trusted individuals.

Several previous studies have shown that trust has a significant effect on interest in using technology, including Harlan's research (2014) that online banking trust and interest has a significant effect on MSMEs. (Rizky & Yasa, 2018). Other research by (Ratmono & Septiana, 2021) found that trust affects customers' desire to try mobile banking technology. Trust has a significant effect on the attitude of using online banking (Suyanto & Kurniawan, 2019). Based on this description, the researcher tries to investigate:

H1 : Trust Influences Interest in Using Mobile Banking

2.3.3. The Effect of Perceived Usefulness on Interest in the Use of Mobile Banking

(Davis, 1989) defines perceived usefulness as the degree to which an individual believes that technology will increase their work productivity and efficiency. Perceived benefit is the level of a person's belief that using technology will improve his performance (Zheng et al., 2018). In other words, this construction prioritizes the use of technology where the use of technology can increase one's efficiency and productivity.

Several previous studies have shown that perceived usefulness has a significant effect on interest in using technology, including research which explains that perceived usefulness influences individual interest in using mobile banking (Elhajjar & Ouaida, 2020). Meanwhile, a study by (Rahayu, 2016) shows that there is a significant correlation between perceptions of use and interest in using online banking. According to (Kurniawan, 2013) conducting research on BCA bank customers with a sample of 210 people, the results obtained that perceived usefulness has a positive and significant effect on usage attitude. Based on this description, the researcher tries to investigate:

H2: Perceived Usefulness Affects Interest in Using Mobile Banking.

2.3.4. The Effect of Perceived Ease of Use on Interest in Using Mobile Banking

Perceived ease of use means that a person believes that using a technology is easy or easy to use (Chuang, 2019). Research by (Anggraini, 2012) states that the higher the perceived ease of use of a system, the higher the level of use of information technology. Interpreting the perceived ease of use indicates that the system is not designed to make it difficult for the user, but to make it easier for the user (Kamil, 2020). Using the system will make it easier for someone to do their job compared to someone who does their job manually.

Several previous studies have shown that perceived ease of use has a significant effect on interest in using technology, including research by (Sharma & Al-Muharrami, 2018) who conducted a survey of 100 bank customers who offer online banking services, and this research shows that there is a significant influence between perceived ease of use and interest in using online banking. According to (Kurniawan, 2013) who examined BCA bank customers' perceptions of convenience had a positive and significant effect on perceived benefits. (Legowo et al., 2020) found that perceived ease of use has a significant effect on the intention to use online banking. Based on this description, the researcher tries to investigate:

H3: Perceived ease of use influences interest in using mobile banking

2.3.5. The Effect of Attitudes on Use of Interest in Using Mobile Banking

Attitude of use is a person's belief that they want to use the system. (PREDANA et al., 2020) explains that attitude is a person's positive or negative feelings about performing a particular behavior. Trust in various information leads to a good attitude from mobile banking users, which indirectly increases attitudes (Rampen & Sihotang, 2021). In this study, attitude is defined as the positive or negative feelings of mobile banking users, which are expressed as one's feelings about liking or disliking mobile banking.

Several previous studies have shown that user preferences have a significant effect on interest in using technology, including research on BCA bank customers conducted by (Kurniawan, 2013) found that user preferences have a significant effect on interest in using mobile banking. (Mahendra, 2014) conducted research on BSI bank customers with a sample of 217 and found that there was a significant influence between attitudes and intentions to use mobile banking. (Sulistiyarini, 2012) also conducted research on customers of Bank BSI and BCA Medan City and found that individual attitudes play a role in the use of mobile banking. Based on this description, the researcher tries to investigate:

H4 : Attitude of Use Influences Interest in Using Mobile Banking

3. Research Methods and Materials

Explanatory study, which explains the causal relationship between variables by testing hypotheses, is the research method employed. Explanatory study seeks to explain the relationship, impact, and differences between the examined symptoms. Explanatory research is defined by (Sugiyono, 2017) as study that tries to explain the location of the researched variables and the relationship between variables. In this study, observation is conducted using a questionnaire. According to (Sugiyono, 2017), survey research is research on big and small populations, but the data investigated are samples drawn from these populations to determine incidence, distribution, and connections between variables. Students from the Faculty of Economics and Islamic Commerce at the State Islamic University of North Sumatra constituted the population for this study (FEBI UIN SU). The sample for this study consisted of FEBI UIN SU students who had utilized mobile banking or knew something about it. In this study, neither the researchers nor the FEBI UIN SU students who use mobile banking have any specific knowledge regarding mobile banking. In this study, sampling was conducted using a technique called purposive sampling, in which specific aspects were taken into account.

4. Results and Discussion

4.1. Characteristics of Respondents

From the results of distributing questionnaires to FEBI UIN SU students, totaling 110 respondents for approximately 3 weeks by distributing questionnaires directly. After counting the number of questionnaires that returned were 101 and then there were 5 questionnaires that could not be used due to bias. Thus the response rate in this study was 91% and 96 questionnaires that could be processed as samples in this study. Data processing techniques using the Partial Least Square (PLS) based SEM method. The PLS software in this study uses software developed at the University of Hamburg, Germany, which is named SmartLS. For this study, SmartPLS version 3.2.4 was used which is the latest version of SmartPLS.

4.2. Model Evaluation

The following will present the results of the measurement model (outer model), which in this study includes validity tests and reliability tests.

4.2.1. Convergent Validity

The assessment in this test can be seen from the AVE value which is more than 0.5 and the loading factor is more than 0.7. In this study, the AVE value for each variable or construct exceeded 0.5 so that each variable met convergent validity.

Goodness of Fit (GOF)

The R-square value indicates that 69.3% of the variable Interest in Mobile Banking Usage (Y) is influenced by Trust, Perceived Usefulness, Perceived Ease, Attitude of Use, while the remaining 30.7% is influenced by other variables outside those studied.

4.2.2. Discriminant Validity

Based on the cross loading value, it can be seen that all the indicators that make up each variable in this study (values in bold) have met discriminant validity, which is greater than 0.7 and because they have the largest outer

loading values for the variables they form and not in another variable. Thus all indicators in each variable in this study have fulfilled discriminant validity.

4.2.3. Reliability

A construct is declared reliable if the value of composite reliability or Cronbach alpha is above 0.7 even though 0.6 is still acceptable. In this study each construct has exceeded 0.7 so that it can be concluded that each construct has good reliability.

4.3. Model Testing (Inner Model)

Testing of the inner model or structural model is carried out to see the relationship between the significance value construct and the R-square of the research model. The structural model was evaluated using the R-square for the t-test dependent construct and the significance of the structural path parameter coefficients.

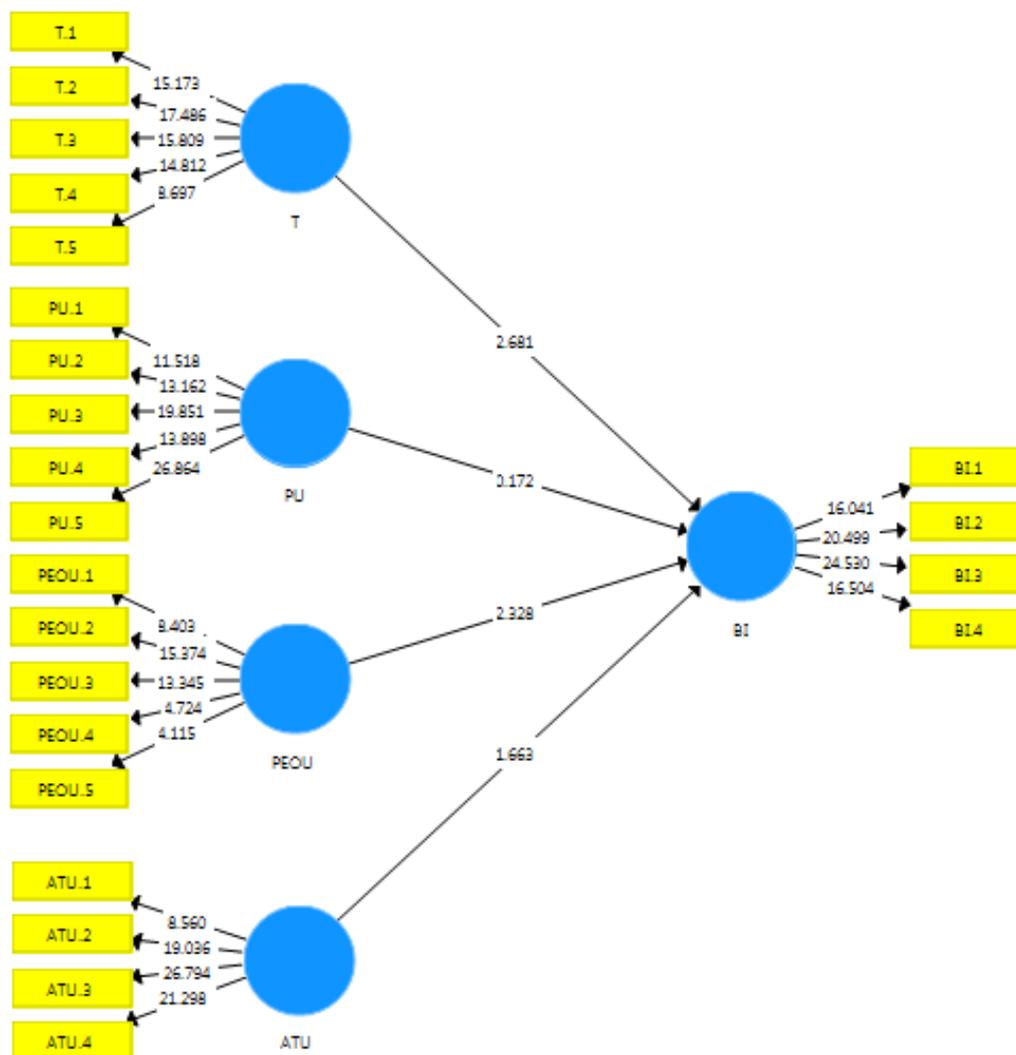


Figure 4. Structural Model (Inner Model)
Source: Primary Data (processed)

Based on Figure 4 it can be explained that the value of the path coefficient or inner model shows the level of significance in hypothesis testing. The path coefficient score or inner model indicated by the t-statistic value, must be above 1.96 for the two-tailed hypothesis for hypothesis testing at an alpha of 5 percent.

Table 1. Total Effects

	Original Sample (O)	Sample Means (M)	Standard Deviations (STDEV)	T Statistics (O/STDEV)	P Values
ATU ->					
BI	0.269	0.301	0.162	1,663	0.097
PEOU ->					
BI	0.316	0.299	0.136	2,328	0.020
PU -> BI	0.023	0.013	0.135	0.172	0.864
T -> BI	0.302	0.299	0.112	2,681	0.008

Source: Primary Data (processed)

Looking at the results in Table 1, it can be seen that there are only 2 constructs that show significance in intention to use, namely perceived ease of use and perceived ease of use.

5. Conclusion

The results of the study show that the interest in using mobile banking for UKT payments is determined based on reliability and perceived user-friendliness. These results support the TAM model. In this study, trust had the strongest effect on perceived usefulness. Trust influences interest in using mobile banking, because students have a high level of trust in the banking world as a service provider, judging from the history of the bank they use. With a high level of trust in the mobile banking system, they can reduce their inconvenience in carrying out UKT mobile banking transactions. In this study, researchers cannot prove that interest in using mobile banking is determined by utility and usage behavior. In this case FEBI UIN SU students don't really benefit from using Mobile Banking to process UKT payment transactions, because it's more convenient to use Payments to pay directly to bank counter users while hanging out after the semester break with friends. The suggestion of this research is to use only two models of social psychological behavior, namely TAM and TRA, with several constructs including trust, perceived usefulness, perceived ease of use, attitudes toward using mobile banking. However, the researchers did not add other influential constructs, such as perceived risk. For further research, it is necessary to consider the expansion of the technology acceptance behavior model. In this study, researchers only focused on UKT payments. Future research will consider other research topics such as online shopping and event sales. This study uses respondents who have used or are familiar with mobile banking. In future studies, it is necessary to pay attention to the use of respondents who actively use mobile banking so that the desire and convenience factors do not weaken other constructs.

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