

ANALYSIS DRIVING FACTORS OF BANKING CUSTOMERS TO CONDUCT THEIR DIGITAL TRANSACTIONS USING MOBILE BANKING

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ABSTRACT

The competition in banking industry is getting tighter and will be followed by a shift in public consumption towards digital which is driven by ease of use, transaction efficiency, economic value, product choices, promotion and discounts, to a secure payment system that underlies the trust factor for users. This study was conducted to analyze the relationship between variables adopted from TAM Theory and customer trust as a mediating variable to determine the factors that will be driving customers to make digital transactions using OCTO Mobile By CIMB Niaga. This study is a descriptive-quantitative method and illustrates the relationship between several variables supported by literature studies, some data that are included in the form of numbers on the results of the research conducted using data-collection techniques through questionnaires and interviews. The research results show that the driving factors for banking customers to carry out digital transactions using OCTO Mobile are customers with some curiosities about OCTO Mobile, trust with banking transaction services and ease of use facilities. Further research can involve service quality and customer experience to better represent the influence of service quality and customer experience on decisions and the sustainability of using Mobile Banking. In the increasingly fierce competition in the financial sector, banking sector in Indonesia must be able to compete with competition landscape by taking customer trust into account the customer trust. This will aim to create customer usage intentions and loyalty. The strength features in digital banking will be useful for the achievement of companies to grow and compete themselves in the financial industry.

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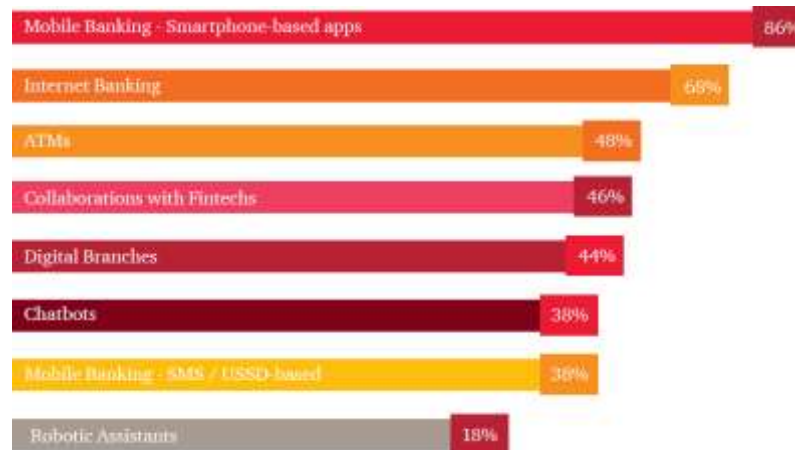
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1. INTRODUCTION

The wave of new technologies has been sweeping the financial industry and change many conventional banking structures. Factors such as available of online banking services, self-service machines, financial integration, and the 24-hour access to banking services have changed the outlook regarding the need for digital banking (Chauhan, 2018). The demand for banking digitalization in Indonesia has been strengthened by various driving factors and inline with the development of digital banking services, and consider that the Indonesian economy has great potential to absorb for the flow of digitalization in this industry. The driving factors can be reflected in three key aspects, including the digital opportunity, digital behavior and their digital transactions (OJK, 2022). Digital transactions may include the use of mobile applications, provide of the online trade transactions (e-commerce), set with the digital banking transactions and electronic money transactions. M-banking services are included in the digital channel transaction category along with the internet banking, ATMs (Windasari, et.al., 2022).

The PwC has conducted surveys on transactions via digital channels, and found 86% of banking customers have used smartphone application-based mobile-banking since July 2021 and it's an evidence of the first customer choice in the digital transactions exceeding of other mode of banking transactions followed by internet banking (68%) and ATMs (48%). Below is the graph on the percentage of digital banking uses in Indonesia:



Graph 1. Percentage of Digital Banking Uses in Indonesia
 Source: PwC Digital Banking Survey in Indonesia, 2021.

Further, PwC has released report from the Global Consumer Insights Pulse Survey in June 2021, it was state that there was a massive shift in consumption behavior towards online shopping activities as a form of adaptation influenced by pandemic factors. And, giving the rise to a shift in consumer consumption towards electronic or digital transactions driven by the following factors: practicality and convenient to use, fast transaction efficiency via smartphone which has economic value, the available variety of product choices, offer many promotions and discounts or available cashback payment, to a secure digital payment system for users that underlies the customer's trust factors. This phenomenon is supporting the study by Bain & Company on the "Digital Consumers of Tomorrow, Here Today" which stated that the number of digital consumers in Indonesia has soared in line with changes in Indonesian's people's consumption habits, growing its numbers from 119 million users (around 58% of the population) in 2019 to 137 million users (68% of the population) in 2020 (Yuliardi, 2021).

PT Bank CIMB Niaga Tbk (CIMB Niaga) received the 'The Most Helpful Bank during COVID-19 in Indonesia' award from The Asian Banker (Heryanto, 2020). This award is given based on reviews from customers, their experience and satisfaction with retail services, as well as their opinions regarding the initiatives provided by the bank during the Corona virus (COVID-19) pandemic to several number of banks in 11 countries within the Asia Pacific region. The CIMB Niaga is ranked first because in Indonesia it is considered the bank that cares the most and has great attention to helping customers in the midst of the COVID-19 pandemic situation in the country. The CIMB Niaga Bank continues to fulfill the OCTO Mobile digital banking platform which help the consumers in adapting to new habits, and provides complete features like a Super App that can help customers carry out more complex and sophisticated financial transactions anytime and anywhere.

In the research conducted by Nurdin et. al. (2020) has explained that the behavior of Indonesian banking customers want high interest rates of saving deposits, low administration costs, fast and efficient financial transactions. These will create a Mobile-Banking platform that pays attention to economic value factors. In addition to that, the results of research data that was conducted by Amihsa et.al. (2020) shows that users of Mobile Payment have a closer tendency towards the Usefulness (Economic Value) Perceptions, Ease of Use, Trust, Cost and Social Influence. This research has also explained that customer considerations regarding the use of Mobile Banking are influenced by the ease of transactions, promotions and awards given by the bank. In the research that was conducted by Ausat et.al. (2021), Costumer Trust to the Bank greatly influences consumer purchasing behavior and intentions which refers to the willingness to provide personal financial information in the websites in exchange for the goods and services.

Further research by Tian et.al. (2023) has provided an overview of the e-commerce service providers who consider customer satisfaction factors to increase usage levels, such as application features, ease of use, and service quality. This research also recommended that consumers will be more interested in the e-wallet platform, such Alipay as the preferred financial platform for their transactions due to the encouragement of a good consumer experience. In the history of trade, the issue of trust has always been very crucial and has influenced business processes and strategies, brands, organizational

structures, including various supporting operational practices that run daily in business operations (Abdulgani & Suhaimi, 2014).

In previous study conducted by Windasari et.al. (2022) on customer experience factors related to Digital Bank services for generations Y and Z in Indonesia, the study have analyzed the relationship of eight variables, that were Economic Value, Ease of Use, Social Influence, Company Reputation, Promotion, Features, Curiosity, and Award. Other research conducted by (Oktaviani et.al., 2022) shows the results that high customer trust will increase purchasing decisions in digital marketing, where the study uses Customer Trust as a mediating variable.

This research has combined eight independent variables that were used by previous research and added the Trust variable as a mediation, and therefore made the research more compelling. Further on the research objects, the previous research are conventional banks that have branch offices and provided digital banking services, while this article covers not only to the generations Y and Z but it is also to the generations X, Y, and Z which includes all the bank's target ages, and have been allowed to use Mobile Banking. Based on the above backgrounds, this article was conducted to analyze the relationship between the variables economic value, ease of use, social influence, company reputation, promotions, features, curiosity, and appreciation and customer trust as variables that act as mediating factors to determine the driving factors for CIMB Niaga customers in using OCTO Mobile.

2. METHOD

Research Design

This study applies the causal associative research to determine the relationship between two or more variables which are supported by literature study data and data in the form of numbers on the results of the research carried out and use the Descriptive-Quantitative method. According to causal theory, it comes from the English verb to cause, which means "to cause" and influence. By using causal research in this study, the author wants to find out how much influence Economic Value, Ease of Use, Social Influence, Company Reputation, Promotion, Features, Curiosity and Appreciation have on the Intention to Use digital banking products and services mediated by Trust.

Measurement

The measurement of the Economic Value variable consists of 3 statements adopted from Lee, Pi, Kwok & Huynh (2016), the User Ease variable consists of 3 statements adopted from (Windasari et al., 2022), the Social Influence variable consists of 3 statements adopted from Jin et al. (2008), the Company Reputation Variable consists of 3 statements adopted from Jin et al. (2008), the Promotion Variable consists of 3 statements adopted from (Windasari et al., 2022), the Feature Variable consists of 3 statements adopted from (Windasari et al., 2022), the Curiosity variable consists of 3 statements adopted from Kashdan et al. (2009), the Reward variable consists of 3 statements adopted from (Windasari et al., 2022), the Trust component consists of 3 statements adopted from (Albarq, 2023) and the Intention to Use variable consists of 4 statements adopted from (Elena et al., 2009). The research design is surveyed based on the questionnaire data that is distributed via online. The primary data that is obtained will be processed further.

Population and Sample

This research uses a direct purposive sampling technique where the researcher uses his own judgment deliberately in selecting members of the population who are deemed to be able to provide the necessary information or sample units that match certain criteria desired by the researcher. This article determines the minimum sample size in this study refers to the statement by Hair et al., (2010) that the number of samples as respondents must be adjusted to the number of question indicators used in the questionnaire, assuming $n \times 5$ observed variables (indicators). In this study there were 31 questions, so the questionnaire required sample size of 155 respondents. The population of this research is CIMB Niaga customers who live in the Java area, Indonesia, spread across the cities of Jakarta, Bogor, Depok, Tangerang, Bekasi, Jogjakarta, Semarang and Surabaya. The target ages of respondents with a minimum age of 18 and beyond. The questionnaire is structured in two parts. The first part will discuss the socio-demographic characteristics of respondents, including gender, age, marital status and profession. The second section consists of questions related to the eight factors on the consumer decisions to use digital banking services as identified in the research. The questionnaire uses a Likert scale that range between 1-4, where scale 1 is strongly disagree, and 4 scale is strongly agree.

Data Analysis Method

The proposed hypothesis was tested empirically using the Partial Least Square Structural Equation Modeling (PLS-SEM). The proposed research hypothesis was then tested empirically using SmartPLS. The SmartPLS with 3.0 version is known to provides better results and simpler transactions to complex or large research models and there is no requirement for normality tests (Bamgbade et al., 2015; Henseler et al., 2014).

Furthermore, the data analysis technique uses 2 measurement models (Hair et al., 2013), which is the Outer Model Analysis, and this contains 5 parameters, includes: Convergent Validity Value (<0.70), Average Variance Extracted (AVE) (0.50), Discriminant Validity, Reliability Analysis (<0.70), and the Cronbach's Alpha (<0.60). Meanwhile, the Evaluation of Structural Model Measurement (Inner Model Analysis) has used 4 parameters, includes: Path coefficients, R Square Value (R²), Stone Geisser Value (Q Square/Q²), and the Partial influence size (f square/ f²).

3. RESULTS AND DISCUSSION

Validity and Reliability Test (Pre-Test)

The KMO test or Kaiser-meyer-olkin (KMO) and Bartlett's test in this study were used to test the validity of the research questionnaire. The KMO value that must be met for each variable is > 0.50 while the Bartlett's test could value of < 0.05. Based on the KMO and Bartlett's Test output tables, it can be seen that the KMO MSA (Kaiser-Meyer-Olkin Measure of Sampling Adequacy) value is 0.841. As this value is greater than 0.5 and the Bartlett's Test Sphericity (Sig.) value is 0.000, where this value less than 0.05. Based on the above figures, these can be concluded that the factor analysis technique in this research can be continued because it meets the first requirement.

The reliability test was carried out in this study to referring the Cronbach alpha value. The rule for a generally accepted α value is 0.6-0.7, and this it means that the reliability score is acceptable. Based on the calculation results, it is known that all indicators of questions in the questionnaire used and has to meet the requirements of the reliability test with Cronbach alpha at > 0.70, and this means that the research indicators conclude to be reliable.

Convergent Validity Test

The amount of convergent validity can be determined by looking at the factor loading value in the outer loading table, and can also be seen through the size of the AVE (The Average Variance Extracted Value). The factor loading value could be of > 0.70 and > 0.5 for the AVE value that is a constant to meet to measure convergent validity (Hair et al., (2017). Further on the results that are obtained for 31 indicators have values of > 0.70. And, the indicators have an outer loading value of not less than 0.4 and have less than 0.7. These can still be considered to be maintained (Hair et al., (2017). Therefore, the final result of the measurement from convergent validity test of the 31 indicators, has been fulfilled. .

Discriminant Validity Test

The discriminant validity illustrates that one latent variable is different from other latent variables by using empirical standards. The Cross Loading Value of each indicator of the latent variable can provide an explanation of the discriminant validity test. Based on the results of data processing using SEM-PLS, it is known that all variables meet the requirements for good discriminant validity.

Internal Consistency Reliability Test

The internal consistency reliability test in SEM-PLS can be measured by looking at the Composite reliability value. The Composite Reliability value will have reliable score if it has a value > 0.70 (Hair et al., (2017). The calculation results in this study will show all latent variables (constructs) have Composite Reliability values of > 0.70. Thus, it can be stated that all latent variables in this study are consistent/ or reliable and suitable for processing to the next stage of test.

Coefficient of Determination (Adjusted R²)

This study has observed and calculated some variables, such as economic value, ease of use, social influence, company reputation, promotions, features, curiosity and appreciation to explain 85% of the trust variable, while the remaining 15% is other variables that did not examine in this research. Further, the variables of economic value, ease of use, social influence, company reputation, promotion, features, curiosity and appreciation will be able to explain the intention to use variable by 80%, while the remaining 20% is explained by other variables that did not examine in this research.

Significance of Path Coefficient (Hypothesis Testing)

The hypothesis testing in this research can be seen through the significance results of the path coefficient. The significance value of the path coefficient can be obtained using the boot-strapping

technique with the SEM-PLS software. According to Hair et al. (2017) if the statistical T-value is greater than the T-table (1.654) at the value of 5% level, with a p-value of < 0.05, then there is a significant influence with the direction of the relationship values that can be determined by looking at the original sample value.

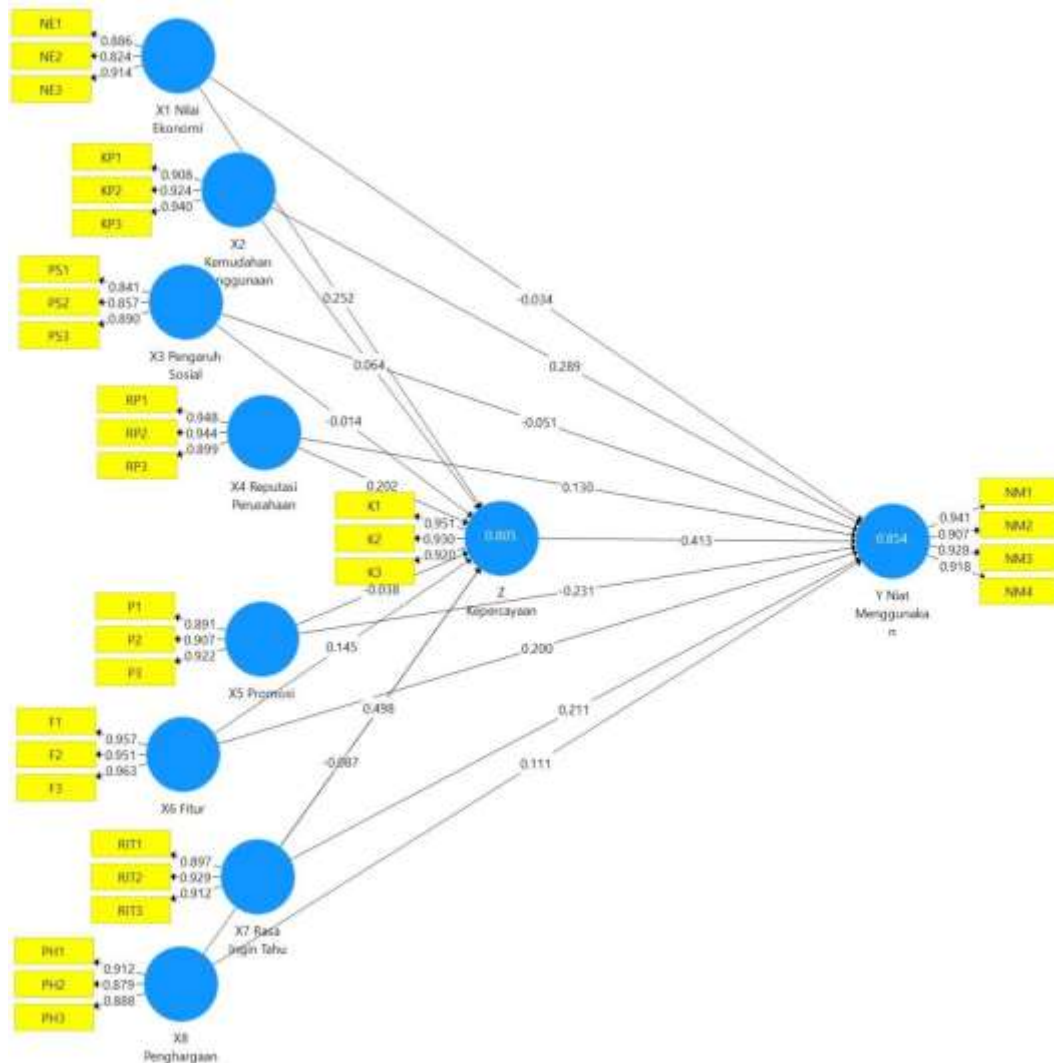


Figure 2. The Path Diagram of T-Value

The result of Quality Model Test has shown a good fit. This can be seen from R-Square, Q-Square Redundancy and SRMR. Meanwhile, the results of Structural Model Test in the form of path coefficients and specific path-coefficients can be seen. Based on the above T-Value path diagram (Figure 2), there are 25 proposed hypothesis and the results showed that 12 hypothesis were acceptable, while the other 13 hypothesis were unacceptable. According to Hair et al. (2017) if the statistical T-value is greater than the T-table (1.654) then it can be said that there is an influence on the variable being tested.

- Testing H1: the T-statistic results were $0.440 < 1.654$, whereas the economic value has no effect on intention to use. Therefore the H1 is rejected. This means that the intention to use of OCTO Mobile is not influenced by the economic value. On the digital transactions via Mobile Banking occur based on the customer needs, and not influenced by the perceptions of economic value.
- Testing H2: the T-statistic results were $2.801 > 1.654$, whereas the economic value has an influence on trust. Therefore the H2 is accepted. This means that if customers feel that using OCTO Mobile has economic value, then customers will trust them to carry out transactions via OCTO Mobile.

- Testing H3: the T-statistic result was $3.355 > 1,654$. This will indicate the ease of use variable has an influence on intention to use. Therefore, the H3 is accepted, and this means that ease of use of OCTO Mobile can influence to the customers' intention to make transactions via OCTO Mobile.
- Testing H4: the T-statistical result was $0.539 < 1.654$. This will indicate the variable of ease of use has no effect on trust. Therefore, the H4 is rejected. This means that customer trust in transactions via OCTO Mobile is not be influenced by ease of use. Customer trust in a bank is influenced by other factors such as the customer's own knowledge of the bank's reputation.
- Testing H5: the T-statistic results were $0.600 < 1.654$. This will indicate that the variable of social influence had no effect on intention to use. Therefore, the H5 was rejected. This means that when a customer makes a digital transaction using OCTO Mobile, this is not influenced by the customer's environment or social conditions. The customer's intention to use for OCTO Mobile is influenced by other factors besides social influence.
- Testing H6: the T-statistic results obtained were $0.110 < 1.654$. This will indicate that the variable of social influence did not influence trust. Therefore, the H6 was rejected. This means that customer confidence in carrying out digital transactions using OCTO Mobile is not influenced by the customer's social conditions.
- Testing H7: the T-statistic results were $2,054 > 1,654$. This will indicate that the variable of influence of company reputation could influence the variable of intention to use. Therefore, the H7 can be accepted. This can be concluded that customers who have the perception that CIMB Niaga has a good reputation are more likely to intend to carry out transactions using OCTO Mobile.
- Testing H8: the T-statistic results obtained were $2.325 > 1.654$. This will indicate that the variable of company reputation has an influence on trust. Therefore, the H8 can be accepted. This means that customers who have the perception that CIMB Niaga has a good reputation will be more confident in carrying out transactions using OCTO Mobile.
- Testing H9: the T-statistic results were $2.447 > 1.654$. This will indicate that variable of promotion has an effect on intention to use. Therefore, H9 is accepted. This can be concluded that variable of promotions on OCTO Mobile can influence the customers' intention to use transactions using this service.
- Testing H10: the T-statistic result was $0.310 < 1.654$. This will indicate that promotion had no effect on trust. Therefore, H10 was rejected. This means that promotions cannot create customer trust. The customer trust can arise from other incentives besides promotion, for instance the customer's own knowledge of the bank's reputation.
- Testing H11: the T-statistic results obtained were $1,984 > 1,654$. This will indicate that the feature had an influence on intention to use. Therefore, the H11 was accepted. This means that the diversity variable or sophistication of OCTO Mobile features can influence customer's usage intentions.
- Testing H12: the T-statistic result was $1.222 < 1.654$. This will indicate that the feature had no effect on variable of trust. Therefore, the H12 was rejected. This means that variable of customer confidence in making transactions using OCTO Mobile is not driven by the variable of feature.
- Testing H13: the T-statistic results were $2.842 > 1.654$. This will indicate that there was an influence of curiosity towards the variable of intention to use. Therefore, the H13 can be accepted. It can be concluded that the variable of customer curiosity can drive their customer's intention to use for OCTO Mobile.
- Testing H14: the T-statistic results were $4.718 > 1.654$. This will indicate that there is an influence of curiosity on trust. Therefore, the H14 can be accepted. This means that the variable of curiosity that arises in the minds of customers regarding OCTO Mobile services directly create a sense of trust in carrying out digital transactions through the application.
- Testing H15: the T-statistic results obtained were $1.566 < 1.654$. This will have the variable of appreciation had no effect on intention to use. Therefore, the H15 was rejected. This means that customers' intention to use is not driven by the awards/ rewards given by the banking provider. The variable of emergence for intention to use is based on the other factors such as curiosity or based on customer needs.
- Testing H16: the T-statistic results were $1.001 < 1.654$. This will indicate the variable of appreciation has no effect on trust. Therefore, the H16 is rejected. This means that customers' trust in carrying out transactions using OCTO Mobile does not arise because of the awards given.

- Testing H17: the T-statistic results were $4,400 > 1,654$. This will indicate that the variable of trust influences intention to use. Therefore, the H17 is accepted. This can be concluded that customers who have the intention to use are due to a sense of trust to carry out their transactions using OCTO Mobile.
- Testing H18: the T-statistic results obtained were $2,666 > 1,654$. This will indicate that the variable of trust mediates between economic value and intention to use. Therefore, the H18 can be accepted. Customers who have the perception that their transactions using OCTO Mobile have economic value, then these customers have the confidence in transaction services using OCTO Mobile.
- Testing H19: the T-statistical result was $0.484 < 1.654$. This will indicate that the variable of trust does not mediate between the variable ease of use and intention to use. Therefore, the H19 is rejected. This means that variable on perceived ease of use has a direct influence on intention to use and is not mediated by trust (supporting H3).
- Testing H20: the T-statistical result was $0.103 < 1.654$. This will indicate that trust does not mediate between social influences on the intention to use. Therefore, the H20 is rejected. This means that social influences do not have a direct or indirect influence on the intention to use. This will not in line with the results of research (Anggrenita & Sander, 2022) which states that variable of social conditions significantly influence trust.
- Testing H21: obtained T-statistical results of $1.984 > 1.654$. This will indicate that variable of trust mediates the influence of company reputation on the intention to use. Therefore, the H21 can be accepted. This can be concluded that the customer's perception of a good reputation for CIMB Niaga Bank creates trust which encourages these customers to make banking transactions using OCTO Mobile.
- Testing H22: the T-statistical result was $0.296 < 1.654$. This will indicate that the variable of trust does not mediate the influence of promotion on the intention to use. Therefore, the H22 is rejected. Supporting H9, promotion has a direct influence on the intention to use and is not mediated by the variable of trust. This will conclude that customer trust is not driven by promotional factors.
- Testing H23: the T-statistic result was $1.107 < 1.654$. This will indicate that trust does not mediate the influence of features on the intention to use. Therefore, the H23 is rejected. Supports H11 that features have a direct influence on the intention to use and are not mediated by the variable of trust. So customer trust is not driven by the sophistication of a Mobile-Banking feature.
- Testing H24: the T-statistic results were $3.131 > 1.654$. This will indicate that the variable of trust mediates the influence of taste curious about the intention to use. Therefore, the H24 is acceptable. This can be concluded that the customer's curiosity will create trust which will encourage the customer to carry out the transactions using OCTO Mobile.
- Testing H25: the T-statistical result was $0.932 < 1.654$. This will indicate that the variable of trust does not mediate the influence of appreciation on the intention to use. Therefore, the H25 is rejected. This can be concluded that the awards/ rewards given by the bank have no direct or indirect influence on the intention to use of OCTO Mobile for the transactions.

4. CONCLUSION

The research has analyzed the relationship between eight independent variables, such as economic value, ease of use, social influence, company's reputation, promotion, features, curiosity, and reward. While the trust variable is added as a mediation, and to the dependent variable of "intention to use". This study has concluded that the perceived economic value does not have a direct influence on the intention to use, and this perception has an influence on customer trust. Therefore, the customer trust can mediate perceptions of the economic value that encourage customers to carry out digital transactions using OCTO Mobile. The fact that the ease of use of OCTO Mobile is not able to build customer trust, while the perceived ease of use can encourage customers to carry out digital transactions using OCTO Mobile. Further, the social influence could not build customer trust in carrying out digital transactions and does not encourage customer intentions to use OCTO Mobile. The CIMB Niaga Bank's reputation can build customer trust and encourage customers to make transactions on OCTO Mobile. Unfortunately, promotions made by Bank CIMB Niaga on the OCTO Mobile service do not have an impact on the customer trust. However, this can encourage customers to make banking transactions using OCTO Mobile.

The features on OCTO Mobile do not affect customer trust but these can encourage customers to make transactions using OCTO Mobile. The customer curiosity is going to increase customer confidence in making transactions using OCTO Mobile and directly encourage customers to use OCTO Mobile. The awards or rewards given by CIMB Niaga Bank for the OCTO Mobile service do not affect customer trust and do not encourage customers to make transactions using the OCTO Mobile. Based on the data analysis in this study, the variables that most determine the driving factors for customers to make transactions using OCTO Mobile are curiosity, trust and ease of use felt by customers when making their transactions.

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