



Analysis of Perceived Ease of Use and Perceived of Usefulness to Enhance Customer Interest in Using BCA Mobile Banking

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ABSTRACT

This study aims to assess the influence of perceived ease of use and perceived usefulness on the intention to use Mobile Banking. The population for this research consists of BCA Mobile Banking users, with a sample size of 20 individuals who are users of BCA Mobile Banking. This research employs a descriptive-qualitative approach, and data was collected through interviews and observations. The study found that the perceived ease of use influences the intention to utilize BCA Mobile Banking. Users indicated that BCA Mobile Banking requires minimal effort. Additionally, perceived usefulness also affects the intention to use the service. Respondents stated that the system and facilities offered provide benefits for them. The greater the belief in the simplicity of Mobile Banking, the more likely users are to adopt it. Similarly, when users recognize the benefits of Mobile Banking, their intention to use it increases. In the future, BCA should heighten customer awareness regarding the ease of use of their Mobile Banking through educational campaigns and promotions. The bank should always ensure that the design of the BCA Mobile Banking app remains simple and intuitive, making it easy for new customers to start using it. Given that perceived usefulness is a crucial factor, BCA should continually innovate and tailor the features offered in the mobile banking application to match customer needs and preferences.

INTRODUCTION

The use of banking services through mobile applications or mobile banking has become popular in recent years. Many customers have switched from conventional banking transactions to mobile banking due to the convenience it offers. This reflects a change in customer behavior, as they increasingly adopt technology in their banking activities. One bank that offers mobile banking services is Bank Central Asia (BCA).

However, despite mobile banking services' availability, some customers are still not actively using them. The difference in customer interest in

using BCA mobile banking indicates the presence of variables that influence customer decisions. Therefore, further analysis is needed to understand the factors that affect customer interest in using BCA mobile banking. One relevant concept in analyzing customer interest is perceived ease of use and perceived usefulness.

Perceived Ease of Use

According Jogiyanto (2007:115), ease of use is also defined as the extent to which individuals believe that using technology will be effortless. From this definition, it can be understood that ease of use is an individual's belief about the decision-making

process. If customers feel confident that the bank's information system is easy to use, they will use the system. Conversely, if customers do not feel confident that the information system is not easy to use, they will not use mobile banking. Perceived ease of use is the level at which a person feels confident that using technology does not require significant effort (Aidar, 2018; Aminullah, 2014; Jogiyanto, 2008).

Perceived Usefulness

Perceived usefulness is the extent to which an individual believes that using a specific information system will improve their performance. Perceived usefulness is also the way individuals evaluate the benefits or value they expect to gain from something or an activity. This can include physical, emotional, social, or economic benefits. Perceived usefulness can influence an individual's attitude, motivation, and behavior toward something or an activity. From the definition, it is known that perceived usefulness is a belief about the decision-making process. If someone believes that a system is useful, they will use it. Conversely, if someone believes that the information system is less useful, they will not use it. This concept also describes the benefits of the system for its users in terms of productivity, task performance or effectiveness, task importance, and overall usefulness (Tjayono, 2010).

The usefulness of information technology is the benefit expected by users in carrying out their tasks (Godhue and Thompson:1995). The measurement of usefulness is based on usage frequency and the diversity or variety of applications used.

This indicates that the perceived ease of use reflects the extent to which customers feel that using BCA mobile banking is straightforward. Customers are more likely to use the service if they find it convenient and easy to understand. Meanwhile, perceived usefulness signifies how much customers recognize the significant benefits of using BCA mobile banking in their banking activities. Customers will be more inclined to use the service if they believe it offers advantages and streamlines their banking transactions. This study aims to analyze perceived ease of use and perceived usefulness to enhance customer interest in using BCA mobile banking. With a better understanding of these factors, it is hoped to identify effective

strategies to increase the adoption of mobile banking by BCA customers. This research is of great value to BCA and other financial institutions in understanding customer preferences and needs regarding digital banking services. By knowing the factors that influence customer interest, banks can develop appropriate marketing strategies and improve their mobile banking services to meet customer expectations and needs in this digital era.

METHOD

The population selected for this study is Bank Central Asia (BCA) Mobile Banking customers. The data sources used in this study include primary data, which are obtained directly from interviews, questionnaires, and observations, and secondary data, which are obtained from written documents by studying various writings from textbooks, journals, and relevant internet sources that support this research.

The data collection methods used in this study are as follows:

1) Interviews

Interviews were conducted by asking questions to 20 mobile banking users. Then, the answers from each informant were further explored to obtain additional information. With the help of prepared questions, it is expected that the informant's responses will be more focused and facilitate the compilation of research data. In this interview, the researcher requested that the informants provide information based on their daily experiences, actions, and feelings when using BCA Mobile Banking.

2) Observation

The research started by taking notes, analyzing, and drawing conclusions about the usage of BCA mobile banking. This study employed a non-participant observation technique, as the researcher was not directly involved and acted only as an independent observer.

The data analysis method used in this study is based on the Miles and Huberman model, which consists of the following steps: 1) Data Collection: converting interview results into text. 2) Data Reduction: analyzing, categorizing, eliminating

unnecessary data, and organizing the reduced data to provide a clearer picture. 3) Data Presentation: presenting the data in the form of matrices, networks, charts, or graphs. In qualitative research, data presentation is done through brief descriptions, tables, diagrams, and relationships between categories. Through data presentation, the organized and structured data becomes easier to understand.

RESULTS AND DISCUSSION

Perception of Ease of Use towards the Interest in Using Mobile Banking BCA

According to Tjini and Baridwan (2010), the perception of ease of use refers to an individual's belief that technology can be easily used and understood. Ease of use means without difficulty or being freed from difficulties or without the need for great effort. Therefore, this ease of use refers to the belief that the system is not cumbersome or does not require significant effort when used. Based on the interview results conducted with the respondents, they believe that the facilities of Mobile Banking BCA are easy to understand and use, and do not require significant effort to understand how to use Mobile Banking BCA.

Therefore, the perception of ease of use greatly influences the interest in using Mobile Banking BCA as it significantly affects BCA customers' decision to use Mobile Banking BCA and their loyalty.

Perception of usefulness towards the interest in using Mobile Banking BCA

Perception of usefulness is related to the productivity and effectiveness of the system in overall tasks to improve the performance of the system users. The usefulness of the Mobile Banking system encourages users to utilize Mobile Banking continuously compared to using ATMs or visiting branch offices.

Based on the interviews conducted with the respondents, they believe that the system and the facilities provided are beneficial to the users. Therefore, the level of perceived usefulness of Mobile Banking influences customers to use and continue using Mobile Banking for banking transactions.

Factors That Can Increase Customer Interest in Using Mobile Banking BCA

Factors are things, conditions, or events that contribute to or influence the occurrence of something. Many factors can influence a person's interest in something, broadly categorized into two groups: those that originate from within the individual (internal factors) and those that originate from external sources such as the family environment, school or workplace environment, social environment, and community environment (external factors).

In this research, regarding the factors that can increase customer interest in using Mobile Banking BCA, the majority of reasons are attributed to external factors. From the beginning, when they decided to use Mobile Banking BCA, it was because they were recommended by their surrounding environment, which recommended Mobile Banking BCA for various reasons, with convenience being a common recommendation. The following are the factors that influence customer usage of Mobile Banking :

1) Ease of Use

According to customers' perception, ease of use is evident when they can open an account using Mobile Banking BCA without having to visit a BCA branch office. Ease of use when registering for Mobile Banking BCA. Ease of use when making deposit and cash withdrawal transactions without a card, solely using Mobile Banking. Additionally, easy of use when transferring funds and topping up various e-wallets. The diverse range of transaction services and features provided by Mobile Banking BCA greatly facilitates users in their daily activities. This indicates that the ease of use provided by Mobile Banking BCA is considered user-friendly.

This research aligns with the study conducted by Hanif Astika Kurniawati, Wahyu Agus Winarno, and Alfi Arif (2017), which found that perceived ease of use influences perceived usefulness, and perceived usefulness influences users' behavioral interest in using Mobile Banking. It is also consistent with the research by Abi Fadlan and Rizki Yudhi Dewantara in 2018, which found that the more someone believes that Mobile Banking is easy to use, the

higher their willingness to use it. This research indicates that the perceived usefulness or benefits of using Mobile Banking increase individuals' willingness to use it.

2) Benefits

In today's era, people always seek to use things that are fast, effective, and efficient, including in their transactions. Therefore, BCA Bank has developed a new solution by introducing Mobile Banking, which is expected to provide convenience to its customers. One of the benefits offered by Mobile Banking BCA is the ease of conducting transactions anywhere and anytime without having to wait in line at the bank. The average BCA Bank customers work in companies or have a busy schedule, such as students. Engaging in these activities consumes a significant amount of time. Mobile Banking BCA provides additional benefits in terms of efficiency, energy, time, and cost. With the variety of features and transaction services provided, as well as the ease of use, Mobile Banking has proven to be highly beneficial to its users. It simplifies all banking matters, allowing users to handle their transactions more conveniently, without the need to spend time and energy visiting banks or ATMs for the banking transactions they require. This research is consistent with the study conducted by Wicaksana Putra Utama (2023), stating that benefits significantly influence the interest in using Mobile Banking.

3) Security

Mobile Banking security is undoubtedly a crucial factor that influences customers' decision to use Mobile Banking and their loyalty to Mobile Banking BCA. Mobile Banking BCA has a rare occurrence of issues such as application errors or crimes like phishing, pharming, and others. Based on interviews conducted with respondents, some of them mentioned that security was one of the considerations when deciding to open Mobile Banking. Eventually, they decided to use Mobile Banking BCA due to its track record of security, with rare occurrences of errors or criminal activities

Perceived Ease of Use and Perceived Benefits are the key factors in increasing customer interest in using Mobile Banking BCA.

Based on the factors that can increase customer interest in using Mobile Banking BCA, perceived ease of use and perceived benefits are the primary factors in increasing customer interest. Customers who use Mobile Banking BCA feel assisted by the convenience provided by the service and experience significant benefits from using Mobile Banking itself.

Perceived ease of use reflects the extent to which customers feel that using Mobile Banking BCA is easy to do. In this case, ease of use includes aspects such as an intuitive and user-friendly interface, simple navigation, fast transaction processes, and high accessibility. For example, customers can easily transfer funds, check balances, pay bills, or view transaction history with just a few clicks through the Mobile Banking BCA application. This ease of use makes customers feel that using Mobile Banking BCA is a practical and efficient choice for their daily banking activities.

Additionally, perceived benefits indicate the extent to which customers see significant benefits from using Mobile Banking BCA in their banking activities. These benefits can include time efficiency, anytime and anywhere accessibility, ease in tracking and managing personal finances, and the possibility of additional features that help meet customer needs. For instance, customers can set bill payment reminders, view real-time transaction reports, or perform transactions without having to visit a physical bank. This perception allows customers to see the significant added value of using Mobile Banking BCA and encourages them to actively use the service.

In interviews with customers, they stated that the conveniences provided by Mobile Banking BCA, as well as the benefits they gained from using it, positively influenced their interest and willingness to use Mobile Banking BCA. They acknowledged that the ease of transactions and the benefits they directly experienced increased the comfort and efficiency of their banking activities.

By understanding the importance of perceived ease of use and perceived benefits in increasing customer interest, Bank Central Asia (BCA) can identify effective strategies to enhance the adoption of Mobile Banking by customers. To increase customer interest, BCA can continue to develop and improve the user interface of Mobile Banking

BCA to make it even easier to use and ensure the availability of features that provide significant benefits to customers. In doing so, BCA can enhance customer satisfaction and maintain competitiveness in the digital banking service market.

CONCLUSION

Based on the research findings and prior discussions, conclusions regarding the use of BCA Mobile Banking can be drawn as follows the ease of use of Mobile Banking BCA significantly influences customers' decisions to avail of the service. When customers find that using BCA Mobile Banking is straightforward, their natural inclination towards the service increases. Additionally, the perceived benefits play a crucial role in shaping customer choices. The more benefits the customers identify from the service, the more likely they are to use it. These advantages span aspects such as time efficiency, accessibility anytime and anywhere, simple personal financial management, and other features tailored to the customers' needs.

Multiple factors can enhance a customer's interest in using Mobile Banking BCA. Key among these are the ease of use, perceived benefits, and security. Customers tend to perceive the service as a practical and efficient solution for their banking needs when they find it user-friendly. Concrete benefits, like time-saving and straightforward personal financial management, are primary considerations. As emphasized by Nuri Apriyani, the security element remains a paramount component in the customers' decision-making process.

Lastly, the perceived ease of use and recognized benefits emerge as the main drivers amplifying customer interest. A positive perception of these elements ensures that customers perceive the service not merely as a convenience but a practical and effective means for banking transactions.

With this insight, financial institutions, including Bank Central Asia (BCA), are in an advantageous position to strategize. Their focus should be

directed towards continually enhancing the user experience, ensuring tangible benefits, and maintaining robust security measures, all vital for boosting the adoption rate of Mobile Banking.

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