



The Effect of Perception of Ease and Service Features Upon Interest in Using Mobile Banking on BCA Mobile Application at BCA Bandung Regional

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ARTICLE INFO

Keywords: Perception of Ease ,Service Features, Interest In Using Mobile Banking

Received : 09, February

Revised : 16, March

Accepted: 23, April

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ABSTRACT

The goal of this research is to examine the effect of perception of ease and service features on the intention to use mobile banking partially or simultaneously on the BCA Mobile application. This research was conducted with BCA customers at the BCA Bandung regional office who utilized the BCA Mobile application for Mobile Banking. In this research, a quantitative method with a descriptive and associative approach was utilized. Individuals, namely BCA customers in the BCA Bandung regional office who utilize BCA Mobile, serve as the unit of analysis for this research. The sample size for this research is one hundred respondents. The sampling method based on sampling incidental, yet adheres to predefined criteria. The analytical approach employs multiple linear regression analysis, hypothesis testing, and the coefficient of determination, in addition to verifying the instrument's validity and reliability. Results indicated that perception of ease and service features influenced the intention to use Mobile Banking on the BCA Mobile application, either partially or concurrently. To facilitate client transactions, it is planned that Bank BCA would include new technologies and interactive service elements into the BCA Mobile application.

INTRODUCTION

Currently, the development of information technology is accelerating in order to push the business sector towards digitalization. Technological skills play a crucial part in corporate activities and can deliver information swiftly and precisely. Multiple industries, notably the banking industry in Indonesia, have made extensive use of technology advancements. As a result of this technological advancement, one of the banking innovations that has realized is the development of services for each bank that generate banking transaction services based on technology (Electronic Transaction).

Bank BCA is one of the commercial financial institutions that provide digital banking services. One of them is the BCA mobile solution. Mobile banking is a banking activity that uses internet technology as a medium for Smartphone based transaction. With mobile banking through Smartphone, BCA expects that its clients would find BCA Mobile to be a quick and convenient banking solution. Source: www.bca.co.id

People are more reliant on Digital Banking services during a pandemic. PT Bank Central Asia Tbk (BCA) reports that in nominal terms and transaction volume, Digital Banking services are superior to conventional services at ATMs and branches. In comparison to the previous year, the overall number of Mobile and Internet transactions surged by 49.8%, reaching almost 14 billion transactions. The TBI score for Bank Central Asia's (BCA) Mobile Banking application, designated BCA Mobile, was 47.4%, the highest among its rivals.

Customers utilize bank facilities, such as Mobile Banking facilities, since the services and facilities for easy transactions, as well as the availability of service features in apps, are important factors in their decision to do so. While the primary objective of a bank is to keep the confidence and interest of its customers so that they continue to utilize its service facilities and to build the company's worth, a bank's secondary objective is to improve its own value. Currently, these services greatly assist the community in facilitating all financial transactions.

To improve customer service and satisfy customer demands, Bank BCA created the BCA Mobile facility with a variety of more comprehensive capabilities. More than 10 million individuals have downloaded the BCA Mobile application from the Play Store, which has a rating of 4.1 and 1,104,089 reviews. A rating below 4.1 indicates that there are still a significant number of consumers who are dissatisfied with the application.

Observing the aforementioned phenomena, there is a disparity between reality and expectations. Customers that use BCA Mobile acknowledge that the BCA Mobile application continues to receive a number of complaints., The BCA Mobile service features have not performed properly, such as the online account opening function VIA the BCA Mobile application, which consistently fails when the consumer goes to the verification step via Video Call with Customer Service.

The authors are interested in doing research with the title "The Effect of Perception of Ease and Service Features on Intention To Use Mobile Banking in

the BCA Mobile Application at the BCA Regional Office Bandung" based on the preceding background information. The goals of this research are as follows:

- 1 Having knowledge of how the perception of ease of using Mobile Banking on the BCA Mobile application is regarded
- 2 Determine how the Mobile Banking service features is included inside the BCA Mobile application.
- 3 Determine how clients would like to use Mobile Banking on the BCA Mobile application.
- 4 Understanding the effect of perception of ease on the interest in using the BCA Mobile application for Mobile Banking
- 5 Determine how service features effect interest in utilizing the Bca Mobile application for Mobile Banking.
- 6 Understanding how interest in utilizing Mobile Banking on the BCA Mobile application is influenced by perception of ease and service features aspects.

THEORETICAL REVIEW

Marketing Management

Marketing management, according to Kotler and Armstrong (2017: 4), is a human endeavor to accomplish the targeted exchange results and develop intimate connections with customers in a way that is lucrative for the business.

Banking Services Marketing

This indicates that Digital Marketing is the application of the internet and digital technology, which is tied to traditional communication in order to achieve marketing objectives (Kasmir, 2014:64).

Digital Marketing (Digital Marketing)

According to Chaffey and Chadwick (2016:11) "Digital marketing is the application of the internet and related digital technologies in conjunction with traditional communications to to achieves marketing objectives.". This indicates that Digital Marketing is the application of the internet and digital technology, which is tied to traditional communication in order to achieve marketing objectives. This may be accomplished through enhancing customer knowledge, such as profile, behavior, value, and loyalty level, and combining customized communications and online services based on each individual's requirements.

Mobile Banking

The book Wise E-Banking by OJK (2015: 13) describes Mobile Banking as a service that needs users to complete banking transactions through Smartphone or mobile phone.

According to Hutabarat (2014), Mobile banking is a banking service accessible by mobile communications, such as a mobile phone, that provides nearly the same services as an ATM, excluding cash withdrawals.

Perception of Ease

According to Davis (2014: 30), perceived ease of use is defined as the extent to which an individual trusts technology to facilitate his task.

According to Jogiyanto (2017:129), A person's perception of a technology's simplicity of use might be interpreted as a lack of effort on their part. A person's view that a technology is simple to use and understand is referred to as perceived ease of use. Banks make it simple for consumers to complete transactions using the Mobile Banking application, and their usage is intuitive.

Service Features

Features, according to Kotler and Keller (2016: 8), are product traits that supplement the product's primary functions. In a product, the concept of features refers to the characteristics that are deemed essential, and the features impact the consumer's choice to purchase.

According to Poon (2014:21), features are equipment for client involvement, which is an essential factor that draws consumers' attention in the supply of Mobile Banking services. Important to the success of Mobile Banking services is the capacity to innovate in order to fulfill consumer demands via the use of unique and distinct service features.

Interest

According to Kotler (2014, p. 132), interest is a consumer behavior characterized by a consumer's desire to choose a product based on experience in selecting, utilizing, and eating it, or even desire for it.

Interest is a person's desire to do something or the act of doing or desiring something. Regarding consumer behavior in utilizing an information system, it may be inferred that a person's attitude reveals the extent to which he believes the information system is beneficial or detrimental to himself (Jogiyanto, 2017:29). It is crucial to measure consumer interest in order to understand the demands of customers who remain loyal or abandon a product or service. Consumers who feel happy and content with the items or services they have acquired will be interested in reusing these goods or services.

Framework

The framework is a conceptual model of how the theory connects to a number of recognized significant aspects. Sugiyono (2019:95)

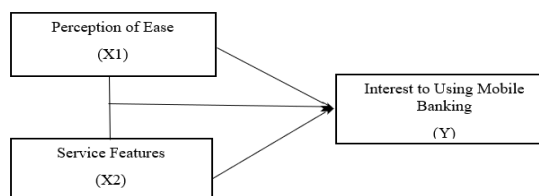


Fig 1. The framework is a conceptual model

Source: Processed by Researchers, 2023

Research Hypothesis

The hypothesis is a provisional solution to the formulation of the

research problem and is based on empirical facts collected through data collection. Sugiyono (2019:99) This research's hypothesis is as follows:

- H1. The perception of ease influence the intention to use Mobile Banking through the BCA Mobile application.
- H2. Service features influence the intention to use Mobile Banking on the BCA Mobile application.
- H3. Perception of ease and service features influence interest in utilizing Mobile Banking on the BCA Mobile application.

METHODOLOGY

This research utilizes a descriptive and associative quantitative research strategy. Using a questionnaire and a research design based on a 5-point Likert scale, a quantitative strategy is used. Multiple linear regression using SPSS version 25 is used in this research to examine the impact of each independent variable on the dependent variable. Population And Sample This research's population consisted of 477,968 BCA bank clients in the BCA Bandung regional office who utilized the BCA Mobile Mobile Banking service facility. Using the Slovin formula, a total of one hundred respondents were selected as samples.

Validity test

The validity test is used to determine the validity of research results and is more abstract and difficult to quantify (S. Soedibjo, 2013:88)

Reliability Test

The reliability test focuses on the problem of precision or precision of the measurement device. Cronbach's Alpha is the approach that will be utilized to test internal consistency (S. Soedibjo, 2013:83).

Classic assumption test

Data Normality Test

The objective of the normality test is to determine whether or not the data distribution is regularly distributed. (S. Soedibjo, 2013:149).

Heteroscedasticity Test

According to Ghozali (2018: 137), the heteroscedasticity test tries to determine if there is a disparity in variance between the residuals of one observation and those of another in a regression model.

Multicollinearity Test

The purpose of the multicollinearity test is to determine if the regression model discovered a correlation between the independent variables Ghozali (2018: 107).

Autocorrelation Test

The autocorrelation test seeks to determine whether there is a relationship between confounding errors in period t and $t-1$ (prior) mistakes in the linear regression model.

Multiple Linear Regression Test

According to Sugiyono (2019: 275), the purpose of multiple linear regression is to forecast the effect of the independent factors on the dependent variable. The employed formula is:

$$Y = a + b_1X_1 + b_2X_2 + \dots + e$$

Fig 2. Linier Regression Formula

Partial Hypothesis Test (t test)

According to Soedibjo, B.S. (2013: 256), the significance test is designed to determine whether or not this coefficient is significant, so that decision makers may use the findings of hypothesis testing as a benchmark.

Simultaneous Hypothesis Test (Test F)

Simultaneous effect test (F test) is a test used to detect the influence of all independent variables in the model simultaneously on the dependent variable.

Determination Coefficient Test

The coefficient of determination is a metric used to determine how well a model can explain the fluctuation of independent variables (S.Soedibjo 2013:205).

The meaning of the determinant coefficient is that when the coefficient approaches 1, the independent factors (perceived convenience and service attributes) are utilized to explain the dependent variable more effectively (interest).

RESULTS

Validity Test Results

Table 1. Validity test result

Statement Items	r count	r critical	Information
X1.1	0,641	0,3	Valid
X1.2	0,780	0,3	Valid
X1.3	0,681	0,3	Valid
X1.4	0,716	0,3	Valid
X1.5	0,770	0,3	Valid
X1.6	0,714	0,3	Valid
X1.7	0,678	0,3	Valid
X1.8	0,825	0,3	Valid
X1.9	0,713	0,3	Valid
X1.10	0,764	0,3	Valid
X2.1	0,801	0,3	Valid

X2.2	0,728	0,3	Valid
X2.3	0,798	0,3	Valid
X2.4	0,834	0,3	Valid
X2.5	0,826	0,3	Valid
X2.6	0,786	0,3	Valid
X2.7	0,790	0,3	Valid
X2.8	0,775	0,3	Valid
X2.9	0,744	0,3	Valid
Y1	0,772	0,3	Valid
Y2	0,733	0,3	Valid
Y3	0,785	0,3	Valid
Y4	0,861	0,3	Valid
Y5	0,797	0,3	Valid
Y6	0,837	0,3	Valid
Y7	0,819	0,3	Valid
Y8	0,801	0,3	Valid

Source: SPSS Data Processing Results 25, 2023

According to the preceding validity test table, the r-count values are all more than the r-critical, which is greater than 0.3. Therefore, it can be stated that the categories associated with the variables perception of ease (X1), service features (X2), and interest (Y) are all genuine.

Table 2. Reliability Test Results

Reliability Statistics		
Variable	Cronbach's Alpha	N of Items
Perception of Ease (X1)	.897	10
Service Features (X2)	.916	9
Interest (Y)	.918	8

Source: Results of SPSS Data Processing 25.2023

The value of Cronbach's Alpha in the variables perception of ease (X1), service features (X2), and interest (Y) is greater than > 0.8 according to the reliability test findings in table 4.10, which indicates that it belongs into the good reliability category.

Multicollinearity Test Results

According to the findings of the multicollinearity test, the Tolerance Tolerance value of the perception of ease (X1) and service features (X2) is 0.298, which is larger than 0.1, and the VIF value is 3.355, which is less than 10. Therefore, it can be stated that there was no multicollinearity between the variables in this research.

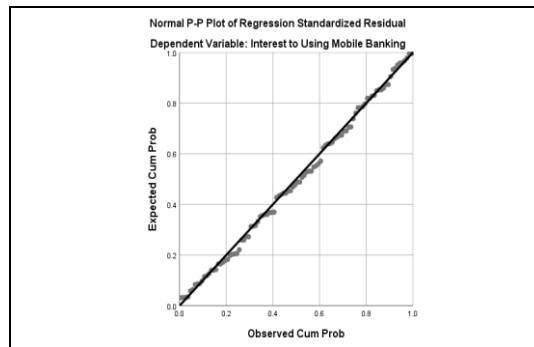


Fig 3. Data Normality Test Results
Source: SPSS Data Processing Results 25, 2023

On the basis of the normality test performed on pictures of normal p-plots, it is possible to infer that the data distribution is near to normal because there are no significant deviations from the normal line curve. The regression model is considered to satisfy the normality assumption if the data are distributed around the diagonal line and follow its direction.

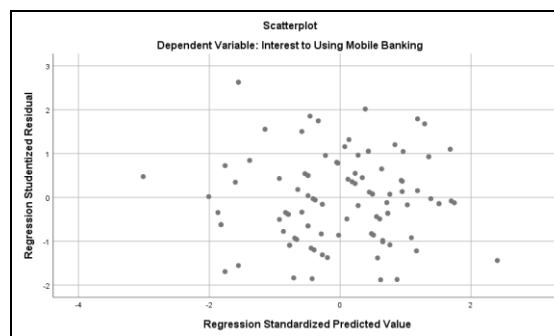


Fig 4. Heteroscedasticity Test Results
Source: SPSS Data Processing Results 25, 2023

Based on the heteroscedasticity test depicted in the preceding image, the scatterplot diagram lacks a distinct and regular pattern, with the points scattered above and below 0 on the (Y) axis. Therefore, it may be stated that there is no heteroscedasticity in the regression model, and the model is therefore usable.

Autocorrelation Test Results

A good regression model is one that does not exhibit autocorrelation. The Durbin Watson test is utilized for this autocorrelation test. The Durbin Watson value is 1.964 according to SPSS estimates. While the dL and dU values are shown in the table with the number of respondents (n) = 100 and the number of independent factors (k) = 2, they are as follows: dL = 1.633, dU = 1.715, and 4-dU = 2.285. Because the Durbin Watson value is $dU < d < 4 - dU$, namely $1.715 < 1.964 < 2.285$, it is proven that there is no autocorrelation and the data can be used for further analysis.

Table 3. Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	2.320	1.946
	Perception of Ease (X1)	.266	.081
	Service Features (X2)	.519	.086

Source: SPSS Data Processing Results 25, 2023

The coefficients of the regression equation may be described as follows, based on the findings of the analysis shown in the table above and acquired from Spss Software Output Version 25.

$$Y = 2,320 + 0,266X_1 + 0,519X_2$$

From the findings of the preceding equation for multiple linear regression, it can be observed that:

- a. A constant value of 2.320 indicates that the value of interest (Y) is 2.320 if the perception of ease (X1) and service features (X2) remain zero or do not vary.
- b. The perception of ease variable (X1) shows a positive link with or impact on interest, as indicated by its regression coefficient of 0.266%. (Y).
- c. The regression coefficient for the service feature variable (X2) is 0.519, indicating a positive connection between service features and interest (Y).

Table 4. Determination Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.857 ^a	.735	.729	2.09022
a. Predictors: (Constant), Service Features (X2), Perceived Of Ease (X1)				

Source: SPSS Data Processing Results 25, 2023

According to the Summary model presented in Table 4.18, the coefficient of determination or R Square value is 73.5 %, indicating that 73.5 % of the dependent variable is influenced by the independent factors. While the remaining 26.5% (0.265) is affected by variables outside the scope of this research.

Hypothesis Test Results

Table 5 Partial Test Results (t test)

Model		Standardized Coefficients	T	Sig.
		Beta		
1	(Constant)		1.192	.236
	Perception of Ease (X1)	.315	3.290	.001
	Service Features (X2)	.576	6.015	.000

The partial variable hypothesis test findings between variables X1 to Y and variable X2 to Y were determined using the Coefficients table above. In the t test with a level of $\alpha = 5\%$, it is known that $n = 100$, with $df = n-2$, namely $df = 98$, then a t-table of 1.984 is stated.

1. T-test The Effect of Perception of Ease (X1) on Interest (Y)

The value of $t_{\text{count}} > t_{\text{table}}$, or $3.290 > 1.984$, indicates the influence of perception of ease on interest, with a significant probability of perception of ease (X1) at the 0.001 level, less than the significance threshold of 0.05. This means that perception of ease somewhat impacts interest in utilizing Mobile Banking on the BCA Mobile application. It may be inferred that H_0 is rejected and H_1 is approved.

2. T-test Effect of Service Features (X2) on Interest (Y)

The value of $t_{\text{count}} > t_{\text{table}}$, or $6.015 > 1.984$, indicates the impact of service characteristics on interest with a significant probability of service features (X2) at the 0.000 level less than the significance value of 0.05. Conclusion: H_0 is rejected and H_2 is approved, indicating that interest in utilizing Mobile Banking on the BCA Mobile application is influenced by service characteristics to a lesser extent.

Table 6. Simultaneous Test Results (Test F)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1175.206	2	587.603	134.493	.000 ^b
	Residual	423.794	97	4.369		
	Total	1599.000	99			
a. Dependent Variable: Interest (Y)						
b. Predictors: (Constant), Service Features (X2), Perception of Ease (X1)						

Based on the preceding F test table, it can be determined that the F count is 134.493, while the F_{table} value at the real level ($\alpha = 5\%$ with degrees of freedom $V_1 = k$; $V_2 = n - k - 1 = 100 - 2 - 1$, or 97, means the F-table value is 3.09. Therefore, it can be deduced from statistical calculations that H_0 is rejected and

H_3 is accepted, meaning that perception of ease and service features simultaneously influence interest in using mobile banking on the BCA Mobile application. The value of F_{count} is $134.493 > F_{\text{table}} 3.09$ with a significance value of $0.000 < 0.05$.

DISCUSSION

This part allows you to elaborate on your results findings academically. You must not put numbers related to your statistical tests here; instead, you have to explain that numbers here. You have to compile your discussion with academic supports to your study and a good explanation according to the specific area you are investigating.

CONCLUSIONS AND RECOMMENDATIONS

Researchers can draw certain conclusions based on the information and outcomes of the research that has been done, including the following:

1. The perception of ease variable is included in the "Very Good" category. Based on the findings of the frequency distribution and weighting provided, the average real weight for all dimensions was calculated to be 430.7 grams. This is comparable to the weight requirements mentioned in the interval 420-500, namely the "Very Good" category. The respondents believed that the perception of ease had a significant impact on the customer's desire to use Mobile Banking on the BCA Mobile application. However, information technology is still insufficient, and system disruptions continue to occur often.
2. The service feature variable falls under the "Very Good" category. According to the findings of the frequency distribution and weighting presented, the real weight average across all dimensions is 421.6. This is comparable to the weight requirements mentioned in the interval 420-500, namely the "Very Good" category. This indicates that respondents believed that the offered service features on the BCA Mobile application for Mobile Banking were extremely good and very appealing to clients. Nonetheless, there are still certain service aspects that perform below standard.
3. The variable of interest is categorized as "Good." Based on the findings of the frequency distribution and weighting that have been disclosed, the real average weight for all dimensions is 418.1. This may be contrasted to the weight requirements included within the 340-419 range, notably the "Good" category. Customers are interested in utilizing Mobile Banking on the BCA Mobile application, indicating that the respondents believe that the customers' transactional demands have been well addressed.
4. Interest in utilizing Mobile Banking on the BCA Mobile application is marginally and significantly affected by the perception of ease.
5. Service elements have a favorable and significant impact on the desire to use the BCA Mobile application for Mobile Banking.

6. Concurrently, perception of ease and service features have a favorable and significant impact on the desire to use Mobile Banking on the BCA Mobile application.

FURTHER STUDY

On the basis of the discussion and conclusions drawn from the findings of the conducted study, there are a number of recommendations that may be made by researchers, notably as follows:

1. Strong impact of perception of ease factors on user enthusiasm for Mobile Banking, Therefore, companies must aggressively enhance the ease of Mobile Banking transactions on the BCA Mobile application so that all sorts of transactions may be completed by customers.
2. The changeable service features has a favorable effect on client interest in Mobile Banking, It is hoped that the company will continue to maintain and enhance service aspects that are directly relevant to clients. Moreover, there are a number of methods to enhance the quality and completeness of the Mobile Banking functions on the Bca Mobile application.
3. To attract customer attention or interest in utilizing Mobile Banking on the Bca Mobile application, we will do the following, Companies must always strive to operate smarter and more effectively, and they must continue to develop in order to provide a product that can be utilized to assist all consumer transactions.
4. The administration should perform outreach to the greater community by educating clients on how Mobile Banking would facilitate their daily things. Transactions such as bill payments, account transfers, and online shopping bills may be completed from home using a Handphone.
5. This research can only explain 73.5% of the variables that impact customer interest in using BCA Mobile at the BCA Bandung regional office; thus, it is hoped that future research would include other independent variables that were not investigated in this study.

ACKNOWLEDGMENT

We thank the students of the Pasim National University Management Study Program for searching for data and processing data in this research. Thanks to these data, we have completed this research. Hopefully in the future this paper can provide the same benefits.

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