

THE EFFECT OF PERCEIVED EASE OF USE ON INTENTION TO USE ON BANK SYARIAH INDONESIA MOBILE BANKING USERS IS MEDIATED BY E-TRUST AND RELIGIOSITY AS MODERATORS

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Abstract

The increase in smartphone users has driven customer demand for mobile banking services, so that many banks have offered innovative banking services to expand the reach of their customers who have accounts or those who do not have bank accounts. Banking is developing the use of mobile banking as a demand to meet the increasing transaction needs of individuals and companies. This is supported by advances in technology, especially cellular telecommunication. Research on "The Influence of Perceived Ease of Use on Behavioral Intention is mediated by E-Trust and Religiosity as moderators of Bank Syariah Indonesia mobile banking users" using a quantitative approach. This study explains the influence between Perceived ease of use on behavioral intention with religiosity and trust as mediating variables. This study uses the PLS analysis technique. Based on the findings of this study, it has been found that religiosity as measured by belief, experiential, considering the benefit of using a product, and carrying out activities in accordance with Islamic teachings is confirmed not to affect customer confidence in the intention to use BSI Mobile. The results of this study also show that perceived ease of use has a significant or important impact on behavioral intention through e-trust. The impact of e-trust mediation is complete mediation. When the perceived ease of use offered by BSI is assessed as lacking by the user, the user will not use the application. Therefore it is bridged by the mediating effect of the e-trust variable. In this case BSI must be able to guarantee all the security and personal data of customers, maintain the credibility of the company and reach and realize the positive expectations of its users for BSI Mobile. Perceived Ease of Use on Behavioral Intention through E-Trust. E-Trust has a partial mediation role on the effect of Perceived ease of use on behavioral intention. It means, perceived ease of use can influence behavioral intention directly or indirectly through trust. Banking mobile banking application providers need to improve strategies in increasing customer trust in BSI Mobile so that there will be continuous use of the application system.

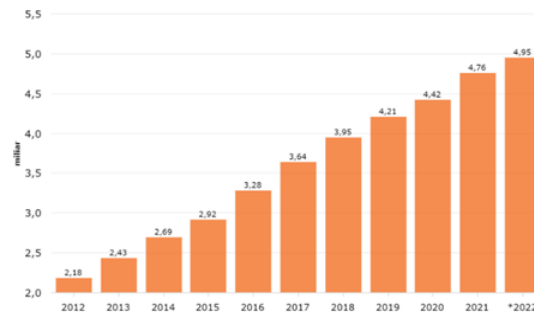
Keywords: *Perceived ease of use, Intention to use, E-Trust, Religiosity.*

1. INTRODUCTION

Humans cannot live without technology in their daily lives and almost every aspect of life often intersects with technology. One of the technologies that cannot be separated from everyday life is the internet. According to Porter (2001), Internet technology offers a better opportunity for companies to establish a unique strategic position than previous generations of technology. Internet user growth data can be seen in the following figure:

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Source :<https://databoks.katadata.co.id/>

The DataReportal report (2022) noted that there were 4.95 billion internet users in January 2022. This number increased by 4% from 4.76 billion people in January 2021. In 2018, the number of internet users was recorded at 3.95 billion. This number increased by 6.6% to 4.21 billion in 2019. Internet users increased another 4.9% to 4.42 billion in 2020. In 2021, the number of internet users grew 7.7% to 4.76 billion. By region, Northern Europe has the largest internet adoption at 98%. Meanwhile, Southeast Asia has internet adoption of 72%. As of January 2022, internet users in Indonesia reached 204.7 million. This number covers 73.7% of the total population of Indonesia.

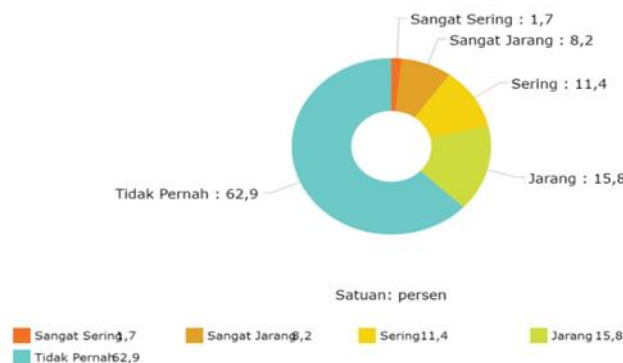
The Bank sees that the use of technology provides efficiency in the speed of service delivery, aspects of security and competitiveness. With the large number of internet service users in Indonesia, the potential for the banking industry to use information technology-based services such as mobile banking is enormous (Agustin, et al, 2019). In a survey conducted by the World Economic Forum (Future of Jobs Survey 2018), it is known that there are 4 (four) technology trends that will dominate the industry in 2018-2022, namely: high-speed mobile internet, artificial intelligence, big data analytics, and cloud technology. These four technologies are believed to greatly influence the company's business development. To be able to keep abreast of business developments, the banking industry is currently starting to use mobile internet to improve the quality of their services, one way to do this is to use mobile banking. The use of Mobile Banking in the banking industry makes online transactions easier.

These online transactions include balance checks, money transfers, account mutations, savings, credit purchases, exchange rate information, payment for electricity, credit, telkom, water and many other things (Maharani, 2020). Mobile banking has become a major force in accepting fast banking access on mobile devices by providing efficient services, anytime and anywhere, including while traveling (Tiwari, 2020). The use of Mobile Banking in the banking industry makes online transactions easier. These online transactions include balance checks, money transfers, account mutations, savings, credit purchases, exchange rate information, payment for electricity, credit, telkom, water and many other things (Maharani, 2020). Mobile banking has become a major force in accepting fast banking access on mobile devices by providing efficient services, anytime and anywhere, including while traveling (Tiwari, 2020). The use of Mobile Banking in the banking industry makes online transactions easier. These online transactions include balance checks, money transfers, account mutations, savings, credit purchases, exchange rate information, payment for electricity, credit, telkom, water and many other things (Maharani, 2020). Mobile banking has become a major force in accepting fast banking access on mobile devices by providing efficient services, anytime and anywhere, including while traveling (Tiwari, 2020).

According to Lim et al., (2022) M-banking has mutual benefits for banks and customers; that benefit banks in many aspects, have a competitive advantage over banks that do not provide this service, reach additional segments of individual and corporate customers that take advantage of the expansion of mobile innovation, and reduce staff, courier, communication, document and other costs (Kasim et al. , 2017). Meanwhile, from the customer's point of view, mobile banking is an application that can be downloaded on a cellphone so that customers can carry out bank transactions anywhere and anytime using a portable mobile device. Beneficial for customers in many aspects, even mobile banking is more beneficial than internet banking in terms of not needing to log into a computer terminal to maintain banking transactions (Chavali and Kumar 2018).

One of the sharia banks that has Mobile Banking services is Bank Syariah Indonesia. Bank Syariah Indonesia (BSI) is one of the banks that implements digital innovation through mobile banking in order to provide the best service for customers. Bank Syariah Indonesia (BSI) provides a mobile banking service called BSI Mobile. The BSI Mobile application can be downloaded by customers via smartphones. There are various features offered in BSI Mobile, including checking balances, checking the list of account mutations, then transferring between Bank Syariah Indonesia (BSI) and other banks. BSI Mobile users were also noted to have jumped to 4.44 million users, an increase of 43 percent. The increasing number of users is influenced by changes in people's behavior which are increasingly turning to BSI Mobile e-channels, ATMs and Internet Banking.

However, in practice, customers who use Mobile Banking currently still give negative perceptions. This negative perception arises due to a lack of customer knowledge about the convenience and benefits of mobile banking services, and there are still many customers who prefer to use manual transactions, such as debit cards and ATM cards (Utami et al, 2022). This is supported by the results of a survey conducted by the Ministry of Communication and Informatics (Kominfo) with the Katadata Insight Center (KIC) entitled "Digital Literacy Status in Indonesia 2021", the survey results showed that 62.9% of respondents said they had never accessed internet transactions. banking or mobile-banking.

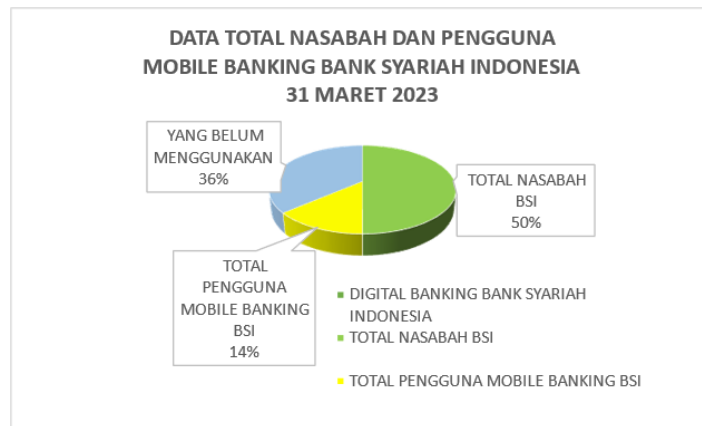


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Negative perceptions also appear among BSI Mobile users, out of 18.5 million BSI customers, only 5.1 million customers use BSI Mobile services, and 13.5 million BSI customers have not used BSI Mobile services. This can be shown from the following figure:

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Source: BSI Internal Data, 2023

Based on the data in Figure, this is in line with the results of a brief survey conducted by researchers on BSI customers through an open questionnaire. From the survey results, it was found that the reason customers do not use BSI Mobile is due to several factors, namely:

- 1) Customers do not fully understand the features and benefits provided by the BSI Mobile application, such as easy money transfers, bill payments and other transactions.
- 2) Distrust in the security and reliability of the BSI Mobile application. Even though the BSI Mobile application has a sophisticated security system, customers are still hesitant to use this application for fear of problems such as data leakage or account breaches.
- 3) Limited internet connection or cellular telephone network in the customer's area of residence. Technical problems such as slow internet connection or unstable cellular telephone network may affect the customer's ability to use the BSI Mobile application.
- 4) Lack of easy accessibility for some customers. Some customers are not used to using technology, so they are unable or uncomfortable using the BSI Mobile application.

Based on data on the use of mobile banking in Indonesia released by the Institute for Development Economy and Finance (INDEF) it showed an increase of 35% from the previous 6% in 2010 and to 41% in 2018. Meanwhile, the frequency of banking transactions using ATMs in 2018 was 37%, down slightly compared to 2017 of 38%. When compared to 2010, where 62% of the frequency of banking transactions were transactions using ATMs, this figure shows a decrease of 40.32% (Widowati 2019).

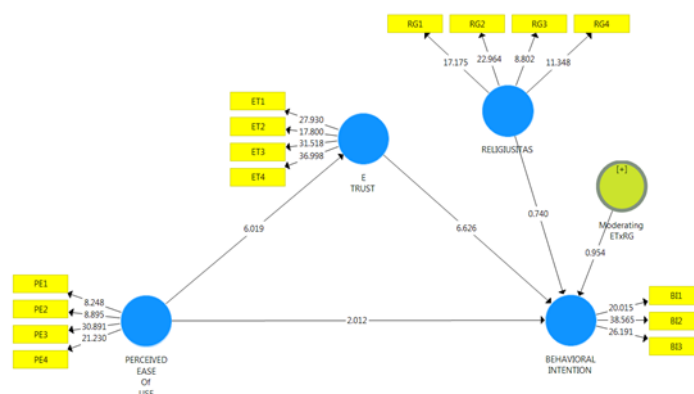
This study proposes that the variable perceived ease of use has an indirect effect on behavioral intention to use mobile banking mediated by e-trust and customer religiosity. Wirahutomo argues that perceived ease of use influences behavioral intention (Behavioural Intention). Research by Davis, (1993), Lederer et al., (2000) also explains that perceived ease of use has a positive effect on behavioral intention to use technology. This study found that perceived ease of use is a determining factor in the use of information technology systems and influences behavioral intention to use service providers. This concept conveys the understanding that if an information system is easy to use, users are more likely to use it. Venkatesh and Bala's research (2008) also shows the result that the Perceived Ease of Use variable has a direct and indirect effect on behavioral intention.

Meanwhile, the use of the variable trust as a moderating variable was found in Mangin (2014), where trust acts as a moderating variable for the relationship between attitudes and behavioral intentions. Usman et al., (2017) revealed that trust (Trust) is a very important element, Trust is an important factor for building customer attitudes and can maintain sustainability in the relationship between sellers and buyers (Kyauk and Chaipoopirutana, 2014). Based on the literature, all trust research is placed as an antecedent variable, an independent variable that plays the same role as Perceived Ease Of Use, such as Alzubi et al. (2018), Zhao et al. (2018). No less important than Trust, the factor that influences someone to adopt mobile banking is religiosity. Research conducted by Ali et al., (2018); Rehman and Shabbir (2010); Suharto et al., (2018) showed that religiosity is an important determinant of user behavioral intentions. Therefore, the need to test the integration of the TAM, Trust and religiosity models towards intention seems clear as it can offer a better understanding of mobile banking adoption, especially in the Islamic banking industry. Religiosity is strongly related to specific aspects of consumer behavior (McDaniel and Burnett, 1990; Hirschman, 1983; Wilkes et al., 1986). For example, Usman et al (2017) revealed that religiosity plays an important role in the customer's decision to choose an Islamic bank.

2. IMPLEMENTATION METHOD

Research on "The Influence of Perceived ease of use on behavioral intention mediated by E-Trust and Religiosity in Bank Syariah Indonesia mobile banking users" uses a quantitative approach. The target population in this study is BSI Mobile application users in Indonesia with a total of 5.1 million users. Based on this population, a number of samples will be drawn using the Non Random Sampling method. The number of samples in this study is also in accordance with the theory presented by Yamin and Heri (2011) that the number of samples in PLS is at least 100. The sampling technique used in this research is nonprobability sampling using purposive sampling technique with the following criteria:

- 1) BSI Mobile consumers or users who are at least 17-65 years old, because users in this range are considered to be able to make decisions and are not technologically illiterate.
- 2) Have never used BSI Mobile services but already know the application.



- 1) The magnitude of the estimated coefficient of perceived ease of use on behavioral intention is 0.210. The coefficient is positive, which means that if BSI Mobile is easy to use, the customer's desire to use the service will also be higher. And conversely, the lower the level of convenience of the application, the lower the customer's desire to use the

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service. Based on the calculated t value, a significance value of 0.045 ($p < 0.05$) is obtained so that there is a significant effect of perceived ease of use on Behavioral Intention.

- 2) The coefficient estimate perceived ease of use for E-Trust is 0.613. The coefficient is positive, which means that if the level of ease of use of BSI Mobile is higher, customers will have more confidence and trust in using the service. And conversely, the lower the level of convenience of the application, the lower the confidence and trust of customers to use the service. Based on the calculated t value, a significance value of 0.000 ($p < 0.05$) is obtained so that there is a significant effect of perceived ease of use on E-Trust.
- 3) The estimated coefficient of E-Trust on Behavioral Intention moderated by Religiosity is -0.035. The coefficient is negative, which means that religiosity has no significant effect on customer trust in using BSI Mobile. Based on the calculated t value, a significance value of 0.341 ($p < 0.05$) is obtained so that religiosity does not have a significant effect on the relationship between e-trust and behavioral intention.
- 4) The estimated coefficient of perceived ease of use for Behavioral Intention mediated by E-Trust is 0.352. The coefficient is positive, which means that E-trust provides a mediating role in the effect of perceived ease of use on behavioral intention. Based on the calculated t value, a significance value of 0.000 ($p < 0.05$) is obtained so that e-trust has a significant effect on the relationship between perceived ease of use and behavioral intention.

To ensure whether there is a direct effect or not, a t test is carried out. the full test results are as follows:

		T Statistics (O/STDEV)	Information	
H1	PERCEIVED_EASE_Of_USE -> BEHAVIORAL_INTENTION	2012	Significant	Accepted
H2	PERCEIVED_EASE_Of_USE -> E_TRUST	6019	Significant	Accepted
H3	Moderating_ETxRG -> BEHAVIORAL_INTENTION	0.954	Not significant	Rejected
H4	PERCEIVED_EASE_Of_USE -> E_TRUST -> BEHAVIORAL_INTENTION	4,502	Significant	Accepted

Hypothesis analysis based on the results of the T-Statistics value:

1. There is a significant influence of perceived ease of use on behavioral intention with a t-value of 2.012 > 1.96. With these results, the research hypothesis is accepted as true.
2. There is a significant influence of Perceived ease of use on E-Trust with a t count of 6,019 > 1.96. With these results, the research hypothesis is accepted as true.
3. There is an insignificant effect, Religiosity moderates the relationship between Trust and Intention to use with a t-count of 0.954 < 1.96. With these results, the research hypothesis was rejected.
4. There is a significant influence, E-Trust mediates the relationship between Perceived ease of use and Intention to use, with a t-value of 4.502 > 1.96. With these results, the research hypothesis is accepted as true.



3. RESULTS AND DISCUSSION

3.1 Perceived ease of use has a positive and significant influence on behavioral intention

Analysis of testing the first hypothesis states that Perceived Ease of Use has an effect on Behavioral Intention To Use resulting in an influence coefficient value or T-Statistic of 0.210, and a t-table of 1.96 so that the t-statistic (2.012) is greater than the t-table value (1.96). From the results of this analysis it can be interpreted that Perceived Ease of Use has a significant effect on Behavioral Intention To Use, thus the first hypothesis of this study is proven and accepted. This means that the easier the application is to use, the more customers want to continue using the application.

The results of this study are in accordance with the theory and previous research presented by Venkatesh and Bala (2008), Raza et al. (2019), Priya et. al (2018), and Nursiah (2018) that Perceived ease of use has a positive and significant influence on behavioral intention in operating mobile banking technology applications. In other words, changes in perceived ease of use will directly change behavior intention to use. Based on the facts in the field, if customers perceive a technology as easy to use based on previous experience, they tend to have a higher intention to continue using the technology. Users who feel comfortable and skilled in using a system will feel more confident and have a desire to continue using it. In addition, if the technology is considered easy to use, customers will tend to have a higher intention to adopt and continue to use the technology to increase their productivity.

Perceived ease of use has a positive and significant effect on trust.

Analysis of testing the second hypothesis states that Perceived Ease of Use has an effect on E-trust resulting in a coefficient of influence value or T-Statistic of 0.613, and a t-table of 1.96 so that the t-statistic (6.019) is greater than the value of the t-table (1.96). From the results of this analysis it can be interpreted that Perceived Ease of Use has a significant effect on E-Trust, thus the second hypothesis of this study is proven and accepted. This means that the ease of use of technology has a positive impact on the level of individual trust in technology or electronic platforms. When customers feel that using the technology is easy and uncomplicated, they are more likely to have higher trust in the technology. A system is designed not to make it difficult for the user but to provide convenience. Someone who does not use the system works manually, while someone who uses the system works more easily. The bank provides ease of understanding and use in using mobile banking, this is manifested in the procedures for transacting using m-banking which can be learned easily by customers.

The results of this study are in accordance with Ashgar and Nurlatifah's research (2020) which shows that the Perceived Ease of Use variable has a direct and significant influence on E-trust besides Yoon's Research (2009; Sarkar et al (2019); Hallem et al (2021) Kurniawan (2022) also found a significant positive relationship with trust in consumer acceptance of technology platforms. Based on the facts that occur in the field, perceptions of high ease of use can also affect individual perceptions of the reliability and credibility of technology. When technology is easy to use, individuals tend to have a positive view of the technology and are more likely to trust it in the context of electronic transactions. In addition, if individuals find technology easy to use, they tend to feel safer and believe that using the technology will not cause significant problems or errors.

3.2 Religiosity moderates the relationship between Trust and Intention to use

The analysis of testing the third hypothesis states that religiosity moderates the relationship between trust and intention to use. These results are shown through the value of the coefficient of

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influence or T-Statistic of -0.035, and t-table of 1.96 so that the t-statistic (0.954) is smaller than the value of t-table (1.96). From the results of this analysis it can be interpreted that religiosity has no significant effect in moderating the relationship between E-Trust and Intention to use, so the third hypothesis of this study is proven and rejected. This means that the level of one's religiosity does not change the customer's trust in the intention to use the BSI Mobile application so that religiosity weakens the E-trust relationship to the customer's Behavioral Intention To use in using the BSI Mobile application. The results of this study are not in line with research conducted by Wardhana et al (2021) that religiosity acts as a moderator variable that strengthens the relationship between belief and behavioral intention.

Based on the facts in the field, the cause of Religiosity does not have a significant effect in moderating the E-trust relationship on customer Behavioral Intentions in this study based on the analysis of researchers including:

1. Customers are still experiencing a crisis of confidence caused by hacker attacks on BSI Mobile application services. So there is a perception that using mobile banking will only bring harm rather than benefit. For Muslim customers, technology is a way to achieve prosperity that Allah SWT has fully given nature to be managed by humans (QS. Al-Baqarah: 29) according to the rules so that it can provide benefits and benefits to human life. In sharia, something that is ordered or permitted will benefit humans, and vice versa if it causes harm to humans and their environment, it can be abandoned.
2. Not all BSI customers are Muslim, so the level of religiosity of a customer can also affect a person's value orientation and ethics. Customers with a high level of religiosity have strong values related to integrity, honesty and responsibility in transactions and using technology. If they feel that mobile banking is not in line with their religious values, this can affect their level of trust in using the service.

3.3 E-Trust mediates the relationship between Perceived ease of use and Intention to use.

The analysis of testing the fourth hypothesis states that E-Trust mediates the relationship between Perceived ease of use and Intention to use resulting in an influence coefficient value or T-Statistic of 0.352, and a t-table of 1.96 so that the t-statistic (4,502) is greater than t-table value (1.96). From the results of this analysis it can be interpreted that E-Trust has a significant effect in mediating the relationship between Perceived ease of use and Intention to use, thus the second hypothesis of this study is proven and accepted. This means that Trust is an important factor in shaping usage intentions. When customers have a high level of trust in mobile banking, they tend to have a stronger intention to use the service. Trust creates self-confidence and the belief that the use of mobile banking will provide benefits and provide a positive experience. If it is concluded that perceived ease of use can increase behavioral intention by building trust in customers using BSI mobile banking. The results of this study are in line with research conducted by Yoon (2009) Capece et al, (2013) Sarkar et al (2019), Kumiawan, Mugiono and Wijayanti (2022) that trust can mediate perceived ease of use towards behavioral intention to use platforms/ application. Based on the facts on the ground, Trust also involves an emotional element. Customers who feel confident and secure in using mobile banking tend to have positive emotional experiences related to this technology. These positive emotions can increase usage intention and motivation to continue using mobile banking.

4. CONCLUSION

This study aims to examine the effect of perceived ease of use on behavioral intention through the mediating role of e-trust and religiosity as moderating variables. based on research results, it can be seen that:

1. Perceived ease of use can increase behavioral intention directly or indirectly. Indonesian people are now accustomed to using gadgets so that using mobile banking is very easy to learn and use. This means that customers choose banking applications that offer ease of use in every transaction.
2. Perceived ease of use is able to increase customer trust. The higher the ease of use of BSI Mobile, the higher the trust felt by customers. The convenience felt by customers will increase the trust of customers because customers believe that if the application is easy to use, it means that the application is reliable and can be trusted to ease customer financial transaction activities.
3. Religiosity is not able to strengthen customer trust in the use of the BSI Mobile application. This means that the level of one's religiosity does not change the customer's trust in the intention to use the BSI Mobile application so that religiosity weakens the E-trust relationship with the customer's Behavioral Intention To use in using the BSI Mobile application.
4. Trust has a perfect mediating role on the effect of perceived ease of use on behavioral intention. This Trust is an important factor in forming usage intention. When customers have a high level of trust in mobile banking, they tend to have a stronger intention to use the service. Trust creates self-confidence and the belief that the use of mobile banking will provide benefits and provide a positive experience.

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THE EFFECT OF PERCEIVED EASE OF USE ON INTENTION TO USE ON BANK SYARIAH INDONESIA MOBILE BANKING USERS IS MEDIATED BY E-TRUST AND RELIGIOSITY AS MODERATORS

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