

# The effect of perceived benefits, ease of use and customer trust on interest reusing mobile banking services

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## Abstract

The Influence of Perceived Benefits, Ease of Use, and Customer Trust on Interest in Reusing Internet Banking/Mobile Banking Services” under the guidance. The purpose of the study is to examine the effect of perceived benefits, ease of use and customer trust on the interest in reusing internet banking/mobile banking services. This study uses quantitative methods (descriptive and associative). Data collection techniques use questionnaires by distributing a list of questions or written statements to be answered or filled out with the number of 100 respondents were taken randomly. Perception of Benefits, Ease of Use and Customer Trust have a significant effect on interest in reusing internet banking/mobile banking services. Based on the respondents, Perceived Benefits and Ease of Use show a strong category, while Customer Trust shows a very strong category. So that the results of the study show: Perception of Benefits, Ease of Use and Customer Trust on the interest in reusing internet banking/mobile banking services at bank OCBC NISP is very strong.

**Keywords:** Perceived Benefits; Ease of Use; Customer Trust; Mobile Banking; Internet Banking

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## Introduction

In today's rapidly evolving digital era, banking technology moves towards more sophisticated banking services through mobile devices, displacing traditional transactions at branch offices. Mobile banking services have become one of the fastest-growing sectors, changing how people interact with banking (Koenig-Lewis et al., 2010). Mobile banking offers efficient, fast, and accessible banking services for users (Cleveland, 2016). However, the adoption of mobile banking by customers is still a challenge for banking companies in building user trust and interest in using the service (Zhou, 2012). Mobile banking services have become an essential part of the banking industry. Banking companies worldwide compete to provide innovative mobile banking services

to their customers. Mobile banking allows customers to perform financial transactions such as fund transfers and bill payments and access account information through mobile devices such as smartphones and tablets. Mobile banking technology offers flexibility and convenience to users, as they can access their accounts anytime and anywhere without having to go to a branch office. Several factors influence user interest in using mobile banking. One of them is the benefits perceived by users. These perceived benefits include performing transactions, saving time efficiently, and accessing information quickly. If users feel that using mobile banking provides significant benefits, they will feel interested in adopting this service (Mullan et al., 2017). In addition to perceived benefits, ease of use is another factor that affects user interest. If users feel that using mobile banking is easy and uncomplicated, they will be more likely to use the service. Ease of use includes an intuitive interface, clear instructions, and a simple transaction process. Conversely, if users need help with using mobile banking, they may lose interest in using the service (Al-Jabri & Sohail, 2012). Furthermore, customer trust is also an essential factor affecting interest in using mobile banking. Customers will be more interested in using mobile banking services if they feel that the banking company providing the service is trustworthy (Lin, 2011).

Various studies have explored the factors influencing interest in mobile banking services. (Sari & Usman, 2021) Moreover, (Ramli & Rahmawati, 2020) found that perceived usefulness, ease of use, and trust positively influence this interest. (Febrian et al., 2021) Further support these findings, with the former highlighting the role of customer satisfaction and trust and the latter emphasizing the impact of perceived benefits. (Predana et al., 2020) Moreover, (Lin, 2011) also found that ease of use and trust significantly influence the use of mobile banking services. (Denaputri & Usman, 2019) Moreover, (Khasawneh et al., 2018) extend these findings, with the former identifying perceived trust, security, and usability as critical factors and the latter highlighting the influence of perceived benefits, credibility, and behavioral control. This research was conducted to understand better the interaction between perceived benefits, ease of use, and customer trust, which is critical for banking companies to build, promote, and improve their mobile banking services. This research aims to understand better the factors influencing user interest in banking services through mobile devices.

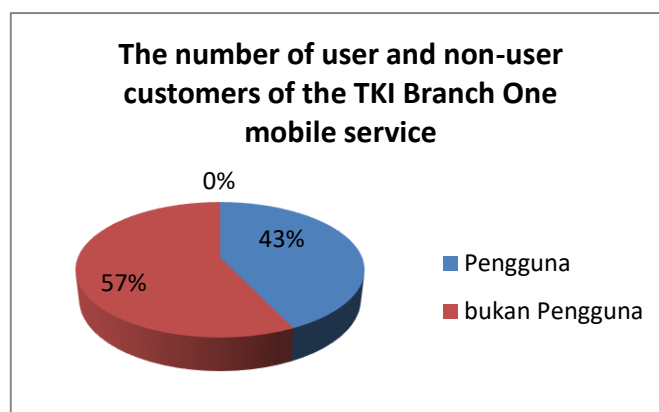
According to the Law of the Republic of Indonesia Number 10 of 1998, a bank is a business entity that collects funds from the public in the form of savings and redistributes them to the public in the form of credit or other forms to improve the standard of living of the community in general. In carrying out their function to absorb funds from the public, banks have the advantages of savings products, deposits, and current accounts, as well as acting as sales agents for securities such as bonds (issued by the government or private sector) and mutual funds. Banking services have evolved along with the development of information technology systems and customer needs. E-banking services are characterized by ATMs, which started the absorption of electronic banking technology in the banking industry. The public's attitude towards accepting introduced information technology is only sometimes well received. It takes a long time for people to trust and want to transact at ATMs. Continuous education and promotion are needed from the banks to the community. ATMs began to be widely used by the public around 1995. In 1998, when several banks were still using ATMs, the best commercial banks started offering Internet banking services.

For banks, using mobile banking technology can save operational costs as it does not require opening new branches, using many computers, hiring additional employees, or building maintenance costs. In addition, banks can also earn additional revenue from transaction fees

charged to customers who use mobile banking services. As for customers, mobile banking services provide easy access and flexibility in conducting transactions, reducing the need to visit branch offices and saving time in service queues (Tampubolon, 2015).

Bank OCBC NISP has launched a mobile banking service application since 2012. Customer needs and technological developments continue to carry out application development and improvement. Banking companies must consider several essential aspects in developing information technology-based applications, such as benefits, ease of use, and user trust. It is intended that users are interested in continuing to use the application continuously. Benefits are attributes attached to a product or service that can be perceived as helpful to users. Bank OCBC NISP management conducts ongoing socialization and promotion of mobile banking services. One of the strategies implemented is the 3M movement: to tell, explain, and invite customers to use the One Mobile OCBC NISP application service. In addition, the bank also bundles mobile banking services during new account openings, where customers are simultaneously registered to use mobile banking services. Another effort is to engage frontline employees to actively invite customers to register for mobile banking services every month, which can be done at branch offices, EDC machines, and ATM channels.

Based on information obtained from interviews with Branch Executives of Bank OCBC NISP Taman Kopo Indah II Branch and available data, 2,982 customers actively used One Mobile application services until June 2020 of 6,946 customer accounts. Bank management hopes that all customers will actively use mobile banking services by providing attractive incentives and promotions to encourage customers to transact through the mobile banking application.



**Figure 1. Number of users and non-users of one mobile service OCBC NISP Cab TKI2**

*Source: OCBC NISP TKI II Branch Monthly Report June 2020*

Figure 1 shows that only 43% of the total mobile banking service users in the TKI II branch, while 57% are non-users. The features provided by OCBC NISP, such as mobile banking services, have yet to be fully utilized regularly and are recurring by customers in Bandung City. The development of information technology has had a significant impact on various sectors, including the banking sector. As one of the leading banks in Indonesia, Bank OCBC NISP provides mobile banking services to meet customers' needs in terms of accessing banking services practically and efficiently. The use of mobile banking at Bank OCBC NISP continues to increase from year to year, although not all customers are actively utilizing it. Previous research shows that certain factors influence customer interest in mobile banking services.

One of the factors that influence customer interest is perceived usefulness (Daud et al., 2018). This refers to customers' belief that using mobile banking services will benefit them, such as ease of access, time savings, cost efficiency, and flexibility in financial transactions. In addition, ease of use is essential in determining customer interest. The more accessible and intuitive the service, the more likely customers will be interested in using it. Customer trust in data security and privacy is also a significant factor. If customers feel confident that mobile banking services are secure and keep their data confidential, they will be more comfortable making transactions.

This phenomenon is essential to study, given the increasingly dominant role of technology in everyday life, including in financial transactions. With the increased use of mobile banking services, Bank OCBC NISP can expand its service reach and improve operational efficiency. Banks can design more effective marketing strategies and improve user experience by understanding the factors influencing customer interest. Increased competition in the banking industry has consequences for banks continuing to innovate and provide more practical and efficient banking services, including through the development of mobile banking services. Therefore, Bank OCBC NISP must ensure that its services have sufficient competitive advantages and meet customer expectations. This research is expected to provide a deeper understanding of the factors influencing customer interest in using mobile banking services at Bank OCBC NISP by utilizing relevant previous studies. The results are expected to contribute to the development of better banking services and assist banks in designing more effective strategies to increase the use of mobile banking services and customer loyalty.

## Research Design and Method

The method used in this research is descriptive statistics. Descriptive statistical research is statistics used to describe and analyze research results but is not used to make broader conclusions (generalization/inference) (Sugiyono, 2017). In this study, the authors used dependent variables and independent variables. Independent variables are perceived benefits, ease of use, and trust. At the same time, the dependent variable is interest in reuse. The population taken for this study were OCBC NISP TKI2 Bandung bank customers. The sampling method used is accidental sampling, which is a form of sampling based on chance; that is, anyone considered suitable as a data source will be included in this study (Sugiyono, 2007). The samples taken in this study were OCBC NISP TKI2 Bandung bank customers who used OCBC NISP internet banking or mobile banking services. In this study, the data collection method used was a questionnaire. In this study, a Likert scale was used. The answers given by OCBC NISP Bank customers who use Internet banking or mobile banking services are then rated using the agree-disagree scale technique.

## Results and Discussion

Validity and reliability tests are carried out in research to ensure that the instrument or measurement tool can measure what is intended and provide consistent and reliable results. The primary purpose of the validity test is to determine the extent to which the instrument measures what should be measured. In other words, validity measures whether the instrument accurately reflects the studied concept or variable. If the instrument is valid, the research results may be reliable, and can be generalized. Meanwhile, the reliability test aims to evaluate how consistent the results obtained from the instrument or measurement tool are. Reliability measures

the extent to which the instrument provides uniform results if used repeatedly in the same situation. A reliable instrument provides stable and consistent results over time, which allows researchers to trust the data.

**Table 1. Validity & Reliability Test Result**

Variable	Indicator	Pearson Correlation	Cronbach Alpha	Info
Benefit Perception	X1.1	.688	0.662	Valid & Reliable
	X1.2	.516		
	X1.3	.639		
	X1.4	.553		
	X1.5	.542		
	X1.6	.735		
	X1.7	.531		
Ease of Use	X2.1	.631	0.764	Valid & Reliable
	X2.2	.597		
	X2.3	.811		
	X2.4	.630		
	X2.5	.775		
	X2.6	.844		
Trust	X3.1	.802	0.912	Valid & Reliable
	X3.2	.806		
	X3.3	.900		
	X3.4	.865		
	X3.5	.841		
	X3.6	.806		
Interest in Reusing	Y1	.601	0.873	Valid & Reliable
	Y2	.786		
	Y3	.735		
	Y4	.665		
	Y5	.742		
	Y6	.781		
	Y7	.407		

The analysis results are related to several variables related to perceived benefits, ease of use, trust, and interest in reusing a product or service. Each variable has several indicators, measured using Pearson correlation and Cronbach Alpha reliability. First, the benefit perception variable measures seven indicators. The Pearson correlation between this variable and each indicator ranges from 0.516 to 0.735, with an average of 0.614. The Cronbach Alpha reliability value of 0.662 indicates that this variable is valid and reliable. Second, the Ease-of-Use variable also has six measured indicators. The Pearson correlation between this variable and each indicator ranges from 0.597 to 0.844, with an average of 0.711. The Cronbach Alpha reliability value of 0.764 indicates that this variable is valid and reliable. Third, the Trust variable has six indicators measured. The Pearson correlation between this variable and each indicator ranges from 0.802 to 0.900, with an average of 0.839. The Cronbach Alpha reliability value of 0.912 indicates that this variable is valid and reliable. Finally, the Interest in Reusing variable has seven indicators measured. The Pearson correlation between this variable and each indicator ranges from 0.407 to 0.786, with an average of 0.670. The Cronbach Alpha reliability value of 0.873 indicates that this variable is valid and reliable. Thus, the analysis results show that all observed variables have a significant correlation with the measured indicators and a high level of reliability, so the data obtained can be considered reliable and valid for further analysis.

**Table 2. Summary of Multiple Correlation Analysis Results**

No	Variables and Their Relationship	Code	Value r	Info	KD
1	Perceived Benefits of Reusing Interest	$r_{X1Y}$	0.757	Strong	57,30%
2	Ease of Use against Reusing Interest	$r_{X2Y}$	0.765	Strong	58,52%
3	Believe in Reusing Interest	$r_{X3Y}$	0.811	Very Strong	65,77%
4	Perception of benefits, ease of use, Trust in the desire to reuse	$r_{X123Y}$	0.879	Very Strong	77,26%

**Source:** Primary data processed research findings (2021)

The regression analysis results show a significant relationship between the independent and observed dependent variables. There is a significant relationship between perceived benefits and other dependent variables. The unstandardized regression coefficient shows that each one-unit increase in perceived usefulness is associated with an increase of 0.851 units in the dependent variable, with a standard deviation of 0.074. The standardized regression coefficient indicates that the relationship between perceived benefits and the dependent variable is 0.757. In addition, the significant t-statistic value at the  $\alpha = 0.05$  significance level indicates that the regression coefficient for Perceived Usefulness is statistically significant, indicating that the variable significantly affects the dependent variable. There is a significant relationship between Ease of Use and Ease of Use and Trust and Interest in Reuse. The regression coefficients for these two variables also show statistical significance at the  $\alpha = 0.05$  significance level. This indicates that both variables significantly influence the observed dependent variable. Overall, the analysis results show a significant relationship between the independent variables (Perceived Benefits, Ease of Use, and Trust) and the observed dependent variable (Interest in Reuse). These independent variables can be used to predict or explain variations in the dependent variable well.

Results of correlation analysis between various variables and Reusing Interest. Each row in the table shows the relationship between a particular variable (expressed by code) and Reusing Interest, as measured by the correlation value (r). First, the variable Perceived Benefits of Reusing Interest correlates 0.757 with Reusing Interest, indicating a strong relationship between the two variables. This variable explains about 57.30% of the variation in Reuse Interest. Second, the relationship between Ease of Use and Reusing Interest correlates to 0.765, indicating a strong relationship. This variable explains about 58.52% of the variation in Reuse Interest. Third, the Believe in Reusing Interest variable correlates with 0.811, indicating a solid relationship with Interest in Reusing. This variable explains about 65.77% of the variation in Reuse Interest. Finally, the combination of Perception of benefits, ease of use, and Trust in the desire to reuse correlates 0.879 with Interest in Reuse, indicating a solid relationship between these three variables and Interest in Reuse. This variable explains about 77.26% of the variation in Interest in Reuse.

### Discussion

This study found that perceived benefits play a significant role in an individual's decision to reuse goods or materials. This finding highlights the importance of understanding the psychological factors influencing sustainable behavior. Perceived benefits refer to an individual's assessment of the advantages or benefits they believe will be derived from the act of reuse. In other words, the greater the perceived benefits individuals perceive towards reuse, the more likely they are to perform the act. This phenomenon is consistent with motivational theories such as Expectancy Theory and Technology Acceptance Theory.

(Vroom, 1964) emphasizes that individual motivation to act is influenced by three main factors: expectation of the desired outcome, the instrumentality of that outcome, and the valence of that outcome. In the reuse context, perceived benefits reflect individuals' expectations of the benefits derived from the action. If individuals believe that reusing an item or material will provide significant benefits, they are likely to be highly motivated to do so. Fred Davis (1989) explains the relationship between perceived benefits and reuse. According to this theory, individuals' acceptance or adoption of technology is influenced by their perception of the benefits of using it. In the context of reuse, goods or materials perceived to have high benefits by individuals tend to be more readily accepted and reused. Contextual factors such as available information, social norms, and individual experiences can also influence perceived benefits. For example, if individuals are surrounded by information promoting the benefits of reuse, they may have higher perceived benefits towards the act.

Similarly, if reusing goods or materials is considered a social norm valued in a particular environment, individuals will see the action as valuable. In addition to perceived benefits, other factors can influence an individual's decision to reuse goods or materials. One is the perception of ease of reuse, known as "ease of use." If individuals feel that the reuse process is relatively easy and does not require much effort, they may be more inclined to do so. Therefore, it is essential to pay attention to the perceived benefits and other factors that may influence individual motivation in reuse. Understanding the psychological factors that influence reuse is relevant in the context of environmental sustainability and in efforts to encourage sustainable behavior more broadly. By understanding individual motivations, we can design more effective strategies and interventions to increase the reuse of goods or materials and other sustainable behaviors. In the future, further research could delve deeper into the dynamics between perceived benefits and other factors in reuse. In addition, a cross-disciplinary approach can also provide valuable insights into understanding the complexity of human behavior related to environmental sustainability.

Our findings confirm that ease of use significantly motivates individuals to reuse the product or service. This concept is consistent with previous findings showing that the more accessible a product or service is, the greater the user's interest in reuse. Ease of use highlights user experience that should be noticed in product or service development. This concept talks about how products or services facilitate users in interacting with them. In the context of reuse, ease of use creates a conducive environment for users to re-adopt previously used products or services. First, it is necessary to understand that ease of use directly impacts lowering the psychological and practical barriers that users may feel when considering reusing a product or service. When a product or service is easy to use, users are no longer faced with confusion or discomfort that may prevent them from reusing. Instead, ease of use gives users confidence and allows them to interact more smoothly with the product or service. The high confidence level gained from ease of use can also influence user engagement in reuse. Users who feel comfortable and skilled in using a product or service are more interested in maintaining its use. They see the product or service as a viable option and essential to their daily routine or activities.

Furthermore, ease of use is closely related to user efficiency and productivity. A product or service that is easy to use can save users time and effort learning how to operate it. This means that users will be faster and more efficient in utilizing the product or service's functionality without spending excessive time understanding or adjusting to a complicated interface. The efficiency gained from ease of use can significantly impact users' interest in reuse. Users who find that

reusing a product or service does not take much time or effort are more open to continuing to use the product or service. They see reuse as an efficient and effective option to meet their needs or goals.

In this context, it is essential to note that ease of use applies to physical products or services and digital products or services. In an era of increasingly rapid digitalization, an intuitive and user-friendly user interface is critical in ensuring that users can easily access and utilize the features offered by the digital product or service. It cannot be denied that ease of use is crucial in influencing an individual's interest in reusing a product or service. However, other factors can influence user interest, such as product or service quality, price, and social or environmental factors. Therefore, paying attention to these various aspects in designing strategies to encourage reuse is essential. In conclusion, this research highlights the importance of ease of use in facilitating the reuse of a product or service. Ease of use reduces the psychological and practical barriers that users may feel and increases their efficiency and productivity. Thus, efforts to increase user interest in reuse must consider the ease-of-use factor as one of the main points in the product or service development strategy.

Our findings show that these two variables have a robust correlation, indicating that trust plays a vital role in shaping individuals' interest in reusing a product or service. Our results align with previous findings that have confirmed a positive relationship between trust and interest in the context of reuse. Trust in reuse refers to consumers' belief or positive attitude towards an organization or provider of related products or services. This includes trust in the quality of the product or service, the organization's ability to meet consumer needs, and trust in the product return and exchange system. High trust in an organization tends to increase consumer interest in reusing products or services provided by that organization. Several factors may explain why trust strongly correlates with interest in reuse. First, trust creates a sense of security and comfort for consumers when reusing the same product or service. By having confidence that they will not experience problems or disappointments, consumers become more confident and motivated to continue use. They no longer feel hesitant or worried about the negative consequences of reusing the product or service. Apart from that, trust also serves as a quality indicator for consumers. Consumers often use their level of trust in an organization as a judgment about its reputation and integrity. If consumers have high trust in an organization, they tend to believe that the products or services offered are of good quality. In this context, trust can increase the perception of a product or service's value, thereby increasing consumer interest in reusing it. Furthermore, trust also has a role in forming long-term relationships between organizations and consumers. The built trust can become the basis for further collaboration and cooperation between organizations and consumers. Consumers with high trust in an organization tend to be more loyal and committed to reusing products or services. They are also more likely to recommend the product or service to others, which can ultimately help improve the organization's image and overall reuse interest. Organizations can strengthen consumer trust by providing consistent and quality service, providing clear and transparent information, and maintaining a commitment to consumer satisfaction. These strategies help build and maintain consumer trust, which will positively impact their interest in reusing the product or service. In a business context, recognizing the importance of trust in reuse underscores the importance of building strong and mutually beneficial relationships between organizations and consumers. Organizations that can win consumer trust will gain long-term loyalty from these consumers and gain benefits in the form of a good

reputation and sustainable business growth.

## Conclusions

Based on how the research results were talked about in the last chapter and in order to meet the goals and objectives of this study, the researchers came to the following important conclusions: Perceived benefits, ease of use, and trust all have a significant impact on interest in reusing internet banking/mobile banking services at bank OCBC NISP, with 57.30%, 58.52%, and 65.77%, respectively. Perceived benefits, ease of use, and customer trust have a significant effect on interest in reusing bank OCBC NISP internet banking/mobile banking services. The effect is very strong, or 77.26%. Managerial efforts to improve perceptions of benefits, ease of use, and customer confidence in the interest of reusing internet banking/mobile banking services include researchers providing suggestions for application owners to complete transaction features with more generally accepted needs for customers; application owners to review the benefits and effectiveness of the available transaction features; application owners and related information and technology departments to be more concerned with the ease of application accessibility and the ability to minimize interference with applications; and the bank to be able to socialize the security features installed in applications and how users become applications on their devices in order to avoid potential abuse by other parties.

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