Influence of Habit and Facilitating Conditions on Use Behaviour with M-Banking Intention as A Mediation Variable on Livin Mandiri

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Abstract

In the current era of globalization Indonesia has experienced some very rapid economic and technological development. Information technology is a very important need. This information technology has a tremendous impact in today's banking world. Lately there have also been many changes in information technology, as well as in the field of telecommunications which is mostly due to the urgency and enormity of competition in the banking world. This development is getting faster and faster. Therefore, currently the banking industry is increasingly aggressive in creating systems that combine information technology with Financial, one of which is Mobile Banking. In this study, the authors used descriptive methods with quantitative approaches. Quantitative methods seek to formulate problems, devise models, obtain data, find solutions, test solutions, analyze results, and apply results. All indicators and variables have been tested for validity with their respective criteria and all have passed validation tests.

Keywords

Performance Expectancy, Facilitating Condition, Intention of Use, Consumer Behavior, Marketing.

1. Introduction

In the current era of globalization Indonesia has experienced some very rapid economic and technological development. Information technology is a very important need. Even as an urgent demand for everyone to solve a problem quickly and relieve all work. Along with this situation, the development of information technology, especially the role of computers, is getting very serious attention. This information technology has a tremendous impact in today's banking world. Lately there have also been many changes in information technology, as well as in the field of telecommunications which is mostly due to the urgency and enormity of competition in the banking world. This development is getting faster and faster. The number of internet users in Indonesia certainly cannot be denied also encourages the business world to be more advanced and develop. The Internet becomes a medium in making sales and purchase transactions. In addition, the internet becomes a medium for finding information and exchanging information.

People are so enthusiastic about using the internet. This indicates that technology is a core part of the development of business strategy. Therefore, currently the banking industry is increasingly aggressive in creating systems that combine information technology with Financial, one of which is Mobile Banking.

Mobile Banking is a banking service that implements information technology and is a form of service products that began to be widely offered by banks in Indonesia. This service becomes an opportunity for banks to offer added value to customers.

According to the CNBC Research Team search, before there was Mobile Banking and Internet Banking, to transfer money alone need to go to a branch office or ATM. But with the development of information technology that is increasingly sophisticated becomes a need to support business developments in the banking sector. This reason is one of the causes of the bank determining the offer of M-banking services.

The use of m-banking is very beneficial for customers as an example of the benefits of m-banking livin by Mandiri can be used for interbank transfer transactions, balance information, multipayment that can be used to pay for something done online such as online shopping, paying for electricity, water and much more. In other words, mobile banking is the distribution of banks to access those owned by customers with mobile phone facilities to be

able to carry out their banking activities more freely, anywhere, anytime without having to physically visit the bank.

Every convenience offered by banking there are also weaknesses that hamper mobile banking applications. One of them is that customers must be in an area that easily accesses the internet using both mobile data plans and wifi. In the event of a blackspot or network unavailability, then m-banking services cannot be done. It is not the responsibility of the bank but the responsibility of mobile operator providers and internet providers used by customers to access m-banking services. In addition, along with the development of increasingly advanced technology causes increasingly growing crime as well, especially crime in the internet world called cybrecrime.

This creates doubts in customers who use services on m-banking. It can be said that online transactions have a high risk because customers cannot make transactions face-to-face and they also cannot be sure whether the transactions they have done have been processed in a timely manner or not. Before using mobile banking services, customers must have considered the possibility of various risks. Such as the risk of leaking PIN and personal data of customers, the risk of virus attacks, the risk of mis-sending or even customers making mistakes in typing. (Hadi, 2006).

2. Literature Review

Performance Expectancy (Ekspektasi Kinerja)

Performance Expectancy is the level of confidence of an individual that through the use of a system can help him to benefit in his activities (Venkatesh et al., 2003). According to Jogiyanto (2007), performance expectations are how high a person believes that using a system will help him to benefit from performance gains in his job.

Facilitating Condition (Kondisi yang Memfasilitasi)

Facilitating conditions are the comfort level of individuals to use systems supported by technical and organizational infrastructure (Al-Qeisi et al., 2014). Venkatesh et al. (2003), concluded that conditions that facilitate have a positive influence on behavioral intentions of using information systems but are not significantly affected. Triandis's theory of attitude and behavior (1980) states that workers' use of information technology is influenced by individual feelings toward the use of personal computers, social normalities in the workplace that pay attention to personal computer use, habits related to computer use, the expected individual consequences of personal computer use, and facilitating conditions in the use of information technology.

Habits

Habits indicate the extent to which users tend to use technology automatically because of previous learning with the habit of using technology as an indicator (Putranto and Pramudiana, 2013). Research by Venkatesh et al. (2012) shows that there is a significant influence of consumer habits on the use of personal technology when they face a diverse and ever-changing environment. According to Lally et al. (2009) through The European Journal of Social Psychology, the results of this study showed that the amount of time it takes for an action to become habitual is very varied by observing the formation of habits of 96 people over a 12-week period. The results obtained by researchers found that the average needed to form a habit is about 76 days.

Use Behavior (Perilaku Penggunaan)

Use behavior can be defined as how often users use information technology. An information technology will be used if the user has an interest in using the information system, because a person's belief in using a system can improve his job performance (Venkatesh et al., 2012). Use Behavior in many other empirical studies as well as previous research in this study, used as a dependent variable among others; Alazzam et al.(2005), Harsono and Suryana (2014), Pertiwi and Ariyanto (2017), Sutant, et al. (2018), and Ramirez-Correa et al. (2019). The behavior of using information technology relies heavily on the user evaluation of the system. So, in other words, the use of a good system is an indicator of success in the acceptance of information technology. The use behavior variable measurement form is how often the intensity of usage time spent and the perception of user acceptance of the technology used.

HYPOTHESIS

H1. PE has a significant positive effect on M-banking adoption intentions.
H2. FC has a significant positive influence on M-banking adoption intentions.
H3. Habit has a significant positive effect on M-banking adoption intentions.
H4. M-banking intentions have a significant positive effect on actual usage behavior.

Framework

3. Methodology

In this study, the authors used descriptive methods with quantitative approaches. Quantitative methods seek to formulate problems, devise models, obtain data, find solutions, test solutions, analyze results, and apply results. The author uses the online questionnaire method as a data collection technique that is spread through social media such as whatsapp etc. so that it can be collected up to 105 respondents as a sample that will then be analyzed, consisting of 62 women and 43 men with an estimated age range of 17 to 60 years. Questionnaires are further processed with quantitative methods using the SmartPLS application. The process of processing data with SmartPLS applications uses bootstrap methods or often known as random doubling. SmartPLS is used to describe the absence of relationships between variables. The Partial Least Square method can be used to perform analysis formed with reflexive indicators and formative indicators.
After spreading the questionnaire, researchers grouped respondents into the following criteria:

4. Results and Discussions

After obtaining the results of questionnaire data from respondents, researchers grouped the data results into the following criteria in table 1:

Table 1. Sociodemographic data

Profile	Sum	Percentage
Gender		
Woman	62	59%
Man	43	41%
Age		
< 20 years	22	21%
21 - 25 years	72	68.6%
26 - 30 years	2	1.9%
> 30 years	9	8.6%
Work		
Student / Student	81	77.1%
State Officials	7	6.7%
Private Employees	6	5.7%
Business Owner	6	5.7%
Not working	2	1.9%
Ojol	1	1%
At home	1	1%
Education Energy	1	1%
Source: Author Results (2021)		

After the researchers shared the characteristic results of the respondent data in this questionnaire, the researchers would then translate the results of the respondent's answer analysis with several test models. Respondents' data results are grouped based on criteria on a scale of 1 to 5 which means 1 for strongly disagreed answers (STS), 2 to disagree (TS), 3 to simply agree (CS), 4 to approve (S), and 5 to strongly agree (SS) to be tested for validity and reliability (Table 2).

In research testing of Outer Loading data analysis, the value yield for each indicator must be above 0.5 to 0.7, which means it can be said that the indicator is tested validly. Outer loading is a table 3 that contains a load factor to show the magnitude of the correlation between indicators and latent variables or it can be said that the correlation between each indicator is seen from the load value of each indicator (Dyah, 2018).

Table 2. Questionnaire Questions

variable	code	question
	PE1	Using M-Banking Livin by Mandiri can improve my performance.
Performance Expentacy (PE)	PE2	Using M-Banking Livin by Mandiri will save me time.
	PE3	I can use M-Banking Livin by Mandiri anywhere and anytime.
	PE4	M-Banking Livin by Mandiri is very useful for me.
	HT1	The use of M-banking Livin by Mandiri has become a habit for me.
Habit (HT)	HT2	I feel the dependence of using M-Banking livin by mandiri in making transactions.
	HT3	I always use M-banking livin by mandiri.
	MBI1	I intend to continue using M-banking livin by mandiri in the future.
Mbanking Intention (MBI)	MBI2	I will always try to use M-banking livin by mandiri in my daily life.
	MBI3	I plan to continue using M-banking livin by mandiri in transactions.
	FC1	The neighborhood where I live supports the use of Livin by Mandiri.
Facilitating Condition (FC)	FC2	My workplace environment supports the use of Livin by Mandiri.
	FC3	Using Livin by Mandiri suits my lifestyle.
	FC4	Livin by Mandiri is always ready to answer problems.
Use behavior (UB)	UB1	I will utilize M-banking livin by mandiri for my banking activities and purchase transactions.
	UB2	Since I have access to a mobile phone, I will use M-banking Livin by mandiri

Source: Author Results (2021

Table 3. Loading Factor/Outside Loading Results

variable	code	X1 (PE)	X2 (HT)	X3 (FC)	Y1 (MBI)	Z1 (UB)
	PE1	0.845				
PERFORMANCE	PE2	0.816				
EXPENTANCY	PE3	0.885				
	PE4	0.879				
	HT1		0.879			
HABIT	HT2		0.866			
	HT3		0.882			
	FC1			0.838		
FACILITATING CONDITION	FC2			0.825		
	FC3			0.833		
	FC4			0.810		
	MBI1				0.879	

M-BANKING INTENTION	MBI2				0.887	
	MBI3				0.890	
USE BEHAVIOR	UB1					0.926
	UB2					0.917

Source: Author Results (2021)

In testing this test called the standard loading factor is the relationship between each indicator on the questionnaire and the value of outer loading, in this test researchers use the standard value results for each indicator must be above 0.7 in order for each indicator to be valid. Outer loading is a table that contains load factors to show the magnitude of the willingness between indicators and latent variables.

Based on the table 3 there are16 indicators, and the overall value of the table above shows a number above 0.7 which indicates that all indicators in the table are declared valid.

The researchers began testing respondents' data in the Average Variance Extracted (AVE) test, which intends to test data models that describe the magnitude of indicators supported by construction (Table 4).

Table 4. Average extracted variance (AVE)

VARIABLE	(AVE)
X1 (PE)	0.734
X2 (HT)	0.767
X3 (FC)	0.684
Y1 (MBI)	0.784
Z1 (UB)	0.849

Source: Author Results (2021)

The AVE value shown in the table above states that all model test variables have an AVE value above 0.5 so that it is declared valid in the validity test. Furthermore, the discriminant validity assessment produced by SmartPLS and discussed in this study is the Fornell-Lacker Criterion by comparing the correlation between variables with AVE roots. The measurement model has good discriminant validity if the AVE root of each variable is greater than the correlation between the variables. The root value of AVE can be seen from the FornellLacker Criterion SmartPLS output presented table 5.

Table 5. Fornell Larcker

	X1 (PE)	X2 (HT)	X3 (FC)	Y1 (MBI)	Z1 (UB)	
X1 (PE)	0.856					
X2 (HT)	0.626	0.876				
X3 (FC)	0.624	0.762	0.827			
Y1 (MBI)	0.717	0.728	0.793	0.885		
Z1 (UB)	0.768	0.613	0.724	0.814	0.922	

Source: Author Results (2021)

In Diskriminan Validity there is also a cross loading test calculation based on the value of the cross-loading indicator with construction. The indicator results in this test can be said to be good if the correlation between construction and indicators is greater than the correlation with latent variables (Sarstedt, 2017). The test results in the table below show that the value of the Cross Loading indicator has a greater value than the correlation of other construction values (Table 6).

Table 6. Cross Loading

	X1 (PE)	X2 (HT)	X3 (FC)	Y1 (MBI)	Z1 (UB)
PE1	0.845	0.566	0.548	0.666	0.731
PE2	0.816	0.497	0.516	0.541	0.604

PE3	0.885	0.532	0.518	0.650	0.628
PE4	0.879	0.546	0.554	0.587	0.661
HT1	0.613	0.879	0.683	0.673	0.569
HT2	0.464	0.866	0.653	0.591	0.442
HT3	0.560	0.882	0.663	0.642	0.591
FC1	0.457	0.624	0.838	0.602	0.527
FC2	0.485	0.621	0.825	0.612	0.571
FC3	0.610	0.737	0.833	0.696	0.628
FC4	0.498	0.534	0.810	0.699	0.653
MBI1	0.639	0.636	0.707	0.879	0.742
MBI2	0.639	0.623	0.670	0.887	0.683
MBI3	0.628	0.672	0.728	0.890	0.734
UB1	0.689	0.554	0.691	0.770	0.926
UB2	0.728	0.577	0.641	0.728	0.917

Source: Author Results (2021)

The table above shows the results of each indicator's cross-loading value on a higher construction than the payload of other indicators and can conclude that if all latent variables have a better discriminant validity value than other indicators.

Then, start conducting an internal reliability consistency test by looking at the composite reliability value. If the AVE value criterion > 0.5 on each indicator it means it has good convergent validity (table 7)

Table 7. Reliability Test Results

	Composite Reliability	Cronbach's Alpha
X1 (PE)	0.917	0.879
X2 (HT)	0.908	0.848
X3 (FC)	0.896	0.846
Y1 (MBI)	0.916	0.862
Z1 (UB)	0.918	0.823

Source: Author Results (2021)

It can be seen in the table above, that it can be concluded if the results of all constructions or latent variables meet reliable and reliable requirements that can be said to be good. This can be seen from the composite reliability values and Cronbach alpha obtained from the test results in SmartPLS. if the composite reliability result is worth > 0.7 then it makes sense that the variable indicator is otherwise good.

In the Inner Model Test assessment using SmartPLS, it starts by looking at the R-Square results on each latent variable. Primary model assessment is done using a bootstrap strategy by looking at the R-squared value of endogenous latent variables and looking at statistical values. At the fundamental level, this review uses 1 variable that is influenced by various factors, especially impulse buying variables. Here are the data processing results for the R-square value (Table 8).

Table 8. R-Square Value

Variable	R Square	R Square Adjusted
Y1 (MBI)	0.723	0.714
Z1 (UB)	0.662	0.659

Source: Author Results (2021)

The results of table 7 above, show the R-squared value of the M-banking Intention (MBI)variable of(0.723) and the result of the Use Behavior (UB)variable has a value(0.662). So the results showed that 72.3%of M-banking Intention variables and 66.2% of Use Behavior variables that can be said to have influential relationships or contributions.

Hypothesis Test Results

Table 9. Hypothesis Test

Hypothesis	Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H1	Y1 (MBI) -> Z1 (UB)	0.814	0.808	0.048	16.946	0.000
H2	X3 (FC) -> Y1 (MBI)	0.458	0.463	0.107	4.267	0.000
H3	X2 (HT) -> Y1 (MBI)	0.178	0.179	0.113	1.573	0.116
H4	X1 (PE) - > Y1 (MBI)	0.320	0.313	0.090	3.560	0.000

Source: Author Results (2021)

Based on the results of hypothesis tests that have been tested by researchers, results such as the table above are obtained as follows (table 9):

In testing this hypothesis researchers have a standard criterion value between variable relationships the criterion of the value T must be above > 1.96 it will be considered significant and if otherwise it will be considered insignificant and the criterion of the value P < 0.05 it will be considered influential if higher than the > 0.05 then the relationship between variables is considered not to be specified then the criterion of value O or often also called the coefficient value determines positive or negative between relationships. variable.

After analyzing the influence of variable M-banking Intention (MBI) on Use Behavior (UB) getting a coefficient value (0.814) indicates that this variable has a positive multiplier to use behavior and also has a T value of (16,946) and a value of P (0.000) which means the variable M-banking Intention has a significant positive effect on variable Use Behavior.

Furthermore, the relationship between variable Facilitating Condition (FC) to M-banking Intention (MBI) gets a coefficient value (0.458) which means positive and gets a T value above (1.96) which is (4,267) and the value of P < 0.05 is worth (0.000) which means variable Facilitating Condition has a significant positive effect on variable M-banking Intention (MBI).

The next relationship of the influence of variable habit (HT) on M-banking Intention in this case variable habit gets a coefficient value (0.178) which means it has a positive influence, buthabit get a value of P above 0.05 and the value of T below 1.96, namely the value of P (0.116) and the value T (1.573) this means that variable habit is not too influential on the MBI or can be said not accepted.

The last relationship between variable PE and MBI getting a coefficient value of 0.320 means a positive effect and also gets a T value of 3,560 which means significant and a value of P 0.000 where this value meets the criteria T value can be concluded variable PE has a significant positive effect on MBI or accepted (Figure 1).

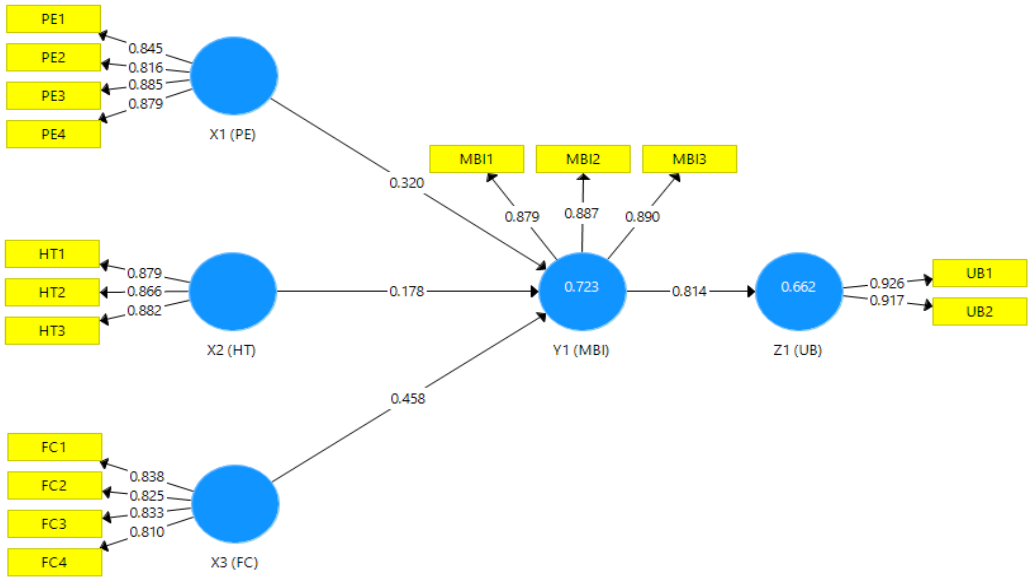

Figure 1. Path Model

5. Conclusions

All indicators and variables have been tested for validity with their respective criteria and all have passed validation tests.

Of the four relationships between Y1 (MBI)-> Z1 (UB), X3 (FC)-> Y1 (MBI), X2 (HT)-> Y1 (MBI), and X1 (PE)-> Y1 (MBI) have all passed the hypothesis test and are considered to have a significant positive effect on the variable relationship, except the relationship between the HT variable and the MBI which has no effect on the MBI variable despite having a positive coefficient value.

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