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ANALYSIS OF FACTORS INFLUENCING THE DECISION TO USE MOBILE BANKING IN CUSTOMERS OF BANK BRI SEMARANG SUDIARTO BRANCH

Yan Abdillah[1], Susilo Toto Raharjo[2]

[1]Faculty of Economics and Business, Diponegoro University
e-mail:yan_abdillah@yahoo.com

[2]Faculty of Economics and Business, Diponegoro University
e-mail:susilotr63@gmail.com

ABSTRACT

Technology is advancing quickly, reshaping communication, payment systems, and the economy. Mobile banking, in particular, has the potential to revolutionize banking services by enabling customers to perform transactions independently. This research investigates the factors that influence the use of mobile banking among customers of PT Bank Rakyat Indonesia (Persero) Tbk at the Semarang Sudiarto Branch.The study targets active users of the BriMO Mobile Banking application, which serves 49,000 customers at this branch. A simple random sampling method was used to select 100 respondents, without considering population strata.Results show that mobile banking performance positively affects usage decisions, with a coefficient of 0.818 and a significance of 0.001 (H1 accepted). In contrast, mobile banking transaction costs negatively impact usage decisions, with a coefficient of -0.159 and significance of 0.014 (H4 accepted). Additionally, the decision to use mobile banking is positively associated with usage levels, indicated by a coefficient of 0.434 and significance of 0.001 (H5 accepted). However, ease of use (H2 rejected) and security trust (H3 rejected) do not significantly influence usage decisions, with significance values of 0.150 and 0.325, respectively.

Keywords: Mobile Banking Performance, Ease of Use, Mobile Banking Security Trust, Mobile banking transaction costs, Decision to Use.

INTRODUCTION

Technology is increasingly developing, bringing transformation to various aspects of life, starting from how to communicate, how to work, and how to pay in the economy. Changes in the way of communicating, which used to be more face-to-face, have changed to long-distance communication using telecommunications devices such as telephones and social media. This change causes changes in transaction and consumption patterns in society (Walfajri., 2021). The Covid 19 pandemic in 2020 has accelerated this change, where when people's mobility is restricted, shops, offices and entertainment facilities have limited operating hours, the choice is to change the way of selling and buying through online means. Many new online traders have emerged, and online sales transactions have increased(Tea, Yong, & Lin, 2012).

Technological developments and changes in consumer behavior due to this pandemic are opportunities that banks can take advantage of to meet their customers' needs for online transaction payments, namely by providing mobile banking services as banking service applications on mobile phones. This service can be accessed anytime, anywhere, saving time, to carry out banking transactions without going through an ATM or bank branch office.

Table 1 Transaction Value (Trillions of Rupiah)

Transactions Value - (Rp tn)

	FY19	FY20	ΔYoY	3Q20	4Q20	ΔQoQ
Branch Banking	14,586	12,446	-14.7%	3,023	3,232	6.9%
ATM	2,322	2,020	-13.0%	497	527	6.0%
Internet Banking	10,701	11,308	5.7%	2,830	3,208	13.3%
Mobile Banking	2,089	2,693	28.9%	694	802	15.6%

Source: Setyowati (2021)

In table 1, it is presented that the level of transaction value of banking customers visiting branch offices decreased by 14.78% from 2019 to 2020, as well as a decrease in the value of customer transactions using ATMs of 13.0%, on the other hand, customers currently prefer to make transactions via internet banking. so that the value of transactions using this media increased by 5.7% and there was a shift in customer behavior, namely by making transactions using mobile banking which experienced the largest increase, namely 28.9%.

With the mobile banking application, it is hoped that it can help customers make transactions easier and shorten transaction times so that customers don't waste time when making transactions, just by installing the MB service on the customer's smartphone. The features in the mobile banking application include transfers, payments, purchases and checking balances(Matzler, Grabner-Kräuter, & Bidmon, 2008). Customers who use this service can easily and quickly access it, making this method efficient and comfortable when carrying out transactions. MB is also a form of transaction and communication service between customers and the bank which can be accessed anywhere at any time via mobile phone.

The existence of mobile banking facilities can bring about a significant change in current banking services, where previously banking services could only be carried out and assisted by bank officers (banking channels) to banking services that can be carried out by oneself (self service channels).(Grabara, 2021). To date, almost all banks both in Indonesia and the world provide mobile banking services because what is offered through these applications is very varied and useful. Mobile banking users grow and increase from year to year, current changes and trends that want everything to be easier and instant mean that customers don't want the hassle of making transactions by visiting the bank office.(Talib & Rahman, 2012).

Based on Table 1.2, in 2021 Bank Rakyat Indonesia is in third place based on customer use of mobile banking in Indonesia.

Table 2 Mobile Banking Trends for the Third Quarter of 2021 in Indonesia

No	Bank name	Mobile Banking
1	PT. Central Asian Bank	BCA Mobile
2	PT. Mandiri Bank	Livin by Mandiri
3	PT. Bank Rakyat Indonesia	BRIMO
4	PT. Bank Negara Indonesia	BNI Mobile Banking
5	PT. Indonesian Sharia Bank	BSI Mobile
6	PT. BTPN	Genius
7	BNC Bank	Neo Commerce
8	Permata Bank	Permata Mobile
9	State Savings Bank	BTM Mobile

Source: Hidayat (2021), Liputan6.

In the digital era transformation, each bank will try to develop information technology with different strategies. For example, BCA bank is strengthening the expansion of the digital ecosystem through innovation in digital services to accommodate the needs of millennials who usually make digital transactions. Meanwhile, Bank Mandiri has succeeded in digitalizing almost all customer transaction services with a segmentation focus on corporations. Meanwhile, BRI Bank continues to innovate so that the company's business becomes more customer centric with its segmentation focus on MSMEs and ultramicro. Various efforts have been made to increase customer satisfaction with various services, one of which is when using Brimo(Anggraini, 2008).

Brimo is a mobile banking service owned by Bank Rakyat Indonesia (BRI). Brimo was introduced as a BRI banking service application on mobile phones. Brimo is a feature attached to BRI savings products. Brimo has many features to meet customer transaction needs, namely: purchasing credit or data packages, transfers, topping up digital wallets, topping up e-money cards, cardless cash withdrawals, paying electricity bills, telephone, credit cards, loan payments, checking account transfers, and promos at BRI.

Since being introduced to customers, Brimo has been widely downloaded and used by BRI customers. The BRI branch that is the object of research is the BRI Brigjen Sudiarto Branch which is located in Semarang City. This branch office is one of four branches located in Semarang City.

The BRI Brigjen Sudiarto branch is the newest branch office established in the city of Semarang, and was established in 2009, and is a branch office specifically for serving retail customers and/or a segment serving Micro, Small and Medium Enterprise (MSME) customers, while the other 3 branch offices serving the middle and corporate segments as well as priority banking. Brimo user customer data at the BRI Brigjen Sudiarto Branch office is as follows:

Table 3 Mobile Banking Users at BRI Brigjen Sudiarto Branch

Year	Number of Savings Customers	Number of Brimo Users	%	Number of Brimo Transactions
2019	102,352	20,320	19.85%	Rp. 2,768,390
2020	109,473	35,466	32.24%	Rp. 2,989,900
2021	126.221	49.112	38.91%	Rp. 3,004,300
2022				IDR 3,686,602

source: Bank Rakyat Indonesia internal company data (2022)

From Table 3 it can be concluded that although there is an increase in Brimo mobile banking users at BRI Brigjen Sudiarto Branch from year to year, in terms of percentage it is still relatively small, namely still around 38% in 2021. This figure is still very far from the target set. BRI Branch Manager Brigadier General Sudiarto said in an interview that the results of previous research were 90%. This shows that there are still very few customers from the BRI Brigjen Sudiarto Branch Office who use Brimo. This achievement is very low and it is a very difficult achievement to achieve mobile banking market penetration in Indonesia which has reached 71% (Anggraeni, 2021).

Likewise, the number of transactions carried out through Brimo is no more than 4 million rupiah annually. Several questions arise regarding the causes of this, both from the condition of the retail customer market segment and/or Micro, Small and Medium Enterprises (MSMEs) in the BRI Brigjen Sudiarto Branch Office area as well as factors that influence the use of mobile banking applications.

This phenomenon is interesting and invites many questions about whether Brimo does not give its customers enough confidence in using mobile banking, whether Brimo is less useful for customers, whether Brimo is not easy to operate, or whether customers do not have full confidence in the security of transactions and decide to use Brimo. Due to this, the factors underlying the decision to use mobile banking by customers need to be studied further.

In previous research, there were several factors that could form the basis of customers' decisions to use mobile banking, including mobile banking performance, ease of use, security confidence and transaction costs. Mobile Banking performance is whether the mobile banking service satisfies customers, with indicators of no transaction failures, no errors, or application down. Ease of Use, features in mobile banking haveusability value, and ease of operation, a display that is easy for customers to understand on the mobile banking application, as well as ease of understanding the transaction stages to be selected, is an explanation of the various factors that influence customers' decisions to use or not use MB services. If the application and service features in mobile banking do not make it easier or inconvenient for customers and it is difficult for customers to understand the transaction stages and procedures, the level of use and decision to use mobile banking services will decrease.

Based on the background descriptionwhich has been described, this research was designed to analyze the factors that influence customers' decisions in using mobile banking services at the BRI Brigjen Sudiarto Branch. The factors that will be analyzed include performance, convenience, security trust, and transaction costs in mobile banking.

This research is expected to provide insight for BRI Brigjen Sudiarto Branch in increasing the number of Brimo users thereby increasing the Level of Use or the level of use of Brimo by customers in daily activities.

Formulation of the problem

From the previous background explanation, it can be concluded that there is a phenomenon in the BRI Brigjen Sudiarto Branch mobile banking users compared to the number of deposit customers which is still small, namely in the range of 38%, although there is an increase in the number of users every year but has not yet reached the desired target, there are still customers who have not used MB services. Therefore, the problem formulation in this research is as follows:

1. How does mobile banking performance influence the decision to use mobile banking?
2. How does ease of use of mobile banking influence the decision to use mobile banking?
3. How does trust in mobile banking security influence the decision to use mobile banking?
4. How do mobile banking transaction fees influence the decision to use mobile banking?

Hypothesis Development

The Influence of Mobile Banking Performance on Decisions to Use Mobile Banking

The performance of mobile banking has a strong impact in increasing the intention to use mobile banking (Alavi & Ahuja, 2016; Gu et al., 2009; Hanafizadeh et al., 2014; Sharma et al., 2017;(Muh. Abdul Aziz, Sari, & Alhidayatullah, 2022). Then in the opinion of Tam & Oliveira (2017), perceived usefulness of mobile banking is also an important factor in intention to use mobile banking. Perceived performance has a positive effect on behavioral intention to adopt mobile banking services in Makayeza's (2017) study.Thus, from this statement a hypothesis can be drawn:

H1: Mobile banking proforma has a significant effect on the decision to use mobile banking.

InfluenceEase of Using Mobile Banking on Decisions to Use Mobile Banking

Ease of use in mobile banking technology must be simple and easy for customers (Chitungo and Munongo (2013), Mortimer (2015),(Muhammad Abdul Aziz, 2023)and Koksal (2016). The perceived ease of use factor represents the ease of learning to use a mobile banking application, customers attach great importance to a simple application, easy to use interface on their cellphone to make their banking activities easier. Le, Nguyen (2020) it is very important for banks to provide attention and experience value and increase the usability of features in mobile banking. Thus, increasing the ease of use of mobile banking will increase the intention to use mobile banking.Thus, from this statement a hypothesis can be drawn:

H2 Ease of use of mobile banking has a significant effect on the decision to use mobile banking.

InfluenceMobile Banking Security Trust in Mobile Banking Use Decisions

(Foster, 2017)defines trust in mobile banking as "the confidence that allows individuals to willingly engage in activities with banks, telecommunications providers, and mobile technology, and the characteristics of telecommunications providers that are embedded in technological artifacts". Trust plays an important role in the adoption of mobile banking, helping customers overcome fears of security/privacy risks and fraudulent activities in mobile banking (Afshan and Sharif, 2016). Trust must always be increased by the security mechanisms provided in mobile banking services. Customers will trust the service if security is carried out adequately and provided and there is security for transaction data. Thus, from this statement a hypothesis can be drawn

H3 = Trust in the security of using mobile banking has a significant effect on the decision to use mobile banking.

InfluenceMobile Banking Transaction Fees on the Decision to Use Mobile Banking

Transaction fees are costs incurred to carry out transactions on mobile banking, the large transaction fees can slow down implementation. Mobile banking, transaction costs are the main barrier for customers to use it (Yu, 2012; Hanafizadeh et al., 2014; Alalwan et al., 2017). Transaction costs incurred include the initial purchase of a mobile phone, application download fees, internet subscription fees, and transfer fees. Thus, from this statement a hypothesis can be drawn

H4 = Transaction costs for using mobile banking have a significant effect on the decision to use mobile banking.

InfluenceDecisions on Using Mobile Banking on the Level of Use in Using Mobile Banking

*Level Of Use*is how often mobile banking will be used by customers. In research conducted by Le, Ngo and Nguyen (2020)(Muh Abdul Aziz, 2023), after a customer uses mobile banking, the next measurement is how often they use mobile banking. From this research, decisions have an impact on the level of using mobile baking services. Thus, from this statement a hypothesis can be drawn

H5 = The decision to use has a significant effect on the level of using mobile banking.

Flow of the Research Conceptual Framework

Research framework for developing hypotheses in research.

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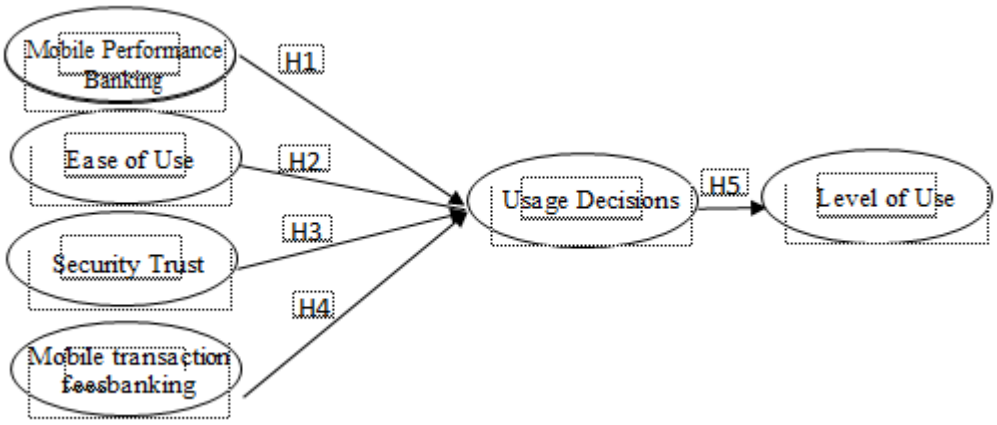

Figure 1Research Framework

RESEARCH METHODS

Data Types and Sources

Research with a quantitative approach uses a correlation approach to determine the relationship between exogenous variables, namely Mobile Banking Performance, Ease of Use, Security Trust, and mobile transaction costs*banking.*With the intervening variable namely Decision to Use and the endogenous variable is Level Of Use (LoU). The data sources consist of two, data secondary literature that is in line with the direction of this research. Meanwhile, primary data was obtained directly in the field using a questionnaire containing structured questionsassociated with*Mobile Banking Performance*,Ease of Use, Security Trust, and mobile transaction fees*banking, Decision to Use*as well as and Level Of Use (LoU).

population and Sample

The population of the study isthe accumulated number of active users of the BriMO Mobile Banking application across all PT funding customers. Bank Rakyat Indonesia Tbk Semarang Sudiarto Branch has 49,000 customers.The determination of the sample using simple random sampling is sampling carried out randomly without paying attention to the strata in the population.

In order to determine the sample size, researchers used the Slovin formula according to Sugiyono (2015:87) with a confidence level of 90% and a value of e=10% as follows:

Formula :$n = \frac{N}{1+Ne^2}$

Information:
n = Number of Samples
N= Number of Population
e = The error rate in selecting sample members is tolerated at 10%. So :

$$n = \frac{49{,}000}{1 + 49{,}000(0.1)^2} = 99.796 \approx 100$$

Based on the calculations above, the sample in this study was rounded up to 100 respondents.

This research uses the SEM PLS test because the SEM PLS test can be carried out if the number of samples is above 100 or below 100 and provides valid results.(Hair et al., 1995).

MeData Collection method

Method of collecting dataused two types of questions in the questionnaire questionnaire.Pethe first isClosed questions were used to obtain data regarding customer perceptions of mobile banking users regarding Mobile Banking Performance, Ease of Use, Security Trust and mobile transaction costs*banking.*Using a 1-5 Likert scale.Sewhile the second way is to ask open questionsto obtain additional information from mobile banking user customers related to this research(Sugiyono, 2017).

Definition Operational Variables / Research Instruments

The operational definition in the research is below:

Table 4 Operational Definition of Variables

Variable	Operational definition	Indicator	Measurement
Mobile Banking Performance (X1)	According toLe, Nguyen (2020) performance expectancy is the level of someone's confidence in using mobile banking will help work more effectively.	1. Transaction performance productivity 2. Application responsiveness 3. Speed and efficiency features 4. Access availability 5. Matching user needs and expectations 6. User interface design	5 point Likert scale (strongly disagree – strongly agree)
Ease of Use (X2)	Ease of use of mobile banking are factors that influence user perceptions regarding how easy or difficult it is to use mobile banking applications (Davis., 2006).	1. Easy to learn and understand 2. Functionality Completeness of features 3. Responsiveness 4. Ease of user interface	5 point Likert scale (strongly disagree – strongly agree)
Mobile Banking Security Trust (X3)	Trust in mobile banking security is a critical aspect in influencing users' decisions to use the service (Davis, FD, 2006).	1. Personal data security 2. Transaction security 3. Cyber threat protection 4. Honesty and openness of operational mechanisms	5 point Likert scale (strongly disagree – strongly agree)
Mobile banking transaction fees (X4)	Transaction fees are fees charged to users for carrying out transactions through various platforms, including Mobile Banking (Suh, B., & Han, I., 2003).	1. Free transaction fee facility 2. Tariff competitiveness 3. Cost transparency	5 point Likert scale (strongly disagree – strongly agree)
Decision Using (Z)	Kotler et., all (2016) consumer decision is a choice process carried out by individuals or groups in choosing between various available alternatives.	1. Economical and useful 2. System reliability and reputation 3. Security trust 4. Social factors and references 5. Many attractive offers	5 point Likert scale (strongly disagree – strongly agree)
Level Of Use(Y)	In the opinion of Legris, P., Ingham, J., & Collerette, P. (2003) Level of Use refers to the extent to which users actually use and utilize a product or service in everyday life.	1. Use every six months. 2. Use every three months. 3. Usage per month. 4. Usage per week. 5. Usage per day.	5 point Likert scale (strongly disagree – strongly agree)

Analysis Techniques

Structural Equation Modeling (SEM) is a statistical method used to test and evaluate the relationship between variables in a model. One SEM approach is Partial Least Squares (PLS). In Structural Equation Modeling (SEM) analysis using the Partial Least Squares (PLS) method, there are two main parts, namely:

1. Outer Model

This section is concerned with the relationship between latent variables and manifest variables. At this stage, the validity and reliability of variables is measured by testing constructs, such as factor analysis, construct validity and internal reliability.

2. Inner Model:

Inter-Variable Relationships: The focus of this section is on the relationships between latent

variables in the model. This process involves estimating and testing the paths connecting latent variables to see how strong the relationship is and its significance. Relationship Test: This stage involves testing the significance of path coefficients between variables in the model. A path is considered significant if the coefficients are significantly different <0.05, indicating an influence between these variables.

RESULTS AND DISCUSSION

Respondent Description

The respondents of this research are 104 P2P lending platform lenders in Indonesia spread across 101 P2P lending platforms that have obtained permission from the Financial Services Authority for September 2023. The description of the respondents based on their latest education, income and duration as a peer to peer leading leader, is shown in table below:

Table 5 Education and length of use of the Brimo application by respondents

Final Education		
Education	**Amount**	**Percentage (%)**
elementary school	3	3.00
JUNIOR HIGH SCHOOL	5	5.00
SENIOR HIGH SCHOOL	50	50.00
S1	27	27.00
S2	15	15.00
Total	**100**	**100.00**
Length of Use of the Brimo Application		
Length of Use	**Amount**	**Percentage (%)**
< 1 month	5	5.00
1 month – 1 year	30	30.00
> 1 year	65	65.00
Total	**100**	**100.00**

Source: Processed Primary Data, 2023.

Table 5 shows that the majority of respondents in the study had a high school education, namely 50 people or approx50.00%. Meanwhile, the number of respondents with a Bachelor's or Master's degree reached 42 people or 42.00%. Only 3 respondents had at least elementary school education or 3.00%. The table on the length of use of the Brimo application shows that the majority of respondents in the research have been using the Brimo application for a long time. It can be seen that 95 respondents or 95.00% have used Brimo for more than 1 year. Only 5 people or 5.00% of respondents had only used the Brimo application for less than 1 month.

Outer Model Testing

The outer model testing aims to evaluate the indicators for each research variable. Outer model testing is also often referred to as research instrument testing,Validity testing is carried out through convergent validity and discriminant validityas follows.

Convergent Validity Test

The condition for fulfilling convergent validity is that the outer loading value of each indicator on the latent/construct variable is ≥ 0.7 (Ghozali & Latan, 2015). The results of the outer loading test are below.

Table 6 Convergent Validity Test Results: Factor Loadings

Variable	*PLS Loading*	Information	Variable	*PLS Loading*	Information
Mobile Banking Performance			***Mobile banking transaction fees***		
PMB1	0.732	Valid	BMTB1	0.831	Valid
PMB2	0.840	Valid	BMTB2	0.775	Valid
PMB3	0.876	Valid	BMTB3	0.755	Valid
PMB4	0.843	Valid	***Usage Decisions***		
Ease of Use			DtU1	0.979	Valid
KP1	0.897	Valid	DtU2	0.874	Valid
KP2	0.877	Valid	DtU3	0.902	Valid
KP3	0.826	Valid	DtU4	0.860	Valid
Security Trust			***Level of Use***		
KK1	0.779	Valid	Lou1	1,000	Valid
KK2	0.866	Valid			
KK3	0.910	Valid			
KK4	0.889	Valid			
KK5	0.866	Valid			

Source: Processed Primary Data, 2023.

Based on the table above, it can be seen that the outer loading value for all questions is more than 0.7, which means that all questions can be declared valid (Ghozali & Latan, 2015). AVE Test Results can be seen in the table below:

Discriminant Validity

Is a measurement of indicators with latent variables. Discriminant validity measurements are assessed by looking at the Average Variance Extracted (AVE) value, where the AVE value must be greater than 0.5 to be declared valid (Ghozali, 2011).

Table 7 Convergent Validity Test Results: AVE

Variable	AVE	Conclusion
Mobile Banking Performance	0.680	Valid
Ease of Use	0.752	Valid
Security Trust	0.745	Valid
Mobile banking transaction fees	0.621	Valid
Usage Decisions	0.805	Valid
Level of Use	1,000	Valid

Source: Processed Primary Data, 2023.

The table above shows the Average Variance Extracted (AVE) values for all variablesmobile banking performanceof 0.680, variableease of use is 0.752, the security trust variable is 0.745, the mobile banking transaction cost variable is 0.621, the usage decision variable is 0.805, and the level of use variable is 1.000> 0.5 which means that all variables are declared valid.

Reliability Test

In this research, the reliability test parameters are said to be reliable if the Cronbach's alpha and composite reliability values must be ≥ 0.7 (Ghozali & Latan, 2015). The results of reliability testing are shown in the table below:

Table 8 Discriminant Validity Test Results: Fornell-Larcker Criterion

Variable	Cronbach's Alpha	Composite Reliability	Parameter	Results
Mobile Banking Performance	0.841	0.894	0.7	Reliable
Ease of Use	0.834	0.901	0.7	Reliable
Security Trust	0.914	0.936	0.7	Reliable
Mobile banking transaction fees	0.693	0.830	0.7	Reliable
Usage Decisions	0.919	0.943	0.7	Reliable
Level of Use	1,000	1,000	0.7	Reliable

Source: Processed Primary Data, 2023.

The table above shows the Cronbach's alpha and composite reliability values for all variables > 0.7, which means that all variables are declared reliable.

Inner Model Testing

*Inner model*shows the relationship or strength of estimation between latent variables based on related theories. The test that will be carried out is the coefficient of determination (R-squared) and the influence test between variables (t test).

Coefficient of Determination (R-Square)

The results of the coefficient of determination test can be seen in the table below which is shown in the R Squared Adjusted column.

Table 9 Coefficient of Determination Test Results

Variable	R-square	R-square Adjusted
Decision Use	0.554	0.544
Level of Use	0.188	0.183

Source: Processed Primary Data, 2023.

The results obtained are R-square values for variablesusage decisions is as big as0.554 which means that the contribution of the variable influencemobile banking performance, ease of use,and security confidence in usage decisionswas 55.4% and was declared to have a moderate influence. The r-square value for the level of use variable is 0.188, which means that the variable influences the contributionmobile banking performance, ease of use, security confidence, usage decisions, and mobile banking transaction costs amounted to 18.8% and the remaining 81.2% was influenced by other variables outside this research model and error. An R-square value greater than 0 indicates that this research model has predictive relevance.

t Test (Hypothesis Test)

Statistical t testing on structural models (inner models) is divided into 2 (two) types, namely direct effect testing and indirect effect testing. The results of direct effect testing are as follows:

Table 10 Hypothesis Test Results: Direct Effect

	Information	Coefficient	P-Value	Ideal	Results
H1	Mobile Banking Performance > Usage Decisions	0.818	0.001	<0.05	Influential
H2	Ease of Use > Usage Decisions	-0.076	0.150	<0.05	No effect
H3	Security Trust > Usage Decisions	0.034	0.325	<0.05	No effect
H4	Mobile banking transaction fees > Usage Decisions	-0.159	0.014	<0.05	Influential
H5	Use Decision > Level of Use	0.434	0.001	<0.05	Influential

Source: Processed Primary Data, 2023.

The results of the t test for direct influence are as follows:

1. Mobile banking performanceinfluence the decision to use with a positive influence, the coefficient value is 0.818 and the significant value is 0.001. This means that every increase in mobile banking performance value will cause an increase in usage decisions. H1 Accepted
2. Mobile banking transaction costs have a significant effecton usage decisions with a negative influence coefficient value of -0.159 and a significant value of 0.014. This means that every increase in the value of mobile banking transaction fees will cause a decrease in usage decisions. H4 Accepted
3. Usage decisionsinfluences the level of use with a positive influence, the coefficient value is 0.434 and the significant value is 0.001. This means that every increase in the value of the usage decision will cause an increase in the level of use. H5 Accepted
4. Ease of use nosignificant influence on usage decisions. The coefficient value is -0.076 and the significant value is 0.150. H2 Rejected
5. Security trust does notsignificant influence on usage decisions. The coefficient value is 0.034 and the significant value is 0.325. H3 Rejected

DISCUSSION

The Influence of Mobile Banking Performance on Decisions to Use Mobile Banking

The 1st hypothesis, which tests the relationship between Mobile Banking Performance and the Decision to Use Mobile Banking, shows an original sample value of 0.697 and a P-value of 0.001. The measurement results show that the P-value is <0.05 (5% significance level), so it can be concluded that the first hypothesis in this study is accepted. From the results of these data, it can be interpreted that the sample data of the independent latent variable (Mobile Banking Performance) has succeeded in proving a relationship with the intervening latent variable (Decision to Use Mobile Banking), or in other words, Mobile Banking Performance has a significant influence on the Decision to Use Mobile Banking in the direction positive relationship. This indicates that ease of transactions, additional insight into feature and product knowledge, transaction performance, and information search time cause significant changes in Mobile Banking Use Decisions.

The Influence of Ease of Use of Mobile Banking on Decisions to Use Mobile Banking

The second hypothesis, which tests the relationship between the influence of Ease of Use of Mobile Banking on the Decision to Use Mobile Banking, shows an original sample value of 0.055 and a P-value of 0.150. The measurement results show that the P-value is > 0.05 (5% significance level), so it can be concluded that the second hypothesis in this study is rejected. From the results of these data, it can be interpreted that the sample data for the independent latent variable (Ease of Use of Mobile Banking) has not succeeded in proving a relationship with the intervening latent variable (Decision to Use Mobile Banking), or in other words, Ease of Use of Mobile Banking does not have a significant influence on Decision to Use Mobile Banking with a negative relationship direction. This indicates that the ease of features to learn, suitability of features to customer desires, and ease of operation of Brimo features have not caused significant changes in Mobile Banking Use Decisions.

The Influence of Mobile Banking Security Trust on Mobile Banking Use Decisions

The third hypothesis, which tests the relationship between the influence of Mobile Banking Security Trust on the Decision to Use Mobile Banking, shows an original sample value of 0.024 and a P-value of 0.325. The measurement results show that the P-value is > 0.05 (5% significance level), so it can be concluded that the third hypothesis in this study is rejected. From the results of these data, it can be interpreted that the sample data of the independent latent variable (Mobile Banking Security Trust) has not succeeded in proving a relationship with the intervening latent variable (Mobile Banking Usage Decision), or in other words, Mobile Banking Security Trust does not have a significant influence on the Usage Decision. Mobile Banking with a positive relationship direction. This indicates that customer confidentiality, service accuracy, transaction security, problem solutions, and honest operational mechanisms in the Brimo feature have not caused significant changes in Mobile Banking Use Decisions.

The Influence of Mobile Banking Transaction Fees on Decisions to Use Mobile Banking

The fourth hypothesis, which tests the relationship between Mobile Banking Transaction Costs and the Decision to Use Mobile Banking, shows an original sample value of 0.113 and a P-value of 0.014. The measurement results show that the P-value is <0.05 (5% significance level), so it can be concluded that the fourth hypothesis in this study is accepted. From the results of these data, it can be interpreted that the sample data of the

independent latent variable (Mobile Banking Transaction Costs) has succeeded in proving a relationship with the intervening latent variable (Decision to Use Mobile Banking), or in other words, Mobile Banking Transaction Costs have a significant influence on the Decision to Use Mobile Banking. with a negative relationship direction. This indicates that the large number of free facilities, cheaper transaction costs than through tellers, and low transaction costs that make them loyal cause significant changes in Mobile Banking Use Decisions.

The Influence of the Decision to Use Mobile Banking on the Level of Use in Using Mobile Banking

The 5th hypothesis which tests the relationship between the decision to use mobile banking and the level of use in using mobile banking, shows an original sample value of 0.188 and a P-value of 0.001. The measurement results show that the P-value is <0.05 (5% significance level), so it can be concluded that the fifth hypothesis in this study is accepted. From the results of these data, it can be interpreted that the sample data of the independent latent variable (Decision to Use Mobile Banking) has succeeded in proving a relationship with the intervening latent variable (Level of Use in Using Mobile Banking), or in other words, the Decision to Use Mobile Banking has a significant influence on the Level of Use of Mobile Banking. Of Use in Using Mobile Banking with a positive relationship direction. This indicates that economic considerations, intensive promotions, information on feature usability, and preference for Brimo features cause significant changes in the Level of Use in Mobile Banking Use.

CONCLUSION

Referring to the research results that have been discussed, the researcher draws a number of conclusions related to the results of the discussion, namely:

1. Mobile Banking Performanceinfluence the Usage Decision with a positive influence. This means that every increase in Mobile Banking Performance value will cause an increase in Usage Decisions
2. Mobile banking transaction feesinfluence the Usage Decision with a negative influence. This means that every increase in the value of mobile banking transaction costs will cause a decrease in Usage Decisions
3. Usage Decisionsinfluences the Level Of Use with a positive influence. This means that every increase in the Use Decision value will cause an increase in the Level Of Use.
4. Ease of Use nohas a significant effect on Usage Decisions
5. Security Trust does nothas a significant effect on Usage Decisions

Suggestion

SuggestionThis research can provide recommendations and input for PT. BRI (Persero) Tbk, especially the Brigadier General Sudiarto Semarang Branch Office, is concerned with improving the quality of products and services in order to continue to provide good service to create regular customer satisfaction, so the managerial implications for increasing customer satisfaction are as follows:

1. Mobile Banking Performance
   Mobile banking performanceis a factor that influences usage decisions so that it can increase the number of users and the number of transactions from BRI mobile banking. Mobile banking performance also needs to be improved optimally so as to minimize customer complaints. Mobile banking performance can be improved by making the performance of the mobile banking application when registering and logging in easier, the reliability of the application is very good, the addition of complete features, the network is fast, the response of officers is very fast in responding to complaints via the application, the appearance of the application is user friendly and easy to use.
2. Mobile Banking Transaction Fees
   Transaction costs are also a factor that influences usage decisions. In order to increase customer decisions to use Brimo, transaction costs can be applied as minimally as possible to users by calculating the B/C ratio which can still be profitable for the company.

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