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ANALYSIS OF USAGE ACCEPTANCE OF MOBILE BANKING APPLICATIONS TECHNOLOGY ACCEPTANCE MODEL (TAM) APPROACH

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ABSTRACT
This research aims to evaluate the factors that influence the behavior of the experience of using the livin application from Bank Mandiri. The approach used is the Technology Acceptance Model (TAM) model developed by Davis in 1989, with a focus on benefits and ease of use, as well as the addition of two external variables, namely security and compatibility. This model was tested empirically using survey data from Livin Application Users from Bank Mandiri. From the results of data analysis obtained during the research, the results show that the use of the Livin application from Bank Mandiri has fulfilled two main aspects in the Technology Acceptance Model (TAM) theory. The Livin application is considered useful for assisting work at Bank Mandiri in the customer service process. From this research it is also known that the use of the Livin Application is not optimal and can still be improved by increasing the benefits of the Liven Application. The Livin application is also easy software, both in terms of installation and modification and easy to use, but efforts are still needed to improve the user's ability to utilize the Livin application.

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Introduction

A company's success in business competition is greatly influenced by technological developments that continue from year to year. These technological developments have a multiplier effect, meaning that advances in technology trigger advances in other areas. One example is in the field of information and communication. Cellular telephones or wireless telecommunications are one example of technological progress in this field. According to a Google report, in 2023, the number of active smartphone users in Indonesia will reach more than 100 million people.

Today's lifestyle is developing along with rapid technological advances. One sector that follows the development of information technology is the banking industry.

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This is reflected in the development of a service system for customers, which is now carried out through mobile banking. The mobile banking application is one of the modern facilities provided by banks, following developments in technology and communication. Currently, the majority of mobile banking services can be accessed via SMS or mobile internet, but are also available in application form.

In Islam, the use of mobile banking services is permitted. According to Mila (2014), transactions via mobile banking are in accordance with the legal principle of fiqh which states "alhukmu, alasya'I fa'run an tasshawurihi." This means that transactions via mobile banking are considered the same as buying and selling transactions, where the bank acts as the seller of products and services, while the customer is the buyer. In a mobile banking agreement, all legal conditions of the agreement must be fulfilled, including the terms and conditions of the contract.

Mobile Banking can be perceived as an agreement to release rights (Intilaq) with or without compensation, which is called the Isqoth Agreement. Regarding the pronunciation of the consent, the use of writing is permitted according to the majority of ulama. There are no elements that are detrimental or cause annoyance in mobile banking, but instead provide many benefits. From the perspective of Islamic law, transactions via mobile banking are considered as muamalah transactions which are permitted because they provide great benefits to society, especially customers who use mobile banking services.

When viewed from the system and operational principles, mobile banking can actually be considered a tool, media, technical method, or facility which in the sharia context is flexible, dynamic, and variable. This falls into the category of worldly technical problems which the Prophet completely left to Muslims to master and utilize within the corridors of sharia for the common good. In the context of fiqh, this is known as the principle which states that the original law in all forms of muamalah is permissible to do, unless there is an argument that forbids it. Therefore, the law for transactions using mobile banking is permitted based on the principle of maslahah, because of the need for advances in this technology, with efforts to improve and avoid weaknesses and irregularities, both technically and sharia.

The enthusiasm of banking customers in Indonesia towards using mobile banking services is reflected in the popularity of the BCA, Mandiri and BNI websites. These three sites are included in the ranking of the top 100 websites in Indonesia according to financial.bisnis.com, mobile bank user data can be obtained at several national banks.

Table 1. Mobile Banking Users

Bank	Number of Users	Transaction	Growth	Transaction Value
BCA Mobile	30.9 million	18.7 billion	30%	18.44 trillion
BRImo	29.8 million	2.19 billion	79,1%	2,984 trillion
Livin	21.0 million	2.02 billion	46%	2,400 trillion
BNI Mobile	15.6 million	738 million	75,3%	874 trillion
BTN Mobil	593 thousand	-	78 %	2 trillion
BSI Cars	5.9 million	266.29 million	32,8%	388.22 trillion

Table 1 shows that Bank Mandiri has 21.0 million mobile banking users. The number of Bank Mandiri customers who use mobile banking is relatively smaller than the total number of bank customers. This data illustrates that

customers who use mobile banking in Indonesia, as reflected by the seven banks, are relatively large. Making mobile banking a necessity in today's era.

The Technology Acceptance Model (TAM), which was first developed by Davis (1986), is an adaptation and application of the Theory of Reasoned Action (TRA) which is focused on modeling user acceptance of information systems (Davis, 1986). This model has been widely used to examine the acceptance of technology by system users in various contexts, as shown in research using TAM theory, which shows that an individual's desire to use a new system is determined by two beliefs: usefulness and ease of use, which is the level of belief. someone that using the system does not require any effort (Venkatesh, 2000)

The use of new technology is influenced by security factors, which are the main considerations for customers when deciding to use mobile banking services. Some customers are reluctant to use mobile banking because they have the perception that conducting online transactions via the platform increases the risk of misuse and low security. Thus, security aspects can indirectly ensure business continuity, reducing possible risks (Syam, 1999).

TAM was developed by adding four external variables to be used to examine customers' experience of using livin from Bank Mandiri. These four external variables are Benefits, Security, Compatibility of Use and Ease. Of these four variables, it states that user experience influences the use of the livin application from Bank Mankmadiri.

The Livin application is one of the new innovative products from Bank Mandiri. The success of a product occurs when the product is introduced and accepted by the market, which really depends on the superiority of the product's innovation. Kanagal (2015) emphasized that product innovation is needed by companies as a response to competitive pressures, changes in customer tastes and preferences, as well as product life cycles. According to Tornatzky and Klein (in Yeong et al., 2015: 596), there are three main characteristics of innovation, namely relative advantage, compatibility, and complexity. In research by Mohammadi (2015), it was found that system compatibility was a key factor influencing user attitudes towards using mobile banking.

This research aims to evaluate the factors that influence the behavior of the experience of using the livin application from Bank Mandiri. The approach used is the Technology Acceptance Model (TAM) model developed by Davis in 1989, with a focus on benefits and ease of use, as well as the addition of two external variables, namely security and compatibility. This model was tested empirically using survey data from Livin Application Users from Bank Mandiri.

THEORETICAL BASIS

1. Consumer Acceptance Theory (Consumer Acceptance)

Consumer acceptance of a product has an important role, because if consumers reject the product offered on the market, this reflects the failure of the product or service to meet consumer needs, hopes and desires. Consumer acceptance is defined by van den Bosch (as cited by Vergragt, 2006) as "an individual's positive attitude towards an innovation and intention to consume the product or service." In other words, consumer acceptance is an individual's positive response to innovation and the desire to use the product or service. Consumers' intention to adopt such behavior is influenced by individual attitudes and social norms.

2. **Consumer Behavior Theory**
   Consumer behavior refers to the actions taken by individuals or organizations, which are influenced by various internal and external factors, to guide them in selecting and consuming the goods or services they want (Priambodo and Prabawani, 2015). According to Kotler and Keller (2009), consumer behavior is the study of how individuals, groups and organizations choose, buy, use and how goods, services, ideas or experiences are used to fulfill their needs and desires. In this context, consumer behavior includes the activities of individuals who are directly involved in using services, including the decision-making process.
3. **Mobile Banking**
   Mobile banking is one of the service innovations offered by banks, which allows customers to carry out banking transactions via cell phone (HP). By using a cell phone (HP) and mobile banking services, customers can carry out banking transactions without having to visit the bank directly as is usually done manually. The aim of mobile banking is to ensure that customers can continue to use modern electronic media without being outdated (Riswandi, 2005).
4. **Customer**
   Customers are individuals or entities who use services or products from financial institutions such as banks or insurance companies. As customers, they can carry out banking transactions, access financial products, or utilize services provided by the financial institution. Customers are also parties who have a contractual relationship or agreement with a financial institution, which regulates the rights and obligations of each party. In general, the term customer does not only refer to bank customers, but is also used in the context of insurance companies to refer to people who use their services or products. Experts also describe customers as individuals who entrust their financial management to banks to meet their daily needs. The legal basis governing the relationship between banks and customers is contained in Law no. 10 of 1998 concerning Banking, which explains the rights and obligations of both parties.
5. **Technology Acceptance Model (TAM)**
   Models built to analyze and understand the factors that influence the adoption of computer technology have been widely recorded in various literature and research references in the field of information technology. Some of them include the Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), and Technology Acceptance Model (TAM). The TAM model, which was adopted and developed from the TRA model, was introduced by Ajzen and Fishbein (1980) and proposed by Davis (1989). This model is a theory of reasoned action with the premise that a person's reactions and perceptions of something will determine that individual's attitudes and behavior. Users' reactions and perceptions of information technology will influence their attitude in accepting this technology. One factor that can influence this is the perception of the usefulness and ease of use of the information system. In the context of technology use, a person's view of the benefits and ease of use of an information system will be a benchmark in accepting or rejecting a system.
6. **Technology Acceptance Model (TAM) Constructs**

Davis (1986) suggests that the level of user acceptance of information technology is influenced by several concepts, including:

a. **Benefits of Use**: In Davis (1989), it is emphasized that users believe that using a system will improve their performance. This refers to the belief that the use of a mobile banking system will provide significant benefits in various aspects. This perception forms confidence in decision making whether to use mobile banking or not. Therefore, the research develops the following hypothesis: Hypothesis 1: Benefits significantly influence the use of mobile banking among bank customers.
b. **Ease of Use**: According to Davis (1989), ease of use is defined as freedom from difficulty. Ease of use of a system is measured by the extent to which users believe that using the system will be free from difficulties. In the context of mobile banking, this means that customers believe that the system is easy to use and does not require a lot of effort. Therefore, the research develops the following hypothesis: Hypothesis 2: Convenience significantly influences the use of mobile banking among bank customers.
c. **Attitudes to Using Technology**: The concept of attitudes towards using technology in TAM refers to a person's acceptance or rejection of the use of a system as a result of using the technology in their work (Davis, 1993).

7. **Security**

Security is an effort to protect information assets from possible threats that may occur. In the context of mobile banking, security is a very important aspect. According to Eriksson and colleagues (2008), there are three security factors that must be prioritized in a mobile banking system, namely confidentiality, integrity and availability. The implementation of this security system is carried out through the development of banking applications, with the main aim of ensuring that the service system is effectively protected. However, it is also important to ensure that the service system is easy to use and operate. Therefore, the first step in using mobile banking is to identify potential risks that may occur when using the application. Based on this, the research proposes the following hypothesis: Hypothesis 3: Security significantly influences the use of mobile banking among bank customers.

8. **Experience**

Findings from research by Thompson et al. (1991) show that experience has an impact on technology use. Individuals who have experience in the computer field tend to have higher skills than those who have no experience. Experienced technology users are also more sensitive to communication links in training delivery compared to those without experience. Experience in using technology directly influences system acceptance. Apart from that, experience also influences system acceptance indirectly through trust, namely through perceptions of ease of use and benefits of use. Therefore, based on this, the research proposes the following hypothesis: Hypothesis 4: Experience significantly influences the use of mobile banking among bank customers.

9. **Compatibility**

Compatibility refers to the degree to which an innovation fits an individual's values and experiences. According to research by Yeong et al. (2015), compatibility has a positive relationship with interest in using mobile banking. They found that compatibility played an important role in linking the availability of additional services with interest in using mobile banking, serving as a strong mediator. Mohammadi's (2015) research results also show that a compatible system is the main factor influencing users' attitudes towards using mobile banking, in accordance with previous findings by Hanafizadeh et al. (2014). This research confirms that compatibility is the strongest factor influencing user interest in using mobile banking. Based on this, the research proposes the following hypothesis: Hypothesis 5: Compatibility significantly influences the use of mobile banking among bank customers.

10. **PLS-NO**

    Partial Least Square (PLS) was first developed by Herman Wold (1975), it was stated that PLS can also be used for confirmation purposes (such as hypothesis testing) and exploration purposes. Meanwhile, Structural Equation Modeling (SEM) is an analysis that combines factor analysis, structural model and path analysis approaches. This PLS-SEM testing includes two stages, namely evaluation of the outer model or measurement model and evaluation of the inner model or structural model.

11. **Smart PLS**

    SmartPLS or the abbreviation for Smart Partial Least Square is software or statistical application tools that use the PLS method, this software was developed by the Institute of Hamburg, Germany.

12. **Likert scale**

    The Likert scale is a rating scale used to measure the attitudes, opinions or behavior of a person or group of people. The term Likert scale itself is taken from the name of its initial originator, namely Rensis Likert, who was a social psychologist from the United States. The Likert scale usually consists of statements or questions and a series of answers in the form of Strongly Agree (SS), Agree (S), Neutral (N), Disagree (TS), and Strongly Disagree (STS).

13. **Livin App**

    The Livin' application is an electronic channel facility from Bank Mandiri, which can be accessed and used by Bank Mandiri customers or prospective customers using a smartphone (minimum iOS 12 or Android 7) by following these Livin' Terms and Conditions.

Figure 1. Livin Application Appearance

Method

This research was carried out through several stages, including:

Figure 2. Research Stages

1. **Data collection**
   Data was collected by means of observation, literature study, and questionnaires.
2. **Research methods**
   The method used in this research is the Technology Acceptance Model (TAM)
3. **Data processing**
   Data that has been collected from questionnaire respondents will be processed using Ms.Excel and SmartPLS Software.
4. **Analysis of results**
   Analyze the results of data processing based on existing research results and theories.
5. **Conclusion**
   Conclusions are drawn based on data analysis which is checked to see whether it is in accordance with the aims and objectives of the research.

According to Ridha (2017), research variables are attributes, values, or properties of individual objects or activities that have certain variations between one variable and another. These variables are determined by the researcher to study the information and draw conclusions. In this research, the dependent variable studied is the use of mobile banking among bank customers. Meanwhile,

the independent variables used include benefits, convenience, security, experience and compatibility.

This research uses primary data obtained directly from respondents through distributing questionnaires. The population studied was Bank Mandiri customers who actively used the Livin application in the city of Bogor. The sampling method was carried out using a purpose sampling technique where researchers used samples only on users of the Livin application. This research uses a simple random sampling technique, which is carried out randomly from a large population. To determine the sample size in this study, researchers used the Slovin formula with an error rate of 10%. From the population of Livin users, researchers obtained a sample of 37. Statistical analysis was carried out using SmartPLS version 3.2.7. In this statistical analysis step, there are two types of analysis carried out, namely measurement model analysis (Outer Model) and structural model analysis (Inner Model). The measurement model (Outer Model) aims to assess the validity and reliability of the model used in this research. Meanwhile, the structural model (Inner Model) aims to assess the relationship between variables in the research model.

Discussion

Demographic Data Analysis

1. Gender

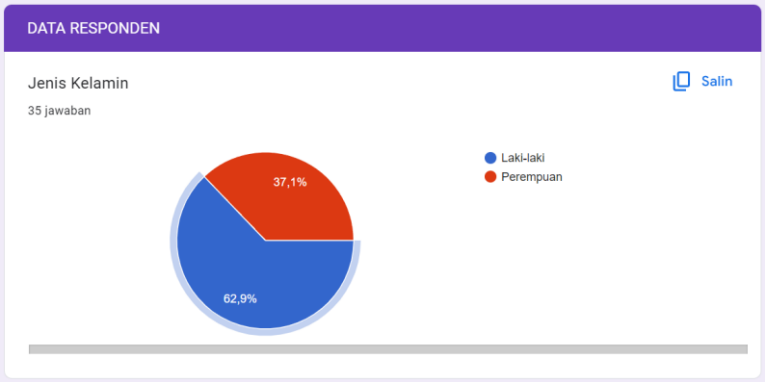

Figure 3.

Based on Figure 3. of the 35 respondents, 62.9% were female. Meanwhile, the remaining 37.1% are male.

2. Work

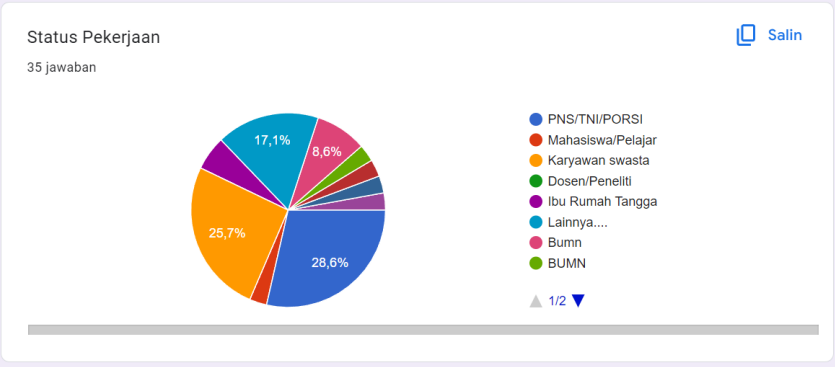

Figure 4.

Based on Figure 4. Of the 35 respondents, 28.6% were civil servants/TNI/POLRI, 25.7% private employees, 17.1% others, and 8.6% BUMN.

3. Education

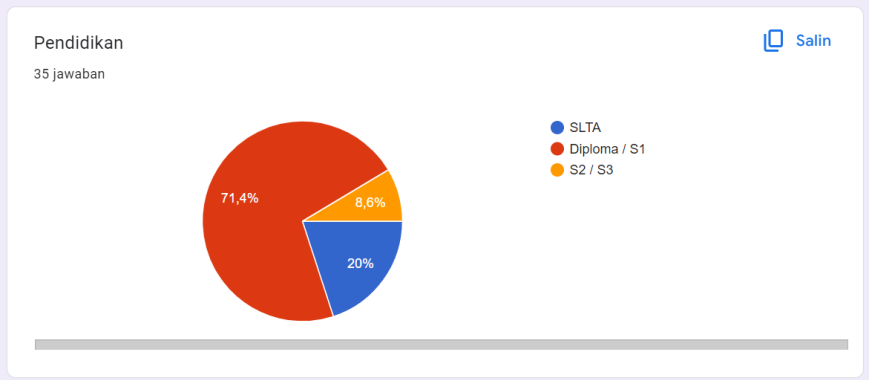

Figure 5. Education Data

Based on Figure 5. Of the 35 respondents, 71.4% had a Diploma/S1, 20% had a Senior High School, and 8.6% had a Masters/S3.

4. Age

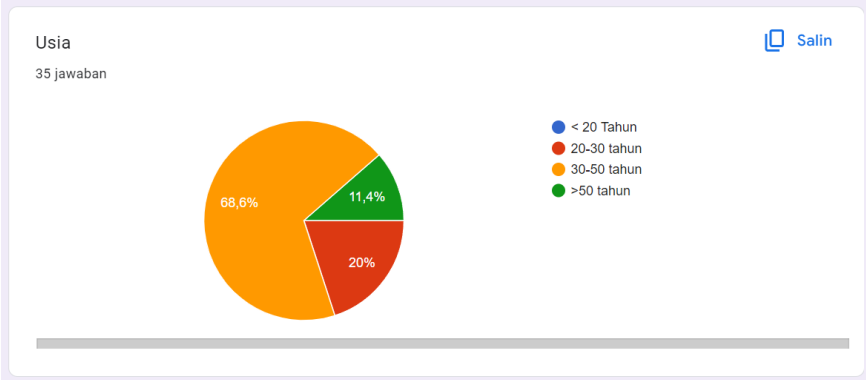

Figure 6. Age Data

Based on Figure 6. of the 35 respondents, 68.6% were aged 30-50, 20% were aged 20-30, and 11.4% were aged >50).

Measurement Model Analysis (Outer Model)

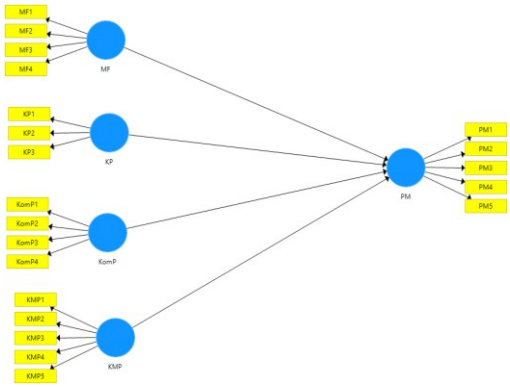

Figure 7. Image of research on SamrtPLS

Figure 7 shows the model used in this research which consists of 5 variables and 21 question items. The following is a further explanation:

1. **Individual Indicator Reliability**
   Testing is carried out by looking at the standardized outer loading. The outer loading value is said to be valid if the value is greater than 0.7. The outer loading values obtained are as follows:

Outer Loading

	KP	KMP	KomP	MF1	KMP
KMP1		0,982			
KMP2		0,974			
KMP3		0,919			
KMP4		0,988			
KMP5		0,957			
KP1	0,954				
KP2	0,943				
KP3	0,943				
KomP1			0,955		
KomP2			0,988		
KomP3			0,981		
KomP4			0,980		
MF1				0,861	
MF2				0,900	
MF3				0,970	
MF4				0,960	
PM1					0,979
PM2					0,982
PM3					0,981
PM4					0,973
PM5					0,973

Table 3. Outer Loading Test Results

Based on Table 3, the results of the outer loading test in this study are all valid indicators as indicators that can measure these variables.

2. **Internal Consistency Reliability**
   Testing is carried out with composite reliability (CR) values. The composite reliability value must be greater than 0.7 although 0.6 is still acceptable. Test results are as follows:

VARIABEL	composite reliability (CR)
KP	0,963
KMP	0,985
KomP	0,988
MF	0,959
PM	0,991

Table 4. Composite Reliability Results

3. **Average Variance Extracted (AVE)**
   Testing is carried out by looking at the average variance extracted (AVE) value. The AVE value must be above 0.5 to be declared satisfactory and show good convergent validity. The AVE test results in this study were declared acceptable because the value of each variable was above 0.5 as follows:

VARIABEL	Rata-rata Varians Diekstrak (AVE)
KP	0,896
KMP	0,930
KomP	0,953
MF	0,853
PM	0,956

Tabel 5. Hasil Average Variance Extracted (AVE)

4. **Discriminant Validity**

Testing is carried out using two methods, the first method is by comparing the outer loading value of the indicator with variables in other blocks where the value between the indicator and the variable must be higher than the correlation with other block variables. This method is called cross loading, as follows:

	KMP	KP	Kom P	MF	PM
KMP1	0,682	0,562	0,584	0,438	0,566
KMP2	0,676	0,566	0,576	0,428	0,572
KMP3	0,638	0,536	0,531	0,373	0,490
KMP4	0,686	0,553	0,580	0,429	0,553
KMP5	0,665	0,554	0,546	0,379	0,518
KP1	0,531	0,663	0,620	0,503	0,611
KP2	0,559	0,655	0,645	0,457	0,631
KP3	0,542	0,655	0,623	0,435	0,611
KomP1	0,556	0,660	0,663	0,467	0,632
ComP2	0,581	0,649	0,686	0,503	0,676
ComP3	0,563	0,655	0,681	0,497	0,676
ComP4	0,584	0,635	0,681	0,508	0,659
MF1	0,450	0,362	0,377	0,598	0,393
MF2	0,311	0,431	0,417	0,625	0,429
MF3	0,417	0,501	0,527	0,674	0,531
MF4	0,400	0,501	0,524	0,667	0,541
PM1	0,528	0,626	0,645	0,513	0,680
PM2	0,535	0,633	0,658	0,503	0,682
PM3	0,548	0,641	0,672	0,496	0,681
PM4	0,545	0,622	0,658	0,516	0,676
PM5	0,585	0,668	0,676	0,511	0,676

Table 6. Cross Loading Results

Table 6 shows that the cross loading indicator which has been blocked in yellow for each variable has the highest correlation value with the other block constructs. From the four tests in the outer model analysis, it can be seen that the value of each test meets the requirements of each test. Then the research can be continued to the structural model testing stage (inner model).

Structural Model Analysis (Inner Model)

1. Path Coefficient (β)

Testing is carried out by looking at the value of the path coefficient, the value must be more than 0.1 to be said to have an influence on the model. The path coefficient value is as follows:

Connection Between Variables	(b)
MF → PM	0,077
KP → PM	0,074
KomP → PM	0,891
KMP → PM	-0,051

Table 7. Path Coefficient Results (β)

In this path coefficient test, only the Komp to PM path has a path value above 0.1, which means that only the Comp to PM path has a significant influence. For more details, see the picture

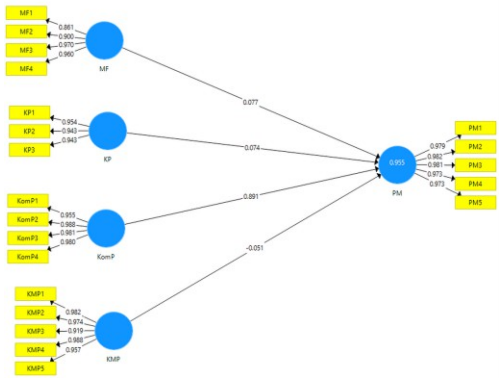

Figure 8. Results of Path Coefficient Analysis (β)

2. Coefficient of Determinant (R-Square)

This stage is to measure how much the dependent variable is explained by the independent variable. The R-square value can be classified into three, namely more than 0.67 as strong, more than 0.33 as moderate, and less than 0.19 as a weak level of variance. The R-square value is as follows:

Table 8. Coefficient of Determinant Test Results

	R Square	Analysis
PM	0.955	Strong

3. T-test atau T-statistic

At this stage, the bootstrapping method was carried out with a two-tailed test with a significance level of 5% to test the research hypothesis. The hypothesis can be declared accepted if the t-test value is more than 1.96. Hypothetical results

Table 9. T-test results

Variable	T Statistics (| O/STDEV |)	Analysis
KMP -> PM	0.224	Not accepted
KP -> PM	0.352	Not accepted
KomP -> PM	3.381	Accepted
MF -> PM	0.574	Not accepted

From this research, it can be concluded that only the KomP to PM hypothesis is accepted, because the t-test value meets the requirements. The following are the t-test values for each hypothesis in this research:

4. Effect Size (f2)

At this stage the effect size value must be more than 0.02 for a small influence, 0.15 for a medium influence and 0.35 for a large influence. Meanwhile, an effect size value below 0.02 indicates that the variable has no influence on the model structure. The effect size test results are as follows:

Hypothesis	Variable	T Statistik (| O/STDEV |)	Analysis
H1	KMP -> PM	0.016	Small
H2	KP -> PM	0.010	Small
H3	KomP -> PM	1.223	Big
H4	MF -> PM	0.061	Small

Tabel 10. Hasil Effect Size

Conclusion

Based on the results of the analysis of factors that can influence the acceptance of the Livin application, it can be concluded:

1. Based on the research results, only the Compatibility hypothesis significantly influences User Experience towards technology acceptance with a path coefficient value above the threshold of 0.1 and a t-test above 1.96.
2. The results of demographic analysis show that 62.9% of respondents were female while 39.1% were male. Furthermore, respondents whose employment status was dominated by civil servants/TNI/POLRI were 28.6%. Respondents with educational status were dominated by Diploma/S1 as much as 71.4%, then age was dominated by respondents aged 30-50 as much as 68.6%.
3. The factors that influence the acceptance of the Livin Application are Usefulness (KF), convenience (KP), Experience (PM), Compatibility (KomP), and Security (KP) which have a significant effect

The application of the Livin application from Bank Mandiri can provide enormous benefits both for customers and for Bank Mandiri. The benefits obtained from implementing the Livin application make banking transactions and online buying and selling activities easier, for Bank Mandiri there is an increase in work performance and an increase in work productivity. One of the ways this can be seen is Bank Mandiri's ability to process banking transactions in the context of serving customers.

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