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The Role of Attitude in Mediating the Influence of Perceived Usefulness on Intention to Use Nagari Mobile Banking

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ABSTRACT: The growth of the banking industry is increasing rapidly, this has resulted in increasingly intense competition between these banks. One of them is using mobile banking services. This Mobile Banking service is to answer the needs of society in the digital era to carry out a number of financial transactions for customers who want convenience. Where the use of technology in banking refers to the theory of technology acceptance model (Technology Acceptance Model or TAM) which is a model of acceptance of information technology systems that will be used by customers in the form of using mobile banking applications. This study aims to determine the role of attitude in mediating the effect of perceived usefulness on intention to use Nagari Mobile Banking (Case Study on Customers of Bank Nagari Main Branch). The population is all customers using Nagari Mobile Banking banking services at Bank Nagari Main Branch with a total sample of 100 people. The sampling technique used purposive sampling method. Data analysis using SEM-Partial Least Square (PLS). The results of the research are as follows, perceived usefulness has a positive and significant effect on customer attitudes in using Nagari Mobile Banking, perceived usefulness has a positive and significant effect on intention to use Nagari Mobile Banking, customer attitude has a significant positive effect on intention to use Nagari Mobile Banking, and Perceived usefulness has a significant positive effect on the intention to use Nagari Mobile Banking which is mediated by the customer's attitude.

KEYWORDS: Perceived Usefulness, Intention to Use, Attitude

I. INTRODUCTION

The growth of the banking industry is increasing rapidly in Indonesia, this has resulted in increasingly intense competition between these banks. Banking companies continue to innovate in developing service features provided to customers. Where by innovating service features it is expected to be able to provide an increase in the quality of service products offered to customers as a solution to overcome customer problems with banking services. Utami (2018)stated that a number of banks in Indonesia, both private and state-owned, are now competing to launch the latest digital banking product innovations. Jatmiko (2021) statethe bank also continues to take initiatives to provide speed, accuracy, convenience, and security for customers in transactions. This is in line with the increasing trend of digital technology utilization by customers.

From the Banking sector itself, Indonesia has experienced many significant changes over the past 20 years. Regulation as well as technological advances are the main driving factors for that change. In the 2000s, banks began to change the way they serve customers by introducing new channels, as opposed to traditional branches, such as ATMs and more recently some banks have introduced branchless banking.(Kompasiana.com, 2017).The trend of innovation in the banking world is currently growing and adapting to the needs of society. Start issuing electronic money, mobile banking, internet banking, and others. The facility is to make it easier for customers to transact(Mediaindonesia.com, 2017) Mobile banking or M-banking is a development of electronic banking (e-banking) which authorizes users to complete financial transactions using handheld devices.(Oliveira et al., 2014).These gadgets allow people to connect with servers, carry out verification and authorization, make payments and then ensure the final transaction(Kim et al., 2010). Mobile Banking is a service that allows bank customers to carry out banking transactions via cell phones or smartphones. The mobile banking service can be used using the menu available on the SIM (Subscriber Identity Module) Card, USSD (Unstructured Supplementary Service Data), or through an application that customers can download and install. Mobile banking offers convenience when compared to SMS banking because customers do not need to remember the SMS message format to be sent to the bank and also the SMS banking

destination number. Mobile banking service features include information services (balances, account mutations, credit card bills, interest rates, and the nearest branch/ATM location); and transaction services, such as transfers, bill payments (electricity, water, taxes, credit cards, insurance, internet), purchases (pulse, tickets),(Financial Services Authority, 2015).

One of the banks in Padang City that has used mobile banking is the Regional Development Bank of West Sumatra, also known as Bank Nagari. Bank Nagari launched Nagari Mobile Banking in November 2018. Based on information obtained from Sumbar.antaranews.com, (2018) Bank Nagari launched Nagari Mobile Banking to improve services by adding easier customer financial access through mobile banking. Nagari Mobile Banking launched by Bank Nagari is recognized as a step in facing the digital era and making it easier for customers to access banking services. This Mobile Banking service is to answer the needs of society in the digital era. This Nagari Mobile Banking service can be used to carry out a number of financial transactions for customers who want convenience.

The following is the development of the number of Nagari savings customers and the number of customers using Nagari Mobile Banking for the period 2018 to October 2021 at Bank Nagari Main Branch:

Table 1. Number of Nagari Savings Customers and Number of Nagari Mobile Banking User Customers for the Period 2018 to October 2021 at Bank Nagari Main Branch (people)

Year	Savings Customer	Nagari Mobile Banking User Customers	Percentage of Nagari Mobile Banking Users
2019	235,328	6,746	2.87
2020	252,120	11,701	4.64
October 2021	265,325	16057	6.05

Source: Bank Nagari Main Branch, November 2021

From table 1 it can be seen that the number of savings customers and customers using Nagari Mobile Banking has increased every year from 2019 to October 2021. However, although both have experienced an increase, it can be seen that the number of customers using Nagari Mobile Banking is only around 2.87% in 2019 and reached 6.05% in October 2021. This shows that the intention to use Nagari Mobile Banking for Bank Nagari customers is still low.

Based on an initial survey of customers using Nagari Mobile Banking banking services at Bank Nagari Main Branch, it was found that some customers did not intend to use the Nagari mobile banking application for banking transactions, because there were still customers who thought that using Nagari Mobile Banking services to facilitate banking services was not wise and good idea. This is possibly due to the fact that when compared to other banking mobile banking applications, the Nagari mobile banking application still has several limited features in facilitating the banking services provided, so this is sufficient to reduce the desire of customers to use it. Furthermore, based on the ratings and reviews on the November 2021 play store regarding the Nagari mobile banking application, information was obtained that customers thought the Nagari mobile banking application was the most complicated and difficult application to use, the menu choices were limited, customers also had difficulty getting the bill payment menu or e-balance top up wallet. In addition, customers also complain that the application often "times out" when conducting banking transactions.

The TAM model states attitudes towards the use of new technologies as constructs that are explained by two perception variables: usefulness and ease of use (Munoz-Leiva et al., 2017). Perceived usefulness clearly pinpoints the variables that influence the actual use and intention to continue using the technology. According to TAM, Perceived usefulness is believed to be the main determinant of technology followed by perceived ease of use (Raza et al., 2017). Both perceived ease of use and perceived usefulness affect individual attitudes towards the intention to utilize a technology and in this case M-banking (Rauniar et al., 2014).

II. LITERATURE REVIEW

Technology Acceptance Model

Technology Acceptance Model is a model of acceptance of information technology systems that will be used by users. The Technology Acceptance Model (TAM) was developed by Davis et al., (1989)based on the TRA model. The theory of reasoned action (Theory of Reasoned Action or abbreviated as TRA) was developed by Icek Ajzen and Martin Fishbein. This theory was derived from previous research which started with attitude theory which studied attitudes and behavior.

Behavioral intentions and behavior are two different things. Behavioral intention is still an interest. Intention is the desire to perform a behavior. Interest is not yet in the form of behavior. Behavior is a real action or activity that is carried out.

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Theory of Reasoned Action (TRA) explains that behavior is carried out because individuals have an interest or desire to do so. Behavioral intention will determine behavior (Jogiyanto, 2007).

The TRA model can be applied because the decision made by an individual to accept an information system technology is a conscious action that can be explained and predicted by behavioral intention. TAM adds two main constructs to the TRA model. These two main constructs are perceived usefulness and perceived ease of use. TAM argues that individual acceptance of information technology systems is determined by these two constructs (Jogiyanto, 2007). First, perceived usefulness and perceived ease of use both have an influence on behavioral intention. Technology users will have the intention to use technology if they feel the technology system is useful and easy to use. Second, perceived ease of use also affects perceived usefulness, but not vice versa. System users will use the system if the system is useful whether the system is easy to use or not easy to use. Systems that are difficult to use will still be used if the user feels that the system is still useful.

Behavioral Intention to Use

Behavioral Intention is a person's desire (intention) to perform a certain behavior. Someone will do a behavior if they have the desire or intention to do so (Jogiyanto, 2007). This intention is reflected in how much the desire to try and how much effort is allocated to carry out certain behaviors (Ajzen, 1991). Behavioral intention is a person's level of using new information technology(Tsai, 2012).

In the basic theory of TAM, the first is that when a person has a higher positive attitude towards the use of new information technology, then the behavioral intention is also higher. The second is that perceived usefulness and perceived ease of use are beliefs that influence attitudes. The third is that perceived usefulness will also directly affect behavioral intentions. Fourth, when the perceived ease of use is more positive, the perceived usefulness is also higher. Fifth, external variables (latent variables) will indirectly influence personal internal attitudes, intentions, and behavior, as well as two factors, namely perceived usefulness and perceived ease of use;(Davis, 1989).

Attitude

Attitudes are learned tendencies, this means that attitudes related to buying behavior are formed as a result of direct experience of products, verbal information obtained from other people or exposure to advertisements in the mass media, the internet and various forms of direct marketing. Attitude may result from behavior but attitude is not the same as behavior. Attitudes can push customers towards certain behaviors or attract customers from certain behaviors (Firmansyah, 2018).

Attitude is an expression of a person's feelings that reflects his likes or dislikes towards an object. Because of attitude a person is the result of a psychological process, so it cannot be observed directly but must be inferred from what is said or done (Damiati et al., 2017).

The customer's attitude is a mental and nervous condition of readiness which is regulated through experience which provides a dynamic or directed influence on the customer's response to all objects and situations related to it. Attitude is a reaction or response that is still closed from customers to various stimuli provided by companies and marketers. The manifestation of that attitude cannot be seen immediately, but can only be interpreted in advance from closed behavior. Customer attitude is a readiness to react to objects in a certain environment as an appreciation of the products produced by the company (Priansa, 2017).

Attitude refers to an individual's tendency to display a certain response to a concept or object (Morosan, 2014). Attitudes toward behavior in TAM are conceptualized as positive or negative feelings from someone if they have to do the behavior to be determined (Davis, et al., 1989). A person's attitude towards a behavior refers to the degree to which a person evaluates the behavior favorably or unfavorably (Ho et al., 2020). The same thing was also stated Al-ajam & Nor (2013)which states that attitude is defined as "the extent to which a person has a favorable or unfavorable evaluation or assessment of the behavior in question

Attitude can be defined as a multidimensional construct, consisting of three dimensions: cognitive (experience, beliefs and opinions), affective or emotional (feelings, emotions and subjective evaluations) and conative or behavioral dimensions (intention to buy, respect for purchase and response to rejection) (Munoz-Leiva et al., 2017). Attitude is considered as an important predictor of intention to adopt new technologies in general and mobile banking in particular (Lai et al., 2010)

Perceived Usefulness

Perceived usefulness is defined as the extent to which a person believes that using a particular system will improve his job performance. On some occasions, the perceived usefulness of use has also been seen as the perceived relative advantage and the way it is considered better than its predecessors (Munoz-Leiva et al., 2017). Perceived usefulness is the subjective

probability of prospective users that using a particular application system will improve their job performance in an organizational context (Gu et al., 2009).

Perceived usefulness can be explained as the degree to which job performance is enhanced by utilizing certain technologies (Rauniar, et al., 2014). Perceived usefulness can be interpreted as a person's belief in the benefits arising from using a technology (Laksana, et al., 2015). Perceived usefulness refers to the extent to which an individual believes that using a particular system will improve his job performance (Ho et al., 2020)

Perceived usefulness is defined as the extent to which a person believes that the use of a particular information system will improve his performance. From this definition, it can be seen that the perception of usefulness is a belief about the decision-making process. If someone believes that the system is useful then he will use it. Vice versa, if someone believes that the system is less useful then he will not use it. This concept also describes the benefits of the system for users related to making work more quickly, job performance, increasing productivity, effectiveness, making jobs easier and more useful (Davis, 1989).

Perceived usefulness clearly pinpoints the variables that influence the actual use and intention to continue using the technology. According to TAM, Perceived usefulness is believed to be the main determinant of technology followed by perceived ease of use(Raza et al., 2017). Both perceived ease of use and perceived usefulness affect individual attitudes towards the intention to utilize a technology and in this case M-banking (Rauniar et al., 2014).

III. RESEARCH METHODS

The type of research used in this research is quantitative research (Sugiyono, 2014).The population used is all customers using Nagari Mobile Banking banking services at Bank Nagari Main Branch. Hair et al., (2010)states that a study is considered representative if the number of samples used is as many as the number of indicators multiplied by 5-10 or at least 100 (one hundred) samples or respondents. In this study, the number of indicators is 10, so 10x10 = 100. So the sample is 100 customers using Nagari Mobile Banking banking services at Bank Nagari Main Branch. The sampling technique used nonprobability sampling method with purposive sampling technique. Purposive sampling is a sampling technique by selecting a sample from a population based on available information (with certain considerations) so that its representation of the population can be accounted for (Sarwono, 2012).

The sample criteria are as follows: is a customer who has savings at Bank Nagari Main Branch, the customer uses the Nagari mobile banking service, the customer is registered as a user of the Nagari mobile banking service for at least the last 6 months, the customer is >17 years old, the age range is between > 17 years, because in general the respondents already have the ability to fill out the questionnaire correctly and live in the city of Padang. Data sources are primary data and secondary data.Data collection using a questionnaire. The data analysis method in this study uses SEM-partial least squares(Ghozali, 2014).Furthermore, each variable can be explained as follows:

Table 2. Variable Operational Definitions

Variable	Indicator	Source
intention to use	. Using mobile devices to facilitate banking services in the future . Intends to use mobile devices to facilitate banking services as much as possible . Mobile devices will become one of the favorite technologies to facilitate banking services	Zhang et al., (2018)
perceived usefulness	1. Can help in making transactions 2. Can increase effectiveness in transactions 3. Useful for transactions	Munoz-Leiva et al., (2017) Mutahar et al., (2018)
attitude customers	1. Using mobile banking services is a fun idea. 2. Using mobile banking services is a wise idea. 3. Using mobile banking is a good idea. 4. Love the idea of using mobile banking services	Zhang et al., (2018)Al-majali & Mat (2010)

IV. RESULTS AND DISCUSSION

The structural model in PLS is evaluated using R-square,for dependent constructs, path coefficient values or t-values for each path to test the significance between constructs in the structural model. R-square, used to measure the level of variation of

changes in the independent variable to the dependent variable. The higher the R2 value means the better the prediction model of the proposed research model(Jogiyanto & Abdillah, 2016). Based on the results of data processing, the R-square estimation results are obtained as can be seen in table 3 below:

Table 3. R-square

	R Square
customer attitudes	0.342
intention to use	0.617

Source: Data processing from PLS, 2022

From the results of the R Square value in table 6 it shows that the intention to use is influenced by the customer's perceived usefulness and attitude of 0.617, then the customer's attitude is influenced by the perceived usefulness of 0.342. In addition to looking at the R-square value, the PLS model is also evaluated by looking at the Q-square predictive relevance for the construct model. Q-square measures how well the observed values are produced by the model and also the parameter estimates. Q-square value > 0 indicates the model has predictive relevance, conversely if the Q-square value ≤ 0 indicates the model has less predictive relevance(Ghozali, 2014). Q-square calculation is done by the formula:

$Q2= 1 – (1 – R12) (1 – R22)$

$Q^2 = 1 – (1 – R1^2) (1 – R2^2)$

$Q^2 = 1 – (1 – 0.342) (1 – 0.617)$

$Q^2 = 0.748$

The results above show a predictive value - relevance of 0.748, this value is > 0, so it can be interpreted that 74.8% of the variation in the exit intention variable is explained by the variables used in the model and 25.2% is explained by other factors outside the model. With these results, it can be concluded that this model has a predictive relevance value.

The stability of this estimate was evaluated using the t-statistic test obtained through the bootstrapping procedure (Ghozali, 2014). The value of the path coefficient or inner model indicates the level of significance in hypothesis testing. The path coefficient score or inner model indicated by the t-statistic value must be above 1.96 for the hypothesis at alpha 5% (0.05) (Jogiyanto & Abdillah, 2016). The results of testing the hypothesis of direct influence and indirect influence are as follows:

Table 4. The results of testing the hypothesis of direct influence and indirect influence

		Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
H1	Perceived usefulness -> customer attitude	0.585	0.588	0.101	5,770	0.000
H2	Perceived usefulness -> intention to use	0.397	0.418	0.109	3,627	0.000
H3	Customer attitude -> intention to use	0.485	0.458	0.106	4,563	0.000
H4	Perceived usefulness -> customer attitude -> intention to use	0.283	0.266	0.068	4,169	0.000

Source: Data processing with PLS, 2022

The Effect of Perceived Usefulness on Customer Attitudes

The results of testing hypothesis 1 show that the value of the path coefficient of perceived usefulness to customer attitudes is positive at 0.585 with a T-statistic test value of > 1.96, which is equal to5,770and sig 0.000 < 0.05. Based on the results, it can be concluded that perceived usefulness has a positive and significant effect on customer attitudes in using Nagari Mobile Banking. This indicates that customers who use Nagari Mobile Banking banking services at Bank Nagari Main Branch feel that the Nagari Mobile Banking application that they use can assist them in conducting banking transactions, then be able to increase effectiveness in transactions and be useful for the banking transactions they carry out thereby increasing customer attitudes. in using Nagari Mobile Banking services.

The Role of Attitude in Mediating the Influence of Perceived Usefulness on Intention to Use Nagari Mobile Banking

The TAM model states attitudes towards the use of new technologies as constructs that are explained by two perception variables: usefulness and ease of use (Munoz-Leiva et al., 2017). Perceived usefulness clearly pinpoints the variables that influence the actual use and intention to continue using the technology. According to TAM, Perceived usefulness is believed to be the main determinant of technology followed by perceived ease of use(Raza et al., 2017). Both perceived ease of use and perceived usefulness affect individual attitudes towards the intention to utilize a technology and in this case M-banking (Rauniar et al., 2014).

Perceived usefulness is a fundamental component of technology adoption in the banking industry. The main belief is that users will adopt technology if they find it useful (Premkumar et al., 2008). In recent years, mobile banking has been considered as one of the most effective methods of banking transactions because of its unique advantages over traditional offline banking services (Mortimer et al., 2015). The results of this study are in line with the results of the study Munoz-Leiva et al., (2017) found that perceived usefulness has a significant positive effect on attitudes toward using mobile banking. Something similar was also found Raza et al., (2017)which states that perceived usefulness has a significant positive effect on the attitude of using mobile banking. Likewise with research Zhang et al., (2018)found that perceived usefulness has a significant effect on the attitude of using mobile banking.

The Effect of Perceived Usefulness on Intention To Use

The results of testing hypothesis 2 show that the value of the path coefficient of perceived usefulness to intention to use is positive at 0.397 with a T-statistic test value of > 1.96, which is equal to3,627and sig 0.000 < 0.05. Based on the results, it can be concluded that perceived usefulness has a positive and significant effect on the intention to use Nagari Mobile Banking. This indicates that customers who use Nagari Mobile Banking banking services at Bank Nagari Main Branch feel that their intention to use the Nagari Mobile Banking banking application is influenced by perceived usefulness in using Nagari Mobile Banking. This is because to use Nagari Mobile Banking they have to use a mobile device to facilitate banking services so they consider perceived usefulness in their intention to use Nagari Mobile Banking.

Davis (1989)states in accordance with the Technology Acceptance Model (TAM) model, that system use is most influenced by behavioral intentions toward usage. Meanwhile, intention is influenced by two beliefs, namely perceived use of benefits and perceived use of convenience. Perceived usefulness is defined as the level at which a person believes that using a particular system can improve his performance. People will use information technology if they know the positive benefits that the person gets in using the information technology.

Users are actually willing to use mobile banking when they find it useful and help their work efficiency. However, users will not use it when they find it difficult to use, even if it might be useful for their work. The more useful and easier mobile banking is, the more it is used (Gu et al., 2009). The results of this study are in line with the results of the study Mutahar et al., (2018)states that perceived usefulness has a significant positive effect on the intention to use mobile banking services. As well as Gu et al., (2009)states that perceived usefulness has a significant positive effect on behavioral intentions to use mobile banking. Something similar was also found Raza et al., (2017) that perceived usefulness has a significant positive effect on user intentions to continue using M-banking.

The Effect of Customer Attitude on Intention To Use

The results of testing hypothesis 3 show that the value of the path coefficient of customer attitude towards intention to use is positive at 0.485 with a T-statistic test value of > 1.96, which is equal to4,563and sig 0.000 < 0.05. Based on the results, it can be concluded that customer attitude has a significant positive effect on the intention to use Nagari Mobile Banking. This indicates that customers who use Nagari Mobile Banking banking services at Bank Nagari Main Branch feel that using Nagari mobile banking services is fun, wise, appropriate and overall like the idea of using them so that they influence their intention to use the Nagari Mobile Banking application to facilitate the required banking transactions. customers.

A person's attitude towards a behavior refers to the degree to which a person evaluates the behavior favorably or unfavorably(Ho et al., 2020). The same thing was also stated Al-ajam & Nor (2013) which states Attitude is defined as "the extent to which a person has a favorable or unfavorable evaluation or assessment of the behavior in question. Attitude plays an important role in influencing the use of technology(Davis, 1989). Both TRA and TAM have shown that attitude is an important antecedent to intention when developing certain behaviors (Munoz-Leiva et al., 2017).

The results of this study are in line with the results of the study Lai et al., (2010) stated attitude is considered as an important predictor of intention to adopt new technologies in general and mobile banking in particular. Al-ajam & Nor (2013)also found that attitude has a significant positive effect on the behavioral intention to use banking technology. Something similar was also found Munoz-Leiva et al., (2017) which states that attitude has a significant positive effect on the intention to

use mobile banking. As well as Raza et al., 2017 which states that attitude has a significant positive effect on the intention to use mobile banking.

The Effect of Perceived Usefulness on Intention To Use Mediated by Customer Attitudes

The results of testing hypothesis 4 show that the path coefficient has an indirect effect on perceived usefulness on intention to use with the customer's attitude as mediation with a positive value of 0.283 with a T-statistic test value > 1.96, which is 4.169 and sig 0.000 <0.05. Based on the results, it can be concluded that perceived usefulness has a significant positive effect on the intention to use Nagari Mobile Banking which is mediated by the customer's attitude. This indicates that customer attitude as a mediating variable strengthens the relationship between perceived usefulness and intention to use Nagari Mobile Banking, where if perceived usefulness increases by itself it will increase the customer's attitude then the customer's attitude will also increase the intention to use in using Nagari Mobile Banking.

In the basic theory of TAM, the first is that when a person has a higher positive attitude towards the use of new information technology, then the behavioral intention is also higher. The second is that perceived usefulness and perceived ease of use are beliefs that influence attitudes. The third is that perceived usefulness will also directly affect behavioral intentions. Fourth, when the perceived ease of use is more positive, the perceived usefulness is also higher. Fifth, external variables (latent variables) will indirectly influence personal internal attitudes, intentions, and behavior, as well as two factors, namely perceived usefulness and perceived ease of use;(Davis, 1989).

Both TRA and TAM have shown that attitude is an important antecedent to intention when developing certain behaviors (Munoz-Leiva et al., 2017). Attitude is considered as an important predictor of intention to adopt new technologies in general and mobile banking in particular(Lai et al., 2010). The results of this study are in line with the results of the study Munoz-Leiva et al., (2017) found that perceived usefulness has a significant positive effect on attitudes toward using mobile banking. Then the attitude has a significant positive effect on the intention to use mobile banking. Something similar was also found Raza et al., (2017) which states that perceived usefulness has a significant positive effect on the attitude of using mobile banking. Then attitude has a significant positive effect on the intention to use mobile banking.

V. CONCLUSION

Based on the research results, the results obtained which is summarized as follows: perceived usefulness has a positive and significant effect on customer attitudes in using Nagari Mobile Banking. Then perceived usefulness has a positive and significant effect on the intention to use Nagari Mobile Banking. Furthermore, the customer's attitude has a significant positive effect on the intention to use Nagari Mobile Banking, and perceived usefulness has a significant positive effect on the intention to use Nagari Mobile Banking which is mediated by the customer's attitude.

We can recommend a number of things, namely the Main Branch Nagari Bank is advised to increase perceived usefulness by further enhancing the banking features offered at Nagari Mobile Banking so that it can provide an increase in customers' ability to make transactions. Then Bank Nagari Main Branch is advised to encourage customers to want to use Nagari Mobile Banking by informing customers about how to use Nagari mobile banking services, as well as explaining what benefits are obtained when using the Nagari Mobile Banking application and security guarantees from the Nagari application banking services Mobile Banking provided

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