The Influence of Perceived Convenience, Perceived Benefits and Trust on Customer Decisions to Use Mobile Banking at Bank OCBC NISP Palembang

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ABSTRACT: The purpose of this study was to analyze the influence of perceived ease, perceived benefits and trust on Customer decisions to use M-Banking Bank OCBC NISP Palembang. The population in this study were 3,345 customers of Bank OCBC NISP Palembang. The sample was taken based on the Roscoe formula so that 200 customers were obtained. The analysis technique used multiple linear regression with hypothesis testing of the t-test and F-test. The results showed that perceived ease, perceived benefits and trust had a significant influence on Customer decisions to use Mobile Banking Bank OCBC NISP Palembang.

KEYWORDS–Perception of Convenience, Perception of Benefit, Trust, Decision

I. INTRODUCTION

The form of adaptation of the banking sector in the current digital economy era is by developing Electronic banking (E-banking) services. According to the Financial Services Authority (OJK), E-banking is a service that allows bank customers to obtain information, communicate and make banking transactions through electronic media. E-banking has various types of services, namely Internet banking (I-banking), automated teller machine (ATM), electronic data capture (EDC), short message service banking (SMS-Banking), telephone banking, and mobile banking (M-banking). Most banks in Indonesia, both those managed by State-Owned Enterprises (BUMN) and private companies, have provided M-banking services as part of efforts to increase accessibility and convenience for customers. As if it had become a standard for almost all banks in Indonesia, considering the high demand for easy transactions in the digital era.

Bank OCBC NISP is one example of a private bank that offers M-banking services to meet these needs. Bank OCBC NISP is part of a banking and financial group from Singapore that has a strong reputation in the international market. In addition, Bank OCBC NISP is also known as one of the 4th oldest banks in Indonesia. The presence of M-banking services from this bank not only reflects their efforts to keep up with the times but also strengthens competitiveness amidst the tight competition of this digital economy era.

Various factors influence decisions, as stated by (Rahmawati & Yuliana, 2020), (Widhiaswara & Soesanto, 2020), (Rismalia & Sugiyanto, 2022), (Ramadanti et al., 2025), (Lestari & Umilah, 2022), (Gita & Juliarsa, 2021), (Fernos & Alfadino, 2021), (Pranoto & Setianegara, 2020), and (I'tishom et al., 2020) which states that perceived ease and perceived benefits play an important role in driving consumer decisions. (Rumuar & Nugroho, 2024), (Wicaksono et al., 2021), (Astuti et al., 2020), (Handinisari et al., 2022), (Ramayani et al., 2020) and (Yolanda & Septrizola, 2021)The results of the study show that the trust variable has a positive and significant influence on consumer decisions.

This study also has significant differences with previous studies, namely focusing on the private banking sector, especially in Palembang, South Sumatra. Previous studies tend to focus on Islamic banks or state-owned banks, so this study offers a new perspective by examining the dynamics and behavior of customers in private banking. Thus, this study is expected to fill the gap in the related literature and enrich the understanding of the factors that influence the adoption of m-banking services in areas that have not been widely studied, especially in private banking.

Based on the description above, the problem that will be discussed in this study is whether the perception of convenience, perception of benefits and trust influence the customer's decision to use Mobile Banking Bank OCBC NISP Palembang? Based on this, the goal to be achieved is to analyze the influence of perception of convenience, perception of benefits and trust influencing the customer's decision to use Mobile Banking Bank OCBC NISP Palembang.

2.1. Perception of Ease

II. LITERATURE REVIEW

(Davis, 1989) suggests that Perceived ease of use is the belief that the use of a technology will be free from heavy effort and easy to understand. This concept is stated in the Technology Acceptances Model (TAM), which explains that the easier a technology is to use, the more likely someone will adopt it.

2.2. Perception of Benefits

(Lim & Osman, 2014) states that the perception of benefits serves as the main determinant in the user's decision to utilize technology. This variable in the TAM theory states that the greater the perception of benefits of a technology, the higher the likelihood of someone adopting it.

2.3. Trust

Consumer trust is all the knowledge that consumers have and all the conclusions that consumers make about objects, their attributes and benefits. Objects can be products, people, companies and anything that a person has trust and attitudes about. Simply put, user trust is the consumer's belief that a product, service or company will deliver consistent results and meet user expectations (Yogananda & Dirgantara, 2017). 2.4. Decision

Decision is a stage in the consumer decision-making process where consumers choose to purchase a product or service after evaluating the available alternatives. Decision can also be interpreted as a process of tracing problems that start from the background of the problem, identifying the problem to forming conclusions or recommendations. These recommendations are then used and used as a basic guideline in decision-making (Kotler & Keller, 2017).

Based on the explanation above, the hypothesis in this study is:

H1: Perception of convenience influences decisions

H2: Perceived benefits influence decisions

H3: Trust influences decisions

H4: Perceived ease, perceived usefulness and trust influence decisions.

III. METHOD

This research design uses a quantitative approach with a descriptive method while the data used is primary data collected through questionnaire distribution. The population of this study is all OCBC NISP bank customers totaling 3,345 people. The sample was taken using the Roscoe formula so that a sample of 200 customers was obtained.

Data analysis is carried out through several stages as follows.

1. Research Instrument Test

Instrument testing is in the form of validity and reliability tests with the provision that the instrument is declared valid if the calculated r value is > r table, then the instrument is declared reliable if the Cronbach's alpha value is > 0.6.

2. Classical Assumption Test

The classical assumption test includes the normality test, and the heteroscedasticity test, where the normality test uses Kolmogorov-Smirnov with the provision that if the significant value obtained is <0.05 then the data is normally distributed. Then the heteroscedasticity test uses the Glejser test with the provision that if the significant value is >0.05 then there is no heteroscedasticity problem.

3. Multiple Regression Analysis

This study uses multiple regression analysis which describes the relationship between independent and dependent variables with the following equation:

Y = a + b1 X1 + b2 X2 + b3 X3

Information:

- Y = Decision Variable
- a =Constants
- b123 =Regression coefficient of independent variables
- X1 = Perceived ease variable
- X2 = Perceived usefulness variable
- X3 = Variabletrust
- 4. Hypothesis Testing

To see the influence of each independent variable on the dependent variable, the hypothesis testing in this study uses the t test and the F test. The criteria for the t test are if the calculated t value> t table or the significance value t <0.05 then the hypothesis is accepted which means that the independent variable partially affects the dependent variable. Then the F test criteria are if the calculated F value> F table or the significance value F <0.05 then the hypothesis is accepted which means that the independent variable simultaneously affects the dependent variable.

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RESULTS AND DISCUSSION

IV.

4.1. Research Instrument Test

4.1.1. Validity Test

Table 1. Validity Test of Perceived Ease of Use Variable								
Statement	Pearson Correlation	R Table	Information					
P1	0.904	0.1361	Valid					
P2	0.914	0.1361	Valid					
P3	0.908	0.1361	Valid					
P4	0.915	0.1361	Valid					
P5	0.907	0.1361	Valid					
P6	0.917	0.1361	Valid					
P7	0.912	0.1361	Valid					

Table 1. Validity Test of Perceived Ease of Use Variable

The results of the validity test for the perceived ease variable show that all existing statements have Pearson correlation values (r count) all greater than r table, so it can be explained that all statements in the perceived ease variable are declared valid.

1 4.01	C 2. Validity 1050 011 0100	veu Denemus	v ul lubic
Statement	Pearson Correlation	R Table	Information
P1	0.915	0.1361	Valid
P2	0.919	0.1361	Valid
P3	0.918	0.1361	Valid
P4	0.911	0.1361	Valid
P5	0.895	0.1361	Valid
P6	0.907	0.1361	Valid
P7	0.908	0.1361	Valid

Table 2. Validity Test of Perceived Benefits Variable

The results of the validity test for the perceived benefits variable show that all existing statements have a Pearson correlation value (r count) greater than r table, so it can be explained that all statements in the perceived benefits variable are declared valid.

	Table 5. Values 1651 01 11051 Vallables								
Statement	Pearson Correlation	R Table	Information						
P1	0.921	0.1361	Valid						
P2	0.913	0.1361	Valid						
P3	0.906	0.1361	Valid						
P4	0.907	0.1361	Valid						
P5	0.896	0.1361	Valid						
P6	0.902	0.1361	Valid						
P7	0.914	0.1361	Valid						
P8	0.907	0.1361	Valid						
P9	0.900	0.1361	Valid						
P10	0.904	0.1361	Valid						

Table 3. Validity Test of Trust Variables

The results of the validity test for the trust variable show that all existing statements have a Pearson correlation value (r count) that is greater than r table, so it can be explained that all statements in the trust variable are declared valid.

Statement	Pearson Correlation	R Table	Information
P1	0.908	0.1361	Valid
P2	0.911	0.1361	Valid
P3	0.915	0.1361	Valid
P4	0.923	0.1361	Valid
P5	0.902	0.1361	Valid
P6	0.894	0.1361	Valid
P7	0.910	0.1361	Valid
P8	0.896	0.1361	Valid
Р9	0.905	0.1361	Valid
P10	0.899	0.1361	Valid
P11	0.909	0.1361	Valid

The results of the validity test for the decision variables show that all existing statements have Pearson correlation values (r count) that are all greater than r table, so it can be explained that all statements in the decision variables are declared valid.

4.1.2. Reliability Test

Variables	Reliability Standards	Cronbach's Alpha	Information
Perception of Ease	0.60	0.966	Reliable
Perception of Benefits	0.60	0.969	Reliable
Trust	0.60	0.976	Reliable
Decision	0.60	0.980	Reliable

The results of the reliability test show that the Cronbach's alpha value for all research variables is greater than the established standard (0.6). This means that the level of reliability is very high, indicating that it has provided consistent results.

4.2. Classical Assumption Test

4.2.1. Normality Test

		Unstandardized Residual
Ν	208	
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	3.61770764
Most Extreme Differences	Absolute	.087
	Positive	.087
	Negative	.052
Test Statistics		.087
Asymp. Sig. (2-tailed)		.062c

Table 6. Kolmogorov-Smirnov Normality Test

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

The results of the Kolmogorov-Smirnov normality test show that the Asymp. Sig. value is 0.062 > 0.05, which means that the data in this study are normally distributed.

4.2.2. Heteroscedasticity Test

Table 7. Heteroscedasticity Test – Glejser Test

		Unstandardized Coefficients		Standardized Coefficients			Colline Statis	earity tics
Μ	odel	В	Std. Error	Beta	Т	Sig.	Tolerance VIF	
1	(Constant)	3.188	1,602		1,990	.048		
	Perception of Ease	003	.059	004	049	.961	.625	1,600
	Perception of Benefits	001	.054	001	010	.992	.692	1,446
	Trust	009	.047	020	198	.843	.488	2,049

a. Dependent Variable: ABS_RES

The results of the heteroscedasticity test using the Glejser test show that the significance value of all independent variables studied is greater than 0.05, which means that there are no symptoms of heteroscedasticity in the regression model.

4.3. Multiple Linear Regression

Table 8. Multiple Linear Regression Test Results

				Standardized		
		Unstandardized Coefficients		Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	5.911	2,437		2.425	.016
	Perception of Ease	.508	.090	.337	5,657	.000
	Perception of Benefits	.444	.082	.306	5.393	.000
	Trust	.283	.072	.265	3.920	.000

a. Dependent Variable: Customer Decision

Based on Table 8, the regression line equation can be drawn up as follows:

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Y = 5.911 + 0.508 X1 + 0.444 X2 + 0.283 X3

The explanation of the line equation is that the constant value is 5.911, which means that without the variables of perceived ease, perceived benefits and trust, the customer's decision value to use Mobile Banking Bank OCBC NISP Palembang is only 5.911.

The regression coefficient value of the perceived ease variable is 0.508, which means that if the perceived ease variable is increased by 1 score, the customer's decision to use Bank OCBC NISP Palembang Mobile Banking will also increase by 0.508, assuming that other variables are held constant.

The regression coefficient value of the perceived benefits variable is 0.444, which means that if the perceived benefits variable is increased by 1 score, the customer's decision to use Mobile Banking Bank OCBC NISP Palembang will also increase by 0.444, assuming that other variables are held constant.

The regression coefficient value of the trust variable is 0.283, which means that if the trust variable is increased by 1 score, the customer's decision to use Bank OCBC NISP Palembang Mobile Banking will also increase by 0.508, assuming that other variables are held constant.

To see the influence of each independent variable on the dependent variable, it can be explained as follows:

The perceived ease variable has a t-value of 5.657 > t table 1.971 and significance value 0.0000 < 0.05. This means that the perceived ease variable has a significant influence oncustomer decision to use Mobile Banking Bank OCBC NISP Palembang.

The perceived benefits variable has a t-value of 5.393 > t table 1.971 and significance value 0.000 < 0.05. This means that the variable of perceived benefits has a significant influence oncustomer decision to use Mobile Banking Bank OCBC NISP Palembang.

The trust variable has a t-value of 3.920 > t table 1.971 and significance value 0.0000 < 0.05. This means that the trust variable has a significant influence oncustomer decision to use Mobile Banking Bank OCBC NISP Palembang.

To see the influence of the variables of perceived ease, perceived usefulness and trust simultaneously, it can be seen from the results of processing the F test data as follows.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3262.088	3	1087.363	81,878	.000b
	Residual	2709.176	204	13,280		
	Total	5971.264	207			

Table 9. F Test Results

a. Dependent Variable: Customer Decision

b. Predictors: (Constant), Trust, Perceived Benefits, Perceived Ease

Based on table 9, the results of the F test obtained an F-statistic value of 81.878 > F table 2.65 and Sig. F of 0.000 < 0.05 which means that simultaneously the variables of perceived ease, perceived usefulness and trust have an influence oncustomer decision to use Mobile Banking Bank OCBC NISP Palembang.

V. CONCLUSION

Based on the research results and discussion, it can be concluded that both partially and simultaneously the variables of perceived ease, perceived usefulness and trust have an influence oncustomer decision to use Mobile Banking Bank OCBC NISP Palembang.

This research is limited to oneprivate banks, namely OCBC NISP Palembang, therefore further research can add other private banks so that they can represent a wider population, thus producing more accurate and comprehensive results.

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