

# The Influence of Perceptions of Usefulness and Lifestyle of Digital Saving Customers on Decisions to Use Mobile Banking Bank XYZ

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## ABSTRACT

With the Covid-19 pandemic, the trend has changed to a digital basis, so banking customers have now started to switch to making transactions using mobile banking. Bank XYZ internal report data in 2021 at Bank XYZ KCP ABC on digital savings users, only 60.86% were connected to the mobile banking application for financial transactions. This is far from the national average of 95%. So it is necessary to conduct research regarding the influence of digital savings customers' perceived usefulness and lifestyle on the decision to use Bank XYZ's mobile banking. This research aims to analyze the perceived usefulness and lifestyle of digital saving customers towards attitude, perceived usefulness and lifestyle of digital saving customers towards search, perceived usefulness and lifestyle of digital saving customers towards action, perceived usefulness and lifestyle of digital saving customers towards share in usage Bank XYZ mobile banking. This research method uses SEM Lisrel with a sample of 195 respondents. The research results show that the perceived usefulness and lifestyle of digital saving have a positive effect on attitude and search, the perceived usefulness of digital saving has a positive effect on action but lifestyle has no effect. Attitude influences search, action and share. Search influences actions and shares, and actions influence shares.

**Keywords:** Perceived Usefulness, Lifestyle, Digital Saving, Mobile Banking

## INTRODUCTION

Technology is developing very rapidly,

including digital technology. Moreover, since the Covid-19 pandemic, the trend has changed to a digital basis. Technological devices such as televisions, computers, laptops, tabs, and cellphones/smartphones have become mandatory equipment that people must have today. These technological devices have even become part of people's lifestyle.

Before the Covid-19 pandemic occurred, the banking industry was developing very rapidly. However, at the beginning of 2020, when Covid-19 attacked the world and Indonesia in particular the banking industry experienced a slowdown. Real sector and corporate sector activities cannot operate fully. The banking industry is having difficulty providing good services to the public during the Covid-19 pandemic. Apart from that, the newest phenomenon in society is the digital lifestyle which is caused by rapid technological developments, so that banking customers are now starting to switch to making transactions using mobile banking. According to Hardiyanti (2022), the success of using mobile banking depends on the customer's lifestyle. For this reason, banks must be able to study customer lifestyles and understand customer activities, interests, opinions and perceptions. According to Ghani et al. (2022), customers use mobile banking depending on the customer's perceived usefulness. Meanwhile, according to Mufarih et al.

(2020), even though mobile banking is used by customers, the perception of usefulness is not a factor that encourages customers to use digital banking.

The development of opening digital savings accounts is very fast. However, opening an account will be effective if combined with the services available for opening a digital savings account, namely financial transaction services on the mobile banking application. When initially opening a digital savings account, customers will be connected to the mobile banking application, but only for non-financial services. To be able to make financial transactions, customers must carry out additional registration. This is very easy, fast, and can help customers make transactions wherever they are just by using the technological devices they have.

The percentage of opening digital savings accounts at Bank XYZ combined with financial transactions on the mobile banking application is 95%. Bank XYZ internal report data in 2021 at Bank This is far from the national average of 95%. So it is necessary to conduct research regarding the influence of digital savings customers' perceived usefulness and lifestyle on the decision to use Bank XYZ's mobile banking. It is hoped that this will answer why many people at Bank XYZ KCP ABC still do not use the Bank XYZ mobile banking application for financial transactions.

## MATERIALS & METHODS

## The Types And Sources Of Data

The type and source of data for this research uses primary data obtained from direct interviews with respondents via questionnaires. The respondents in this research were digital savings customers of Bank XYZ KCP ABC. Meanwhile, secondary data is obtained through intermediary media or other parties. Secondary data can support primary data obtained from internal company data.

## Data Analysis Methods

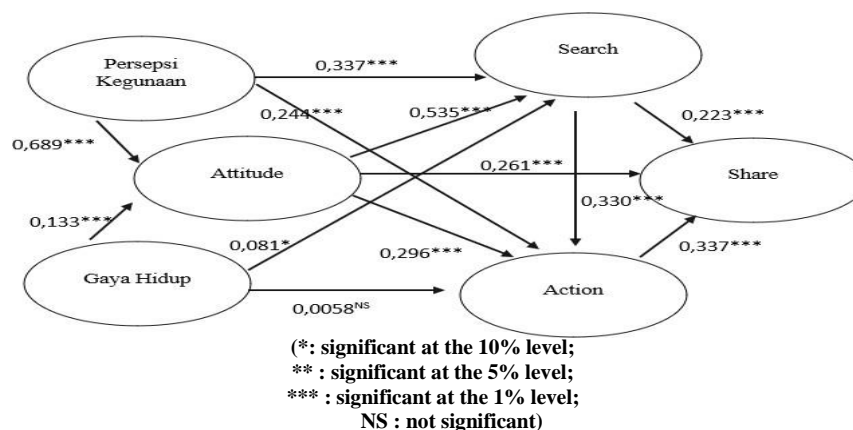
Sampling used non-probability sampling with a purposive sampling approach, the number of samples used in this research was 195 respondents. According to Hair et al (2009), each latent variable requires five to ten observations, so that the lower limit is 130 respondents and the upper limit is 260 respondents.

This research uses a tiered structural model and uses SEM (Structural Equation Modeling) analysis techniques which are operated through the Linear Structural Relationship (LISREL) program. According to Ferdinand (2002), modeling through SEM allows a researcher to answer research questions that are both regressive and dimensional (i.e. measuring the dimensions of a concept). So the reason for using SEM in this research is because SEM can test a series of difficult relationships simultaneously.

## RESULT

The following are the results of SEM Lisrel data analysis.

Figure 1. Hypothesis Testing Results



**Table 1. Hypothesis Testing Results**

No	Hypothesis	Regression Coefficients	Conclusion
1	Perception of the usefulness of Bank XYZ's digital savings customers is influential significant to attitude	Path Coef = 0,689 ; t = 21,549 ; p value = 0,000	Accepted
2	Perception of the usefulness of BankXYZ's digital savings customers is influential significant to search	Path Coef = 0,337 ; t = 6,874 ; p value = 0,000	Accepted
3	Perception of digital customer usefulness Bank XYZ's savings have a significant effect on action	Path Coef = 0,244 ; t = 4,888 ; p value = 0,000	Accepted
4	Lifestyle has a significant influence on attitude	Path Coef = 0,133 ; t = 2,658 ; p value = 0,008	Accepted
5	Lifestyle has a significant influence on search	Path Coef = 0,081 ; t = 2,034 ; p value = 0,042	Accepted
6	Lifestyle does not have a significant effect on action	Path Coef = 0,058 ; t = 1,463 ; p value = 0,144	Not accepted
7	Attitude has a significant effect on search	Path Coef = 0,535 ; t = 10,619 ; p value = 0,000	Accepted
8	Attitude has a significant influence on action	Path Coef = 0,296 ; t = 4,342 ; p value = 0,000	Accepted
9	Attitude has a significant effect on shares	Path Coef = 0,261 ; t = 3,648 ; p value = 0,001	Accepted
10	Search has a significant effect on action	Path Coef = 0,330 ; t = 5,050 ; p value = 0,000	Accepted
11	Search has a significant effect on shares	Path Coef = 0,223 ; t = 2,547 ; p value = 0,011	Accepted
12	Action has a significant effect on shares	Path Coef = 0,337 ; t = 3,787 ; p value = 0,000	Accepted

### The Influence of Perceived Usefulness on Attitude

Hypothesis 1 in this research is accepted and it is concluded that perceived usefulness has a positive and significant effect on attitude, the higher the perceived usefulness, the higher the attitude, and vice versa, the lower the perceived usefulness, the lower the attitude. Research regarding the influence of perceived usefulness of mobile banking applications on customer attitudes has been widely studied in previous research. The results of this research are in line with research results (Aboelmaged & Gebba, 2013; La Pade & Wahyu Prayoga, 2023; Paramita & Hidayat, 2023; Patrik, 2022; Petrović et al., 2021; Prastiawan et al., 2021; Purohit & Arora, 2023; Raza et

al., 2017; Salmah, 2021; Saparudin et al., 2020; Siswoyo & Irianto, 2023; Sumargo & Indriastuti Corresponding Author, 2021; Widanengsih et al., 2021; Wulandari et al., 2023; Yudhi W Arthana R., 2015) which also shows the results that the usability of the mobile banking application will influence the attitude of users of the application, the higher the customer's perception regarding the need to use the Brimo application, the higher the user's attitude.

### The Influence of Perceived Usefulness on Search

Hypothesis 2 in this research is accepted and it is concluded that perceived usefulness has a positive and significant effect on

search, the higher the perceived usefulness, the higher the search, and vice versa, the lower the perceived usefulness, the lower the search. The results of this study are in line with research results (Abouelezz, 2022; Guha Majumder et al., 2022; Kim & Lee, 2008; Meizlish & Kaplan, 2008; Mnif et al., 2023; Patrik, 2022; Shankar & Jain, 2021; Thao & Van Anh, 2020; Vakkari, 2020; Willemsen et al., 2011; Zhu et al., 2022) which also shows that the higher the perceived usefulness, the higher the user's intention to search for the application.

### **The Influence of Perceived Usefulness on Action**

Hypothesis 3 in this research is accepted and it is concluded that perceived usefulness has a positive and significant effect on action, the higher the perceived usefulness, the higher the action, and vice versa, the lower the perceived usefulness, the lower the action. The results of this study are in line with research results (Aji et al., 2020; Akther & Nur, 2022; Almajali et al., 2022; Alshurafat et al., 2021; Alshurideh et al., 2021; Huang & Kao, 2021; Ilmi et al., 2020; Jin et al., 2020; Klunder et al., 2022; Pfajfar et al., 2022; Rahmayanti et al., 2021; Ramayah et al., 2009; Saleem et al., 2022; Schledermann et al., 2023; Weng et al., 2021) which shows that application user actions are influenced by the user's perception of the application's usefulness.

### **Influence of Lifestyle on Attitude**

Hypothesis 4 in this study is accepted and it is concluded that lifestyle has a positive and significant effect on attitude, the higher the lifestyle, the higher the attitude, and vice versa, the lower the lifestyle, the lower the attitude. The results of this study are in line with research results (Ahmed, Kader, Harun Rashid, et al., 2017; Ahmed, Kader, Rashid, et al., 2017; AKINSOLA, 2011; Analysis et al., 2021; Brügger et al., 2019 ; Chatterjee & Das, 2019; Denton, 1992; Ewa & Udoayang, 2012; Frynas, 2013; Ling et al., 2014; Maute et al., 2018; Munir, 2007; Roszkiewicz, 2006; Secretaría de Economía

de Mexico, 2015 ; Sharma, Saksh; Manju, 2020; Siadat et al., 2019; which shows that lifestyle influences the financial attitude of banking application users.

### **Influence of Lifestyle on Search**

Hypothesis 5 in this research is accepted and it is concluded that lifestyle has a positive and significant effect on search, the higher the lifestyle, the higher the search, and vice versa, the lower the lifestyle, the lower the search. The results of this study are in line with research results (Carson et al., 2021; Çetin, 2012a; Cetin, 2012; Çetin, 2012b; Dewi, 2020; Dwiyanti et al., 2021; Frynas, 2013; Hussain & Zinan, 2021; Jasmiko Hendri , 2020; Kartawidjaja, 2020; Khan & Dash, 2014; Nisa, 2020; Petersen et al., 2018; Rahmah, 2018a, 2018b; Ramasundaram & Aiswarya, 2015; Sanusi, 2020; "The 1st Virtual Conference on Social Science in Law , Political Issues and Economic Development," 2021; Wibowo, 2020; Zahara, 2019) which shows that lifestyle influences search.

### **Influence of Lifestyle on Action**

Hypothesis 6 in this study was not accepted and it was concluded that lifestyle did not have a positive and significant effect on action, high and low lifestyle had no effect on high and low action. The results of this study are in line with research results (Ling et al., 2014; Maute et al., 2018; Munir, 2007; Roszkiewicz, 2006; Secretaría de Economía de Mexico, 2015; Sharma, Saksh; Manju, 2020; Siadat et al. , 2019; which shows that lifestyle does not influence the actions of mobile banking users.

### **The Influence of Attitude on Search**

Hypothesis 7 in this research is accepted and it is concluded that attitude has a positive and significant effect on search, the higher the attitude, the higher the search, and vice versa, the lower the attitude, the lower the search. The results of this study are in line with research results (Ahmed, Kader, Harun Rashid, et al., 2017; Ahmed, Kader, Rashid, et al., 2017; AKINSOLA,

2011; Analysis et al., 2021; Brügger et al., 2019 ; Chatterjee & Das, 2019; Denton, 1992; Ewa & Udoayang, 2012; Frynas, 2013; Ling et al., 2014; Maute et al., 2018; Munir, 2007; Roszkiewicz, 2006; Secretaría de Economía de Mexico, 2015 ; Sharma, Saksh; Manju, 2020; Siadat et al., 2019).

### **The Influence of Attitude on Action**

Hypothesis 8 in this research is accepted and it is concluded that attitude has a positive and significant effect on action, the higher the attitude, the higher the action, and vice versa, the lower the attitude, the lower the action. The results of this study are in line with research results (Ahmed, Kader, Harun Rashid, et al., 2017; Ahmed, Kader, Rashid, et al., 2017; AKINSOLA, 2011; Analysis et al., 2021; Brügger et al., 2019 ; Chatterjee & Das, 2019; Denton, 1992; Ewa & Udoayang, 2012; Frynas, 2013; Ling et al., 2014; Maute et al., 2018; Munir, 2007; Roszkiewicz, 2006; Secretaría de Economía de Mexico, 2015 ; Sharma, Saksh; Manju, 2020; Siadat et al., 2019; which shows that lifestyle influences the financial attitude of banking application users.

### **The Influence of Attitude on Share**

Hypothesis 9 in this research is accepted and it is concluded that attitude has a positive and significant effect on share, the higher the attitude, the higher the share, and vice versa, the lower the attitude, the lower the share. The results of this study are in line with research results (Ahmed, Kader, Harun Rashid, et al., 2017; Ahmed, Kader, Rashid, et al., 2017; Akinsola, 2011; Analysis et al., 2021; Brügger et al., 2019 ; Chatterjee & Das, 2019; Denton, 1992; Ewa & Udoayang, 2012; Frynas, 2013; Ling et al., 2014; Maute et al., 2018; Munir, 2007; Roszkiewicz, 2006; Secretaría de Economía de Mexico, 2015 ; Sharma, Saksh; Manju, 2020; Siadat et al., 2019; which shows that lifestyle influences the financial attitude of banking application users.

### **The Effect of Search on Action**

Hypothesis 10 in this research is accepted and it is concluded that search has a positive and significant effect on action, the higher the search, the higher the action, and vice versa, the lower the search, the lower the action. The results of this research are in line with research results (Doğan, 2018; H. Gu et al., 2020; Kristinova, 2022; Wartiningsih et al., 2020) which show the results that user actions are influenced by user searches.

### **The Effect of Search on Share**

Hypothesis 11 in this research is accepted and it is concluded that search has a positive and significant effect on share, the higher the search, the higher the share, and vice versa, the lower the search, the lower the share. The results of this study are in line with research results (Aqle et al., 2022; Arisa et al., 2021; Carranza et al., 2022; Hadaming, 2021; Ihsan et al., 2023; Iskandar et al., 2020; Jamil et al., 2022; Ma et al., 2020; Maimun & Bahtiar, 2022; Milama et al., 2017; Mulyana et al., 2023; Nasir & Hayya, 2023; Primate Millenia & Kusuma Dewi, 2021; Ramadhani et al., 2020; Rumelt & Wensley, 1981; Sari et al., 2019; Wartiningsih et al., 2020; Wiratman & Tarman, 2021; Yulianwar et al., 2022) which shows the influence of search on users' willingness to share products.

### **Effect of Action on Share**

Hypothesis 12 in this research is accepted and it is concluded that action has a positive and significant effect on share, the higher the action, the higher the share, and vice versa, the lower the action, the lower the share. The results of this study are in line with research results (Aqle et al., 2022; Carranza et al., 2022; T. Gu et al., 2022; Han et al., 2020; Iskandar et al., 2020; Ma et al., 2020; Niu et al., 2024; Sigaud & Stulp, 2019; Teng et al., 2020; Wang et al., 2022; Wiratman & Tarman, 2021; Yan & Xu, 2019; Yu et al., 2013; Yulianwar et al., 2022; Zhang & Eckstein, 2010) which

shows that action influences product share by application users.

## CONCLUSION

Perceived usefulness has a positive and significant effect on attitude, the higher the perceived usefulness, the higher the attitude, and vice versa, the lower the perceived usefulness, the lower the attitude. Perceived usefulness has a positive and significant effect on search, the higher the perceived usefulness, the higher the search, and vice versa, the lower the perceived usefulness, the lower the search. Perceived usefulness has a positive and significant effect on action, the higher the perceived usefulness, the higher the action, and vice versa, the lower the perceived usefulness, the lower the action. Lifestyle has a positive and significant effect on attitude, the higher the lifestyle, the higher the attitude, and vice versa, the lower the lifestyle, the lower the attitude. Lifestyle has a positive and significant effect on search, the higher the lifestyle, the higher the search, and vice versa, the lower the lifestyle, the lower the search. Lifestyle does not have a positive and significant effect on action, high and low lifestyle has no effect on high and low action. Attitude has a positive and significant effect on search, the higher the attitude, the higher the search, and vice versa, the lower the attitude, the lower the search. Attitude has a positive and significant effect on action, the higher the attitude, the higher the action, and vice versa, the lower the attitude, the lower the action. Attitude has a positive and significant effect on share, the higher the attitude, the higher the share, and vice versa, the lower the attitude, the lower the share. Search has a positive and significant effect on action, the higher the search, the higher the action, and vice versa, the lower the search, the lower the action. Search has a positive and significant effect on shares, the higher the search, the higher the share, and vice versa, the lower the search, the lower the share. Action has a positive and significant effect on shares, the higher the

action, the higher the share, and vice versa, the lower the action, the lower the share.

## Declaration by Authors

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