



Technology Acceptance Model (TAM) Approach in Analyzing Mobile Banking Usage in Millennial Generation

Rahmida

Pamulang University, Banten, Indonesia

E-mail: mimi.rahmida83@gmail.com

Abstract: In the current era of the industrial revolution, the development of technology and information has changed the behavior of the modern generation, especially the millennial generation (the generation born in 1980-2000). This research aims to analyze the factors that can influence the millennial generation in using mobile banking. The approach in this research uses the Technology Acceptance Model (TAM) that has been developed by Davis (1989), namely benefits and compatibility. The result of the analysis shows that all constructs in the TAM model namely benefits, convenience and the three external variable, security, experience and compatibility have a positive and significant effect on the use of Mobile Banking in the millennial generation partially or simultaneously. The implication of the result of this research is relevant for the millennial generation to be more confident on using mobile banking that can simplify their banking activities.

Keyword: Benefits, Ease, Experience, Mobile Banking, Security, Technology Acceptance Model (Tam), Compatibility

INTRODUCTION

The success of an organization in business competition is supported by the rapid development of technology from year to year. This technological advancement has a multiplier (effect), which means that technological advances cause advances in other fields. One such field is the field of information and communication (Page, 2011). The development of cellular phones (HP) or wireless telecommunications is one of the technological developments in the field of information and communication. *Digital marketing* research institute *Emarketer* estimates in 2018 the number of active smartphone users in Indonesia more than 100 million people (Suryani, 2013).

Today's lifestyle is directly proportional to the growth of technological development. One that follows the development of this information technology is banking. This is realized in the development of service systems to customers in the form of mobile banking. Mobile banking application is a facility of the Bank in this modern era that follows the development of technology and communication. Today most mobile banking is indicated via SMS or mobile internet but can also use the application (Pratiwi, 2012).

One of the factors that can affect the use of information and communication technology is age. A well-known age-based categorization, usually used primarily in economics, Millennials have some distinctive behaviors that are different from parents. Compared to previous generations, millennials are more familiar with communication, media, and digital technology. (Kumar, 2008)

Results from Survei Sosial Ekonomi Nasional (Susenas 2017 show that indeed the millennial generation is superior in the use of cellular phones (HP) / Wireless compared to the previous generation. The offer of banking services through mobile banking has actually been done in electronic media and by offering directly to customers at the time of creating a savings account. But not many customers who use mobile banking in making financial transactions (Hanif, 2017).

The *Technology Acceptance Model* (TAM), first proposed by Davis (1986) is a development and application of the *Theory of Reasoned Action* (TRA) specialized in modeling (user acceptance) of information systems (M.Davis, 1986). This model has been widely used to test the acceptance of technology by system users in a variety of contexts, one of which is research using theory TAM which shows that the desire of individuals to use a new system is determined by two beliefs, namely benefits and ease of use, defined as the level of trust a person uses that using the system does not require any effort. (Venkatesh, 2000)

The use of new technology is influenced by another factor, namely security, because this is the main thing that customers always consider in deciding to use *mobile banking* services. Some customers are willing to use *mobile banking*, because they have the perception that by making transactions *online* through *mobile banking* it is easy to abuse and has a high risk. So that security can indirectly guarantee business continuity, reducing the risks that occur. (Sham, 1999)

Mobile banking is one of the new product innovations of banking. A product is said to be successful when the product appears and is accepted, it is inseparable from the power of a product innovation. Product innovation according to Kanagal (2005) is needed by companies to cope with competitive pressures, changing tastes and preferences, product life cycles. Tornatzky and Klein (in Yeong et al. 2015: 596) suggest that three characteristics of innovation are relative advantage, compatibility and complexity. In mohammadi research (2015) found that compatibility systems become the main factor that influences user attitudes towards the use of mobile banking.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Consumer Acceptance Theory

Consumer acceptance of a product is one of the important things, because when consumers reject the presence of products in the market, it means reflecting the failure of the product or service in meeting the needs, expectations, and desires of consumers. Consumer acceptance defined by Van den Bosch (in Vergragt, 2006) is an individual's positive attitude towards innovation and the consumer's intention to consume a product or service. where the consumer's intention to behave is influenced by consumer attitudes and social norms.

Consumer Behavior Theory

Consumer behavior is the study of how a person makes a decision to spend the resources they have, such as their money, time and energy to get the product to be consumed (Schiffman and Kanuk, 2000). Kotler and Keller (2008) say that consumer behavior is a study that studies individuals, groups, and organizations in selecting, buying, using, and evaluating products to satisfy their needs and desires. Consumer behavior is the activity of individuals who are directly involved in services, including the decision-making process.

Mobile Banking

According to Turban, mobile banking is a mobile commerce application that focuses on banking financial problems, making it possible to do activities such as activities that can be done through ATM (Automated Teller Machine) by utilizing mobile devices. Mobile banking makes it easy for customers to check their savings balance, pay bills or transfer funds to other accounts. Customers no longer need to come and queue to the banking branch office or ATM machine, to make various transactions. With mobile banking 'everything' can be done and very easily. Mobile banking is defined as a facility for bank customers to be able to carry out their banking activities more freely, anywhere, anytime, without having to physically visit the bank (www.kompas.com).

Millennial Generation

Millennials (also as Generation Y) are a demographic group after Generation X (Gen-X). There is no definite time limit for the beginning and end of this group. Experts and researchers typically use the early 1980s as the beginning of this group's birth and the mid-1990s to early 2000s as the end of birth. Compared to previous generations, millennials have a unique character, one of the main characteristics of the millennial generation characterized by increased use and familiarity with communication, media, and digital technology. Because it was raised by technological advances, millennials have creative, informative, passionate and productive characteristics. This generation is a generation that involves technology in all aspects of life. The real evidence that can be observed is that almost all individuals in that generation choose to use smart phones (Center, 2017). By using these devices, millennials can become more productive and efficient individuals. Thus, millennials are objects in marketing in the digital world.

Technology Acceptance Model (TAM)

Models built to analyze and understand the factors that influence the acceptance of the use of computer technology there are several, including those recorded in various literature and reference research results in the field of information technology such as Theory of Reasoned Action (TRA), Theory of Planned Behaviour (TPB) and Technology Acceptance Model (TAM). The TAM model was adopted and developed from the TRA model, introduced by Ajzen and Fishbein (1980) and proposed by Davis (1989), which is a theory of reasoned action with the premise that a person's reactions and perceptions of things, will determine the person's attitudes and behavior. One of the factors that can affect it is the perception of usability and ease of use of information systems as a reasoned action in the context of technology users, so that the reason someone in seeing the benefits and ease of use of information systems makes the person's actions or behavior as a benchmark in the acceptance of a system.

Construct Technology Acceptance Model (TAM)

Davis (1986) explains that the acceptance rate of information technology users is determined by several constructs, namely :

1. Perceived Benefits of Use

Davis (1989) stated that people believe that using certain systems will improve their performance. This is intended that users believe that by using a mobile banking system will improve their performance. This illustrates the benefits of the new system relating to various aspects. Thus, in the perception of this usefulness forms a trust in decision making whether to use a mobile banking system or not. Therefore, researchers developed one hypothesis:

Hipotesis 1 : Allegedly the benefits have a significant positive effect on the use of mobile banking in the millennial generation.

2. Perceived Ease of Use

Davis (1989) mentions that ease means being free from difficulties. Further ease of use is defined as the extent to which one believes that by using a particular system will be free from difficulties. If applied to mobile banking systems, then it means that customers

believe that mobile banking systems are easy to use. So that it will be free from difficulties and does not require hard effort. Therefore, researchers developed one hypothesis:

Hipotesis 2 : It is suspected that ease has a significant positive effect on the use of mobile banking in the millennial generation.

3. Etititude to using Technology

The attitude of using technology in TAM is conceptualized as an attitude towards the use of systems in the form of acceptance or rejection as an impact when someone uses a technology in his work (Davis, 1993)

Safety

Security is an attempt to secure information assets in the face of possible threats. Mobile banking must have a number of important elements regarding security. According to Erikson et al (2008) there are no security factors that must get the protection of mobile banking security systems, namely Confidentiality Aspects, Integrity Aspects, and Availability Aspects. This security system must be implemented with the development of banking application services and most importantly how to make the service system easy to use and easy to operate. Therefore, the first step in using mobile banking is the identification of potential risks that occur when using the mobile banking application. Therefore, researchers developed a hypothesis:

Hypothesis 3: It is suspected that security has a significant positive effect on the use of mobile banking in millennials.

Experience

Thompson et al (1991) show that experience has an effect on the use of technology. People who have experience in the field of computers have higher skills than people who do not have experience. Experienced technology users are more sensitive to the magnitude of communication relationships in the delivery of training than inexperienced users. Experience using technology will affect directly to the receiver of the system. Experience will also affect the acceptance of the system indirectly through trust, namely through the ease of use of perception and the use of perception (Indriantoro,2000). Therefore, researchers developed one hypothesis:

Hypothesis 4: Allegedly experience has a significant positive effect on the use of mobile banking in the millennial generation.

Compatibility

Compatibility is the appropriate level of innovation with individual values and experiences. Yeong et al.(2015) specifically revealed that compatibility has a positive relationship to interest in mobile banking.compatibility shows the strongest mediation effect in linking the availability of complementary services to the interest in using mobile banking. In Mohammadi's research (2015) found that compatibility systems are the main factor that influences user attitudes towards mobile banking use. In accordance with previous research by Hanafizadeh et al (2014), this study proves that compatibility is the strongest factor influencing consumers to usage interests. Therefore, researchers developed one hypothesis:

Hypothesis 5: It is suspected that security has a significant positive effect on the use of mobile banking in the millennial generation.

RESEARCH METHODOLOGY

Research variables are an attribute, value or nature of individual objects or activities that have many certain variations between one variable with another that have been determined by researchers to be studied for information and can be concluded (Ridha (2017). Dependent variables used in this study are the use of mobile banking in millennials. while

the independent variables in this study are useful, convenience, security, experience, and compatibility.

Sampling methods from populations using non probability sampling techniques, through the purposive sampling approach is the determination of research samples based on certain characteristics or criteria. Overview or pattern data from this study using descriptive statistical methods that are the process of transforming research data in the form of tabulation. So that it is easy to understand and interpret. hypothesis tests in this study using multiple linear regression analysis techniques using the SPSS 26.0 application.

Data analysis used is a data intrusion test in the form of validity test and reliability test. Classical assumption tests in the form of normality tests, heteroskedasticity, multicollinearity. The data analysis method used to test hypotheses is to use multiple linear regression analysis methods, T tests and F tests.

RESULTS OF RESEARCH AND DISCUSSION

Discussion

Generational groupings in the world of work will appear following the development of human resource management. Generation is a social construct in which there is a group of people who share the same age and historical experience (Mannheim, 1952).

Since the existence of the Generation Theory in Indonesia emerged traditional terms, baby boomers, generation X, Y, Z and Alpha. Everything especially related to behavior, lifestyle, profession, culture is often associated with the characteristics of these generations. The following is a grouping of generations in Indonesia according to Shahreza (2017) which is made based on the vulnerable time of each generation adapted to events that greatly affect a generation according to its era :

1. Traditionalist (1922 – 1945). Because it is still newly adapted after the colonial period, information and communication technology is still very minimal.
2. Baby Boomer (1946 – 1964). This era is the beginning of the growth of communication and information technology. The rise of Radio, TV, Newspapers, and more
3. Generation X (1965 – 1979). Generations born in the early years of technological and information developments such as the use of PCs, Video games, Cable TV, and the Internet.
4. Generation Y (1980 – 1994). They are known as millennials or millennials. Generation Y uses many instant communication technologies such as email, SMS, Instant messaging, and social media such as Facebook, Whatsapp, Instagram and Twitter.
5. Generation Z (1995 – 2019). This generation is the youngest generation that has just entered the workforce and has more social contact through cyberspace.
6. Generation Alpha (2020 – 2025). Alpha generation since childhood has been introduced to technological advances.

The effect of benefits on the use of mobile banking

Benefit is a measure where the use of a technology is believed to bring benefits to the people who use it. Subjective capabilities of users in the future where using a specific application system will improve performance in the organizational context. Mobile banking services will be useful if the service is easy to understand and able to establish interaction with its users. The benefits of mobile banking should have high equity in order to attract customers to use mobile banking. This is because the use of mobile banking is not only derived from the personality and desires of customers, but is influenced by the advantages provided by the product itself so as to attract the attention of customers who know it. This study indicates that the more benefit of using mobile banking, the more interest a person has for using mobile banking. The findings in this study are in accordance with the concept from Davis (1989) which conceptualizes that the perception of benefits is measured through indicators such as improving job performance, making work easier and overall the

technology used is felt useful, so that the perception of usability felt in the use of mobile banking has an effect on the use of mobile banking.

The results support a previous study by Lule (2012) entitled "Application of Technology Acceptance In Kenya" which found that Perceived Usefulness significantly affects the use of Mobile Banking. Similarly, research conducted by Ahmad (2014) and Rithmaya (2016) showed that the benefits have a positive effect on the use of Mobile Banking.

The Impact of Ease on Mobile Banking

Ease of use is defined as the degree to which a person believes that the use of information technology is the effort of the wearer. Quality technology is technology that is easy to use. However, not only is it easy to use and operate, but also makes it easier for users to complete the work done compared to without using a technology. Some previous research has also found that currently mobile banking applications are easy to use to perform banking activities.

The results of this study support previous research by Hanif Astika Kurniawati, Wahyu Agus Winarno and Alfi Arif (2017) on Analysis Behavioral Intention to Use of Mobile Banking Technology Acceptance Model (TAM) Approach Modified which states that experience, complexity and perception of ease affect the behavioral interests of mobile banking users.

Effect of Security on Mobile Banking Use

Security is an effort to secure information assets against possible threats, so that security can indirectly reduce the risks that occur and can guarantee business continuity. The level of security of transacting online is an important issue that customers often consider before deciding to adopt mobile banking. Some customers think that transacting using mobile banking can pose risks. This assumption can damage customer confidence in the online system as a whole. If specific security needs have not been met, customers will not be ready to change their habits from offline transactions to online transactions. Therefore, the first step in using mobile banking is the identification of potential risks that occur when using the mobile banking application.

Impact of Experience on Mobile Banking Use

User experience is the perception or response that people generate from the use and/or anticipation of the use of a product, system or service. User experience includes all emotions, beliefs, preferences, user perceptions, behaviors, physical and psychological responses and achievements that occur before, during, and after use. User experience has become a key aspect in product and service design. An information system should not only be usable and useful, but it should also be able to make users comfortable to use the system.

The results of this study support previous research by Hanif Astika Kurniawati, Wahyu Agus Winarno and Alif Arif (2017) on Analysis Behavioral Intention to Use of Mobile Banking Technology Acceptance Model (TAM) Approach Modified which states that experience, complexity and ease perception affect the usefulness of perception.

Experience influences the behavioral interests of mobile banking users. Other research conducted by Raka Yuwono Ario Wibowo, Satrio Hadi Wijoyo, Retno Indah Rokhmawati (2019) and research by Gardner (2004) stated that Experience has a significant positive effect on the use of mobile banking.

Effect of Compatibility on Mobile Banking Use

Compatibility is the appropriate level of innovation with individual values and experiences. The level of compatibility of an innovation, whether considered consistent or in accordance with existing values, experiences and needs. If innovation is contrary to the values and norms embraced by adopters, then the new innovation cannot be adopted easily by adopters. Kompatibilitis is included in the theory of diffusion of innovation, where it is considered as the extent to which an innovation matches the values of prospective adopters,

previous experience and current needs. The results of the study stated that compatibility has a positive and significant impact in influencing customers.

This research results in that the above statement proved to be true if compatibility is one aspect that customers consider to use mobile banking. In the search for field data mentioned in the question of compatibility variables in the compatibility indicator that the system in mobile banking matches the lifestyle of the current customer.

Some previous research has also found that currently mobile banking applications are easy to implement in conducting banking activities. The results of this study support previous research by Yeong et al. (2015) on Network Externalities And The Perception of Innovation Characteristics: Mobile Banking revealed that as compatibility improves, customers will feel more compelled to use mobile banking services and therefore increase usage. The results of the study are the same as the results of research conducted by K. Eriksson, et al (2008) and Z. Islam, et al.(2013) which stated that compatibilitas had a significant positive effect on the intention of using internet banking.

CONCLUSION

This study aims to analyze the use of mobile banking in millennials using the Technology Acceptance Model (TAM) approach. Conclusions based on the results of this research discussion are as follows :

1. The benefits have a positive effect on the use of mobile banking in the millennial generation. The more a person feels the benefits or usefulness of the use of mobile banking, the more the use of mobile banking. The benefits felt by millennials from the use of mobile banking, namely by using mobile banking will improve customer performance in utilizing banking services.
2. Ease has a positive effect on the use of mobile banking in the millennial generation. The more one believes that mobile banking is easy to use, the more mobile banking usage increases. The ease felt by millennials in using mobile banking is a mobile banking application is very clear and can be understood by customers.
3. Security has a positive effect on the use of mobile banking in the millennial generation. When a technology that in this study is mobile banking has high security, it will increase one's confidence in using mobile banking. The findings in this study show that millennials are confident that the Bank will ensure the security of transacting using mobile banking.
4. Experience has a positive effect on the use of mobile banking in the millennial generation. The better one's experience in using mobile banking, the more mobile banking use will increase. The findings in this study show that the majority of millennials have a good experience when using mobile banking.
5. Compatibility has a positive effect on the use of mobile banking in millennials. The more in accordance between the values, experience and needs of a person with a technology, which in this study is mobile banking, then the use of mobile banking will increase. The findings in this study suggest that the system in mobile banking is compatible with the current lifestyle.

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