

PERCEIVED USEFULNESS CAN MEDIATE THE INFLUENCE OF PERCEIVED EASE OF USE ON CUSTOMER DECISIONS IN USING BCA MOBILE

Chynthia Eka Violita¹, AG Eka Wenats², Eva Yuniarti Utami³,
Johni Eka Putra⁴, Prasetyo Ariwibowo⁵

Universitas Nahdlatul Ulama Sidoarjo, Indonesia¹ Universitas Sebelas Maret Nusantara,
Indonesia² Universitas Sebelas Maret, Indonesia³ Universitas Pendidikan Indonesia⁴
Universitas Indraprasta PGRI Jakarta, Indonesia⁵

Corresponding Auhtor : cynthia401.mnj@unusida.ac.id

Abstract

This research is a quantitative study with an explanatory approach. The data used in this article is primary data that researchers obtained from 500 BCA Bank customers spread throughout Indonesia with the criteria of being 22 to 40 years old which is the productive age to understand and use the BCA Mobile application effectively. The data used in this article was analyzed using the smart PLS 4.0 analysis tool. The result in this article show the Perceived Ease of Use variable can have a positive relationship direction and a significant influence on Customer Decisions. The first hypothesis can be proven because the P-Values are positive and below the significance level of 0.05, namely 0.006. These results are because the Perceived Ease of Use can easily demand a customer to decide to use BCA mobile because it can make all the work and challenges they face easier. The next hypothesis, namely the perception of usefulness, can strengthen the influence of the Perceived Ease of Use on Customer Decisions, can also be proven because the same thing, namely the P-Values are below the significance level of 0.05, namely 0.000, more significant than direct testing, namely 0.006. This is because a customer can happily do anything that will benefit him, both morally and materially, including deciding to use BCA mobile

Keywords: *Investment, Econmic Growth, Exports*

1. INTRODUCTION

According (Gitosudarmo, 2000) Ease of use is a term that represents the extent to which an innovation is considered not challenging to understand, learn, and operate. (Davis, 1989) in (Philip, 2013) defines ease of use as the level of trust a person has if technology is applied easily. Based on Perceived ease is a person's belief that a particular technology can be applied easily or does not require effort. According to (Jogiyanto, 2007) in (Amalia, 2022) ease is seen from the extent to which a person believes that the technology used is free from effort.

According to (Jogiyanto, 2007) in (Kurniaputra, 2018) ease is how much an individual believes that applying a particular system will be free of physical and mental effort. Ease has a belief related to the decision-making procedure. If someone believes that an information system is easy to use, they will use it. Based on (Davis, 1989) in (Aprilia, 2022) perceived ease of use is a provision for ease of use, where users believe that technology is carried out easily. The frequency of use and interactions related to the use of a system can ensure its ease of use. A more commonly used system means that the system is better known, easier to use, and easier for users.

Based on the explanation of the perception of ease of research using the theory (Davis, 1989) in (Badir, 2020) ease of use is the level of someone's belief that technology can make it

easier for someone to solve problems in the system. According to (Davis, 1989) in (Kurniaputra and Nurhadi, 2018) Indicators of perceived ease of use are easy to learn, controllable, flexible, easy to use, and clear and understandable. According to (Jogiyanto, 2007) who modified the instrument (Davis, 1989) in (Atriani et al., 2020); (Yasmin and Dirbawanto, 2022); (Aprilia and Susanti, 2022) indicators include, easy to learn, easy to understand, simple, and easy to operate. According to (Ayyagari, 2006) in (Chin dan Todd, 2017) that the indicators of perceived ease are that information technology is very easy to learn, can be controlled, clear & understandable, flexible, easy to become skilled, and easy to use.

This study uses indicators according to (Zhang, 2010) in (Habibi M, 2015) to identify these indicators, namely: 1) Easy to learn, meaning that users can quickly understand and comprehend the system. 2) Easy to use, meaning that users do not encounter obstacles in operating it. 3) Clear and understandable, is a digital wallet application system that is clear in its use and a system that is easy to understand for application users. 4) Become skillful, skills in using applications for information systems for users.

Based on the explanation above, the researcher believes that Perceived Ease of Use can have a positive relationship direction and a significant influence on Customer Decisions in using BCA Mobile. According to (Irham, 2016) in (Iqbal Johandri, 2021) a decision is a problem-finding procedure that begins with the background, identification to the formation of conclusions. Based on (Styarini, 2020) in defines decision making as a process of unification that involves understanding to test two or more alternatives, and determine one of them. In the context of service products, we know the decision to use, namely using the services provided by the company for the services they offer.

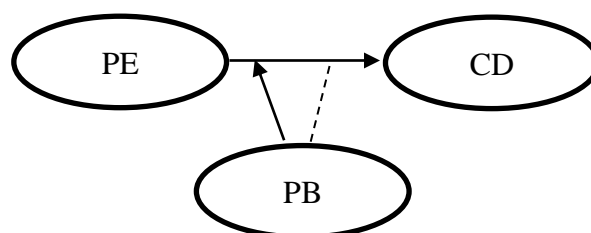
According to (Kotler, 2019) cision making is where consumers compare existing alternatives until finally deciding on one alternative to choose. Each consumer has different reasons for buying or using an item. According to (Usman, 2016) in (Adela & Tecalu, 2017) stated that what influences consumers in decision making is psychological, situational, and social influences. In the end, the bank prepares mobile banking to get customer interest in using mobile banking. According to (Peter and Olson, 2010) in (Vocke Poli et al., 2015) the decision to use is a process used to unite understanding and evaluate two or more alternatives to determine one choice. The results of this integration, cognitive determination, indicate behavioral intentions. Behavioral intention is a plan to carry out one or more behaviors.

Based on (Kotler, 2016) The decision to use is a process where a user first recognizes the problem, looks for information related to a particular system or product, then tests how well each available alternative can solve the existing problem, then is directed to the decision to use it. According to (Devaraj et al., 2003) in (Malau, 2017) states that the purchasing decision is a purchasing procedure carried out by consumers with the procedure of implementing electronic media because it has a larger utility scale. According to (Habibi and Zaky, 2015) in (Tjiptono, 1997) the decision is an aspect of the human psyche that drives it to achieve goals. Interest in using information technology is the acceptance of the use of technology based on the perception of ease of use of information technology and reviewing its benefits.

There are several previous studies (Safitri, 2023); (Lestari, 2023) & (Widya Wulandari, 2022) showing that the Perceived Ease of Use variable can have a positive relationship direction and a significant influence on Customer Decisions. In contrast to the above studies, this article adds the perceived usefulness variable as a moderating variable.

2. RESEARCH METHODS

Figure 1
Model



Noted:

PE: Perceived to Ease

CD: Cudtomer Decision

PB: Perception of Benefit

Different from the three previous studies, namely (Safitri, 2023); (Lestari, 2023) & (Widya Wulandari, 2022), this article adds the variable Perceived Usefulness as a moderating variable which is believed to be able to influence the variable Perceived Ease of Use on Customer Decisions more significantly (Jonathan Sarwono, 2016). This research is a quantitative study with an explanatory approach (Sugiyono, 2019). The data used in this article is primary data that researchers obtained from 500 BCA Bank customers spread throughout Indonesia with the criteria of being 22 to 40 years old which is the productive age to understand and use the BCA Mobile application effectively (Abdurahman, 2016). The data used in this article was analyzed using the smart PLS 4.0 analysis tool with the hypothesis below (Tjiptono, 1997).

Hypothesis:

H1: The Influence of Investment on Economic Growth

H2: Exports Can Moderates The Influence of Investment on Economic Growth

3. RESULT AND DISCUSSION

Background Analysis

According (Gitosudarmo, 2000) Ease of use is a term that represents the extent to which an innovation is considered not challenging to understand, learn, and operate. (Davis, 1989) in (Philip, 2013) defines ease of use as the level of trust a person has if technology is applied easily. Based on Perceived ease is a person's belief that a particular technology can be applied easily or does not require effort. According to (Jogiyanto, 2007) in (Amalia, 2022) ease is seen from the extent to which a person believes that the technology used is free from effort.

According to (Jogiyanto, 2007) in (Kurniaputra, 2018) ease is how much an individual believes that applying a particular system will be free of physical and mental effort. Ease has a belief related to the decision-making procedure. If someone believes that an information system is easy to use, they will use it. Based on (Davis, 1989) in (Aprilia, 2022) perceived ease of use is a provision for ease of use, where users believe that technology is carried out easily. The frequency of use and interactions related to the use of a system can ensure its ease of use. A more commonly used system means that the system is better known, easier to use, and easier for users.

Based on the explanation of the perception of ease of research using the theory (Davis, 1989) in (Badir, 2020) ease of use is the level of someone's belief that technology can make it easier for someone to solve problems in the system. According to (Davis, 1989) in (Kurniaputra and Nurhadi, 2018) Indicators of perceived ease of use are easy to learn, controllable, flexible, easy to use, and clear and understandable. According to (Jogiyanto, 2007) who modified the instrument (Davis, 1989) in (Atriani et al., 2020); (Yasmin and Dirbawanto, 2022); (Aprilia and Susanti, 2022) indicators include, easy to learn, easy to understand, simple, and easy to operate. According to (Ayyagari, 2006) in (Chin dan Todd, 2017) that the indicators of perceived ease are that information technology is very easy to learn, can be controlled, clear & understandable, flexible, easy to become skilled, and easy to use.

This study uses indicators according to (Zhang, 2010) in (Habibi M, 2015) to identify these indicators, namely: 1) Easy to learn, meaning that users can quickly understand and comprehend the system. 2) Easy to use, meaning that users do not encounter obstacles in operating it. 3) Clear and understandable, is a digital wallet application system that is clear in its use and a system that is easy to understand for application users. 4) Become skillful, skills in using applications for information systems for users.

Based on the explanation above, the researcher believes that Perceived Ease of Use can have a positive relationship direction and a significant influence on Customer Decisions in using BCA Mobile. According to (Irham, 2016) in (Iqbal Johandri, 2021) a decision is a problem-finding procedure that begins with the background, identification to the formation of conclusions. Based on (Styarini, 2020) in defines decision making as a process of unification that involves understanding to test two or more alternatives, and determine one of them. In the context of service products, we know the decision to use, namely using the services provided by the company for the services they offer.

According to (Kotler, 2019) cision making is where consumers compare existing alternatives until finally deciding on one alternative to choose. Each consumer has different reasons for buying or using an item. According to (Usman, 2016) in (Adela & Tecoalu, 2017) stated that what influences consumers in decision making is psychological, situational, and social influences. In the end, the bank prepares mobile banking to get customer interest in using mobile banking. According to (Peter and Olson, 2010) in (Vocke Poli et al., 2015) the decision to use is a process used to unite understanding and evaluate two or more alternatives to determine one choice. The results of this integration, cognitive determination, indicate behavioral intentions. Behavioral intention is a plan to carry out one or more behaviors.

Based on (Kotler, 2016) The decision to use is a process where a user first recognizes the problem, looks for information related to a particular system or product, then tests how well each available alternative can solve the existing problem, then is directed to the decision to use it. According to (Devaraj et al., 2003) in (Malau, 2017) states that the purchasing decision is a purchasing procedure carried out by consumers with the procedure of implementing electronic media because it has a larger utility scale. According to (Habibi and Zaky, 2015) in (Tjiptono, 1997) the decision is an aspect of the human psyche that drives it to achieve goals. Interest in using information technology is the acceptance of the use of technology based on the perception of ease of use of information technology and reviewing its benefits.

There are several previous studies (Safitri, 2023); (Lestari, 2023) & (Widya Wulandari, 2022) showing that the Perceived Ease of Use variable can have a positive relationship direction and a significant influence on Customer Decisions. In contrast to the above studies, this article adds the perceived usefulness variable as a moderating variable.

Validity Test

Validity testing in the use of the PLS 4.0 smart analysis tool is very important and has a position as the initial door in proving the main objective of this study, namely the hypothesis that the researcher has formulated in the research methodology section. Therefore, the following are the results of the validity test in this article (Sarstedt et al., 2014):

Table 1
Validity Test

Variable	Question Item	Loading Factor
Perceived to Ease (X)	Perception of ease of use can influence customer decisions	0.876
	Perception of ease of use can make customers immediately accept everything that can make their work easier	0.866
	Perception of ease of use can demand customers to do something that is believed to make their work easier	0.854
	Perception of ease of use can make customers happy to do something that will make their work easier without being asked at all	0.859
Cudtomer Decision (Y)	The decision to use BCA mobile can be influenced by customer perceptions of its ease of use	0.893
	The decision to use BCA mobile can be influenced by customer perceptions of the many benefits of using it	0.899
	The decision to use BCA can be easily made if customers think it can make their work easier	0.895
	The decision to use BCA can be easily made if customers think it can produce benefits for them both morally and materially	0.915
Perception of Benefit (Z)	Perception of usefulness can strengthen the	0.944

	perception of ease of use in influencing the Decision to Use	
	Perception of usefulness can influence the decision to use by customers	0.932

Valid > 0.70

Reliability Test

The next stage after passing through the opening gate and before heading to the final gate in this article is the reliability test stage. This stage aims to ensure that each variable used in this article is reliable with the standard value of composite reliability and cronbach alpha above 0.70. The following are the results of the reliability test in this article (Ghozali, 2016):

Table 2
Reliability Test

Variable	Composite Reliability	Cronbach Alfa	Noted
Perceived to Ease	0.898	0.855	Reliiable
Cudtomer Decision	0.954	0.913	Reliable
Perception of Benefit	0.978	0.926	Reliable

Reliable > 0.70

Path Coefisien

The last stage and also the final stage in this research is the path coefficient stage. This stage serves to ensure that each hypothesis presented in the research methodology section can be proven. The following are the results of the Path Coefficient test in this articlei (Hair, 2010):

Table 3
Path Coefisien

	Variable	P-Values	Noted
Direct Influence	PE-> CD	0.006	Accepted
Indirect Influence	PB* PE-> CD	0.000	Accepted

Significant Level & Accepted < 0.05

The first hypothesis in this article is to believe that the Perceived Ease of Use variable can have a positive relationship direction and a significant influence on Customer Decisions. The first hypothesis can be proven because the P-Values are positive and below the significance level of 0.05, namely 0.006. These results are in line with research (Safitri, 2023); (Lestari, 2023) & (Widya Wulandari, 2022). These results are because the Perceived Ease of Use can easily demand a customer to decide to use BCA mobile because it can make all the work and challenges they face easier. The next hypothesis, namely the perception of usefulness, can strengthen the influence of the Perceived Ease of Use on Customer Decisions, can also be proven because the same thing, namely the P-Values are below the significance level of 0.05, namely 0.000, more significant than direct testing, namely 0.006. This is because a customer can happily do anything that will benefit him, both morally and materially, including deciding to use BCA mobile.

4. CONCLUSION

The first hypothesis in this article is to believe that the Perceived Ease of Use variable can have a positive relationship direction and a significant influence on Customer Decisions. The

first hypothesis can be proven because the P-Values are positive and below the significance level of 0.05, namely 0.006. These results are in line with research (Safitri, 2023); (Lestari, 2023) & (Widya Wulandari, 2022). These results are because the Perceived Ease of Use can easily demand a customer to decide to use BCA mobile because it can make all the work and challenges they face easier. The next hypothesis, namely the perception of usefulness, can strengthen the influence of the Perceived Ease of Use on Customer Decisions, can also be proven because the same thing, namely the P-Values are below the significance level of 0.05, namely 0.000, more significant than direct testing, namely 0.006. This is because a customer can happily do anything that will benefit him, both morally and materially, including deciding to use BCA mobile.

REFERENCES

- Abdurahman, S. (2016). *Metodologi Penelitian*. Sinar Grafika.
- Adela, G., & Tecoalu, M. (2017). Pengaruh Pemasaran Emosional Terhadap Keputusan Pembelian Melalui Mediasi Citra Merek pada Produk Nike. *Jurnal Manajemen Bisnis*, 12(2), 143.
- Amalia, P. (2022). Pengaruh Kemanfaatan, Kemudahan Keamanan, dan Fitur M-Banking Terhadap Kepuasan Nasabah dalam Bertransaksi Pada Bank Syariah Indonesia (Studi Kasus BSI KCP Sumenep). *Journal of Islamic Economics and Finance Studies*, 1(1), 70–89.
- Aprilia, R. W. (2022). Pengaruh Kemudahan, Fitur Layanan, dan Promosi Terhadap Keputusan Penggunaan E-Wallet Dana di Kabupaten Kebumen. *Jurnal Ilmiah Mahasiswa Manajemen*, 4(3), 18.
- Astuti, P. W. (2018). Analisis Pengaruh Investasi Terhadap Pertumbuhan Ekonomi (Studi Pada 33 Provinsi di Indonesia). In *Jurnal Ilmiah Mahasiswa FEB* (Vol. 6, Issue 2). <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/4629/4058>
- Badir, M. (2020). The Effect of E-WOM, Ease of Use and Trust on Purchase Decisions (Study on Tokopedia Application Users). *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 7(1), 39.
- Chin dan Todd. (2017). On the Use, Usefulness, and Ease of Use of Structural Equation Modeling in MIS Research: A Note of Caution. *Journal Of Management Information System Quarterly*, 9(5), 39.
- Ghozali, I. (2016). *Aplikasi analisis multivariete dengan program (IBM. SPSS)*. Universitas Dipenogoro.
- Ghufran Riziquurrahman. (2016). *Analisis Pengaruh Investasi, Inflasi, Jumlah Tenaga Kerja, Dan Pengeluaran Negara Terhadap Pertumbuhan Ekonomi Di Indonesiatahun 2000-2018*.

- Gitosudarmo, I. (2000). *Manajemen Pemasaran*. BPFE.
- Habibi M. (2015). The Influence of Trust, Perceived Usefulness, Perception of Ease, and Perception of Convenience on Interest in Using Islamic Mobile Banking. *Scientific Journal*, 3(1), 19.
- Hair. (2010). *Multivariate Data analysis, Seventh Editions*. New Jersey.
- Iqbal Johandri, H. (2021). Pengaruh Kemudahan dan Ketersediaan Fitur Terhadap Penggunaan Mobile Banking. *Global Financial Accounting Journal*, 5(2), 25–36.
- Jonathan Sarwono. (2016). *Meode Penelitian Kualitatif dan Kuantitatif*. Graha Ilmu.
- Kholis, M., Astuti, D., & Febrianti, R. (2016). HUBUNGAN ANTARA PENDAPATAN NASIONAL DAN INVESTASI DI INDONESIA (Suatu Kajian Ekonomi Makro Dengan Model VAR). *Jurnal Organisasi Dan Manajemen*, 12(1), 65–78. <https://doi.org/10.33830/jom.v12i1.48.2016>
- Kotler. (2016). *Marketing Management, 15th Edition*. Pearson Education, Inc.
- Kotler. (2019). *Manajemen Pemasaran edisi 12 Jilid 1 & 2*. PT. Indeks Kelompok Gramedia.
- Kurniaputra, A. Y. (2018). Pengaruh Persepsi Kemudahan, Risiko dan Manfaat Terhadap Keputusan Nasabaha Menggunakan Mobile Banking BRI di Surabaya. *Journal of Business & Banking*, 5(1), 109–120. <https://doi.org/https://doi.org/10.14414/jbb.v8i1.1557>
- Lestari, R. (2023). *Pengaruh Persepsi Kemudahan Penggunaan, Persepsi Manfaat, Dan Ketersediaan Fitur Terhadap Keputusan Menggunakan Mobile Banking Bank Syariah Indonesia (Studi pada Masyarakat Muslim di Kecamatan Kartasura Kabupaten Sukoharjo)*. UNIVERSITAS ISLAM NEGERI RADEN MAS SAID SURAKARTA.
- Lutfi Amelina Dewi. (2022). ANALISIS PENGARUH INVESTASI, EKSPOR, PENGELUARAN PEMERINTAH, TINGKAT PENDIDIKAN, DAN TENAGA KERJA TERHADAP PERTUMBUHAN EKONOMI DI INDONESIA TAHUN 2011 - 2020. In *FAKULTAS BISNIS DAN EKONOMIKA UNIVERSITAS ISLAM INDONESIA* (Issue 8.5.2017). <https://www.who.int/news-room/fact-sheets/detail/autism-spectrum-disorders>
- Malau, H. (2017). *Manajemen Pemasaran*. Alfabeta.
- Philip, K. (2013). *Manajemen Pemasaran: Analisis Perencanaan Implementasi dan pengendalian*. Gramedia Pustaka Utama.
- Safitri, A. (2023). PENGARUH PERSEPSI KEMUDAHAN, PERSEPSI KEMANFAATAN, PERSEPSI RISIKO DAN KEPERCAYAAN TERHADAP KEPUTUSAN NASABAH MENGGUNAKAN MOBILE BANKING BCA SYARIAH JABODETABEK. In *AT-TAWASSUTH: Jurnal Ekonomi Islam: Vol. VIII* (Issue I). PROGRAM STUDI PERBANKAN SYARIAH.

- Sarstedt, M., M. Ringle, C., Smith, D., Reams, R., & Hair Jr, J. F. (2014). Partial least squares structural equation modeling (PLS-SEM): A useful tool for family business researchers. *Journal of Family Business Strategy*, 5(1), 105–115.
- Styarini, F. (2020). Analisis Pengaruh Customer Trust Terhadap Keputusan Menggunakan Mobile Banking Melalui Perceived Risk dan Perceived Usefulness Sebagai Variabel Intervening (Studi pada Pengguna Aplikasi Mobile Banking Bank BRI di Kantor Cabang Kebumen). *Jurnal Ilmiah Mahasiswa Manajemen*, 2(4).
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, R&D*.
- Tjiptono, F. (1997). *Strategi Pemasaran. Edisi 2*. Penerbit Andi.
- Vocke Poli, Kindangen, P., & Ogi, I. (2015). Analisis pengaruh kualitas, promosi dan keunikan produk terhadap keputusan pembelian souvenir amanda collection. *Jurnal Berkala Ilmiah Efisiensi*, 15(5), 775–766.
- Wicaksono, A. (2017). Analisis Pengaruh Investasi, Tenaga Kerja, dan Pengeluaran Pemerintah Terhadap Pertumbuhan Ekonomi di Provinsi Lampung Tahun 1996-2013. *Journal Economic*, 53(9), 1689–1699.
- Widya Wulandari. (2022). Penerapan Technology Acceptance Model (TAM) Terhadap Perilaku Konsumen Mobile Banking di Surabaya. *Jurnal Manajemen Emasaran*, 16(2), 8.