The Influence Of Customer Experience, Perceived Ease Of Use, Perceived Usefulness, Perceived Risk On Behavioral Intention To Use Mobile Banking In Malaysia

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ABSTRACT

This study tries to investigate how customer experience factors, perceived ease of use, perceived usefulness, perceived risk can influence the behavioral intention to use mobile banking through attitude as a mediating variable. This research model was examined within the context of Batam City residents who have used mobile banking in Malaysia involving 258 respondents. Sampling was carried out using purposive sampling technique and PLS-SEM analysis with SmartPLS 3.0 software to analyze the data. The research results show that customer experience, perceived ease of use, perceived usefulness and perceived risk are proven to be able to influence the attitude towards behavioral intention of the Batam City residents who have used mobile banking in Malaysia.

INTRODUCTION

As time goes by, information technology is getting more sophisticated. The development of information technology has the potential to improve human life in a number of areas, including finance. As a result, banking companies have adopted various innovations to reach their customers (Adiningtyas & Shavira, 2024). Mobile banking is recognized as a major breakthrough in technological innovation among banks and is experiencing rapid growth, both in terms of the number of implementing banks and the number of customers using it (Avornyo et al., 2024). Mobile banking is the latest technological innovation that has great potential to improve customer banking experience and streamline bank operations (Africa, Tech, Morgan, & African, 2019). The use of mobile banking products aims to obtain financial information and reduce the need for customers to visit the bank when they want to make online transactions

(Widanengsih, Banten No, Karawang, & Barat, 2021). The number of Mobile banking users in Indonesia continues to grow. Almost all banks in Indonesia already have m-banking services. According to Banka Indonesia (BI), the cosmetic digital banking financial market is estimated to reach IDR 4,264.8 trillion in April 2023 or nearly IDR 4.3 trillion. This figure includes electronic banking financial transactions, namely internet banking, mobile banking, and phone banking in accordance with the policies of the Financial Services Authority (OJK).

Mobile banking application services are now starting to be in demand by people in Batam City, which is an industrial city with high and dense community activities. The location of Batam Island is strategic because it borders and is adjacent to Malaysia, so that the people of Batam City have more advantages to easily travel and do business to neighboring countries. In addition to the function of mobile banking in the country, the availability of application services also supports the activities of all groups of people, especially Batam City such as business people who are on a business trip in Malaysia, or people and students of Batam City who are on vacation. Malaysia is one of the countries with a very fast development of information technology in Asia. However, Malaysian society is quite inversely proportional to Indonesia, where Malaysians are still less interested and enthusiastic in using mobile banking, due to several factors that are taken into consideration for concerns in using mobile banking (Rehman & Shaikh, 2020).

Perceived usefulness and perceived ease of use are asserted as key indicators of customer behavioral intentions, especially when using new technology (Purwianti, 2019). Perceived usefulness relates to the belief that applying new technology will improve performance. According to Setyawati (2020) stated that there is an influence needed to embrace and use technology. Other research results that review perceived usefulness on behavioral intention have been studied by a number of researchers with significant results. While the results of research Halim et al. (2020) conveyed that perceived usefulness has no significant effect on behavioral intention. According to Raksadigiri et al. (2019) proves that the better the perceived ease of use will be better able to improve attitudes. Meanwhile, the results of research from Gunawan et al. (2019) show that perceived ease of use does not have a significant effect on consumer attitudes. Then the results of research conducted by German Ruiz-Herrera et al. (2023) showed that ease of use on attitude proved to be statistically negligible.

According to Ho et al. (2020) perceived risk relates to an individual's subjective assessment of the likelihood of adverse consequences associated with utilizing a particular technology. Perceived risk can cover various aspects, including concerns about payment, guarantees, and promised services (Shaliha & Marsasi, 2024). According to Pillai et al. (2022) perceived risk has a negative impact on customer attitudes. The ease of use, efficiency, and various features of mobile banking have significantly increased its use. However, the successful adoption of mobile banking applications depends not only on its technical functions, but also on the customer experience provided. Based on the research results Vakulenko et al. (2019) which shows that customer experience is the current key that affects customer satisfaction. This ensures that customer experience is an important source of the desire to make repeat purchases and recommend the use of mobile banking to others.Many researchers have used the TAM method with the variables perceived ease of use, perceived usefulness and perceived risk which are mediated by attitude towards behavioral intention. Meanwhile, based on the results of research, research on the influence of customer experience on how consumer behavior attitudes and intentions are still a rarely researched thing, so the research model is combined into a new research model.

Based on the background that has been described, this study contributes to the literature as follows. First, understanding how customer experience factors, perceived ease of use, perceived usefulness, perceived risk have an influence on customer attitude in using mobile banking. Second, understanding the importance of customer experience, perceived ease of use, perceived usefulness, perceived risk affects customers' behavioral intention in using mobile banking services. Third, understanding the importance of how attitude influences behavioral intention.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The TAM model is often used to understand the behavior of individuals from adopting new technologies (Rehman & Shaikh, 2020). This model includes almost all developments that determine customer intention to use mobile banking and was chosen as the reason for the hypothesis for the conceptual model of this study. This study uses variables and theories from TAM, namely perceived ease of use, perceived usefulness, perceived risk, as well as additional external variables, namely customer experience. This variable was added with the consideration that the experience and impressions of consumers are important in this study. The research model in this study is described in the following figure.

Figure 1 Research Model
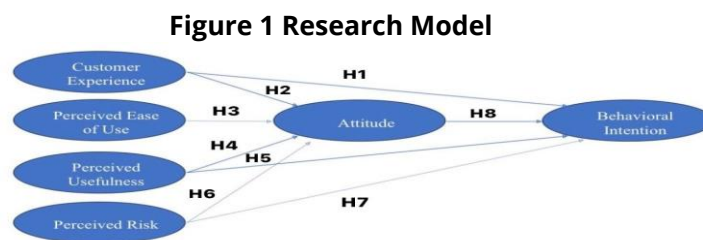
Customer Experience And Behavioral Intention

Experience can be described as customer sentiments and beliefs about what happens when involved in an activity (Karim et al., 2022). Similarly, customer experience consists of the entire experience of a company's product or service over time which is able to influence the customer's intention to make a repeat purchase or not (Karim & Islam, 2020). Research results by Vakulenko et al. (2019)who concluded that customer experience is the current key that affects customer satisfaction. This ensures that customer experience is an important source of desire for repeat purchases and recommending the use of mobile banking to others. Another study conducted by Wijaya et al. (2019) revealed that customer experience is able to show that it indirectly affects satisfaction, customer behavior and emotional reactions that will affect individual decisions in action. Customer experience is able to influence user psychology, evaluation for users and even be able to produce positive or negative perceptions.

- Hypothesis 1. The Effect of Customer Experience on Behavioral Intention

Customer Experience And Attitude

These two aspects are important in providing customer satisfaction, setting benchmarks for customer expectations, developing customer trust, winning customers' hearts and creating affective bonds with customers (Anshu, Gaur, & Singh, 2022). In research Rahmawati et al. (2021) It is concluded that the customer experience variable has the greatest influence on attitude, so it is necessary to improve a good customer experience by providing services and making it easy to use the application.

- Hypothesis 2. The Effect of Customer Experience on Attitude

Perceived Ease Of Use And Attitude

This ease of use was proposed by David in 1989, defined as the extent to which a person agrees that using a particular system is easy. The easier it is to use a technology system, the greater the benefits that increase its adoption and use. Due to the features of mobile banking that require a certain amount of knowledge and skills, perceived ease of use plays an important role in influencing individual attitudes to accept the system. Previous research results by Rehman & Shaikh (2020) show that ease of use plays an important role in predicting consumer intention to use mobile banking and ensuring its impact on individual attitudes. However, a

study conducted Debasa et al. (2023) revealed that perceived ease of use has no effect on individual attitudes towards using technology.
- Hypothesis 3. The Effect of Perceived Ease of Use on Attitude

Perceived Usefulness And Attitude

Namahoot (2022) proved that consumers choose services based on their perceived usefulness or based on their belief that the service will increase their use of technology. According to Li & Zhu (2023) perceived usefulness has a significant impact on attitudes towards using a system or technology. In the research results Regita et al. (2020) shows that perceived usefulness has an effect on attitude, this is due to people's perceptions of the usefulness of technology as a capacity to help, as well as encouraging the formation of sustainable attitudes. The same research Setiawan et al. (2019) shows that perceived usefulness has an influence on attitude.
- Hypothesis 4. The Effect of Perceived Usefulness and Attitude

Perceived Usefulness And Behavioral Intention

In research conducted by Regita et al. (2020) found a significant correlation between perceived usefulness and behavioral intentions. Similar results were also carried out by Setyawati (2020) that perceived usefulness affects behavioral intention, this is due to the benefits of the application service system that makes it easier for users to make transactions or payments, this reason results in users intending to continue using the services of the application. Get different results with Halim et al. (2020) concluded that perceived usefulness is not significant to behavioral intention. This is due to differences in research objects and respondents, as well as service usage habits that can also have an impact.
- Hypothesis 5. The Effect of Perceived Usefulness and Behavioral Intention

Perceived Risk To Attitude

Perceived risk will arise when using mobile banking services and directly impacts attitudes towards using mobile banking. Previous research conducted by Shaliha & Marsasi (2024) shows that perceived risk has a significant negative effect on attitudes. The same research results were also conducted by Pillai et al. (2022) shows that perceived risk has a negative impact on customer attitudes, including psychological, financial, and service-related problems. From the above statement, to reduce negative perceptions of customer attitudes, an application is expected to need to understand its aspects.
- Hypothesis 6. Effect of Perceived Risk on Attitude

Perceived Risk To Behavioral Intention

Perceived risk and behavioral intention are interrelated, where the level of individual risk perception will influence decisions regarding interest in use (Jessica Patricia Wijaya & Sri, 2023). Research results Nazir et al. (2021) shows that risk perception has a significant impact on reuse intention, although the results show a relatively small impact. Users of mobile banking services have fears or concerns about using mobile banking in relation to rampant cybercrime. Customers choose not to use mobile banking because of concerns over the negative consequences that may occur after using mobile banking services.
- Hypothesis 7. Effect of Perceived Risk on Behavioral Intention

Attitude To Behavioral Intention

Attitudes are found to have a significant influence on behavioral intentions, for example with ordering decisions from word of mouth, by providing a good attitude that can attract potential customers, positive advertising and interaction on social media will also lead to behavioral intentions in using these product services (Muslim, Harun, Ismael, & Othman, 2020).

Behavioral intention refers to person's willingness to buy something that adds value to them (Saputra, 2023). Troise et al. (2021) revealed that a positive attitude reflects the belief that certain behaviors will produce beneficial consequences, thereby increasing the individual's intention to adopt them. Setiawan et al. (2019) showed the same results that the effect of attitude on behavioral interest was significant. The next research conducted by Regita et al. (2020) stated that attitude has a significant effect on behavioral intention.

- Hypothesis 8. The Effect of Attitude on Behavioral Intention.

METHODS

In the process of collecting primary data, it was carried out by distributing questionnaires online through social media starting from November 2023. Batam City residents who often use mobile banking in Malaysia are the population of this study. Research respondents must meet the sample characteristics, namely the people of Batam City, aged 18-45 years and at least once used mobile banking in Malaysia. By using non probability sampling with purposive sampling technique, 258 respondents were tested. Descriptive statistical methods are used by the author to test the percentage and number of respondents from the data collected through questionnaires (Saputra, 2023). Furthermore, PLS-SEM is used to process the primary data that has been collected. Meanwhile, the causal relationship is tested using the structural model, validity and reliability are tested using the measurement model.

Table 1 Respondent Description

Description		Frequency	Percent
Gender	Male	94	63.57
	Female	164	36.43
Age	18-26 years old	117	45.35
	27-33 years old	121	46.90
	34-39 years old	15	5.81
	40-45 years old	5	1.94
Domicile	Batam	258	100
Last Education	SD	0	0
	SMP	1	0.39
	SMA/SMK	89	34.50
	S1	153	59.30
	S2	15	5.81
Status/Employment	Students	1	0.39
	College Student	69	26.74
	Entrepreneur	74	28.68
	Private Employee	92	35.66
	Housewife	22	8.53
Monthly Expenses	< Rp. 1.000.000	29	11.24
	Rp.1.000.000 – Rp. 3.000.000	104	40.31
	Rp. 4.000.000 – Rp. 6.000.000	85	32.95
	Rp. 7.000.000 – Rp. 9.000.000	26	10.07
	> Rp. 10.000.000	14	5.43
Mobile Banking	Mandiri	20	7.75
	BCA	216	83.72
	Cimb Niaga	13	5.04
	Permata	9	3.49

Source: Primary Data Processed (2024)

The results of the description of respondents show that the people of Batam City who have used mobile banking abroad are predominantly female, with a dominant age range of 27 to 33 years, mostly private employees with the latest education S1 and monthly expenditure range of Rp.1,000,000 - Rp. 3,000,000. Based on the results show that BCA mobile banking is the most widely used by the Batam City community.

A detailed description can be explained that, in terms of gender, 63.57% of respondents were female and 36.43% were male. This is related to data on the gender of the female population in Indonesia, which is said to be twice the male population. Then the results of the respondents show that the age range of 27-33 years is the dominant one as much as 46.90% and followed by the age range of 18-26 years as much as 45.35%. Logically this makes sense, mobile banking is becoming a new lifestyle for millennials and gen Z. These people have more potential in using mobile banking. These people have more potential to use mobile banking because they own a smartphone. Among these respondents, 59.30% are S1 graduates, then as many as 34.50% are SMA / SMK graduates. Psychologically, this can occur because the understanding of the use and concepts of mobile banking is more acceptable to respondents with these characteristics.

Then, private employees were the dominant respondents at 35.66% and followed by entrepreneurs at 28.68%. This is said to be reasonable because generally employee wages are transferred through bank accounts, so employees often use mobile banking to facilitate them in making transactions, especially abroad. When viewed from the type of mobile banking used, BCA is the most dominant mobile banking based on the research results with a value of 83.72%. Based on the research results, BCA is able to make many people feel comfortable and satisfied with the services provided, therefore this can be the reason why BCA is superior in use. On the other hand, the most dominant result related to respondents' monthly expenditure is Rp.1,000,000 - Rp. 3,000,000 as much as 40.31%. Expenses in the range of Rp.1,000,000 - Rp. 3,000,000 are quite reasonable because the costs in Batam City are classified as medium.

RESULT

Reability Test

Cronbach's Alpha A high level of reliability is seen when the value ranges between 0 and 1(Hair, Risher, Sarstedt, & Ringle, 2019). The values for each variable in this study are summarized in the following table:

Table 2 Reliability Test Results For Each Variable

Variables	Cronbach's Alpha	Composite Reliability
ATT	0,789	0,863
BI	0,738	0,836
CE	0,768	0,851
PEU	0,727	0,829
PR	0,702	0,834
PU	0,752	0,857

Source: SmartPls output, (2024)

In table 3 above, it can be seen that all variables recorded have a value above 0.7. Therefore, all variables involved in this study have a reliable level of consistency. Thus, all indicators can be included in the research and do not need to be excluded from the research process. Based on the composite reliability value, the value of all variables is above 0.7. This

means that the variables in this study meet the standards. So, all indicators can be included in the research and do not need to be excluded from the research process.

Validity Test

Consideration in making decisions based on AVE, if the AVE value exceeds 0.5, the variable is considered not to face reliability problems (Marliana, 2019). Therefore, these variables are suitable for use in the research context.

Table 3 Reliability Test Results For Each Variable

Variabel	*Average Variance Extracted (AVE)*
ATT	0,612
BI	0,560
CE	0,589
PEU	0,548
PR	0,626
PU	0,667

Source: SmartPls output, (2024)

Table 4 above shows that the value of all variables is more than 0.5, which means that each variable used in this study has the ability to reflect the latent variable they represent. Thus, all indicators can be included in the research and do not need to be excluded from the research process.

Discriminant Validity

The Fornell-Larcker Criterion evaluates the value of the AVE of each variable. Each variable that is tested for AVE value must be higher than the correlation value between constructs and others. If the AVE is lower than the internal correlation value, the construct variable has a low internal correlation and does not meet the discriminant criteria.

Table 4 Discriminant Test Results For Each Variable

Variables	ATT	BI	CE	PEU	PR	PU
ATT	0,783					
BI	0,630	0,748				
CE	0,615	0,606	0,767			
PEU	0,456	0,420	0,433	0,740		
PR	-0,548	-0,509	-0,377	-0,348	0,791	
PU	0,600	0,573	0,514	0,384	-0,390	0,817

Source: SmartPls output, (2024)

The correlation value between each variable produces a high number, as in Table 6 above. Furthermore, it is concluded that the Fornell-Larcker test criteria have been met.

R Square

The range of R-Square values is between 0 and 1, where a value of 1 indicates that the independent variable is able to accurately predict the dependent variable. The following table summarizes the R-Square values for each dependent variable in this study:

Table 5 R Square Test Results

Variables	R Square	R Square Adjusted
ATT	0,568	0,562
BI	0,536	0,528

Source: SmartPls output, (2024)

Based on the R-Square test results above, it can be concluded that :
1. ATT has an R-Square of 0.568, which means that about 56.8% of the variation in the Attitude variable can be explained by the independent variables in the model used.
2. BI has an R-Square of 0.536, which indicates about 53.6% of the variation in the Behavioral Intention variable can be explained by the independent variables in the model.

Hypothesis Test
Path coefficients are used to estimate and measure the impact of independent variables on variables during hypothesis testing. The following are the results of the coefficient test:

Table 6 Hypotesis Test Results

Construct	T statistics ($|O/STDEV|$)	P values	Hypotesis	Description
CE -> BI	4,722	0,000	H1	Accepted
CE -> ATT	5,248	0,000	H2	Accepted
PEU -> ATT	2,222	0,026	H3	Accepted
PU -> ATT	5,100	0,000	H4	Accepted
PU -> BI	4,375	0,000	H5	Accepted
PR -> ATT	5,165	0,000	H6	Accepted
PR -> BI	2,993	0,003	H7	Accepted
ATT -> *BI*	2,598	0,009	H8	Accepted

Source: SmartPls output, (2024)

Based on the table above, it can be concluded that:
- CE has a significant effect on BE because the T Statistic value is 4.722 > 1.96, and the P Values are 0.000 < 0.05, so H1 is accepted.
- CE has a significant effect on ATT because the T Statistic value is 5.248> 1.96, and the P Values are 0.000 < 0.05, so H2 is accepted.
- PEU has a significant effect on ATT because the T Statistic value is 2.222> 1.96, and the P Values are 0.026 < 0.05, so H3 is accepted.

- PU has a significant effect on ATT because the T Statistic value is 5.100> 1.96, and the P Values are 0.000 < 0.05, so H4 is accepted.
- PU has a significant effect on BI because the T Statistic value is 4.375> 1.96, and the P Values are 0.000 < 0.05, so H5 is accepted.
- PR has a significant effect on ATT because the T Statistic value is 5.165> 1.96, and the P Values are 0.000 < 0.05, so H6 is accepted.
- PR has a significant effect on BI because the T Statistic value is 2.993> 1.96, and the P Values are 0.003 < 0.05, so H7 is accepted.
- ATT has a significant effect with BI having a T Statistic value of 2.598> 1.96, and P Values of 0.009 < 0.05, so H8 is accepted.

Thus, based on the results of the hypothesis test above, it is concluded that all hypotheses are accepted, which indicates that the independent variables affect the dependent variables concerned.

DISCUSSION

Effect Of CE On BI

Based on the research results, it is found that CE has an impact on BI with a t-statistic value of 4.722 and p values of 0.000. This situation shows that customer experience affects customer intentions in making repeat purchases or not. If customers experience experiences in terms of unsatisfactory services or products, as a result, customers will not reuse mobile banking. In line with the findings by (Aprianti & Amalia, 2022) that CE has a positive and significant impact on BI.

Effect Of CE On ATT

Based on the research results, it is found that CE has a positive and significant impact on ATT with a t-statistic value of 5.248 and p values of 0.000. Good customer experience affects the attitude of banks in providing services and the ease of using applications. Agree with the findings by Anshu et al. (2022) who say that these two aspects are important in providing customer satisfaction, setting benchmarks for customer expectations, developing customer trust, winning customers' hearts and creating affective bonds with customers.

Effect Of PEU On ATT

Based on the results of the study, it is found that PEU has a significant positive impact on ATT with a t-statistic value of 2.222 and p values of 0.026. When customers are able to easily use mobile banking for transactions, it is concluded that perceived ease of use plays an important role in influencing individual attitudes to accept the system. This is in line with previous research from (Rehman & Shaikh, 2020) that ease of use plays an important role in consumer intention to use mobile banking and ensures its impact on individual attitudes.

Effect Of PU On ATT

Based on the research results, it is found that PU is significantly positive towards ATT with a t-statistic value of 5,100 and p values of 0.000. With mobile banking, customers feel the benefits of the services provided by mobile banking, one of which is that customers can easily make transactions with mobile banking.

With the perceived usefulness provided, mobile banking is able to encourage attitudes in using mobile banking. The same research was also conducted by (Setiawan et al., 2019) which shows that PU has an influence on ATT.

Effect Of PU On BI

Based on the research results, it is concluded that PU significantly positively affects BI with a t-statistic value of 4.375 and p values of 0.000. This is because customers have felt the benefits of using mobile banking which helps customers in transactions resulting in the emergence of intentions to use mobile banking for the long term. Regita et al. (2020) also said that PU has a significant positive impact on BI.

Effect Of PR On ATT

Based on the results of the study, it is found that PR has a direct and significant negative effect on ATT with a t-statistic value of 5.165 and p values of 0.000. Risk is an influential thing for customers in using mobile banking. Customers will feel anxious and think negatively, if the risks arising from mobile banking are higher. In research Wardhani (2020) also concluded that PR has a significant positive impact on ATT.

Effect Of PR On BI

Based on the research results, it is concluded that PR has a direct and significant negative effect on BI with a t-statistic value of 2.993 and p values of 0.003. Customers will think about reusing mobile banking if customers feel negative risks when using mobile banking. Customers will certainly choose not to use mobile banking to avoid all the risks that will occur. In line with the findings of J. P. Wijaya & Sri (2023) that an increase in risk perception will reduce consumer attitudes and intentions towards mobile banking.

Effect Of ATT On BI

Based on the research results, it is found that ATT has a significant positive impact on BI with a t-statistic value of 2.598 and p values of 0.009. Customers' desire for mobile banking is not only influenced by product quality, but also the attitude of the bank and the services provided. Conversely, if the customer feels that the attitude given by the bank is not good, of course the customer will rethink his intention to use mobile banking. Regita et al. (2020) stated the same thing that ATT had a significant effect on BI.

CONCLUSION

Based on the results of data analysis, this study concludes that customer experience, perceived ease of use, perceived usefulness and perceived risk are proven to be able to influence attitude towards behavioral intention of Batam City people who have used mobile banking in Malaysia.

The importance of customer experience factors is always giving a positive impression so that customers feel satisfied and valued, and being able to build good relationships with customers. Banking companies and banking customers related to attitude, namely banking is able to guarantee customers and prospective customers by providing a good service attitude, friendly and able to serve customer needs.

SUGGESTION

Researchers recommend suggestions that may be considered by banking companies and customers who use mobile banking and academic advice for future researchers based on the results of research that has been done. Suggestions regarding the importance of the perceived ease of use factor, namely designing an uncomplicated mobile banking display, for example with a user interface (UI) that can facilitate the use of mobile banking for all ages. Suggestions regarding the importance of the perceived usefulness factor, namely conducting training by clearly communicating the value and benefits of the product to customers or prospective

customers and providing adequate support so that users can maximize the benefits of these products and services.

Then suggestions related to the importance of perceived risk factors, namely prioritizing security and privacy in all aspects of products and services, including the use of encryption technology, security certifications, and compliance with privacy regulations and utilizing review services and testimonials from satisfied customers can help reduce perceived risk for potential customers. Academic advice to future researchers based on the weaknesses of this study is that future research is able to test other mediating variables, namely customer trust and e-satisfaction because in this study the examiner only tested one mediating variable, namely attitude.

Future research can also test the research model in the context of other applications such as e-commerce or e-wallets. In addition, future researchers are expected to be able to focus on a smaller scope of research objects, for example only examining entrepreneurs or workers.

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