ANALYSIS OF THE INFLUENCE OF KNOWLEDGE, PLEASURE, ON CUSTOMER BEHAVIORAL INTENTION IN USING MOBILE BANKING WITH ATTITUDES AS INTERVENING VARIABLES IN JAMBI PROVINCE

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ABSTRACT

This study aims to test and investigate the direct and indirect influence of knowledge, pleasure on attitudes, regarding mobile banking and Behavioral Intention (intention) to use Jambi mobile banking services. This research uses survey and verifiability methods. The sample used 400 units. Analyze the data using Path Analysis. The results showed that knowledge, pleasure had a direct and significant effect on attitudes; knowledge, pleasure and direct and significant attitudes towards Behavioral Intention; knowledge, pleasure have an indirect and significant effect on Behavioral Intention through attitudes; The results of the study recommend that management in the future needs to improve and maintain customer knowledge, pleasure, attitude, and customer in using mobile banking by means of direct or indirect education through multi-media.

Keywords: Knowledge, Pleasure, Attitude, Behavioral Intention, and Mobile Banking
I. INTRODUCTION

Behavior intention is an important aspect that needs to be considered by banks. Behavior intention is the intention of the customer to come back, give a positive word of mouth, stay longer or have more banking transactions to a bank. Where this is a guideline for banking service providers.

By knowing the intention of consumer behavior, producers are able to position themselves and improve performance to obtain positive behavior intentions. In the service industry, service providers must strive to make consumers have the intention to behave positively towards the company. Where, the intention to behave positively is a reciprocal of the satisfaction of consumers towards producers. However, consumer satisfaction is not only the only marketing goal. However, to achieve customer satisfaction, companies need to make several efforts that must be done, such as providing a holistic experience to customers so that customers have their own impression after using or buying products/services. In addition to a memorable experience, customer satisfaction can be achieved through the service quality provided by the company. The company is expected to present according to or even more than consumer expectations. The better the service quality that can be provided and the memorable experience will encourage consumers to feel satisfied and form an intention to behave positively towards the company.

Behavior intentions are defined by a customer's desire to behave in a certain way in order to own, use, and dispose of a product or service (Peter et al., 2002). Therefore, service quality is an important point that needs to be considered by service providers because consumer behavior after assessing the perceived quality of service can have positive or negative consequences. According to (Zeithaml et al., 1996), with the intention of behaving positively, it will have an impact such as increasingly loyal customers, not easily switching to other competitors or even willing to pay more. When a person's perception of the quality of service is high, then consumer behavior will be good (Aliman et al., 2013).

Mobile banking has not been utilized optimally by customers, transactions carried out are only limited to looking at the final bank balance. Even though the benefits of offering mobile banking are an easy solution for all non-cash bank transaction activities. The management must start thinking about how to communicate the use value of mobile banking. Promotional media and other means of information such as TV, newspapers, internet etc. should be utilized as carefully as possible to convey messages from the use of mobile banking. Customer knowledge must be added so that there are no more doubts and fears in utilizing the various convenience features of mobile banking. In the end, all cashless financial transactions can be done through mobile banking.
II. RESEARCH METHODS

The method of data collection carried out in this study is by giving a set of written questions or questions to respondents to answer. A list of questions or questionnaires is an efficient data collection technique if the researcher knows with certainty the variables to be measured and knows what to expect from the respondent. In this study, the questionnaire was in the form of a statement given directly to bank customers who used mobile banking application facilities spread across 4 cities and regencies in Jambi Province.

III. RESULTS AND DISCUSSION

Linearity Test

The linearity test is used to see if the specifications of the model used are correct or not. To find out the results of the calculations researchers use the computer program SPSS for Window Release 24.00.

Linearity Test Sub Structure 1

Based on the results of analysis from variable data of knowledge, trust, pleasure (Enjoyment), risk and culture with attitudes using the SPSS for Window Release 24.00 computer program as follows:

![Figure 5.3](image)

The Relationship of Linearity of Sub Structure 1

Based on the results of the figure above shows that the distribution of research variable data for substruction 1 the relationship between Knowledge, Trust, Pleasure (Enjoyment), Risk and Culture with Attitudes is along a diagonal line with a clear pattern this shows that the linearity requirements in the regression model have been met with the direction of the positive relationship, in accordance with the theory proposed by Singgih Santoso (2014;355) that the assumption or requirement of linearity in the regression model is already fulfilled if there is a clear pattern of data plotting to show the direction of positive and negative relationships.
SubStructure Linearity Test 2

Based on the results of the analysis of variable data of knowledge, trust, enjoyment, risk and culture with ease by using the SPSS for Window Release 24.00 computer program as follows:

![Normal P-P Plot of Regression Standardized Residual](image)

Figure 5.4

Relation of Linearity of SubStructure 2

Based on the results of the figure above, it shows that the distribution of research variable data for substructure 2 the relationship between knowledge, trust, pleasure (Enjoyment), risk and culture with the ease of being along a diagonal line with a clear pattern this shows that the linearity requirements in the regression model have been met with the direction of positive relationships, in accordance with the theory proposed by Singgih Santoso (2014;355) that assumptions or requirements linearity in the catalyzed regression model is already met if there is a clear pattern of plotting data to indicate the direction of positive and negative relationships.

The theoretical contributions of the results of this study include the following:
1. Direct and indirect influence of knowledge
   a. Research has proven that knowledge has a positive and significant direct effect on attitudes and behavioral intentions, the better the customer's knowledge about mobile banking, the better the customer's attitude and
behavioral intention to use mobile banking services in Jambi.

b. Research found that the indirect influence of knowledge on intention through significant and negative attitudes shows that any decrease in knowledge variables through attitudes will result in an increase in customer behavioral intention to use mobile banking services in Jambi or vice versa.

2) Direct and indirect influence of Pleasure (Enjoyment).

Studies have proven that Pleasure (Enjoyment) has a direct positive and significant effect on attitudes and behavioral intention, the better the customer's enjoyment of mobile banking, the better the attitude, and behavioral intention of the customer to use mobile banking services in Jambi. In fact, because mobile banking can be accessed anytime and anywhere, many of its customers use it to "pass the time" or for Enjoyment (Perry et al., 2001). Pleasure (Enjoyment) is perceived to be derived by the use of mobile banking expected to influence attitudes and intentions/intentions to adopt it. In an adoption, one will tend to use mobile banking that offers Enjoyment rather than those that do not (Koufaris, 2002).

Research has found that the indirect influence of Pleasure (Enjoyment) on behavioral intention through attitudes is significant and positive. This shows that any increase in the Enjoyment variable through attitudes will result in an increase in customer behavioral intention to use mobile banking services in Jambi.

IV. CONCLUSION

Based on the results of the research that has been described earlier, several research conclusions can be stated based on the research objectives, namely as follows:

1. Knowledge, Enjoyment is a direct determining factor for customer attitudes in using mobile banking in Jambi.
2. Knowledge, pleasure, play a direct role in the behavioral intention of customers to use mobile banking services in Jambi.
3. Knowledge, Pleasure (Enjoyment) plays an indirect role in behavioral intention through customer attitudes for mobile banking services in Jambi.

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VI. BIBLIOGRAPHY


