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Customer Interest in Saving with Easy Mobile Banking to Support Green Marketing

Alya Maherka Ekaputri[1*], Akhmad Nur Dani[1], I Made Sukresna[1], Farida Indriani[1]

[1] Universitas Diponegoro, Semarang, Indonesia

[*] *Corresponding author: Alya Maherka Ekaputri (alyaamaherkaa@gmail.com)*

Abstract

This study aims to analyze the significance of influence between display design, trust, and easy on customer interest in using mobile banking to support green marketing. The problem is increasing in QRIS transaction volumes in Central Java in 2023 by 301.70%, in addiction mobile banking has an impact on increasing e-commerce transactions by 10.66%. This can reflect the wishes of customers with bank operations at all times using fully digital. A drastic increase will have an impact on the continuity of banking operations and risks. The data used are primary data using questionnaires. The population in 8this study is all banking customers who use mobile banking. Sample in research is all customers domiciled in Semarang, with the age of over 20 years old who use mobile banking with purposive sampling techniques. The analysis model of multiple linear regression analysis test is processed SPSS 25.00. The results of and discussion show that design, trust, and convenience simultaneously have a significant effect on customer interest in using mobile banking in supporting green marketing. While convenience partially has a significant effect on customer interest in using mobile baking in supporting green marketing.

Keywords

Customer Interest, Saving, Mobile Banking, Trust, Simplicity.

1. Introduction

A bank is a financial entity that attracts funds from individuals in the form of savings and channels them back to the community through various services or funding to improve the quality of life for many people. A bank is a financial institution that seeks to make a profit or gain (UU No. 10 of 1998). The banking industry consistently changes its perspective by providing financial services to improve quality by reducing time and costs (Merdenyan et al., 2014). M-banking is an innovative digital application that facilitates transactions and benefits both customers and banks (Saparudin et al., 2020). Mobile banking applications have proven their strength in the banking market as a new method for tracking financial operations. Such applications must be able to provide faster and easier accessibility. Therefore, it is important to design and develop a user-friendly interface that conveys usability (Merdenyan et al., 2014). In the traditional approach, customers came to the bank to conduct various transactions, but now there has been innovation through an environmentally friendly approach to banking. Mobile banking not only makes it easier for customers but is also very beneficial for the organization itself (Saptina, 2015).

The use of mobile banking is very beneficial for activities such as checking accounts, taking out loans, and registering for e-statements, which significantly reduces paper and energy waste. Online bill payments, online cash deposit systems, electronic investment services, and several other facilities have already become part of mobile banking services (Narmadha, 2016). A study of Ramila & Gurusamy, (2016) in India stated that mobile banking and ATM transactions have a greater impact on the profitability of foreign banks in India compared to other green banking marketing initiatives. Green Marketing is a long-term business strategy that, in addition to aiming for profit, also provides benefits for the empowerment and sustainable preservation of the environment (Maulani, 2015). Green banking is a very different approach compared to previous decades in the banking sector for conducting business. The necessary innovations are not only aimed at maximizing financial aspects but also at considering social and environmental factors, focusing on the needs and desires of customers, which ultimately will create sustainability (Bahl, 2012). Internet banking and mobile banking have been added as alternative solution channels to reduce paper usage in banking procedures.

As part of green marketing initiatives, various changes have been made such as consolidation of reserves, server, and desktop virtualization (Yadav & Pathak, 2013). Central Java is currently (as of March 2023) recorded as one of the top four provinces with the most bank customers in Indonesia, totaling 58,035,404 customers (goodstats.id). The existence of mobile banking can also increase the transaction volume using QRIS, which in 2023 experienced a rise of 301.79% or around 3,040,856 QRIS users. Additionally, the use of mobile banking has impacted the increase in e-commerce transactions through bill pay, growing by 10.66%. Besides banks, in 2024, the Central Java Provincial Government is also implementing digital services such as mobile banking for Regional Public Companies (as Regional-Owned Enterprises) BPR and BKK (jatengprov.go.id). The convenience of mobile banking reflects the current desires of customers for 24/7 bank operations and the ability to be fully digital (https://infobanknews.com/). This drastic increase certainly impacts the continuity of banking operations and the potential risks that may arise. Thus, the observed phenomenon is caused by several factors in understanding consumer behavior with the convenience of mobile banking. There are three factors that cause changes in customer behavior in using mobile banking, namely: the design of the mobile banking interface, trust, and ease of use.

In the study by Chaouali et al. (2019), it is stated that design aesthetics positively affect perceptions of usability and trust, leading to increased adoption intentions and

recommendations for mobile banking applications. According to Iqbal et al. (2021), mobile banking with fewer functions and a clearer interface will support users by making operations easier to conduct. Mobile banking applications offer various functions categorized into 'Status change', 'Personal view', and 'Special view', which affect account balances, provide confidential information, and display public information customized to user preferences (Fenu & Pau, 2015). This highlights the importance of developing user-friendly interfaces for mobile banking applications to enhance self-efficacy and ease of use (Merdenyan et al., 2014). The research by Chaouali et al. (2019) replicates the 'what is beautiful is good' effect, showing that design aesthetics positively influence perceptions of usability and trust, which in turn affect the adoption intentions and recommendations for mobile banking applications. Poor interface design can reduce trust in service providers from the customer's perspective.

Trust is a crucial factor in the adoption of mobile banking, as it influences behavioral intentions and other important factors such as performance expectations and effort expectations (Saparudin et al., 2020). Several literatures define trust through various approaches. For example, Mukherjee & Nath (2003) state that trust is extensively studied in the field of psychology because it relates to an individual's attitude. Over time, trust has become a subject of study across various disciplines. Trust in mobile banking is essential for banks to build strong relationships with customers, ensuring the security of their funds and transactions (Tertia & Nurbasari, 2022). Research by Kabakuş & Küçükoğlu (2022) states that trust in mobile banking refers to the belief that personal information is secure, not shared with others, and that the system is free from vulnerabilities, as outlined in their study. In mobile banking services, ease of use plays a significant role in influencing user behavior and adoption rates. This refers to the ease with which individuals interact with and utilize technology without requiring extensive effort or training (Predana et al., 2020). Fenu & Pau (2015) state that users generally perceive mobile banking as easy to use, which can positively impact their satisfaction with the service (Albashrawi & Motiwalla, 2017). Wardani (2021) explains that ease of use is a subjective assessment made by users about how simple and effortless it is to interact with a technology or system.

2. Methods

This research uses qualitative methods to measure customers' interest in saving. The data used is primary data collected through questionnaires. The population in this study consists of all banking customers who use mobile banking. A population is a generalization area consisting of objects/subjects with certain qualities and characteristics determined by the researcher to be studied and then drawn conclusions (Sugiyono, 2016). Based on this definition, the population in this study is all banking customers domiciled in Semarang City. For the sample, the researcher used banking customers residing in Semarang who are over 20 years old and use mobile banking, employing purposive sampling techniques. Purposive sampling is a sampling technique for data sources with certain considerations (Sugiyono, 2016). This technique selects a group of subjects based on specific characteristics that are considered to have a connection with the characteristics of the population to be studied. These characteristics are already known by the researcher, so they only need to connect the sample units based on certain criteria 142 respondents have been gathered.

Regression analysis is used to measure the extent of the influence between the independent and dependent variables. If there is only one independent variable and one dependent variable, it is called simple linear regression (Juliandi et al., 2014). Conversely, if there is more than one independent variable or dependent variable, it is called multiple linear regression. Multiple linear regression involves more than

one independent variable. Multiple linear regression analysis is conducted to determine the direction and magnitude of the influence of the independent variables on the dependent variable (Ghozali, 2018).

3. Results and Discussion

Reliability test results using Cronbach's Alpha for the variables analyzed in this study. Mobile Banking Design (X1) has a Cronbach's Alpha value of 0.811, Trust (X2) of 0.854, Ease (X3) of 0.872, and Interest in Using Mobile Banking of 0.883. All of these values exceed the minimum standard set at 0.60, indicating that the instrument used in this study can be considered reliable. This reliability shows good internal consistency in each variable, which means that the questions or statements in the questionnaire are able to consistently measure the intended variables. Therefore, these results indicate that the data collected from respondents have a high level of reliability and can be trusted for further analysis. High reliability in all variables indicates that the measuring instrument used has met the requirements for use in research related to interest in using Mobile Banking.

Table 1. Reliability

Variable	Cronbach's Alpha	Information
Mobile Banking Design (X1)	0.811	Reliable
Trust (X2)	0.854	Reliable
Easy Mobile Banking (X3)	0.872	Reliable
Interest in using Mobile Banking (Y)	0.883	Reliable

Hypothesis testing in this study uses the F statistical test, the coefficient of determination test (R^2), and the t statistical test. The results of the F statistical test from the data analysis in this study can be seen in the results section below:

Table 2. Result of F test Statistic

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	160.384	3	53.461	103.864	.000[b]
Residual	71.032	138	0.515		
Total	231.415	141			

The proof of hypothesis 1 was conducted using the F statistical test. Based on Table 2, the calculated F value is 103.864, which is greater than the F table value of 2.44, or a significance value of 0.000, which is less than 0.05. This means there is a significant influence between the variables of mobile banking design, trust, and ease of use on the interest in saving using mobile banking in Semarang City. Therefore, hypothesis 1, which states "mobile banking design, trust, and ease of use simultaneously have a significant effect on the interest in saving using mobile banking in Semarang City," is accepted.

Table 3. Compound Determination Coefficient Test Results (R2)

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin Watson
0.832[a]	0.693	0.686	0.717	2.156

The R value= 0.474 (47.4%) so the coefficient of determination (R2) is 0.693 (69.3%) as seen in the table above. This means that the dependent variable is customer interest in saving in the city of Semarang. influenced by the independent variable, namely mobile banking convenience services, amounting to 69.3%. The remaining 30.7% is influenced by factors other than mobile banking services.

Table 4. Coefficients

Model	Unst. B	Coef. Std. Error	Std. Coef. Beta	T	Sig
(Constant)	2.174	0.313		6.955	0.000
Total_X1	-0.059	0.030	-0.187	-1.978	0.050
Total_X2	-0.032	0.020	-0.163	-1.629	0.106
Total_X3	-0.037	0.019	-0.188	-1.970	0.051

The proof of hypothesis 2 was conducted using the t statistical test. The calculated t value for the mobile banking design variable is 1.973, which is less than the t table value of 1.6556, or a significance of 0.051, which is greater than 0.05. This means there is no significant influence of mobile banking design on customers' interest in saving with the ease of mobile banking to support green marketing; thus, the hypothesis is rejected. The proof of hypothesis 3 was conducted using the t statistical test. The calculated t value for the trust variable is 5.080, which is greater than the t table value of 1.6556, or a significance of 0.000, which is less than 0.05. This means there is a significant influence of trust on customers' interest in saving with the ease of mobile banking to support green marketing; thus, the hypothesis is accepted. The proof of hypothesis 4 was conducted using the t statistical test. The calculated t value for the ease variable is 8.894, which is greater than the t table value of 1.6556, or a significance of 0.000, which is less than 0.05. This means there is a significant influence of ease on customers' interest in saving with the ease of mobile banking to support green marketing; thus, the hypothesis is accepted.

4. Conclusion

The analysis and discussion conducted in this study, the following conclusions. Mobile banking design, trust, and ease simultaneously have a significant influence on customers' interest in saving with the ease of mobile banking to support green marketing. Mobile banking design partially does not significantly influence customers' interest in saving with the ease of mobile banking to support green marketing. Trust partially has a significant influence on customers' interest in saving with the ease of mobile banking to support green marketing. Ease partially has a significant influence on customers' interest in saving with the ease of mobile banking to support green marketing. Given the tendency of the low R2 value of 69.3%, indicating that there are still 30.7% of other independent variables that have not been explained in this study, further research is needed on factors that can influence customers' interest in saving with the ease of mobile banking to support green marketing. Regarding the non-significant variables, future researchers should consider increasing the sample size or paying more attention to respondents to ensure a better understanding of the questionnaire content.

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