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THE 3rd INTERNATIONAL CONFERENCE ON BUSINESS AND BANKING INNOVATIONS
"Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic"

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 3rd International Conference on Business and Banking Innovations (ICOBBI) with the topic "*Unlocking New Marketing Strategies on ASEAN After Covid-19 Pandemic*". This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 3rd International Conference on Business and Banking Innovations was held on 6th – 7th March 2021 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with three Higher Education Institutions in Indonesia and two Universities from Asia countries. Keynote speakers in this conference were: Prof. Jessa Frida T Festijo (Lyceum of the Philippines University), Prof. Krisda Tanchaisak, Ph.D (Ramkhamhaeng University Thailand) and Burhanudin, Ph.D (Head of Undergraduate Program In Management of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <https://pascasarjana.perbanas.ac.id>.

Chair of the Master Management Study Program
STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.



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The Influence of Self-Efficacy on Customer Intention to Use BRImo Application by Mediating The Perceived Usefulness, Easy of Use and Risk at BRI Bank in Surabaya

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ABSTRACT

During the Covid-19 pandemic, people should changed their lifestyle and mindset. Work or study from home, people's needs for online shopping has increased, so needs for digital-based financial transactions and banking has also increased. In this case, people need applications that make it easy for users to do banking transactions digitally. Changing the traditional pattern to digital is also a separate consideration for the community in choosing banking services to use. This consideration can't be separated from the amount of self-efficacy to use banking services digitally, amount of usefulness offered, risk will occur, and the ease of use of digital banking services. Which then these criteria will affect a person's intention to use digital banking services such as mobile banking/ internet banking. Research on customer acceptance of technology use has been carried out through the expansion of the Technology Acceptance Model (TAM) theory. TAM was first introduced by Fred Davis in 1985. This research is a qualitative design (documentary study). The technique of collecting data used observation method. The population are BRI bank visitors in Surabaya who know about BRImo application. The result is a proposition and is discussed in relation to previous theory and research.

Keywords: TAM, Perceived usefulness, Perceived ease of use, Self-efficacy, Perceived Risk, Behavioural Intention, Mobile banking, Internet banking, BRImo BRI.

1. INTRODUCTION

In this era of 4.0, the level of competition that occurs in the business world is getting tighter, including the banking service industry in Indonesia. Where the banking function as an intermediary institution plays a very important role in supporting the economic growth of a nation and in supporting business decisions which are the needs of the community to carry out an economic activity.

With the rapid advancement of the internet and information technology today, banks must be able to change their marketing strategies by increasing the ability of adequate information technology infrastructure, marketing which is usually done traditionally to digital marketing.

The bank must pick up the ball and chase the customer, not waiting for the customer, because in this condition the customer is no longer a business complement but as a business partner for the bank.

Banks must also be good at reading the wants and needs of their customers by providing positive perceptions to their customers of the benefits and ease of use in transactions such as internet banking, mobile banking and phone banking, so that customers can make banking transactions anywhere and anytime easily and practically.

The facts that are happening in Indonesia today, with the advancement of information technology, people should changed their lifestyle and mindset. Especially with the Covid-19 pandemic, the effect of the system of working and studying from home alone, the public's need for online shopping has increased, so the need for digital-based financial transactions and banking has also increased. In this case, people need a platform / application that makes it easy for users to do banking transactions digitally. Moreover, the interest in and use of digital transaction platforms is increasing along with the presence of digital wallet services (e-wallets), which are increasingly diverse.



Changing the traditional pattern to digital is also a separate consideration for the community in choosing banking services to use. This consideration cannot be separated from the level of self-efficacy to use digital banking services, the amount of benefits offered, the amount of risk that will occur, and the ease of use of digital banking services. Which then these criteria will affect a person's intention to use digital banking services such as e-banking and adopt them.

Research on customer acceptance of technology use has been carried out through the expansion of the Technology Acceptance Model (TAM) theory. TAM was first introduced by Fred Davis in his research in 1985, purposed the TAM model in his doctoral research thesis. His conceptual model proposed that system features and capabilities stimulate user motivation that in response becomes the driving force to use actual system. The conceptual TAM model was further refined and modified (Davis, et al, 1989), outlining how user behavior in accepting and using new technology is influenced by several variables, namely the perceived usefulness variable and the perceived ease of use variable, where the two variables affect the attitude toward using technology. Attitude toward using technology affects the intention to use, then the intention to use affects the actual use of technology.

According to Alalwan et al (2016), convincing customers to change customer behavior from using traditional banking channels to mobile banking is not an easy process, especially because there is a lack of understanding of this phenomenon from the customer's perspective. From a statistical point of view, the empirical results strongly support the self-efficacy variable which has a significant effect on the customer's intention to use mobile banking, with perceived usefulness, perceived ease of use and perceived risk as mediating variables, then the customer's intention to use mobile banking has an effect on the adoption of mobile banking. Aspects related to this factor should be the focus of attention of any bank in an effort to motivate customers to use mobile banking. To expand the range of financial services provided by mobile banking and maintain the continuity of their performance efficiently and effectively, 24 hours 7 days will support the role of perceived usefulness.

Self-efficacy has a significant effect on customers' intentions to use mobile banking, which indicates that customers expect assistance and demonstrations when using mobile banking, which is a new and technology-focused service for banking customers in India (Singh et al, 2016). Gumussoy et al (2018) in their research, self-efficacy has a significant effect on the intention to use mobile banking with the perceived ease of use and perceived usefulness as mediation, it is explained that by using mobile banking customers in Turkey feel in accordance with their lifestyle, customers find mobile

banking easy to use and provide benefits, because customers can make transactions from anywhere and at any time without having to come to the bank.

From the results of the E-Channel Top Brand Index data shown in the following figure:

Table 1. E-Channel Top Brand Index 2021

Brand	TBI Mobile Banking	TBI Internet Banking
BCA	47,5%	40,2%
BRI	17,0%	17,0%
BNI	14,0%	15,9%

Source:topbrand-award.com

Top Brand Index (TBI) shows that after any time a brand becomes the top brand in the eyes of consumers, the measurement results are based on the three parameters of top of mind share, market share and commit share. Table 1.1 shows that BCA's 2021 mobile banking service is superior to BRI with an index gap of above 30%. Likewise, it can be seen that BCA's internet banking service in 2021 is superior to BRI with an index gap of above 23%. This means that in terms of awareness, market share and loyalty from BCA and BRI customers, it has gone far enough.

Bank BRI, which is one of the state-owned banks with the largest assets and profits, and is known as a banking financial institution that focuses on the Medium, Small and Micro Business segment where branch offices are spread throughout Indonesia, has proven its performance to take advantage of e-banking facilities which was launched in 2007.

Along with the rapid development of technology, especially since the launch of the BRI satellite called BRIsat in 2016, BRI emphasizes its commitment to be able to provide better convenience and convenience of banking services for customers and non-customers, one way is to innovate and digitize through product launches. BRImo, since 2019.

BRImo is the newest application based on internet data, a development from the previous BRI Mobile, which combines the functions of mobile banking and internet banking into one application with a more complete transaction menu and other interesting features with a choice of Source of Fund / source of funds for each transaction. Giro / Savings account, to be able to transact with the latest User Interface and User Experience.

From some of the explanations above, the authors are interested in examining the effect of self-efficacy on customers' intentions to use the BRI Brimo application by mediating perceived usefulness, ease of use and risk at BRI Bank in Surabaya.



2. LITERATURE REVIEW

2.1. Technology Acceptance Model (TAM)

Davis (1985) purposed the Technology Acceptance Model (TAM) model in his doctoral research thesis. Davis (1985) in his conceptual model proposed that system features and capabilities stimulate user motivation that in response becomes the driving force to use actual system. The conceptual TAM model was further refined and modified (Davis, et al, 1989). The TAM theory was incorporated to predict user intention to adopt new technology in IS and mobile banking by the public in developed and developing countries.

In fact, TAM is the extension of the generic Theory of Reasoned Action (TRA) presented by (Fishbein and Ajzen, 1975). However, the TAM theory set forth three fundamental determinants such as perceived usefulness, perceived ease of use and attitude towards using the system for adoption and user acceptance of any new technology (Venkatesh et al., 2003).

In his research, Davis (1989) proposed that user attitude is the significant determinant to evaluate whether the user will actually use the system or not. He introduced that user attitude is directly affected by perceived usefulness and perceived ease of use. Finally, he hypothesized that perceived usefulness and perceived ease of use influenced by system design characteristic X1, X2, and X3 as external variable.

Therefore, Davis et al. (1989) reformed the original TAM model by adding behavioral intention as a new variable that has directly affect by perceived ease of use and perceived usefulness. Davis et al. (1989) conducted a longitudinal research on 107 users to verify the new modified TAM model and found the small and significant impact of perceived ease of use and perceived usefulness on behavioral intention. As a result, research construct attitude has removed from the resultant TAM model.

Another development of the TAM model was the consideration of external variable that might have the influence on the user's belief towards system usage. External variables X1, X2 and X3 introduced system characteristics, user participation, user training and process implementation (Venkatesh and Davis, 1996)

2.2. Self-Efficacy

Self-efficacy is defined as the conviction that one can successfully execute the behaviour required to produce the outcomes. Bandura goes on to say that "expectations of self-efficacy determine whether coping behaviour will be initiated, how much effort will be expended, and how long it will be sustained in the face of obstacles and aversive experiences" (Bandura, 1977 in Singh et al, 2020). According Bandura (1986) in

Alalwan et al (2016:123) self-efficacy could be identified as perception and confidence of individuals in their ability to manage and conduct a set of particular actions needed to achieve specified kinds of performances. Self-efficacy was also found to be key predictors of perceived usefulness, perceived easy of use, and perceived risk.

According Sripalawat et al, (2011) in Boonsiritomachai et al (2017) self-efficacy is deemed the third influential determinant in mobile banking adoption in Bangkok, in conjunction with subjective norms and perceived usefulness. Furthermore, According Lule et al (2012) assumes that users with higher levels of perceived self-efficacy are more likely to adopt M-banking than those who perceive themselves to be lacking in such skills.

2.3. Perceived Usefulness

Perceived usefulness is conceptualised as "the degree to which a person believes that using a particular system would enhance his or her job performance" (Davis et al., 1989, p. 320).

Alalwan et al. (2016) in their study examined consumer' intention to adopt mobile banking. The key determinants of the model are perceived usefulness, perceived easy of use, self-efficacy and perceived risk used to analyzed the parsimonious model. The statistical results indicate the value of R2 is 58% it means that all the dependent variables showed 58% variance on behavioral intention. Thus, all variables entirely have an influence on consumer intention to adopt mobile banking in Jordan.

In Gumussoy et al (2018) study, perceived usefulness is affected by mobility access, perceived ease of use, compatibility, perceived self-efficacy and perceived risk. Mobility access is the most important construct on perceived usefulness. Instead of visiting the bank or using the call center, mobile banking is more accessible and customer can use mobile banking anywhere at any time for their banking activities. This easier accessibility of mobile banking increases the perceived usefulness of the customer. Furthermore, customers find mobile banking useful while it is easy to use, easy to learn, secure and compatible with their lifestyle and past experiences.

2.4. Perceived Easy of Use

Davis et al. (1989, p. 320) defined perceived easy of use as "the degree to which a person believes that using a particular system would be free of effort".

Alalwan et al. (2016) self-efficacy was approved to be a significant predictor of perceived risk, perceived easy of use, and perceived usefulness. Finally, adoption of mobile banking was strongly predicted by both behavioural intention.

Perceived ease of use is affected by compatibility, mobility access and perceived self-efficacy. While using mobile banking is compatible with the user's lifestyle and past experiences, users find mobile banking easy to use. Accessing mobile banking from anywhere at any time increases the perceived ease of use, users find mobile banking easier than visiting bank or call center. Several studies confirm the relationship between perceived self-efficacy and perceived ease of use. (Gumussoy et al, 2018)

2.5. Perceived Risk

According to Pavlou (2001, p. 109) in Alalwan et al (2016), perceived risk is conceptualised as "the consumer's subjective expectation of suffering a loss in pursuit of a desired outcome". Perceived risk definition has changed because of the change in client behaviour and the shift to online transactions. They also said that it was important to enrich TAM with perceived risk because clients relate and value risk when assessing products/services for purchase/adoption, and this may be a cause of anxiety and discomfort.

Perceived risk is analysed based on privacy risk, financial risk, time risk, psychological risk, and security risk. The higher the perception of breaches of these factors, the more questioning will be the clients' perception of the usefulness and ease of use of mobile banking service (Mutahar et al, 2018). Im et al. (2008) and Lee (2009) in Mutahar et al (2018) noted how perceived risk attenuates the perception of usefulness and ease of use, and consequently the intention to use. Since mobility increases the threat to security, the risk is considered to be a significant factor in the acceptance of mobile services.

In Alalwan et al (2016), to put it differently, those customers who enjoy an adequate level of self efficacy are more likely to have a positive perception that mobile banking is more useful, easy and a less risky to attain the banking transactions. Their study empirically proved that perceived risk was a significant negative factor determining the behavioural intention to adopt mobile banking. Accordingly, it could be concluded that Jordanian customers are less likely to be encouraged to adopt mobile banking with a higher degree of expectation of suffering a loss as a result of using such a system

3. RESEARCH METHOD

This research is a qualitative design (documentary study). Qualitative research is research that is used to examine the conditions of natural objects, where the researcher is a key instrument (Sugiyono, 2005). The technique of collecting data used observation method. This research used purposive sampling, where the sample is small and selected according to research

objectives. The population are BRI bank visitors in Surabaya who know about BRImo application. The result is a proposition and is discussed in relation to previous theory and research.

4. RESULT

From the research that has been conducted through field observations for one month, the results show that self-efficacy affects the intention to use the Brimo application, it appears that customers who already have savings at BRI bank and already know about the Brimo application. there are still some who haven't / don't intend using the Brimo application because of several considerations, namely what benefits it offers, the ease of use of the Brimo application and the risks when using the Brimo application. Regarding the mediation test, findings have revealed promising mediating between self-efficacy and intention to use mobile banking services via perceived usefulness and perceived ease. It is found that perceived usefulness and perceived ease of use mediated the link between self-efficacy and intention (Mutahar et al, 2018)

Some customers think that from the risk factor, they are afraid of the issue of fraud, theft of customer money and leakage of customer data. As for the ease of use factor, customers are still afraid of making mistakes when only operating the Brimo application, so customers still need guidance, there are even Brimo applications that are not compatible on the customer's smartphone. Mobile self-efficacy beliefs significantly influenced the perceived ease of use of mobile banking. It is apparent that when a customer is confident in using mobile banking, their perceptions regarding the ease of the system will also increase (Singh et al, 2020) Perceived self efficacy has significantly influence perceived ease of use in customer attitude towards usage adoption of M-banking services in Kenya (Lule, 2012)

Perceived usefulness is the highest concern for mobile banking potential users when determining the intention to use the service. One of the possible explanation for this finding could be that banks' clients are certain of the benefits and convenience of mobile banking over other e-banking channels and it satisfies their need. So, bank customers would already have perception that the service is useful; thus, they have higher intention to use the service (Mutahar et al, 2018). Baby boomers customers have the consideration of feeling complicated when using the Brimo application because they prefer to come to the bank to make transactions to reduce risk. Some customers also think that the benefits offered are lacking, such as the absence of BPJS, PDAM and FIF payment features in the Brimo application.

For non-customers who only come to the office to transact transfers at BRI Bank or open new savings, there are those who don't know that the Brimo application has a new account opening feature or even

though they already know about it, they are still reluctant to use this feature, because it is considered risky. Perceived risk is also one of the critical factors that banks in both countries need to consider when designing, launching and promoting mobile banking services to their customers (Ho et al, 2020)

There are also some customers who have the intention to use the Brimo application, customers feel that Brimo offers benefits and application usage especially with the current pandemic era, physical distance and reduced queues, customers feel confident that they can transact only from home without coming to the bank is a less risky. Self efficacy was also found to be key predictors of perceived usefulness, perceived easy of use, and perceived risk. To put it differently, those customers who enjoy an adequate level of self efficacy are more likely to have a positive perception that mobile banking is more useful, easy and a less risky to attain the banking transactions (Alalwan et al, 2016)

5. CONCLUSION

Brimo application have to present something new to the banks' clients among services that compete in the same category (E-banking services). An integrated model was proposed based on the TAM factors, self- efficacy and perceived risk. Particularly, three factors: perceived usefulness, perceived easy of use, and perceived risk were all formulated as key factors predicting behavioral intention. Another causal path was also proposed between perceived usefulness, and perceived easy of use in the same model. Self-efficacy was proposed as key antecedent of three predictors of behavioral intention: perceived usefulness, perceived easy of use, and perceived risk (Alalwan et al, 2016). Perceived usefulness has a great impact on the intention to use mobile banking services. As demonstrated by this study, after the banks' clients evaluate the mobile banking services based on their perceptions on its ease of use, usefulness, associated with their ability; their decision toward intention to use mobile banking services will be higher. The study results clearly show that self-efficacy is an antecedent of perceived usefulness, and perceived easy of use and therefore predicts the intention to use mobile banking services (Mutahar, 2018).

6. LIMITATION AND FUTURE RESEARCH

Any study's contribution must be evaluated in light of its limitations, and this study is no exception. This study has limitations that need to be overcome in future researches. Due to the writer's time limitation, this research was conducted in a short time for approximately one month with a small sample of respondents, focused on the self-efficacy, perceived risk and Technology Acceptance Model (TAM) theory. So it is hoped that further research can be carried out using quantitative methods that distribute questionnaires to more respondents, with more variables. It is suggested to include other e-banking services to measure the

perception of its acceptance and adoption behaviour among customers.

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