

Research article

Analysis of the Influence of Convenience, Benefits, Customer Attitudes, and the Jconnect System on Customer Interest Through the TAM Method

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Abstract: With the increasing technological advances in the 5.0 and modern era, effective and efficient communication continues to develop, hence the creation of the internet. The internet is used by people and organizations to do business. For banking, one form of service applied in the digital era is mobile banking. Bank Jatim launched the latest product in the digitalization era, namely *JConnect Mobile* with various features that it has. This research aims to find out the role of *JConnect Mobile* in simplifying the Customer Transaction process. The method used is a qualitative approach with direct observation, distribution of questionnaires to customers. The results of the study show that the perception of convenience and benefits provided by *the JConnect* application affects the attitude and intention of user behavior in using this service. Technical constraints and user satisfaction are also important factors that need to be considered in future application development.

Keywords: *Banking, JConnect, Customer*

INTRODUCTION

Banking Digitalization is a banking activity where transaction transactions are carried out using technology, anytime, anywhere, and without a certain time limit. The implementation of digital banks in the Islamic banking industry will make it easier for people who are laymen to understand finance and banking services. In addition to making it easier, banking digitalization can also be used to access the financial services products offered and apply for financing directly. The use of electric banking services is a form of banking digitalization. Public attitudes towards multi-channel banking have developed rapidly. Digital services provided by banks such as ATMs, internet banking and mobile banking. Mobile Banking services have been introduced as a channel to make payments through customers' smartphones. Facilities in Mobile Banking provide easy access and speed in obtaining the latest information and financial transactions (Setyaningrat et al., n.d.).

M-Banking is a service system that provides convenience and speed of financial services to customers in real time. It can also be said that this banking service system is dynamic because it can use a mobile phone. One of the exceptions to the services that M-Banking has not yet served is cash withdrawals. In carrying out their financial transactions, customers can easily and quickly complete their financial transactions because they do not have to come to service offices or bank outlets so that they can save time and also costs. The impact of the use of technology can make it easier for customers to make financial transactions. Trust in the use of technology-based banking services is

in the ease of utilizing the service features provided by banks. As long as the use of (Parera et al., 2021). M-Banking that customers feel can provide benefits for them, then customers will feel satisfied. This form of satisfaction can be realized from the ease of accessing, making transactions and being able to complete them without any difficulties or interruptions. Explaining that the perception of ease of use can bring benefits to its users. According to ease of use, it is the ability of an application to be easy to use and the purpose of its use is as desired by the user. The advantage of Mobile Banking is that customers can make transactions anywhere and anytime without time restrictions. Services in Mobile Banking include: financial transactions, non-financial transactions, fund transfers, balance checks and bill payments made via mobile phones.

The change in the digital era has resulted in changes in the banking world as evidenced by the Financial Services Authority (OJK) regulation Number 12/POJK.03/2018 related to the Implementation of Digital Services (Financial Services Authority, 2018). Bank Jatim has innovated to provide digital services or commonly known as JConnect which is a digital service to provide convenience in meeting customer needs anytime and anywhere. The number of digital transactions in various banks in Indonesia reaches six million percent per day. In March 2020 it was 230 percent, then in April 2020 it increased to 480 percent (Nur et al., n.d.).

JConnect Mobile is a mobile application-based banking service that makes it easier for Bank Jatim customers to make banking transactions. The JConnect Mobile application has been downloaded by more than 500 thousand users with a rating of 3.0/5.0 and more than 13 thousand reviews on the Play Store. With this large number of users, JConnect Mobile faces challenges in providing the fulfillment of application service quality in order to compete with other banking services. User satisfaction is an important factor used to know the quality of service of an application. Based on the reviews given by users in the review column, there are still many comments that provide assessments related to the perceived obstacles. The large number of negative reviews given by users of the JConnect Mobile application indicates that user satisfaction with the fulfillment of application service quality is still not running optimally. The JConnect application service launches innovations from PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) continues to develop digital services. Bank Jatim introduces JConnect. PT. Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) continues to develop digital services. Bank Jatim introduces JConnect. JConnect is a digital banking branding that reflects Bank Jatim's digital transformation in the spirit of connecting all needs and making it easier to access banking services. The obstacles faced in the use of Mobile Banking according to the Banking Statistics report that mobile application fraud transactions have increased by more than 60% since 2015 and caused losses of up to 89% due to digital fraud caused by account takeover. About one out of every 20 fraud attacks is attributed to rogue mobile apps. On average, there are 82 new rogue applications submitted per day. Mobile fraud losses totaled more than \$40 million across 14,392 breaches in 2019 (Suhiryo et al., 2023).

LITERATURE REVIEW

The perception of ease of use has indicators, namely easy to learn, controlled, clear and understandable, flexible, easy to become skilled and used. Based on these indicators, if a system can provide convenience for users in running their business, then there are also benefits that can be felt. If using *JConnect Mobile technology* is perceived as easy to use by customers, then the application technology can be perceived to have benefits that can be obtained by the customer. The results of Davis' (1989) research stated that the perception of convenience has a significant effect on the perception of benefits in the use of mobile banking in Jakarta. The same results were also obtained in studies that stated that the perception of convenience had a positive effect on the perception of the benefits of using technology.

There are 5 variables in the TAM model according to Davis et al. (1989),

Perceived Usefulness The benefit perception variable is defined as the extent to which a person believes that using a certain technological system will improve the performance of the work he or she does. The definition emphasizes the trust of a user where when a technological system can improve its performance, then that person will use the technological system. If it is not able to improve its performance, then the system will not be trusted by the person and will not be used. Influence The extent to which customers believe that the use of mobile banking will increase the effectiveness and efficiency of conducting financial transactions, such as transfers, payments, or balance checks.

Perceived Ease of Use The definition put forward by Davis (1989) is the extent to which a person believes that using a certain system will free him from the efforts made. Similar to the perception of benefits, the perception of ease of use is also based on trust. If the user believes that a technology can provide convenience by letting go of the efforts he usually makes, then the technology will be used. On the other hand, if the user does not believe that the technology provides ease to his work, then the technology is not used. Influence The level of convenience felt by customers when accessing and using mobile banking applications. If the app is easy to use and not confusing, customers are more likely to use it more often.

Attitude Toward Using: The use attitude variable in TAM has a definition stated by that the attitude of use is a positive or negative feeling of a person when doing a behavior that he or she will do. Usage attitude means that a person will accept a technology that is used in two opposite forms, the positive or negative attitude of customers on the use of mobile banking. If customers have a positive outlook, they are more likely to decide to use the service regularly.

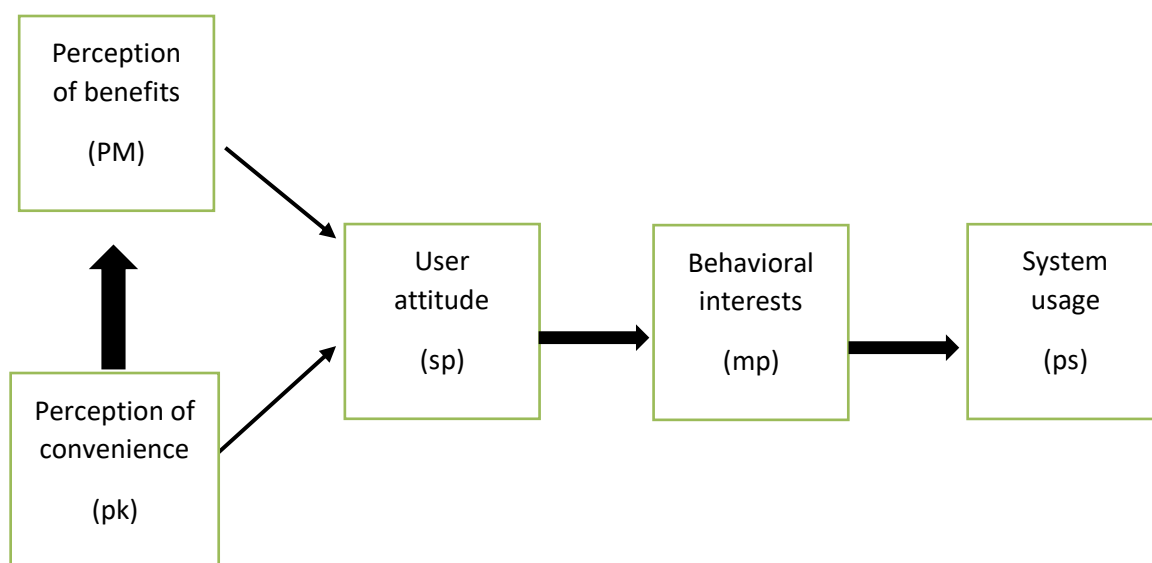
Behavioral Intention The variable of behavioral interest included in the TAM research model defines it as a desire or interest of a person to perform a certain behavior. This means that a person will perform a behavior if he has the desire or interest in doing so. Influence of customers' desire or intention to use mobile banking in the future. This intention is formed from previous experience, trust, and expectations for the service.

Actual System Use The last variable in the TAM research model indicates that a person has used a system in real life. Defining the beginning of the use of a system is actually

behavior. This behavior is interpreted as the actual use of the system in the context of using a technological system. Influence The level of confidence of customers that the mobile banking system is secure, their personal data is protected, and transactions are carried out accurately. A high level of trust will drive usage decisions. (Siswoyo & Irianto, 2023)

METHOD

Based on the theory, previous research and hypothesis formulation above, the research model that will be carried out is as follows:



RESEARCH METHODS

This study uses a **quantitative** approach with a data collection method through the distribution of questionnaires. The number of data in the study was 30 **questionnaires**. The measurements were made using **the likert scale** expressed in numbers 1-5. The questions are focused on focusing on the customer's transaction process **using JConnect**. The distribution of questionnaires was carried out with customers to explore their experience in using *Jconnect*. To measure the significance of variable X to variable Y, the researcher used a **multiple regression model**. Multiple regression is a statistical technique used to model the relationship between **one dependent variable** and **two or more independent variables**. The goal is to measure and analyze the influence of each independent variable on the bound variable simultaneously (Sarwono, 2011)

The method used for this study is TAM (Technology Acceptance Model) using multiple regression. is one of the techniques made to be able to see and analyze every factor that is a factor that affects the acceptance of computer technology, there are many models that can analyze the same thing as the literature that researches attitudes towards technology such as TRA, TPB, TAM. The TAM (Technology Acceptance Model) method is important to know because the assessment of technology will shape an assessment of what a person's attitude is, what influence will arise from a person's assessment of technology and others related to attitudes towards computer technology.

The concept of the TAM approach includes. *The Concept of Technology Acceptance Model* (TAM), is a theory that offers a foundation for studying and understanding the behavior of technology users in accepting and using the technology offered. The TAM model was developed from psychological theory, which describes the behavior of technology users based on beliefs, attitudes, intentions, and relationships of user behavior. The following is the model of the equation used in the study.

Model regresi

$$BI = b_0 + b_1PUF + b_2PM + b_3SP + b_4PS$$

BI = *Behavioral Intention*/Customer Interest
 So that = Perceive of Usefulness/ Persepsi kemudahan
 PU = *Perceived Usefulness*/Perceived Benefits
 OTHER = *Attitude Toward Using* /User Attitudes
 ASU = *Actual System Use* /System usage

RESULTS & DISCUSSION

4.1 Validity Test

The Validity Test is used to measure the extent to which a research instrument is able to measure what should be measured. Validity test is a test to find out the extent to which an instrument can measure what is to be measured, if the instrument is valid, then the data collected can also be trusted (Sugiyono, 2017). An instrument is said to be valid if it can describe data that is relevant to the concept being studied.

The basis for decision-making in the validity test is;

- If $r\text{-compute} > r\text{-table}$, then the variable is declared **valid**
- If $r\text{-calculates} < r\text{-table}$, then the variable is declared **invalid**

Table 1. Validity Test Results

Variabel	r-Count	r-Table	Result
X1.1	0.539	0.361	Valid
X1.2	0.377	0.361	Valid
X1.3	0.423	0.361	Valid
X1.4	0.533	0.361	Valid
X1.5	0.414	0.361	Valid
X2.1	0.603	0.361	Valid
X2.3	0.694	0.361	Valid
X2.4	0.622	0.361	Valid
X2.5	0.637	0.361	Valid
X3.1	0.672	0.361	Valid
X3.2	0.733	0.361	Valid
X3.3	0.537	0.361	Valid
X3.4	0.716	0.361	Valid
X3.5	0.782	0.361	Valid
X4.1	0.644	0.361	Valid

X4.2	0.765	0.361	Valid
X4.3	0.458	0.361	Valid
X4.4	0.753	0.361	Valid
X4.5	0.531	0.361	Valid

Based on the results of the validity test above, the value of all variables X is more than the r-table value (**0.361**), so it can be concluded that it passed the validity test and all variables X were declared **valid**.

4.2 Reliability Test

Reliability is an index that shows the extent to which a measuring tool is reliable or reliable. A reliable instrument will provide consistent results if used several times to measure the same thing (Arikunto, 2013).

The reliability test was carried out to test the consistency of the questionnaire. An unreliable questionnaire instrument will cause the instrument to be inconsistent with the measurements taken, resulting in the measurement results not credible. The reliability test in this research used the Cronbach Alpha method. The basis for decision-making is that if the Alpha Croanbach value is more than 0.60, the instrument is declared reliable. The following are the results of the reliability test.

Table 2. Reliability Test Results

Variabel	Alpha Value	Parameter	Reliability
X1	0.623	0.60	Reliabel
X2	0.749	0.60	Reliabel
X3	0.771	0.60	Reliabel
X4	0.723	0.60	Reliabel
And	0.761	0.60	Reliabel

4.3 Classical assumption test

The classical assumption test is a series of tests on basic assumptions in classical linear regression. The goal is to ensure that the regression model built meets the BLUE (Best Linear Unbiased Estimator) requirements without meeting classical assumptions, the estimation results can be biased or inefficient (Gujarati, 2004). Classical Assumption Test In classical linear regression, the classical assumption test is used to ensure that the regression model does not violate basic statistical assumptions, such as:

- a. **The autocorrelation test** aims to detect whether in the linear regression model there is a correlation between residuals and each other. If there is an autocorrelation, then the regression model does not meet classical assumptions and can cause the estimation results to be biased and inefficient (Ghozali, 2016). Autocorrelation is useful to ensure that there is no correlation between residuals at different times (specifically for time-lapse data). The autocorrelation test in this study uses the Durbin-Watson test based on the condition that autocorrelation does not occur, namely: $DU < DW < 4 - DU$

Figure 1. Autocorrelation Test

Model	R	R square	Adjust R square	Std.error of the Estimate	Durbin-watson
1.	.560a	.314	.204	2.45747	1.426

a. Predictor (constant) x4,x2,x3,x1

b. Dependent Variable Y

Table 4. Test Results j Autocorrelation

Of the	Durbin Watson	4-OF
1.142	1.426	2.261

Based on the results of the autocorrelation test above, a **DU value of 1,142 < Durbin-Watson 1,426 < 4-DU 2,261 was obtained**, so it can be concluded that all **variables X have no correlation** between residuals and each other.

- b. **The multicollinearity test** was carried out to find out whether there was a correlation between independent variables in the regression model. The multicollinearity test is necessary because in multiple regression tests, a good independent variable only has a relationship with the bound variable and not with other independent variables (Widarjono, 2013). Independent variables are said to have no multicollinearity if they meet the following criteria:

a. **If the Tolerance value > 0.100**

b. **If the VIF value < 10.00**

Table 5. Multicollinearity Test

Variabel	Tolerance	BRIGHT
X1	0.942	1.062
X2	0.958	1.044
X3	0.962	1.040
X4	0.944	1.059

Based on the results of the multicollinearity test above, all independent variables have a **tolerance value of > 0.100 and VIF <10.00**, so it can be concluded that **there is no multicollinearity** between these variables.

- c. Heteroscedasticity occurs when the residual variance is not constant across the values of the independent variable. Violation of this assumption is called heteroscedasticity, which can cause the estimation results to be inefficient (Gujarati, 2004). The heteroscedasticity test aims to find out whether the residual value of the model has a constant variance or not. The method used in this study is **the Glejser Test**, which is by regressing the residual absolute. If the significance value **is more than 0.05**, then the data is declared free of heteroscedasticity Heteroscedasticity occurs when

the variance of the residual is not constant. This means that the distribution of data around the regression line is different, it can be spread more in some parts of the independent variable range and more tightly in others.

Table 6. Heterogeneity Test

Variabel	Tolerance	Itself.	Result
Constant	0.05	0.425	Pass
X1	0.05	0.166	Pass
X2	0.05	0.150	Pass
X3	0.05	0.472	Pass
X4	0.05	0.174	Pass

Based on the results of the heteroscedasticity test above, the value *of Sig.* the variables X1, X2, X3, and X4 > 0.05, so it can be concluded that all variables X are free from heteroscedasticity.

Research Results

Table 7. Multiple Linear Regression Test Results

Variabel	Coefficient	t	Itself.
And	18.495	1.680	0.105
X1	0.539	1.650	0.112
X2	-0.503	-2.288	0.031
X3	0.209	1.245	0.225
X4	-0.120	-0.669	0.510

Significance Test

a. Partial Test (T Test)

The T test or partial test is used to find out how significant each independent variable is in influencing the dependent variable. An independent variable is declared significant if it has a probability value less than the significance level used. Based on the results of the estimates obtained above, it was found that partially, the variables X1 (Perception of Convenience), X3 (User Attitude), and X4 (System Usage) did not have a significant effect on the variable Y (Customer Interest). Meanwhile, the X2 variable (Benefit Perception) has a significant influence on the Y variable (Customer Interest).

b. Simultaneous Tests

1. Coefficient of Determination

The coefficient of determination (R^2) is a measure that shows how much proportion of variation of the dependent variable (Y) can be explained by the independent variable (X) in a regression model (Ghozali, 2016). The greater the R^2 value, the better the model's

ability to explain the variation of dependent variables. The following are the results of the determination coefficient in the study.

Model	R	R square	Adjusted R Square	Std. Error of the Estimate
1.	.560a	.314	.204	2.45747

a. Predictors:(Constant) X4,X2,X3,X1

Based on the results of the simultaneous test, the above determination coefficient shows an ***R-Square* of 0.314**, so it can be concluded that simultaneously or as a whole, the variables X1 (Perception of convenience), X2 (Perception of Benefits), X3 (User Attitude), and X4 (System use) have an effect of 0.314 or 34%. The remaining 66% were explained by other variables that were not included in the research model.

2. Probability F

The probability value of F defines how significant independent variables are in influencing dependent variables simultaneously or together. If the value of F is getting closer to 0.00, then the independent variable is said to be stronger in influencing the dependent variable. The following is the significance value of F with the ANOVA test.

Model		Squm of queres	df	Mean square	F.	Itself.
1.	Regression	69.021	4	17.255	2.857	.044b
	Residual	150.979	25	6.039		
	Total	220.000	9			

a. Dependent Variable:Y

b. Predictors:(Constant) X4,X2,X3,X1

Based on the results of the significance test above, the probability value of F is $0.044 < 0.05$, so it can be concluded that the variables X1 (Perception of convenience), X2 (Perception of Benefits), X3 (User Attitude), and X4 (System usage) simultaneously have a significant effect on variable Y (Customer Interest).

4.4 Discussion of Research Results

1. The Effect of Ease Perception on Customer Interest.

Based on the results of the regression test above, a variable coefficient value (Perception of Ease) was obtained of **0.5** with a significance of **0.112**. The above results show that there is a positive but not significant relationship between the perception of convenience and customer interest in the use of the JConnect

application. This means that when the application is considered easy by its users, the benefits provided will also be increasingly felt.

These results are in line with research found by the research of Widanengsih (2021) and Aryanto & Farida (2021) and Siswoyo & Iriant0 (2023) which stated that the perception of convenience has a positive effect on the perception of the benefits of using technology.

2. The Effect of Perceived Benefits on Customer Interest.

Based on the results of the regression test above, a variable coefficient value (Perception of Benefit) was obtained of **0.5** with a significance of **0.031**. The above results show that there is a significant negative relationship between the Perception of Benefits to Customer Interest. This means that when the Perception of Benefits increases, it will decrease Customer Interest.

This result contradicts the results of a study conducted by Adnyasuari & Darma (2017) which states that Benefit Perception has a significant positive influence on the attitude of mobile banking use in Bali. The author's assumption in this study is that *the JConnect* application has general benefits and the same as applications in general, so that customers consider that *the JConnect application* does not have sufficient competitiveness.

3. The Influence of Consumption Attitudes on Customer Interest

Based on the results of the regression test above, the value of the variable coefficient X3 (User Attitude) was **0.5** with a significance of **0.225**. The results of the above study show a positive but not significant relationship between User Attitudes towards Customer Interest in the use of *the JConnect* application. This means that whether the user's perception of the benefits of the application is good or not, it is not the basis for determining the user's attitude to use the application..

The results of this study are in line with research conducted by Mahesa Arsita Putri & Agung Suaryana (2021), that it has a positive but not significant effect. However, these results are not in line with the research of Adnyasuari & Darma (2017) and Krishanan et al. (2016) which stated that user perception affects customer interest.

4. The Influence of System Use on Customer Interest

Based on the results of the regression test above, the value of the variable coefficient X3 (User Attitude) was **0.5** with a significance of **0.510**. The results of the above study show a positive but not significant relationship between system users and customer interest in the use of *the JConnect* application. This means that whether the perception of the application system user is good or not, it is not the basis for determining the user's attitude to use the application..

The results of this study are not in line with Afshan et al. (2018) stating that behavioral interest has a significant effect on the adoption of real systems. Research by Aryanto & Farida (2021) also states that the results are in line with that system users have a positive effect on the real interests of customers.

CONCLUSION

Based on the results of multiple linear regression analysis in the table, it can be concluded that of the four independent variables (perception of convenience, perception of benefit, perception of attitude, system user) only one variable (perception of benefit) has a significant effect on dependent variable Y (customer interest), with a significance value of 0.031 (below 0.05). Meanwhile, the variables of convenience perception, user attitude, and customer interest did not have a significant effect because the significance value was above 0.05. In addition, the VIF value of all variables is below 10 and the tolerance is above 0.1, indicating that there is no multicollinearity problem in the model. Therefore, it can be concluded that the perception of benefits is the most dominant factor in influencing customer interest, while the perception of convenience, trust, and risk does not have a statistically significant influence. Because customers don't really care about the perception of the system, etc., or the perception of the convenience of jconnect is still lacking and too general and the same as other mbanking applications, it does not affect customer interest. This is because customers do not really care about the perception of the system or the features offered. In addition, the perception of JConnect's ease of use is still considered to be less prominent, general, and does not have significant differentiation compared to other mobile banking applications, so it does not have a strong influence on customer interests.

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