



Does task technology fit, social influence, and habit impact on actual usage of mobile banking in Indonesia?

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ABSTRACT

Currently, technological developments are increasingly rapid due to digitalisation. Digitalisation has caused several phenomena that encourage community activities, including the cashless society phenomenon. The implementation of mobile banking in cashless transactions in the cashless society phenomenon is driven by several factors. This research was conducted to determine the influence of task technology fit, social influence, and habit on cashless behavioural intention and impacts on actual usage of BNI Mobile Banking in Indonesia. This research adopts the UTAUT 2 and Task Technology Fit model theories. This research is a quantitative research with 236 respondents. The research measurement model was analysed using Structural Equation Modeling (SEM) and the AMOS 22 statistical tool. The findings of this study show that task technology fit, social influence, and habit all positively impact people's intention to implement cashless behaviour, which positively impacts the actual usage of BNI Mobile Banking. Cashless behavioural intention can also mediate task technology fit, social influence and habit on actual usage of BNI Mobile Banking. Through digital and mobile banking solutions, this research supports the marketing strategy of the banking industry to turn Indonesia towards a cashless society by 2030.

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1. INTRODUCTION

Technological developments are increasingly rapid due to digitalisation. Digitalisation requires all aspects of life to be digital-based in all types of activities. The impact of digitalisation includes several phenomena that encourage environmental activities. The cashless society phenomenon is one of the impacts of digitalisation. Cashless society describes people who prefer using electronic money rather than cash to buy and sell products and services (Rifah, 2019). In contrast to a cash society, a cashless society is where financial information is communicated digitally (Rivani & Rio, 2021).

Technology has changed how people carry out their work related to the banking sector (Fitriana, 2018). The banking sector that utilises fintech is also experiencing

changes due to the internet and digitalisation (Maulinda & Afifah, 2021). Looking at the current reality, cashless systems will eventually replace traditional payment methods (Andriani et al., 2022). As the payment system regulator, Bank Indonesia is also aggressively increasing non-cash transactions supported by the government to realise the Indonesian Cashless Society in 2030. Banks and other financial institutions are forced to compete more fiercely to demonstrate their technological innovation and customer service skills (Karuniawan et al., 2020). The banking industry is using fintech as a reaction to adopting industrial digitalisation in mobile banking.

One of the banks offering superior mobile banking services is Bank Negara Indonesia (BNI), whose recorded that 14.9 million people had used BNI Mobile Banking during the first semester of 2023. In line with this trend, the value of printing transactions reached IDR 544 trillion, with a total of more than 460 million transactions (BNI, 2023). BNI also managed to win second place in the best mobile banking category in the "Infobank 20th Banking Service Excellence Awards (BSEA) 2023" on June 2023, based on a survey by Marketing Research Indonesia (Nisaputra, 2023). However, with this achievement, BNI still needs to surpass Bank Mandiri's achievements through its digital product, *Livin'* by Mandiri, which remains in first position as the best mobile banking product in Indonesia. As the provider of mobile banking products, BNI will also support the development of cashless behaviour towards Indonesia's cashless society by 2030.

People in Indonesia currently use non-cash or cashless transactions more often. This can be seen from the influence of the adoption of digital payments in Indonesia, which will result in the value of electronic money transactions reaching 399.6 trillion in 2023 (Katadata.co.id, 2023). Of course, the high value of non-cash transactions in Indonesia cannot be separated from the non-cash purchasing habits of its people.

The cashless phenomenon is studied using the behavioural intention paradigm, thus making cashless behavioural intention used as a development research variable. Therefore, cashless behavioural intention can be defined as an individual's purpose to adopt or behave in non-cash digital transactions.

According to (Santi & Sudiasmo, 2020), the desire to engage in a particular behaviour is known as behavioural intention. Behavioural intention is a person's tendency or cognitive preparation to engage in specific behaviour or, more broadly, use technology (Merhi et al., 2020). Apart from that, the impact of the COVID-19 pandemic, which has also changed people's attitudes and behaviour, cannot be separated from the presence of non-cash transactions (Katon & Yuniati, 2020). People still behave non-cash because they do not use cash for long.

According to (Murphy, 2020), Habits are actions that tend to be repeated. Habit is critical in predicting current behaviour because habits result from previous experiences and past behaviour (Venkatesh et al., 2012). Habit in this research refers to the behaviour patterns of people who are accustomed to adapting to the use of technology, primarily via smartphones so that these people's habits can give rise to new habits to implement cashless behaviour in digital transactions using mobile banking. According to previous research (Tamilmani et al., 2021; Zhanyou et al., 2020), habits are closely related to behavioural intentions when using technology.

The degree to which technology makes it possible for people to finish a variety of jobs or tasks depends on how well it fits the objectives that were initially studied (Goodhue & Thompson, 1995). Task technology fit refers to the idea that new technology will be accepted if used to successfully perform a specific task (Roth et al., 2023). According to a study (Baabdullah et al., 2019), task technology fit influences intentions in cashless behaviour that utilises technology. The demands of jobs or work that involve digital transactions can also give rise to the intention to behave non-cash so that the person will naturally look for facilities that are appropriate to the task or job.

People are interested in the capabilities of banking product services in mobile banking, which are by their duties or work in digital transactions. However, it cannot be denied that external stimuli or their social environment influences people's attention. Social influence plays a significant role in a person's decision to behave cashless. According to (Venkatesh et al., 2012), on the UTAUT 2 theory, social influence refers to how strongly someone believes that others around them think they should utilise a particular technology. A person's intention to use technology and carry out behaviour is greatly influenced by the expectations they feel from their social environment, which includes friends, family and co-workers. According to previous research (Giovanis et al., 2019; Lisana, 2020; Patil et al., 2020; Raj L. et al., 2023), social influence and behavioural intention when integrating technology have a strong relationship.

The real impact of using technology or digital transaction facilities in this research is the actual use of mobile banking. The extent to which users utilise the capabilities of an information system is known as actual usage (Ameen et al., 2019). Actual usage is used to assess how well new information technology will be used by people by explaining and predicting their behaviour. When someone is satisfied with a service, the chances of that person returning to use the service will be high (Anwar et al., 2023).

Researchers see that there are several studies which state that there is an influence of task technology fit on behavioural intentions (Wan et al., 2020; Yuce et al., 2019), social influence on behavioural intentions (Ly et al., 2022; Merhi et al., 2020), habits towards behavioural intentions (Alam et al., 2020; Merhi et al., 2020), and behavioural intentions towards actual use (Bailey et al., 2022; Gupta & Arora, 2020). However, not much research discusses the role of behavioural intentions in mediating the indirect influence of task technology fit, social influence, and habits on the actual use of this object. In addition, there is a development in this research, where task technology fit model theory will be combined with technology acceptance theory (UTAUT 2) to see how it influences behavioural intentions and the impact on the actual usage of BNI Mobile Banking in Indonesia.

Based on the factors of task technology fit, social influences and habits that can encourage cashless behavioural intentions and will indirectly influence how often a technology or digital transaction facility is used in BNI Mobile Banking, the author is interested in building and developing previous research with this research. Through digital and mobile banking solutions, this research supports the marketing strategy of the banking industry. In addition, because BNI Mobile Banking is one of Indonesia's digital transaction services, this research can help PT Bank Negara Indonesia (Persero) Tbk improve its capabilities and innovate in creating digital financial solutions that satisfy customers, especially in the retail banking industry. Based on these objectives, this research seeks to understand the relationship between task technology fit, social influence, and habits on cashless behavioural intentions and how this relationship influences the actual usage of BNI Mobile Banking in Indonesia.

2. RESEARCH METHOD

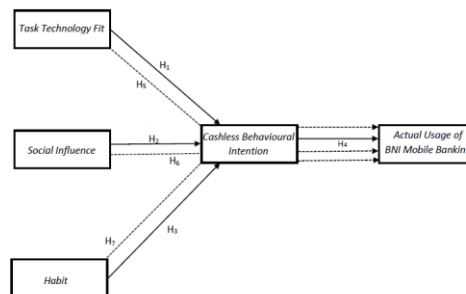


Figure 1. Research Framework

Drawing from the problem formulation and conceptual framework mentioned above, the researcher has proposed the following study hypothesis:

H₁: Task Technology Fit has a positive effect on Cashless Behavioural Intention

H₂: Social Influence has a positive effect on Cashless Behavioural Intention

H₃: Habit has a positive effect on Cashless Behavioural Intention

H₄: Cashless Behavioural Intention has a positive impact on Actual Usage of BNI Mobile Banking

H₅: Task Technology Fit Influences the Actual Usage of BNI Mobile Banking through Cashless Behavioural Intention

H₆: Social Influence Influences the Actual Usage of BNI Mobile Banking through Cashless Behavioural Intention

H₇: Habit Influences the Actual Usage of BNI Mobile Banking through Cashless Behavioural Intention

A quantitative research approach was used for this research because of the type of data and analysis used. (Sugiyono, 2021) defines quantitative research as a research methodology that involves studying a certain population or sample and using statistical analysis to the data in order to test a preconceived hypothesis.

Purposive sampling takes samples to collect data based on predetermined researcher criteria. Questionnaires were used in this research to collect the primary data sources. The questionnaire was administered using a five-point Likert scale (1 for disagree and 5 for strongly agree). 236 respondents were sampled in reference to (Roscoe, 1975) who stated that $30 < n < 500$ is the appropriate sample size for the study, with the criteria being Indonesian citizens domiciled in Indonesia, at least 17 years old, and active BNI Mobile Banking users. The measurement model and structural model of the research construct being developed will be analysed using Structural Equation Modeling (SEM) and AMOS 22 statistical tools. Fit index metrics, such as CMIN/DF, Root Mean Square Error of Approximation (RMSEA), Root mean squared residual (RMR), Tucker Lewis Index (TLI), Extra Fit Index (IFI), Comparative Fit Index (CFI), and Normal Fit Index (NFI), will be used to evaluate the model fit test.

Variables are measured using indicators of task characteristics and technology features that will establish task technology fit (Oni et al., 2022). Subjective norms and visibility are indicators of social influence (Haryono & Brahmana, 2015). According to (Venkatesh et al., 2012), Habits are measured using two indicators: prior behaviour and automatic behaviour. (Muliadi & Japarianto, 2021) Attach indicators of motivation to use, repeat to use, recommend to others, and positive remarks as indicators of behavioural intentions used in this research. (Rahayu et al., 2017) States that actual usage is determined by actual usage and frequency of usage.

A total of 236 respondents who were BNI Mobile Banking users with the characteristics of being at least 17 years old, Indonesian citizens, and domiciled in Indonesia were the samples for analysis. Using an online survey through questionnaires,

sample sites were dispersed throughout the Indonesian islands of Sumatra, Java, Kalimantan, Sulawesi, Bali, Nusa Tenggara, and Papua.

Validity evaluation will rely on the standardised loading factor (SLF) value, which must be 0.50 (Hair et al., 2016), and construct reliability will depend on the tabulated results of construct reliability (CR) and average variance extracted (AVE) values. Furthermore, the SEM analysis analyses the structural model Task Technology Fit, Social Influence, and Habit on Cashless Behavioural Intention and Cashless Behavioural Intention on Actual Usage to assess the research hypothesis developed, accepted, or rejected. SEM analysis will display the t-value for each coefficient. The hypothesis can be influential if the calculated t-value \geq t-table (1.96) with a significant level of α , for example, 0.05. The Sobel test will determine the indirect effect of the mediating variable.

3. RESULTS AND DISCUSSIONS

Based on table 1 below, it displays the traits of the study's respondents. The characteristics of BNI Mobile Banking users are dominated by the 17–25 year age group with a percentage of respondents of 86.86%. Aside from that, 72.03% of the respondents were female, more than the male respondents. The most significant number of respondents had a high school education level, namely 66.10%, with a predominance of work as a student at 77.12%.

Table 1. The performance respondent Characteristics

Category	Items	Quantity	Percentage
Age	17-25 years old	205	86.86%
	26 - 35 years old	19	8.05%
	36 - 45 years old	3	1.27%
	Over 45 years old	9	3.81%
	Total	236	100%
Gender	Woman	170	72.03%
	Man	66	27.97%
	Total	236	100%
Last education	D1/D2/D3	10	4.24%
	Postgraduate (S2/S3)	3	1.27%
	Bachelor degree	63	26.69%
	High School	156	66.10%
	Middle/Junior High School	4	1.69%
Work	Total	236	100%
	Not working yet	5	2.12%
	BUMN	3	1.27%
	Businessman	12	5.08%
	Housewife	1	0.42%
	Private sector employee	25	10.59%
	Non-governmental organisation	1	0.42%
	Student	1	0.42%
	Student	182	77.12%
	Civil servants	5	2.12%
	POLRI/TNI	1	0.42%
	Total	236	100%
	Domicile	Bali	11
Java		81	34.32%
Kalimantan		80	33.90%
Nusa Tenggara		11	4.66%
Papua		3	1.27%
Sulawesi		21	8.90%
Sumatra		29	12.29%
Total		236	100%
Income Per Month	Not working yet	170	72.03%
	Less than Rp. 2,000,000	18	7.63%
	Rp. 2,000,000 - Rp. 4,000,000	22	9.32%
	Rp. 4,000,000 - Rp. 6,000,000	16	6.78%
	Rp. 6,000,000 - Rp. 8,000,000	2	0.85%

Allowance Per Month	Rp. 8,000,000 - Rp. 10,000,000	3	1.27%
	Above Rp. 10,000,000	5	2.12%
	Total	236	100%
	Above Rp. 2,500,000	9	3.81%
	Less than Rp. 1,000,000	93	39.41%
	Rp. 1,000,000 - Rp. 1,500,000	60	25.42%
	Rp. 1,500,000 - Rp. 2,000,000	25	10.59%
	Rp. 2,000,000 - Rp. 2,500,000	4	1.69%
	Already Working	45	19.07%
Total	236	100%	

Source: Processed Research Data 2023

In the table 1 also shows the respondents' domicile is dominated by respondents in Java, 34.32%. The following characteristic is dominated by students and fresh graduates who have not yet worked, with a percentage of 72.03% with monthly income dominated by the range of less than Rp. 1,000,000 by 39.41%.

Table 2. Suitability, validity and reliability tests

Items		SLF	CR	AVE
Task Technology Fit	I need to carry out non-cash transactions flexibly	0.781	0.974	0.813
	I need real-time account information	0.780		
	BNI Mobile Banking provides reliable services	0.808		
	BNI Mobile Banking provides services safely	0.818		
	BNI Mobile Banking has a very adequate function for me in non-cash transactions	0.803		
	The BNI Mobile Banking functions suit me	0.833		
	BNI Mobile Banking helps my needs for non-cash transactions	0.840		
	BNI Mobile Banking is very compatible with my tasks	0.842		
Social Influence	My family/relatives/friends recommend BNI Mobile Banking	0.838	0.962	0.805
	Family/Relatives/Friends who are close to me prefer if I use BNI Mobile Banking	0.834		
	Family/Relatives/Friends influenced my decision to use BNI Mobile Banking	0.808		
	Family/Relatives/Friends support me in using BNI Mobile Banking	0.835		
	In my area, many people use BNI Mobile Banking	0.791		
	It is easy for me to observe other people using BNI Mobile Banking	0.839		
	In general, the government has supported the use of mobile banking for non-cash transactions	0.761		
	The trend of using BNI Mobile Banking in the media influenced my decision to use it	0.732		
Habits	Using BNI Mobile Banking has become a habit for me	0.826	0.912	0.784
	I automatically use BNI Mobile Banking for non-cash transactions	0.856		
	I am addicted to using BNI Mobile Banking for non-cash transactions	0.671		
	I want to implement cashless behaviour	0.753		
Cashless Behavioural Intention	I intend to use BNI Mobile Banking for non-cash transactions	0.787	0.957	0.789
	I am willing to use BNI Mobile Banking for repeated non-cash transactions	0.837		
	I would recommend BNI Mobile Banking to others	0.748		
	I want to continue BNI Mobile Banking in non-cash transactions	0.79		
	BNI Mobile Banking supports me to behave cashless	0.816		
	I use BNI Mobile Banking for non-cash transactions	0.674		
Actual Usage	I use many functions of BNI Mobile Banking	0.775	0.952	0.749
	I often use BNI Mobile Banking for non-cash	0.771		

transactions	
BNI Mobile Banking provides reliability in my transactions	0.766
I will always use BNI Mobile Banking on an ongoing basis	0.758

Source: Processed Research Data 2023

According to Table 2 of the results of the validity and reliability tests, the model indicators constructed the requirements for validity and reliability. The standardised stress factor (SLF) value of the current indicators is greater than 0.50, indicating that all measures are appropriate and relevant for measuring the overall model composition. Values for the Construct Reliability (CR) test greater than 0.70 show that all instruments are dependable and capable of measuring structure consistently across all constructed models. The Avariance Extraction (AVE) value of all instrument indicators, which obtained a value of greater than 0.50, proclaimed all instruments to be trustworthy and consistent in assessing the constructs of all models created.

Table 3. Goodness of Fit Index

Goodness of Fit Index	Cut Value	Results	Information
CMIN/DF	≤ 3.00	2,093	Fit
RMSEA	≤ 0.08	0.068	Fit
RMR	< 0.05	0.082	Not Fit
GFI	≥ 0.90	0.817	Not Fit
TLI	≥ 0.90	0.910	Fit
IFI	≥ 0.90	0.917	Fit
CFI	≥ 0.90	0.917	Fit
NFI	≥ 0.91	0.853	Not Fit

Source: Processed Research Data 2023

Table 3 displays the results of the model suitability test, which shows that the model suitability requirements are met, and it is stated that there are five fit tests. Eight measurements indicate a good fit level. (Hair et al., 2016) A research model construct can be declared fit and accepted if three to four measurements fit or above the cut-off value. Based on the model suitability test in Table 3, it shows that five measurements have a good fit. If there are 3-4 measurements with a good level of agreement or above the cut-off value, then the research model configuration can be declared adequate and accepted.

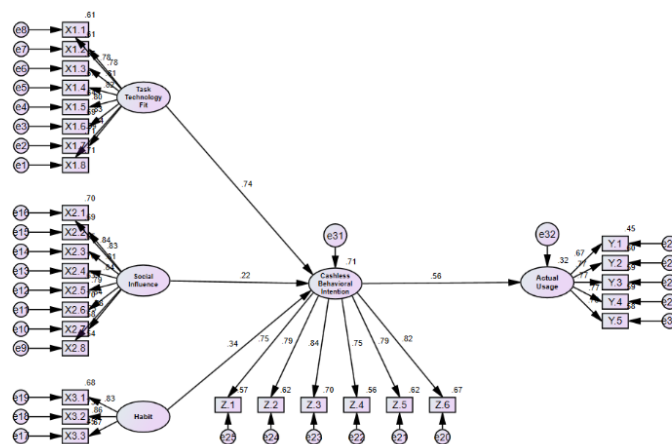


Figure 2. Full Model Testing

The results of correlation testing between variables in the research configuration used in this research are presented in the following table.

Table 4. Hypothesis Testing

Hypothesis	Track	Estimate	S.E	CR	P
H1	Task Technology Fit ---> Cashless Behavioural Intention	0.724	0.061	11,777	***
H2	Social Influence ---> Cashless Behavioural Intention	0.209	0.045	4,633	***
H3	Habit ---> Cashless Behavioural Intention	0.355	0.058	6,144	***
H4	Cashless Behavioural Intention ---> Actual Usage	0.405	0.057	7,072	***

Source: Processed Research Data 2023

Task Technology Fit significantly increases cashless behavioural intention. A t-value supports this hypothesis \geq t-table 1.96, namely 11.777 and a p-value \leq 0.05 ($\alpha = 0.05$), indicating the initial hypothesis's acceptance. The findings of the second hypothesis were also accepted, where the cashless behavioural intention was positively influenced by social influence with a calculated t-value of 4.633, which was greater than the t-table of 1.96 and a p-value of less than 0.05. Apart from that, the third hypothesis is accepted, where the influence of habits on cashless behavioural intention is considerable. The calculated t-value for the cashless behavioural intention and habit variables increased to a multiple of 6.144. This shows that the value obtained exceeds the t-table value of 1.96 and the p-value \leq 0.05 ($\alpha = 0.05$). The fourth hypothesis is accepted. Cashless behavioural intention significantly influences actual usage. The cashless behavioural intention and actual usage t-count variables reached 7.072, more significant than the t-table of 1.96 and p-value \leq 0.05 ($\alpha = 0.05$).

To confirm the indirect effect on the influence of the inherent mediating variables, Table 5 is presented, which is obtained from the Sobel test results as follows.

Table 5. Sobel Test-Significance of Mediation

Hypothesis	Track	Sobel test statistics	Bidirectional probability
H5	Task Technology Fit ---> Cashless Behavioural Intention ---> Actual Usage	6,096	0.0
H6	Social Influence ---> Cashless Behavioural Intention ---> Actual Usage	3,888	0.00010125
H7	Habit ---> Cashless Behavioural Intention ---> Actual Usage	4,637	0.00000353

Source: Processed Research Data 2023

Based on the Sobel test results in Table 5, the Sobel test statistic for the fifth hypothesis is 6.096 with a p-value of 0.0. The statistical value of the Sobel test is greater than the t-table value of 1.96. Similarly, p-value \leq 0.05 ($\alpha = 0.05$). These results show that cashless behavioural intention can mediate task technology fit with actual usage. The sixth hypothesis is accepted. The Sobel test for the sixth hypothesis is 3.888 with a p-value of 0.00010125, where the Sobel test is more significant than 1.96 and the p-value \leq 0.05 ($\alpha = 0.05$). Furthermore, the seventh hypothesis can also be accepted. Judging from the Sobel test results, the value is 4,637, more significant than the t-table value of 1.96 and the p-value \leq 0.05 ($\alpha = 0.05$), namely 0.00000353.

The study puts out a conceptual model that considers several factors, including task technology fit, social influence, habit, and cashless behavioural intention. It also examines how these factors affect how BNI Mobile Banking is used for cashless transactions. This research also tested how Cashless Behavioural Intention could mediate the influence of Task Technology Fit, Social Influence, and Habit with Actual Usage of BNI Mobile Banking. Based on this research, all hypotheses are accepted, which shows that Task Technology Fit, Social Influence, and Habit indirectly positively affect Actual Usage of BNI Mobile Banking through Cashless Behavioural Intention.

A study (Al-Rahmi et al., 2020; Baabdullah et al., 2019; Baxi & Patel, 2021) shows that Task Technology Fit positively affects Behavioural Intention in this research related to Cashless Behavioural Intention. Meanwhile, research results (Al-Saedi et al., 2020; Hussain et al., 2019; Wu & Liu, 2023) show a similarity, that Social Influence positively affects Cashless Behavioural Intention. Habit significantly influences Behavioural Intention, also found in the research (Alam et al., 2020; Ly et al., 2022; Merhi et al., 2020; Samsudeen et al., 2022). Behavioural Intention influences Actual Usage presented in research (Alam et al., 2020; Gupta & Arora, 2020; Shin & Lee, 2021).

The results of this research show that there is an influence of Task Technology Fit, Social Influence, and Habit on Cashless Behavioural Intention, which can be seen from the validity and reliability calculations where the SLF value is ≥ 0.50 ; CR ≥ 0.70 ; AVE ≥ 0.50 as well as hypothesis testing calculations where each direct relationship has a t-value $\geq t$ table 1.96, namely and p-value ≤ 0.05 ($\alpha = 0.05$). Then, there is an indirect influence between Task Technology Fit, Social Influence, and Habit on Actual Usage of BNI Mobile Banking through Cashless Behavioural Intention, which can be seen based on the Sobel test with a Sobel value $\geq t$ table 1.96 and p-value ≤ 0.05 ($\alpha = 0.05$) which indicates someone will use BNI Mobile Banking if there is an intention to behave cashless which the Task Technology Fit drives, Social Influence and Habit factors.

4. CONCLUSION

All sectors, including the banking industry, are encouraged to strive for digital-based development in the digitalisation era. Driven by the current trend of people not using cash, banks continue developing digital solutions, such as mobile banking. According to this research, Task Technology Fit, Social Influence, and Habit impact Cashless Behavioural Intention, influencing Actual Usage using BNI Mobile Banking for non-cash transactions. In the indirect interaction between task technology fit, social influence, and habit on actual usage, cashless behavioural intention has been shown to be a mediating variable.

Users will intend to behave cashless if they need technology to suit their tasks (Task Technology Fit). They can be influenced by social influences around them (Social Influence), as well as the habit of making non-cash transactions based on experience in adoption technology that has been experienced (Habit). Cashless Behavioural Intention will have an Actual Usage impact, which is implementing a person's intention to behave cashlessly using BNI Mobile Banking in Indonesia.

The implications of this research can support the marketing strategy of the banking industry in order to turn Indonesia towards a cashless society by 2030 through digital financial solutions and mobile banking products. In addition, because BNI Mobile Banking is one of Indonesia's digital transaction services, this research can help PT Bank Negara Indonesia (Persero) Tbk in improving its capabilities and continuing to be innovative to create satisfying digital financial solutions according to customer needs, especially in the retail banking industry.

Task technology fit and the UTAUT 2 theoretical model can be used to examine specific behavioural intents that will affect actual use. The research findings can also be applied to studies of the factors that can lead an individual to adopt a particular behavioural. Other factors need to be investigated further because the scope of this research is restricted to task technology fit, social influence, and habit on the desire to adopt a behaviour component. It is also recommended to collect additional samples per domicile to obtain as much data as possible for future research and accurately reflect BNI Mobile Banking customers throughout Indonesia.

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