



Analysis Of Factors Influencing Customers' Desire To Continue Using Bni Mobile Banking Services

Muhammad Tegar Baihaqi¹, Erlita Ridanasti²

¹. Indonesian Islamic University/Yogyakarta,

Corresponding author-cmail: *119311135@student.uui.ac.id,

abstract

This study aims to find evidence of factors that influence a person's desire to continue using BNI mobile banking services. This research focuses on six variables including contact, communication, perceived entertainment, perceived gamification, perceived value of m-banking, and desire to reuse m-banking. The research method used in this research is quantitative research. The data used in this study are primary data totaling 125 respondents. The data collection technique was carried out through an online questionnaire. Data analysis in this study used PLS-SEM. The results showed that all hypotheses proposed in this study were accepted.

Keywords: Contact, Communication, Perceived Entertainment, Perceived Gamification, Perceived Value of M-banking, Intention to Reuse

1. INTRODUCTION

Digital technology is one of the technological advances that has quite a broad impact on humans and companies. Companies have adopted digital technology to improve product quality and simplify company operations so that they are more effective and efficient. The application of digital technology cannot be separated from the widespread use of mobile devices by the public.

In 2022, the number of mobile device users in Indonesia aged 5 years and over will be 67.88%, this percentage has increased compared to 2021 which was still 65.87% (Ahdiat, 2023). the public to be able to access digital services including: banking, online transportation, e-commerce, and social media.





Banking is a financial institution that plays an important role in a country's financial sector (Regar et al., 2016). In its implementation, the traditional banking system has several problems and limitations in service such as limited operational time, less strategic location, transaction security, lack of practicality in service. With the presence of technological digitalization, currently, many banking industries have started to implement digital service systems and develop their digital banking features, such as providing applications and websites for transactions.

Significant developments and advances in the field of information technology have had a major impact on the banking industry. Mobile banking is one of the many results of advances in digital technology in the banking industry. Mobile banking is one aspect that has experienced extraordinary growth and development throughout the world in recent years (Laukkanen, 2016; Shankar et al., 2020).

This banking service system is able to provide transparent, up-to-date and effective information in transactions. According to Moser (2015), mobile banking has added value in that it is the most economical banking channel in providing the most cost-effective banking services. M-banking is a service facility that provides easy access and speed in obtaining the latest information and financial transactions in real time (Maulana et al., 2018). Regarding the development of mobile banking technology, over the past 5 years there has been progress and the value of transactions has increased through the use of mobile banking.

Based on Bank Indonesia data, throughout April 2023 the value of domestic mobile banking transactions reached IDR 4,264.8 trillion or almost IDR 4.3 trillion. Thus, if we look at the past 5 years, namely in April 2018, the cumulative value of mobile banking transactions has experienced growth of approximately 15%. In 2021, PT Bank Negara Indonesia or BNI released the new BNI Mobile Banking which aims to reach all levels of Indonesian society with various more comprehensive features (Djumena, 2021). M-banking is a service to make it easier for customers to carry out transactions such as cash withdrawals, transfers and bill payments without having to go to an ATM.

Based on the Bank Service Excellence Monitor (2021) survey conducted by Marketing Research Indonesia, Bank BNI is one of the state-owned enterprises with banking service products that is ranked at the top of the list of 10 banks with the best m-banking performance in the 2020-2021 period. In terms of transaction value, BNI Mobile Banking recorded an increase of IDR 138 trillion in March 2021, experiencing growth of 33.2% compared to March 2020 which reached IDR 103 trillion (Faizal, 2021).





BNI Bank is ranked first because there are several features provided in BNI m-banking, including the digital account opening feature with facial recognition feature, which has become an alternative and effective for new customers, mobile ordering of mutual funds and retail bonds. . Quoted from Detik.com (2021) BNI M-banking is also strong in serving the public for cashless or contactless transactions, as well as branchless banking. PT Bank Negara Indonesia continues to experience development and continues to strive to optimize the system in its services by adding more features that make transactions easier for customers. However, it is not uncommon for several obstacles to arise when using m-banking services, one of which is interference and errors that occur when customers want to make transactions.

In developing models of perceived value and intention to continue using m-banking services, research must rely on conceptualizations of hedonic, utilitarian, and epistemic value (Hirschman and Holbrook, 1982). The perceived value of m-banking can be assessed through four variables, namely contact, communication, entertainment perception, and gamification perception. Customers need this element as a measure of the quality of m-banking value for services, and also as a cognitive need in forming responses to the use of m-banking services (Ramadhan, 2022).

Companies need to increase efforts to market this service to the public in order to attract customers' interest in continuing to use m-banking services. Marketing is very crucial in increasing public knowledge about these services.

In marketing efforts, companies have goals that they want to achieve through this process. One of the marketing objectives is to maximize consumption or in other words simplify and encourage consumption so that it can attract customers to buy the products offered (Wulandari, 2018). Therefore, banks must play an active role in marketing this m-banking facility with significant efforts so that people are increasingly interested in continuing to use this facility.

Based on the explanation of the background above, the perceived value of BNI mobile banking is able to influence users' desire to continue using mobile banking services for cashless and online transactions. Value perceptions such as hedonism, utilitarian and epistemic values can be realized in several factors such as gamification, entertainment, communication and contact. The concept of using mobile banking is a portable transaction that can be done anytime and anywhere easily and can be accessed via the user's smartphone.





User perceptions regarding the ease of use of portable mobile banking services are seen as an important characteristic in realizing user satisfaction in using the service (Siau & Shen, 2003).

This research will examine what factors can support the improvement of BNI Mobile Banking Services and can influence customers' desire to continue using these services. Previous research conducted by Poromaticul (2020) examined what factors can encourage customers' interest in using Mobile Banking services again. In this research, three core variables were studied, namely satisfaction, fulfillment of expectations, and customer trust.

This research produced one of the findings that supports this research, namely that perceived value has a positive and significant effect on customer interest in reusing Mobile Banking services. Through the previous research mentioned above, the researcher then made modifications in order to contribute to the renewal of the research. The modification carried out by the researcher was in selecting the research object, namely users of BNI mobile banking services and specifically using the TAM (Technology Acceptance Model) theory by adding several services in mobile banking which can influence the user's perception of value and can influence customers' desire to use mobile banking services. BNI returns with customers from Indonesia.

Through various data sources, previous research, and explanation of the research background, it was found that previous research produced inconsistent findings. Therefore, the researcher then formulated the research title that will be used, namely "Analysis of Factors that Influence Customers' Desire to Continue Using BNI Mobile Banking Services".

2. LITERATURE REVIEW

2.1 Elaboration Likelihood Model

The Elaboration Likelihood Model (ELM) is a model used to analyze persuasive communication. This model is based on Elaboration Likelihood Theory, which states that a person's ability to think critically depends on their level of interest in the topic being discussed. When someone processes information via the central route, they actively and critically consider and evaluate the content of the message by analyzing and comparing it with previous knowledge or information they have. If someone truly processes the persuasive message received by not only focusing on the content of the message itself, but paying more attention to factors such as the attractiveness of the speaker, the appearance of the product, or other peripheral aspects, then this is classified as using the peripheral route (Gunawan, 2017).



2.2 Technology Acceptance Model and Its Modifications

The TAM model provides a more detailed explanation of Internet acceptance by considering specific dimensions that can influence the ease of acceptance of the Internet by users. This theory was developed by Davis, Bagozzi, and Warshaw (1989) who explained that this theoretical model was used to explain individual acceptance of the use of information technology systems. This model emphasizes the trust factor in user behavior with two main variables, namely usefulness and ease of use.

The TAM model has been widely used and developed by other researchers. As explained by Cheong and Park (2005), TAM theory is often considered as the main research stream and then explored through several determinants of behavior in receiving and using information systems in the last few decades. Another modification involves combining the behavioral intention to use and actual system use variables into an acceptance variable. This reveals that compatibility (with lifestyle and devices), perceived usefulness, and attitudes are the most significant factors in influencing intention to adopt m-banking services in both developed and developing countries (Shaikh & Karjaluoto, 2015).

2.3 Contact

Contact is defined as an aspect that reflects the reachability and availability of customer service representatives when support is needed during m-banking use (Parasuraman et.al., 2005). In mobile banking, customer satisfaction is determined by the nature of the relationship between the customer and the product and service provider. Mobile banking product and service quality is an important prerequisite for maintaining customer interest. Speed and efficiency, transaction speed, ease of use and service quality are criteria for customer satisfaction with the quality of mobile banking services provided by banks (Adela, 2020).

2.4 Communication

In the study of personal relationships, communication is viewed as a means by which people create and maintain relationships and as a set of skills or abilities that contribute to relationship adjustment. Through the presence of mobile banking services, banking transactions that are usually carried out manually, meaning that activities that were previously carried out by customers by visiting the bank, can now be carried out without having to visit the bank office, just by using a cellphone. Communication means conveying the information customers need in a language they understand. Communication plays an

important role in creating value for m-banking customers. The language used in communication on m-banking services must be understandable by users. This communication must be able to refer to conveying the information that clients need in language that they can understand (Jun & Cai, 2001).

2.5 Perception of Entertainment

Perceived entertainment is an aspect of the intrinsic pleasure and level of interest felt in using a mobile application. In research on the acceptance of new technology, experts have recognized that the level of perceived entertainment has a significant impact on user attitudes. Perception of entertainment is operationalized as the customer's perception regarding the user's enjoyment in using mobile banking services which contains hedonic or emotional value which has a direct effect on attitudes towards adopting the mobile banking service (Karjaluoto et al, 2018). Therefore, the perception of entertainment referred to in this research is the perception of entertainment which refers to the point of view of being entertaining, enjoyable, and able to add value felt by users of mobile banking services (Eden, 2017).

2.6 Perception of Gamification

An approach that utilizes elements of entertainment or recreation to address problems that are not related to entertainment or recreation is defined by the term gamification. Perceptual Gamification refers to the use of game design elements in non-game situations to change individual behavior. Therefore, in the context of mobile banking, this research aims to investigate how game design elements and mechanisms influence user intentions and user intentions to recommend mobile banking services (Fitriani, 2020).

2.7 Value Perception

Perceived value refers to the overall assessment made by customers of the usefulness of a product or service, which is based on how they measure the benefits they obtain in comparison with the costs incurred. Based on the perception of value expressed above, if we relate it to knowledge about consumption, it is found that generally there are aspects that differentiate between intrinsic (hedonic) value and extrinsic (utilitarian) value. These two values have differences in terms of a person's motivation in consuming a service or product. Extrinsic (utilitarian) value is a person's encouragement to use a goal-oriented product or

service. These two aspects are very important aspects in the use of new technology such as m-banking (Novak et al., 2003).

2.8 Desire to Reuse

Intention to reuse is determined by personality attitudes and views regarding possible future use. The interactive response of adaptable technology can include settings, reconfigurations, or adjustments according to user needs, which can be used to enhance the user's expressive abilities (Daasi & Debbabi, 2021).

2.9 M-Banking

M-banking is a technology provided by financial institutions or banks that allows users to carry out a number of financial transactions, such as checking balances, transferring money, making transactions, paying bills and investing remotely, anytime and anywhere using a device. mobile devices such as cellphones or personal digital assistance (PDA) (Rita & Fitria, 2021). m-banking services provide a number of significant benefits for consumers, banks and telecommunications service providers (Shankar et al., 2020). According to Riayu (2020) m-banking has quite a lot of benefits for its users, namely as follows: (1) Ease of Service, (2) Diversity of Features, (3) Security, (4) Costs, and (5) Service Products,

2.10 The Influence of Contact on the Perception of M-banking Value

Contact is defined as an aspect that reflects the reachability and availability of customer service representatives when support is needed during m-banking use (Parasuraman et.al, 2005). Therefore, in the context of m-banking services, it is important to be able to convey information in an effort to meet these contact needs, which in time will increase the user's perceived value of m-banking.

According to De Leon et al., (2020) in the context of mobile services have shown that service quality is positively related to perceived value. Website service quality (such as walmart.com and amazon.com) measured through ES-QUAL dimensions including contact indicators, has been found to have a consistent strong and positive correlation with perceived value. M-Banking has a program to increase contact to increase post-ownership convenience by providing several service options such as contacting customer service personnel, providing direct and real time complaint status tracking, providing fast and quality responses. Banks can increase post-usage convenience by providing various options for contacting user service personnel. Some ways are by providing m-banking services in the

form of real-time complaint status tracking services, and providing responsive and quality responses to complaints submitted by users.

Thus, m-banking services must be able to convey precise, current and accurate information to users and be able to offer several advice options to contacts to ensure their perceived value in m-banking is high.

Therefore, the hypothesis in this research is:

H1: there is an influence between contact and perceived value of m-banking

2.11 The Influence of Communication on the Perception of M-banking Value

Positive communication in m-banking services can influence the value of m-banking. Banks should offer high-quality m-banking services that emphasize communication as a direct determinant of perceived value. The fact that customers are easy to contact and obtain relevant and accurate information and guidance influences their positive perceptions (Ciunova-Shuleska et al., 2022).

Currently, the banking sector in Indonesia has followed developments in technology and communications. The main factor in customer satisfaction in the banking industry, especially in mobile banking services, is the quality of the relationship between customers and banks as providers of products and services. Communication refers to the delivery of information needed by clients or m-banking users which must be able to be conveyed in appropriate language that they can understand (Jun & Cai, 2001). In terms of communication, contacts also play an important role in creating perceived value for m-banking users.

Communication in m-banking is an innovation carried out in an effort to improve services to users. The adoption of this innovation is observed through the prism of Roger (2010) who says that the diffusion of this innovation provides differences in perceived value related to the characteristics of the innovation towards communication. Therefore, the hypothesis in this research is:

H2: there is an influence between communication and perceived value of m-banking

2.12 The Influence of Perceived Entertainment on Perceived Value of M-banking

Perceptions of entertainment can influence user attitudes. The features offered by application services aim to create a sense of enjoyment in using the service thereby increasing enthusiasm for using mobile services (Deriyanto & Qorib, 2015). Arcand et al., (2017) stated that smartphones are generally associated with fun. Likewise, m-banking

tends to be seen as a source of entertainment and pleasure, especially in the design and visual aspects of the m-banking application. Therefore, the hypothesis in this research is:

H3: There is an influence between perceived entertainment and perceived value of m-banking

2.13 The Influence of Gamification Perceptions on the Perception of M-banking Value

The concept of gamification plays a role in creating customer value perceptions. Customers prioritize the value they receive over the price paid. Gamification creates value for customers by stimulating a sense of control, social interaction, goals, progress tracking, rewards, and direction. As a result, customers want to continue using the service and trying new features. Improved services in the form of service entertainment features bring favorable results to experience the value of m-banking (Ciunova-Shuleska et al., 2022).

Gamification is able to create value for users to stimulate control, social interaction, goals, progress tracking, and rewards. This was created to maintain customers' intentions to continue using m-banking services and try new features related to gamification implemented in m-banking services (Eisingerich et al., 2019). Improved services in the form of adding entertaining service features and providing games will have beneficial results for the perceived value felt by m-banking users (Huotari & Hamari, 2012). Therefore, the hypothesis in this research is:

H4: there is an influence between perceived gamification and perceived value of m-banking

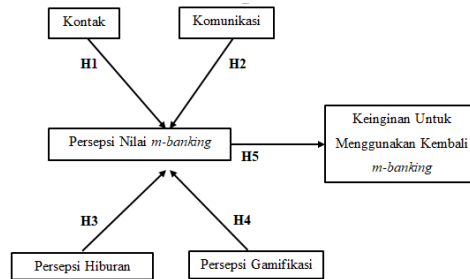
2.14 The Influence of Perceived Value of M-banking on Desire to Reusing Services M-banking

Perceived value is defined as a consumer's overall assessment of the usefulness of a product (or service) based on perceptions of what is received and what is given. Customers' perceived value has a positive effect on behavioral intentions towards cellular services, especially regarding customers' intentions to continue using cellular services. The perceived value of m-banking services, related to the multiple benefits of m-banking services, has been proven to have a positive impact on customer acceptance and usage intentions (Haqiqi, 2017). In the context of smartphone use, one of the main causes of behavioral intentions among customers is perceived value of a service or product (Shaikh & Karjaluoto, 2016).

Regarding m-banking services, the value perceived by users with a variety of m-banking services is certain to have a positive impact on the adoption and intention to continue using and reusing m-banking among m-banking users (Farah et al., 2018) . Therefore, the hypothesis in this research is:

H5: There is an influence between the perceived value of m-banking and the desire to reuse m-banking services.

3.14 Research Framework



Figures1 Research Framework

The literature review presents an analysis of scientific sources on a specific topic in the last ten years that corresponds to the research topic. Present the issues and actual scientific debates critically in the research topic and determine the existing research's research position. Literature reviews can be arranged chronologically, thematically, methodologically, and or theoretically.

3. RESEARCH METHODS

This research uses quantitative methods carried out in Indonesia. The population in this study are BNI m-banking users throughout Indonesia spread throughout Indonesia, especially the cities of Yogyakarta, Jakarta, Bandung, Semarang, Surabaya and Medan. Namely with a sample of 125 respondents. The type of data used in this research is primary data with data collection techniques using a questionnaire with a Likert scale.

Data analysis techniques To test the hypothesis in this research, Multivariate Structural Equation Model (SEM) analysis was used. Apart from that, using PLS-SEM aims to test the predictive relationship between constructs by seeing whether there is a relationship or influence between the constructs.

4. RESULTS

Based on the research results, the descriptive characteristics of respondents were obtained as follows:

Table 1 Table of descriptive characteristics of respondents

Gender	Frequency	Percentage
Man	82	65.6%
Woman	33	34.4%
Age		
17 - 23 Years	47	37.6%
24 - 30 Years	30	24%
31 - 37 Years	24	19.2%
38 - 45 Years	20	16%
>45 Years	4	3.2%
Work		
Student/Students	45	36%
Self-employed	24	19.2%
Private sector employee	8	6.4%
ASN	12	9.6%
Freelancing	16	12.8%
Other	20	16%
Income		
<Rp. 2,000,000	27	21.6%
IDR 2,000,000 – IDR 5,000,000	39	31.2%
IDR 5,000,000 – IDR 8,000,000	33	26.4%
IDR 8,000,000 – IDR 11,000,000	19	15.2%
>Rp. 11,000,000	7	5.6%
Experience using M-Banking		
< 6 months	9	7.2%
6 - 12 Months	28	22.4%
> 1 year	88	70.4%
< 10 times	14	11.2%



10 - 15 times	28	22.4%
16 - 20 times	27	21.6%
> 21 times	56	44.8%

Based on table 1 above, it can be seen that the respondents in this study were dominated by male respondents. Meanwhile, based on age, the majority of respondents were in the age group between 17 - 23 years (37.6%), then based on occupation, the majority of respondents were BNI m-banking users who worked as students. Meanwhile, based on respondents' income, the majority of respondents had income between IDR 2,000,000 to IDR 5,000,000 and the majority of BNI m-banking users who were respondents had used m-banking for more than 1 year (70.4%).

Meanwhile, in terms of experience using BNI m-banking, respondents had used m-banking more than 21 times in one month (44.8%).

Table 2 Validity test

Variable	Items	Loading Factor	AVE	Information
Communication	KM1	0.783	0.623	Valid
	KM2	0.814		Valid
	KM3	0.746		Valid
	KM4	0.812		Valid
Contact	KN1	0.880	0.719	Valid
	KN2	0.818		Valid
	KN3	0.845		Valid
Desire to Reuse M-Banking	KU1	0.912	0.800	Valid
	KU2	0.853		Valid
	KU3	0.917		Valid
Perception of Gamification	PG1	0.925	0.760	Valid
	PG2	0.865		Valid
	PG3	0.768		Valid
	PG4	0.919		Valid
	PG5	0.874		Valid
Perception of Entertainment	PH1	0.813	0.708	Valid

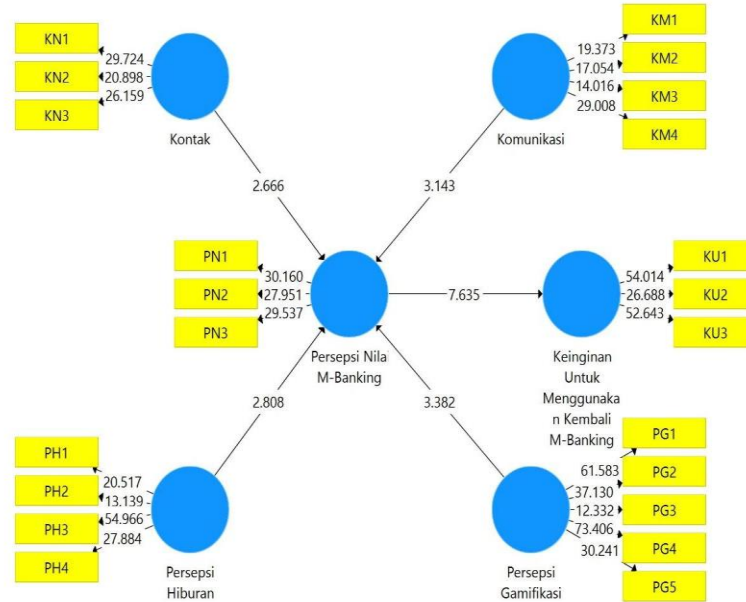
	PH2	0.770		Valid
	PH3	0.906		Valid
	PH4	0.870		Valid
Perceived Value of M-Banking	PN1	0.889	0.724	Valid
	PN2	0.833		Valid
	PN3	0.829		Valid

Based on table 2 above, it is known that the loading factor value produced by each indicator is more than 0.7 and the AVE value is more than 0.5. Thus these indicators are declared valid.

Table 3 Reliability Test

Variable	Cronbach's Alpha	Composite Reliability
Desire to Reuse M-Banking	0.876	0.923
Communication	0.799	0.869
Contact	0.807	0.885
Perception of Gamification	0.920	0.940
Perception of Entertainment	0.861	0.906
Perceived Value of M-Banking	0.808	0.887

Based on table 3 above, it can be seen that the composite reliability value of all research variables is > 0.7 and Cronbach Alpha > 0.7. These results indicate that each variable has met composite reliability and Cronbach alpha so it can be concluded that all variables have a high level of reliability.



Figures 2 Hypothesis test

Table 4 Hypothesis Test Results

Variable	Original Sample (O)	T Statistics (O/STDEV)	P Values
Contact -> Perceived Value of M-Banking	0.271	2,666	0.008
Communication -> Perceived Value of M-Banking	0.208	3,143	0.002
Perception of Entertainment -> Perception of M-Banking Value	0.282	2,808	0.005
Gamification Perception -> Perception of M-Banking Value	0.264	3,382	0.001
Perceived Value of M-Banking -> Desire to Reuse M-Banking	0.564	7,635	0,000

Based on the table above, the following results are obtained:

a. The Influence of Contact on the Perception of M-Banking Value.

The results of testing the first hypothesis, namely the Influence of Contact on the Perception of M-Banking Value, show a coefficient value of 0.271, p-values of $0.008 < 0.05$ and t-statistics of $2,666 > 1.960$. These results indicate that contact has an influence on the perception of the value of M-Banking. So the hypothesis which states that "Contacts Have a Positive and Significant Influence on the Perception of M-Banking Value" is accepted.

b. The Influence of Communication on the Perception of M-Banking Value.

The results of testing the second hypothesis, namely the Influence of Communication on the Perception of M-Banking Value, show a coefficient value of 0.208, p-values of $0.002 < 0.05$ and t-statistics of $3,143 > 1.960$. These results indicate that communication influences the perception of the value of M-Banking. So the hypothesis which states that "Communication has a Positive and Significant Influence on the Perception of M-Banking Value" is accepted.

c. The Influence of Perceived Entertainment on Perceived Value of M-Banking.

The results of testing the third hypothesis, namely the Influence of Perceptions of Entertainment on Perceptions of M-Banking Value, show a coefficient value of 0.282, p-values of $0.005 < 0.05$ and t-statistics of $2,808 > 1.960$. These results indicate that the perception of entertainment influences the perception of the value of M-Banking. So the hypothesis which states that "Perception of Entertainment Has a Positive and Significant Influence on Perception of M-Banking Value" is accepted.

d. The Influence of Gamification Perceptions on the Perception of M-Banking Value.

The results of testing the fourth hypothesis, namely the Influence of Gamification Perceptions on the Perception of M-Banking Value, show a coefficient value of 0.264, p-values of $0.001 < 0.05$ and t-statistics of $3,382 > 1.960$. These results indicate that the perception of gamification has an influence on the perception of the value of M-Banking. So the hypothesis which states that "Perception of Gamification has a Positive and Significant Influence on Perception of M-Banking Value" is accepted.

e. The Influence of Perceived Value of M-Banking on the Desire to Use M-Banking Again.

The results of testing the fifth hypothesis, namely the Influence of Perceived Value of M-Banking on the Desire to Reuse M-Banking, show a coefficient value of 0.564, p-values of $0.000 < 0.05$ and t-statistics of $7.635 > 1.960$. These results indicate that the perceived value of M-Banking influences the desire to reuse M-Banking. So the hypothesis which states that "Perceived Value of M-Banking Has a Positive and Significant Influence on the Desire to Reuse M-Banking" is accepted.

5. DISCUSSION

5.1 The Influence of Contact on the Perception of M-Banking Value.

The existence of m-banking can help customers carry out transactions without having to come to the bank, thereby reducing wasted time and overcoming the limited time that customers have. Mobile banking is a very interesting technological development because it can make direct transactions anytime, anywhere and has 24 hour access via the internet/mobile data via smartphone (Nazirah, 2022).

Contact has a significant effect on the perception of m-banking value. The more diverse the contacts provided by m-banking which are intended to provide the best quality of service to users, the impact will be on the higher user perception of the value of m-banking. In mobile banking services, customer satisfaction is influenced by the nature of the relationship between the customer and the product and service provider, namely the bank. Mobile banking product and service quality is an important prerequisite for maintaining customer value (Ramadhan, 2022).

5.2 The Influence of Communication on the Perception of M-Banking Value.

M-banking today has become an infrastructure for faster service development. With m-banking, customers can make transactions anywhere more quickly and easily. Communication itself is related to conveying information that clients need using language that is easy for them to understand. So that customers' perceptions of the value of m-banking can be influenced by the level of communication delivered by the banking sector.

Communication has a significant effect on the value of m-banking. Communication plays an important role in creating value for m-banking clients, so opportunities to interact continue to be important for customers and even more so when delivered via digital channels (Ramadhan, 2022). Communicating a product or news to customers in one of the

m-banking features in language that is easily accepted by customers is something that will greatly influence customers' perceptions of the value of m-banking.

5.3 The Influence of Perceived Entertainment on Perceived Value of M-Banking.

The development of the banking sector is currently very rapid. One of the banking operational services that is increasingly in demand today is mobile banking or often called m-banking. The perception of entertainment is an expressive element in m-banking that can be felt by the user's emotional and affective state regarding the services provided (Ramadhan, 2022). Thus, this could possibly influence the value of m-banking perceived by customers.

Ramadhan (2022) explains that perceptions of entertainment influence perceptions of the value of m-banking. This confirms that m-banking users highly value hedonic characteristics, which implies considering entertainment elements as an important aspect in providing reasonable services, such as m-banking. Customers who have a desire to seek and gain new experiences will tend to value entertainment elements more existing in banking services and will appreciate the use of banking services anywhere, which will lead to an increased desire to use m-banking (Ramadhan, 2022).

54. The Influence of Gamification Perceptions on the Perception of M-Banking Value.

Gamification perception is considered as a system that applies game design elements to non-game contexts to change people's behavior (Ramadhan, 2022), so an interesting m-banking gamification concept is expected to improve customer perception. Improving the quality of m-banking services through adding entertainment features can increase the perceived value of m-banking. M-banking itself is one of the services created by banks by applying information technology, so that it can create opportunities for banks to provide added value to customers.

Perceptions of gamification influence perceptions of the value of m-banking. Implementing gamification is considered to increase user involvement and motivation to carry out transactions (Dewi, 2019). Ciunova-Shuleska et al (2022) in their research also said that services that provide entertainment can have a positive impact on the perceived value of m-banking. This is proven by the statement "I feel happy using the m-banking application which is equipped with game features" which received a fairly high average response from BNI m-banking service users.

5.6 The Influence of Perceived Value of M-Banking on the Desire to Use M-Banking Again.

Intention to use continuously can be interpreted as the user's desire to continue using the product or service they are currently using. The desire to continue using can also mean that customers have good loyalty. Loyalty describes the behaviors that a company expects regarding a product or service (Dewi, 2019). Customers' personal assessment of the features or services provided by m-banking is something that will influence their desire to continue using m-banking services.

The results of this research also reveal that there is an indirect influence from contact, communication, perception of entertainment, and perception of gamification on the intention to continue using BNI m-banking services through the influence of the perception of m-banking value. In other words, the perceived value of m-banking can act as an intermediary in the influence exerted by contact, communication, perceived value, and perceived gamification on the desire to reuse m-banking (Ramadhan, 2022).

The discussion section of research results contains research findings with existing literature or theories. Shows that research findings are novelty or new contributions to the body of knowledge/science.

6. CONCLUSION

Based on data analysis in this research, it can be concluded that of the 125 respondents who are BNI Bank customers who use m-banking, all of them showed positive responses regarding various aspects such as contacts provided by the Bank, communication between the company and m-banking service users, User perceptions regarding entertainment, gamification and the value of BNI m-banking, as well as the desire to reuse BNI m-banking.

Of the 5 hypotheses proposed in this research, all hypotheses were accepted. "So that 4 variables, namely Contact, Communication, Perception of entertainment, Perception of gamification, and Perception of value, have a Positive and Significant Influence on the Desire to Reuse M-Banking" are accepted.

However, the research has several limitations, namely the research only focuses on BNI m-banking users. This research focuses on customers who use Mobile Banking. Therefore, factors influencing the desire of customers who are older or who are less active in using these services may not be reflected in depth in this research. And the information



provided by respondents through questionnaires sometimes does not show the respondents' actual opinions,

REFERENCES

- Adela, M. (2020). Pengaruh Layanan M-Banking Terhadap Kepuasan Nasabah (Studi Kasus Pada Bank Bni Syariah Kcp Rajabasa) (Doctoral Dissertation, Iain Metro).
- Ahdiat, Adi. (2023). Persentase Penduduk Usia 5 Tahun Ke Atas Yang Memiliki Handphone/Ponsel Di 34 Provinsi Indonesia. [Http://Surl.Li/Ijlco](http://Surl.Li/Ijlco)
- Ciunova-Shuleska, A., Palamidovska-Sterjadovska, N., & Prodanova, J. (2022). What Drives M-Banking Clients To Continue Using M-Banking Services? *Journal Of Business Research*, 139, 731–739. <https://doi.org/10.1016/j.jbusres.2021.10.024>
- De Leon, M. V., Atienza, R. P., & Susilo, D. (2020). Influence Of Self-Service Technology (Sst) Service Quality Dimensions As A Second-Order Factor On Perceived Value And Customer Satisfaction In A Mobile Banking Application. *Cogent Business & Management*, 7(1), 1794241.
- Deriyanto, D., & Qorib, F. (2019). Persepsi Mahasiswa Universitas Tribhuwana Tungadewi Malang Terhadap Penggunaan Aplikasi Tik Tok. *Jurnal Ilmu Sosial Dan Ilmu Politik (Jisip)*, 7(2).
- Detik.Com (2021). Wow! Ini Mobile Banking Terbaik Se-Indonesia. <https://news.detik.com/adv-nhl-detikcom/d-5559538/wow-ini-mobile-banking-terbaik-se-indonesia>
- Dewi, A. F. R. (2019). Pengaruh gamifikasi pada program loyalitas terhadap loyalitas pengguna marketplace dengan menggunakan Expectation-Confirmation Model (ECM) (Bachelor's thesis, Fakultas Sains dan Teknologi Universitas Islam Negeri Syarif Hidayatullah Jakarta)
- Djumena, Erlangga. (2021). Bni Luncurkan New Mobile Banking, Apa Kelebihannya?. <https://money.kompas.com/read/2021/07/06/060700326/bni-luncurkan-new-bni-mobile-banking-apa-kelebihannya->
- Eden, A. (2017), "Entertainment effects: enjoyment", in Rössler, P., Hoffner, C.A. and van Zoonen, L. (Eds). *The International Encyclopedia of Media Effects*, John Wiley & Sons, 1-13.
- Faizal, Mohammad. (2021). Survei Bsem 2021: Mobile Apps Bni Terbaik Di Antara Bank Nasional. <https://ekbis.sindonews.com/read/418222/178/survei-bsem-2021-mobile-apps-bni-terbaik-di-antara-bank-nasional-1620137157>





- Farah, M. F., Hasni, M. J. S., & Abbas, A. K. (2018). Mobile-banking adoption: empirical evidence from the banking sector in Pakistan. *International Journal of Bank Marketing*, 36(7), 1386-1413.
- Fitriani, U. (2020). Pengaruh Metode Pembelajaran Scaffolding Menggunakan Bahan Ajar Gamifikasi Terhadap Peningkatan Kemampuan Pemahaman Konsep Matematis Ditinjau Dari Gaya Kognitif Peserta Didik (Doctoral Dissertation, Uin Raden Intan Lampung).
- Gunawan, W. M. (2017). Apa Yang Dimaksud Dengan Teori Kemungkinan Elaborasi (Elaboration Likelihood Model). <https://www.Dictio.Id/T/Apa-Yang-Dimaksud-Dengan-Teori-Kemungkinan-Elaborasi-Elaboration-Likelihood-Model/4306>
- Haqiqi, I. H. (2017). Analisis Pengaruh Persepsi Teknologi Informasi, Kemudahan, Fitur Layanan Terhadap Keputusan Nasabah Menggunakan Net Banking (Studi Kasus Pada Bank Syariah Mandiri Kcp Kelapa Dua Tangerang) (Bachelor's Thesis, Jakarta: Fakultas Ekonomi Dan Bisnis Uin Syarif Hidayatullah Jakarta).
- Karjaluto, H., Shaikh, A.A., Saarijärvi, H. and Saraniemi, S. (2018). How perceived value drives the use of mobile financial services apps. *International Journal of Information Management* (in Press).
- Maulana, R., Iskandar, I., & Mailany, M. (2019). Pengaruh Penggunaan Mobile Banking Terhadap Minat Nasabah Dalam Bertransaksi Menggunakan Technology Acceptance Model. *Cyberspace: Jurnal Pendidikan Teknologi Informasi*, 2(2), 146-155.
- Nazirah, U. (2022). Pengaruh Ketersediaan Fitur Dan Persepsi Risiko Terhadap Minat Nasabah Menggunakan Mobile Banking Pada Bank Syariah Indonesia Kantor Cabang Pembantu Ulee Kareng (Doctoral dissertation, UIN Ar-Raniry)
- Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). ES-QUAL: A multiple-item scale for assessing electronic service quality. *Journal of Service Research*, 7(3), 213–233.
- Poromatikul, C., De Maeyer, P., Leelapanyalert, K., & Zaby, S. (2020). Drivers of continuance intention with mobile banking apps. *International Journal of Bank Marketing*, 38(1), 242-262.
- Ramadhan, A. (2022). Analisis Faktor Faktor Yang Memengaruhi Konsumen M-Banking Bca Untuk Terus Menggunakan Layanan M-Banking Bca.
- Ramadhan, A., & Priyono, A. (2022). Analisis Faktor-Faktor Yang Mempengaruhi Konsumen M-Banking Bca Untuk Terus Menggunakan Layanan M-Banking Bca: Indonesia. *Selekta Manajemen: Jurnal Mahasiswa Bisnis & Manajemen*, 1(4), 267-277.





- Regar, R., Areros, W. A., & Rogahang, J. J. (2016). Analisis Pemberian Kredit Mikro Terhadap Peningkatan Nasabah Studi Pada Pt. Bank Sulutgo Cabang Manado. *Jurnal Administrasi Bisnis (Jab)*, 4(4).
- Rita, R., & Fitria, M. H. (2021). Analisis Faktor-Faktor Utaut Dan Trust Terhadap Behavioral Intention Pengguna Bni Mobile Banking Pada Pekerja Migran Indonesia. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 4(2), 926-939.
- Shankar, A., & Rishi, B. (2020). Convenience matter in mobile banking adoption intention?. *Australasian Marketing Journal*, 28(4), 273-285.
- Wulandari, D. P. (2018). Faktor-Faktor Yang Mempengaruhi Minat Nasabah Untuk Menggunakan Layanan Mobile Banking Pada Pt Bank Syariah Mandiri Kantor Cabang Lubuk Pakam (Doctoral Dissertation, Universitas Islam Negeri Sumatea Utara Medan).

