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The Mobile Banking Application to Boost Service: How the Elderly Consumers' Perceptions?

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Abstract

This research aims to examine the factors influencing the decision-making process of older individuals when it comes to using electronic banking services. While technology plays a crucial role in today's society, it may not be enough to reach vulnerable populations, particularly the elderly. The study will utilize the STATA 14.2 program for SEM analysis, employing quantitative analysis to explore decisions related to digital banking applications within a sample of 300 individuals aged over 50 in Surabaya. During the Covid-19 pandemic, digital technology served as an operational tool to mitigate the spread of the virus. However, it is essential to recognize that technology is a long-term investment, even after the pandemic. Elderly users need to be mindful of sudden technological changes and improve their digital literacy. This study underscores the importance of understanding the banking sector when assessing how specific groups, such as the elderly, utilize digital technologies. Moreover, for business continuity, gaining insights into how the elderly utilize banking apps is crucial. It is imperative to implement the necessary support systems and digital infrastructure promptly and effectively to meet the current and future demands.

Keywords: *Banking Application; Elderly; Service Features; Complexity, Perceived ease of use; Convenience; Utility interest*

Background

The COVID-19 pandemic or corona epidemic has prompted corporate organizations, particularly banks, to deploy digital technology on a bigger scale and under time constraints (Priyono et al, 2020). Demands on government-imposed precautionary efforts and health protocols on operations, and the decline in the spread of the Covid-19 virus, are increasing the need for businesses to embark on digital transformation without delay so that their businesses can continue to thrive (Priyono et al, 2020; Wang et al., 2020). It is necessary for the people, services, and goods used in the service delivery process to meet or exceed expectations (Wang et al., 2020; Priono et al., 2020; Fatonah, 2021). Health standards encourage older persons to participate in as many activities outside the house as possible since they, like the majority of the elderly and those with underlying medical issues, are at high risk of contracting COVID-19 (Centers for Disease Control and Prevention, 2020; Bo Xie , 2020; Wang et al, 2020). While digital technology has become an essential requirement in

contemporary times, it remains insufficient to effectively reach vulnerable populations, particularly the elderly. As evidenced by research, a significant majority (73%) of older adults who utilize the internet require assistance in setting up and using new electronic devices (Anderson & Perrin, 2017; Xie, 2020).

Among the numerous banks in Indonesia, only 114 have implemented digital banking (Financial Services Authority, 2018). Organizations must carefully assess potential knowledge gaps in their prioritization and evaluate how they may affect organizational performance when employing various operational tools. To thrive in an unstable environment, organizations must cultivate and comprehend agility, flexibility, speed, and resilience to remain competitive. Moreover, technology has exerted a significant influence on diverse facets of human life and has become an essential necessity in various fields of work (Rilantiana et al, 2020). In their study, Poon et al. (2016) examined consumer attitudes towards mobile banking adoption in Malaysia and found that convenience, usefulness, relative advantage, and interactive perception significantly and positively influenced users. To ensure business continuity amidst the unpredictable Covid-19 outbreak, gaining a deeper understanding of how elderly individuals utilize banking applications is crucial.

Literature Review

Digital Applications

A viable strategy to tackle environmental changes is to restructure the organization's business model through the implementation of digital technology (Rilantiana, 2020, Priyono et al, 2020). The advancement of technology brings significant advantages to organizations that possess the ability to adapt and embrace their potential. Emphasizing the importance of technological adaptation, businesses can harness the power of innovative tools and digital solutions to streamline processes, enhance efficiency, and remain competitive in today's dynamic and ever-changing landscape (Worley & Mohrman, 2014; Rilantiana et al, 2020). Amidst the crisis posed by the Covid-19 pandemic, which necessitates minimal human interaction, the company's primary pillar for communication and operation is the integration of digital technology. Therefore, leveraging digital technology is expected to offer a suitable remedy to address the disruptive changes brought about by the Covid-19 pandemic (Priyono et al, 2020). According to Poon (2008), when accessing financial industry data, customers should have a consistent experience across all channels and interactions. Digital banking places a strong emphasis on analytics and process automation, necessitating adaptations in products and services, information technology, and human resources to fully realize its potential economic value.

Service Features

A service refers to a component or a sequence of interactions that take place either during face-to-face engagements between service providers and customers or when utilizing technology to deliver services (Fatonah et al, 2021). To support a business performance, it is necessary to have a feature or type of facility that is good for consumers, especially when it comes to information technology. Features, as defined by Kotler and Armstrong (2007), are competitive ways for a company to set its products apart from those of rivals. Poon (2011) asserts that a number of factors, including ease of access to product and service information, a variety

of transaction services, a variety of features, and product innovation, are indicators of an internet banking system's feature availability (Fatonah et al, 2021). Technology accessibility, product introduction, and service development are all related to product innovation. Features mean what customers can do using digital banking, be it financial facilities or non-financial facilities.

Complexity, Perceived Ease of Use and Convenience

Complexity relates to how an innovation can be understood and used (Roger & Shoemaker, 1971; Jogiyanto, 2007). This is related to how a system and its complexity are applied, which of course relates to the continuation of use (Roger & Shoemaker, 1971; Jogiyanto, 2007). According to Davis (1989), perceived ease of use refers to how much a person believes technology will improve their performance and productivity. In terms of perceived utility, usability, and attitudes toward using information technology. According to Khac (2012), a person's level of comfort using technology—in this case, digital banking—is referred to as perceived ease of use. However, if a person feels that the information system is difficult to use, he will not use it (Gunawan, 2014; Jogiyanto, 2007). A viewpoint on the decision-making process is called perception of convenience. Someone will use an information system if they think it is simple to use.

Utility Interest

As stated by Ajzen (1988), intention denotes the motivational aspects that impact an individual's behavior, reflecting the level of effort put forth and the degree of planning involved in displaying a particular behavior. Conversely, as Kotler and Keller (2007) contend, behavioral intent indicates a state wherein customers showcase the intention or attitude to maintain loyalty towards a brand, product, or company and willingly promote its superiority to others.

These two perspectives on intention shed light on the significance of motivation and loyalty in shaping human behavior. Ajzen's focus on the motivational factors highlights the internal drives and cognitive processes that lead individuals to act in a certain way. On the other hand, Kotler and Keller's emphasis on behavioral intent underscores the importance of customer loyalty and advocacy in fostering sustainable relationships between consumers and businesses.

Methodology

Study quantitative methods to analyze based on literature studies to decisions to use digital banking applications in 300 elderly samples (over 50 years) in Surabaya area, which have met for SEM processing because they are large in number (Schumacker & Lomax, 2010). In the forthcoming section, we will expound upon the findings obtained from the SEM analysis performed using the STATA 14.2 program. During the data collection process, the sampled participants will be presented with a concise online introduction to the digital banking application to enhance their understanding. The proposed hypotheses encompass the following aspects: firstly, the influence of service features on the perceived ease of use of digital banking among elderly users; secondly, the impact of service features on the convenience of digital banking for the elderly; thirdly, the exploration of how complexity affects the usability of digital banking for the elderly; fourthly, an

examination of how complexity influences the perception of convenience in digital banking for the elderly; fifthly, the effect of perceived ease of use of digital banking on the utility interest of the elderly; and lastly, an investigation into how complexity influences the utility interest in digital banking among elderly users.

Result and Discussion

Measurement Model

In the measurement model, as can be seen in table 1, confirmatory factor analysis (CFA) is performed to check whether the measures used can really explain the latent variables (components) of the study. A measure is considered convergently validated (valid) if the factor loading value (standardized) $\geqslant$ 0.5 and is said to meet construct reliability (reliable) if it has a construct reliability value $\geqslant$ 0.7, but the number 0.6 is still acceptable if all indicators valid (Hair et al, 2006).

Table 1
Convergent Validity and Construct Reliability Test, Service Features

Indicators	Convergent Validity Test		Construct Reliability Test	
	Factor Loading	Description	Construct Reliability	Description
SF1	0,575	Valid	0,7	Reliable
SF2	0,673	Valid		
SF3	0,642	Valid		
SF4	0,504	Valid		

The loading factor value of the four service variable indicators are greater than 0.5 so the four indicators that measure the service features variable are declared to meet convergent validity (valid) and are used for further analysis. The construct reliability value generated from the valid indicator is 0.7, indicating the construct reliability (reliable) has been met. The outcome of the confirmatory factor analysis (CFA) reveals the findings related to the complexity variable, as seen from table 2.

Table 2
Convergent Validity and Construct Reliability Test, Complexity Variables

Indicators	Convergent Validity Test		Construct Reliability Test	
	Factor Loading	Description	Construct Reliability	Description
CP1	0,605	Valid	0,6	Reliable
CP2	0,566	Valid		
CP3	0,543	Valid		

The three indicators of the complexity variable exhibit factor loading values exceeding 0.5, indicating that they meet the criteria for convergent validity and are deemed valid for further analysis. Moreover, the construct reliability resulting from a valid indicator of 0.6 confirms that the construct is reliable and meets the required standard. The findings from the confirmatory factor analysis (CFA) concerning the Perceived Ease of Use variables are presented in table 3.

Table 3
Convergent Validity and Construct Reliability Test, Perceived Ease of Use

Indicators	Convergent Validity Test		Construct Reliability Test	
	Factor Loading	Description	Construct Reliability	Description
EU1	0,729	Valid	0,8	Reliable
EU2	0,719	Valid		

EU3	0,720	Valid		

The perceived ease-of-use index exhibits a coefficient loading value exceeding 0.5, thereby meeting the criteria for convergent validity and making it suitable for further analysis. Additionally, the construct reliability value derived from this valid indicator is 0.8, signifying that the construct is indeed reliable and has met the required standard. These results affirm the soundness of the perceived ease-of-use index, allowing its inclusion in the study's analysis and underscoring its reliability for future research and decision-making endeavors.

The results derived from the confirmatory factor analysis (CFA) concerning the convenience variables are provided in table 4. The factor loading value of the fourth convenience variable indicator exceeds 0.5, confirming that all four indicators measuring the convenience variable meet the criteria for convergent validity and are deemed valid for further analysis. Moreover, the construct reliability value resulting from these valid indicators is 0.8, signifying that the convenience construct is reliable and meets the required standard. These findings underscore the credibility of the convenience variable and validate its utilization in the study's analysis. The reliable and valid convenience indicators provide valuable insights into the research context and offer a solid foundation for informed decision-making. Additionally, these results lay the groundwork for future research endeavors exploring the significance of convenience within the specified domain. Overall, the confirmatory factor analysis lends crucial evidence to support the importance of the convenience variable and its implications in the broader research context.

Table 4
Convergent Validity and Construct Reliability Test, Convenience Variable

Indicators	Convergent Validity Test		Construct Reliability Test	
	Factor Loading	Description	Construct Reliability	Description
CV1	0,606	Valid		
CV2	0,700	Valid		
CV3	0,878	Valid	0,8	Reliable
CV4	0,858	Valid		
EU3	0,720	Valid		

The findings from the confirmatory factor analysis (CFA) related to the interest usage variables can be seen in table 5. The factor loading value of the fourth indicator for the variable of interest usage exceeds 0.5, thereby confirming that all four indicators used to measure the variable of interest usage meet the criteria for convergent validity and are deemed valid for further analysis. Moreover, the construct reliability value resulting from these valid indicators is 0.9, signifying that the variable of interest usage is indeed reliable and meets the required standard. These findings affirm the credibility of the variable of interest usage and validate its incorporation in the study's analysis.

Table 5
Convergent Validity and Construct Reliability Test, Interest Usage Variables

Indicators	Convergent Validity Test		Construct Reliability Test	
	Factor Loading	Description	Construct Reliability	Description
UI1	0,755	Valid		
UI2	0,851	Valid	0,9	Reliable
UI3	0,864	Valid		
UI4	0,853	Valid		

Structural Model

In the structural model, hypothesis testing will be conducted to address the research hypothesis. Before proceeding with the hypothesis testing, the data will undergo a normality test, as well as a goodness of fit model test. The SEM analysis, utilizing maximum likelihood estimation, assumes that the data follows a normal distribution. Specifically, univariate data is considered normally distributed if the p-value resulting from skewness and kurtosis tests for each indicator is greater than 0.05 (α=5%). Similarly, multivariate data is deemed to be normally distributed if the p-value resulting from mardia skewness and kurtosis tests is greater than 0.05 (α=5%).

Table 6
Normality Data test

Indicators	Pr(Skewness)	Pr(Kurtosis)	adj chi2(2)	Prob>chi2
SF1	0,0663	0,3444	4,29	0,1172
SF2	0,1087	0,8576	2,62	0,2698
SF3	0,0212	0,1959	6,74	0,0345
SF4	0,0975	0,1199	5,19	0,0747
CP1	0,1684	0,0071	8,48	0,0144
CP2	0,6525	0,0083	6,89	0,0319
CP3	0,1778	0,0002	13,94	0,0009
EU1	0,0035	0,4969	8,35	0,0154
EU2	0,4092	0,0048	8,07	0,0177
EU3	0,0002	0,2682	12,79	0,0017
CV1	0,0010	0,8377	9,87	0,0072
CV2	0,0505	0,4754	4,36	0,1132
CV3	0,0026	0,8426	8,45	0,0146
CV4	0,0000	0,7030	19,00	0,0001
UI1	0,2462	0,0823	4,38	0,1116
UI2	0,1479	0,4937	2,58	0,2756
UI3	0,0489	0,3949	4,63	0,0989
UI4	0,0000	0,3410	18,59	0,0001
Mardia mSkewness = 26,16766 chi2(1140) = 1322,855 Prob>chi2 = 0,0001				
Mardia mKurtosis = 353,8231 chi2(1) = 3,974 Prob>chi2 = 0,0462				
Henze-Zirkler = 1,019727 chi2(1) = 603,336 Prob>chi2 = 0,0000				
Doornik-Hansen chi2(36) = 87,033 Prob>chi2 = 0,0000				

The analysis result, as in table 6, revealed that several indicators have p-values for skewness and kurtosis below 0.05, and similarly, the Mardia skewness and kurtosis tests also yielded p-values below 0.05. These findings collectively indicate that the study data is not normally distributed, both univariate and multivariate. In such cases, Brosseau-Liard and Savalei (2014) recommend employing the Satorra-Bentler error correction for SEM analysis using the maximum likelihood estimation method to accommodate the non-normal distribution of data. Therefore, the parameter estimation will be conducted with the Satorra-Bentler error correction to ensure the robustness and accuracy of the analysis. In order to ascertain the level of support for the developed structural model based on the data, a goodness of fit test is performed, as presented in table 7.

Table 7
***Goodness of Fit* on *Structural Model* Test**

Good of Fit Index	*Cut-off Value*	Model Result	Description
RMSEA	< 0,05	0,048	Good Fit
SRMR	< 0,08	0,045	Good Fit
CFI	> 0,90	0,952	Good Fit
TLI	> 0,90	0,943	Good Fit

Based on the data in the tables, it is clear that four goodness of fit criteria, namely RMSEA, SRMR, CFI, and TLI, have satisfied the requisite cut-off values. This shows that the derived structural model has a high level of goodness of fit. As a result, the structural model is judged appropriate for hypothesis testing.

Hypothesis Test

Hypothesis testing involves examining the standardized values and the corresponding p-values that indicate the influence of exogenous variables on endogenous variables. The hypothesis is considered supported if the p-value is less than 0.05 (α = 5%), indicating a significant effect of exogenous variables on endogenous variables, as displayed in table 8.

Table 8
Hypothesis Test

Hypothesis	Impact	*Standardized*	*c.r*	*p-value*
H1	Service Features → Ease of Use	0,253	2,870	0,004
H2	Service Features → Convenience	0,026	0,370	0,713
H3	Complexity → Ease of Use	-0,069	0,860	0,388
H4	Complexity → Convenience	-0,041	0,570	0,567
H5	Utility→ Interest Usage	0,202	2,820	0,005
H6	Complexity → Interest Usage	0,184	2,550	0,011

The influence of service characteristics on utility yields a p-value of 0.004, which is less than 0.05, indicating that service has a significant effect on Ease of Use. The standardized value of 0.253 suggests that the service characteristics have a positive influence on ease of use, and the effect is considerable. This means that service enhancements will considerably increase simplicity of use.

The effect of service features on convenience produces a p-value of 0.713, greater than 0.05, concluding there is no significant effect of service features on convenience. The standardized value of 0.026 indicates the direction of the positive influence of service features on convenience, but the positive effect is not significant. This result means an increase in service features, not a significant increase in convenience. The effect of complexity on ease of use produces a p-value of 0.388, greater than 0.05, concluding there is no significant effect of complexity on ease of use. The standardized value of -0.069 indicates the direction of the negative influence of complexity on ease of use, but the negative effect is not significant. This result means an increase in complexity, not a significant decrease in ease of use.

The impact of complexity on convenience results in a p-value of 0.567, which is greater than 0.05, indicating that there is no significant effect of complexity on convenience. The standardized value of -0.041 suggests a negative direction of influence, but the negative effect is not significant. These findings suggest that an increase in complexity does not lead to a significant decrease in convenience. On the other hand, the effect of interest usage on using yields a p-value of 0.005, which is smaller than 0.05, concluding that there is a significant effect between usage and interest in using. The standardized value of 0.202 indicates a positive direction of influence, signifying that an increase in usage significantly enhances interest in using. The results demonstrate that complexity does not have a significant effect on convenience, and an increase in complexity does not notably decrease convenience. However, usage has a significant positive effect on interest in using, meaning that an increase in usage significantly boosts interest in using.

The effect of ease of use on interest in using produces a p-value of 0.011 which is smaller than 0.05, concluding that there is a significant influence between ease of use and interest in using. The standardized value of 0.184 indicates the direction of the positive influence of ease on interest in using and the positive effect is significant. This result means that the increase in ease of use will significantly increase the interest in using it.

Discussion

Organizations must address knowledge gaps by prioritizing and assessing the impact of using various operational tools on organizational performance. They should also focus on cultivating attributes like agility, flexibility, speed, and resilience to remain competitive in an unstable environment, particularly during the Covid-19 pandemic. It is crucial to acknowledge that older adults and individuals with underlying medical conditions face higher risks of contracting COVID-19. Health protocols recommend that older adults minimize overall activity outside their homes to protect their health and safety (Centers for Disease Control and Prevention, 2020; Xie et al , 2020).

Despite the widespread adoption of digital activities, vulnerable populations, particularly older adults, are not effectively reached. Over the past few decades, there has been a notable surge in the utilization of information technology for sharing information, accessing resources, and fostering communication. However, it is evident that older individuals tend to lag behind younger generations in their adoption and proficiency in using technology (Xie et al , 2020)

Analysis of application usage found services (features) affect the ease and usability. Meanwhile, the perception of complexity has no significant effect on ustility and convenience. Ease and usability have an influence on interest in using. This is understandable, as older adults in resource-constrained minority communities are often intimidated by expanded options in their daily lives and skeptical of unconventional approaches (Xie et al , 2020). In order for the digital approach to be maximally implemented, it is necessary to adapt language and culture to the elderly population (for example, people of ethnic or racial minorities tend to have limited digital literacy, including less education and minimal resources.

The demands for prevention efforts and health protocols imposed by the government in activities and reduce the spread of the Covid 19 virus, increase the need for companies to immediately carry out digital transformation so companies can continue to run well (Wang et al., 2020). Training to improve the digital literacy of older adults, especially how to use digital baking application services, includes cybersecurity training to address privacy concerns (Xie et al, 2012; Xie et al, 2020).

Conclusion

The proposed recommendations offer a strategic approach to mitigate the impact of the current COVID-19 crisis and to strengthen preparedness for any future pandemics that may arise. One notable aspect of these suggestions is that they do not rely on the creation of new inventions or technologies, making them feasible and cost-effective to implement. Rather, they emphasize the importance of swift and well-coordinated actions in establishing crucial support systems and digital infrastructure. By promptly and appropriately

addressing these aspects, societies can enhance their resilience and response capacity during challenging times, ensuring a more effective containment and management of pandemics.

In this context, the timely coordination and implementation of support systems and digital infrastructure play a pivotal role in shaping an effective pandemic response. The integration of advanced digital technologies into existing systems can significantly improve information dissemination, resource allocation, and communication between relevant stakeholders. Furthermore, fostering collaboration between governments, health authorities, businesses, and community organizations is essential to streamline efforts and maximize the impact of these initiatives. Through proactive planning and efficient execution, societies can better navigate the complexities of pandemic situations and minimize the adverse effects on public health and socio-economic wellbeing.

As we look toward the future, further research holds great potential in shedding light on crucial aspects related to pandemic response and digital adaptation. Exploring the disparity in application usage between different age groups, especially between younger and older users, can reveal valuable insights into potential barriers and opportunities for technology adoption among vulnerable populations. Additionally, delving into the effects of specific digital features on education and work outcomes can pave the way for tailored interventions to enhance remote learning and remote work environments. Ultimately, this knowledge will contribute to building more inclusive and resilient systems that cater to the diverse needs and circumstances of individuals, regardless of age or professional background.

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