THE EFFECT OF TRUST, EASY AND COMPANY IMAGE ON THE DECISION TO USE LIVIN BY MANDIRI (JAKARTA KOTA BRANCH)

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Abstract:
This study aims to analyze the effect of trust, convenience and company image on the decision to use Livin By Mandiri. Data collection techniques in this study were obtained from the results of distributing questionnaires to 100 respondents who were customers of Bank Mandiri and at the same time users of the Livin By Mandiri application with certain criteria. The sampling technique used in this study is probability. Analysis of the data used in this study using multiple linear regression analysis which obtained the results of the regression. The results shown in this study that Trust, Ease and company image have a positive effect on the decision to use Livin By Mandiri. In improving the decision to use the Livin By Mandiri application, Bank Mandiri has made significant changes to the Livin By Mandiri application, which is expected that the users or customers of Bank Mandiri can make transactions faster and easier.

Keywords: Trust, Ease, Company Image, Decision to use

INTRODUCTION

Mobile Banking is one of the results of developments in mobile technology used in the commercial domain. This mobile banking combines information technology and business applications simultaneously. Mobile banking is a relatively new service offered by banks to their customers and due to the convenience of time-saving features, customers appreciate the service. (Suoranta, 2003).

In the development of internet technology, it has been adopted by various banking industries to develop good services. This opportunity is used by Indonesian banks, both government and private banks. Because this is an innovation that provides sufficient opportunities and challenges in its development. There is quite high development carried out based on technology (Electronic Transaction) in the form of internet banking, mobile banking on smartphones, use of ATMs (Automatic Teller Machine) and Credit Cards. Until now, internet banking has become a source of attention and a strategic revolutionary weapon for bank operations, for competition between online banks. Where customers carry out activities through the bank's website.

The aim of increasing growth that maintains the existence of a company must be in a sustainable way that periodically improvises an existing product, which is useful for developing a

new product. In marketing studies, product adoption is especially important because of the low level of product success in entering a market.

One of the weaknesses is falsifying the official Mandiri Online website and the official Bank Mandiri website by purchasing the domain www.BankMandiri.com. If someone makes a mistake typing on the Mandiri Online site, they will enter the domain which is made to have the exact same appearance as Mandiri Online. So Mandiri Online users should be the smallest and enter their username and password. There was an incident of money being stolen through Mandiri Online.

Bank Mandiri hopes that customers will increasingly enjoy the convenience of making transactions more practical and efficient. The graph above shows that there has been an increase in Mandiri Mobile Banking. This is because several factors that are taken into consideration by third customers who want to carry out a transaction via Mobile Banking are the customer's trust in receiving accurate data from every transaction carried out, worrying about data breaches caused by Cybercrime.
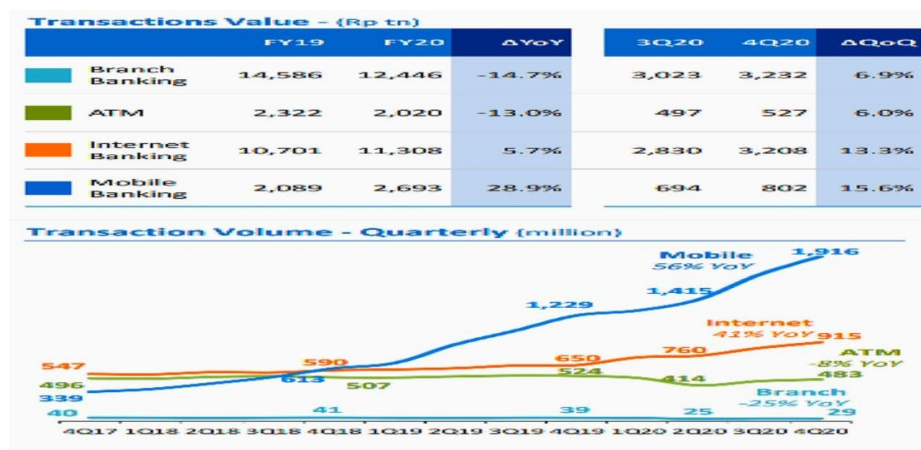

Figure 1. Presentation of Electronic Transactions with the Transaction Banking Unit for 2017-2020
Source: Katadata.co.id

It can be said that there are still many customers who come to the Mandiri Jakarta Kota branch office to create Livin By Mandiri Mobile Banking. Because there are several conditions in creating Livin By Mandiri, one of the conditions is that you must bring an identity card to open an account to register it. There are several factors that influence customers' decisions to use Mobile Banking, including; Trust, Convenience and Company Image.

Trust is a company's willingness to depend on business partners. Trust depends on several interpersonal and inter-organizational factors such as competence, integrity, honesty and kindness. Building trust can be difficult in online situations, companies apply stricter regulations to their online business partners than other partners. Business buyers worry that they will not get products or services of the right quality and delivered to the right place at the right time, and vice versa.

Trust itself is a belief from one party regarding the intentions and behavior directed at another party, thus consumer trust can be defined as a consumer's hope that a service provider can be trusted or relied on in fulfilling its promises.

Convenience is defined as an individual's belief that if they use certain technology it will be free from effort. Meanwhile, according to Goodwin and Silver in Sakti, et al. (2013:3) states that the intensity of use and interaction between the user and the system can also indicate ease of use.

Based on the definition above, it can be concluded that ease is the level at which a person believes that using a system is something that is not difficult to understand and does not require much effort from the user to be able to use it. The concept of convenience provides the understanding that if a technology is easy to use, then users will tend to use the technology.

This convenience will have an impact on behavior, namely the higher a person's perception of the ease of using technology, the higher the level of information technology utilization. It can be seen that ease of use is a belief about the decision-making process. If customers are confident in existing technology and it is easy to use, customers will use it. On the other hand, if existing information technology is difficult to understand and cannot be trusted, customers will not use it.

Company image is needed to influence customers' minds through a combination of advertising, public relations, physical form, word of mouth, and various actual experiences while using goods and services. From this statement, it is implied that customers consider the company's ability to influence their perception of what is offered and will have an impact on customer purchasing behavior.

According to Bill Canton (2012), company image is the impression, feeling, image of society or the public towards the company, the impression that is deliberately created from a product or service offered. Company image is the public's perception of the company or its products (Kotler and Keller, 2009, p299). Company image is related to the business name, architecture, product variations, traditions, ideology and impression of quality communicated by each employee who interacts with the organization's clients. Based on the experts' definitions above, it can be concluded that company image is an impression that is embedded in the minds of consumers. good company.

The aims of this research are; (1) to analyze the influence of trust on the decision to use Mobile Banking Livin By Mandiri, (2) to analyze the influence of convenience on the decision to use Mobile Banking Livin By Mandiri, (3) to analyze the influence of company image on the decision to use Mobile Banking Livin By Mandiri.

RESEARCH METHODS

The research method used in this research is a quantitative method with data collection techniques using questionnaires. The object of the research is the influence of trust, convenience and company image on the decision to use Livin By Mandiri (Bank Mandiri). The research population was Livin By Mandiri (Bank Mandiri) customers, while the sample taken was 100 respondents using purposive sampling techniques. Data analysis techniques used include validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, f tests, and t tests. The f test is used to determine the joint influence of the independent variables on the dependent variable, while the t test is used to determine the influence of the independent variables partially on the dependent variable. Apart from that, a classical assumption test was also carried out to ensure the accuracy of the multiple regression method.

In this research method, the hypothesis tested is the influence of the independent variables (trust, convenience and company image) on the dependent variable (decision to use Livin By Mandiri). The hypothesis tested partially using the t test is as follows:

a) H0 is rejected and H1 is accepted if t is calculated with a significance value (sig) < α = 0.05. This shows that trust, convenience and company image partially have a positive and significant influence on the decision to use Livin By Mandiri (Bank Mandiri).

b) H0 is accepted and H1 is rejected if t is calculated with a significance value (sig) > α = 0.05. This shows that the influence of trust, convenience and company image does not partially have a positive and significant effect on the decision to use Livin By Mandiri (Bank Mandiri).

Thus, the t test was carried out to determine the influence of each independent variable partially on the dependent variable, and the results will be used to test the hypothesis proposed in this research.

RESULTS AND DISCUSSION

Instrumental Testing

Validity test

Proof of the validity test can be seen from the test which is carried out by correlating the individual scores of each statement with the total score of the variables. The criteria used to determine whether or not statements in this research are valid are as follows:

a) If rcount < rTABEL (at a significance level of 5% or 0.05 then it can be said that the questionnaire statement item is invalid.

b) If rcount > rTABEL (at a significance level of 5% or 0.05, then it can be said that the questionnaire statement item is valid.

Reliability Test

Reliability testing is a tool for measuring the consistency of the data produced. In this research, reliability tests were carried out on statements in the independent variables, namely Trust (X1), Convenience (X2), and Company Image (X3), as well as the dependent variable, namely Decision to Use (Y). The decision making criteria are as follows:

a) If the Cronbach's Alpha value is > 0.6 then the statement on a variable is declared reliable.

b) If the Cronbach's Alpha value is <0.6 then the statement on a variable is declared unreliable.

Classic assumption test

The classical assumption test in this research was carried out using the normality test, multicollinearity test, and heteroscedasticity test.

Normality test

The normality test is a test carried out to determine whether the independent variables, namely Trust (X1), Convenience (X2), and Company Image (X3) as well as the dependent variable, namely Usage Decision (Y) in a regression model are normally distributed or not. In this study, the normality test was carried out using the One Sample Komogorov-Smirnov Test. The decision making criteria are as follows:

a) If the significance value is > 0.05 then a regression model is declared to have a normal distribution.

b) If the significance value is <0.05 then a regression model is declared to have a non-normal distribution.

Table 1. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardize dResidual
N		100
Normal Parameters, b	Mean	.0000000
	Std. Deviation	2.51996093
Most Extreme Differences	Absolute	.137
	Positive	.136
	Negative	-.137
Statistical Tests		.137
Asymp. Sig. (2-tailed)		,200c

a. Test distribution is Normal.

b. Calculated from data.

The results of the one simple Kolmogorov-Smirnov test can be explained that overall the variables used in this research are stated to be normally distributed, because Asymp.sig. (2-tailed) of 0.200 > level of significance (α) = 0.05

Multicollinearity Test

The multicollinearity test is a test carried out to determine whether there is a correlation between the independent variables in a regression model or not. A regression model is said to be good if there is no multicollinearity. In this study, a multicollinearity test was carried out on the independent variables, namely Trust (X1), Convenience (X2), and Company Image (X3). The decision making criteria are as follows:

a) If the Variance Influence Factor (VIF) value is < 10 and the Tolerance value is > 0.10 then a regression model is declared to have no multicollinearity.

b) If the Variance Influence Factor (VIF) value is > 10 and the Tolerance value is < 0.10 then a regression model is declared to have multicollinearity.

Table 2. Multicollinearity Test Results
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	CollinearityStatistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-3.60	2.99		-1.20	.23		
	Trust	.38	.12	.36	3.00	.00	.30	3.23
	Convenience	.28	.12	.28	2.23	.02	.27	3.61

a. Dependent Variable: Usage Decision

Based on the table above, it is known that the tolerance value is greater than (0.10) and the VIF value is less than 10, which means that multicollinearity does not occur.

Heteroscedasticity Test

The heteroscedasticity test is a test carried out to determine whether the variance of the residuals for all observations in a regression model is unequal or not. A regression model is said to be good if there is no heteroscedasticity. In this study, the heteroscedasticity test was carried out using the Glejser method assisted by the SPSS version 26 program, where the absolute value of the residual was regressed/correlated with the independent variables, namely Trust (X1), Convenience (X2), and Company Image (X3). The decision making criteria are as follows:

a) If the significance value is > 0.05 then a regression model is declared to have no heteroscedasticity.

b) If the significance value is <0.05 then a regression model is declared heteroskedastic.

Table 3. Heteroscedasticity Test Results

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,429	2,015		,213	,832		
	Trust	-.141	,085	-.291	-1,653	.102	,309	3,239

a. Dependent Variable: Abs_RES

It was found that each variable value for the significance value (Sig.) of the variables Trust (X1), Convenience (X2), and Brand Image (X3) in the glesjer model obtained results greater than 0.05, so heteroscedasticity did not occur in the research, so research can continue.

Multiple Linear Regression Analysis

Multiple linear regression analysis is a research method used to determine the direction and measure the influence of the relationship of two or more independent variables on the dependent variable. In this study, multiple linear regression analysis was used to determine the direction and measure the influence of the relationship between Trust (X1), Convenience (X2), and Company Image (X3) on the Decision to Use (Y) the Livin' by Mandiri Application.

Table 4. Results of Multiple Linear Regression Analysis

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-3,606	2,995		-1,204	,232		
	Trust	,381	.127	,363	3,009	,003	,309	3,239
	Convenience	,286	.128	,284	2,232	.028	,277	3,613
	Company Image	,431	,154	,220	2,793	,006	,725	1,379

a. Dependent Variable: Usage Decision

Based on Table 4, a multiple linear regression equation can be prepared as follows:

Y = 0.363(X1) + 0.284(X2) + 0.220(X3)

1) The Trust coefficient value (X1) shows a positive value, namely 0.363, meaning that there is a positive influence between Trust and Usage Decisions, where each customer's trust will influence the decision to use the Livin By Mandiri application.
2) The value of the Ease coefficient (X2) shows a positive value, namely 0.284, meaning that there is a positive influence between Ease of Use Decisions, the ease of using the Livin By Mandiri application encourages customers to use the application repeatedly, because the easier it is to make transactions on Livin By Mandiri, the easier it will be to make use decisions. big.
3) The Corporate Image value (X3) shows a positive value of 0.220, meaning that there is a positive influence between Corporate Image on Usage Decisions, Bank Mandiri's corporate image is very good and reliable. A good company image in society will encourage the decision to use the Livin By Mandiri application. Companies that have a good image will always be sought after by customers.

Model Feasibility Test
F test

   Trust (X1), Convenience (X2), and Company Image (X3) which are included in the model influence simultaneously (simultaneously) on the dependent variable, namely the Decision to Use (Y) the Livin' by Mandiri Application. The decision making criteria with a significance level of 0.05 (α=5%), are as follows:

a) If the significance level F < 0.05 or F count> F table, that means the regression model in this study is declared suitable for use.
b) If the significance level is F > 0.05 or F count< F table, it means that the regression model in this study is declared unfit for use.

Table 5. F Test Results

ANOVAa

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	789.56		263.18	37.8 7	,000
Residual	667.02	9	6.94		
Total	1456.59	9			

a. Dependent Variable: Usage Decision
b. Predictors: (Constant), Company Image, Trust, Convenience

   The results we see in the ANOVA table show a significance result of 0.000, which means the number is <0.05 and the data is considered significant if it has a sig value. < 0.05 means 0.000 < 0.05 which means that simultaneously the variables X1, X2, and X3 have a significant effect on Y.

Coefficient of Determination Test (R2)

   If one independent variable is added to the regression model, the Adjusted R Square value can increase or decrease. The following table is the result of the coefficient of determination test (R2) in this research:

Table 6. Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
		Model Summary b		
1	,736	.54	.52	2.63

a. Predictors: (Constant), Company Image, Trust, Convenience
b. Dependent Variable: Usage Decision

Based on the table above, the independent variables, namely Trust (X1), Convenience (X2), and Company Image (X3) influence the dependent variable, namely the Decision to Use (Y) the Livin' by Mandiri Application of 0.528 or 54.2% which is obtained from the Adjuested value R Square. Meanwhile, the remaining 45.8% is influenced by variables outside the regression model that the author studied.

Hypothesis test

1) Partial Testing (t Test)

This Partial statistical test was carried out to determine whether there is an influence in the Trust variable, Convenience variable, Company Image variable on the Usage Decision variable using a significance value of 5%, if the significance value is smaller then the alternative hypothesis can be accepted. It can be seen that these are the results of the Partial Test (T) in the following table:

Table 7. t test results

Coefficientsa

Model		Unstandardized Coefficients		Standardize Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerancec	VIF
1	(Constant)	-3.60	2.99		-1.20	.23		
	Trust	.38	.12	.36	3.00	.00	.30	3.23
	Convenience	.28	.12	.28	2.23	.02	.27	3.61
	Company Image	.43	.15	.22	2.79	.00	.72	1.37

a. Dependent Variable: Usage Decision

1) The value of Trust Calculation (X1) is 3.009 with a tTable value of 1.66088. Because t count > t table (3.009 > 1.66088) then Ho is rejected and Ha is accepted, which can be concluded that Trust has a positive and significant effect on Usage Decisions.
2) The value of tCalculate Ease (X2) is 2.232 with a value of tTable 1. 1.66088. Because t count > t table (2.232 > 1.66088) then Ho is rejected and Ha is accepted, which can be concluded that convenience has a positive and significant effect on usage decisions.
3) The value of tCompany Image (X3) is 2.793 with a tTable value of 1.66088. Because tcount > ttable (2.793 > 1.66088), Ho is rejected and Ha is accepted, which can be concluded that Company Image has a positive and significant effect on Usage Decisions.

Discussion
The Influence of Trust on Usage Decisions

Based on the results of hypothesis testing in this research, it is known that the Trust variable (X1) has an effect of 0.363 on the Usage Decision (Y), which means that there is a positive influence between Trust and the Usage Decision, where for every 1 value increase in Trust, the Livin' by Mandiri Application Usage Decision will increased by 0.363. Apart from that, through the t test it is shown that the Trust variable (X1) has a significance value of 0.000 < 0.05. This means that the Trust variable is partially stated to have a positive and significant effect on the Decision variable to use the Livin' by Mandiri application. This shows that the higher the trust obtained, the higher the level of decision to use.

The results of this research are in line with research conducted by Sylvia Roza (2020) which states that it can be seen that the trust variable has a significant positive influence on interest in transactions using mobile banking. The highest score from the trust validity test results was 0.776 in terms of bank credibility

BNI Syariah as a financial services provider. Meanwhile, the lowest score was in terms of m-banking technology quality, which was 0.711. If the m-banking application is difficult to access and often experiences errors, this will affect customer interest.

The Influence of Product Convenience on Purchasing Decisions

Based on the results of hypothesis testing in this research, it is known that the Ease variable (X2) has an effect of 0.284 on the Use Decision (Y), which means that there is a positive influence between Ease of Use and the Use Decision, where for every 1 value increase in Ease, the Decision to Use the Livin' by Mandiri Application will increased by 0.284. Apart from that, through the t test it is shown that the Convenience variable (X2) has a significance value of 0.000 < 0.05. This means that the Convenience variable is partially stated to have a positive and significant effect on the Decision to Use the Livin' by Mandiri application variable. This shows that the higher the ease of using the application, the higher the level of decision to use it.

The results of this research are in line with research conducted by Maria Loki Kristianti and Rilo Pambudi (2017) stating that the perception of ease influences the use of mobile banking among students in DKI Jakarta, the same as previous tests regarding one of the electronic banking products, namely internet banking. Convenience influences customers' re-interest in using internet banking. However, this test has different results from other tests in that perceived convenience has no influence on the use of mobile banking. So the results obtained from this research are that the perceived convenience variable has a positive effect on the use of mobile banking for students in DKI Jakarta.

The Influence of Company Image on Purchasing Decisions

Based on the results of hypothesis testing in this research, it is known that the Corporate Image variable (X3) has an effect of 0.220 on Purchasing Decisions (Y), which means that there is a positive influence between Corporate Image and Usage Decisions, where for every 1 value increase in Corporate Image, the Decision to Use the Livin application results. ' by Mandiri will increase by 0.220. Apart from that, through the t test it is shown that the Corporate Image variable (X3) has a significance value of 0.000 < 0.090. This means that the Company Image variable is partially stated to have a positive and significant influence on the Decision to Use the Livin' by Mandiri application variable. This shows that the better the Company Image of Bank Mandiri, the higher the level of usage decisions.

The results of this research are in line with research conducted by Michael B. Pontoh (2014) which states that (X2) company image. Based on the results of the tests that have been carried out, the results show that the company's image has no partial effect on customer satisfaction. This shows that consumers of Bank BRI Branch consider that company image is not the main

consideration in the decision to use the services of Bank BRI Manado Branch. This is different from research conducted by Yamin (2013) which states that company image has a partial effect on satisfaction.

CONCLUSION

From the results of the analysis that has been carried out, it shows that trust has a positive and significant influence on the decision to use the LIvin' by Mandiri Application at Bank Mandiri in the Jakarta Kota branch. The better the information provided to customers in a positive and reliable manner through the Integrity indicator, the higher the level Customer trust in the Livin' by Mandiri Application, so that the decision to use the application will increase.

From the results of the analysis that has been carried out, it shows that convenience has a positive and significant influence on the decision to use the Livin' by Mandiri Application at Bank Mandiri at the Jakarta Kota branch. The easier the payment system contained in the application through indicators that are easy to learn, the easier it can be for customers to use the Application. Livin' by Mandiri, so that usage decisions for this application will increase.

From the results of the analysis that has been carried out, it shows that the company image has a positive and significant influence on the decision to use the Livin' by Mandiri Application at Bank Mandiri in the Jakarta Kota branch. The higher the level of quality contained in the company image through value indicators, the more it can provide a sense of trust because of the company's image. which is good in terms of quality for customers when using the Livin' by Mandiri Application, so that the decision to use the application will increase.

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