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USAGE ANALYSIS MOBILE BANKING AND REVENUE ON CONSUMPTIVE BEHAVIOR OF SHARIA BANK CUSTOMERS

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ABSTRACT:

Study This aim: To explore and analyze the influence of mobile banking and level income on behavior consumptive Sharia bank customers, especially customers of Bank Syariah Indonesia (BSI) Sub-Branch Office (KCP) Malang Pasar Besar. In the era of digitalization banking is increasing developing, mobile banking services are becoming one factor, and it is important that you can influence habits and behavior of consumption customers. This study focuses on customers' active use of the BSI Mobile Banking Sharia (BSI Mobile) service, although the size of the right population is not known. To overcome this uncertainty, this study uses the formula of Malhotra designed to handle populations that are not finite, with the assumption that all over BSI KCP Malang Pasar Besar customers are a relevant population. Through a comprehensive data analysis, this study reveals that mobile banking usage and rate income significantly and positively contribute to the improvement behavior of consumptive customers.F indings This provides an important outlook for internal Sharia bank managers designing marketing and development strategy products that can increase customer loyalty through optimizing the digital services offered.

Key words: Use of Mobile Banking, Income, Consumptive Behavior, and BSI Bank

INTRODUCTION

Banking services are now a necessity for society to facilitate banking transactions, and a product is offered that supports various customer activities and the right to benefit from mobile banking. Today's society's lifestyle is dominated by information technology, and the fast-paced demands of life are the main problems. This also happens to some Sharia bank customers at KCP Malang Pasar Besar, who behave consumptively. Today's society's lifestyle is dominated by information technology, and the fast-paced demands of life are the main problems. This also happens to some Sharia bank customers at KCP Malang Pasar Besar, who behave consumptively. Islamic banks play an important role as facilitators of all economic activities in halal industrial ecosystems. With many human needs in everyday life, humans cannot escape from consuming activities. This consumption activity is carried out by humans to fulfill the needs of daily life.

Fardhani & Izzati (2013) in (Lutfiah et al., 2022) stated that wasteful behavior is caused by two elements, especially external and internal variables. The external variables that are very strong in consumer behavior are culture, social class, reference meetings, and family, while the internal components that influence consumer behavior are inspiration, the learning process, character, self-idea, and lifestyle, which are indicators of the consumer behavior index. Thus, these factors can increase the consumer behavior index of BSI customers.

Sharia Banks must improve their quality of service with new innovations in launching *mobile banking* to support the smoothness and ease of banking activities, which will make the image of banking more advanced. In line with research by Gonggo (2021), banks will develop when the quality of service continues to improve by banks providing *mobile banking features,* which will make people more confident in carrying out transactions using mobile banking. One way to improve service for users of *mobile banking features* is to improve service quality with a quality verification system.

Service quality can be improved by prioritizing five basic information reliability principles: data security, confidentiality, privacy, processing integrity, and availability. With the features provided, *Mobile Banking* can change a person's shopping behavior patterns. When customers usually have to go to the nearest branch office or ATM machine around them, using *Mobile Banking* customers only needs to access these features to fulfill their payments. The easier the application is to access, the higher the desire to shop, and the higher the level of consumer behavior. Facts in Indonesia According to data from the Central Statistics Agency (BPS) for 2021, the Indonesian population will spend an average of IDR. 1.26 million per month of consumption. 41.5% is for consuming food and drinks, 16.25% fashion, 9.67% household necessities, 6.85% cosmetics, 6.17% transportation services that are supported by a payment method of 83.11% cash/COD (*cash on delivery*), 12.57% bank transfer, 2.24% *E-wallet,* and 2.08% card. These methods are all available in *mobile banking application.* To maintain the growth of Bank Syariah Indonesia, it will continue to improve its digital capabilities. This is driven by the number of BSI Mobile users, which has reached 2.5 million users (BSI, 2021).

A person will make a transaction or purchase an item if they have sufficient money and income to meet their living needs. In relation to customer consumption levels, income level is one of the factors in using *mobile banking* is income level. In this case, income refers to family income in the form of compensation for economic activities carried out using production factors, which consist of wages, salaries, rent, interest, dividends, commissions, honoraria, and profits (Eryanto & Swaramarinda, 2013) . Several factors can reduce a person's income level index, such as excessive consumption, high lifestyle costs, and buying just because of the lure of discounts. According to Wardhana (2022), monthly income, income from business, namely, rewards, income from transfers, or remittances, is an indicator of the income index. These factors can reduce the BSI customer income index. In line with Lestari's research (2021), income is correlated with consumptive behavior because income from wealth comprises wages and salaries for hours worked or work that has been done. In contrast to research (Susanti & Saputro, 2020) that income has no correlation with consumer behavior.

Previous research has been conducted by Gonggo (2021), Syifa (2019), Lestari (2021), Mufirdah (2020), and Riska (2022). Based on the description above about the fact that the number of customers that Sharia mobile banking users continues to increase, there is a prospect as well as a very promising opportunity for the development of mobile banking, especially with the improvement of every BSI Mobile user the year. This matter pushes the researcher For do study more to analyze mobile banking usage and income to behavior consumptive Sharia bank customers, especially at Bank Syariah Indonesia KCP Malang Pasar Besar. Based on the background of the research, this study proposes the following hypotheses: (1) Use of mobile banking and income significantly influence behavior consumptive Sharia bank customers, (2) use of mobile banking regularly significantly influences behavior consumptive Sharia bank customers, and (3) income significantly influences behavior consumptive Sharia bank customers.

BASIS AND DEVELOPMENT OF HYPOTHESES S

Consumptive Behavior

Consumptive behavior can be interpreted as an act of using a product that is not finished, meaning that a person has not finished using a product that has used the same type of product from another brand, or it can be said to buy an item because of a gift being offered or buying a product because many people use it. (Astuti et al., 2013) .

Riska's (2022) and Syifa's (2019) consumptive behavior indicators include buying products because of the lure of gifts, buying products because packaging is attractive, buying products to maintain one's appearance and prestige, buying products just to maintain a status symbol, and trying more than two similar products. (different brands), using the product because of conformity to the advertising model, impulsive buying, irrational buying, and waste.

The Influence of Mobile Banking on Consumptive Behavior

Mobile banking is a bank distribution channel for accessing customers' accounts through data delivery technology via cell phone or *general package radio service* (GPRS) by means of a cell phone. To obtain this facility, customers must fill out an application letter and register the prospective user's cell phone number and password that will be used for transaction security (Zuliani & Purwati, 2021) .

The existence of mobile banking has brought significant changes to the behavior of finance customers. With convenient access and flexibility offered, customers can perform transaction banking both immediately and anywhere. Features such as easy application, services that can be reachable from various places, and guaranteed security make mobile banking a possible choice. However, convenience also makes it easier for customers to purchase or transaction in a way impulsive, potentially increasing consumptive behavior.

Fast and easy access This can push customers, for more often do transactions without careful planning. Notification features offer access to e-commerce platforms via mobile banking and often push customers to buy products or actual services .A lthough mobile banking offers many benefits, what uses are not wise can increase trend consumers who are not rational, and the end impact is negative on health finance customers.

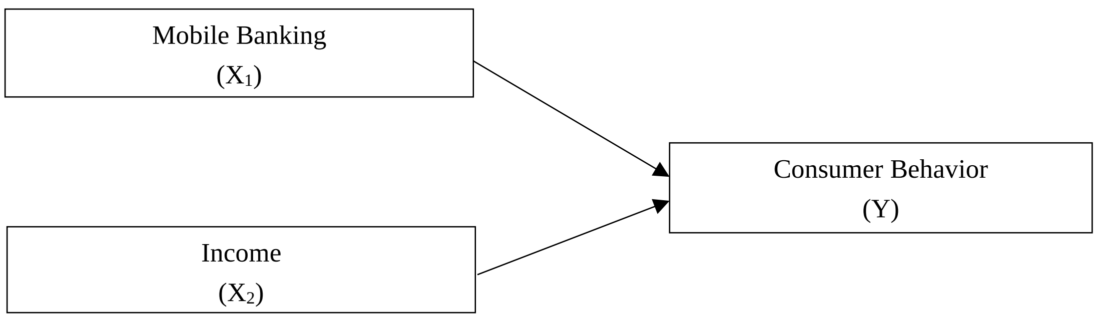
Indicators of mobile banking use according to (Badaruddin & Risma, 2021) are as follows: the application is easy to use, services can be reached anywhere, cheap, safe, and reliable.

The Influence of Income on Consumptive Behavior

According to Suroto (2000:26), income is all receipts in the form of money or goods originating from other parties, as well as industrial products that are valued on the basis of the amount of money from assets in effect at that time. Income is a source of income to meet daily needs and is very important for a person's survival and livelihood, directly or indirectly. Income consists of wages, salaries, rent, dividends, and profits, and is a flow that is measured over a certain period of time, for example, a week, month, year, or a long period of time.

Income is a factor that influences consumptive behavior. When someone owns more income, their ability to buy goods and services also increases. High income often gives individual freedom more in expenditure, so it tends to be easier to purchase items that are not needed in a way urge or essential. In this context, improvement income can push behavior consumptive, especially If No balanced with planing-wise finances.

On the contrary, low-income individuals often force individuals; for more selective expenditure, they prioritize the need base compared to the nature of desire secondary or tertiary. However, although income is limited, behavior consumptive Still can happen, especially if triggered by external factors such as social influence, advertising, or offer interest. Therefore, although income is the main source of fulfil needs alive, it is important for individuals to manage income they are wise, as excessive consumption can bother long-term stability finance.



Picture
Conceptual Framework

RESEARCH METHODS

The type of research used in this study is quantitative. This study was carried out at the BSI Malang Pasar Besar Branch Office located at Jl. Pasar Besar No.138, RT.004/RW.003, Sukaharjo, Kec. Klojen, Malang City, East Java 65118. This research was conducted from April 2023 to June 2023. The population of this research is *mobile banking* users, where respondents have the income to support consumer behavior among BSI KCP Malang Pasar Besar customers. Probability sampling techniques were used in this *probability sampling techniques.*

Respondents were selected based on the criteria of respondents from this research who were customers using *Mobile Banking* BSI KCP Malang Pasar Besar. The sample size was determined using the Malhotra formula by multiplying the number of indicators by five, resulting in 17 indicators × 5 = 85 respondents.

The research variables used were the dependent and independent variables. The dependent variable in this study was consumer behavior. The independent variables used in this study were *mobile banking* and income. The data source used is primary data obtained from the data collection method through questionnaires distributed to respondents who are part of the research sample. Multiple linear regression analysis was used to analyze the data. Multiple linear regression analysis uses several stages, namely descriptive statistics, instrument tests that are divided into validity and reliability tests, normality tests, classical assumption tests, which are divided into multicollinearity tests and heteroscedasticity tests, multiple linear regression equations, and hypothesis testing, which are divided into F tests (simultaneous), coefficient of determination (R^2) and t-test (partial).

RESULTS AND DISCUSSION

This study was carried out at the BSI Sub-branch Office (KCP) Malang Pasar Besar, with respondents who are the bank 's customers using Mobile Banking services. The questionnaire was distributed via Google Form to customers who complied with the criteria.

From the data obtained, it is known that there were 23 respondents men, representing 27% of the total sample, and 62 respondents women, who represent 73%. Related type work, 55 respondents (60%) constituted students, 1 person or 1.2% were Civil Servants (PNS), and 33 people or 38.8% were private employees. Regarding income or pocket money, 41 respondents (48%) had income below IDR 1,000,000, 34 respondents (40%) had income between Rp. 1,000,000 to Rp. 3,000,000, 6 respondents (7.1%) have income between IDR 3,000,000 and IDR 4,000,000, and 4 respondents (4.7%) have income more than IDR 4,000,000.

Descriptive statistical results show that the variable Mobile Banking (X1) has a minimum value of 2 and a maximum value of 5, with an average of 4.48 and a standard deviation of 2.46619. Variable income (X2) has a minimum value of 2 and a maximum value of 5, with an average of 4.55 and a standard deviation of 1.62853. Temporary, variable behavior consumption (Y) shows a minimum value of 1 and a maximum value of 5, with an average of 4.49 and standard deviation of 3.85002. These data provided a general description of the role of each variable in this study.

Research Instrument Test Results

Table
Validity Test

Variable	No. Items	r Count	r Table	Information
Consumptive Behavior (Y)	Y.1	0.683	0.213	Valid
	Y.2	0.710	0.213	
	Y.3	0.684	0.213	
	Y.4	0.587	0.213	
	Y.5	0.659	0.213	
	Y.6	0.512	0.213	
	Y.7	0.554	0,213	
	Y.8	0,600	0,213	
	Y.9	0,668	0,213	
Mobile Banking (X1)	X1.1	0,749	0,213	Valid
	X1.2	0,788	0,213	
	X1.3	0,792	0,213	
	X1.4	0,718	0,213	
	X1.5	0,528	0,213	
Pendapatan (X2)	X2.1	0,840	0,213	Valid
	X2.2	0,831	0.213	
	X2.3	0.765	0.213	

Source : Data processed with SPSS application

Based on the table above, it can be concluded that the results of the validity tester for the consumer behavior variables (Y), *mobile banking* (X_1) and income (X_2) have a calculated r value greater than the r table of 0.213. Thus, it can be stated that all the research variable questionnaire items were valid.

Table
Reliability Test Results

No	Variable	*Cronbach's Alpha*	Information
1	Consumptive Behavior	0.806	Reliable
2	Mobile Banking	0.765	Reliable
3	Income	0.742	Reliable

Source : Data processed with SPSS application

Based on reliability test results known all over variable study that are variable consumptive behavior (Y), *mobile banking* (X_1), and income (X_2), *cronbach's alpha* increased from 0.60, indicating that the variable study is reliable.

Tabel
Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		85
Normal Parameters[a,b]	Mean	.0000000
	Std. Dev	2.03127657
Most Extreme Differences	Absolute	.083
	Positive	.083
	Negative	-.074
Test Statistic		.083
Asymp. Sig. (2-tailed)		.200[c,d]

Source : Data processed with SPSS application

Based on the table above, the results of normality testing using *the Kolmogorov Smirnov test* show that the sig value is 0.200 > 0.05, which indicates that the data are normally distributed or meet the normality assumption.

Data Feasibility Test Results

Table
Multicollinearity Test

Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
B	Std. Error	Beta	Tolerance	VIF
5,166	2,522			
1,134	,093	,726	,950	1,052
,727	.141	,307	,950	1,052

Source: Data processed by SPSS 25, 2023

Based on the results of the multicollinearity test, the VIF value for the Mobile Banking variable (X1) is 1.052 with *a tolerance* of 0.950. The VIF value for the income variable (X2) was 1.052, with *a tolerance* of 0.950. The conclusion from the test results is that the regression model in this study does not have multicollinearity because the *tolerance value* is > 0.10 and VIF < 10.

Table
Uji Heteroskedastisitas

Coefficients[a]						
Model		Unstandardized Coefficients		Standard Coefficient	t	Sig.
		B	Std. Error	Beta		
1	Constant	6.360	1.578		4.031	.000
	Mobile Banking	-.109	.058	-.200	-1.869	.065
	Pendapatan	-.175	.088	-.213	-1.984	.051

Source: Data processed by SPSS 25, 2023

Based on the results of the heteroscedasticity test, the results of the analysis show that all Mobile Banking independent variables (X1) in this study have a significance level of 0.065, and the income variable in this study has a significance level of 0.051. This indicated that the two independent variables were >0.05. Thus, the regression model does not contain heteroscedasticity.

F Test (Simultaneous)

Table
Simultaneous Test (F Test)

ANOVA [a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	898,515	2	449,257	106.290	,000 [b]
	Residual	346,591	82	4,227		
	Total	1245.106	84			
a. Dependent Variable: Consumptive Behavior						
b. Predictors: (Constant), Income, *Mobile Banking*						

Source: Data processed by SPSS 25, 2023

Based on the F-test results of 106,290 and a significance value of 0.000. Thus, the significant value of F < 0.005 means that H_1 is accepted, so the conclusion is that *Mobile banking* (X_1) and income (X_2) simultaneously have a significant effect on the consumer behavior of Syariah Indonesian customers (Y).

Table
Coefficient of Determination (R^2)

Model Summary [b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,849 [a]	,722	,715	2.05590
a. Predictors: (Constant), Income, Mobile Banking				

Source : Data processed by SPSS 25, 2023

Based on the results, the coefficient of determination (R2) is known, with an R2 value of 0.722 or 72.2%, and it can be stated that mobile banking and revenue influence amounted to 72.2%. Meanwhile, the remaining 28.8% were influenced by other variables not examined in this study.

Table
Uji T (Parsial)

Coefficients[a]						
Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	5.166	2.522		2.048	.044
	Mobile Banking	1.134	.093	.726	12.153	.000
	Pendapatan	.727	.141	.307	5.143	.000
a. Dependent Variable: Consumptive Behavior						

Source : Data processed by SPSS 25, 2023

Based on the t test results table above, it can be shown that :

1. *Mobile banking* variable has a calculated t of 12,153 with a significant t of 0.000 or <0.05; thus, Ho is rejected. H1 is accepted, meaning that Mobile Banking influences consumer behavior.
2. The income variable has a t count of 5.143, with a significant value of 0.000 or <0.05;

thus, Ho is rejected. H1 is accepted, which means that income influences consumer behavior.

The Influence of Mobile Banking on Customer Consumptive Behavior

The results show that *mobile banking* has a significant and positive effect on the consumer behavior of BSI KCP Malang Pasar Besar customers. *Mobile banking* is a bank distribution channel for accessing customers' accounts through data delivery technology via cell phone or *general package radio service* (GPRS) by means of a cell phone. To obtain this facility, customers must fill out an application letter and register the prospective user's cell phone number and password that will be used for transaction security (Zuliani & Purwati, 2021) .

The influence of mobile banking on consumer behavior is supported by the existence of *mobile banking capabilities* on which consumers can rely. *Mobile banking* provides services needed by consumers, such as transfer services, savings services, cash deposits, and cash withdrawal services. In addition, with *mobile banking* the transaction process becomes flexible with mobile banking. It is easier for consumers to engage in long-term transactions and the transaction process is faster.

This is supported by the results of previous research conducted by Syifa (2019), who states that the variable use of *mobile banking* has a positive and significant effect on consumer behavior. Not only that, research conducted by Gonggo (2021) states that the benefits of *mobile banking* have a significant influence on consumer behavior.

The Influence of Income on Consumptive Behavior

The research results show that income has a significant and positive effect on the behavior of BSI KCP Malanag Pasar Besar customers. According to Suroto (2000:26), income is all received in the form of money or goods originating from other parties, as well as industrial products that are valued on the basis of the amount of assets in force at that time.

The influence of income on consumptive behavior is supported by the income received from the work performed. Work income becomes assets owned by customers, stored in Indonesian Sharia banks, and used for transactions. In addition, the income of some customers can meet their family's needs. Customers' income from several different sources and purposes can influence consumer behavior in accordance with the desires and needs of bank Syariah Indonesian customers.

This is in line with the results of previous research conducted by Lestari (2021), who stated that the income variable was able to increase consumptive behavior with significant results.

CONCLUSION

Based on simultaneous testing of *the Mobile Banking variable,* income simultaneously (together) has a positive value, which means that *Mobile Banking* and income influence the consumptive behavior of customers of Sharia Bank KCP Malang Pasar Besar. There is a partially significant influence of *the Mobile Banking variable* and the income variable on the consumer behavior of Indonesian Sharia Bank KCP Malang Pasar Besar customers.

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