

Analysis of the effect of access convenience, search convenience, evaluation convenience, transaction convenience, and possession convenience toward m-banking adoption intention and m-banking adoption on bca mobile application users in surabaya

Gabriella Hosana, Amelia Amelia & Ronald Ronald

Abstract

Online marketing strategies are very widespread, and it is hoped that business people must implement them in order to be able to move to digital transactions, to make it easier to transact anywhere and anytime. Even in the banking world, digitalization must be implemented so that customers do not have to bother in carrying out all transactions. One of the Indonesian banks that is digitizing is Bank BCA and this is a challenge for Bank BCA as the largest bank in Indonesia to provide the best digital banking services for its customers. The purpose of this study is to look at how the characteristics of access convenience, search convenience, assessment convenience, transaction convenience, and possession convenience affect m-banking adoption intention and adoption among BCA Mobile app users in Surabaya. The sample utilized in this study is based on the responses of 155 male and female respondents aged 18 to 60 years old who live in Surabaya. This questionnaire was distributed to BCA Mobile users who have activated and have made 2 transactions in the last 4 months. From the results of data processing, it was found that access convenience had a significant effect on m-banking adoption intention with a regression coefficient of 0.239, search convenience had a significant effect on m-banking adoption intention with a regression coefficient of 0.233, evaluation convenience had a significant effect on m-banking adoption intention with a value of regression coefficient is 0.192, transaction convenience has a significant effect on m-banking adoption intention with a regression coefficient of 0.205, possession convenience has a significant effect on m-banking adoption intention with a regression coefficient of 0.169, and m-banking adoption intention has a significant effect on m-banking adoption with a coefficient value regression 0.848.



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About Author (s)

Gabriella Hosana (corresponding author), Business School Student at Universitas Pelita Harapan (Surabaya Campus) Indonesia.

Amelia Amelia, Business School, Universitas Pelita Harapan Surabaya Campus, Surabaya, Indonesia

Ronald Ronald, Business School, Universitas Pelita Harapan Surabaya Campus, Surabaya, Indonesia

1. Introduction

During this pandemic, the business competition in every sector is getting tougher. Many businesses are insolvent due to no income or reduction of employees. Therefore, the company must also think of other strategies so that the business can run smoothly. One of strategy that can be done is to use an online marketing strategy. In addition, the public is also expected to have moved to digital transactions, which makes it easier to make transactions anywhere and anytime. Most people using digital banking services, because people prefer to spend time at home without having to meet other people. In addition, the current banking system already has many facilities that customers can do without having to leave the house or go to a branch office. This is also one of the efforts of banks in Indonesia to remain competitive with other banks so that they can continue to operate optimally during this pandemic. Banking services themselves are very embedded in people's lives, because they have benefits and can support all people who use them. Banking itself has a definition as a business entity that collects public funds and distributes them back to the community to improve people's living standards. So that even during this pandemic, banks have an important role in improving the business sector as well as for smoothing daily life (<https://ojk.go.id>, downloaded on August 9, 2021).

PT Bank Central Asia has provided digital banking services with complete features for the convenience of its customers, named BCA Mobile. BCA Mobile was released in 2010, customers can make transactions wherever and whenever they want without depending on bank service hours. Various interesting features are offered by M-BCA, such as transfer features, check balances, pay bills, buy data packages or top up balances. The features provided by BCA mobile banking are very complete, so customers don't have to struggle to make their transactions wherever and whenever they want. With this BCA mobile banking, transactions become more effective and efficient.

2. Literature Review

2.1 M-Banking Adoption.

According to Amit and Bikramjit (Shankar & Rishi, 2020) m-banking adoption is an attitude that is influenced by consumers/customers in making decisions to use m-banking which is felt to provide effectiveness and a wide range of transactions. According to Tam and Oliveira, m-banking adoption is equipment-centric customer behavior (focusing on equipment; such as gadgets) that makes it easier for customers to carry out banking activities only via mobile devices (Tam & Oliveira, 2017). M-Banking adoption can also be interpreted that there are actions from customers/consumers who continue to use mobile banking applications because services can be accessed anywhere, thus creating new opportunities to meet customer needs in different situations (Ha, Canedoli, Baur & Bick, 2012)

2.2 M-Banking Adoption Intention.

M-banking intention adoption is an act of consumers/customers to consider the products/services provided that the product must be useful and easy to use (Thakur & Srivastava, 2013). M-banking adoption intention can also be interpreted as the behavior of consumers who adopt mobile banking because it saves time to access and conduct financial transactions (Lee, 2015). According to Oliver, m-banking intention adoption is the behavior of consumers who feel satisfied that they will form an intention to reuse the provided product while consumers who are dissatisfied will stop the next use (Revels, Tojib & Tsarenko, 2010). The definition of satisfied here means that customers can easily and more effectively carry out banking transactions anywhere and anytime without having to follow banking service hours (Shareef, Baabdullah, Dutta, Kumar & Dwivedi, 2018).

H6: M-Banking Adoption Intention has a significant effect on M-Banking Adoption

2.3 Access Convenience.

According to Jiang (Jiang, Yang & Jun, 2013), access convenience is the convenience of consumers when they can access applications/websites without having to go to a physical store and can do it anywhere or anytime. The same understanding is also expressed by Dixon (Dixon, 2010) that access convenience is the activity of reducing the time and expenditure of customer efforts during the acquisition and consumption of services, increasing perceptions of quality and customer satisfaction. Access convenience, according to Berry et al. (Berry, Seiders & Grewal, 2002), is a consumer's impression of the cost, time, and effort required to commence service delivery. Customers must take certain activities in order to order or request services.

H1: M-Banking Intention Adoption is influenced by access convenience.

2.4 Search Convenience.

According to Beauchamp and Ponder (Bednarz and Ponder, 2010), search convenience refers to the speed and convenience that consumers want to buy and choose the products they buy. In the context of online retail, it can be interpreted as having good application/website navigation, adequate information, and having extensive services for its users. Then, according to Wang (Wang, Lin, Tai & Fan, 2016), search convenience can be interpreted as an advantage in terms of the availability of information obtained with a short time and effort in searching for information. Online interfaces allow users to access a huge quantity of information in one location in a short period of time, reducing the monetary, effort, and time expenses involved with looking for information and improving the consumer's search experience (Verhoef, Neslin & Vroomen, 2007).

H2: M-Banking Intention Adoption is influenced by search convenience.

2.5 Evaluation Convenience.

Evaluation convenience, according to Jiang et al. (Jiang, Yang, & Jun, 2013), is the availability of extensive yet easy-to-understand product descriptions on the company's website employing presentation components such as text, images, and videos. Evaluation convenience, also known as decision convenience, is the convenience of choice connected to customer views of the time and effort associated with making product selections, according to Alicia et al. (Izquierdo-Yusta, Martinez-Ruiz, & lvarez-Herranz, 2014).

H3: Convenience of evaluation has a major impact on M-Banking Adoption Intention.

2.6 Transaction Convenience.

Transaction convenience, according to Beauchamp and Ponder (Bednarz and Ponder, 2010), refers to the speed and simplicity with which transactions can impact or alter. The simplicity of any payment and the ease of return are the fundamental factors that enable transaction convenience. Transaction convenience, according to Moeller and Fassnacht, is defined as the degree of time and effort avoided by customers when affecting transactions (Moeller, Fassnacht & Ettinger, 2009).

H4: Transaction Convenience Influences M-Banking Adoption Intentions Significantly

2.7 Possession Convenience.

Possession convenience, according to Seiders et al. (Seiders, Voss, Godfrey & Grewal, 2007), refers to the quickness and ease with which customers may obtain the desired commodity. Possession convenience is a characteristic connected to customers' judgments of the time and effort taken to get what they desire, according to Jiang et al. (Jiang, Yang, & Jun, 2013). Consumers sometimes demand items in a timely manner and cannot wait for a long period to receive them (Barbopoulos and Johansson, 2016). Direct product ownership may be achieved by consumers/customers with only one click in the context of m-banking; hence, going to the branch office does not take long and can save time (Shankar & Kumari, 2016).

H5: Possession Convenience has a significant effect on M-Banking Adoption Intention

3. Hypothesis

Thus, the following hypothesis are used:

H1: M-Banking Intention Adoption is influenced by access convenience.

H2: M-Banking Intention Adoption is influenced by search convenience.

H3: Convenience of evaluation has a major impact on M-Banking Adoption Intention.

H4: Transaction Convenience Influences M-Banking Adoption Intentions Significantly.

H5: Possession Convenience has a significant effect on M-Banking Adoption Intention.

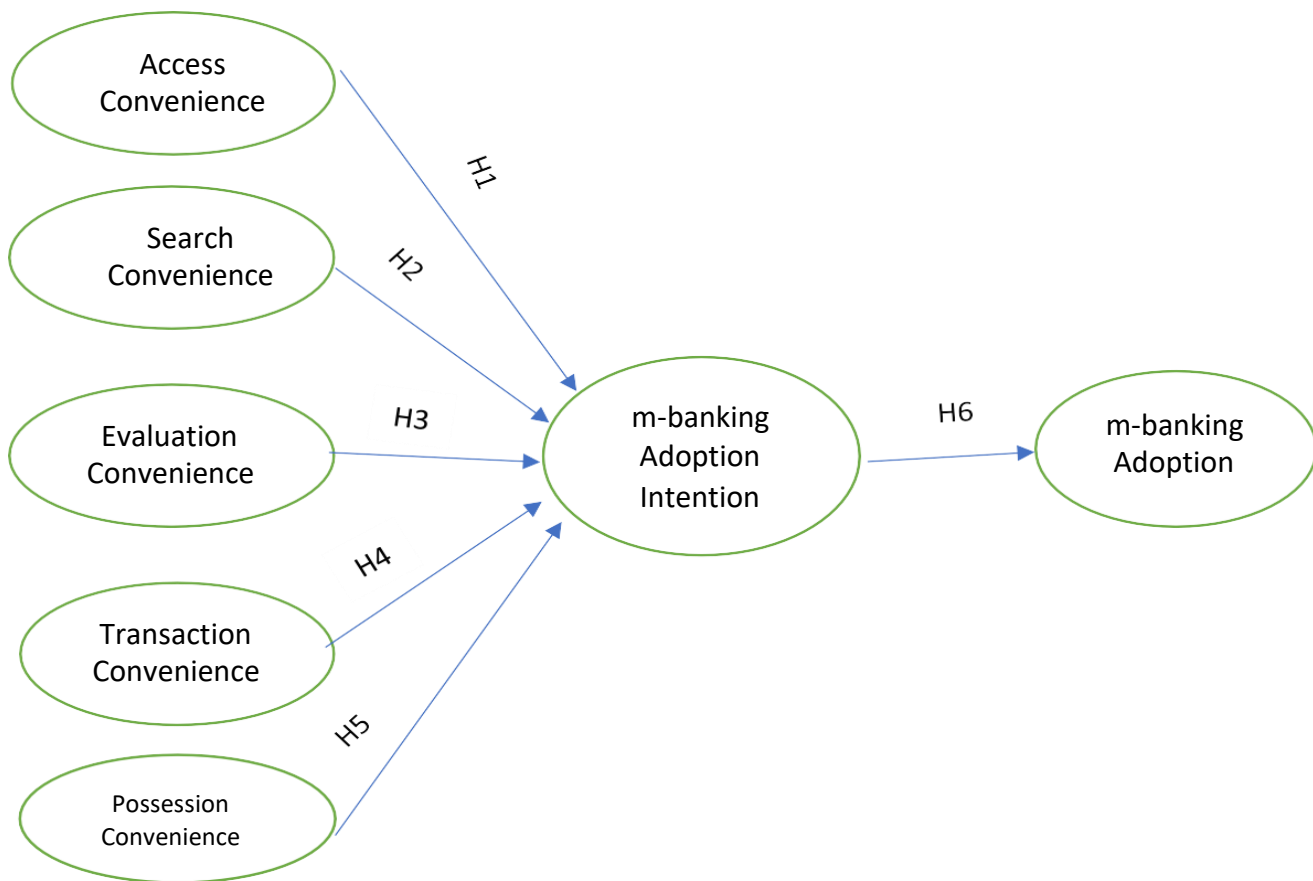
H6: M-Banking Adoption Intention has a significant effect on M-Banking Adoption.

4. Method

Total respondents in this study is 105 respondents. This paper is using a causal research method. According to Sugiyono (Sugiyono, 2017) causal research is a cause and effect relationship to analyze the correlation between independent variables (variables that affect others) and independent variables (variables that are influenced by independent variables). This research also uses quantitative methods. According to Sugiyono (Sugiyono, 2017), this quantitative method is data in the form of numbers obtained from respondents' assessments and analyzed using statistics. Then, data processing will be carried out using SPSS software. The sampling method used in this research is non-probability sampling. Non-probability sampling means a sampling method for an unknown population size. The researcher used the non-probability sampling method because the researcher used respondents who had previously used BCA Mobile in Surabaya. This study also uses the snowball sampling technique so that the questionnaires can be distributed more quickly and can get results that are in accordance with the characteristics of the respondents. After filling is complete, the researcher will check and select whether it fits the criteria or not. The scale used in this study is the Likert Scale, where answers are provided with an interval of 1 to 5, namely from strongly disagree to strongly agree. After the data collected and sorted to fulfil the necessary requirements, the data will be tested to see if it can be used for this research.

Figure 1. Proposed Research Model

Source: Amit and Bikramjit (Shankar & Rishi, 2020)



5. Result

Multiple Regression was utilized to evaluate the relationships between the variables in this investigation. SPSS 22.0 was utilized as a statistical analysis tool to solve the research's problem formulation. The next stage is to undertake descriptive statistic-analysis when the surveys have been returned. Table 1 demonstrates that the majority of the genders of customers using the M-banking BCA application in Surabaya who complete out surveys are women (98 respondents or 63.2 percent), while the remainder are males (57 respondents or 36.8%). As a result, the majority of respondents in this survey are women who use the M-Banking BCA application in Surabaya.

Table 1. Respondents Characteristics by Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	57	36.8	36.8	36.8
	Female	98	63.2	63.2	100.0
	Total	155	100.0	100.0	

Source: Processed Data, 2021

Table 2 shows that the majority of respondents who fill out questionnaires are consumers from the M-Banking BCA application, with 55.5 percent (86 respondents) being in the age group of 18-35 years, 26.5 percent (41 respondents) being in the age group of 36-50 years, and 18.1 percent (28 respondents) being in the age group of 51-60 years. The majority of BCA clients in Surabaya who use M-Banking BCA are between

the ages of 18 and 35, as they are customers who are in the productive age and hence have a greater demand for online transactions.

Table 2. Respondents Characteristics by Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-35 years	86	55.5	55.5	55.5
36-50 years	41	26.5	26.5	81.9
51-60 years	28	18.1	18.1	100.0
Total	155	100.0	100.0	

Source: Processed Data,2021

Table 3 reveals that the average score of the mean for the overall indicator is more than 3.61, indicating that all variables' indicators are considered as agreeable by all respondents. Furthermore, if the standard deviation is less than 2.0, the responses supplied by respondents are homogenous.

Table3. Descriptive Statistics

	N	Mean	Std Deviation
AC1	155	3.806	.6941
AC2	155	4.168	.5677
AC3	155	4.148	.5788
AC	155	4.04086021505	.459524008500
SC1	155	4.123	.6963
SC2	155	4.168	.6118
SC3	155	4.174	.6756
SC	155	4.15483870967	.526741486486
TC1	155	4.065	.6711
TC2	155	4.226	.6401
TC3	155	4.194	.5822
TC	155	4.01290322580	.552945505050
PC1	155	4.077	.7345
PC2	155	4.103	.7133
PC3	155	4.219	.5951
PC	155	4.13333333333	.556478310150
ITA1	155	4.148	.6722
ITA2	155	4.142	.5969
ITA3	155	4.090	.7330
ITA	155	4.12688172043	.587595397973
MA1	155	4.174	.6659
MA2	155	4.174	.6946
MA3	155	4.200	.5965
MA	155	4.18279569892	.581327470763
Valid N (listwise)	155		

M-Banking Adoption has the highest mean value of 4.18. This might suggest that respondents agree more with M-Banking Adoption indicators than with other factors. The greatest standard deviation score,.5875, belongs to M-Banking Adoption Intention. This might imply that, when compared to other factors, respondents' responses to M-Banking Adoption are the least homogenous.

5.1.1 Validity Test

The statement is considered legitimate if the factor loading value exceeds 0.157. Because the factor loading for each indicator is more than 0.157, all indicators utilized to estimate each variable are legitimate, according to the data validity test.

Table 4. Validity Test

Variable	Item	r	Variable	Item	r	Variable	Item	r
M-Banking Adoption	MA1	0.699	Access Convenience	AC1	0.466	Evaluation Convenience	EC1	0.478
	MA2	0.747		AC2	0.565		EC2	0.716
	MA3	0.810		AC3	0.561		EC3	0.699
M-Banking Adoption Intention	ITA1	0.743	Search Convenience	SC1	0.466	Transactional Convenience	TC1	0.530
	ITA2	0.706		SC2	0.565		TC2	0.569
	ITA3	0.727		SC3	0.561		TC3	0.644
Variable	Item	r						
Possession Convenience	PC1	0.589						
	PC2	0.568						
	PC3	0.572						

Source: Processed Data, 2021

5.1.2 Reliability Test

Reliability Test refers to the amount of research consistency of each variable measurement, according to Hair et al., (2006). Cronbach's Alpha is a reliability coefficient that reveals how well anything in the population is always used to quantify the dependability value, according to Sekaran (2003). The assertion is regarded dependable if the value is greater than 0.6.

Table 5. Reliability Test

NO	Variabel	Cronbach's Alpha Based on Standardized Items
1	<i>Access Convenience</i>	0.614
2	<i>Search Convenience</i>	0.713
3	<i>Evaluation Convenience</i>	0.790
4	<i>Transaction Convenience</i>	0.749
5	<i>Possession Convenience</i>	0.749
6	<i>M-banking adoption intention</i>	0.854
7	<i>M-Banking Adoption</i>	0.871

Source: Processed Data, 2021

Access Convenience, Search Convenience, Evaluation Convenience, Transaction Convenience, Possession Convenience, M-Banking Adoption Intention, and M-Banking Adoption all have Cronbach alpha values more than 0.60, as shown in table 5. As a result, it may be argued that the statements describing the variables are consistent and dependable, and that they can be utilized for further investigation.

5.1.3 Result of Multiple Regression

1. Access Convenience, Search Convenience, Evaluation Convenience, Transaction Convenience, Possession Convenience toward M-Banking Adoption Intention
- 2.

Table 6. Coefficient Regression Model 1

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.691	.169		-4.099	.000
AC	.306	.061	.239	4.977	.000
SC	.260	.073	.233	3.556	.001
EC	.214	.065	.192	3.304	.001
TC	.218	.054	.205	4.003	.000
PC	.178	.080	.169	2.227	.027
Dependent Variable: ITA					

Source: Processed Data,2021

From table 6, the regression equation can be written as follows:

$$ITA = b1.AC + b2.SC + b3.EC + b4.TC + b5.PC$$

$$ITA = 0,239.AC + 0,233.SC + 0,192.EC + 0,205.TC + 0,169.PC$$

Table 6 shows that all of the independent factors have a favorable impact on M-Banking Adoption Intention. In comparison to other factors, Access Convenience has the highest regression coefficient of 0.239. As a result, the most important factor influencing M-Banking Adoption Intention is Access Convenience. Possession Convenience, on the other hand, has the least influence on M-Banking Adoption Intention, at 0.169.

5.1.4 Result of Simple Regression

1. M-Banking Adoption Intention towards M-Banking Adoption

The result of simple regression is as follows:

Table 7. Coefficient Regression Model 1

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	.719	.177	
ITA	.839	.042	.848
Dependent Variable: MA			

Source: Processed Data,2021

From table 7, the regression equation can be written as follows:

$$MA = b6.ITA$$

$$MA = 0,848.ITA$$

Table 7 shows that the independent variable has a favorable impact on M-Banking Adoption. The strongest regression coefficient is 0.848 for M-Banking Adoption Intention. As a result, M-Banking Adoption Intention has the greatest impact on adoption.

5.1.5 F-Test

According to SPSS calculations, the significance of F test values in model 1 and model 2 are 0.000, implying that the three independent factors influence the dependent variable considerably.

Table 8. Result of F-Test 1

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	45.794	5	9.159	184.975	.000 ^b
Residual	7.378	149	.050		
Total	53.171	154			

Source: Processed Data,2021

a. Dependent Variable: ITA

b. Predictors: (Constant), PC, AC, TC, EC, SC

Table 9. Result of F-Test 2

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	37.456	1	37.456	392.872	.000 ^b
Residual	14.587	153	.095		
Total	52.043	154			

Source: Processed Data,2021

a. Dependent Variable: MA

b. Predictors: (Constant), ITA

5.1.6 T-Test

1. Access Convenience, Search Convenience, Evaluation Convenience, and Transaction Convenience, Possession Convenience toward M-Banking Adoption Intention

The t test used to determine whether the independent variables of Access Convenience, Search Convenience, Evaluation Convenience, and Transaction Convenience, Possession Convenience (independently) have significant influence on M-Banking Adoption Intention. If the value of t test is below 0.05, then it can be stated that the variable is significantly influenced by partially.

2. M-Banking Adoption Intention towards M-Banking Adoption

The t test used to determine whether the independent variable of M-Banking Adoption Intention independently have significant influence on M-Banking Adoption. If the value of t test is below 0.05, then it can be stated that variable is significantly influenced.

5.1.7 Final Result

As can be seen from the preceding data, both multiple regression analyses yield a favorable explanation. The first hypothesis is that the ease of access has a substantial impact on M-banking adoption intentions. The t-test supports this hypothesis, with a significance value of 0.000 (0.05), indicating that the hypothesis is accepted. The findings of this study back with recent research by Shankar and Rishi (Shankar and Rishi, 2020), which found that convenience of access had a favorable and substantial impact on m-banking adoption intention. This hypothesis is accepted because BCA consumers believe it is simple to transact using BCA M-Banking, that BCA customers can use BCA M-Banking for transactions from anywhere, and that the BCA M-Banking application is simple to use. The second hypothesis, which is accepted, is that search convenience has a major impact on M-banking adoption intention. According to Bednarz and Ponder (Bednarz and Ponder, 2010), search convenience is defined as the speed and ease with which consumers can locate and select the items they wish to buy without wasting a lot of time. The findings of this study back with previous research by Huang et al. (Huang et al., 2009), who claimed that customers use search convenience to access information in only a few clicks, which will enhance M-Banking Intention Adoption. The third hypothesis is that the ease of evaluating M-banking has a substantial impact on adoption intentions. The findings of this study back with Duarte's prior research (Duarte, 2018), which found that evaluating convenience assessments can help consumers feel more at ease and have more options. Consumers/customers can compare or seek information ahead of time about the compatibility of the product they intend to use in the context of banking services, which has a substantial impact on m-banking adoption intentions.

The fourth hypothesis is that transaction convenience influences M-banking adoption intentions significantly. The findings of this study back up Moshrefjavadi et al.'s research (Moshrefjavadi, et al., 2012). In order to enhance the desire to embrace mobile banking services, banks must also pay attention to the privacy and confidentiality of client data, as well as limit mistakes and errors that arise. The fifth hypothesis is that the convenience of owning something has a substantial impact on M-banking adoption intentions. Possession convenience, according to Park and Kim (Park and Kim, 2003), is the conduct of customers who demand quick transactions and ease of holding a product. Consumers may want a thing right now and don't want to wait too long. The findings of this study back with recent research by Shankar and Rishi (Shankar and Rishi, 2020), which found that possession convenience had a favorable impact on m-banking adoption intention. Customers gain possession convenience when they acquire information on banking products promptly and without incurring charges or wasting a lot of time, according to the explanation. The sixth hypothesis is that the intention to embrace M-banking has a major impact on adoption. M-banking adoption intention, according to Amit and Bikramjit (Amit and Bikramjit, 2019), has a considerable impact on m-banking adoption. The reason this variable is accepted is that the increase in m-banking adoption intention occurs because customers/consumers want to save more time and effort in conducting banking transactions, BCA customers feel safe, comfortable and practical in using the BCA m-banking application, the BCA m-banking application as well has an attractive and interactive appearance and features that can attract customers to try and use the application in banking transactions and invite family and friends to try the BCA m-banking application.

6. Discussion

This model was created as part of a study of BCA m-banking customers in Surabaya's adoption of mobile banking. This study model is based on the link between the factors of access convenience, search convenience, assessment convenience, transaction convenience, and

possession convenience on M-banking adoption intention. The findings of the data processing show that six hypotheses are accepted and that there is a substantial association. This is what the BCA m-banking application must address in order to improve the ease of access to the application from anywhere and at any time, the ease of finding information about the company and services, the ease of finding services within the application, the convenience of users in using the application, and the avoidance of time waste. When you utilize mobile banking and user security services to offer personal information, you may acquire the financial product you want and solve problems quickly and easily. Based on the theory that has been constructed, the following management implications of these findings may be made:

First, Access Convenience is one of the important variables that affects the level M-Banking Adoption. BCA Mobile should increase users' intention to use mobile banking services by upgrading the existing system in the BCA m-banking application so that users can carry out financial transactions anywhere starting from within the country by covering the entire archipelago even in rural areas and even making transactions abroad easily by making all telephone providers are compatible with the BCA m-banking application. To avoid delay of transaction to increase the convenience, BCA Mobile should change connection requirements in making transactions so that the case where the customer has to wait a few more minutes because the red-light notification shows a low signal that delays the transaction process. Second, Search Convenience is also one of the important variables that affects the level M-Banking Adoption. BCA Mobile can build the steps or steps that must be taken before it is stated that the transaction has been completed to be more concise and also simple, this is so that the impression of the user on the application seems very easy to use, and does not need to take a long time to make a transaction, create a one click feature to check transaction history and can categorize transactions based on the account number transferred. Third, Evaluation Convenience which means BCA Mobile provides clear and easy-to-understand information for BCA m-banking application users. Also, BCA mobile can provide a variety of other languages, such as English and even regional languages, so that if users who use a language different from Indonesian can also make transactions easily without thinking about language problems. Fourth, Transaction convenience can be added like create a notification system that appears in the M-BCA inbox at any time when there is a request or book printing activity in the customer's bank account to ensure that personal financial information is protected from misused. Then, provides personal assistance services that can help users to do monthly user planning which can be done through the BCA m-banking application. Fifth, Possession Convenience which has positive influence towards M-Banking Adoption. In this variable, BCA Mobile can provide several services so that the services provided in the application are more complete so that users who use it can also use several services in one application. provide personal assistance services that can help users to do monthly user planning which can be done through the BCA m-banking application. Sixth, M-Banking Adoption that can be done by giving special treatment for users in accordance with their habits or habits in transactions, especially if transactions that can benefit both parties, such as when users often make deposits, will be subject to a special admin fee or discount for users who often make deposits in the application. Also, gives bonuses when making special transactions,

Research Limitation

Seeing the limitations of the research object that only took respondents, namely only users of the BCA m-banking application in Surabaya, it is hoped that future research will use the same model or can be modified and can be applied to different objects to get more general results on the factors involved. affect m-banking adoption. For the further research, the researcher can

conduct using other variables which can be influenced M-Banking Adoption; such as information credibility, word of mouth, and safety, or other variables. Also, this research can be developed by involving other factors which can influence M-Banking adoption; based on the income, job title, or else. Then for doing further research, the researcher can broader the respondents by using different area or region.

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