

Product Knowledge Analysis of Mobile Banking, the Use of Mobile Banking and Saving Behavior

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Abstract

This study aims to find out the influence of product knowledge on the utilization of mobile banking and saving behavior on millennial customers of PT Bank Negara Indonesia Makassar Region either directly or indirectly. This research is a quantitative research using questionnaires, interviews, documentation and observations to collect data related to variables that have been determined and then processed using the help of SmartPLS 3.2.8 software. The results of the study found that product Knowledge variables partially affect the positive and significant effect on mobile banking in millennial customers of PT Bank Negara Indonesia Makassar Region. Then the product knowledge variable partially affects the positive and significant effect on saving behavior at PT Bank Negara Indonesia Makassar Region. Then mobile banking variables partially affect the positive and insignificant effect on the behavior of saving in millennial customers of PT Bank Negara Indonesia Makassar Region and lastly product knowledge variables have a positive and insignificant effect on saving behavior if through the use of mobile banking on millennial customers of PT Bank Negara Indonesia Region

Keywords: *Product Knowledge, Saving Behavior, Millenial Customers, Mobile Banking.*

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INTRODUCTION

Money in the time of rapid technological advances such as today has become one of the main things in human life. Fulfillment of needs and desires can be implemented with the presence of money.

Bank is one of the financial institutions that plays an important role in contributing to the economic development of a country. It is not surprising that the government in a country continuously conducts an effort to increase economic growth through banking and improve the performance of banks as financial institutions and locomotives of economic development. Therefore, Indonesia is active in expanding its financial inclusion program to its people. Financial inclusion is the availability and ease of access for the public to utilize financial products, services, and instruments in financial service institutions in accordance with their needs and ability to be able to improve their welfare (OJK, 2017).

In recent years, in Indonesia there is a generation that dominates all aspects and roles in society. The generation in question is Generation y or the term is generally millennials. Millennials are the generation born in the range of early 1982 to the end of 2000 (Subhamv & Priya, 2016). This generation also understands the use of financial technology, such as SMS banking, mobile banking, internet banking, e-money, and so on.

Millennials who are already working, usually have begun to realize the importance of saving for the benefit of old age, retirement and sudden needs. This kind of behavior is known as saving behavior. Saving behavior is a behavior that includes how a person saves money and sets aside a portion of his income after using it for their needs.

Saving behaviour is influenced by several factors including product knowledge and the use of mobile banking. Related to product knowledge, according to Rao and Sieben quoted in Waluyo and Pamungkas (2003), product knowledge is the coverage of all accurate information stored in consumer memory that is as good as its perception of product knowledge. In addition, the use of mobile banking which is part of fintech products (financial technology) that facilitates customers in accessing banking services is also very influential on saving behaviour.

Based on the description above, the author considers it important to conduct research with the title "Analysis of Saving Behavior of Millennial Customers With Product Knowledge And Utilization of Mobile Banking".

LITERATURE REVIEW

Management Concepts

"Management" in (English) until now the translation has been many with certain reasons such as coaching, management, management management, and management (Panglaikim and Hazil in Hasibuan, 2014). In the Economic Dictionary, management means the manager, sometimes the management. In The Great

Dictionary of Bahasa Indonesia, management means the effective use of resources to achieve goals. (Department of Education Dictionary Of Indonesian Language, 2008).

Management functions are basic elements that will always exist and are inherent in the management process that will be used as a reference by managers in carrying out activities to achieve goals.

Related to these management functions, the following divisions concerning management functions (Soekidjo Notoatmodjo, 2009) namely Planning Planing Function, Organizing Function, Actuating Function and Controlling Function.

1) Marketing Strategy Management Concepts

The marketing strategy defined by Cravens in david (2011) is a market orientation process development strategy involved in a changing business environment and the need to achieve a level of consumer satisfaction. Marketing programs include marketing actions that may affect demand for products, including in terms of changing prices, modifying advertising campaigns, designing custom promotions, determining distribution channel options, and others

Marketing programs include marketing actions that can affect demand for products, including changing prices, modifying advertising campaigns, designing custom promotions, determining distribution channel options, and so on.

Basically marketing strategies provide direction in relation to variables such as market segmentation, target market identification, positioning, marketing mix elements, and marketing mix costs. Marketing strategies are an integral part of a business strategy that provides direction to all management functions of an organization. According to Corey in Dolan (1991) in Wibowo & Arifin (2015) marketing strategy consists of five interconnected elements. The five elements are market selection, product planning, pricing, distribution system and marketing communication (promotion)(Pahlawan et al. 2019).

2) Product Knowledge of Mobile Banking Concepts

Product knowledge according to Sumarwan (2003: 122) is "a collection of various information about the product. This knowledge includes product categories, brands, product terminology, product attributes or features, product prices and product trust". Product knowledge is an understanding of a good or service that MIGHT include having acquired information about its application, function, features, use and support requirements(Ashari, Hardiyono, and Aswar 2020). A business sales representative is an example of an individual that is typically expected to acquire a considerable product knowledge about the goods and services that they are responsible for selling to consumers (Kolysnikova:2010).

Understanding consumer knowledge is essential for marketers(Furwanti 2020). Engel et al in Sumarwan (2003:120), divide consumer knowledge into three types:

1. Product knowledge

Product knowledge is a collection of various information about the product.

2. Knowledge of purchase.

Purchase knowledge consists of knowledge of the store, the location of the product within the store, and the placement of products in the store.

3. Knowledge usage

A product will benefit the consumer if the product has been used.

3) *Use of Mobile Banking Concept (Financial Technology)*

Financial Technology (Fintech) Sulks to research (Arner, Barberis, & Buckley, 2016) "Financial technology" or "FinTech" refers to the use of technology to provide financial solutions. Meanwhile (Freedman in laily, 2016) in his book states that financial technology is related to building systems that model, assess, and process financial products such as bonds, stocks, contracts, and money.

The existence of FinTech actually started from the innovation of credit cards in the 1960s. In the 1970s developed debit cards and terminals that provide cash, such as Anjungan Tunai Mandiri (ATM), in the 1980s developed with the presence of phone banking and a variety of financial products. Furthermore, in the 1990s there were rules on capital markets and bonds. The presence of Internet banking triggers banking without the need for branch offices and activities carried out remotely.

Mobile banking according to Riswandi (2005) is an innovative service offered by banks that allows users of banking transaction activities through smartphones by providing facilities for banking transactions through the application (flagship) on mobile phones. Through mobile phones and m-Banking services, banking transactions that are usually done manually, can now be done without having to visit bank outlets, only by using mobile phones customers can save time and money, in addition to saving time mobile banking also aims to prevent customers from being retarded in using modern electronic media and can also better utilize mobile phone media that is usually used to communicate but can also be used for business or transactions. The Benefits of Mobile Banking according to Wardhana Amanullah & Sutopo (2014) are time-saving, practical, can monitor transactions and account balances, free and secure.

Saving Behavior Concept

According to Yazid in erliana (2019) Saving is a way to improve the family's standard of living in the future. In other words, saving behaviour is a combination of perception of future needs, savings decisions and austerity measures.

According to Assael (1998) in erliana (2019) behavior consists of three main components, namely cognitive components, affective components and conative components. According to Sherraden (in erliana 2019)) Saving as a means to cultivate assets has several functions, namely improving family stability, creating future cognitive and emotional orientation, stimulating the development of human capital and other assets, being able to focus and specialize, providing a basis in risk-taking,

increasing personal stability, increasing social influence, increasing political participation and improving child welfare.

According to Werneryd (in Firlianda, F,2019) in his book entitled *The Psychology of Saving: A Study on Economic Psychology* states that the behavior of saving an arrangement in which a consumption is postponed for the sake of security in the future. Saving behavior is a variable that is undimensional where according to Werneryd (1999) in firlianda (2019) there are three indicators, namely:

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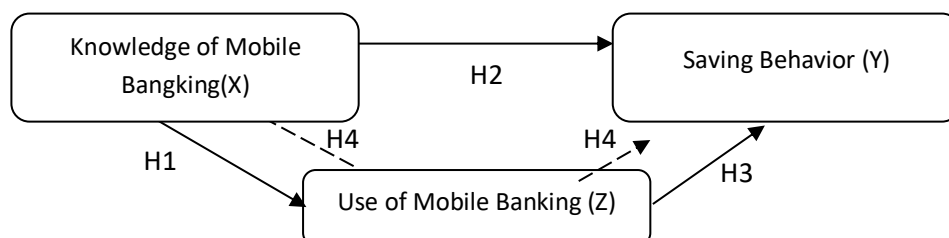
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B. Conceptual Framework

To find out the effect of product knowledge relationship on the use of mobile banking and saving behavior in millennials, you can see the following diagram



1) *Conceptual Research Framework Image*

RESEARCH METHOD

Location and Research Design

In this study, researchers determined the object of research, namely at PT Bank Negara Indonesia Makassar Region. While the time needed during the research takes approximately three months starting from June to September 2020.

This type of research is quantitative, where this research uses a survey method with path analysis techniques to find out the influence between free variables and variables tied to PT Bank Negara Indonesia Makassar Region

Population or Samples

The population in this study is all millennial customers in PT Bank Negara Indonesia Makassar Region which amounted to 343,417 customers. The number of samples in the study was determined using the slovin formula so that 100 people were obtained. Samples in this study were taken accidentally using the category of millennial customers aged 17 years to 37 years.

Data Collection Method

The types of data used in this research are qualitative data and quantitative data. While the data source used in this study consists of two kinds, namely primary data and secondary data. Researchers used data collection methods through the dissemination of questionnaires to respondents by means of observation, interviews, documentation and questionnaires.

Data Analysis Method

In this study using quantitative approach with the intention to explain the position of the variables studied and the relationship between one variable and another variable. This research is intended to test hypotheses that have been formulated before. This research will explain the causal relationship between variables through hypothesis testing. In this research, the analysis method used is a path analysis model using Smart PLS 3.2.8 program.

EMPIRICAL RESULT

Research Results

In this study bootstrapping calculations were carried out for hypothesis testing using Smart PLS 3.2.8 to look at direct influence and indirect influence (mediation).

Hypothetical test of direct influence of data processing results can be seen in the following table:

Table 1. Direct Influence

	Original Sample	T Statistik	P Values
Product Knowledge of Mobile Banking => Use of Mobile Banking	0.677	8.507	0.000
Product Knowledge of Mobile Banking => Saving Behavior	0.746	9.269	0.000
Use of Mobile Banking => Saving Behavior	0.207	1.811	0.071

Source : Smart PLS (2020)

Table 2. Indirect Influence (Mediation)

	Original Sample	T Statistik	P Values
Product Knowledge of Mobile Banking => Use of Mobile Banking	0.140	1.702	0.089

Source : Smart PLS (2020)

The results of the hypothesis test can be seen in the following table:

Table 3. Hypothesis Testing

Code	Hypotesis	Description
H1	Product Knowledge => mobile banking	Significant Positives
H2	Product Knowledge => Saving behavior	Significant Positives
H3	Mobile banking => Saving behavior	Significant Positives
H4	Product Knowledge => mobile banking => Saving behavior	Significant Positives

Source : Data Processing Results (2020)

Discussion

Based on the results of data processing that has been done to answer the proposed hypothesis, it is known that not all hypotheses are accepted. This indicates that there is an influence between independent variables and dependents. The

following is an analysis of the influence of variables according to the proposed hypothesis:

1. Effect of Product Knowledge on Mobile Banking (Direct Influence).

Based on the table above, the influence of Product Knowledge on mobile banking shows the coefficient value of 0.677 (positive), statistical t value is 8.507 which is greater than t-table 1.66 and P Values is 0.000 which is smaller than 0.05. It can be said that Product Knowledge has a positive and significant effect on mobile banking so in this case the research hypothesis is accepted.

Based on statistical test results for product Knowledge variables it is concluded that product knowledge partially has a positive and significant influence on mobile banking. This indicates that if the product knowledge is getting better, it will increase the use of mobile banking in millennial customers of PT Bank Negara Indonesia Makassar Region. The results also showed respondents' responses about product knowledge to mobile banking which showed a high average response of respondents even though there were still those who showed doubt and disapproval of the use of mobile banking that is currently felt against product knowledge. Based on the results of interviews with some millennial customers who were found to say that for knowledge of products related to mobile banking shows that the behavior of saving to millennial customers of PT Bank Negara Indonesia Makassar Region is quite good even though there are some customers who have very poor saving behavior, but with good product knowledge that millennial customers slowly saving behavior begins to improve.

Product knowledge variables are compiled by indicators consisting of product attributes, physical benefits, psychological benefits and values obtained when consumers consume products or services. Millennial customers at PT Bank Negara Indonesia Makassar Region know a lot about the features in BNI mobile banking and the customers also use BNI Mobile Banking to pay bills easily without interfering with activities. In addition, BNI mobile banking provides a sense of security and comfort and customers feel more pampered in the ease of online tranasaksi.

Product knowledge according to Sumarwan (2003: 122) is "a collection of various information about the product. This knowledge includes product categories, brands, product terminology, product attributes or features, product prices and product trust". Based on the understanding of product knowledge above, it can be concluded that in using mobile banking services, customers need to know about the characteristics of the service, if the customer is not aware of the information about the characteristics of the service, it can be wrong in making the decision to use it.

The results of this study are supported by the opinion expressed by Wijanarko (2009) explained that millennials are a generation that has a high level of

adaptation to technology compared to previous generations. Most millennials in Indonesia already have a savings account in the bank. This generation also understands the use of financial technology, such as SMS banking, mobile banking, internet banking, e-money, and so on. This interesting lifestyle of millennials is the cashless lifestyle (Indonesia Millennial Report, 2019). They rarely carry large amounts of money and choose to pay for what they buy with financial instruments as already mentioned above.

The results are also supported by Istiqomah research (2020) with the title Influence of Knowledge, Security And Ease on the Use of Mobile Banking Online Payment Ukt Students Uin Raden Intan Lampung. Where the results showed that Knowledge has a significant effect on the Use of Mobile Banking

2. Effect of Product Knowledge on Saving Behavior (Direct Influence).

Based on the table above, the influence of product knowledge on saving behavior shows a coefficient value of 0.746 (positive), statistical t value of 9.269 which is greater than t-table 1.66 and P Values of 0.000 which is less than 0.05. It can be said that product knowledge has a positive and significant effect on saving behavior so in this case the research hypothesis is accepted .

Based on statistical test results for product Knowledge variables it is concluded that product knowledge partially has a positive and significant influence on saving behavior. This indicates that if the product knowledge is better, it will improve saving behavior in millennial customers of PT Bank Negara Indonesia Makassar Region. The results also showed respondents' responses about product knowledge to mobile banking which showed a high average response of respondents even though there were still those who showed doubt and disapproval of the use of mobile banking that is currently felt towards saving behavior. Based on the results of interviews with some millennial customers who were found to say that for product knowledge related to saving behavior millennial customers showed that product knowledge in millennial customers of PT Bank Negara Indonesia Makassar Region was quite good even though there were some customers who lacked product knowledge, but with good saving behavior that millennial customers slowly began to improve product knowledge.

Product knowledge variables are compiled by indicators consisting of product attributes, physical benefits, psychological benefits and values obtained when consumers consume products or services. Millennial customers at PT Bank Negara Indonesia Makassar Region know a lot about the features in BNI mobile banking and the customers also use BNI Mobile Banking to pay bills easily without interfering with activities. In addition, BNI mobile banking provides a sense of security and comfort and customers feel more pampered in the ease of online transaction.

The results of this study are supported by the opinions expressed by according to Rao and Sieben quoted in Waluyo and Pamungkas (2003), product knowledge is the coverage of all accurate information stored in consumer memory that is as good as its perception of product knowledge. Consumers with higher knowledge will become more realistic in choosing products that meet their expectations. The higher the consumer's knowledge of a product, can improve the ability of consumers to make more pleasant choices. The explanation greatly explains that the importance of the level of consumer knowledge to a product.

The results are also supported by Putra and Sari research with (2020) with the title of research on the influence of financial inclusion knowledge on employee saving behavior. Where the results showed that knowledge of financial inclusion has a significant influence on employee saving behavior.

3. The Influence of Mobile Banking on Saving Behavior (Direct Influence).

Based on the table above, the influence of mobile banking on saving behavior shows a coefficient value of 0.207 (positive), statistical t value of 1.811 which is greater than t-table 1.66 and P Values of 0.071 which is greater than 0.05. It can be said that mobile banking has a positive and insignificant effect on saving behavior so in this case the research hypothesis is rejected.

Based on the statistical test results for mobile banking variables it is concluded that mobile banking partially has a positive and insignificant influence on saving behavior. This indicates that if the use of mobile banking is getting better, it will not affect the behavior of saving to millennial customers of PT Bank Negara Indonesia Makassar Region. The results also showed respondents' responses about mobile banking to saving behaviors that showed a high/good average response from respondents even though there were still doubtful and disapproval responses to the use of mobile banking that is currently felt towards saving behavior. Based on the results of interviews with some millennial customers who were found to say that for the use of mobile banking related to the behavior of saving millennial customers shows that the use of mobile banking in millennial customers of PT Bank Negara Indonesia Makassar Region is quite good even though there are some customers who have not used mobile banking, but with good saving behavior owned by millennial customers do not affect the saving behavior of millennial customers.

Mobile banking variables are compiled by indicators consisting of ease of features, social influence, performance expectations, system security and payment system drivers. Millennial customers at PT Bank Negara Indonesia Makassar Region know a lot about the features in BNI mobile banking and facilitate customers in online transactions and BNI Mobile banking helps in saving time and is very practical. In addition, BNI Mobile banking makes a person's performance better in working and has a security system bni mobile banking application has

been standardized by the bank. And also BNI Mobile banking makes customers more often transact non-cash.

Mobile banking is one of the banking services that apply information technology. This service becomes an opportunity for banks to offer added value to customers. Mobile banking or commonly called m-Banking is a banking service provided by the bank to support the smooth and ease of banking activities. The effectiveness and effectiveness of customers to perform various M-banking transactions will not run, if not supported by mobile phones and the internet. Everyone who owns a mobile phone can take advantage of this facility, to transact anywhere and anytime easily. The existence of various ease of banking services, it is expected that customers are satisfied in using various services provided by the bank. However, the weakness of m-banking is the dependence on the availability of the mobile network of the operator concerned. In the event of blankspot or network unavailable, then m-banking service cannot be done. It is not really the responsibility of the bank but the responsibility of the mobile operator provider and internet provider used by the customer to access m-banking services.

The results were also supported by Gerry's research in Hadi, S., & Novi, N.(2015) said the advantages of m-banking using dual or layered security networks, namely from operators who provide cellular networks and banking networks themselves, so there is no need to worry about their use. But the more personal information that should be provided in the use of m-banking, the higher the likelihood of customers refusing to use m-banking. This condition results in consumers not being able to maximize the benefits of using m-banking.

The results were also supported by research Hadi, S., & Novi, N.(2015) in which the results of the analysis showed that mobile banking has a positive and significant effect on employee saving behavior.

4. Effect of Product Knowledge on Saving Behavior Through Mobile Banking (Indirect Influence).

Based on the table above, it can be known the influence of product knowledge on saving behavior through saving behavior shows the coefficient value of 0.140 (positive), statistical t value is 1.702 which is greater than t-table 1.66 and P Values which is 0.089 which is greater than 0.05. It can be said that product knowledge has a positive and insignificant effect on saving behavior if through mobile banking so in this case the research hypothesis is rejected.

Based on statistical test results for product Knowledge variables it is concluded that product knowledge partially has a positive and significant influence on saving behavior if through mobile banking users. This indicates that if the product knowledge is getting better, it will improve saving behavior if through the use of mobile banking in millennial customers of PT Bank Negara Indonesia

Makassar Region. The results also showed respondents' responses about product knowledge to saving behavior through mobile banking which showed a high average response of respondents even though there were still doubtful responses and disapproval of saving behavior through the use of mobile banking that is currently felt to product knowledge. Based on the results of interviews with several millennial customers who were found to say that for product knowledge related to saving behavior millennial customers showed that product knowledge in millennial customers of PT Bank Negara Indonesia Makassar Region was quite good.

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According to the opinion expressed by Rahardjo (2002) in Maharsi, Sri and Fenny (2006) who said the ease of use of mobile banking has the meaning that mobile banking services by banks will be easy to understand and easy to use, so that customers can easily learn the procedures for transacting using m-banking. Acceptance of the use of a system is also influenced by the ease of use of the system. This is a psychological reaction of the user to be more open to something easy to understand. This convenience can encourage a person to accept and use a system but the use of mobile banking can not change the behavior of saving customers, this is because mobile banking itself has some shortcomings such as transaction security. The danger will come when someone else, in this case a third party, knows the mobile banking user's PIN number. This condition will impact the level of customer comfort compared to the level of security obtained by the customer.

This is in line with risky research amalia (2009) with the title student perception towards mobile banking users in . Yogyakarta.

CONCLUSION

Based on the results of this research can be concluded as follows product knowledge variables partially affect the positive and significant effect on mobile banking on millennial customers of PT Bank Negara Indonesia Makassar Region, which means the better the product knowledge of millennial customers will increase the use of mobile banking. Then product knowledge variables partially affect the positive and significant effect on saving behavior at PT Bank Negara Indonesia Makassar Region, which means the better the product knowledge in millennial customers, the better the saving behavior. Then mobile banking variables partly affect the positive and insignificant effect on saving behavior in millennial customers of PT Bank Negara Indonesia Makassar Region, which means the better the knowledge of millennial customers' products, will not affect the increase in saving behavior. And lastly product knowledge variables have a positive and insignificant effect on saving behavior if through the use of mobile banking in millennial customers of PT Bank Negara Indonesia Makassar Region, which means the better the customer's product knowledge, it will not be directed at improving saving behavior if mediated with use of mobile banking.

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