

## DETERMINACY OF ACTUAL USAGE THROUGH BEHAVIORAL INTENTION CIMB NIAGA AIR ASIA BIG CARD

Ronald\* and Amelia\*

**Abstract:** Since its launched in 2014, the number of CIMB Niaga AirAsia BIG Card's users increased continually. Now, the number of users has reach millions of consumers. Therefore, this study aims to analyze the effects of perceived usefulness, perceived ease of use, compatibility, personal innovativeness and social influence to behavioral intention and the effect of behavioral intention to actual usage. The results of this study can be used by Cimb Niaga to develop the best strategy in order to increase the number of users and actual usage of CIMB Niaga AirAsia BIG Card. This study uses quantitative approach with (SEM) technique and AMOS 20.0 program. Questionnaires were distributed to 180 respondents who used as a sample in this study using non probability sampling and snowball sampling's method. The result of this study shows that perceived usefulness, personal innovativeness and social influence have positive and significant effects on behavioral intention. Perceived ease of use and compatibility has positive but insignificant effects on behavioral intention. In addition, this study also found that behavioral intention has positive and significant effects on actual usage of CIMB Niaga AirAsia BIG Card in Surabaya.

**Keywords:** Actual usage, behavioral intention, CIMB Niaga AirAsia BIG Card, Indonesia.

### 1. INTRODUCTION

In today's modern world, Information Technology has become one of the things that have an important role in the day-to-day life of the society. The products of information technology help us to carry out our daily activities more easily, practically and efficiently in terms of speed. This is very helpful and is in accordance with the needs of the people today who demand everything to be fast, easy and practical. The interest of the people to use information technology products is on the rise resulting in the rise of the usage of these information technology products.

The CIMB Niaga AirAsia BIG Card shopping card is a type of information technology product provided by CIMB Niaga, which is their most unique product and is also developing rapidly cooperation with Air Asia. In addition, the CIMB Niaga AirAsia BIG Card also has a very unique system that is to act as a discount card to buy the ticket in Air Asia. This factor itself acts as an attraction for the

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consumer. Moreover, for most people shopping is a compulsory activity. Due to this, it is no longer surprising that the number of consumers using the CIMB Niaga AirAsia BIG Card was increasing since it launch. Besides this, the CIMB Niaga AirAsia BIG Card is the first product that has cooperation with famous brand in flight area. Innovation joined product between CIMB Niaga and Air Asia tendency to attract the consumer to use credit card. Consumer flying by Air Asia is very big numbers, but if CIMB Niaga can offer a better payment method and more easily for the process, it also will increase the number of consumers.

This phenomenon is one the factors that act as the background of this research. This research reviews the factors that affect the behavioral intention of the users of CIMB Niaga AirAsia BIG Card in Surabaya together with the effect of behavioral intention towards the actual usage of CIMB Niaga AirAsia BIG Card. The results of this research can be used by CIMB Niaga and also other bank companies in terms of developing the right strategies to increase the number of users of e-money, such as CIMB Niaga AirAsia BIG Card.

## 2. LITERATURE REVIEW

### <sup>9</sup> (a) Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is an adaptation from the Theory of Reasoned Action (TRA). Since the introduction of TAM by Davis in the year 1989, TAM has been used by many researchers to explain acceptance of users towards technology (Jayasingh & Eze, 2009). Kuo and Yen (2009) said that the intention of TAM is to provide a conceptual model that shows theoretical basis and parsimony to explain and predict the behavioral intention and the practical behavior of information technology users based on the acceptance and the usage of the information system.

### (b) Actual Usage

IT usage in this research is state by the variable 'actual usage' correspondent to the TAM theory. Serenko (2008) said that actual usage shows the true extent of the usage of the agents given that the use of this system is characterized as voluntary.

### (c) Behavioral Intention <sup>2</sup>

According to the theory of TAM, behavioral intention is the main determinant factor of usage behavior and usage behavior can be predicted by measuring behavioral intention (Jayasing & Eze, 2009). Tang and Chiang (2009) said that behavioral intention is the subjective awareness of an individual to perform a particular behavior and is the main determinant factor of actual usage. Serenko

(2008) found that behavioral intentions of users have a strong, significant effect towards actual usage from notification interface agents.

H1: Behavioral intention has a positive effect on actual usage

#### (d) Perceived Usefulness

According to Jayasingh and Eze (2009), perceived usefulness explains the perception of the users regarding to what extent will system will improve user performance. While Ndubisi and Jantan (2003) said that perceived usefulness is a concept that is related to the assessment of benefits derived by an individual or corporation from the use of technology. Luam and Lin (2005) also stated that perceived usefulness effects behavioral intention in a positive way.

H2: Perceived usefulness has a positive effect on behavioral intention

#### (e) Perceived Ease of Use

Jayasingh and Eze (2009) also stated that perceived ease of use explains the perception of the users regarding the amount of effort needed to use the system or the extent to which the user believes at using a particular system would be easy. Tang and Chiang (2009) found that perceived ease of use has a significant effect on behavioral intention.

H3: Perceived ease of use has a positive effect on behavioral intention

#### (f) Compatibility

Schiffman and Kar (2007, p. 486), compatibility is the level to which potential consumers feel the new product is consistent with their needs, values and current habits. While according to Hernandez and Mazzon (2007), compatibility is the extent to which innovation is considered in line with the values, needs and experiences of prospective adopters. Jayasingh and Eze (2009) also found that behavioral intention from mobile coupons is directly affected by compatibility.

H4: Compatibility has a positive effect on Behavioral Intention

#### (g) Personal Innovativeness

According to Kuo and Yen (2009), personal innovativeness is the desire to adopt innovative technology. Yang et al. (2012) found that personal innovativeness in information technology (PIIT) significantly affects behavioral intention directly.

H5: Personal innovativeness has a positive effect on behavioral intention

#### (h) Social Influence

Venkatish et al. (2003) defined social influence as the degree to which individuals feel others are important for such individuals believe that they should use the new system.

Lu *et al.* (2005), social influence is the perceived pressure from social networks to make or not make certain decisions behave. Yang *et al.* (2012) found that social influence in the form of subjective norms and image, directly affects behavioral intention.

H6: Social influence has a positive effect on behavioral intention

### 3. RESEARCH METHOD

The research method used in this research is the quantitative method. The target population that is being targeted in this research are the users of the prepaid Flazz BCA shopping card in Surabaya, Indonesia with the demographic characteristics of male and female, from the ages of 18-60 years old, have used CIMB Niaga AirAsia BIG Card for the past 3 months, live in Surabaya and have a minimum high school education level or other that are of the same level. The reason for this is so that the respondent will be able to understand the content and material of the questionnaire. The sampling method used in this research is non-probability sampling and the snowball sampling technique.

The data being used in this research is primary data that is gathered from the questionnaire being used. The Questionnaires conducted in Surabaya, Indonesia by distributing 180 questionnaires to the respondents that have the characteristics as mentioned above. Questionnaires distributed to respondents include 24 indicators measuring seven variables tested by research of Jayasingh and Eze (2009), Lin (2007) and Sambasivan *et al.* (2010). The theoretical framework used in this research is as follows.

The scale used in this research for the measurement of the framework in the interval scale. And the scale used to measure the variable is the Likert Scale, with statements that have a scale level from 1=Strongly Disagree until 5=Strongly Agree. This scale is used by respondents as a score level of the answer to the questions given related to the object being researched. The bigger the score or number chosen shows higher score and vice versa.

### 4. RESULTS

Data gathered from the questionnaire distributed will be processed and examined using Structural Equation Modeling (SEM) with the help of the AMOS 20.0 software. Other than that, the data will also be processed by using the SPSS 16.0 software to know the perspective of the respondents regarding the statements in the questionnaire.



Figure 1: Research Framework

(a) Statistic Descriptive

Table I  
Statistical Result of Description

| Variable                | Mean     |
|-------------------------|----------|
| Perceived Usefulness    | 3.84285  |
| Perceived Ease of Use   | 3.901775 |
| Compatibility           | 3.6024   |
| Personal Innovativeness | 3.6357   |
| Social Influence        | 3.647633 |
| Behavioral Intention    | 3.725    |
| Actual Usage            | 3.7524   |

The data processing results show that the variable 'perceived ease of use' has the highest average score from all the rest of the variables, which are variable 'perceived usefulness', variable 'actual usage', variable behavioral intention', variable 'social influence', variable 'personal innovativeness' and the last is variable 'compatibility'. This shows that the variable 'perceived ease of use' is perceived to be the best by the consumers. In addition, the data processing results also showed that the standard deviation for each indicator of all the variables tested is low, that is scoring as low as 0.68997 up to as high as 1.02135 from which it can be concluded that the respondents' answers to each indicator is relatively homogeneous.

## (b) Measurement Model (Confirmatory Factory Analysis)

TABLE II  
Calculation Result of Factor Loading, Reliability, and  
Variance Extracted

| Construct               | Item  | Factor Loading | Composite Reliability | Variance Extracted |
|-------------------------|-------|----------------|-----------------------|--------------------|
| Perceived Usefulness    | X1    | 0.52           |                       |                    |
|                         | X2    | 0.837          | 0.71434               | 0.507673           |
|                         | X3    | 0.537          |                       |                    |
| X4                      | 0.837 |                |                       |                    |
| Perceived Ease of Use   | X5    | 0.536          |                       |                    |
|                         | X6    | 0.803          | 0.73031               | 0.532348           |
|                         | X7    | 0.588          |                       |                    |
|                         | X8    | 0.601          |                       |                    |
| X9                      | 0.611 |                |                       |                    |
| Compatibility           | X10   | 0.565          | 0.729589              | 0.57486            |
|                         | X11   | 0.869          |                       |                    |
|                         | X12   | 0.581          |                       |                    |
| Personal Innovativeness | X13   | 0.697          | 0.707965              | 0.522859           |
|                         | X14   | 0.722          |                       |                    |
|                         | X15   | 0.734          |                       |                    |
| Social Influence        | X16   | 0.56           | 0.710249              | 0.529254           |
|                         | X17   | 0.711          |                       |                    |
|                         | X18   | 0.784          |                       |                    |
| Behavioral Intention    | X19   | 0.795          | 0.863021              | 0.79382            |
|                         | X20   | 0.797          |                       |                    |
|                         | X21   | 0.749          |                       |                    |
| Actual Usage            | X22   | 0.678          |                       |                    |
|                         | X23   | 0.738          | 0.749235              | 0.598631           |
|                         | X24   | 0.701          |                       |                    |

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Extracted variance test was also conducted to examine the amount of variance extracted from the indicators developed by the latent constructs. The score of the variance extracted that can be accepted is  $\geq 0.50$ . Variance extracted measurement results will also be shown in the table II.

Variance extracted values for all variables in this study can be accepted as fulfilling the requirements, that is  $\geq 0.50$  so that the constructs in this study is acceptable.

(c) Analysis of Full Structural Equation Modeling

Table III  
Index of Feasibility Test

| Goodness-of-fit-index   | Cut-off Value          | Analysis Result | Model Evaluation |
|-------------------------|------------------------|-----------------|------------------|
| $\chi^2$ -chi-square    | small, $\leq 272.8358$ | 263.188         | Good             |
| Significant Probability | $\geq 0.005$           | 0.108           | Good             |
| RMSEA                   | $\leq 0.08$            | 0.029           | Good             |
| GFI                     | $\geq 0.90$            | 0.867           | Marginal         |
| CMIN/DF                 | $\leq 2.0$             | 1.115           | Good             |
| TLI                     | $\geq 0.95$            | 0.977           | Good             |
| CFI                     | $\geq 0.95$            | 0.981           | Good             |

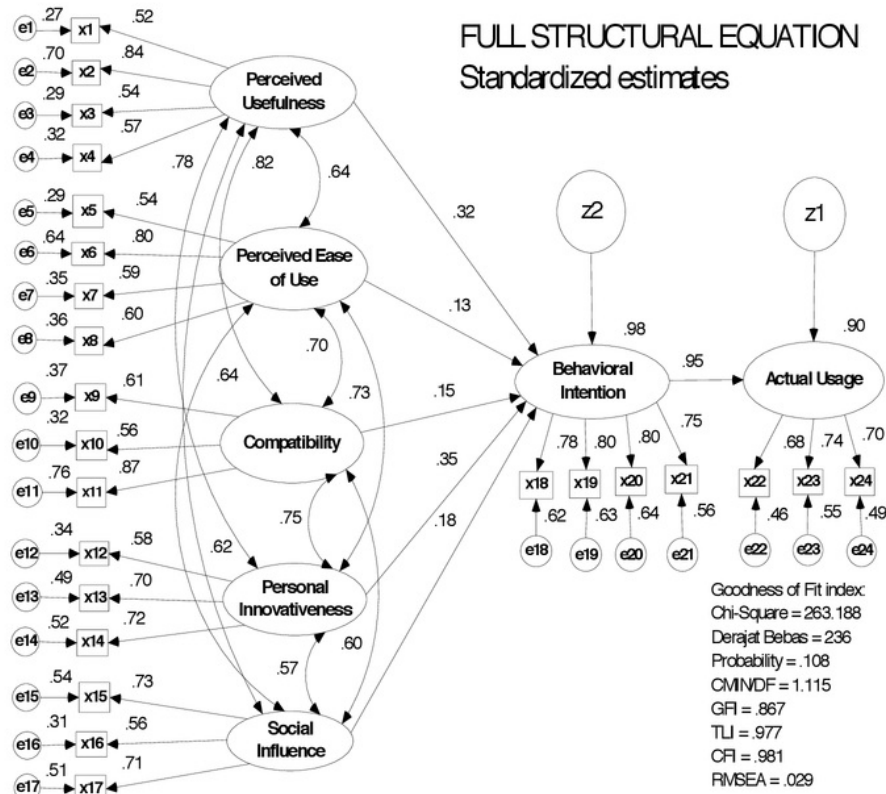


Figure 2: Full Structural Equation Modeling

Suitability test that is done by looking at the criteria goodness-of-fit shows that this model is in accordance or fits with the data being used in the research. From the result of the comparison between the goodness-to-fit criteria and the results between full structural equation model in table III show that the chi-square, significant probability, TLI, CFI, RMSEA and CMIN/DF criteria if fulfilled, while GFI is accepted marginally.

Table III shows that the score of C.R. for perceived usefulness, personal innovativeness, social influence and behavioral intention is greater than 2.00. In regression analysis, for full model, the value of C.R. (critical ratio) that is greater than 2.00, shows that all the regression coefficients are significantly not equal to zero meaning that hypothesis 1, 2, 5 and 6 regarding the casual relationship presented in the model can be accepted. While the value of C.R. perceived ease of use and compatibility is less than 2.00, meaning that hypothesis 3 and 4 regarding the casual relationship in the model is rejected.

**Table IV**  
**Result of Full Structural Equation Modeling and Hypothesis Testing**

| Hypothesis | Correlation                                     | Coefficient of Regression | C.R.  | p     | Analysis Result |
|------------|---|---------------------------|-------|-------|-----------------|
| H1         | Actual Usage<br>Behavioral Intention            | 0.949                     | 8.01  | 0.001 | Accepted        |
| H2         | Perceived Usefulness<br>Behavioral Intention    | 0.319                     | 2.105 | 0.035 | Accepted        |
| H3         | Perceived Ease of Use<br>Behavioral Intention   | 0.127                     | 1.175 | 0.24  | Rejected        |
| H4         | Compatibility<br>Behavioral Intention           | 0.152                     | 1.173 | 0.241 | Rejected        |
| H5         | Personal Innovativeness<br>Behavioral Intention | 0.351                     | 2.3   | 0.021 | Accepted        |
| H6         | Social Influence<br>Behavioral Intention        | 0.182                     | 2.14  | 0.032 | Accepted        |

## 5. CONCLUSION

The results of data processing using the software AMOS 20.0 shows a positive and significant effect from the variables personal innovativeness, perceived usefulness and social influence towards behavioral intention while variable perceived ease of use and compatibility have a positive but not significant effect towards behavioral intention. Moreover, behavioral intention also has a positive and significant effect on actual usage. Behavioral intention affected actual usage with the regression coefficient of 0.949. Behavioral intention has a considerable influence on actual usage because if consumers have the intention or the desire in themselves to use



CIMB Niaga AirAsia BIG Card then the consumer will have a greater tendency to actually use the CIMB Niaga AirAsia BIG Card.

The behavioral intention variable itself is affected by some other variables. Variables that have the most influence on behavioral intention is personal innovativeness with regression coefficient of 0.351. This is in accordance with the research of Yang *et al.*, (2012). Consumers who like to try to use new and innovative information technology products tend to be more willing to take risks to using CIMB Niaga AirAsia BIG Card. CIMB Niaga provides innovative products by the usage of the latest information technology. This shows us that a huge percentage of users of CIMB Niaga AirAsia BIG Card accept that they come into the category of innovators and they are the **first to try out new information technology** products because they **like to** try to use and are brave in taking risk of trying out new technological products. This is in accordance with the characteristics of innovators in the theory regarding adopter categories according to Schiffman and Kanuk (2010). Due to this, it is important to continuously raise personal innovativeness by doing innovation, for example from the product service point of view of CIMB Niaga AirAsia BIG Card such as adding new facilities for loyalty programs by also using information technology tools like internet banking and mobile banking together with providing special serviced in machines so that the CIMB Niaga AirAsia BIG Card can be put in and refilled without having to put in CIMB niaga card prior.

The second variable that has the most effect towards behavioral intention is perceived usefulness with regression coefficient of 0.319. This is in accordance with the research done by Luarn and Lin (2005). CIMB Niaga AirAsia BIG Card card provides consumers with a lot of benefits such as easiness in doing transaction because consumers have the first priority to be served, get the basic fares for all route. CIMB Niaga AirAsia BIG Card card can also be used to do shopping at several specific merchants so that consumers can be more focused on the function and the benefits such as speed in transaction by using the CIMB Niaga AirAsia BIG Card that can help save time and also bring consumers benefits in terms of the promotions such as getting discounts by paying using CIMB Niaga AirAsia BIG Card. This overall helps make the shopping experience even more fun. Due to this, CIMB Niaga also needs to braid cooperation with more merchants so that the CIMB Niaga AirAsia BIG Card can become more widely usable for example working together with more highways in Surabaya, restaurants, shops and other recreational places that are **19** such demanded by consumers.

Another variable that **has an effect on behavioral intention** is **social influence** that **has** a regression coefficient of 0.182. This is in accordance with the research done by Yang *et al.*, (2012). Consumers tend to believe more and listen more to the advise for using CIMB Niaga AirAsia BIG Card from people who are influential in their lives, such as family. But on the other hand, the effect of social influence

towards the behavioral intention of CIMB Niaga AirAsia BIG Card is not very large because consumers of CIMB Niaga AirAsia BIG Card are the innovator types that give more importance to the standards and values of their own self when making a decision regarding a new product (Schiffman and Kanuk, 2008). Moreover, CIMB Niaga AirAsia BIG Card is a type of payment method that is used by individuals privately.

The compatibility variable also <sup>25</sup> has a positive impact on behavioral intention but this impact is not very significant with a regression coefficient of 0.152. This is in accordance with the research done by Islam (2011). The compatibility variable reflects the level of compatibility of the product with the consumers' personality. The characteristic of the CIMB Niaga AirAsia BIG Card include ease and speed in transaction, and is also practical which is suitable with any personality and lifestyle, but the CIMB Niaga AirAsia BIG Card tends to be more suitable with specific consumer segment who are more adaptive towards technology, want things to be practical, want things to be done quickly in order to save time, and also want the activity to be complete with ease including shopping activity. CIMB Niaga AirAsia BIG Card also has a limit to the amount minimum 24 million per year to get free card membership. It was very helpful and increase the consumer to use CIMB Niaga AirAsia BIG Card.

Perceived ease of use variable is a variable that has a positive effect but not significant effect in behavioral intention with a regression coefficient of 0.127. this is supported by the research done by Chong *et al.*, (2010) and Liao & Liu (2012). This shows that the users of Flazz BCA have a perception that perceived ease of use of CIMB Niaga AirAsia BIG Card is already good because they are already used to using CIMB Niaga AirAsia BIG Card with ease that with time <sup>4</sup> they feel even more certain that CIMB Niaga AirAsia BIG Card is easy to use. But <sup>24</sup> perceived ease of use does not significantly affect behavioral intention of the users of CIMB Niaga AirAsia BIG Card. This is because the ease in using the card is not only enough to affect the desire of the consumers to use CIMB Niaga AirAsia BIG Card. The steps in order to increase personal innovativeness can also increase perceived ease of use because there is the new facility of being priority served in Air Asia. <sup>31</sup> her than this, an increase for being first priority to be served that can raise personal innovativeness and perceived ease of use, CIMB Niaga also helps the consumers easily know the amount of money that consumers need to pay, to the total spending <sup>24</sup> for each month..

Variables <sup>24</sup> perceived ease of use is a variable that has the highest <sup>3</sup> n value but the regression coefficient is small and not significant but shown a positive effect on behavioral intention. This suggests that perceived ease of use is actually the variable that most well perceived by consumers, but the usage in this case CIMB Niaga AirAsia BIG Card, is not as easy as consumer expected. Therefore, the bank needs to improve the easiness of the product, especially several services

that related directly with the use of products, such as check the bill or transaction using online. CIMB Niaga should provide service that could make the consumer easy to know their CIMB Niaga AirAsia BIG Card card transaction by easily access using their gadget to get the detail information for their bill.

Steps to raise ease, usage and sustainability of CIMB Niaga AirAsia BIG Card as stated above will make the CIMB Niaga AirAsia BIG Card become better and more interesting which may also result in positive word-of-mouth from the consumers. Consumers will help spread more good information about CIMB Niaga AirAsia BIG Card and recommend it to those closest to them to use CIMB Niaga AirAsia BIG Card. This in contrast will raise social influence which can also help increase behavioral intention to use CIMB Niaga AirAsia BIG Card. The steps in order to increase these independent variables may also increase behavioral intention of consumers to use CIMB Niaga AirAsia BIG Card followed by an increase in actual usage of CIMB Niaga AirAsia BIG Card.

It is better for CIMB Niaga to suggest consumers to have an account or make a regulation that those who want to use the CIMB Niaga AirAsia BIG Card to make a CIMB Niaga account before-hand. This suggestion should be made not only to those who want to have CIMB Niaga AirAsia BIG Card or who are already use CIMB Niaga AirAsia BIG Card. This is needed to be done so that the system is more integrated so that the consumers can do direct payment with more ease because with having CIMB Niaga account, you will automatically have your own ATM card that can be used for payment or directly pay from consumer bank account. In addition, if a consumer has a CIMB Niaga account and new facilities are introduced, that is through internet banking and mobile banking, the consumer can directly start using those facilities with ease.

## **6. LIMITATION AND RESEARCH EXTENSION**

The next research regarding the topic may use a larger sample that can cover a wider area. This research only uses independent variables in the TAM model from which the ones developed were those closest to the object of the research, which is CIMB Niaga AirAsia BIG Card. Due to this, the next research can add in more new independent variables from the development of the other TAM model which is in relation with the object of the research that is wanted to be searched on and test the relationship between the different independent variables so that it can make the results regarding behavior intention and actual usage stronger. In addition, factors of gender, income level, job position, social status also maybe be taken into account as moderating variable in the next research.

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