

**THE INFLUENCE OF TRUST, BENEFIT, CONVENIENCE, EASE AND RISK
ON INTEREST IN USING MOBILE BANKING ON BANK MANDIRI CUSTOMERS IN
PADANG CITY**

¹Ade Putra Pratama, ²Sugiharti Binastuti

Gunadarma University, Faculty of Economics Gunadarma University

Jl. Margonda Raya No. 100, Depok 16424, Jawa Barat

ade.dust@gmail.com

<http://doi.org/10.35409/IJBMER.2023.3460>

ABSTRACT

This study aims to analyze 1) The effect of trust on interest in using Mobile Banking on Bank Mandiri customers in Padang City, 2) Effect of benefits on interest in using Mobile Banking on Bank Mandiri customers in Padang City, 3) Effect of convenience on interest in using Mobile Banking on Bank Mandiri Customers in Padang City, 4) Effect of ease on interest in using Mobile Banking on Bank Mandiri Customers in Padang City, 5) Effect of Risk on interest in using Mobile Banking on Bank Mandiri Customers in Padang City. The population in this study were customers of Bank Mandiri, and the sample used was 100 people. The data analysis technique used descriptive analysis and inductive analysis using the Structural Equation Modeling (SEM) analysis tool with smart PLS 3.0 The results showed that 1) there was a significant effect of trust (X₁) on interest in using mobile banking (Y), 2) there was a significant influence between the usefulness (X₂) on the interest in using mobile banking (Y) on Bank Mandiri customers in the city of Padang, 3) there is a significant effect between the convenience (X₃) on the interest in using mobile banking (Y) on the Mandiri bank customers in the city of Padang, 4) there is a significant effect between convenience (X₄) on interest in using mobile banking (Y) on bank Mandiri customers in Padang City, 5) there is a significant effect between risk (X₅) on interest in using mobile banking (Y) on bank Mandiri customers in Padang city.

Keywords: Benefit, Convenience, Ease, Trust, Interest in Using Mobile Banking, Risk.

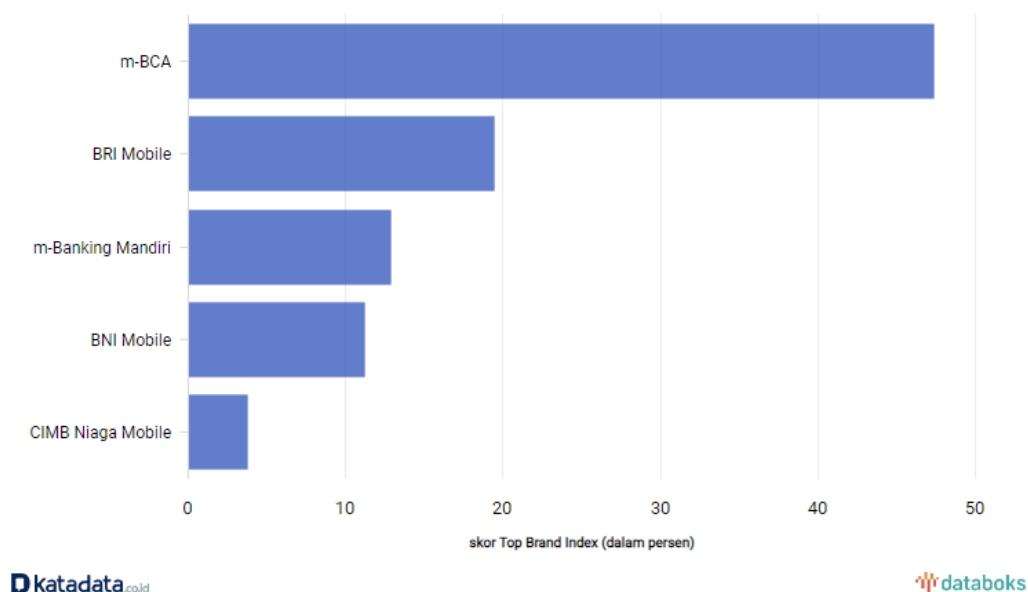
1. INTRODUCTION

The rapid development and advancement of technology related to the internet encourages people to change the way companies interact with customers. The use of cellular phones has become widespread in both developing and developed countries. Mobile applications are also rapidly changing the way business organizations deliver their services to their customers and how customers can interact with their service providers to meet their needs. Mobile applications have been used in many segments including banking. With the rapid growth of cellular telephones, cellular services have become a promising alternative for various sectors including the banking sector.

In the banking sector itself, advances in information technology provide impetus to banks to follow these changes and developments. The development of information technology has made banks even more initiative in developing various forms of safe and reliable services, as well as providing services that are in accordance with these technological developments. One of the

services available at the bank is *mobile banking*. *Mobile banking* (Mbanking) supports customers to perform various banking activities using mobile devices.

In addition to the development of mobile communications technology, the increased range of products and services provided through the Mbanking delivery channel by the banking industry, and greater attention to ease of use and interactivity, have provided further impetus to Mbanking services. In addition, advances in smartphone technology have attracted the attention of the banking and telecommunications industries which are increasingly partnering to enhance the Mbanking experience compared to traditional delivery channels. Figure 1.1. shows overall mobile banking usage data



Source: Databoks 2022

From Figure 1 above, it can be seen that Bank Mandiri is in the third position in the use of mobile banking service applications. This shows that the interest in using Bank Mandiri's mobile banking is still low compared to the use of other Bank's mobile banking. As shown in Figure 1, it can be seen that Bank BCA's mobile banking service is the main choice with a percentage reaching 48%, while Bank Mandiri is only 16%. This is of course a special concern for the bank in improving mobile banking services so that customers are interested in using Bank Mandiri's mobile banking services.

Mobile banking is part of electronic banking that underlies both the determinants of banking and the specific conditions of mobile commerce. Mobile banking is a system that allows customers of mobile financial institutions to offer banking services to make deposits, withdrawals, and to send or receive funds from mobile accounts via mobile devices such as mobile phones or personal digital assistants.

Mobile banking provides a number of services including money transfers, bill payments, trading, loans and deposits. PT. Bank Mandiri is one of the banking companies that use Mobile

Banking services called Livin' by Mandiri. The Livin' by Mandiri application makes it easy for customers to perform various forms of services such as transactions, checking balances, and paying for various other needs. From official data released by Bank Mandiri, it is noted that the flagship application of Bank Mandiri is currently used by more than 16 million users in Indonesia and 400,000 downloads per month (www.cnbcindonesia.com). However, at the same time, they have more competitors from BRI than Mandiri, with 18.47 million users. This shows how big the competition in the banking sector through information technology is. Interest in using livin' by Mandiri was lower than that of Brimo.

Interest in using mobile banking will come when someone feels the usefulness of the application. According to Kotler & Keller, (2016) Interest is a consumer behavior where consumers have a desire to buy or choose a product, based on experience in choosing, using and consuming or even wanting a product Interest in using mobile banking is a behavior where consumers want to use mobile banking as an alternative. a form of service that makes it easier for him in any transactions later. A person's interest in using mobile banking is influenced by the benefits and perceptions of convenience (Yudhi and Novi R, 2015). Oliveira, T., Faria, M., Thomas, MA, & Popovič, A. (2014) further said that the factor that influences interest in using mobile banking is trust. Furthermore Muñoz-Leiva, F., Climent-Climent, S., & Liébana-Cabanillas, F. 2017 states that there are several factors that influence interest in using mobile banking, including trust, and the risks faced. Meanwhile, Rozi & Ziyad, (2019) stated that the factors influencing interest in using mobile banking were trust, usability, convenience and convenience.

Another factor that influences interest in using mobile banking is trust. Trust is an individual's assessment after obtaining, processing, and collecting information which will then produce various judgments and assumptions (Jogiyanto, 2019). The trust of mobile banking users can be shown through the information contained in various literature sources and mass media. Trust in various information will produce a good attitude by mobile banking users which will increase attitudes indirectly (Rukhviyanti, 2015).

Another factor that influences interest in using mobile banking is convenience. Ease of use is a measure where a person believes that in using a technology it can be clearly used and does not require much effort but must be easy to use and easy to operate (Jogiyanto, 2019). Convenience is a belief that mobile banking will be easy to learn and use (Anysiadou, M., Hondroyiannis, G., & Saiti, A. 2021).

The next factor that influences interest in using mobile banking is expediency. Usefulness is the extent to which a person believes that using a technology will improve his work (Jogiyanto, 2019). According to Cakra (2021) Benefit is the use of banking which has efficiency and also facilitates all transactions carried out without the need to go to the bank concerned.

Another factor that influences interest in using mobile banking is convenience. According to Philip Kotler (2016) said that the convenience in question is when banking customers can access *mobile banking* anytime and anywhere, and do not need to come directly to the nearest banking branch office or ATM (*Automated Teller Machine*) who generally have to queue first when going perform banking transactions. Meanwhile, Rozi & Ziyad, (2019) say convenience is where an individual in applying a technology feels comfortable for himself in his activities, meaning that consumers feel that mobile banking services are something that can help them.

The next factor that influences interest in using mobile banking is risk. Risk factors are internal

and external factors that can affect customer interest because this risk is related to losses or profits that occur in a company. This can be a consideration for customers. (Supriyono, 2016) Risks related to security systems in mobile banking services When security in the system is weak, this can make customers anxious and hesitant to provide account numbers and other important information through the mobile banking service system. So the higher the risk of customers in using mobile banking services, it will reduce customer interest in using mobile banking. (Hadi & Novi, 2015). The research objectives in the researcher are to analyze 1) The effect of trust on interest in using Mobile Banking on Bank Mandiri customers in Padang City, 2) The effect of usefulness on interest in using Mobile Banking on Bank Mandiri customers in Padang City, 3) The effect of convenience on interest in using Mobile Banking on Bank Mandiri Customers in Padang City, 4) Effect of convenience on interest in using Mobile Banking on Bank Mandiri Customers in Padang City, 5) Effect of Risk on interest in using Mobile Banking on Bank Mandiri Customers in Padang City.

2. LITERATURE REVIEW AND HYPOTHESIS

Interest in Using Mobile Banking

M-banking is also defined as a product or service offered by the financial industry using mobile devices, namely mobile phones, smartphones, or tablets (Shaikh & Karjaluoto, 2015). According to Kotler & Keller (2016) interest is defined as consumer behavior where consumers have a desire to buy or choose a product, based on experience in choosing, using and consuming or even wanting a product. Meanwhile, according to Rozi & Ziyad, (2019) interest is a person's tendency to choose a brand or choose an action related to a purchase which is likely to be assessed at the consumer stage to make a purchase decision. According to Kotler & Keller (2016) that consumers can form buying and use intentions based on factors such as expected income, expected price, and expected product benefits. However, unforeseen events may change your buying and usage interests. In Rukhviyanti's research (2015) says that the benefits and perceptions of convenience are factors that affect a person's interest in using mobile banking. Furthermore, Muñoz-Leiva, F., Climent-Climent, S., & Liébana-Cabanillas, F. (2017) stated that there are several factors that influence interest in using mobile banking, including trust, and the risks faced. Meanwhile, Rozi & Ziyad, (2019) stated that the factors influencing interest in using mobile banking were trust, usefulness, convenience and comfort. In this study, the indicators for measuring interest variables used according to Kamdjoung (2021) are as follows: 1) desire to use mobile banking, 2) security, 3) service, 4) transaction convenience.

Trust

According to Jogiyanto (2019), trust can be interpreted as: An individual's judgment after obtaining, processing, and gathering information will then produce various judgments and assumptions. Meanwhile, according to Rukhviyanti, (2015) trust in using mobile banking can be shown through information contained in various literary sources and mass media. Kim et al. (2009) said that trust plays an important role for someone in choosing to use a mobile banking system. (Fachmi & Setiawan, 2020) Trust is very important to build and maintain long-term cooperative relationships with customers. Trust is very important to build and maintain long-term cooperative relationships with customers (Fachmi & Setiawan, 2020). According to Rozi & Ziyad, 2019 the indicators for measuring trust variables used in this study are 1) security systems, 2) confidentiality

systems, 3) security guarantees, and 4) confidentiality guarantees. Thus, the hypotheses in this study are:

H1: Trust has a significant effect on the interest in using Mobile Banking for Bank Mandiri customers in Padang City.

Benefits

Benefit is defined as the extent to which a person believes that using a technology will improve his work (jogyanto, 2019). Cakra (2021) also said that the benefit is the use of m-banking which has efficiency and also facilitates all transactions carried out without the need to go to the bank concerned. The benefits of using Mobile Banking are defined as services that provide benefits such as convenience and the ability to interact with users. Banks provide services such as checking balances, transfers between accounts, exchange rate info and so on in *mobile banking*, with the aim of making it easy for customers to transact (Hadi & Novi, 2015). The indicators used in this study refer to the opinion of Susdiani & Yolanda (2021), namely 1) improving performance, 2) increasing productivity, and 3) being useful. Benefits play an important role in attracting customers to use mobile banking. Many cellular technology studies argue that as long as customers perceive the use of cellular technology as more useful and productive, they will be motivated to use the system (Cheng and Huang, 2013).

H2: Benefit has a significant effect on interest in using Mobile Banking for Bank Mandiri customers in Padang City.

Convenience

The convenience in question is when banking customers can access *mobile banking* anytime and anywhere, and do not need to come directly to the nearest banking branch office or ATM (*Automated Teller Machine*) which generally have to queue up first when going to do banking transactions (Philip Kotler, 2016). In line with the opinion expressed by Rozi & Ziyad, (2019) which says Convenience is where an individual in applying a technology feels comfortable for himself in his activities, meaning that consumers feel that mobile banking services are something that can help them. Convenience in the context of benefits can be interpreted as the time and effort required to get the main benefits from the services provided (Rizky, Y., Mandagie, O., Masri, I., Pangestu, FA, & Sukma, AA 2022). The indicators for measuring the comfort variable in this study according to Rizky, Y., Mandagie, O., Masri, I., Pangestu, FA, & Sukma, AA (2022) are as follows: 1) time, 2) network, 3) ease of transactions, and 4) ease of service. Charles Jebarajakirthy & Amit Shankar (2021) said that convenience plays an important role for customers in using mobile banking.

H3: Convenience has a significant effect on interest in using Mobile Banking for Bank Mandiri customers in Padang City.

Ease

Jogyanto (2019) said that convenience is a measure where a person believes that in using a technology it can be clearly used and does not require much effort but must be easy to use and easy to operate. Hadi & Novi, (2015) say that the ease of use of mobile banking means that mobile banking services by the bank will be easy to understand and easy to use, so that customers can easily learn procedures for transacting using m-banking. Gunawan, Fandy, Ali, Mochammad

Mukti & Nugroho, Arissetyanto. (2019) explains in his research that perceived ease of use is the level or situation in which a person believes that using a particular system does not require effort (free of effort). The indicators used in measuring this convenience variable in Chawla's opinion (2018) are as follows: 1) easy to learn, 2) little effort to use, and 3) easy to use. Lee et al. (2008) said that ease of use was found to significantly influence consumers' intention to use mobile banking. In fact, banks should simplify the use of mobile banking services and continue to design more user-friendly systems (Ching et al., 2011). The hypotheses in this study are:

H4: Ease has a significant effect on interest in using Mobile Banking for Bank Mandiri customers in Padang City.

Risk

According to Featherman and Pavlou (2002:1035) Perception of risk is a perception of uncertainty and undesirable consequences of using a product or service. Risk estimates are already calculated as part of the cost of running the business. Perceived risk negatively affects attitudes in using remote or mobile payment systems (Muñoz-Leiva, F., et al, 2018). According to Pavlou (2003) the indicators used to measure the risk variable are as follows: 1) the existence of a certain risk, 2) experiencing a loss, and 3) thinking that it is risky. Coursaris, C., Hassanein, K., & Head, M. (2003) found that the risk associated with M-banking is high due to the high probability of theft and loss of mobile devices

H5: Risk has a significant effect on interest in using Mobile Banking in Bank Mandiri customers Padang City.

3. METHOD

3.1. Measurement

The research subjects used in this study are Bank Mandiri customers, both those who use mobile banking and those who do not. The object of this research is Interest in Using Mobile Banking (Y) as the dependent variable (bound), and Trust (X1), Benefit (X2), Ease (X3), Convenience (X3), Risk (X5) as independent variables (free). The population in this study were customers of Bank Mandiri, and the sample used was 100 people. The data analysis technique used descriptive analysis and inductive analysis using the Structural Equation Modeling (SEM) analysis tool with smart PLS 3.0. This study evaluates the external model and evaluates the internal model before testing the hypothesis. Evaluation of the external model is carried out using validity and reliability tests to obtain representative data to be analyzed further. . This study evaluates the outer model and evaluates the inner model before testing the hypothesis. The evaluation of the outer model is carried out using validity and reliability tests to obtain representative data that will be analyzed further. In testing the validity of using convergent validity and discriminant validity. Then, reliability was tested using composite reliability. The evaluation of the inner model is carried out to test the *goodness of fit* using predictive-relevance (R-Square).

Dependent and independent variables are shown as table 1

Table 1: Variable measurements

Variable		Measurement
<i>Interest in Using Mobile Banking</i>	Desire to use mobile banking	I plan to use Mbanking for my daily needs
		Every service contained in mabanking is an attraction for using it
	Security	The security offered by mbanking is an attraction for using it.
		Mobile banking is safe to use
	Service	Mobile Banking is useful for people who travel.
		Mobile banking can help in paying utility bills, house taxes, telephone, gas etc easily
	Transaction convenience	The ease of transfer provided makes it attractive to use it
	My interaction with Mobile banking is clear and understandable	
<i>Trust</i>	Security systems	I believe mobile banking is safe.
		I believe Mobile banking has strict security controls.
	Confidentiality systems	Overall, I trust mobile banking to protect my privacy.
		I believe in the bank's privacy protection for consumers
	Security guarantees	I feel confident the bank has high mobile banking security.
		I believe that transactions made through mobile banking are safe and private
	Confidentiality guarantees	I believe that the bank has the ability to protect my privacy.
	I believe that information regarding my mobile transactions will not be known to other people	
<i>Benefits</i>	Improving performance	Using mobile banking will give me more control over my main work needs.
		Mobile banking makes my transactions easier without hindering other work
	Increasing productivity	Using mbanking increases my chances of accomplishing important tasks
		Using mbanking increases my productivity
	Being useful	Using mbanking helps me complete tasks faster.
	I find mbanking useful in my daily life	
<i>Ease</i>	easy to learn	I think learning to use mobile banking is easy.
		The instructions for using mobile banking are easy to follow
	little effort to use	Interaction with mobile banking does not require much effort.
		Mobile banking services are easy to access
	easy to use	Ease of doing banking transactions
	Mobile banking makes life easier	
<i>Convenience</i>	Time	I can take advantage of mobile banking services anytime
		Access given by mobile banking for 24 hours straight

	Network	I feel the mobile banking service is always accessible
		Mobile banking services smoothly and without network interruption.
	Ease of transactions	I find it easy to complete transactions through the mobile banking platform
		Using mobile banking services in transactions without significant obstacles
	Ease of service	I find it very easy to take advantage of banking services through mobile banking
		I can avail services quickly through the mobile banking platform
<i>Risk</i>	The existence of a certain risk	I will not feel safe using my personal and financial information using mobile banking
		The data that I use in registering for mobile banking can be known by other people
	Experiencing a loss	Using mobile banking, the bank may allow my personal information to be accessed by other organizations without consent.
		Using mobile banking, my privacy is threatened with illegal use.
	Thinking that it is risky	Making transactions with mobile banking data can be easily lost
		Others may know my transaction information

4. RESULT

Evaluation Outer Models

Outer model evaluation was conducted to test the validity and reliability of the data. The validity test consists of convergent validity, discriminant validity, while reliability is tested using composite reliability. The results shown by the table can be declared to have convergent validity because each indicator has met the requirements for the outer loading value > 0.6 (Imam, 2014)

Table 1
Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Trust (X ₁)	0.609
Benefit (X ₂)	0.778
Convenience (X ₃)	0.577
Ease(X ₄)	0.594
Risk (X ₅)	0.710
Interest in using mobile banking (Y)	0.771

Source: Processed Primary Data (2022)

Table 1 shows that all variables have an AVE which is greater than 0.5 Table 3 shows that all variables have an AVE value greater than 0.5 (Ghozali, 2014). It can be concluded that all variables in this study can explain the average of more than half the variance of each indicator that has good convergent validity.

Test Reliability (reliability test)

Table 2 Cronbach's Alpha dan composite Reliability

Variabel	Cronbach's Alpha	Composite Reliability
Trust (X ₁)	0.917	0.926
Benefit (X ₂)	0.944	0.955
Convenience (X ₃)	0.853	0.89
Ease (X ₄)	0.883	0.91
Risk (X ₅)	1.031	0.924
Interest in using Mobile Banking (Y)	0.96	0.964

Source: Processed Primary Data (2022)

Based on the results of data processing, it can be seen that the value of *composite reliability* and *Cronbach's alpha* of each construct exceeds 0.7. If referring to the *rule of thumb*, the *composite reliability* and *Cronbach's alpha* values, each of which must be greater than 0.7 (> 0.7), then the data in Table 2 is declared to be *reliable*

Evaluation of Inner Model

Structural model testing is done first by looking at the *R-square* which is the *goodness-fit test of the model*. The following is a table of *R-square* from this study

Table 3 R-Square

Variabel	R Square
Interest in Using Mobile Banking (Y)	0.402

Source: Processed Primary Data (2022)

Table 3 can be seen that the *R-Square* the Interest in Using Mobile Banking (Y) variable shows a number of 0.402. This shows that trust (X₁), Trust (X₂), Benefits (X₃), convenience (X₄) Ease and risk (X₅) contribute to Interest in Using Mobile Banking (Y) as much as 40.2%. While the rest is influenced by other variables outside this research model

5. DISCUSSION AND CONCLUSION

H1: The effect of trust on interest in using Mobile Banking on Bank Mandiri customers in Padang City.

There is a significant effect of trust (X₁) on interest in using mobile banking (Y). This shows that trust has an effect on interest in using and has a unidirectional relationship. The higher the level of customer trust, the higher the interest in using independent m-banking. The higher the trust in security, the tighter the security control, the more unknown transaction information, the higher the interest in using mobile banking. The results of this study are in line with research by Fachmi & Setiawan, (2020) which states that trust is very important to build and maintain long-term cooperative relationships with customers.

H2: Effect of Benefits on interest in using Mobile Banking on Bank Mandiri customers in Padang City.

There is a significant influence between benefit and interest in using mobile banking for Bank Mandiri customers in the city of Padang. This shows that there is a significant effect of benefit on interest in using mobile banking on Mandiri bank customers in Padang City. This study proves that the benefits provided by the bank in the use of mobile banking will have an impact on customer interest in using mobile banking more in every transaction made. Such as using mobile banking, making it easier to do main tasks, and simplifying transactions without disturbing other work. Using mobile banking makes it easier for every service available, thus helping to complete other important tasks. The results of this study are in line with previous research conducted by Kusumo (2010) which said that usefulness had an effect on a person's desire to use mobile banking.

H3: Effect of Convenience on interest in using Mobile Banking on Bank Mandiri customers in Padang City.

There is a significant influence between convenience and interest in using mobile banking for Mandiri bank customers in Padang City. This study proves that the convenience felt by customers in using mobile banking has an impact on the continuous use of mobile banking. One of the perceived conveniences is that it is easy to use, meaning that car banking is very easy to use, so anyone can use it. The next convenience that is felt is the ease of interacting and transacting with the mobile banking, and the ease of access. Another convenience is that it is easy to make transactions with mobile banking. Ease of use is a measure where a person believes that in using a technology it can be clearly used and does not require much effort but must be easy to use and easy to operate. The intensity of use and the interaction between the user and the system can also indicate ease of use. The results of this study are in line with research conducted by Chung & Kwon (2009) found that the ease of use factor is positively related to behavioral intentions to use mobile banking. In addition, Lee et al. (2008) also said that ease of use was found to significantly affect consumers' intention to use mobile banking. In fact, banks should simplify the use of mobile banking services and continue to design more user-friendly systems (Ching et al., 2011).

H4: The effect of Ease on interest in using Mobile Banking on Bank Mandiri customers in Padang City.

There is a significant influence between ease and interest in using mobile banking for Mandiri bank customers in Padang City. This study proves that the comfort felt by customers will have an impact on interest in using mobile banking. The ease felt by customers, such as time, where in using mobile banking can be anytime and anywhere. Then the convenience in terms of networks, such as mobile banking can be accessed smoothly, without any network disturbances. Ease of transactions and services, such as customers find it easy to complete transactions through the mobile banking platform, and find it very easy to take advantage of banking services through mobile banking. The results of this study are in line with research conducted by Monica and Tama (2017) which says that convenience plays an important role in increasing interest in using electronic commerce. In line with Rozi & Ziyad's research, (2019) said that the convenience provided by customers will have an impact on interest in using mobile banking.

H5: Effect of Risk on Interest in Using Mobile Banking on Bank Mandiri Customers in Padang City.

There is a significant relationship between risk and interest in using mobile banking for Mandiri bank customers in Padang City. This study proves that the risk perceived by customers in using mobile banking services will have an impact on using mobile banking. Such as feeling insecure using mobile banking, or feeling insecure because data can be spread by someone. Also such as leakage of personal information, loss of data and transaction information. If the perceived risk is low, it will increase customer interest in using mobile banking, otherwise if the risk is high, it will reduce customer interest in using mobile banking. The results of this study are in line with research conducted by Coursaris et al, (2003) who found that the risk associated with M-banking is high due to the high probability of theft and loss of mobile devices. Perceived risk negatively affects attitudes in using remote or mobile payment systems (Muñoz-Leiva, F., et al, 2018).

6. CONCLUSION

From the results of processing and discussion of this study resulted in several important conclusions which are answers to the problems discussed in this study, namely there is a significant influence of trust on interest in using mobile banking on Mandiri bank customers in Padang City. This study proves that the trust given by the Bank in maintaining all confidentiality and providing security to related customers in using mobile banking, will create a sense of wanting to use this mobile banking continuously. There is a significant effect of benefit on interest in using mobile banking for Mandiri bank customers in Padang City. This study proves that the benefits provided by the bank in the use of mobile banking will have an impact on customer interest in using mobile banking more in every transaction made. There is a significant effect of convenience on interest in using mobile banking for Mandiri bank customers in Padang City. This study proves that the convenience felt by customers in using mobile banking has an impact on the continuous use of mobile banking. There is a significant effect of convenience on interest in using mobile banking for Mandiri bank customers in Padang City. This study proves that the comfort felt by customers will have an impact on interest in using mobile banking. There is a significant effect of risk on interest in using mobile banking for Mandiri bank customers in Padang City. This study proves that the risk perceived by customers in using mobile banking services will have an impact on using mobile banking

REFERENCES

- Anysiadou, M., Hondroyiannis, G., & Saiti, A. (2021). Dimensions of Mobile-banking in Greece During Covid-19. *Economics*, 10(1), 8. <https://doi.org/10.11648/j.eco.20211001.12>
- Cakra, S. D. P. (2021). Pengaruh Persepsi Kemanfaatan, Persepsi Kemudahan, Dan Persepsi Risiko Terhadap Minat Berkelanjutan Menggunakan Layanan M Banking Pt. Bank Rakyat Indonesia Cabang Unit Tanggul, Jember. *Performa*, 5(6), 530–538. <https://doi.org/10.37715/jp.v5i6.1856>
- Chawla, D., & Joshi, H. (2018). The Moderating Effect of Demographic Variables on Mobile Banking Adoption: An Empirical Investigation. *Global Business Review*, 19(3_suppl), S90–S113. <https://doi.org/10.1177/0972150918757883>
- Ching, M. C. Aik Chuan Teo, Jia Jia Sim, Kam Hoe Oon and Boon In Tan (2011). Factors Affecting Malaysian Mobile Banking Adoption, An Empirical Analysis *International Journal*

-
- of Network and Mobile Technologies, Vol 2 / Issue 3.
- Chung, N. & Kwon., N. J. (2009). The Effects of Customers' Mobile Experience and Technical Support on the Intention to Use Mobile Banking, *Cyber Psychology and Behavior*, Vol. 12, No. 5, pp. 539-543, 2009
- Coursaris, C., Hassanein, K., & Head, M. (2003). M-commerce in Canada: an interaction framework for wireless privacy. *Canadian Journal of Administrative Sciences/Revue Canadienne des Sciences de l'Administration*, 20(1), 54-73
- Fachmi. Muhammad & Ikrar Putra Setiawan, *Strategi Meningkatkan Kepuasan Nasabah*, Malang: CV. Pustaka Learning Center, 2020
- Ghozali, Imam. 2014. *Structural Equation Modeling, Metode Alternatif dengan Partial Least Square (PLS)*. Edisi 4. Semarang : Badan Penerbit Universitas Diponegoro
- Gunawan, Fandy, Ali, Mochammad Mukti & Nugroho, Arisetyanto. (2019). Analysis of the Effects of Perceived Ease of Use and Perceived *Usefulness* on Consumer Attitude and Their Impacts on Purchase Decision on PT. Tokopedia In Jabodetabek. *European Journal of Business and Management Research*. Vol. 4, No. 5. pp. 1-6
- Hadi, S., & Novi, N. (2015). Faktor-Faktor Yang Mempengaruhi Penggunaan Layanan Mobile Banking. *Jurnal Ekonomi Dan Bisnis OPTIMUM*, 5 Nomor 1
- Hadi, S., & Novi, N. (2015). Faktor-Faktor Yang Mempengaruhi Penggunaan Layanan Mobile Banking. *Jurnal Ekonomi Dan Bisnis OPTIMUM*, 5 Nomor 1.
- Jebarajakirthy, C., & Shankar, A. (2021). Impact of online convenience on mobile banking adoption intention: A moderated mediation approach. *Journal of Retailing and Consumer Services*, 58(September 2020), 102323. <https://doi.org/10.1016/j.jretconser.2020.102323>
- Jogiyanto. 2019. *Sistem Informasi Manajemen*. Yogyakarta: Andi Offset
- Kala Kamdjoug, J. R., Wamba-Taguimdje, S. L., Wamba, S. F., & Kake, I. B. e. (2021). Determining factors and impacts of the intention to adopt mobile banking app in Cameroon: Case of SARA by afriland First Bank. *Journal of Retailing and Consumer Services*, 61(February), 102509. <https://doi.org/10.1016/j.jretconser.2021.102509>
- Kim, G., Shin, B., & Lee, H. G. (2009). Understanding dynamics between initial trust and usage intentions of mobile banking. *Information Systems Journal*, 19, 283–311
- Kotler, Phillip dan Kevin Lane Keller. (2016). Manajemen Pemasaran edisi 12 Jilid 1. & 2. Jakarta: PT. Indeks.*
- Kusumo, Hanung Cokro. 2010. "Analisis Penerimaan Mobile Banking (M-banking) Dengan Kerumitan (Complexity) Sebagai Variabel Eksternal Dengan Menggunakan Pendekatan Technology Acceptance Model (TAM)", Skripsi, Jurusan Akuntansi Fakultas Ekonomi, Universitas Sebelas Maret Surakarta,
- Lee, M. (2009). Factors influencing the adoption of internet banking : An integration of TAM and TPB with perceived risk and perceived benefit. *Electronic Commerce Research and Application* 8, pp. 130-141.
- Lee, S.H., (2015). The impact of convenience value of mobile banking service on customer satisfaction and Re-usage intention: the moderate effect of technology anxiety. *J. of Inf. Technol. Serv.* 14 (2), 1–14
- Monica, Nina, dan Annafi Indra Tama. 2017. Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Persepsi Kenyamanan, Norma Subjektif dan Kepercayaan Terhadap Minat Menggunakan Electronic Banking. *JRAK Universitas Islam 45*, Vol. 8 No. 1: 27-41

-
- Muñoz-Leiva, F., Climent-Climent, S., & Liébana-Cabanillas, F. (2017). Determinantes de la intención de uso de las aplicaciones de banca para móviles: una extensión del modelo TAM clásico. *Spanish Journal of Marketing - ESIC*, 21(1), 25–38. <https://doi.org/10.1016/j.sjme.2016.12.001>
- Oliveira, T., Faria, M., Thomas, M. A., & Popovič, A. (2014). Extending the understanding of mobile banking adoption: When UTAUT meets TTF and ITM. *International Journal of Information Management*, 34(5), 689–703. <https://doi.org/10.1016/j.ijinfomgt.2014.06.004>
- Rozi, F., & Ziyad, M. (2019). Pengaruh Kepercayaan, Persepsi Kegunaan, Persepsi Kemudahan, dan Persepsi Kenyamanan Terhadap Minat Menggunakan Layanan Mobile Banking Bank BTN. *Jurnal Sains Manajemen Dan Kewirausahaan*, 3(2), 92–102. <http://ppjp.ulm.ac.id/journal/index.php/jsmk>
- Rukhviyanti, Y. W. A. R. & N. (2015). Pengaruh Minat Individu Terhadap Penggunaanmobilebanking(M-Banking): Model Kombinasi Technology Acceptance Model(Tam) Dan Theory of Planned Behavior (Tpb). *Jurnal Informasi*, VII(1), 25–44.
- Shaikh, A. A., & Karjaluoto, H. (2015). Mobile banking adoption: a literature review. *Telematics and Informatics*, 32(1), 129-142
- Supriyono, S. (2016). *Manajemen Risiko*. Yogyakarta: Gajah Mada University Press
- Susdiani, L., & Rani Yolanda, D. (2021). Analisis Faktor Determinan Minat Penggunaan Kembali Fintech sebagai Sarana Pendukung Program Physical Distancing pada Masa Pandemi Covid-19 di Kota Padang dengan Pendekatan Unified Theory of Acceptance and Use of Technology (UTAUT) dan. *Technology Acceptance Model*, 9(2), 164–183. <http://www.ejournal.pelitaindonesia.ac.id/ojs32/index.php/PROCURATIO/index>