

INTENTION TO USE MOBILE BANKING SERVICE: EXAMINING THE ROLE OF EASE OF USE, PERCEIVED USEFULNESS AND TRUST

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ABSTRACT

This study aims to analyze the effect of perceived ease of use, perceived usefulness, and trust on interest in using mobile banking at Bank DKI Jakarta. This study makes use of a quantitative technique, survey type, and causal descriptive. The populace on this study were all rupiah financial savings clients who have mobile banking facilities registered at Bank DKI Jakarta with a pattern of 160 clients using simple random sampling approach, facts series the use of questionnaires, and records analysis strategies the usage of path analysis the usage of the SmartPLS 3.2 program. The outcomes of this study prove that the perceived ease of use and consider has a full-size impact, but the perceived usefulness does no longer notably affect the hobby in using mobile banking. The newness of the concept on this have a look at is to develop the TAM idea with the addition of a trust variable and a focus at the aim to apply mobile banking, which has not been found in previous research.

Keywords: Perceived ease of use, perceived usefulness, trust, behavior intention, intention to use

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INTRODUCTION

Mobile banking better called m-banking is a banking facility or service the use of cell conversation gear which include mobile telephones, with the supply of facilities for banking transactions through sms (quick messages) on cell phones (Mubiyantoro, 2013). With the existence of cell banking services via cell telephones, banking transactions which can be usually finished manually, namely customer activities by using touring the bank can now be achieved while not having to visit bank outlets, handiest the usage of the purchaser's mobile phone can keep time and charges. Mobile banking services offer many advantages and conveniences for clients to perform banking transactions together with bill bills, balance exams, transfers among bills, and others. In modern millennial generation, mobile banking is one of the maximums extensively used banking applications as it offers a variety of comfort and pace of get right of entry to all banking transactions.

Banking diversification offerings are an increasing number of critical for banking organizations which are looking to create a competitive gain within the market, maintain their client base and cut costs (Laukkanen, 2016). As telephone charges are reasonably-priced and net connections are getting faster and easier, the usage of mobile banking packages has emerged as mandatory. For clients. The presence of the mobile banking application provides innovation for banks to offer more various and progressive products to fulfill patron satisfaction

Bank DKI is a monetary institution that gives services to the community in the form of collecting public budget and channeling them back within the form of a credit to reap the welfare and prosperity of the community. Bank DKI is a industrial financial institution whose proportion ownership is owned via the provincial government of DKI Jakarta (99.98%) and Perumda Pasar Jaya (0.02%). Bank DKI grew as one of the vital pillars inside the history of Jakarta's improvement as the state's capital. Bank DKI is constantly targeted and constant to enhance its overall performance to win public accept as true with via a sequence of product innovations and services supplied to the network. As a business bank that is devoted to serving the whole network and the commercial

enterprise international, Bank DKI offers diverse banking services and products that attain various segments of society. And the commercial enterprise world. It is critical to understand the factors that impact clients to apply mobile banking and how they may be interested in using online and offline mobile banking

This research is based totally at the principle of TAM by way of explaining and predicting the recognition of stop-customers or customers towards records systems. According to Cho (2015), the TAM method discusses behavioral intentions to use new technology, determined by an individual's attitude towards technology and has been widely applied in various situations including banking, information services, payment services and so on. Technology acceptance or interest in using it is influenced by behavioral intentions which are influenced by two things, namely perceived usefulness and ease of use.

Based on earlier studies, inconsistent effects exist in every predictor variable for selections to use. (Rawashdeh, 2015) showed that perceptions of convenience and benefits significantly affect selections to use internet banking. (Jamshidi et al., 2016) observed that perceptions of usefulness, advantages, and consider are crucial and great factors influencing humans' aim to use Islamic credit playing cards. The same effects from (Kiran J. Patel, 2018) showed that the aim to use internet banking is definitely motivated specially via perceived protection. The other significant elements are perceived usefulness, perceived ease of use, and social impact. In the meantime, (Bashir et al., 2015) studies confirmed that perceived ease of use and perceived blessings did now not considerably have an impact on the choice to use net banking. Perceived pleasure and believe are direct and sizeable determinants of customer attitudes towards internet banking use. I.M. (Al-Jabri, 2015) findings discovered that perceived convenience and perceived benefits don't have any large effect on hobby in the usage of cell banking. In addition, (Muñoz-Leiva et al., 2017) confirmed that perceived blessings have no good sized effect on selections to use mobile banking.

The take a look at through (Namahoot et al., 2018) confirmed that provider nice, risk belief, and believe extensively affect behavioral intentions to apply internet banking. (Ben Mansour, 2016) discovered that agree with does not significantly affect selections to use net banking in Tunisia. (Ahmed et al., 2017)) showed that consider has no sizeable effect on choices to use mmt. Perceived usefulness, subjective norms, and satisfaction notably make contributions to mmt customers' sustained aim. The inconsistency of the research effects became the premise for the researchers in engaging in this examine by means of the use of behavior aim as an intervention.

The importance of perceived ease of use, perceived usefulness that is balanced with the trust obtained by way of clients could be very crucial for hobby in using mobile banking services. Banks need to realize the level of client confidence inside the popularity of information technology, it will likely be very useful for the development of records generation products inside the future. Likewise, with the usefulness and comfort obtained from statistics technology from banking, it's going to greatly help the development and improvement of product offerings within the discipline of records generation within the destiny as well as understanding how the attitude of data device users towards their hobby in using it. Therefore, this take a look at critiques the prevailing literature on mobile banking and proposes a conceptual model to empirically look into the factors that impact consumer interest and use of mobile banking at Bank DKI Jakarta based on perceived ease of use, perceived usefulness, and trust.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

One technique used to look the ease of technology is the Technology Acceptance Model (TAM). TAM changed into first introduced through (Davis, 1989b)) which was evolved based totally at the theory of reasoned motion delivered via Ajzen and Fishbein in 1980. The primary difference among TRA and TAM is the position of attitudes from TRA.

TAM introduces key variables, particularly perceived usefulness and perceived ease of use, which have relevance for predicting user recognition of technology (Attractiveness of IT). In this case, tam gives a strong and simple reason behind the reputation of technology and the behavior of its customers (Manan et al., 2019).

Intention to Use

A technology that is evolved effectively or now not to enhance offerings will rely upon its users. Technology can be a success if the quantity of users (users) is growing and continues to be used. Therefore, someone's hobby in using era is an important thing. The behavioral goal in step with (Jogiyanto, 2007) is a person's desire or interest to perform a certain behavior. Interests are related to behaviors or actions, but interests can change over time, the wider the time interval, the more likely it is that changes in a person's interests will occur

Perceived Ease of Use

According to (Jogiyanto, 2007) perceived ease of use is defined as the extent to which a person believes that the use of technology could be freed from attempt (“is the extent to which someone believes that the usage of a generation could be a loose attempt”). Ease of use is perceived as someone's stage of notion that during using a selected machine there's no want to use difficult effort.

Ease of use is every other advantage related to apps for mobile banking. The convenience of use construct is related to consumer belief and simplicity of navigation on the interplay platform with the bank (Chawla et al., 2019). In sure retail bank research, perceived ease of use without delay affects mobile banking adoption (Zhang et al., 2018). Advances in cellular offerings have contributed to the unfold of perceived ease of use (Tran et al., 2016), and clients are increasingly more appreciating these advantages related to the usage of banking packages on their mobile telephones (Alalwan et al., 2015).

Perceived Usefulness

Perceived usefulness is a condition wherein people trust that the use of a particular technology will enhance their overall performance. According to (Jogiyanto, 2007), perceived usefulness is the quantity to which someone believes that using technology will improve his work performance (Davis, 1989a) defines perceived usefulness as "the degree to which a person believes that the usage of a specific device could enhance his or her process performance", that is the diploma to which someone believes that the use of a selected system will improve their task overall performance.

Trust

Trust is the degree to which someone believes that every other man or woman will live up to his/her expectations and could now not gain undue benefit from the scenario, is one of the maximums regularly discussed external factors hindering technology adoption. One of the motives why humans pick no longer to adopt m-banking & i-banking is the problem of privateness and confidentiality that governs this new digital channel provided by means of economic institutions and banks (Mazhar, 2014).

Trust is an man or woman's belief that carrier will continually meet his/her expectations, and it demonstrates an man or woman's probability to continuously depend on carrier and its traits (Farah et al., 2018). Trust is advanced primarily based upon 3 awesome traits: a service's capacity to accomplish the specified responsibilities, integrity to fulfil its claims ethically without a deception, and benevolence to care approximately clients' needs (Zhou, 2011).

Hypothesis

- H1: Perceived ease of use can positively and significantly influence the intention to use mobile banking.
- H2: Perceived usefulness can positively and significantly influence the intention to use mobile banking.
- H3: Trust can positively and significantly influence the intention to use mobile banking.
- H4: Perceived ease of use can positively and significantly affect behaviour intention in mobile banking.
- H5: Perceived usefulness can positively and significantly affect behaviour intention in mobile
- H6: Trust can positively and significantly affect behaviour intention in mobile banking
- H7: Behaviour intention can positively and significantly influence to intention to use mobile banking.

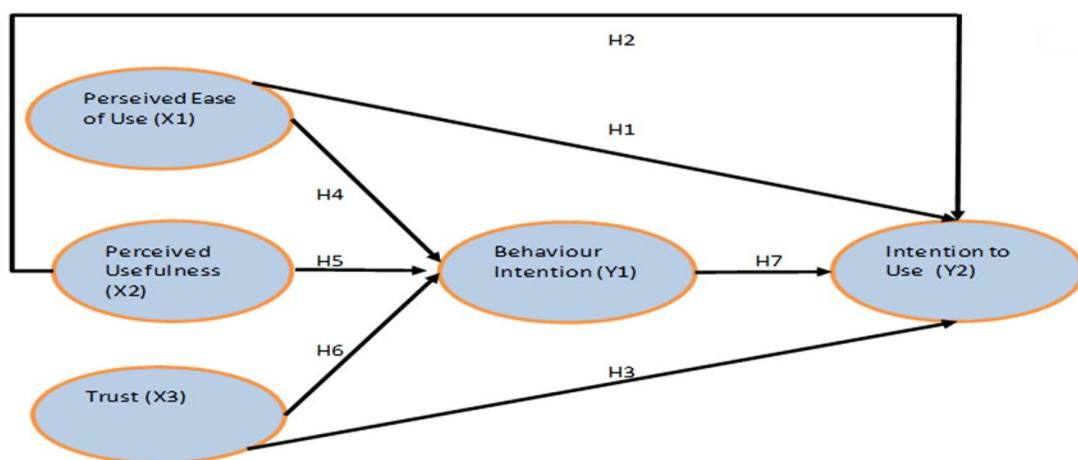


Figure 1. Hypothesis Framework

METHODS

In this research, the approach used is quantitative studies. The populace in this examine are all rupiah savings clients who have mobile banking centers registered at Bank DKI Jakarta. The sample in this have a look at became 160 respondents. The approach utilized in sampling is possibility sampling. Records series techniques on this look at have been questionnaires and interviews. The facts dimension method used on this study used a Likert scale (scale 1-5).

RESULTS

Table 1. Summary of Respondent Characteristics

| Variable | | N | % |
|-----------------------------------|---------------------|----|-------|
| Gender | Male | 99 | 61,88 |
| | Female | 61 | 38,13 |
| Age | 17-25 | 25 | 15,63 |
| | 26-35 | 64 | 40 |
| | 36-45 | 41 | 25,63 |
| | 46-55 | 21 | 13,13 |
| | > 55 | 9 | 5,63 |
| Occupation | Government Employee | 72 | 45 |
| | Private Employee | 35 | 21,88 |
| | Entrepreneur | 23 | 14,38 |
| | Others | 30 | 18,75 |
| Education | High School | 51 | 31,88 |
| | Diploma | 33 | 20,63 |
| | Bachelor | 65 | 40,63 |
| | Master | 11 | 6,88 |
| | Doctorate | 0 | 0 |
| Annual Income (in rupiah) | <15 million | 20 | 12,5 |
| | 15-25 million | 35 | 21,88 |
| | > 25-100 million | 93 | 58,13 |
| | > 100 million | 12 | 7,5 |
| Customer usage experience (years) | < 1 | 14 | 8,75 |
| | 1-3 | 21 | 13,13 |
| | 3-5 | 35 | 21,88 |
| | 5-10 | 57 | 35,63 |
| | > 10 | 33 | 20,63 |

Note : n = 160

Table 2. Composite Reliability & AVE

| Construct | Composite Realibility | Average Variance Extracted |
|----------------------------|-----------------------|----------------------------|
| Perceived Ease of Use (X1) | 0.856 | 0.597 |
| Perceived Usefulness (X2) | 0.909 | 0.696 |
| Trust (X3) | 0.925 | 0.664 |
| Behaviour Intention (Y1) | 0.873 | 0.636 |
| Intention to Use (Y2) | 0.912 | 0.685 |

Note : n = 160

Based on the measurement results listed in Table II above, it can be seen that the perceived ease of use variable (X1) has an AVE value of 0.597; the perceived usefulness variable (X2) has an AVE value of 0.696; the trust variable (X3) has an AVE value of 0.664; Behavior intention (Y1) has an AVE value of 0.636; The Intention to Use variable (Y2) has an AVE value of 0.685. Because the AVE value of each of the above variables is greater than 0.5, it can be concluded that all of these variables have good construct validity. From the results of the reliability test, it was found that all the values of the research variables resulted in Cronbach's alpha values > 0.6 so that it could be concluded that all of the research instruments were reliable.

Table 3. R Square

R Square Testing

| Variable | R Square |
|--------------------------|----------|
| Behaviour Intention (Y1) | 0.651 |
| Intention to Use (Y2) | 0.658 |

The output results of the R Square test can be seen in Table 3. Based on the data in Table 3 above it is known that the value of R Square on the behavior intention variable (Y1) is 0.651 or 65.1% so that the variable perception of ease of use (X1), perceived usefulness (X2) and trust (X3) simultaneously has a significant effect on behavior intention (Y1) by 65.1% while the remaining 34.9% is influenced by other factors outside the research model.

The value of R Square on the intention to use variable (Y2) is 0.658 or 65.8% so that the perceived ease of use variable (X1), perceived usefulness (X2) and trust and behavior intention (Y1) simultaneously have a significant influence on the intention to use (Y2) of 65.8% while the remaining 34.2% is influenced by other factors outside the research model.

The results of the hypothesis analysis for each path obtained using SmartPLS 3.2 are as follows:

Table 4. Hypothesis Testing

| Hypothesis Testing | | | | |
|--------------------|--|-------------------|----------|--------------------|
| Hypothesis | Estimated path | Path Coefficients | p-values | Supported/rejected |
| H1 | Perceived Ease of Use (X1)---> Intention to Use | 2,172 | 0,030 | Supported |
| H2 | Perceived Usefulness (X2)---> Intention to Use | 1,061 | 0,289 | Rejected |
| H3 | Trust (X3)---> Intention to Use | 2,459 | 0,014 | Supported |
| H4 | Perceived Ease of Use (X1)---> Behaviour Intention | 7,674 | 0,000 | Supported |
| H5 | Perceived Usefulness (X2)---> Behaviour Intention | 0,846 | 0,398 | Rejected |
| H6 | Trust (X3)---> Behaviour Intention | 5,220 | 0,000 | Supported |
| H7 | Behaviour Intention (Y1)---> Intention to Use | 3,532 | 0,000 | Supported |

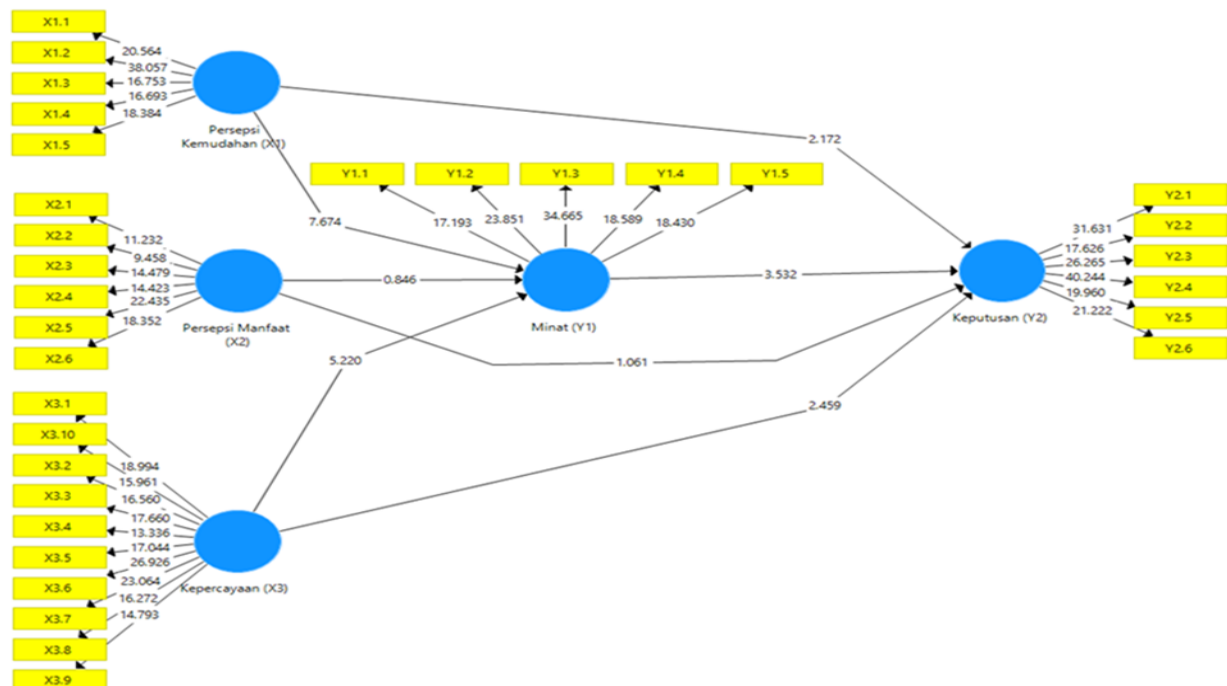


Figure 2. Model Construct

The data in Table V and Figure 2 above shows that the largest path coefficient value is indicated by the effect of perceived ease of use of 7,674 followed by the influence of trust on behavior intention of 5,220, the influence of behavior intention on intention to use is 3,532, the influence of trust on intention to use is 2,459, the effect of perceived ease of use on intention to use is 2,172, the effect of perceived usefulness on intention to use is 1.061 and the smallest effect is shown by perceptions of usefulness to the intention to use of 0.846

The results of testing the direct influence of the hypothesis in table 5 show H1, H3, H4, H6 and H7 showing the results of t-statistics > 1.96 and p-values < 0.05 , meaning that the hypothesis is accepted. H2 and H5 hypotheses are rejected because the results of t-statistics < 1.96 and p-values > 0.05

DISCUSSION

The Influence of Perception of Ease of Use on Intention to Use

The results confirmed that the belief of ease of use had a huge effect at the goal to use. This studies is consistent with and helps preceding studies carried out through (Rawashdeh, 2015) who discovered that perceived comfort had a significant impact on intentions to use mobile banking. Studies by means of (Jamshidi et al., 2016) additionally acquired sizable results among perceived ease of use on intentions to use mobile banking and research by (Kiran J. Patel, 2018) showed that perceived ease of use had an extensive effect on intentions to use mobile banking. Rapid, accurate, responsive and most mobile banking services ought to be supplied by means of Bank DKI to its customers with the intention to satisfy customers. Ease of use of mobile banking could be very lots needed by clients in wearing out day by day banking transactions along with mobile banking applications which can be easy to research, understand and operate. Then Bank DKI's mobile l banking ought to be designed to be user pleasant to make it less complicated for customers to transact, the commands in Bank DKI's mobile banking ought to also be clear and comprehensible and customers have to get clean and correct statistics approximately their banking transactions. With top-rated and nice service, purchaser loyalty in the usage of Bank DKI's mobile banking will always be maintained and extended.

The instructions in Bank DKI's mobile banking must also be clean and understandable and clients have to gain clear and correct statistics about their banking transactions. With most useful and quality service, purchaser loyalty in the use of financial institution dki's cell banking will always be maintained and increased. The instructions in Bank DKI's mobile banking need to also be clean and understandable and customers need to attain clean and accurate facts about their banking transactions. With most desirable and pleasant carrier, customer loyalty in the usage of Bank DKI's mobile banking will continually be maintained and improved.

The Influence of Perceived Usefulness on Intention to Use

The outcomes of the examiner display that perceived usefulness has a advantageous and insignificant impact on intentions to use mobile banking. This studies is in keeping with and helps the preceding research carried out by (Bashir et al., 2015)) which found that perceived usefulness had no vast impact on intentions to use mobile banking. Research from (Al-Jabri, 2015) also shows that there is no significant effect between perceived usefulness on intentions to use mobile banking. Then research from (Muñoz-Leiva et al., 2017) also observed that perceived usefulness had no tremendous effect on intentions to apply mobile banking. The low level of education and socialization from Bank DKI concerning the numerous uses that can be acquired while the usage of mobile banking can be visible from the results of research which display that the perceived usefulness of the use of mobile banking are not huge. The shortage of promoting and advertisement for bank dki's cellular banking products also has an effect on the low range of mobile banking customers. Bank DKI need to usually provide schooling, socialization, knowledge and insight to its clients approximately the numerous advantages that can be obtained while the usage of Bank DKI's mobile banking. The numerous benefits that clients get while using mobile banking in carrying out banking transaction activities consisting of using Bank DKI mobile banking will increase the effectiveness and productivity of client banking transactions,

The Influence of Trust on Intention to Use

Based totally on the effects of the observe, trust is demonstrated to have a advantageous and sizeable have an impact on intentions to apply mobile banking. Consider is a descriptive idea held by way of a person approximately something (Kotler, P. dan Keller, 2012). The patron doubts the element of trust inside the Bank's safety and confidentiality policies. Trust has a significant have an effect on at the patron's choice to engage in online economic transactions and the supply of confidential information (together with the confidentiality of user identification and password, personal money owed, and many others.). This studies is consistent with and helps preceding research performed by means of (Bashir et al., 2015) which observed that believe has a significant effect

on intentions to apply mobile banking. (Jamshidi et al., 2016) additionally received sizeable outcomes among consider in intentions to apply mobile banking and studies by (Namahoot et al., 2018) confirmed that agree with had a large effect on intentions to apply mobile banking. Banking is a enterprise of consider that's the most important issue in jogging its commercial enterprise. Bank DKI should ensure that nice services may be received with the aid of all its clients, can meet purchaser expectations and pleasure, can offer advantages and many advantages to its customers, Bank DKI need to be able to convince clients approximately transaction protection and confidentiality of consumer facts and strive to optimally keep its life and popularity. Bank DKI must equip its banking gadget with state-of-the-art protection,

The Influence of Perception of Ease of Use on Behavior Intention

The results of the observe show that utilization is proven to have a positive and full-size effect on hobby in the use of mobile banking. This research is in step with and supports previous studies conducted via (Koksal, 2016) in Lebanon showing that perceived ease of use notably impacts interest in using mobile banking. Then the consequences of research by way of (Alalwan et al., 2016) which also that the perception of ease of use has a considerable effect on the interest in adopting mobile banking applications. Bank DKI should usually be capable of provide the pleasant and optimum carrier to customers for the use of mobile banking comfortably and pace of get admission, a device that doesn't continually crash.

The Influence of Perceived Usefulness on Behavior Intention

Based on the results of the study, perceived usefulness has a positive and insignificant effect on the interest in using mobile banking. This research is in line with and supports research conducted by (Bashir et al., 2015) who found that perceived usefulness did not have a significant effect on interest in using mobile banking. tellers, customer service and perform other banking transactions. The number of transaction vouchers during bank operating hours also reached thousands of vouchers for various banking transaction activities such as cash deposits, cash withdrawals, interbank transfers, tax payments, electricity, telephone, school payments and others.

Information technology systems such as mobile banking must be designed in a clear, simple, attractive and informative way so that customers will find the system very useful to use. Bank DKI must be able to instill a perception of benefits to its customers that using mobile banking facilities can save time by not having to come to the bank directly and the costs incurred in making transactions using mobile banking will be cheaper and more profitable than doing it conventionally, namely by coming directly to the bank to carry out various financial transactions. The biggest challenge for Bank DKI is to continuously educate and disseminate information to customers and provide understanding.

The Influence of Trust on Behavior Intention

The effects display that trust has a positive and good-sized effect on hobby in the use of mobile banking. This research is consistent with and supports the research carried out by way of (Bashir et al., 2015) in their research finding a significant influence between trust and interest in using internet banking in India. Moreover, (Chawla et al., 2019) additionally located a giant impact among trust and hobby in the usage of mobile banking. Based on the expectancy that the other celebration will carry out an crucial action for the relied on celebration, irrespective of the capability to display or control the opposite party. Purchaser agree with in the usage of mobile banking can't be separated from the credibility of the institution or monetary organization that has the power, in this situation, Bank DKI. When self-assurance in an organization is undoubtedly bolstered, that belief at once influences the intentions and accept as true with of clients thereby strengthening their mind-set in figuring out the banking gadget to be used. (Ramos, Fernanda Leao ; Jorge Brantes Ferreira, 2018) say that if customers have high quality ideals approximately their bank, then they may display an aim to agree with mobile banking and undoubtedly influence client intention to use the gadget. Further to mobile banking issuing institutions, the business enterprise's logo photograph also supports the reliability of the device or not. On line transactions via mobile banking will run easily and appropriately if they're supported via hardware and software program as well as the trendy and present-day generation this is used to secure customer transactions.

The Influence of Behavior Intention on Intention to Use

Based on the consequences of the have a look at, hobby in using has a tremendous and great effect on intentions to apply mobile banking. The studies is consistent with and supports the studies conducted via (Alalwan et al., 2016) in Jordan found that interest in the use of has a extensive impact on intentions to apply mobile banking. (Makanyeza, 2017) additionally finds that interest in the usage of has a huge impact on usage intentions. Then the

results of the same have a look at were also finished by using (Farah et al., 2018) which states that interest in using has a good sized impact on intentions to apply mobile banking.

The higher a person's interest in mobile banking, it may be stated that the higher their intentions to use this machine. Bank DKI's mobile banking has many features which might be used to transact on-line and make it smooth and beneficial for customers to carry out their banking transactions. Inside the digital age in which the generation presented by banking is increasingly sophisticated and modern, clients will look for products which can be easy and useful for their banking transactions and use those merchandise regularly and regularly. Bank DKI has a role to provide education, know-how and know-how to customers to behavior on-line banking transactions with mobile banking in preference to conventionally.

CONCLUSIONS

This examine investigates customer behavior, perceived ease of use, perceived usefulness, and trust in the use of mobile banking offerings at Bank DKI Jakarta. The effects of the observe show that perceived ease of use and trust have a effective and tremendous impact on behavioral intentions and intentions to apply mobile banking at Bank DKI. This take a look at validates empirical findings that declare a tremendous effect on perceived ease of use and trustworthiness (Rawashdeh, 2015). Despite the fact that perceived usefulness does no longer have a big impact on patron behavior aim and goal to apply mobile banking according to research results (Bashir et al., 2015)

The studies turned into simplest carried out at Bank DKI Jakarta and now not at out-of-city branches outdoor Jakarta with diverse considerations both location, time and value. The variables used on this study are perceived ease of use, perceived usefulness and trust, while many different variables can be studied, together with consumer perceived danger, social impact, innovation, value and company credibility in figuring out client interest in using mobile banking.

Control of Bank DKI have to constantly play an lively role and robotically offer training and outreach to clients in the shape of facts, expertise, and insights approximately the various blessings that can be acquired via the usage of mobile banking in comparison to the conventional way of coming at once to Bank in undertaking banking transactions which includes saving time and expenses, can increase the effectiveness and productiveness of customer banking transactions, decorate the transaction revel in via mobile banking, and the mobile banking machine can be accessed at any time.

Bank DKI ought to recognize and be closer to its customers and ensure client accept as true with an excessive-safety machine, and modern-day and warranted confidentiality of customer records in order that clients feel secure transacting using mobile banking which has an impact on patron satisfaction and loyalty within the destiny. Bank DKI need to in addition enhance the advantages of digital offerings with the cutting-edge and current technology accompanied by various conveniences and blessings received via the usage of mobile banking so that the barriers confronted by using customers along with community errors, failed transactions, statistics that need to continually be up to date and other disturbances may be triumph over in order that clients are glad and loyal in the usage of Bank DKI mobile banking.

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