

Research article

The Influence of Perceptions of Usefulness, Convenience, and Security on Interest in Using Jawara Mobile Banking (Case Study at Bank Pembangunan Daerah Banten, Malang Branch Office)

Moh. Irfan Farrel Bramacari*, Abdul Azis, Ardhian Caesar Hermawan, Vidya Purnamasari

Faculty of Economics and Business, Universitas Negeri Malang

*Corresponding email: moh.irfan.2104326@students.um.ac.id

Abstract: This study examines the impact of customer perceptions on the interest in using Jawara mobile banking at Bank Pembangunan Daerah Banten, Malang Branch Office. As customer needs shift towards faster, easier, and more controllable services, mobile banking has become increasingly popular. The research uses a quantitative approach, collecting primary data through questionnaires from 76 respondents, including customers and employees. T-test results indicate that perceived convenience significantly affects customer interest, while F-test results show that perceived usefulness, convenience, and security together have a significant impact. These factors account for 21.9% of the influence on customer interest, with other variables not covered in the study accounting for the remainder. The research's contribution is that the findings can be used by Bank Pembangunan Daerah Banten policymakers to ensure that customers receive the best care and attention possible, It will boost client loyalty and profitability as well as their enthusiasm in using Jawara mobile banking.

Keywords: Mobile banking, Perception usefulness, Perception convenience, Perception security

INTRODUCTION

In the current era of economic globalization, the progress of the business world is moving so rapidly. This affects changes in the business environment and increasingly fierce competition, this phenomenon is also created in the banking industry. This increasingly fierce competition triggers companies in the banking industry to be able to compete with other competing companies. Customer needs have now changed to services that are fast, easy, and can be controlled by customers. So banks in Indonesia are expected to have digital banking transaction services in line with the needs of customers.

One of the services that customers mostly use is mobile banking which can be accessed via smartphones from anywhere. The increase in digital banking transactions needs to get attention for Bank Banten. Bank Banten must be able to participate and get a market share in digital banking transactions that impact customer loyalty as well as targets and profitability for the company. Bank Banten already has a mobile banking application integrated into smartphones based on Android and iOS systems called "Jawara Mobile" to compete in digital banking competition (Tasdik et al., 2022). According to Souranta (2003), mobile banking is a banking service provided by the bank to support the smoothness and convenience of banking activities, as well as the

effectiveness and efficiency of customers to carry out various kinds of transactions (Rahmawaty, 2010). One method for evaluating the ease of use of a technology is the Technology Acceptance Model (TAM). As described by Hanafi et al. (2013), TAM presents two key variables: perceived usefulness and perceived ease of use, which are interconnected in predicting user behavior regarding the acceptance of technology (Acceptance of IT). (Tirtana & Sari, 2014). According to Santhika (2012), security is the main consideration for the delay in the progress of information technology-based services. In Indonesia, there is a potential for data loss of up to 54%, as described by Kaspersky research in 2012 (Tirtana & Sari, 2014). According to Irsyadmemoirs (2009), on the other hand, the pressure of competition makes other banks not want to be left behind and create the same facilities, but the danger of cybercrime to customer security and trust in using mobile banking in Indonesia is a great (Al Gunain, 2010).

This research contributes to the literature in several ways. First, it extends the application of the Technology Acceptance Model (TAM) to a regional Indonesian context, providing insights into how perceived usefulness, convenience, and security influence mobile banking adoption in a local market. Second, this study focuses on Jawara Mobile, a relatively under-researched mobile banking platform from Bank Banten, offering new data on how regional banks can compete with national players in digital services. Finally, the study offers actionable insights into regional banking strategies in Indonesia, contributing to both academic and practical discussions on mobile banking.

Previous research has shown that perceived usefulness has a significant positive influence on intention to use technology. Likewise, perceived convenience has a significant impact on customers' attitudes towards technology adoption. Security remains an important concern, as trust in mobile banking systems can influence adoption rates. Although these factors have been studied in a broader banking context, Bank Banten presents a unique case because of its regional focus and competition with larger national banks. This study investigates whether a similar pattern applies to Jawara Mobile Banking, taking into account its specific features and customer base.

The Technology Acceptance Model (TAM) serves as the foundation for this study, positing that perceived usefulness and convenience are primary determinants of user acceptance of new technologies. In the context of mobile banking, ensuring security further strengthens customer trust, a crucial factor for adoption. By focusing on these three variables, this study assesses how well they predict customer interest in using Bank Banten's Jawara Mobile platform.

LITERATURE REVIEW

Use of Mobile Banking

Banks offer mobile banking services to provide the public with an alternative way to conduct banking transactions, alongside the options available at branch offices and ATMs. With mobile banking, individuals can avoid the hassle of waiting in line at bank offices or ATMs, as numerous banking transactions can now be completed conveniently and efficiently from anywhere, at any time, using their mobile phones. For example, making fund transfer transactions between accounts and between banks, bill payments, top-up credit purchases, and checking account mutations and balances (Tirtana & Sari, 2014).

Mobile banking owned by Bank Banten called “Jawara Mobile” has several competitive advantages in the form of operational advantages (transactions can be done anywhere in realtime online, transaction activities save more time, can be accessed every day 24 hours, no additional fees for transfers within Bank Banten, and low fees for transfers to other banks), product advantages (simple, with a simple appearance can be used by anyone, all features are available in one click, has joined the ATM Prima and ATM Bersama networks), the advantages of familiarity with customers (making it easier for customers when making financial transactions without having to come to the nearest Bank Banten branch office, easy to obtain balance information, the latest savings and deposit interest rates, can be used on all types of customer smartphones) (Tasdik et al., 2015). Davis (1989) defines system usage as the actual state of interacting with the system, typically measured by the frequency and duration of technology use. Tangke (2004) adds that individuals are likely to be satisfied with a system if they perceive it as easy to use and believe it enhances their productivity, which is demonstrated through their actual usage behavior (Wibowo, 2008). Mobile banking as one type of system application can also be used to increase the productivity of its users. Therefore, the use of mobile banking can be interpreted as the real condition of using mobile banking services by bank customers (Tirtana & Sari, 2014).

Interest in Using Mobile Banking

The success of a technology developed to improve service facilities depends on its users. A technology is said to be successful if its users (users) are increasing in number and are continuously used. increasing in number and continuously used. Therefore, a person's interest in using technology is an important factor (Ahmad & Pambudi, 2013). According to Jogiyanto (2007: 29), behavioral intention is a person's desire or interest in doing a certain behavior. Interests are related to behaviors or actions, but interests can change over time, the wider the time interval, the more possible change in a person's interests. According to Laksana et al., (2015), interest in using mobile banking means that someone has an interest in using mobile banking to meet some of their banking needs.

Technology Acceptance Model (TAM)

When developing the Technology Acceptance Model (TAM), Davis based it on the Theory of Reasoned Action (TRA) but did not incorporate all of its elements. He focused solely on the attitude component, omitting the aspects of normative beliefs and subjective norms (Malhotra & Galletta, 1999).

The TAM concept assumes that an individual adopting a technology is generally determined by cognitive processes and aims to maximize the usefulness of the technology itself. In other words, the main key to the acceptance of information technology by its users is the evaluation of the usefulness of the technology. Then, Davis formulated 2 (two) main variables in TAM: perceived usefulness and perceived convenience of use. These two variables can explain aspects of user attitudes (Park, 2007). The TAM model demonstrates that a user's perception shapes their attitude toward the advantages of utilizing information technology. It clearly shows that the acceptance of information technology is driven by perceived usefulness and perceived ease of use (Tirtana & Sari, 2014).

Perceived of Usefulness

According to Jogiyanto, perceived usefulness is where someone believes the extent to which performance can improve work by using technology (Ahmad & Pambudi, 2013). Davis (1989) defines perceived usefulness as the degree to which a person believes that using a particular system would enhance his or her job performance, namely the level of a person's belief that the use of a particular technology system will improve that person's job performance (Malhotra & Galleta, 1999; Hernandez & Mazzon, 2007). This concept describes the benefits of the system for its users related to productivity, task performance, effectiveness, the importance of a task, and overall usefulness (Handayani, 2007). Therefore, according to (Koufaris, 2002) perceived usefulness consists of four indicators, namely: improve performance, increase productivity, increase effectiveness, and usefulness.

Using the knowledge and indicators previously discussed, it is possible to deduce that information technology use is beneficial in raising users' performance and accomplishments. The advantage in information technology is the benefit that users gain or want in carrying out their obligations and work. Accordingly, people' attitudes about embracing information technology are influenced by its degree of utility (Tirtana & Sari, 2014). According to Tirtana and Sari (2014), perceived utility is the belief that a particular technology would enhance an individual's performance. Wibowo (2008) explains that perceived usefulness is a criterion that determines whether using a technology is seen as advantageous by its users.

If a person thinks that information technology can help him with his work and attain his performance goals, then that person's behavior when utilizing it can be predicted. Consequently, user attitudes toward utilizing information technology are influenced by its degree of utility (Tirtana & Sari, 2014).

Previous research conducted by (Rahmawaty, 2010) shows empirical evidence that perceived usefulness has a significant effect on customer attitudes towards using ATMs. Furthermore, research conducted by (Pranoto & Setianegara, 2020) also shows that perceived usefulness has a significant effect on customer interest in using mobile banking at PT Bank Rakyat Indonesia (Persero) Tbk, Semarang Pandanaran Branch. The research conducted by (Laksana et al., 2015) shows that perceived usefulness has a significant effect on interest in using mobile banking. Based on the evaluation of perceived usefulness and findings from prior research, the first hypothesis is suggested:

H1: Perceived usefulness has a positive and significant effect on customer interest in using Jawara mobile banking.

Perceived of Convenience

According to Widjana, the perception of convenience means that someone does not need a lot of effort and is difficult when doing his business using information technology (Ahmad & Pambudi, 2013). Perceived convenience is defined as the degree to which a person believes that using a particular system would be free of effort, namely the level of a person's belief that a certain technology system can be used easily (without effort) (Malhotra & Galleta, 1999; Hernandez & Mazzon, 2007; Ayyagari, 2006). This model includes the clarity of the purpose of using information technology and the convenience of using the system for the purpose according to the user's wishes (Handayani, 2007). Some indicators of perceived convenience of use include easy to learn, easy to use, clear and understandable, and skillful.

Therefore, when users perceive technology services as easy to use, it encourages them to adopt and utilize the technology (Tirtana & Sari, 2014). There are several previous studies that show that perceived convenience has a positive effect on attitudes toward using technology. Research conducted by (Munir et al., 2013) shows that perceived convenience of use has a significant positive effect on customer interest in using mobile banking. The research conducted by (Laksana et al., 2015) explains that perceived convenience of use has a significant effect on interest in using mobile banking. The research conducted by (Maharani, 2020) states that the perceived convenience of use of the BNI Mobile Banking application has a direct role that is sufficient to create interest in using the BNI Mobile Banking application, convenience has a positive effect on the attitude toward mobile banking users. From the review of perceived convenience and the results of previous research, the second hypothesis is proposed:

H2: Perceived convenience has a positive and significant effect on customer interest in using Jawaara mobile banking

Perceived Security

According to Jebran & Dipankar, security is a secret and safety risk so it can affect user perceptions of general banking activities (Sari, 2019). Meanwhile, according to Tsikis and Stephanides, security is one of the ways and programs to verify information sources and ensure information confidentiality needs (Sari, 2019). According to Simons, information security is a way to prevent fraud in a system based on information, where the information has no physical meaning (Ahmad & Pambudi, 2013). Casalo et al. explain that, from a consumer's viewpoint, security refers to the ability to safeguard user information or data from crimes like fraud and theft in online banking (Ahmad & Pambudi, 2013). Similarly, Gilaninia et al. (2011) state that the security system is referred to as confidentiality protection in e-banking transactions.

Dixit Neha et al. (2010) describe security as a subjective likelihood, where consumers trust that their personal information will not be accessed, stored, or misused by unauthorized individuals. Shahram Gilaninia et al. (2011) suggest that security can be strengthened through the use of proper encryption and digital signatures. Therefore, when the security of a mobile banking system is assured, it can motivate customers to adopt and use the service. Previous studies, such as the research by Pranoto and Setianegara (2020), have shown that perceived security significantly influences customer interest in mobile banking at PT Bank Rakyat Indonesia (Persero) Tbk, Pandanaran Semarang Branch. Similarly, Maharani (2020) found that the higher the customer's confidence in the security of the BNI Mobile Banking application, the more likely they are to use it. Based on the review of security perceptions and previous research findings, the third hypothesis is proposed.

H3: Perceived Security has a positive and significant effect on customer interest in using Jawaara mobile banking

METHOD

The Technology Acceptance Model (TAM) is frequently used to explain the adoption of technology in various sectors, including banking. TAM posits that perceived usefulness (PU) and perceived convenience (PC) influence individuals' acceptance of new technology, which is further enhanced by perceived security (PS). Several studies have

demonstrated that these variables directly impact users' intention to adopt digital platforms, particularly mobile banking services.

In this research, the following population model equation is utilized to examine the impact of perceived usefulness, perceived convenience, and perceived security on customer interest in using Jawara Mobile Banking:

$$Y = \alpha + \beta_1PU + \beta_2PC + \beta_3PS + \varepsilon$$

Where:

- Y represents customer interest in using mobile banking,
- PU (perceived usefulness) is the belief that using the system will enhance performance,
- PC (perceived convenience) measures the ease of use of the system
- PS (perceived security) relates to the safety and protection offered by the system,
- α is the intercept,
- β_1 , β_2 , β_3 are the coefficients for the independent variables,
- ε is the error term.

This model follows the framework outlined in previous studies (Davis, 1989), where the coefficients (β_1 , β_2 , β_3) reflect the strength of the relationships between each independent variable and the dependent variable (customer interest). The model assumes that the combined effects of perceived usefulness, convenience, and security determine the likelihood of customers adopting Jawara Mobile Banking.

RESULTS

Data Quality Test Results

Validity Test Results

Data test results for each statement item from the four instruments for the variables used in this research are valid. This decision is based on the fact that the calculated rhitung of each statement item in the range (0.254 – 0.713) is greater (>) than the rtabel value, (the rtabel value is determined from the number of research samples (N), namely 76 and looking at the distribution table Quality Test Results a. Validity Test Results The validity rhitung, then the rtabel value is 0.227).

Reliability Test Results

Based on the reliability test results, it is known that the four instruments used in this research are reliable with Cronbach's Alpha values between 0.695 – 0.744 greater (>) than 0.6.

Classic Assumption Test Result

Normality Test

The results of the normality test using Kolmogorov-Smirnov show a significance value of 0.200, which means it is greater (>) than 0.05. So the data used in this research is normally distributed.

Multicollinearity Test

The results of the multicollinearity test show that all independent variables in this study have tolerance values between 0.581 – 0.689 greater (>) than 0.1 and variance inflation factor or VIF values between 1.451 – 1.722 less (<) than 10. So it can be concluded that no there are symptoms of multicollinearity in the regression equation of this study.

Heteroscedasticity Test

The results of the heteroscedasticity test using the Glejser method indicate no issues with heteroscedasticity in the regression equation, as the significance values of the t-test, ranging from 0.055 to 0.977, are higher than 5% (0.05).

Coefficient of Determination Results (R²)

It is known that the R Square (R²) value is 0.219 or 21.9%. This means that all independent variables (perceived usefulness, perceived convenience, and perceived security) can explain the dependent variable (customer interest in using Jawara mobile banking) of 21.9%, and the remaining 78.1% is influenced by other variables that are not explained in the model or are outside the model.

Additional factors that affect interest in using mobile banking include the following: the customer's perception of trust (Tirtana and Sari, 2014), indicates that trust positively impacts the use of mobile banking; if a customer is willing to conduct transactions based on the belief that the bank will act appropriately, the customer's productivity and performance can increase; if the customer believes the bank is trustworthy, prioritizes their interests, upholds its reputation, is highly committed, and pays attention to their condition when using mobile banking, their productivity and performance can be increased.

Furthermore, regarding the risk perception variable, the results of research conducted by (Zuliani & Purwati, 2021) show that risk perception has a positive and significant effect on customer interest. These risks include the risk of fraud and account imitation which cannot be anticipated by the bank, the risk of theft and data loss, the risk of transaction delays, etc.

Therefore, existing risks must be minimized, even if they can be eliminated, because risk factors have a significant influence on interest. Furthermore, regarding the variable perceived suitability, the results of research conducted by (Laksana et al., 2015) show that there is a significant influence between perceived suitability and interest in using mobile banking, this happens because mobile banking follows customer desires which include transaction needs, style life and conformity with transaction desires so that this condition influences customers' interest in using mobile banking. Furthermore, the efficiency variable, the results of research conducted by (Mukhtisar et al., 2021) show that the efficiency variable influences the customer interest variable in making transactions using mobile banking. The bank provides services in the form of mobile banking so that people can save more energy, time, and costs. efficiently.

T-Test Results and Hypothesis

Hypothesis test results for each variable in the research This is presented in Table 1 below:

Table 1.
Results of T-Test and Hypothesis

Variable	t-hitung	Significance	Information
Perception Usefulness	-0.607	0.546	H0: Accepted H1: Rejeceted
Perception Convenience	3.607	< 0.001	H0: Rejeceted H2: Accepted
Perception Security	0.190	0.850	H0: Accepted H3: Rejeceted

Source: Researchers' Data Processing

The results of the hypothesis test 1 (H1) show that the perceived usefulness variable has a value of $t = -0.607$ at significance = 0.546 which is greater ($>$) than 0.05, so H_0 is accepted and the hypothesis (H1) is statistically rejected. This means that partially perceived usefulness does not significantly influence customers' interest in using it Jawara mobile banking. These results are consistent with previous research conducted by (Zuliani & Purwati, 2021) which explains that the benefit variable does not have a significant effect on customer interest in using Sharia Bank mobile banking, other factors are more dominant in influencing interest apart from the impression of benefits, for example, easy access, there are adequate facilities and cost capabilities, etc. These results are also supported by research conducted by (Rema & Setyohadi, 2016) which explains that the perceived benefits (performance expectancy) have no effect on the intention to use (behavioral intention) mobile banking, this can be caused because mobile banking is not a system or application who play a direct role in their work, a system will experience great benefits if the system provides significant benefits to the work of system users.

The results of other research conducted by (Maula, 2021) also state that there is no influence between benefits on interest in using mobile banking. This illustrates that benefits have a negative value so it means that decreasing benefits will not increase customer interest in using BSI mobile banking. Sharia KCP Ponorogo. The results of other research conducted by (Novi, 2011) stated that the perception of benefits variable did not affect the use of mobile banking, not because the respondents did not feel the benefits, but rather due to the high benefits felt by the respondents themselves.

Then, the results of other research conducted by (Tirtana & Sari, 2014) and (Pranoto & Setianegara, 2020) explain that perceived usefulness has a positive effect on the use of mobile banking. The difference in the results of this research is because previous research used different types of mobile banking applications (due to different banks) and different research locations, so there are several differentiating factors, such as the characteristics of respondents from different regions, and the features offered by the mobile banking application are more complete and suit the respondents' needs. Therefore, it is necessary to disseminate information about the benefits of the Jawara mobile banking application by PT Bank Pembangunan Daerah Banten Malang Branch Office to customers, and this can increase customer interest in using it.

The results of hypothesis test 2 (H2) show that the perceived convenience variable has a value of $t = 3.607$ at significance = less (customer productivity and performance, if the customer has a high level of trust that the Jawara mobile banking application can be used easily. Customers believe that the Jawara mobile banking application is easy to learn, easy to use, clear, and understandable and makes them more skilled, so they will use it continuously. The results of hypothesis test 3 (H3) show that the security perception variable has a value of $t = 0.190$ at significance = 0.850 which is greater ($>$) than 0.05, so H_0 is accepted and the hypothesis (H3) is statistically rejected. This means that partially the perception of security does not significantly influence customer interest in using Jawara mobile banking. These results are consistent with previous research conducted by (Afghani & Yulianti, 2016) which explains that security has a significant influence on the adoption of e-banking at BRI Bank in Surabaya and this has not been proven to be true, thus the higher the security of e-banking services will not necessarily increase e-banking adoption e-banking by BRI Bank customers.

The results of other research conducted by (Mukhtisar et al., 2021) also say that the security variable has no effect on the customer interest variable in making transactions using mobile banking. In increasing customer security, the role of Bank Syariah Mandiri

(BSM) itself is very much needed in safeguarding everything related to customers, where the security felt by customers regarding every information or transaction carried out by customers through mobile banking services can increase customers' interest in using mobile banking so that this has a positive impact on BSM. Then, the results of other research conducted by (Herna, 2009) stated that the relationship between security and customers' desire to use mobile banking is inversely proportional, the higher the security provided by the bank, the lower the customer's desire to use mobile banking, even though security has been improved. However, not all customers are willing to take advantage of the available technology, there are still customers who do not fully trust mobile banking and prefer to carry out all their transactions conventionally by going to the bank itself.

Furthermore, research conducted by (Purnami, 2016) explains that perceptions of security and confidentiality have an insignificant effect on customer trust in Bank Mandiri e-banking services, customers assume that Bank Mandiri does not guarantee the security and confidentiality of transaction data and information in the service system. less securely protected. Then, the results of another research conducted by (Nur, 2021) explained that security did not significantly influence the decision of 2017 FEBI IAIN Kudus students to use m-banking at Bank Mandiri Syariah KC Kudus. Therefore, outreach is needed to convince customers that the Jawara mobile banking security system is guaranteed, and this can increase customer interest in using it.

F-Test Results

Based on the F test results, it is known that the F value = 6.749 with a significance value = less (<) than 0.001 and smaller (<) than 0.05. This means that the independent variables (perceived usefulness, perceived convenience, and perceived security) simultaneously have a significant effect on customer interest.

DISCUSSION

The purpose of this study was to investigate consumer interest in using Jawara Mobile Banking at Bank Pembangunan Daerah Banten, Malang Branch Office, about perceived usefulness, perceived convenience, and perceived security. The main conclusions show that, in contrast to perceived utility and perceived security, perceived convenience has a substantial impact on customer interest. According to the first hypothesis (H1), customer interest would be positively impacted by perceived usefulness. However, the studies found no significant association between perceived utility and customer interest in utilizing Jawara Mobile Banking. This runs counter to earlier studies, such as Pranoto and Setianegara's (2020), which discovered that perceived utility positively influenced the adoption of mobile banking in different financial scenarios.

The rather uniform and constrained feature set of the Jawara Mobile Banking platform may be one reason for this surprising outcome. Consumers may not see clear benefits in their regular banking actions, which lessens the significance of perceived utility as an interest determinant. The data provided support for the second hypothesis (H2), which proposed a positive link between perceived convenience and customer interest. This finding is consistent with other research (Munir et al., 2013; Laksana et al., 2015) that highlights the crucial role that ease of use plays in the adoption of technology. Its effectiveness in drawing users is probably aided by Jawara Mobile Banking's ease of use and simplicity.

Convenience is highly appreciated in this day and age, and customers are primarily interested in financial activities that can be completed swiftly and easily. It was discovered that customers' interest in using Jawara Mobile Banking was not significantly impacted by perceived security, which defies the third hypothesis (H3). This finding is somewhat unexpected because previous research (Maharani, 2020; Pranoto & Setianegara, 2020) has often highlighted security issues as a deterrent to the adoption of mobile banking. One possible explanation is that consumers may not consider security to be a differentiator when selecting a mobile banking service because they already expect banks to adhere to basic security standards. Furthermore, despite advancements in mobile banking security features, clients who value security may still favor conventional banking.

CONCLUSION

These findings contribute to the literature on mobile banking adoption by emphasizing the importance of perceived convenience over perceived usefulness and security in this specific context. The results suggest that for regional banks like Bank Banten, focusing on enhancing the ease of use of their mobile banking platform may be more effective in driving customer interest than emphasizing utility or security features alone.

Implication

From a practical perspective, these findings provide valuable insights for banks, particularly regional institutions like Bank Pembangunan Daerah Banten, which may face competition from larger national banks. To remain competitive, regional banks should focus on simplifying the mobile banking experience, ensuring that transactions can be conducted quickly and effortlessly. Improvements in the platform's usability and accessibility will likely yield higher customer interest and engagement. This also suggests that, while security features remain essential, they may not be the most significant factor influencing customer adoption of mobile banking. Banks should continue to maintain high-security standards but recognize that ease of use could be a stronger lever for attracting and retaining customers.

In terms of policy, this study implies that regulatory bodies overseeing mobile banking development should consider emphasizing guidelines that promote user experience, alongside security protocols. As the digital banking ecosystem continues to evolve, policies that encourage innovation in convenience-focused features could enhance the accessibility of banking services for a broader audience. Overall, the broader implication of this study is that in the competitive landscape of digital banking, convenience is a critical factor that both banks and policymakers must prioritize to drive adoption and customer satisfaction.

Limitation and Future Direction

Despite the valuable insights provided by this study, several limitations should be acknowledged. First, the study was conducted with a relatively small sample size of 76 respondents, all of whom were customers and employees of Bank Pembangunan Daerah Banten, Malang Branch Office. This limits the generalizability of the findings to other regions or banks with different customer demographics or organizational structures. Future research could benefit from expanding the sample size and including multiple branches or banks to increase the representativeness of the results.

REFERENCES

- Abdul Razak Munir, A. R. M. (2013). Acceptance of Mobile Banking Services in Makassar: A Technology Acceptance Model (TAM) Approach. *IOSR Journal of Business and Management*, 7(6), 52–59. <https://doi.org/10.9790/487x-0765259>
- Ahmad, & Pambudi, B. S. (2013). Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Keamanan Dan Ketersediaan Fitur Terhadapminat Ulang Nasabah Bank Dalam Menggunakan Internet Banking (Studi Pada Program Layanan Internet Banking Bri). *Journal of Chemical Information and Modeling*, 53(9), 1689–1699. <https://doi.org/10.1017/CBO9781107415324.004>.
- Al-Gunain, Abdurrahman. 2011. “Faktor-Faktor Yang Mempengaruhi Keinginan Nasabah Untuk Menggunakan Fasilitas Mobile Banking Pada Bank Syari’ah Mandiri Cabang Yogyakarta”, Skripsi, Universitas Islam Negeri Sunan Kalijaga Yogyakarta.
- Artha, Ulie. 2011. “Pengaruh Persepsi Kegunaan, Persepsi Kemudahan, Persepsi Risiko, Kepercayaan, Inovasi Pribadi, dan Kesesuaian Terhadap Sikap Penggunaan e-Commerce”, Skripsi, Jurusan Akuntansi Fakultas Ekonomi, Universitas Brawijaya Malang.
- Ayyagari, Ramakrishna. 2006. ”Examination of Hedonism in TAM Research”, Proceedings of Southern Association for Information Systems Conference.
- Davis, Fred D. 1989 “Perceived Usefulness, Perceive Convenience of Use, and User Acceptance Information Technology Usefulness”, *MIS Quarterly*, Vol. 13, No. 3, Sep., 1989: pp. 319-340.
- Eriksson, Kent, Kerem, Katri, dan Nilsson Daniel. 2005. “Customer Acceptance of Internet Banking in Estonia”, *International Journal of Bank Marketing*, Vol. 23, No. 2, 2005: pp. 200-216.
- Fatul Maula, N. (2021). Pengaruh Manfaat dan Kemudahan Terhadap Minat Penggunaan Mobile Banking Dengan Sikap Sebagai Variabel Intervening (Studi Pada PT. Bank Syariah Indonesia KCP Ponorogo).
- Faqih Afghani, M., & Yulianti, E. (n.d.). *Journal of Business and Banking Pengaruh kepercayaan, keamanan, persepsi risiko, serta kesadaran nasabah terhadap adopsi e-banking di Bank BRI Surabaya*. *JBB*, 6, 113– 128. <https://doi.org/10.14414/jbb.v6i1>
- Ghozali, Imam. 2005. “Aplikasi Analisis Multivariate Dengan Program SPSS”, Semarang: Badan Penerbit UNDIP.
- Gilaninia, Shahram, Author, C., & Branch, A. (2011). Study of Effective Factors on Customers Trust in Electronic Banking Services (Case study: Melli Bank in Ardabil City) M . A . Student of Business Management, Rasht Branch, Islamic Azad University, Rasht, Iran 1- Introduction 2- Theoretical Framewo. 58, 472–478.
- Hanafi, Habib, Kertahadi dan Susilo, Heru. 2013. “Pengaruh Persepsi Kemanfaatan dan Persepsi Kemudahan Website UB Terhadap Sikap Pengguna Dengan Pendekatan TAM (Survei Pada Anggota Website www.ub.ac.id Mahasiswa FIA Bisnis dan Publik TA 2011-2012 Universitas Brawijaya Malang)”, *Jurnal Administrasi dan Bisnis*, Student Journal Fakultas Ilmu Administrasi, Universitas Brawijaya Malang, Vol 6, No 1 (2013).

- Handayani, Rini. 2007. "Analisis Faktor-Faktor yang Mempengaruhi Minat Pemanfaatan Sistem Informasi dan Penggunaan Sistem Informasi", *Jurnal Akuntansi dan Keuangan, Universitas Petra Surabaya*, Vol. 9, No. 2, Nopember: Halaman 76-87.
- Heijden, Van der, Verhagen, Tibert dan Creemers, Marcel. 2003. "Understanding Online Purchase Intentions: Contributions From Technology and Trust Perspectives", *European Journal of Information Systems*. Volume 12, Number 4, December 2003: pp. 282-296.
- Hernandez, Jose Mauro C. dan Mazzon, Jose Afonso. 2007. "Adoption of Internet Banking: Proposition and Implementation of An Integrated Methodology Approach", *International Journal of Bank Marketing*, Vol. 25, No. 2: pp. 72-88.
- Herna, Kemala, 2009, *Pengujian Tingkat Keamanan dan Privasi Individual dan Pengaruhnya terhadap Keinginan untuk Menggunakan Mobile banking*, Skripsi Sarjana Strata I, tidak diterbitkan, Yogyakarta: Fakultas Ekonomi UII. Hidayat, Anwar. 2013. "Uji Heteroskedastisitas dengan Uji Glejser" <https://www.statistikian.com/2013/01/uji-heteroskedastisitas.html>. Diakses pada 01 Desember 2022.
- Jarvenpaa, S. L. dan Tractinsky, N. 1999. "Consumer Trust in an Internet Store: A Cross-Cultural Validation", *Journal of Computer Mediated Communication*, Volume 5, Number 2, 1999. Koufaris, Marios. 2002. "Applying the Technology Acceptance Model and Flow Theory to Online Consumer Behavior", *Information Systems Research*, Volume forthcoming, 2002.
- Laksana, G. B., Siti, E., Rizki, A., & Dewantara, Y. (2015). Pengaruh Persepsi Kemanfaatan, Persepsi Kemudahan Penggunaan, Persepsi Resiko dan Persepsi Kesesuaian Terhadap Minat Menggunakan Mobile Banking (Studi Pada Nasabah Bank Rakyat Indonesia (BRI) Kantor Cabang Rembang, Jawa Tengah). In *Jurnal Administrasi Bisnis (JAB)|Vol (Vol. 26, Issue 2)*.
- Maharani, B. (2020). Pengaruh Persepsi Kemudahan, Persepsi Kegunaan dan Kepercayaan Terhadap Minat Menggunakan Mobile Banking Bni (Studi Kasus BNI KCU Jakarta Pusat).
- Malhotra, Yogesh dan Galletta, Dennis F. 1999. "Extending The Technology Acceptance Model to Account for Social Influence: Theoretical Bases and Validation", *Proceeding of the 32nd Hawaii International Conference on System Sciences*.
- Mukhtisar, Ridla Tarigan, R. I., & Evriyenni. (2021). Pengaruh Efisiensi, Keamanan dan Kemudahan Terhadap Minat Nasabah Bertransaksi Menggunakan Mobile Banking (Studi Pada Nasabah Bank Syariah Mandiri Ulee Kareng Banda Aceh). *Global Journal of Islamic Banking and Finance*, 3(1).
- Nazar, M. Rafki dan Syahrani. 2008. "Pengaruh Privasi, Keamanan, Kepercayaan dan Pengalaman terhadap Niat untuk Bertransaksi Secara Online". *Proceeding Simposium Nasional Akuntansi XI, Universitas Tanjungpura Pontianak*.
- Neha Dixit. 2010, "Acceptance of E – banking Among Audit Customers: An Empirical Investigation in India". *Journal of Internet Banking and Commerce*. Vol.15 (August). Pp 1– 17. Philip.
- Novi. 2011. *Faktor-Faktor Yang Mempengaruhi Penggunaan Layanan Mobile Banking*.
- Nur, Fatikha Rizqya (2021) *Pengaruh Promosi, Keamanan dan Kemudahan Transaksi Terhadap Keputusan Mahasiswa Fakultas Ekonomi dan Bisnis Islam IAIN Kudus Angkatan 2017 Menggunakan Mobile Banking di Bank Mandiri Syariah KC Kudus*. Skripsi, IAIN KUDUS.

- Oktaviana LRema, Y., & Budianto Setyohadi, D. (2016). Faktor-Faktor Yang Mempengaruhi Penerimaan Mobile Banking Studi Kasus: Bri Cabang Bajawa. In Seminar Riset Teknologi Informasi (SRITI) tahun.
- Park, Sung-Hee. 2007. "Role of Personal Values in Acceptance of Information Technology", Doctoral Dissertation, University of South Carolina.
- Pranoto, M. O., Gunawan Setianegara, R., Tugas, M., Keuangan, A. P., Jurusan, P., Politeknik, A., Semarang, N., & Jurusan, D. (2020). Analisis Pengaruh Persepsi Manfaat, Persepsi Kemudahan, dan Keamanan Terhadapminat Nasabah Menggunakan Mobile Banking (Studi Kasus pada PT Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Semarang Pandanaran). *Keunis Majalah Ilmiah*, 8(1).
- Purnami, R. (2016). Pengaruh Persepsi Manfaat, Persepsi Keamanandan Kerahasiaan, Kepuasan Nasabah Terhadap Kepercayaan Nasabah Pada Layanan E-Banking Bank Mandiri di Surabaya. <http://tekno.kompas.com> Rahmawaty, Anita. 2010. "Pengaruh Trust Dalam Penggunaan Automated Teller Machine Berdasarkan Technology Acceptance Model (Studi Terhadap Nasabah Bank Syari'ah Mandiri Kudus)", *Empirik: Jurnal Penelitian Islam, STAIN Kudus* Vol. 3, No. 2, Juli-Desember 2010: Halaman 33-56.
- Sari, Ika. (2019). Pengaruh Kemudahan, Manfaat, Penggunaan Teknologi, Fitur Layanan dan Keamanan, Terhadap Minat Menggunakan E-Money dengan Sikap Penggunaan Sebagai Variabel Intervening (Studi Pada Pengguna e-money Flazz BCA di Bank BCA Syariah Semarang). IAIN Salatiga.
- Sun, Heshan dan Zhang, Ping. 2006. "Causal Relationships between Perceived Enjoyment and Perceived Convenience of Use: An Alternative Approach", *Journal*
- Tasdik, C. T., Purbasari, R., Purnomo, M., Bisnis, D. A., Padjadjaran, U., Raya, J., Sumedang, B., 21, K. M., Sumedang, K., & Barat, J. (2022). Corporate Entrepreneur Actions dan Keunggulan Kompetitif: Studi pada aplikasi mobile banking "Jawara Mobile" Bank Banten. *Business Innovation and Entrepreneurship Journal*, 4(2). <https://doi.org/10.35899/biej.v4i2.371>
- Tirtana, I., & Sari, S. P. (2014). Analisis Pengaruh Persepsi Kebermanfaatan, Persepsi Kemudahan dan Kepercayaan Terhadap Penggunaan Mobile Banking.
- Wibowo, Arief. 2008. "Kajian Tentang Perilaku Pengguna Sistem Informasi Dengan Pendekatan Technology Acceptance Model (TAM)".
- Wu, Jiming dan Liu, De. 2007. "The Effect of Trust and Enjoyment on Intention to Play Online Games", *Journal of Electronics Commerce Research*, Vo. 8, No. 2, 2007: pp. 128-140.
- Zuliani, & Ayu Purwati, N. (2021). Faktor-Faktor Yang Mempengaruhi Persepsi Terhadap Minat Nasabah Dalam Penggunaan Mobile Banking Bank Syariah (Vol. 3, Issue)