

Determinants of Mobile Banking Adoption in The Bima Mobile Bank Jateng Application

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Abstract— The swift advancement of technology and the growing demands of consumers drive the industry to operate dynamically and adapt constantly in the branchless banking. The banking industry's use of technology has enabled digital services such as mobile banking. The use of technology by the banking industry has enabled digital services such as mobile banking that can be accessed anywhere and at any time. The aim of this research is to examine the relationship between internal and external characteristics in order to understand how people use Bima Mobile. This research uses the Technology Acceptance Model (TAM) approach to determine the level of customer acceptance of Bima Mobile Bank Jateng services, a mobile banking application. A total of 416 Bima Mobile users were taken as samples using purposive sampling. The data analysis technique in this research uses SEM-PLS. The research results show that risk perception, technology acceptance, individual creativity, perceived usefulness, perceived ease of use, and attitudes towards use have a significant effect on intention to use Bima Mobile.

Index Terms— Mobile Banking, Perceived Ease of Use, Perceived Risk, Perceived Usefulness, Personal Innovativeness, Subjective Norms, Technology Acceptance Model.

I. INTRODUCTION

The sector is forced to operate dynamically and undergo constant change due to the quick advancement of technology and the growing demands of consumers (Gbongli et al., 2019). The sector is forced to operate dynamically and undergo constant change due to the quick advancement of technology and the growing demands of consumers (Teixeira, 2019). Banking is one of the industries that adapts most quickly to technological developments (Elhajjar & Ouaida, 2020).

The internet is the main factor driving technological development in all industries (Chauhan et al., 2022; Kumar & Ayodeji, 2020). Based on the APJII survey announced in May 2023, Indonesia's internet penetration in 2023 will reach 78.19% or grow from the previous year which reached 77.02%. The results of research conducted by We Are Social in early 2023 stated that the number of mobile devices in Indonesia reached 353.8 million devices. A growing number of businesses, including banking, are offering services via mobile devices due to the increased use of mobile devices and the internet (Elhajjar & Ouaida, 2020). In its development, banking carried out a process of digital transformation of its services into an application (Pangastuti & Riza, 2023)

A mobile device is used to access banking services through mobile banking (Kwateng et al., 2019). Customers may access customer data, money transfers, online shopping, e-commerce, cardless cash withdrawals, QR code

transactions, investments, bill payments, and other features by using mobile banking, which is available anytime, anywhere (Kota & Kusumastuti, 2022; Kumar & Saurabh, 2020). According to Jahan & Shahria (2022), mobile banking is the best banking service innovation because it can reach distant communities that have not been reached by conventional banking services.

As a BUMD bank owned by the Central Java Provincial Government and City/Regency Governments throughout Central Java, Bank Jateng began internet banking services and mobile banking in 2018 under the name "Bima Mobile" application in 2020 to prepare for technological disruption. However, in its journey as a new technological innovation, there are still criticisms from customers using Bima Mobile Bank Jateng in the Play Store, including problems when using the Bima Mobile application features, confusing application user interfaces, and problems after patch updates. Because users have the ability to rate Bima Mobile and negatively impact prospective new users, it is imperative that these issues are promptly remedied in order to preserve the Bank's reputation and the trust of its clientele. It is important for banks to provide the best service and focus on customer satisfaction values so that customer loyalty to the bank is maintained (Boonsiritomachai & Pitchayadejanant, 2019)

Reflecting on Bank Jateng's annual report for 2022, penetration of Bank Jateng's digital services is considered to have not provided satisfactory results, with Bima Mobile users only reaching 9.3% of total fund customers (Bank Jateng, 2022). Subsequent developments in 2023: Bima Mobile Bank Jateng comes in third place after Bank BJB and Bank Jatim when comparing the number of mobile banking customers in the BPD category among the three (three) largest BPDs in Indonesia. According to Teguh (2023), the number of mobile banking users for DIGI BJB, or Bank BJB, was 1.6 million. Jconnect, or Bank Jatim, had 606,239 users during the third quarter of 2023 (Bank Jatim, 2023), while 510,185 users were registered for Bank Jateng's Bima Mobile.

Banks that successfully integrate themselves with technological developments tend to maintain their existence with mobile banking as an implementation of technological adaptation that has many uses (Nelwan et al., 2021). The success of using technology is measured by the extent to which the technology is used and utilized by its (Syawali et al., 2023). As the introduction of new technological innovations, it is deemed necessary to assess Bima Mobile's acceptance level. An application is said to be successful and useful, when it can be operated easily and helps the user's work.

The Technology Acceptance Model (TAM) theory was introduced by Davis (1989) and Bima Mobile will apply it to its acceptance evaluation. Perceived utility, perceived ease of use (perception of ease), attitude toward using (attitude use), intention to use (intention to use), and conduct (usage behavior) are the five primary factors in the TAM theory. This study will include external variables including risk perception, technology anxiety, subjective standards, and individual inventiveness in addition to measuring acceptance using the primary TAM variable. Because it may look at factors that affect a person's behavior while accepting and adopting new technology, TAM is the most popular theory of technology adoption (Elhajjar & Ouaida, 2020).

Several studies have been conducted utilizing TAM theory to analyze technology adoption. The two influencing elements of TAM theory, perceived utility and perceived ease of use, were found to have a strong influence on technology adoption. This was demonstrated in research on the adoption behavior of digital banking services in Saudi Arabia by adding demographic characteristics (Alnemer, 2022). In their study on the adoption of mobile banking in Jordan, (Elhajjar & Ouaida, 2020) discovered that perceived utility and perceived ease of use were not significantly affected by external factors like compatibility or knowledge. According to research by Siswoyo & Irianto (2023), attitudes toward utilizing Livin'by Mandiri mobile banking in Tegal City are not significantly impacted by perceived utility. According to Setiawan et al., (2021), government support, financial health, and perceived ease of use had no discernible impact on Fintech adoption behavior in Indonesia.

Examining Bima Mobile Bank Jateng's acceptance and adoption behavior is deemed relevant in light of the phenomenon that has been observed and the research gap mentioned above. The purpose of this study is to assess external elements that may impact Bank Jateng customers' adoption of Bima Mobile through the TAM approach, including risk perception, technology anxiety, subjective norms, and individual innovativeness. It is hoped that the result of this research will provide more light on how mobile banking has developed in Indonesia generally and Bima Mobile adoption in particular. They may also close knowledge gaps by presenting a more comprehensive research model that includes social factors like individual creativity and subjective norms. Furthermore, the findings of this study should give Bank Jateng a fresh viewpoint when it comes to strategically choosing how to develop Bima Mobile going forward in order to satisfy client expectations and enhance service quality, both of which will boost business profits.

II. LITERATURE REVIEW

A. Mobile Banking

Through the utilization of mobile devices that are connected to the internet, mobile banking gives customers complete access to conduct their financial transactions on their own (Mittal & Kumar, 2019). Mobile banking, according to (Shaikh et al., 2023), is a ground-breaking, cutting-edge service that allows users to conduct both transactional and non-transactional activities without being limited by time or location using a browser or downloadable application on a mobile phone or smartphone device connected to the internet. The need for quick, simple, affordable banking services that are accessible from anywhere with a cellphone has led to the development of mobile banking (Kota & Kusumastuti, 2022)

B. Technology Acceptance Model (TAM)

Inspired on the hypothesis of Reasoned Action (TRA) model (Fishbein & Ajzen, 1975), Davis presented the Technology Acceptance Model (TAM) hypothesis for the first time in 1989 (Davis, 1989). Elhajjar & Ouaida (2020) claim that TAM considers an individual's level of perceived utility since this affects attitudes toward embracing technology. The five (five) most significant construct variables in the TAM model are described by (Davis, 1989), including:

a. Perceived usefulness:

Describes a person's perception of seeing a technology as providing convenience and increasing their performance. If mobile banking is not considered to be able to help with work or daily activities, then mobile banking will not be used.

b. Perceived ease of use:

Describes a person's perception that using technology is not difficult for the user. If operating Mobile Banking is felt to be difficult, the technology will be difficult to accept and will not be used.

c. Attitude using towards:

Describes a person's feelings of acceptance or rejection that arise after carrying out an action. Attitude to use means that acceptance of Mobile Banking adoption has 2 possible reactions, namely positive or negative depending on the use of Mobile Banking.

d. Intention to use:

Describes a person's willingness to do something that they feel is important to them.

e. Behavior :

Describes the real actions carried out by someone to use a technological system. In its development, behavior is rarely used anymore in research models because it has the same characteristics as intention to use.

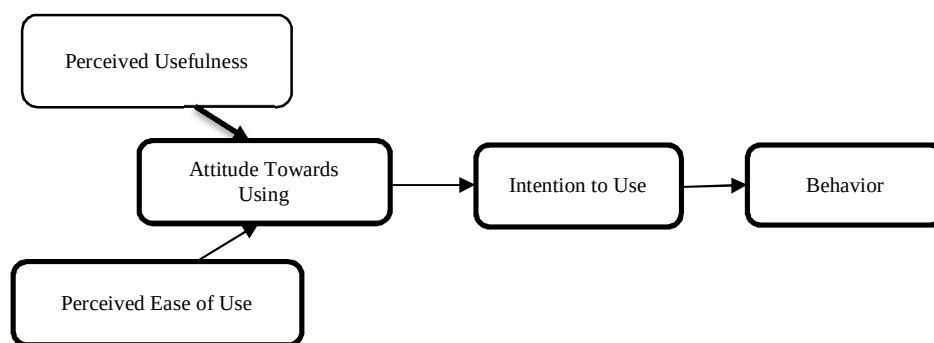


Figure 1. Technology Acceptance Model

C. Perceived of Risk

Perceived of risk is the likelihood that something will happen to a person that will negatively affect him. In the context of technology use, Risk Perception is the impact that arises and is accepted by customers when using a technology. Walker & Johnson (2006) stated that a person's use of mobile phones and the internet to carry out financial activities is based on the skills they have, understanding the perceived risks and benefits, and contact relationships with service providers.

D. Technology Anxiety

Technology anxiety is a psychological description of a person in the form of anxiety, not feeling comfortable, panicking when faced with the use of technology (Igbaria & Iivari, 1995). Technology anxiety is considered as one of the factors inhibiting a person from adapting to technology adoption behavior. (Saprikis et al., 2022).

E. Subjective Norms

Subjective norms are a person's impression of accepting or declining invitations from significant others (Ajzen, 1991). Subjective norms are the product of social pressure brought on by normative or other people's ideas, claims the Theory of Planned Behavior (TPB). Malaquias & Hwang (2016) also demonstrate how people can get overly enamored with the decisions and advice of persons they see as significant.

F. Personal Innovativeness

Personal innovativeness is an individual's willingness to try, accept, and adopt the latest technology (Agarwal & Karahanna, 2000). Personal innovativeness is measured as a person's personality which influences his or her behavior towards the development of the latest technological innovations. Malaquias & Hwang (2016) in their research stated that a person's behavior towards adopting mobile banking is influenced by personal innovativeness. When a bank customer feels that he is someone who has innovation, he will not experience difficulties when using mobile banking innovation.

III. HYPOTHESIS DEVELOPMENT

One's perception of danger and level of trust are strongly correlated (Kota & Kusumastuti, 2022). According to research by Hanafizadeh et al., (2014), mobile banking services are riskier than other channels that the bank owns because of their ability to connect remotely. There will be a rise in trust in mobile banking when consumers believe there is little danger involved in utilizing it. According to Afshan & Sharif (2016) trust is seen as a significant component that determines attitude toward adopting mobile banking. Innovations in technology that are deemed low-risk will boost the benefits to support user activities. Perceived risk had an adverse effect on the intention to utilize mobile banking, according to research by (Zhou, 2011) and Kota & Kusumastuti (2022). Further study, however, indicates that perceived risk has an impact on perceived usefulness (Elhajjar & Ouaida, 2020).

H1: The opportunity for risks to arise has a negative impact on the perceived usefulness of Bima Mobile.

Perceived of risk measures the perception of uncertainty that a person feels when using a technological system (Farah et al., 2018). Risks can originate from internal users or external sources such as experience or information received. Before using mobile banking, users will go through a phase to calculate the positive and negative impacts of the risks they will face. Mobile banking is a banking service that uses wireless telecommunications networks so users need to understand and know the risks arising from this use. When the perceived risk is very large, users will avoid it and be reluctant to use it. However, when consumers have enough information to do mobile banking transactions in a comfortable, simple, and safe manner, there are ways to reduce the risk of using mobile banking. This study attempts to build a connection between perceived danger and perceived ease of use, i.e., how a person's perceived risk will affect how easy they believe Bima Mobile is to use. According to Elhajjar & Ouaida (2020), perceived risk had a negative impact on how easy people felt about using mobile banking. The higher a person's perceived risk, the less likely they are to adopt mobile banking.

H2: Perceived of risk negatively influences perceived ease of use of Bima mobile.

The degree of user fear around technology adoption behavior is known as technology anxiety. Users who utilize technology that is deemed challenging will experience anxiety (Venkatesh et al., 2003). It is believed that someone who is anxious finds it difficult to accept advice from others on the advantages of technology. According to Saprikis et al., (2022), these customers' feelings of dread and worry were causing them to be less likely to use mobile banking. Bhatt (2022) discovered a connection between perceived usefulness and technology anxiety.

H3: Technology Anxiety negatively affects the Perceived Usefulness of Bima Mobile.

Anxiety about one's own capacity and motivation to use technology is referred to as technology anxiety (Meuter et al., 2003; Venkatesh et al., 2003). It is believed that people's anxiousness when utilizing mobile banking affects their assessment of how user-friendly a technology is. Little study has been conducted on the affect of technological anxiety on the adoption behavior of mobile banking, despite previous findings that it negatively affects electronic money services (Saprikis, 2018). Gbongli et al., (2019) found a significant correlation between

perceived ease of use and technology fear when it comes to the uptake of electronic money services. Perceived ease of use will be used in this study to explore the association between technology anxiety and the uptake of mobile banking.

H4: Technology anxiety negatively affects perceived ease of use of Bima Mobile.

The idea that utilizing technology will make one more capable to do their job is known as perceived usefulness (Davis, 1989). Customers will now adopt mobile banking services if they think that the technology would make their jobs easier. The advantages that customers experience encourage people to utilize mobile banking.

H5: Perceived usefulness positively influences attitude towards using of Bima Mobile.

An individual's view of the advantages they would experience is further enhanced by the simplicity of utilization of mobile banking. Previous research had shown that customers' attitudes toward adopting mobile banking are indirectly influenced by perceived ease of use, in addition to the strong impact that perceived ease of use has on attitudes toward using mobile banking adoption (Elhajjar & Ouaida, 2020). Perceived ease of use also influences perceived usefulness.

H6: Perceived ease of use positively influences perceived usefulness of Bima Mobile

One of the key components of the Technology Acceptance Model (TAM) theory, which was developed by Davis (1989), is perceived ease of use. The idea that utilizing technology does not make one feel burdened is known as perceived ease of usage. With the digitization of services, financial transactions have seen a full transformation in their evolution. Financial institutions are vying to develop sophisticated mobile banking applications that cater to the needs of their clientele and simplify their lives. Previous studies (Solarz & Adamek, 2021; Elhajjar & Ouaida, 2020; Alalwan et al., 2016; Hanafizadeh et al., 2014) have indicated that customers' opinions regarding using mobile banking supplied to them are significantly influenced by perceived ease of use.

H7: Perceived ease of use positively influences attitude towards using of Bima Mobile.

Subjective norms, according to Ajzen (1991), are the assumption that one must act or reject activities that, in their minds, are nonetheless conflicting. According to research by Afshan & Sharif (2016), Elhajjar & Ouaida (2020), Malaquias & Hwang (2016) people's attitudes on embracing mobile banking are significantly influenced by subjective norms. Elhajjar & Ouaida (2020) discovered in their study that the impact of perceived usefulness on attitudes on the use of mobile banking is mediated by subjective norms.

H8: Subjective norms positively influence attitude towards using of Bima Mobile.

H9: Subjective norms moderate the influence of perceived usefulness on attitudes towards using of Bima Mobile.

One definition of personal innovativeness is the readiness to experiment with new technologies (Lu et al., 2005). When an individual possesses creativity, they will be less willing to take risks (Elhajjar & Ouaida, 2020). Prior studies have demonstrated the significant impact that individual inventiveness has on views on the use of mobile banking (Lin, 2011; Hu et al., 2019; Elhajjar & Ouaida, 2020; Setiawan et al., 2021). Elhajjar and Ouaida (2020) discovered that attitudes on the use of mobile banking were influenced by perceived ease of use, which was found to be mediated by personal innovativeness.

H10. Personal innovativeness positively influences attitude towards using of Bima Mobile.

H11. Personal innovativeness moderates the influence of perceived ease of use on attitude towards using of Bima Mobile.

A person's behavioral response to new behavior or technology, whether favorable or bad, is referred to as their attitude (Jouda et al., 2020). According to research, there is a positive correlation between consumers' intentions to utilize mobile banking and their attitude about using it (Elhajjar & Ouaida, 2020).

H12. Attitude towards using positively influences intention to use of Bima Mobile.

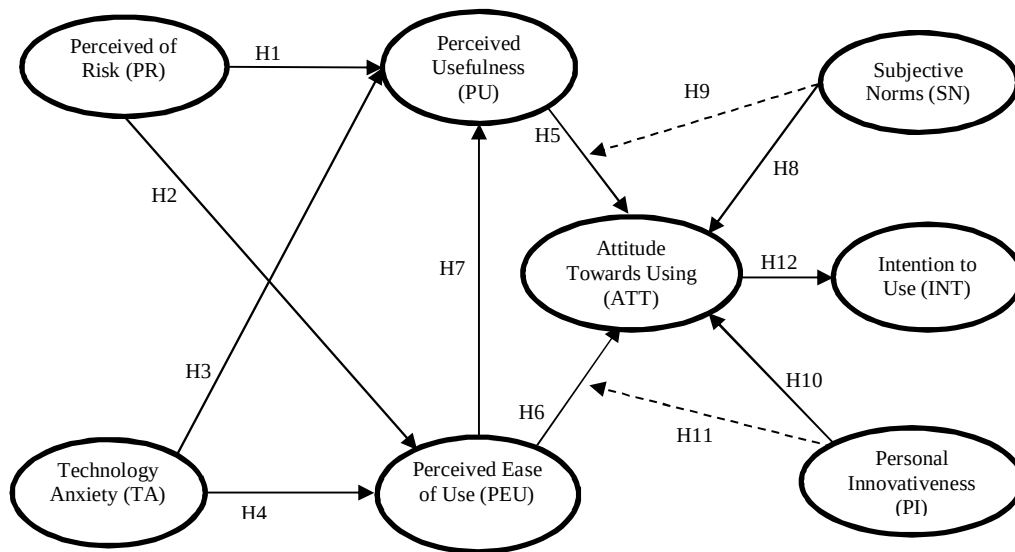


Figure 2. Research Model

IV. RESEARCH METHOD

The research was conducted using quantitative methods developed from the TAM model framework. Quantitative research is structured research to evaluate hypotheses by processing data in the form of numbers (Ramadhan, 2021). The data was analyzed using the PLS-SEM approach. Customers of Bank Jateng who turned on the Bima Mobile app made up the study's population. Given that the population to be researched cannot be determined with absolute accuracy, this study makes use of data from the September 2023 cutoff date, with 510,185 people registered. The sampling technique in this research used purposive sampling. The purposive sampling method is a non-probability sampling technique which is based on the researcher's confidence (Obilor, 2023) so that 416 samples were obtained. Data collection was carried out through the deployment of Google Forms.

The indicator of variables in this research can be explained as follows: (1) perception of risk has 6 (six) indicators: functional, financial, psychology, social, security, and time (Elhajjar & Ouaida, 2020); (2) technology anxiety: fear of using, nervous, and discomfort (Meuter et al., 2003; Park et al., (2019); (3) subjective norms: the emergence of new trends, motivation, and recommendations from other people (Malaquias & Hwang, 2016); (4) personal innovativeness: curiosity to try new technology, using mobile banking services is the right decision, and trying to be the first to try the latest technology (Zhang et al., 2018); (5) perceived usefulness: improving performance at work, increased productivity levels, increased effectiveness, and technology is felt to be useful to support work (Venkatesh et al., 2003); (6) perceived ease of use: easy to use, easy to become expert in, and requires little effort (Davis, 1989); (7) attitude towards using: service satisfaction, interest, and willingness to use (Grabner-Kräuter & Faullant, 2008); (8) the intention to use include: interested in using, continuous use, and invite other people (Davis, 1989)

V. RESULT

A. Respondent Description

Data collection from questionnaires was distributed from January to February 2024 to 456 research objects in 38 Bank Jateng branch offices covering Central Java, Yogyakarta and Jakarta with the results of the questionnaire data returning totaling 416 data. The details are in table 1.

TABLE.I RESPONDENTS PROFILE

Description	Amount	%
Gender		
Male	202	49
Female	214	51
Age		
17 – 25 years	88	21
26 – 35 years	191	46
36 – 45 years	93	22
46 – 55 years	44	11
Level of Education		
High School	29	7
Diploma	18	4
Bachelor Degree	310	75
Master Degree	59	14
Income		
Rp2.000.000,- – Rp5.000.000,-	157	38
Rp5.100.000,- – Rp 8.000.000,-	90	22
Rp8.100.000,- – Rp11.000.000,-	110	26
≥ Rp11.100.000,-	59	14
Owned mobile banking application		
1 mobile banking app	170	41
2 mobile banking app	150	36
3 mobile banking app	65	16
≥ 4 mobile banking app	38	7

Source : primary data processed, 2024

B. Outer Model

Outer model evaluation is carried out to ensure that the variables used are suitable for measurement (valid and reliable). The outer model with reflective indicators is evaluated through convergent and discriminant validity of the indicators forming the latent construct and composite reliability as well as Cronbach's alpha for the indicator block (Ghozali & Latan, 2015). The outer model measurement results are presented in table 2.

TABLE II. OUTER LOADINGS, CRONBACH'S ALPHA, COMPOSITE RELIABILITY, DAN AVE

Variable	Item	Outer Loadings	Cronbach's Alpha	Composite Reliability	AVE
Perceived of Risk (PR)	PR.1	0,817	0,889	0,915	0,642
	PR.2	0,843			
	PR.3	0,754			
	PR.4	0,768			
	PR.5	0,818			
	PR.6	0,803			
Technology Anxiety (TA)	TA.1	0,857	0,858	0,913	0,779
	TA.2	0,918			
	TA.3	0,870			
Subjective Norms (SN)	SN.1	0,765	0,857	0,905	0,761
	SN.2	0,891			
	SN.3	0,951			
Personal Innovativeness (PI)	PI.1	0,892	0,780	0,872	0,695
	PI.2	0,843			
	PI.3	0,754			
Perceived Usefulness (PU)	PU.1	0,865	0,906	0,934	0,780
	PU.2	0,879			
	PU.3	0,902			
Perceived Ease of Use (PEU)	PU.4	0,887	0,809	0,887	0,724
	PEU.1	0,896			
	PEU.2	0,891			
Attitude Towards Using (ATT)	PEU.3	0,759	0,913	0,945	0,851
	ATT.1	0,894			
	ATT.2	0,947			
Intention to Use (INT)	ATT.3	0,925	0,830	0,896	0,743
	INT.1	0,843			
	INT.2	0,883			
	INT.3	0,859			

Source : primary data processed, 2024

The measurement items are deemed genuine since, as shown in Table 2 above, the AVE is above 0.5 and the outside loadings of the measurement items are above 0.7. All variables exhibit composite reliability and Cronbach's alpha values more than 0.7, indicating their level of reliability. The discriminant validity test is measured using cross loading (table 3). It is evident that a construct under measurement has a higher cross loading value than the construct in the row adjacent to it.

TABLE III. THE CROSS-LOADING VALUE

	ATT	INT	PEU	PI	PR	PU	SN	TA
ATT	0,923							
INT	0,690	0,862						
PEU	0,635	0,612	0,851					
PI	0,648	0,615	0,574	0,833				
PR	-0,432	-0,371	-0,444	-0,343	0,801			
PU	0,661	0,630	0,717	0,610	-0,420	0,883		
SN	-0,111	-0,089	-0,123	-0,080	0,120	-0,147	0,872	
TA	-0,487	-0,457	-0,494	-0,405	0,346	-0,479	0,154	0,882

Source : primary processed, 2024

C. Inner Model (Structural Model Test Results)

Structural model evaluation was carried out to see the relationship between constructs, mediation, direct and moderating impact, model fit, significance value and R-square.

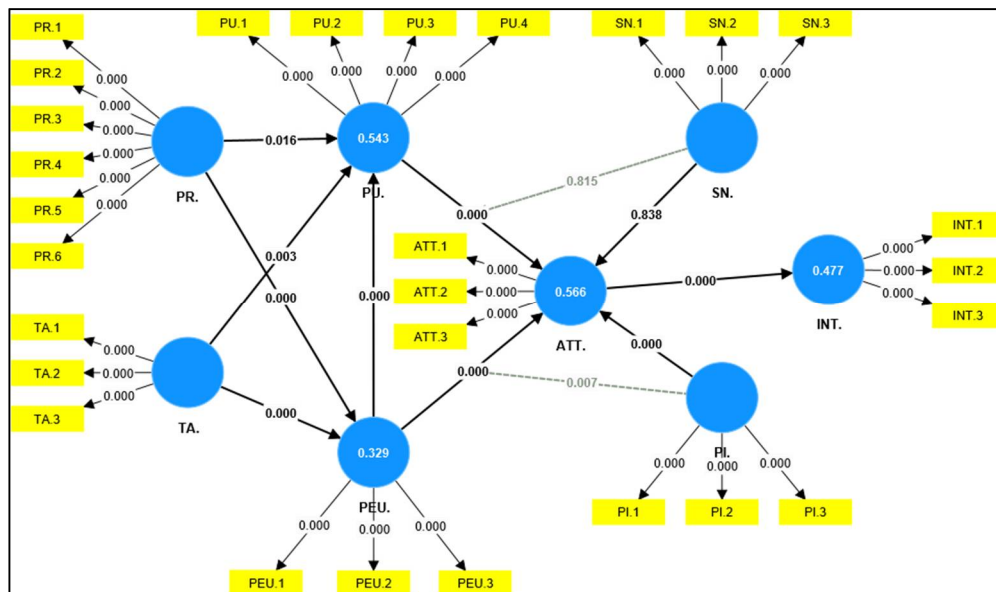


Figure 4. Structural Model (Inner Model)

Evaluation of the research model is carried out through predictive relevance Q² which is carried out using a blindfolding procedure to measure how good the observation value of a research model is. If the Q² value is more than 0, it means the observation value is good, and vice versa. Table 4 shows that the model has a good observation value because the value is more than 0.

TABLE IV. PREDICTIVE RELEVANCE (Q²) AND R²

Variabel	Q ²	R ²
ATT	0,462	0,566
INT	0,338	0,477
PEU	0,314	0,329
PU	0,286	0,543

Source : primary data processed, 2024

The results of the R2 value in table 4 show that ATT can be explained by the PEU, PU, SN and PI variables by 56.6%, which is a moderate level of influence. The INT variable can be explained by ATT at 47.7%, which is a moderate level of influence. The PEU variable can be explained by PR, TA and PI by 32.9%, which is a moderate level of influence. Furthermore, the PU variable which can be explained by PR, TA, SN, and PEU is 54.3% which also includes a moderate level of influence. The research model has a better match because the NFI is near to 1 and the SRMR $0.058 < 0.8$ is model perfect fit (Yamin, 2021).

TABLE V. MODEL OF FIT

Model of Fit	Value
SRMR	0,058
NFI	0,807

Source : primary data processed, 2024

D. Hypothesis Test Results

The results of hypothesis testing in this research can be seen in the table 6. The results of the direct influence in this study show that almost all hypotheses are accepted except for hypothesis H8, which means subjective norms are unable to directly influence Attitude toward using mobile banking applications at Bank Jateng.

TABLE VI. DIRECT EFFECT HYPOTHESIS TEST RESULTS

	Hypothesis	Coefficient of β	t-test	p values	Supported/ No Supported
H1	PR $\rightarrow$ PU	-0,104	2,414	0,016	Yes
H2	PR $\rightarrow$ PEU	-0,310	6,426	***	Yes
H3	TA $\rightarrow$ PU	-0,147	2,987	0,003	Yes
H4	TA $\rightarrow$ PEU	-0,387	8,115	***	Yes
H5	PU $\rightarrow$ ATT	0,292	4,729	***	Yes
H6	PEU $\rightarrow$ PU	0,598	11,955	***	Yes
H7	PEU $\rightarrow$ ATT	0,270	4,725	***	Yes
H8	SN $\rightarrow$ ATT	-0,008	0,204	0,838	No
H10	PI $\rightarrow$ ATT	0,294	5,156	***	Yes
H12	ATT $\rightarrow$ INT	0,690	21,180	***	Yes

Note: ***p < 0,001

Source : primary data processed, 2024

Results of testing the moderating role of subjective norms and personal innovativeness in this research shows that The ninth hypothesis (H9) is rejected because of p-values ($0.815 > 0.05$), while hypothesis H11 was accepted because of p-values ($0.007 < 0.05$). In this way, personal innovativeness is able to moderate the influence of Perceived Ease of Use in increasing behavior using the Bank Jateng mobile banking application (Table 7).

TABLE VII. INDIRECT INFLUENCE HYPOTHESIS (MODERATION)

	Hypothesis	Coefficient of β	t-test	p-values	Support or No Support
H9	SN x PU $\rightarrow$ ATT	-0,010	0,234	0,815	No
H11	PI x PEU $\rightarrow$ ATT	-0,073	2,713	0,007	Yes

Source : primary data processed, 2024

VI. DISCUSSION

A. The Influence of Perceived Risk on Perceived Usefulness

The perceived risk significantly and negatively affects perceived usefulness. This indicates that the user is aware of the potential dangers associated with using Bima Mobile. Consumers believe that using Bima Mobile comes with acceptable risks, since it can withstand account fraud, cyberattacks, and application malfunctions that can interfere with regular workdays. These results are in line with past research demonstrating that perceived risk has a substantial and adverse impact on perceived usefulness (Elhajjar & Ouaida, 2020). This implies that users possess a heightened awareness of the potential hazards inherent in utilizing the application. Despite

acknowledging these risks, consumers maintain a perception that the benefits of employing Bima Mobile outweigh the potential drawbacks. They perceive the risks associated with the app, including account fraud, cyberattacks, and application malfunctions, as manageable and within acceptable limits. This perception stems from the belief that Bima Mobile is equipped to mitigate these risks effectively, providing users with a sense of security and reliability. Consequently, consumers view Bima Mobile as a viable and valuable tool that enhances their efficiency and productivity in their day-to-day activities (Lata & Kumar, 2021). They trust the app's capability to withstand various threats and disruptions, enabling them to carry out their regular work tasks without significant interruptions (Lata & Mittal, 2023). Overall, despite the acknowledgment of inherent risks, consumers perceive Bima Mobile as a beneficial asset that enriches their digital experiences and facilitates their daily routines.

B. The Influence of Perceived of Risk on Perceived Ease of Use

The perceived risk significantly and negatively affects perceived ease of usage. This indicates that the consumer does not experience any trouble utilizing Bima Mobile because of their perceived risk. These results align with other studies showing that perceived risk significantly and negatively affects perceived ease of usage (Elhajjar & Ouaida, 2020). The impact of perceived risk on perceived ease of usage is substantial and adverse, indicating a critical aspect of consumer behavior towards Bima Mobile. When consumers perceive a high level of risk associated with using the application, it negatively influences their perception of how easy it is to use. Despite this, consumers may not experience any actual difficulty in utilizing Bima Mobile due to their perceived risk. This paradoxical situation arises because consumers may approach the app with caution and vigilance, taking necessary precautions to mitigate potential risks. Although they may harbor concerns about security breaches, data privacy, or technical glitches, they navigate the app smoothly, aided by their awareness of these risks. The perceived ease of usage, therefore, may not align with the consumer's perception of risk, as they may find Bima Mobile user-friendly and intuitive despite their concerns. This highlights the complexity of consumer perceptions and behaviors in the context of digital applications, where subjective perceptions of risk may not always translate into actual difficulties in usage. Ultimately, understanding and addressing consumers' perceived risks and their impact on ease of usage is crucial for optimizing user experiences and promoting acceptance of digital platforms like Bima Mobile.

C. The Influence of Technology Anxiety on Perceived Usefulness

Technology Anxiety has a significant negative effect on Perceived Usefulness. This implies that anxiety over technology may affect how beneficial it is viewed, which may make it more difficult for someone to use Bima Mobile. These results are consistent with previous studies showing that perceived usefulness is significantly and negatively impacted by technological fear (Gbongli et al., 2019; Bhatt, 2022). The impact of Technology Anxiety on Perceived Usefulness is substantial and detrimental, marking a crucial aspect of an individual's relationship with technology such as Bima Mobile. When individuals experience anxiety or apprehension towards technology, it can profoundly shape their perception of its utility and benefits. This implies that feelings of unease or fear regarding technology may hinder individuals from fully recognizing the advantages that Bima Mobile or similar digital platforms offer. Specifically, when someone grapples with Technology Anxiety, they may struggle to appreciate how Bima Mobile can enhance their daily lives or streamline their tasks. The presence of such anxiety can create a barrier to the adoption and effective utilization of Bima Mobile. Despite its potential to simplify tasks and improve efficiency, individuals may hesitate to embrace Bima Mobile due to their apprehensions about technology. This reluctance to engage with the app stems from a fear of encountering difficulties or feeling overwhelmed by its functionalities. Consequently, Technology Anxiety may impede individuals from fully harnessing the benefits of Bima Mobile, limiting its adoption and usage. To overcome this barrier, it's essential to address and alleviate Technology Anxiety through education, user-friendly design, and support mechanisms, thereby fostering a more positive and confident attitude towards utilizing digital technologies like Bima Mobile.

D. The Influence of Technology Anxiety on Perceived Ease of Use

Perceived ease of use is significantly and negatively impacted by technology fear. This indicates that customers' anxiety about technology when using Bima Mobile does not cause them to worry about making mistakes because, once these anxieties are managed, customers will view using mobile banking services as a convenient way to transact (Gbongli et al., 2019). These findings are consistent with earlier studies that found that technology anxiety significantly and negatively affects perceived ease of use (Gbongli et al., 2019; Tsai et al., 2020; Şahin & Şahin., 2021). For instance, Tsai et al. (2020) demonstrated that reducing users' fears regarding

new technologies led to higher acceptance rates and greater ease in using such technologies. Similarly, Şahin & Şahin (2021) found that technology anxiety creates a psychological barrier, making it harder for users to perceive new technologies as user-friendly. Thus, alleviating technology fear is crucial for enhancing the perceived ease of use of mobile banking services, as customers who feel less anxious are more likely to adopt and efficiently utilize these services. This suggests a clear need for strategies that can reduce technology fear to improve user experiences.

E. The Influence of Perceived Usefulness on Attitude Towards Using

Attitude toward utilizing Bima Mobile is positively and significantly influenced by perceived utility. Consumers believe Bima Mobile can assist them in meeting their everyday requirements, including transfers, online payments, top-ups for e-wallets, and other tasks. This perceived benefit makes customers more likely to have a favorable attitude towards the application and increases their likelihood of using Bima Mobile again in the future. When users recognize the practical advantages and conveniences offered by Bima Mobile, their positive perception translates into greater usage intentions and loyalty to the service. These findings are consistent with other studies showing that attitude toward utilizing has a positive and substantial relationship with perceived usefulness (Elhajjar & Ouaida, 2020; Kejela & Porath, 2022). For example, Elhajjar & Ouaida (2020) found that when users see tangible benefits and practical applications in technology, their overall attitude toward the technology improves, leading to increased adoption rates. Similarly, Kejela & Porath (2022) demonstrated that perceived usefulness is a critical determinant in shaping user attitudes towards technology. However, this is contrary to the results of research from Siswoyo & Irianto (2023) which found that perceived usefulness did not significantly influence users' attitudes. This discrepancy might be due to differences in study populations, contexts, or methodologies, highlighting the need for further research to understand the varying factors that influence technology adoption attitudes. Overall, the positive influence of perceived utility on attitudes towards Bima Mobile underscores the importance of highlighting practical benefits to encourage user adoption and satisfaction.

F. The Influence Perceived Ease of Use on Perceived Usefulness

Perceived utility significantly and favorably affects perceived ease of use. When customers recognize that Bima Mobile offers tangible benefits and practical solutions to their daily needs, they are more likely to find the application user-friendly. This perception makes it easier for customers to experience the benefits of Bima Mobile, as they associate its utility with simplicity and efficiency. These findings support earlier research that found attitudes toward using have a favorable and substantial relationship with perceived usefulness (Elhajjar & Ouaida, 2020). For instance, Elhajjar & Ouaida (2020) demonstrated that when users perceive a technology as useful, their ease of use perception is positively influenced, leading to higher adoption rates. The more customers see Bima Mobile as a valuable tool for tasks such as transfers, online payments, and e-wallet top-ups, the simpler and more intuitive they will find it to use. This relationship underscores the importance of designing mobile banking applications with clear, tangible benefits that resonate with users' needs. As customers realize these benefits, their confidence in using the technology grows, further enhancing their perception of ease of use. Therefore, emphasizing the practical advantages of Bima Mobile not only boosts its perceived utility but also enhances users' overall experience by making the technology seem more accessible and straightforward. This holistic approach to user experience design is crucial for fostering positive attitudes and encouraging the continued use of mobile banking services.

G. The Influence of Perceived Ease of Use on Attitude towards Using

Attitudes toward usage are positively and significantly influenced by perceived ease of use. Consumers believe that Bima Mobile is simple to use and doesn't demand any additional effort, making it an attractive option for managing their banking needs. This ease of use contributes to a positive user experience, encouraging customers to use Bima Mobile repeatedly in the future. When users find an application intuitive and straightforward, they are more likely to develop favorable attitudes toward it and integrate it into their routine activities. These findings align with earlier studies by (Elhajjar & Ouaida, 2020) and Kejela & Porath (2022) which demonstrated that perceived ease of use significantly impacts users' attitudes toward technology. Elhajjar & Ouaida (2020) highlighted that technologies perceived as easy to use lead to more positive user attitudes and higher adoption rates. Similarly, Kejela & Porath (2022) found that the simplicity and user-friendliness of a technology play a crucial role in shaping users' attitudes and encouraging ongoing use. However, these results contrast with the study conducted by Setiawan et al., (2021) which found no significant relationship between perceived ease of use and attitude toward usage. This discrepancy may arise from differences in study contexts, populations, or

methodologies, indicating the need for further research to reconcile these findings. Overall, the positive impact of perceived ease of use on attitudes toward Bima Mobile highlights the importance of user-friendly design in fostering positive user experiences and promoting long-term engagement with mobile banking services.

H. The Influence of Subjective Norms on Attitude towards Using

According to the Theory of Planned Behavior (TPB), subjective norms are a type of social influence from the immediate social environment that is considered significant in motivating someone to act in a certain way. The research results show that subjective norms have no effect on attitudes towards using Bima Mobile. Customers believe that they are not required to follow the trend of using Bima Mobile, nor are they encouraged to do so by the people around them. In using banking services, customers only need to comply with the use of Bima Mobile as an option. This finding is support previous research (Jouda et al., 2020). However these findings contradict earlier studies, such as those by Elhajjar & Ouaid, (2020), which posited that subjective norms significantly influence technology adoption by highlighting the role of social circles in shaping individual behaviors. According to their research, the encouragement or approval of significant others plays a crucial role in technology acceptance. However, our findings align more closely with the research by Jouda et al., (2020) which indicated that subjective norms might not always have a strong influence on individual decisions regarding technology use. This divergence suggests that in the context of Bima Mobile, users' attitudes and behaviors are more self-determined and less affected by social influences than previously thought. Understanding this dynamic can help in designing marketing strategies that focus more on the intrinsic benefits of Bima Mobile rather than relying on social endorsement to drive adoption.

I. The Moderating Influence of Subjective Norms on the relationship between Perceived Usefulness and Attitude Towards Using

Attitudes toward using Bima Mobile are influenced primarily by perceived utility rather than subjective norms, which only play a minimal role in shaping these attitudes. Consumers believe that their decision to use Bima Mobile is driven by the practical benefits it offers, such as ease of transactions, rather than recommendations or encouragement from their immediate social circles. As a result, many users may not fully explore or experience the advantages of Bima Mobile due to a lack of social reinforcement. This implies that while the perceived utility of Bima Mobile strengthens user attitudes towards the app, subjective norms do not significantly amplify this effect. These findings contradict earlier studies by Elhajjar & Ouaida (2020), which suggested that subjective norms (influences from friends, family, or colleagues) are critical in motivating individuals to adopt new technologies. According to their research, positive recommendations and encouragement from one's social circle significantly enhance an individual's attitude towards using technology. However, in the case of Bima Mobile, the influence of subjective norms appears negligible. Users seem to base their decisions more on personal assessments of the app's utility rather than social validation. This discrepancy highlights a unique aspect of Bima Mobile's user dynamics, suggesting that its adoption is driven more by individual utility perceptions than by social persuasion. Understanding this can help developers and marketers tailor their strategies to focus more on showcasing the direct benefits of Bima Mobile, such as convenience and efficiency, rather than relying on word-of-mouth or social endorsements to boost adoption rates. This approach could ensure that more consumers recognize and utilize the full range of advantages offered by Bima Mobile.

J. The Influence of Personal Innovativeness on Attitude Towards Using

Attitude toward usage is positively and significantly influenced by personal innovativeness. This demonstrates that while using Bima Mobile, customers exhibit a high degree of innovation. Users who are more innovative tend to explore new technologies eagerly and adopt them more readily, leading to a favorable attitude towards mobile banking services like Bima Mobile. This is consistent with earlier research, which shows that innovative individuals develop positive attitudes toward using mobile banking (Elhajjar & Ouaida, 2020). These findings align with previous studies indicating that personal innovativeness significantly impacts attitudes toward technology adoption (Gbongli et al., 2019; Hu et al., 2019; Elhajjar & Ouaida, 2020). For instance, Gbongli et al. (2019) found that individuals with higher levels of personal innovativeness are more likely to appreciate and utilize new technological solutions, viewing them as beneficial and user-friendly. Similarly, Hu et al. (2019) demonstrated that innovative users are generally more open to experimenting with new applications, which fosters a positive attitude toward their use. Elhajjar & Ouaida (2020) further confirmed that personal innovativeness is a critical factor in shaping favorable attitudes toward mobile banking, as these users are inclined to perceive such technologies as useful and convenient.

K. The moderating Influence of Personal Innovativeness on the relationship between Perceived Ease of Use on Attitude towards Using

Personal inventiveness has a diminishing and negligible impact on attitudes toward using Bima Mobile when it comes to reducing the impact of perceived ease of use. This implies that innovative users of Bima Mobile, upon trying it out, do not feel influenced by recommendations or encouragement from others. Consequently, they may not fully recognize or experience the benefits of Bima Mobile, as their adoption and usage are driven more by personal exploration rather than social persuasion. These findings suggest that, for innovative users, the perceived ease of use does not significantly enhance their attitudes toward the app because their motivation to use Bima Mobile is not strongly linked to its simplicity or usability as highlighted by social influences. These findings contradict earlier studies, such as those by Elhajjar & Ouaida (2020), which suggested that personal innovativeness plays a substantial role in shaping positive attitudes toward technology by enhancing the perceived ease of use. According to their research, innovative individuals are more likely to adopt new technologies due to their inherent curiosity and openness to new experiences, which typically results in a greater appreciation of the technology's ease of use. However, in the context of Bima Mobile, it appears that even innovative users do not significantly adjust their attitudes based on how easy the app is to use. This discrepancy indicates that other factors might be at play, affecting the overall user experience and perception. It suggests a potential gap in how Bima Mobile communicates its ease of use and benefits to its users, particularly those who are inherently innovative and might not rely on social validation for technology adoption.

L. The Influence of Attitude towards Using on Intention to Use

Intention to use is positively and significantly influenced by attitude toward using (Kusumawati et al, 2021). This indicates that customers' good attitudes are directed toward Bima Mobile's existence. Perceived utility, perceived ease of use, and attitude toward utilizing are significantly correlated in this study, which is similar with findings from other research by (Schierz et al., 2010; Lin, 2011; Elhajjar & Ouaida, 2020). Technologies must be strongly perceived as being valuable and easy to use in order to be accepted in the banking industry. As the likelihood of utilizing a technology increases, so does the intention to utilize it (Davis, 1989). This intention is heavily impacted by one's attitude about using the technology, which can indicate how society views its acceptance (Elhajjar & Ouaida, 2020). These findings are consistent with earlier studies showing that intention to use is positively and significantly influenced by attitude toward using (Foroughi et al., 2019; Gbongli et al., 2019; Elhajjar & Ouaida, 2020).

VI. CONCLUSION

According to the data analysis perceived risk significantly affects both perceived usefulness and perceived ease of use negatively; technology acceptance significantly affects both perceived usefulness and perceived ease of use positively; perceived usefulness significantly influences attitude toward using; perceived ease of use significantly influences perceived usefulness positively; perceived ease of use significantly influences attitude toward using; personal innovativeness significantly influences attitude toward using; and attitude toward using positively influences intention to use. Empirically, this study demonstrates that attitude toward usage is mostly influenced by perceived ease of use.

Meanwhile, 2 pathways are not supported, namely the pathway that connects subjective norms with attitudes towards using and the subjective norms pathway that moderates perceived usefulness towards attitudes towards using. Subjective norms clearly have no and insignificant influence on customer users to use Bima Mobile. Considering that the Indonesian people have become familiar with mobile banking services more than two decades ago, a fairly good level of understanding of mobile banking services has been established with Indonesia's internet penetration already above 70%. Therefore, banks must pay attention again to the mobile banking service needs desired by their customers. Apart from that, risks related to security are another factor that influences customers to use the mobile banking application they want to use. Banks are required to continue to innovate and regularly update their applications so that they can attract the attention of customers.

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