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INDIVIDUAL INTEREST IN MOBILE BANKING USE: A MODIFIED TECHNOLOGY ACCEPTANCE MODEL APPROACH

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Abstract. This study aims to determine the influence of perceived usefulness, perceived ease of use, trust, risk, and attitude on individual interest in using mobile banking. This study is an extension of previous research that used a modified Technology Acceptance Model (TAM) approach. The type of research used is explanatory research. The data collection method used was a survey method by distributing 400 questionnaires. The respondents in this study were students of the Faculty of Economics and Business, Brawijaya University, who used mobile banking facilities. A total of 365 questionnaires were returned, which were then processed using IBM SPSS ver. 24 through multiple linear regression analysis and hypothesis testing. The results of this study indicate that the variables of perceived usefulness, perceived ease of use, trust, and risk influence individuals' attitudes toward using mobile banking. Attitude influences individuals' interest in using mobile banking.

Keywords: Perceived Usefulness, Perceived Ease of Use, Trust, Risk, Attitude, Interest, Mobile Banking, Technology Acceptance Model.

I. INTRODUCTION

Technological advances continue to develop rapidly from year to year. These rapid technological advances have a significant impact on human life. Today's era, which demands high mobility, forces humans to develop more quickly in order to support all their activities. Information technology is one of the supports for human life in various fields. The increasingly sophisticated development of information technology has a considerable influence on human activities, where communication can be carried out more efficiently and effectively because it is not limited by space and time (Herawati, 2019). The use of the internet is one way of utilizing information technology today.

The information available on the internet is vast and comprehensive. This is because almost every aspect of life, including sports, economics, politics, and health, can be found online. In this case, the internet is referred to as another form of world (virtual/cyber) (Sidharta, 1996). The internet is a technology that can be used to assist in various activities, including communication, transactions, and searching for information about the world. For some people, the internet has become a necessity in their daily activities. Almost all information about the world and other things can be accessed online through the internet. The number of internet users in Indonesia has increased every year. According to the website indonesiabaik.id, based

on the findings of a survey previously conducted by the Indonesian Internet Service Providers Association (APJII), in 2022-2023 there will be around 215.63 million internet users in Indonesia. Compared to the previous period, which reached 210.03 million users, this number has increased by 2.67%. This can be used as an indicator that influences business progress and development, so the large number of internet users in Indonesia cannot be ignored. This technological development is utilized in various sectors to optimize more effective and efficient operational activities. The business sector, public sector, and banking sector are some of the sectors that use technological developments to support their operational activities.

Banking is one of the sectors that has taken advantage of the rapid development of information technology. Banks have responded to this by providing services that facilitate access to information using more sophisticated technologies such as the internet to connect banks with their customers. Conventional banking methods that have been used until now, where customers need to visit the bank to complete transactions such as payments, are considered ineffective because they are time-consuming, such as having to fill out forms first, waiting in line which can sometimes be quite long, and then paying requires time to double-check whether the account number is correct or not. Due to high demand in the banking sector, it is important and essential for banks to facilitate their services. Various banking services are available to consumers, allowing them to use them anytime and anywhere in different ways. Banks have responded to this by improving their online services. This is because information is important for both customers and banks, so the information technology implemented by banks aims to make it easier for customers and banks to carry out their needs (Oktaviana and Widyastuti, 2008). In fact, banks have responded to this by providing various facilities to make it easier for users to use their facilities anytime and anywhere. Mobile banking is a form of banking service that is most helpful to customers in conducting financial transactions. By using digital technology to serve its customers, banking services have become more efficient and helped banks gain a competitive advantage (Riza, 2019).

Mobile banking is an innovation that includes methods for accessing banking services through smartphones, where customers use these devices to interact with financial institutions (Luo et al., 2010). Mobile banking is the first step in transforming banks into financial service providers (FSPs). As FSPs, banks can handle their clients' finances in the future. In this situation, banking will function as more than just a place to store and transact finances (Tirtana and Sari, 2014). Mobile banking is a banking information service in the form of an application that allows users to use the internet network provided by cellular operators via smartphones to obtain information and conduct financial transactions more smoothly and easily (Riza, 2019). With Mobile Banking, users who already have an internet connection do not need to visit a bank or ATM machine to monitor their account balances, check credit card and purchase statuses, pay bills, track time deposits, communicate via mobile calls, and conduct transactions, making everything easier (Pratiwi, 2012). This allows customers to obtain information and complete banking activities more quickly, easily, and without limits. These services are personalized, with security in the form of a user ID that only the owner can access. With this, banks are confident they can attract customers by offering services based on the advantages of mobile banking.

Banks are taking advantage of this opportunity to continue marketing their mobile banking services through various digital platforms, e-commerce, and other social media to reach a wider market share, especially Generation Z. (Maharani, 2021) states that Generation Z is the generation born between 1995 and 2010. This generation has the ability to perform various

activities simultaneously through the internet, known as multitasking (Putra, 2016). In addition to multitasking, students also have different characteristics, such as higher technological skills, a tendency towards practical and instant things, and an open attitude (Pratiwi et al., 2020). As Generation Z is responsive to technological developments, students have become one of the groups that use banking services the most. This is driven by digital lifestyle changes favored by students who like practical and instant solutions to meet their daily needs. Mobile banking is very helpful for students in conducting all forms of banking transactions.

Although mobile banking services provide many benefits to their users, in practice, there are still many bank customers who are not interested in conducting banking activities using mobile banking services. Indonesia has a rather interesting situation regarding mobile banking. Indonesia itself is one of the countries in the world where internet users use smartphones. This can be seen from the high number of internet users reported by We Are Social in Indonesia: since the beginning of 2022, there have been 204.7 million internet users in Indonesia. According to a survey by the Indonesian Internet Service Providers Association, around 93.9% of Indonesians access the internet with smartphones every day (apjii.or.id 2019). However, according to teknoia.com, Indonesia still ranks at 27 percent of the world average for mobile banking users. This is relatively low compared to other countries, such as Hong Kong, which has a percentage of 42 percent. Based on a study conducted by the Gartner Group (2009), it was found that only about one percent of all smartphone users use their smartphones to make payments or transactions. Several factors influence this phenomenon, one of which is that customers feel satisfied with the existing services. Although the quality and technical aspects of information technology systems have been improved, according to Hartono (2007: 1), there are still many failures in their implementation. Meanwhile, banks themselves often state that the risks involved in promoting mobile banking are very small. However, the potential risks posed by mobile banking services may deter interest in using such services.

This phenomenon also occurs among students at Brawijaya University in Malang. Many students who are bank customers are not interested in using mobile banking services for banking transactions, including tuition payments. Even though Brawijaya University has made it easy for students by allowing them to pay tuition fees through mobile banking transactions, students, especially those from the Faculty of Economics and Business, prefer to use traditional transactions, which is to meet directly with the bank to pay tuition fees. This has prompted banks to reevaluate and study the components needed to develop and improve this service.

Based on the situation, there have been several previous studies that examined the factors that influence a person's perception of their attitude towards using mobile banking. The first study was conducted by Koenig-Lewis et al. (2010). The study aimed to examine young consumers' predictions for choosing to use mobile banking, which was then linked to the relationship between perceived usefulness, perceived ease of use, and risk in mobile banking user behavior. However, this study still has weaknesses, including that it only examined behavioral intentions, not actual intentions of actual behavior. (Wang et al., 2006) stated that "behavioral intentions can only be used by some people because the correlation with actual behavior is low and mediated by many other variables. In addition, there is a limitation in that the results of this study can only be generalized in Germany. The second study was conducted by Riquelme and Rios (2010). This study examined whether attitudes consisting of risk, perceived ease of use, and perceived usefulness influence interest in adopting mobile banking services. The study conducted by Riquelme and Rios (2010) still has weaknesses, one of which

is that it is based on the use of a technology adoption model, when in fact attitudes are not only influenced by the variables used in the study. The third study was conducted by Singh, S. and Srivastava, R.K. (2018). This study aimed to identify the factors that influence the adoption of mobile banking in India. This research model used six constructs, namely perceived ease of use and trust. The fourth study was conducted by Suh and Han (2002). This study examined the influence of trust on the acceptance of internet banking by customers in South Korea. The study conducted by Suh and Han still has shortcomings, namely, it only focuses on the influence of user trust on internet banking. This study does not consider other variables to present the factors that influence an individual's trust in adopting a technology.

The weaknesses found in previous studies became a reference for researchers to conduct research using the same model, namely conducting research on the factors that influence a person's perception of their attitude towards using mobile banking. This study is a combination of several previous studies that used TAM as the basis for developing hypotheses. From the weaknesses found in previous studies, it can be concluded that attitudes toward the use of mobile banking are not only influenced by perceptions of usefulness and ease of use of a technology. However, there are many factors that influence a person's perception of mobile banking usage, including risk and trust factors. Based on research conducted by Lewis , et al. (2010) and Riquelme and Rios, et al. (2010), researchers took several variables that have an influence on attitudes towards mobile banking usage. These variables are perceived usefulness, perceived ease of use, and risk as factors that influence individuals to use mobile banking. Meanwhile, based on research conducted by Suh and Han (2002), the researchers added one variable, namely trust, as a variable that influences individuals' attitudes towards using mobile banking. This study is a development of several previous studies because the researchers combined several of these research variables. The researchers developed the research conducted by Lewis et al (2010) and Riquelme and Rios et al (2010) by adding a new variable taken from the research model of Suh and Han (2002), namely Trust. The model of this study is based on the Technology Acceptance Model (TAM) theory, as in previous studies, to explain the factors that influence individuals' interest in using mobile banking. While previous studies were conducted in several countries outside Indonesia, the researchers conducted their study in Indonesia, specifically targeting Generation Z, namely university students. The sample context of this study was students at Brawijaya University, specifically students from the Faculty of Economics and Business. This sample was chosen because students from the Faculty of Economics and Business always keep up with technological developments, especially in the use of mobile banking.

The Technology Acceptance Model (TAM) is an orientation of the TRA theory developed by Fishbein and Ajzen (1975). This theory was introduced by Fred D. Davis in 1986. TAM aims to provide an explanation of the factors that influence the acceptance of information technology users' behavior itself (Davis et al. 1989). Pikkarainen et al. (2004) stated that the Technology Acceptance Model (TAM) is a model that explains most (about 40%) of the differences in interest and behavior in the use of information systems. This claim is supported by research conducted by Eriksson et al. (2005) who used TAM to study attitudes towards the acceptance of online banking in Estonia. The Technology Acceptance Model (TAM) is a model for analyzing the factors that influence the acceptance of technology in an organization. The Technology Acceptance Model (TAM) is the most widely used theoretical model in research because TAM aims to explain user interest in an information system. TAM focuses on user

attitudes toward the use of information technology, developing it based on perceptions of the usefulness and ease of information technology (Amijaya, 2010). TAM explains the causal relationship between beliefs (about the benefits and ease of using information systems) and behavior, goals/needs, and actual use by users in an information system.

Davis et al. (1989) define perceived usefulness as "the extent to which a person believes or is convinced that using the system can improve their performance." Perceived usefulness can be measured by how someone feels the benefits of the system. If users consider the system to be beneficial, they will be interested in continuing to use the system (Wijayanti and Riza, 2019; Aji et al., 2020). It can be concluded that perceived usefulness is an individual's belief or confidence in the decision-making process. Davis's (1989) research shows that the construct of perceived usefulness (Perceived Usefulness) has a positive and significant influence on the use of information systems ( ). Research also conducted by Al-Somali et al. (2008) explains that perceived usefulness has a positive impact on the acceptance of internet banking. Perceived usefulness is a concern for customers in using banking services, namely mobile banking. The more consumers think that using mobile banking is useful, the more banking services will be used. The perceived benefits related to mobile banking can be interpreted as what customers receive or expect when carrying out their needs or work. Thus, the importance of the benefits of mobile banking influences customers' attitudes towards using the system (Jamida, 2016).

Davis et al. (1989) state that the ease factor is the degree to which individuals believe that using an information system is easy and does not require more effort from users to do so. Based on this definition, it can be concluded that the construct of perceived ease of use is one of the beliefs in the decision-making process. If someone believes that an information system is easy to use, they will use it. This has been mentioned in studies conducted by Hong et al. (2001), Kamel and Hassan (2003), and Chan and Lu (2004). Al-Somali et al. (2008) in their study explained that perceived ease of use has a positive impact on the acceptance of internet banking. However, these results are not the same as those found in a study conducted by Noor and Pearson (2007), which stated that the perception of ease of use has no effect on interest in accepting internet banking. The ease of use perceived by customers is an important consideration for conducting transactions using mobile banking because it allows them to do so anytime and anywhere.

Risk perception is a consumer's perception of uncertainty and unexpected consequences in carrying out activities (Dowling and Staelin, 1994). Safeena et al. (2009) mention that risk perception has a fairly positive influence on users in accepting online banking systems. Users are interested in using mobile banking because it allows them to complete transactions more quickly and easily. In addition to providing benefits for customers, mobile banking also has weaknesses that users need to be aware of, one of which is the prevalence of illegal activities on the internet, such as fraud, online banking theft, and hacking. In this study, risk indicators will be viewed from the actions taken by banks to minimize the risks of using mobile banking. If the actions taken by the bank have been implemented, it will have a positive impact on consumers' interest in using the technology offered.

Das and Teng (1989) state that trust is a measure of an individual's belief in the positive attitude and reliability of others in changing situations and risks. Pavlou (2003) in his research on consumer acceptance of e-commerce states that trust has a positive relationship with the intention to make transactions. Trust has a relationship with or influences interest in the use of internet banking (Suh and Han, 2002). In a study conducted by Al-Somali et al. (2008) entitled

" ," it is stated that trust contributes to influencing attitudes toward the acceptance of internet banking. Doney and Cannon (1997) state that trust is built when consumers have confidence in the reliability and honesty of their exchange partners. Customer trust in conducting transactions and the operational process of transactions is at stake. Trust is an important factor to consider when deciding whether or not to use mobile banking services.

With the increasing number of internet users with smartphones, mobile banking users continue to grow, as does consumer interest in mobile banking services. However, according to Tempo.co on January 31, 2023, there has been a recent surge in illegal activity on the internet in the form of mobile banking hacking by careless individuals, one of which is through fake online wedding invitations. This is done by sending online wedding invitations through chat applications such as WhatsApp (WA). If the invitation is clicked, it will automatically download an illegal application that can steal One Time Password (OTP) credentials from the victim's device.

Customers may be interested in using mobile banking due to the convenience and usefulness of the services provided, as well as the risk and trust factors offered. However, when these aspects are considered unreasonable, consumers will generally reconsider using mobile banking. In addition, many consumers will refuse to use mobile banking because they feel that the service does not meet their standards. To minimize mobile banking users switching to other services, banks are required to establish long-term relationships with their customers. This can be done, among other things, by improving service quality, which covers aspects of ease of use, usefulness, trust, and risk. A challenge often faced by customers is a lack of trust in the services they receive.

Research on the influence of individual perceptions on attitudes and interest in using mobile banking is very important in order to provide readers with information about the factors that influence individual perceptions so that service quality can be improved. Therefore, based on the above description, the researcher is interested in conducting research with the title "Individual Interest in Using Mobile Banking: A Modified Technology Acceptance Model Approach".

II. LITERATURE REVIEW

A. Technology-Based Accounting Information Systems

According to Mulyadi (2002), an accounting information system (AIS) is a collection of forms, records, and reports arranged in such a way as to provide the financial information needed by management to facilitate business management. Accounting information systems process various financial and non-financial transactions, which have an impact on the processing of financial transactions (Hall, 2009). According to Romney and Steinbart (2006) in their research, AIS collects, records, stores, and processes data to provide information to decision makers (Farizi, 2014). Accounting Information Systems (AIS) are an important part of a company. The system used will generate accounting data, which will assist the parties involved in decision making. The parties who need this information are internal and external users. According to Wilkinson et al (2000:7), AIS is an integrated system within a company, such as a business company, which consists of resources and other components to convert economic data into accounting information. Based on several definitions, it can be concluded that AIS aims to meet the information needs of various users.

In addition to the importance of the role of AIS, an organization will also gain several benefits from the existence of AIS. According to the explanation by Wilkinson et al. (2000) and Gelinas et al. (2005), as cited by Baridwan (2012), the benefits that an organization will obtain include, first, an increase in the efficiency of physical processes, which in turn will
reduce costs; second, increased accuracy and precision of business-related records; and third, increased accuracy. As it has developed, many organizations have implemented technology-based IS. Technology is something created to make human life easier. One of the benefits of technological development is that it facilitates the acquisition of information, which is one of human needs (Astia, 2014). Information technology is a combination of computer and telecommunications technology with other technologies such as hardware, software, databases, network technology, and others (Maharsi, 2000). Information technology is considered a field that not only covers matters related to software, computer hardware, and programming languages. Various things related to the creation of data/information that is perceived in any visual format and distributed through any multimedia can be considered as part of IT (Ghasemi, Shafeiepur, Aslani, and Barvayeh, 2011). In essence, IT has an important role in company performance, especially in supporting AIS.

The implementation of IT in supporting AIS can be applied through the use of several application systems to run the transaction processing cycle (Bodnar and Hopwood, 2006:9). A technology-based accounting information system is a system that can create, modify, store, communicate, and disseminate information related to accounting. This technology-based accounting information system can disseminate accounting-related information more quickly and economically (Artha, 2011). According to Adityasto (2013), information technology is a basic requirement that must be met by a company to maintain its business continuity. The use of information technology applications makes companies more competitive. IT-based AIS is something that organizations need to consider. With the implementation of IT-based AIS, it is hoped that organizations can obtain benefits, which will have an impact on the overall performance of the organization.

B. Technology Acceptance Model (TAM)

This study explains the factors that influence interest in using Mobile Banking. These factors are perceived usefulness, perceived ease of use,
perceived trust, and risk. These perceptions were studied to obtain empirical evidence of their influence on the use of Mobile Banking. This study is based on the behavioral information system theory, namely the Technology Acceptance Model (TAM), which was first introduced by Davis in 1989. The TAM model is one of the models created to analyze and understand the determinants of technology acceptance and use in individuals. This model is a development of the Theory of Reasoned Action (TRA) model, which was first introduced by Fishbein and Ajzen (1975). The TRA model basically explains that an individual's behavior is determined by their behavior intention, which is a function of their attitude and subjective norm. The TRA model is one of the most influential models for explaining human behavior (Venkatesh, Ramesh, and Massey, 2003). The TAM model uses TRA as a starting point for the theory. The TAM model has two main constructs, namely perceived usefulness and perceived ease of use. Perceived usefulness can be interpreted as the level of an individual's belief that using IT will improve their performance. Meanwhile, perceived ease of use can be interpreted as the level of an individual's belief that using IT will free them from effort or, in other words, make their work easier.

The Technology Acceptance Model (TAM) is a model that is widely used to predict the acceptance and use of information systems and has recently been applied to predict internet adoption (Cheng et al., 2005). TAM uses a psychological approach to measure the factors that influence a person's use of a technology (Sadiyoko et al., 2009). The main objective of TAM is to provide a basic framework for exploring the influence of external factors on user beliefs, attitudes, and intentions (Davis, 1989). TAM examines and measures the factors that influence a person's decision to accept or reject information technology (Maharsi and Mulyadi, 2007). TAM has become a widely used model for researching the acceptance and use of an information system, even for predicting internet adoption (Cheng et al., 2005).
The TAM model is illustrated in Figure 2.1 below:

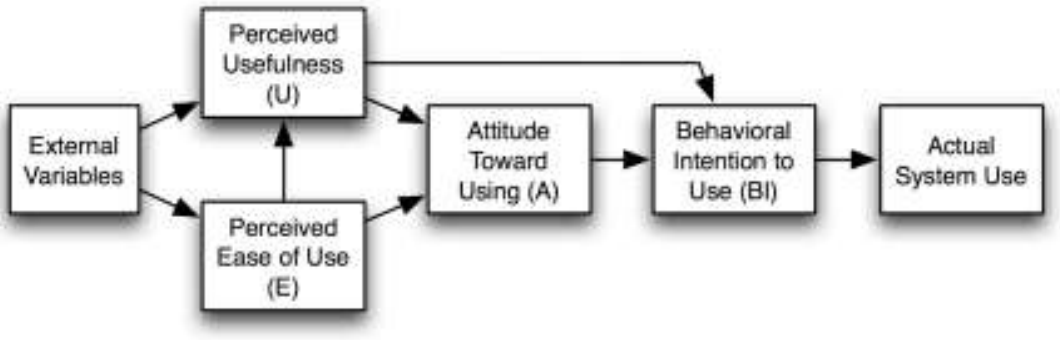


Figure 2.1 TAM Model (Source: Davis, 1989)

C. Mobile Banking

Mobile banking is a banking service resulting from innovations in SMS banking and internet banking (Sofya et al., 2020). Mobile banking is defined as a financial service facility developed by banking institutions to provide convenience for customers in conducting transactions via mobile phones (Mukhtisar et al., 2019). This allows remote communities to access banking services anywhere (Wamai & Is, 2017). Mobile banking can be used if customers have installed the mobile banking application on their mobile phones. This mobile banking application can be downloaded through the Playstore or Appstore (Marpaung et al., 2021). With the availability of mobile banking services, transactions that were previously manual can now be done automatically via mobile phones, so that customers can complete them independently (Lieny, 2021).

The facilities offered by mobile banking services are not only transactional but also include non-transactional facilities such as transfers, balance checks, payments, purchases, PIN changes, and access to financial information (Septiani et al., 2020). Facilities
This is not much different from Islamic mobile banking, except that Islamic mobile banking has Islamic features such as prayer schedules, qibla directions, zakat payments, and others. The presence of mobile banking has now been able to meet the needs of modern society, which prioritizes time and cost efficiency (Mandatra & Sutarso, 2019). This is because with mobile banking, customers do not need to spend a lot of time and money to get to the bank office because financial transactions can be done anywhere and anytime via a mobile phone connected to the internet (Alimuddin et al., 2019). In general, mobile banking is divided into three categories (Wulandari & Moeliono, 2017):

1. Informational

In this case, mobile banking services only provide information related to the products and services offered by a bank. The risk in this service can be considered low because there are no transactions between customers and the bank.

2. Communicative
   Communicative mobile banking services involve the possibility of interaction between customers and banks through a network or system connected to the bank. This interaction relates to balance information, transaction reports, changes to personal data, and membership forms for a bank's services.
3. Transactional
   In this case, mobile banking services allow customers to conduct transactions directly with the bank because this system is directly connected to the main server located at the bank. Transactions that can be carried out by customers are related to balance information, payments, fund transfers, mobile credit top-ups, and so on.

The presence of mobile banking has a positive impact on various parties (Fitrianisa et al., 2019). For Islamic banks, mobile banking can increase bank revenue, thereby strengthening their competitiveness to expand their market share. For customers, mobile banking provides convenience and efficiency in terms of time and cost in accessing banking services (LE et al., 2020).

D. The Concept of Individual Attitudes in the Use of Mobile Banking

Attitude towards behavior is a person's positive or negative feelings towards performing a certain behavior (Davis, 1989). Attitude is an evaluation of a person's positive or negative beliefs or feelings towards performing a certain behavior (Jogiyanto, 2007). According to Jogiyanto (2007), based on Fishbean and Ajzen (1975), attitude is the sum of the affections (feelings) felt by a person to accept or reject an object or behavior and is measured by a procedure that places individuals on a two-pole evaluative scale, such as good or bad; agree or disagree; and others. Lee (2008) states that attitude refers to an individual's own perception, whether favorable or unfavorable, towards a particular behavior. In other words, a person's attitude can also be seen from their willingness to use a system.

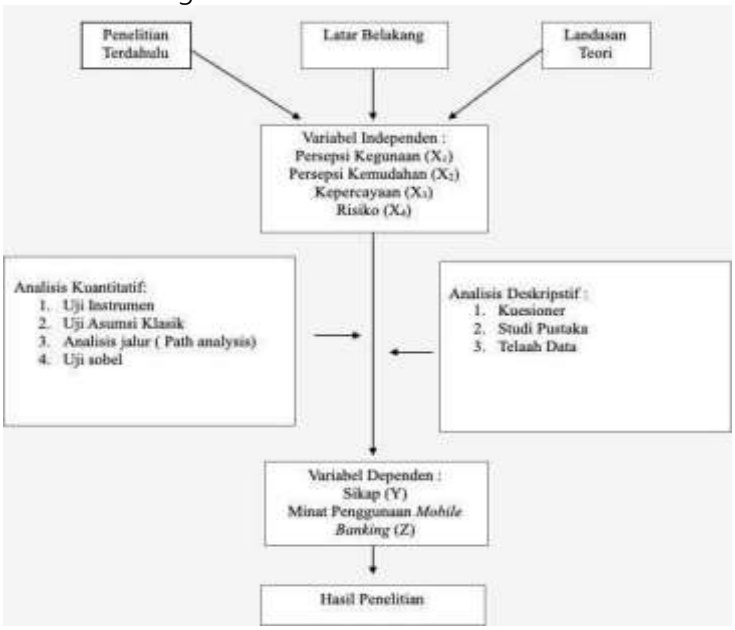
From this definition, it can be concluded that a person's attitude towards an information system shows the extent to which that person feels that the information system is good or bad for them. Jogiyanto (2007), based on Fishbein and Ajzen (1975), distinguishes two types of attitudes, namely attitudes towards objects and attitudes related to behavior. Attitudes towards objects are a person's feelings towards things or objects. This differs from attitudes towards behavior, which are more directed towards behavior rather than objects. A person's attitude consists of cognitive elements (ways of thinking), affective elements, and components related to behavior (Yuadi, 2009).

In using mobile banking, the trust of mobile banking users can be demonstrated through perceptions of usefulness, ease of use, and risk of use. A
positive feeling will indicate how beneficial an information system technology is to a person. If an information system technology is considered beneficial to its users, the positive feelings it evokes will also be greater. In this study, the positive feelings of mobile banking users are demonstrated by their liking for the benefits provided by mobile banking.

E. Research Framework

According to Sekaran (2007), a research framework is a network of associations that are logically arranged, explained, and elaborated between variables that are considered relevant to the problem situation and identified. A research framework is a model of how theory relates to various factors that have been identified as important issues (Sugiyono, 2016).

Based on the literature review and previous research described by previous researchers, the research framework of this study explains the influence of perceived usefulness, perceived ease of use, trust, and risk on attitudes toward mobile banking usage. This study uses quantitative analysis using the SPSS (Statistical Package for the Social Sciences) version 24 application. The results of the analysis of this study will be discussed in chapter four. The research framework can be simplified as shown in Figure 2.3 below:



(Source: Researcher, 2023)

From the above conceptual framework, it is known that variable X is an independent variable (perceived usefulness, perceived ease of use, trust, and risk), variable Z is a dependent variable (interest in using mobile banking), and variable Y is an intervening variable (attitude).

Research Hypothesis:

F. Perceived Usefulness (X1)

Perceived usefulness is one of the main constructs of the TAM model. Perceived usefulness can be defined as the level of an individual's belief that the technology they use will benefit their performance (Davis et al, 1989). The TAM model explains that system usage is directly influenced by behavioral intention to use. Yi, Jackson, Park, and Probst (2006) also make the same statement as Davis et al (1989) that an individual's intention to use a technology will change if the individual believes that the technology can help their work and improve their performance.Perceived usefulness is also defined as the extent to which a person believes that using a technology will improve their work performance (Jogiyanto, 2007). In the results of Hapsara's (2015) study entitled The Influence of Usefulness, Ease, Risk, and Trust on the Use of Mobile Banking, it was shown that one factor, namely usefulness, influences the use of mobile banking.

The construct of perceived usefulness is a construct that is often used in previous studies. Based on research conducted by Lewis (2010), there is a significant relationship between perceived usefulness and attitudes toward the use of information technology. Lewis (2010) examined the factors that determine behavior toward the use of mobile banking. The sample used in this study was a portion, or more precisely, 263 young mobile banking users in Germany. The results of the study conducted by Lewis (2010) are consistent with the study conducted by Scierz (2009). The sample used in Scierz's (2009) study was almost all people, precisely around 1447 respondents who used mobile banking applications. The empirical study conducted by Scierz (2009) states that perceived usefulness has a significant effect on attitudes towards transactions using mobile banking.

The results of the study conducted by Scierz (2009) are consistent with the research conducted by Shankar (2016), entitled Factors Affecting Mobile Banking Adoption Behavior In India, which shows that perceived usefulness has a positive effect on attitudes towards the use of mobile banking in India.

The results of the study conducted by Shankar (2016) are consistent with the research conducted by Riquelme et al. (2010), who conducted research on the effect of gender on the use of mobile banking in Singapore. The sample used was 600 e-banking users in Singapore. The results of this study indicate that there is a positive correlation between gender and the use of mobile banking services. Based on this description, the following alternative hypothesis is formulated:

H1: Perceived usefulness has a positive effect on attitudes toward mobile banking usage

G. Perceived Ease of Use (X2)

The construct of perceived ease of use is included in the main construct in the TAM model. The construct of perceived ease of use can be interpreted as a person's level of confidence ( ) that using certain technology will free them from effort (Davis et al, 1989). Individual perceptions related to ease of use (perceived ease of use) are the level at which individuals believe that using a particular system will be free from errors.

According to Widyastuti (2009), based on Tsui Wa (2002), ease of use is defined as a perception in which a person does not encounter any difficulties in performing an activity. An individual's perception of ease of use is the degree to which they believe that using a particular system will be error-free.

Jogiyanto (2007) states that perceived ease of use is the extent to which a person believes that using a technology will be effortless. Amijaya (2010), based on Igbaria (2000), states that the higher a person's perception of the ease of using a system, the higher the level of information technology utilization.

Research conducted by Lewis (2010) examined the factors that influence users' attitudes toward the services provided by mobile banking. Lewis's research states that perceived ease of use has a positive impact on attitudes toward mobile banking usage. These results are in line with research conducted by Schier (2009), who studied individuals' attitudes toward conducting transactions using mobile banking. In another study conducted by Shankar (2016), entitled Factors Affecting Mobile Banking Adoption Behavior In India, it was also shown that ease of use has a positive influence on attitudes towards using mobile banking in India. Based on the above description, the researcher formulated the following alternative hypothesis:

H2: The perception of ease of use has a positive effect on attitudes toward mobile banking usage.

H. Trust (X3)

(Pavlou and Geffen, 2002) state that the factor of trust is key in online transactions. This is because consumers who have trust and courage will conduct transactions via the internet. According to Pavlou (2003), trust is defined as an assessment of the relationship between one person and another who will conduct a particular transaction in accordance with expectations in an environment full of uncertainty. According to Mayer et al. (1995) in Farizi's (2014) research, consumer trust is defined as the willingness of one party to accept the risks of another party's actions based on the expectation that the other party will take important actions for the party that trusts them, regardless of the ability to monitor and control the actions of the trusted party.

According to Lin (2011), lack of trust is one of the most common reasons customers give for not using mobile banking. In a study conducted by Al-Somali et al. (2008), which examined the factors that influence the attitude of bank customers in Saudi Arabia toward the use of internet banking, it was found that the level of trust has an influence on the attitude of acceptance of internet banking. The results of the study by Al-Somali et al. (2008) are in line with the research conducted by Farizi (2014). Farizi (2014) stated in his research that trust influences an individual's interest in using internet banking. The results of a study conducted by Hapsara . (2015) entitled The Influence of Benefits, Convenience, Risk, and Trust on the Use of Mobile Banking show that trust influences the use of mobile banking. Based on the above description, the researchers formulated the following alternative hypothesis:
H3: Perceived trust positively influences attitudes toward mobile banking usage.

I. Risk (X4)

According to Featherman and Pavlou (2002:1035), risk perception is the perception of uncertainty and undesirable consequences of using a product or service. This perception stems from customer beliefs and experiences with mobile banking services. According to Dowling (1986), perception of risk is a consumer's negative belief about a number of actions based on unpleasant and possible outcomes. The level of trust is greatly influenced by the perception of risk. The less risk an individual perceives, the greater their trust, and vice versa. Trust is associated with risk if the risk increases from information to transaction decisions or product purchases (Dowling and Staelin, 2001).

Based on research conducted by Safeena et al. (2009) in India, which examined perceptions of usefulness, convenience, risk, and awareness, it was found that these four variables are strong and positive factors influencing customers in adopting internet banking. In a study conducted by Windriyani and Putro (2008), it was also found that risk is one of the main factors influencing consumers in adopting and customer satisfaction regarding internet banking services.

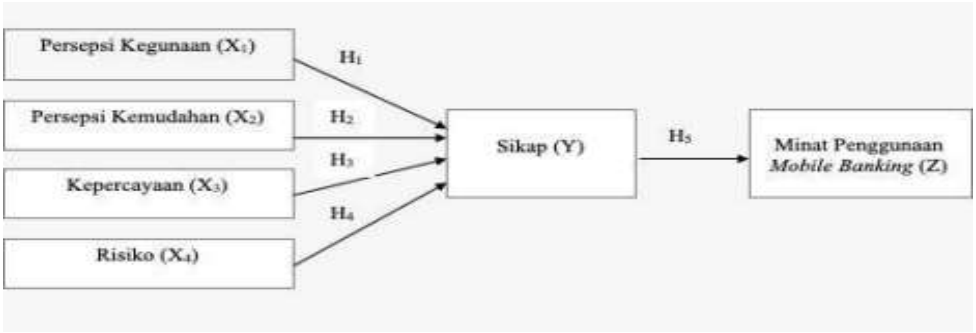
According to Nazar and Syahran (2008), risk perception refers to the level of uncertainty that users must bear when using a technology. Based on the above description, the following alternative hypothesis is formulated:
H4: Risk perception has a positive effect on attitudes toward mobile banking usage

J. Attitude Towards Behavioral Interest

Attitude is defined as a person's positive or negative feelings toward a particular behavior (Davis, 1989). This can be said to be a person's confidence in choosing to use a system, which can also indicate a person's attitude. Information

collected from various sources, such as literature and mass media, can indirectly foster user confidence in mobile banking. The attitude construct is defined in this study as the positive or negative feelings of mobile banking users, which are described through their likes or dislikes of mobile banking. Various studies examining the relationship between attitude and behavioral interest in the use of information technology have been conducted by previous researchers. Lee Jihyun (2003) researched the factors that influence interest in using online financial services. Lee Jihyun's (2003) research states that attitude has a positive impact on the attitude towards using online financial services in Korea. Based on research on the Taiwanese community, Shih and Fang (2004) stated that attitude has a significant effect on interest in using mobile banking. These research results are also in line with the results of Gurung's (2006) research, which tested whether attitudes influence a person's interest in conducting online transactions. Based on the above studies, the researcher is interested in re-testing the influence of attitudes on behavioral interest in using information technology with mobile banking as the research object. Therefore, the following alternative hypothesis is formulated:
H5: Attitude has a positive influence on an individual's behavioral interest in using mobile banking

Research Framework



III. RESEARCH METHODOLOGY

This research is explanatory research that aims to analyze the cause-and-effect relationship between the research variables and test the hypotheses that have been formulated previously. According to Umar (1999), explanatory research is conducted to determine the influence of one variable on another, while Sugiyono (2016) emphasizes that explanatory research focuses on testing causal relationships empirically. The research approach used is quantitative because it emphasizes the measurement of variables using numerical data and statistical analysis (Indriantoro & Supomo, 2002). Quantitative research also allows for objective hypothesis testing and produces findings that can be generalized (Sugiyono, 2016). The focus of this study is to examine the effect of perceived ease, perceived usefulness, perceived trust, and risk on interest in using mobile banking.

The research population consists of all active undergraduate students of the Faculty of Economics and Business, Brawijaya University (FEB UB) from the 2020–2022 batch who know and/or use mobile banking. This population selection is based on data from the Indonesian Internet Service Providers Association (APJII) 2021–2022, which states that the 19–34 age group is the largest internet user group with a penetration rate of 98.64%, so students are considered

a relevant group to study. Based on data from the FEB UB student affairs website, the total population of students from the 2020–2022 cohort is 4,115 people.

The sample was determined using a non-probability sampling method with the Slovin formula to calculate the minimum sample size at a 5% error rate. Based on the calculation, the sample size was 354.23, which was then rounded up to 365 respondents. The sample was considered representative because it met the criteria of being active undergraduate students at FEB UB who knew about or used mobile banking.

The type of data used was primary data collected directly from respondents through questionnaires. Primary data is considered important because it describes the respondents' actual and relevant perceptions of the research variables (Indriantoro & Supomo, 2011). The questionnaire was compiled in the form of closed and open questions, then distributed online (web-based survey) using Google Forms. The questionnaire link was shared via e-mail and student social media . Respondents were given a maximum of seven days to complete the questionnaire, and the researchers followed up after three days to increase the response rate. In addition to primary data, the researchers also used secondary data from literature studies, scientific journals, and relevant articles to strengthen the theoretical basis and analysis of the research (Sekaran, 2006).

Data collection was conducted using a survey procedure, in accordance with Sugiyono's (2016) definition of a questionnaire as a research instrument containing a set of written questions answered by respondents. To test the sincerity of respondents in answering, the researcher added one negative question to the dimension of trust perception. The collected data were then analyzed descriptively and inferentially using statistical procedures to test the hypothesis and answer the research questions.

IV. RESULTS AND DISCUSSION

A. Overview and Research Object

Respondents

This study was conducted using a quantitative approach by distributing questionnaires online to each respondent. The respondents sampled in this study were undergraduate students of the Faculty of Economics and Business, Brawijaya University, from the 2020-2022 cohorts, aged at least 18 years old, and who knew they had used mobile banking.

The researcher distributed 417 questionnaires. A total of 375 questionnaires were returned, while 42 questionnaires were not returned. After examining the questionnaires, 365 returned questionnaires could be used, and the response rate in this study was 88%.

Demographic Characteristics

An overview of the respondents in this study is described in the form of tables and figures, along with an explanation of the characteristics of the respondents based on specific compositions.

Table 4.1 below shows the composition of respondents who were the subjects of this study based on gender.

Table 4.1 Composition of Respondents Based on Gender

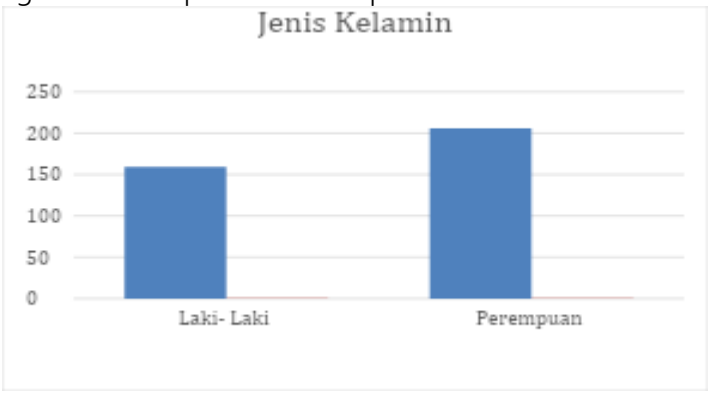
Jenis kelamin	Jumlah	Persentase
Laki- Laki	159	44%
Perempuan	206	56%
Total	**365**	**100%**

Source: Primary Data processed in 2023

Based on Table 4.1, it can be seen that the 365 respondents had a composition based on gender consisting of 159 males with a percentage of 44% and 206 females with a percentage of 56%. It can therefore be concluded that the majority of respondents based on gender were female.

Figure 4.1 below shows the percentage composition of respondents who were the subject of the study based on gender

Figure 4.1 Composition of Respondents Based on Gender



Source: Primary data processed in 2023

Table 4.2 below shows the composition of respondents who were the subject of the study based on the mobile banking they used.

Table 4.2 Composition of Respondents Based on Mobile Banking Used

Mobile Banking yang digunakan	Jumlah	Persentase
BRIMO	147	40%
MY BCA	84	23%
LIVIN	31	8%
Lain Lain	93	25%
Total	**355**	**97%**

Source: Primary data processed in 2023

Figure 4.2 below shows the percentage composition of respondents who were the subject of the study based on gender.

Figure 4.2 Composition of Respondents Based on Mobile Banking Used

Source: Primary data processed in 2023

Table 4.3 below shows the composition of respondents who are the subject of this study based on length of use.

Table 4.3 Composition of Respondents Based on Length of Use

Lama penggunaan	Jumlah	Persentase
< 1 Tahun	54	15%
1 – 3 Tahun	236	65%
4 – 6 Tahun	75	21%
Total	**365**	**100%**

Source: Primary data processed in 2023

Based on Table 4.3, it can be seen that the 365 respondents have a composition based on length of use, namely less than 1 year for 54 people with a percentage of 15%, in the range of 1 to 3 years for 236 people with a percentage of 65%, and in the range of 4 to 6 years for 75 people with a percentage of 21%. Therefore, it can be concluded that the majority of respondents based on the length of mobile banking usage are in the 1 to 3 years range.

Figure 4.3 below shows the percentage composition of respondents based on length of use.

Figure 4.3 Composition of respondents based on length of use

Source: Primary data processed in 2023

B. Instrument validation

Validity Test

Validity testing is intended to determine the validity of understanding the validity between concepts and empirical reality.

The testing criteria for accepting or rejecting the hypothesis of a valid or invalid statement can be done by:

H0 : r = 0, there is no valid data at an error rate (α) of 5%.

H1: r ≠ 0, there is valid data at an error rate (α) of 5%. The null hypothesis (H0) is accepted if r count < r table, and conversely, the alternative hypothesis (H1) is accepted if r count > r table.

The validity test was conducted using SPSS ver. 24.0 program with product moment correlation to produce the value of each statement item with the overall question item score. Table 4.10 presents data related to the validity test of variables as follows:

Table 4.10 Validity Test Results

Item	r Hitung	Sig.	r Tabel	Keterangan
X1.1	0,877	0,000	0,103	Valid
X1.2	0,906	0,000	0,103	Valid
X1.3	0,844	0,000	0,103	Valid
X2.1	0,736	0,000	0,103	Valid
X2.2	0,810	0,000	0,103	Valid
X2.3	0,759	0,000	0,103	Valid
X2.4	0,693	0,000	0,103	Valid
X3.1	0,483	0,000	0,103	Valid
X3.2	0,601	0,000	0,103	Valid
X3.3	0,685	0,000	0,103	Valid
X3.4	0,701	0,000	0,103	Valid
X3.5	0,660	0,000	0,103	Valid
X3.6	0,581	0,000	0,103	Valid
X4.1	0,859	0,000	0,103	Valid
X4.2	0,920	0,000	0,103	Valid
X4.3	0,891	0,000	0,103	Valid
Y1.1	0,765	0,000	0,103	Valid
Y1.2	0,824	0,000	0,103	Valid
Y1.3	0,782	0,000	0,103	Valid
Y2.1	0,719	0,000	0,103	Valid
Y2.2	0,835	0,000	0,103	Valid
Y2.3	0,824	0,000	0,103	Valid
Y2.4	0,743	0,000	0,103	Valid

Source: Primary data processed in 2023

As shown in Table 4.10 above, the sig. value for the item r of all questions is greater than the r table value, meaning that each item of the variable is valid. Therefore, it can be concluded that these items can be used to measure the research variable.

Reliability Test

The reliability test shows the level of stability, consistency, and accuracy of a measuring instrument or test used to determine the extent to which measurements are relatively consistent when repeated.

The reliability testing technique uses the alpha reliability coefficient value. According to Sekaran in Priyatno (2013), the decision-making criteria are as follows:

- Cronbach's alpha < 0.60 = poor reliability
- Cronbach's alpha 0.60-0.79 = acceptable reliability
- Cronbach's alpha of 0.8 or above = good reliability

Table 4.11 Reliability Test Output

No.	Variabel	Cronbach's alpha	Keterangan
1	X1	0,849	Reliable
2	X2	0,741	Reliable
3	X3	0,682	Reliable
4	X4	0,870	Reliable
5	Y1	0,700	Reliable
6	Y2	0,766	Reliable

Source: Primary data processed in 2023

From Table 4.11, it can be seen that the Cronbach's alpha values for all variables are greater than 0.60. Based on the criteria mentioned earlier, all variables used in the study are reliable and have good reliability.

C. Path Analysis
Model I Equation
Coefficient of Determination (R^2)

Table 4.14 Results of the Coefficient of Determination Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,712[a]	0,507	0,501	1,11176

a. Predictors: (Constant), Risiko, Kepercayaan, Persepsi Kegunaan, Persepsi Kemudahan

b. Dependent Variable: Sikap

Source: Primary data processed in 2023

Based on the results of the coefficient of determination (R2) analysis, it is known that the significance value of Adj R square is 0.501, which means that the ability of the independent variables Perceived Usefulness (X1), Perceived Ease (X2), Trust (X3), and Risk (X4) in explaining the dependent variable Individual Attitude (Y) is 50.1%, with the remaining 49.9% explained by other variables not covered in this study.

Therefore, the value of e1 can be found using the formula e1 = √(1-0.501) = 0.7062.

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Simultaneous Test (F Test)

Table 4.15 F Test Results (Joint Regression Coefficients)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	457,182	4	114,296	92,471	,000[b]
	Residual	444,966	360	1,236		
	Total	902,148	364			

a. Dependent Variable: Sikap

b. Predictors: (Constant), Risiko, Kepercayaan, Persepsi Kegunaan, Persepsi Kemudahan

Source: Primary data processed in 2023

Based on the table of data processing results above, it is known that the sig value is 0.000 < 0.05. Therefore, it can be said that simultaneously there is an influence between perceived usefulness, perceived ease, trust, and risk on attitude.

Partial Test (t-Test)

Table 4.16 T-Test Results

Coefficients a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3,452	0,693		4,983	0
Persepsi Kegunaan	0,228	0,036	0,305	6,305	0
Persepsi Kemudahan	0,144	0,038	0,213	3,784	0
Kepercayaan	0,09	0,027	0,14	3,325	0,001
Risiko	0,147	0,031	0,236	4,732	0

a. Dependent Variable: Sikap

Source: Primary data processed in 2023

Based on the table above, the sig values for all variables are less than 0.05, indicating that there is a significant partial influence on attitude.

Path Equation II

Coefficient of Determination (R^2)

Table 4.17 Results of the Coefficient of Determination Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,672[a]	0,451	0,444	1,52409

a. Predictors: (Constant), Sikap, Kepercayaan, Persepsi Kegunaan, Risiko, Persepsi Kemudahan

b. Dependent Variable: Minat Penggunaan Mobile Banking

Source: Primary data processed in 2023

Based on the results of the coefficient of determination (R^2) analysis, it is known that the significance value of the Adjusted R-square is 0.444, which means that the ability of the independent variables to explain the dependent variable is 44.4%, while the remaining 55.6% is explained by other variables not covered in this study.

Meanwhile, the value of e2 can be calculated using the formula e2 = √(1 - 0.444) = 0.746.

Simultaneous Test (F-test)

Table 4.18 Simultaneous Test Results (F Test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	685,591	5	137,118	59,03	,000[b]
	Residual	833,904	359	2,323		
	Total	1519,496	364			

a. Dependent Variable: Interest in Using Mobile Banking

b. Predictors: (Constant), Attitude, Trust, Perceived Usefulness, Risk, Perceived Ease

Source: Primary data processed in 2023

Based on the data processing results table above, it can be seen that the sig value is 0.000 < 0.05. Therefore, it can be said that simultaneously there is an influence between perceived usefulness, perceived ease, trust, risk, and attitude towards mobile banking.

Partial Test (t-test)

Table 4.19 Partial Test Results (t-test)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,076	0,982		5,171	0
	Persepsi Kegunaan	0,168	0,052	0,173	3,209	0,001
	Persepsi Kemudahan	0,187	0,053	0,213	3,521	0
	Kepercayaan	0,091	0,038	0,109	2,429	0,016
	Risiko	0,153	0,044	0,19	3,49	0,001
	Sikap	0,207	0,072	0,16	2,869	0,004

Source: Primary data processed in 2023

Based on the table above, the sig values of all variables are less than 0.05, indicating that there is a significant partial influence between the variables of perceived usefulness, perceived ease of use, trust, risk, and attitude toward interest in using mobile banking.

D. Sobel Test

Sobel Test The Sobel test was conducted to measure whether the intervening variable, in this case the Attitude variable, can be used as an instrument for mediating the independent and dependent variables by testing the influence of Perceived Usefulness (X1), Perceived Ease (X2), and Trust (X3) Risk on Interest (Z) through Attitude (Y). The results are as follows:

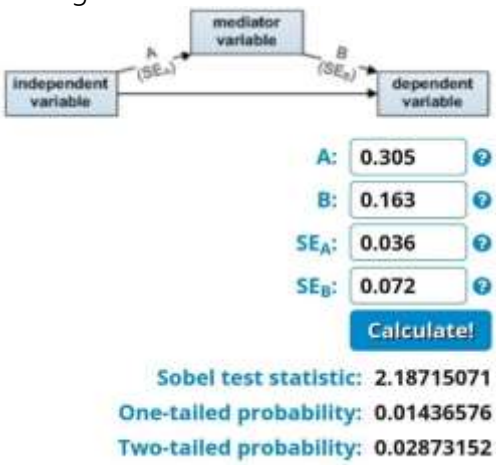
A) X1

Hypothesis:

Ho: There is no indirect effect between the variable Perceived Usefulness on Interest through Attitude

Ha: There is an indirect effect between the variable Perceived Usefulness on Interest through Attitude

Figure 4.8 Sobel Test Results for X1



Source: Primary data processed in 2023

Based on the results of the Sobel test calculation above, the probability value is 0.028, because the probability value obtained is 0.028 < 0.05, which means that the attitude variable can mediate the relationship between perceived usefulness and interest in using mobile banking.

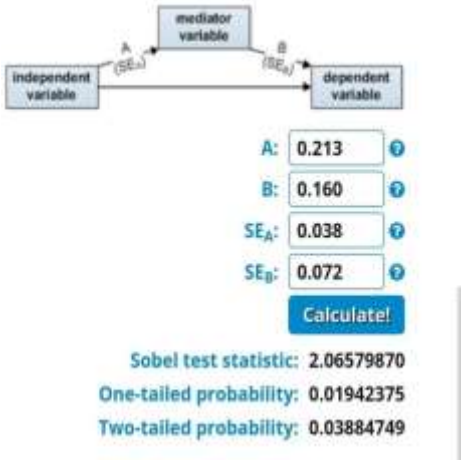
B) X2

Hypothesis:

Ho: There is no indirect effect between the variable Perceived Ease on Interest through Attitude

Ha: There is an indirect effect between the Perceived Ease variable and Interest through Attitude

Figure 4.9 Sobel Test Results X2



Source: Primary data processed in 2023

Based on the results of the Sobel test calculation above, the probability value is 0.038, because the probability value obtained is 0.038< 0.05, which means that the attitude variable can mediate the relationship between the perception of ease and interest in using mobile banking.

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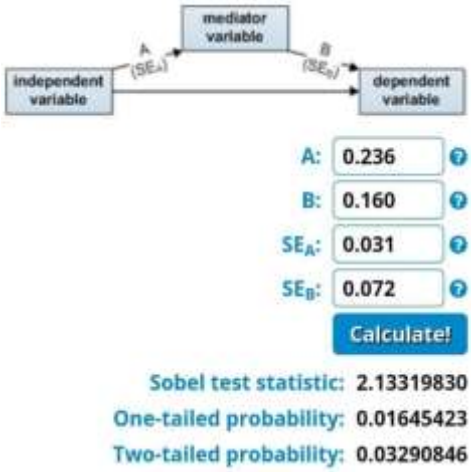
C) X3

Hypothesis:

Ho: There is no indirect effect between the variable of trust on interest through attitude

Ha: There is an indirect effect between the variable of trust on interest through attitude

Figure 4.10 Sobel Test Results for X3



Source: Primary data processed in 2023

Based on the results of the Sobel test above, it was found that the prob value was 0.032, because the prob value obtained was 0.032< 0.05, which means that the attitude variable can mediate the relationship between trust and interest in using mobile banking.

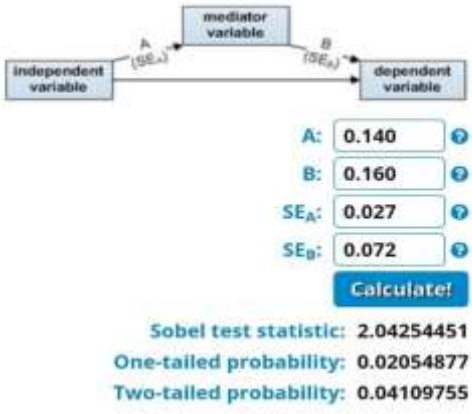
D) X4

Hypothesis:

Ho: There is no indirect effect between the Risk variable and Interest through Attitude

Ha: There is an indirect effect between the Risk variable and Interest through Attitude

Figure 4.11 Sobel Test Results for X4



Source: Primary data processed in 2023

Based on the results of the Sobel test calculation above, the probability value is 0.041, because the probability value obtained is 0.041 < 0.05, which means that the attitude variable can mediate the relationship between Risk and Interest in using mobile banking.

E. Discussion

1. The Influence of Perceived Usefulness on Individual Attitude

Based on the results of hypothesis 1 testing, it was found that perceived usefulness has a significant effect on individual attitudes towards using mobile banking. This indicates that the form of perceived usefulness provided by the bank influences individual attitudes towards the use of mobile banking. Perceived usefulness influences individual attitudes towards using mobile banking because it provides benefits to users of mobile banking services. The results of this study are supported by Davis's (1989) theory, which states that perceived usefulness is the degree to which a person believes that using technology will improve their work performance. According to the theory of Thompson et al. (1991;1994), the usefulness of information technology is the benefit expected by information technology users in carrying out their tasks. Therefore, a person will use a technology-based information system if they can feel its usefulness.

The results of this study are in line with previous research conducted by Lewis (2010), which found a significant relationship between perceived usefulness and attitudes toward information technology use. Lewis (2010) examined the factors that determine behavior toward the use of mobile banking. The sample used in this study was a portion, or more precisely, 263 young mobile banking users in Germany. The results of the study conducted by Lewis (2010) are consistent with the study conducted by Scierz (2009). The sample used in Scierz's (2009) study was almost all people, precisely around 1447 respondents who used mobile banking applications. The empirical study conducted by Scierz (2009) states that perceived usefulness has a significant effect on attitudes towards transactions using mobile banking.

The results of the study conducted by Scierz (2009) are consistent with the research conducted by Shankar (2016), entitled Factors Affecting Mobile Banking Adoption Behavior In India, which shows that perceived usefulness has a positive effect on attitudes towards the use of mobile banking in India.

2. The Influence of Perceived Ease on Individual Attitudes

Based on the results of hypothesis 2 testing, it was found that perceived ease of use significantly affects individual attitudes toward using mobile banking. This indicates that the form of perceived ease of use provided by banks influences individual attitudes toward using mobile banking. Perceived ease of use affects individual attitudes toward using mobile banking because it makes it easier for users to use mobile banking services. This study is supported by Davis's (1989) theory, which states that perceived ease of use is the degree to which a person believes that a technology is easy to use. Jogiyanto's (2007) theory states that perceived ease of use is the extent to which a person believes that using a technology will be effortless. Therefore, customers will use mobile banking if it is easy to use.

The results of this study are in line with previous research conducted by Kusuma and Susilowati (2007), which found that the greater the ease of use of mobile banking, the greater the desire of users to use it and ultimately have a positive attitude ( ) towards the use of mobile banking. The results of Lewis's (2010) study show that ease of use is the most powerful variable influencing customers' attitudes towards using mobile banking. The results of this study are also in line with the results of research by Shankar (2016), which states that the perception of ease of use influences individuals' attitudes towards using mobile banking in India. The results of research by Mayasari et al. (2011) on KlikBCA users show that the perception of ease of use makes customers have a positive attitude towards adopting internet banking services. The

results of Schier's (2009) study show that indirectly, the perception of ease of use influences attitudes toward the use of mobile banking.

3. The Influence of Trust on Individual Attitudes

Based on the results of hypothesis 3 testing, it was found that trust influences individual attitudes toward using mobile banking, where the higher the trust, the more individual attitudes toward using mobile banking will increase. The hypothesis testing results show that trust has a more dominant influence than other independent variables. This indicates that the form of trust provided by the bank is very important and influences individual attitudes towards using mobile banking. These research results are supported by Lee's (1999) theory, which defines trust as an individual's willingness to depend on another party with certain risks.

Suh and Han (2002) state that trust consists of three characteristics, namely capability, benevolence, and integrity. Capability means that a person can trust someone if that person is capable of doing what they want. Benevolence is defined as the extent to which a trusted person can do what is best for them. Meanwhile, integrity is defined as a trusted person being able to act ethically and fulfill their promises. Therefore, an individual will use mobile banking if they trust the internet banking system.

The results of this study are in line with previous research conducted by Wahyudi (2009), which states that customer trust must be maintained due to increasingly fierce competition between banks. The results of this study are consistent with the results of research conducted by Afifah (2017), who found that trust influences attitudes toward the use of mobile banking.

4. The Influence of Risk on Individual Attitudes

Based on the results of hypothesis 4 testing, it was found that risk significantly affects individual attitudes toward using mobile banking. This indicates that if the risk increases, namely that using mobile banking is very safe and provides privacy when using banking services, it will increase individual attitudes, namely a positive attitude to continue using mobile banking in the long term. The results of this study are supported by the theory developed by Wright (2000), which states that customers generally perform a "cost-benefit" analysis when making decisions.

The results of this study are in line with previous research conducted by Sudarti (2018), which states that the decision to use mobile banking is a psychological factor that can influence customer attitudes towards using mobile banking. The results of research conducted by Safeena et al. (2009) at India, which examined perceptions of usefulness, convenience, risk, and awareness, found that these four variables are strong and positive factors influencing customers in adopting internet banking. In a study conducted by Windriyani and Putro (2008), it was also found that risk is one of the main factors influencing consumers in adopting and customer satisfaction with internet banking services.

5. The Influence of Individual Attitudes on Interest in Using Mobile Banking

Based on the results of hypothesis 4 testing, it was found that Attitude Towards Use has a significant effect on Interest in using mobile banking. This indicates that attitude towards use is an evaluation by users of their interest in using the technology. When customers try something new, they will respond to its advantages and disadvantages through their attitude towards use, which will result in acceptance or rejection. Attitude towards Mobile Banking is an intervening variable between Perceived Usefulness, Perceived Ease, Trust, and Risk towards Interest in using Mobile Banking. This must be understood because a positive attitude towards

mobile banking, such as M-banking being a good, wise, and smart choice that does not need to be thought twice about when making transactions, will create good interest. The results of this study are supported by the Theory of Planned Behavior developed by Ajzen and Fishbein in Jogiyanto (2008), which states that consumer attitudes can influence behavioral interest. According to Dharmesta (1998), consumer attitudes can accurately control purchasing behavior and influence individuals' mindsets in decision-making.

The results of this study are in line with previous research conducted by Sudarti (2018), which states that the decision to use mobile banking is a psychological factor that can influence customer attitudes in using mobile banking. It also supports previous research that examined the impact of risk on traditional consumer decision making (Lin, 2008).

V. CONCLUSION

Based on the results of research and discussion regarding the analysis of the influence of Perceived Usefulness, Perceived Ease, Trust, Risk on individual attitudes and their impact on interest in using mobile banking, using a path analysis regression model, the following conclusions can be drawn:

a. Perceived usefulness significantly influences individual attitudes toward the use of mobile banking. Therefore, the more benefits respondents perceive, the more it will influence their attitudes toward the use of mobile banking.
b. Perceived Ease significantly influences individual attitudes toward mobile banking usage. The higher the perceived Ease felt by respondents, the more it will influence their attitudes toward mobile banking usage.
c. Trust significantly influences individual attitudes toward mobile banking usage. The higher the respondents' trust in the mobile banking service, the more it will be directly proportional to individual attitudes toward the use of mobile banking services.
d. Risk significantly influences individuals' attitudes toward using mobile banking. If the risks faced are low, it can create a positive attitude toward using mobile banking.
e. Individual attitudes significantly influence individual interest in using mobile banking. If customers feel happy, comfortable, and secure in using mobile banking, it will influence their interest in continuing to use mobile banking.

Based on the results of the research conducted by the researcher, this study provides both theoretical and practical implications. The theoretical implication of this study is that it can add empirical evidence to previous studies related to variables that influence individual attitudes towards interest in using mobile banking.

The practical implications of this research are that it can be used as input for bank management, especially those working in the field of mobile banking services, to pay attention to perceptions of usefulness, perceptions of ease, trust, and so on, with the aim of improving mobile banking services.

The researchers acknowledge that this study has limitations, namely that it does not focus on the mobile banking services of a single bank, as it is known that each bank has different characteristics of mobile banking services.

Based on the above conclusions, the researcher provides several suggestions that are expected to be useful for companies and other parties, as follows:

1. It is hoped that banks can maintain and improve the quality of trust, because with 10% of respondents still doubting the third point in the Risk Perception in mobile banking

services, there is a need for customer personal data security in using mobile banking so that mobile banking users can be more confident in continuing to use mobile banking.

2. Considering that the independent variables in this study are very important in influencing the interest in using mobile banking, it is hoped that the results of this study can be used as a reference for future researchers to develop this study by considering other variables that are not included in this study.

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