FACTORS INFLUENCING ATTITUDE TOWARD USING AND BEHAVIOR INTENTION MOBILE BANKING IN JAKARTA, INDONESIA

Yeni Mariana[1], **Triyono Arief Wahyudi**[2]
yenimariana.esaunggul@gmail.com[1], triyono.arief@esaunggul.ac.id[2]
Universitas Esa Unggul Indonesia

ABSTRAK

Behavior intention dalam penggunaan mobile banking menjadi sorotan utama saat ini, mengingat behavior intention menjadi kunci bagi keberhasilan adopsi teknologi mobile banking oleh penggunanya. Penelitian ini bertujuan untuk menginvestigasi pengaruh Bank Initiative, Mobile Banking Self-efficacy, Perceived Risk, Perceived Usefulness, dan Attitude Toward Using terhadap Behavioral Intention dalam konteks penggunaan layanan mobile banking pada Bank swasta di Indonesia. Metode Structural Equation Modeling (SEM) digunakan untuk menganalisis data dari 180 responden. Temuan penelitian ini memberikan pemahaman mendalam tentang faktor-faktor yang memengaruhi niat perilaku pengguna dalam mengadopsi layanan mobile banking. Hasil analisis SEM menunjukkan menunjukkan *Bank Initiative*, Mobile banking self-efficacy berpengaruh positif terhadap *Perceived Usefulness*. *Bank Initiative, Mobile banking self-efficacy* berpengaruh positif terhadap *Perceived ease of use. Perceived risk* berpengaruh negatif terhadap *Perceived Usefulness* dan *Perceived ease of use*. *Perceived Usefulness* dan *Perceived ease of use* berpengaruh positif terhadap attitude towards usage. *Attitude toward using* berpengaruh positif terhadap *behavior usage intention.* Implikasi manajerial dari temuan ini bahwa Manajemen dapat fokus pada upaya untuk meningkatkan kesadaran pengguna terkait manfaat dan fitur-fitur unggulan dari mobile banking Bank swasta di Jakarta. Selain itu peneliti selanjutnya dapat melanjutkan serta mengembangkan pada layanan digital lainnya.
Kata Kunci: Inisiatif Bank, Efikasi Diri Perbankan Seluler, Persepsi Risiko, Persepsi Penggunaan Penuh, Persepsi Kegunaan, Sikap Terhadap Penggunaan, Niat Berperilaku.

ABSTRACT

Behavioral intention in using mobile banking is currently in the main spotlight, considering that behavioral intention is the key to the successful adoption of mobile banking technology by its users. This research aims to investigate the influence of Bank Initiative, Mobile Banking Self-efficacy, Perceived Risk, Perceived Usefulness, and Attitude Toward Using on Behavioral Intention in the context of using mobile banking services at private banks in Indonesia. The Structural Equation Modeling (SEM) method was used to analyze data from 180 respondents. The findings of this research provide an in-depth understanding of the factors that influence users' behavioral intentions in adopting mobile banking services. The results of SEM analysis show that Bank Initiative, Mobile banking self-efficacy has a positive effect on Perceived Usefulness. Bank Initiative, Mobile banking self-efficacy has a positive effect on perceived ease of use. Perceived risk has a negative effect on Perceived Usefulness and Perceived ease of use. Perceived Usefulness and Perceived ease of use have a positive effect on attitude towards usage. Attitude toward using has a positive effect on behavioral usage intention. The managerial implication of these findings is that management can focus on efforts to increase user awareness regarding the benefits and superior features of private bank mobile banking in Jakarta. Apart from that, future researchers can continue and develop other digital services.
Keywords: *Bank Initiative, Mobile Banking Self-Efficacy, Perceived Risk, Perceived Uses Full, Perceived Usefulness, Attitude Toward Using, Behavior Intention.*

INTRODUCTION

Over the past 20 years, a plethora of digital financial services have surfaced, including Mobile Banking, which can be accessed using mobile devices. (Parlasca et al., 2022). According to this invention, the banking sector may now embark on a significant revolution in client outreach. (Raza et al., 2020). Customers' interactions with financial services are given a new dimension via mobile banking, which offers previously unheard-of accessibility and ease. As a result, it becomes crucial to comprehend how consumers intend to behave when using mobile banking.(Parlasca et al., 2022). Customers' interactions with financial services are given a new dimension via mobile banking, which offers previously unheard-of accessibility and ease. As a result, it becomes crucial to comprehend how consumers intend to behave when using mobile banking.(Sasono et al., 2021). It occurs that millions of individuals worldwide have come to the realization that mobile banking has made their lives easier. The change in banking to "anytime, anyplace"(Taieh et al., 2022). Therefore, it's important to identify the factors influencing mobile banking adoption and to maximize adoption behaviours intention (Ly & Ly, 2022)

Marketing efforts on the part of banks are an important driver in implementation Mobile Banking. According to Masrek et al. (2014) One of the main reasons for not adopting it Mobile Banking caused by lack of customer awareness. Therefore, bank initiatives such as promotion Mobile Banking Through the media, the campaign is considered to be very helpful in eliminating doubts and encouraging customers to use this banking channel. (Masrek et al., 2014). Non-users Mobile Banking Not being aware of all the benefits Mobile Banking and believe that it is impossible to carry out some categories of transactions using Mobile Phone And therefore prefer to go to a bank branch. Although internet access is available.(Marakarkandy et al., 2017). In its development, the bank has the initiative to develop technology Mobile Banking and provide continuous socialization and information to its customers (Al Tarawneh et al., 2023). Lack of awareness of Mobile Banking And the benefits can be overcome with better marketing, informing consumers about features, benefits, advantages and convenience.(Marakarkandy et al., 2017).

Mobile banking self-efficacy becomes an important factor in a person's confidence in ability Mobile Banking to succeed in the situation to fulfil his duty to serve the customer on a regular basis. Online"(Kumar et al., 2020). Training and information related to mobile banking will significantly contribute to the development of self-efficacy of mobile banking customers (Marakarkandy et al., 2017). Mobile banking self-efficacy becomes very important in the widespread implementation of mobile banking by the Bank so that an intermediation function is needed between customers and the Bank (Fadli et al., 2021).

Technology Mobile Banking Enable customers to conduct financial activities through the platform Online, which inherently increases transaction risk (Kumar et al., 2023). In a transaction Online Through mobile banking and electronic banking customers are very cautious of perceived risks and lack of confidence in using Mobile Banking (Sobti, 2019). The customer assesses whether the protection system is Mobile Banking and communication quality Mobile able to contribute significantly to the use of Mobile Banking (Gupta et al., 2019). Associating loyalty and transaction processes Mobile Banking with the concept of diffusion of innovation and the principle of trust. In context mobile banking, perceived risk It is important that users will feel the possible risks or uncertainties associated with using banking services through mobile devices (Kumar et al., 2023). This adoption becomes very important for customers in determining their benefits and uses.

Technology adoption allows customers to get perceived benefits and ease of use, technological developments in the digital banking era are very different from other conventional businesses, so the existing Technology Acceptance Model is inadequate in

explaining digital banking adoption (Alnemer, 2022). Perception of benefits and ease of use (PEOU) are two of the prerequisites for the Deep Technology Acceptance Model (TAM). Individual views of the complexity, difficulty, and complexity involved in learning and utilizing a technology are included in the concept of perceived ease of use. (Marakarkandy et al., 2017). If the technology is easy to use, customers are more likely to accept and adopt the technology, the perceived perceived benefits reflect whether someone sees the technology as a tool that will provide real benefits in their life or work (Herrera et al., 2023). If someone feels that the technology will help them do something better, faster, or more efficiently, they are likely to be more likely to accept and adopt the technology (Giovanis et al., 2019).

Previous research related to the influence of initiative banks, Mobile banking self-efficacy, perceived risk towards perceived ease of use and perceived usefulness such as research conducted by Marakarkandy et al. (2017) on 300 users Internet Banking in India. Related research perceived ease of use towards attitude toward using like research Herrera et al. (2023) and Richter et al. (2023) in Europe, while Perceived Usefulness Effect on attitude towards usage like research Herrera et al. (2023) on 376 students in Peru. While research Attitude toward using towards usage intention researched by Herrera et al. (2023) and Richter et al. (2023) in Peru and Germany. On research Marakarkandy et al. (2017) Research more about Internet Banking abroad by 2017, while the gap in this research will expand research Marakarkandy et al. 2017) who researches about Internet Banking replaced with Mobile Banking in Indonesia as well as at national Private Banks. This research will be conducted in 2024 with a focus on Mobile Banking.

The goal of this research is to ascertain how perceived risk, bank initiative, and self-efficacy in mobile banking relate to perceived utility and ease of use in Indonesian mobile banking. Furthermore, the impact of perceived utility and simplicity of use on attitudes on mobile banking in Indonesia must be examined. Examining the impact of usage attitude on intention to use mobile banking in Indonesia is another goal. For Indonesian banks, the objective is to determine the degree to which these factors influence the intention of behaviour of mobile banking customers.

LITERATURE REVIEW

TAM

The Technology Acceptance Model (TAM) is a conceptual framework that explains and understands the factors that affect user acceptance and adoption of the technology. Davis (1989) First presented this concept in an attempt to explain people's attitudes towards or rejection of information technology. TAM has evolved and varied over time, but its key concepts remain fundamental in understanding technology adoption (Marakarkandy et al., 2017). The Technology Acceptance Model, or TAM, is a popular hypothesis used in behavioral theory research to examine the process of information technology adoption. According to Davis (1989), the concept of TAM is a hypothesis that becomes the basis for understanding and investigating the attitudes and actions of technology users. According to Marakarkandy et al. (2017), the TAM research model is considered straightforward and easy to use, therefore this model has gathered most users as of this writing to anticipate the beneficiaries of information technology. More precisely, differences in the level of acceptance of information technology are accompanied by certain dimensions that can influence the user's decision to accept or reject a technology. Technology Acceptance Model (TAM) describes the behavior of information technology end users using various user populations to provide a basis for determining the influence of external factors. It also aims to explain some of the factors that contribute to the overall acceptance of information

technology. on the basis of psychology (Marakarkandy et al., 2017).

Behaviour Intention

According to Howard & Sheth (1969), rationality, the structure of the decision-making process, and outside factors that drive purchases all play a role in explaining consumer behavior. An individual's response to a decision or purchase is influenced by cues (inputs) and social and commercial consequences. Intention to behave, according to Fishbein & Ajzen (1975), is a measure of how strongly a person intends to engage in a particular behavior. According to Ajzen (1991), the intention to behave affects a person's motivation and willingness to perform a behavior as strongly as possible. According to behavioral theory, behavior can most accurately be predicted through intention (Ajzen, 1991). The service provider's capacity to persuade clients to speak well of them is linked to good-behavior intentions (Boulding et al., 1993). An individual's behavioral intentions indicate actions intended to perform a particular behavior in the future. It is an indication of the existence of a desire or plan to do something, rather than reflecting the action that has been taken.(Ryu et al., 2012). Taking into account the needs, interests and values of individuals, the degree of personal involvement in the decision-making process reflects the perception of risk and the importance of the object of the decision (Abrahão et al., 2016). According to Tran &; Le (2020), behavioral intention is a person's tendency or desire to engage in a particular activity or behavior in the future.

Initiative Bank

"Bank-Initiatives" is an umbrella term that refers to various initiatives or programs launched by financial institutions, particularly banks, to create change or improve their services (Polatoglu &; Ekin, 2001). These initiatives can relate to many different aspects, including technology, customer service, sustainability, and more. Bank initiative refers to the efforts or steps taken by a bank to initiate or implement a new program, project, or policy with the aim of improving service, operational efficiency, or customer experience. These initiatives can cover a wide range of areas, including the introduction of new services, the implementation of new technologies, enhanced banking policies, or other strategic measures to achieve specific goals. (Marakarkandy et al., 2017). However, since this term can vary in its context and application, its definition will be more concrete if it is associated with a specific situation or a more specific context (Marakarkandy et al., 2017).

Mobile Banking Self Efficacy

According to Bandura & Watts (1996), Mobile Banking Self Efficacy is a concept in consumer psychology and behavior that refers to an individual's belief in his or her ability to use and operate effectively in applications Mobile Banking or banking services via mobile devices. Concept Mobile Banking Self-Efficacy Based on theory self-efficacy developed by Bandura & Watts (1996), where this theory explains an individual's belief in his ability to cope with certain tasks influencing motivation, behavior, and results. Self-efficacy refers to a person's belief in his or her personal ability to successfully use technology Mobile Banking, overcome obstacles, and achieve the goals to be achieved through the use of the service (Marakarkandy et al., 2017). In context Mobile Banking, Mobile Banking Self-Efficacy describe a person's confidence in his or her ability to use the app Mobile Banking smoothly, overcome technical obstacles, and feel capable of achieving their banking goals. Mobile banking self-efficacy May affect app adoption and usage Mobile Banking. If someone feels confident in using the app, they are more likely to try, learn new features, and actively participate in banking transactions through their mobile device. Conversely, a lack of confidence in the ability to master the technology can hinder the adoption and use of applications Mobile Banking (Marakarkandy et al., 2017).

Perceived Risk

According to Featherman & Pavlou (2003), perceived risk is ambiguity regarding the possibility of experiencing unfavorable outcomes after the use of a good or service. Cunningham et al. (2005) states that perceived risk is divided into several important components, namely performance risk (the possibility of a product not working and not having good performance as designed or advertised initially so that it fails to provide the desired benefits), financial risk. (the possibility of losing financial risk due to the comparison of the initial purchase price of a product with the cost of maintaining subsequent products), time risk (loss of a certain amount of time due to incorrect purchase decision making due to wasting time in finding, buying, and learning the use of a product or service that does not meet consumer expectations), psychological risk (the risk that the performance of the selected products and services negatively affects peace of mind or consumer perception), social risk (potential loss). some self-esteem or experiencing frustration because the purpose of purchasing a product and service is not achieved), privacy (potential loss of control or personal information), overall risk (generally perceived risk when all criteria are evaluated simultaneously) (Marakarkandy et al., 2017).

Percieved Usefullness

Davis (1989) Defining a perceived benefit is "a prospective user's subjective probability that using a particular application system will improve its job performance in an organizational context". In other words Perceived Usability is an individual's perception that how well m-banking services are integrated with daily activities (Mirella et al., 2004). Perceived usefulness is the belief that the individual will be completely ready to accept and use m-banking if they feel it can help improve their work efficiency (Gu et al., (2009). Previous research has included perceived benefits and found their significant effects and stated them as a rational picture of users' willingness (intention) to use technology (Haider et al., 2018).

Perceived Ease of Use

Perceived Ease of Use (perceived ease of use) is a concept in the context of technology acceptance and consumer behavior that refers to an individual's perception of the extent to which a technology or product can be used easily. This concept was first introduced by Davis (1989) in the model Technology Acceptance Model (TAM). "Perceived Ease of Use is an individual's perception of the extent to which the use of a technology or product can be done with little mental and physical effort. It reflects a subjective evaluation of how simple and efficient the process of using technology is."(Davis, 1989). Perceived usability shows how a person believes that the use of technology will improve job performance. From this definition, it can be concluded that the perception of benefits is a person's belief in making decisions (Princess et al., 2023)

Attitude Toward Using

Attitude Toward Using (attitude towards use) is a concept in the context of technology acceptance and consumer behavior that refers to an individual's subjective attitude towards the use of a technology or product (Davis, 1989). This attitude reflects an individual's emotional and cognitive evaluation of the positive and negative consequences associated with technology use. "Attitude Toward Use is an individual's evaluation of the use of a technology or product. This includes an individual's positive or negative view of the benefits provided by technology and perceptions of the risks or barriers associated with its use."(Giovanis et al., 2019).

RESEARCH METHODOLOGY

In this study measurement using 6 independent variables using references Marakarkandy et al. (2017) that is Bank initiative with 3 indicators, mobile banking self-efficacy with 4 indicators, perceived risk with 3 indicators, perceived usesfull with 11 indicators, perceived ease of use with 4 indicators, attitude toward using with 3 indicators and variables Dependent Behaviors Intention with 3 indicators. Researchers will collect measurement records of each variable in this study. Furthermore, an online questionnaire survey is used to supplement the documentation findings (Fadli, 2021). A Linkert scale of 1–5 is used to measure, with the numbers 1 indicating strongly disagree, 2 disagree, 3 neutral, 4 agree, and 5 strongly agree (Shah and Wijoyo, 2021).

The research was conducted on bank customers domiciled in Jakarta. To assess the research model, the importance of the relationship of variables and factors, as well as hypotheses, this study uses a quantitative approach. Confirmation studies, data analysis, and the formation of research models include the survey distribution stage. In this study, the minimum number of participants was 160 responses. Purposive sampling in this study was Men and women aged between 19 and over 40 years who were members of banks and had been using mobile banking for more than three months met the sample selection requirements in this study. Use conditions Hair et al. (2018), the sample provisions using the specification of 32 indicators multiplied by 5, then the minimum number of respondents needed is 160 respondents.

After all the results of the questionnaire are collected by the researcher, it will then be analysed using Structural Equation Modelling (SEM) is used for research that has more than 2 independent variables. Before the SEM test is carried out, it is carried out Pre-test against 30 respondents, where the results Output each indicator on each variable meets the requirements of the validity test with a KMO value of >0.5 and Factor Loading >0.6. The next process is tested Structural Equation Modelling (SEM). According to Ghozali (2019) analysis Structural Equation Modelling Used to determine the direction and how much influence the independent variable has on the dependent variable. Research variable data is processed using the program Lisrel 8.8. The analysis methods used include measurement model analysis, model fit test, Structural model analysis, and test the hypothesis.

RESULT AND DISCUSSION

Based on the pre-test test of 30 respondents, where this test shows that the output results on each indicator in each variable meet the validity test requirements where the KMO value >0.5 and Factor Loading >0.6, so it can be concluded that no indicator will be out layer and the indicator is declared valid. While in the pre-test reliabilities test of 30 respondents, it was seen that each variable had a Cronbach Alpha value greater than 0.6, and it can be concluded that all variables in this study were declared reliable.

Descriptive Analysis

The respondents of this study were men or women aged between 17 to over 40 years, mobile banking users where it was seen that the majority were female (54%) and the rest were male. As for the age range, when sorted from the large number of portions, 46% are aged between 31 to less than 35 years. Age 17 - 25 as many as 30 people or 19%, then the age range of 36 - 40 is 13%. The remaining 5% or 8 people are over 40 years old. Respondents with private employee jobs accounted for 129 or 81 percent, while students accounted for 15 respondents or 9 percent. Entrepreneurship has 11 or 7%, while civil servants are 5 respondents or 3%. The education of respondents amounted to 93 respondents or 58% were S1, while 39 respondents or 24% were SMA -D3. The remaining 24 respondents were S2 and 4 were S3 educated. Respondents of mobile banking users over 1

year as many as 109 people or 68%, mobile banking users 6 months to one year 29 respondents or 18% mobile banking users under 6 months as many as 22 respondents or 14 %.

Statistical Analysis

In this study, validity and reliability tests were carried out first for 30 initial respondents. The pretest results are declared valid and reliable, then the data will be used and add 160 respondents followed by confirmatory factor analysis tests to path analysis in determining direct and indirect relationships in this research model.

Measurement Model Analysis

Validity Test

A variable is valid if it has a KMO value of > 0.05 and a loading factor of > 0.6. Validity tests in this measurement on 160 respondents showed that the variable service quality with a loading factor value of >0.6.

Table 1. Validity Test

Variable	AVE
Bank initiative	0,70
Mobile Banking Self-Efficacy	0,63
perceived risk	0,66
perceived ease of use	0,61
perceived usesfull	0,64
attitude toward using	0,71
Behaviour Intention	0,66

Source: Researcher's Processed Data, 2023

It can be seen that the indicators on each variable meet the requirements of the validity test where the KMO value is >0.5 and the Loading Factor >0.6, so it can be concluded that no indicator will be taken out and the indicator is declared valid.

Reliability Test

The test results show that each variable has a Cronbach Alpha value greater than 0.6, and it can be concluded that all variables in this study are declared reliable.

Table 2. Reliability Test

Variable	Cronbach Alpha
Bank initiative	0,901
Mobile banking self-efficacy	0,830
Perceived risk	0,857
Perceived ease of use	0,862
Perceived usesfull	0,952
Attitude toward using	0,912
Behaviour Intention	0,957

Source: Researcher's Processed Data, 2023

Model Fit Test (Goodness of Fit)

As for the results of the overall fit test of the model in this study on the output of Lisrel, that the chi-square value is 37964. With a p value of 1.00 which indicates that the model is good (good fit) because the chi-square is higher than the chi-square table (df = 297) and good fit is greater than 0.05. An RMSEA value of 0.0 indicates that the model is good fit because it meets requirements where it is not greater than 0.08 (≤ 0.08). The NNFI value ranges from 0 to 1, where the higher the resulting value, the better the model used. In this case, the NNFI value is 1,011 which means the model is good to use (good fit). The NFI

value is 0.990, which can be concluded that the model is declared good fit. The PNFI requirement also gets a value of 0.891 (≥ 0.90), or lower than the standard value required so that this result explains that the model is feasible to use (marginal fit). The CFI requirement gets a value of 1,000 (≥ 0.90), or higher than the standard value in the requirements so that this result explains that the model is suitable for use (good fit). The IFI value is declared good fit if ≥ 0.90, where the lisrel output results show a value of 1.004 or higher than the required standard value so that this result explains that the model is feasible to use. The RFI value is 0.994 (≥ 0.90), which can be concluded that the model is declared good fit. The GFI value is 0.998 which can be concluded that the model is declared good fit because the value is above the requirements of ≥ 0.80 and <0.90. The AGFI value is 0.989 (≥ 0.90), which can be concluded that the model is declared goodl fit because it is above ≥ 0.90. PGFI value of 0.200 (≥ 0.90), which can be concluded that the model is declared poor fit because it is below marginal fit which is at least 0.8. Based on the results of the fit test above, 9 criteria are declared good fit and 1 criterion meets marginal fit and 1 poorfit, which means that the model can proceed for structural tests because it has been declared feasible or fit.

Coefficient of Determination (R-Square)

The coefficient of determination or R-Square can be interpreted as how much the dependent variable is represented by the variation of the independent variable in the research model. To find out the coefficient of determination can be seen through the value of R-Square. The higher the value, the better the independent variable in explaining the dependent variable.

Table 5 Coefficient of Determination (R-Square)

Variable	R-Square
Perceived Usefulness	0,571
Perceived ease of use	0,550
attitude towards usage	0,423
Behavior usage intention	0,462

Source: Researcher's Processed Data, 2023

The coefficient of determination or R-square can be interpreted as how much the dependent variable is represented by the variation of the independent variable in the research model. It can be seen that the R-square value of Perceived Usefulness is 0.571 which means that the variable Perceived Usefulness is represented 57.1% by variations in the variables Bank initiative, mobile banking self-efficacy, perceived risk. While in Perceived ease of use the R-square value is 0.550 which means that this variable is represented 55% by variations in Bank initiative, mobile banking self-efficacy, perceived risk. While the remaining 45% is represented by variations in other variables. The R-square value of attitude towards usage is 0.423 which means that the Satisfaction variable is represented 42.3% by variation and perceived ease of use and perceived uses full. The remaining 57.7% was represented by variations in other variables. The R-square value of behaviours usage intention is 0.462 which means that the Satisfaction variable is represented 46.2% by attitude towards usage, while the remaining 53.8% is represented by variations in other variables outside this study.

Structural Model Analysis

After analyzing the Confirmatory Factor Analysis (CFA), the latent score for each latent variable can be measured. The next thing to do is to interpret the model. The following will be presented the loading factor value for the measurement model of the SEM

confirmatory factor analysis results as shown in Figure 4.1, while from the results of the 2 T Value diagram it can be seen that each loading factor has a value of > 0.7 so that the latent variable has been represented by each indicator and to determine the amount of influence and significance.

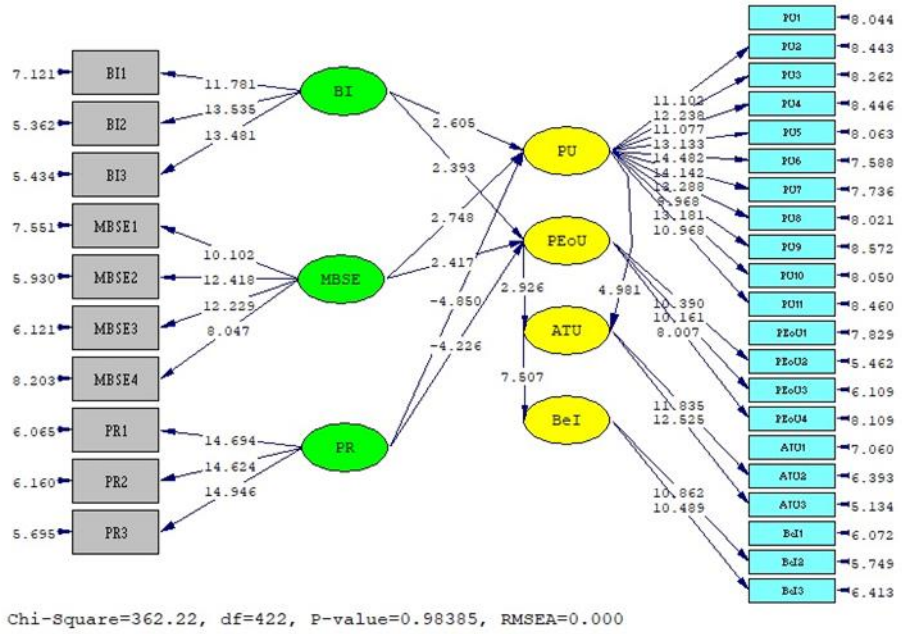

Figure 1. Model Analysis

Test the hypothesis

To see the magnitude of the influence of each variable and how significant the influence is, it is seen from the value of the Coefficient and t-Stat (>1.97), summarized in Table 6.

Table 6. Model Hypothesis Test Analysis

Hypothesis	Coefficient	Value T-Value	Information
H1 Bank Initiative positively affects Perceived Usefulness	0.0844	2,605	Data supports the Hypothesis
H2 Bank Initiative positively affects perceived ease of use	0,0932	2,393	Data supports the Hypothesis
H3 Mobile banking self-efficacy positively affects Perceived Usefulness	0,0941	2,748	Data supports the Hypothesis
H4 Mobile banking self-efficacy positively affects perceived ease of use	0,104	2,417	Data supports the Hypothesis
H5 Perceived risk negatively affects Perceived Usefulness	0,0839	-4,950	Data supports the Hypothesis
H6 Perceived risk negatively affects Perceived ease of use	0,0936	-4,226	Data supports the Hypothesis
H7. Perceived Usefulness affects attitude towards usage	0,254	4,981	Data supports the Hypothesis

Hypothesis	Coefficient	Value T-Value	Information
H8 Perceived ease of use has a positive effect on attitude towards usage	0,0920	2,926	Data supports the Hypothesis
H9. Attitude toward using affects behaviours usage intention	0,0905	7,507	Data supports the Hypothesis

Source: Lisrell 8.8

In the structural model analysis of the Bank Initiative relationship to Perceived Usefulness, there is a positive relationship of 0.0844 and a significant effect with a t-stat value of 2.605 (>1.96). Thus, hypothesis 1 can be accepted and there is a significant influence between Bank Initiatives on Perceived Usefulness. In the structural model analysis of the Bank Initiative's relationship to perceived ease of use, there is a positive relationship of 0.092 and has a significant effect with a t-stat value of 2.393 (>1.96). Thus, hypothesis 2 is accepted and there is a significant influence between Bank Initiatives on perceived ease of use. In the structural model analysis of Mobile banking self-efficacy on Perceived Usefulness, there was a positive relationship of 0.091 and had a significant effect with a t-stat value of 2.748 (>1.96). Thus, hypothesis 3 is accepted and there is a significant influence between mobile banking self-efficacy on perceived usefulness.

In the structural model analysis of the direct relationship between mobile banking self-efficacy and perceived ease of use, there was a positive relationship of 0.104 and a significant effect with a t-stat value of 2.417 (>1.96). Thus, hypothesis 4 is acceptable and there is a significant effect between mobile banking self-efficacy and perceived ease of use. In the structural model analysis of the direct relationship between the variables Perceived risk to Perceived Usefulness there is a negative relationship of 0.0839 and has a significant effect with a t-stat value of -4.950 (>1.96). Thus, hypothesis 5 can be accepted and there is a significant influence between Perceived risk and Perceived Usefulness. In structural model analysis, the direct relationship between the variables Perceived risk to Perceived ease of use. There is a negative relationship of 0.0936 and has a significant effect with a t-stat value of -4.226 (>1.96). Thus, hypothesis 6 is accepted and there is a significant influence between perceived risk and perceived ease of use.

In structural model analysis, the direct relationship between the variables Perceived Usefulness to Attitude towards usage has a positive relationship of 0.254 and has a significant effect with a t-stat value of 4.981 (>1.96). Thus, hypothesis 7 is accepted and there is a significant influence between Perceived Usefulness and attitude towards usage. In the structural model analysis, the direct relationship between the variables Perceived ease of use and attitude towards usage there is a positive relationship of 0.920 and has a significant effect with a t-stat value of 2.926 (>1.96). Thus, hypothesis 8 is accepted and there is a significant influence between perceived ease of use and attitude towards usage. In the structural model analysis, the direct relationship between the Attitude toward using variable and behaviours usage intention has a positive relationship of 0.0905 and has a significant effect with a t-stat value of 7.507 (>1.96). Thus, hypothesis 9 is accepted and there is a significant influence between attitude toward using behaviours and behaviours usage intention.

DISCUSSION

According to this test, "Bank Initiative has a positive influence on Perceived Usefulness," indicating that consumers' perceptions of the value of mobile banking services

offered by Private Banks in Jakarta have been positively impacted by the initiative or actions done by these banks. Customer impression of the usability of services may be enhanced by private bank initiatives in Jakarta that focus on innovation and service improvements, such as enhancing security, introducing new features, or improving user interfaces. In the perspective of the user, the value and usability of the service may be improved if the Bank Initiative incorporates actions that directly address their requirements and input. It is anticipated that the positive Bank Initiative would enhance users' perceptions of the advantages of using mobile banking services. The study's findings demonstrated that bank initiatives had a favourable impact on perceived usefulness, this research is in line with the results of the research conducted Marakarkandy et al. (2017); Kumar et al.(2020) where the results of his research show the results that Bank Initiative positive effect on Perceived Usefulness.

This test shows that "Bank Initiative has a positive impact on Perceived Ease of Use", indicating that the beliefs and initiatives or steps taken by Private Banks in Jakarta can have a positive impact on how mobile banking users perceive the Perceived Ease of Use of the service. Bank Initiatives designed to simplify the process of using mobile banking services, such as an intuitive user interface or easy-to-understand navigation, can make a positive contribution to the perception of ease of use. If the Bank Initiative responds effectively to user needs and feedback, it can create a smoother and easier user experience. Responsiveness to feedback can improve perceptions of ease of use. The adoption of the latest mobile banking technology, such as the use of biometric technology or artificial intelligence-based interfaces, can make services more accessible and usable by users. In the results of this study the results proved that Bank Initiative positive effect on Perceived ease of use This research is in line with the results of the research conducted Marakarkandy et al. (2017); Kumar et al.(2020) where the results of his research show the results that Bank Initiative positive effect on Perceived ease of use.

On this test shows that " Mobile Banking Self-Efficacy Private Banks in Jakarta have a positive effect on Perceived Usefulness", here shows that the level of self-confidence of BCA mobile banking users (Mobile Banking Self-Efficacy) has a positive impact on how users perceive the usefulness of Private Bank Mobile banking services in Jakarta. The level of user confidence (Mobile Banking Self-Efficacy) of Private Bank Mobile banking in Jakarta reflects the extent to which users are confident and able to use Private Bank Mobile banking in Jakarta. The higher this level of confidence, the more likely Mobile banking users in Jakarta find the service useful. Banks that provide effective education and training to mobile banking users can increase their confidence in using the service. Good education and training can strengthen user competencies and skills. If Mobile Banking Self-Efficacy Providing a positive experience to users, this can create a positive attitude towards the service, which in turn can improve the perception of usability. In the results of this study the results proved that Mobile Banking Self-Efficacy positive effect on Perceived Usefulness, this research is in line with the results of the research conducted Marakarkandy et al. (2017); Kumar et al.(2020) where the results of his research show the results that Mobile Banking Self-Efficacy positive effect on Perceived Usefulness.

On this test shows that "Mobile Banking Self-Efficacy positive effect on Perceived Ease of Use" here shows that the level of confidence of mobile banking users in operating the service (Mobile Banking Self-Efficacy) had a positive impact on their perception of ease of use (Perceived Ease of Use) the service. Mobile Banking Self-Efficacy reflects the user's confidence in his or her ability to use mobile banking. The higher this level of confidence, the more likely users are to find the service easy to use. The level of self-confidence can be affected by the education and training received by users related to the features and functions

of mobile banking. Effective training can improve user understanding and skills, which in turn can improve perceptions of ease of use. Users who have Mobile Banking Self-Efficacy High ones tend to have a more positive user experience. Strong self-confidence can help users overcome obstacles and operate the service smoothly, creating a more positive perception of ease of use. Mobile Banking Self-Efficacy creating a positive outlook towards technology. Users who are confident in using technology tend to consider the ease of interacting with mobile banking services. In the results of this study the results proved that Mobile Banking Self-Efficacy positive effect on Perceived ease of use, this research is in line with the results of the research conducted Marakarkandy et al. (2017); Kumar et al.(2020) where the results of his research show the results that Mobile Banking Self-Efficacy positive effect on Perceived ease of use.

On this test shows that "Perceived Risk negatively affect Perceived Usefulness of mobile banking Private Bank in Jakarta". If users feel risks related to the security and confidentiality of their personal information when using mobile banking Private Banks in Jakarta, then this can reduce Perceived Usefulness. Security that is perceived as a risk can make mobile banking users of private banks in Jakarta hesitant to fully utilize mobile banking features. Perceived Risk in mobile banking financial transactions involves uncertainty related to transaction errors, unwanted payments, or system failures. This uncertainty can hamper user perceptions of the benefits and ease of use of mobile banking by private banks in Jakarta. Mobile banking users of private banks in Jakarta feel risks related to the inconvenience of using technology in mobile banking, for example difficulty in navigation or complexity of features, this can affect perceived usefulness. Users who feel at risk will be more likely to use the service less. If users feel a high risk associated with possible fraud or illegal activity in the use of mobile banking, this can reduce the level of trust and, consequently, decrease Perceived Usefulness. In the results of this study the results proved that Perceived risk Negative effect on Perceived Usefulness, This research is in line with the results of the research conducted Marakarkandy et al. (2017) where the results of his research show the results that Perceived risk negatively affects Perceived Usefulness.

This test shows that Perceived Risk negatively affects Perceived Ease of Use in mobile banking customers Private Banks in Jakarta When Mobile Banking Users Private Banks in Jakarta Sensing a high risk, this can have a negative impact on the extent to which they perceive the service as easy to use. Perceived risk often increases the level of uncertainty and alertness of users. If the user feels that using mobile banking Private Banks in Jakarta Involving high risks, they may become more vigilant and find it difficult to perceive the service as easy to use. The perceived risks associated with the security and confidentiality of information can create concerns that can hinder users' perception of ease of use. If users feel a high security risk, they may have difficulty feeling that the service is easy to use. In the results of this study the results proved that Perceived risk negatively affect Perceived Ease of Use, This research is in line with the results of the research conducted Marakarkandy et al. (2017); Ariff et al.(2012)) where the results of his research show the results that Perceived risk Negative effect on Perceived Ease of Use.

This test shows that the user's perception of the extent Mobile Banking BCA can usefully influence their attitude towards the use of the service. If the user senses that Mobile Banking Private Banks in Jakarta provide tangible and beneficial benefits in meeting their needs and goals, this can form a positive attitude towards the use of these services. Perceived usefulness includes how efficiently and easily the service can help users achieve their goals. If users feel that mobile banking can provide convenience and efficiency in financial activities, a positive attitude towards usage can develop. Perceived usefulness is closely related to the influence of services on user decision making. If users feel that mobile banking

can help them take better financial decisions, this can create a positive attitude towards the use of the service. In the results of this study the results proved that Perceived Usefulness positive effect on attitude towards usage Use, this research is in line with the results of the research conducted Marakarkandy et al. (2017); Herrera et al. (2023); Haider et al. (2018); Yao-Ping Peng et al. (2023); Wang et al. (2019), where the results of his research show the results that Perceived Usefulness positive effect on attitude towards usage.

Perceived Ease of Use has a positive effect on attitude towards usage mobile banking Private Banks in Jakarta show that the easier it is for users to feel using mobile banking Private Banks in Jakarta, the more positive their attitude towards using the service. If users feel that mobile banking is easy to use, this can increase their acceptance or readiness to adopt and use the service. Ease of use creates a positive experience. Perceived Ease of Use includes the extent to which users feel they can use the service efficiently. If mobile banking provides a streamlined user experience, it can create a positive attitude towards usage as it helps increase productivity. The easier it is for customers to use mobile banking at a private bank in Jakarta, the less effort it will take to interact with the service. This can reduce barriers and increase the tendency of users to use such services on a regular basis thus increasing user satisfaction as they can quickly and easily complete their financial tasks. In the results of this study, the results proved that Perceived Usefulness has a positive effect on attitude towards usage, this study is in line with the results of the research conducted Herrera et al. (2023), Richter et al. (2023), Wang et al. (2019), Kitsios et al. (2021), where the results of his research show the results that Perceived Usefulness has a positive effect on attitude towards usage.

User attitudes towards the use of mobile banking of Private Banks in Jakarta include their positive or negative evaluation of Private Bank services in Jakarta. If the attitude is positive, users tend to have a more positive behaviours intention or intention to actually use the service. User attitudes can be an important factor in shaping users' intentions to use mobile banking services actively. A positive evaluation of the features, benefits, and quality of service can also increase the user's desire to actively participate. A positive attitude can reflect the interest and interest of users towards mobile banking services of Private Banks in Jakarta. If users feel interested and see value in using the service, they are more likely to have the intention to use it actively. In the results of this study, the results proved that Attitude toward using has a positive effect on behaviours intention, this research is in line with the results of the research conducted Herrera et al. (2023), Richter et al. (2023) where the results of his research show the results that Attitude toward using has a positive effect on behaviours intention.

CONCLUSION

Based on the results in this study shows Bank Initiative, Mobile banking self-efficacy has a positive effect on Perceived Usefulness. Bank Initiative, Mobile banking self-efficacy positively affects Perceived ease of use. Perceived risk negatively affects Perceived Usefulness and Perceived ease of use. Perceived Usefulness and Perceived ease of use positively affect attitude towards usage. Attitude toward using has a positive effect on behaviours usage intention. This finding shows that it is necessary to increase the intention to actively use mobile banking so that with the increasing use of mobile banking Private Banks in Jakarta will facilitate this application to be accepted by the public and provide more value for customers and mobile banking customers in Indonesia.

This study has several limitations and also shows several directions for improvement in the next research, namely first, the research data was only carried out in Jabodetabek. Second, further research can be conducted on other banking users and in other areas to

obtain more objective and representative results with a wider scope. Further research suggested adding other variables influenced by attitude toward using and behavior usage intention. This is because there are many other variables related to attitude toward using and behavior usage intention.

This research has important managerial implications to be carried out in order to increase behavioral intention of using mobile banking of private banks in Jakarta. The managerial implication of these findings is that Management can focus on efforts to increase user awareness regarding the benefits and superior features of private bank mobile banking in Jakarta. Effective marketing campaigns and education to users can help clarify the added value provided by the service. Management can focus on developing an intuitive and user-friendly user interface. Improving the quality of the user experience can create a positive impression, which can influence the user's attitude and intention to use the service further. Strengthening security and privacy features in mobile banking can provide a higher sense of trust to users. Enhanced security and privacy can help address concerns and risks that users may feel. Involving users in the development process and listening to their feedback can help management to continuously improve mobile banking services. Being responsive to user needs and expectations can increase user satisfaction and intent to keep using the service.

REFRERENCE

Abrahão, R. de S., Moriguchi, S. N., & Andrade, D. F. (2016). Intention of adoption of mobile payment: An analysis in the light of the Unified Theory of Acceptance and Use of Technology (UTAUT). RAI Revista de Administração e Inovação, 13(3), 221–230. https://doi.org/10.1016/j.rai.2016.06.003

Abu-Taieh, E. M., AlHadid, I., Abu-Tayeh, S., Masa'deh, R., Alkhawaldeh, R. S., Khwaldeh, S., & Alrowwad, A. (2022). Continued Intention to Use of M-Banking in Jordan by Integrating UTAUT, TPB, TAM and Service Quality with ML. Journal of Open Innovation: Technology, Market, and Complexity, 8(3), 120. https://doi.org/10.3390/joitmc8030120

Ajzen, I. (1991). the Theory of Planned Behaviour. Organizational Behavior And Human Decision Processes, 50(1), 179–211. https://doi.org/10.47985/dcidj.475

Al Tarawneh, M. A., Nguyen, T. P. L., Yong, D. G. F., & Dorasamy, M. A. (2023). Determinant of M-Banking Usage and Adoption among Millennials. Sustainability (Switzerland), 15(10). https://doi.org/10.3390/su15108216

Alnemer, H. A. (2022). Determinants of digital banking adoption in the Kingdom of Saudi Arabia: A technology acceptance model approach. Digital Business, 2(2), 100037. https://doi.org/10.1016/j.digbus.2022.100037

Ariff, M. S. M., Yeow, S. M., Zakuan, N., Jusoh, A., & Bahari, A. Z. (2012). The Effects of Computer Self-Efficacy and Technology Acceptance Model on Behavioral Intention in Internet Banking Systems. Procedia - Social and Behavioral Sciences, 57, 448–452. https://doi.org/10.1016/j.sbspro.2012.09.1210

Bandura, A., & Watts., R. E. (1996). "Self-efficacy in changing societies." Journal of Cognitive Psychotherapy, 10(4), 313–315.

Boulding, W., Kalra, A., Staelin, R., & Zeithaml, V. A. (1993). A Dynamic Process Model of Service Quality: From Expectations to Behavioral Intentions. Journal of Marketing Research, 30(1), 7–27. https://doi.org/10.1177/002224379303000102

Cunningham, L. F., Gerlach, J. H., Harper, M. D., & Young, C. E. (2005). Perceived risk and the consumer buying process: internet airline reservations. International Journal of Service Industry Management, 16(4), 357–372. https://doi.org/10.1108/09564230510614004

Davis, F. D. (1989). Davis, Fred D. "Perceived usefulness, perceived ease of use, and user acceptance of information technology." MIS quarterly (1989): 319-340. MIS Quarterly, 13(3), 319–340.

Fadli, J. A. (2021). Bisnis " Yang Mandiri , Kreatif , Berjiwa Wirausaha Dan Mampu Bersaing

Secara Global Melalui Program Merdeka Belajar – Kampus Merdeka (Studi Kasus Pada Universitas Esa Unggul) Ekonomi Dan Bisnis Universitas Esa Studi S1 Akuntansi Dan Manajemennya. Forum Ilmiah Volume, 18(4), 398–404.

Fadli, J. A., Sakti, I. M., & Jumono, S. (2021). Market Power and Bank Liquidity Risk: Implementations of Basel III using Net Stable Funding Ratio Approach. Jurnal Keuangan Dan Perbankan, 25(2), 434–449. https://doi.org/10.26905/jkdp.v25i2.5525

Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: a perceived risk facets perspective. International Journal of Human-Computer Studies, 59(4), 451–474. https://doi.org/10.1016/S1071-5819(03)00111-3

Fishbein, & Ajzen. (1975). A Bayesian analysis of attribution processes. Psychological Bulletin, Vol. 82(No. 2), 261–277.

German Ruiz Herrera, L., Valencia-Arias, A., Gallegos, A., Benjumea-Arias, M., & Flores-Siapo, E. (2023). Technology acceptance factors of e-commerce among young people: An integration of the technology acceptance model and theory of planned behavior. Heliyon, 9(6), e16418. https://doi.org/10.1016/j.heliyon.2023.e16418

Ghozali, I. (2019). Partial Least Square: Konsep, teknik dan aplikasi menggunakan program SMARTPLS 3.0 (Edisi 2. Semarang : Badan Penerbit Universitas Diponegoro.

Giovanis, A., Athanasopoulou, P., Assimakopoulos, C., & Sarmaniotis, C. (2019). Adoption of mobile banking services: A comparative analysis of four competing theoretical models. International Journal of Bank Marketing, 37(5), 1165–1189. https://doi.org/10.1108/IJBM-08-2018-0200

Gu, J.-C., Sang-Chul, L., & Suh, Y.-H. (2009). "Determinants of behavioral intention to mobile banking." Expert Systems with Applications, 36(9), 11605–11616.

Gupta, K. P., Manrai, R., & Goel, U. (2019). Factors influencing adoption of payments banks by Indian customers: extending UTAUT with perceived credibility. Journal of Asia Business Studies, 13(2), 173–195. https://doi.org/10.1108/JABS-07-2017-0111

Haider, M. J., Changchun, G., Akram, T., & Hussain, S. T. (2018). Exploring Gender Effects in Intention to Islamic Mobile Banking Adoption: an empirical study. Arab Economic and Business Journal, 13(1), 25–38. https://doi.org/10.1016/j.aebj.2018.01.002

Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., Black, W. C., & Anderson, R. E. (2018). Multivariate Data Analysis. https://doi.org/10.1002/9781119409137.ch4

Howard, J. A., & Sheth, J. N. (1969). The theory of buyer behavior. Wiley.

Kitsios, F., Giatsidis, I., & Kamariotou, M. (2021). Digital transformation and strategy in the banking sector: Evaluating the acceptance rate of e-services. Journal of Open Innovation: Technology, Market, and Complexity, 7(3), 204. https://doi.org/10.3390/joitmc7030204

Kumar, A., Dhingra, S., Batra, V., & Purohit, H. (2020). A Framework of Mobile Banking Adoption in India. Journal of Open Innovation: Technology, Market, and Complexity, 6(2), 40. https://doi.org/10.3390/JOITMC6020040

Kumar, R., Singh, R., Kumar, K., Khan, S., & Corvello, V. (2023). How Does Perceived Risk and Trust Affect Mobile Banking Adoption? Empirical Evidence from India. Sustainability (Switzerland), 15(5), 1–21. https://doi.org/10.3390/su15054053

Ly, B., & Ly, R. (2022). Internet banking adoption under Technology Acceptance Model—Evidence from Cambodian users. Computers in Human Behavior Reports, 7(August), 100224. https://doi.org/10.1016/j.chbr.2022.100224

Marakarkandy, B., Yajnik, N., & Dasgupta, C. (2017). Enabling internet banking adoption: An empirical examination with an augmented technology acceptance model (TAM). Journal of Enterprise Information Management, 30(2), 263–294. https://doi.org/10.1108/JEIM-10-2015-0094

Masrek, M. N., Mohamed, I. S., Daud, N. M., & Omar, N. (2014). Technology Trust and Mobile Banking Satisfaction: A Case of Malaysian Consumers. Procedia - Social and Behavioral Sciences, 129, 53–58. https://doi.org/10.1016/j.sbspro.2014.03.647

Mirella, K., Ruyter, K. De, & Wetzels., M. (2004). "Consumer adoption of wireless services: discovering the rules, while playing the game." Journal of Interactive Marketing, 18(2), 51–61.

Nui Polatoglu, V., & Ekin, S. (2001). An empirical investigation of the Turkish consumers' acceptance of Internet banking services. International Journal of Bank Marketing, 19(4), 156–165. https://doi.org/10.1108/02652320110392527

Parlasca, M. C., Johnen, C., & Qaim, M. (2022). Use of mobile financial services among farmers in Africa: Insights from Kenya. Global Food Security, 32(October 2021), 100590. https://doi.org/10.1016/j.gfs.2021.100590

Putri, G. A., Widagdo, A. K., & Setiawan, D. (2023). Analysis of financial technology acceptance of peer to peer lending (P2P lending) using extended technology acceptance model (TAM). Journal of Open Innovation: Technology, Market, and Complexity, 9(1), 100027. https://doi.org/10.1016/j.joitmc.2023.100027

Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model. TQM Journal, 32(6), 1443–1466. https://doi.org/10.1108/TQM-02-2020-0019

Richter, N. F., Hauff, S., Kolev, A. E., & Schubring, S. (2023). Dataset on an extended technology acceptance model: A combined application of PLS-SEM and NCA. Data in Brief, 48, 109190. https://doi.org/10.1016/j.dib.2023.109190

Ryu, K., Lee, H., & Gon Kim, W. (2012). The influence of the quality of the physical environment, food, and service on restaurant image, customer perceived value, customer satisfaction, and behavioral intentions. International Journal of Contemporary Hospitality Management, 24(2), 200–223. https://doi.org/10.1108/09596111211206141

Sasono, I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabrianto, O., Jainuri, J., & Waruwu, H. (2021). The Impact of E-Service Quality and Satisfaction on Customer Loyalty: Empirical Evidence from Internet Banking Users in Indonesia. Journal of Asian Finance, Economics and Business, 8(4), 465–473. https://doi.org/10.13106/jafeb.2021.vol8.no4.0465

Sobti, N. (2019). Impact of demonetization on diffusion of mobile payment service in India: Antecedents of behavioral intention and adoption using extended UTAUT model. Journal of Advances in Management Research, 16(4), 472–497. https://doi.org/10.1108/JAMR-09-2018-0086

Syah, T. Y. R., & Wijoyo, C. K. (2021). Service Quality and Customer Satisfaction on WOM a Private Hospital in Indonesia. JMMR (Jurnal Medicoeticolegal Dan Manajemen Rumah Sakit), 10(1), 22–33. https://doi.org/10.18196/jmmr.v10i1.10141

Tran, V. D., & Le, N. M. T. (2020). Impact of service quality and perceived value on customer satisfaction and behavioral intentions: Evidence from convenience stores in Vietnam. Journal of Asian Finance, Economics and Business, 7(9), 517–526. https://doi.org/10.13106/JAFEB.2020.VOL7.NO9.517

Wang, L. Y. K., Lew, S. L., Lau, S. H., & Leow, M. C. (2019). Usability factors predicting continuance of intention to use cloud e-learning application. Heliyon, 5(6), e01788. https://doi.org/10.1016/j.heliyon.2019.e01788

Yao-Ping Peng, M., Xu, Y., & Xu, C. (2023). Enhancing students' English language learning via M-learning: Integrating technology acceptance model and S-O-R model. Heliyon, 9(2), e13302. https://doi.org/10.1016/j.heliyon.2023.e13302.