

## THE EFFECT OF PERCEIVED EASE OF USE, PERCEIVED USEFULNESS, AND TRUST ON INTENTION TO USE OF MOBILE BANKING

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### Abstract

*This study aims to determine the effect of perceived ease of use on the intention to use mobile banking, perceived usefulness on the intention to use mobile banking, and trust on the intention to use mobile banking, as well as the combined effect of perceived ease of use, perceived usefulness, and trust on the intention to use mobile banking among students of the Accounting Department of the State University of Jakarta, class of 2019. The population for this study comprised 179 students. Stratified Random Sampling was conducted with specific criteria, resulting in a sample of 124 students. This research is guided by the TAM (Technology Acceptance Model) Theory. The study reveals that perceived ease of use has a negative and insignificant effect on the intention to use mobile banking, thus rejecting H1. However, perceived usefulness have a positive and significant effect on the intention to use mobile banking, supporting H2. Trust also has a positive and significant effect on the intention to use mobile banking, validating H3. Furthermore, perceived ease, perceived usefulness, and trust collectively have a positive and significant effect on the intention to use mobile banking, confirming H4.*

**Keywords:** *Intention to Use, Perceived Ease of Use, Perceived Usefulness, Trust*

### 1. INTRODUCTION

The current development of technology can be considered very rapid, leading to the emergence of more efficient and effective business opportunities. Nowadays, almost everything can be done with the assistance of technology. This has resulted in a dependence on technologies like the internet and smartphones, which with their various conveniences and benefits, have made humans rely not only on smartphones as communication devices. Now, smartphones act as versatile devices that simplify tasks. According to a survey conducted by APJII (Indonesian Internet Service Providers Association) in the 2021-2022 period, there were 210.03 million internet users in the country, indicating an increase of 6.78% compared to the previous year, which was 196.02 million people. Thus, out of Indonesia's total population of 277.7 million, 54.25% of them are connected to the internet (APJII Indonesia, 2019). To access the internet, devices capable of supporting users' needs are required. The survey results show that 98.31% of internet users frequently use mobile phones/smartphones to access the internet daily. This is because smartphones allow users to access the internet instantly, more conveniently, and anywhere as long as there is a wireless connection.

Indonesian banking institutions began offering internet-based banking services since the mid-1990s. Currently, the development of technology-based banking services (e-banking) includes internet banking, mobile banking, and the use of automatic teller machines (ATMs). Mobile banking services are governed by Bank Indonesia Regulation No. 9/15/PBI/2007 of 2007 regarding the Application of Risk Management in the Use of Information Technology by Commercial Banks and are also included in Law No. 11 of 2008 on Electronic Information and Transactions (Bank Indonesia Regulation No.

9/15/PBI/2007 on the Application of Risk Management in the Use of Information Technology by Commercial Banks [JDIH BPK RI], n.d).

Mobile banking is a product or service offered by the financial industry using mobile devices such as cell phones, smartphones, or tablets. Mobile banking is an e-banking service provided by banks to support various transactions for efficiency and effectiveness. Through this service, customers can make non-cash transactions such as transfers, checking balances, and bill payments without needing to go to an ATM or a bank. Some banks even offer cardless cash withdrawal using only the mobile banking application. Another advantage is the user's privacy, which is not easily known by others (Shaikh & Karjaluoto, 2015). The fast, easy, and cost-effective advantages of mobile banking make it a shortcut for students and the general public in conducting various transactions and business activities, including in the field of education. Many educational institutions collaborate with several banks to ensure the security and smoothness of tuition payments. One example is the Faculty of Economics at Universitas Negeri Jakarta, which aims to facilitate students in paying the Single Tuition Fee (UKT). Therefore, this also encourages a significant number of students to use mobile banking on their smartphones.

Mobile banking in Indonesia offers accessibility and convenience for users with features like interbank transfers and bill payments. However, banks face challenges like rapid digital transformation, uneven infrastructure, low digital literacy, data security concerns, and regulatory uncertainties, hindering the growth of mobile banking services in the country. Overcoming these challenges is essential for the continued success of mobile banking in Indonesia.

The value of mobile banking transactions in Indonesia continues to change over time. However, according to data released by Bank Indonesia in 2022, transactions through mobile banking channels saw a significant increase of 64.8% compared to the previous year. Additionally, the number of mobile banking users in Indonesia in 2022 reached approximately 114 million users, according to a report from the Indonesian Fintech Association (AFTECH). This indicates that the use of mobile banking in Indonesia is becoming increasingly popular and promising for future growth.

Furthermore, there are still many issues faced by Mobile Banking, such as transaction security issues, hacker concerns, internet stability, SIM swapping, cold forwarding, and others. Therefore, this remains an important challenge for every bank's management in developing Mobile banking in Indonesia. Perceived Ease of Use refers to the extent to which users believe that using a particular service will be effortless (Lai, 2017). From the perspective of technology user acceptance and adoption literature, perceived ease of use explains how much users believe that using a specific technology system will be without serious difficulty. The common view is that the adoption rate of a particular technology tends to be higher among users when it is easier to use compared to others. Research by Owusu et al., (2021) and Hanafizadeh et al., (2014) has found ease of use to be an important predictor of user intention to adopt mobile banking. Hanafizadeh et al., (2014) stated that the relevance of ease of use is not limited to technology adoption but, most importantly, it also influences the long-term use of a technology.

Users' Perceived Usefulness of a technology is also believed to be a relevant factor affecting user adoption decisions. Users' perception of usefulness measures how much someone believes that using a specific system or technology will enhance their performance (Owusu et al., 2021; Liu, 2021). From the TAM framework perspective, users' perception of usefulness means the subjective probability of potential users

adopting a specific application system to improve their job performance within an organizational context (Liu, 2021). Thus, it explains users' perception of usefulness in the context of mobile banking, which means the perceived usefulness that mobile banking provides to users in conducting financial transactions.

To what extent someone perceives something as useful directly affects their attitude towards its use and subsequently their intention to use it. Existing literature provides empirical support that users' perception of usefulness plays a major role in the adoption decisions of individuals regarding mobile banking. For example, Gu et al. (2009) found that users' perception of usefulness is the most influential factor affecting people's behavioral intentions toward adopting mobile banking. Many other studies have shown that perceived usefulness has a significant direct impact on the behavioral intention to use specific online technologies (Aboelmaged & Gebba, 2013; Hanafizadeh et al., 2014).

To develop a successful mobile banking application, providers also need to pay attention to building and maintaining customer trust because these applications usually require customers to provide personal or financial information. Thus, customers are usually concerned about the level of security and privacy when conducting transactions over the internet (Kim & Benbasat, 2003; To & Trinh, 2021) or making mobile payments (Zhou, 2011). Consumers perceive trust as being free from worry and secure when performing financial transactions. They want to ensure that transactions will be completed as expected and that their information will not be shared with unauthorized parties or be compromised (To & Trinh, 2021). Zhou, (2011) agrees that trust has a significant influence on consumer behavior, especially in uncertain environments such as electronic payments (Hanafizadeh et al., 2014). This is likely to be a crucial factor in mobile wallet adoption. Previous research also shows that trust is positively related to behavioral intention (Skvarciany & Jureviciene, 2017; Aboelmaged & Gebba, 2013).

Based on the literature review conducted, there are still inconsistencies in research results, as mentioned by Karma et al., (2014), who stated that perceived ease of use significantly influences the intention to use mobile banking, but this result is not in line with the findings of Chan & Lu (2011). Similarly, perceived usefulness is still found to yield inconsistent research results, such as the research results presented by Karma et al., (2014), who stated that perceived usefulness significantly influences usage intent, whereas according to Choi et al., (2020), their research results indicate that perceived usefulness does not significantly influence mobile payment usage intent. Wu & Chen (2005) found that perceived trust has a significant influence on consumer intent to use online stores, with this effect moderated by perceived risk. Specifically, the perceived trust effect on intent to use is stronger among consumers who perceive online shopping as less risky. Likewise, a study by Liébana-Cabanillas et al. (2014) found that although perceived trust has a significant influence on consumer intent to use mobile payment services, this effect is weaker among consumers who are more concerned about privacy and security issues related to mobile payments.

Therefore, based on these descriptions, it becomes the motivation for the author to research the factors influencing the use of mobile banking, focusing specifically on student users in the accounting field at the Faculty of Economics, Universitas Negeri Jakarta (UNJ). Thus, the purpose of this study is to identify the influence of perceived ease of use, perceived usefulness, and trust on the intention to use mobile banking.

## **2. LITERATURE REVIEW**

### **2.1. Technology Acceptance Model (TAM)**

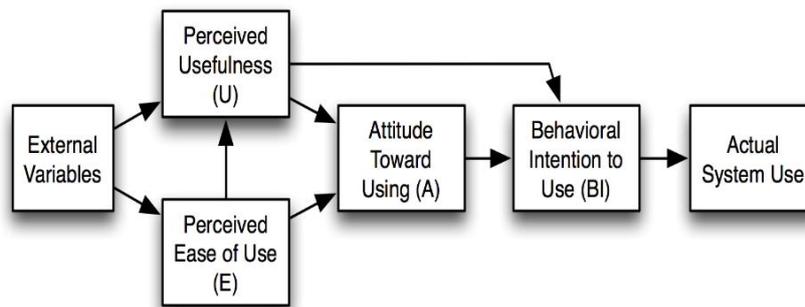
The field of information technology and communication is continually advancing. This development is closely related to the model of technology acceptance, commonly known as the Technology Acceptance Model (TAM), which was first developed by Davis (1989). TAM is an evolution of earlier theories, namely the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB), proposed by Fishbein and Ajzen (1975) and Musyaffi et al (2022).

The Theory of Reasoned Action (TRA) was initially proposed by Ajzen and Fishbein (1975) and is a model widely used to predict and explain behavior. Factors in the TRA model include motivation, attitudes, and subjective norms (Giovanis et al. 2019) and (Sun & Chi 2018). Ajzen & Fishbein (2000) stated that the lack of control over behavior is due to the fact that not all individuals have control over their attitudes and behaviors. Ajzen and Fishbein (1975) further developed the TRA by introducing a control structure that regulates predictable behavior and behavioral intentions. This improved model is called the Theory of Planned Behavior (Ajzen & Fishbein, 2000).

The Theory of Planned Behavior (TPB) is an essential concept for predicting behavior, but one must consider human attitudes when testing subjective norms and measuring an individual's perceived behavioral control. If there is a positive attitude, influence from people around you, and a sense of ease, an individual's motivation to act will be higher because there are no barriers to taking action (Southey, 2011). This naturally affects people's intentions when it comes to actions like using mobile banking as a shortcut for everyday business transactions, which are faster, cheaper, and more convenient.

The TRA model has several limitations in predicting behavior (Mahyarni, 2013). The first limitation is that desire factors are not limited to attitudes, subjective norms, and perceived behavior. Second, empirical research shows that only 40% of behavior variance can be explained using Ajzen (1991) theory. The third limitation is the potential for a significant time gap between the assessment of desire and actual assessed behavior; during this time frame, individual desires can change.

TAM illustrates the causal relationship between beliefs and actions with goals/needs and actual technology/information system (Akram et al., 2021). According to Kumar et al., (2020), the TAM acceptance model is part of several theories commonly used to measure the level of acceptance in their understanding of new service users. TAM is derived from the TRA model and the theory of reasoned action, with the expectation that if an individual's perceptions and reactions to an object can be used to explain their characteristics and behavior. Adhiputra (2015) explains that perceptions and attitudes influence an individual's acceptance of technology information. Below is a diagram of the technology acceptance model.



**Figure 1. TAM Theoretical Framework**

The Technology Acceptance Model (TAM) is a model used to understand users' acceptance and adoption of information technology. This model was developed by Fred Davis in 1986 and has been widely used in research on technology acceptance. Furthermore, users of information technology require less effort to increase their efficiency in using information technology. The greater the perceived usefulness of use, the greater the impact on information technology (Lai 2017).

TAM is based on two main factors that influence technology acceptance: perceived usefulness and perceived ease of use. The developed TAM model shows behavior in information technology-based services influenced by beliefs, attitudes, intentions, and relationship behavior. The TAM model reflects an individual's perception of the use of information technology. This model clearly shows that the perception of use is influenced by information technology acceptance (A. Kumar et al., 2020).

## 2.2. Perceived Ease of Use

User-friendliness is an individual's judgment that using a particular system does not require much effort. Perceived ease of use is the degree to which people believe that using a new system is not difficult (Gupta & Mathad, 2017) and (Hossain et al, 2020). Melorose et al (2015) state that perceived ease of use refers to how users perceive that technology and access to specific websites, the internet, and web interfaces are easy to use. Ease of use and perceived usefulness are characteristics of technology acceptance.

Song et al., (2014) state that perceived ease of use occurs at the level where consumers believe that the website used to purchase goods helps them find a lot of information with little consumer effort. User-friendliness makes the individual feel that the system is necessary. Gupta & Mathad (2017) argue that perceived ease of use is a measure of the user-friendliness of technology. The sense of ease depends on how much users expect the system to be free from issues.

## 2.3. Perceived Usefulness

Perceived usefulness is the perceived utility of how much benefit can be derived (Septiani et al, 2018). Meanwhile, Priya et al., (2018) explain that positive perceived functionality affects consumers' intentions to use the internet. Rind et al., (2016) state that perceived usefulness is the individual's perception that the use of new technology can enhance or improve productivity.

Perceived usefulness can be described as the extent to which an individual acknowledges that using a specific system enhances productivity or the level of confidence that using the system can improve performance (Abdullah & Ward, 2016).

Typically, a person uses information technology because they believe it will improve performance and productivity. This design illustrates how the use of technology can be beneficial to users. Chen et al., (2018) explains that perceived usefulness, in terminology, can be learned with subjective beliefs about a system's ability to boost morale when completing tasks, which indirectly affects the system.

#### **2.4. Trust**

Trust is defined in the context of online services as the belief that consumers have in the ability of a service provider to deliver reliable services through the internet (K. Sharma & Madan, 2020).

Trust is the willingness to rely on a trusted exchange partner (Lonkani et al., 2020) Trust is an essential element in managing a relationship. With trust, one feels confident in relying on others. In this regard, digital e-commerce service providers must be adept at maintaining the trust that has been built, attracting potential users' interest, and retaining ongoing usage (Chantzaras et al, 2017). Thus, it can be concluded that trust is an individual's willingness to be open, to have expectations, and to have confidence in the system used.

#### **2.5. Intention**

Intention is described as the level of desire or intention to continue using a system as long as there is access to information (Moerti et al., 2015). The concept of behavioral intention refers to the ability to return to a company's services used by clients or to spread positive messages about the company to family and friends (Tandijaya, 2018). Intention can be defined as the level of intention or desire to continue using a system as long as there is access to information (Moerti et al., 2015). It is also the extent to which an individual has consciously formulated plans to perform or not perform certain future behaviors (Skvarciany & Jureviciene, 2017). Based on this understanding, intention can be combined with the level of desire or intention of individuals to use information technology systems.

#### **2.6. Mobile Banking**

Mobile banking is the initial step in the evolution of banks into financial service providers (FSPs). In this context, the bank's function is not only to store and distribute money but also to manage its customers' finances (Tirtana and Sari, 2014). This includes bill payments and retirement fund planning. These services are personalized and tailored to the characteristics of customers. According to Hutabarat (2010), mobile banking is a banking facility through mobile communication devices such as mobile phones, providing almost the same facilities as ATMs except for cash withdrawals.

Furthermore, Mattila (2003) states that mobile banking is a banking service via wireless channels. Mobile banking is part of electronic banking that uses mobile phone technology. There are two forms of mobile banking, SMS banking, which is accessed by sending written messages, and WAP banking, a form of mobile internet service accessed via GPRS (internet) connection. Mobile banking is chosen because it is easy to use, practical, more secure and convenient.

### 3. RESEARCH METHODS

The research method used by researchers is a quantitative research method with an explanatory research approach. The sampling technique in this study used stratified random sampling. Data collection using a closed questionnaire containing research instruments in the form of statements and questions. Then, it was analyzed using Multiple Linear Regression with the help of IBM SPSS Statistics version 26 software.

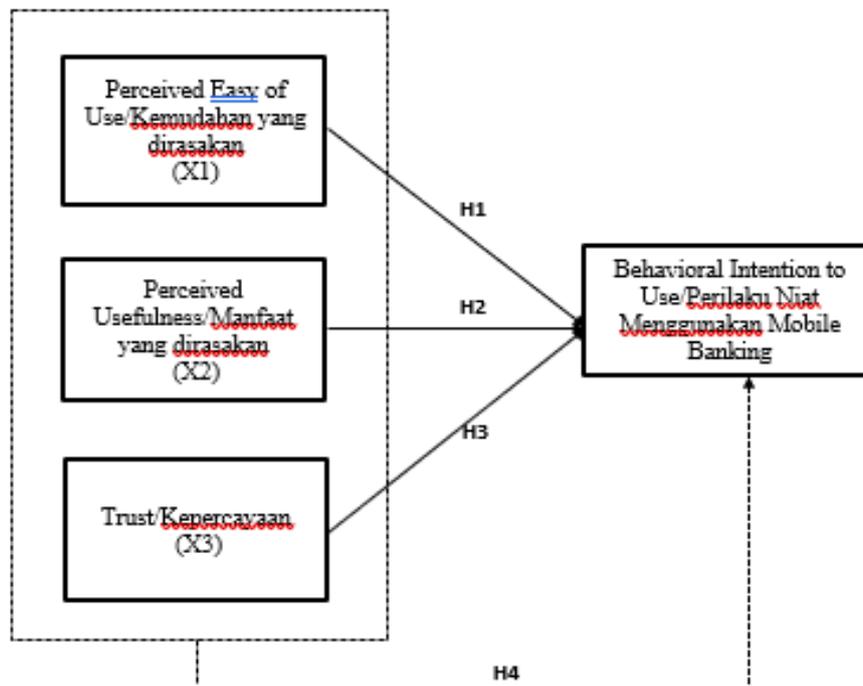


Figure 2. Research Framework

The population in this study were students in the Faculty of Economics, Faculty of Economics, State University of Jakarta, Class of 2019, namely the S1 Accounting Department as many as 77 people, Accounting Education as many as 40 people, and D3 Accounting as many as 62 people so that the total population amounted to 179 people.

Perceived Ease is measured by indicators Individual interactions with the system are clear and easy to understand, it does not take much effort to interact with the system, and the system is easy to use. Perceived usefulness are measured by indicators The use of the system is able to improve individual performance, the use of the system is able to increase the effectiveness of individual performance, and the use of the system is beneficial to individuals. Trust is measured by indicators of Ability, Kindness, and Integrity. Intention to use is measured by indicators of transactional intention, referential intention, preferential intention, and exploratory intention.

## 4. RESULTS AND DISCUSSION

### 4.1. Result

#### 4.1.1. Instrument Test

##### A. Validity Test

**Table 1. Results of the Validity Test of the Perceived Ease Variable**

N0	Item	r-statistic	Conclusion	Description
1	X11	0.316	Valid	Because the value of r-statistic > 0.17
2	X12	0.397	Valid	Because the value of r-statistic > 0.17
3	X13	0.709	Valid	Because the value of r-statistic > 0.17
4	X14	0.562	Valid	Because the value of r-statistic > 0.17
5	X15	0.700	Valid	Because the value of r-statistic > 0.17
6	X16	0.671	Valid	Because the value of r-statistic > 0.17
7	X17	0.756	Valid	Because the value of r-statistic > 0.17
8	X18	0.681	Valid	Because the value of r-statistic > 0.17

The data in table above shows that all statement items have a value of r-statistic > r-table 0.17 so that the statement about the perceived ease of use variable is declared valid.

**Table 2. Results of the Validity Test of the Perceived usefulness Variable**

No	Item	r-statistic	Conclusion	Description
1	X21	0.545	Valid	Because the value of r-statistic > 0.17
2	X22	0.671	Valid	Because the value of r-statistic > 0.17
3	X23	0.658	Valid	Because the value of r-statistic > 0.17
4	X24	0.607	Valid	Because the value of r-statistic > 0.17
5	X25	0.516	Valid	Because the value of r-statistic > 0.17
6	X26	0.221	Valid	Because the value of r-statistic > 0.17

The data in table above shows that all statement items have a value of r-statistic > r-table 0.17 so that the statement about the perceived benefit variable is declared valid.

**Table 3. Trust Variable Validity Test Results**

No	Item	r-statistic	Conclusion	Description
1	X31	0.584	Valid	Because the value of r-statistic > 0.17
2	X32	0.396	Valid	Because the value of r-statistic > 0.17
3	X33	0.248	Valid	Because the value of r-statistic > 0.17
4	X34	0.725	Valid	Because the value of r-statistic > 0.17
5	X35	0.548	Valid	Because the value of r-statistic > 0.17
6	X36	0.730	Valid	Because the value of r-statistic > 0.17
7	X37	0.624	Valid	Because the value of r-statistic > 0.17

8	X38	0.596	Valid	Because the value of r-statistic > 0.17
9	X39	0.651	Valid	Because the value of r-statistic > 0.17

The data in table above shows that all statement items have a value of r-statistic > r-table 0.17 so that the statement about the trust variable is declared valid.

**Table 4. Results of the Use Intention Variable Validity Test**

No	Item	r-statistic	Conclusion	Description
1	Y11	0.719	Valid	Because the value of r-statistic > 0.17
2	Y12	0.739	Valid	Because the value of r-statistic > 0.17
3	Y13	0.759	Valid	Because the value of r-statistic > 0.17
4	Y14	0.735	Valid	Because the value of r-statistic > 0.17
5	Y15	0.453	Valid	Because the value of r-statistic > 0.17
6	Y16	0.535	Valid	Because the value of r-statistic > 0.17
7	Y17	0.656	Valid	Because the value of r-statistic > 0.17
8	Y18	0.622	Valid	Because the value of r-statistic > 0.17

The data in table 4 shows that all statement items have a value of r-statistic > r-table 0.17 so that the statement about the intention to use variable is declared valid.

### B. Reliability Test

**Table 5. Reliability Test Results**

No	Variable	Cronbach $\alpha$	Conclusion	Description
1	Perceived Ease of Use	0.85	Reliable	Cronbach $\alpha$ > 0,60
2	Perceived Usefulness	0.78	Reliable	Cronbach $\alpha$ > 0,60
3	Trust	0.84	Reliable	Cronbach $\alpha$ > 0,60
4	Intention to Use	0.88	Reliable	Cronbach $\alpha$ > 0,60

The data in table 5 above shows that all Cronbach Alpha values > 0.60 so it can be concluded that this research instrument is declared reliable or reliable.

#### 4.1.2. Descriptive Statistics

**Table 6. Results of Descriptive Statistical Analysis.**

Descriptive Statistics								
	N	Range	Min	Max	Sum	Mean	Std. Deviation	Variance
Perceived Ease (X1)	124	18	14	32	3.192	25,74	4,282	18,339
Perceived usefulness (X2)	124	17	11	28	2.278	18,37	3,232	10,447
Trust (X3)	124	19	13	32	2.512	20,26	3,671	13,478
Intention to Use (Y)	124	22	16	38	3.285	26,49	5,421	29,390
Valid N (listwise)	124							

#### 4.1.3. Multiple Linear Regression Test

The multiple linear regression equation model is as follows:

$$NM = 4.884 - 0.154 PK + 0.640 PM + 0.455 KP$$

**Table 7. Multiple Linear Regression Test Result**

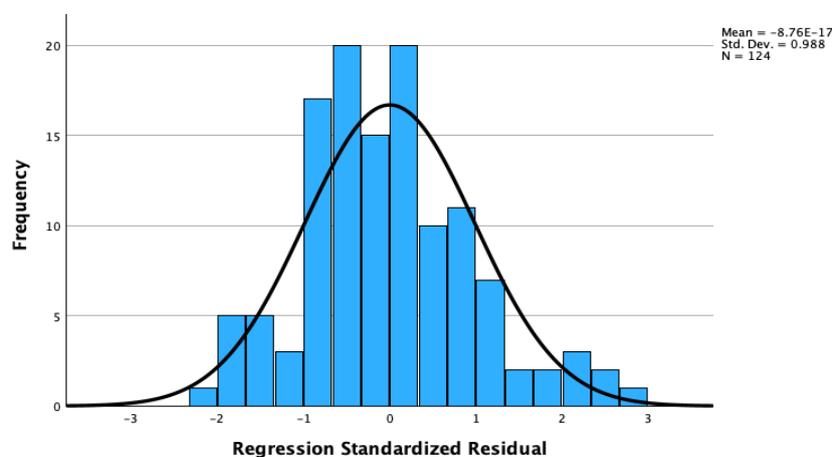
Model	Unstandardized Coefficients	
	B	Std. Error
1	(Constant)	4.884 2.863
	Ease	-.154 .108
	Usefulness	.640 .144
	Trust	.455 .070

a Dependent Variable: Intention to Use

#### 4.1.4. Classical Assumption Test

##### A. Normality Test

Using Kolmogorov Smirnov analysis, residual data is said to be normally distributed if the Asymp Sig (2-tailed) value > real level ( $\alpha = 5\%$ ), the results are as shown in the picture below:



**Figure 3. Histogram Normality Test Results**

**Table 8. Normality Test Result**

Normality	N	Unstandardized Residual
Asymp. Sig. (2-tailed)	124	0,065

In table 8 above, the results of the normality test with the Kolmogorov Smirnov test approach that the residual data is normally distributed because the Asymp Sig (2-tailed) value is  $0.065 > 0.05$ .

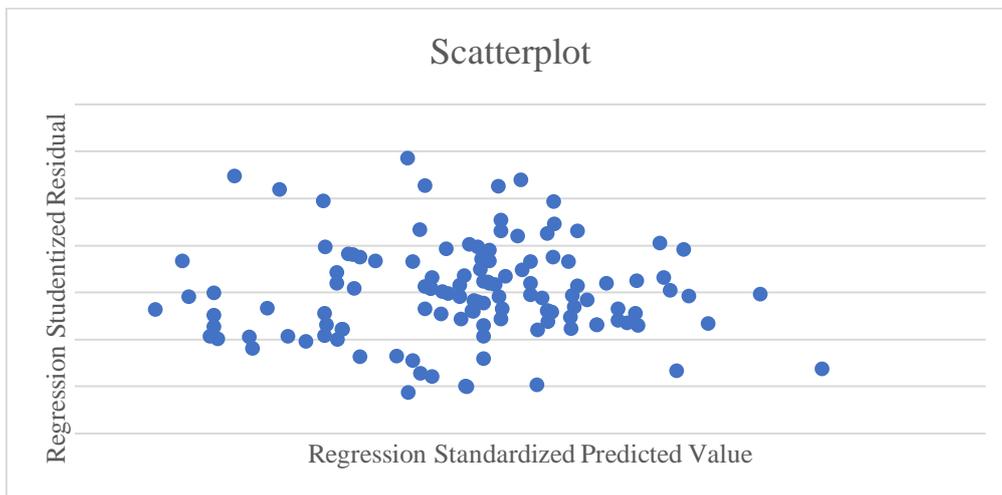
**B. Multicollinearity Test**

**Table 9. Multicollinearity Test Results**

Variable	COLLINEARITY STATISTICS			
	Tolerance		VIF	
	Result	Conclusion	Result	Conclusion
Perceived Ease of use	0.682	> 0,10	1.467	< 5
Perceived usefulness	0.692	> 0,10	1.445	< 5
Trust	0.942	> 0,10	1.061	< 5

In table 9, it shows that all tolerance values  $> 0.10$  and VIF values  $< 5$ , which means that the independent variables do not have multicollinearity problems.

**C. Heteroscedasticity Test**



**Figure 4. Scatter Plot Heteroscedasticity Test Results**

The Scatterplot graph above shows that the points spread randomly, do not form a certain clear pattern and are spread both above and below zero on the Y axis. This means that there is no heteroscedasticity in the regression model, so the regression model is suitable for predicting intention to use based on the input of the independent variables.

**Table 10. Heteroscedasticity Test Results**

Variables	Sig.
Perceived Ease of use	<b>0,795</b>
Perceived usefulness	<b>0,358</b>
Trust	<b>0,061</b>

Judging from the table above, the significance value of the perceived ease of use variable is 0.795; perceived usefulness is 0.358; trust is 0.061, which means that all independent variables are  $> 0.05$  so it can be concluded that the variables do not occur symptoms of heteroscedasticity.

#### 4.1.5. Hypothesis Test

##### A. Model Feasibility Test (F Test)

**Table 11. Simultaneous Model Feasibility Test Results (F-Test)**

F	Sig.
<b>25.042</b>	<b>.001<sup>b</sup></b>

##### B. Coefficient of Determination

**Table 12. Coefficient of Determination Test Result (R<sup>2</sup>)**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.620 <sup>a</sup>	0.385	0.370	4.304

a. Predictors: (Constant), Perceived Ease, Perceived usefulness, Trust  
b. Dependent Variable: Intention to Use

In the table above, shows the R Square value of 0.370 or 37%. This means that the variables of perceived ease of use, perceived usefulness and trust are able to explain the intention to use mobile banking in accounting students by 37% and the remaining 63% is influenced by other variables not included in this study.

##### C. T test

**Table 13. Partial Hypothesis Test Results (T-Test)**

Variable	t		Sig.		Conclusion
	t-statistic	t-table	Result	A = 5%	
<b>Perceived Ease of Use</b>	1.417	1.97	0.159	$> 0.05$	Not Significantly Affected
<b>Perceived usefulness</b>	4.435	1.97	0.001	$< 0.05$	Significantly Affected
<b>Trust</b>	6.531	1.97	0.001	$< 0.05$	Significantly Affected

## **4.2. Discussion**

### **4.2.1. Perceived Ease of Use Does Not Positively Affect the Intention to Use Mobile Banking**

Based on the t-test results, it was found that Perceived Ease of Use had a t-value of -1.417 and a t-table value of 1.97 with a significance value of  $0.159 > 0.05$ . Therefore, it can be concluded that the Perceived Ease of Use variable does not have a significant effect on the intention to use Mobile Banking among accounting students. These results indicate that H1 is rejected, and Ho is accepted among accounting students. The factor of perceived ease of use is considered less important.

In the context of theory and literature review, these results show a mismatch or deviation from the predictions of the Technology Acceptance Model (TAM) proposed by Davis (1989), where a system that is easy to use and operate would enhance its user's intention to use it. These research findings are consistent with studies conducted by Chan & Lu (2011), Sukma et al. (2019), Djamasbi et al. (2009), S. Kumar & Yukita (2021), and Gunawan et al. (2019), which concluded that perceived ease of use is no longer the most significant influence on technology adoption.

Furthermore, these results align with previous studies. Habibi & Zaky (2015) found that perceived ease of use does not positively influence the intention to use Islamic mobile banking. Another study by Ahmad & Pambudi (2013) found that perceived ease of use does not affect the intention to reuse internet banking. However, these research findings do not align with Owusu et al. (2021), who stated that perceived ease of use has a positive and significant impact on intention to use. In summary, the analysis above indicates that Perceived Ease of Use does not influence the use of mobile banking among accounting students.

### **4.2.2. Perceived Usefulness Has a Positive Impact on the Intention to Use Mobile Banking**

Based on the t-test results, it was found that Perceived Usefulness had a t-value of 4.435 and a t-table value of 1.97 with a significance value of  $0.001 < 0.05$ . Therefore, it can be concluded that the variable Perceived Usefulness has a positive and significant effect on the intention to use mobile banking among accounting students. These results indicate that H2 is accepted, and Ho is rejected among accounting students.

This study shows results that are in line with the predictions of TAM, where individuals perceive that using mobile banking can enhance or improve productivity. These research findings are supported by studies conducted by Elhajjar & Ouaida (2020); Mailizar, Almanthari, Maulina, et al. (2021); Owusu et al. (2021); Priya et al. (2018), which concluded that perceived usefulness is an important factor in adopting information technology. However, this study contradicts the research proposed by Choi et al. (2020) and Karma et al., (2014), which stated that perceived usefulness does not affect the adoption of banking technology. However, the analysis above indicates that Perceived Usefulness affects the use of mobile banking among accounting students.

### **4.2.3. Trust Has a Positive Impact on the Intention to Use Mobile Banking**

Based on the t-test results, it was found that the Trust variable had a t-value of 6.531 and a t-table value of 1.97 with a significance value of  $0.001 < 0.05$ . Therefore, it can be concluded that the Trust variable has a positive and significant effect on the intention to

use mobile banking among accounting students. These results indicate that H3 is accepted, and Ho is rejected among accounting students.

These results suggest that students are more motivated to adopt mobile banking when they feel confident and trust in the integrity and quality of the services provided. This research finding is also consistent with studies conducted by Karma et al., (2014) and Fernando (2019). This research is also in line with the study investigated by Prayudi et al. (2022). These researchers stated that trust is a significant factor in the intention to use or adopt mobile banking. However, this research contradicts the findings of studies conducted by S. Kumar & Yukit (2021), Sukma et al. (2019), and Shomad & Purnomosidhi (2012), which stated that trust does not influence the intention to use. In brief, the analysis above indicates that the Trust variable affects the use of mobile banking among accounting students.

#### **4.2.4. Perceived Ease of Use, Perceived Usefulness, and Trust Have a Positive Impact on the Intention to Use Mobile Banking**

Based on the results of the F-test, it was found that the F-value was 25.042 and the F-table value was 2.67, with a significance value of  $0.001 < 0.05$ . Therefore, it can be concluded that the variables of perceived ease of use, perceived usefulness, and trust simultaneously have a positive and significant impact on the intention to use mobile banking among accounting students. These results indicate that H4 is accepted, and Ho is rejected among accounting students.

The research findings that demonstrate a simultaneous or joint influence of perceived ease of use, perceived usefulness, and trust on the intention to use mobile banking among accounting students are interesting and important. The implications of these findings suggest that all three variables together play a crucial role in shaping students' intentions to use digital banking services.

## **5. CONCLUSION**

The results of the analysis and discussion in this study indicate that, partially, Perceived Ease of Use does not have a significant influence on the Intention to Use Mobile Banking among students majoring in accounting. Furthermore, Perceived usefulness significantly and positively influence the Intention to Use Mobile Banking among students in the accounting field. Additionally, Trust also has a positive and significant impact on the Intention to Use Mobile Banking among Accounting students. Simultaneously, Perceived Ease of Use, Perceived usefulness, and Trust have a positive and significant influence on the Intention to Use Mobile Banking among Accounting students.

The findings of this research provide insights and references for bank management as providers of mobile banking services to maintain and creatively enhance their services efficiently and effectively. It serves as a basis for companies to evaluate consumer acceptance of mobile banking applications and encourage customer intentions to use these services. This research can be used as valuable information for companies to develop strategies aligned with mobile banking user preferences. Furthermore, it plays a role in educating the public about the benefits of mobile banking services for conducting non-cash banking transactions.

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