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PERCEIVED EASE OF USE'S EFFECTS ON BEHAVIORAL INTENTION MEDIATED BY PERCEIVED USEFULNESS AND TRUST

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ABSTRACT

Background: It is important for the banking industry to know the Behavioral Intentions of consumers in adopting technology so that they are willing to adopt mobile banking as a medium for transactions in their daily banking activities.
Aim: This study intends to explain and analyze the effect of Perceived Ease of Use on Behavioral Intention either directly or indirectly through the mediation of Perceived Usefulness and Trust in mobile banking users.
Method: This type of research was explanatory research with a quantitative approach that collects data by distributing questionnaires to 230 respondents. Data analysis using Structural Equation Modeling Partial Least Squares (SEM-PLS). The population in this study was mobile banking users in Indonesia who have never used mobile banking, have used mobile banking 1-2 times and more than 2 times in the last 6 months.
Findings: The results of this study suggest that mobile banking providers improve Perceived Ease of Use integrated with Perceived Usefulness and Trust of the provided application in order to establish sustainable or long-term relationships.

KEYWORDS

perceived ease of use, perceived usefulness, trust, behavioral intention, mobile banking

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INTRODUCTION

Indonesian residents who already have an account at a bank, have not all used mobile banking as a digital means of payment or to make other banking transactions. Digital payment tools that are widely used by people in Indonesia are electronic money (e-wallet), payment instruments using cards (e-money), Quick Response Code Indonesian Standard (QRIS), internet/mobile banking, paylater, and supporting platforms. The results of Statista's survey of consumer payment behavior in September 2021 in Indonesia showed that 82 percent or 5,437 respondents out of 6,520 respondents had used mobile banking applications. The ease of using mobile banking to be able to access accounts from anywhere and not have to go to a bank to make financial transactions is one of the reasons for using digital banking (Statista, 2022).

A person's Behavioral Intention in using technology is influenced by the nature of one's beliefs (subjective norms) and attitudes towards the use of the technology. The nature of beliefs, attitudes, Behavioral Intentions is closely related to the degree of adoption of information technology (Davis, 1989). Davis et al. (1989) developed the Technology Acceptance Model (TAM), a theory that explains the actual use to independently represent reports measuring the time or frequency of adoption of an application.

The final version of TAM was formed by Venkatesh and Davis (2000) who found that perceived ease of use and Perceived Usefulness have a direct influence on Behavioral Intention, thus eliminating the need for attitude constructs. It is supported by subsequent

research that Perceived Ease of Use and Perceived Usefulness are used to analyze user Behavioral Intentions, especially in the application of different types of information technology systems (Agyei et al., 2020; Alalwan et al., 2015; Bashir & Madhavaiah, 2015; Capece et al., 2013; Chitungo & Munongo, 2013; Gao & Zang, 2014; Hamidi & Chavoshi, 2018; Hanafizadeh et al., 2014; Jose & Varghese, 2020; Kumar et al., 2017; Luarn & Lin, 2005; Makanyeza, 2017; Malaquias & Silva, 2020; Muñoz-Leiva et al., 2017; Venkatesh & Bala, 2008; Venkatesh & Davis, 2000).

Perceived of ease of use in using a mobile banking application is defined as how capable a person can use a mobile banking application without any obstacles. Davis (1989) defines perceived of ease use as the degree to which a person believes that using a particular system will be free from effort or hindrance. The easier a system interacts with the user, the greater the user's effectiveness and personal control over the user's ability to execute the sequence of behaviors necessary to operate a system application.

Mobile banking has a special nature that requires a certain level of knowledge and skills, Perceived Ease of Use can play an important role in determining the Behavioral Intention of consumers to use mobile banking. Research showing that Perceived Ease of Use has a significant positive effect on Behavioral Intention in the use of mobile banking has been found (Agyei et al., 2020; Akhtar et al., 2019; Alalwan et al., 2015, 2017; Chitungo & Munongo, 2013; Hanafizadeh et al., 2014; Kumar et al., 2017; Lin, 2011; Luarn & Lin, 2005; Malaquias & Silva, 2020; Muñoz-Leiva et al., 2017).

Perceived Usefulness in using mobile banking is defined as using a mobile banking application to transact banking useful in improving individual performance. Subsequent research proved that Perceived Usefulness has a significant positive effect on consumers' Behavioral Intention to use mobile banking technology (Agyei et al., 2020; Alalwan et al., 2015; Bashir & Madhavaiah, 2015; Chitungo & Munongo, 2013; Hanafizadeh et al., 2014; Ho et al., 2020; Jose & Varghese, 2020; Luarn & Lin, 2005; Makanyeza, 2017; Zhou, 2011).

On another occasion, Makanyeza (2017) found the results of her research in Zimbabwe that Perceived Ease of Use does not significantly affect Behavioral Intention to use mobile banking and Perceived Usefulness is found to positively influence Behavioral Intention to use mobile banking. Jose and Varghese (2020) revealed that Perceived Ease of Use and demographic factors (gender and income) did not significantly affect Behavioral Intention in the use of mobile banking in Kerala, India. Akhtar et al. (2019) showed slightly different research results, namely Perceived Ease of Use significantly affects individual Behavioral Intention to use mobile banking in Pakistan and Perceived Ease of Use does not affect Behavioral Intention to use mobile banking in China. This is because Chinese consumers are already familiar with mobile technology and are comfortable with its use so they are not interested in adopting mobile banking from the side of Perceived Ease of Use (Akhtar et al., 2019).

Perceived Ease of Use has an indirect influence on Behavioral Intention mediated by Perceived Usefulness. Venkatesh and Davis (2000) and Venkatesh and Bala (2008) reveal that Perceived Ease of Use has a direct and indirect effect on Behavioral Intention. Davis et al. (1989) articulates that Perceived Ease of Use can contribute to Behavioral Intention indirectly by facilitating the impact of Perceived Usefulness on Behavioral Intention. Perceived Ease of

Use indirectly affects Behavioral Intention through Perceived Usefulness and does not directly affect Behavioral Intention (Bashir & Madhavaiah, 2015).

Perceived Usefulness and Trust have a significant positive effect on Behavioral Intentions for using mobile banking. Audini and Anis (2019) identified that the variables perceived risk, social norms and Trust affect Behavioral Intention in using mobile banking and internet banking technology with control variables, namely gender, age, education, profession and understanding of technology.

This study proposes that the variable Perceived Ease of Use indirectly affects Behavioral Intention in using mobile banking mediated by Perceived Usefulness and Trust. Gefen et al. (2003) argue that perceived ease of use, Perceived Usefulness along with Trust is an antecedent of e-commerce acceptance. Behavioral Intention of online shopping (e-commerce) is a product of consumers' assessment of information technology itself and Trust in online shopping malls (the online shopping mall) (Gefen et al., 2003). Further research shows that Perceived Ease of Use has a significant effect on Perceived Usefulness, Perceived Usefulness has a significant effect on Behavioral Intention and Perceived Ease of Use has a significant effect on Trust, Trust has a significant positive effect on Behavioral Intention in using e-commerce (Yoon, 2009). Capece et al. (2013) supports the idea that Perceived Ease of Use has a significant positive effect on Perceived Usefulness and Trust, and Perceived Usefulness and Trust are variables that have a significant positive effect on Behavioral Intention in using e-commerce. Perceived Ease of Use, Perceived Usefulness, and Trust have a significant influence on Behavioral Intention have been confirmed in various contexts of technology platform use (Alalwan et al., 2017; Gao & Zang, 2014; Hallem et al., 2021; Hamidi & Chavoshi, 2018; Kurniawan et al., 2022; Sarkar et al., 2020; Zhou, 2011).

It is important for the banking industry to know the Behavioral Intention of consumers so that they are willing to use mobile banking, not only from the Perceived Ease of Use factor for the use of mobile banking but there are other factors that influence Behavioral Intention in the use of mobile banking, namely Perceived Usefulness and Trust.

Based on this description, the research is entitled "Perceived Ease of Use's Effects on Behavioral Intention Mediated by Perceived Usefulness and Trust." The research is expected to explain the role of Perceived Usefulness and Trust in mediating the influence of Perceived Ease of Use on consumers' Behavioral Intention to use mobile banking, especially for consumers in Indonesia.

METHOD

This research is included in the category of explanatory research using a quantitative approach. The population determined in this study was mobile banking application users in Indonesia. The samples in this study were mobile banking application users in Indonesia with characteristics that were in accordance with those needed in the study and could be used as respondents. Based on the calculation of the sample set, the researchers took a sample of 230 respondents.

In this study, researchers used primary data and secondary data. The primary data used were the results of a survey obtained from the distribution of questionnaires on samples from the population of all respondents submitted and distributed via the internet (Email). Meanwhile, secondary data were obtained from information or research results provided by existing units

or institutions, reference books, mass media, the internet and others that support the problem under study.

For data analysis, researchers use several steps. At the beginning of the study, the instrument test was carried out with validity tests, reliability tests, and pretests. For the next step, researchers use descriptive analysis, SEM PLS, outer model, inner model, hypothesis testing, and mediation testing.

RESULTS AND DISCUSSION

Mediation Test Results

The Role of Perceived Usefulness Mediation on the Influence of Perceived Ease of Use on Behavioral Intention

Sobel Test is a test to find out whether a relationship through a mediating variable is significantly capable of being a mediator in the relationship. The formula of the Sobel test is as follows:

$$z = \frac{ab}{\sqrt{(b^2SEa^2)+(a^2SEb^2)}}$$

$$z = \frac{(0.291)\,(0.437)}{\sqrt{(0.437)^2(0.049)^2+(0.291)^2(0.081)^2}}$$

$$z = \frac{(0.127167)}{\sqrt{(0.190969)(0.002401)+(0.084681)(0.006561)}}$$

$$z = \frac{0.127167}{\sqrt{0.00101410861}}$$

$$z = 3.993302324546804$$

Description of the Sobel test formula:

a: The regression coefficient of the independent variable to the mediation variable or the regression coefficient of Perceived Ease of Use to Perceived Usefulness = 0.291.

b: Regression coefficient of mediation variables to dependent variables or coefficient of regression Perceived Usefulness to Behavioral Intention = 0.437.

SEa: Standard error of estimation from the influence of independent variables on mediation variables or standard error of estimation from the influence of Perceived Ease of Use on Perceived Usefulness = 0.049.

SEb: Standard error of estimation of the influence of mediation variables on dependent variables or standard error of estimation of Perceived Ease of Use influence on Perceived Usefulness = 0.081.

The basis for decision-making in the Sobel test is the value of z. If the z value is less than 1.96 then the mediation variable is declared unable to mediate the relationship of the influence of the independent variable on the dependent variable. If the z value is more than 1.96 then it is stated that the mediation variable is able to mediate the relationship of the influence of the independent variable on the dependent variable.

The results of the calculation of online Sobel testing through the website https://quantpsy.org/Sobel/Sobel.htm the influence of Perceived Ease of Use on Behavioral Intention through Perceived Usefulness are shown in Figure 1.

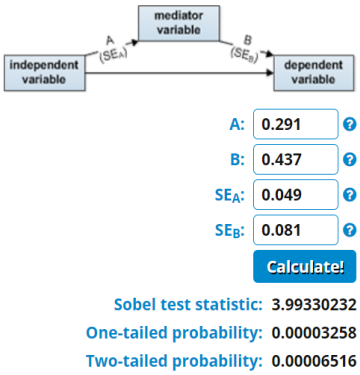
Figure 1. Online Sobel Test Results The Role of Perceived Usefulness Mediation on the Effect of Perceived Ease of Use on Behavioral Intention

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.291	Sobel test:	3.99330232	0.03184507	0.00006516
b	0.437	Aroian test:	3.96264347	0.03209146	0.00007412
s_a	0.049	Goodman test:	4.02468399	0.03159677	0.00005705
s_b	0.081	Reset all	Calculate		

Source: Primary Data Processed, 2022

The results of the calculation of online Sobel testing through the https://www.danielsoper.com/statcalc/calculator.aspx?id=31 website on the influence of Perceived Ease of Use on Behavioral Intention through Perceived Usefulness showed the same results, as shown in Figure 2.

Figure 2. Online Sobel Test Results the Role of Perceived Usefulness Mediation on the Effect of Perceived Ease of Use on Behavioral Intention



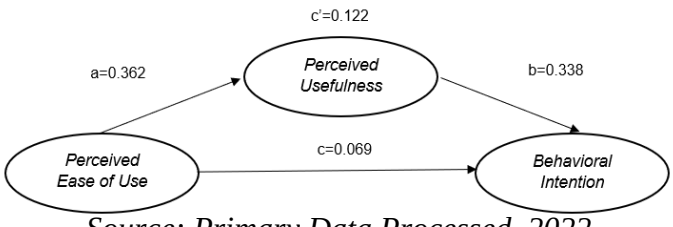
Source: Primary Data Processed, 2022

Based on Figure 1 and Figure 2, Sobel t-statistic indirect effect test value of 3.99 which means more than 1.96 at a significance level of 5%, there is an indirect influence between Perceived Ease of Use on Behavioral Intention through Perceived Usefulness.

The next way is to perform calculations done through the SmartPLS program. This mediation testing procedure is carried out in two steps, namely:

1) Estimating the direct effect on Perceived Ease of Use on Behavioral Intention; and
2) Estimating the indirect effect in a triangle PLS model, namely, Perceived Ease of Use, Perceived Usefulness and behaviora intention, to make it easier to find out the value of the coefficient of each relationship path is shown in Figure 3.

Figure 3. Path Analysis of the Role of Mediation of Perceived Usefulness on the Influence of Perceived Ease of Use on Behavioral Intention



Source: Primary Data Processed, 2022

The coefficient values on indirect effect (c') are 0.122, direct effect (c) is 0.069, and (a) is 0.362 and (b) is 0.338 so that (a) and (b) are significant but (c) insignificant. Since the indirect effect (c') is greater than the direct effect (c) or 0.122 > 0.069 and if at (a) and (b) is significant but at (c) it is not significant it can be concluded that Perceived Usefulness can give a perfect mediating role to the Perceived Ease of Use influence on Behavioral Intention. Based on Figure 3 obtained the calculation of the total influence, as follows:

Total influence = 0.069 + (0.362 x 0.338)

= 0.069 + 0.122

= 0.191

As a result of such calculations, then the total number of influences is 0.191.

The Role of Trust Mediation on the Effect of Perceived Ease of Use on Behavioral Intention

Sobel Test is a test to find out whether a relationship through a mediating variable is significantly capable of being a mediator in the relationship. The formula of the Sobel test is as follows:

$$z = \frac{ab}{\sqrt{(b^2SEa^2)+(a^2SEb^2)}}$$

$$z = \frac{(0.618)\,(0.494)}{\sqrt{(0.494)^2(0.060)^2+(0.618)^2(0.066)^2}}$$

$$z = \frac{(0.305292)}{\sqrt{(0.244036)(0.0036)+(0.0381924)(0.004356)}}$$

$$z = \frac{0.305292}{\sqrt{0.,002542190544}}$$

z = 6.05496133937

Description of the Sobel test formula:

a: The regression coefficient of the independent variable to the mediation variable or the Perceived Ease of Use regression coefficient to Trust = 0.618.

b: The regression coefficient of the mediation variable to the dependent variable or the regression coefficient of Trust to Behavioral Intention = 0.494.

SEa: Standard error of estimation of the influence of independent variables on mediation variables or standard error of estimation of Perceived Ease of Use influence on Trust = 0.060.

SEb: Standard error of estimation from the influence of mediation variables on dependent variables or standard error of estimation of Trust influence on Behavioral Intention = 0.066.

The results of the calculation of Sobel testing online through the https://quantpsy.org/Sobel/Sobel.htm website on the influence of Perceived Ease of Use on Behavioral Intention through Trust can be seen in Figure 4.

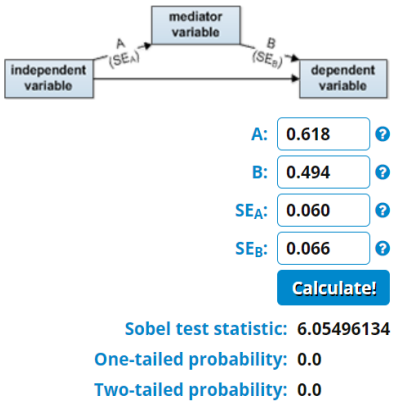
Figure 4. Online Sobel Test Results the Role of Trust Mediation on the Effect of Perceived Ease of Use on Behavioral Intention

	Input:		Test statistic:	Std. Error:	*p*-value:
a	0.618	Sobel test:	6.05496134	0.05042014	0
b	0.494	Aroian test:	6.03637217	0.05057541	0
s_a	0.060	Goodman test:	6.07372332	0.05026439	0
s_b	0.066	Reset all	Calculate		

Source: Primary Data Processed, 2022

The results of the calculation of Sobel testing online through the https://www.danielsoper.com/statcalc/calculator.aspx?id=31 website on the effect of Perceived Ease of Use on Behavioral Intention through Trust show the same results as, can be seen in Figure 5.

Figure 5. Online Sobel Test Results the Role of Trust Mediation on the Effect of Perceived Ease of Use on Behavioral Intention



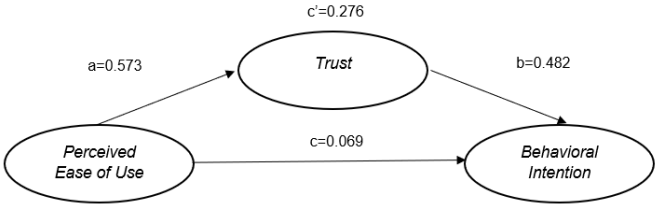
Source: Primary Data Processed, 2022

Based on the results of the mediation test through the Sobel test as in Figure 4 and Figure 5, the Sobel t-statistic indirect effect test value is 6.0549 which means more than 1.96 at a significance level of 5%, there is an indirect influence between Perceived Ease of Use on Behavioral Intention through Trust.

The next way is to perform calculations done through the SmartPLS program. This mediation testing procedure is carried out in two steps, namely:

1) Estimating the direct effect on Perceived Ease of Use on Behavioral Intention;
2) Estimating the indirect effect in a triangle PLS model, namely, Perceived Ease of Use, Trust and Behavioral Intention, to make it easier to find out the value of the coefficient of each relationship path is shown in Figure 6.

Figure 6. Path Analysis of the Role of Trust Mediation on the Effect of Perceived Ease of Use on Behavioral Intention



Source: Primary Data Processed, 2022

In Figure 6, the coefficient values on indirect effect (c') are 0.276, direct effect (c) is 0.069, and (a) is 0.573 and (b) is 0.482 so that (a) and (b) are significant but (c) insignificant. Since the indirect effect (c') is greater than the direct effect (c) or 0.276 > 0.069 and if at (a) and (b) is significant but at (c) it is not significant it can be concluded that Trust can provide a perfect mediating role on the Perceived Ease of Use influence on Behavioral Intention. Based on Figure 6 obtained the calculation of the total influence, as follows:

Total influence = 0.069 + (0.573 x 0.482)

Total influence = 0.069 + 0.276

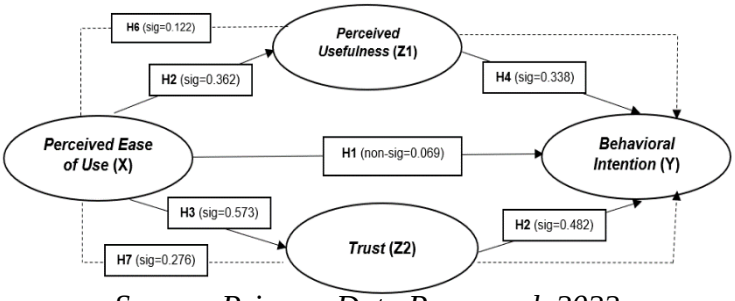
= 0.345

As a result of such calculations, then the total number of influences is 0.345.

Hypothesis Testing Results

Hypothesis testing is carried out to determine the influence of Perceived Ease of Use on Behavioral Intention mediated by Perceived Usefulness and Trust. Hypothesis testing in PLS analysis can be done by looking at the results of the t-statistical test as well as the probability value. The hypothesis is acceptable if the probibality value is less than 0.05 (5% significance level) or the t-statistical value is greater than the t-table value (1.96). The t-statistical test in PLS analysis is by applying the bootstrapping method. The results of hypothesis testing can be shown in Figure 7.

Figure 7. Path Analysis of the Entire Model



Source: Primary Data Processed, 2022

The results of the path analysis test in the figure above, can be described the value of the path coefficient on each hypothesis as shown in Table 1.

Table 1. Hypothesis Testing Results

Hypothesis	Relationships between Variables	Path Coefficient	T-Statistics	p-*values*	Result	
H1	PEOU→BI	0.069	0.956	0.339	Insignificant	Rejected
H2	PEOU→PU	0.362	6.214	0.000	Significant	Accepted
H3	PEOU→TR	0.573	11.235	0.000	Significant	Accepted
H4	PU→BI	0.338	7.504	0.000	Significant	Accepted
H5	TR→BI	0.482	8.171	0.000	Significant	Accepted
H6	PEOU→PU→BI	0.122	3.993	0.000	Significant	Accepted (complete)
H7	PEOU→TR→BI	0.276	6.549	0.000	Significant	Accepted (complete)

Source: Primary Data Processed, 2022

The Effect of Perceived Ease of Use on Behavioral Intention

Based on this study, Perceived Ease of Use does not have a significant positive influence on Behavioral Intention. This can be interpreted to mean that Perceived Ease of Use cannot directly affect Behavioral Intention in using mobile banking. In line with the research of Akhtar et al. (2019) shows the results of research that Perceived Ease of Use does not affect Behavioral Intention to use mobile banking in China. It is because Chinese consumers are already familiar with mobile technology and are comfortable with its use so they are not interested in adopting mobile banking from the side of Perceived Ease of Use (Akhtar et al., 2019). The cause of the Perceived Ease of Use on Behavioral Intention in using mobile banking in Indonesia is because mobile banking users in Indonesia are not interested in using mobile banking from the ease of use factor. Mobile banking users in Indonesia are accustomed to using mobile phones and almost all payment platforms as substitution applications from mobile banking offer the same convenience as those offered by mobile banking, such as OVO, Gopay, ShopeePay, LinkAja! and the like.

The indicator of Perceived Ease of Use in this study is that the interaction with mobile banking is clear and easy to understand and learning how to use mobile banking is easy and there are no obstacles for me, showing a relatively similar average of 4.1. It can be interpreted to mean that most mobile banking users feel that learning and using mobile banking is clear, easy to understand and there are no obstacles. Although using mobile banking according to users is easy and there are no obstacles, it has not been able to increase the Behavioral Intention to use mobile banking. Makanyeza (2017) found results from her research in Zimbabwe that Perceived Ease of Use does not significantly affect Behavioral Intention to use mobile banking. Jose and Varghese (2020) revealed that Perceived Ease of Use does not significantly affect Behavioral Intention in the use of mobile banking in Kerala, India.

The findings in this study do not correspond to previous studies that show that Perceived Ease of Use has a significantly positive effect on Behavioral Intention (Agyei et al., 2020; Alalwan et al., 2015; Audini & Anis, 2019; Capece et al., 2013; Chitungo & Munongo, 2013; Gefen et al., 2003; Hallem et al., 2021; Hanafizadeh et al., 2014; Kumar et al., 2017; Kurniawan

et al., 2022; Lin, 2011; Malaquias & Silva, 2020; Muñoz-Leiva et al., 2017; Sarkar et al., 2020; Venkatesh & Bala, 2008; Venkatesh & Davis, 2000; Yoon, 2009). The research is in accordance with other research that show that Perceived Ease of Use has no significant positive effect on Behavioral Intention (Akhtar et al., 2019; Bashir & Madhavaiah, 2015; Jose & Varghese, 2020; Luarn & Lin, 2005; Makanyeza, 2017).

The Effect of Perceived Ease of Use on Perceived Usefulness

The results showed that Perceived Ease of Use has a significant positive influence on Perceived Usefulness. It means that the better the Perceived Ease of Use or the convenience provided by mobile banking that users feel, the more perceived usefulness or usefulness felt by mobile banking users. The easier the mobile banking application is to use, the more it provides usefulness for mobile banking users to save time and energy they have so that they can get work done faster and be more productive at work. This is in accordance with the results of descriptive analysis showing that the highest average achieved by items of Perceived Usefulness, namely using mobile banking helps me complete tasks/jobs faster. The results of the respondent's answer represent the usefulness felt by the respondent when banking transactions using mobile banking without any space and time restrictions so that mobile banking users can more easily complete work quickly so that they can use their time to be more productive at work.

The results of this study are in accordance with the research conducted by Luarn and Lin (2005), Yoon (2009), Capece et al. (2013), Bashir and Madhavaiah (2015), Alalwan et al. (2015), Makanyeza (2017), Munoz-Leiva et al. (2017), and Kurniawan et al. (2022) that Perceived Ease of Use has a significant positive effect on Perceived Usefulness in relation to Behavioral Intention in using a technology system or application system.

The Effect of Perceived Ease of Use on Trust

The results showed that Perceived Ease of Use has a significant positive influence on Trust. This means that the better Perceived Ease of Use or ease that users feel about mobile banking, the more Trust or Trust users feel in mobile banking. The increasing number of replacement or substitution platforms of mobile banking as easy-to-use payment applications provides various options for users to choose an application that can be Trusted to meet their needs instead of just choosing an easy-to-use payment application. Mobile banking as one of the payment applications issued officially by banking institutions provides advantages in the form of applications that are easy to use and trusted compared to other payment platforms that are not banking-based. The results of the descriptive analysis of Trust variables show that the highest average indicator is achieved by the item. The researchers believe that the legal structure and technology adequately protect me from problems in mobile banking. These results represent the confidence felt by respondents when banking transactions using mobile banking because users feel that transacting using mobile banking is safe and the legal structure and technology in the mobile banking application will protect users from problems in mobile banking. Users who feel the ease and Trust in mobile banking applications will increase their Behavioral Intention to use mobile banking.

The results of this study are in accordance with the research conducted by Yoon (2009), Zhu et al. (2011), Capece et al. (2013), Sarkar et al. (2020), Hallem et al. (2021), and

Kurniawan et al. (2022) that Perceived Ease of Use has a significant positive effect on Trust. This means that Perceived Ease of Use has a positive impact on Trust, in which that Trust will increase as Perceived Ease of Use increases.

The Effect of Perceived Usefulness on Behavioral Intention

The results showed that Perceived Usefulness has a significant influence on Behavioral Intention. The better Perceived Usefulness that users feel over mobile banking applications, the higher Behavioral Intention in using mobile banking. For this reason, mobile banking applications must provide features that can meet the needs of mobile banking users from various generations and circles of society as well as contemporary features.

The results of this study are in accordance with the research conducted by Luarn and Lin (2005), Zhou (2011), Chitungo and Munongo (2013), Hanafizadeh et al. (2014), Bashir and Madhavaiah (2015), Alalwan et al. (2015), Makanyeza (2017), Kumar et al. (2017), Muñoz-Leiva et al. (2017), Aktar et al. (2019), Malaquias and Silva (2020), Ho et al. (2020), Jose and Varghese (2020), and Agyei et al. (2020). They found results that Perceived Usefulness had a significant positive effect on Behavioral Intention. Users who feel that mobile banking provides uses to increase productivity and is useful in their work will increase their Behavioral Intention in using mobile banking.

The Effect of Trust on Behavioral Intention

The results showed that Trust has a significant influence on Behavioral Intention. This means that the better the Trust felt by users, the more Behavioral Intentions users will have to be willing to use mobile banking. Mobile banking is an innovative method of accessing banking services through channels where customers interact with the bank through a mobile device (for example, a mobile phone or a personal digital assistant). Mobile banking offers a lot of promise in its ability to provide banking anywhere and anytime. Users and decision makers can access many banks, accounts, and financial services using mobile banking. Under such conditions, Trust plays a central role in exchange relationships involving unknown risks. With respect to the implementation of wireless/digital banking, users face a situation where there is no guarantee that vendors (service providers) will not behave opportunistically at the expense of online users and need to rely on Trust to overcome their perceived risks. Potential risks can come from a variety of sources such as vulnerabilities of wireless communication platforms, internet networks and the technical capabilities of banks. Luo et al. (2010) explains at the initial adoption stage of mobile banking, consumers are not only unsure about the product or service but also about the health of the underlying technology platform. As a result of this double uncertainty it is necessary to study what constitutes the main dimensions of the risk perceived by consumers and what mechanisms are effective in helping consumers overcome their uncertainty about the underlying product or service and technical platform.

Zhou (2011) stated that mobile banking frees users from spatial and temporal limitations, and allows them to make payments anywhere. Virtuality and lack of control cause mobile banking devices to involve great uncertainty and risk so that users need to build Trust to adopt and use mobile banking. Users must Trust and put their Trust in business services or activities that provide sufficient security and security for their transactions or use. To reduce the risks felt by mobile banking users, mobile banking providers need to provide assurance and

confidence to mobile banking users that using mobile banking applications is safe, reliable and guaranteed privacy. Structural assurance or Trust in technology platforms acts as an important mechanism to address the perceived risks of mobile banking and indirectly affects Behavioral Intention whereas the disposition of Trust directly affects Behavioral Intention (Luo et al., 2010).

The results of the descriptive analysis show that the researchers believe that the legal structure and technology adequately protect me from problems with mobile banking. These results represent the confidence felt by respondents when banking transactions using mobile banking because users feel that transacting using mobile banking is safe and the legal structure and technology in the mobile banking application will protect users from problems in mobile banking. The results of this study are also in accordance with the research conducted by Zhou (2011), Lin (2011), Hanafizadeh et al. (2014), Bashir and Madhavaiah (2015), Audini and Anis (2019), Kumar et al. (2017), Muñoz-Leiva et al. (2017), Alalwan et al. (2017), Malaquias and Silva (2020), and Jose and Varghese (2020) that Trust has a significant positive effect on Behavioral Intention in using technology systems or application systems. The higher the level of Trust or Trust felt by mobile banking users, the more Behavioral Intention in using mobile banking.

The Effect of Perceived Ease of Use on Behavioral Intention through Perceived Usefulness

The results showed that Perceived Ease of Use has a significant positive effect on Behavioral Intention through Perceived Usefulness. The impact of Perceived Usefulness mediation is known to be complete mediation, thus it can be interpreted that in order for Perceived Ease of Use to have a significant influence on Behavioral Intention, it must pass Perceived Usefulness. Perceived Usefulness can bridge the influence of Perceived Ease of Use on Behavioral Intention in mobile banking users in Indonesia. Perceived Ease of Use can increase Behavioral Intention by building Perceived Usefulness in mobile banking users in Indonesia.

The indicator of the Perceived Ease of Use variable cannot directly affect Behavioral Intention because mobile banking users in Indonesia are not interested in the convenience offered by mobile banking. People in Indonesia are used to using mobile phones/gadgets and many substitution platforms from mobile banking offer the same convenience as those offered by mobile banking. The indicator of the Perceived Usefulness variable, namely using mobile banking, increases my productivity and helps complete work/tasks more quickly has an average score of ≥ 4.4 or very good, so that Perceived Usefulness has a significant positive effect in increasing Behavioral Intention in using mobile banking. The convenience felt by mobile banking users will save time and effort from mobile banking users so that mobile banking users can allocate time and energy to complete work faster and more productively. If mobile banking users feel the usefulness of the mobile banking application, it will increase their Behavioral Intention to use mobile banking. It can be said that Perceived Ease of Use has a significant positive effect on Behavioral Intention through Perceived Usefulness.

The mediation variable Perceived Usefulness plays a role in increasing the influence of Perceived Ease of Use on Behavioral Intention with a mediation coefficient value of 0.122 and a total influence value of Perceived Usefulness mediation of 0.191. It indicates that Perceived

Ease of Use has an indirect influence on Behavioral Intention mediated by Perceived Usefulness in using mobile banking. Venkatesh and Davis (2000) and Venkatesh and Bala (2008) reveal that Perceived Ease of Use has an indirect effect on Behavioral Intention. Davis et al. (1989) articulates that Perceived Ease of Use can contribute to Behavioral Intention indirectly by facilitating the impact of Perceived Usefulness on Behavioral Intention. Perceived Ease of Use indirectly affects Behavioral Intention through Perceived Usefulness and does not directly affect Behavioral Intention (Bashir & Madhavaiah, 2015).

The Effect of Perceived Ease of Use on Behavioral Intention Through Trust

The results showed that Perceived Ease of Use has a significant positive effect or an important impact on Behavioral Intention through Trust. The impact of Trust mediation is known to be complete mediation, thus for Perceived Ease of Use to have a significant positive influence on Behavioral Intention, it must pass Trust. Trust can bridge the influence of Perceived Ease of Use on Behavioral Intention in mobile banking users in Indonesia. Perceived Ease of Use can increase Behavioral Intention by building Trust of mobile banking users in Indonesia.

The indicator of the Perceived Ease of Use variable cannot directly affect Behavioral Intention because mobile banking users in Indonesia are not interested in the convenience offered by mobile banking. People in Indonesia are used to using mobile phones/gadgets and many substitution platforms from mobile banking offer the same convenience as those offered by mobile banking. The increasing number of replacement or substitution platforms of mobile banking as easy-to-use payment applications provides various options for users to choose an application that can be Trusted to meet their needs instead of just choosing an easy-to-use payment application.

Mobile banking as one of the payment applications issued officially by banking institutions provides advantages in the form of Trusted applications compared to other payment platforms that are not banking-based. The results of the descriptive analysis of Trust variables show that the highest average indicator is achieved by the item. The researchers believe that the legal structure and technology adequately protect me from problems in mobile banking. These results represent the confidence felt by respondents when banking transactions using mobile banking because users feel that transacting using mobile banking is safe and the legal structure and technology in the mobile banking application will protect users from problems in mobile banking. Users who feel the ease and Trust in mobile banking applications will increase their Behavioral Intention to use mobile banking.

The results of this study are also in accordance with the research conducted by Yoon (2009), Capece et al. (2013), Sarkar et al. (2020), Hallem et al. (2021), and Kurniawan et al. (2022) that Perceived Ease of Use in full or in part is mediated by Trust in the adoption of technology.

CONCLUSION

Perceived Ease of Use is not able to increase Behavioral Intention. It is because mobile banking users in Indonesia are not interested in the convenience offered by mobile banking. However, it can increase Perceived Usefulness. The higher the Perceived Ease of Use, the

higher the Perceived Usefulness felt by mobile banking users. It can also increase Trust. The higher the Perceived Ease of Use, the higher the Trust felt by mobile banking users.

Perceived Usefulness is able to increase Behavioral Intention. The higher the Perceived Usefulness felt by the user, the higher the Behavioral Intention to use mobie banking. Furthermore, Trust is able to increase Behavioral Intention. The higher the Trust felt by users, the higher the Behavioral Intention to use mobile banking. Also, Perceived Usefulness has a perfect mediating role in the influence of Perceived Ease of Use on Behavioral Intention. This means that Perceived Ease of Use can have an influence on Behavioral Intention only if it passes Perceived Usefulness. Hence, without the Perceived Usefulness variable, Perceived Ease of Use will not affect Behavioral Intention.

Trust has a perfect mediating role in the influence of Perceived Ease of Use on Behavioral Intention. This means that Perceived Ease of Use can have an influence on Behavioral Intention only if it passes Trust. Without the Trust, Perceived Ease of Use will not affect Behavioral Intention.

In the next study, it is expected to use a wider range of respondents. For example, the next study covers several countries in certain regions such as Southeast Asia, Asia Pacific and so on. Mobile banking research can then use other digital banking media, namely SMS banking, internet banking, and phone banking. Researchers can also use other payment media such as OVO, Gopay, ShoopePay, LinkAja!, etc. The results of further research more diverse related to digital banking, and other digital payment media can enrich the research results.

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