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ICOBBI

**MARKETING INTERNATIONAL SEMINARS
AND THE 4th INTERNATIONAL CONFERENCE
ON BUSINESS AND BANKING INNOVATIONS**

Surabaya, 29th January 2022

 Pascasarjana.Perbanas.ac.id  [mmuhw.perbanas](https://www.instagram.com/mmuhw.perbanas)

 0822-4784-5434  info.mm@perbanas.ac.id

Published by :

Program Studi Magister Manajemen
Universitas Hayam Wuruk Perbanas
Jl. Wonorejo Utara No. 16 Rungkut Surabaya
Telp. 031-5947151 | Ext. 2402
Fax. 031-87862621
Website. www.pascasarjana.perbanas.ac.id

The 4th ICOBBI

*The Strategy of Digital in Business
for Gaining Competitive Advantages after Pandemic*



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**Proceeding Book of
The 4th International Conference on Business and Banking Innovations
(ICOBBI) 2022
“The Strategy of Digitalization in Business for Gaining Competitive
Advantages after Pandemic”**

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Editor and Layout :

1. Dr. Ronny, S.Kom., M.Kom., M.H.
2. Dewi Aliffanti, S.E.
3. Tanza Dona Pratiwi, S.E.

Published 29th January 2022

Magister Manajemen Universitas Hayam Wuruk Perbanas, Surabaya, Indonesia

Jalan Wonorejo Utara No. 16, Rungkut Surabaya, East Java 60296

Telpon 082247845434

Website : <http://pascasarjana.perbanas.ac.id/>

Indexed by google scholar

ISBN :

The originality of the paper is the author's responsibility





FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 4th International Conference on Business and Banking Innovations (ICOBBI) with the topic “The Strategy of Digitalization in Business for Gaining Competitive Advantages after Pandemic”. This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 4th International Conference on Business and Banking Innovations was held on 29th January 2022 by virtual (online) zoom meeting and organized by the Master Management Study Program of Universitas Hayam Wuruk Perbanas in Collaboration with five Higher Education Institutions in Indonesia and three Universities from Asia countries. Keynote speakers in this conference were: Chonlatis Darawong, P.hD (Sripatum University, Thailand), Associate Prof. Dr. Elisha Nasrudin (University of Science, Malaysia), Dr. Sanju Kumar Singh (Postdoctoral Fellowship in Universitas Airlangga, Tribhuvan University Nepal) and Prof. Dr. Abdul Mongid, MA., P.hD (Universitas Hayam Wuruk Perbanas, Indonesia).

I would like to give high appreciation to the Rector of Universitas Hayam Wuruk Perbanas for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE YKPN Yogyakarta, Universitas Negeri Gorontalo, Universitas Surabaya and Universitas Muhammadiyah Surakarta which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <http://eprints.perbanas.ac.id/>

Chair of the Master Management Study Program
Universitas Hayam Wuruk Perbanas

Prof. Dr. Tatik Suryani, M.M.



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The 4th
ICOBBI

MARKETING INTERNATIONAL SEMINARS
AND THE 4th INTERNATIONAL CONFERENCE
ON BUSINESS AND BANKING INNOVATIONS

Surabaya,
29th January
2022

**PROCEEDING BOOK OF
THE 4TH INTERNATIONAL CONFERENCE ON BUSINESS AND
BANKING INNOVATIONS(ICOBBI) 2022
“The Strategy of Digitalization in Business for Gaining Competitive Advantages after
Pandemic”**

**29th January 2022
At Zoom Meeting**

Published by:

Magister Manajemen Universitas Hayam Wuruk Perbanas, Surabaya, Indonesia
Jalan Wonorejo Utara No. 16, Rungkut Surabaya, East Java 60296
Telpon 082247845434 Website : <http://pascasarjana.perbanas.ac.id/>



FACTORS INFLUENCING THE ADOPTION INTENTION OF USING MOBILE BANKING SERVICE IN COVID 19 PANDEMIC PERIOD: THE MEDIATING ROLE OF BEHAVIORAL INTENTION

Noormalita Primandaru^{1*} & Gita Nirmalasari Triyana²

STIE YKPN YOGYAKARTA
noormalita@stieykpn.ac.id

ABSTRACT

This study aims to examine the effect of perceived usefulness, perceived ease of use, perceived risk on the adoption of Mobile banking service users: the mediating role of behavioral intention during the Covid-19 pandemic. Mobile banking service provides services that make it easier for users. This type of research uses quantitative methods, and data collection uses questionnaires via a google form. The sampling technique used in this study is a non-probability sampling technique with a purposive sampling method. The data source used is primary data, with 140 respondents using a mobile banking service. The data analysis technique uses a structural equation modeling (SEM) model with partial least squares (PLS) data processing tools on SmartPLS 3.0 software. The results of this study indicate that: (1) the perceived usefulness has a positive effect on the adoption of mobile banking service, (2) the perceived ease of use has a positive effect on the adoption of mobile banking service, (3) the perceived risk has a negative effect on the adoption of mobile banking service, (4) behavioral intention has a positive effect on the adoption of mobile banking service, (5) behavioral intention mediates the effect positive perceived usefulness on the adoption of mobile banking service, (6) behavioral intention mediates the positive effect of perceived ease of use on the adoption of mobile banking service and (7) behavioral intention mediates the negative effect of risk perceived on the adoption of mobile banking service.

Keywords: Perceived Usefulness, Perceived Ease Of Use, Perceived Risk, Behavioral Intention, Adoption, Mobile banking service

INTRODUCTION

The coronavirus disease 2019 (Covid-19) pandemic has forced people to practice physical distancing or keep their distance to break the chain of spreading the virus. Therefore, efforts are needed for the community to keep their distance when doing their daily activities. One way that can be done is to apply a non-cash payment method. With the non-cash payment method, the public can minimize direct contact when transacting. It will help reduce the spread of Covid-19. Now mobile banking service is one of the most frequently used online services by internet customers in Indonesia. Consumers can run a variety of transactions such as money transfers, credit contents, electricity tokens, and redemption of other bill receivables through mobile devices (Alalwan et al., 2016). Mobile banking service is defined as a channel by which consumers connect with banks using mobile instruments, i.e., a kind of smartphone or personal digital system. The description can be observed as a factor in electronic banking and additional from internet banking for uniqueness (Laukkanen and Passanen, 2008). Mobile banking service has the function of making it easier for customers to check balances, banking transaction history, and various other services. That way, all transactions made using mobile banking services are served quickly and practically.

The Technology Acceptance Model (TAM) presented by Davis in 1986 describes one version that seeks to answer the acceptance of technology and consumer use. The perceived ease of use and usefulness are the main factors of behavior intention (BI) towards recommended technology. Wibowo (2006) outlined the perceived usefulness as a benchmark where technology is acceptable to share profits with individuals who use it. The behavior of individuals when utilizing information technology can be estimated by individuals to obtain information and provide benefits for their work and acceptance of their work. That way, the level of use of information technology affects users' attitudes in utilizing information technology. Perceived usefulness is a behavioral intention driver that is very strong in adopting mobile banking services.

Then, the perceived usefulness can be affected by perceived ease of use, when someone feels the ease of making payments. Smoothness in making online installments can add to the comfort felt by consumers. The ease of use that is felt is part of the utilization of technology. This point of view is affected by outside factors, especially social viewpoints, traditional viewpoints, and political viewpoints. Social perspectives include language, skills, and norms. Political viewpoints have the effect of technology in politics and political crises. Indigenous perspectives include living in an environment that technology can use through specific information systems.

Furthermore, behavioral intention is the intention of people to make an innovation or application that can be seen from the original use and repeated utilization of the application (Davis et al., 1989). When bank customers have a significant social premium for the utilization of mobile banking service, customers, in general, will become actual customers of mobile banking service (Alalwan et al., 2016). Behavioral intention is a factor that the head of the Bank must consider because high expectations will affect the behavior of its users to continue to adopt the use of mobile banking services. Risk perception is one of the main factors limiting people's intention in accepting innovations, given the fear of disappointment from newly created innovations (Hanafizadeh et al., 2012). Risk perceived is an abstract assumption for customers about the misfortunes that may occur with the ultimate goal of achieving ideal results. The dangers obtained when using new technologies such as data theft, privacy, financial adversity, and mental hazards make people worried about using technology. (Alalwan et al., 2016). That way, the visible risk is the disappointment of technology used by customers, so customers are less likely to use mobile banking services anymore (Maziriri and Chuchu, 2017). According to previous research by Ahada (2019) stated that the perceived usefulness has a positive effect on customer intention to use mobile banking services, the perceived ease of use has a positive effect on customer intention to use mobile banking service, and risk cyclists have a negative effect on customer intention to use mobile banking service. This study aims to test the positive effect of perceived usefulness on the adoption of Mobile banking service users.

1. To find out the effect of perceived usefulness on mobile banking service users' adoption..
2. To find out the effect of perceived ease of use on mobile banking service users' adoption.
3. To find out the effect of perceived risk on mobile banking service users' adoption..
4. To find out the effect of behavioral intention on mobile banking service users' adoption.
5. To find out behavioral intentions mediate the positive effect of perceived usefulness towards mobile banking service users' adoption.
6. To find out behavioral intention mediates the positive effect of perceived ease of use towards mobile banking service users' adoption.
7. To find out behavioral intention mediates the negative effect of perceived risk towards mobile banking service users' adoption.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Adoption Mobile Banking Service

Mobile banking is a portable financial aid on mobile phones (android and iPhone) and an attractive and straightforward menu form to apply. According to Taufik (2003), a mobile banking service is a

financial office through portable correspondence. For example, a smartphone with an office arrangement is practically equivalent to an ATM other than cash withdrawals. Electronic mobile banking service is innovation and connection used as an office for banks to clients to exchange money that can be done directly through mobile devices such as telephones.

Perceived Usefulness

Perceived usefulness is where an individual feels the benefits of using a framework (Riquelme and Rios, 2010). To expand perceived usefulness, suppliers must provide good usage data or images of goods over the internet so that buyers will get enough data to make transactions (Lim et al., 2016).

Perceived Ease of Use

The perceived ease of use explains how an individual believes in utilizing information technology and can easily use it. The perceived ease is made not to trouble its users but makes it easier for someone to handle his work. Therefore, one can use the system more effectively than someone who does not use the system or works physically (Hadi and Novi, 2015). System users do not need to have difficulty utilizing the system because the system is easy to operate.

Perceived Risk

Perceived risk, expressed by Bauer (1967), alludes to the personality and size of the dangers that it seems for customers to think about specific purchase options. Risk often occurs when someone wants to purchase, so the customer's wishes are not fulfilled. Akturan et al. (2012) concluded that the general proportion of visible risks shows five specific fundamental perspectives. The first is financial loss on the acquisition of a product or service. Secondly, performance risk is the risk identified by presenting goods or services that do not match the desired. Third-social risk is the risk that arises when the goods are surveyed ineffectively by the environment. The social consumer thus endangers the social situation of the consumer, the fourth physical risk is the risk that undermines the state or security of the goods or services, and the fifth psychological risk is the emergence of opposite feelings that affect the mindset of the individual for the purchase of a product or service.

Behavioral Intention

Ajzen and Taylor (2015) state that behavioral intentions prove an individual's choice to achieve something or not achieve something. Perceived behavioral intentions say that a person's inspiration in achieving something will affect how one looks at the individual's behavior (Alsamydai, 2014). Behavioral intentions also indicate much individual effort in acting.

Perceived usefulness will positively affect Customers' Intention to adopt Mobile banking services.

According to Alysamydai (2014), perceived usefulness is a factor that can affect intention; when; when people feel that the use of mobile banking service provides tremendous benefits, then at that time, it will be driven by the intention to use mobile banking service. Well-perceived usefulness can be seen from the understanding that mobile banking service is helpful for life to help complete tasks faster and efficiently. The research results from Alalwan et al. (2016) stated a positive and significant effect of perceived usefulness on the intention to adopt mobile banking services.

Perceived Ease of Use will positively affect Customers' Intention to adopt Mobile banking service.

Akturan and Tezcan (2012) stated that perceived ease becomes crucial for innovation. Someone without difficulty utilizing technology will generally feel an innovation that provides benefits and encourages adopting it. According to Alalwan et al. (2016), ease of use can be seen from customers who find it not difficult to learn and utilize mobile banking services and feel the correlation with mobile banking service is easy to understand and feel confident of being able or talented to utilize mobile banking service. The research results from Al-Rawad et al. (2015) and Alalwan et al. (2016) show that the perceived ease of using new technology has a positive and significant effect on intentions to adopt mobile banking services.

Perceived risk will negatively affect Customers' Intention to adopt Mobile banking services.

Perceived risk is considered as the level of assumption that the customer will experience negative results from the transaction. The risk can be a system failure when the customer's mobile phone cannot access mobile banking services. According to Nasri (2011), the risks of using mobile banking services can be easily reached by accessing information via the internet about the misuse of banking services such as break-ins, skimming, and hacking through ATMs, credit cards, and mobile banking services. Some risks become the center of special attention for customers and banks when using mobile banking. Cases that arise can be immediately felt just like that; without clear information, can harm mobile banking service users from supervisory banks. According to Erikson et al. (2008) shows that once a customer uses a mobile banking service, the dangers posed affect user intention. The results of Yousafzai and Soriano (2012) showed a negative effect on the risk perceived on the adoption of mobile banking services.

The behavioral intention will positively affect Customers' to adopt Mobile banking services.

Behavioral intentions are an individual's desire to carry out a particular behavior. A person will act if there is a desire or intention in doing it (Jogiyanto, 2007). Previous research has shown that intention is

a good thing from using technology by system users (Venkatesh and Davis, 2000). Nysveen et al. (2005) revealed that behavioral intentions are the proper instructions for adopting mobile banking services in the future.

Behavioral Intentions Mediate The Effect of Perceived Usefulness on Mobile banking service Adoption.

Perceived usefulness is the degree to which an individual accepts that the user of a particular system wants to develop the execution of his work further. Intellectual circumstances are significant even when the emergence of information that the user feels into a single impression of quality output is characterized by a sound system that can provide information in doing the work of its tasks. Research by Mahendra (2014) states that perceived usefulness has a significant effect on the behavioral intentions of mobile banking services. The results of this study are supported by research by Ahmad and Pambudi (2014) and Rithmaya (2016). They stated that behavioral intention mediates positive and significant perceived usefulness to mobile banking services. Customers will use mobile banking services to conduct transactions if they benefit from mobile banking services.

Behavioral Intentions Mediate The Effect of Perceived Ease of Use on Mobile banking service Adoption.

According to Gardner and Amoroso (2004), the perceived ease of use is a single level of belief that utilizing technology will free them from physical and mental exertion in using technology. Ease is defined as "freedom from adversity or great effort," with exertion being a limited asset to be designated by an individual for a variety of reliable activities (Jenkins & Ophoff, 2016). Another study stated a positive and significant relationship between behavioral intentions mediating the perceived ease of use to adopt Mandiri mobile banking service users (Winata et al., 2018).

Behavioral intention Mediates the Effect of Risk Perceived on Mobile banking service Adoption.

Using mobile banking services can cause risk. It affects customer intention in using mobile banking services. The risk of using mobile banking services is the risk of loss or failure in the system (Wangari, 2014). Ong and Lin's (2015) research states that behavioral intention mediates the negative effect of risk perceived to use mobile banking service due to a large amount of risk posed.

METHOD

Based on this research, we chose the research sample, Mobile banking service users. The sampling

RESULT AND DISCUSSION

Characteristics of Respondents

The characteristics of respondents consisted of gender, age, working period, and last education.

Table 1. Characteristics of Respondents

Characteristic	Group	Frequency	Percentage
Gender	Man	50	35,7%

technique used in this study is simple random sampling because the sampling of population members is done randomly without looking at the strata in the population (Levy & Lemeshow, 2008). This study uses a quantitative approach with secondary data collected from the questionnaire survey method. The research was conducted in November 2019 for 30 days by distributing questionnaires to respondents to fill out the questionnaire via a google form. Measurements were made using a Likert scale, with four alternative answers: strongly disagree; disagree; agree, strongly agree (Hair et al., 2014).

Venkatesh and Davis (2003) divide elements of users' perception, such as how systems can work on individual execution, system use can build individual efficiency levels, system use can build the adequacy of individual execution, and the use of frameworks is beneficial to individuals. Venkatesh and Davis (2000) shared indicators of ease of use perceived such as individual cooperation with a clear and straightforward framework, does not require much work to interact with the system, the system is not difficult to use and easy to work on system according to what the individual wants to do. Perceived risk indicators in mobile banking service use include performance, financial, time, and privacy risks (Gbongli, Peng, & Ackah, 2016). Venkatesh and Davis (2003) revealed that this intention to use is realized in several dimensions, including performance expectancy, attitude, trust, and perceived risk. Rahardjo (2002) said there are indicators of the use of mobile banking service that is easy to use using the application, can be used whenever needed services, affordable and safe and trustworthy.

Data analysis techniques using PLS-SEM. Hair et al. (2017) say that SEM is the dominant analytical tool for checking cause-and-effect relationships with latent variables. Ghazali (2014) said that partial least square (PLS) is a data analysis model using evaluation of outer and inner models. External model tests validity and rehabilitation through iterations of algorithms, measurement model parameters (convergent validity, discriminant validity, composite reliability, and Cronbach's alpha) obtained, including the value R as its parameter. The inner model is a structural model for predicting causality relationships between latent variables. Through the bootstrapping process, t-statistic test parameters are obtained to predict causality relationships (Abdillah & Hartono, 2015; Saporso, 2018).



	Woman	90	64,3%
	Total	140	100%
Age	18 - 25 years old	124	88,6%
	>25 - 35 years	15	10,7%
	> 35 - 45 years	0	0%
	>45	1	0,7%
	Sum	140	100%
Education	D3	13	9,3%
	Bachelor (S1)	125	89,3%
	S2	2	1,4%
	Total	140	100%

Table 2. Reliability and Validity Test Results

No.	Var	Indicators	Outer Loadings		Cronbach alpha	Validity	Reliability
1	PU	X11	0.918	>0.70	0,930	valid	reliable
		X12	0.884	>0.70			
		X13	0.905	>0.70			
		X14	0.928	>0.70			
3	PEU	X21	0.941	>0.70	0,944	valid	reliable
		X22	0.895	>0.70			
		X23	0.933	>0.70			
		X24	0.932	>0.70			
4	PR	X31	0.884	>0.70	0,923	valid	reliable
		X32	0.904	>0.70			
		X33	0.902	>0.70			
		X34	0.915	>0.70			
5	AD	Y1	0.956	>0.70	0,971	valid	reliable
		Y2	0.966	>0.70			
		Y3	0.959	>0.70			
		Y4	0.975	>0.70			
6	BI	Z1	0.958	>0.70	0,975	valid	reliable
		Z2	0.945	>0.70			
		Z3	0.976	>0.70			
		Z4	0.957	>0.70			

The results in table 2 showed that the questionnaire instruments in the study had met the reliability test requirements of Cronbach's alpha coefficients above 0.5 all. Then the validity test shows the conformity of each indicator with the theories used to define a construct (Hartono, 2008). The calculation results in table 2 show that each value on external loadings has reached a value above 0.7 with a value of $P < 0.001$. Thus the criteria for convergent validity tests have been met.

Coefficient of Determination

R-square aims to see the ability of endogenous variables to explain the diversity of exogenous variables or, in other words, know the magnitude of the contribution of exogenous variables to endogenous variables. These effects range from 0 to

1, with 1 representing the accuracy of the complete prediction. After processing the data using SmartPLS 3.0, the following results from the r-square analysis.

Table 3. Coefficient of Determination

	R Square
Adoption	0.541
Behavioral Intention	0.484

Table 3 shows that the variables perceived usefulness, ease of use, and perceived risk could explain 48.4% of behavioral intention. The

remaining 51.6% could be explained by variables not tested in this study. Meanwhile, perceived usefulness, ease of use, perceived risk, and behavioral intention could explain 54.1% of Mobile banking service service user adoption, and the

remaining 45.9% could be explained by variables not tested in this study.

Hypothesis Testing Results

Testing this hypothesis is also intended to prove the truth of the research's conjecture or hypothesis. The significance level used in this study was 5%.

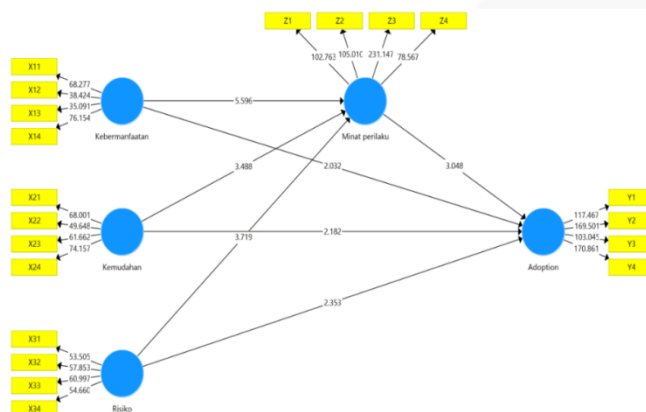


Figure 1. SmartPLS Test Results

Table 4. Hypothesis Test Results

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Perceived Usefulness -> Adoption	0.222	0.213	0.109	2.032	0.043
Perceived Ease of Use -> Adoption	0.192	0.190	0.088	2.182	0.003
Perceived Risk -> Adoption	-0.197	-0.198	0.084	2.353	0.019
Behavioral intentions -> Adoption	0.374	0.38	0.123	3.048	0.002
Perceived Usefulness -> Behavioral Intentions -> Adoption	0.155	0.161	0.064	2.425	0.016
Perceived Ease of Use -> Behavioral intentions -> Adoption	0.114	0.117	0.049	2.322	0.021
Perceived -> Behavioral Intentions -> Adoption	-0.101	-0.104	0.048	2.096	0.037

Based on Table 4 and Figure 1, the first hypothesis is supported. It can be seen that the perceived usefulness of adoption has a significant effect. This can be seen in an original sample of 0.222 and the P-Value of less than 0.05. The second hypothesis is supported. It can be seen that the perceived ease of use of adoption has a significant effect. This can be seen in an original sample of 0.192 and the P-Value of less than 0.05. The third hypothesis is supported. It can be seen that the perceived risk of adoption has a significant effect. This can be seen in an original sample of -0.197 and the P-Value of less than 0.05. The fourth hypothesis is supported. It can be seen that behavioral intentions of adoption have a significant effect. This can be seen in an original sample of 0.374 and the P-Value of less than 0.05. The fifth hypothesis is supported, which is behavioral intentions to mediate the effect of perceived usefulness on adoption partially. It can be seen that the behavioral intentions mediate between the perceived usefulness on adoption and has a unidirectional effect. This can be seen from the original sample 0.155 and the P-Value of 0.016. The

sixth hypothesis is supported, which is behavioral intentions to partially mediate the effect of perceived ease of use on adoption. It can be seen that the behavioral intentions mediate between the perceived usefulness on adoption and has a unidirectional effect. This can be seen from the original sample 0.114 and the P-Value of 0.021. The seventh hypothesis is supported, which is behavioral intentions to mediate perceived risk's effect on adoption partially. It can be seen that the behavioral intentions mediate between the perceived usefulness on adoption and has a unidirectional effect. This can be seen from the original sample -0.101 and the P-Value of 0.037.

DISCUSSION

Perceived Usefulness Has Positive And Significant Effects On The Adoption Of Mobile Banking Service

the first hypothesis (H1), which perceived usefulness has a positive and significant effect on the adoption of mobile banking services, is accepted. In this study, through the results of respondents at the time of the Covid-19 pandemic, the perceived

usefulness will increase opportunities during transactions, users are safer to carry out financial activities without the need to do excessive social activities, and increase productivity without leaving the house. The perceived usefulness is where a person benefits from using an information system. Well, perceived usefulness is an essential factor in adopting a system. The formation of well-perceived usefulness, especially in online transactions, must consider the use or good picture of data so that customers get good data when they want to make a transaction. According to Alysamydai (2014), perceived usefulness is a factor that affects the use of a service, in this case, a mobile banking service. Mobile banking service application, according to respondents, has made transactions faster and increased productivity. This research is in line with previous research conducted by Alalwan et al. (2016), which stated perceived usefulness in using new technologies has a positive and significant effect on the adoption of mobile banking service users.

Perceived Ease Of Use Has Positive And Significant Effect On The Adoption Of Mobile Banking Service.

The second (H2), which states perceived ease of use has a positive and significant effect on the adoption of mobile banking services, is accepted. The perceived ease of providing feature services that can make it easier for users when using Mobile banking service services, interaction must be possible effectively without having to leave the house, and easy to download on a smartphone so that Mobile banking service can be used anywhere anytime. During the Covid-19 pandemic, the ease of transacting using mobile banking services is in high demand by the public. According to Widyastuti (2009), ease is a perception where users do not feel meaningful difficulties. An easy-to-use system will significantly help the work, especially in transacting. The advancement of electronic banking is determined by the ease that is a mixture of common sense internet access, accessibility of protected, and innovative service functions (Jahangir & Begum, 2008). This research aligns with previous research obtained from Al-Rawad et al. (2015) and Alalwan et al. (2016), who state that the perceived ease in using new technologies has a positive and significant effect on adopting the adoption of new technologies mobile banking service users.

Perceived Risk Negatively Affects The Adoption of Mobile Banking Service.

The third hypothesis (H3), which states that perceived risk has a negative and significant effect on mobile banking service adoption, is accepted. Risk perceived explains the amount and nature of users' harm in using new technologies (Hanafizadeh et al., 2012). During the Covid-19 pandemic, mobile users are concerned about possible failures in

protecting or controlling transactions, and financial information in their accounts (Ulun Akturan et al., 2004) and are also concerned that money transferred from their accounts or their personal financial information may be viewed by others without permission. To reduce security risks, firewalls, the most up-to-date antivirus, are believed to reduce security risk when using mobile banking services (Lallmahamood, 2007). This perceived risk is relative and subjective but requires special attention. This research is in line with previous research obtained from Yousafzai and Soriano (2012) that perceived risk in using new technologies negatively and significantly affect the adoption of mobile banking service users.

Behavioral Intentions Positively Affect The Adoption of Mobile Banking Service

the fourth hypothesis (H4), which states that behavioral intentions positively affect mobile banking service adoption, is accepted. If the intention in a person's behavior using mobile banking services is getting bigger, then more and more are using mobile banking services. In the condition of the Covid-19 pandemic, making the behavioral intention of someone want to use a technology that makes it easier for them to transact. People prefer to use mobile banking services rather than leaving the house to make financial transactions. Behavioral intentions are an individual's choice to use or not use the service. According to Alsamydai (2014), behavioral intention shows how much effort an individual makes to perform a behavior. This research is in line with what was conducted (Nysveen et al., 2005), which states that behavioral intention in using new technologies has a positive and significant effect on the adoption of mobile banking service users.

Behavioral Intentions Mediate The Effect of Perceived Usefulness on Mobile Banking Service Adoption.

The fifth hypothesis (H5), which states that behavioral intention has a positive and significant effect on the perceived usefulness towards Mobile banking service deposits, is accepted. The intention in one's behavior in the perceived benefits obtained affects the use of mobile banking service so that the desire to use mobile banking service increases. In the conditions of the Covid-19 pandemic, the existence of good benefits raises intention to use mobile banking services is high so that adoption can increase. Cognitive factors play an essential role in shaping intentions. Cognitive factors here are what users get in getting new information related to the services used for important quality outputs. The behavioral intention in the services provided will increase the system's adoption. The results of this test are supported by research by Ahmad and Pambudi (2014) and Rithmaya (2016). They stated that behavioral intention mediates positive and significant perceived usefulness towards the

adoption of mobile banking service users. Customers will choose to use mobile banking services to manage banking exchanges if they benefit from mobile banking services.

Behavioral Intentions Mediate The Effect of Perceived Ease of use on Mobile Banking Service Adoption.

The sixth hypothesis (H6), which states that behavioral intention has positive and significant perceived ease of use towards mobile banking service adoption, is accepted. The higher the perceived ease of mobile banking service technology, the higher the intention of respondents to adopt mobile banking services. In a pandemic, respondents are more intentioned in using a Mobile banking service because it is felt more effortless and more practical; respondents no longer need to get out of the house and queue at the Bank to make financial transactions. This research is in line with previous research put forward by (Winata et al., 2018), which states that behavioral intention mediate positive and significant perceived ease towards mobile banking service user adoption.

Behavioral intention Mediates the Effect of Risk Perceived on Mobile Banking Service Adoption.

The seventh (H7), which states that behavioral intention has positive and significant perceived risk towards adopting mobile banking service, is accepted. The higher the perceived risks owned by respondents, the lower the behavioral intention in Mobile banking service adoption. The risk of using mobile banking services is still a concern for customers. The existence of the Covid-19 pandemic increasingly makes customers worried afraid that the occurrence of account data in mobile banking services is broken into because many people are affected by the economy that makes them do everything they can to make money for their living needs. Risk perceived is a concern for both users and banks. The need to minimize the risk to increase intention in use becomes the desired choice by users to choose online transactions through mobile banking service facilities. The customer evaluates the estimated loss of individual security data, including the potential for data to cause fraud. The risk of using mobile banking services is the risk of loss or failure in the system (Wangari, 2014). The results of this study are in contrast to previous research conducted by Ong and Lin (2015), which stated that behavioral intention mediate negative and significant risk perceived on mobile banking service user adoption.

Research Contribution

This study provides input for Bank to focus on the factors that affect mobile banking services, namely perceived usefulness, perceived ease of use, and perceived risk. Bank can motivate and provide education to its customers to use mobile banking services. Currently, technology is increasingly advanced, and mobile banking service facilitates

consumer transactions at any time effectively and efficiently. Regarding the perceived high risk, the Bank can use strategies that can be more useful in reducing this perceived, including a money-back guarantee in case of fraud and increased structural guarantees to prevent hacking and piracy processes (Yousafzai et al., 2005).

Conclusion

The research was conducted to test whether the effect of perceived usefulness, ease of use, perceived risk to the adoption of mobile banking service with behavioral intentions as a mediation variable during the Covid-19 pandemic. Based on the results of this test obtained through data processing and discussion in the previous section, the final results obtained are: Perceived usefulness has a positive and significant effect on the adoption of mobile banking service, The perceived ease has a positive and significant effect on the adoption of mobile banking service, Perceived risk has a negative and significant effect on the adoption of mobile banking service, Behavioral intentions have a positive and significant effect on the adoption of mobile banking service, Behavioral intention mediates positive effect and significant perceived usefulness towards the adoption of mobile banking service, behavioral intention mediates the positive and significant perceived ease of use towards adoption of mobile banking service, and behavioral intention mediates negative effects and risk perceived of adoption mobile banking service.

Limitations of Research

Researchers did not categorize respondents more specifically, namely customers who are active in using Mobile banking services and fully know the concept of mobile banking services. This the study concentrated on the customers' intention adoption; yet, customer satisfaction, word-of-mouth, and customer loyalty as a consequence of using Mobile banking service will be valuable directions to be examined in future researches

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