JMK (Jurnal Manajemen dan Kewirausahaan)
http://ejournal.uniska-kediri.ac.id/index.php/ManajemenKewirausahaan
JMK 8 (3) 2023, 182-202
P-ISSN 2477-3166 E-ISSN 2656-0771

The Impact of Trust in Technological Innovation, Financial Literacy, and Social Influence Factors on Motivation in M-Banking

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Abstract

The rapid development of technology has resulted in various facilities for humans to carry out multiple activities. One of the technological innovations in the banking sector is the presence of m-banking services. This study aimed to examine the influence of technology trust, financial literacy, and social influence on customer interest in using m-banking. The data collection method uses a questionnaire conducted to bank customers throughout Indonesia via Google Forms. The data is processed using Principal Component Analysis (PCA) to obtain a new, simpler variable. The data analysis method used in testing the hypothesis in this research is the multiple linear regression analysis technique. The results show that technology trust significantly impacts the interest in using m-banking. The higher the level of trust, the higher the interest in transacting via m-banking. When customers feel secure and trust in m-banking, the customers' interest in adopting m-banking increases. The shows that financial literacy significantly affects the interest in using m-banking. The higher the knowledge one has about financial products and services, the higher the interest in transacting through m-banking. And, the result shows that social influence has a significant effect on the interest in using m-banking. The higher the influence received, the higher the interest in transacting through m-banking.

Key words: technology trust, financial literacy, social influence, m-banking

DOI	:	http://dx.doi.org/10.32503/jmk.v8i3.4119
Article History	:	Article received (21 July); revised (10 Aug 2023); accepted (6 Sep 2023)
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INTRODUCTION

The rapid development of technology has led to fierce competition among businesses to implement the latest technological innovations to provide better services or products. Banking is one of the sectors constantly striving to innovate its technical capabilities through technology-based banking services, also known as digital banking. Digital banking is an electronic banking service that utilizes customer data to provide banking services that are easier, faster, more in line with needs, and can be used independently while still considering security factors (Financial Services Authority, 2018). Various features of technology-based banking services have been launched, including ATMs, SMS banking, phone banking, internet banking, and m-banking.

According to data from We Are Social, as of January 2021, the number of mobile phone and smartphone users in Indonesia had reached 245.3 million people, with as many as 202.6 million active internet users, equivalent to 73.7% of Indonesia's population. That number increased by 27 million users compared to the number of users in January 2020. With many smartphone and internet users, banks can develop their businesses by attracting customers' interest in m-banking. This can be done through marketing and publication activities and continuing to develop the technology adopted by m-banking to provide increasingly better services and performance.

In 2021, according to the Indonesia Deposit Insurance Corporation (LPS), the number of bank customer accounts in Indonesia reached 252,728,934. This number shows that most of the community has chosen banking services to store funds and perform various necessary financial transactions. In 2021, the number of transactions using m-banking experienced quite significant development, as shown in the following table:

Table 1. Increase in Transaction Volume on M-Banking Owned by Several Banks in Indonesia

Bank	**Transaction Volume**	**Percentage Increase**
BNI (BNI *M-banking*)	IDR 103,4 Trillion	84,4 %
BRI (BRIMO)	IDR 482 Trillion	31 %
BTN (*M-banking* BTN)	IDR 3,266 Trillion	44 %
Bank Mandiri (Mandiri *Online*)	IDR 230 Trillion	60 %

Source: Secondary data, processed (2021)

Table 1 contains information about the transaction volume of m-banking from four banks and the percentage change compared to the same period in the previous year. The increase in m-banking transactions was also driven by the COVID-19 pandemic, which required people to maintain social distancing and avoid crowds. These conditions encouraged people to accept and take advantage of banking services in the form of m-banking that had been prepared.

Although many people have started using m-banking, a survey by the Mobile Ecosystem Forum (MEF) 2018 stated that as many as 32% of m-banking users feel less secure when transacting electronically. This is due to several conditions, including, according to Yousafzai et al. (2010), trust in technology or technology trust can influence a person's decision to use m-banking. Quazi and Sathye (2014), adopted from Gu et al. (2009), Luarn & Lin (2005), Lin (2011), and Luo et al. (2010), trust in this context can be defined as a customer's willingness to carry out online banking transactions with the expectation that the bank will fulfill its

obligations. Furthermore, technology trust can also be linked to security issues, where cybercrime increases as information technology develops. Therefore, technology trust can influence customers' decisions to use m-banking with the confidence that the bank will fulfill all its obligations and ensure security in transactions and customer data safety.

In addition, according to research conducted by Yu, C. S. (2012), the low level of knowledge and literacy is why customers still do not use m-banking. According to the Financial Services Authority (OJK), with good financial literacy, people will be more capable of using and choosing financial services and products according to their needs. This is in line with the research by Budiarto., et al. (2017), which shows that financial literacy is knowledge related to basic concepts of financial products that can be used as a basis for managing and decision-making to achieve financial welfare in the future.

In addition, research conducted by Zhou et al. (2010) indicates that social influence, i.e., the effect of people's judgments or views around them, can influence a person's thinking so that the individual can choose to use m-banking or not. This aligns with Wang & Chou (2014), social influence is the contribution of others in determining a person's behavioral decisions. Meanwhile, according to Alalwan et al. (2017), for m-banking, social influence can be interpreted as the influence of the closest people, such as family and friends, to adopt m-banking. Based on these understandings, social influence is the opinion of others in the surrounding environment that can influence someone's decision to adopt m-banking.

This research was conducted based on the results of several previous studies, among others is the research undertaken by Alalwan, Dwivedi & Rana (2017) in Jordan, stating that trust positively affects customer interest in adopting m-banking services. The study results are consistent with the research conducted by Talukder, Quazi & Sathye (2014) regarding the factors that influence the interest in adopting m-banking services. The study provided results that show trust has a positive and significant effect on interest in using m-banking.

Furthermore, Bhuvana & Vasantha researched the effect of financial literacy on access to m-banking. The results of the study stated that financial literacy positively impacts the use of m-banking. The results show that financial literacy links behavioral intention and the attitude of rural communities to use m-banking. Alalwan, Dwivedi & Rana (2017) researched the factors influencing the interest in adopting m-banking in Jordan. The study stated that social influence does not significantly affect customers' interest in adopting m-banking services. These results are consistent with the research conducted by Hassan & Wood (2020). The study compares research results in Egypt and the United States to discuss factors that can influence interest in using m-banking. The research results showed that social influence did not significantly affect the interest in using m-banking in Egypt. However, the research results in the United States showed different results, that is, social influence significantly positively affects interest in using m-banking.

Based on the background described above, the researcher intends to examine how technology trust, financial literacy, and social influence affect customer interest in m-banking services. This research is crucial because m-banking is one of the most sought-after banking technology innovations. However, in Indonesia, few studies use technology trust, financial literacy, and social influence variables as predictors that can influence the emergence of interest in using m-banking. This study will use the Technology Acceptance Model and the Theory of Planned Behavior to provide better research results. Therefore, this study aims to determine the influence of technology trust, financial literacy, and social impact on the interest in using m-banking and to provide information related to m-banking along with factors that influence the

interest in use for readers.

Based on the background and objectives of the research, the framework for this research is as follows;

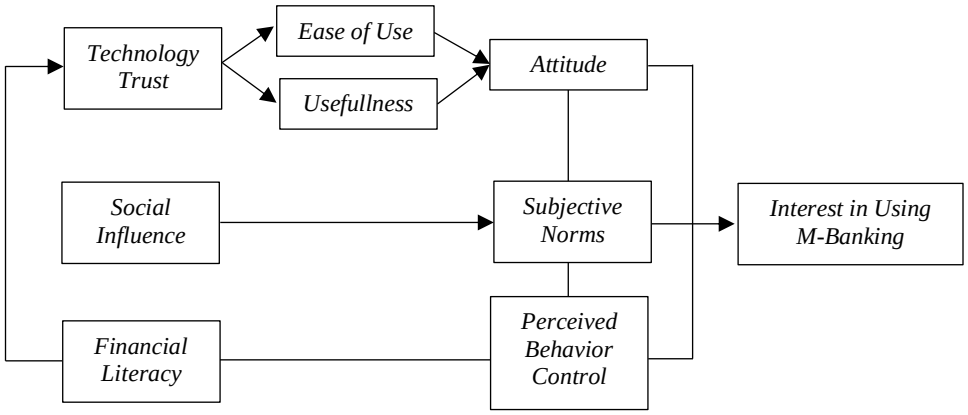

Figure 1. The Theoretical Framework
(Author, 2022)

METHODOLOGY

The type of research used is quantitative research through an associative approach. Associative research is a type of research that aims to find out the relationship between two or more variables (Siregar, 2013). This research aims to determine the effect of technology trust, financial literacy, and social influence on customers' interest in m-banking. Variable measurement is carried out using four indicators obtained from Talukder, Quazi, and Sathye (2014) adopted from Gu et al. (2009), Luarn & Lin (2005), Lin (2011), and Luo et al. (2010) as follows:

a. I am interested in using m-banking
b. I am interested in increasing the frequency of using m-banking
c. I am interested in continuing to use m-banking
d. I will use m-banking more often in the future

Furthermore, the trust variable in this study is measured through the use of four indicators from Talukder, Quazi, and Sathye (2014), which were adopted from Gu et al. (2009), Luarn & Lin (2005), Lin (2011) and Luo et al. (2010) as follows:

a. I believe m-banking is trustworthy
b. I believe m-banking will fulfill its obligations
c. I trust m-banking like I trust traditional banking
d. I trust the technology that m-banking uses

Finally, social influence is measured using four indicators adopted from Vankatesh & Brown (2001) and Talukder & Quazi (2011) in Talukder, Quazi, and Sathye (2014) as follows:

a. Other people think I should use m-banking
b. Other people think that using m-banking is profitable
c. Other people's opinions are important
d. My friend showed me how to use m-banking

The researcher uses control variables to reduce the risk of biased calculation results. Control variables are variables outside the variables being studied that are suspected of affecting the dependent variable (Y), so these variables need to be controlled. In this study, the authors

believe that age, education level, and gender can influence a person's interest and behavior toward a technology, namely mobile banking. Therefore, control is carried out on age, education level, and gender variables to eliminate the influence of these three variables on the interest variable. By carrying out these controls, the effect of technology trust, financial literacy, and social influence variables on the interest variable can be more clearly seen.

The research was conducted in Indonesia with bank customers as the population used. The number of the population is reflected by the number of customer accounts in Indonesia, which is 252,728,934 accounts. The sampling technique used in this study is non-probability sampling, where each member of the population has a different opportunity to be taken as a sample. The sampling technique used is quota sampling, which is a technique to determine a sample from the population based on specific characteristics until it reaches the desired sample number (Sugiyono, 2015).

The specific characteristics set as conditions for being selected as a sample include:

- Indonesian citizens
- Aged 17 - 65 years old
- Having a bank account
- Smartphone and internet users
- M-banking users

The collection data taken for 3 months and the number of samples desired by the researcher is 500 people, which is obtained through the calculation of the Slovin formula with a population of 252,728,934. The data used in this study is primary data obtained by distributing questionnaires in the form of a Google form through social media such as *Twitter* and *WhatsApp*. The data is processed using the *Principal Component Analysis* (PCA) method and then analyzed using reliability tests, validity tests, classic tests, multiple linear regression tests, classic assumption tests, coefficient of determination tests, and hypothesis testing. The testing is carried out using the assistance of the *SPSS Statistics Ver.25 software*.

RESULT AND DISCUSSION

General Overview of Respondents

The mapping of respondents will be explained in detail in Table 2. The table will show the characteristics of respondents based on age, gender, education, and the m-banking application used by the respondents.

Table 2. Characteristics of Respondents

Characteristics of Respondents		Total
Gender	Male	124
	Female	376
Age	17 – 26 years old	423
	27 – 36 years old	48
	37 – 46 years old	17
	47 – 56 years old	10
	57 – 66 years old	2
Education Level	Elementary School	0
	Junior High School	2
	Senior High School	267
	Undergraduate degree	222
	Master's degree	7
	Doctoral degree	2
M-Banking Application Used	BRImo	138
	BNI M-banking	90
	Livin' by Mandiri	56
	BCA Mobile	154
	Others	62

Source: Primary Data

Validity Test

The validity test is conducted using the Pearson correlation analysis method with the help of the SPSS ver.25 software. Questions in the questionnaire are considered valid if r count > r table. Based on Tables 3, 4, 5, and 6, it is known that all question items have an r count value more significant than the r table, so the interest variable, technology trust, financial literacy, and social influence are valid.

Table 3. Validity Test for the Interest Variable

Question Items (Appendix)	r count	r table	Explanation
1	0.667	0.0877	Valid
2	0.738	0.0877	Valid
3	0.795	0.0877	Valid
4	0.720	0.0877	Valid
5	0.705	0.0877	Valid
6	0,579	0.0877	Valid
7	0.694	0.0877	Valid
8	0,591	0.0877	Valid

Source: Data Processing 2022

Table 4. Validity Test for the Technology Trust Variable

Question Items (Appendix)	r count	r table	Explanation
1	0.720	0.0877	Valid
2	0.707	0.0877	Valid
3	0.772	0.0877	Valid
4	0.689	0.0877	Valid
5	0.695	0.0877	Valid
6	0.721	0.0877	Valid
7	0.788	0.0877	Valid
8	0.761	0.0877	Valid

Source: Data Processing 2022

Table 5. Validity Test for the Financial Literacy Variable

Question Items (Appendix)	r count	r table	Explanation
1	0.726	0.0877	Valid
2	0.678	0.0877	Valid
3	0.613	0.0877	Valid
4	0.749	0.0877	Valid
5	0.765	0.0877	Valid
6	0.734	0.0877	Valid
7	0.676	0.0877	Valid
8	0.378	0.0877	Valid

Source: Data Processing 2022

Table 6. Validity Test for the Social Influence Variable

Question Items (Appendix)	r count	r table	Explanation
1	0.773	0.0877	Valid
2	0.788	0.0877	Valid
3	0.755	0.0877	Valid
4	0.812	0.0877	Valid
5	0.664	0.0877	Valid
6	0.767	0.0877	Valid
7	0.726	0.0877	Valid
8	0.735	0.0877	Valid

Source: Data Processing 2022

Reliability Test

Table 7. Reliability Test for the Interest Variable Instrument

Cronbach's Alpha	*N of Items*
0.837	8

Source: Data Processing 2022

Table 8. Reliability Test for the Technology Trust Variable Instrument

Cronbach's Alpha	*N of Items*
0.875	8

Source: Data Processing 2022

Table 9. Reliability Test for the Financial Literacy Variable Instrument

Cronbach's Alpha	*N of Items*
0.816	8

Source: Data Processing 2022

Table 10. Reliability Test for the Social Variable Instrument

Cronbach's Alpha	*N of Items*
0.890	8

Source: Data Processing 2022

The reliability test results in Table 7, Table 8, Table 9, and Table 10 show that all variables have a Cronbach's alpha value greater than 0.6. So, it can be concluded that all variables are reliable (Sugioyono, 2013)

Principal Component Analysis (PCA) Test

Table 11. KMO and Bartlett's Test for the Interest Variable Instrument

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.883
Bartlett's Test of Sphericity	Approx. Chi-Square	1281.427
	Df	28
	Sig.	.000

Source: Data Processing 2022

Table 12. KMO and Bartlett's Test for the Technology Trust Variable Instrument

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.891
Bartlett's Test of Sphericity	Approx. Chi-Square	1623.202
	Df	28
	Sig.	.000

Source: Data Processing 2022

Table 13. KMO and Bartlett's Test for the Financial Literacy Variable Instrument

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.825
Bartlett's Test of Sphericity	Approx. Chi-Square	1493.925
	Df	28
	Sig.	.000

Source: Data Processing 2022

Table 14. KMO and Bartlett's Test for the Social Influence Variable Instrument

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.859
Bartlett's Test of Sphericity	Approx. Chi-Square	2431.141
	Df	28
	Sig.	.000

Source: Data Processing 2022

In PCA, several stages must be performed to see if the existing data can be processed for factor analysis. This can be done by looking at the value of the *Kaiser-Mayer-Olkin Measure of Sampling Adequacy* (KMO) test, in which the KMO value must be greater than 0.5. Based on the test results in Table 11, Table 12, Table 13, and Table 14, it can be concluded that factor analysis can be performed because the KMO value of each variable is > 0.5. Also, Bartlett's Test shows results that the significance value is 0.000. From these results, it can be concluded that there is a relationship or correlation between variable indicators.

Table 15. *Component Matrix*

X1		X2		X3		Y	
TT1	0.718	FL1	0.742	SI1	0.791	M1	0.680
TT2	0.698	FL2	0.681	SI2	0.807	M2	0.746
TT3	0.768	FL3	0.607	SI3	0.765	M3	0.819
TT4	0.674	FL4	0.767	SI4	0.822	M4	0.739
TT5	0.671	FL5	0.779	SI5	0.645	M5	0.723
TT6	0.725	FL6	0.756	SI6	0.771	M6	0,539
TT7	0.795	FL7	0.694	SI7	0.703	M7	0.682
TT8	0.774	FL8	0,528	SI8	0.712	M8	0,538

Source: Data Processing 2022

Table 15 shows the factors formed from the matrix component of each indicator X1 (Technology Trust), X2 (Financial Literacy), X3 (Social Influence), and Y (Interest) have a value greater than 0.5, indicating that the indicators forming variables X1, X2, X3, and Y are valid.

Normality Test

Based on the skewness statistic and kurtosis statistic values in Table 16, the Jarque Bera value obtained is 116.16 with the following formula:

$$JB = n\left[\frac{S^2}{6} + \frac{(K-3)^2}{24}\right]$$

The chi-square table value for df 499 (500-1) is 448.19. Thus, it is known that the calculated JB value < chi-square table, then the data is confirmed to have a normal distribution.

Table 16. Skewness-Kurtosis Test
Descriptive Statistics

	N	***Skewness***		***Kurtosis***	
	Statistic	***Statistic***	***Std. Error***	***Statistic***	***Std. Error***
Standardized Residual	*500*	*-0,530*	*0.109*	*0.890*	*0.218*
Valid N (listwise)	*500*				

Source: Data Processing 2022

Table 17. Heteroscedasticity Test
Coefficients

Model		**Unstandardized Coefficients**		**Standardized Coefficients**		
		B	**Std. Error**	**Beta**	**T**	**Sig.**
1	(Constant)	0.826	0.030		27.082	0.000
	Technology Trust	0.003	0.030	0.007	0.108	0.914
	Financial Literacy	0.007	0.029	0.013	0.224	0.823
	Social Influence	-0.012	0.025	-0.026	-0.484	0.628
	Age-2	-0.079	0.083	-0.046	-0.957	0.339
	Age-3	0.172	0.126	0.064	1.366	0.173
	Age-4	0.054	0.159	0.016	0.341	0.733
	Age-5	-0.039	0.399	-0.005	-0.099	0.921
	Junior High School	-0.354	0.342	-0.047	-1.035	0.301
	Undergraduate degree	0.010	0.045	0.010	0.222	0.824
	Master's degree	0.155	0.197	0.038	0.787	0.431
	Doctoral degree	-0.106	0.407	-0.014	-0.260	0.795
	Gender	-0.052	0.054	-0.045	-0.958	0.338

Source: Data Processing 2022

Heteroscedasticity Test

The probability significance value of each variable > 0.05. Thus, the regression model is free from heteroscedasticity problems.

Multiple Regression Analysis
Partial Test (t-test)

To determine whether the independent variable significantly influences the dependent variable, a t-test is needed. The independent variable is stated to have a significant effect on the dependent variable if it has a significance value smaller than 0.05. The t-test can also be conducted by comparing the t-count value with the t-table value. In the partial test analysis (t-test), a df of 545 is obtained through the formula df = n - k, where n is the sample size and k is the number of variables. So, a t-table value of 1.96477 is obtained.

Based on the t-test results in Table 18, it is known that partially the variables *technology trust*, *financial literacy*, and *social influence* significantly influence the interest variable. The significance value (Sig.) for all is < 0.05, and the t count value is ≥ t table. The control variable Age category 47 - 56 years is significant to the interest in using Mobile Banking, indicated by a significance value of 0.024 < 0.05. Meanwhile, the age control variables in the categories of 27 -36 years, 37 - 46 years, and 57 - 66 years do not significantly influence the interest in using *Mobile Banking*. These results are shown by the probability value of significance for the age control variable in the 27 - 36 year category is 0.682 > 0.05, and in the 57 - 66 year category is 0.656 > 0.05.

Table 18. Partial Test (t-test)

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	-0.001	0.048		-0.030	0.976
	Technology Trust	0.204	0.048	0.200	4.253	0.000
	Financial Literacy	0.424	0.046	0.417	9.118	0.000
	Social Influence	0.103	0.039	0.107	2.616	0.009
	Age-2	0.054	0.132	0.015	0.410	0.682
	Age-3	0.026	0.200	0.005	0.130	0.897
	Age-4	0,573	0.252	0.082	2.272	0.024
	Age-5	-0.283	0.633	-0.018	-0.446	0.656
	Junior High School	-0.628	0,543	-0.040	-1.157	0.248
	Undergraduate degree	0.089	0.072	0.044	1.236	0.217
	Master's degree	0.768	0.313	0.092	2.450	0.015
	Doctoral degree	0.982	0.646	0.063	1.520	0.129
	Gender	0.041	0.085	0.085	0.486	0.627

Source: Data Processing 2022

Furthermore, the control variable for the Education level in the categories of Junior High School (SMP), Bachelor's degree (S1), and Doctorate (S3) does not significantly affect the interest in using *Mobile Banking*, evidenced by the significance value for the Junior High School category is 0.245 > 0.05, for the Bachelor's degree category is 0.217 > 0.05, and for the Doctorate category is 0.129

> 0.05. The control variable for the Education level in the Master's degree (S2) category significantly affects the interest in using Mobile Banking, with a significance value of 0.015 < 0.05. The probability value of significance for the gender control variable is 0.627 > 0.05, so the decision is to accept and reject . Therefore, it can be concluded that the gender control variable is not significant to the dependent variable, Interest in Using Mobile Banking.

Simultaneous Test (F-test)

Based on the test results in Table 19, it is known that the significance value is 0.000 < 0.5, and the F-count value is 28,790 > 2,232 F-table. This indicates that the independent variables Technology Trust (X1), Financial Literacy (X2), Social Influence (X3), Age (X4), Education Level (X5), and Gender (X6) simultaneously can significantly affect the dependent variable Interest in Using M-banking (Y).

Based on the test results of the R-square value in Table 20, the coefficient of determination (R2) in the regression equation is 0.415. This means that the public's interest in using m-banking is influenced by Technology Trust, Financial Literacy, Social Influence, Age, Education Level, and Gender by 40%. In comparison, the other 60% is influenced by variables outside the variables studied.

Tabel 19. Simultaneous Test (F-test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	404.042	12	33.670	28.790	0.000[b]
	Residual	568.384	486	1.170		
	Total	972.425	498			

a. Dependent
b. Variabel : Y
c. Predictors: (Constant)

Sumber : Pengolahan Data 2022

Table 20. *Model Summary[b]*

Model	*R*	*R^2*	*Adjusted R Square*	*Std. Error of the Estimate*
1	0.645[a]	0.415	0.401	1.08144

a. Predictors: (Constant),
b. Dependent Variabel: Y

Source: Data Processing 2022

DISCUSSION

Technology Trust Significantly Influences the Interest in Using M-Banking

This result indicates that technology trust significantly impacts the interest in using m-banking. The higher the level of trust, the higher the interest in transacting via m-banking. Trust can also be formed based on the rational experience until it

becomes a perception of trust for individuals or consumers in choosing a product (Assadi & Oleysker, 2006). In this context, perceived trust can make users believe that using a system can help improve performance. It is assumed that the existence of M-banking can improve performance and generate attractiveness based on users' intentions and behavioral relationships in transacting using M-banking.

This happens because trust is needed in a reciprocal relationship between one party and another. In general, trust can be interpreted as a person's willingness to hand over responsibility to another party because the party will act according to the wishes of the trust giver. Thus, in the context of trust in m-banking, according to Mayer, Davis & Schoorman (1995) in Efenddi et al. (2013) is the availability of customers to conduct online banking transactions with the expectation that the bank will fulfill its obligations even though the customer cannot monitor it directly.

Technology trust in this study is assumed to affect interest in m-banking through perceived ease of use and usefulness. Customers who have high trust in the technology of m-banking will believe that using m-banking will provide more benefits than the disadvantages they have. In addition, customers will also believe that the technology used in m-banking has been made in such a way as to be accessed by customers easily.

When customers feel secure and trust in m-banking, the customers' interest in adopting m-banking increases. Therefore, banks must reassure customers that m-banking is a safe banking facility and can offer many conveniences for its users. Banks can improve mobile banking service quality by routinely enhancing the security system, usually accompanied by application updates, increasing the number of service servers so that customers can access the application smoothly, providing a user interface (UI) with an attractive and straightforward design, allowing users to access the provided features easily.

This research result aligns with the study conducted by Alalwan, Dwivedi & Rana (2017) and Talukder, Quazi & Sathye (2014), indicating that trust positively influences interest in m-banking. Alalwan, Dwivedi & Rana (2017) di Yordania, dikatakan bahwa kepercayaan berpengaruh positif terhadap minat nasabah untuk mengadopsi layanan *m-banking.*

Financial Literacy Significantly Influences the Interest in Using M-Banking

This result shows that financial literacy significantly affects the interest in using m-banking. The more one knows financial products and services, the higher the interest in transacting through m-banking. Financial literacy is knowledge related to basic concepts of financial products that can be used as a basis for managing and essential decision-making to achieve financial well-being in the future (Budiarto & Susanti, 2017). Based on the publication issued by the Financial Services Authority, financial literacy is a skill, belief, belief and skill that can influence a person's behavior and attitude toward decision-making and financial management. In this study, financial literacy refers to customer knowledge about banking products in the form of m-banking, the benefits that can be obtained, their advantages and disadvantages, and how to operate m-banking.

Based on the research results, the community has a fairly high level of financial literacy, especially regarding banking services and m-banking. The knowledge possessed is a form of control beliefs where the individual believes that he has the competence or understanding related to banking products in the form of m-banking.

With that knowledge, a perception will be formed in the individual that they can adopt m-banking and maximize the use of that technology. This perception's emergence makes someone highly interested in using m-banking. A person's knowledge about financial products and services will encourage their interest in utilizing the available facilities; in this study uses m-banking. With sufficient knowledge, customers will be able to maximize all the services or facilities provided by m-banking, so the benefits and satisfaction received will be higher compared to customers with limited knowledge about finance or the technology itself.

This study's results align with the research conducted by Bhuvana and Vasantha (2019), which suggests that a person's financial behavior and literacy level determine a person's decision or interest in using m-banking. In addition, the results also show that financial literacy is a link between behavioral intention and the attitude of rural communities to use m-banking. Alalwan, Dwivedi, and Rana (2017) researched the factors influencing interest in adopting m-banking in Jordan.

Social Influence Significantly Affects the Interest in Using M-Banking

This result shows that social influence significantly affects the interest in using m-banking. The higher the influence received, the higher the interest in transacting through m-banking. Social influence is the contribution of others in determining a person's behavioral decisions (Wang & Chou, 2004). As for m-banking, social influence can be interpreted as the influence of close people, such as family and friends, to adopt m-banking (Alalwan et al., 2017). Based on this understanding, social influence is the opinion of other people in the surrounding environment that can influence a person's decision-making in adopting m-banking. Thus, the influence that a person receives will form a solid subjective norm, both in positive and negative forms. If an individual gets support from the people closest to him to use m-banking and wants to fulfill the expectations of those around him, the intention or interest will strengthen. Vice versa, if an individual gets input that prevents him from using m-banking, the interest will decrease.

Word of mouth is an example of effective social influence to attract customers to m-banking. Word of mouth that customers carry out to people around them is a form of indirect promotion, which can help banks increase the number of m-banking app users. The results of this study are in line with the research conducted by Talukder, Quazi & Sathye (2014), Yu (2012), Kazi and Mannan (2013) and Hassan & Wood (2020), which suggested that social influence significantly affects the interest in using m-banking.

This research shows that the age category of 47 - 56 years significantly affects the interest in using mobile banking with a positive relationship direction. However, the age categories of 27 - 36 years, 37 - 46 years and 57 - 66 years do not significantly affect the interest in using mobile banking. This means these age categories are similar regarding the interest in mobile banking. However, in the 57 - 66 age category, there is a negative relationship direction indicating that in this age category, the interest in using mobile banking decreases as age increases. The low interest in adopting a technology among older people can be caused by the need for more ability and motivation to use the latest technology (Redsell & Nycyk, 2010).

The research results also show no significant difference among people with different levels of education in their interest in using mobile banking. Nowadays, banking services have covered all layers of society from various educational backgrounds. In addition, most people also rely on smartphones as a support tool in their activities. So, all people from any educational background can have the same interest in using mobile banking.

The research results show that gender does not significantly influence the interest in using mobile banking. This does not follow the statement in the research conducted by Sari (2006), which states that gender influences the relationship between perceived usefulness and behavioral interest. Men feel higher benefits from using technology/internet than women (Sari, 2006). However, this study did not find results like those in the research conducted by Sari (2006).

Based on these results, it can be concluded that gender cannot determine how significant a person's perceived usefulness will be. Both women and men can have the same large or small perceived usefulness, where this perception will form an interest. Male and female customers will use mobile banking when they have driving factors such as invitations from people around them, the need to be able to conduct transactions efficiently, and can be done anywhere, as well as other driving factors.

CONCLUSION

Based on the formulation of the problem that was made, the conclusion from the results of the analysis is technology trust significantly impacts the interest in using m-banking. When customers feel secure and trust in m-banking, the customers' interest in adopting m-banking increases. Futhermore, financial literacy significantly affects the interest in using m-banking. The higher the knowledge one has about financial products and services, the higher the interest in transacting through m-banking. And the last, that social influence has a significant effect on the interest in using m-banking. The higher the influence received, the higher the interest in transacting through m-banking. Word of mouth is an example of effective social influence to attract customers to use m-banking. Word of mouth that is carried out by customers to people around them is a form of indirect promotion, which can help banks to increase the number of m-banking app users.

Based on the conclusions above, several suggestions that are expected to be beneficial for banking or other related parties can be explained. The suggestions given include the following: It is hoped that banking providers of m-banking services can maintain and improve the quality of their m-banking services so that more customers want to and remain loyal to using m-banking services. Forfuther researcher can provide new variables Forfuther researcher can provide new variables for whole comprehensif analysis in interest used M-Banking. And, due to the limitations of the researcher in distributing questionnaires so that the respondents used are not evenly distributed throughout Indonesia, it is hoped that future researchers can conduct research by increasing and expanding the reach of respondents to all regions in Indonesia evenly to get better results.

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Appendix Questionnaire
Interest in Using Mobile Banking (Y)

No.	Questions
1.	Mobile banking is exciting and worth trying.
2.	I have more advantages than disadvantages when using mobile banking.
3.	Using mobile banking is the right decision.
4.	I am satisfied with the mobile banking service, so I will continue using it.
5.	Mobile banking provides convenience to users for transactions.
6.	I need to do banking transactions anywhere and anytime.
7.	I often make payments through mobile banking
8.	I find it difficult if I do not use mobile banking

Technology Trust (X1)

No.	Questions
1.	Mobile banking is a secure application.
2.	I think that transacting through mobile banking does not have a high risk.
3.	Transactions made through mobile banking are always successful
4.	Disruptions in mobile banking services are infrequent
5.	Mobile banking works just as well as traditional banking.
6.	The bank guarantees the needs of customers who transact through mobile banking.
7.	The technology adopted by mobile banking is the latest technology that is secure.
8.	Mobile banking is a trustworthy banking service.

Financial Literacy (X2)

No.	Questions
1.	My knowledge of mobile banking is adequate.
2.	Mobile banking is one of the information technology-based banking products developed to provide convenience for customers in making transactions.
3.	Mobile banking can be used when the smartphone is connected to a stable internet network.
4.	I understand all the features contained in mobile banking
5.	I can operate all features in mobile banking well
6.	The mobile banking application is easy to operate
7.	The presence of mobile banking makes it very easy for me to make transactions.
8.	Using mobile banking can pose several fraud risks and misuse of customer personal data.

Social Influnce (X3)

No.	Questions
1.	People around me always recommend using mobile banking.
2.	According to people around me, mobile banking is essential to use.
3.	People around me feel benefited by using mobile banking.
4.	People around me tell me what benefits I will get when using mobile banking.
5.	I always follow what others suggest
6.	I get support from people around me to use mobile banking.
7.	I learned about mobile banking from a friend
8.	A friend showed me how mobile banking works