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**RESEARCH ARTICLE**

## **Determining Interest in Using Mobile Banking Applications in the Greater Jakarta**

**Muhamad Yunanto<sup>1</sup> and Henny Medyawati<sup>2</sup>** ✉

<sup>1</sup>*Faculty of Economics, Middle Management Laboratory, Universitas Gunadarma, Jakarta, Indonesia*

<sup>2</sup>*Chief of Master Management, Post-Graduate Directorate, Universitas Gunadarma, Jakarta, Indonesia*

**Corresponding Author:** Henny Medyawati, **E-mail:** [henmedya@staff.gunadarma.ac.id](mailto:henmedya@staff.gunadarma.ac.id)

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**ABSTRACT**

This study aimed to analyze the influence of perceived usefulness, service features, security, and trust on the interest in using mobile banking (e-banking) applications in the Greater Jakarta area. Additionally, it identified the most dominant variable influencing the interest in using the applications. The focus of the investigation was on mobile banking applications offered by BCA and BNI. The method further included the collection of primary data and conducting various tests such as validity, reliability, normality, heteroscedasticity, and multicollinearity testing. Multiple linear regression, determination coefficient, f-test, and t-test were also used with questionnaire instruments. The validated data were obtained from 100 respondents selected through a non-probability survey, specifically using a purposive sampling method. The results showed that perceived usefulness, service features, security, and trust all influenced the interest in using mobile banking in Greater Jakarta. Based on the t-test results and standardized coefficient beta analysis, perceived usefulness evolved as the most dominant variable.

**KEYWORDS**

Mobile banking, perceived usefulness, service features, security, trust

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**1. Introduction**

The current growth and development of information technology are stimulating intense competition in product innovation as well as various electronic services. This competition is particularly felt in the banking industry, where technological system adoptions such as Automated Teller Machines (ATM), call centers, online/internet, mobile, telephone, and video banking, as well as Direct Selling Agents (DSA), are significant. Pranoto and Setyanegara (2020) asserted that these services were designed to support the smooth collection and distribution of funds, both directly related to deposit and credit activities as well as indirectly. Customers are expected to experience ease in using the applications with the increasing variety of channels to access banking services. Furthermore, banks compete to provide the best service for customers in terms of convenience, feature diversity, and security to build trust.

An electronic banking service innovation is the use of mobile banking (e-banking) applications. According to the Financial Services Authority (2015), a mobile banking application is a service that allows bank customers to conduct transactions through cell phones or smartphones. The application was first introduced by Excelcom in late 1995, and various responses were received. The introduction originates from numerous banks aiming to gain more trust from customers through the use of technology. Furthermore, mobile banking services can be accessed using menus available on the SIM (Subscriber Identity Module) Card, USSD (Unstructured Supplementary Service Data), or through downloadable and installable applications by customers. The service also offers convenience compared to SMS banking, as customers do not need to remember the message format and destination number.

According to Rozy and Ziyad (2019), perceived usefulness and trust positively influence the interest in using the BTN mobile banking application. This is because some customers perceive the usefulness of the application positively. Trust also plays an active role in customers' decisions to use the service. Customers trust the applications because their needs are met, fostering a sense of reliability and security. Companies should further ensure that the bank's reliability in all transactions is maintained. In contrast to Fakhrurozi (2018), trust does not influence the interest in using mobile banking.

The study by Winata, Sabri, and Dewi (2018) showed a positive influence of the security variable on the interest in conducting transactions using mobile banking applications in Islamic banks in Indonesia. This underscores the importance of security factors for customers, as feeling secure in conducting transactions using the applications is a primary need. The mobile operator should be responsive in addressing the challenges faced by customers to enhance their comfort in using the application. However, Linda (2020) and Umam (2022) showed that security factors were not significant in using financial technology, specifically mobile banking. The study suggests that security factors may not have been adequately considered in the applications.

Agustina (2017) further reported that service features influenced customers' interest in Internet banking. This can be attributed to the completeness and suitability of transaction features to needs, the security measures, and the affordability of services meeting customers' needs. However, Wulansari (2022) suggested that service features did not influence interest in using financial technology (fintech) applications. The publication implies that customers do not consider service features to be significant when using fintech applications.

This study aims to re-examine various aspects influencing the interest in using mobile banking, considering the diverse results from previous publications. It further focuses on analyzing the influence of perceived usefulness, service features, security, and trust on the interest in using mobile banking in the Greater Jakarta area and identifying the dominant explanatory variable. The difference between this study and Sufiarti (2021) lies in the selection of mobile banking from two different banks, namely State-Owned Enterprises Bank, represented by Mandiri, and National Private Commercial Bank, represented by BCA. The selection of the banks correlates with the top 4 rankings of customers in Indonesia (Laras, 2023), as shown in Table 1.

Table 1. Ranking of Mobile Banking Customers in Indonesia

No	Bank Name	Number of mobile banking customers
1	BCA	30.8 million customers
2	BRI	29.8 million customers
3	Mandiri	21 million customers
4	BNI	15.62 million customers

Source: Laras (2023)

Another consideration is the selection of BCA and Mandiri mobile banking due to the substantial assets, ranking first and second, respectively, as depicted in Table 2. This choice correlates with the study's objective of comprising major players in the industry.

Table 2. Ranking of Largest Bank Assets in Indonesia

No	Bank Name	Asset Q3/B2023
1	Mandiri	IDR 2,006.93 Trillion
2	BRI	IDR 1,851.96 Trillion
3	BCA	IDR 1,381.44 Trillion
4	BNI	IDR 1,009.3 Trillion
5.	BTN	IDR 409.67 Trillion

Source: Burhan, (2023)

The adopted variables are consistent with those in Sufiarti (2021), including perceived usefulness, service features, security, and trust in the interest in using mobile banking. This study extends the scope to respondents residing in the Greater Jakarta area in contrast to Sufiarti's (2021) publication, which only examined the Bekasi province. Furthermore, Jakarta has approximately 104 million customers, followed by West Java with 71.7 million and East Java with 65.4 million (Putri, 2023). Valuable insight is also provided into the use of mobile banking in the Greater Jakarta area, potentially informing banks on enhancing various aspects of mobile banking services. A significant contribution lies in developing a model for analyzing interest in using the applications across a broader geographical area, namely Greater Jakarta. Future publications should build upon this foundation by incorporating the studied variables to establish a standardized model applicable to Indonesia.

## **2. Literature Review**

Perception is comprised of a process where an individual selects, organizes, and interprets input information to form a meaningful and interconnected picture (Schiffman & Kanuk, 2008). The Technology Acceptance Model (TAM) theory categorized perceptions into two main constructs, namely perceived usefulness and ease of use. Perceived usefulness was understood as the extent to which an individual believed that using technology would enhance job performance (Jogiyanto, 2007, p.111). Previous studies on factors that influenced the interest in mobile banking were summarized below.

Rizky, Yasa, and Wahyuni (2018) examined the influence of perceived ease of use, trust, and knowledge on the interest in mobile banking among SMEs in Buleleng. The study included a sample of 120 SME actors, showing that the factors influenced interest in mobile banking. Ramos, Ferreira, and Rodrigues (2018) further analyzed the influence of trust and factors such as familiarity, perceived usefulness, ease of use, security, and privacy on the applications' interest. The sample used consisted of 272 residents of Rio de Janeiro, Brazil, who possessed mobile phone bank accounts and had used mobile banking. The results showed that all indicators influenced trust, with the variable influencing the usage interest. Furthermore, Adzima & Ariyanti (2018) also discussed the factors influencing the interest in using mobile banking among BRI (Bank Rakyat Indonesia) customers in Purwakarta with a sample of 400 respondents. The study showed that trust, perceived ease of use, value, and social perception variables influenced interest in using the applications. Islamic banks, including Bank Muamalat, were also the focus of the study in making conclusions about the study.

Melasari, Melasari, Suroso, and Banani (2018) further analyzed the influence of trust, usefulness, ease of use, privacy risk, time risk, and financial risk on the interest in using the applications at Bank Muamalat. The results suggested that the variables influenced interest in mobile banking. Fitriana, Rozza, and Masjono (2020) analyzed the role of public relations, trust, and perceived ease of use in stimulating transaction interest at BNI Syariah in Depok City. The study also showed that all variables positively influenced the interest in using mobile banking. A survey on students was further conducted due to the relatively high usage of the applications. According to Jakpat's special report on Fintech Trends in Indonesia for Semester I 2023, surveying almost 1,500 students aged 17 to 54 years, 83% or 8 out of 10 respondents used digital payment methods for both online and offline transactions. Among this number, 52% incorporated digital banking, including mobile and internet services from traditional banks, with the majority being millennials (45%) and Gen Z (30%) (Media Indonesia, 2023).

Harisa and Sari (2020) analyzed the factors influencing the interest of students using Internet banking at a university in Aceh. The results showed that ease of use, risk, and trust influenced students' interest in Internet banking. Oktavia and Kartawinata (2020) also showed that perceived usefulness, ease of use, and risk positively influenced the interest in using mobile banking among customers of a bank in Padang City. Furthermore, efficiency has also become a concern in various studies, including those of Mukhtisar, Tarigan, and Evriyenni (2021). The results further showed that the variables of efficiency, security, and ease of use influenced customers' interest in mobile banking transactions.

Other countries, such as Turkey, Erdem, Pala, Ozkan, and Sevim (2019), analyzed the influence of trust and service quality on mobile banking interest. The study also examined how these variables influenced risk perception and perceived benefits. The results suggested that the interest in using the applications was influenced by trust and service quality. Consequently, trust had a negative influence on risk perception but a positive influence on perceived benefits.

Variable X1 used in this study was perceived usefulness, which played a crucial role in determining customers' interest in using mobile banking applications. An individual would use a product when they believed that it could enhance work and job performance achievements. Furthermore, usefulness was measured based on the frequency of the application usage. Wandu, Bachri, and Parubak (2020, p.95) found that usefulness significantly influenced BNI customers' interest in using mobile banking at the branch in Palu. The results of Oktavia and Kartawinata (2020, p.4111) also suggested that the perceived usefulness variable had a positive and significant influence on the adoption at Bank Nagari's Head Office in Padang. Considering the positive recognition of usefulness in previous studies, it was expected to influence customers' interest in using mobile banking with the hypothesis for variable X1 as follows.

H1: Perceived usefulness influenced the interest in using mobile banking.

According to Kotler and Armstrong (2008, p.273), features were an avenue to differentiate from other products. However, services were activities directed by an intangible nature and did not have ownership from other competitors. Tjiptono (2008, p.103) also reported that product features or attributes were elements of a product that customers considered important, serving as the basis for decision-making. Customers would use the service when the features were attractive and beneficial. Additionally, Variable X2 adopted in this study was service features, which also played a crucial role in shaping customers' perceptions and preferences regarding mobile banking. Features served as considerations for customers when selecting a product and were crucial for

marketers in distinguishing the products from competitors. Service features played a significant role in attracting customers to use a promoted product. Customers became more satisfied and comfortable using a product with good service features. Agustina (2017) further affirmed that service features variable influenced interest in using the Internet.

H2: Service features influenced the interest in using mobile banking.

Information security served as an avenue to prevent or detect fraud in an information-based system (Rahardjo, 2005, p.2) with the ability to control and safeguard data transactions (Park and Kim, 2006, p.81). Security assurance played a crucial role in fostering trust by reducing customers' concerns regarding the misuse of vulnerability of personal data during transactions.

Variable X3 in this study was security, a fundamental aspect that influenced customers' confidence and interest in using mobile banking services. The assurance of security from the bank would instill trust and attract customers' interest in using mobile banking. Banks would also be trusted by customers when convinced that the security and confidentiality of data were guaranteed. When customers believe in the security of online payment channels and trust that the bank would not disclose their personal information or sell it to others without being consulted, then the condition would attract potential users using mobile banking. This observation correlated with Winata, Sabri, and Dewi (2018), reporting that the security variable had a positive and significant influence on the interest in using Bank Syariah Mandiri (BSM) mobile banking among customers at the Payakumbuh branch. Pranoto and Setianegara (2020) also asserted that the security variable significantly influenced customer interest in using mobile banking at PT Bank Rakyat Indonesia (Persero) Tbk in Semarang Pandanaran Branch. The following hypothesis for variable X3 was further formulated based on the results obtained.

H3: Security influenced the interest in using mobile banking.

Kassim and Abdullah (2010) reported that trust was a psychological state that developed the intention to accept vulnerability based on expectations and behaviors. Furthermore, trust was considered a highly important factor in the process of building and maintaining relationships. Another understanding of trust was the willingness of a company to rely on business partners (Kotler & Keller, 2012). Trust depends on several factors between individuals and organizations, such as competence, integrity, honesty, and benevolence. Variable X4 used in this study was trust, which played an essential role in shaping customers' perceptions and willingness to engage with mobile banking services. Trust was the sensitivity of individuals to shared values and benefits between both parties. Trust develops from past experiences and actions, such as expected partner traits, including reliability and willingness to take risks, and it fosters feelings of security and confidence. Rizky, Yasa, and Wahyuni (2018) explained that the trust variable had a positive influence on the interest in using mobile banking for transactions in SMEs. Additionally, Melasari, Suroso, and Banani (2018, p.22) also reported that the trust variable had a positive influence on the interest in using Bank Muamalat mobile banking. Based on this explanation, the hypothesis for variable X4 was formulated as follows.

H4: Trust influenced the interest in using mobile banking.

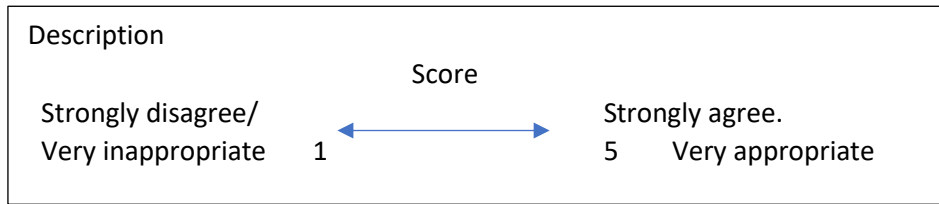
Usage intention represents the desire or inclination of an individual to engage in a specific behavior. An individual would behave in a certain manner when a desire or interest is energized (Jogiyanto, 2007). Usage intention was the behavioral tendency to continue using technology. Furthermore, the level of usage of a technology by an individual could be predicted from the attitude towards the technology, such as the desire for support, motivation for continuity, and the willingness to motivate other customers. Usage intention served two basic determinants related to personal factors and social influence (Jogiyanto, 2007).

### 3. Methodology

This study adopted primary data, ensuring accuracy and reliability in the results. Sugiyono (2015) further suggested that primary data should be obtained directly from the source. Data was collected directly from respondents of BCA and Mandiri mobile banking through structured questionnaires. The purpose of data collection was to investigate interest in using BCA and Mandiri mobile banking based on factors such as perceived usefulness, service features, security, and trust.

According to Sugiyono (2015, p.38), study variables comprised all that was determined, including attributes, characteristics, or values of the object under investigation to obtain information and make conclusions. There were four independent variables (X) and a single dependent factor (Y). The independent variables (X) comprised perceived usefulness (X1), service features (X2), security (X3), and trust (X4), while the Dependent factor (Y) was the usage intention (Y).

Sugiyono (2015, p.142) reported that a questionnaire was a data collection method including written questions or statements provided to respondents. Generally, the questionnaire included respondent identities and items of variable questions with alternative answers. Furthermore, the semantic differential scale was used to measure the influence ability of perceived usefulness, service features, security, and trust variables.



**Figure 3. Semantic Differential Scale Scores**

Semantic differential was used as a scale with two opposing sides to measure attitudes. It was not a multiple-choice or checklist format but arranged on a single continuum, with very positive options on the right and very negative options on the left or vice versa (Sugiyono, 2015, p.97). Data obtained from this scale was considered interval data and commonly used to measure specific attitudes/behaviors of individuals. Each respondent's answer was assigned a value on the semantic differential scale with a score interval from 1 (Strongly Disagree) to 5 (Strongly Agree). Respondents could provide answers in the range of positive to negative options based on the perception of what was being evaluated. A score of 5 suggested a very positive perception, 3 represented a neutral choice, and 1 signified a very negative perspective.

Sugiyono (2015, p.81) defined a sample as a subset of the quantity and characteristics possessed by the population. The sample taken from the population should be representative or able to represent the population. In this study, the sampling method used was non-probability sampling due to the unequal opportunity or chance for each element or member of the population. The method was used to determine the sample size because the selection was conducted with certain considerations or specific criteria. The considerations required in this study included (a) individuals who have used or are still using BCA and Mandiri mobile banking, (b) Residents in Greater Jakarta, and (c) individuals aged a minimum of 17 years old.

The next step was to calculate the number of respondents to be used as the sample. Due to the large and unknown population size, the sampling formula proposed by Walpole, Myers, and Ye (2018) was used to simplify the sample calculation.

$$n = \frac{z_{\alpha/2}^2}{4e^2}$$

Where:

n: Sample size at  $\alpha$  error level

$\alpha$  : Presumed error level ( $\alpha = 5\%$ ) = 0,05, and  $\alpha/2 = 0,025$

e : Maximum Error (e = 10%) = 0,10 z<sub>0,025</sub> : 1,96

The calculation of the sample size for this study proceeded as follows:  $n = \frac{z_{\alpha/2}^2}{4e^2} = \frac{1,962^2}{4(0,10)^2} = \frac{3,8416}{0,04} = 96,04$ . Using this formula, a sample of 96.04 individuals was obtained and was further rounded up to 100 respondents.

According to Ghozali (2018, p.51), validity testing was used to measure when the questionnaire becomes valid or not. A questionnaire was considered valid when the questions could effectively communicate what the questionnaire intended to measure. Validity testing assessed the questions genuinely in measuring the intended variables. The instrument's high or low validity showed the correlation between the collected data and the intended concept, as well as the association with other information about the study elements. A questionnaire item was further considered valid when  $t_{count} > t_{table}$ , and invalid when  $t_{count} < t_{table}$ .

Ghozali (2018, p.45) asserted that reliability testing was used to assess the consistency or stability of a questionnaire over time. A questionnaire was considered reliable when respondents' answers remained consistent regardless of the time it was provided. Reliable data could be trusted and relied upon, ensuring the accuracy and integrity of the results. A questionnaire item was further considered reliable when Cronbach's alpha value was  $> 0.60$  and unreliable with  $< 0.60$  value.

Operational definitions of variables were used to comprehend the elements and provide a clear understanding of the study. Table 3 further explains the operational definitions of variables and the indicators from the questionnaire used.

Table 3. Operational Definitions of Variables

No	Variables	Indicators	References	Scale
1	Perceived usefulness	a. Completion of activities b. Optimizing service adoption c. Completing more activities d. Self-control of activities	Jogiyanto (2007, p.111)	Interval
2	Service features	a. Ease of access to information b. Diversity of transaction services c. Variety of features d. Product innovation	Rithmaya (2016, p.165)	Interval
3	Security	a. Integrity b. Confidentiality c. Privacy d. Availability	Park dan Kim (2006, p.81)	Interval
4	Trust	a. Trusting belief b. Trusting intention	(Bachmann & Zaheer, 2006)	Interval
5	Usage Intention	a. Desire to use b. Intention to continue use in the future c. Meeting needs d. Recommending to others	Jogiyanto (2007, p.116)	Interval

#### 4. Results and Discussion

##### 4.1 Results

The data collection method in this study used a questionnaire developed using Google Forms. The questionnaire was distributed to respondents who had used or were currently using BCA and Mandiri mobile banking. Data collection occurred from the second week of January to the second week of February 2024. The presentation of data regarding respondents' identities aimed to provide a general overview of the survey.

The majority of respondents, 65% female, reflected the predominant gender composition of the colleagues surveyed. In terms of age, the majority, comprising 58%, were above 40 years old, while those aged between 17 and 39 accounted for 42%. This age distribution reflected the demographics of the colleagues to whom the questionnaire was distributed, with most being over 40 years old on average. Additionally, the transaction frequency per month varied as follows: 38 individuals conducted business more than 10 times, 48 engaged 3 - 5 times, and the remaining 14 processed the transfer 1-2 times.

Validity testing in this study included 100 customers of BCA and Mandiri mobile banking with a significance level of 5%. All statements for the perceived usefulness variable from one to eight obtained  $r_{count} > r_{table}$  ranging from 0.705 to 0.769. These values were greater than  $r_{table}$  0.1966, thereby declared valid. All statements for both the service features and security variables from one to eight had  $r_{count} > r_{table}$  values ranging from 0.598 to 0.817, exceeding the threshold of 0.1966 showing validity.

The results of the classical assumption tests using one-sample Kolmogorov-Smirnov showed that the asymptotic significance (2-tailed) value for perceived usefulness, service features, trust, and interest in use exceeded 0.05, showing the data were normally distributed. Heteroskedasticity and multicollinearity tests further showed no clear patterns in the scatterplot graphs, and the VIF values ranged from 2.535 to 2.893, suggesting no heteroskedasticity and multicollinearity.

Multiple linear regression analysis was performed to determine the significance of each regression coefficient value collectively against the dependent variable. The results of the data processing for multiple linear regression testing are presented in Table 4.

Table 4. Multiple linier regression result

	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
Constant	3,570	1,803		1,980	,051		
Perceived usefulness	,288	,071	,423	5,942	,000	,374	2,535
Service features	,158	,062	,157	2,210	,030	,387	2,581
Security	,171	,065	,188	2,394	,017	,395	2,534
Trust	,239	,106	,195	2,321	,021	,366	2,893

Dependent variable:  
Usage Intention

Hypothesis testing, specifically the F test (Goodness of Fit Model), was used to determine the presence of a collective influence among independent variables on the dependent variable (Ghozali, 2018, p.98). The test results showed a significant value of 0.00, suggesting that perceived usefulness, service features, security, and trust were worthy of inclusion in the analysis model of interest in using mobile banking. Consequently, it could also be concluded that these variables played an important role in shaping the interest in using mobile banking. The provision of better perceived usefulness, service features, security, and trust by the bank to customers led to increased loyalty among customers toward mobile banking.

The test identified the dominant independent variable capable of influencing the dependent variable in a multiple linear regression model using the beta coefficient. According to the results in Table 4, the most dominant variable was perceived usefulness, with a coefficient value of 0.423. This correlated with the data processing results from respondent answers, where the highest percentage for the "strongly agree" category was 87% for the perceived usefulness variable.

The coefficient of determination served as a tool to measure the model's ability to explain the variation of independent variables (Ghozali, 2018). This study used the Adjusted R-square value due to the presence of more than two independent variables and the ability to fluctuate when the factors were added to the model. The data processing results further showed that the coefficient of determination obtained was 0.757. The results suggested that perceived usefulness, service features, security, and trust could explain 75.7% of the variation in the usage intention variable.

**4.2 Discussion**

**4.2.1 The Influence of Perceived Usefulness on Usage Intention**

Jogiyanto (2007, p.111) defined perceived usefulness as the extent to which an individual believes that using a technology will enhance job performance. Data processing results based on questionnaires filled out by respondents show that perceived usefulness towards the interest in using mobile banking is relatively favorable, with an average of 86%. This implies the most common response is mobile banking can save time in transactions. Based on the results in Table 4, a significance value of 0.0000 less than 0.05 is obtained. Therefore, perceived usefulness is concluded to influence usage intention, suggesting that the first hypothesis is not rejected and proven to be true.

Respondents use mobile banking from both BCA and Mandiri, which enables users to complete transactions more quickly and increase efficiency. Furthermore, access to all banking transaction-related information can be easily obtained through the applications. The results correlate with Wandu, Bachri, and Parubak (2020), who stated that perceived usefulness influenced customers' interest in using mobile banking.

**4.2.2 The Influence of Service Features on Usage Intention**

Rithmaya (2016, p.165) asserted that service features play a crucial role in fostering customers' trust during transactions either online or offline. The data processing results based on respondent-filled questionnaires show that service features related to the intention to use mobile banking applications are relatively positive, with an average of 78%. This implies the most frequent statement is the application providing various transaction services. Furthermore, the significance value obtained from the table is 0.035, which is also less than 0.05. Service features further influence the interest in using the application, implying that the second hypothesis is not rejected but proven to be true.

**4.2.3 The Influence of Security on Usage Intention**

The data analysis based on questionnaire responses suggests that the security variable of mobile banking from BCA and Mandiri is considered favorable, with an average of 82%. This implies that respondents use mobile banking due to a perceived sense of security in transactions and function as expected. Data confidentiality is also a concern for both the bank and customers. The results of this study are consistent with Pranoto and Setianegara (2020), stating that security influences customers' interest in using mobile banking.

#### 4.2.4 The Influence of Trust on Usage Intention

Trust is a psychological state that builds the intention to accept vulnerability based on the expectation of behavior (Kassim & Abdullah, 2010). The data processing results based on questionnaire responses show that the trust variable is relatively positive, with an average of 59%. This suggests that respondents use BCA and Mandiri mobile banking due to the banks' trust and reputation. Trusting belief is the perception of trust between customers and the trusted party. This study correlates with Rizki, Yasa, and Wahyuni (2018), who state that trust variables influence interest in mobile banking.

#### 5. Conclusion

The main problem of this research is how much interest there is in using mobile banking among bank customers. This study aims to re-examine various aspects influencing the interest in using mobile banking, considering the diverse results from previous publications. It further focuses on analyzing the influence of perceived usefulness, service features, security, and trust on the interest in using mobile banking in the Greater Jakarta area and identifying the dominant explanatory variable. The results showed that all variables influenced the interest in using mobile banking. Furthermore, the most dominant factor contributing to the model was the perceived usefulness variable. This referenced previous studies on similar topics and theories but with different subjects. Previous studies consistently showed that nearly all customers were interested in using the applications, with perceived usefulness being the most dominant factor. Future studies may expand respondent demographics beyond current mobile banking users. Additionally, the publication could explore additional variables, such as risk factors that had not been examined.

This study has some limitations that are important to consider. Firstly, the sample size used was only 100 respondents, which is not large enough to represent all mobile banking users. Therefore, the conclusions drawn from this study cannot be generalized. Additionally, the study only analyzed mobile banking services provided by two banks, even though many customers may have more than two mobile banking applications installed on their smartphones.

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**ORCID iD**      **Muhamad Yunanto** <https://orcid.org/0000-0003-0606-3806>

**Henny Medyawati** <https://orcid.org/0000-0001-7119-1711>

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