

# Determinants of Mobile Banking Adoption Behavior in Sub-Urban Areas

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## Determinants of Mobile Banking Adoption Behavior in Sub-Urban Areas

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**ABSTRACT:-** The rapid growth of mobile and smartphone technology has made internet banking a necessity for many individuals to conduct banking transactions wherever and whenever using mobile banking. Banks are one of the businesses most interested in developing such systems in order to increase consumer effectiveness and efficiency. However, the success of the implementation of Mobile banking really depends on the extent to which customers are fully motivated to adopt it. In fact, in the context of sub-urban areas, the adoption rate of Mobile banking is very low and there are quite a few studies examining problems related to Mobile banking. Thus, the purpose of this study is to determine the factors that influence the Behavioral intention and adoption of Mobile banking by BNI Syariah Purworejo customers. Unified Theory of Acceptance and Use of Technology (UTAUT) is used as a theoretical basis for proposing the conceptual model used in this study. By looking at the proposed UTAUT constructs, this study focuses on assessing performance expectancy, effort expectancy, trust and facilitating conditions related to behavior. intention. This research was conducted with a quantitative approach and tested on people registered as customers of BNI Syariah Purworejo with a total sample size of 250 respondents. The findings of this study indicate that performance expectancy, effort expectancy and trust have a positive effect on behavioral intention. Exchange expectancy and trust have a positive effect on performance expectancy in mobile banking. Furthermore, facilitating conditions and behavioral intention were found to have a positive effect on customer intentions to adopt mobile banking.

**Keywords:** Mobile banking, Adoption, Behavioral intention, UTAUT.

### I. INTRODUCTION

In the current era, the acceptance and use of information systems innovation (IS) and information technology (IT) has become a major concern for many studies and practices (Dwivedi et al., 2019). The evolution of internet services and technology has affected the operation and management of most commercial and non-commercial systems, including banking services (Sharma et al., 2017; Priya et al., 2018). Meanwhile, traditional banking services are restricted to physical channels such as bank branches, telephone banking and automated teller machines (ATMs). Mobile Banking (MB) has removed the physical limitations of daily banking activities. Customers can now complete their banking affairs at the time and place they choose (Alalwan et al., 2016; Cruz et al., 2010).

Mobile banking (MB) has grown phenomenally above the banking sector and has become an integral banking channel along with internet banking, telebanking, and ATM (Lee et al., 2007). As an innovative banking channel, MB enables customers to conduct financial transactions. (eg balance inquiries, fund transfers, bill payments) using a mobile device, smartphone, or personal digital assistant 24 hours a day, seven days a week (Zhou et al., 2010). Currently, banks are shown to be more motivated to integrate mobile channels banking system in their logistics system and a lot of financial and technical resources have been devoted to this (Lin, 2013). The prevalence in mobile banking can be attributed to the technology's ability to launch a variety of financial services in a wider geographic area, particularly where there are problems with internet connection, or where branch establishment is difficult and inappropriate (Cruz et al., 2010; Wessels and Drennan, 2010).

This acceleration in mobile banking can initially be attributed to technological breakthroughs in cellular and telecommunication technology. This revolution provides a solution that enables banks to efficiently serve their customers of the highest quality and in a wide area, especially where there are limitations in terms of internet networking or establishing traditional branches (Cruz et al., 2010; Lauksen and Cruz, 2009; Wessels and Drennan, 2010). In addition, with the increasing number of cellular subscribers around the world, the potential market for mobile banking services is made more efforts to expand and attract more customers, so that it is expected to be able to serve the aspirations of customers and banks (Alalwan et al., 2016; Gu et al., 2009; Lee et al., 2015; Lin, 2013; Wessels and Drennan, 2010). The development of the large number of mobile phone users in Indonesia has also influenced new ways of conducting banking transactions. Various service features offered in mobile phones can be a medium for supporting business transactions. The rapid development of mobile and smartphone technology has made internet banking a necessity for many individuals, because they

can carry out their banking transactions anywhere and anytime with mobile banking (Lee & Chung, 2009; Govender et al., 2014).

According to data obtained from the Indonesian Internet Service Providers Association and Puskakom UI in a survey on the profile of Indonesian Internet users in 2014, the total users who adopt electronic transaction methods are only 24% of the total active internet users in Indonesia. Meanwhile, SMS banking for transfer activities became the first choice for Indonesians as much as 67.4%, followed by Internet banking (33%) and credit cards (24%). It can be said that the biggest challenge for the success of this technology is convincing consumers to use it as a full alternative to traditional channels (Lauksen et al., 2007). In addition, by introducing mobile banking services, the bank aims to provide customers with better service through channels which is more friendly and cost-effective, thereby increasing customer satisfaction and loyalty (Alalwan et al., 2015; Gu et al., 2009; Lee et al., 2014; Lin, 2013; Wessels and Drennan, 2010).

Various research models have been developed to explain the factors that influence the interest and use of a technology system. One of the newest is the Unified Theory of Acceptance and Use of Technology (UTAUT) model. UTAUT is a technology acceptance and use model that brings together the best features of other technology acceptance theories. Unified Theory of Acceptance and Use of Technology (UTAUT) is specifically proposed to clarify the acceptance of technology from a customer perspective (Alalwan et al., 2017). Therefore, in an effort to select an appropriate model that includes almost all constructs that determine consumer intention and adoption of mobile banking, UTAUT is used as a theoretical basis for proposing the conceptual model used in this study.

The main constructs in UTAUT include performance expectancy (PE), effort expectancy (EE), social influence (SI), hedonic motivation (HM), and price value (PV) which are proposed as direct determinants of customer intention to adopt mobile banking. In accordance with Venkatesh et al. (2012), two factors were added, namely: behavioral intention and facilitating conditions, both of which were identified as the main predictors of mobile banking adoption behavior. By looking at the proposed UTAUT2 constructs, researchers in this study will focus on examining performance expectancy, effort expectancy and facilitating conditions related to consumer behavioral intention. Performance expectancy is conceptualized as the degree to which an individual believes that the application of technology will help him gain benefits in improving job performance (Venkatesh et al., 2003). In the research that has been conducted intention to use mobile banking was predicted significantly by performance expectancy.

Venkatesh et al. (2003) also define effort expectancy as the level of convenience associated with using a system. Due to the special nature of mobile banking, which requires a certain level of knowledge and skills, effort expectancy can play an important role in determining customer intentions to use this technology (Alalwan et al., 2016). The facilitating conditions are defined as the extent to which an individual believes that the organizational and technical infrastructure exists to support the use of the system (Venkatesh et al., 2003).

Referring to the literature that has reviewed previous mobile banking, trust has been strongly approved as an important factor that determines customer perceptions and intentions to adopt this technology (Alalwan et al., 2015; Hanafizadeh et al., 2014; Luo et al., 2010; Zhou, 2012). Trust can be associated with the special nature of electronic banking services characterized by high uncertainty coupled with the nature of financial services, which can be characterized as high-risk products (Hanafizadeh et al., 2014; Luo et al., 2010; Zhou, 2011). Hence, as an external factor, Trust has been included as an extension to UTAUT2 in the same conceptual model as highly recommended by Venkatesh et al. (2012) in order to broaden the horizon of UTAUT2 theoretically.

In line with the definition of trust (Gefen et al., 2003), customer trust in mobile banking can be operationalized as an accumulation of customer confidence in integrity, policies and capabilities that can increase customers' desire to depend on mobile bank weekly to achieve financial transactions. Trust has been tested extensively and is proven to be an important factor predicting customer perceptions and behavioral intention towards mobile banking (Hanafizadeh et al., 2014; Luo et al., 2010; Zhou, 2012). Furthermore, Venkatesh et al. (2003) stated that behavioral intention is conceptualized as the extent to which customers tend to use self-service technology (SST). Behavioral intention has been constantly examined and confirmed as the strongest determinant of individual behavior on the flow of technology acceptance (Ajzen, 1985; Venkatesh et al., 2003).

Basically, persuading customers to change their behavior from using traditional banking channels to mobile banking is not an easy process, mainly because there is a lack of understanding of this phenomenon from a customer perspective (Dwivedi and Irani, 2009). Banks seem to be one of the most interested businesses. on such systems to provide better service to their customers and to increase their effectiveness and efficiency. However, the success of mobile banking implementation really depends on the extent to which customers are fully motivated to adopt it (Alalwan et al., 2017).

Customer concerns about safety issues and the initial costs associated with setting up an Internet connection were conveyed by Yang (2009) as the main obstacles to adopting mobile banking. According to Yu (2012) and Hanafizadeh et al. (2014), customers are more likely to accept mobile banking if they perceive a

higher monetary cost compared to other traditional channels. Furthermore, Jeong and Yoon (2013) found that financial costs are the least important factor when predicting customer intentions to adopt mobile banking.

This study aims to examine consumer behavior in adopting mobile banking with a focus on people who live in suburban areas. The choice of suburban areas was made to ascertain whether the mobile banking technology was actually used by consumers throughout the country and not limited to cities. The study of mobile banking in suburban cities provides an overview of technology penetration and acceptance across the country. Unlike big cities, suburban or suburban areas are characterized by a lack of not only internet connectivity but also traditional bank branches (Lin, 2013). Cruz et al. (2010) found mobile banking to be a viable option in this region. As such, there is a strong need to promote the adoption of mobile banking in suburban areas.

Therefore, understanding the factors that may be responsible for the slow adoption of mobile banking in suburban areas can help banks accelerate the rate of adoption of the technology. However, because it is still in the implementation and implementation stages, problems related to mobile banking have not been empirically examined in the context of BNI Syariah Purworejo customers. For that reason, this study is motivated to fill this gap by empirically analyzing the determinants of mobile banking adoption behavior in suburban areas, in this case the researcher examines the main factors that influence mobile banking adoption from the customer perspective of BNI Syariah Purworejo customers.

## **II. LITERATURE REVIEW**

### **1. Adoption of Mobile Banking (MB)**

Mobile banking can be defined as a type of financial service implementation in which, in electronic procedures, customers use cellular communication techniques in conjunction with a mobile device (Pousttchi and Schurig, 2004) or as a service in which the customer uses a cell phone or mobile device to access banking services and perform financial transactions (Anderson, 2010). Mobile Banking is understood as an example of a mobile trading application (m-Commerce) in which financial institutions allow their customers to carry out banking activities via mobile devices. It relies on technology (eg short message services) and communication protocols (eg wireless application protocol, WAP) used to provide banking services such as fund transfers (Kim et al., 2009; Luarn and Lin, 2005). Other things were also added related to the problem, for example finding the location of the nearest ATM (Mallat et al., 2004; Shih, Hung, & Lin, 2010; Wu & Wang, 2005). Mobile Banking includes mobile accounting (e.g. checkbook requests, blocking of lost cards, money transfers or insurance policy subscriptions), mobile intermediary (buying and selling of financial instruments), and mobile financial information services (balance inquiries, statement requests, credit card information, branch and ATM locations, foreign exchange rates or commodity prices) (Tiwari, 2007). Mobile Banking is considered a service with potential benefits for both financial institutions and the telecommunications industry (Nysveen et al., 2005).

### **2. Unified Theory of Acceptance and Use of Technology (UTAUT2)**

In 2003 Venkatesh et al. (2003) proposed the Unified Theory of Acceptance and Use of Technology (UTAUT2), building on eight leading theories, creating a new, robust basic model for acceptance studies. UTAUT2 was developed through a review and consolidation of the construction of eight leading theories used in previous research to explain usage behavior in information systems (Venkatesh et al., 2003). Unified Theory of Acceptance and Use of Technology (UTAUT2), specifically proposed by Venkatesh et al. (2012) to clarify technology acceptance from a customer perspective. Therefore, in an effort to select a model that is suitable and includes almost all constructs that determine consumer intention and adoption of Mobile banking, UTAUT2 has been found as a theoretical basis for proposing a conceptual model used in the study. The main constructs in UTAUT2, namely: performance expectancy, effort expectancy, social influence, hedonic motivation, and price value are proposed as direct determinants of customer intention to adopt mobile banking.

With reference to Venkatesh et al. (2012) also added two factors, namely: facilitating conditions and behavioral intention, both of which were identified as the main predictors of behavior in adopting mobile banking. The extension of UTAUT2 was precisely theorized to explain technology acceptance from the customer perspective (Venkatesh et al., 2012), it was chosen as an appropriate theoretical basis for proposing a conceptual model, which will also be used in this study.

### **3. Performance Expectancy**

Performance expectancy can be conceptualized as benefits and utilities (eg saving time and effort, efficiency, accessibility, adaptability, convenience) that can be obtained from using these innovative channels (Venkatesh et al., 2003). Performance expectancy has been considered as one of the most influential drivers of behavioral intention to adopt and use information systems (SI) or information technology (IT) (Dwivedi et al., 2017). Venkatesh et al. (2012) and Dodds et al. (1991) argue that customers are usually involved in the process

of rational comparisons between the level of benefits and utility obtained by using technology in relation to the monetary costs paid for using the technology from another point of view. The performance expectancy is used to explain the extent to which users benefit from using a system or technology (Venkatesh et al., 2012).

#### **4. Effort expectancy**

Effort expectancy is defined as the level of simplicity associated with the use of a system (Davis et al., 1989). Venkatesh et al. (2003) define effort expectancy as the level of convenience associated with the use of a system. Individual intention to accept a new system is not only predicted by how much the system is valued positively but also by how many customers can use this system easily and does not require large costs (Davis et al., 1989). In the context of mobile banking, some consumers are more interested in using mobile phones than others and as a result, consumers will expect to have fewer problems using the service and grow more accustomed to technology rapidly (Koenig et al., 2010). Hence, due to the special nature of mobile banking which requires a certain level of knowledge and skills, effort expectancy can play an important role in determining customer intention to use this technology (Alalwan et al., 2016).

#### **5. Trust**

Trust is defined as subjective expectations where consumers believe that certain transactions occur in a way that is consistent with their trust expectations (Koxsal, 2016). In line with the definitions of belief Gefen et al. (2003), customer trust in mobile banking can be operationalized as an accumulation of customer confidence in integrity, virtue and ability that can increase customers' willingness to depend on mobile banking to achieve financial transactions. Trust has been tested extensively and is proven to be an important factor predicting customer perceptions and intentions of mobile banking (Hanafizadeh et al., 2014; Luo et al., 2010; Zhou, 2012). Trust is a subjective belief that a party will fulfill its obligations and it plays an important role in uncertain financial transactions where system users are vulnerable to financial losses (Gefen et al., 2003; Lu et al., 2011). Moreover, trust is even more important in electronic transactions, which are characterized by anonymity and lack of social cues due to spatial separation (Zhou, 2012). Since m-payments are facilitated by a variety of uncoordinated providers, several studies have therefore proposed to check the confidence of a system.

#### **6. Facilitating Conditions**

Facilitating conditions are defined as the level at which an individual believes that the organizational and technical infrastructure exists to support the use of the system (Venkatesh et al., 2003). Indeed, Venkatesh et al. (2012) assume that facilitating conditions can have a direct effect on customer intentions in UTAUT2 because facilitating conditions are not freely available to customers as in the context of employees. After further reviewing previous studies in information systems, Venkatesh et al. (2003) articulated that the impact of facilitating conditions on behavioral intention would not be significant if performance expectations as well as the effort expectancy construct were included. Thus, this study will follow the proposition of Venkatesh et al. (2003) draw only a single path from facilitating conditions to actual behavioral adoption intentions. The relationship between facilitating conditions and actual usage behavior has been demonstrated empirically by various studies (eg Alalwan et al., 2016; Zhou et al., 2010; Wang and Shih, 2009) in relevant research fields.

#### **7. Behavioral Intention**

DeLone and McLean (1992) propose that the success of the Information Systems model is seen from how system quality and information quality affect user use and satisfaction, both of which are precursors of individual impacts, which in turn affect organizational impacts. According to Venkatesh et al. (2003) conceptualized behavioral intention as the extent to which customers tend to use self-service technology (SST). Behavioral intention has been constantly examined and confirmed as the strongest determinant of individual behavior (technology acceptance streams (Ajzen, 1985; Venkatesh et al., 2012). Therefore, current research illustrates that the true adoption of mobile banking is largely predictable by willingness of customers to adopt the system. This relationship has also been widely proven by many online banking studies such as in studies (Martins et al., 2014) and many others.

### **A Hypothesis Development**

#### **1. Effect of Performance Expectancy and Behavioral Intention**

Performance expectancy in the consumer context is the extent to which using technology will benefit consumers in carrying out certain activities (Venkatesh et al., 2012). In their original model, Venkatesh et al. (2003) suggest that performance expectancy is the strongest predictor of intention, and the effect of performance expectancy on behavioral intention has been supported in the context of mobile payments (Thakur, 2013; Wang and Yi, 2012).

In general, consumers appear to be more motivated to use and accept new technology if they feel that this technology is more profitable and useful in their daily lives (Alalwan et al., 2016; Davis et al., 1989; Venkatesh et al., 2003; ). According to previous research, mobile banking has also been widely associated as a more convenient channel that allows customers to access various services with the flexibility of time and place (Alalwan et al., 2016; Gu et al., 2009; Luarn and Lin, 2005; Riquelme and Rios, 2010). In particular, in a study undertaken to investigate the acceptance of mobile banking, Zhou et al. (2010) concluded that customer intention to use mobile banking was significantly influenced by performance expectancy. Oliveira et al., (2014) in their research found that the most important factors affecting behavioral intention are performance expectancy and initial trust. The results confirm that when there is initial belief, the behavioral intention to adopt a new technology will be driven by its usefulness. Therefore, the first hypothesis in this study is as follows:  
H1: Performance expectancy has a positive effect on behavioral intention.

## **2. Effect of Effort Expectancy on Behavioral Intention and Performance Expectancy**

Effort Expectancy is conceptualized as the level of convenience associated with system use (Venkatesh et al., 2003). Several studies related to behavioral intention have proven empirically the important role of business expectations (for example, Martins et al., 2014; Riffai et al., 2012). Therefore, due to the special nature of mobile banking, which requires a certain level of knowledge and skills, business expectations can play an important role in determining customer intention to use this technology (Alalwan et al., 2016). Davis et al. (1989) have identified that use of information technology is influenced by ease of use. The level of ease of use of an information technology will create a feeling in the individual that the system has benefits so that it will create a sense of comfort in its use (Venkatesh and Davis, 2000). Several studies conducted using the UTAUT model state that effort expectancy has a positive effect on behavioral intention in using the system. information (Venkatesh et al., 2003; Iriani et al., 2014). However, effort expectancy in a study was found to have no significant effect on behavioral intention (Lawan and Dahalin, 2011).

Several studies in relevant areas of interest have validated the impact of effort expectation on customer intentions to use online banking channels (Alalwan, et al., 2016; Riffai et al., 2012; Martins et al., 2014). As for the effort expectancy factors found that are related to perceived ease of use have been verified in different mobile banking studies to have an important role in predicting customer intention to use mobile banking (Gu et al., 2009; Luarn and Lin, 2005; Riquelme and Rios., 2010). If customers know that mobile banking is easy to use, they are more willing to use it to carry out banking transactions (Lin, 2010). Therefore, the second and third hypotheses in this study are as follows:

H2: Effort expectancy has a positive effect on behavioral intention.

H3: Effort expectancy has a positive effect on performance expectancy in Mobile banking.

## **3. The Influence of Trust on Behavioral Intention and Performance Expectancy**

Gefen et al. (2003) customer trust in mobile banking can be operationalized as an accumulation of customer confidence in integrity, virtue and ability that can increase customers' willingness to depend on mobile banking to achieve financial transactions. Trust has been tested extensively and has been shown to be an important factor predicting customer perceptions and intentions of mobile banking (Hanafizadeh et al., 2014; Luo et al., 2010; Zhou, 2012).

Trust is a subjective tendency to believe in the occurrence of an action that is consistent with positive assumptions (Köksal and Penez, 2015). Thus, trust is guaranteed when there is a sufficient level of capability, accuracy and integrity found in a particular system (Gefen et al., 2003). Trust was found to be an important influence on behavioral intention to adopt technology (Alalwan et al., 2015; Hanafizadeh et al., 2014; Sharma and Sharma, 2019; Malaquias and Hwang, 2016) because trust has an inverse relationship to risk. Thus, a higher trust in technology will reduce the perceived risk and consequently positively affect behavioral intention (Merhi et al., 2019).

Trust is empirically supported by the research of Luo et al. (2010) which states that trust has a significant effect not only on customer intentions but also on performance expectancy. In a study to examine the factors that predict customer initial trust in mobile banking, (Zhou, 2011) also confirmed trust as a key factor determining the likelihood of customers using Mobile banking. The role of trust and perceived credibility has been strengthened by (Hanafizadeh et al., 2014) as the main driver in adopting mobile banking by customers. In related research such as that proposed by Gefen et al. (2003), that trust should have a direct effect on customer intention to adopt mobile banking or indirectly influence behavioral intention through the role of performance expectancy. Therefore, the fourth and fifth hypotheses in this study are as follows:

H4: Trust has a positive effect on behavioral intention.

H5: Trust has a positive effect on performance expectancy in Mobile banking.

**4. Effect of Facilitating conditions and Behavioral Intention**

Facilitating conditions are defined as the extent to which an individual believes that the organizational and technical infrastructure exists to support the use of the system (Venkatesh et al., 2003). After a closer review of previous studies in the field of information systems, Venkatesh et al. (2003) articulated that the impact of facilitating conditions on behavioral intention would not be significant if business expectations and performance expectation constructs were included. Thus, this study will also follow the proposition (Venkatesh et al., 2003) by drawing only a single pathway from facilitating conditions to actual behavioral intention adoption. The relationship between facilitating conditions and actual usage behavior has been proven empirically by various studies (Alalwan et al., 2016a; Zhou et al., 2010; Wang and Shih, 2009) in relevant research fields.

Venkatesh et al. (2012) assume that facilitating conditions can have a direct effect on customer intentions in UTAUT2 because facilitating conditions are not freely available to customers as in the context of employees. Customers can be more motivated to use mobile banking if they have a certain level of support and service resources and consider mobile banking more compatible than other technologies already used by them. Theoretically, there is an effect of facilitating conditions on behavioral intention on the use of mobile banking which has been supported by various online banking studies (Alalwan et al., 2014; Alalwan et al., 2015; Alalwan et al., 2016; Yu, 2012; Zhou et al., 2010). Therefore the sixth hypothesis in this study is as follows:  
 H6: Facilitating conditions have a positive effect on customer intention to adopt Mobile banking.

**5. The Influence of Behavioral Intention and Adoption of Mobile Banking**

According to Venkatesh et al. (2003) conceptualized behavioral intention as the extent to which customers tend to use self-service technology (SST). The behavioral intention itself has been constantly researched and confirmed as the strongest determinant of individual behavior on the flow of technology acceptance (Ajzen, 1985; Venkatesh et al., 2012). Previous research has shown that the actual adoption of Mobile banking can be predicted largely by the willingness of customers to adopt the technology. This relationship has also been proven by several online banking studies as stated in (Jaruwachirathanakul and Fink, 2005; Martins et al., 2014). Therefore, the seventh hypothesis in this study is as follows:  
 H7: Behavioral intention has a positive effect on customers to adopt Mobile banking.

**IV. RESEARCH METHODS**

This type of research is a survey research with a quantitative approach and the population used is BNI Syariah Purworejo customers. The sampling method used is non-random (Non-Probably Sampling) using purposive sampling (Judgment sampling). The number of samples taken for this study were 250 people who were registered as BNI Syariah Purworejo customers.

The questionnaire was distributed through (Computerdelivery survey) using the internet (google doc). The measurement scale used in this study is a Likert scale which has a gradation from strongly disagree with a score of 1, disagree with a score of 2, Neutral with a score of 3, agree with a score of 4 and strongly agree with a score of 5. The analytical tool used in this study is Descriptive analysis with the analysis method of Structural Equation Model (SEM). The research conceptual framework carried out is as follows:

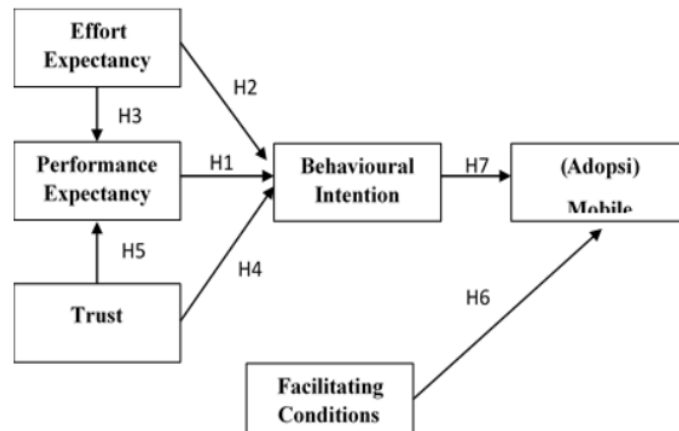


Figure 1. Research Model  
 Source: Adopted from Alalwan et al. (2017)

**V. DISCUSSION**

The test results from statistical analysis using AMOS 22 found the results of hypothesis testing which is a test of the causality relationship of each research variable as presented in the table below:

**Table 1. Hypothesis Test Results**

Hubungan Antar Variabel			Estimate	S.E.	C.R.	P	Ket
Performance Expectancy	<---	Effort Expectancy	0.389	0.102	3.823	0.000	Received
Performance Expectancy	<---	Trust	0.293	0.117	2.502	0.012	Received
Behavioural Intention	<---	Effort Expectancy	0.288	0.095	3.032	0.002	Received
Behavioural Intention	<---	Performance Expectancy	0.346	0.078	4.409	0.000	Received
Behavioural Intention	<---	Trust	0.357	0.112	3.187	0.001	Received
AdopsiMB	<---	Facilitating Conditions	0.247	0.084	2.921	0.003	Received
AdopsiMB	<---	Behavioural Intention	0.192	0.076	2.530	0.011	Received

Source: Data processing, 2020

This study has several objectives, first to investigate the effect of performance expectancy on behavioral intention, second to investigate the effect of effort expectancy on behavioral intention and performance expectancy, third to investigate the effect of trust on behavioral intention and performance expectancy, fourth to investigate the effect of facilitating conditions on customer intention to adopt mobile banking, and fifth to investigate the effect of behavioral intention on advertising mobile banking.

The results of this study are in line with research conducted by Zhou et al. (2010) who conducted an investigation related to the acceptance of mobile banking, this study concluded that customer intention to use mobile banking was significantly influenced by performance expectancy. Oliveira et al., (2014) in their research also found that the most important factors affecting behavioral intention are performance expectancy and initial trust.

Mobile banking has special characteristics that require a certain level of knowledge and skills, the expectation of the effort that has been done can play an important role in determining the customer's intention to use this technology (Alalwan et al., 2016). If customers know that mobile banking is easy to use, they become more willing to use it to conduct banking transactions (Lin, 2010). This study shows that effort expectancy has a positive effect on behavioral intention and performance expectancy, these results are in line with several studies conducted using the UTAUT model which states that effort expectancy has a positive effect on behavioral intention in using information systems (Venkatesh et al., 2003; Iriani et al., 2014).

The results of further research related to the influence of trust on behavioral intention and performance expectancy also show a positive effect. Trust was found to be an important influence on behavioral intention to adopt technology (Alalwan et al., 2015; Hanafizadeh et al., 2014; Sharma and Sharma, 2019; Malaquias and Hwang, 2016) because trust has an inverse relationship to risk. Thus, a higher trust in technology will reduce the perceived risk and consequently positively affect behavioral intention (Merhi et al., 2019).

Trust is empirically supported by the research of Luo et al. (2010) which states that trust has a significant effect not only on customer intentions but also on performance expectancy. In a study to examine the factors that predict customer trust in mobile banking, (Zhou, 2011) also confirmed trust as a key factor determining the possibility of customers using Mobile banking.

Venkatesh et al. (2012) argue that facilitating conditions can have a direct effect on customer intentions in UTAUT2 because facilitating conditions are not freely available to customers as in the context of employees. Customers can be more motivated to use Mobile banking if they have a certain level of support services and resources and consider Mobile banking to be more compatible than other technologies that are already used by them. Theoretically, there is an effect of facilitating conditions on behavioral intention on the use of mobile banking which has been supported by various online banking studies (Alalwan et al., 2014; Alalwan et al., 2015; Alalwan et al., 2016; Yu, 2012; Zhou et al., 2016; Yu, 2012; Zhou et al., 2010).

This study shows the similarity of the results with previous studies where facilitating conditions have a positive effect on customer intention to adopt mobile banking and behavioral intention towards mobile banking adoption. Behavioral intention has been constantly researched and confirmed as the strongest determinant of individual behavior towards the flow of technology acceptance (Ajzen, 1985; Venkatesh et al., 2012).



## VI. CONCLUSION

This research was conducted to determine the factors that influence the Behavioral intention and adoption of Mobile banking by BNI Syariah Purworejo customers. Unified Theory of Acceptance and Use of Technology (UTAUT) is used as a theoretical basis for proposing the conceptual model used in this study. By looking at the proposed UTAUT constructs, this study focuses on assessing performance expectancy, effort expectancy, trust and facilitating conditions related to behavioral intention. This research was conducted with a quantitative approach and tested on people registered as customers of BNI Syariah Purworejo with a total sample of 250 respondents. The results of this study can be summarized briefly that performance expectancy, effort expectancy and trust have a positive effect on behavioral intention. Effort expectancy and trust have a positive effect on performance expectancy in mobile banking. Furthermore, facilitating conditions and behavioral intention were found to have a positive effect on customer intentions to adopt mobile banking.

Considering some of the limitations contained in this study, the authors hope that this research can be further improved to provide better and more accurate results. It is known that this research is a Cross-Sectional-Study, where the results of this study cannot describe the dynamics or changes in usage activities, mobile banking and this research was only tested on BNI Syariah customers in Purworejo. This research model was tested with the help of primary data collected from a sub-urban geographical area located in Purworejo. This limitation limits the study results to deeper (remote) geographic areas. Therefore, the authors recommend future research in order to carry out research into sub-urban areas with more remote geographies.

## VII. MANAGERIAL IMPLICATIONS

The author proposes to marketers that they should make special efforts to achieve the success of the information system model by continuing to pay attention to how the quality of the system and the quality of information basically affects the use and satisfaction of users, both of which are keys that can have an individual impact, which in turn affects organizational success.

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