

The Effect of Mobile Banking Service Effectiveness in Improving Customer Transaction Convenience

Digita Desri Ramadhani^{1*}, Dedi Kurniawan^{2*}

*Batam Polytechnic
Managerial Accounting Engineering Study Program
Jl. Ahmad Yani, Batam Center, Batam 29461, Indonesia
Email: desridigita@gmail.com

abstract

The aim of this research is to investigate how customer interest in using mobile banking services is influenced by benefits, trust, and simplicity of use., especially on the experiences and difficulties faced by customers in using online banking services, with a focus on online payments, online fund transfers, online shopping and account mutation history monitoring. There are two main uses of variables to conduct research with the details of dependent variables being customer interest, while independent variables include benefits, trust, and ease of use. This study employs a quantitative methodology that makes use of the Slovin formula and primary data obtained from surveys. A total of 128 business management majors from Batam State Polytechnic's Managerial Accounting Study Program made up the study's sample. This study utilized multiple linear regression analysis, t-tests, and classical assumption tests as its primary data analytic methods. The findings revealed that consumer interest was positively influenced to a small extent by the benefit variable, significantly positively influenced by the trust variable, and significantly positively influenced by the ease of use variable.

Keywords : Benefits, Trust, and Ease of Use, Customer Interest

Abstract

This study aims to investigate how benefits, trust, and ease of use impact customer interest in utilizing mobile banking services, especially on the experiences and difficulties faced by customers in using online banking services, with a focus on online payments, online fund transfers, online shopping and monitoring account mutation history. There are two main variable uses to conduct research with details of the dependent variable is customer interest , while independent variables include benefit , trust, and ease of use. This study uses quantitative methods with the accumulation of data used, namely primary data from questionnaires and using the Slovin formula. 128 students majoring in business management in the managerial accounting study program at Batam State Polytechnic made up the study's sample. The t test, The study utilized multiple linear regression analysis and classical assumption tests as its primary data analytic methods. According to the findings, consumer interest is positively influenced to a small extent by the benefit variable, significantly positively influenced by the trust variable, and significantly positively influenced by the ease of use variable.

Keywords: Benefits, Trust, and Ease of Use, Customer Interest

1. Introduction

Banking offers services *mobile banking* to its customers to facilitate access and speed in getting the latest information and financial transactions in real-

time without having to leave home (Pratama & Warsitasari, 2022). The bank develops *mobile banking* By using information technology to compete in various transactions such as money transfers, balance checks, shopping *Online*, *History* account mutations, and other banking services that can be accessed anytime and

anywhere through *smartphone*. From the opinions of customers who use *e-banking* says that the payment *Online* can save time, money, and effort. In addition, customers consider transactions *Online* owned by *mobile banking* Highly trustworthy and shoppable *Online* is considered fast and very practical. From a trade perspective, this study shows that there is a strong development potential in integrating *e-banking* into the daily transactions of customers and other prospects.

The banking industry is one of the industries that relies on development *digital* for service to its customers. The condition of the Indonesian banking world has undergone many changes. In addition to changes in banking, there are also changes outside the banking world. As we know, the era of *digital* are increasingly attached to Indonesian people in changing their lifestyles, especially in business sectors such as banking. With the conditions in the era *digital* As it is today, banks make great use of existing information technology. Banking transactions have evolved along with the development of information technology, so customers do not need to use conventional methods to transact. Banks do not need to be only required to improve their reputation, service quality, and customer satisfaction conventionally. Currently, banks must also make breakthroughs in the development of information technology to maximize consumer loyalty and attract new consumers. One of the ways banks innovate to overcome development challenges is by creating applications *mobile banking* (Siadari & Lutfi, 2021). Moreover Fernos & Alfadino (2021) also said that one of the bank's products in the field of the latest technology today is *mobile banking* which was previously not conveyed to the whole community to introduce to the public with the aim of attracting customer interest later.

M-banking or *mobile banking* Meru electronic banking services that facilitate customers to be able to do banking through devices *Mobile*E.g. *smartphone* or tablets. Service *M-banking* also provides a convenient function for users to transact and does not have to be via (Automated Teller Machine) or bank (Novianti & Berlucky, 2023). Before electronic banking, customers made money transfers and balance checks using the Mandiri Cash Machine. This makes it more difficult for customers and takes up more time. Service *Mobile Banking* can be accessed within 24 hours and can be accessed anywhere through *smartphone* be interesting (Ed&A, 2016). Among banks in Indonesia have also been active in establishing transaction services via *mobile banking* this is Bank Negara Indonesia (BNI).

BNI has used BNI Mobile Banking to offer banking services that allow users to make direct transactions conveniently and successfully using *smartphones*. BNI is also a bank used by many people, ranging from company employees, students, and students. From the news published by *detikfinance* on Tuesday, February 28, 2023, it was explained that BNI *mobile banking*

users have reached 94% of the total customers managed by BNI Batam branch.

to highlight the main shortcomings of previous research and provide actionable measures. what you want to achieve (to overcome these obstacles) and prove the uniqueness or scientific value of this paper. Avoid in-depth literature reviews or summaries of results.

Security is an important and main component in any aspect, especially in the process of financial transactions. The level of security in internet services *Banking* It also affects the level of customer trust in the system. By paying attention to the experiences and difficulties faced by customers in using banking services *Online*, we will gain new insights on how to create a positive impact on the lives of modern customers. In addition, it can also build customer trust in using the service *e-banking* aforementioned. Examining consumer experiences and challenges with online banking services is the main goal of this study. The research conducted by the author is replication based on research (Fernos & Alfadino, 2021). This study differs from the previous one in that it employs a sample of business management majors from Batam State Polytechnic who are BNI customers, whereas the prior study used PT customers. (Fernos & Alfadino, 2021). Fernos and Alfadino (2021) have implemented the Koto Baru Dharmasyara Branch of the West Sumatra Regional Development Bank. Naturally, there are obvious differences in the consumer experience.

2. Theoretical and Literature Studies

Trust and Reliability Theory (Teori Kepercayaan dan Keandalan)

This theory explains about the things that affect the level of trust of a system or service. Trust and reliability theories can be used in this study to understand how customers perceive the security and reliability of banking services *Online* and how this impacts the customer's decision to use the service (Novianti & Berlucky, 2023).

Information Security and Privacy Theory (Teori keamanan dan Privasi)

According to Siadari & Lutfi (2021), Since financial transactions involve money, financial issues are very important for customers. Internet system security *Banking* also affects the level of customer trust in the system. Therefore, it can provide a new understanding of how banking services are *Online* influencing the

lives of customers today by learning the experiences and challenges faced by customers. In addition, it can also build customer trust so that they can trust this unlocated product.

Technology Acceptance Model (TAM)

Siadari & Lutfi (2021) explain that TAM (Technology Acceptance Model) is an IT framework designed to assess how individuals adopt and utilize new technologies, particularly in professional settings. The theory posits that individuals' perceptions of the usefulness or benefits and the ease of use of technology influence their intention to use it (technology acceptance) and their actual usage behavior.

Research Fernos & Alfadino (2021), The study's objective is to gauge customer interest in using PT's mobile banking services. From the perspective of its benefits, usability, and degree of trust, the Dharmasraya branch of the West Sumatra Regional Development Bank Koto Baru is evaluated. In addition to using the Slovin algorithm, the study aggregates primary data from questionnaire responses. The study's findings demonstrate that, despite certain features not meeting substantial indicators, consumer interest is favorably correlated with the influence that the advantages component provides, as well as with trust and ease of use.

According to Issn et al. (2022), claiming that interest in wearing e-banking is positively influenced by beliefs and lifestyle. The interest in using e-banking is thought to be unaffected by safety and risk.

According to Rismayani (2020), They emphasized that service quality, transaction convenience, and product features significantly influence customer satisfaction. The perception of service quality is particularly critical as it plays a key role in determining customer satisfaction. As service quality continues to improve, customer satisfaction likewise increases.

According to Pratama & Warsitasari (2022), The convenience provided by online banking services can be a significant draw for the public to adopt mobile banking. Consequently, this study discovered a correlation between customer selection and usage of Islamic bank products, which is influenced by relationship marketing strategies.

Research Novianti & Lucky (2023), the authors expect the business community and the general public to benefit from this research by studying new technical developments that facilitate mobility, such as simple mobile banking transactions. The author makes Tangerang residents who have used *mobile banking*

for 1 year as a sample. This study has found that there is a view of usefulness as well as a review of the aspect of ease that affects user trust and interest is directly influenced by trust.

Hipotesis

Benefits of Interest in Using *Mobile Banking*

Benefit refers to the extent to which an individual perceives that using a system or information technology will enhance its performance. (Atieq & Nurpiani, 2022). Thus, *mobile banking* useful for improving the performance of its users. More and more benefits offered by *mobile banking* So the greater the interest of customers to use it. Thus, to achieve maximum expectations, banks must pay attention to the marketing aspect (Fernos & Alfadino, 2021). *Mobile banking* provides the benefit of saving time in conducting banking transactions, provides convenience in transactions and can monitor *History* Free account mutation anywhere within a 24-hour range (Novianti & Berlucky, 2023). The benefits offered by mobile banking can enhance user interest. Based on this premise, the hypothesis of this research is formulated:

H1: Benefits positively influence customers' interest in using *mobile banking services* to a significant extent

Trust in Interest in Using *Mobile Banking*

Trust is a psychological field in which acceptance of being is based on the belief that others behave well (Khotimah, 2018). Trust is the readiness of one party to deal with the other party in a transaction or commitment, with the hope that the other party will carry out its responsibilities as expected and be ready to bear the risks that will be posed (Ermawati & Sidiq, 2021). Previous research from Fernos & Alfadino (2021) Stating that trust has a good impact is also noteworthy for the customer's desire in using the service *mobile banking* at Dharmasraya Koto Baru Branch PT. West Sumatra Regional Development Bank. The following is a formulation of the research hypothesis based on the previous explanation:

H2: Trust significantly enhances customers' interest in using *mobile banking services*.

Ease of Use for Interest in Using *Mobile Banking*

Convenience is crucial for financial institutions *modern*. Internet *Banking* and applications *mobile banking* Enables customers to handle account management, transfer funds, and make online bill payments.. Additionally, the extensive ATM network provides easy access to cash, while responsive customer service through the call center provides round-the-clock assistance (Lailani and Regina, 2021). Use of non-cash payment methods, such as credit cards and wallets *digital* It also facilitates daily transactions. Fast payment technology, such as *QR code* and NFC, further speeding up the transaction process. When it comes to security, two-factor authentication and other

layers of high security help protect customers from potential financial crimes (Sauw et al., 2023). This is supported by research Fernos & Alfadino (2021) It was mentioned that convenience strongly influences customer interest. Building on this assertion, the hypothesis of this study is formulated :

H3 : The convenience of use significantly boosts customer interest in utilizing *mobile banking services*.

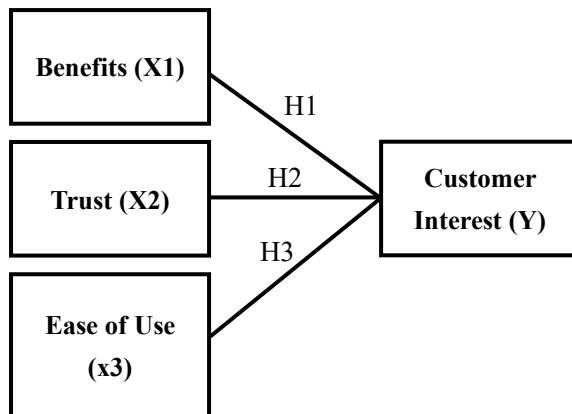


Figure 1 Research Model.

3. Research Methods

This study applies a quantitative research approach. Some of the specific techniques used in this study include surveys related to sample and population identification, determination of research design types, data collection and analysis, presentation of results and writing using survey methods consistently (Creswell & Creswell, 2018). Data will be collected through questionnaires given to several respondents who are service users *M-banking*. This study involves students enrolled in the Business Management program at Batam State Polytechnic as its target population. Technique *purposive sampling* applied in research to determine respondents with the intention of being deliberately selected based on certain criteria, such as:

1. Active students of Batam State Polytechnic
2. Students majoring in Business Management
3. Students who have studied the Management Information System (SIM) course
4. Students of the Managerial Accounting study program class of 2020
5. BNI bank user students

In this study, the sample determination method used is the slovin formula using the margin of error applied is 5% or 0.005.

$$n = \frac{N}{1 + Ne^2}$$

Information:

n : Sample Size

N : Population Size

e : Error Margin

$$n = N / (1 + (N \times e^2))$$

$$n = 187 / (1 + (187 \times 0.05^2))$$

$$n = 187 / (1 + (0.46))$$

$$n = 187/1.46$$

$$n = 128.08 \text{ (rounded to 128)}$$

Data collection can be carried out in a *Online* through an electronic survey platform or through a face-to-face interview, depending on the respondent's preference. The collected data will be analyzed using statistical methods such as descriptive analysis to describe the characteristics of respondents who utilize SPSS programming to test the multiple regression equations used in the study (Fernos & Alfadino, 2021),

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where, Y is the customer's interest α constant (*intercept*), β_1 β_2 β_3 is the persal regression coefficient X1 benefit, X2 trust, and X3 convenience and e is the error

The results of the data research will be interpreted and used to produce research findings. The findings will illustrate the extent to which *M-banking* services are effective in improving the ease of transactions and increasing user interest. The study will conclude with a conclusion describing the findings of the research and providing practical recommendations for *M-Banking* service providers to improve service effectiveness in terms of ease of transactions and control of customer spending.

4. Results and Discussion

Results of Respondent Characteristics

TABLE 1
RESPONDEN FEATURES

Characteristic	Information	Sum	Percentage
Gender	Legal Law	26 People	20,9%
	Woman	102 People	79,1%
Age	17 - 25 Years	125 People	37,7%
	26 - 35 Years	3 People	2,3%
Period of Using <i>Mobile Banking</i>	< 6 Months	9 People	7%
	6 Months – 1 Year	21 People	16,3%
	2 – 4 Years	70 People	54,3%
	> 5 Years	28 People	7%

Table 1 presents the complete sample data. The questionnaire was distributed using google fom to

produce data where 128 respondents were collected, all of whom used *mobile banking* services, with a total of 128 respondents (100%) using BNI *mobile banking* services. The respondents consisted of 102 female respondents (79.1%) and 26 male respondents (20.9%). With the majority aged 17-25 years old, then 54.3% of respondents have used *mobile banking* services for 2-4 years.

Validation Test Results

Validation test is a multiple analysis method used to determine data validation (Fernos & Alfadino, 2021). Researchers must test the questionnaire to ensure the readiness of the questions to be applied as a data collection tool before going into the field.

TABLE 2
RESULTS OF THE VALIDATION TEST OF THE BENEFIT
VARIABLE (X1)

No	Corrected Item - Total Correlation	Standard Measurement R table	Information
1	0,726	0,1736	Valid
2	0,873	0,1736	Valid
3	0,861	0,1736	Valid
4	0,850	0,1736	Valid
5	0,890	0,1736	Valid

Source : SPSS 26 data (Data processed in 2024)

The results of the validation test aimed at the Benefit variable denoted by X1 showed that the total of 128 respondents who were considered valid to answer all the The suitability of the questions was confirmed by their *item-total correlations*, which exceeded a threshold of > 0.1739 , indicating their potential utility for future research.

TABLE 3
RESULTS OF THE CONFIDENCE VARIABLE VALIDATION
TEST (X2)

No	Corrected Item - Total Correlation	Standard Measurement R table	Information
1	0,880	0,1736	Valid
2	0,887	0,1736	Valid
3	0,88	0,1736	Valid
4	0,869	0,1736	Valid
5	0,858	0,1736	Valid

Source : SPSS 26 data (Data processed in 2024)

The validation test results for the Confidence variable, represented by X2, indicated findings among a total of 128 respondents who were considered valid to answer

all the questions given was evidenced by the number of *corrected item-Total correlation* showing a value greater > 0.1739 , so that it can be used as a reference in conducting further studies.

TABLE 4
RESULTS OF THE EASE OF USE VARIABLE VALIDATION
TEST (X3)

No	Corrected Item - Total Correlation	Standard Measurement R table	Information
1	0,638	0,1736	Valid
2	0,715	0,1736	Valid
3	0,363	0,1736	Valid
4	0,639	0,1736	Valid
5	0,652	0,1736	Valid
6	0,827	0,1736	Valid

Source : SPSS 26 data (Data processed in 2024)

The results of the validation test aimed at the Convenience variable denoted by X3 showed that the total of 128 respondents who were considered accurate in order to answer all the questions given was proven by the number of corrected item-Total correlation showing a value greater > 0.1739 , so that it can be used as a reference in conducting further studies.

TABLE 4
RESULTS OF THE VALIDATION TEST OF CUSTOMER
INTEREST VARIABLES (Y)

No	Corrected Item - Total Correlation	Standard Measurement R table	Information
1	0,793	0,1736	Valid
2	0,892	0,1736	Valid
3	0,874	0,1736	Valid
4	0,88	0,1736	Valid
5	0,876	0,1736	Valid

Source : SPSS 26 data (Data processed in 2024)

The results of the validation test related to customer interest with a total of 128 respondents, All the questions on the list were deemed valid, as indicated by the corrected item-total correlation exceeding >0.1736 , enabling further research to proceed.

Reliability Test

In the study, reliability testing employed the Cronbach's Alpha technique, where if the coefficient for each variable exceeds 0.06, it indicates that the

measurement of the variable used is considered reliable. (Fernos & Alfadino, 2021).

TABLE 5
RELIABILITY TEST RESULTS

Variable	Cronbach Alpha	R	Information
Customer Interest (Y)	0,911	0,60	Reliable
Benefits (X1)	0,892	0,60	Reliable
Trust (X2)	0,922	0,60	Reliable
Ease of Use (x3)	0,943	0,60	Reliable

Source : SPSS 26 data (Data processed in 2024)

Examining the reliability test data presented in the table reveals that the *Cronbach's Alpha* values for customer interest, benefits, trust, and ease of use are all above 0.060. This underscores the credibility of the data processing results for the variables studied.

Classical Assumption Test

Normality Test

Normality test applied to review the reality that the data obtained has been distributed normally or not (Fernos & Alfadino, 2021). The One Sample Kolmogorov-Smirnov Test is employed for statistical analysis of normality. If the significance probability value is $\geq \alpha$ (alpha) 0.05, then this test confirms that the data follows a normal distribution. (Fernos & Alfadino, 2021).

TABLE 6
NORMALITY TEST RESULTS

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		121
Normal Parameters a,b	Mean	.0000000
	Std. Deviation	1.44765649
Most Extreme Differences	Absolute	.200
	Positive	.113
	Negative	-.200
Test Statistic		.200
Asymp. Sig. (2-tailed)		.073c

Source : SPSS 26 data (Data processed in 2024)

The chart above displays the outcomes of normality testing using the One Sample *Kolmogorov-Smirnov* Test, indicating an asymptotic significance (2-tailed) of 0.075 for the *unstandardized residuals*. To bolster the findings from prior tests, this result is notably above the

alpha level of 0.05. However, it's crucial to confirm the accuracy of this statement, particularly regarding the accuracy of the test results and the careful consideration of normal distribution assumptions.

Multicollinearity Test

The Multicollinearity Test is utilized to determine whether there is correlation among independent variables within the regression model. If the Variance Inflation Factor (VIF) for each independent variable is ≤ 10 and the tolerance value is ≥ 0.01 , then there is no indication of multicollinearity.

TABLE 7
MULTICOLLINEARITY TEST RESULTS

Model	Collinearity Statistics		Information
	Tolerance	BRI GHT	
Benefits (X1)	0,601	1,664	Multicolinieartias does not occur
Trust (X2)	0,328	3,053	Multicolinieartias does not occur
Ease of Use (x3)	0,291	3,435	Multicolinieartias does not occur

Source : SPSS 26 data (Data processed in 2024)

Based on the table above, the Variance Inflation Factor (VIF) for each independent variable is below 10: X1 (1.664), X2 (3.053), and X3 (3.435). Additionally, the tolerance values are above 0.1: X1 (0.601), X2 (0.328), and X3 (0.291). Therefore, it can be concluded that there are no signs of multicollinearity.

Multiple Regression Analysis

TABLE 8
MULTIPLE REGRESSION ANALYSIS TEST RESULTS

Model	Unstandardized Coefficients		Beta	T	Say.
	B	Std. Error			
(Constant)	-2,258	1,709		-1,321	,189
Benefits (X1)	,305	,111	,221	2,740	,007
Trust (X2)	,306	,132	,253	2,316	,022
Ease of Use (x3)	,447	,155	,334	2,89	,005

Source : SPSS 26 data (Data processed in 2024)

An equation can be made based on the findings in the table, as the equation formula below:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

$$\text{Minat nasabah} = -2,258 + 0,305X_1 + 0,306X_2 + 0,447X_3 + e$$

Where:

And : Dependent variable (Customer Interest)

b1 b2 b3 - Koefesien Regresi

X₁ :Benefit

X₂ :Belief

X₃ : Ease of Use

and : eror

The table above shows the findings that the value of the multiple linear regression equation based on the table assumes:

- A constant value with the number -2.258. This shows that in this case customer interest is at -2,258 for each unit of benefit, trust, and ease of use variables. This indicates that if the value of the constant is -2.258 then the value of X₁ will be one unit.
- Based on the variable X₁, During the regression analysis, it was determined that the variable X₁ (benefit) has a positive regression coefficient of b = 0.305. This means that, holding all other factors constant, an increase in the benefit by one unit correlates with a 0.305 unit increase in customer interest.
- Based on the X₂ variable, The regression analysis shows that the variable X₂ (trust) has a positive regression coefficient of b = 0.306. This indicates that, when all other variables are held constant, a one-unit increase in trust corresponds to a 0.306 unit increase in customer interest.
- Based on the X₃ variable, According to the regression test findings, the variable X₃ (ease of use) shows a positive regression coefficient of b = 0.447. This suggests that, if all other variables remain constant, an enhancement in ease of use corresponds to a 0.447 unit increase in customer interest.

Heteroscedasticity Test

The heteroscedasticity test aims to determine whether residuals exhibit unequal variance across observations within the regression model.

TABLE 9

HETEROSCEDASTICITY TEST RESULTS

Model	Unstandardized Coefficients		Beta	T	Say.
	B	Std. Error			
(Constant)	3,020	1,182		2,555	,012
Benefit	-,083	,077	-,123	-1,076	,284
Belief	-,133	,091	,225	1,455	,148
Ease of Use	-,125	,107	-,191	-1,168	,245

Source : SPSS 26 data (Data processed in 2024)

The table presents the results of the heteroscedasticity test, indicating that the significance values for the variables X₁ (benefit) at 0.012, X₂ (confidence) at 0.148, and X₃ (ease of use) at 0.245 are all greater than 0.05. Based on these findings, it is evident that this study passes the heteroscedasticity test and is deemed valid for further research.

Test T

TABLE 10

T TEST RESULTS

Model	Unstandardized Coefficients		Beta	T	Say.
	B	Std. Error			
(Constant)	-2,258	1,709		-1,321	,189
Benefits (X ₁)	,305	,111	,221	2,740	,007
Trust (X ₂)	,306	,132	,253	2,316	,022
Ease of Use (x ₃)	,447	,155	,334	2,89	,005

Source : SPSS 26 data (Data processed in 2024)

The following independent variables have an influence on customer interest, as seen in the table above:

1. Hipotesis (H1)

Based on the results of hypothesis 1 concerning the benefit variable (X₁) on customer interest (Y), the regression coefficient for benefit is 2.740, which exceeds the critical t-value of 1.979 from the table. Additionally, the significance level is 0.007, which is less than 0.05. This indicates that while the benefit has a positive effect on customer interest, this effect is not statistically significant. Therefore, the null hypothesis (H₀) is accepted, and the alternative hypothesis (H_a) is rejected.

2. Hipotesis (H2)

Based on the findings from hypothesis 3 regarding the trust variable (X₂) and its impact on customer interest (Y), the regression coefficient for trust is 2.316, surpassing the critical t-value of 1.979 as per the t-table. Moreover, the significance level is 0.22, which exceeds the 0.05 threshold. This suggests that trust positively affects customer interest in a statistically significant manner. Therefore, the null hypothesis (H₀) is rejected, and the alternative hypothesis (H_a) is accepted.

3. Hipotesis (H3)

Based on the findings from hypothesis 3 concerning the ease of use variable (X₃) and its effect on customer interest (Y), the regression coefficient for ease of use is 2.889, exceeding the critical t-value of 1.979 as determined from the t-table. Additionally, the significance level is 0.005, which is lower than 0.05. This suggests that ease of use significantly and positively influences customer interest. Consequently,

the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted.

Discussion

Hipotesis	Result
H1 : Benefits positively influence customers' interest in using <i>mobile banking services</i> to a significant extent.	Accepted
H2 : Trust significantly enhances customers' interest in using <i>mobile banking services</i> .	Accepted
H3 : The convenience of use significantly boosts customer interest in utilizing <i>mobile banking services</i> .	Accepted

The Effect of Benefits on Customer Interest in Using Mobile Banking

According to the study's results, the hypothesis is affirmed. The calculated T value for the benefit variable is 2.740, surpassing the critical T value of 1.979 obtained from the table. Moreover, the significance value exceeds 0.05. This indicates that benefits positively influence customer interest in using mobile banking services, yet the effect is not statistically significant. Therefore, hypothesis H1 is accepted based on these findings.

According to Fernos & Alfadino (2021), The insignificant impact of benefits on customer interest in utilizing mobile banking services at PT. West Sumatra Regional Development Bank Koto Baru Branch, Dharmasraya, is due to many customers' lack of familiarity and understanding in using *mobile banking*.

However, this study states that the benefits have a positive and significant effect on customer interest, if the hypothesis shows significant results, then the related references must also be significant where the benefits of *mobile banking* products have been understood and felt directly by customers, so that customers know *that mobile banking* can be used for faster transactions and can be done anytime and anywhere.

The TAM theory is relevant in this study, especially in this hypothesis. A person's view of the usefulness or benefits of new technology that exists today. When customers view that using a technology such as online banking will provide significant benefits, they tend to be more interested in adopting the technology.

The Effect of Trust on Customer Interest in Using Mobile Banking

Based on the research findings, the accepted hypothesis shows that the calculated T-value for confidence is 2.316, which exceeds the critical T-value of 1.979 from the table. Furthermore, the significance level is 0.007, indicating it is below the threshold of 0.05. This suggests that trust has a positive and significant influence on customer interest in using mobile banking services, thus confirming the acceptance of hypothesis H2..

As per Fernos & Alfadino (2021) research in 2021, The trust variable significantly influences customer interest in adopting mobile banking services at PT. West Sumatra Regional Development Bank, Koto Baru Branch, Dharmasraya, confirming its validity.

The acceptance of the hypothesis is based on the customer's view of business people who believe in their honesty in providing *mobile banking* services which are also useful in facilitating and streamlining transactions.

The hypothesis relies on *trust and reliability theory*, particularly concerning customers' confidence in the security of their personal data. When customers trust that their personal information is secure and transactions are safe from fraud, they are more inclined to utilize *online banking services*.

Information Security and Privacy Theory is also relevant for this hypothesis. Customers need to be confident that the service provider will protect their personal information properly and that the transactions they make are not misused or accessed by unauthorized parties.

The Influence of Ease of Use on Customer Interest in Using Mobile Banking

According to the research findings, the hypothesis is upheld, as the calculated T-value for ease of use is 2.889, exceeding the critical T-value of 1.979 from the table. Furthermore, the significance level is 0.005, which is lower than 0.05. Therefore, this indicates that ease of use has a positive and significant influence on customer interest in using mobile banking services, confirming the acceptance of hypothesis H3.

Based on the research by Fernos & Alfadino (2021), it was found that the ease of operation significantly impacts customer interest in accessing mobile banking services at PT. West Sumatra Regional Development Bank, Koto Baru Branch in Dharmasraya, confirming their findings.

The reason for the hypothesis is accepted because customers have a good understanding of how to use *mobile banking* products, so their use is easy to learn and implement. This is relevant to the TAM theory, the easier a technology is to use, the more likely it is that individuals will accept and use the technology. The theory of *trst and reliability* is also relevant to this hypothesis. When technology is easy to use, such as

mobile banking services that can be accessed anytime and anywhere. Customers will feel more comfortable and tend to be in demand.

4. Conclusion

Based on the collection of primary data by applying a survey approach—distributing questions, reliability tests to ensure the consistency of respondents' answers over time. Furthermore, the implementation of validation tests to calculate the behavior of measuring questionnaires; It can be understood that both tests show that the findings for all statements on each variable have been proven to be reliable and valid.

Earlier discussions highlighted that the hypothesis was supported based on the research findings obtained from calculating the t-values for each variable to assess customer interest.

Based on the description of the discussion, conclusions can be drawn including:

1. The benefit variable (X1) Hypothetically, it has a positive but statistically insignificant impact on customer interest in using mobile banking services.
2. The trust variable (X2) Hypothetically, it positively and significantly influences customer interest in using mobile banking services.
3. The ease of use variable (X3) The hypothesis suggests a substantial and positive influence on customer interest in utilizing mobile banking services.
4. The results of the classical assumption test indicate that within the regression context, there is no correlation among independent variables, no heteroskedasticity is present, and the distribution outcomes are normal..

Reference

- Atieq, M. Q., & Nurpiani, E. (2022). The effect of ease of use, benefits and risks on customer interest in using Islamic Bank Mobile Banking. *Valuation Journal: Scientific Journal of Management and Entrepreneurship*, 2(1), 401–423. <https://doi.org/10.46306/vls.v2i1.109>
- Creswell, J. W., & Creswell, J. D. (2018). Mixed Methods Procedures. In *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*.
- Ermawati, C., & Sidiq, A. W. (2021). The Effect of Product Quality, Service Quality and Trust on Saving Interest of Customers of Pt Bank Mandiri (Persero) Tbk Kcp Kendal Boja. *Solution*, 19(3), 211. <https://doi.org/10.26623/slsi.v19i3.4062>
- Febrianta, A., & Indrawati. (2016). The Effect of Mobile Banking Service Quality on Bank BCA Customer Satisfaction in Bandung City. *e-Proceedings of Management*, 3(3), 2879–2885.
- Fernos, J., & Alfadino, M. (2021). The Effect of Benefits, Trust, and Ease of Use on Customer Interest in Using Mobile Banking Services at Pt. Bank Pembangunan Daerah Sumatra West Koto Baru Branch, Dharmasraya. *Journal of Management of Hatta University*, 16(2), 115–125. <https://doi.org/10.37301/jmubh.v16i2.19032>
- Issn, P., Belief, P., & Lifestyle, D. A. N. (2022). *E - ISSN : 2654-5837 , Pages 149 - 159 ON INTEREST IN USING E-BANKING SERVICES By : 10(1)*, 149–159.
- Khotimah, N. (2018). THE INFLUENCE OF RELIGIOSITY, TRUST, CORPORATE IMAGE, AND PROFIT SHARING SYSTEM ON CUSTOMER INTEREST IN SAVING AND LOYALTY AT BANK SYARIAH MANDIRI (Case Study on Bank Syariah Mandiri Gresik Customers. *Jmm17*, 5(01). <https://doi.org/10.30996/jmm17.v5i01.1712>
- Lailani, E. O., & Regina, T. (2021). *THE USE OF MOBILE BANKING AS AN EFFORT TO FACILITATE CUSTOMER ELECTRONIC TRANSACTIONS AT PT. BANK RAKYAT INDONESIA (PERSERO) TBK*.
- Novianti, K., & Bertuah, E. (2023). The influence of locus of control and work environment on employee performance with self efficacy as a mediating variable. *Journal of Business Lanterns*, 12(2), 278. <https://doi.org/10.34127/jrlab.v12i2.736>
- Pratama, M. Y., & Warsitasari, W. D. (2022). relationship, mobile banking services, and service performance of Islamic banks to the interest of the public to become customers. *Reference: Journal of Management Science ...*,

10(1), 47–59.

- Rismayani, V. (2020). The influence of service quality, availability of service features on customer loyalty using bsi mobile. *Journal of Islamic Economics, Vol.12(10)*, p.15.
- Sauw, O., Mointi, R., & Makkuradde, A. S. (2023). *The Effect of Service Quality on Customer Satisfaction of Mobile Banking Users at PT Bank Sulselbar Soppeng Branch*. pp. 39–53.
- Siadari, K., & Lutfi, A. (2021). The Influence of Corporate Image, Service Quality and Customer Satisfaction on the Loyalty of BNI Mobile Banking Use (Case Study of BNI Harmoni Branch Office). *Journal of Business Management and Entrepreneurship, 5(2)*, 155. <https://doi.org/10.24912/jmbk.v5i2.11223>