

# ANALYSIS OF THE INFLUENCE OF KNOWLEDGE, TRUST, COMFORT, RISK, AND CULTURE ON CUSTOMERS' BEHAVIORAL INTENTION IN USING MOBILE BANKING WITH ATTITUDE, EASE, AND USAGE AS INTERVENING VARIABLES IN

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## JAMBI PR

*by* Edwin Bustami

## ANALYSIS OF THE INFLUENCE OF KNOWLEDGE, TRUST, COMFORT, RISK, AND CULTURE ON CUSTOMERS' BEHAVIORAL INTENTION IN USING MOBILE BANKING WITH ATTITUDE, EASE, AND USAGE AS INTERVENING VARIABLES IN JAMBI PROVINCE

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### ABSTRACT

This study aims to examine and investigate knowledge, beliefs, convenience, risk, and culture that directly and indirectly influence attitudes, convenience and usability regarding mobile banking and Behavioral Intention (intention) to use Jambi mobile banking services. This research uses survey and verification methods. The sample used is 400 units. Data analysis using Path Analysis. The results of the study show that knowledge, comfort, and risk have a direct and significant effect on attitudes; risk and culture have a direct and significant impact on convenience; risk and culture have a direct and significant effect on usability; knowledge, convenience, risk, cultural attitudes, convenience, and usability have a direct and significant impact on Behavioral Intention; knowledge, comfort, and risk have an indirect and significant effect on Behavioral Intention through attitudes; culture has an indirect and significant effect on Behavioral Intention through convenience; knowledge, comfort, and culture have an indirect and significant impact on Behavioral Intention through usability. The study results recommend that future management should increase and maintain customer knowledge, trust, convenience, risk, culture, attitudes, convenience, and usability of mobile banking utilizing direct or indirect education through multi-media.

**Keywords:** Knowledge, Trust, Convenience, Risk, Culture, Attitude, Convenience, Usability, Behavioral Intention, and Mobile Banking.

### A. INTRODUCTION

The banking industry must include behavioral intent as a key factor. Behavioral intention is a customer's purpose to return, spread favorable word-of-mouth, remain longer, or do further banking transactions. This is a difficulty for banking service providers (Adnan et al., 2021).

By understanding consumers' behavioral intentions, companies can better market their products and enhance their performance in order to elicit favorable behavioral intentions. In the service industry, service providers must work to cultivate favorable consumer attitudes and intents. Consumer satisfaction with producers is inversely proportional to the intent to behave favorably. Nevertheless, client satisfaction is not the main objective of marketing. However, to achieve customer satisfaction, companies must make several efforts, such as providing a holistic customer experience so that customers have a distinct impression after using or buying products/services (Leite & Baptista, 2022). In addition to a memorable experience, customer satisfaction can be achieved through the service quality provided by the company. Companies are expected to present according to or even more than consumer expectations. The better service quality that can

be provided and a memorable experience will further encourage consumers to feel satisfied and form positive behavioral intentions towards the company (Uzir et al., 2021).

In the era of the industrial revolution 4.0, the use of information technology (IT) is unavoidable, only industries or companies that are willing to adopt information technology (IT) will be able to survive and continue to exist and not rule out the possibility of becoming leaders in similar industries. Industries engaged in banking financial services must be ready to adopt the latest information technology to support their performance. In its journey, the information technology banks use has changed from a manual system service to an internet banking service model (Machkour & Abriane, 2020). Changes made by the party providing banking financial services in the context of arousing and attracting the interest of prospective customers so that they want to become bank customers themselves and existing bank customers to remain loyal to the banking sector. Banks carry out service changes to provide comfort, satisfaction, convenience and security in every transaction (Bock et al., 2022).

The digital era started several decades ago when computers began to play a role in life. Likewise, the banking industry has been adopting digital technology for a long time, including since the introduction of the Automated Teller Machine (ATM) in the late 1960s. However, as the internet plays a more prominent role, digitization in the banking industry is entering a new era. In the 1990s, the banking industry introduced online banking or internet banking. The introduction of this service was followed by a new business model in which payment transactions are made online (Alzoubi & Aziz, 2021).

IT developments result in shifting consumer habits, which change rapidly and strongly correlate with consumer behavior, patterns and habits. The impact of IT changes has resulted in consumer behavior developing towards the digital era. This change is marked by changes in digital TV channels, mobile phones, social media, the internet, mobile banking and so on. The developments above will be directly correlated to the attitudes, habits, patterns, and behavior of users and users of technology (Valaskova et al., 2021).

Technological change has driven business people to change rapidly and effectively. For some industry players, IT sophistication is a selling point that will arouse consumer appetite for the products offered. IT changes that cannot be stopped anymore require companies and individual business people to be creative and innovative in using technology, which is the added value that companies and individuals will offer to consumers and potential customers. Market changes have driven changes in consumer behavior in choosing, using, using and loyalty to a product the industry offers (Ramirez-Solis & Rodriguez-Marin, 2022).

The banking sector will feel the direct result of technological progress, and only banks are ready with technological sophistication to offer various features of online banking services known as mobile banking, which will survive and will even become one of the main actors in attracting customers and making existing customers stay loyal to the bank (Arif et al., 2020).

Changes in IT have led banking service providers to be able to offer appropriate and attractive technology for customers, and this condition will direct banks to a world of competition that is increasingly fast, dynamic and increasingly complex. Only banks that are willing and able to provide technological sophistication in banking transactions will continue to exist, and not only that, the security and risk guarantees from the use of technology offered will determine the bank's fate itself (Palmie et al., 2020).

The shift in technology from manual to digital, and almost all bank transactions can be done online, is beneficial for banks and customers. Banking transactions will be even more dynamic, and all customers can make transactions anytime and anywhere as long as there is an internet connection. There is no need to jostle at the branch office to see balances, pay bills, etc. Enough with mobile banking so that almost all banking transactions can be carried out. Customers no longer need to pay additional fees to make transactions. Banking transactions can be anywhere (Diener & Spacek, 2021).

Technological changes will provide benefits in everyday life, the speed of information that will be conveyed and the convenience of conveying information are good benefits that can be felt. The same thing applies in the world of marketing, buying and selling transactions can be more effective and efficient with advances and technological sophistication. People can shop and sell only by using a cell phone connected to the internet (Kretschmann & Dutschke, 2021).

The existence of technology to support smoothness, comfort and security in banking transactions is marked by the emergence of ATMs (automatic teller machines). Customers no longer need to come and queue for quite a long time to withdraw money for their daily needs, just by visiting ATM outlets that are scattered almost everywhere, the process of cash withdrawals, transfers, paying bills and others can be done easily (Ullah et al., 2021).

The banking sector must enthusiastically welcome such rapid changes in information technology. Management must be able to respond to the challenges of change by being directly involved in the use of information technology in providing banking services, providing and using mobile banking to support the smooth running of bank customer transactions is a must. Banks must provide integrated, easy, safe, fast and low-risk online transaction services collected in mobile banking facilities if they want to continue to exist and not be left behind by customers or customers (Anagnostopoulos, 2018).

Apart from all the efforts to develop a better and more accessible mobile banking system, mobile banking generally has received little attention and is not utilized by customers. Therefore, it requires an understanding of customer acceptance of mobile banking and the need to identify the factors influencing the customer's intention to use it. This issue is important because the answers to this research will provide clues that will help the banking industry to formulate marketing strategy to promote the upcoming new forms of mobile banking (Geebren et al., 2021).

Based on the brief explanation above, this research will then prove whether Knowledge, Trust, Convenience, Risk and Culture have direct and indirect influences on attitudes, convenience and usability regarding mobile banking and intentions to use mobile banking services in Jambi.

## **B. LITERATURE REVIEW**

### **1. Knowledge**

Usually, knowledge is defined as a person's ability to process news or news and will be impressed in a memory. Kotler defines knowledge as an action of individuals and groups of people from which a lesson can be taken. Knowledge means that a shift in a person's behavior comes from what he has done before (Patiwi & Darmastuti, 2020).

Field findings from Mowen stated that consumer knowledge is "The amount of experience with and information about a particular product or service a person has".

Consumer knowledge is a set of actions that have been done and information that consumers have about various products or services.

Engel made the notion of consumer knowledge that generally can be interpreted as information stored in memory. “At a general level, knowledge can be defined as the information stored in memory. The subset of total information relevant to consumers functioning in the marketplace is called consumer knowledge”.

Meanwhile, consumer knowledge is interpreted as a collection of overall information related to consumer functions in the market. A real experience owned and found by someone through various print and TV media will provide meaningful knowledge for someone about a product. When someone watches a promotional advertisement shown in newspapers, TV, etc., there is a feeling of interest in what is being watched, followed by a decision to use or consume the product (Tajurahim et al., 2020).

## 2. Trust

Trust is widely acknowledged as a crucial factor for successful businesses and organizations. Trust improves businesses by reducing transaction costs, boosting flexibility and efficiency, and facilitating the development of more precise marketing plans or tactics. In general, trust is a reliance on the honesty, abilities, or character of another person or entity. In other words, it indicates that one side has complete faith in the other party's judgment, despite the fact that the outcomes are not immediately apparent.

Trust is a significant construct that influences the success of business in cyberspace and the success of buyer and seller relationships. According to Yudiarti, trust has a huge impact on consumers' propensity to purchase online since it enables consumers to deal with uncertainty.

In online business, trust can be defined as the buyer's belief and expectation that online sellers are reliable and will carry out their obligations honestly. In this case, trust is expected to be the critical factor that materializes the transaction. Consumers will be more willing to make online transactions if they believe that online vendors are credible, reliable and trustworthy (Lopez Jimenez et al., 2021).

## 3. Convenience

The degree to which the activity of utilizing a system is personally gratifying is referred to as its convenience. Unlike Perceived Usefulness, which can be viewed as an extrinsic motive, perceived convenience is an inner reason to use information systems.

Multiple research on Venkatesh's felt comfort determined that the effect of perceived comfort on usability increases for users who have direct expertise with the system. Additionally, Venkatesh discovered that perceived convenience influences perceived usability and utility. Venkatesh suggests that an intrinsically motivated computer user may tend to lower the perceived difficulty associated with using a new system since convenience decreases perceived effort (Susanto et al., 2020).

## 4. Risk

The topic of perceived risk has been extensively covered in the marketing literature and appears to influence consumer behavior on multiple levels and in a variety of scenarios. Consumer behavior experts frequently describe perceived risk as consumers' judgments of the unpredictability and potential repercussions of acquiring a product.



Many studies show that consumers perceive different components or forms of risk and estimate values for total risk at risk reduction depending on the number of product classes. Various forms of risk (e.g. social, financial, security and performance) may each be perceived independently because they arise from different sources. The effect of perceived risk on consumer attitude and behavior may differ in situations dominated by various types of risk, for example, social risk or high financial risk (Sjodin et al., 2020).

## 5. Culture

According to Dwiastuti, culture is a taught set of beliefs, values, and behaviors that can influence an individual's use of a certain product or service. When a person interacts, relates, and influences one another's behavior, beliefs, values, and habits might arise.

Cultural elements include values, norms, habits, prohibitions, myths, and symbols. These cultural elements can affect the consumption of a product and service, as an example: during the main harvest, farmers hold a thanksgiving ceremony to mark success in production so that consumption of rice, meat and vegetables will increase.

Culture can be studied because it is very strong in social life, such as achievement and success at work, daily activities, efficiency and practicality in activities, family progress, material comfort, individualism, freedom, external adjustment, humanity, fitness and health, and association etc. (Freudenthal-Pedersen & Kesselring, 2021).

## 6. Behavioral Intention

Behavioral intention is an individual's willingness to carry out the desired activity. Jogiyanto argues that individuals or groups of people intend to take action when individuals or groups of people are interested or have an interest in doing so. Behavioral intention is "a person's subjective likelihood of taking actions". Previous findings prove that behavioral intention is a better predictor of technology utilization by system users.

The intention is the possibility of acting on a predetermined goal. The intent is related to attitudes and behavior. The intent is a desire for something and is influenced by behavioral motivation. The intention is a sign of the seriousness of an individual or a group of people to do something. Intent describes a measure of interest and correlates with behavior that is carried out continuously.

Taylor & Todd provide an understanding that views related to behavior in using (behavior intention to use) are one's excess focus on using technology in the future. Interest in use is characterized by a person's attachment to a means, directly or indirectly, which motivates the application of something. Action is born when the individual has the intention and interest to carry it out. The purpose of using m banking can be seen from the willingness of consumers to take advantage of the features in m banking (Morales-Perez et al., 2022).

## 7. Attitude

Experts in consumer behavior identify consumer attitudes as the main predictor of consumer behavior. The concept of attitude is intimately tied to notions of belief and conduct. According to Sumarwan, consumer attitude formation frequently depicts the link between beliefs, attitudes, and action (Emekci, 2019).

The second attitude framework consists of professionals such as Chave, Bogardus, LaPi re, Mead, and Gordon Allport. According to this school of thought, an attitude is the readiness to respond in particular ways to an object. The readiness at issue is a

prospective inclination to behave in a particular manner when confronted with a stimuli requiring a response. LaPierre defines attitude as “a behavior, tendency, or anticipatory readiness, predisposition to adapt to social situations, or simply, attitude is a conditioned response to social stimuli”.

Meanwhile, the third frame of mind regarding attitudes is more oriented towards triadic schemes. This perspective asserts that attitude is a constellation of cognitive, affective, and conative components that interact in knowing, feeling, and behaving toward a specific object. Secord and Backman define attitude as “a certain regularity in terms of feeling (affection), thinking (cognition), and a person’s predisposition to action (conation) towards an aspect of the surrounding environment”.

## 8. Perception of Easy-of-Use

PEOU is the degree to which an individual believes using a specific system will be simple. The PEOU effect on the PU of a system is explained by the fact that an easier-to-use system is viewed as more practical when the difficulty of utilizing a certain system surpasses its benefits. Inversely, PEOU has a direct effect on IT usage intentions.

According to Davis, perceived usefulness also greatly influences individual attitudes via two primary mechanisms: self-efficacy and instrumentality. Bandura's self-efficacy theory states that the more user-friendly a system is, the better the user's sense of mastery/competence should be. Moreover, an easy-to-use tool will grant the user some degree of control over his actions. The direct association between perceived ease and attitude can be explained by the fact that efficacy is one of the primary components generating intrinsic motivation. Perceived ease of use might also contribute to an individual's enhanced performance. Because the user will expend less effort with an easy-to-use tool, he will have more time to devote to other endeavors (Raghu & Rodrigues, 2020).

## 9. Perception of Usage

PU is defined as the user-perceivable usability of a system, which states that the user will continue to use the system until the user determines that it is no longer useful. Davis defines PU as the extent to which an individual believes that utilizing a certain system enhances his performance. PU has been found as a crucial component influencing the intent to utilize IT. The majority of scholars attempting to identify the elements that contribute to the adoption of IT place a strong emphasis on this topic.

According to the Theory of Reasoned Action (TRA), the Technology Acceptance Model asserts that behavioral intention drives the usage of an information system; however, this behavioral intention is governed by an individual's attitude toward using the system and his assessment of its benefits. According to Davis, a person's perception of a system's impact on his performance is not the only aspect that determines its use. Therefore, even if an employee dislikes an information system, he will likely utilize it if he believes it would enhance his performance. In addition, TAM hypothesizes that Perceived Usefulness and Perceived Ease are directly related. In the case of two systems with identical functionality, the user will choose the one that is more helpful above the one that is easier to use (Permatasari & Prajanti, 2018).

## C. METHOD

27's research will be carried out using a descriptive quantitative approach. This study's data sources come 35 from primary and secondary data. Primary data was obtained 14 giving a questionnaire. The number of samples used in this study was 400 respondents. Research data that has been successfully collected will be obtained through instrument testing, model feasibility testing, linearity testing and hypothesis testing so that the results of this study can be found.

#### D. RESULT AND DISCUSSION

To determine the partial effect of know 2 dge, trust, comfort, risk, and culture on customer attitudes, convenience, usability and intention to use mobile banking services in Jambi, it is used for hypothesis testing by comparing the significance value of each variable.

To determine whether the previously proposed hypothesis can be accepted or rejected, a test basis can be used with the following criteria:

If  $t_{\text{count}} > t_{\text{table}}$  or Sig value  $< 0.05$ , then there is an influence

If  $t_{\text{count}} < t_{\text{table}}$  or Sig value  $> 0.05$ , then there is no effect

##### 1. The Influence of Knowledge, Trust, Convenience, Risk and Culture on Attitudes to Use Mobile Banking Services in Jambi

From the analysis of the direct influence of knowledge on attitudes, it is obtained 6 that  $t_{\text{count}} = -3.153$  at sign =  $0.002 < 0.05$ ; thus, it can be concluded that knowledge has a direct influence on attitudes. The direct effect of trust on 4 attitude obtained  $t_{\text{count}} = 1.287$ , at sign =  $0.199 > 0.05$ . Thus it can be concluded that trust has no direct effect on attitude. The direct effect of pleasure on attitude is 29 obtained by  $t_{\text{count}} = 4.450$ , at sign =  $0.000 < 0.05$ ; thus, it can be concluded that comfort has a direct effect on attitude. The direct effect of risk on attitude 7 is obtained by  $t_{\text{count}} = -4.012$  at sign =  $0.000 < 0.05$ ; thus, it can be concluded that risk has a direct effect on attitude. The direct influence of culture on attitudes is obtained by  $t_{\text{count}} = 0.902$ , at sign =  $0.368 > 0.05$ . Thus it can be concluded that culture has no direct influence on attitudes.

##### 2. The Influence of Knowledge, Trust, Convenience, Risk, and Culture on the Ease of Using Mobile Banking Services in Jambi

From the analysis of the direct effect of knowledge on convenience, it is obtained 4 that  $t_{\text{count}} = 1.087$  at sign =  $0.278 > 0.05$ . Thus it can be concluded that knowledge has no direct effect on convenience. The direct effect of trust on convenience 4 is obtained by  $t_{\text{count}} = -0.403$  at sign =  $0.688 > 0.05$ . Thus it can be concluded that trust has no direct effect on convenience. The direct effect of comfort on convenience is obtained 6  $t_{\text{count}} = 2.324$ , at sign =  $0.0421 < 0.05$ ; thus, it can be concluded that comfort has a direct effect on convenience. The direct effect of risk on convenience is obtained by  $t_{\text{count}} = -0.610$ , at sign =  $0.542 > 0.05$ . Thus it can be concluded that risk has no direct effect on convenience. The direct influence of culture on convenience is obtained by  $t_{\text{count}} = 5.489$ , at sign =  $0.000 < 0.05$ , with the conclusion that culture has a direct influence on convenience.

##### 3. The Influence of Knowledge, Trust, Convenience, Risk, and Culture on the Use of Mobile Banking Services in Jambi

From the analysis of the direct effect of knowledge on usability, it is obtained 4 that  $t_{\text{count}} = 1.865$ , at sign =  $0.063 > 0.05$ . Thus it can be concluded that knowledge has no direct effect on usability. The direct effect of trust in usability is obtained by  $t_{\text{count}} = -$



0.787 at sign = 0.432 > 0.05. Thus it can be concluded that trust has no direct effect on usability. The direct effect of convenience on usability is obtained by  $t_{count} = 2.634$ , at sign = 0.009 < 0.05, thus, it can be concluded that there is a direct effect of comfort on usability. The direct effect of risk on usability is obtained by  $t_{count} = -0.759$ , at sign = 0.448 > 0.05. Thus it can be concluded that risk has no direct effect on usability. The direct influence of culture on usability obtained  $t_{count} = 2.346$ , at sign = 0.019 < 0.05; thus, it can be concluded that culture directly influences usability.

#### 4. The Influence of Knowledge, Trust, Convenience, Risk, Culture, Attitude, Convenience and Usability on Behavioral Intention to Use Mobile Banking Services in Jambi

From the analysis of the direct influence of knowledge on BI, the value of  $t_{count} = 4.045$ , at sign = 0.000 < 0.05; thus, it can be concluded that knowledge has a direct influence on BI. The direct effect of trust in BI is obtained by  $t_{count} = 1.944$ , at sign = 0.053 > 0.05. Thus it can be concluded that there is no direct effect of trust in BI. The direct effect of convenience on BI was obtained by  $t_{count} = 2.681$ , at sign = 0.008 < 0.05, thus, it can be concluded that there is a direct effect of comfort on BI. The direct effect of risk on BI is obtained by  $t_{count} = -2.679$ , at sign = 0.008 < 0.05, thus, it can be concluded that there is a direct effect of risk on BI. The direct influence of culture on BI was obtained by  $t_{count} = 2.613$ , at sign = 0.009 < 0.05, thus, it can be concluded that culture has a direct influence on BI.

The direct effect of attitudes towards BI was obtained by  $t_{count} = 4.153$  at sign = 0.000 < 0.05, thus, it can be concluded that there is a direct influence of attitudes towards BI. The direct effect of convenience on BI is obtained by  $t_{count} = 3.322$  at sign = 0.001 < 0.05. Thus it can be concluded that convenience has no direct effect on BI. The direct effect of usability on BI is obtained by  $t_{count} = 5.059$ , at sign = 0.000 < 0.05, thus, it can be concluded that usability has a direct effect on BI.

#### 5. The Influence of Knowledge, Trust, Convenience, Risk, and Culture on Behavioral Intention Through Attitudes To Use Mobile Banking Services in Jambi

From the analysis of the indirect effect of knowledge on intention through attitude,  $t_{count} \geq t_{table}$  ( $-2.667 \geq 1.962$ ); thus, it can be concluded that there is an indirect effect of knowledge on intention through attitude. The indirect effect of trust on intention through attitude obtained  $t_{count} \leq t_{table}$  ( $1.066 \leq 1.962$ ); thus, it can be concluded that there is no indirect effect of trust on intention through attitude. The indirect effect of comfort on intention through attitude  $t_{count} \geq t_{table}$  ( $3.076 \geq 1.962$ ); thus, it can be concluded that there is an indirect effect of comfort on intention through attitude. The indirect effect of risk on intention through attitude obtained  $t_{count} \geq t_{table}$  ( $-2.861 \geq -1.962$ ); thus, it can be concluded that there is an indirect effect of risk on intention through attitude. The indirect effect of culture on intention through attitude is  $t_{count} \leq t_{table}$  ( $0.753 \leq 1.962$ ), so it can be concluded that there is no indirect effect of culture on intention through attitude.

#### 6. The Influence of Knowledge, Trust, Convenience, Risk, and Culture Influence Behavioral Intention Through Ease To Use Mobile Banking Services in Jambi

From the analysis of the indirect effect of knowledge on intention through convenience, it is obtained  $t_{count} \leq t_{table}$  ( $1.165 \leq 1.962$ ); thus, it can be concluded that there

is no indirect effect of knowledge on intention through convenience. The indirect effect of trust on intention through convenience is obtained  $t_{count} \leq t_{table}$  ( $-0.389 \leq -1.962$ ); thus, it can be concluded that there is no indirect effect of trust on intention through convenience. The indirect effect of comfort on intention through convenience is obtained  $t_{count} \leq t_{table}$  ( $1.918 \leq 1.962$ ); thus, it can be concluded that there is no indirect effect of comfort on intention through convenience. The indirect effect of risk on intention through convenience is obtained  $t_{count} \leq t_{table}$  ( $-0.585 \leq -1.962$ ); thus, it can be concluded that there is no indirect effect of risk on intention through convenience. The indirect effect of culture on intention through convenience is obtained  $t_{count} \geq t_{table}$  ( $3.002 \geq 1.962$ ); thus, it can be concluded that culture indirectly influences intention through convenience.

#### 7. The Influence of Knowledge, Trust, Convenience, Risk, and Culture Influence Behavioral Intention Through the Usability of Mobile Banking Services in Jambi

From the analysis of the indirect effect of knowledge on intention through usability, we get  $t_{count} \geq t_{table}$  ( $2.077 \geq 1.962$ ); thus, it can be concluded that knowledge has an indirect effect on intention through usability. The indirect effect of trust on intention through usability is obtained  $t_{count} \leq t_{table}$  ( $-0.819 \leq -1.962$ ); thus, it can be concluded that there is no indirect effect of trust on intention through usability. The indirect effect of convenience on intention through usability is obtained  $t_{count} \geq t_{table}$  ( $2.455 \geq 1.962$ ); thus, it can be concluded that convenience has an indirect effect on intention through usability.  $T_{count}$  obtains the indirect effect of risk on intention through usability  $\leq t_{table}$  ( $-0.792 \leq -1.962$ ); thus, it can be concluded that there is no indirect effect of risk on intention through use. The indirect effect of culture on intention through usability is obtained  $t_{count} \geq t_{table}$  ( $2.241 \geq 1.962$ ); thus, it can be concluded that culture indirectly influences intention through usability.

#### 8. Shared Influence of Knowledge, Trust, Convenience, Risk, and Culture on Attitudes to Use Mobile Banking Services in Jambi

Based on the analysis results from the ANOVA test in table 5.21 above which reflects that the  $F_{count}$  value is 7.191 with a significance of  $0.000 < 0.05$ . So it can be concluded that knowledge, trust, comfort, risk and culture significantly influence attitudes toward using mobile banking services in Jambi.

#### 9. The Shared Influence of Knowledge, Trust, Convenience, Risk, and Culture on the Ease of Using Mobile Banking Services in Jambi

Based on the analysis results from the ANOVA test in table 5.24 above which reflects that the  $F_{count}$  value is 22.041 with a significance of  $0.000 < 0.05$ . So it can be concluded that knowledge, trust, comfort, risk and culture significantly influence the ease of using mobile banking services in Jambi.

#### 10. The Influence of Knowledge, Trust, Convenience, Risk, and Culture on the Usability of Using Mobile Banking Services in Jambi

Based on the analysis results from the ANOVA test in table 5.27 above which reflects that the  $F_{count}$  value is 12.074 with a significance of  $0.000 < 0.05$ . So it can be concluded that knowledge, trust, convenience, risk and culture significantly influence the usability of using mobile banking services in Jambi.

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# 11. The Influence of Knowledge, Trust, Convenience, Risk, Culture, Attitude, Convenience and Usability on Behavioral Intention to Use Mobile Banking Services in Jambi

Based on the analysis results from the ANOVA test in table 5.30 above which reflects that the  $F_{count}$  value is 33.112 with a significance of  $0.000 < 0.05$ . So it can be concluded that knowledge, trust, comfort, risk, culture, attitudes, convenience and usability significantly influence the intention to use mobile banking services in Jambi.

## E. CONCLUSION

Based on the results of the research described earlier, it can be concluded that knowledge, convenience and risk are direct determinants of customer attitudes in using mobile banking in Jambi, meanwhile, trust and culture are not determining factors in customer attitudes in using mobile banking in Jambi. Then knowledge, trust, and risk are not directly supporting factors for convenience. Trust does not have a significant direct effect on the convenience of customers in using mobile banking in Jambi. Meanwhile, fun and culture support customers using mobile banking in Jambi. Furthermore, knowledge, trust and risk do not directly contribute to customers' usefulness in using mobile banking in Jambi. Meanwhile, cultural convenience directly contributes to customer usability in mobile banking services in Jambi. The knowledge, convenience, risk, culture, attitude, convenience and usability play a direct role in the behavioral intention of customers to use mobile banking services in Jambi. However, trust does not play a direct role in the behavioral intention of customers to use mobile banking services in Jambi.

This study also found that knowledge, convenience and risk play an indirect role in behavioral intention through customer attitudes towards mobile banking services in Jambi. In contrast, beliefs and culture do not indirectly affect behavioral intention through customer attitudes to use mobile banking services in Jambi. Then knowledge, trust, convenience and risk are not factors that support behavioral intention through customer convenience for mobile banking services in Jambi. However, culture is an indirect supporting factor for behavioral intention through customer convenience for mobile banking services in Jambi. Furthermore, knowledge, convenience and culture have an indirect role in behavioral intention through the use of customers for mobile banking services in Jambi. However, trust and risk have no role in behavioral intention through the use of customers for mobile banking services in Jambi.

Based on the descriptive analysis, it can be concluded that bank customers believe that their interest/behavioral intention is to use mobile banking in Jambi because testimonials from other customers are considered in mobile banking transactions. Bank customers have confidence that they understand the types of mobile banking facilities offered. Bank customers trust the technology used in mobile banking services. Bank customers feel at ease in transactions using mobile banking services. Bank customers have confidence that carrying out mobile banking transactions does not cause a loss of cash balances in an unclear manner. Bank customers have the belief that mobile banking transactions do not make people arrogant and arrogant. Bank customers believe that mobile banking transactions will not harm respondents. Bank customers have confidence that mobile banking facilities offer many banking transaction features. Bank customers have the belief that using mobile banking will reduce wasted time.

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