

Influencing Factors Intention in Mobile Banking Adoption in the Dynamic of Modern Society

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Abstract

The use of mobile banking is inseparable from advances in information technology, where information technology in mobile banking is used to improve the quality of service to the public in today's modern era, where this paper is a literature study that wants to find out several factors that influence the adoption of mobile banking and the reasons why. The public is now interested in using mobile banking, where based on literature studies there are several factors that influence mobile banking adoption which are shown with positive and significant results based on the factors tested by mobile banking adoption.

Keywords: mobile banking, IT adoption intention, mobile banking adoption, usefulness of mobile banking

A. Introduction

Innovation in the field of services, especially in companies is urgently needed, this is to support the development of an increasingly complex mindset in society, where this innovation is needed to support technological developments and business competition within a company.(Kidi 2018)

Talking about technological innovation, especially in the field of banking services, cannot be separated from the development of mobile technology, which is currently being loved and implemented by banking companies, where many new mobile-based technology systems have been created that can be used for transactions using smartphones, namely mobile banking.(Chavali and Kumar 2018)

Various banks have now adopted this application, but with its creation, is mobile banking used as it should be, this is what is interesting for us to investigate and discuss regarding what factors influence mobile adoption in society and what makes people interested in using mobile banking.(Alalwan et al. 2016)

Several studies related to mobile banking adoption state that people's lifestyles influence the use of mobile banking. (Hanafizadeh et al. 2014). there is also related to Performance Expectancy, Effort Expectancy, Social Influences, Facilitating Conditions, Hedonic Motivation, Price Value, trust, behavioral Intention, also has an influence on mobile banking adoption .(Alalwan, Dwivedi, and Rana 2017)

Of course it is not surprising that from the factors above there are other factors such as Perceived usefulness, Ease of use, Need for interaction, Perceived risk, Perceived cost, Credibility, Compatibility with lifestyle,

Intention to use mobile banking which influences this depending on the dynamics of people's lives. respectively. (Hanafizadeh et al. 2014)

Where each study has its own factors related to mobile adoption where in this study will present factors related to people's intention to adopt mobile banking which is often used to determine the extent to which modern society is interested in using mobile banking. (Yuwono and Oktovian 2021)

B. Discussion

Talking about mobile banking studies related to the factors that influence mobile banking adoption have been carried out for many years, this is to support application progress and the latest factors related to the use of mobile banking applications (Alnemer 2022),, where in this study trying to find various factors that related to the adoption of mobile banking in society, of course in research looking at the point of view of previous research related to the factors that influence mobile banking adoption (Shareef et al. 2018).

1. Theoretical implications

Where in this mobile banking adoption there are several theoretical models that are often used to research related to mobile banking adoption, namely Theory of Reason Action, Technology Acceptance Model (TAM) (Davis and Oliveira 2017)), Theory of Planned Behavior, Extended Technology Acceptance Model and Unified Theory of Acceptance and Use of Technology (Venkatesh, Morris, Davis, and Davis (2003) (Abu-Taieh et al. 2022) which in theory supports the influence or not of the factors that influence mobile banking adoption.

2. Data analysis and result

From previous research, there are several factors that can be used to conduct studies related to mobile adoption, of course related to the intention of customers and the public in using mobile banking applications, including the following:

a. Perceived usefulness (PU)

Not much different from the convenience factor, this factor is also often used in research related to mobile banking, this is in accordance with TAM regarding the mobile technology acceptance system where a tool created must have benefits, one of which is a mobile banking application.

b. Perceived ease of use (PEOU)

Where in this factor is often used, especially researchers who use TAM in their research this is to support whether the convenience factor affects mobile banking adoption, this of course must be proven in various studies related to the convenience factor influencing mobile banking adoption.

c. Intention Use

Talking about the use of technology, of course, cannot be separated from the name, the intention and interest in using mobile banking, this can be related to public awareness or customers whether or not they want to use the mobile banking application.

d. Trust/Credibility

Trust is the initial capital for someone who is interested in using technology, of course, one should consider the current adoption of mobile banking, whether it is safe to use or not.

e. Perceived Risk

Risk is the uncertainty of the technology used whether it has a good or bad impact. This can affect the adoption of mobile banking use.

f. Perceived Cost of use

In using mobile banking, one must pay attention to cost efficiency, where the smaller the costs incurred, the user feels interested in using mobile banking

g. Need for personal interaction

The need for a person to interact with the environment and the community can also affect the adoption of mobile banking because in carrying out their lives everyone has their own needs.

h. Compatibility with lifestyle and needs

The current lifestyle has been in the form of the traditional era until now it has become modern, of course this will affect a person's behavior in adopting mobile banking and everyone has their own standard of living so that lifestyle also affects the adoption of mobile banking, this is of course a necessity if the circumstances around us has facilitated the use of mobile banking

i. Social Norms

Subjective norms are defined by Azjen (1988) as a person's perception of social pressure to perform or not perform a behavior. Subjective norms are social pressures based on other people's beliefs that can affect interest so that he reconsiders whether to do or not to do the behavior (Jogiyanto,2007).(Siregar 2011)

j. Attitude

Attitude is defined by Fishbein and Ajzen (1975) as the sum of the feelings felt by a person to accept or reject an object or behavior and is measured using a procedure that places the individual on an evaluative scale with two sides, namely good or bad, accept or reject, etc.

k. Self-Efficacy

Operating mobile banking requires the belief that mobile banking can be used by anyone and at any time for transactions

l. Perceived Security

In using mobile banking, of course, you want a sense of security in making transactions through mobile banking, where from a security point of view, customers want to feel confident in their data and finances when using mobile banking.

No.	Factor	Journal Title	Writer
1.	Perceived usefulness	Mobile banking adoption by Iranian bank clients Word of Mouth impact on the adoption of mobile banking in Iran Exploring Gender Effects in Intention to	(Hanafizadeh et al. 2014) (Mehrad and Mohammadi 2017)

		<p>Islamic Mobile Banking Adoption: an empirical study</p> <p>Determinants of digital banking adoption in the Kingdom of Saudi Arabia: A technology acceptance model approach</p> <p>A study of mobile banking loyalty in Iran</p>	<p>(Haider et al. 2018)</p> <p>(Alnemer 2022)</p> <p>(Mohammadi 2015)</p>
2.	Perceived ease of use	<p>Mobile banking adoption by Iranian bank clients</p> <p>Word of Mouth impact on the adoption of mobile banking in Iran</p> <p>Determinants of digital banking adoption in the Kingdom of Saudi Arabia: A technology acceptance model approach</p>	<p>(Hanafizadeh et al. 2014)</p> <p>(Mehrad and Mohammadi 2017)</p> <p>(Alnemer 2022)</p>
3.	Intention Use	<p>Mobile banking adoption by Iranian bank clients</p> <p>Word of Mouth impact on the adoption of mobile banking in Iran</p> <p>Exploring Gender Effects in Intention to Islamic Mobile Banking Adoption: an empirical study</p>	<p>(Hanafizadeh et al. 2014)</p> <p>(Mehrad and Mohammadi 2017)</p> <p>(Haider et al. 2018)</p>
4.	Trust and Credibility	<p>Mobile banking adoption by Iranian bank clients</p> <p>Exploring Gender Effects in Intention to Islamic Mobile Banking Adoption: an empirical study</p> <p>Word of Mouth impact on the adoption of mobile banking in Iran</p> <p>Continued Intention to Use of M-Banking in Jordan by Integrating UTAUT, TPB, TAM and Service Quality with ML</p> <p>Consumer adoption of mobile banking services: An empirical examination of factors according to adoption stages</p> <p>Determinants of digital banking adoption in the Kingdom of Saudi</p>	<p>(Hanafizadeh et al. 2014)</p> <p>(Haider et al. 2018)</p> <p>(Mehrad and Mohammadi 2017)</p> <p>(Abu-Taieh et al. 2022)</p> <p>(Shareef et al. 2018)</p> <p>(Alnemer 2022)</p>

		<p>Arabia: A technology acceptance model approach</p> <p>An empirical study on trust in mobile banking: A developing country perspective</p> <p>A cross-cultural study of the intention to use mobile banking between Lebanese and British consumers: Extending UTAUT2 with security, privacy and trust</p>	<p>(Malaquias and Hwang 2016)</p> <p>(Merhi, Hone, and Tarhini 2019)</p>
5.	Perceived risk	<p>Mobile banking adoption by Iranian bank clients</p> <p>The Effect of Perceived Risk on Intention to Use Online Banking</p> <p>Continued Intention to Use of M-Banking in Jordan by Integrating UTAUT, TPB, TAM and Service Quality with ML</p> <p>Customer adoption of p2p mobile payment systems: The role of perceived risk</p>	<p>(Hanafizadeh et al. 2014)</p> <p>(Reepu and Arora 2022)</p> <p>(Abu-Taieh et al. 2022)</p> <p>(Belanche, Guinalú, and Albás 2022)</p>
6.	Perceived cost	<p>Mobile banking adoption by Iranian bank clients</p> <p>Exploring Gender Effects in Intention to Islamic Mobile Banking Adoption: an empirical study</p>	<p>(Hanafizadeh et al. 2014)</p> <p>(Haider et al. 2018)</p>
7.	Need for interaction	<p>Mobile banking adoption by Iranian bank clients</p>	<p>(Hanafizadeh et al. 2014)</p>
8.	Compatibility with lifestyle and needs	<p>Mobile banking adoption by Iranian bank clients</p> <p>A cross-cultural study of the intention to use mobile banking between Lebanese and British consumers: Extending UTAUT2 with security, privacy and trust</p>	<p>(Hanafizadeh et al. 2014)</p> <p>(Merhi, Hone, and Tarhini 2019)</p>
9.	Social Norms	<p>Word of Mouth impact on the adoption of mobile banking in Iran</p> <p>Individual Interest in the Use of Mobile Banking: Approach Modified (TAM) and (TPB)</p>	<p>(Mehrad and Mohammadi 2017)</p> <p>(Mahendra 2013)</p> <p>(Belanche,</p>

		Customer adoption of p2p mobile payment systems: The role of perceived risk	Guinalú, and Albás 2022)
10.	Attitude	Word of Mouth impact on the adoption of mobile banking in Iran Individual Interest in the Use of Mobile Banking: Approach Modified (TAM) and (TPB) Customer adoption of p2p mobile payment systems: The role of perceived risk A study of mobile banking loyalty in Iran	(Mehrad and Mohammadi 2017) (Mahendra 2013) (Belanche, Guinalú, and Albás 2022) (Mohammadi 2015)
11.	Self-Efficacy	Analysis of Factors Affecting Customer Intention In Using Mobile Banking Consumer adoption of mobile banking services: An empirical examination of factors according to adoption stages	(Yuwono and Oktovian 2021) (Shareef et al. 2018)
12.	Perceived Security	Analysis of Factors Affecting Customer Intention In Using Mobile Banking Consumer adoption of mobile banking services: An empirical examination of factors according to adoption stages Customer adoption of p2p mobile payment systems: The role of perceived risk A cross-cultural study of the intention to use mobile banking between Lebanese and British consumers: Extending UTAUT2 with security, privacy and trust	(Yuwono and Oktovian 2021) (Shareef et al. 2018) (Belanche, Guinalú, and Albás 2022) (Merhi, Hone, and Tarhini 2019)

In the factors above, of course, research related to mobile banking will continue to develop and determine factors that are in accordance with the conditions to be studied so as to determine whether mobile banking can be used properly or not

C. Conclusion

From the results of the research above it turns out that there are several factors to determine the intention of adoption in mobile adoption, of course some of these factors have a large influence on mobile adoption, so these factors need to be tested again by future researchers so that the application of technology, especially related to mobile banking adoption, can continue and updated.

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