

## Factors Affecting the Perception of Mobile Banking Users on Adoption of Mobile Banking at PT. BNI Palopo Branch Office

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### Abstract

This study aims to know and analyze the factors affecting the perception of mobile banking users on adoption of mobile banking at PT. BNI Palopo Branch Office. Problem that found is only 15% of total customers population who became mobile banking users and 34% of the mobile banking users who are categorized as active users. Then after observing directly and studying the previous literatus, factors that analyzed in this study are Perceived Ease of Use, Trust, Awareness, Social Influence, and Electronic Service Quality that assumed affecting the perception of users to adopt mobile banking. The research using quantitative method by collecting questionnaire directly and online. Sampling method using Purposive Sampling. The sampels taken were 312 respondents who actively using BNI Mobile Banking by making transaction at least once in the latest month. Methods of data analysis using multiple linear regression analysis by SPSS 25 version. The result showed that Perceived Ease of Use, Trust, Awareness, Social Influence, and Electronic Service Quality partially have positive and significant effect on adoption of mobile banking at PT. BNI Palopo Branch Office.

**Keywords:** Perceived Ease of Use, Trust, Awareness, Social Influence, and Electronic Service Quality, mobile banking adoption

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### INTRODUCTION

The Covid-19 pandemic has changed many human habits from manual or conventional to technology-based online. Limited space for movement makes humans increasingly dependent on technology. Humans are required to be able to carry out all their activities ranging from work, school, shopping, ordering food, transportation, to financial transactions at an unlimited time online. shows the attachment of the Indonesian people to the internet which is quite large.

The Association of Indonesian Internet Service Providers (APJII) in 2022 revealed that 89.03% of Indonesian internet users access the internet with mobile phones or tablets for nine main reasons, namely to access information/news (92.21%), work or study from home (90.21%), accessing public services (84.9%), using e-mail services (80.7%), online transactions (79%), entertainment content (77.25%), online transportation (76.47%), and financial services (72.32%). One of the reasons above is that the use of online transactions certainly requires supporting facilities from banking for online financial services that can be accessed via smartphones so that the demand for mobile banking systems will increase. In addition, the Covid-19 pandemic has accelerated changes in people's behavior to shift their transactions from conventional branches and channels such as ATMs to digital services. With easy access anytime and anywhere via Smartphone, making Mobile Banking a financial solution for today's customers. Otoritas Jasa Keuangan (OJK) noted a 300% increase in the use of mobile banking and internet banking from 2016 to August 2021, this is also in line with electronic money

transactions increasing 47% from Rp5.28 trillion to Rp204.9 trillion in 2015-2020. (Ariesta, 2021).

PT. Bank Negara Indonesia (Persero) Tbk as one of the state-owned banks in Indonesia continues to improve digital transformation through increasing Mobile Banking as a superior digital product. BNI Mobile Banking has recorded growth with the number of users in 2021 of 10.81 million, an increase of 38.9% (yoy), the number of transactions of 434 million, an increase of 43.2% (yoy), and the transaction value of Rp. 615 trillion, an increase of 31.9 % (yoy).

The strategy of achieving profitability through increasing digital mobile banking transactions is also an effort of PT. BNI (Persero) Tbk Palopo Branch which is one of the BNI branches under the Makassar Regional Office. BNI Palopo Branch consists of 10 outlets, namely the Main Branch Office, KK Ratulangi, KK Makale, KCP Toraja, KCP Belopa, KCP Masamba, KCP Malili, KCP Tomoni, and KCP Sorowako. The wide marketing area makes PT. BNI (Persero) Tbk Palopo Branch has wide open opportunities in increasing digitally integrated business.

In the last three years, the amount of BNI mobile banking users at BNI Palopo Branch increased by 268%. However, if compared to the amount of Mobile Banking users and total customers, there was a significant gap. In 2021, the total customers of the BNI Palopo Branch are 283,170 while the users of Mobile Banking are only 41,747 or 15% of total customers. Furthermore, from 41,747 users, only 34% or 14,194 users are actively transacting.

**Tabel 1.** Report BNI Mobile Banking User of BNI Palopo Branch

Tahun	Total User
2019	11.349
2020	27.296
2021	41.747

From field observations and interviews with the management of PT. BNI (Persero) Palopo Branch, there are several reasons that are often encountered related to the number of customers who have not adopt Mobile Banking technology. The first is the customers do not have mobile phones that support this technology, especially for customers aged 50 and over. The second reason is the security factor which affect customer confidence so that many customers still choose cash transactions. The last reason is the customers only use their bank accounts for saving and do not want to transact because they are afraid that it will change their lifestyle.

The adoption of technology is certainly not immediately accepted by the public, especially if it is related to risky financial transactions. Although Mobile Banking offers so many benefits to customers, this is not necessarily immediately accepted by customers. Therefore, before developing further strategies for customers to switch to adopting Mobile Banking, it is necessary to know what factors can encourage customers' intentions to adopt it. After knowing these factors, banks are expected to be able to formulate effective strategies in product marketing activities or the development of Mobile Banking technology to attract customers to switch to digital transactions, especially at PT. BNI (Persero) Tbk Palopo Branch. The factors that will be examined in this study are Perception of Ease of Use, Trust, Awareness, Social Influence, and Quality of electronic electronic services. These factors were selected as a result of the author's observations in the field and document studies as factors that were considered to have an influence on the adoption of Mobile Banking technology at PT BNI (Persero) Tbk Palopo Branch.

## LITERATURE REVIEW

### A. Mobile Banking Adoption

Kotler and Keller (2016: 476) define that adoption is an individual's decision to become a regular user of a product. Adoption is a mental step through which a person goes through the stages from the first to the final adoption. Kotler and Keller (2016: 476) define that adoption is an individual's decision to become a regular user of a product. Adoption is

a mental step through which a person goes through the stages from the first to the final adoption as follows: Awareness, interest, evaluation, experimentation, and adoption.

#### **B. Perceived Ease of Use**

Perceived ease of use is one of two factors in the TAM theory (technology acceptance model) which is considered to affect a person's intention to adopt technology. TAM was first introduced by Fred D. Davis in 1986. Davis (1986) stated that the main purpose of TAM is to provide a basis for exploring the influence of external factors on the beliefs, attitudes, and goals of users in adopting a technology. Perceived ease of use according to Amit Shankar (2016) is someone believes that the use of information technology is easy and does not require hard work from its users.

Given that mobile payment services are an alternative to embedded payment methods such as credit cards, debit cards, cash, and checks, it is important that consumers view mobile payment services as at least a service that is as easy to use as the previous methods. If a mobile payment service requires significant effort from consumers, it will be a barrier to adopting it (Johnson et al., 2018). If users think that learning to use mobile payment is easy and that the operation process is simple, then their perception of the usefulness of mobile payment will increase and they will be more likely to adopt this technology (Liu et al., 2019). The results of this test are also supported by several studies that have been conducted by Kabata (2015), Nguyen and Huynh (2018), Johnson et al. (2018), Liu et al. (2019), Lau et al. (2019), Wong and Mo (2019), and Ziwei et al. (2019) which found that there was a significant positive effect of perceived ease of use on the intention to use mobile payment.

#### **C. Trust**

Moorman (1993) defines trust as an individual's willingness to depend on other parties involved in the exchange because individuals have confidence in other parties. When one party has confidence that the other party involved in the exchange has reliability and integrity, it can be said that there is trust (Audini & Anis, 2019). Trust can be described as a user's belief in the mobile device used to conduct online transactions (Leonard, 2016). One of the biggest barriers to using mobile payment services is security concerns (Slade et al., 2016 in Marheni & Melani, 2021). It is reasonable to believe that the more consumers believe in the security of mobile payment services, the more likely they are to adopt the technology (Johnson et al., 2018). Other research that has been done by Johnson et al. (2018), Musa et al. (2015), Ramos de Luna et al. (2019), Ramos de Luna et al. (2017), Liébana-Cabanillas et al. (2017), Tingari and Sanhori (2016), Wong and Mo (2019), Moorthy et al. (2020), Denaputri and Usman (2019), and Soodan and Rana (2020) who found that there was a significant positive effect of perceived security on the intention to use mobile payments. It can be concluded that the perception of security is a determining factor that influences the intention to use mobile payments. This finding contradicts previous research conducted by Aydin (2016) and Lau et al. (2019) which did not find a significant relationship between perceived security and intention to use mobile payment.

#### **D. Awareness**

Ceva Lavenja Arahita & Juri Attamimi (2015: vol 4) define that awareness is the level of customer awareness of the existence of this Mobile Banking service. Agbemabiese George Cudje et al., (2015) explained that the level of information that consumers have about Mobile Banking is one of the main factors influencing the adoption and use of online banking. The rate of adoption of an innovation can be determined by the level of customer awareness and to attract customers' attention. Awareness is a state in which a person can control himself over an event (Mauludiyah & Diana, 2018). In this context, awareness is the point where customers are aware of the existence of e-banking services that have been provided by the bank. If banks are always active in informing about the benefits of using e-banking services, it is expected that customers and consumers will give a positive

response to e-banking products. Awareness is also a state where customers can understand how e-banking services are useful for them. It is at this time that the awareness of customers about the information obtained about banking influences increasing the number of e-banking users.

Laforet and Li (2005) in Mauludiyah & Diana (2018) investigate consumer attitudes towards mobile banking in China and they also find that one of the barriers to mobile banking adoption is the lack of awareness and understanding of the benefits provided by mobile banking. Mobile banking as an innovation is relatively new in society so awareness can be seen as a barrier to accepting and adopting it (Al-Somalli et al., 2009 (Elhajjar & Ouaida, 2020). In their study of internet banking awareness, Hanafizadeh and Khedmetgozar concluded that awareness reduce risk perception. They also consider awareness as an important factor influencing adoption and attitude towards mobile banking

#### **E. Sosial Influence**

According to social science theory, the behavior of other people, especially peers (peers) in the same social group affects the behavior and attitudes of individuals (Ashforth & Fred, 1989). Meanwhile, social identity theory states that individuals basically identify themselves relative to other individuals in their social groups, and try to achieve and maintain a positive image of social identity (Asforth & Fred, 1989). Social norms are factors related to the influence of significant other people such as the family environment, friends, friends, and work environment for someone to decide whether he will use a particular product or service. Social norms influence a person to accept the latest technology or not. Perdesen and Ling (2002) state that external and social influences cannot be ignored in any adoption model because of their contribution to adoption behavior. Amit Shankar (2016) explains that family, social group, social class, and culture have a significant impact on consumer adoption of new technologies. The opinion of members of the public can influence the customer's intention to adopt Mobile Banking services.

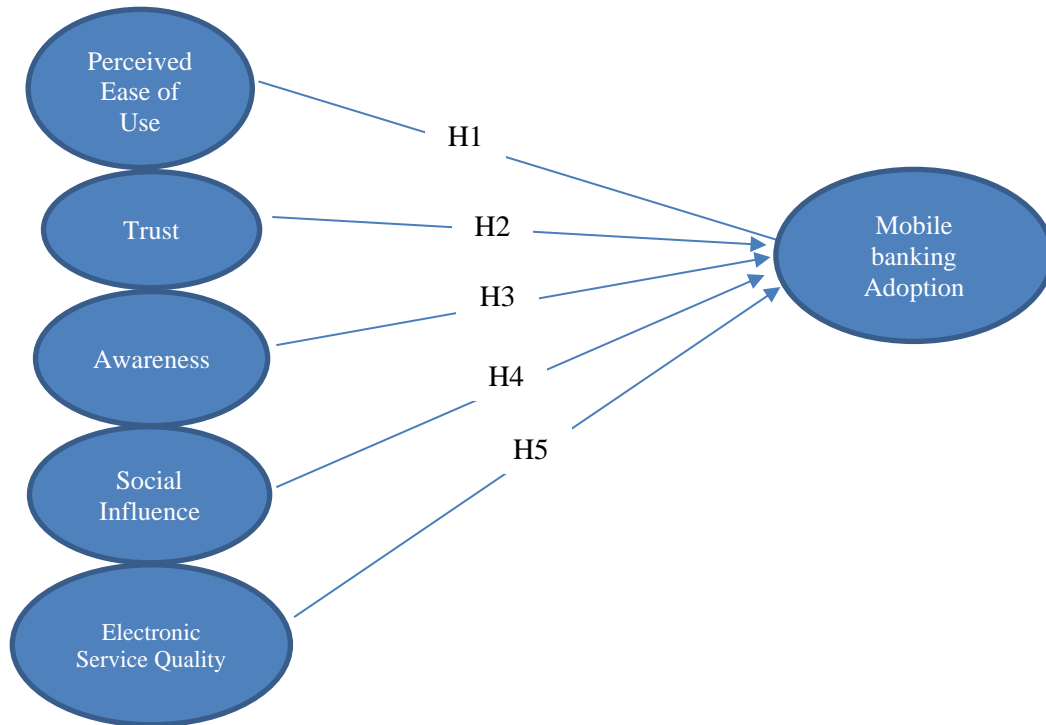
In mobile banking context, social influence can be defined as the extent to which users perceive the importance of others in the decision to adopt an innovation (Chong et al., 2010). Research investigating the factors that predict m-service adoption has consistently shown that social influence plays an important role (López-Nicolás et al., 2008). Kleijnen et al. (2004) studied the adoption of wireless finance, finding that social influence is highly significant in predicting intention. With origins in internalization theory (Kelman, 1958), social influence measures any reference a person might deem important, including friends, family, mass media and the internet (Venkatesh et al., 2003). In addition, Amit Shankar (2016) also explains that family, social group, social class, and culture have a significant impact on consumer adoption of new technologies. The opinions of members of the public can influence customers' intentions to adopt Mobile Banking services.

#### **F. Electronic Service Quality**

The quality of electronic services used in the company is related to the information system that is implemented according to the needs and abilities of the user so that it can be used to process data into quality and useful information for users of the information (Amalia & Pratomo, 2016). The quality of electronic services can be measured in terms of access speed (response time), system reliability (system reliability), ease of use (ease to use), ease of access (system flexibility), and system security (system security) (Rachman, 2018). Based on a comprehensive review and synthesis of the existing literature on e-SQ (Electronic Service Quality) Zeithaml, Parasuraman, and Malhotra (2002) detailed five sets of criteria relevant to the perception of e-SQ: (a) availability and content of information, (b) ease of use. use or usability, (c) privacy/security, (d) graphic style, and (e) reliability/compliance (Parasuraman et al., 2005). SERVQUAL currently remains the most widely used instrument to measure and operationalize service quality in traditional settings

(Choudhury, 2013). Ramseook-Munhurrun and Naidoo (2011) also stated that the added dimensions include ease of use, accessibility, and security and are consistent with benefits that are easily associated with internet banking such as time saving, being accessible anywhere, and 24-hour availability.

### G. Conceptual Model



**Figure 1 : The Conceptual Model**

The hypotheses formulated are:

H1: Perceived Ease of Use has a positive and significant effect on adoption of mobile banking

H2: Trust has a positive and significant effect on adoption of mobile banking

H3: Awareness has a positive and significant effect on adoption of mobile banking

H4: Social influence has a positive and significant effect on adoption of mobile banking

H5: Electronic Service Quality has a positive and significant effect on adoption of mobile banking

### RESEARCH METHOD

#### Location and Time

This research was conducted in Juni - September 2022 at BNI Palopo Branch Office, Jl.Dr. Ratulangi No.51 – 52, Palopo, South Sulawesi

#### Population and Sampel

Analysis in quantitative research is based on a statistical approach. The analytical method used in this research is multiple linear regression analysis with data processing using SPSS 25 version. According to Sugiyono (2012), population is a generalization consisting of objects/subjects that have certain qualities and characteristics set by researchers to be studied and then drawn conclusions. The population in this study are all active user of BNI Mobile Banking who are specifically located at the Main Branch Office of BNI Palopo and do not include the Sub-Branch Office which totals 1,412 users. The sample is part of the population elements used in the study,

while the sample unit is an element or group of elements that becomes the basis for being selected as a sample (Bambang Supono, 1999). If the population is large, the researcher may not study everything in the population. Things like this are due to limited funds or costs, energy, and time, therefore researchers can use samples taken from the population. Samples taken from the population must be representative or can represent the population.

Sampling in this study used the Slovin formula:

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

$$\frac{1412}{1 + 1412 (0,5)^2} = 312$$

Then, sampels taken was 312 mobile banking users at BNI Palopo Branch Office. Non probability sampling in this study using Purposive Sampling where sampels are BNI mobile banking users who actively use mobile banking at least once in the latest month. In this measurement scale, this study uses a Likert Scale 1 to 5 which is a tool that is usually used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena (Sugiyono, 2014). By using this Likert scale, the variables to be measured are translated into indicators in variables.

### Data Analysis Method

According to Sugiyono (2014) data analysis is an activity carried out after all data from respondents or other sources have been collected. Activities in data analysis are activities of grouping data based on variables and types of respondents, presenting data for each variable to be studied, performing calculations to answer the problem formulation, and performing calculations to test the proposed hypothesis.

Then, data analysis metode divided into several steps below:

1. Validity and Reliability Test
2. Classical Assumption Tests consisted of Normality Test, Multicollinearity Test, Heteroscedasticity Test
3. Multiple Regression Linear Analysis consist of R Square Test, F test, and T test or hypotesis test.

### Descriptive Characteristics of Research Respondents

This research was conducted using observation and questionnaires were used as research instruments. Questionnaires were distributed to respondents who were used as research subjects.

**Table 2.** Characteristics of Research Respondents

Characteristics of Respondents	Criteria	Frequency	Percentage
Gender	Male	122	31%
	Female	190	69%
	<b>Total</b>	<b>312</b>	<b>100%</b>
Age	16 – 30	114	36,54%
	31 – 40	116	37,18%
	41 – 50	69	22,12%
	>50	13	4,17%
	<b>Total</b>	<b>312</b>	<b>100%</b>

Last Education	Junior High School	5	1,6%
	Senior High School	102	32,69%
	Diploma	6	1,92%
	Bachelor Degree	189	60,58%
	Magister Degree	10	3,21%
	<b>Total</b>	<b>312</b>	<b>100%</b>
Marriage status	Single	159	51%
	Married	153	49%
	<b>Total</b>	<b>312</b>	<b>100%</b>
Mobile Banking using frequency	≥ 3 times a month	139	44,6%
	Once a month	133	42,6%
	≥ 1 time a month	40	12,8%
	<b>Total</b>	<b>312</b>	<b>100%</b>

Source: Data processed by researchers 2022

### Validity and Reliability Test

This research was conducted using observation and questionnaires were used as research instruments. Questionnaires were distributed to respondents who were used as research subjects.

**Table 3.** Validity and Reliability Test

Construct	Item	$r_{\text{count}}$	$r_{\text{table}}$	Cronbach Alpha	Result
Perceived Ease of Use (X1)	X1.1	0,818	0,111	0,901	Valid and reliabel
	X1.2	0,848	0,111		
	X1.3	0,784	0,111		
	X1.4	0,822	0,111		
	X1.5	0,838	0,111		
	X1.6	0,830	0,111		
Trust (X2)	X2.1	0,818	0,111	0,870	Valid and reliabel
	X2.2	0,854	0,111		
	X2.3	0,842	0,111		
	X2.4	0,771	0,111		
	X2.5	0,748	0,111		
	X2.6	0,690	0,111		
Awareness (X3)	X3.1	0,820	0,111	0,857	Valid and realiabel
	X3.2	0,836	0,111		
	X3.3	0,789	0,111		
	X3.4	0,765	0,111		
	X3.5	0,835	0,111		
Social Influence (X4)	X4.1	0,859	0,111	0,907	Valid and reliabel
	X4.2	0,873	0,111		
	X4.3	0,874	0,111		
	X4.4	0,823	0,111		
	X4.5	0,779	0,111		
	X4.6	0,758	0,111		

<b>Electronic Service Quality (X5)</b>	X5.1	0,817	0,111	0,886	Valid and reliabel
	X5.2	0,832	0,111		
	X5.3	0,830	0,111		
	X5.4	0,743	0,111		
	X5.5	0,854	0,111		
	X5.6	0,731	0,111		
<b>Mobile Banking Adoption (Y)</b>	Y1	0,918	0,111		Valid and reliabel
	Y2	0,924	0,111	0,935	
	Y3	0,894	0,111		
	Y4	0,920	0,111		

Source: Data processed by researchers 2022

Based on Table 4 above, the results of the validity test of the indicators of the Perception of Ease of Use (X1), Trust (X2), Awareness (X3), Social (X4), Electronic Service Quality (X5), and Mobile Banking Adoption (Y) variables have Pearson correlation or  $r_{count}$  value is greater than  $r_{table}$  (0.111), so it can be said that the questionnaire used in this study was declared valid to be used as a variable measuring instrument. Meanwhile the results of the reliability test on the instrument are said to be reliable if the Cronbach's Alpha value  $> 0.6$  (Ghozali, 2011: 133). Based on Table 4 above, it also can be seen that the results of the reliability test of all items have a Cronbach's Alpha value greater than 0.60, so it can be concluded that the question items from the questionnaire are worthy of use as a measuring tool

### Multiple Linear Regression Analysis

**Table 5. T Test Result**

<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.982	.884		3.374	.001
	Persepsi Kemudahan	.121	.058	.157	2.083	.038
	Kepercayaan	.128	.061	.174	2.107	.036
	Kesadaran	.122	.053	.145	2.298	.022
	Sosial	.080	.039	.122	2.049	.041
	Kualitas Layanan Elektronik	.140	.064	.176	2.167	.031

a. Dependent Variable: Adopsi Mobile Banking

### Validity and Reliability Test

Based on Table 5 above, the linear regression equation that reflects the relationship between the variables in this study is as follows:

$$Y = 2.982 + 0.121 X1 + 0.128 X2 + 0.122 X3 + 0.080 X4 + 0.140 X5$$

From the multiple linear regression equation above shows that:

1. The value of the constant has a positive value of 2,982. A positive value indicates a unidirectional effect between the independent variable and the dependent variable. This shows that if all dependent variables X1, X2, X3, X4 and X5 are 0 units or have not decreased, then the value of mobile banking adoption is 2,982. Assumed that the other variables remain constant.
2. The regression coefficient value of Perception of Ease of Use (X1) has a positive value of 0.121 indicating that if the perceived ease of use variable increases by one unit, then variable of mobile banking adoption (Y) will increase 0.121 units. This means that the higher value of perceived ease of use, the adoption of mobile banking will increase. Assumed that the other variables remain constant.
3. The regression coefficient of Trust (X2) has a positive value of 0.128 indicating that if the trust variable increases by one unit, then variable of mobile banking adoption (Y) will increase 0.128 units. This means that the higher value of trust, the adoption of mobile banking will increase. Assumed that the other variables remain constant.
4. Awareness regression coefficient value (X3) has a positive value of 0.122 indicating that if the awareness variable increases by one unit, then variable of mobile banking adoption (Y) will increase 0.122 units. This means that the higher value of awareness, the adoption of mobile banking will increase. Assumed that the other variables remain constant.
5. The value of the social influence regression coefficient (X4) has a positive value of 0.08 indicating that if the social influence variable increases by one unit, then variable of mobile banking adoption (Y) will increase 0.08 units. This means that the higher value of social influence, the adoption of mobile banking will increase. Assumed that the other variables remain constant.
6. The regression coefficient value of Electronic Service Quality (X5) has a positive value of 0.14 indicating that if the electronic service quality variable increases by one unit, then variable of mobile banking adoption (Y) will increase 0.08 units 0.14 units. This means that the higher value of the quality of electronic services, the adoption of mobile banking will increase. Assumed that the other variables remain constant.

## **DISCUSSION**

### **Effect of Perception Ease of Use on Mobile Banking Adoption**

Based on the results of the calculations that have been carried out, it is obtained that the value of  $t$  count = 2.083 which is greater than  $t$  table = 1.968 and the significance value of 0.038 which is smaller than 0.05. This shows that the perception of ease of use has a positive and significant effect on mobile banking adoption, which means that if the perception of ease of use is increased, the adoption of mobile banking at PT BNI (Persero) Tbk Palopo Branch Office will increase. So H1 is accepted.

From the research that has been conducted on 312 mobile banking users at PT BNI (Persero) Tbk Palopo Branch Office, most of them agree that the BNI mobile banking application is very easy to use. This can be seen from the respondents' responses to the perceived ease of use variable with an average value of 1,314 which is in the fifth range of high. These results show a good response to the ease of use of the BNI mobile banking application, which is supported by the display of features that are often used by users on the application's home page such as transfers, my account, payments, purchases, E-wallet and so on whose appearance can be set by the user according to their needs.

The researcher argues that a banking technology should be easy to apply by beginners to increase the frequency of repeated use and will further improve the sustainable relationship between customers and banks. A technology is categorized easy if user does not need a long time to learn it. When users feel the ease, their decision to adopt mobile banking will also be higher. This is also in line with research conducted by Johnson et al., (2018) that if mobile banking services require significant effort from consumers, then this will be a barrier to adopting

them. The results of this test are also supported by several studies that have been conducted by Kabata (2015), Nguyen and Huynh (2018), Johnson et al. (2018), Liu et al. (2019), Lau et al. (2019), Wong and Mo (2019), and Ziwei et al. (2019) which found that there was a significant positive effect of perceived ease of use on the intention to use mobile payment. Meanwhile, this finding contradicts the previous research conducted by Phonthanakitithaworn et al. (2016) on 256 mobile banking users in Thailand who did not find a significant relationship between perceived ease of use and intention to use mobile payment.

### **Effect of Trust on Mobile Banking Adoption**

Based on the results of the calculations that have been carried out, it is obtained that the value of  $t$  count = 2.107 which is greater than  $t$  table = 1.968 and the significance value of 0.036 which is smaller than 0.05. This shows that trust has a positive effect on mobile banking adoption, which means that if trust is increased, the adoption of mobile banking at PT BNI (Persero) TBK Palopo Branch Office will increase. So H2 is accepted.

From the research that has been conducted on 312 customers using mobile banking at PT BNI (Persero) Tbk Palopo Branch Office, most of them have a high trust in the BNI mobile banking application. This can be seen from the respondents' responses to the trust variable with an average value of 1,281 which is in the fourth range, which is high (Table 4.7). These results indicate a good response to user trust in BNI mobile banking.

The researcher argues that trust has a very important role in an ongoing relationship between customers and banks, especially in financial transactions that have risks. This level of trust in mobile banking is built from experience using the application, if users have been harmed when making financial transactions using mobile banking, for example, transactions are not successful, then they tend to not feel safe and decide not to use mobile banking anymore. This in turn also affects customer confidence in the bank because mobile banking is one of the services provided by the bank. Researchers argue that trust and security are an inseparable relationship when considering adopting a technology because trust is built from a sense of security. In the context of Mobile Banking, trust increases with increasing sense of security in using the technology (Mauludiyah & Diana, 2018). This is also in line with what Johnson et al. (2018) said, namely the more consumers believe in the security of mobile payment services, the greater the likelihood that they will adopt the technology. The results of a study also conducted by Audini & Anis (2019) on 103 banking customers in DKI Jakarta found that trust had a significant effect on the adoption of mobile banking and internet banking.

### **Effect of Trust on Mobile Banking Adoption**

Based on the results of the calculations that have been carried out, it is obtained that the value of  $t$  count = 2.298 which is greater than  $t$  table = 1.968 and the significance value of 0.022 which is smaller than 0.05. This shows that awareness has a positive effect on mobile banking adoption, which means that if awareness is increased, the adoption of mobile banking at PT BNI (Persero) TBK Palopo Branch Office will increase. So H3 is accepted.

From the research that has been conducted on 312 customers using mobile banking at PT BNI (Persero) Tbk Palopo Branch Office, most of them have a high awareness of the BNI mobile banking application. This can be seen from the respondents' responses to the awareness variable with an average value of 1,253 which is in the fourth range, which is high (Table 4.8). These results show that most of the customers at PT BNI (Persero) Tbk Palopo Branch Office already know the existence and benefits of BNI mobile banking. This means that the awareness and knowledge of customers about the benefits of mobile banking greatly affects the success of products owned by BNI banks. The more customers who know the existence and benefits of this banking technology, the higher the number of customers who adopt it. The results of this study are consistent with research conducted by Noviani (2014) that the level of awareness variable has a positive effect on e-banking adoption. The researcher believes that the banking sector

should be able to clearly socialize the benefits of mobile banking for customers so that all customers understand and start to use it which in turn will make them adopt this technology.

### **Effect of Social Influence on Mobile Banking Adoption**

Based on the results of the calculations that have been carried out, it is obtained that the value of  $t$  count = 2.049 which is greater than  $t$  table = 1.968 and the significance value of 0.041 which is smaller than 0.05. This shows that social has a positive effect on mobile banking adoption, which means that if social influence is increased, the adoption of mobile banking at PT BNI (Persero) TBK Palopo Branch Office will increase. So H4 is accepted.

From the research that has been conducted on 312 mobile banking users at PT BNI (Persero) Tbk Palopo Branch Office, most agree that social influence in this case the closest people or social environment influences the decision to adopt mobile banking. This can be seen from the respondents' responses to the social influence variable with an average value of 1,251 which is in the fourth range, which is high (Table 4.9). These results indicate that social roles have a high influence on the adoption of mobile banking at PT BNI (Persero) Tbk Palopo Branch Office.

The researcher argues that social life plays an important role in influencing individual decisions to adopt a technology because if most social circles use mobile banking in transactions, members in that group tend to use it as well. This is facilitating the financial transactions between them or to be influenced by the experience of individuals who have adopted the technology first. This is in line with research conducted by Chian (2012) that social influence significantly affects individual intentions to adopt mobile banking. Perseden and Ling (2002) suggest that external and social influences cannot be ignored in the adoption model because of their contribution to adoption behavior. In addition, Amit Shankar (2016) also explains that family, social group, social class, and culture have a significant impact on consumer adoption of new technologies. The opinion of members of the public can influence the customer's intention to adopt Mobile Banking services.

### **Effect of Electronic Service Quality on Mobile Banking Adoption**

Based on the results of the calculations that have been carried out, the value of  $t$  count = 2.167 which is greater than  $t$  table = 1.968 and the significance value of 0.031 which is smaller than 0.05. This shows that the quality of electronic services has a positive effect on the adoption of mobile banking, which means that if the quality of electronic services is improved, the adoption of mobile banking at PT BNI (Persero) TBK Palopo Branch Office will increase. So H5 is accepted.

From the research that has been conducted on 312 mobile banking users at PT BNI (Persero) Tbk Palopo Branch Office, most agree that BNI mobile banking has good quality electronic services. This can be seen from the respondents' responses to the electronic service quality variable with an average value of 1,271 which is in the fourth range, which is high (Table 4.10). These results indicate a high response to the quality of the BNI mobile banking application.

Researchers see that the quality of the BNI mobile banking application is one of the significant factors that influence customer decisions in adopting mobile banking. The quality in question is reliable performance and is not often problematic when used. The results of this study are in line with research conducted by Kleijnen et al., 2003 which found that when consumers perceive the quality of electronic services as high, their attitudes towards cellular services will become more positive. Wolfenbarger and Gilly (2003) also found that reliability or fulfillment ratings were the strongest predictor of customer satisfaction and quality, and the second strongest predictor of intention to repurchase at a site. Thus, banks should always be able to improve the performance of mobile banking applications.

## CONCLUSION

From the results of research that has been carried out regarding various factors that influence the adoption of mobile banking at PT (BNI) Persero Tbk Palopo Branch Office, it can be concluded that perception of ease of use, trust, awareness, social influence, and electronic service quality have positive and significant impact on mobile banking adoption at PT. BNI Palopo Branch Office. These factors can encourage the decision of customers to adopt mobile banking.

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