



**THE EFFECT OF BENEFITS, TRUST, CONVENIENCE, AND RISK ON
INTEREST IN USING MOBILE BANKING (EMPIRICAL STUDY ON THE
COMMUNITY OF SUKOHARJO REGENCY)**

Agev Fefy Bena Alam¹

Universitas Muhammadiyah Surakarta, Surakarta, Indonesia

b200180427@student.ums.ac.id

Banu Witono²

Universitas Muhammadiyah Surakarta, Surakarta, Indonesia

bw257@ums.ac.id

Abstract

This study examines the influence of perceived benefits, trust, ease of use, and perceived risk on the intention to use mobile banking in Sukoharjo Regency. Using purposive convenience sampling, a quantitative causal method was employed, with data collected via questionnaires from bank customers aged 18–45 from BRI, BNI, BSI, BCA, and Mandiri. While this approach offers initial insights, the use of online Google Forms may exclude individuals with limited digital access, potentially reducing the external validity of the findings. Results show that perceived benefits and ease of use have a significant positive impact on usage intention, highlighting the practical value and user-friendliness of mobile banking platforms. Surprisingly, perceived risk also has a positive effect, possibly indicating that users are more cautious and actively utilize security features. This interpretation would benefit from stronger theoretical support or qualitative data. Meanwhile, trust in security and privacy does not significantly influence intention, which may suggest that digital trust is now a normative expectation. However, alternative explanations, such as users' limited awareness of security mechanisms, should also be considered. Future research is encouraged to adopt a mixed-methods approach and apply stratified random sampling to enhance representativeness and gain deeper insights into user motivations, especially concerning risk perception and digital trust.

Keywords: Convenience, Interest, Perceived Benefits, Perceived Risk, Trust



INTRODUCTION

The rapid evolution of digital technology has reshaped the banking landscape, particularly through the proliferation of mobile banking services that cater to increasingly mobile and time-constrained consumers (Muttaqin et al, 2021; Bella et al, 2024). In Indonesia, Bank Indonesia reported that mobile banking transactions reached Rp6.349,47 trillion in 2023, reflecting a 41,84% annual increase—far surpassing the growth of traditional internet banking (Bank Indonesia, 2024). This surge signifies a critical shift in user behavior, particularly in semi-urban regions such as Sukoharjo Regency, where smartphone penetration is rising and banking access is expanding through digital channels.

The decision to adopt mobile banking is often shaped by key psychological and technological factors. Drawing upon the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), this study focuses on four constructs: perceived benefits, trust, ease of use, and perceived risk (Davis, 1989; Venkatesh et al., 2003). Perceived benefits relate to how users evaluate mobile banking's ability to enhance transactional efficiency. Trust reflects the user's confidence in the security and integrity of digital services. Ease of use concerns system simplicity and learnability, while perceived risk captures concerns about privacy, fraud, and technology reliability. These variables are commonly applied in digital adoption research, yet their influence can vary significantly across demographic and regional contexts.

Although many studies support the positive influence of benefits, trust, and ease of use on mobile banking adoption, some report insignificant or contradictory results particularly regarding perceived risk (Suprpto, 2013; Oktabrianto et al., 2017; Puta & Sari, 2019). However, few investigations explore



these dynamics in the context of second-tier regencies like Sukoharjo, where digital literacy, infrastructure, and socioeconomic conditions may differ from urban areas. This study aims to fill this gap by examining how these four factors jointly influence mobile banking usage among Sukoharjo residents, thus offering insights into localized digital adoption behavior that may inform more inclusive financial service strategies.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989), is a foundational framework that explains user acceptance of technology through two core constructs: perceived usefulness (PU) and perceived ease of use (PEOU). These factors influence a user's attitude toward using a system, which in turn affects their behavioral intention and ultimately actual system use. In subsequent extensions such as TAM2 (Venkatesh & Davis, 2000) and UTAUT (Venkatesh et al., 2003), external variables like trust and perceived risk were introduced to enhance explanatory power, especially in contexts involving high uncertainty such as online banking (Featherman & Pavlou, 2003). Trust plays a mediating role by fostering positive expectations about system reliability, while perceived risk can weaken adoption intention by evoking concerns over data security and financial loss. Therefore, in the mobile banking context, perceived ease of use not only affects perceived usefulness but also interacts with trust and risk perceptions to shape users' intentions to adopt digital financial services.



The Influence of Perceived Usefulness on the Intention to Use Mobile Banking

According to Cahyo (2014), usefulness is defined as the capability of being used advantageously. In other words, it refers to the extent to which an individual believes that using a particular system will enhance their performance, productivity, and effectiveness. In the context of mobile banking, perceived usefulness implies that utilizing mobile banking services can improve the efficiency of customers in conducting financial activities. A study by Fadly and Fachrudin (2016) found that both perceived usefulness and ease of use significantly influence the adoption of internet banking, while trust and risk do not. Similarly, research conducted by Adria Yudi Kurniaputra and Mochamad Nurhadi (2018) concluded that perceived usefulness and ease of use have a significant effect on the intention to use mobile banking, whereas risk does not.

H1: Perceived usefulness has a significant effect on the intention to use mobile banking.

The Influence of Trust on the Intention to Use Mobile Banking

To maintain long-term relationships with customers, banks must implement a customer satisfaction strategy that includes building trust in electronic banking services. Trust is essential for ensuring the continued relevance of banks in the era of online banking. A study by Tania Yolandia Larasati Kuswanto and Zaki Baridwan (2016) revealed that trust, usefulness, ease of use, and security positively influence the intention to use mobile banking. Another study by Muhammad Fadly and Rudy Fachruddin also demonstrated that risk, trust, usefulness, and ease of use significantly affect customers' intention to adopt mobile banking services.

H2: Trust has a significant effect on the intention to use mobile banking.



The Influence of Ease of Use on the Intention to Use Mobile Banking

Ease of use refers to the absence of difficulty or the lack of significant effort required. It reflects an individual's belief that a system is helpful and does not demand excessive effort or cost to operate (Fadli & Fachrudin, 2016). In the context of mobile banking, ease of use means that customers can access online banking services conveniently. Previous studies have demonstrated a significant relationship between ease of use and intention to use mobile banking. For instance, research by Adria Yudi Kurniaputra and Mochamad Nurhadi (2018) concluded that ease of use and perceived usefulness significantly influence the intention to use mobile banking, while risk does not. Similarly, Adi Pratama et al. (2019) found that perceived usefulness, ease of use, and convenience significantly affect users' intention to adopt mobile banking.

H3: Ease of use has a significant influence on the intention to use mobile banking.

The Influence of Risk on the Intention to Use Mobile Banking

Electronic services involving the transmission and storage of sensitive information are often perceived as less beneficial by consumers who are concerned about potential security breaches, privacy violations, and misuse of personal identification data (Featherman et al., 2010). A study conducted by Adi Prasetya Oktabrianto, Ni Luh Erni Sulindawati, and Putu Eka Dianita Marvianti Dewi (2017) found that perceived risk negatively affects the use of e-banking among undergraduate students at the Faculty of Economics, Ganesha University of Education. On the other hand, Lianta and Baridwan (2011) noted that risk does not significantly influence the intention to use internet banking due to users' trust in Indonesia's internet security. Similarly, research by Moh. Faqih Afghani and



Emma Yulianti (2016) also found that risk does not significantly affect the use of BRI's e-banking services in Surabaya.

H4: Risk has an influence on the intention to use mobile banking.

RESEARCH METHOD

This study adopts a quantitative causal research design to explore the impact of perceived usefulness, trust, ease of use, and perceived risk on the intention to use mobile banking among residents of Sukoharjo Regency. A causal approach was selected to examine directional relationships between variables, aligning with the study's objective to assess predictive influence, although causal inferences remain limited due to the cross-sectional nature of the data and are interpreted as associations rather than definitive causation. Data were obtained via purposive convenience sampling, targeting individuals aged 18–45 who have a personal account at BRI, BNI, BSI, BCA, or Mandiri and reside in Sukoharjo. This age range was chosen due to their higher likelihood of digital banking adoption, and bank selection was based on their market dominance in the region. The sampling method, though practical, may introduce bias due to its reliance on internet-literate users. A total of 207 responses were collected via Google Forms using a five-point Likert scale. Constructs were measured using adapted and validated instruments from prior studies, such as Davis (1989) for perceived usefulness and ease of use, and Pavlou (2003) for trust and perceived risk, ensuring content validity and reliability. Data analysis involved tests for validity, reliability, and classical assumptions, followed by multiple linear regression to examine the relative influence of each variable on usage intention.



RESULTS AND DISCUSSION

Overview of Research Object

Sragen Regency, established on May 27, 1746, traces its origins to Pangeran Mangkubumi (later Sri Sultan Hamengkubuwono I), who formed a local government in resistance to Dutch colonial rule during the Mangkubumen War. The name "Sragen" derives from the words *pasrah* (surrender) and *legen* (sap), as given by Pangeran Sukowati. Also known as "Bumi Sukowati," the region has carried the name Sukowati since the era of Ancient Mataram. Administratively, Sragen comprises 20 sub-districts, 12 urban villages, and 196 rural villages. In 2017, the regency had a population of 981,416 residents spread across an area of 941.54 km², with a population density of 1,042 people per km².

Characteristics of Respondents

Table 1.
Characteristics of Respondents

Characteristics	Category	Frequency	Percent (%)
Gender	Male	66	32.0
	Female	141	68.0
Age	18–24 years	142	69.0
	25–34 years	46	22.0
	35–45 years	19	9.0
Occupation	Laborer/Farmer	9	4.0
	Housewife	13	6.0
	Entrepreneur	116	31.0
	Government/Military/Health	38	18.0
	Student	31	15.0
Mobile Banking Usage	User	207	100.0
Bank Used	BRI	71	34.0
	Mandiri	33	16.0



	BNI	34	16.0
	BSI	11	5.0
	Others	58	27.0

The study involved 207 respondents, with a dominant proportion being female (68%) and the majority aged between 18–24 years (69%). Most respondents work as entrepreneurs (31%), and all participants reported using mobile banking services. In terms of bank affiliation, BRI was the most frequently used (34%), followed by other banks (27%), indicating a high level of mobile banking engagement, particularly among young female entrepreneurs.

Respondents' Feedback on Mobile Banking Variables

Based on the study results, respondents expressed highly positive perceptions across several variables related to mobile banking. Regarding the benefit variable, with six items assessed, respondents strongly agreed that mobile banking facilitates transactions by eliminating the need to queue at the bank, enhances productivity and efficiency, and positively impacts their work performance, with an overall average score of 4.54. For the trust variable, composed of three items, respondents rated the clarity, ease of use, and ability to control mobile banking highly, with a combined average of 4.37, indicating confidence in the platform's usability. The ease-of-use variable, assessed through six items, also received favorable feedback, with respondents appreciating the flexibility, quick and accurate service, and perceiving mobile banking as a practical solution in the digital era, yielding an overall average of 4.28. However, concerning the risk variable, which included four items related to security and data protection, the average score was lower at 3.59, showing some concerns about data theft and service interruptions despite generally positive views on transaction safety. Lastly, the intention to use variable, measured by three



indicators, showed that users feel happy, satisfied, and strongly inclined to continue using mobile banking services over other alternatives, reflected by an average score of 4.25. Collectively, these findings highlight strong user acceptance, trust, and satisfaction with mobile banking, while also signaling areas for improvement in security and service reliability to enhance user confidence further.

Instrument Validity Test

The purpose of the instrument validity test is to ensure that the research instruments accurately measure each variable according to the research concept. Each questionnaire item was tested for validity by comparing the item’s correlation coefficient (r calculated) with the critical r value from the product-moment table (r table) at a significance level of 10% with degrees of freedom (df) = $n-2$ = 205, where r table = 0.113. An item is considered valid if r calculated > r table. The validity results show that for the variable Benefits (X1), r values ranged from 0.640 to 0.824, all exceeding 0.113; for Trust (X2), r values ranged from 0.797 to 0.815; for Ease of Use (X3), from 0.748 to 0.812; for Risk (X4), from 0.217 to 0.811; and for Interest (Y), from 0.860 to 0.929, all above the threshold. These findings indicate that all questionnaire items across the variables are valid and suitable for measuring the intended constructs.

Instrument Reliability Test

**Table 2.
Reliability Test**

Variable	Items	Cronbach’s Alpha	Description
Benefit (X1)	6	0.841	Reliable
Trust (X2)	3	0.733	Reliable
Ease of Use (X3)	6	0.869	Reliable



Risk (X4)	4	0.840	Reliable
Interest in Using Mobile Banking (Y)	3	0.860	Reliable

Source: Primary Data (processed), 2025

Based on Table 2 above, the results of the instrument reliability test indicate that the variables of benefit (X1), trust (X2), ease of use (X3), risk (X4), and interest in using mobile banking (Y) have Cronbach's Alpha values above 0.60. Therefore, it can be concluded that all measurement concepts for each variable in the questionnaire are reliable, and the items in each variable's concept are suitable to be used as measurement instruments.

Classical Assumption Test

The normality test in this study was conducted using the Kolmogorov-Smirnov test on the residuals of the regression model with a sample size of 207. The test results showed a test statistic of 0.102 and a significance value (Asymp. Sig.) of 0.000, which is less than the 0.05 significance level. This indicates that the residuals do not follow a normal distribution, meaning the normality assumption of the regression model is violated, potentially affecting the validity of the regression analysis results when normality of residuals is required.

Multicollinearity was tested to examine the correlation among independent variables, where a good model requires low or no correlation between predictors. The results showed that all tolerance values were above 0.1 and all Variance Inflation Factor (VIF) values were below 10, indicating no serious multicollinearity issues among the independent variables in the regression model.



Multiple Linear Regression Test

Table 3.

Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.144	1.080		-1.060	.290
	X1	.179	.038	.270	4.698	.000
	X2	.016	.097	.013	.163	.871
	X3	.233	.053	.385	4.360	.000
	X4	.204	.067	.191	3.041	.003
F _{Count}	47.919					
Sig F	0.000					
R ²	0.487					
Adj R ²	0.477					

Source: Primary Data (processed), 2025

Based on Table 3, the results of the multiple linear regression above show that the coefficient for the benefit variable (X1) is 0.179, the trust variable (X2) is 0.016, the convenience variable (X3) is 0.233, and the risk variable (X4) is 0.204 with a constant of -1.144. The formula for the multiple linear regression equation is as follows:

$$Y = -1,144 + 0,179 X1 + 0,016 X2 + 0,233 X3 + 0,204 X4 + e$$

The regression coefficient for the benefit variable (X1) is 0.179, indicating that if the benefit increases by one unit while other variables (X2, X3, and X4) remain constant, the interest in using mobile banking increases by 0.179. This suggests that the benefit factor has a significant positive influence on the public's interest in adopting mobile banking. Similarly, the coefficient for trust (X2) is 0.016, meaning that a one-unit increase in trust, with other variables held



constant, leads to a 0.016 increase in mobile banking interest. Although smaller, trust still contributes positively to users' willingness to use mobile banking.

The ease-of-use variable (X3) has a coefficient of 0.233, showing that an increase of one unit in ease of use, keeping other variables constant, results in a 0.233 increase in the interest in mobile banking. This indicates that ease of use is a strong factor influencing adoption. Lastly, the risk variable (X4) has a coefficient of 0.204, meaning that a one-unit rise in perceived risk, with other variables fixed, increases interest by 0.204. This implies that risk perception also plays a notable role in shaping users' intention to use mobile banking services.

Based on Table 3 above, the results of the simultaneous test output obtained a calculated F value of 47.919 with a significance value of 0.000. With a significance level of 10% and $Df_1 = 4$, $Df_2 = 202$, an F table of 2.01 was obtained. Because the calculated F value (47.919) can be concluded that the four independent variables, namely benefits, trust, convenience, and risk, influence on interest in using mobile banking. To be able to find out the magnitude of the determination coefficient value, it is indicated by the Adjusted R Square value of 0.477, which shows that benefits, trust, convenience, and risk on interest in using mobile banking are 47.7%, the rest can be explained by other factors not used in this study.

The Influence of Benefits on Interest in Using Mobile Banking

The research findings indicate that perceived benefits have a positive and significant impact on the intention to use mobile banking (m-banking). As digital banking technology advances, the benefits experienced by customers become increasingly evident, offering convenient access to financial services anytime and anywhere without visiting a branch. This convenience enhances time efficiency,



rapid financial decision-making, and real-time transaction monitoring. Consistent use of m-banking improves customers' financial management by enabling organized expense tracking and more efficient transactions, which in turn boosts productivity and timely decision-making. These findings align with Purwanegara et al. (2014), who reported that perceived benefits significantly influence the intention to adopt digital banking technology, and with Davis's (1989) Technology Acceptance Model, which identifies perceived usefulness as a key driver of technology adoption. Ramayah et al. (2005) further support this view, showing that higher perceived benefits increase users' willingness to accept and continue using the system. Therefore, the greater the benefits perceived by customers, the stronger their intention to continue using m-banking, highlighting the importance for banks to continually enhance features that improve convenience, speed, and security to strengthen user interest and loyalty.

The Influence of Trust on Interest in Using Mobile Banking

The analysis results indicate that trust (X2) does not have a significant effect on the intention to use mobile banking (Y), as evidenced by a t-value of 0.163, which is below the critical t-value of 1.960, and a significance level of 0.871, exceeding the alpha threshold of 0.10. Therefore, the hypothesis stating that trust positively and significantly influences mobile banking usage intention is rejected. This suggests that, in this study's context, users' trust in mobile banking services such as transaction security, data privacy protection, and system reliability is not a primary factor driving their intention to use the service. This may be because trust in digital banking has become a baseline assumption or societal norm, particularly among users accustomed to digital technology in daily life. These findings contrast with prior studies by Gefen et al. (2003) and Kim et al. (2009),



which highlighted trust as a crucial driver of online service adoption, including mobile banking. In this case, trust no longer differentiates users' intentions, as factors like ease of use, perceived benefits, and promotions are more influential. Consequently, banks should focus on enhancing perceived usefulness, convenience, and innovative features to boost mobile banking adoption, while maintaining trust as a foundational element.

The Effect of Convenience on Interest in Using Mobile Banking

Based on hypothesis testing, the ease of use (X3) variable has a positive and significant effect on the intention to use mobile banking (Y), evidenced by a t-value of 4.360 exceeding the critical value of 1.960 and a significance level of 0.000, below the 0.1 threshold. Thus, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) accepted, indicating that perceived ease of use strongly encourages users' intention to continue using mobile banking services. This ease encompasses intuitive interface design, simple transaction processes, easy access to banking features, and clear instructions and navigation. When users find the system easy to use, their confidence in conducting transactions increases, boosting usage frequency and loyalty. These findings align with Davis's (1989) Technology Acceptance Model (TAM), which identifies perceived ease of use as a key determinant of behavioral intention toward technology adoption, and are supported by Rahi et al. (2019), who found a positive influence of ease of use on mobile banking intention, especially among digitally savvy younger generations. Therefore, banks should continuously update mobile banking app designs to meet user needs, ensure accessibility, and eliminate technical barriers to enhance user comfort, as perceived ease not only fosters initial interest but also sustains long-term adoption of mobile banking services.



The Influence of Risk on Interest in Using Mobile Banking

The study reveals that perceived risk positively and significantly influences the intention to use mobile banking, evidenced by a t-value of 3.041 exceeding the critical value of 1.960 and a significance level of 0.003 (< 0.1), leading to the acceptance of the alternative hypothesis. This seemingly counterintuitive finding suggests that heightened risk awareness prompts users to exercise greater caution and actively engage with security features, thereby maintaining comfort and motivation to use mobile banking. Users who rationally understand risks tend to adapt by enhancing their digital literacy to mitigate potential threats rather than avoiding the service. This aligns with Kuisma et al. (2007), who argue that trust in security systems and user comprehension of protective features reduce concerns and encourage adoption of digital banking, and with Featherman & Pavlou (2003), who highlight that perceived risk can be offset by perceived benefits and trust in service providers. Therefore, mobile banking providers should not only ensure robust security systems but also educate users about risks and mitigation strategies to enhance digital security literacy and sustain user engagement.

CONCLUSION

This study reaffirms the significant roles of perceived benefits and ease of use in shaping mobile banking adoption, aligning with core principles of the Technology Acceptance Model (TAM). The intuitive design and tangible advantages, such as time efficiency and financial convenience, bolster user intention. However, the unexpected finding that perceived risk positively affects intention warrants critical scrutiny; rather than interpreting it as a direct



motivator, it may reflect users' heightened awareness leading to cautious engagement, or suggest measurement limitations or misinterpretation of "risk" by respondents. This nuance underscores the need for future research to employ multidimensional risk constructs—covering financial, privacy, and operational concerns—and to validate this anomaly across diverse samples. The non-significance of trust might indicate that it has become a baseline expectation in digital service use, diminishing its perceived impact. The study's cross-sectional scope, regional limitation, and broad trust measurement constrain generalizability and theoretical depth. Future inquiries should adopt longitudinal methods, explore trust and risk in more granular terms, and integrate external variables such as social influence or economic incentives to enrich the understanding of mobile banking behavior.

REFERENCES

- Afifah, R. (2017). Pengaruh Manfaat, Kemudahan, Kepercayaan Dan Ketersediaan Fitur Terhadap Penggunaan Mobile Banking Bank Syariah Mandiri. *Jurnal Ekonomi*, 32.
- Arumi, A., & Yanto, H. (2019). Antecedent Penggunaan Layanan Electronic Banking Di Kalangan Mahasiswa (Sebuah Kajian Technology Acceptance Model). *Economic Education Analysis Journal*, 8(1).
- Azhad, M. N. (2022). Pengaruh Kemudahan, Kemanfaatan, Dan Risiko Terhadap Minat Nasabah Dalam Menggunakan Mobile Banking. *Jurnal Mahasiswa Entrepreneur (Jme)*, 1(10), 2035–2042.
- Bella, Y. C., Dwiaryanti, R., & Hasanah, L. (2024). Analysis of Microfinancing in the Development of MSME Customers. *Danadyaksa: Post Modern Economy Journal*, 1(2), 164–172. <https://doi.org/10.69965/danadyaksa.v1i2.40>
- Devita, S., & Cakra, P. (2021). Menggunakan Layanan M Banking Pt. Bank Rakyat Indonesia Cabang Unit Tanggul, Jember. *Performa: Jurnal Manajemen Dan Start-Up Bisnis*, 5(6).



- Dewi, N., & Warmika, I. (2016). Peran Persepsi Kemudahan Penggunaan, Persepsi Manfaat Dan Persepsi Resiko Terhadap Niat Menggunakan Mobile Commerce Di Kota Denpasar. *E-Jurnal Manajemen Unud*, 5(4), 2606–2636.
- Dewi, R. (2024). *Pengaruh Kemudahan Akses, Penggunaan Layanan, Kepercayaan Dan Persepsi Risiko Terhadap Minat Bertransaksi Ulang Menggunakan Mobile Banking Di Era Cashless Society*.
- Fadhli, M., & Fachruddin, R. (2016). Pengaruh Persepsi Nasabah Atas Risiko, Kepercayaan, Manfaat, Dan Kemudahan Penggunaan Terhadap Penggunaan Internet Banking. *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (Jimeka)*, 1(2), 264–276.
- Featherman, M. S., Miyazaki, A. D., & Sprott, D. E. (2010). Reducing Online Privacy Risk To Facilitate E-Service Adoption: The Influence Of Perceived Ease Of Use And Corporate Credibility. *Journal Of Services Marketing*, 24(3), 219–229.
- Finannafi'ah, K. (2022). Pengaruh Kemudahan, Risiko, Manfaat Dan Kenyamanan Terhadap Minat Menggunakan Layanan Mobile Banking. *Jurnal Ekonomi Dan Bisnis*, 10(1), 172–182.
- Junaedi, E., & Neneng, N. (2023). Pengaruh Persepsi Manfaat, Keamanan Dan Kemudahan Terhadap Minat Nasabah Menggunakan Layanan Mobile Banking Pada Pt. Bank Syariah Indonesia Di Tangerang. *I-Best: Islamic Banking & Economic Law Studies*, 2(1), 13–32. <https://doi.org/10.36769/ibest.V2i1.338>
- Kamarudin, J., Nursiah, N., & ... (2022). Pengaruh Faktor Kemudahan, Keamanan, Dan Resiko Terhadap Kepuasan Nasabah Dalam Menggunakan Mobile Banking (Studi Kasus Pada Nasabah Bri Kabupaten Mamuju). *Forecasting: Jurnal Ilmiah Ilmu Manajemen*, 1(2), 11–18. <https://stiimmamuju.ejournal.id/fjiiim/article/view/123%0ahttps://stiimmamuju.ejournal.id/fjiiim/article/download/123/63>
- Kholid, F. I., & Soemarso, E. D. (2018). Analisis Pengaruh Keamanan, Kemudahan Penggunaan, Kepercayaan Nasabah Dan Kebermanfaatan Terhadap Minat Menggunakan E-Banking Pada Pt Bank Bni Syariah Kcp Magelang. *Jurnal Sains Ekonomi Dan Perbankan Syariah*, 8(2), 49–57. <http://journal2.um.ac.id/index.php/ekobis/article/view/2164>
- Kota, T. P., & Kusumastuti, S. Y. (2022). Analisis Pengaruh Minat Nasabah Dalam Menggunakan Mobile Banking Dengan Menggunakan Kerangka Technology Acceptance Model (Tam). *Jurnal Apresiasi Ekonomi*, 10(3), 276–288. <https://doi.org/10.31846/jae.V10i3.515>



- Ledesman, M. (2018). Pengaruh Manfaat, Kepercayaan, Dan Kemudahan Penggunaan Terhadap Minat Nasabah Menggunakan Layanan Mobile Banking. *Angewandte Chemie International Edition*, 6(11), 951–952., 5–24.
- Lee, M.-C. (2009). Faktor-Faktor Yang Mempengaruhi Adopsi Internet Banking: Integrasi Tam Dan Tpb Dengan Risiko Yang Dirasakan Dan Manfaat Yang Dirasakan. *Electronic Commerce Research And Applications*, 8, 130–141.
- Lianta, M. A. S., & Baridwan, Z. (2011). Faktor Faktor Sikap Yang Mempengaruhi Minat Menggunakan Internet Banking. *Jurnal Akuntansi Multiparadigma*, 2(2), 186–368.
- Marlizar, M., Irmawati, F., Nurmala, N., & Lisnawati, L. (2020). Analisis Resiko, Manfaat Dan Kemudahan Pengguna Serta Dampaknya Pada Kepercayaan Nasabah Dalam Menggunakan Sms Banking Pt. Bank Aceh Syariah Banda Aceh. *Lentera: Indonesian Journal Of Multidisciplinary Islamic Studies*, 2(2), 75–94. <https://doi.org/10.32505/Lentera.V2i2.2120>
- Melasari, C., Suroso, A., & Banani, A. (2018). Pengaruh Kepercayaan, Kegunaan, Kemudahan, Privacy Risk, Time Risk, Dan Financial Risk Terhadap Minat Penggunaan Mobile Banking Bank Muamalat. *Performance*, 25(1), 11–23.
- Mukhtisar, M., Tarigan, I. R. R., & Evriyenni, E. (2021). Pengaruh Efisiensi, Keamanan Dan Kemudahan Terhadap Minat Nasabah Bertransaksi Menggunakan Mobile Banking (Studi Pada Nasabah Bank Syariah Mandiri Ulee Kareng Banda Aceh). *Jihbiz: Global Journal Of Islamic Banking And Finance.*, 3(1), 56. <https://doi.org/10.22373/jihbiz.V3i1.9632>
- Muttaqin, M. S., Putri, S. M. ., & Rumilah, S. . (2021). Analysis of Soundness Level in the CAMELS Ratio Perspective . *Majapahit Journal of Islamic Finance and Management*, 1(1), 41–59. <https://doi.org/10.31538/mjifm.v1i1.4>
- Nagib, B., Faisyal Abdullah, M., & Hakim, R. (2021). International Journal Of Islamic Economics Development And Innovation (Ijiedi) Determinan Pengaruh Brand Image, Fitur Layanan, Manfaat, Kemudahan, Dan Resiko Persepsian Terhadap Minat Nasabah Dalam Menggunakan E-Banking Di Bank Syari'ah. *International Journal Of Islamic Economics Development And Innovation (Ijiedi)*, 1(1), 1–9.
- Ningrum, R. (2019). Jurnal Ilmu Perbankan Dan Keuangan Syariah, 3(1), 30–45. <https://doi.org/10.24239/jipsya.V3i1.37.30-45>. Pengaruh Manfaat, Kepercayaan, Dan Kemudahan Penggunaan Terhadap Minat Nasabah Menggunakan Mobile Banking Di Bank Mega Syariah Cabang Palu.
- Nuwa, Y. C. A., & Kota, T. P. (2022). Analisis Pengaruh Minat Nasabah Dalam Menggunakan Mobile Banking Dengan Menggunakan Kerangka



- Technology Acceptance Model (Tam). *Jurnal Ekonomi Trisakti*, 2(2), 605–614.
<https://doi.org/10.25105/jet.v2i2.14564>
- Oktabriantono, A. P., Sulindawati, N. Luh G. E., & Dewi, P. E. D. M. (2017). Pengaruh Persepsi Kebermanfaatan, Persepsi Kemudahan Penggunaan, Keamanan, Dan Persepsi Risiko Terhadap Penggunaan E-Banking Pada Mahasiswa S1 Fakultas Ekonomi Universitas Pendidikan Ganesha. *E-Journal S1 Ak Universitas Pendidikan Ganesha*, 8(2).
- Pranoto, M. O., & Setianegara, R. G. (2020). Analisis Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Dan Keamanan Terhadap Minat Nasabah Menggunakan Mobile Banking (Studi Kasus Pada Pt Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Semarang Pandanaran). *Keunis*, 8(1), 1.
<https://doi.org/10.32497/Keunis.V8i1.2117>
- Rahayu, P. P. (2019). Pengaruh Persepsi Kegunaan, Persepsi Kemudahan, Persepsi Kepercayaan, Dan Persepsi Kenyamanan Terhadap Minat Penggunaan Mobile Banking. *Sustainability (Switzerland)*, 11(1), 1–14.
http://scioteca.caf.com/bitstream/handle/123456789/1091/red2017-eng-sene.pdf?sequence=12&isallowed=y%0ahttp://dx.doi.org/10.1016/j.regsciurbeco.2008.06.005%0ahttps://www.researchgate.net/publication/305320484_sistem_pembetulan_terpusat_strategi_melestari
- Rahma, F. K., Hartiyah, S., & Trihudiyatmanto, M. (2022). Pengaruh Persepsi Kemudahan, Manfaat, Resiko, Kepercayaan Dan Kenyamanan Terhadap Minat Nasabah Menggunakan Internet Banking. *Jurnal Akuntansi, Manajemen & Perbankan Syariah*, Volume 2 N, 97–109.
- Rambe, J. H., & Hasibuan, K. A. P. (2022). Pengaruh Kemudahan Dan Manfaat Mobile Banking Terhadap Kepuasan Mahasiswa Jurusan Perbankan Syari'ah Uin Sumatera Utara. *El Mudhorib: Jurnal Kajian Ekonomi Dan Perbankan Syariah*, 3(1), 50–59.
<https://doi.org/10.53491/Elmudhorib.V3i1.437>
- Ratnaningrum, D. (2022). *Pengaruh Manfaat, Kesesuaian, Keuntungan, Risiko, Kepercayaan, Kemudahan, Dan Keamanan Terhadap Minat Ulang Nasabah Menggunakan Mobile Banking Bank Syariah Indonesia Skripsi* (Vol. 33, Issue 1).
- Saputra, A. T. (2024). Pengaruh Persepsi Kemudahan, Manfaat Dan Risiko Terhadap Minat Mahasiswa Menggunakan Mobile Banking Dan E-Wallet (Studi Kasus Iain Syekh Nurjati Cirebon) Aditya. *Jurnal Keuangan Dan Perbankan Syariah (Jkubs)*, 3(1).
- Saputri, D. (2017). Pengaruh Kemudahan, Daya Guna, Kenyamanan, Kepercayaan Terhadap Minat Nasabah Pengguna Mobile Banking Pada PT



- Bank Bri Syariah Kantor Cabang Tanjung Karang. *Skripsi*, 145–146.
[Http://Repository.Radenintan.Ac.Id/Id/Eprint/2636](http://Repository.Radenintan.Ac.Id/Id/Eprint/2636)
- Sari, A., & Yoseph Agus Bagus Budi N. (2023). Faktor Faktor Yang Mempengaruhi Minat Generasi Milenial Dalam Menggunakan Mobile Banking. *Jurnal Ekonomi Trisakti*, 3(1), 1437–1446.
[Https://Doi.Org/10.25105/Jet.V3i1.16132](https://doi.org/10.25105/jet.v3i1.16132)
- Sari, D. M., Fasa, M. I., & Suharto, S. (2021). Fitur-Fitur Aplikasi Mobile Banking Bank Syariah. *Al-Infaq: Jurnal Ekonomi Islam*, 12(2), 170.
- Sugiarto. (2023). *Pengaruh Manfaat, Kemudahan, Dan Risiko Transaksi Terhadap Minat Menggunakan Mobile Banking Pada Nasabah Bank Syariah Indonesia Kcp Bandar Lampung Tanjung Karang* (Vol. 4, Issue 1).
- Suprpto, F. M. (2013). Pengaruh Persepsi Keamanan Web Dan Kesesuaian Lifestyle Terhadap Minat Penggunaan Internet Banking: Technology Acceptance Model Yang Dimodifikasi. *Jurnal Ilmiah Mahasiswa Feb*.
- Wicaksana, U. P. (2023). Kepercayaan, Dan Kenyamanan Terhadap Minat Menggunakan Mobile Banking (Studi Empiris Pada Nasabah Pengguna Mobile Banking Bca Di Boyolali). *Jurnal Manajemen Akuntansi Dan Bisnis Universitas Muhammadiyah Surakarta*.