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THE INTENTION OF USING MOBILE BANKING DURING PANDEMIC

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Abstract

The purpose of this study was to determine the effect of perceived usefulness, ease of use, trustworthiness, service quality, and word of mouth on the interest in using mobile banking as a case study of BRI Syariah KC Semarang customers. Data collection was obtained through primary data by distributing questionnaires. The number of respondents used is 60 customers. The data obtained from the respondents is then processed using statistical applications, namely SPSS 23. The data analysis method includes the research instrument test, classical assumption test, determination coefficient test (R^2), F test, and T-test. The results show that the perceived usefulness partially has a positive and significant effect on the interest in using mobile banking. Ease of use partially has a positive and insignificant effect on the interest in using mobile banking. Trust partially has a negative and significant effect on the interest in using mobile banking. Service quality partially has a positive and significant effect on the interest in using mobile banking. Word Of Mouth partially has a negative and insignificant effect on interest in using mobile banking. Recommendations for the bank, namely that the bank can renew mobile banking services' facilities so that customers can easily accept the mobile banking service's usefulness and convenience. The bank must also improve security and service quality to maintain customer confidence in mobile banking. Increasing customer networks in mobile banking by doing word of mouth must also be maintained with good messages to reach the public as a recommendation to use mobile banking. The difference between this study and previous research is that this research was conducted during the Covid-19 pandemic. It is expected that the community's behaviour can increase interest in using mobile banking.

Keywords: **Perceived usability, ease of use, trustworthiness, service quality, interest in using mobile banking.**

1. Preliminary

In the current era of globalization, technology is rapidly growing in innovation. Banking in Indonesia is also aggressively carrying out digital transformation to keep up with people's lifestyles. Various digital services have been launched to make it easier for customers to transact. They will ultimately drive the growth of the bank business. Islamic banks are also not left behind in carrying out this digital transformation. Besides utilizing the infrastructure owned by its parent, Islamic banks continue to prepare investments to make digital-based breakthroughs.

Mobile banking or m-banking is a banking facility or service using a communication tool, namely a cellphone or smartphone, to provide banking transactions via SMS (short message) on cellphones. Mobile banking services make it easy for customers to carry out banking transactions such as checking balances, transferring between accounts and others [1].

Currently, the community is experiencing difficult times, namely when people cannot carry out their usual activities, including going to the bank due to the pandemic. However, with the mobile banking service, the community makes transactions easier. One of the sharia banks that has used mobile banking is BRI Syariah. BRI Syariah Bank has prepared technology for the normal phase to support customer work and service, namely through BRIS Online.

Perceived usefulness is a view used as the extent to which an individual believes that technology will increase productivity. Ease of use states that defining that ease of use (perceived ease of use) is a level of confidence in a person is using a system so that there is no need to spend a lot of effort. Trust is a person's willingness to rely on other people (the second party) to have complete confidence in that other person. Trust is a mental condition level based on the individual situation and social context (environment)[2]. Service quality is the level of excellence expected by the customer. The customer and

management expected it over that level of excellence to fulfil customer desires. And bank performance that is felt by customers (performance). Word of mouth is word of mouth. Recommendations from other customers are usually considered more trustworthy than promotional activities originating from companies and greatly influence other people's decisions to use (or avoid) a service [3].

The purpose of this study was to determine the effect of perceived usefulness, ease of use, trustworthiness, service quality, and word of mouth on the interest in using mobile banking with a Case Study of Bank BRI Syariah KC Semarang customers. And the first benefits of this research for students are expected to add insights that impact perceived usefulness, ease of use, trust in service quality, and word of mouth. Second, it is hoped that institutions can add references and information, especially for Islamic banking students and contribute scientific studies and can be used as input for further research. And thirdly, companies are expected to be useful as input and consideration in determining the right steps to develop a mobile banking system which will be increasingly in demand by the public.

2. Literature Review and Hypothesis Development

2.1 Grand Theory

In this research, the Grand Theory is the Technology Acceptance Model (TAM) by Davis, which studies the theory of action, emphasizing that a person's reaction and perception will determine people's attitudes and behaviour. According to TAM, system usage (actual system usage) was most influenced by an interest in using (behavioural intentions toward usage). Two beliefs influenced behavioural intentions toward usage: the user's perception of the benefits (perceived usefulness) and users' perception of the conveniences (perceived ease of use). Perceived usefulness is defined as the level at which a person believes that using a certain system can improve performance, and perceived ease of use is defined as the

level at which someone believes that using the system does not require any effort (free of effort). Feeling ease of use also affects perceived usefulness which means that if someone feels the system is easy to use then the system is useful for them [4].

The effect of perceived usefulness on the interest in using mobile banking shows that the perceived usefulness affects the interest in using internet banking [5]. However, other research is different from the previous one, which shows that the perceived usefulness does not affect the interest in using mobile banking [6].

The effect of ease of use on the interest in using mobile banking shows that ease of use positively affects the intention to use mobile banking [7]. However, other research is different from the previous one, which shows that ease of use does not significantly affect the intention to use internet banking [8].

The effect of trust on the interest in using mobile banking shows that trust affects the interest in using mobile banking [9]. However, it is different from previous research which shows that trust does not affect the interest in using mobile banking [10].

The effect of service quality on the interest in using mobile banking shows that service quality positively affects the interest in using mobile banking [11]. However, it is different from previous research, which shows that the study's quality has a negative and significant effect on the interest in using mobile banking [12].

The effect of word of mouth on the interest in using mobile banking shows that word of mouth has a significant effect on mobile banking services [13]. However, it is different from previous research which shows that word of mouth has no effect on the interest in using mobile banking [14].

2.2 Research Framework

Interest

Interest tends to be interested in something rational to pay more attention and to remember continuously followed by pleasure to achieve satisfaction using technology [15]. Interest can also be defined as a feeling of preference and interest in something or activity, without any influence. Interest is the acceptance of a relationship between oneself and something outside oneself [16]. Interest is an individual's desire to perform a certain behaviour before the behaviour is carried out. The intention or interest to take any action will determine whether the activity will eventually be carried out.

Several factors influence interests: differences in work, socioeconomic differences, age differences, and perceptions. Some factors influence the emergence of interest, including internal encouragement factors, social motive factors, and emotional or feeling factors [17].

Perceived Usability

Perceived usefulness is a view used as the extent to which an individual believes in a technology that will increase their productivity and performance when they use it. Perceived usefulness can also mean a level of thought and attitude where a person believes that using technology will improve that person's performance. Under TAM, system usage can be influenced by an interest in using. The user's measurement is based on the frequency of use and the diversity of applications run by a person.

There are several indicators in mobile banking use, namely increasing the effectiveness of using banking services, facilitating banking financial transactions, and making it easier to obtain banking services faster and improving performance in utilizing banking services [18].

Ease of Use

Ease of use (perceived ease of use) is a level of confidence in a person is using a system so that there is no need to spend a lot of effort. Ease of use is defined as when someone believes that

technology can be very easily understood and understood. The perception of ease of use provides several benchmarks or an indicator in an information system (including mobile banking). It includes time efficiency in use, the appearance of a banking site that is easy for customers to understand and understand, adds skills in its use and is easy for anyone to learn (customer) [19].

Ease of use is easy to learn, easy to understand, simple and easy to operate. However, it all depends on the thoughts of each individual. For example, suppose customers think that mobile banking is easy to learn, easy to understand, and easy to operate. In that case, the service is easy to run. They also feel that the job they want will be easier, then mobile banking will be used frequently and will not require a lot of effort, causing a sense of interest in using mobile banking [20].

Trust

Trust is a person's willingness to rely on other people (the second party) to have complete confidence in that other person. Trust is a belief from a certain party towards another party in the relationship between the two parties based on the belief that the party they trust will fulfil all obligations as expected. Customer trust is an important factor that encourages customers to conduct banking transactions.

In terms of mobile banking, most users do not fully understand mobile banking's security and confidentiality risks. They only think that the bank has paid attention to security and confidentiality, even though users do not know how strong mobile banking's security and confidentiality is. Therefore, customer trust is an important factor that encourages customers to conduct banking transactions [21].

Quality of Service

Service quality is the superiority of services that a company has and is offered to consumers to fulfil consumers' desires [22]. Service quality explains that the quality of bank services is the level of excellence expected by the customer and control over the customer's level of excellence and control over that level of excellence to meet the

customer's desires [23]. Service quality can be identified by comparing consumers' perceptions of the real service they get with the service they expect or want for a company's service attributes. If the service received or perceived (perceived service) is as expected. The service quality is good and satisfying, if the service received exceeds consumer expectations, then the service quality is perceived to be very good and quality.

Two factors affect a bank's service quality: the customer (expectation) and the customer's perceived performance (performance). The dimensions of service quality are tangible, reliability, responsiveness, assurance and empathy [24].

Word Of Mouth

Mouth's word is word of mouth. Recommendations from other customers are usually considered more trusting than promotional activities originating from the company and greatly influence other people's decisions to use (or avoid) a service [25]. Word Of Mouth is a marketing technique used to spread a marketing message from one user to another, creating potential growth like a virus. Word of mouth communication can be measured using the first indicator, the frequency of WOM communication. The second is the pleasure of telling a pleasant experience, convincing others to consume a product or service, and the fourth is the pleasure of recommending it to others.

An online word of mouth by saying that word of mouth is an interpersonal communication between two or more individuals such as members of a reference group or consumers and salespeople where everyone influences continuous purchases through communication using the internet or web media [26].

3. Research methods

The population of this study were customers of Bank BRI Syariah KC Semarang. BRI Syariah Bank customers were chosen as the population because of the current pandemic era, allowing customers not to make

transactions outside the home such as transferring funds to their closest relatives. The population in this study were 150 customers. For the selection of the location of this research is the city of Semarang.

Researchers' sampling method using accidental sampling technique is accidental sampling, so anyone or a customer who happens to meet the researcher can be used as a sample. Determining the number of samples in this study in the calculation using the Slovin formula as follows [27]:

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

$$n = \frac{150}{1+(150x0.01)}$$

$$n = 60$$

So, the sample taken in this study was rounded to 60 respondents.

The data collection method used in this research is a survey method. The survey method is to collect data directly or distribute questionnaires to customers as a data collection tool. To determine whether the respondent is a customer who uses mobile banking, the questionnaire contains one question item to determine whether the customer understands mobile banking. And to increase the number of respondents, the researcher is directly waiting for the respondents while filling out the questionnaire.

In this study, we are using two types of variables: independent variables such as (perceived usefulness, ease of use, trust, quality of service, word of mouth) and dependent variables (interest in using mobile banking). This study's measurement scale uses a 5 point ordinal scale starting from strongly disagree, disagree, neutral, agree, and strongly agree.

The next stage is to analyze the data, which includes instrument testing. The first test is the validity test which aims to determine whether a questionnaire is valid or not. The validity level can be measured by comparing the r count value with the r table where the conditions are the degree of freedom (df) = n-2, where n is the number of samples with α =

5%. The assessment criteria are said to be valid if r count> r table and vice versa if r count <r table it is said to be invalid. The results of this study can be seen in Table 3.1 as follows:

Table 3.1 Validity Test

Variable	Item	r count	r table	Information
Perceived usefulness (X1)	Question 1	0.724	0.218	Valid
	Question 2	0.635		Valid
	Question 3	0.547		Valid
	Question 4	0.683		Valid
	Question 5	0.365		Valid
	Question 6	0.492		Valid
	Question 7	0.603		Valid
	Question 8	0.477		Valid
Ease of use (X2)	Question 1	0.770	0.218	Valid
	Question 2	0.710		Valid
	Question 3	0.786		Valid
	Question 4	0.578		Valid
	Question 5	0.713		Valid
	Question 6	0.761		Valid
	Question 7	0.791		Valid
Trust (X3)	Question 1	0.825	0.218	Valid
	Question 2	0.741		Valid
	Question 3	0.812		Valid
	Question 4	0.789		Valid
	Question 5	0.654		Valid
	Question 6	0.741		Valid
	Question 7	0.339		Valid
Quality of service (X4)	Question 1	0.712	0.218	Valid
	Question 2	0.785		Valid
	Question 3	0.712		Valid

	Question 4	0.737		Valid
	Question 5	0.761		Valid
Word of mouth (X5)	Question 1	0.681	0.218	Valid
	Question 2	0.582		Valid
	Question 3	0.673		Valid
	Question 4	0,700		Valid
	Question 5	0.618		Valid
	Question 6	0.432		Valid
Interest in using mobile banking (Y)	Question 1	0.792	0.218	Valid
	Question 2	0.828		Valid
	Question 3	0.714		Valid
	Question 4	0.794		Valid
	Question 5	0.481		Valid

Source: Primary data processed, 2020

Each question item's results show that all question items from each variable have a calculated r-value greater than r table so that all question items can be said to be valid.

The second test is the reliability test which aims to measure a questionnaire that is an indicator of a variable or constructs. In this measurement using the measurement basis, it is said to be reliable if Cronbach alpha> 0.60 and vice versa is said to be unreliable if Cronbach alpha <0.60 The results of this test can be seen in Table 3.2 as follows:

Table 3.2 Reliability Test

Variable	Cronbach alpha	Information
Perceived usefulness (X1)	0.691	Reliable
Ease of use (X2)	0.855	Reliable
Trust (X3)	0.835	Reliable
Quality of service (X4)	0.794	Reliable
Word of mouth (X5)	0.662	Reliable

Interest in using mobile banking (Y)	0.779	Reliable

Source: Primary data processed, 2020

The results of all variable testing obtained Cronbach Alpha values> 0.60. So it can be concluded that the variables of perceived usefulness, ease of use, trustworthiness, service quality, word of mouth and interest in using mobile banking are reliable.

The next stage is hypothesis testing. The first test determines the coefficient of determination (R^2) to measure how much the independent variable can explain the dependent variable. The value of this coefficient is 0 to 1. If R^2 approaches, one indicates that the variables in the model represent the problem under study. If R^2 is equal to or close to 0, it indicates that the independent variables in explaining the dependent variable's variance are very limited.

The second test is the simultaneous test (F test). This test is carried out simultaneously to find out that the independent variable's coefficient has an influence or not on the dependent variable simultaneously. This test is done by comparing F count with F table. If F count < F table, then H_0 is accepted and H_a is rejected and if F count > F table, then H_0 is rejected and H_a is accepted.

The third test is the partial test (T-test). This test aims to determine the effect of the independent variable partially (separately) on the dependent variable, whether it has a significant effect or not. The hypothesis will be tested with a level of α = 5%. It takes value in this test by determining if the significant value <0.05 then H_0 is rejected. H_a is accepted, which means that the independent variable has a significant effect on the dependent variable, and vice versa if the significant value is> 0.05, H_0 is accepted. H_a is rejected, which means that the independent variable does not significantly affect the dependent variable.

The next stage is the classical assumption test. The first test conducted is the normality test which aims to determine whether in the

regression model, the dependent variable and the independent variable both have a normal distribution or not. In this research test using the SPSS 23 tool with a significant level of 0.05. The conclusion to prove whether the data is a normal distribution or not with a significant value, if significant > 0.05 then the variables are normally distributed and vice versa if significant < 0, 05. The distribution is not normal.

The second test is the heteroscedasticity test. This test aims to test whether the regression model has inequality of variance from one observation's residuals to another. If the variance of the residuals from one observation to another is constant, it is called homoscedasticity, and if it is different, it is called heteroscedasticity. A good regression model is if there is no heteroscedasticity. This test uses a standard measurement, that is, if the significance value is greater than 0.05, there is no symptom of heteroscedasticity.

The next test is the multicollinearity test which aims to test whether the regression model finds any correlation between the independent variables. A good regression model is if there is no correlation between the independent variables. The basis for multicollinearity test decisions is in two ways: looking at the tolerance value and the VIF (Variance Inflation Factor) value. If the tolerance value is > 0.10 and VIF < 10, it means that there is no multicollinearity.

The next stage is a data processing to determine the results of each test. Here, researchers in data processing using the SPSS 23 application. After data analysis and data processing are complete, it is possible to make conclusions from the study [28].

4. RESULTS AND DISCUSSION N

The first test is to determine the coefficient of determination (R^2). Test the coefficient of determination (R^2) to measure how much the independent variables can explain the dependent variable. The results of the analysis can be seen in Table 4.1 as follows:

4.1 Table Test The coefficient of determination (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	, 645 [a]	, 416	, 362	2,89849

a. Predictors: (Constant), Word of Mouth (X5), Trust (X3), Quality of Service (X4), Perceived Usability (X1), Ease of Use (X2)

Source: Primary data processed, 2020

The results above show that the R-squared of 0.416. it describes the ability to explain the effect of the dependent variable of 41.6%. Other variations explain the rest 58.4% outside of this research model.

Then the next test is the simultaneous test (f test). Simultaneous testing is carried out simultaneously to simultaneously determine the independent variable (independent) has an influence or not on the dependent variable. The results of the analysis can be seen in Table 4.2 as follows:

4.2 Test Table F

ANOVA [a]

Model		Sum of Squares	D f	Mean Square	F	Sig.
1	Regression	323,317	5	64,663	7,697	, 000 [b]
	Residual	453,667	54	8,401		
	Total	776,983	59			

a. Dependent Variable: Interests (Y)

b. Predictors: (Constant), Word of Mouth (X5), Trust (X3), Quality of Service (X4), Perceived Usability (X1), Ease of Use (X2)

Based on the table above, it is known that F count is 7,697 and a significance of 0,000 means that the independent variables of perceived usefulness, ease of use, trustworthiness, service quality, and word of mouth simultaneously have a significant effect on the interest in using mobile banking.

The next test is the partial test (t-test). Partial testing is done to determine the independent variable's effect partially (separately) on the dependent variable, whether the effect is significant or not. The results of the analysis can be seen in Table 4.3 as follows:

4.3 T-Test Table

Coefficients [a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,005	4,340		, 232	, 818
Perceived Usefulness (X1)	, 577	, 196	, 551	2,950	, 005
Ease of Use (X2)	, 105	, 167	, 137	, 631	, 531
Trust (X3)	-, 417	, 204	-, 494	-2,041	, 046
Service Quality (X4)	, 538	, 142	, 461	3,784	, 000
Word of Mouth (X5)	-, 150	, 172	-, 111	-, 874	, 386

a. Dependent Variable: Interests (Y)

Source: primary data processed, 2020

Based on the table above, the t-test results show that the perceived usefulness has a coefficient value of 0.577 and a significance value of 0.005, which means that perceived usefulness has a positive and significant effect on the interest in using mobile banking, ease of use has a coefficient value of 0.105 and a significance value of 0.531 which means ease of use positive and insignificant effect on the interest in using mobile banking, trust has a coefficient value of -0.417 and a significance value of 0.046 which means that trust has a negative and significant effect on the interest in using mobile banking, service quality has a coefficient value of 0.538 and a significance value of 0.000 which means Service quality has a positive and significant effect on the interest in using mobile banking, and finally word of mouth has a coefficient value of -0.150 and a significance value of 0.386 which means that the perceived usefulness of r has a negative and insignificant effect on the interest in using mobile banking

After passing several previous tests, the regression model is then tested using the classical assumption test. This study's classic assumption test consists of the normality test, heteroscedasticity test, and multicollinearity test [25].

The results of the normality test used to determine whether, in the regression model, the dependent variable and the independent variable both have a normal distribution or not can be seen in Table 4.4 as follows:

Table 4. 4 Normality

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters [a, b]	Mean	, 0000000
	Std. Deviation	2,77295252
Most Extreme Differences	Absolute	, 074
	Positive	, 074

Negative	-, 073
Statistical Test	, 074
Asymp. Sig. (2-tailed)	, 200 [c, d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Primary data processed, 2020

The results of the normality test above show that the Asymp. Sig. (2-tailed) is 0.200> 0.05. It means that the data can be confirmed as normal.

The heteroscedasticity test used to test whether in the regression model. An inequality of variance from the residuals of one observation to another can be seen in Table 4.5.

Table 4.5 Heteroscedasticity

Coefficients [a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-, 090	2,553		-, 035	, 972
Perceived Usefulness (X1)	, 000	, 115	-, 001	-, 004	, 997
Ease of Use (X2)	, 018	, 098	, 051	, 182	, 856
Trust (X3)	-, 017	, 120	-, 045	-, 145	, 886
Quality of service (X4)	-, 036	, 084	-, 067	-, 429	, 670

Word of Mouth (X5)	, 120	, 101	, 194	1,183	, 242

a. Dependent Variable: Abs_Res

Source: Primary data processed, 2020

From the table above, it is known that the significance of the independent variable of perceived usefulness is 0.997 > 0.05, ease of use is 0.856 > 0.05, trust is 0.886> 0.05, service quality is 0.670 > 0.05, and word of mouth is 0.242 > 0.05. It can be interpreted that all variables stated that there were no symptoms of heteroscedasticity.

The results of the multicollinearity test used to test whether the regression model found a correlation between the independent variables (independent) can be seen in Table 4.6 as follows:

Table 4. 6 Multicolonierity Test

Coefficients [a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1(Constant)	1,005	4,340		, 232	, 818		
Perceived Usefulness (X1)	, 577	, 196	, 551	2,950	, 005	, 310	3,230
Ease of Use (X2)	, 105	, 167	, 137	, 631	, 531	, 229	4,375
Trust (X3)	-, 417	, 204	-, 494	-2,041	, 046	, 185	5,409
Quality of service (X4)	, 538	, 142	, 461	3,784	, 000	, 729	1,373
Word of Mouth (X5)	-, 150	, 172	-, 111	-, 874	, 386	, 668	1,497

a. Dependent Variable: Interests (Y)

Source: Primary data processed, 2020

The results of the multicollinearity test showed that the tolerance value for perceived usefulness was 0.310. The VIF value was 3.230; the result for the tolerance value for ease of use was 0.229. The VIF value was 4.375, the result for the tolerance value for confidence was 0.185, and the VIF value was 5.409, the result for the tolerance value for service quality was 0.729 and a VIF value for 1.373. , and the results of the tolerance value for word of mouth are 0.668, and the VIF value is 1.497. It can be concluded that the data shows homoscedasticity. In other words, the data does not occur multicollinearity.

After passing several tests above, it can be explained that this study accepts hypothesis one, namely perceived usefulness has a positive and significant effect on the interest in using mobile banking by proving the regression coefficient value of 0.577 and a significance value of 0.005 <0.05. This study's results are also supported by several previous studies that show that perceived usefulness has a positive and significant effect on the interest in using mobile banking [29]. However, there are differences with other studies which show that perceived usefulness does not affect the interest in using mobile banking [30].

Furthermore, this study rejects the second hypothesis, namely that ease of use has a positive and insignificant effect on mobile banking interest as evidenced by the regression coefficient value of 0.105 and the significance of 0.531 > 0.05. This study's results are also supported by several previous studies that show that ease of use has no significant effect on the intention to use internet banking [31]. However, there is a difference with other studies that show that ease of use positively affects the interest in using mobile banking [32].

Furthermore, this study rejects the third hypothesis: trust has a negative and significant effect on the interest in using mobile banking as evidenced by the regression coefficient value of -0.417 and a

significance value of 0.046 < 0.05. The results of this study are supported by previous research which shows that trust does not affect the intention to use mobile banking [33]. However, it is different from other research which shows that trust positively affects the interest in using mobile banking [34].

Furthermore, this study accepts the fourth hypothesis: service quality has a positive and significant effect on the interest in using mobile banking as evidenced by the regression coefficient value of 0.538 and a significance value of 0.000 < 0.05. Previous research supports these results, showing that service quality has a positive and significant effect on the interest in using mobile banking [35]. However, it is different from other research, which shows that service quality has a negative and significant effect on the interest in using mobile banking [36].

And finally, this study rejects the fifth hypothesis is rejected, namely word of mouth has a negative and insignificant effect on the interest in using mobile banking as evidenced by the regression coefficient value of -0.150 and a significance value of 0.386 > 0.05. This result is not supported by previous research which shows that word of mouth positively affects customer decisions to use mobile banking [37].

4. Conclusions and Suggestions

Based on the results of research that has been carried out through the stages of data collection, data processing, and data analysis The effect of perceived usefulness, ease of use, trust, service quality and word of mouth on interest in using mobile banking can be concluded that the test results show that perceived usefulness partially affects the positive and significant impact on the interest in using mobile banking, ease of use partially has a positive and insignificant effect on the interest in using mobile banking, trust partially has a negative and significant effect on interest in using mobile banking, service quality partially has a positive and significant effect on interest in using mobile banking, and word of mouth

partially has a negative and insignificant effect on the interest in using mobile banking

Based on the above conclusions, it can be suggested for the bank, namely that the bank can update mobile banking service facilities so that customers can easily accept the mobile banking service's use and convenience. The bank must also improve security and service quality to maintain customer confidence in the use of mobile banking. Increasing customer networks in the use of mobile banking by doing word of mouth must also be maintained with good messages to reach the public as a recommendation to use mobile banking.

Then for the limitations, because the researcher researched only one bank, the researcher was still lacking in finding other customers' characteristics. And researchers also experienced a few problems in the data collection process due to conditions currently experiencing the Covid-19 pandemic.

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