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Understanding Consumer Acceptance of Artificial Intelligence in Mobile Banking through Perceived Ease and Usefulness

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ABSTRACT

This study analyses the factors influencing the adoption of Artificial Intelligence (AI) technology in mobile banking services, focusing on user perceptions regarding ease and benefits in Palopo City. Quantitative methods were used, targeting the complete population of mobile banking service users in the region. Purposive sampling allowed the selection of 210 participants. The results showed that perceived ease of use significantly and positively influenced the adoption of AI functions, while perceived usefulness also showed a significant positive influence. Together, these two factors explained 60.5% of the variation in user acceptance, while the remaining 39.5% was explained by factors outside the scope of this study.

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ABSTRAK

Penelitian ini menganalisis faktor-faktor yang mempengaruhi adopsi teknologi Artificial Intelligence (AI) dalam layanan perbankan mobile, dengan fokus pada pandangan pengguna mengenai kemudahan dan manfaat di Kota Palopo. Metode kuantitatif digunakan, menargetkan populasi lengkap pengguna layanan perbankan mobile di wilayah ini. Sampling purposif memungkinkan pemilihan 210 peserta. Hasil penelitian menunjukkan bahwa persepsi kemudahan penggunaan secara signifikan dan positif mempengaruhi adopsi fungsi AI, sementara persepsi kegunaan juga menunjukkan pengaruh positif yang signifikan. Bersama-sama, kedua faktor ini menjelaskan 60,5% variasi penerimaan pengguna, sedangkan 39,5% sisanya dijelaskan oleh faktor-faktor di luar lingkup penelitian ini.

INTRODUCTION

The evolution of Artificial Intelligence (AI) has dramatically altered the worldwide financial landscape, especially through the metamorphosis of mobile banking platforms (Karnam, 2024). AI represents a technological domain focused on replicating

human cognitive capabilities through learning, reasoning, and adaptive capacities (Antong et al., 2024). Within financial services, AI implementation aims to improve operational effectiveness, customize user experiences, and strengthen transaction protection (Sousa et al., 2024). Current industry reports indicate that approximately 60% of major global financial institutions have embedded AI components into their mobile banking applications (Deloitte, 2022).

In the Indonesian context, the expansion of digital banking service consumers continues to accelerate alongside growing internet accessibility and smartphone adoption (Ratnawati & Susilowati, 2022). Mobile banking transaction values have surged by 30% compared to the preceding year (OJK, 2022). At the regional level, Palopo City, as an emerging urban center in South Sulawesi, has similarly witnessed rapid digital banking service integration. Approximately 68.3% of Palopo's inhabitants belong to the productive age demographic, which typically exhibits strong technology adoption tendencies (BPS Kota Palopo, 2023). Nevertheless, no scholarly research has specifically assessed the reception of AI functionalities in mobile banking among Palopo's population.

Despite advancements in digital banking infrastructure, numerous users remain unfamiliar with or underutilize AI-enhanced features. Insufficient understanding or confidence regarding the convenience and advantages of these functionalities may elevate financial vulnerability risks. Although digital banking transactions have grown remarkably by 40.45% in the previous year, and the financial literacy index has reached 66.46%, comprehensive mapping of digital literacy concerning AI-based m-banking features remains incomplete (OJK, 2025).

Previous research has explored technology adoption within digital banking environments. For instance, research by Nihayah & Purnama (2023) identified user perceptions of convenience and utility as primary determinants of technology acceptance. Contrastingly, Aprianisa (2023) determined that perceived usefulness significantly affects mobile banking adoption decisions, while ease of use does not. Meanwhile, Safitri, (2023) and Al Maidah et.al (2022) established that both perceived ease and usefulness considerably influence mobile banking usage choices .

These contradictory results suggest that the impact of perceived convenience and utility on technology adoption is highly contextual, varying according to service characteristics, user demographics, and community digital literacy levels. Additionally, most consumers perceive mobile banking generally without distinguishing the integrated AI-based capabilities. Frequently, AI functionalities are employed without user awareness of their underlying intelligent technology foundation. This situation raises crucial questions about how perceptions of simplicity and value affect user acceptance of these advanced features.

This investigation proposes a more concentrated methodology by implementing two fundamental constructs from the Technology Acceptance Model (TAM): perceived

ease of use and perceived usefulness. The study streamlines the model by utilizing these core variables to empirically examine their effect on AI feature assimilation in mobile banking.

This research aims to evaluate how perceptions of simplicity and utility impact the adoption of AI-enhanced m-banking features within Palopo City's mobile banking applications. Through quantitative analysis, the study expects to contribute theoretically to technology adoption literature while offering practical insights for banking institutions optimizing AI technology utilization to enhance user confidence and security.

LITERATURE REVIEW

Perceived Ease of Use

Within the Technology Acceptance Model (TAM) framework developed by Davis, (1989), perceived ease of use constitutes an essential construct. This concept is defined as the degree to which an individual believes that using a particular system would be free from physical or mental effort. For mobile banking applications, the accessibility and straightforwardness of AI features are crucial in forming usage intentions.

Research by Kristianti & Pambudi, (2021) shows that the variable of perceived ease of use influences the use of mobile banking. Utami et al., (2022) confirms that ease of use encourages users' intention to continue using mobile banking services. This finding is reinforced by the study Selcuk Koyluoglu & Emrah Acar, (2023), which emphasizes the importance of intuitive feature design that does not require a high level of technical understanding. In the study Ahmad Nur Budi Utama et al., (2024), it was found that the easier it is for users to access features in financial applications, the more likely they are to accept and use them. In line with this, Marjerison et al., (2025) adds that a natural and uncomplicated user experience contributes to comfort and increases user confidence in the technology.

H_1: Perceived ease of use positively influences the acceptance of Al features in m-banking

Perceived Usefulness

The extent to which users believe that using a system will improve their performance and productivity is explained by their perception of usefulness (Deloitte, 2022). In mobile banking services, Artificial Intelligence (AI) features are considered useful if they can provide security, efficiency, and convenience in interactions. Research by Magdalene et al., (2020) shows that perceived usefulness is more influential than users' awareness of Artificial Intelligence (AI) technology itself. Azizah Iskandar, (2022) found that perceived usefulness plays an important role in shaping users' positive attitudes towards m-banking. Asgar et al., (2023) found that perceived usefulness in utilizing m-banking with Artificial Intelligence is increasingly becoming a popular choice for

individuals who want to utilize m-banking technology (Cahya Pradipta et al., 2024). perceived usefulness has a significant influence on the adoption of artificial intelligence features in a financial application. Research by Yaseen & Al-Amarneh, (2025) and John, (2025) found that perceived usefulness directly increases interest in use and reinforces that users evaluate technology based on perceived direct benefits, not technical understanding. **H2: Perceived usefulness positively influences the acceptance of Al features in m-banking**

Acceptance of Artificial Intelligence Features in m-banking

Technology acceptance is defined as an individual's willingness to use technology-based systems in daily activities. In this context, acceptance of Artificial Intelligence (AI) features refers to users' intentions to activate, use, and recommend these features. Research by Satheesh & Nagaraj, (2021) shows that the application of Artificial Intelligence (AI) in the banking sector can improve service quality and customer experience, thereby encouraging user acceptance of the technology. Cheng et al., (2022) reveals that users tend to accept technology that provides convenience, regardless of their awareness that the system is powered by Artificial Intelligence (AI). Asgar et al., (2023) Acceptance of Al in mobile banking is influenced by the convenience and sense of security felt by users. Similarly, Ive et al., (2024) emphasizes that the convenience and efficiency of services are the main reasons users accept Artificial Intelligence (AI) features. Marjerison et al., (2025) adds that the perception of humanization and social presence in Artificial Intelligence (AI) interactions also influences user acceptance.

H3: Perception ease of use and ease of usefulness simultaneously influence the acceptance of Al features in m-banking

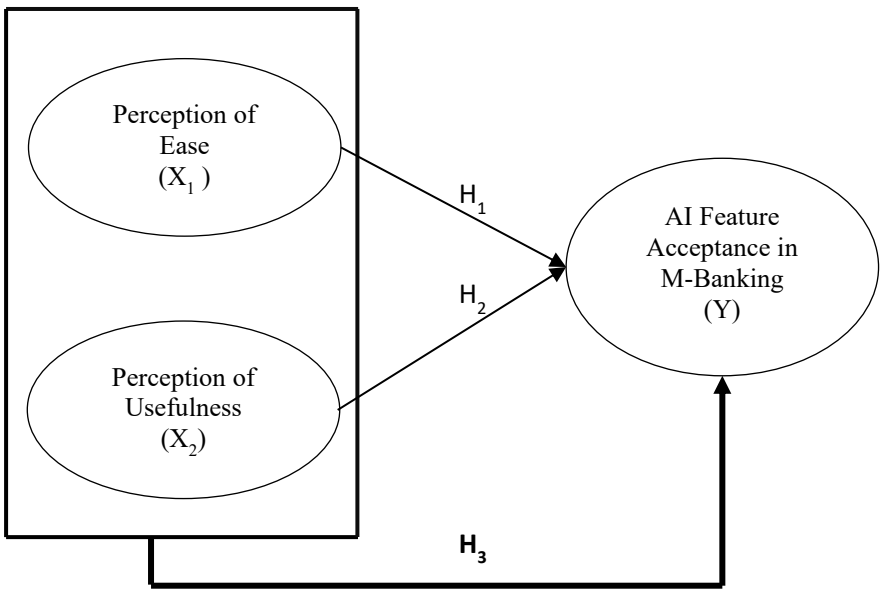

Figure 1. Conceptual Framework

METHOD

This study employed a quantitative research design with an associative approach to examine the relationships between perceived ease of use, perceived usefulness, and the acceptance of artificial intelligence (AI) features in mobile banking. Data were collected using a survey method through structured questionnaires designed to capture respondents' perceptions of AI implementation in mobile banking services.

The study targeted Generation Z mobile banking users (aged 17–27 years) in Palopo City who have utilized AI-based features. Due to the absence of comprehensive population data, purposive sampling was applied. A total of 210 valid responses were collected, which meets the recommended sample size criteria based on indicator-to-sample ratios suggested by Hair et al. (2014). Primary data were obtained via online questionnaires distributed through social media platforms, including WhatsApp, Instagram, and Telegram. Responses were measured using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5), and only eligible respondents were included in the final analysis.

This study utilized primary data as the principal information source, gathered directly through digital questionnaires. The research instrument was specifically designed to measure three main constructs: perceived ease, perceived usefulness, and acceptance level of AI implementation in mobile banking platforms. The measurement instrument used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

The questionnaire distribution process was conducted online via WhatsApp, Instagram, and Telegram. Questionnaires were distributed to potential respondents with research objective explanations, participation criteria, and confidentiality statements. Participation was voluntary, and only respondents meeting the criteria were included in the analysis.

RESULT AND DISCUSSION

Result

Validity and Reliability Test

Instrument validity was examined to assess questionnaire item accuracy in measuring research variable constructs. The applied standard determines that item validity is achieved when the calculated r-value exceeds the table r-value established at 0.1354 with a 5% significance level and 210 respondents. Concurrently, reliability testing was performed to evaluate the measuring instrument's internal consistency during repeated applications. A variable is considered reliable if it obtains a Cronbach's Alpha value above 0.60.

Table 1. Validity and Realibility Test

Variables	Indicator	r-count	r-table	Cronbach's Alpha	Description	
Perceived Ease of Use (X1)	PK.1	.755**	0,1354	0,753	Valid	Reliable
	PK.2	.845**	0,1354		Valid	
	PK.3	.851**	0,1354		Valid	
Persepsi Kegunaan (X2)	PG.1	.842**	0,1354	0,827	Valid	Reliable
	PG.2	.878**	0,1354		Valid	
	PG.3	.865**	0,1354		Valid	
AI Feature Acceptance in Mobile Banking (Y)	Y.1	.349**	0,1354	0,617	Valid	Reliable
	Y.2	.777**	0,1354		Valid	
	Y.3	.794**	0,1354		Valid	
	Y.4	.287**	0,1354		Valid	
	Y.5	.784**	0,1354		Valid	

Source : data processed by researchers, 2025

Based on the testing outcomes, all items in the Perception of Ease (X1), Perception of Usefulness (X2), and Acceptance of AI m-Banking Features (Y) variables demonstrate calculated r-values greater than the table r-value (0.1354). Consequently, all indicators satisfy validity criteria. Furthermore, reliability testing also shows Cronbach's Alpha values > 0.60, confirming that all instruments in this study are reliable and appropriate for subsequent analysis.

Normality Test

The normality testing procedure was implemented to verify whether research data distribution followed a normal pattern. This aspect is crucial since regression analysis assumes normally distributed residual data. In this study, normality evaluation using significance (Asymp. Sig 2-tailed) exceeded 0.05, indicating normal data distribution.

Table 2. Results of the Kolmogorov-Smirnov Normality Test

Statistics	Values
Sample size	210
Mean Value	0,000000
Standard Deviation	0,13507277
K-S Statistics	0,045
Significance (two-tailed)	0,200

Source : data processed by researchers, 2025

The results show a significance level of 0.200, substantially exceeding 0.05, allowing the conclusion that residual data in this investigation is normally distributed.

Multicollinearity Test

The multicollinearity test determines whether independent variable correlation exists in the regression model. The regression model should avoid multicollinearity,

indicated by Tolerance and Variance Inflation Factor (VIF) values. If tolerance value exceeds 0.10 and VIF is below 10, multicollinearity is absent.

Table 3. Multicollinearity Test Results

Variable	Tolerance	VIF
Perceived Ease of Use (X1)	0,521	1,919
Perceived Usefulness (X2)	0,521	1,919

Source : data processed by researchers, 2025

The findings indicate that Perception of Ease (X1) and Perception of Usefulness (X2) variables have tolerance values of 0.521 (exceeding 0.10) and VIF values of 1.919 (below 10). Therefore, multicollinearity does not occur between independent variables in the regression model, confirming model suitability for further analysis.

Heteroscedasticity Test (Glesjer Test)

Heteroscedasticity testing was conducted to detect variance heterogeneity among observations in the regression model. Ideally, regression models satisfying classical assumptions should show no heteroscedasticity indications. This investigation implemented the Gesjer Test method by regressing absolute residual values against independent variables. If all significance values exceed 0.05, the regression model contains no heteroscedasticity symptoms.

Table 4. Results of Heteroscedasticity Test (Glesjer Test)

Variable	Regression Coefficient	Standard Error	Beta	t-Value	Significane
(Constant)	0,044	0,030	-	1,488	0,138
Perceived Ease of Use (X1)	0,009	0,019	0,047	0,49	0,625
Perceived Usefulness (X2)	0,021	0,016	0,124	1,306	0,193

Source : data processed by researchers, 2025

Based on Glesjer test results, the ease perception variable (X1) produces a significance value of 0.625, while usefulness perception (X2) shows a significance value of 0.193. Both significance values consistently surpass 0.05. Thus, the developed regression model is free from heteroscedasticity issues.

Multiple Linear Regression Analysis

Multiple linear regression analysis identified the impact of independent variables, including Perceived Ease (X1) and Perceived Usefulness (X2), on the dependent variable, Acceptance of AI Features in m-banking (Y). The analysis results are as follows:

Table 5. Coefficients

Variable	Unstandardized Coefficients (B)	Std. Error	Sig.
(Constant)	1.977	0,050	0,000
Perceived Ease of Use (X1)	0,118	0,032	0,000
Perceived Usefulness (X2)	0,274	0,027	0,000

Source : data processed by researchers, 2025

The derived multiple linear regression equation is:

$$Y = 1.977 + 0.118X1 + 0.274\ X2$$

This equation indicates that the constant value (a) is 1.977, meaning that with zero Perceived Ease (X1) and Perceived Usefulness (X2) values, Acceptance of AI Features in m-banking (Y) measures 1.977.

The regression coefficient for Perceived Ease (X1) variable is 0.118, indicating that each one-unit increase in ease perception raises AI feature acceptance in m-Banking by 0.118, assuming other variables remain constant. Additionally, the Perceived Usefulness variable (X2) regression coefficient of 0.274 shows that each one-unit increase in perceived usefulness elevates AI feature acceptance in m-banking by 0.274 units, holding other variables steady.

Thus, both independent variables maintain positive relationships with AI feature acceptance in m-Banking. Higher user perceptions of convenience and usefulness correspond to increased AI feature acceptance levels in mobile banking services.

Coefficient of Determination (R^2)

The coefficient of determination test understood the extent to which independent variables, specifically perceived ease (X1) and perceived usefulness (X2), explain variation in the dependent variable, Acceptance of AI m-Banking Features (Y). The R Square (R^2) value indicates this contribution magnitude.

Table 6. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.778[a]	0,605	0,601	0,13572

Source : data processed by researchers, 2025

The obtained R Square value is 0.605. This signifies that Perceived Ease (X1) and Perceived Usefulness (X2) variables can explain 60.5% of variation in Acceptance of AI Features in m-Banking (Y), while the remaining 39.5% may be clarified by other variables unexamined in this study.

F-test

The F-test determines whether independent variables. Perceived Ease of Use (X1) and Perceived Usefulness (X2), simultaneously and significantly inpact the dependent variable. When the calculated F statistic surpasses the F table value and significance level falls below 0.05, variables X1 and X2 collectively affect variable Y.

Table 7. F-test Results

	Model	F-count	F-table	Sig.
1	Regression	158,620	3,04	.000[b]

Source : data processed by researchers, 2025

Based on these results, the calculated F-value is 158.620, exceeding the t-table value of 0.000, indicating a significance level of 0.000 below 0.05. These results clarly show that ease of use and usefulness variables, when considered together, positively and significantly affect AI feature acceptance in mobile banking services. This confirms that both variables simultaneously contribute substantially to explaining user acceptance variations of AI technology. Higher user-perceived ease and usefulness levels correspond to increased user tendency to accept and utilize AI-based fetures in mobile banking.

T-test

The individual impact of each independent variable on the dependent variable was evaluated using t-tests. If the calculated t-value exceeds the t-table value, accompanied by a significance level below 0.05, the hypothesis is accepted.

Table 8. T-test Results

Variable	t-count	t-table	Sig.	Description
Perceived Ease of Use(X1)	3,653	1,971	0,000	Significance
Perceived Usefulness (X2)	10,055	1,971	0,000	Significance

Source : data processed by researchers, 2025

The t-test results demonstrate that the user perceived ease variable (X1) has a calculated t-value of 3.653, surpassing the table t-value of 1.971, with a significance level of 0.000 below 0.05. These outcomes indicate that perceived ease positively and significantly affects Artificial Intelligence feature acceptance in mobile banking services. This implies that higher user-perceived simplicity in operating AI-based features corresponds to greater user tendenccy to accept and employ these functionalities.

Furthmore, based on t-values, the Perceived Usefulness variable (X2) exerts more dominant influence than the Perceived Ease variable (X1) on AI features acceptance. This reveals that in mobile banking usage context, perceptions of genuine benefits by AI technology are more decisive than perceptions of its ease of use.

Discussion

The influence of perceived ease of use on the acceptance of AI features in m-Banking

Statistical analysis findings disclose that ease perception (X1) positively and statistically significantly affects AI feature acceptance levels in mobile banking platfroms. This confirmation originated from a t-test statistical value of 3.653, exceeding the t-table value of 1.971, accompanied by a significance level of 0,000 below alpha 0.05. Based on this statistical evidence, the researh hypothesis postulating ease of use pereption's influence on tehnology adoption was empiricial validated.

These results suggest that simpler AI-based features correlate with higher user acceptance and integration into daily banking activities. For Palopo City's younger generation, accessibility, comprehensibility, and operability of AI-based mobile banking features constitute important factors determining usage decisions. These findings align with previous research by Hadi & Novi (2021), (Kristianti & Pambudi (2021), and Utami et al., (2022) These results suggest that simpler AI-based features correlate with higher user acceptance and integration into daily banking activities. However, these findings are not in line with research (Apriani et al., 2023) which shows that perceived ease of use is not significant in terms of interest in using mobile banking applications. For Palopo City's younger generation, accessibility, comprehensibility, and operability of AI-based mobile banking features constitute important factors determining usage decisions. These findings align with previous research by Davis (1989), which positions ease of use perception as a fundamental determinant in technology adoption processes. However, this study's results demonstrate disparity with investigations revealing that perceived ease of use lacked significant effect on mobile banking application usage interest. This divergence might stem from contextual variables like trust or respondent characteristic differences. Thus, AI feature user-friendliness in mobile banking represents a strategic factor driving technology acceptance, particularly among Palopo City residents.

The Influence of Perceived Usefulness on the Acceptance of AI Features in m-Banking

Based on t-test results, the Perceived Usefulness variable (X2) also positively and significantly affects AI feature acceptance in mobile banking. The calculated t-value of 10.055 exceeds the t-table value of 1.971, and the significance level of 0.000 falls below 0.05. This shows that greater user-perceived benefits from AI features correspond to higher technology acceptance levels.

Practically, this means users become more motivated to use AI-based features when experiencing tangible advantages. These results align with the Technology Acceptance Model (TAM), where perceived usefulness constitutes a major technology acceptance determinant. These outcomes correspond with research by Salmah (2021), Kota & Kusumastuti,(2022), and Asgar et al. (2023) which found that perceived ease of

use positively affects m-banking usage intention. However, these results contradict investigations by (Elvina & Rahmani, 2023), indicating that perceived usefulness level lacks significant impact on financial technology acceptance. These outcome differences might originate from research context variations, respondent characteristics, or external factors like system security trust.

Therefore, perceived usefulness represents a crucial factor driving AI feature acceptance in mobile banking services, particularly in enhancing user confidence regarding benefits and efficiency of this technology.

The Simultaneous Influence of Perceived Ease and Perceived Usefulness on the Acceptance of AI Features in m-Banking

Based on F-test statistical analysis output, perceived ease (X1) and perceived usefulness (X2) variables simultaneously positively and statistically significantly affect AI feature adoption in m-banking platforms. This empirical confirmation derived from a calculated F-value of 138.734, substantially exceeding the F-table value of 3.039, supported by a significance level of 0.000 below 0.05. Consequently, both variables collectively play important roles in explaining AI feature acceptance in mobile banking.

This study indicates that AI feature acceptance is determined not by a single aspect but by combined ease and usefulness factors. Even useful technology may experience low user acceptance if difficult to operate. Conversely, easily operated technology may not motivate adoption if lacking tangible benefits.

These results reinforce Technology Acceptance Model (TAM) theory, which emphasizing that perceived ease of use and perceived usefulness are complementary primary variables explaining technology acceptance. This is in line with the research on the, (Elvina & Rahmani, 2023), and (Apriani et al., 2023) which states that both variables simultaneously have a significant effect on the acceptance of digital banking technology.

Thus, these findings confirm that AI feature development strategies in mobile banking must balancedly consider both aspects to continually increase user acceptance

CONCLUSSION

Based on empirical findings obtained from the complete investigation series, both ease perception and usefulness perception consistently positively and statistically significantly affect AI feature acceptance in mobile banking within Palopo City. These results demonstrate that simpler AI feature operation corresponds to higher user acceptance levels. Similarly, greater perceived benefits from AI feature usage, particularly regarding security and service efficiency, correlate with increased user acceptance and adoption tendencies. Simultaneously, these two variables explain 60.5% of user acceptance variation, indicating that ease of use and usefulness perceptions are key factors explaining AI-based digital technology acceptance.

This research's implications manifest theoretically and practically. Theoretically, this study reinforces Technology Acceptance Model (TAM) relevance in explaining digital technology acceptance, particularly in AI-based banking service contexts. These results additionally provide empirical evidence that ease and usefulness perceptions remain primary digital innovation acceptance determinants. Practically, this study offers banking industry input, especially mobile banking service providers, to increase AI feature acceptance by simplifying application interfaces for better understanding, optimizing AI features' tangible benefits to enhance user security, and educating customers about AI feature functions and advantages to encourage continuous user trust and service utilization.

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