Analysis of the Effect of Perceived Ease of Use, Perceived Usefulness and Perceived Security on Intention to Use Brimo Mobile Banking with Trust as Mediation

Muhammad Fuad Wijanarko[1]*, Janfry Sihite[2]
Universitas Mercu Buana, Jakarta
Corresponding Author: Muhammad Fuad Wijanarko fuadsolo17@gmail.com

A R T I C L E I N F O

A B S T R A C T

This study aims to identify the condition of each variable, namely perceived ease of use, perceived usefulness, and perceived security, as well as the intention to use Brimo mobile banking. In addition, this study was conducted to analyse and test the impact of perceived ease of use, perceived usefulness, and perceived security on intention to use. This type of research is included in the descriptive research category, which is carried out through the explanatory survey method by distributing questionnaires to 100 Brimo application users in the Jabodetabek area and outside Jabodetabek who have used the Brimo application at least twice. The analytical tool used to process data is variant-based Structural Equation Modelling (SEM) using Smart-PLS. The findings of this study indicate that perceived ease of use, perceived usefulness, and Perceived Security have a positive and significant influence on intention to use. However, the results also show that trust cannot be considered as a mediator between perceived ease of use, perceived usefulness, and perceived security with intention to use.

INTRODUCTION

Mobile banking has become a trend nowadays. Thanks to mobile banking that can be used anywhere and anytime, people are going to the bank less and less. Mobile banking is not just an app that provides information about our current and future balances. It has now become part of the services that customers can consider before choosing a bank.

The number of digital banking transactions in Indonesia has experienced significant growth in the past five years. Based on data from Bank Indonesia (BI), it was recorded that total digital transactions reached around IDR4,264.8 trillion in April 2023. This figure includes various types of digital banking services categorised by the Financial Services Authority (OJK), including internet banking, SMS/mobile banking, and other services.

Quoted from the *website* finansial.bisnis.com, here are some lists of mobile banking apps based on the number of downloads and their ratings on the app store.

Aplikasi	Jumlah Pengunduh	Rating	Rating App Store
BRImo	10 juta+	4,7/5	4.7/5
BCA Mobile	10 juta+	4,4/5	3,4/5
BNI Mobile Banking	10 juta+	4,3/5	4,7/5
Neobank by BNC Digital Bank	10 juta+	4,2/5	3,9/5
Livin by Mandiri	5 juta+	3,4/5	3,9/5
Jenius	5 juta+	4/5	4,3/5
BTN Mobile	1 juta+	3,1/5	4/5
digibank by DBS Indonesia	1 juta+	4,2/5	3,6/5
Jago	1 juta+	3.9/5	3,9/5
Allo Bank	100 ribu+	2.9/5	1,5/5

Figure 1. List of mobile banking apps by rating.

Source: www.finansial.bisnis.com, 2023.

Based on the data above, the first rank is occupied by Bank Rakyat Indonesia's mobile banking application, Brimo mobile. The application has been downloaded more than ten million times in the *app store*. The average user gives a 4.7/5 *review*, indicating that users are satisfied with the application. Then in second place, followed by BCA Bank's mobile banking application, BCA mobile. So far the application has a higher rating in the *playstore* than the rating in the *App store* for users of the application on *iOS*. The next rank is followed by several other mobile banking applications such as BNI mobile banking, Neobank, Livin by Mandiri and several other mobile banking applications. (Jatmiko, 2020).
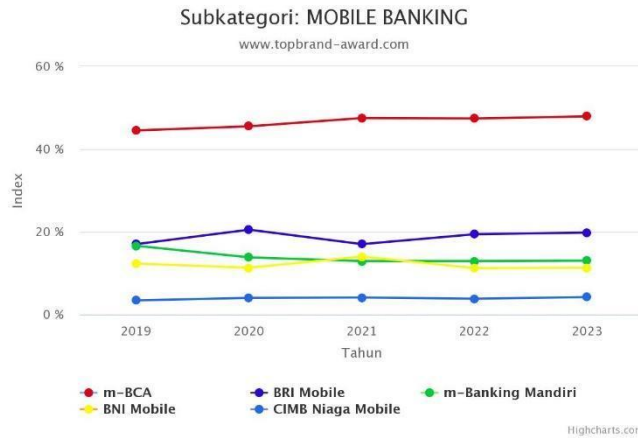
Figure 2. Top Brand Index Mobile Banking Category.

Source: *www.topbrand-award.com, 2023.*

Although Brimo is the most downloaded mobile banking application, Brimo's position as a *top brand is* still arguably not safe, in the last five years based on data obtained from _www.topbrand.com_ Brimo's position is still very volatile even with a *top brand index* value that is too far from the first rank, namely m-bca. Based on figure 1.5. above shows that brimo always manages to occupy the top 3 positions in the *Top Brand Index*. In 2019 brimo managed to rank 2 with a *brand index of* 17% then in 2020 brimo experienced an increase in *brand index* to 20.5%. In 2021, there was a decrease in the brand *index of* 17%. In 2022 brimo experienced an increase in brand index to 19.4%. Then in 2023 brimo again experienced an increase in brand *index of* 19.8%, but the increase in *brand index* obtained by brimo at this time is still lower than the competitors above it, namely m-bca, which has experienced a significant increase every year. *(Top Brand Award, 2023).*

Based on the context that has been described, given the existing problems, this study is expected to describe consumer behaviour related to perceived ease of use, perceived usefulness, and perceived security, and their impact on the intention to use the Brimo application. Therefore, researchers are interested in investigating further by formulating the research title as Analysis "The effect of perceived ease of use, perceived usefulness, and perceived security on intention to use the Brimo application, considering trust as a mediating variable.

THEORETICAL REVIEW
Technology Acceptance Model (TAM)

The main principle in TAM is that a person's acceptance of technology is determined by two cognitive factors, namely perceived usefulness and perceived ease of use. This model aims to identify the main variables that have been proposed by previous research. TAM explains the correlation relationship between perceived usefulness, ease of use, attitude towards computer use, and desire to use a particular technology (Tahar et al., 2020).
Perceived Ease of Use

Confidence in ease of use reflects the level of user confidence that technology or systems can be used easily and without obstacles (Priambodo & Prabawani, 2020). Ease of use can also be measured through the frequency of system use and user interaction with the system. Perceived ease of use is defined as individual beliefs about the way they make decisions, and someone tends to use information systems that are considered easy to use (Lonardi & Legowo, 2021).

Therefore, it can be defined that perceived ease of use is when someone finds it easy to use and easy to understand in operating or using a technology, it will make a decision to use the technology.
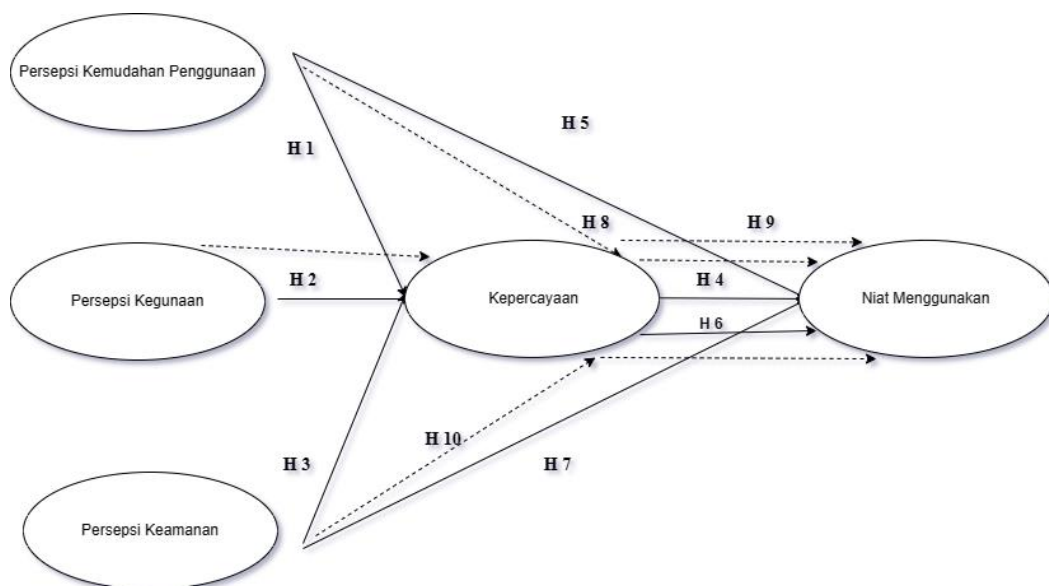
Perceived Usefulness

Perceived usefulness is a belief related to a process associated with making a decision to use an application. Perceived usefulness reflects the user's belief that using the application will provide value or usefulness, such as making work easier and providing other benefits (Oktavia & Kartawinata, 2020).

Perceived Security

Khoiriyah, *et al.,* (2023) state that perceived security is a person's belief about the security possessed by a system or technology so that this reason can convince someone to use the application or technology). Perceptions of security can be felt by consumers when personal data and transactions are carried out safely from various existing obstacles, so that security perceptions are very influential in influencing consumers in using a technology (Widodo & Putri, 2021).

Figure 3. Conceptual Framework

H1: Perceived ease of use has a positive and significant effect on trust.

H2: Perceived *usefulness has a* positive and significant effect on trust.

H3: Perceived security has a positive and significant effect on perceived trust.

H4: Trust has a positive and significant effect on intention to use.

H5: Perceived Ease of Use has a positive and significant effect on intention to use.

H6: Perceived Usefulness has a positive and significant effect on Intention to Use.

H7: Perceived security has a positive and significant effect on intention to use.

H8: Trust mediates the relationship of perceived ease of use to intention to use.

H9: Trust mediates the relationship of perceived usefulness to intention to use.

H10: Trust mediates the relationship between perceived security and intention to use.

METHODOLOGY

This study uses a quantitative approach, where researchers apply numerical and statistical methods to test and analyse data. The research sample consists of users of the Brimo mobile banking application. Data collection was carried out through purposive sampling method, with an emphasis on Brimo application users who have used it more than twice. Although there are many users of the Brimo application, the focus of this study is on a population of about 100 users of the Brimo mobile banking application.

The tool used for data collection is a questionnaire distributed through Google Form with a 5-point Likert scale to make it easier for respondents to respond to each question. This Likert scale is designed in such a way, where a value of 1 indicates a high level of disagreement, while a value of 5 signifies a high level of agreement. Data analysis was conducted using PLS (Partial Least Squares) software using Smart-PLS 3. In this analysis, five variables were tested, namely perceived ease of use, perceived usefulness, Perceived Security, trust, and intention to use. Intention to use served as the dependent variable, while perceived ease of use, perceived usefulness, perceived security, and trust acted as independent variables. The data analysed was obtained from primary sources using primary data collection methods. Data processing was conducted through variance-based SEM (Structural Equation Modeling) analysis, using Smart-PLS software to test and measure structural models between variables simultaneously.

RESULTS

The following is a description of the profile of research respondents based on gender, domicile, and last education.

Table 1. Distribution of Respondents' Domicile

Region	Total	Percentage

1.	Jabodetabek	78	78%
2.	Outside Jabodetabek	22	22%
	Gender		
1.	Male	66	66%
2.	Female	34	34%
	Last Education		
1.	SMA	13	13%
2.	S1	63	63%
3.	S2	24	24%

From the table presented, it can be seen that the majority of respondents live in the Greater Jakarta area, reaching 78%, while the remaining 22% live outside the area. The composition of respondents in this study is dominated by men, namely 66%, while women are only 34%. As for the last level of education of the respondents, the majority are S1 graduates, reaching 63%, followed by S2 by 24%, and SMA by 13%. From the data table above, it can be concluded that 78% of the respondents have a residence in the Jabodetabek area, while the remaining 22% live outside Jabodetabek. This shows that the majority of respondents come from the Jabodetabek area, with a percentage reaching 78%.
Descriptive Variables

Perceived Ease of Use Variable

The independent variable Ease of Use is measured using 2 statement items with the average value and standard deviation as follows:

Table 2. Description of Perceived Ease of Use Variable Data

Indicators	Statement	Mean	Std. Dev
KEM1	How to use brimo mobile banking is very easy to understand.	4,535	0,518
KEM2	I can master easily when using the brimo app.	4,564	0,604
KEM3	The brimo app has features and menus that are very easy to use.	**4,525**	0,590
KEM4	I don't need much effort when using the brimo app.	**4,485**	0,623

In Table 2, we can see the distribution of answers and the average value for the Ease of Use variable. The average value of the answers ranges from 4.485 to 4.564. The KEM4 indicator records the lowest average value, indicating that some respondents tend to give answers that are less agreeable. Meanwhile, the KEM2 indicator has the highest average value, indicating that most respondents gave high agreement to the statement. This illustrates that most respondents are concerned about ease of use when they want to adopt or use an application.

Perceived Usefulness Variable

Table 3. Description of Perceived Usefulness Variables

Indicators	Statement	Mean	Std. Dev
KE1	Brimo makes it easy for me to do my daily transactions.	4,574	0,533
KE2	Brimo helps me manage my financial activities more efficiently.	4,495	0,574
KE3	The brimo app helps me to be more productive	**4,475**	0,684
KE4	Using brimo is more effective than using traditional payment methods.	**4,584**	0,550

In Table 3, we can see the distribution of answers and the average value for the Usefulness variable. The average value of the answers ranges from 4.475 to 4.584. Indicator KE3 records the lowest average value, indicating that there are some respondents who tend to give less agreeing answers. Meanwhile, indicator KE4 has the highest average value, indicating that most respondents are concerned about perceived usefulness and effectiveness when about to adopt or use an application. This illustrates that the majority of respondents agreed with the statement.

Perceived Security Variables
Table 4. Description of Perceived Security Variables

Indicators	Statement	Mean	Std. Dev
KEA1	I feel safe when making financial transactions using the brimo application	4,426	0,650
KEA2	I feel safe with the system that the brimo app has.	4,455	0,683
KEA3	I feel that my personal information will be safe on the brimo app	4,465	0,683

In the table above, there is a distribution of answers and average values for the Security variable. The average value of the answers ranges from 4.426 to 4.465. Indicator KEA1 recorded the lowest mean value, indicating that some respondents tended to give less agreeing answers. In contrast, indicator KEA3 has the highest average value, indicating that most respondents pay attention to the level of security possessed by a system in the application when they want to adopt or use the application. The majority of respondents agreed with this statement.

Trust Variable
Table 5. Description of Trust Variable Data

Indicators	Statement	Mean	Std. Dev
KEP1	I believe that the brimo application is a trusted application in carrying out all financial transaction activities	4,525	0,623
KEP2	I believe that brimo has access to the necessary information relating to the customer's transaction activities.	4,505	0,607
KEP3	I believe that Brimo always delivers what	4,564	0,587

	customers need.		
KEP4	I believe Brimo always provides the best solution in overcoming the problems and obstacles experienced by customers.	4,564	0,620

In the table above, there is a distribution of answers and average values for the Trust variable. The average value of the answers ranges from 4.505 to 4.564. The KEP2 indicator records the lowest average value, indicating that some respondents tend to give less agreeing answers. On the other hand, indicators KEP3 and KEP4 have the highest average value, indicating that most respondents are willing to use an application if they already have confidence in the application. The majority of respondents agreed with this statement.

Variable Intention to Use

Table 6. Description of Intention to Use Variable Data

Indicators	Statement	Mean	Std. Dev
NM1	I intend to use brimo in my financial transaction activities.	4,327	0,599
NM2	I would prefer the brimo app over other mobile banking apps in financial transaction activities.	4,267	0,819
NM3	I would recommend others to use the brimo app.	4,366	0,727
NM4	I will continue to use the brimo application in financial transaction activities.	4,366	0,700
NM5	I plan to use brimo in my future financial transaction activities.	4,337	0,649

In Table 6, the distribution of respondents' answers and the average value for the intention to use variable are given. The average value of the answers is in the range of 4.267 to 4.366. The NM2 indicator records the lowest mean value, indicating that there are some respondents who tend to give less agreeing answers. On the other hand, indicators NM3 and NM4 have the highest mean values, indicating that the majority of respondents have the intention to use the application and agree with the statement.

Convergent Validity

Based on Table 7, the outer loading value shows that all indicators meet the convergent validity criteria by having a loading factor above 0.50. This indicates that all indicators used in this study can be considered valid.

Table 7. Outer Loading Data Result

Variables	Indicators	Outer Loading	Description
Perceived Ease of Use	KEM1	0,790	Valid
	KEM2	0,853	Valid
	KEM3	0,907	Valid
	KEM4	0,863	Valid
Perceived Usefulness	KEG1	0,823	Valid
	KEG2	0,829	Valid

	KEG3	0,792	Valid
	KEG4	0,822	Valid
Perceived Security	KEA1	0,956	Valid
	KEA2	0,934	Valid
	KEA3	0,916	Valid
Trust	KEP1	0,897	Valid
	KEP2	0,914	Valid
	KEP3	0,928	Valid
	KEP4	0,897	Valid
Intention to Use	NI1	0,838	Valid
	NI2	0,900	Valid
	NI3	0,886	Valid
	NI4	0,913	Valid
	NI5	0,908	Valid

Discriminant Validity

Table 8. Cross Loading Test Results

	Trust (Z)	Intention to Use (Y)	Perceived Usefulness (X2)	Perceived Ease of Use (X1)	Perceived Security (X3)
KEM1	0.332	0.459	0.310	0.790	0.470
KEM2	0.386	0.490	0.393	0.853	0.482
KEM3	0.467	0.521	0.431	0.907	0.424
KEM4	0.589	0.530	0.439	0.863	0.508
KEG1	0.470	0.453	0.823	0.287	0.354
KEG2	0.517	0.505	0.829	0.336	0.391
KEG3	0.644	0.588	0.792	0.404	0.571
KEG4	0.509	0.415	0.822	0.485	0.427
KEA1	0.647	0.638	0.508	0.528	0.956
KEA2	0.646	0.667	0.535	0.551	0.934
KEA3	0.605	0.615	0.488	0.462	0.916
NI1	0.491	0.838	0.563	0.548	0.567
NI2	0.642	0.900	0.513	0.490	0.657
NI3	0.661	0.886	0.497	0.489	0.651
NI4	0.647	0.913	0.567	0.563	0.618
NI5	0.585	0.908	0.582	0.524	0.545
KEP1	0.897	0.669	0.637	0.509	0.612
KEP2	0.914	0.623	0.637	0.476	0.575
KEP3	0.928	0.623	0.600	0.476	0.620
KEP4	0.897	0.562	0.543	0.470	0.655

From the data analysis in the table, it can be seen that the loading value of each item on its construct is greater than the cross loading value, as shown in the table above. These results indicate that there is no problem with discriminant validity. Discriminant validity can also be seen from the average variance extracted (AVE) value. In Table 4.13, the AVE value for each construct is above 0.50, indicating that there is no issue with discriminant validity in the model being tested.

Composite Reability

Table 9. Composite Reability Test Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Perceived Ease of Use (X1)	0.877	0.891	0.915	0.730
Perceived Usefulness (X2)	0.834	0.842	0.889	0.666
Perceived Security (X3)	0.929	0.930	0.955	0.875
Intention to Use (Y)	0.934	0.935	0.950	0.791
Trust (Z)	0.930	0.931	0.950	0.826

From the information in the table, it can be seen that the composite reliability test results and Cronbach's alpha have values exceeding 0.70. Therefore, it can be concluded that the consistency of the questionnaire used has been met.

Inner Model Analysis

Testing the structural model in *partial least square* (PLS) consists of testing the coefficient of determination (R-Square), *predictive relevance* (Q-Square), and *effect size* (F-Square).

R-Square

Table 10. R-Square Test Results

	R Square	R Square Adjusted
Intention to Use (Y)	0.609	0.593
Trust (Z)	0.595	0.583

The R Square value shows the joint effect of the perceived ease of use, perceived usefulness, and perceived security variables on intention to use, which is 0.609, with an adjusted R square value of 0.593. This means that all external factors (perceived ease of use, perceived usefulness, and perceived security) together influence intention to use by 0.593 or equivalent to 59.3%. Since the Adjusted R Square value is in the range of 33% to 67%, it can be concluded that the influence of all external factors (perceived ease of use, perceived usefulness, and perceived security) on intention to use can be categorised as strong.

The R Square value shows the joint impact of the perceived ease of use, perceived usefulness, and perceived security variables on trust, which is 0.595, with an adjusted R square value of 0.583. This indicates that all external factors (perceived ease of use, perceived usefulness, and perceived security) as a whole affect trust by 0.595 or equivalent to 59.5%. Since the Adjusted R Square value is in the range of 33% to 67%, it can be stated that the influence of all external factors (perceived ease of use, perceived usefulness, and perceived security) on trust is considered strong.

Q-Square Value (Q)²

Table 11. Q-Square Test Results

	SSO	SSE	Q² (=1-SSE/SSO)
Perceived Ease of Use (X1)	404.000	404.000	
Perceived Usefulness (X2)	404.000	404.000	
Perceived Security (X3)	303.000	303.000	
Intention to Use (Y)	505.000	266.477	0.472
Trust (Z)	404.000	213.800	0.471

From table 11 above, it can be seen that the Q2 predictive relevance value for the dependent variable, namely Intention to Use (Y), is 0.472, exceeding that of exogenous variables such as Perceived Ease of Use (X1), Perceived Usefulness (X2), and Perceived Security (X3). This shows that the exogenous predictions that influence Intention to Use are stated to be in the medium category.

F Square Value (F)²

Table 12. F-Square Test Results

	Consumer Purchase Intention (Y)
Perceived Ease of Use (X1)	0.067
Perceived Usefulness (X2)	0.048
Perceived Security (X3)	0.116
Intention to Use (Y)	
Trust (Z)	0.061

Based on the effect size results in table 12, it can be concluded that the perceived ease of use (X1) has a minimal impact on intention to use (Y), because the effect size value is below 0.15. Likewise with Perceived Usefulness (X2) and Perceived Security (X3), both have a small effect size, which is below 0.15, indicating that their influence on Intention to Use (Y) is also minimal.
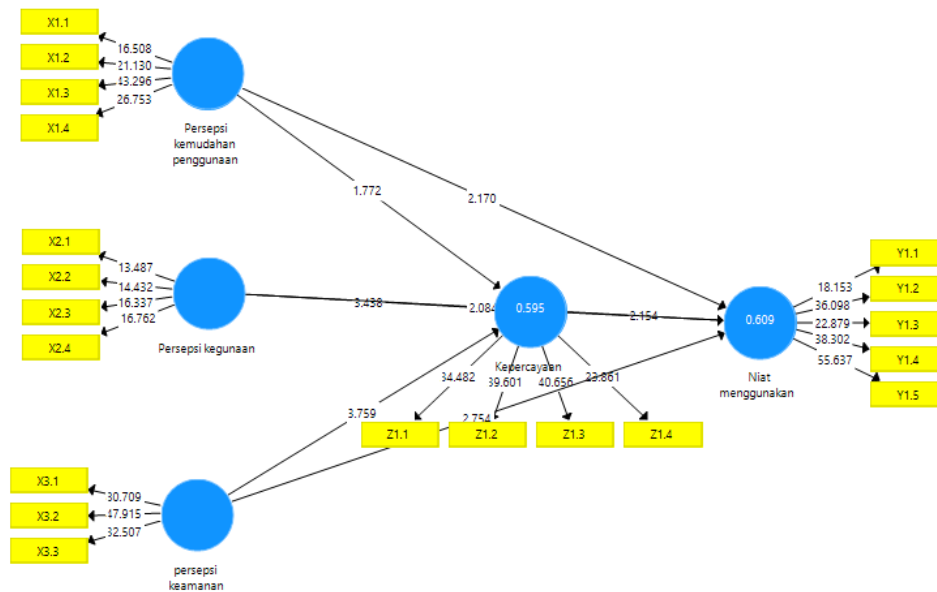
Hypothesis Test Results

Figure 2. Bootstrapping Test Results

Table 13. Hypothesis Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Trust -> Intention to use	0.243	0.236	0.113	2.154	0.032
Perceived usefulness -> Trust	0.391	0.412	0.114	3.438	0.001
Perceived usefulness -> Intention to use	0.188	0.197	0.090	2.084	0.038
Perceived ease of use -> Trust	0.136	0.127	0.077	1.772	0.077
Perceived ease of use -> Intention to use	0.202	0.211	0.093	2.170	0.030
perceived security -> trust	0.388	0.369	0.103	3.759	0.000
perceived security -> Intention to use	0.306	0.296	0.111	2.754	0.006
Perceived usefulness -> Trust -> Intention to use	0.095	0.097	0.057	1.680	0.094
Perceived ease of use -> Trust -> Intention to use	0.033	0.030	0.023	1.411	0.159
perceived security -> trust -> intention to use	0.094	0.088	0.051	1.862	0.063

Based on the data in table 13, it can be observed that there are 6 hypothesised relationships with T-Statistics values greater than 1.96 and P-Values less than 0.05. This indicates that the relationships are statistically

significant, as reflected in the values in the table. In contrast, there are 4 hypothesised relationships with T-Statistics values less than 1.96 and P-Values above 0.05, signalling that some independent variables do not have a direct and significant influence on the dependent variable, and the mediating variables do not affect the dependent variable.

DISCUSSION
Perceived Ease of Use on Trust

Based on the hypothesis analysis in this study, the T-Statistic result is 1.772, the P-Value is 0.077, and the original sample value is 0.136. The T-Statistic value exceeds the value stated in the T-Table of 1.69. However, the P-Value does not meet the expected recommendation, which is less than 0.05, and the Original Sample value shows a positive value. This finding indicates that although perceived ease of use has a positive effect on trust, the effect is not significant and the result is not acceptable or rejected.

This is not in line with research conducted by Agustino et al., (2020), explained that perceived ease of use has a positive and significant effect on trust in intention in using e-wallets. Then research conducted by Hanif, (2022) found the results that perceived ease of use has a positive and significant effect on trust in intention in use in gopay digital wallet users.

Perceived Usefulness on Trust

Based on the hypothesis analysis in this study, it is found that the T-Statistic value is 3.438, the P-Value is 0.001, and the original sample value is 0.391. The T-Statistic has a value that exceeds the value listed in the T-Table, and the P-Value meets the recommendation with a number less than 0.05. In addition, the Original Sample value shows a positive result. The conclusion from these findings is that perceived usefulness has a positive and significant influence on trust, so this hypothesis can be accepted.

This is in line with research conducted by Agustino et al., (2020), explained that perceived usefulness has a positive and significant effect on trust in the intention in using e-wallets. Similar results were found in research conducted by Nurhaliza & Sugianto, (2022) perceived usefulness has a positive and significant effect on trust in the intention to use.

Perceived Security on Trust

Based on the hypothesis analysis in this study, it is found that the T-Statistic value is 3.759, the P-Value is 0.000, and the original sample value is 0.388. The T-Statistic has a value that exceeds the value listed in the T-Table, and the P-Value fulfils the recommendation with a number less than 0.05. In addition, the Original Sample value shows a positive result. The conclusion from these findings is that perceived security has a positive and significant influence on trust, so this hypothesis can be accepted.

This is in line with previous research conducted by Jamiah et al., (2022), it was found that security perceptions have a positive and significant effect on trust in the intention in using the gopay e-wallet.

Trust on Intention to Use

Based on the hypothesis analysis in this study, it is found that the T-Statistic value is 2.154, the P-Value is 0.032, and the original sample value is 0.243. The T-Statistic has a value that exceeds the value listed in the T-Table, and the P-Value meets the recommendation with a number less than 0.05. In addition, the Original Sample value shows a positive result. The conclusion from these findings is that Trust has a positive and significant influence on Intention to Use, so this hypothesis can be accepted.

This is in line with research conducted by Agustino et al., (2020), it is explained that trust has a positive and significant effect on intention in using e-wallets. Perceptions of trust in intention to use are subjective and can differ between individuals or groups. This can affect people's attitudes, decisions, or interactions with individuals or organisations that have usage intentions.

Perceived Ease of Use on Intention to Use

Based on the hypothesis analysis in this study, it was found that the T-Statistic value was 2.170, the P-Value was 0.030, and the original sample value was 0.202. The T-Statistic has a value that exceeds the value listed in the T-Table, and the P-Value fulfils the recommendation with a number less than 0.05. In addition, the Original Sample value shows a positive result. The conclusion from these findings is that perceived ease of use has a positive and significant influence on intention to use, so this hypothesis can be accepted.

This is in line with research conducted by Sijabat et al., (2020), it is explained that the ease of using fintech technology affects consumers in using fintech. Then other research that discusses perceived ease of use is research conducted by Anouze & Alamro, (2019), in this study it is explained that perceived ease of use affects customer intention to use e-banking in Jordan. This study aims to determine the relationship between perceived ease of use and intention to use mobile banking.

Perceived Usefulness on Intention to Use

Based on the hypothesis analysis in this study, it is found that the T-Statistic value is 2.154, the P-Value is 0.038, and the original sample value is 0.188. The T-Statistic has a value that exceeds the value listed in the T-Table, and the P-Value fulfils the recommendation with a number less than 0.05. In addition, the Original Sample value shows a positive result. The conclusion from these findings is that perceived usefulness has a positive and significant influence on intention to use, so this hypothesis can be accepted.

This is in line with research conducted by Daragmeh et al., (2021), in this study it is explained that perceived usefulness has an influence on the intention to use mobile payment in generation X in Hungary. Furthermore, research conducted by Afandi et al., (2021), in the study explained that perceived usefulness affects the intention to use e-wallets. This study aims to determine the relationship between perceived usefulness and intention to use mobile banking.

Perceived Security on Intention to Use

Based on the hypothesis analysis in this study, the T-Statistic value is 2.754, the P-Value is 0.006, and the original sample value is 0.306. The T-Statistic has a value that exceeds the value listed on the T-Table, and the P-Value meets the recommendation with a number less than 0.05. In addition, the Original Sample value shows a positive result. The conclusion from these findings is that Perceived Security has a positive and significant influence on intention to use, so this hypothesis can be accepted.

This is in line with research conducted by Umaningsih & Wardini, (2020), in this study it is explained that security has a positive effect on the intention to use e-money. Then other researchers, namely Marheni & Melani, (2021), in this study it can be concluded that the security perception variable has a significant positive effect on consumer intention to use mobile payment in Batam City.

Perceived Ease of Use through Trust on Intention to Use

Based on the hypothesis analysis in this study, the T-Statistic value is 1.411, the P-Value is 0.159, and the original sample value is 0.033. The T-Statistic does not exceed the value listed in the T-Table, and the P-Value does not meet the recommendation of less than 0.05. Although the Original Sample value shows a positive result, this finding shows that Trust is not proven to be a mediator between perceived ease of use which has a positive but insignificant effect on intention to use, so this hypothesis is rejected.

This is not in line with research conducted by Agustino et al., (2020) explained that trust is able to positively and significantly mediate the effect of promotion, perceived convenience and perceived usefulness on intention in using e-wallets. Then research conducted by Hanif (2022), found the results that perceptions of trust are able to mediate perceptions of convenience towards intention in use in gopay digital wallet users.

Perceived Usefulness through Trust on Intention to Use

Based on the hypothesis analysis in this study, the T-Statistic value is 1.680, the P-Value is 0.094, and the original sample value is 0.095. The T-Statistic does not exceed the value listed in the T-Table, and the P-Value does not meet the recommendation of less than 0.05. Although the Original Sample value shows a positive result, this finding implies that Trust cannot be considered as a mediator between perceived usefulness which has a positive but insignificant effect on intention to use, so this hypothesis is rejected.

This is not in line with research conducted by Agustino et al., (2020) explained that trust is able to positively and significantly mediate the effect of promotion, perceived convenience and perceived usefulness on intention in using e-wallets. Then research conducted by Hanif (2022), found that the perception of trust is able to mediate the perception of convenience on the intention in use in gopay digital wallet users. Similar results were found in research conducted by Nurhaliza & Sugianto (2022), trust is able to mediate the effect of perceived usefulness on usage decisions.

Perceived Security through Trust on Intention to Use

Based on the hypothesis analysis in this study, it is found that the T-Statistic value is 1.862, the P-Value is 0.063, and the original sample value is 0.063. The T-Statistic exceeds the value listed in the T-Table, but the P-Value does not meet the recommendation of less than 0.05. Although the Original Sample value shows a positive result, this finding indicates that Trust cannot be considered as a mediator between perceived ease of use which has a positive but insignificant effect on consumer purchase intention, so this hypothesis is rejected.

In using a digital payment application, perceived security cannot influence intention to use through the trust felt by the community in the mobile banking application. The results of this study are not in line with research conducted by Jamiah et al., (2022) which reveals that trust mediates security perceptions on intention to use.

CONCLUSIONS AND RECOMMENDATIONS

Perceived usefulness and perceived security have a positive and significant effect on trust, while perceived ease of use has a positive but insignificant impact on trust. In addition, perceived ease of use, perceived usefulness, and perceived security have a positive and significant influence on intention to use. However, trust does not act as a mediator in the relationship between perceived ease of use, perceived usefulness, and perceived security with intention to use.

FURTHER STUDY

The researcher recognises that this study has certain limitations. Therefore, it is recommended that future research include variables that were not included in this study. Factors such as perceived ease of use, perceived security, perceived usefulness, trust, and other elements that could potentially influence usage intention should be considered. In addition, if necessary, future research can consider increasing the number of research samples and selecting different research objects.

REFERENCES

Afandi, A., Fadhillah, A., & Sari, D. P. (2021). *Pengaruh Persepsi Kegunaan , Persepsi Kemudahan dan Persepsi Kepercayaan Terhadap Niat Menggunakan E-Wallet Denga Sikap Sebagai Variabel Intervening*. 1, 568–577.

Agustino, L., Ujianto, & Yousida, I. (2020). *Pengaruh Promosi, Persepsi Kemudahan dan Persepsi Manfaat Terhadap Minat Penggunaan E-Wallet Dengan Kepercayaan Sebagai Variabel Mediasi Pada Pengguna E-Wallet Di Kota Banjarmasin*.

Anouze, A. L. M., & Alamro, A. S. (2019). Factors affecting intention to use e-banking in Jordan. *International Journal of Bank Marketing*.

Daragmeh, A., Lentner, C., & Sági, J. (2021). Journal of Behavioral and Experimental Finance FinTech payments in the era of COVID-19 : Factors influencing behavioral intentions of '" Generation X "' in Hungary to use mobile payment. *Journal of Behavioral and Experimental Finance*, 32.

Hanif, R. (2022). *Pengaruh Persepsi Kemudahan Terhadap Minat Guna Melalui Kepercayaan Pada Pengguna Dompet Digital Gopay*. *5*. https://doi.org/10.25273/The

Jamiah, N., Purwanto, H., & Asmike, M. (2022). Pengaruh Persepsi Kemudahan Penggunaan dan Keamanan Terhadap Minat Menggunakan Melalui Kepercayaan Sebagai Variabel Intervening (Studi Empiris Pada E-Wallet Gopay Di Kota Madiun. *Seminar Inovasi Majemen Bisnis Dan Akuntansi 4*, *September*.

Jatmiko, L. D. (2020). *Top 10 Aplikasi Bank di Indonesia, Siapa yang Terbanyak Diunduh dan Dapat Bintang Ya?* 24 Mei 2020. https://finansial.bisnis.com/read/20220524/90/1536

Lonardi, H., & Legowo, N. (2021). Analysis of Factors Affecting Use Behavior of QRIS Payment System in DKI Jakarta. *Turkish Journal of Computer and Mathematics Education*, *12*(6).

Marheni, D. K., & Melani, G. (2021). Analisis Faktor-Faktor yang Mempengaruhi Niat untuk Menggunakan Mobile Payment pada Masyarakat Kota Batam. *Jurnal Ekonomi & Ekonomi Syariah*, *4*(2).

Nurhaliza, & Sugianto. (2022). *Pengaruh E-Service Quality dan Perceived Usefulness Terhadap Keputusan Penggunaan Jasa Transportasi Gojek Dengan Kepercayaan Sebagai Variabel Intervening Pada Mahasiswa / I UIN Sumatera Utara*.

Oktavia, F., & Kartawinata, B. R. (2020). *Pengaruh Presepsi Kegunaan, Presepsi Kemudahan Dan Resiko Terhadap Minat Pengguna Mobile Banking Bank Nagari Kantor Pusat Padang*.

Priambodo, S., & Prabawani, B. (2020). *PENGARUH PERSEPSI MANFAAT, PERSEPSI KEMUDAHAN PENGGUNAN, DAN PERSEPSI RISIKO TERHADAP PENGARUH PERSEPSI MANFAAT, PERSEPSI KEMUDAHAN PENGGUNAN, DAN MINAT MENGGUNAKAN LAYANAN UANG ELEKTRONIK (Studi Kasus pada Masyarakat di Kota Semarang)*.

Sijabat, Y. P., Hirawati, H., & Giovanni, A. (2020). *PENGARUH PERSEPSI KEMUDAHAAN DAN PERSEPSI MANFAAT TERHADAP NIAT PENGGUNAAN TEKNOLOGI KEUANGAN SEBAGAI ALAT PEMBAYARAN*. *3*(1).

Tahar, A., Riyadh, H. A., Sofyani, H., & Purnomo, W. E. (2020). *Perceived Ease of Use , Perceived Usefulness , Perceived Security and Intention to Use E-Filing : The Role of Technology Readiness Perceived Ease of Use , Perceived Usefulness , Perceived Security and Intention to Use E-Filing : The Role of Technology Rea. 7.* https://doi.org/10.13106/jafeb.2020.vol7.no9.537

Top Brand Award. (2023). *Komparasi Brand Index Mobile Banking.* 2023. https://www.topbrand-award.com/top-brand-index/?tb

Umaningsih, W. P., & Wardini, D. K. (2020). *Pengaruh Persepsi Kemudahan, Fitur Layanan, Dan Keamanan Terhadap Niat Menggunakan E-Money. 21.* https://doi.org/10.29407/jae.v5i3.14057

Widodo, T., & Putri, S. F. (2021). *Analisis Minat Penggunaan Dompet Digital LinkAja dengan Pendekatan Technology Acceptance Model (TAM) di Bandung. 12*(2).