Analysis Of Use Of Mobile Banking With Acceptance And Use Of Technology (Utaut)

Ike Kusdyah Rachmawati, Mohammad Bukhori, Yuniz Majidah, Syarif Hidayatullah, Abdul Waris

Abstract :   With the development of increasingly advanced technology, all banks, both state banks and private banks, are competing to launch a banking service application, namely Mobile Banking. Mobile Banking is a banking service that aims to provide smoothness and convenience in banking by utilizing information technology. Research to examine the extent to which Performance Expectancy, Effort Expectancy Social Influence and Facilitating Conditions influence on Behavioral Intention, see whether Facilitating Conditions and Behavioral intention affect the Behavioral Usage and Facilitating Conditions have a positive and significant effect on Behavioral Usage through Behavioral Intention. This research is an explanatory research, the location of this study was conducted in the city of Malang, East Java. The population in this study were all people who transacted using Mobile Banking with a sample of 190 respondents. Data analysis techniques using Descriptive Statistical Analysis, Path Analysis and Testing Hypotheses. Analysis results 1) Performance Expectancy influences Behavioral Intention, 2) Effort Expectancy influences Behavioral Intention, 3) Social Influence influences Behavioral Intention, 4) Facilitating Conditions influences Behavioral Intention, then 5) Facilitating Conditions influences Behavioral Usage, 6) Behavioral Intention affects Behavioral Usage and 7) Facilitating Conditions do not affect Behavioral Usage through Behavioral intention.

Index Terms : Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Behavioral Intention and Behavioral Usage

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1 INTRODUCTION

In this current era, the development of information technology is so fast, especially in the banking sector, namely the growth of digital banking services (Digital Banking). The development of digital banking is considered appropriate in the banking world in Indonesia, for example by implementing Bank Anywhere, so that with this solution customers can make various transactions with the bank anytime and anywhere without the need to come to the bank. Mobile Banking is the right answer for these needs. Mobile Banking is a banking service that aims to provide smoothness and convenience in banking by utilizing information technology. According to [1] mentioned that the Indonesian people are now ready to switch to digital banking services. With this service, it can be added value from the Bank to its users. With the various facilities that are obtained through banking services, it is expected that customers can get satisfaction when using a variety of products and services provided by the Bank [2]. Many benefits are obtained in the use of information technology, including work can be done more quickly and can be accessed by parties in need. However, not all organizations succeed in implementing it. The ability of hardware and software has a lot of progress in helping human activities, however there are still system problems that have not been used optimally. Therefore, a very important issue is understanding the factors of acceptance of information systems by individuals in an organization. With the development of increasingly advanced technology, all banks, both state banks and private banks, are competing to launch a banking service application, namely Mobile Banking.

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- *Ike Kusdyah Rachmawati is Lecture in Institute Technology and Business of Asia Malang, Indonesia, PH-081334282022, E-mail : ikekusdyah@gmail.com*
- *Mohammad Bukhori is Lecture in Institute Technology and Business of Asia Malang, Indonesia*
- *Yuniz Majidah, is Student in Institute Technology and Business of Asia Malang, Indonesia*
- *Syarif Hidayatullah is Lecture in University of Merdeka Malang, Indonesia.*
- *Abdul Waris is Lecture in State Polytechnic of Malang, Indonesia*

Mobile Banking is a banking application that aims to facilitate a bank's customers in transacting via cellular phones using SMS media and using internet connectivity. Mobile Banking integrates several e-banking services including Internet Banking. Indonesian people are now ready to switch to digital banking services. Sites such as blogs, Twitter, wikis, social networking and cyberspace are being used as tools for people to share, connect and engage with each other. Because of this popularity and the growth of social media culture, the dynamics of product support have developed to be complex [3] [4]. With the number of internet users that are not small, it does not rule out the possibility that it can affect the increasing number of users of the Mobile Banking service, because in using these services a smartphone that supports and internet network is needed. With the Mobile Banking service, there are many benefits to be gained by users such as, customers can easily make transactions anywhere and anytime for 24 hours straight, besides that customers do not need to queue.[5]. This study refers to previous research conducted by [6] with the title "Consumer Acceptance of an Electronic Dinar Payment System in Malaysia". The variables used in the study include Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Anxienty, Perceived Credibility, Attitude. And research conducted by [7] with the title "M-Banking in Metropolitan Bangkok And A Comparison With Other Countries". The variables used consist of Lack of information, Device Barrier, Perceived Risk, Perceived Financial Cost, Self-Efficiency, Perceived Ease of Use, Perceived Usefulness, Subjective Norms, Actual Use, Behavioral Intention. From some of the variables mentioned by researchers using the variable Perceived Credibility, Perceived Financial Cost, and Self Efficacy to be used in research.

2 LITERATURE REVIEW

2.1 Management Information System

According to [8]: "The system is any collection of components or sub-systems that interact to achieve a certain goal."[8] [9] Information is interpreted as the result of data processing used for a purpose, so that the recipient will get a stimulus to take action. Data is a clear fact of its scope, place and time.

Data is obtained from primary or secondary data sources in the form of written news or electronic signals.

2.2 Mobile Banking

Mobile Banking according to [10] revealed that Mobile Banking is an innovative service offered by banks that enables users of banking transaction activities through smartphones. Mobile Banking or better known as m-Banking is a banking facility or service using mobile communication tools such as mobile phones, with the provision of facilities to transact banking through applications (superior) on mobile phones. Through mobile phones and Mobile Banking services, banking transactions that are usually done manually, meaning that activities that were previously carried out by customers visiting the bank, can now be done without having to visit the bank's outlets, just by using the customer's mobile phone can save time and costs, in addition to saving Mobile time Banking also aims to keep customers out of date in using electronic media that is already modern and can also better utilize mobile media that are usually used to communicate but can also be used for business or transactions.

2.3 Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT (Unified Theory of Acceptance and Use of Technology) is a model to explain user behavior towards information technology [11]. UTAUT aims to explain someone's interest to use or use an information technology system and subsequent user behavior [12]. Initially, UTAUT was developed from the Technology Acceptance Model (TAM) in 2003 with four constructs that influence behavioral intentions to use technology, namely: performance expectancy, effort expectancy, social influence, facilitating conditions. Until now the Unified Theory of Acceptance and Use of Technology (UTAUT) has been redeveloped from the organizational context to the context of individual consumers named UTAUT2 Model where habit, hedonic motivation and price value are added as new constructs [13].

2.4 Performance Expectancy

Performance Expectancy is defined as the extent to which an individual believes that using the system will help him to achieve gains in job performance and is the strongest predictor of intention [14]. Performance Expectancy is defined as the extent to which a person believes that using the system will help him to get benefits in job performance [15].

2.5 Effort Expectancy

Effort Expectancy is defined as the level of convenience associated with using the system. Business expectations relate to (perceived ease of use) of TAM, how to alleviate an individual by using the system [14]. Effort Expectancy is defined as the level of ease associated with using the system [16]. Effort expectancy is the level of effort of each individual in using a system to support his work [17]. Effort expectancy refers to how easily someone thinks of using a system. Effort expectancy refers to the possibility between individual effort and performance. People will work hard if they believe high efforts will produce good performance [18].

2.6 Social Influence

According to [19] social influence is the extent to which an individual feels that other people are important to believe in

using the new system. Social Influence is defined as the degree to which a person feels that those he considers important, believe that the person should use the new system [20].

2.7 Facilitating Conditions

Facilitating conditions are defined as the degree to which a person believes that the existing organizational and technical infrastructure supports the use of the system [21]. Facilitating conditions as individual perceptions about the availability of technological and / or organizational resources (ie, knowledge, resources, and opportunities) that can eliminate obstacles to using the system [22].

2.8 Behavioral Intention

Behavioral intention is a level of user confidence and user confidence to use the Mobile Banking Application in the future [23]. Behavioral Intention to use or behavioral intention to use is the tendency of behavior to keep using a technology.

2.9 Use Behavioral

Behavioral Intention is an important factor in determining the use of technology and acceptance of technology by users [23]. Use behavior is defined as real conditions for using systems and technology [24]. In this case is using the Mobile Banking Application service. Mobile Banking Application Services can be used for payments at merchants, online shopping, online games and so on.

3 METHODOLOGY

Research to examine the extent to which Performance Expectancy, Effort Expectancy Social Influence and Facilitating Conditions influence on Behavioral Intention, see whether Facilitating Conditions and Behavioral intention affect the Behavioral Usage and Facilitating Conditions have a positive and significant effect on Behavioral Usage through Behavioral Intention. This research is an explanatory research, the location of this study was conducted in the city of Malang, East Java.

3.1 Research Conceptual Framework

As stated earlier, this study consisted of 6 variables 4 independent variables (X), 1 dependent variable (Y2) and 1 moderating variable (Y1). As for the framework of this research concept can be seen in Figure 1 below:
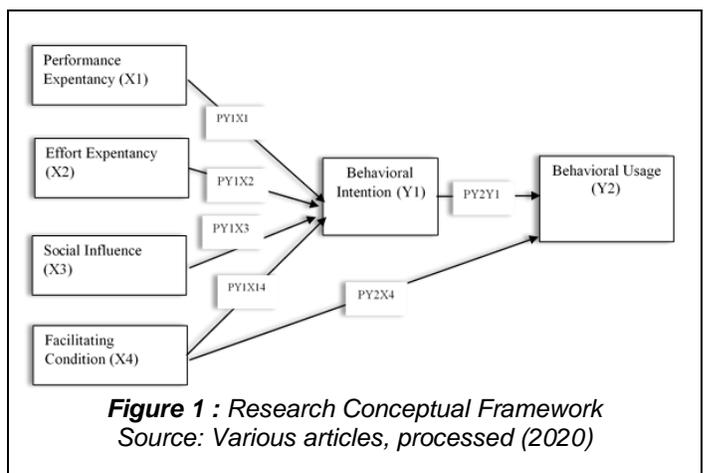

Figure 1 : *Research Conceptual Framework*
Source: Various articles, processed (2020)

3.2 Definition of Variable Operations

TABLE 1
RESEARCH VARIABLES AND INDICATORS

No.	Variable	No.	Indicator
1	Performance Expectancy: Described as the extent to which each individual believes that using the system can help him to achieve profits in improving performance.	1	Easy to access anywhere
		2	Does not require a long time to operate it
		3	Existing features can be understood easily
		4	Its use is as expected
2	Effort Expextancy: Defined as the ease of using the system.	5	Does not require a long time
		6	Information is available in full
		7	Speed up transactions
3	Social Influence: The extent to which each individual feels it is important that others believe he must use the new technology in accordance with the expectations of others.	8	Many people recommend using mobile banking
		9	Many people are close as they conduct transactions with mobile banking
		10	Mobile banking is very effective and helps my work
4	Facilitaling Conditions: Defined as the extent to which one believes that organizational and technical infrastructure exists to support the use of the system.	11	There is clear written evidence every transaction
		12	Trust transactions done with secure mobile banking
		13	Confident of using mobile banking
5	Beharvioral Intention: The level of desire or intention of users to use the system continues to decline with the assumption that they have access to information.	14	Intend to do every transaction using mobile banking
		15	Intend to continue to do mobile banking in the future
		16	Will recommend mobile banking to others
6	Beharvioral Usage: Level of Mobile Banking usage	17	Can do transactions with mobile banking without the help of others
		18	There are people who can help me when having difficulties in operating mobile banking
		19	I didn't experience much hardship when I first used mobile banking

Source: Various articles, processed (2020)

3.3 Panel Data Regression Model

After the stages of the distribution of the research questionnaire, the researcher tabulated and then performed a regression analysis of 2 models. Regression model 1 is to determine the effect of variables x1, x2, x3 and x4 on y1, while the regression equation model for model 1 is:

$$Y1 = PY1X1 + PY1X2 + PY1X3 + PY1X4 + e \quad (1)$$

Furthermore, after the regression model 1 was conducted a regression model 2 was conducted to determine the effect of X4 and Y1 variables on Y2. The regression equation for model 2 can be seen as follows:

$$Y2 = PY2X4 + PY2Y1 + e \quad (2)$$

3.4 Sample and Data

The population in this study were all people who transacted using Mobile Banking, the research location was Malang City. Because the total population is unknown, the sample size is determined using an opinion [25] where if the number of population is unknown, then sampling is done by using a size of 5-10 multiplied by the question item, because the number of question items is 19 so the number of samples in this study (10x19 = 190) respondents. Data analysis techniques using Descriptive Statistics Analysis, Path Analysis and Testing Hypotheses.

4 RESULTS

4.1 Demographic Statistics

A total of 190 respondents filled out the research questionnaire online. The results of the hypothesized analysis of each path obtained from the path analyst results using SPSS software are as follows:

TABLE 2
DEMOGRAPHIC PROFILE

Item	Optional	Frequency	Percentag
Gender	Male	103	54,21
	Female	87	45,79
Works	Private	45	23,67
	government employees	52	27,37
	Student	31	16,32
	entrepreneur	43	22,63
	Others	19	10,00
Income	0-1 Million	17	8,95
	1-2 Million	36	18,95
	2-3 Million	44	23,16
	3 million above	93	48,95
Mobile Banking Experience	0-5 Month	15	7,89
	5 Month – 1 year	14	7,37
	1 year – 2 year	72	37,89
	2 More years	89	46,84

Source: Primary Data, processed (2020)

In table 2 above, it can be seen that the characteristics of respondents in terms of gender are 54.21% of male behavior and the remaining 45.79% is female. Furthermore, based on the work of respondents it is known that working in the private sector is 23.67%, working in government as much as 27.37%, the status of employees Students amounted to 16.32%, who worked as entrepreneur the remaining 22.63% Others in the amount of 10.00%. Characteristics of respondents seen from their income, it is known that the income of 3 million above is 48.95% and the smallest is responder income of 0-1 Million which is 8.95%. The characteristics of respondents when viewed from the Mobile Banking Experience turned out to be the biggest answer at 2 More years or around 46.84%.

4.2 Regression Analysis Model 1

Model Equation 1 ➔ Y1 = PY1X1 +PY1X2 + PY1X3 + PY1X4 + e

TABLE 3
REGRESSION ANALYSIS TEST RESULTS MODEL 1

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1, 691	0,277	-	-6,111	0,000
Performance Expentancy (X1)	0,308	0,057	0,278	5,375	0,000
Effort Expentancy (X2)	0,230	0,072	0,179	3,179	0,002
Social Influence (X3)	0,552	0,081	0,353	6,805	0,000
Facilitating Condition (X4)	0,325	0,084	0,258	3,865	0,000
Dependent Variabel	Behavioral Intention (Y1)				
R	0,846				
R_2	0,716				
$R_{2Adjusted}$	0,709				
F_{hitung}	116,394				
Probability	0,000				
Line Equation	Y1 = PY1X1 +PY1X2 + PY1X3 + PY1X4 + e				
Result	Y1 = 0,278X1 + 0,179X2 + 0,353X3 + 0,258 X4				

Source: Primary Data, processed (2020)

In Table 3 it can be seen that the regression model model I where the significant value of the Performance Expentancy variable (X1 = 0,000), Effort Expentancy (X2 = 0.002), Social Influence (X3 = 0,000) and Facilitating Conditions (X4 = 0,000) where all probability values are more small of 0.05. This concludes that the regression model I namely Variable Performance Expentancy (X1), Effort Expentancy (X2), Social Influence (X3) and and Facilitating Condition (X4) significantly influence Behavioral Intention, but the magnitude of R2 or R Square values contained in Model Summary table is 0.716, this shows that the contribution or contribution of the influence of X1 X2 X3 X4 to Y amounted to 71.6%, while the remaining 28.4% was contributed by other variables not included in this study. Meanwhile, the value of e1 = ,7 (1-0.716) = √ (0.284) = 0. To find out whether the regression model above has an effect jointly or simultaneously, it takes the F test. F test results obtained from the results of the regression model I obtained F count results 116,394 with a significant value of 0,000, this means 0,000 <0.05 this means X1 X2 X3 X4 together affect Y1.

4.3 Regression Analysis Model 2

Model Equation 2➔ Y2 = PY2X4 + PY2Y1 + e

TABLE 4
REGRESSION ANALYSIS PATH TEST RESULTS MODEL 2

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0,163	0,260		0,626	0,532
Facilitating Condition (X4)	0,802	0,100	0,615	8,010	0,000
Behavioral Intention (Y1)	0,143	0,080	0,138	1,792	0,075
Dependent Variabel	Behavioral to Use (Y2)				
R	0,724				
R_2	0,524				
$R_{2Adjusted}$	0,519				
F_{hitung}	103,125				
Probability	0,000				
Result	Y2 = 0,615X4 + 0,138Y1 + e				

Source: Primary Data, Processed (2020)

Referring to the output of the Model II regression results, it is known that the significant value of the Facilitating Condition (X4) = 0,000) variable is smaller than 0.05. This concludes that Facilitating Condition (X4) has a significant effect on Behavioral to Use (Y2), but the Behavioral Intention (Y1) sig probability value of 0.075 is greater than 0.05, meaning that Behavioral Intention (Y1) does not affect the variable Behavioral to Use (Y2). The amount of R2 or R Square contained in the Model Summary table is 0.524, this shows that the contribution or contribution of the influence of X4, Y1 to Y2 is 52.4%, while the remaining 47.6% is contributed by other variables which was not included in this study. Meanwhile e1 = √ (1-0,524) = √ (0.476) = 0.689. To find out whether the regression model above has had an influence together or simultaneously, it takes the F test. F test results obtained from the results of the regression model II obtained F count 103,125 with a significant value of 0,000, this means 0,000 <0.05 this means X4 Y1 simultaneously influenced Y2.

4.4 Hypothesis Testing
After calculating using regression analysis of model 1 and model 2, the next step is to test whether the proposed hypothesis can be accepted or rejected. The hypotheses of each path can be seen in the following table :
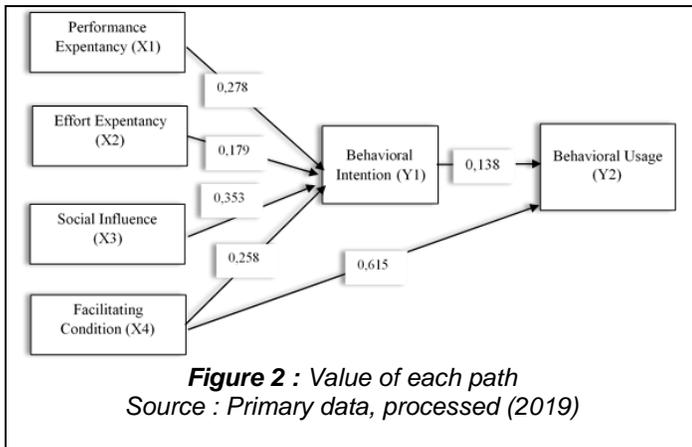
TABLE 5
CALCULATION OF DIRECT, INDIRECT AND TOTAL EFFECTS

Hypothesis	Direct effect	Prob	indirect effect	Total effects	Information
X1 ➔ Y1	0,278	0,000			Significant
X2 ➔ Y1	0,179	0,002			Significant
X3 ➔ Y1	0,353	0,000			Significant
X4 ➔ Y1	0,258	0,000			Significant
X4 ➔ Y2	0,615	0,000			Significant
Y1 ➔ Y2	0,138	0,075			Significant
X4 ➔ Y1 ➔ Y			0,258 X 0,138 = 0,036	0,615 + 0,036 = 0,6 51	Not significant

Source: Primary Data, processed (2020)

From table 5 can be seen the value of each path that is there as well as direct influence, indirect influence and total influence that exists. As for each value if entered in the existing model can be seen in Figure 2 below:

Figure 2 : *Value of each path*
Source : Primary data, processed (2019)

Based on the test results in Table 5 and Figures 2, it is known that the direct effect coefficient perceived ease of use on Behavioral intention is 0.243, while the indirect effect coefficient perceived ease of use to Behaviral drops to 0.331 but remains significant. Thus, trust is stated as partial mediation on the effect of perceived ease of use on repurchase intention.

5 DISCUSSION

5.1 Effect of Performance Expentancy on Behavioral Intention
The results of testing with SPSS regression Model I known the effect between Performance Expentancy on Behavioral Intention, the result X1 variable (Performance Expentancy) obtained t value = 5.375 with a significance level of 0.000. By using a significant limit of 0.05 means that the significance value of X1 is smaller than the significant limit used so that it can be summarized for the first hypothesis which says there is an influence between Performance Expentancy on Behavioral Intention can be accepted or statistically tested. This article is in line with research conducted by [26] where the results in this study found that performance expectancy has a positive and significant effect on behavioral intention in online markets.

5.2 Effect of Effort Expentancy on Behavioral Intention
The results of testing with SPSS regression Model I known the effect between Effort Expentancy on Behavioral Intention, the result X2 variable (Effort Expentancy) obtained t value = 3.179 with a significance level of 0.002. By using a significant limit of 0.05 means that the significance value of X2 is smaller than the significant limit used so that it can be summarized for the second hypothesis which says there is an influence between Effort Expentancy on Behavioral Intention can be accepted or statistically tested. This article is in line with research conducted by [5] where the results in this study found that effort expectancy has a positive and significant effect on behavioral intention on Mobile Banking Bank Jatim Surabaya users.

5.3 Effect of Social Influence on Behavioral Intention
The results of testing with SPSS Model I regression are known the effect of Social Influence on Behavioral Intention, the result is the variable X3 (Social Influence) obtained t value = 6.805 with a significance level of 0,000. By using a significant limit of 0.05 means that the significance value of X3

is smaller than the significant limit used so that it can be summarized for the third hypothesis which says there is an influence between Social Influence on Behavioral Intention can be accepted or statistically tested. This article is in line with research conducted by [27] where social influence affects the behavioral intention of using the Hijabenka application.

5.4 Effect of Facilitating Condition on Behavioral Intention
The results of testing with SPSS Model I regression are known to be the influence of Facilitating Condition on Behavioral Intention, the result is that the variable X4 (Facilitating Condition) obtained t value = 3.865 with a significance level of 0,000. By using a significance limit of 0.05, it means that the significance value of X4 is smaller than the significant limit used so that it can be summarized for the fourth hypothesis which says there is an influence between Facilitating Conditions on Behavioral Intention can be accepted or statistically tested. Facilitating conditions are defined to what extent an individual believes that the existing organizational and technical infrastructure supports the use of the system[28] [29]. In general consumers with lower levels of facilitating conditions will have lower intention to use mobile internet [30][31]. [32] and [5] prove that facilitating conditions influence behavioral intention. This article also supports articles previously done by [33] where the results are facilitating conditions that positively influence behavioral intention to use SIPKD.

5.5 Effect of Facilitating Condition on Behavioral Usage
The results of testing with SPSS Model II regression are known the influence between Facilitating Condition on Behavioral Usage, the result is the variable X4 (Facilitating Condition) obtained t value = 8.010 with a significance level of 0,000. By using a significant limit of 0.05, it means that the significance value of X4 is smaller than the significant limit used so that it can be concluded for the fifth hypothesis that there is an influence between Facilitating Conditions on Behavioral Usage that can be accepted or statistically tested. Facilitating conditions in UTAUT directly affect the use of technology. The influence is based on facilitating conditions that function as controllers of actual behavior and influence direct behavior [34][35]. [36] shows that facilitating conditions do not have a significant effect on behavioral intention, but have a positive effect on use behavior with a stronger effect for older workers with increasing experience. [32] stated the same thing that facilitating conditions affect the use behavior in telecentre reception in Nigeria. This paper attempts to put forward a conceptual Model of UTAUT Modification with Management effectiveness and Program effectiveness constructs towards user acceptance of Telecentre. The paper's approach is based on literature review on the basis that, the incorporation of these constructs into the UTAUT model in the context of Telecentre demand attention.

5.6 Effect of Behavioral Intention on Behavioral Usage
The results of testing with SPSS Model II regression are known to be the influence of Behavioral Intention on Behavioral Usage, the result is variable Y1 (Behavioral Intention) obtained t value = 1.792 with a significance level of 0.075. By using a significance limit of 0.05, it means that the significance value of Y1 is greater than the significant limit used so that it can be concluded that the sixth hypothesis

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says there is an influence between Behavioral Intention on Behavioral Usage that cannot be accepted or not statistically tested. Theory of Reasoned Action (TRA) states that an individual's intention not to perform or perform a behavior is a direct determinant of an action or behavior. Individuals will do a behavior (behavior) if you have the desire or intention (behavioral intention) to do it [37]. [38], [39], and [40] use of technology by system users. This research rejects research conducted by research [17], [41], [42], and [43] use of technology by system users. This study rejects research conducted by research which also found that intention to use has a significant positive effect on system use behavior.

5.7 Effect of Facilitating Condition on Behavioral Usage Through Behavioral Intention

Table 3 shows that Behavioral Intention as a moderating variable between Facilitating Conditions and Behavioral Usage can be seen from the magnitude of the indirect effect (0.036) compared to the direct effect (0.615). Because the results of the indirect effect are smaller than the direct effect, it means that the Facilitating Condition does not affect Behavioral Usage through Behavioral Intention so that it can be summarized for the seventh hypothesis as unacceptable or not statistically tested. The influence of moderator variables is not significant because mobile banking is not the only tool that can be used in online transactions, other bank products besides mobile banking are SMS banking that uses the same but SMS banking uses pulses while m banking uses quotas [44]. This research is in line with research [17] which states behavioral intention only directly affects the Facilitating Condition.

6 CONCLUSIONS

From the analysis and discussion, it is obtained that 1) Performance Expectancy influences Behavioral Intention, 2) Effort Expectancy influences Behavioral Intention, 3) Social Influence influences Behavioral Intention, 4) Facilitating Conditions influences Behavioral Intention, then 5) Facilitating Conditions influences Behavioral Intention Behavioral Usage, 6) Behavioral Intention influences Behavioral Usage and 7) Facilitating Conditions do not affect Behavioral Usage through Behavioral intention. This study examines only the influence of variables that influence behavioral intention (behavioral intention) and behavior using (Behavioral Usage), but it has not been linked to the results of usage. Sometimes it is assumed that usage will produce positive results. This assumption needs further investigation. In addition to determining the behavior of using it should also be associated with existing competitive advantages [45][46] because almost all banks use the Mobile banking application, but the quality of the system and the quality of information from mobile banking must also be considered [47][43], as well as paying attention to the behavior of the users of the system itself where at present the millennial age is very dominant so that m banking must also adjust to the tastes of that age [48].

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