



Customer Intention to Use M-Banking in Indonesia

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Abstract

Heightened rivalry in today's digital banking landscape compels banks to fully grasp the elements shaping customer decisions to embrace mobile banking. The objective of this research is to examine the relationship between perceived security, ease of use, and trust, and their impact on customer intention to use m-banking in Indonesia. This research aims to expand knowledge on the elements that influence the adoption of mobile banking apps in emerging digital technology locales. A quantitative method with causal associations was employed for this study. The study's participants comprised bank customers, from whom a sample of 100 individuals was selected using a targeted sampling strategy. Information was gathered via surveys and subsequently assessed utilizing Eviews software version 12 for regression analysis. The results of the study indicate that partially perceived security has a significant effect on customer intention in using m-banking, perceived ease of use has no significant impact on customer intention in using m-banking, and perceived trust has a significant effect on customer intention in using m-banking. Simultaneously, the three independent variables of perceived security, perceived ease of use, and perceived trust have a substantial impact on customer intention in using m-banking. Considering these discoveries, tactics intended to boost the acceptance of mobile banking should prioritize the enhancement of safety measures and customer confidence, potentially by integrating dual authentication protocols, more robust data encryption techniques, consistent educational initiatives concerning digital safety, and the establishment of efficient and prompt channels for addressing concerns.

Keywords : *Customer Intention, M-Banking, Perceived Convenience, Perceived Security, Perceived Trust*

INTRODUCTION

Advances in digital technology have brought about significant changes in the global banking industry. In today's information age, consumers place a high value on convenience, flexibility, efficiency, and security when conducting transactions. Digitalization and automation continue to evolve, as evidenced by technological advances such as robotics and artificial intelligence, which are increasingly being implemented in various sectors (Noviriani et al., 2023). This technology is also driving transformation in financial services, including the development of mobile banking, which is gaining popularity due to its high accessibility and convenience for customers. These changes require the banking sector to continuously innovate in providing more practical services tailored to customer preferences (Armansyah et al., 2023). The evidence is in the increasing number of customers switching to digital banking applications due to the ease of access they offer. Using only a smartphone, customers can conduct transactions and pay bills without having to visit a bank (Muñoz-Leiva et al., 2017; Nigatu et al., 2023). It is a major attraction, especially for younger generations, such as Generation Z, who currently dominate the productive age group and are more tech-savvy (G et al., 2021; Razzaq et al., 2019; Rod et al., 2016). This generation tends to prioritize fast, efficient, and instantly accessible services, thus preferring banking applications over conventional methods (Abedin et al., 2023; Felipe et al., 2025; Kamarudin & Kassim, 2020; Kidron & Kreis, 2020; Kim et al., 2024; Méndez-Suárez & Crespo-Tejero, 2021; Mir et al., 2025; Rama, 2020; Rashid et al., 2020).

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The continuous development of information technology has a significant impact on almost all aspects of human life and activity, particularly in the rapidly growing Indonesian banking sector (Abedin et al., 2023). This situation has encouraged central Indonesian banks to provide digital banking solutions that are more accessible to the public. An interview with a banking professional in Sambas, West Kalimantan, revealed a year-over-year growth in mobile banking app users. This high adoption rate indicates that customers are benefiting from the superior features offered, such as the ease of conducting financial transactions without time and location constraints. Furthermore, according to the bank, the number of active accounts at one bank as of October 31, 2024, was 57,702, and 60% of these active accounts, or 34,621 customers, were using mobile banking apps.

Several factors can influence the decision to use mobile banking, including perceived security, ease of use, and customer trust in the application (Annisa & Fajri, 2024; Kidron & Kreis, 2020; Kim et al., 2024). The perceived security variable is closely related to customer concerns about potential digital threats such as phishing, data theft, and other risks that could harm them financially (Nigatu et al., 2023). Thus, gaining insights into the impact of customers' perceptions regarding the security features of mobile banking platforms on their choices to embrace and consistently utilize these applications holds substantial significance. The perceived ease of use variable also plays a significant role in determining how easily customers adapt to new technology (Muñoz-Leiva et al., 2017; Nigatu et al., 2023). For some customers, especially those unfamiliar with technology, difficulty operating an application can be a significant barrier. Therefore, ease of use significantly influences customer intention in switching from conventional banking to mobile banking. It aligns with research by (Felipe et al., 2025; Muñoz-Leiva et al., 2017), which emphasizes the importance of ease of use and accessible service features in influencing customer intention.

The objective of this research is to examine the relationship between perceived security, ease of use, and trust, and their impact on customer intention to use m-banking in Indonesia. This research aims to expand knowledge on the elements that influence the adoption of mobile banking apps in emerging digital technology locales. Consequently, the research team selected banking institutions in Sambas, West Kalimantan, for their study, given that this location exemplifies regions characterized by constrained digital literacy and technological resources. The discoveries from this research endeavor will yield an insightful perspective on the manner in which views on safety, ease, and dependability impact a customer's desire to engage with mobile banking software.

LITERATURE REVIEW

Perceptions of Security

According to G et al. (2021), perceptions of security in mobile banking play a significant role in determining users' decisions to utilize digital-based banking applications. Meanwhile, according to Anjani and Mukhlis (2022), perceptions of security relate to the extent to which customers trust the guarantees of their personal data protection and feel secure in conducting financial transactions using technology. Information security encompasses the measures taken to safeguard data against a wide array of possible dangers, intending to ensure ongoing business operations, decrease current dangers, improve the effectiveness of investments, and expedite the realization of commercial prospects (Muñoz-Leiva et al., 2017). People view technology as secure when they have assurance that their personal information is exclusively accessible to them, is securely stored, and cannot be altered by unauthorized individuals (Razzaq et al., 2019). The establishment of trust depends heavily on dependable security because it allays consumer anxieties regarding the possibility of personal data being misused and any possible difficulties that could arise during transactions. Customers are more inclined to disclose private details and utilize apps with a feeling of safety when the degree of security provided aligns with their expectations (Muñoz-Leiva et al.,

2017).

Perceived Ease of Use

This concept reflects an individual's belief that using information technology does not require excessive effort or difficulty. Therefore, if someone perceives a technology as easy to use, they are more likely to be motivated to use it. Therefore, the variable of simplicity suggests the system's construction emphasizes user comfort, resulting in favorable evaluations (Muñoz-Leiva et al., 2017). If customers find mobile banking simple to use, they tend to be more satisfied, which in turn motivates them to keep utilizing the service regularly. Ease of use refers to how easy a technology is to understand and use. The simpler it is to use, the less effort is required by users to operate it (Adinda et al., 2023). Perceived ease of use reflects an individual's view that a technology can be understood and used without difficulty and is assessed through several specific indicators (Muñoz-Leiva et al., 2017).

Perceptions of Trust

To thrive and stay competitive in today's fast-paced technological environment, banks must foster customer confidence in their applications (Abdillah & Raharjo, 2024). According to Anjani and Mukhlis (2022), consumer confidence in digital service providers like mobile banking develops from these two key components:

1. The degree to which a person has confidence in and trusts another participant in a relationship is referred to as trusting belief. This confidence is built on consumer opinions of the service provider's traits, which are seen as being able to deliver advantages.
2. A person's willingness or desire to rely on another party in a specific circumstance is referred to as trusting intention. The willingness stems from deliberate, cognitive assessments based on an analysis of the advantages and hazards of the trusting partnership.

Customer Intention

Rama (2020) stated that interest in using m-banking applications is a customer's willingness to utilise digital banking services, which is influenced by various factors such as ease of use, perceived benefits, level of security, and trust in the application. On the other hand, according to Rashid et al. (2020), interest in use reflects a tendency, desire, or attraction that arises naturally from within a person without external pressure. The greater a person's attachment, the stronger their interest in continuing to use a product. This interest reflects the level of customer interest and confidence that the m-banking application can meet their banking transaction needs efficiently. Research conducted by Kidron and Kreis (2020) explains that interest in using m-banking applications refers to internal and external customer drives to utilise the application as a digital banking solution. Factors that influence this interest include perceptions of usefulness, ease of use, and perceived security by customers. This process involves evaluating the application's benefits, perceived level of risk, and the influence of the social environment or recommendations from others.

Research Hypothesis

The Influence of Perceived Security on Customer Intention

Based on research conducted by Anjani and Mukhlis (2022), perceived security significantly influences digital wallet usage. As public understanding of m-banking increases, customers' desire to use it also grows. This research demonstrates similarities with the study conducted by Sari et al. (2024), which revealed that secure transactions through m-banking make customers feel safer

because they do not have to worry about their personal information being leaked to potential parties. Considering this explanation, we can formulate the subsequent hypothesis:

H1: Perceived security has a significant influence on customer intention in using m-banking

The Influence of Perceived Ease of Use on Customer Intention

A study by [Kurniaputra and Nurhadi \(2018\)](#) revealed that perceived ease of use has a positive impact on customers' decisions to use mobile banking. The easier the application is to operate, the greater the customer's interest in using it. This outcome corresponds to the established body of knowledge by [Anjani and Mukhlis \(2022\)](#), which states that m-banking habits and increased user activity are influenced by perceived ease of use and usefulness. Ease of use can also strengthen perceived benefits and encourage customers to switch to mobile banking. In addition, the results obtained from this research are in agreement with the discoveries made in previous investigations of [Muñoz-Leiva et al. \(2017\)](#) and [Kidron and Kreis \(2020\)](#), which emphasize the importance of ease of access and simple service features in influencing intention to use mobile banking applications. The more straightforward and user-friendly an application is, the more appeal it holds for customers. Considering this explanation, we can formulate the subsequent hypothesis:

H2: Perceived ease of use has a significant influence on customer intention in using mobile banking.

The Influence of Perceived Trust on Customer Intention

[Kasman and Afriyeni \(2023\)](#) stated that trust has a positive and significant impact on intention to use mobile banking services. Research conducted by [Euglezyano and Murtiasih \(2025\)](#) also confirmed that perceived trust positively influences intention to use mobile banking applications. These findings overall support the belief that trust is a key factor driving public interest in using digital banking applications. This trust needs to be strengthened by security mechanisms implemented in mobile banking services. Customers will be more confident and trust the service if the security of their transaction data is well assured ([Abdillah & Raharjo, 2024](#)). The results obtained from this research agree with the discoveries made in previous investigations of [Anjani and Mukhlis \(2022\)](#). The higher the perceived security, the greater the trust placed in them, which ultimately influences intention to use mobile banking services. Considering this explanation, we can formulate the subsequent hypothesis:

H3: Perceived trust has a significant influence on customer intention to use mobile banking.

The Simultaneous Effect of Perceived Security, Perceived Ease of Use, and Perceived Trust on Customer Intention

A study conducted by [Wilson et al. \(2021\)](#) indicates that perceptions of security significantly influence the use of mobile banking services, including m-banking. Customer perceptions of application security play a role in strengthening their level of trust in using the application. Furthermore, the ease of operating an m-banking application is also a factor that drives increased customer interest in using it ([Anjani & Mukhlis, 2022](#)). This finding is supported by the research of [Euglezyano and Murtiasih \(2025\)](#) which shows the degree to which consumers find mobile banking straightforward to use greatly influences their choice to engage with such services regularly. Furthermore, [Abdillah and Raharjo \(2024\)](#) revealed that their perceptions of security significantly influence customer trust in mobile banking applications. Based on this explanation, perceived security, ease of use, and customer trust simultaneously influence interest in using m-banking applications. Considering this explanation, we can formulate the subsequent hypothesis:

H4: Perceived security, convenience, and trust have a significant influence on customer intention in using m-banking.

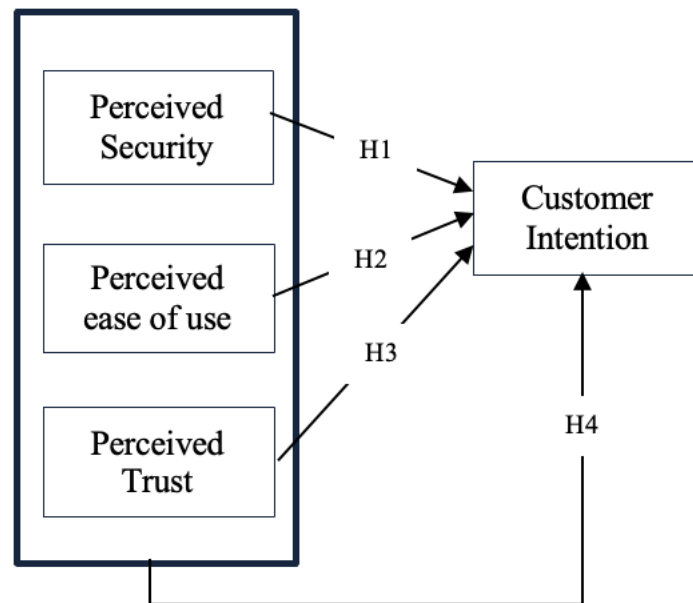


Figure 1. Conceptual Framework

RESEARCH METHOD

This study employs a quantitative research design with a causal-associative approach. The research focuses on bank customers in Sambas, West Kalimantan. Primary data were collected directly from respondents—customers who use mobile banking—through on-site observations and questionnaire distribution. The security variable (X1), convenience variable (X2), trust variable (X3), and interest variable (Y) were measured using adapted indicators.

The investigation specifically targeted individuals who actively use mobile banking platforms. A judgment sampling technique was applied to a population of 34,621 mobile banking users. To determine the required sample size, the Slovin formula was used, following the approach by Adhikari (2021). Based on the calculation, a total of 100 customers were selected as respondents. All collected data were processed using EViews 12 statistical software to examine the influence of perceived security, ease of use, and trust on customer interest in using mobile banking applications. The analysis included validity and reliability tests, t-tests, and F-tests.

FINDINGS AND DISCUSSION

Findings

Based on validity testing, an item is declared valid if the calculated r value is greater than the r table. To find out the value of the r table, the formula $df = n - 2$ is used, where n is the number of samples used in the study. In this study, the number of respondents was 100 people, so the degrees of freedom (df) were 98. Based on a significance level of 0.05, the r table value for df 98 is 0.195. Therefore, an item is declared valid if the calculated r value is greater than 0.195. All items in each variable have calculated r values that exceed the r table value. Therefore, all variable items can be said to be valid and suitable for use in this study.

Meanwhile, reliability measurements were carried out using the Cronbach's Alpha coefficient, with a minimum threshold value of 0.60 as a requirement for the instrument to be considered reliable. Reliability testing shows that all variables in this study have Cronbach's Alpha values that are far above the minimum threshold of 0.60, which means that the instrument used is

classified as very reliable with high internal consistency. To assess how each independent factor influenced the dependent factor, a t-test was conducted. Specifics regarding what was found are displayed in Table 1 below

Table 1. Regression Test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	14,94056	4,034308	3,703376	0,0004
X1	1,068895	0,218542	4,891021	0,0000
X2	0,201894	0,123001	1,641399	0,104
X3	0,648982	0,212871	3,048709	0,003

According to the information presented in Table 1, the Perceived Security variable (X1) showed a calculated t-value of 4.89 with a significance level of 0.00. It indicates that the perceived security variable has a statistically significant effect on intention. Therefore, the alternative hypothesis (H_1) is accepted. The Perceived Convenience variable (X2) showed a calculated t-value of 1.64 with a significance level of 0.10. It indicates that the perceived convenience variable does not have a significant effect on customer intention. Therefore, the alternative hypothesis (H_2) is rejected. The Perceived Trust variable (X3) shows a calculated t-value of 3.04 with a significance value of ($0.00 < 0.05$), indicating that the perceived trust variable has a statistically significant effect on customer intention. Therefore, the alternative hypothesis (H_3) is accepted.

The F-test serves the purpose of assessing if, collectively, the independent variables exert a noteworthy influence on the dependent variable within the framework of the regression model (Widodo & Ariandi, 2024). The test is performed by analysing the p-value and comparing it to the 0.05 significance level. The F-test findings reveal that the computed F-statistic surpasses the critical F-value from the F-table ($21.84 > 2.7$), and the significance level is below 0.05 ($0.000 < 0.05$), suggesting that the regression model is statistically significant. The results of the simultaneous test (F) are obtained by comparing the F-table and calculated F values obtained as follows:

Table 2. F-Test

R-Square	F count	F table	Decision	Prob	Description
0,4	21,84	2,7	H_4 accepted	0.000	Significant

Discussion

The Influence of Perceived Security on Customer Intention

The perceived security variable (X1) significantly influences customer interest in using m-banking (Y). The significance of this influence indicates that the higher the customer perceives application security aspects, such as personal data protection, the use of two-factor authentication, and the reliability of the digital transaction system, the greater the user's perceived sense of security. This sense of security is an important foundation for creating comfort and trust, ultimately encouraging customers to continue using m-banking in their daily banking activities. In financial technology, security is crucial, as the risk of data breaches and transaction fraud can quickly erode user trust.

These findings align with research conducted by [Wilson et al. \(2021\)](#), which showed that positive security perceptions can create user convenience, potentially increasing customer interest in digital transactions, and demonstrated that security perceptions significantly influence digital wallet usage. Meanwhile, [Sari et al. \(2024\)](#) revealed that secure transactions through mobile banking can provide customers with a sense of security, as concerns about personal information leaks can be minimized. Therefore, security is not only a technical but also an important psychological factor in driving the adoption of digital banking technology. These findings confirm that security is a key element influencing public interest in using mobile banking applications.

The Influence of Perceived Ease of Use on Customer Intention

The variable perceived ease of use (X2) did not significantly influence customer interest in using m-banking. This insignificant influence of perceived ease of use may be related to the characteristics of the respondents, most of whom have a high level of digital literacy. Most respondents are in the productive age range of 21 to 25 years, with educational backgrounds ranging from high school to undergraduate. With this background, respondents tend to be accustomed to using digital technology, so they consider ease of use a default in banking applications. Therefore, they do not consider ease of use as the primary factor in determining interest in mobile banking, but rather consider other aspects such as security and trust, which are considered more important in supporting safe and reliable digital transaction activities.

Furthermore, research by [Alexander and Suhendry \(2024\)](#) corroborates these findings by showing that perceived ease of use does not significantly influence interest in using BCA Mobile Banking in Pontianak. These similar results suggest that although the app is designed to be easy to use, ease of use is not always a determining factor in user interest, especially for those already familiar with digital technology and highly adaptable to app-based financial services. Therefore, for the tech-savvy user segment, the ease-of-use variable has a small contribution to shaping interest in mobile banking.

The Influence of Perceived Trust on Customer Intention

This study shows that the variable perceived trust (X3) significantly influences customer intention to use m-banking (Y). This influence indicates that the higher the user trust in the security of personal data, system reliability, and integrity of mobile banking digital services, the greater their interest in using this application. Trust is crucial in building user loyalty, especially considering the high risks of digital financial transactions. This finding is consistent with previous research, including [Mandiri et al. \(2021\)](#), which found that customer trust in banks is crucial in increasing intention to use m-banking. [Kasman and Afriyeni \(2023\)](#) also stated that trust positively and significantly influences interest in mobile banking services. Research by [Euglezyano and Murtiasih \(2025\)](#) also confirmed that perceived trust positively influences interest in using the BCA mobile banking application. These findings confirm that trust drives public interest in digital banking applications.

The Simultaneous Influence of Perceived Security, Perceived Convenience, and Perceived Trust on Customer Intention

The regression test results indicate that the variables of perceived security, perceived convenience, and perceived trust simultaneously significantly affect customer interest in using mobile banking. It means that the variables Perceived Security (X1), Perceived Convenience (X2), and Perceived Trust (X3) together have a significant effect on customer interest in using mobile banking applications in Sambas, West Kalimantan (Y).

CONCLUSIONS

Perceived security and perceived trust significantly contribute to increasing customer interest in using m-banking. Meanwhile, perceived ease of use does not significantly increase customer interest in using m-banking. Simultaneously, the variables of perceived security, perceived ease of use, and perceived trust significantly influence customer interest in using m-banking. These findings indicate that m-banking user interest in regions with emerging digital access is not influenced by perceived ease of use. It is because m-banking users are typically productive-age individuals who tend to be technologically adept. It also indirectly influences the significant influence of perceived security and trust on m-banking user interest. Limitations in this study include its focus on the Sambas region and the involvement of only four variables. Therefore, further research is recommended to include additional variables that have the potential to influence customer interest in using mobile banking, such as perceived benefits, technological innovation, service quality, and social factors. Adding these variables and using qualitative methods can make the analysis results more comprehensive and in-depth. Further research can also consider expanding the scope of the research area or increasing the number and variety of respondents to represent the broader population of mobile banking users.

LIMITATIONS & FURTHER RESEARCH

Limitations in this study include the fact that it only focuses on the Sambas region and only involves four variables. Therefore, further research is recommended to include additional variables that have the potential to influence customer interest in using mobile banking, such as perceived benefits, technological innovation, service quality, and social factors. Adding these variables and using qualitative methods can make the analysis results more comprehensive and in-depth. Further research can also consider expanding the scope of the research area or increasing the number and variety of respondents to represent the wider population of mobile banking users.

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