CUSTOMER ACCEPTANCE OF DIGITAL BANKING: A STUDY ON GOVERNMENT'S BANK IN GREATER JAKARTA

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ABSTRACT

The development of information technology at this time has succeeded in providing an evolution that leads to digital-based banking services (digital banking) in Indonesia. This is driven by the need for convenience in making payment transactions in Indonesian society. However, the process of digitizing banking services in Indonesia is still relatively slow. User acceptance of digital banking service applications is one of the supporting factors for the successful application of digital banking technology today. This study aimed to measure the acceptance of digital banking by customers of Government Bank in Greater Jakarta (Jakarta, Bogor, Depok, Tangerang, Bekasi) by using the UTAUT 2 model. This study used a sample of 100 respondents to scrutinize the respondents' views based on variables: performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, trust, perceived risk, and knowledge. Data Analysis was performed using Structural Equation Modelling Partial Least Square (SEM-PLS). The results of the convergent validity test showed that all indicators have a loading factor value above 0.7, and the reliability test results show the value of Cronbach's Alpha above 0.7, which indicates that the variable is valid for further testing. The structural equation model with behavioral intention and using behavior as a dependent variable indicated that some variables had no significant effect. The results of the p-values test show that performance expectancy, and facilitating conditions have a significant effect on behavioral intentions and that behavioral intentions, trust, and knowledge have a significant effect on use behavior.

Keywords: Digital Banking, User Acceptance, Utaut 2, Sem Pls, Convergent Validity, Reliability

ABSTRAK

Perkembangan teknologi informasi saat ini telah berhasil memberikan evolusi yang mengarah pada layanan perbankan berbasis digital (digital banking) di Indonesia. Hal ini didorong oleh kebutuhan akan kemudahan dalam melakukan transaksi pembayaran di masyarakat Indonesia. Namun, proses digitalisasi layanan perbankan di Indonesia masih tergolong lambat. Penerimaan pengguna aplikasi layanan perbankan digital merupakan salah satu faktor pendukung keberhasilan penerapan teknologi perbankan digital saat ini. Penelitian ini

bertujuan untuk mengukur penerimaan digital banking oleh nasabah Bank Pemerintah di Jabodetabek (Jakarta, Bogor, Depok, Tangerang, Bekasi) dengan menggunakan model UTAUT 2. Penelitian ini menggunakan sampel 100 responden untuk meneliti pandangan responden berdasarkan variabel: harapan kinerja, harapan usaha, pengaruh sosial, kondisi memfasilitasi, motivasi hedonis, nilai harga, kebiasaan, kepercayaan, risiko yang dirasakan, dan pengetahuan. Analisis Data dilakukan dengan menggunakan Structural Equation Modelling Partial Least Square (SEM-PLS). Hasil uji validitas konvergen menunjukkan bahwa semua indikator memiliki nilai loading factor di atas 0,7, dan hasil uji reliabilitas menunjukkan nilai Cronbach's Alpha di atas 0,7 yang menunjukkan bahwa variabel tersebut valid untuk pengujian lebih lanjut. Model persamaan struktural dengan niat perilaku dan menggunakan perilaku sebagai variabel dependen menunjukkan bahwa beberapa variabel tidak berpengaruh signifikan. Hasil uji p-values menunjukkan bahwa harapan kinerja, dan kondisi fasilitasi berpengaruh signifikan terhadap niat perilaku dan bahwa niat perilaku, kepercayaan, dan pengetahuan berpengaruh signifikan terhadap perilaku penggunaan.
Kata Kunci: Perbankan Digital, Penerimaan Pengguna, UTAUT 2, SEM PLS, Validitas Konvergen, Reliabilitas

1. INTRODUCTION

The evolution of digital banking can be attributed to information and technology development and changing needs of customers in terms of convenience, and flexibility (Deepak and Himanshu, 2017). Responding to developments in information and technology, the banking industry has improved digital services to make it easier for every customer to make transactions (Usman and Syinar, 2020). One of the reasons for the digitalization of banking in Indonesia is the increasing internet penetration. The results of the Nielsen Consumer Media survey concluded that the level of internet penetration in Indonesia is quite high at 44%. In 2018, the total number of individuals who actively use the internet on their smartphones in Indonesia is also quite high at 100 million people (Pratiwi, 2020).

With current technological advances, mobile banking is one of the best innovative mobile technologies in the banking sector (Alalwan, 2017). In April 2020, the volume of mobile banking transactions recorded at Bank Indonesia (BI) increased by 37.35 (Riza, 2021). Through M-banking, every customer can communicate with banks directly and use every service they have (Afshan and Sharif, 2016). Through M-banking, banks have succeeded in increasing service efficiency and also good relations between customers and banks. For the convenience of banking services, m-banking should be the first choice of every customer in conducting every banking transaction (Farzin, 2021). In the research that has been done on the acceptance of m-banking, it is explained that the failure of e-banking in maintaining customer attitudes is more behavioral. Behavior is a response given by the individual to the surrounding circumstances. Every banking customer who acts as a customer has the right to accept or refuse services offered by a bank. In the theory of customer behavior, it is explained that the process of

receiving and using customers for a product or service is influenced by the behavior or interests of the customer. (Usman and Syinar, 2020).

Research on the acceptance and use of technology using the UTAUT (Unified Theory of Acceptance and Use of Technology) and UTAUT 2 has been investigated by some researchers (Usman and Syinar, 2020; Farzim, 2021; Chang, 2012; Riza, 2021; Saputra, 2021; Malik, 2020; Alalwan and Dwivedi, 2017) and still many more. For example, Usman and Syinar (2020) measured the acceptance of m-banking technology by customers of Government banks in greater Jakarta using the UTAUT model. Their research uses some variables from UTAUT like performance expectancy, effort expectancy, social influence, facilitating conditions, and security. The results of their research showed that performance expectancy, effort expectancy, social influence, facilitating condition, and security have a significant influence on behavioral intention and that behavioral intention has a significant influence on use behavior. The research from Farzin (2021) investigated the factors that explain the interest of customers in using m-banking technology using the UTAUT2 models. The advantages of this UTAUT 2 model and how user acceptance of mobile technology currently exists in state banks encourage researchers to examine this topic, especially the acceptance of mobile banking technology. This study also extended the research to the variables of trust, risk, and knowledge that have been studied by previous researchers and are closely correlated with use behavior.

2. LITERATURE REVIEW

Digital banking is a technological innovation that is widely used by many banking today (Riza & Hafizi, 2019). Digital banking is a technological innovation that uses digital devices that implement all banking services on these devices (Farah, 2018). According to the Financial Services Authority (OJK) Regulation No.12/POJK03/2018, digital banking services are defined as digital-based banking services that manage the overall use of customer data to improve services for their needs quickly and easily. Digital banking makes it easier for banks to improve service quality and reduce operational costs (Dasho et al., 2017). Digital banking services in banking currently consist of 3 services, namely internet banking, mobile banking, and SMS banking.

Mobile banking is one of the technologies owned by banks that can be used by customers to carry out all banking transactions, both financial and non-financial transactions through mobile devices such as mobile phones, smartphones, or tablets (Oliveira, 2014). Mobile banking is a digital technology innovation that combines advances in mobile technology with banking services (Farzin, 2021). Functions that can be used by users in this application include opening new accounts, payment transactions, account balance info, transferring money, paying user bills, accessing bank customer care services, and making financial investments (Farah, 2018). According to OJK, mobile banking is defined as banking transactions through digital media in the form of mobile banking applications.

Furthermore, the banking industry used M-banking with high technology to

accommodate the customers' needs for payment transactions (Farzin, 2021). However, studies show that user acceptance of the m-banking application is still low which proves that further studies are needed to understand the causes of customer adoption interest in this m-banking application (Illia, 2015). Therefore, the behavior of customers towards this application and their habits of using m-banking are needed for researchers to gain a good understanding and analysis of the key factors that influence behavioral intentions to use m-banking (Farzin, 2021). Likewise, it is necessary to know how the user's behavioral interest in m-banking can affect the behavior of using m-banking and whether there are other constructs that can influence the behavior of using m-banking.

The models that are widely used in measuring the acceptance of m-banking technology are UTAUT2 (Unified Theory of Acceptance and Use of Technology) (Venkatesh, 2012). This model is a development of UTAUT, which is widely used by researchers in understanding usage interest and adoption behavior towards the use of information technology (Venkatesh, 2003). According to Venkatesh et al. (2012), there are 7 constructs that influence behavioral intention (BI) in the use of technology, namely Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Condition (FC), Hedonic Motivation (HM). , Price Value (PV), and Habit (Hb) are combined in an acceptance model which is the UTAUT2 model.

According to (Suh & Han, 2002), Trust is a sense of security obtained by customers when using a system. From this study, it was found that trust is one of the main influences of a user in accepting or using mobile banking. Trust is defined as a customer activity that includes an agreement that results in lower risk and positive interest in the use of a product, service, or information obtained (Yousafzai, 2003).

According to the research from (Reepu & Arora, 2022), perceived risk is also one of the main keys in conducting the acceptance of online banking transactions. Perceived risk, refers to all risks related to financial, social, and products perceived by consumers when entering some online transactions, so the indicators used are security, credibility, and privacy. Risk perception is one of the psychological factors that influence consumer decisions in using a technology system. Many people see that this technology also has risks, especially because it is related to the payment system. Even though it contains high risk, many customers still trust and continue to use a technology system (Reepu & Arora, 2022). According to (Riyanto & Hatma, 2020), A person's knowledge of a technological system plays an important role in making a decision. Richer a person's knowledge about an object of a technological system will make a person more thorough and careful in accepting a system or technology application.

Behavioral intention (BI) is the desire of an individual to adopt the latest technology (Nawaz, 2020). Performance Expectancy is defined as the degree to which a person believes that the use of the system will help that person to optimize performance in the work (Venkatesh, 2012). Several studies show

that PE is one of the most significant variables in influencing behavioral interest and behavior in using digital technology, especially mobile banking. (Nawaz, 2020). The results of several studies explain that PE is one of the most determining factors for user behavior interest in mobile banking (Fakhoury and Baker, 2016). Therefore, the hypothesis is proposed as follows:

H1: Performance Expectancy (PE) has a positive significance on behavioral intention (BI) in using the mobile banking service Government's Bank in Greater Jakarta.

Effort Expectancy (EE) is a variable that describes the ease faced by individuals in using an information technology, especially mobile banking (Venkatesh, 2012). If the use of the application makes it easy for all user activities, then this can increase interest in using the mobile banking application (Riza & Hafizi, 2019). The ease of use of digital banking greatly affects the user's intention to use the application. When customers perceive the application to be easier to operate, the higher the customer intention to use the application to meet their needs (Farah, 2018). Therefore, here are the hypotheses for this construct:

H2: Effort Expectancy (EE has a positive significance on behavioral intention (BI) in using the mobile banking service Government's Bank in Greater Jakarta

According to Venkatesh (2012), Social influence (SI) is defined as the belief that individuals have in the influence of the people around them that encourage the individual to use information technology, especially mobile banking applications. This leads to the concept of an individual's social image as well as subjective norms that are owned (Farah, 2018). SI shows that behavioral intention to use technology depends on the beliefs that the individual has about what people around him feel about the interest in using information technology (Nawaz, 2020). Therefore, here are the hypotheses for this construct:

H3: Social Influence (SI) has a positive significance on behavioral intention (BI) in using the mobile banking service Government's Bank in Greater Jakarta

Facilitating conditions (FC) have an understanding of the user's perception of the availability of needed resources and support that affect his or her intention to use a technology (Venkatesh, 2012). Users need support and guidance related to usage skills, instructions for use, security, FAQs, etc. in using mobile banking technology (Nawaz, 2020). The better the FC resource support felt by the customer, the higher the user's interest in using and adopting mobile banking technology. Therefore, here are the hypotheses for this construct:

H4: Facilitating Conditions (FC) has a positive significance on behavioral intention (BI) in using the mobile banking service Government's Bank in Greater Jakarta

Hedonic motivation refers to the level of pleasure or satisfaction felt by an individual from the use of information technology (Venkatesh, 2012). HM is believed to be an important factor in influencing the user's intention to adopt information technology. HM refers to the performance of activities carried out to achieve several different goals from the activities carried out (Tamilmani, 2019). Several studies that have been carried out by previous researchers, it shows that

every need and hedonic value possessed by users greatly influences the intention to use the current mobile banking system technology. This hedonic value is believed to be a determining factor in influencing the intention to adopt mobile banking (Farah, 2018). Therefore, here are the hypotheses for this construct:

H5: Hedonic Motivation (HM) has a positive significance on behavioral intention (BI) in using the mobile banking service Government's Bank in Greater Jakarta

The price value here is defined by the comparison between the benefits felt by the user and the costs incurred in using the technology (Venkatesh, 2012). PV is a user's assessment of an information technology that has been used by comparing the benefits obtained and the costs incurred for the use of mobile banking technology (Farah, 2018). Accordingly, the next hypothesis is presented as follows:

H6: Price Value (PV) has a positive significance on behavioral intention (BI) in using the mobile banking service Government's Bank in Greater Jakarta

(Venkatesh, 2012) added a habit construct in the UTAUT2 model which is used to measure user acceptance of information technology. It is believed that the user's behavioral interest is influenced by habitual actions that are often carried out both consciously and unconsciously. When someone learns or does an activity repeatedly, the behavior will automatically become a habit (Hussain, 2019). Habits are positively correlated with the behavior of using mobile banking technology for a long time. This is explained by the design and design of the mobile banking system with the same characteristics as a small touch screen with the aim that it will assist users in forming habits that can affect the intention to use mobile banking technology (Amoroso and Lim, 2017). Accordingly, the next hypothesis is presented as follows:

H7: Habit (H) has a positive significance on behavioral intention (BI) in using the mobile banking service Government's Bank in Greater Jakarta

Individual trust in a mobile banking technology can be interpreted as the value of belief that users have in the integrity, virtue, and security of the use of the technology which can increase the customer's dependence on a mobile banking technology (Alalwan, 2017). The level of trust and credibility perceived by users has been maintained by Hanafizadeh (2014) in a study conducted on mobile banking users in Iran. In this study, it was proven that trust is the main driver for the adoption of mobile banking by customers of an Iranian bank. Therefore, it is believed that trust has a direct influence on individual behavioral interest in using mobile banking applications. Accordingly, the next hypothesis is presented as follows:

H8: Trust (T) has a positive significance on Use Behavior (UB) in using the mobile banking service Government's Bank in Greater Jakarta.

Perceived Risk is conceptualized as "the consumer's subjective expectation of suffering a loss in pursuit of a desired outcome" (Alalwan 2016). In fact, each user experiences various types of risks from the use of this information technology, such as performance, social, financial, and physical risks, which results in the impact of the perceived risk role being more complicated on the

behavior of using the technology (Marthins, 2014). According to the research of Alalwan (2016), The reason for including the perceived risk of using and accepting this mobile banking technology is that the result of using this digital banking technology has been widely demonstrated by the existence of a high degree of uncertainty, heterogeneity, and ambiguity. The relevant has observed that perceived risk is one of the most important obstacles hindering customers' willingness to adopt mobile banking (Akturan and Tezcan, 2012; Hanafizadeh, 2014). The hypothesis is proposed as follows:

H9: Perceived Risk (R) has a positive significance on Use Behavior (UB) in using the mobile banking service Government's Bank in Greater Jakarta.

According to (Riyanto & Hatma, 2020), A person's knowledge of a technological system plays an important role in making a decision. Richer, a person's knowledge about an object of a technological system, will make a person more thorough and careful in accepting a system or technology application. The hypothesis is proposed as follows:

H10: Knowledge (K) has a positive significance on Use Behavior (UB) in using the mobile banking service Government's Bank in Greater Jakarta.

In previous research on the acceptance of IS/IT (Information System) technology, behavioral interest is mostly proven to have a strong role and influence on the formation of user behavior towards mobile banking technology (Venkatesh, 2003, 2012). The hypothesis is proposed as follows:

H11: Behavioral Intention (BI) has a positive significance on Use Use Behavior (UB) in using the mobile banking service Government's Bank in Greater Jakarta.

3. RESEARCH METHODOLOGY

Research Design and Measurement

This research is a quantitative study conducted with the aim of better understanding the influence of behavioral factors on the habits of customers in adopting M-banking and on the behavior of using these customers. In accordance with the hypothesis of the relationship between variables that have been formulated by the assumptions above, the research model presented by the researcher is as follows (Figure 1):

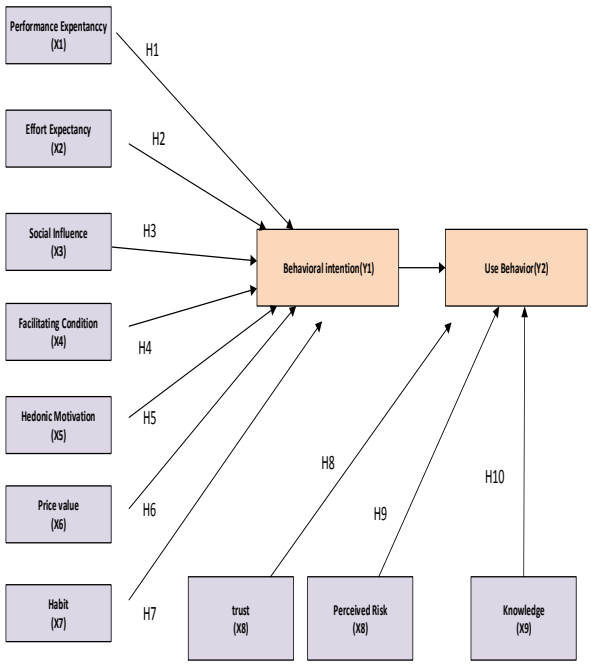

Figure 1. Proposed Model

Statistical Sample, Method of Data Collection, and Data Analysis

The sample population of this study is users of government bank digital banking applications in greater Jakarta. Sampling was carried out using the Probability Sampling method (Farah, 2018). Probability Sampling is the

researcher will take samples from members of the population using random regardless of the strata (levels) in the members of this research population. The number of samples in this study was 100 respondents. Data were collected through a survey of all respondents. The demographic characteristics of the research participants are presented in Table 1.

Table 1. Demographic attributes of respondents

Characteristic	Frequency	%
Gender		
Female	52	52
Male	48	48
Age		
<20 year	1	1
20-40 year	98	98
>40 year	1	1

Convergent validity loading factor, Average Variance Extracted (AVE), and Cronbach's were used in this study to measure the internal validity and reliability of the overall construct. The software used to analyze descriptive statistics and structural equation modeling (SEM) is smart PLS 3.

4. RESULT AND DISCUSSION

Measurement model

The measurement model that has been developed, followed by conducting a structural model analysis, is consistent with other studies (Venkatesh, 2012; Farah, 2018). The validity of the indicator is explained by a loading factor above 0.7 is acceptable and an AVE value of at least 0.5 shows a good measure of convergent validity. As described in Table 2 and Figure 2, all loading factors are above the preset value of 0.7. The reliability values of all model constructs measured using Cronbach's are in the range of 0.839 to 0.929, which is higher than the predetermined threshold. This shows that the internal reliability value of the overall construct model is confirmed.

This section will analyze the value of the convergent and discriminant validity of the study. The average extracted variance (AVE) for the entire construct of the research model is above the proposed threshold of 0.5 (Table 3) and it can be concluded that the convergent validity value is good and feasible to continue in the next stage.

Structural model

The structural model will be assessed based on several tests of the research hypothesis models that have been identified previously. The hypotheses to be tested are hypotheses 1 to 11, which were carried out using PLS path modeling and the results are shown in Table 4. The results of research and testing obtained show that not all modeling constructs have significant influence values (t-values< 0.05). The PE, and FC, have a significant value (0.027<t-values <0.044) on Behavior Intention, and T, K, and BI have a significant value (0.000<t-values<0.045) on Use Behavior.

Table 2. Research variable with loading factors and reliability

Indicators	Loading Factors	Cron α	CR
Performance Expectancy (PE)	-	0.839	0.903
Using M-banking makes it easier for the payment transaction	0.911	-	-
Using M-banking has saved my time	0.870	-	-
Using M-banking is efficient and useful for me	0.826	-	-

Effort Expectancy (EE)	-	0.845	0.906
I can use digital banking apps easily	0.867	-	-
I often use this m-banking for every payment transaction	0.871	-	-
All the feature in this M-banking is easy for me	0.883	-	-
Social Influence (SI)	-	0.909	0.943
My Family thinks that I should use M-banking	0.919	-	-
My Family thinks I should continue to use M-banking	0.933	-	-
My friends think that I should use M-banking	0.908	-	-
Facilitating Conditions (FC)	-	0.929	0.954
I Have the resources to use this M-banking	0.943	-	-
My Friends support me to use this M-banking	0.918	-	-
There is guidance to use this M-banking	0.943	-	-
Hedonic Motivation (HM)	-	0.885	0.929
Using M-banking is really fun for me	0.910	-	-
Using M-banking is making me comfortable	0.923	-	-
Using M-banking is interesting	0.873	-	-
Price Value (PV)	-	0.929	0.954
This digital banking app I use has good value	0.929	-	-
The quality of M-banking is the same as the price offered	0.899	-	-
The admin fee of M-banking is very affordable	0.868	-	-
Habit (H)	-	0.881	0.927
The use of M-banking has become a habit for me	0.930	-	-
I feel addicted to using M-banking	0.943	-	-
The use of M-banking is my favorite service	0.933	-	-
Trust (T)	-	0.858	0.904
M-banking has a good accuracy	0.854	-	-
M-banking has the good security	0.867	-	-
M-banking has the applicable regulations	0.852	-	-
Perceived Risk (R)	-	0.900	0.938
I always pay admin fees when using M-banking	0.777	-	-
I learned how to access this M-banking	0.947	-	-
I trust my data in this M-banking	0.897	-	-

Knowledge (K) I understand the technology of M-banking I always updated the info on M-banking's technology I got the technology information from M-banking	- 0.925 0.904 0.870	0.882 - - -	0.927 - - -
Behavior Intention (BI) I am more Interested in this M-banking than the other I am looking at how to use this M-banking I have understood this M-banking	- 0.926 0.882 0.837	0.857 - - -	0.913 - - -
Use Behavior (UB) I always use this M-banking everyday This M-banking is my first choice for the payment transaction This M-banking application has fulfilled my needs	- 0.891 0.906 0.862	0.864 - - -	0.917 - - -

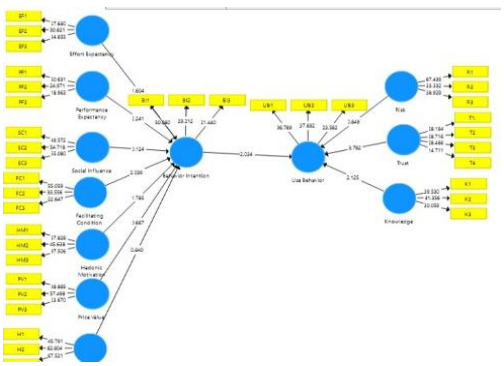

Figure 2. The standardized regression coefficient of the proposed model

Table 3. Ave of variables

Variables	Average Variance Extracted (AVE)
Performance Expectancy	0.757
Effort Expectancy	0.763
Social Influence	0.847
Hedonic Motivation	0.874
Price value	0.813
Habit	0.875
Facilitating Condition	0.808
Trust	0.703
Perceived Risk	0.833
Knowledge	0.810
Behavioral Intention	0.779
Use Behavior	0.786

Path	T Statistics	P Values
Performance Expectancy (PE)→Behavior Intention (BI)	**2.241**	**0.027**
Effort Expectancy (EF) →Behavior Intention (BI)	1.804	0.074
Social Influence (SI) →Behavior Intention (BI)	0.167	0.124
Hedonic Motivation (HM) → Behavior Intention (BI)	1.785	0.077
Price value (PV) →Behavior Intention (BI)	0.667	0.506
Habit (H) →Behavior Intention (BI)	0.640	0.523
Facilitating Condition (FC) →Behavior Intention (BI)	**2.039**	**0.044**

Trust (T) →Use Behavior (UB)	**3.782**	**0.000**
Perceived Risk (R) → Use Behavior (UB)	0.849	0.398
Knowledge (K) → Use Behavior (UB)	**2.125**	**0.036**
Behavior Intention (BI) →Use Behavior (UB)	**2.034**	0.055

In this study, several important factors have been tested for the behavioral intentions of users towards M-banking technology and have been tested using the UTAUT2 model. There are 5 factors that influence customers' acceptance of M-banking in greater Jakarta, these can be seen in two forms of acceptance, Behavioral Intention (BI) and Use Behavior (UB). Acceptance in the form of Behavioral Intention (BI) to use M-banking is influenced by several factors such as Performance Expectancy (PE), and Facilitating Condition (FC). And Acceptance in the form of Use Behavior is influenced by factors of Trust (T), Knowledge (K), and Behavioral Intention (BI).

From the test results of this study, it is shown that PE has a significant positive effect on M-banking intentions. Someone will have a behavioral intention to use an m-banking application when the user feels the benefits of digital banking application services and has provided the benefits they expected. This is consistent with prior studies (Oliveira, 2014) which show that every user will use M-banking services if m-banking is entrusted to improve the quality of their performance. When an individual expects a high-performance value for a technology, then the level of confidence in M-banking which is believed to make a positive contribution to their activities compared to other alternative banking is also high (Alalwan, 2016).

Based on the results of this study, FC has a significant positive effect on M-banking intentions. These results are in accordance with several research results that have been carried out previously related to the acceptance of mobile banking payment technology on various technology platforms (Hussain et al., 2019), M-banking adoption (Alalwan, 2017), and telephone banking (Alalwan et al., 2016). This shows that every user needs resources, adequate facilities, and good and attractive skills needed to use m-banking effectively and well.

The results also indicate that Trust has a significant positive effect on M-banking use behavior. Trust is measured by the level of user trust in using digital banking applications, as well as trust in user privacy data used in these applications (Alalwan, 2017).

Based on the results of this study, knowledge has a significant positive effect on M-banking use behavior. Knowledge is the level of fintech knowledge that users have about the technology contained in digital banking applications. The higher the user's knowledge of the technology they use, the higher the behavior of using the application (Riyanto & Hatma, 2020).

The result indicated that Behavior Intention has a significant positive effect on M-banking use behavior. User intention in using a digital banking application is caused by several considerations and user conditions in a positive context, then this interest will make a person feel that he or she will make financial transactions through banking applications.

5. CONCLUSION

The results of the tests in this study indicate several implications for researchers. The research was conducted by testing all constructs contained in the UTAUT2 model with trust, risk, and knowledge as the adding variable to further the understanding of M-banking

adoption of government banks in greater Jakarta. The results of this study indicate that testing using the UTAUT2 model can predict the behavioral intentions of customers' tendencies to use and adopt M-banking well.

The results of the study indicate that each user considers that the constructs PE, FC, T, and K have an effect as a factor in determining behavioral intentions for the adoption of M-banking, where the construct describes the performance of technology performance, resources owned, factors of user knowledge about technology finance, and the trust they have in m-banking technology. The results of the study also prove that Trust, Knowledge, and Behavior intention construct can affect the customers' behavior.

The behavioral intention of using mobile banking technology owned by users and how the behavior of m-banking adoption is owned is very important to be known by service providers in this case, namely the banking industry. This research has several important implications for service providers to use in expanding their service range.

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