RISK PERCEPTION IN PERCEPTION OF BENEFIT, CONVENIENCE, TRUST TO INTEREST USE MOBILE BANKING

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Abstract: *This research aims to improve the quality of mobile banking services and provide benefits for service users who tend to use technology to fulfill their financial needs, which impacts their interest in using it. Service providers can improve user experience, understand user needs and preferences and develop features and design services that are more intuitive and easy to use. A survey and a purposive sampling strategy with path and simple analysis were used as analytical tools. The study results show that the direct effect of benefits, convenience, trust, and interest has a solid and direct relationship, so the immediate effect is more dominant than the indirect effect involving risk variables. A relatively small indirect effect occurs because the relationship between benefit, ease, trust, risk, and interest is not solid or unclear. The risk variable, namely as a mediator, does not have a substantial effect. The overall risk variable does not significantly mediate the relationship between benefits, convenience, trust, and interest, so the indirect impact will be smaller than the direct effect.*
Keywords: *Benefits; convenience; Trusts; risk; Interests; Path Analysis.*

Abstrak: *Penelitian ini dilakukan dengan tujuan untuk membantu meningkatkan kualitias layanan mobile banking dan memberikan manfaat bagi pengguna layanan yang saat ini cenderung mengandalkan teknologi dalam memenuhi kebutuhan keuangan yang berdampak pada minat mereka untuk menggunakannya. Penyedia layanan dapat meningkatkan pengalaman pengguna, memahami kebutuhan dan prefensi pengguna serta mengembangkan fitur-fitur serta merancang layanan yang lebih intuitif dan mudah digunakan. Sebuah survei dan strategi purposive sampling dengan analisis jalur dan analisis sederhana digunakan sebagai alat analisis. Hasil penelitian pengaruh langsung antara manfaat, kemudahan, kepercayaan dan minat memiliki hubungan yang kuat dan langsung, maka pengaruh langsung lebih dominan daripada pengaruh tidak langsung yang melibatkan variabel risiko. pengaruh tidak langsung relatif kecil terjadi karena hubungan antara manfaat, kemudahan, kepercayaan, risiko, dan dan minat tidak kuat atau tidak jelas. Variabel risiko yaitu sebagai mediator tidak memiliki efek yang kuat. Variabel risiko secara keseluruhan tidak signifikan memediasi hubungan antara manfaat, kemudahan, kepercayaan dan minat, maka pengaruh tidak langsung akan menjadi lebih kecil dibandingkan dengan pengaruh langsung.*
Kata Kunci: **Manfaat; Kemudahan; Kepercayaan; Risiko; Minat; Analisi Jalur.**

INTRODUCTION

Technological innovation studied by El Chaarani and El Abiad in research (Imamah & Ayu Safira, 2021) had an insignificant impact on the performance of Lebanese banks for eight years, where one technological innovation factor was *mobile banking.* The evolution and revolution of telecommunications have undergone significant changes. Now we can feel the benefits of being a more sophisticated communication tool with smartphone features and mobile banking applications, allowing us to carry out financial transactions from anywhere. Banks have provided several facilities to optimize service and a smooth transaction experience, including mobile banking. This facility allows customers to carry out banking transactions via mobile phones by building trust through applications. The purpose of this feature is to improve service to customers and fulfill market demands. The feature referred to (Samira, 2020) is an application via a wireless network connected to a bank account.

According to (Perea Y Monsuwé et al., 2004), mobile banking provides convenience and benefits by facilitating services without going to the bank. It can be concluded that one's understanding of adopting the technology or system can reduce complexity and increase speed, and one of them is mobile banking. Previous research has linked the ease of use of mobile banking with the desire of customers to have different results. (Nurdin, 2020) Stating that convenience in using mobile banking services has an adverse impact on the desire to utilize services mobile banking. However, research (Afifah, 2017) showed significant results and concluded that customer interest positively influences mobile banking.

Bank need to maintain the trust that has been given by customers and take good care of it thus that customers feel safe and comfortable, especially concerning the personal data they provide and all the goods and services the bank offers. Trust is the degree to which a person who trusts another shows a partial attitude towards the person's good intentions and reliability, even in situations that tend to be volatile and have high potential risks. (Vinet & Zhedanov, 2011) . For mobile banking users, conducting transactions without dealing directly with the bank often raises concerns. Based on field observations conducted by researchers, many early users of mobile banking facilities were afraid. They are afraid of transaction failures, afraid of losing their mobile phones that other people can misuse, and afraid that their identities will be leaked to other parties. Research (Kota & Kusumastuti, 2022) "Perceived benefits, perceived convenience have a positive effect on interest. Perceived risk harms interest, while perceived service quality does not affect interest. The facilities provided by banks cannot be ignored, as the good and bad possibilities in the future, including the possibility of leakage of personal data and other risks associated with all transactions made via cellphones or *cellphones*. The perception of uncertainty (risk) has five aspects: *financial*, achievement, social, material, and emotional risks. (Aruan, 2018) .

Risk is the result of considering the possibilities before making a decision. Pre- and post-use considerations are considered in dealing with the symptoms associated with the adverse event. Even though there are conveniences, benefits, and

trust from customers, risks will also arise and can affect the desire to use or provide recommendations to other parties.

According to (Vinet & Zhedanov, 2011), interest in using *mobile banking* can be defined as a person's desire or interest in relying on a smartphone to access mobile banking services offered by banks without the need to be in front of a cashier or ATM, wherever and whenever. There is internet access. According to (Jogiyanto, 2007), indicators of interest in using mobile banking include the desire to use and the intention to continue using it. In this context, this research will consider the aspects of risk and trust. Perceived risk is essential because the higher the perceived risk the user feels, the lower the user's interest in using the service, and vice versa. User trust also plays an important role, where the higher the level of trust, the more interest the user has to benefit from mobile banking services. In addition, perceived benefits and convenience also influence users to be more interested in using mobile banking services if they feel these services provide benefits and convenience to users.

Based on the explanation above, the focus of this study is to identify and prove the direct or indirect implications of advantage (benefit), convenience (convenience), confidence (trust), and uncertainty (risk) on the tendency (interest) to use mobile banking.

THEORETICAL REVIEW

Bank Financial Institutions

Banks are institutions whose role is to attract *financial* assets from the public in exchange for profit sharing, interest, etc. These *financial* assets are channeled to people who want them through lending with predetermined interest terms. According to Law No. 10 of 1998, "Banks are business entities that collect funds from the public in the form of savings and distribute them to the public, in the form of credit and other forms, in order to improve the standard of living of the common people" (ojk.go.id). Furthermore, from various points of view, several experts have defined the bank (gurudik.co.id). *Funding* refers to bank activities to collect financial resources from the community, while *lending* refers to providing loans to the public. Banks function as intermediaries between individuals or communities who entrust their funds and individuals or communities who need funds by obtaining the difference between deposit and loan interest rates (in the context of conventional banks).

High level of public trust, but banks are sensitive to various possibilities in the future related to money and trust. As an intermediary financial institution or an institution of public trust in financial matters (Wilardjo, 2005), a bank is a place trusted by the public to store their funds, and vice versa, and channel funds back to those in need. In other words, the bank acts as an intermediary that collects funds and distributes them through a credit mechanism.

The bank obtains funding from the public through various deposit products such as savings, time deposits, and checking accounts. Banks can use these savings for loans to other parties with a specific interest rate. In addition, banks can issue bonds sold to investors and generate funds that banks can later use to provide loans

to third parties. Besides that, sources of funds are obtained from other financial institutions or the government, and use these funds as a source of financing to provide loans to those who need them.

Banking service facilities

Facilities refer to various products and services available by *financial* companies such as banks to facilitate customers' financial activities. According to (Tjiptono, 2014), service quality includes the desired standard of excellence and efforts to manage these advantages to meet consumer needs. To achieve these advantages, it is essential to control and ensure that every aspect of the service is provided to consumers by established policies. Banking services cover a variety of products and services offered by banks, according to research (Nasfi et al., 2020), where *assurance* significantly affects customer satisfaction. This illustrates that banks providing comprehensive and high-quality banking services can create trust and greater customer comfort. Customers in their financial management activities.

Mobile banking is a banking service provided by banks, indicating that customers can enjoy technological sophistication remotely (*smartphone* or tablet). Research (Wardhana, 2015) shows that the quality of *mobile banking* services in Indonesia is 59.29%. Thus, banking services via mobile phones, commonly known as mobile banking, are included in the digital or electronic banking services category. This service also includes online banking services, banking services via SMS, and banking services via ATMs. The point is when and wherever all groups can enjoy digital banking services.

Access to mobile banking can generally be obtained through applications that can be downloaded from application stores such as Google Play or the App Store. In addition, mobile banking can also be accessed through banking websites that are optimized for use on mobile devices. This service is one of the latest innovations in the banking industry, which customers around the world increasingly favor. However, there are still some theoretical aspects that need to be studied in more depth regarding the development and adoption of mobile banking:

1. *Technology Acceptance Model* (TAM)
   The Technology Acceptance Model (TAM), first developed by (Davis, 1989), then expanded by Venkatesh and Davis in 2000, is used to assess the latest technologies. This model describes the considerations that affect the intention to adopt a technology, including the user's perception of the advantages of technology and ease of use.
2. *Unified Theory of Acceptance and User of Technology* (UTAUT)
   The Unified Theory of Acceptance and Use of Technology (UTAUT), founded by (Venkatesh et al., 2016), aims to investigate various perspectives in considering the acceptance and use of technology. The user's perception of the benefits of technology, ease of use, social support, and conditions that influence the user's intention to adopt the technology.
3. *Diffusion of Innovation* (DOI)
   DOI (*Diffusion of Innovations*) was developed (Rogers et al., 2003) as a framework for assessing the expansion and adoption of innovations. This

model considers the components that influence the adoption of new ideas, including the type of innovation, user characteristics, and communication. This model can be applied in the context of acceptance and use of *mobile banking* to study the factors that influence the adoption of the service.

4. *Theory of Reasoned Action* (TRA)

TRA (*Theory of Reasoned Action*) was developed by (Rogers et al., 2003) as a framework for studying behavioral intentions. This method considers the components influencing behavioral intentions, such as beliefs about personal behavior and ethics. In the context of *mobile banking*, this model can be applied to study users' intentions in using the service by considering their attitudes towards *mobile banking* and subjective norms that might influence their decisions.

5. *Social Cognitive theory* (SCT)

(Bandura, 1986) this model is a framework for studying human behavior by considering factors that influence human behavior, such as users' perceptions of *self-efficacy*, results, goals, and the influence of the social environment. In the context of the use of *mobile banking*, this model can be applied to study the use of these services by considering these factors, such as the extent to which users feel capable and confident in using *mobile banking*, their perceptions of the expected results and benefits, as well as the influence of the social environment in influencing the use of *mobile banking*.

Quality Service

The quality of *mobile banking* services or services reflects *the* customer's overall assessment of the quality and superiority of the content provided in the *mobile banking application* (Arcand et al., 2017). Several dimensions of service quality can be considered:

1. Satisfaction: The comfort level in using mobile banking directly affects the effectiveness and efficiency of using these services. Easy access and flexibility of transactions, such as money transfers, bill payments, purchases, and checking accounts, provide a satisfying experience for customers.

2. Security: Security is critical to assessing the quality of *mobile banking services*. Focusing on the security aspects of good *mobile banking services increases customer trust and protects them from the risk of data breaches and financial losses.*

3. Convenience: Good quality *mobile banking services make it easy for customers to use the service.* Ease of transferring money and other banking activities efficiently and quickly improves user experience.

4. Design: Good design of *mobile banking services* creates a positive impression on customers. Enhanced user experience through an attractive and intuitive design increases customer satisfaction and strengthens their loyalty to financial service providers.

Hypothesis

The benefit of electronic banking services is the belief that results from the use of technology. However, utilizing information technology is risky if the user needs

an understanding in practice. Therefore, benefits significantly affect risks (Okky Natalia & Rini Tesniwati, 2021).

H1   What is the effect of the perceived benefits on the risks of using *mobile banking*?

The convenience of banking and financial institution services can pose various risks. The more ease of transactions using technology, the higher the level of risk that will occur.

H2   How does perceived convenience affect the risks of using *mobile banking*?

Trust in using electronic banking services can result in losses. However, if the user believes a security guarantee exists, the risk can be minimized, so they are willing to use *mobile banking* for transactions.

H3   What is the influence of perceptions of trust on the risk of using *mobile banking*?

Previous research found that perceived benefits will be a priority consideration influencing interest in m-banking (Tiwari & Tiwari, 2020). The benefits that customers feel depend on their perceptions. User beliefs influence the intention to use electronic transactions (Chandra & Kohardinata, 2021).

H4   How does perceived usefulness influence the intention to use *mobile banking*?

Perceived convenience of use influences the desire to use *mobile banking*. Perceived convenience determines a person's attitude to m-banking (Baraba & Mahmudi, 2023). Ease of use describes the level of someone who quickly understands technology because it does not take a long time to learn it (Yasmin & Dirbawanto, 2022)

H5   How does the perceived ease of use affect the intention to use *mobile banking*?

Trust is a decisive part of using *mobile banking because it can* reduce fears of fraud (Kumar et al., 2023). Customer trust is essential to use truly safe technology. Before using m-banking, customers want to ensure security and trust will not be detrimental (Tiwari & Tiwari, 2020).

H6   What is the influence of the perception of trust in I am interested in wearing *mobile banking*?

Risk is related to uncertainty that cannot be eliminated. Using information technology has a significant risk. If the user does not understand correctly, then losses can occur. The findings of previous studies affect interest in using *mobile banking* (Okky Natalia & Rini Tesniwati, 2021). Risk becomes a determinant that encourages someone to use *mobile banking* (Bustami et al., 2021). Other findings also state that risk has no significant effect on the use of fintech (Chandra & Kohardinata, 2021)

H7   What is the influence of perceived risk on interest in using *mobile banking*?

Technological advances in banking transactions because it has beneficial benefits for customers to use *mobile banking* when security and privacy risks are felt

guaranteed (Tiwari & Tiwari, 2020). Electronic banking services will increase if it is related to security against data theft and can guarantee from the bank that it is a minimal risk. Hence, users are willing to use *mobile banking.* (Kumar et al., 2023) .

    H8   What is *the indirect* effect of benefits on the intention to use through perceived risk?

Service products with technology make it easier and faster for customers with a good understanding, so they want to use *mobile banking* if they believe that risks can be minimized (Tiwari & Tiwari, 2020). Risk is a result of uncertainty that can occur. " The higher the risk, the less interested in using *mobile banking* " (Amelia et al., 2022)

    H9   How indirect effect of perceptions of convenience on interest in using *mobile banking* through perceived risk?

Trust is part of likes that will be seen from their attitude; users feel confident to use online banking services if they can understand the risks. Each person's risk perception will be different; understanding the risks as a result of their actions will further strengthen their interest in using m-banking (Amelia et al., 2022) .

    H10 What is the indirect influence of perceptions beliefs on interest in using *mobile banking* through perceptions of risk?

RESEARCH METHODS

This research was carried out using quantitative analytical methods to tes thypotheses. The quantitative data was used in this study consisting of numbers or numbers obtained and collected using a questionnaire. The variables to be tested in this study include perceived benefits, perceived convenience, trust as the independent variable, perceived risk as the *intervening variable*, and interest as the dependent variable. The measurement of research variables is based on respondents' responses and perceptions of the variable indicators that have been constructed in this research model, according to the method described by (Sugiyono, 2019)

Data collection used a questionnaire that was distributed using *a Google form* and then distributed via social media for 1 (one) month. Data for one month collected as many as 88 respondents. The sampling technique in this research is simple random sampling so that the respondents have the same opportunity to be selected as the sample. In addition, this study applies path analysis using SPSS software to analyze the relationship between relevant variables.

AND RESULTS DISCUSSION

Test validity

This research conducted validity test as an evaluation of the suitability of the instrument used. Following the explanation put forward by (Ghozali, 2009) , the validity test is used to assess the legitimacy or validity of the questionnaire used, with a validity result of 0.207.3

Butir Pernyataan	Coefficients (r)	r tabel	Sig. (2-tailed)	Ket
1	0,716	0,207	0,000	Valid
2	0,762	0,207	0,000	Valid
3	0,703	0,207	0,000	Valid
4	0,607	0,207	0,000	Valid
5	0,656	0,207	0,000	Valid
6	0,632	0,207	0,000	Valid
7	0,709	0,207	0,000	Valid
8	0,661	0,207	0,000	Valid
9	0,761	0,207	0,000	Valid
10	0,436	0,207	0,000	Valid
11	0,433	0,207	0,000	Valid
12	0,420	0,207	0,000	Valid
13	0,615	0,207	0,000	Valid
14	0,709	0,207	0,000	Valid

Sumber : Pengolahan Menggunakan SPSS

The score in the table of instrument test results from 1 4 statement items shows that each statement ^{r} count is greater than ^{r} table. Likewise, the requirement for a significance level below 0.05 to give a result of 0.00 has fulfilled the validity test criteria where the item statement is valid when tested with a significant significance level.

Reliability Test

In this study, the stability or consistency of the questionnaire was measured using a reliability test. An instrument study greater - than 0.60 is considered reliable. Therefore, deep this research, *Cronbach's Alpha* was used, and a sample consisting of 88 respondents was included in the analysis.

Tabel 2. Hasil Uji Reliabilitas

Reliability Statistics

Cronbach's Alpha	N of Items
,869	14

Sumber: Pengolahan menggunakan SPSS

Based on table 2 tests the level of consistency or reliability of the questionnaire; the value of *Cronbach's Alpha* is greater than 0.60. Where the results of data processing are 0.869 > 0.60, proving that the instrument is reliable and can be used.

Normality Test

There are two stages in the normality test in this study, where stages one and two are to test whether the data is normally distributed. Stage 1 normality test to test data on perceived benefits, perceived trust, and ease of risk, which is useful for

analyzing and understanding the characteristics of the data before conducting further statistical analysis.

Tabel 3. Hasil Uji Normalitas (X1,x2,x3 terhadap Y)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		88
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.91261653
Most Extreme Differences	Absolute	.140
	Positive	.078
	Negative	-.140
Test Statistic		.140
Asymp. Sig. (2-tailed)		.000[c]
Monte Carlo Sig. (2-tailed)	Sig.	.054[d]
	99% Confidence Interval	Lower Bound	.048
		Upper Bound	.060

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Based on 10000 sampled tables with starting seed 2000000.

Sumber: Pengolahan menggunakan SPSS

The normality test results using *Monte Carlo* found that the significance value was 0.54> 0.05. It was done because there were too much extreme data, and the results of the data normality test proved to be normally distributed.

Furthermore, the second stage of normality is to test the independent variable data, including risk perception as an intervening variable on the dependent variable. However, risk perception is included in the independent variable in testing the classical assumptions. In this test utilizing the *Kolmogorov Smirnov* test, the provision is that *asymp.sig* must be > 0.05, with the results in Table 4 below.

Test results *Kolmogorov Smirnov* in Table 4 above produces an *asym.sig value* of 0.200 greater than 0.05. Therefore, this test concludes that the data are normally distributed according to the research requirements.

Tabel 4. Hasil Uji Normalitas (x1,x2,x3, Y terhadap Z)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		88
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.71627211
Most Extreme Differences	Absolute	.080
	Positive	.043
	Negative	-.080
Test Statistic		.080
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Sumber: Pengolahan menggunakan SPSS

Gambar 1. Hasil Uji Heteroskedastisitas (x1,x2,x3 terhadap Y)
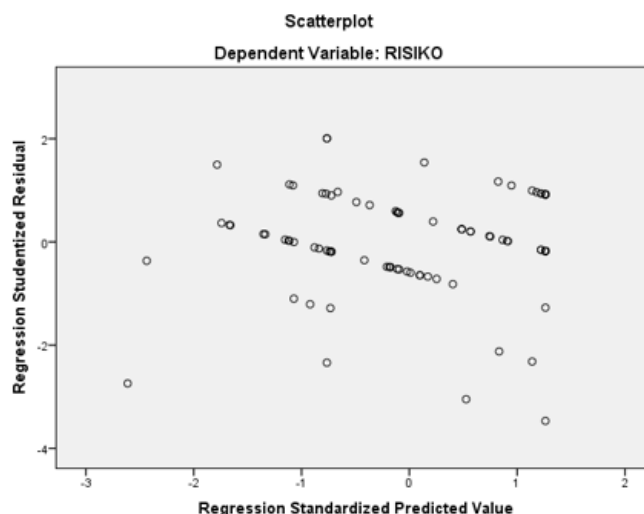
Sumber: Pengolahan menggunakan SPSS

Heteroscedasticity Test

Based on Figure 1 test results of heteroscedasticity for the independent variable to the intervening variable, it can be concluded that there are no symptoms *of heteroscedasticity* because the points do not form a particular group or pattern and are spread evenly throughout the area .

Gambar 2. Hasil Uji Heteroskedastisitas (x1,x2,x3, Y terhadap Z)
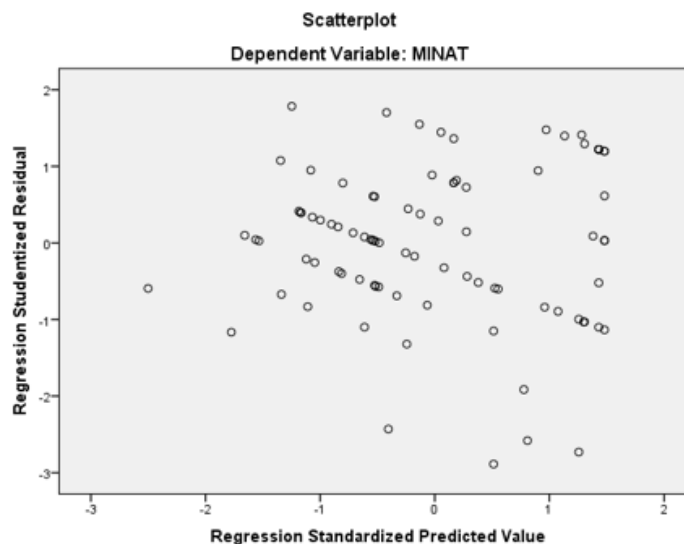
Sumber: Pengolahan menggunakan SPSS

Based on Figure 2 above, the results of the heteroscedasticity test for all independent variables on the dependent variable showed that the data had no symptoms of heteroscedasticity, the results of the statistical tests proved that the points spread throughout the area and that there were no specific patterns or groups.

Path Test (*Path - Analysis)*

In this study, a path analysis was carried out *to examine the* effect of the variables involved. This path analysis aims to assess the effect of the variables (perceived benefit, perceived convenience, and belief in perceived risk) , as well as the relationship between these variables and interest. In addition, the analysis aims to see the indirect effect of the variable's perceived benefits, perceived convenience, and trust on interest through the perceived risk variable. In path analysis, the value of beta (β) describes the influence of these variables. The equation used is as follows:

$Y1 = Py1X_1 + Py2X_2 + P3yX_3 + Py1.e1$

Where Y1 is the interest variable, X1 $_{is}$ the benefit variable, $_{x2}$ is the convenience variable, X3 $_{is}$ trust, and e1 is the error obtained from the square root of the difference between 1 and the R squared value. By using the value of beta (β), path analysis can provide an overview of each variable's influence level on interest in research.

Path Coefficient 1

Tabel 5. Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.478^a	.228	.201	.92877

a. Predictors: (Constant), Kepercayaan, Kemudahan, Manfaat

b. Dependent Variable: RISIKO

Sumber: Pengolahan menggunakan SPSS

Tabel 6. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.230	.887		2.515	.014		
	Manfaat	.152	.106	.228	1.436	.155	.363	2.752
	Kemudahan	.156	.065	.282	2.419	.018	.677	1.477
	Kepercayaan	.020	.069	.042	.296	.768	.462	2.162

a. Dependent Variable: Risiko

Sumber: Pengolahan menggunakan SPSS

The following table is a summary of the SPSS processing tables on the *summary* and *coefficients tables* which include (x1), (x2), (x3), (y).

Tabel 7. Koefisien jalur 1

Pengaruh var x_1, x_2, x_3 terhadap y

Var		Standardized Coefficients (β)	Sig	R2
X1		0,228	0,155	
X2	Y	0,282	0,018	0,228
X3		0,042	0,768	

Sumber : pengolahan SPSS (coefficients dan Summary)

Based on the output of the coefficient table, it can be concluded that the benefit variable has a significant value of 0.155, which is greater than the limit value of 0.05. It ensures that the benefit variable does not significantly affect risk. The significant value of the convenience variable is 0.018, which is smaller than the limit value of 0.05. It indicates that convenience has a significant effect on risk. Trust has a significant value of 0.768, which is higher than the threshold value of 0.05. Therefore, the trust variable has no significant effect on risk. *R - square* summary table prove the *R-square* value is 0.228. It proves that the variables of benefits, trust, and convenience contribute 22.8% to the risk of using mobile banking. The remaining 77.2% is contributed by other variables not included in this study. The residual coefficient, expressed as e1, has a value of 0.879, which is obtained from $\sqrt{(1-0.228)}$. Thus, the path diagram can be **seen** in the figure below.

Figure 3 . Path coefficient 1
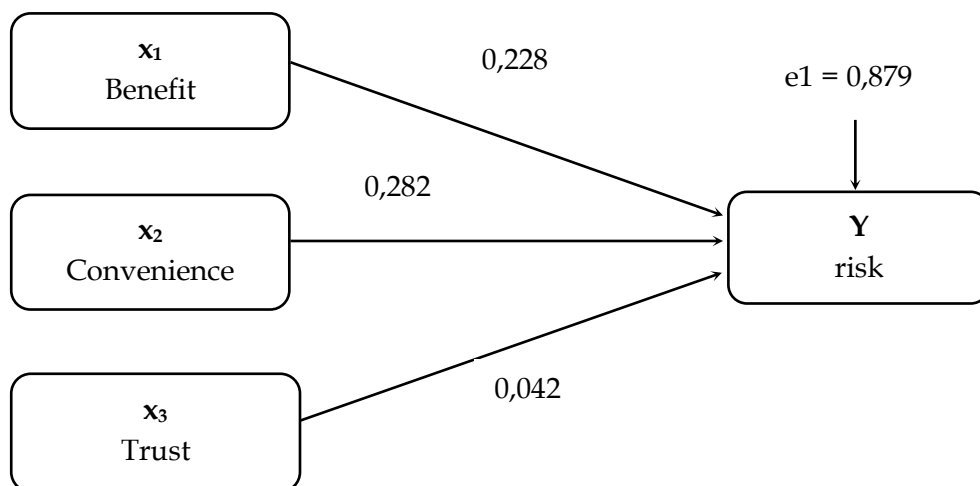
Coefficient Line 2

Tabel 8. Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.501[a]	.251	.214	1.75714

a. Predictors: (Constant), Risiko, Kepercayaan, Kemudahan, Manfaat

b. Dependent Variable: Minat

Sumber: Pengolahan menggunakan SPSS

Tabel 9. Coefficients[a]

Model		B	Std. Error	Beta	t	Sig.	Toleranc e	VIF
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
1	(Constant)	3.026	1.740		1.739	.086		
	Manfaat	.283	.203	.223	1.395	.167	.355	2.820
	Kemudahan	.180	.126	.170	1.421	.159	.633	1.580
	Kepercayaan	.173	.130	.185	1.325	.189	.462	2.165
	Risiko	.049	.206	.026	.239	.811	.772	1.296

a. Dependent Variable: Minat

Sumber: Pengolahan menggunakan SPSS

The summary table below is obtained from the *summary table and coefficients* resulting from SPSS processing.

Tabel 10. Koefisien jalur 2
Pengaruh var x_1,x_2,x_3, y terhadap z

Var		Standardized Coefficients (β)	Sig	R2
X_1		0,223	0,167	
X_2	Z	0,170	0,159	0,251
X_3		0,185	0,189	
Y		0,026	0,811	

Sumber: Pengolahan menggunakan SPSS

Based on the output of the regression coefficient, the conclusions from the variables benefits, convenience, trust, and risk have no significant effect on interest. It is because the significance value for the four variables, namely var. benefits (0.223), var. ease(0.170), var. trust (0.185), and var. risk (0.026), is greater than the threshold of 0.05. The *summary* table shows that R *square* has a value of 0.251. It indicated that var. benefit, var. convenience, var. trust, and var. risk contribute 25.1% to interest. And 74.9%, is the contribution of other variables not examined in this study. The residual coefficient, expressed as e1, has a value of 0.749, which is obtained from √(1-0.221). Thus, the path diagram is in the image below This.

Figure 4 . Path coefficient 2

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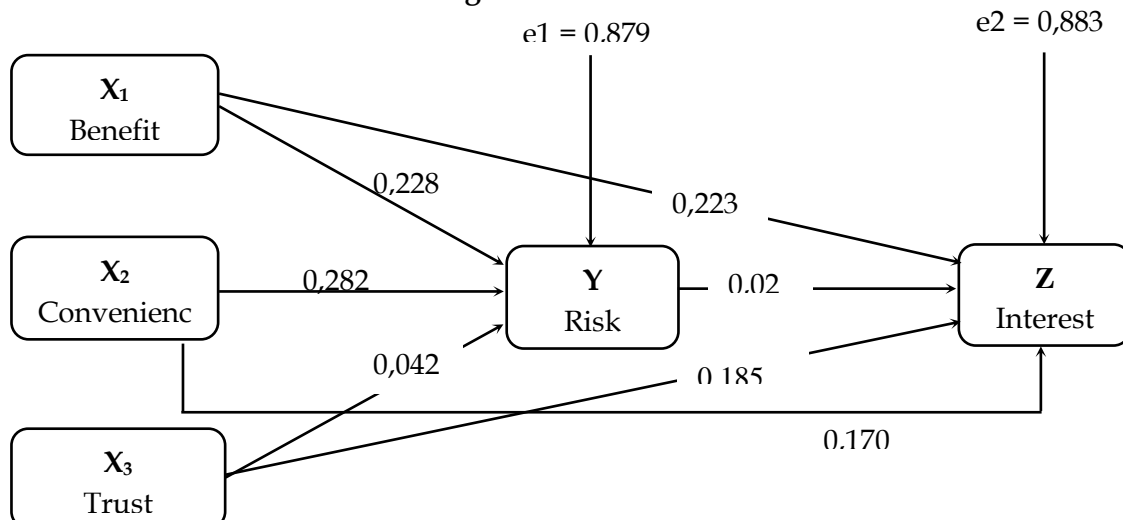
Discussion of the Effect of Path Coefficients 1
Effect of Perceived Benefit on Perceived Risk

The coefficient value (0.228) is positive, so a positive coefficient exists between increased benefits and risks. Suppose the significance value (0.155) exceeds (0.05) , the specified significance level. In that case, it can be concluded that there are not sufficient facts to prove that the benefit variable has a significant effect on risk. In other words, the greater the perceived benefits of a person's actions or decisions, the greater their risks. The significance value (0.155), above the significance level (0.05), proves that the relationship between the benefit and risk variables in the rigorous regression analysis model is not statistically significant. The difference between the true coefficient and zero may have occurred by chance and cannot be considered a definite or significant relationship. Even though there is a positive relationship between the benefit and risk variables, it is necessary to carry out further analysis or collect more data to make the results statistically significant. Other factors such as sample size, data collection method, or additional variables not included in the analysis model can affect the results and the significance of the relationship between these variables.

The Effect of Perceived Convenience on Perceived Risk

value (0.282) is positive, indicating a positive coefficient between perceived convenience and perceived risk. With a significance value (0.018) below the (0.05) level of significance assigned, the conclusion that varase has a significant effect on risk. It means that the coefficient of 0.282 indicates that the greater the perceived convenience, the greater the perceived risk. In addition, the minor 0.018 significance of the determination (0.05) results in a statistical relationship between the two. In other words, the convenience variable has a significant effect on risk in the regression analysis model that was carried out. If the significance value is less than the specified level of significance.

The Effect of Trust on Perceived Risk

value (0.042) is positive, indicating a positive coefficient. In this case, the coefficient of 0.042 yields a positive relationship between trust and risk, so the higher a person's trust in the service, the higher the risk. However, the high significance of the determination (0.05) means that the result is not significant, which means that the trust variable does not significantly affect risk in the regression analysis model.

The Effect of Perceived Benefits on Interest

The coefficient value with a positive sign (0.223) indicates a positive relationship coefficient between the benefits and interest variables. The higher people's perceptions of the perceived benefits of an action or decision, the greater their interest in it. With a greater significance value (0.167) (0.05) than the specified significance level,the conclusion is that there is no statistically significant relationship between the two variables in the model analysis performed. The findings are different from those (Tiwari & Tiwari, 2020), with the research results on perceived benefits having a significant effect on interest.

Influence Perception convenience To interest.

A positive coefficient value (0.170) indicates a positive relationship between convenience and interest variables. It means that the higher the level of perceived ease individuals feel towards an action or decision, the higher their interest in it. The significance value (0.159) is higher than the determination (0.05), proving that the relationship between the two variables of ease and interest is not statistically significant in the model analysis that has been done. Research (Baraba & Mahmudi, 2023) shows that the research results on perceived ease of interest have no significant effect on mobile banking.

The Effect of Trust on Interest

The coefficient value (0.185) for the ease of interest variable produces a positive relationship between the variables above . That is, the higher the level of perceived ease individuals feel towards an action or decision, the likelihood that their interest in it will also increase. The significance value (0.189) is higher than the determination (0.05), indicating that the relationship between convenience and interest variables is not statistically significant in the analysis performed . In contrast to the results of research (Kumar et al., 2023), perceived trust forms the interaction between behavioral intention and the use of mobile banking services.

Effect of Risk on Interest

The coefficient value (0.026) for the risk variable on interest produces a fragile relationship or almost no relationship between the two variables. It means that the level of perceived risk an individual feels towards an action or decision has a very small or insignificant impact on interest. The resulting significance (0.811) is much higher than (0.05). If the level of significance is determined , the conclusion means that the relationship between risk and interest variables is not statistically significant. This study is in accordance with (Chandra & Kohardinata, 2021) but different from (Bustami et al., 2021) (Okky Natalia & Rini Tesniwati, 2021) where the results have a significant effect.

Discussion of the Effect of Path Coefficients 2

Influence Perception Benefit (X_1) Through Perception Risk (Y) To Interest (Z)

The direct effect generated by variable X_1 through variable Y on variable Z is 0.223. Meanwhile, the indirect effect generated by variable X_1 through variable Y on variable Z is 0.228 x 0.026 = 0.006. Thus, the influence generated by variable X_1 on variable Z is 0.223 + 0.006 = 0.229. Mathematically prove direct influence effect (0.223) is higher than the indirect effect (0.006). It provides concrete facts that variable X_1 has a significant direct influence on variable Z. The results are the same as the research (Kumar et al., 2023) states that electronic banking services, such as mobile banking, are increasing. In terms of information security, banks can ensure minimal risks so that users are more willing to use mobile banking.

Effect of Perceived Convenience (X_2) Through Perceived Risk (Y) on Interest (Z)

The direct effect of variable X_2 through variable Y on variable Z is 0.170. Meanwhile, the indirect effect generated by variable X_2 through variable Y on variable Z is 0.282 x 0.026 = 0.007. Thus, the amount of influence generated by

variable X_2 on variable Z is 0.282 + 0.007 = 0.289. Therefore, mathematically provide concrete facts direct effect (0.282) is higher than the indirect effect (0.007). It indicates that variable X_2 has a significant direct effect on variable Z. This finding aligns with previous research (Amelia et al., 2022), which states that the higher the risk, the lower the user's interest in using mobile banking services.

The Effect of Trust (X_3) Through Perceived Risk (Y) on Interest (Z)

The direct effect generated by variable X_3 through variable Y on variable Z is 0.185. Meanwhile, the indirect effect generated by variable X_3 through variable Y on variable Z is 0.042 x 0.026 = 0.001. Thus, the amount of influence generated by variable X_3 on variable Z is 0.185 + 0.001 = 0.186. Mathematically, this proves that the direct effect (0.185) is greater than the indirect effect (0.001). Therefore, this proves that variable X3 has a significant direct influence on variable Z.

CLOSING

In a series of research findings, it can be concluded Perceived benefit to risk has an insignificant effect because high risk can reduce the perceived benefit and encourage users to look for other safer alternatives. Perceived ease of risk has a significant effect. Users who consider *mobile banking* easy, fast, and intuitive will ignore the security risks that come with focusing more on the benefits received, such as ease of access to accounts, transfer of funds, or payments, rather than considering potential risks. Perceived trust in risk has no significant effect. There is a positive relationship between benefit and interest variables, which means that the higher the perceived benefit, the higher the individual's interest in the action or decision. However, this relationship was not statistically significant in the analysis performed. Further analysis or broader research data collection is needed to produce more statistically significant values. The effect of perceived benefits on interest has no significant effect; users feel unnecessary benefits because their understanding still needs to be higher, which causes them not to want online transactions. Perceived ease of interest has no significant effect. The relationship between the two variables occurs by chance. It cannot be considered as a definite or significant relationship with the broader population several factors, such as small sample size, high data variation, or other factors. The effect of perceived trust on interest has no significant effect; this is due to the level of security of personal data that leaks often occur, so m-banking users are reluctant to take advantage of banking services in transactions. The effect of perceived risk on interest is not significant because the risk is related to uncertainty. Therefore, avoid the risk of causing users not to want to use m-banking to avoid losses. The direct effect of variable X_1 on variable Z (0.223) is indirectly higher than the value (0.006) that flows through variable Y. It is statistically proven that variable X_1 has a significant direct effect on variable Z. The direct effect produced by variable X_2 on variable Z (0.282) is indirectly higher than the value (0.007) that flows through variable Y. It is statistically proven that variable X_2 has a significant direct effect on variable Z. The direct effect produced by variable X3 on variable Z (0.185) is indirectly higher than the value (0.001) that flows through

variable Y. It is statistically proven that variable X3 has a significant direct effect on variable Z.

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