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PUBLIC ATTITUDES AND INTERESTS USING ONLINE TRANSACTIONS (TAM APPLICATION AND TRA MODEL)

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ABSTRACT: This study aims to investigate the public's interest in using online transactions, especially mobile by Technology Acceptance Model (TAM) and Theory of Reasoned Action (TRA). The sample in this study was 200 people. The data analysis technique in this study used Partial Least Square (PLS). The results showed that the perceived ease of use and perceived usefulness had a positive and significant effect on user attitudes. Subjective norm variables, user attitudes have a positive and significant impact on individual behavior interest, perceived ease of use has a positive and significant effect on the perceived usefulness. This research suggests that the banking sector is expected to add features to make it easier and provide more benefits for their customers in using mobile banking.

Keywords*:* Individual Behavior Interests; Subjective Norms; Perceptions of Ease of Use; Perceptions of usefulness; Online Transactions

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INTRODUCTION

The development of technology and communication has had a significant impact on the banking industry in creating various innovations that allow banks to use them to increase the efficiency of their operational activities. This study was conducted to determine public interest in using mobile banking; in this study, the Technology Acceptance Model (TAM) and Theory of Reasoned Action (TRA) will be used, using subjective norm variables. TAM is used because this theory is related to the model of public acceptance of technology. TRA is used because this theory describes the reasons people use something. Subjective norms were chosen because individuals around them influence them to do it or believe that the environment or people support what they do (Mas'ud, 2012). Since TRA & TPB have been successfully applied in online consumer behavior, technology acceptance, and system use (Fishbein & Ajzen, 1975; Ajzen & Fishbein, 1980; Pavlou, 2003), the subjective norm was proposed as a direct variable of behavioral intention in this study. The banking industry developed various online transaction features to reach the millennial market, which is very close to multiple online transaction features. Mobile banking is one part of e-banking, the newest wireless banking information service offered by banks using cellphone technology to support smooth and easy banking activities. Mobile banking is used to perform balance checks, financial transactions, or other payments (Tirtana & Sari, 2014).

According to Yoga (2012), the development of an electronic banking network is critical for maintaining customer loyalty. Customer loyalty emphasizes the process that begins with a positive attitude and is shown through the behavioral interest in the product or service. According to Peterson (2012), interest is an essential predictor of behavior. Behavioral interest shows how much effort an individual puts in to commit to a behavior. The results of research conducted by David et al. (2014) explained that individual behavior interest is influenced by factors based on the Technology Acceptance Model (TAM) variables. Based on Theory of Reasoned Action (TRA), real action is taken because the individual has a desire to do something called behavioral interest. Thus, the real action occurs (behavior) due to individual desires (behavioral interest). Interest can be measured using subjective norms and attitudes that affect a person's interest in acting, while personal criteria are influenced by beliefs and motivations whether or not they want other public to be involved (Putri & Suprapti, 2016). Another study from Bahiyah and Kusumadewi (2013) showed that perception would significantly be used in MRI technology. In comparison, the convenience of MRI does not affect interest in MRI technology. Mayasari et al. (2011) stated that perceived usefulness has no behavioral effect on the intention. Saputra (2013) notes the ease of use does not affect behavioral intention to use.

This research aims to examine the development of technology through mobile banking innovation that affects people's readiness to adopt or use it. Conceptually, this research tries to combine the TAM and TRA models in

analyzing behavioral interest. This research will be helpful for marketers in strategies to increase public interest in using e-banking.

THEORETICAL REVIEW

Technology Acceptance Model (TAM)

The TAM model was adopted from the Theory of Reasoned Action (TRA) model, a theory of reasoned action with a premise that a person's reaction and perception of something will determine that person's attitude and behavior (Adhiputra, 2015). TAM aims to provide a parsimony explanation of the determinants of adopting information technology user behavior towards accepting information technology itself (Davis, 1989).

Perceived Ease of Use

Individual perceptions related to the ease of using the system will then impact behavior, namely the higher a person's perception of the ease of using the system, the higher the level of benefits of information technology (Igbria et al., 2000). The indicators used to measure perceived ease of use are easy to learn, flexible, easy to master, easy to understand, and overall easy to use (Ratnaningrum, 2013).

Perceived Usefulness

Benefits in information technology are benefits obtained or expected by users in carrying out their work. The usefulness of information technology affects users' attitudes in adopting the technology (Tirtana & Sari, 2014). The perception of usefulness consists of five indicators: improving work performance, facilitating banking work, increasing productivity, effectiveness, and overall benefit (Ratnaningrum, 2013).

Subjective Norms

A person will desire an object or behavior influenced by the people around him to do it or believe that the environment or people around him support what he does (Ratnaningrum, 2013; Mas'ud, 2012). Since TRA & TPB have been successfully applied in behavior online consumer, technology acceptance, and system use (Ratnaningrum, 2013; Hill et al., 1977; Ajzen & Fishbein, 1980), the subjective norm was proposed as a direct variable of behavioral intention in this study.

User Attitude

A person's attitude can also be seen from a person's belief in using a system. The trust of mobile banking users can be shown through the information contained in various literary sources and mass media. Trust in multiple details will produce a good attitude by mobile banking users, increasing attitudes indirectly (Arthana & Rukhviyanti, 2015). The attitude of use is identified as a factor that indicates future behavior or causes the emergence of intention to use,

which eventually causes it to become a significant behavioral factor (Shroff et al., 2011).

Individual Behavior Intention

According to Peterson (2012), interest is an essential predictor of behavior. Behavioral interest shows how much effort an individual puts into committing to a behavior. The magnitude of a commitment defines the realization of this behavior (Arthana & Rukhviyanti, 2015). Interest can be measured using subjective norms and attitudes that affect a person's interest in acting, while beliefs and motivations influence personal criteria whether they want other people to be involved in it (Putri & Suprapti, 2016).

The Perception of Ease of Use on Attitude of Use

Perceived ease of use is defined as the extent to which consumers believe that using internet banking services will improve banking performance (Bashir & Madhavaiah, 2014). Previous research explains that ease of use has a significant influence on user attitudes. Insignificant results regarding the effect of perceived ease of use on user attitudes to using a product were revealed by Madhavaiah (2014), explaining that perceived ease of use had no significant effect on user attitudes in using e-learning. This research is in line with a study conducted by Aboelmaged & Gebba (2013), which explains that the impact of perceived ease of use has no significant effect on attitudes to using mobile banking. Based on the above thinking, the hypotheses that can be put forward in this study are:
H1: Perception of ease of use has a positive and significant effect on attitudes to using mobile banking

The Perception of Usefulness on Attitude of Use

Perceived usefulness is defined as the extent to which an individual believes that technology will increase their productivity and job performance (Davis, 1989). According to Taylor & Todd (1995), perceived usefulness is defined as a person's level of belief that using technology will improve performance. Previous researchers have conducted various empirical studies to examine the relationship between perceived usefulness and attitudes regarding acceptance of information system technology. Previous research conducted by Putri & Suprapti (2016) showed that the perceived benefit construct has a positive and significant influence on intentions to use mobile e-commerce. Laily & Riadani (2019) shows different results, namely, the perception of usefulness does not affect attitudes in using information technology. This study was also supported by Leng et al. (2011), whose results show that perceived benefits have no significant effect on attitudes to using social media sites. Based on the results of previous studies, the hypotheses that can be proposed in this study are:
H2: Perceived usefulness of use has a positive and significant effect on attitudes to using mobile banking

Subjective Norms on Individual Behavioral Interests Using Mobile Banking

Research conducted by Mas'ud (2012) shows that subjective norms positively affect customer interest in using ATMs. In contrast to the results of this study, the research undertaken by Juwaheer et al. (2012) did not give similar results. This research aligns with Oktapiani's (2017) research, which shows that subjective norms have no significant effect on behavioral interest in using technology. Based on the above thoughts, the hypotheses that can be proposed in this study are

H3: Perception of subjective norms has a positive and significant influence on interest in individual behavior using mobile banking

User Attitude towards Individual Behavioral Interests Using Mobile Banking

Trust in various information will produce a good attitude by mobile banking users, which will increase attitudes indirectly. In this study, the attitude construct is defined as a positive or negative feeling of mobile banking users indicated by a person's liking or disliking of mobile banking (Arthana & Rukhviyanti, 2015). Several previous studies conducted by Nasri & Charfeddine (2012) showed a significant relationship between attitudes and interest in internet banking. This study is in line with research conducted by Kurniawan et al. (2013). The results show that user attitudes have a positive influence on interest in using mobile banking services. In contrast to research conducted by previous researchers, Taylor & Todd (1995) stated that attitude had no effect on behavioral interest for both groups of users, both experienced and inexperienced. Based on the above thinking, the hypotheses that can be put forward in this study are:

H4: User attitude has a positive and significant effect on interest individual behavior using mobile banking

Perception of Ease of Use on Perceived Usefulness of Using Mobile Banking

Research conducted by Bashir & Madhavaiah (2014) shows a positive and significant effect of perceived ease of use on perceived benefits. Different results are displayed by a study conducted by Chen & Tsai (2019), which states that the perception of ease of service does not significantly affect the interest in using mobile tourism applications. Based on the above thinking, the hypothesis that can be put forward in this study is the following with figure 1 to summarize the conceptual framework.

H5: Perception of ease of use has a positive and significant effect on perceptions of the usefulness of using mobile banking.

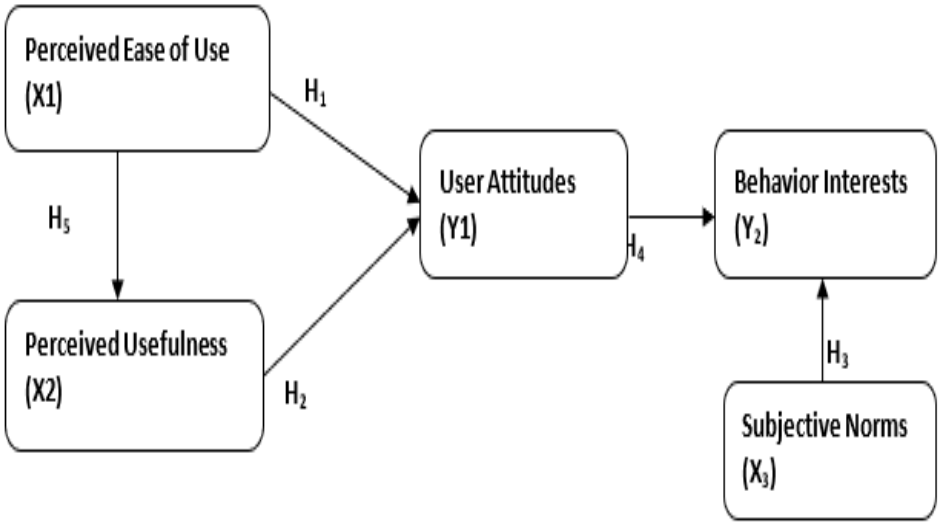

Figure 1. Conceptual Framework

METHODOLOGY

This research belongs to associative research, which aims to determine the effect/relationship between two or more variables. Bali was chosen because there was an increase in Quick Response Code Indonesian Standard (QRIS) merchants in Bali Province throughout 2020 to 173,401 merchants (Republika.co.id). BI Bali noted that contactless non-cash transactions in server-based electronic money, mobile banking, internet banking, and QRIS experienced an increase during the Covid-19 period from January to May 2020. transactions increased from 10,869,517 transactions to 13,133,629 transactions. or increased to 20.83% (mtm). Meanwhile, it increased from Rp 17.84 trillion to Rp 18.92 trillion in nominal value, an increase of 6.03%. (balitribune.co.id). Based on this, Bali was chosen as the research location.

This study uses the Non-Probability Sampling sample selection method with the purposive sampling method, namely selecting samples based on considerations. (Judgement sampling) The sample is determined with specific concerns to provide the desired information per the research problem (Rahyuda, 2016:145). The sample criteria in this study are a minimum age of 17 years. This consideration is used because someone aged 17 years has an Identity Card (KTP/SIM) to register as a bank customer and his phone number to access the mobile banking application on a smartphone. Respondents are also those who have not used mobile banking services but know information about mobile banking

The locations chosen for this study were 4 (four) cities and districts in Bali Province, namely Denpasar, Badung, Tabanan, and Gianyar, because these four locations could reflect the activities of the Balinese public in general with different socio-economic backgrounds, thereby reflecting public's attitudes towards online transactions, especially when using mobile banking. The population in this study has the nature of an unlimited number where the

number and characteristics of the research respondents are not known with certainty; therefore, the appropriate sampling technique used in this study is a non-probability sampling technique. Based on specific considerations, in this study, the number of samples used was 200 respondents. This number is considered ideal for representing four cities and regencies according to the concerns that have been set. This research uses descriptive statistics and inferential statistics. The data analysis is using Smart PLS.

RESULTS

Respondent Characteristic

Based on the study results, it was found that the grouping based on gender was dominated by men with a total of 113 respondents with a percentage of 56.5 percent, while the number of female respondents was 87 public with a percentage of 43.5 percent. The next grouping is based on age ranges, the majority of the ages 27-31 dominate by 23 percent, ages 32-36 by 22.5 percent, ages 22-26 by 21 percent, ages 17-21 by 14.5 percent, ages 42-47 by 8 percent, age ≥48 is 6.5 percent, and the smallest age range is 37-41 years, the percentage is 4.5 percent. Based on the level of education that has been taken, it shows that the majority of respondents with the latest education completed with a bachelor's degree were 38.5 percent, followed by Postgraduate education at 37 percent, 16.5 percent Diploma education, high school education equivalent by 6.5 percent and the last position was junior high school education at 1.5 percent. The civil servant group dominated the grouping based on the respondent's occupation at 42 percent, private work at 29 percent, college student by 23 percent, others such as housewives at 4.5 percent, and the smallest percentage at 1.5 percent as students. Based on the total income of respondents, the majority are respondents who have a total income of IDR 5,000,001 - IDR 7,500,000 of 44 percent, income of IDR 7,500,001 - IDR 10,000,000 is 29 percent, income ≥ IDR 10,000,000 is 12.5 percent, 10 percent of income is Rp. 2,500,001 - Rp. 5,000,000, and the smallest portion is respondents with an income of Rp. 1,000,000 - Rp. 2,500,000 of 4.5 percent.

Data Analysis with Partial Least Square

This study uses the Partial Least Square (PLS) test. PLS is a powerful analytical model because it can be translated into all data, the sample size is not too large, and it is used to confirm the theory (Solimun, 2010:23). The first step of PLS structural modeling is to design the model structure. The structure of the model in this study is described in Figure 2.

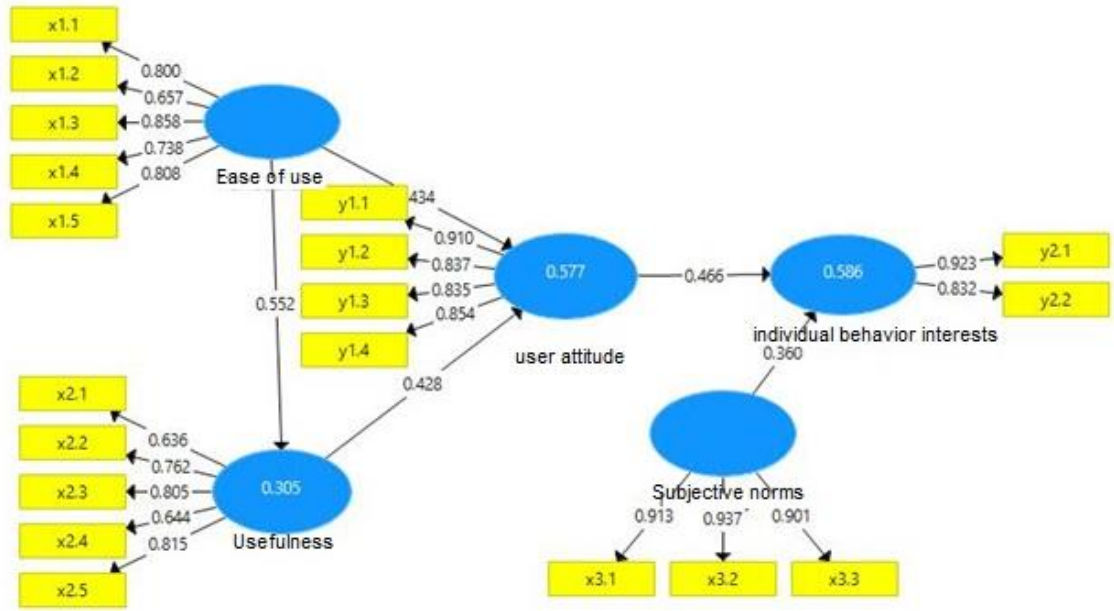

Figure 2. Structural Equation Model Research

Results of the Measurement Model (Outer Model)

Table 1. *Cross Loadings*

	Ease of use	Usefulness	Subjective Norms	User attitude	Individual behavior interests
x1.1	**0.800**	0.472	0.313	0.580	0.384
x1.2	**0.657**	0.350	0.310	0.513	0.399
x1.3	**0.858**	0.376	0.247	0.469	0.378
x1.4	**0.738**	0.428	0.306	0.544	0.416
x1.5	**0.808**	0.491	0.285	0.470	0.397
x2.1	0.573	**0.636**	0.260	0.330	0.248
x2.2	0.439	**0.762**	0.500	0.420	0.392
x2.3	0.362	**0.805**	0.564	0.553	0.359
x2.4	0.337	**0.644**	0.541	0.544	0.539
x2.5	0.325	**0.815**	0.588	0.590	0.471
x3.1	0.326	0.630	**0.913**	0.650	0.637
x3.2	0.340	0.606	**0.937**	0.701	0.691
x3.3	0.384	0.615	**0.901**	0.606	0.567
y1.1	0.560	0.652	0.691	**0.910**	0.657
y1.2	0.535	0.481	0.585	**0.837**	0.629
y1.3	0.582	0.556	0.572	**0.835**	0.559
y1.4	0.627	0.598	0.601	**0.854**	0.637
y2.1	0.501	0.509	0.701	0.732	**0.923**
y2.2	0.383	0.453	0.486	0.509	**0.832**

Source: Data processed(2021)

Table 1 shows that the correlation between the indicators and the associated variables are higher than what they do not represent, indicating a discriminant validity in the model. Table 2 presents the outer quality criteria of the model.

Table 2. Outer Model Measurements

Variables	Indicator	*Loadings*	CR	Alpha	AVE
Ease of Use	Easy to learn	0.800	0.882	0.831	0.542
	Usage is flexible	0.657			
	Easy to master	0.858			
	Easy to understand	0.738			
	Overall easy to use	0.808			
Benefit	Improve worker performance	0.636	0.854	0,784	0.601
	Facilitate banking transactions	0.762			
	Increase productivity	0.805			
	Effective	0.644			
	Overall useful	0.815			
Subjective Norm	Friends influence	0.913	0.871	0.713	0.772
	Family influence	0.937			
	Influence of opinions of influential people around	0.901			
User Attitude	Good idea	0.910	0.941	0.906	0.841
	Wise idea	0.837			
	Fun to use	0.835			
	Feel the need to use	0.854			
Individual behavioral interest	Interested to use as needed	0.923	0.919	0.882	0.739
	Trust in doing work using the system	0.832			

Source: Data processed (2021)

Table 2 shows that the AVE root value of the ease of use variable (X1) is 0.786 greater than the correlation between the benefits of use (X2) of 0.552, subjective norm (X3) of 0549, user attitudes (Y1) of 0.672, and behavioral interest. Individual (Y2) of 0.668 means that the variable has a sufficient correlation

(correlation is lower than zero). The AVE root value of the benefits of use (X2) of 0.834 is greater than the correlation between ease of use (X1) of 0.552, subjective norm (X3) of 0.511, user attitudes (Y1) of 0.379, and individual behavioral interest (Y2) of 0.670 which means these variables have sufficient correlation (correlation smaller than zero). The AVE root value of subjective norm is 0.778 greater than the correlation between ease of use (X1) of 0.549, the benefit of use of 0.511, user attitude (Y1) of 0.692, and individual behavioral interest (Y2) of 0.723, which means that the variable has a sufficient correlation. (correlation smaller than zero).

The AVE root value of user attitudes is 0.914, which is greater than the correlation between ease of use (X1) of 0.672, user benefits (X2) of 0.379, subjective norm (X3) of 0.692, and individual behavioral interest (Y2) of 0.714. Similarly, the AVE root value of particular behavioral interest (Y2) of 0.885 is greater than the correlation between ease of use (X1) of 0.668, user benefits (X2) of 0.670, subjective norm (X3) of 0.723, and user attitudes (Y1) of 0.714 which indicates that the model has sufficient discriminatory validity.

The value of composite reliability and Cronbach's alpha on the variables of ease of use (X1), benefits of use (X2), subjective norms (X3), user attitudes (Y1), and individual behavioral interests (Y2) are all above 0.70, so it can be concluded that all variables have good reliability.

The output has met convergent validity because the loading factor has a value above 0.50. The easy to master indicator (X1.3) has the highest outer loading value of 0.858, so it can be concluded that the items can reflect the ease of use variable (X1). The overall helpful indicator (X2.5) has the highest outer loading value of 0.815, so it can be concluded that the indicator can reflect the use benefit variable (X2). The family influence indicator (X3.2) has the highest outer loading value of 0.937, so it can be concluded that the indicator can reflect subjective norm variables (X3). The wise idea indicator (Y1.2) has the highest outer loading value of 0.910, so it can be concluded that the indicator can reflect the user attitude variable (Y1). The indicator of interest in using as needed (Y2.1) has the highest outer loading value of 0.923, so it can be concluded that the indicator can reflect the variable of individual behavior interest in using mobile banking (Y2).

Evaluation of the Structural Model (Inner Model)

Testing the inner model can be done by looking at the value of R square, which is the goodness of fit index of the model. The following is a table of R-square values of endogenous latent variables presented in Table 9.

Table 3. R Square Value of Endogenous Variables

Latent Variable	R Square
Subjective Norms	0.305
User Attitude	0.586
Individual behavioral interest	0.577

Source: Data processed (2021)

Table 3 shows the R square value of each endogenous latent variable by calculating the formula:

$Q^2 = 1(1 - (0.305)^2)1(1- (0.586)^2)1(1 – (0.577)^2)$ ……(1)

The magnitude of Q2 has a range of 0 < Q2 < 1, where the closer to one, the model is said to be better. From the results of calculations using the formula, Q2 results are obtained of 0.397, which means the model has a pretty good predictive relevance

Table 4. Path Coefficient

Path Relationship	Effect	T-value	P-values	Decision
Ease of use -> Usefulness	0.552	8.998	0.000	Significant
Ease of use -> user attitude	0.434	5.499	0.000	Significant
Usefulness -> user attitude	0.428	5.026	0.000	Significant
Subjective norms -> individual behavior interests	0.360	4.515	0.000	Significant
User attitudes -> individual behavior interests	0.466	6.121	0.000	Significant
Ease of use -> usefulnes -> user attitude	0.237	3.963	0.000	Significant
Ease of use -> user attitude -> individual behavior interests	0.313	5.785	0.000	Significant
Usefulness -> user attitude ->individual behavioral interest	0.200	4.014	0.000	Significant

Source: Data processed (2021)

Table 4 explains that the perceived ease of use directly affects the usefulness with a coefficient value of 0.552 and a statistical t value of 8,998, which means that the value is greater than the t-table 1.96 using a two-sided hypothesis. The perceived ease of use directly affects user attitudes with a coefficient value of 0.434 and a t-statistic value of 5.499, which means that the score is more significant than t-table 1.96 using a two-sided hypothesis. The perceived usefulness also directly affects user attitudes with a coefficient value of 0.428 and a t-statistic value of 5.026, which means that the value is more significant than t-table 1.96 using a two-sided hypothesis. Another variable, subjective norm, directly affects individual behavior interest with a coefficient value of 0.360 and a t-statistic value of 0.415, which means that the value is more significant than t-table 1.96 using a two-sided hypothesis. User attitudes directly affect individual behavior interest in using mobile banking with a coefficient value of 0.466 and a t-statistic value of 6.121, which means that the value is more significant than t-table 1.96 using a two-sided hypothesis. The ease of use has an indirect effect on user attitudes with substantial results. Perceptions of ease of use and usefulness have an indirect impact on the interest of individual actors to use mobile banking in the Sarbagita (Denpasar, Badung, Gianyar, Tabanan) area with significant

results. Based on the results of hypothesis testing that has been done, the results obtained accept H1 that the perceived ease of use has a positive and significant effect on user attitudes of mobile banking. The results of this study support research conducted by previous researchers such as Ratnaningrum (2013); Putri & Suprapti (2016), who explain that if a technology is easy to use, someone will tend to use the technology.

DISCUSSION

The concept of perceived ease of use includes the purpose of using information technology and the ease of use of the system for purposes according to user desires (Handayani, 2007). Individual perceptions related to the ease of using the system will then impact behavior, namely the higher a person's perception of the ease of using the system, the higher the level of benefits of information technology (Anandarajan et al., 2000). The easier it is to use the mobile banking system, the higher is the increase in positive user attitudes towards the services. Based on the results of hypothesis testing that has been done, the results obtained accept H2 that the perceived usefulness has a positive and significant effect on user attitudes of mobile banking. The results of this study support previous research conducted by Aboelmaged & Gebba (2013), which states that the perceived usefulness is a significant variable affecting user attitudes in using mobile banking.

Perceived usefulness is a measure in which users are believed to bring benefits to those who use it. The usefulness of information technology affects users' attitudes in adopting this technology (Tirtana & Sari, 2014). The higher the perceived usefulness of banking work performed by consumers when using mobile banking, the more positive the user's attitude to using mobile banking will be.

Based on the results of hypothesis testing that has been done, it is found that subjective norms have a positive and significant effect on the individual behavior interests using mobile banking. The results of this study support previous research conducted by Juwaheer et al. (2012); Oktapiani (2017), which states that subject norms are a significant variable affecting individual interest in using technology.

A person will desire an object or behavior influenced by the public around him or believe that the environment or the people around him supports what he does (Mas'ud, 2012). This condition is indicated to occur because the environment around the respondent can build a strong interest from the respondents to use mobile banking. Respondents feel that their surroundings, such as family, friends, and influential figures, can motivate or support respondents interested in using mobile banking. This assessment of subjective norms impacts the amount of interest of respondents in using mobile banking.

Based on the results of hypothesis testing that has been done, the results obtained are accepting H4 that user attitudes have a positive and significant effect on individual behavior interest in using mobile banking. The results of this study support previous research conducted by Nasri & Charfeddine (2012); Kurniawan

et al. (2013), which states that user attitudes are a significant variable affecting individual interest in using mobile banking services.

Usage attitudes are identified as factors that indicate future behavior or the cause of intention to use, which ultimately leads to becoming a major behavioral factor (Shroff et al., 2011). The more positive the user's attitude towards the mobile banking service, the higher the individual's interest in using the mobile banking service.

Based on the results of hypothesis testing that has been carried out, the result confirms hypothesis 5, that the perceived ease of use has a positive and significant effect on the perceived usefulness of mobile banking. The results support previous research conducted by Bashir & Madhavaiah (2014), which states that the perceived ease of use becomes a significant variable affecting the usefulness of using technology. Davis (1989) defines the perceived ease of technology as a level where someone believes that technology does not need to bother. When a mobile banking technology can provide ease of use and no need to worry, it will simultaneously give more benefits for its users in carrying out various activities, especially in conducting banking transactions.

Based on the results of the discussion, several research implications were obtained. First, respondents feel that it is easy to learn, understand, and use mobile banking services. So that it has an impact on respondent's attitudes towards the acceptance of mobile banking services, the results also prove that respondents feel that there are benefits in using mobile banking, primarily it can streamline the respondent's time in financial transactions, increase work productivity to encourage the formation of positive attitudes towards the acceptance of mobile banking services. Mobile banking services providing more convenience and benefits result in a more positive tone toward the respondent's attitude, which ultimately increases the respondent's interest in using mobile banking services. Therefore, related companies need to add more innovative features to provide more convenience and benefits for the public to increase interest in using mobile banking. Given that the average age of respondents is 27-31 years, which is the productive age and high level of awareness of technology.

Second, it was found that the respondents proved to be influenced by subjective norms towards acceptance using mobile banking service technology. This condition is indicated to occur because the environment around the respondent can build a strong interest from the respondents to use mobile banking. Therefore, related companies need to motivate consumers in socialization and invitations to use mobile banking. Subjective norms such as the influence of friends, the effect of family and people around can affect interest in using mobile banking. The results of this study can enrich theories of consumer behavior related to subjective norms on the urge to do something.

Third, it is found that the respondents are interested in using mobile banking because they gave a positive attitude towards the convenience and benefits provided by mobile banking. Therefore, related companies need to pay more attention and examine consumer needs regarding banking services through mobile banking. The results of this study enrich consumer behavior theories

related to consumer perception. So, this is an opportunity for marketers to attract interest in using mobile banking.

FURTHER STUDY

This research certainly has limitations. This study only takes samples in the Bali area, so it cannot describe the situation as a whole. This study only examines five variables, so it is possible to add other research variables such as WOM or even Perceived Value. We leave this to future aspiring studies.

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