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Factors affecting in adoption mobile banking In conventional banking

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Abstract

Online services with mobile banking are now a necessity that must be carried out by banks, including conventional banks. Mobile banking can provide more efficient service for customers, and also has more benefits for banks. This research aims to analyze the adoption of mobile banking in conventional banks for its customers through Perceived Usability and Perceived Usefulness with attitude as mediation. This research uses path analysis. The subjects of this research were individual customers who were 20 years old. Data was collected digitally using convenience and snowball methods. The data that meets the criteria is 82 respondents. The research results show that perceived usefulness and perceived ease of use do not influence mobile banking adoption through attitude. These results conclude that the implementation of mobile banking in conventional banks for its customers has not provided optimal benefits and mobile banking operations have not met expectations. The implication of this research is that conventional banks that want to provide mobile banking services must pay attention to the service and information needs of customers by operating a system that is easy, simple and comfortable by providing clear features and operating them.

Keywords: *Perceived usefulness, Perceived Ease to Use, Mobile Banking, Conventional Bank*

Introduction

The Covid-19 pandemic is an extraordinary event for the world and Indonesia. The disease has never happened before with a massive level of transmission through saliva droplets and sneezing, causing people to have to keep their distance when communicating. Transmission via droplets (liquid substance) causes a person not to touch or hold objects that have been touched or held by other people.

One of the objects that people are reluctant to touch or hold is a bank note. Bank notes are a tool used as a popular means of payment in Indonesia. During the Covid-19 pandemic, many banks started using information technology by providing online services. At this time, many banks carried out a revolution in business processes, one of which was using information technology in banking transactions.

Advances in information technology in the digital era have directed various industries to develop and improve online services. The progress of information technology is in line with the development of smart phone communication devices where this tool not only functions as communication tool but also carries out financial and other transactions. The online service provided by the banking industry is a mobile banking service.

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Mobile banking is a service for banking customers who can carry out banking transactions, search for information, and manage accounts via mobile devices such as cellular (Raza et al, 2019). Banks must move quickly to provide mobile banking services to retain customers during the Covid-19 pandemic until now, especially conventional banks, that is, not digital banking. However, not all conventional banks can operate mobile banking for their customers. This can be seen from the growth of digital banking transactions increasing by 158%, which includes transactions using internet banking, SMS/mobile banking, and telephone banking. for five years (https://databoks.katadata.co.id/tags/mobile-banking, retrieved 27 August 2023). The definition of Internet banking is a banking service that allows customers to obtain information, communicate and carry out banking activities via the internet (Kiswara & Rusdi, 2022) using a computer or laptop. Phone banking is access and banking services via telephone (Bouckaert & Degryse, 1995). If they use a smartphone, then the understanding of phone banking is the same as mobile banking.

According to Kemp (2019), only 35% of mobile banking application owners make payments using mobile banking compared to its use in China and India with the success of mobile banking adoption reaching 87% (EY FinTech Adoption Index, 2019). In 2016, in modern European countries, 47% used mobile banking for payment transactions, and a year later only 16% of users adopted mobile banking. In Indonesia, not all banks have digital services, banks do not yet have mobile banking to provide services to their customers. Mobile banking is still in infancy in underdeveloped countries (Ziad et al, 2021)

Digital banking services for most conventional commercial banks began to be implemented when the Covid-19 pandemic occurred. Conventional commercial banks are trying to maintain their survival by making it easier for customers to carry out online transactions. Non-cash transactions using physical money are also supported by the government during the Covid-19 pandemic until now. However, not all customers can adapt to changing transaction habits from cash to digital money online, including using mobile banking. Mobile banking is generally operated on a web-based or app-based basis aimed at customers (Chee, Mahmood, Mohammad-Isa, 2012). Mobile banking refers to the use of communication devices such as smart phones or tablets using data and internet signals to carry out banking activities or services. Banking services that can be provided include accessing accounts, obtaining account information, payments, purchases and other transactions between customers and banks, and customers and customers in the same bank or with other banks. Full banking services make the use of mobile banking increasingly popular because banking transactions become efficient, can be done anytime and anywhere, the service is more personal, and saves costs compared to carrying out face-to-face transactions at the bank office.

Attitude to use mobile banking can be influenced by two perceptions, namely Perceived Usefulness and Perceived Ease to Use. Mobile banking can provide benefits for customers so that customers want to use it. the system or application has Perceived Usefulness. Usefulness can be seen from several dimensions, such as making life more effective, doing work more effectively, saving time, increasing productivity and others.

If Mobile Banking has good perceived usefulness, then people will have the desire to use the system or application. The desire to use mobile banking means customers are willing to use it as a daily need for their financial transactions. Thus, Perceived usefulness has an influence on customers' attitudes towards using mobile banking. This is in line with the research results of Lin, (2011), Sugiarto (2016), Suhartanto et al, (2019), Ananda et al (2020), Singh et (2020), Kajela & Porath (2021), Skala & Phiri, (2019).

However, the research results of Akturan & Tezcan (2012), Aboelmaged & Gebba (2013), Wedaningsih (2021), and Natalia & Tesniwati (2021) show contradictory results. Once someone has Perceived Usefulness, then he will try to understand how to use it.Mobile banking that is easy for customers to operate makes customers intend to use it and it will become a habit. Perceived Ese to Use in operating mobile banking has an influence on customers' attitudes towards using mobile banking. On the other hand, operations that are considered difficult or complicated will reduce customer attitudes so that it can be said thatPercieved Ease to Use has no influence on customer Intention to Use as stated in research by Aboelgamed & Gebba (2013), Mohammadi (2015), Sugiarto (2016), Mousavian & Abbasi (2021, and Paramita & Hidayat (2023). However, a system that is easy to use will get the perception that Received Ease to Use has an influence on customers' attitudes towards using mobile banking. This statement is supported by the research results of Suhartanti et al (2019), Usman et al (2020), Kejela & Porath (2021), Widanengsih (2021), Bregasthian & Herdinata(2021), and Fachreza et al (2022) who concluded that Perceived Ease to Use has an influence on customers' attitudes towards using mobile banking (Chatterjee, 2017)..

An activity that has an individual attitude shows acceptance of the activity. An attitude that has become a habit will make the activity a habit for someone. This activity includes the use of mobile banking which has become a customer attitude in carrying out banking or financial transactions. Attitude can have a positive or negative influence on the adoption of a new system or application, including mobile banking systems or applications. A positive attitude towards the use of mobile banking will show that attitude influences the adoption of mobile banking. Attitudes that have become habits identify that mobile banking has been adopted by customers. Research by Lin (2011) and Yu (2012) states that attitude has an influence on mobile banking adoption. The results of this research are different from research by Sakala & Phiri (2019) which stated that customer attitude does not influence mobile banking adoption. Differences in research results influence customer attitudes influencing mobile banking adoption (Ubillus et al,.2022).

In TAM theory, the factors Perceived Usefulness and Perceived Ease to Use greatly influence attitudes towards using a new system or application. Meanwhile, Attitude will determine whether the system can be accepted (adopted) or not. Thus, it can be concluded that Perceived Usefulness determines whether a new system or application can be accepted or rejected after the system or application is based on the customer's attitude towards using mobile banking. Customers who have good Perceived Usefulness towards mobile banking will make the customer's attitude adopt mobile banking. Researchers Norng (2021), and Solarz & Adamek (2021) who stated that perceived usefulness influences the adoption of mobile banking by mediating customer attitudes. However, other researchers state that Perceived Usefulness through attitude has no effect on mobile banking adoption, such as research results from Akturan & Tezcan (2012), Aboelmaged & Gebba (2013), and Fachreza et al (2022). The same perception for Perceived Ease to Use. A system or application that is easy to operate will make Perceived Ease to Use influence customer attitudes towards mobile banking adoption. The easy operation of the system allows customers to use it more often so that it becomes a habit in carrying out financial and banking transactions. So, it can be said that Perceived Ease to Use will influence mobile banking adoption through customer attitudes. This opinion is in line with the research results of Norng (2021), and Solarz & Adamek (2021). On the other hand, research by Fachreza et al (2022) who concluded that Perceived Ease to Use through Attitude has no influence on mobile banking adoption. The opinions of previous researchers still have conflicting opinions about the influence of Perceived Ease to Use on Mobile Banking Adoption through Attitude (BILECENOĞLU & Yokeş, 2022).

With the differences in the results of previous research and the number of conventional commercial banks implementing mobile banking, research was carried out on how people adopted Mobile Banking from conventional commercial banks after the Covid-19 pandemic ended. Another reason is that many customers continue to use mobile banking in their banking transactions, but there are also those who have returned to carrying out banking transactions at physical branch offices.

The aim of this research is to analyse the influence of Perceived Usefulness and Perceived Ease to Use on Mobile Banking adoption through customer Attitude. The benefit of the research is that it is hoped that conventional banks will gain an understanding of the perceived benefits and ease of use of mobile banking for customers regarding the current mobile banking, so that the aim of using mobile banking is to optimize the financial performance of customers and banks (Youssef & Webster, 2022).

Theoretical Review

Technology Acceptance Model

Technology Acceptance Model (TAM) is a method that is suitable for whether a system is accepted or rejected (Davis et, at 1989). In TAM, there are two factors that influence a person in using an information system (Davis et al, 1989), namely the Perceived factor of Usefulness and Perceived Ease to Use. The concepts of Perceived Usefulness and Perceived Ease to Use from TAM theory are widely used in the adoption of Mobile Banking (Souiden et al, 2020). When a system or application is introduced to the public, the public will form a perception of the benefits of the system for them. After being able to perceive the benefits of the system for them, then ask how to operate it. These two perceptions already exist in their minds. They will try to use them. When people feel Perceived Usefulness and Perceived Ease of Use, they have the intention to Use. Intention to Use will create an attitude, and this attitude will determine whether the system is acceptable or not. So, the process of adopting a new system involves a process of understanding the system itself, its benefits, and then how the system operates, so that intention to use arises, and intention to use can show system adoption in society (Ghanam et al,.2020).

Terminology Perceived Usefulness refers to a person's confidence in utilizing parts or all of the system that can improve performance (Fachreza et al, 2022). The new system offered must have benefits for users. This consideration is important for customers when offered the use of Mobile Banking for financial transactions and other services from the bank. The benefits of using the system can be measured from several aspects, such as time and work efficiency, increasing performance (Fachreza et al, 2022), benefit features, and others. Perceived Usefulness is the first thing customers consider when using mobile banking. With various features that are considered to provide benefits from using mobile banking, the offer of this mobile banking system can be accepted by customers.

When people consider the benefits of a new system, the next perception is how the system operates. Perceived ease of use is a condition when someone believes or has the perception that using a system or technology is easy to use or free from excessive effort. Perceived Ease to Use in mobile banking is the achievement of innovation by freeing up effort in using the system or application (Chakiso, 2019). According to Lin, (2011) perceived ease of use in mobile banking is an application that can be considered and understood in its use. Mobile banking should be designed according to customer needs and the conditions and situations of the targeted customers, including the costs of using mobile banking. If users feel young when using a system or application, then they will use it, and vice versa (Fachreza et al, 2022).

In other words, perceived usefulness accurately reflects the factors that influence the desire to use technology continuously. The point is how the system can be used easily, both operationally. Someone who has a perception of benefit if the system offered suits their needs. (Perceived Usefulness) and system operation (Perceived Ease to Use), then people have the attitude to use it. A person's positive or negative feelings towards behavioral performance targets (Fishbein and Azjein, 1975).

Davis (1989) further emphasized that the attitude of using an information system has a relationship with its use. User behavioral orientation is very dependent on behavior that is favorable for users towards information systems (Chakiso, 2019). Favorable system that can influence the attitude of a system from Perceived Usefulness and PerceivedEase to Use. These two perceptions make someone behave to use the system. In relation to mobile banking, mobile banking itself is an information technology that has been developed to increase bank efficiency and make customers act as banking activities run well by reducing obstacles caused by queues at the bank (Elhajjar & Ouaida, 2019) or physical visits which are considered inefficient in current conditions. This. The attitude of customers wanting to usemobile banking is influenced by Perceived Usefulness and Perceived Ease to Use. Thus, attitude towards using mobile banking can indicate whether mobile banking can be adopted in carrying out banking transactions and services for customers.

Mobile Banking

Many services are provided using online technology by conventional banks today. Not all banks have the ability to provide on-line services. Experience in using technology in banking services experiences many obstacles. Banks can quickly adopt technology in services, but not for customers, this change is a challenge for customers. Even though banks provide many benefits in technology-based online services, banks face a lot of resistance from customers who are sceptical, and reluctant to adopt services using this technology. (Souiden et al, 2020). The use of information technology in the banking industry is currently a necessity, and must be done to increase customer satisfaction and improve bank performance.

One of the technology services used by banks, including conventional banks, is Mobile banking. Mobile banking can be defined as a bank service channel where customers interact via applications using mobile phones, in this case smart phones, or other personal communication devices (Souiden et al, 2020). The devices used in mobile banking are devices that are more sophisticated than ordinary communication devices, such as mobile phones. Systems or applications provided online services via mobile phones can be in the form of mobile banking and SMS banking. Short Message Services (SMS) banking services use the facility of providing news by simply using an ordinary cellular phone that can carry out SMS operations.

The online nature is not interactive, and the communication takes turns. Mobile banking uses smartphones where cellular phones can operate various web- based applications or apps. Mobile banking is a service product that provides customers with a direct connection with the bank through the use of a smartphone (Fachreza et al, 2022). Mobile banking is different from internet banking, even though both methods use the internet network. Internet banking is a service that uses the internet network as a remote channel from banks, it need the world wide web (Nasri &Charfeddine (2012) as channel to interact.

Internet banking uses a computer or laptop to perform or obtain banking services. Mobile banking provides many benefits for customers such as fast connectivity, time optimization and convenience (Malaquias and Hwang, 2016). With advances in technology, mobile banking is increasingly preferred by customers.

Hypothesis

Perceived usefulness is a condition when someone feels that using or operating a system hasthe usefulness or benefits that match their expectations, or more. Perceived usefulness is themost influential of several factors in influencing intention to use mobile banking (Ananda etal, 2020). Applications or systems that can provide usefulness and benefits will encourage users to use the application or system. including mobile banking systems or applications.

The more benefits you feel from using a mobile banking application or system, the more users want to use it. Mobile banking, which has many benefits, makes the system or application have perceived usefulness, thereby changing the user's attitude. So, the perceived usefulness of mobile banking will influence the user's attitude. This is supported by research results from Lin, (2011), Sugiarto (2016), Suhartanto et al, (2019), Ananda et al (2020), Singh et (2020), Kajela & Porath (2021), Skala & Phiri (2019) who stated that perceived usefulness has a significant effecton a person's attitude towards mobile banking. Based on the explanation and previous research, the hypothesis in this study is:

H1: *perceived usefulness influences attitude in using mobile banking.*

Perceived ease of use is the perception that users feel when using a new system or application. The easy use process makes users want to use new systems or applications, including mobilebanking systems or applications. A mobile banking system or application that is easy to use, from installing the system, activating it, carrying out transactions, getting information to closing the system or application safely, will obey the user and thus influence the user's attitude. Thus, perceived ease of use in mobile banking will influence the user's attitude towards using mobile banking. A mobile banking application that is easy to use and provides convenience will make it easier for users to adopt and use it. The easier it is to use, the higher the attitude and positive attitude towards using mobile banking (Widanengsih, 2021). This was also stated by previous researchers such as Lin, (2011), Suhartanto et al, (2019), Singh et al (2020), and Kajela & Porath (2021). Based on the explanation and previous research, the hypothesis in this study is:

H2: *perceived ease of use influences attitude in using mobile banking*

Attitude reflects positive or negative feelings about certain behaviour regarding something that has been studied extensively in the past regarding technology adoption (Apanasevic et al., 2016).Attitude is formed from a person's experience using a new system or application. This positive or negative attitude can be seen by how the system or application used can survive or increase in use. The growth of mobile banking systems or applications is rapid, including in Indonesia. This shows that there is a positive attitude towards the use of mobile banking. This positive attitude indicates the adoption of mobile banking in society. It can be concluded that attitudes towards the use of mobile banking influence the adoption of mobile banking. This is in line with research conducted by Lin (2011) and Yu (2012) which concluded that attitude influences a person's adoption of mobile banking. Based on the explanation and previous research, the hypothesis in this study is:

H3: *Attitude influences adoption in using mobile banking*

These two perceptions determine whether the system is accepted or rejected (Munir et al, 2013). When these two perceptions form an intention to use attitude towards the system, it will determine whether the system has been adopted. Intention to use or adoption reflects positive or negative feelings about a particular behaviour. Adopters of new systems or applications have attitude as a key factor that influences their intention to continue using a system or application (Apanasevic et al, 2021).

The continued use of mobile banking and the increase in mobile banking users and providers shows that people have adopted mobile banking in banking transactions. When someone has a positive perceived ease of use towards using mobile banking, the intention to adopt will also increase, resulting in an attitude. In other words, intention to use is influenced by the ease felt by users in adopting mobile banking (Fachreza et al, 2022). According to Norng (2021), and Solarz & Adamek (2021), perceived ease of use has a significant effect on mobile adoption, which is even mediated by attitude. Based on the explanation and previous research, the hypothesis in this study is:

H4: *perceived ease of use influences adoption in using mobile banking, mediated by attitude.*

The same thing applies to perceived usefulness, which is one of the important factors that influences a person's attitude towards using a new system or application (Bregasthian & Herdinata, 2021) which will ultimately determine whether the system or application is adopted by users after a person changes their attitude to become a user of a behaviour. This also happens in mobile banking systems or applications.

A mobile banking system or applicationthat is easy to use and has maximum utility, makes mobile banking influence a person's attitude. The more banks have mobile banking systems or applications for their customers, and the more customers use them, this shows that mobile banking has been adopted by someone after changing their attitude towards using mobile banking. This is in line with the research results of Norng (2021), and Solarz & Adamek (2021) who concluded that perceived usefulness has a significant effect on a person's adoption of mobile banking, mediated by attitude. Based on the explanation and previous research, the hypothesis in this study is:

H5: *perceived usefulness influences adoption in using mobile banking, mediated by attitude*

Methodology

This research is descriptive quantitative research. This research uses primary data collected by distributing questionnaires using Google Form. The sample selection technique used was convenience sampling and snowball. The population used in the research was research subjects who were 20 years' old who had used mobile banking services.

Meanwhile, the determinationof conventional banks in this research is due to the characteristics of conventional banks, such as banks that serve customers physically, use computers as a back office, transactions use paper and books, carry out authorization by signature, and payments use hard copy (Prastiawan et al, 2021) which is a challenge in itself for conventional banks and customers who switch to using mobile banking. The sample that met the requirements in this research was 82 respondents. This research uses path analysis. The operational variables used in this research are as follows:

Table 1. Operationalization of Variables and Measurement Instruments

Variables	Dimension	Indicator	Refference	Scale
Perceived Usefulness (X1)	Effectively	X1.1 Mobile banking services are provided in a simpler way	Kejela & Porath (2021)	Interval
	Saving time	X1.2 mobile banking provides fast service	Suhartanto *et al.*(2019)	
		X1.3 Mobile banking helps carry out financial transactions quickly	Suhartanto *et al.*	

Variables	Dimension	Indicator	Refference	Scale
	Useful in daily life	X1.4 Mobile banking is useful in everyday life for carrying out financial transactions	Singh *et al.* (2020)	
	Increase productivity	X1.5 Mobile banking helps in daily life related to banking transactions X1.6 Using mobile banking increases productivity in banking transactions X1.7 Using mobile banking increases access to banking services		
Perceived Ease to Use (X2)	*Easy to use*	X2.1 Operating mobile bankingis easy to use	Singh et al. (2020)	
		X2.2 Using mobile banking makes it easier to carry out banking transactions	Kejela & Porath (2021)	
		X2.3 Transactions with mobile banking are easy to do		
		X2.4 Mobile banking has clear features		
	Clear and comprehensible	X2.5 Instructions for operations mobile banking are clear and easy to understand	Singh et al. (2020)on	
Attitude (M)	Advantageous	M1. Using mobile banking provides benefits		
		M.2 The use of mobile bankingbenefits me		
	Feel secure	M.3 Adopting mobile banking will make me feel comfortable		
	toward success	M.4 Success in using mobile banking will make me feel happy		
		M.5 Success in using mobile banking will make me feel benefited		
Adoption (Y)	Acceptance	Y.1 I would be better off adopting mobile banking	Kejela & Porath(2021)	
		Y.2 Use mobile banking to handle banking transactions		
		Y.3 For myself to use mobile banking to handle my banking transactions		
		Y.4 Will often use mobile banking in the current and future		
		Y.5 Recommend others to use mobile banking		

Source: Compiled by Authors

The scale uses a Likert scale with an interval of 1 to 5 (1 for the answer option "Strongly Disagree" to 5 for the answer option "Strongly Agree").

Results and discussion

Questionnaires that met the criteria of the questionnaire collected were 82 respondents. Respondent demographics can be seen in the table below:

Table 2. Respondent Demographics

Descriptions	Male		Female		Total
Respondent	41	50%	41	50%	82
Occupation					
- Employee	11	52%	10	48%	21
- Professional	13	57%	10	43%	23
- Business/SME	6	43%	8	57%	14
- Others Length	9	37%	15	63%	24
of Usage					
- Less than 3 years	10	430%	13	57%	23
- 3-6 years	23	55%	19	45%	42
- More than 6 years	12	71%	5	29%	17

Source: Questionnaires

Before carrying out path analysis of the collected data, reliability and validity tests were carriedout. The results of the reliability and validity tests can be seen below:

Table 3. Reliability and Validity test results

Variables	Cronbach's Alpha	Average Variance Extracted (AVE)
Perceived Usefulness	0.915	0.655
Perceived Ease to Use	0.901	0.072
Attitude	0.877	0.672
Adoption	0.913	0.739

Source: Output form SMART PLS

Table 3, the results of the reliability test show that the value (Cronbach's Alpha) is greater than 0.7 for all variables used in this research. This shows that the data used is reliable. The Average Variance Extracted (AVE) value shows a value of more than 0.6, which means the data used in the research has met validity. The test results also show that the coefficient for each indicator has met the minimum limit of 0.7 as in table 4 below:

Table 4. Outer Loading

Indicators	Perceived Usefulness	Perceived Ease to use	Attitude	Adoption
X1.1	0.842			
X1.2	0.819			
X1.3	0.782			
X1.4	0.833			
X1.5	0.816			

Indicators	Perceived Usefulness	Perceived Ease to use	Attitude	Adoption
X1.6	0.706			
X1.7	0.896			
X2.1				
X2.2		0.793		
X2.3		0.869		
X2.4		0.912		
X2.5		0.731		
M1		0.922		
M2			0.863	
M3			0.807	
M4			0.821	
M5			0.728	
Y1			0.872	0.815
Y2				0.895
Y3				0.948
Y4				0.879
Y5				0.745

Source: Output from SMART PLS

After the reliability and validity meet the requirements, a path analysis regression test is carriedout. The results of the path analysis can be seen in table 5 below:

Table 5. Path Test Results

Variables	Original Sample (O)	Sample Mean (M)	Std. Deviation (STDEV)	T Statistics (O/ STDEV)	P Value
Perceived Usefulness → Attitude	0.441	0.503	0.201	2.190	0.029
Perceived Ease to Use → Attitude	0.392	0.339	0.207	1.888	0.060
Attitude → Adoption	0.500	0.533	0.117	4.264	0.000
Perceived Usefulness → Attitude → Adoption	0.221	.0280	0.153	1.441	0.150
Perceived Ease to Use → Attidute → Adoption	0.196	0.170	0.105	1.863	0.063

Source: Output from SMART PLS

Perceived Usefulness has an influence on attitude towards using car banking (T-Static value of

2.190 which is greater than 1.96) or P Value of 0.029 which is smaller than 0.05). These results are in line with research by Lin, (2011), Sugiarto (2016), Suhartanto et al, (2019), Ananda et al (2020), Singh et (2020), Kajela & Porath (2021), Skala & Phiri, (2019) but contrary to the research results of Wedaningsih (2021), and Natalia & Tesniwati (2021). Customers feel that the benefits

of the car are sufficient to meet their financial or banking transaction needs. Themost optimal benefit from mobile banking is if it is used for business. If we look at the respondents' occupations, only 17% (14:82) of respondents are entrepreneurs. These entrepreneurs are SMEs. 44 respondents (53%) are employees and professionals who use it alot, so this is what causes perceived usefulness to influence attitude.

The influence of Perceived ease of use on Attitude in using car banking shows a T-Statistics value of 1.888 (less than 1.96) or a P Value of 0.060 (greater than 0.05), indicating that Perceived Ease of Use has no influence on attitude. With these results, the hypothesis developed in this research is rejected. The results of this research are in line with research conducted by Aboelgamed & Gebba (2013), Mohammadi (2015), Sugiarto (2016), Mousavian & Abbasi (2021, and Paramita & Hidayat (2023). However, these results are not in line withLin's research, (2011), Suhartanto et al, (2019), Singh et al (2020), and Kajela & Porath (2021). In general, customers still find it difficult or uncomfortable to use mobile banking. Maybe because the transaction process procedure has different stages. according to customer expectations, or mobile banking y Aboelgamed & Gebba (2013), Mohammadi (2015), Sugiarto (2016), dMousavian & Abbasi (2021, and Paramita & Hidayat (2023) which have not been tested, the speed of the bank processor of the banking car owner, and other factors.

Meanwhile, the attitude value towards the adoption of mobile banking is 4.2264 (greater than 1.96) or the P value is 0.000 (smaller than 0.005), indicating that attitude has an influence on the adoption of mobile banking. These results are in line with the research of Lin (2011) and Yu (2012) but are not in line with Sakala & Phiri (2019). Customers have used mobile banking for less than 3 years (during Covid-19) as many as 28% of respondents, 33-6 years 51%, thisshows that mobile banking has become an attitude for customers who carry out banking transactions at conventional banks.

The effect of Perceived Usefulness on mobile banking adoption through attitude is a T Statistic value of 1.441 which is smaller than 1.96 or a P Value of 0.150 which is greater than 0.05, indicating that Perceived Usefulness has no effect on mobile banking adoption through attitude. These results are in line with research by Akturan & Tezcan (2012), Aboelmaged & Gebba (2013), and Fachreza et al (2022) but are not in line with research by Norng (2021), and Solarz & Adamek (2021). This shows that customers have not yet seen the full benefits of the current mobile banking system or application. They use it for general financial transactions, perhaps limited to transfers, payments and balance inquiries, without taking full advantage of the existing mobile banking system or application. It can be seen that perceived usefulness has become an attitude in using mobile banking, but they have not adopted it. Full benefits or optimization of this mobile banking system or application for businesses. Business people will take advantage of all the features available in mobile banking because they need to. In this research, only 17% of respondents were SME entrepreneurs (14:82), the rest (largest) were professionals. This is what causes perceived usefulness to have no influence on mobile banking adoption through attitude.

The influence of Perceived Ease to Use on mobile banking adoption via Attitude shows a T-Statistic value of 1.863 (smaller than 1.96) or a P Value of 0.063 which is greater than 0.05, so Perceived Ease to Use has no influence on adoption. mobile banking through attitude. In other words, the user's attitude towards using mobile banking cannot change Perceived Ease to Use from no effect to influence. These results are in line with research by Fachreza et al (2022) but Norng (2021), and Solarz & Adamek (2021) provide different results. This can happen because users still feel that the experience of using mobile banking is still not comfortable. Even though

most of them have been using it for more than 3 years, they are not yet comfortable using mobile banking. If we look at the demographics of the respondents, their profession and length of use, their attitude towards using mobile should be that they can be said to have adopted mobile banking in carrying out users' financial transactions. However, these results show that perceived ease of use has no influence on attitude or adoption of mobile banking. This could be because female customers who use mobile banking are not as comfortable as women. In general, male users will adapt more easily and quickly to using mobile banking. Thiscan be seen from the respondents' occupations that more mobile banking users are women (43 respondents) than men (39). Of the female users, there are 8 SME businesses. So, currently there are some people who don't feel comfortable using mobile banking

Conclusion

Mobile banking services for commercial banks have become a necessity. This research shows that the presence of a mobile banking system or application for conventional bank customers is normal, or has become an attitude in carrying out banking transactions or services for its customers. However, the presence of mobile banking in conventional banks has not yet been adopted optimally.

Conventional bank mobile banking still meets expectations for ease of use. From Perceived Usefulness, the presence of mobile banking from Conventional Banks for customers shows that there is no influence on mobile banking adoption even though using mobile banking (attitude) has an influence on mobile banking adoption. This shows that customers have not received optimal benefits or according to expectations when they are used to using mobile banking. In contrast to Perceived Ease to Use, for most customers, the implementation of mobile banking is not as easy or simple as what they think or perceive, eventhough its use has an influence on the habits (attitude) of using mobile banking. So this research concludes that Perceived Ease to Use for customers has no influence on the adoption of mobile banking in Conventional Banks

This research has limitations. Distributing questionnaires online and digitally so that respondents do not see how serious they are when filling out the questionnaire, distributing using the snowball method so that respondents do not know them well, lack of information regarding the use of mobile banking by non-SME companies, respondents' income, and other information that better explains the research results. There is also still a reluctance of respondents to participate in this research.

Based on these conclusions and limitations, this research can contribute to conventional banks optimizing the benefits that can be felt or obtained for customers both in terms of service and information needed according to expectations. Also, mobile banking operations must be made into an easy, simple and comfortable operating process by providing features that are clear, easy to understand and efficient. Conclusion

Mobile banking services for commercial banks have become a necessity. This research shows that the presence of a mobile banking system or application for conventional bank customers is normal, or has become an attitude in carrying out banking transactions or services for its customers. However, the presence of mobile banking in conventional banks has not yet been adopted optimally. Conventional bank mobile banking still meets expectations for ease of use. From Perceived Usefulness, the presence of mobile banking from Conventional Banks for customers shows that there is no influence on mobile banking adoption even though using mobile banking (attitude) has an influence on mobile banking adoption. This shows that

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