

Attitudes to Use of Mobile Banking and Demographic Factors

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Abstract: This study intends to examine variations in attitudes toward using mobile banking among students at the University of KH. A. Wahab Hasbullah's economics faculty. This study employed a quantitative research design, and 37 respondents—students who use mobile banking at the banks of BCA, BRI, BSI, BNI, Mandiri, and Bank Jatim—were given questionnaires to complete. Descriptive analysis, attitude tabulation, and one-way ANOVA analysis are the data analysis methods used in this study. The findings of this study show that, among the 37 respondents that participated in the attitude tabulation, 19 respondents had favorable attitudes and 18 respondents had negative attitudes regarding using mobile banking. This demonstrates that the majority of respondents are happy with the services offered by all popular mobile banking platforms. Additionally, the findings of the one-way ANOVA analysis indicate that there is a probability value > 0.05 for the analysis of attitudes based on age, gender, occupation, and frequency of usage, so H_0 is accepted and H_a is rejected. Therefore, views on using mobile banking are unaffected by factors such as age, gender, occupation, and frequency of use.

Keywords: Attitude, age, gender, occupation, frequency of use, mobile banking

INTRODUCTION

Mobile banking is a service that enables bank customers to do financial transactions using their mobile devices without physically visiting the bank. Customers who download and install programs can use capabilities that are already included in such applications to access mobile banking services. It is proved to be highly simple for customers who utilize service features such as information services

and transaction services such as transfers, bill payments (electricity, water, health insurance), and several other features.

The public's hesitation to use the service due to their concerns about its security is what prevents more people from using mobile banking services. However, this can be avoided if the bank makes continuous improvements to its system to encourage greater public usage. Users of mobile banking services also benefit from using these services in several other ways. These benefits include time efficiency, comfort, security, simplicity of operation, and ease of navigation.

Banks offer mobile banking (m-banking) services to address the demand for public media alternatives to banking transactions, in addition to those offered in branch offices and ATMs, according to Tirtana & Sari (2014). Mobile phones may easily and effectively access mobile banking at any time because it doesn't require waiting in line at bank branches or ATMs to complete transactions.

Some researchers only examine the effect of perceptions on the use of mobile banking services and analyze the interests of users of mobile banking services. Such as the research conducted by Oktavia & Kartawinata (2020), research conducted by Santoso & Rachmawati (2021) entitled, and the research conducted by Rahayu (2016).

In line with research conducted by Styarini & Riptiono (2020) which discusses the influence of customer trust on decisions to use mobile banking through perceived risk and perceived usefulness as intervening variables, which shows that the customer trust variable has a significant effect on perceived risk for customers using mobile banking applications. Bank BRI at the Kebumen Branch Office. The customer trust variable has a significant effect on perceived usefulness for customers who use the mobile banking application of Bank BRI Kebumen Branch Office. The customer trust variable has a significant effect on the decision to use the BRI mobile banking application for customers at the Kebumen Branch Office. And the perceived risk variable has no significant effect on perceived usefulness.

In addition, in line with research conducted by Tiana et al. (2019) which discusses the effect of the benefits offered by the mobile banking application on customer satisfaction, trust, loyalty and positive word of mouth (WOM) shows that the benefits offered by the mobile banking application have a significant effect on bank customer satisfaction. Bank customer satisfaction also has a significant effect on trust, loyalty, and positive WOM.

The problem examined in this study is the difference in attitudes towards the use of mobile banking based on age, gender, occupation, and frequency of use. While the goal to be achieved by the researchers is to determine the differences in attitudes towards the use of mobile banking among students of the Faculty of Economics, University of KH. A. Wahab Hasbullah Jombang.

METHOD

In this study, the researcher used a quantitative comparative research approach. According to Sugiyono (2017), the population is a generalization area consisting of objects/subjects that have certain

qualities and characteristics set by the researcher to be further studied and which will then be drawn to conclusions. The population in this study were students of the Faculty of Economics, University of KH. A. Wahab Hasbullah, 37 users of mobile banking services. Data collection techniques in this study were observation, questionnaires, and documentation.

In line with the research conducted by Kurniawati et al. (2017) and Wulandari et al. (2017) which uses descriptive analysis techniques, in this study, the data analysis techniques used by researchers are descriptive analysis, attitude tabulation, and one-way ANOVA analysis.

According to Sa'adah (2021), the use of the Likert scale is to measure attitudes, opinions, or perceptions of a certain person or group about social phenomena. The formula commonly used in the Likert method is as follows.

$$T = 50 + 10 \left(\frac{X - \bar{X}}{S} \right)$$

The attitude scale assessment criteria are as follows.

- a. Grades $T \text{ count} > T \text{ means}$, which means that the respondents have a positive attitude.
- b. Grades $T \text{ count} < T \text{ mean}$, which means that the responders have a negative attitude.

According to Sa'adah (2019), the ANOVA technique is used to test the distribution or variance of means in explanatory variables simultaneously or together whether it has significantly explained variations of the variable described. Simultaneous examination of these equations was done by comparison between F count and F chart and is thus often referred to as test F.

The formula used is as follows.

$$F = \frac{R^2 / (k - 1)}{(1 - R^2) / (n - k)}$$

The test assessment criteria of one-way ANOVA are as follows.

- a. By comparing the calculated F count and F chart
 - 1) If $F \text{ count} < F \text{ table}$, H_0 is accepted H_a denied (not significant).
 - 2) If $F \text{ count} > F \text{ table}$, H_0 is denied H_a accepted (significant).
- b. By looking at probability figures (sig) with the provisions :
 - 1) Probability > 0.05 then H_0 is accepted H_a denied (insignificant).
 - 2) Probability < 0.05 then H_0 is denied H_a received (significant).

RESULT

The results of the descriptive analysis show that the majority of mobile banking users in the economics faculty of the University of KH. A. Wahab Hasbullah are students between the ages of 21-23 years. By gender, the majority of mobile banking users are women. In addition, mobile banking users at the Faculty of Economics, University of KH. A. Wahab Hasbullah are students who have not worked.

And based on the frequency of use, the majority of users use mobile banking services 6-10 times in one month.

The results of descriptive analysis based on age indicate that the majority of mobile banking users in the economics faculty of the University of KH. A. Wahab Hasbullah is a students aged 21-23 years. There is no relationship between age and attitude variables because of the number of negative and positive attitudes contained in the cross-tabulation. In addition to positive attitudes, there is almost the same number of negative attitudes. This shows that the age range does not cause differences in attitudes toward the use of mobile banking because both respondents with an age range of 18-20 years, 21-23 years, and 24-26 years use mobile banking because it makes online transactions easier and can save time.

The results of descriptive analysis by gender indicate that the majority of mobile banking users in the economics faculty of the University of KH. A. Wahab Hasbullah is a female students. There is no relationship between gender and attitude variables because of the number of negative and positive attitudes contained in the cross-tabulation. In addition to positive attitudes, there is almost the same number of negative attitudes. This shows that gender does not cause differences in attitudes toward the use of mobile banking because both male and female respondents use mobile banking because it makes online transactions easier and can save time.

The results of descriptive analysis based on work indicate that the majority of mobile banking users in the economics faculty of the University of KH. A. Wahab Hasbullah is a student who has not worked. There is no relationship between work and attitude variables because of the number of negative and positive attitudes contained in the cross-tabulation. In addition to positive attitudes, there is almost the same number of negative attitudes. This shows that work does not cause differences in attitudes toward the use of mobile banking because both respondents who are already working or who have not worked use mobile banking because it makes online transactions easier and can save time. Even though the respondent has not worked, the respondent uses mobile banking to make transactions for purchases that have been made on a marketplace that is indeed very popular among students.

The results of the descriptive analysis based on the frequency of use show that the majority of mobile banking users in the economics faculty of the University of KH. A. Wahab Hasbullah is a student who uses mobile banking services 6-10 times per month. There is no relationship between the frequency of use and attitude variables because of the number of negative and positive attitudes contained in the cross-tabulation. If the number of mobile banking users per month should be higher, then the respondent's attitude will be more positive. However, in the cross-tabulation results, the higher the monthly usage rate, the positive attitude of the respondents is also accompanied by an increasing number of negative attitudes. This shows that the frequency of use does not cause differences in attitudes toward the use of mobile banking because both respondents use 1-5 times per month, 6-10 times per month, 11-15 times per month, and >15 times per month, use mobile banking on the grounds of

facilitating online transactions and saving time. In addition, respondents also use mobile banking because they need it even if it is just to check the balance in the account.

Cross-tabulation knowing positive and negative attitudes based on age, gender, work, and frequency of use has an almost balanced percentage value of 51.35% positive attitudes and 48.64% negative attitudes. This suggests that if a positive attitude means that the user is satisfied with the mobile banking service and that has a negative attitude the user is dissatisfied with the mobile banking service used.

Table 1. Behavioral analysis results

Attitude Scale	Frequency	Percentage
Positive attitude: T count > T mean	19	51,40%
Negative attitude: T count < T mean	18	48,60%
Total	37	100%

The study uses the rating category strongly agree (code 4), agree (code 3), disagree (code 2), and strongly disagree (code 1). 19 respondents are positive and 18 respondents are negative. A user who has a positive attitude means being content with mobile banking. Users feel that mobile banking services are used according to what is needed and desirable. As for users who have a negative attitude, users are dissatisfied with the mobile banking services used. This is because the mobile banking services used are not compatible with what is needed and desirable.

Table 2. Average attitude indicator assessment results

Assessment		Indicator				
		Time Effectiveness	Comfort	Security	Operational Simplicity	Ease of Navigation
Strongly agree	freq.	32	18	17	18	17
	%	86,50%	48,60%	45,90%	48,60%	45,90%
Agree	freq.	5	19	18	18	20
	%	13,50%	51,40%	48,60%	48,60%	54,10%
Disagree	freq.	0	0	2	1	0
	%	0	0	5,40%	2,70%	0
Strongly disagree	freq.	0	0	0	0	0
	%	0	0	0	0	0
Total Frequency		37	37	37	37	37
% Total		100%	100%	100%	100%	100%

To tabulate attitudes, there are 5 (five) indicators of attitudes on mobile banking use that make for a questionnaire. These five indicators are the effectiveness of time, comfort, security, operational simplicity, and navigation ease. Of the five indicators, after the average of the many assessments is in full agreement and agreement, there are only 2 (two) dissenting respondents, and the operational simplicity indicator is 1 (one) dissenting respondent. This indicates that the majority of respondents are satisfied with the services rendered by each type of mobile banking.

Table 3. The result of a difference in attitudes toward age-based mobile banking use

ANOVA					
Attitude	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.029	2	.014	.053	.948
Within Groups	9.214	34	.271		
Total	9.243	36			

The results of the one-way ANOVA analysis know the probability value (sig) of $0.948 > 0.05$. H_0 is accepted and H_a is rejected, it can be concluded that there is no significant difference between attitudes towards the use of mobile banking based on age. This shows that among 37 respondents aged 18-20 years, 21-23 years, and 24-26 years, there is no significant difference in using mobile banking services. The absence of a significant difference in attitudes is caused by users aged 18-20 years, 21-23 years, and 24-26 years mostly having the same attitude, namely a positive attitude towards the use of mobile banking.

Table 4. The results of a difference in attitudes toward gender-based mobile banking use

ANOVA					
Attitude	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.167	1	.167	.642	.428
Within Groups	9.077	35	.259		
Total	9.243	36			

The results of the one-way ANOVA analysis obtained a probability value (sig) of $0.428 > 0.05$. H_0 is accepted and H_a is rejected, it can be concluded that there is no significant difference between attitudes towards the use of mobile banking by gender. This shows, from 37 respondents of male and female gender, in using mobile banking services there is no significant difference. There is no significant difference in attitude caused by users of the male and female gender. Most of them have the same attitude, namely a positive attitude toward the use of mobile banking.

Table 5. The result of a difference in attitudes toward work-based mobile banking use

ANOVA					
Attitude	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.001	1	.001	.003	.956
Within Groups	9.242	35	.264		
Total	9.243	36			

The results of one-way ANOVA analysis obtained a probability value (sig) of $0.956 > 0.05$. H_0 is accepted and H_a is rejected, it can be concluded that there is no significant difference between attitudes

towards the use of mobile banking based on work. This shows, that from 37 respondents with a job between those who are already working and those who have not worked, there is no significant difference in using mobile banking services. The absence of a significant difference in attitude is caused by users who are already working and not working, most of them have the same attitude, namely a positive attitude towards the use of mobile banking.

Table 6. The result of a difference in mobile banking by the frequency of use

Attitude	ANOVA				
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.171	3	.057	.207	.891
Within Groups	9.073	33	.275		
Total	9.243	36			

The results of the one-way ANOVA analysis obtained a probability value (sig) of $0.891 > 0.05$. H_0 is accepted and H_a is rejected, so there is no significant difference between attitudes towards the use of mobile banking based on the frequency of use. This shows that from 37 respondents with the frequency of use 1-5 times per month, 6-10 times per month, 11-15 times per month, and >15 times per month, there is no significant difference in using mobile banking services. There is no significant difference in attitude due to the frequency of users using 1-5 times per month, 6-10 times per month, 11-15 times per month, and >15 times per month mostly having the same attitude, namely a positive attitude towards the use of mobile banking.

DISCUSSION

Mobile Banking

According to Krishnan (2014), mobile banking is a global behavioral phenomenon, or rather is the result of significant behavioral-related changes that have occurred worldwide since the introduction of the internet. The shift to mobile banking is not driven by technology but rather by psychology. Mobile banking allows a bank to interact with customers in a variety of ways that are both practical and beneficial for both parties. From another perspective, mobile banking is a product or service designed to make banking more convenient for customers. Bank customers certainly need convenience, security, access, low transaction costs, speed, continuity, and a sense of security in conducting transaction processes.

Banking and financial institutions have been strongly influenced by product developments in information technology. This sector requires product development in information technology to provide its services to customers. Therefore, to meet the demands for technological developments, many banking industries provide information technology (IT)-based services, one of which is the use of Mobile Banking (M-banking). Mobile Banking is not a new thing on the internet, but in Indonesia, this service has only been applied in the last few years by several banks (Tirtana & Sari, 2014).

Research conducted by Wardani (2021), shows that the results of the demographic characteristics in this study based on the domicile, age, gender, and income categories can be seen with the number of respondents domiciled in the Jakarta area as many as 64 people or 35%, the Tangerang area adding 58 people or 32 %, the Depok area amounted to 44 people or 24%, and the Bekasi area sold 16 people or 9%. Then demographics based on the age category between 18-22 years with a total of 62 people or 34%, the age category of 23-27 years returning 76 people or 42% and ages 28-35 years returning 44 people or 24%, while based on gender shows that the number of men is 88 people or 48% and the number of women is 94 people or 52%, in addition to the income category below 2.8 million, 54 people or 30%, income between 3.8 - 6 million, 68 people or 37%, and income above 6 million total 60 people or 33%. The demographic results indicate that the use of mobile banking is more widely used by respondents who live in the Jakarta area compared to those who live in other domicile areas.

In line with the research conducted by Handayani & Anitasari (2022), it was found that the majority of respondents using mobile banking in Bengkulu City were female, as many as 63 respondents or 63%. This is possible when viewed from the activity of using online transaction services, it shows that compared to men, women have a higher perception of using online services for their activities such as online shopping, and others. Based on marital status, it shows that 52 respondents are unmarried, meaning that most users of mobile banking services in Bengkulu City are unmarried.

In addition, research conducted by Salmah (2021) found that the results of testing the influence of income variables on attitudes showed a p -value of 0.311. The value of the p -value which shows a number > 0.05 indicates that income does not significantly affect attitudes. The value of the p -value in testing the education variable on attitudes is 0.348. From these results, it is stated that there is no significant effect of income level on attitudes. Based on the results of testing the effect of the income variable on the decision to use, it shows the p -value of 0.319. These results show that income does not significantly influence usage decisions. The value of the p -value in testing the education level variable on the decision to use is 0.345. These results indicate the level of education does not significantly influence the decision to use.

According to Ratmono & Septiana (2021), the presence of M-Banking makes banking matters easier and simpler. Smartphones equipped with internet connection and installed banking service applications can be used for financial transactions. The public should be facilitated in terms of service because they do not have to go to the bank, and register in queues. Another benefit in paying bills can be done anytime and anywhere. Not limited to bank operating hours. Busy people can pay their bills on time and quickly.

In addition, research conducted by Dirwan (2022) mentioned, the results of the study found that perceived of ease, perceived of benefit and perceived of enjoyment have a positive and significant impact on customer decisions to use mobile banking at PT Bank Mandiri (Persero) Tbk Sam Ratulangi Branch. Knowing the research conducted by Ismail & Purwani (2021), the result of the hypothesis shows the influence of perceived compatibility toward perceived usefulness is positively, the influence

of perceived compatibility toward perceived ease of use is positively, the influence of perceived ease of use toward perceived usefulness is positively, the influence of perceived usefulness toward intention to use is positively, and also the influence of perceived ease of use toward intention to use is positively. The results of this study prove that intention to use Mobile Banking is influenced by the perception of usefulness and the perception of ease of use which is influenced by the perceived suitability factor.

Research conducted by Rema & Setyohadi (2016) knows, the results showed perception of security and ease of use become the most decisive factor in a person's behavioral intention to use mobile banking. Behavioral intentions and pemfasilitasi condition also affects a person in the use of mobile banking back. The huge costs of using mobile banking is still an obstacle to one's intention to use mobile banking. The perceived benefits and perceived social influence does not affect a person's behavioral intention to use mobile banking. It could be due to mobile banking is not a system or application that direct the respondents to use in their work so that immediate benefits do not experience any.

From research conducted by Rombe et al. (2021), the results indicate that there was a positive but not significant effect between risk barriers and mobile banking adoption intentions. However, there was a negative influence between image barriers and mobile banking adoption intentions. Moreover, there was a positive influence between perceived cost barriers and mobile banking adoption intentions, there was a positive influence between the barriers to use and mobile banking adoption the intention to adopt. Finally, there was a significant influence between value barriers and mobile banking adoption intentions.

And from the research conducted by Aieni & Purwantini (2017) found out, the results of this study showed that the percentage of variables perceived usefulness, perceived ease of use, trust, security, and risks can explain the use of mobile banking by 7.4%. Results showed that perceived usefulness, perceived ease of use, trust and risks had no significant effect on use of mobile banking. Empirical results indicate that security is an important factor to affect mobile banking usage. The implications, limitations, and discussions are provided.

Attitudes

In the book, Simarmata et al. (2021), explained that according to Petty, Wegener, and Fabriger (1997), attitudes are enduring organizations for motivational, emotional, perceptual, and cognitive processes related to several aspects of our environment. It is a learned tendency to respond in a consistently favorable or unfavorable manner concerning a particular object. So, attitude is the way a person thinks, feels, and acts toward some aspect of his environment, such as towards a retail store, television program, or product.

The role of adjustment, ego defense, value expression, and the use of past knowledge are all explained by attitude functional theory. According to Katz (1960), there are three studies and models

that define the components that determine affective responses, or responses connected to feelings, as it is stated in the book by Simarmata et al. (2021). The utilization function, the value expressive function, the ego protection function, and the knowledge function are the four primary components that each person's attitude is made up of. The Fishbein paradigm connects consumer perceptions and assessments to emotive reactions. The emotive reaction will be favorable if the belief is firm and cold. Additionally, attitudes serve several significant purposes for every person.

In the book Simarmata et al. (2021), it is explained that according to Schiffman and Kanuk (2010), attitudes are relatively consistent with his expressed behaviors. Attitudes aren't always permanent, they change. We should consider situational influences on consumer attitudes and behavior. In line with research conducted by Angelina (2022), there is a positive or in line relationship between security and accuracy of customer interests using mobile banking at PT. Bank Syariah Indonesia, Tbk KCP Stabat. This means that the higher the customer's perception of mobile banking security and the accuracy in making transactions using mobile banking, the higher the customer's interest in using mobile banking at PT. Bank Syariah Indonesia, Tbk KCP Stabat. Vice versa, if the customer is unsure of the security of mobile banking and the accuracy of transactions using mobile banking, it will further reduce the customer's interest in using mobile banking at PT. Bank Syariah Indonesia, Tbk KCP Stabat.

Setiawan (2014) mentioned, referring to the attitude theory explained by Rakhmat (2009) that attitude is tendency to act, perceive, think, and feel in the face of objects, ideas, situations or values. For example, when a person experiences an increase in income, he tends to spend or consume more. Attitude consists of three dimensions, namely cognitive, affective, and behavioral. Rakhmat (2009) states that the affective dimension is a dimension related to whether or not a person likes or dislikes the attitude object. The cognitive dimension is a dimension related to one's knowledge or understanding of the attitude object. The behavioral dimension is a dimension related to a person's tendency to follow an attitude object.

In line with the research done by Rithmaya (2016), recognizing the results of statistical tests suggests that ease, civility, attitudes, risks, and features of use services have significant positive effects on the reinterest of BCA bank customers in using internet banking. In conjunction with research done by Herawati & Gautama (2021), knowing the results of the analysis of customer attitudes towards the attributes of BNI Mobile Banking using Fishbein Multiattribute analysis shows that the customer's attitude towards the attributes of Mobile Banking as a whole is positive.

In addition, research conducted by Kusumaningtyas & Wardani (2022) shows, the results of this study indicate that the perceived usefulness, perceived ease of use, and trust significantly influence the attitude toward using of state owned bank mobile banking. However, the quality of information has no significant effect on the attitude toward using of state-owned bank mobile banking.

Demographic Factors

In Mulyani et al. (2020), demography in terms of words is a term that comes from the Greek, namely *demos* which means people or residents, and *graphein* which means to draw or write. Therefore, demographics can be interpreted as writing or describing the population (Adioetomo and Samosir, 2011:1). Demographics is a tool to study population changes by utilizing population data and statistics as well as mathematical and statistical calculations from population data, especially regarding changes in the number, distribution, and composition or structure (Adioetomo and Samosir, 2011:3).

In Mulyani et al. (2020), Kamus Besar Bahasa Indonesia Pusat Bahasa, age means the length of time you live or exist (since you were born or held). Age can be classified into productive age and unproductive age. According to KBBI, a person is said to be at a productive age when someone is still able to work and produce something. The definition of gender according to Hungu (2007) is the difference between women and men biologically since a person is born. The type of work is the kind of work that is being done by people who belong to the working group (Adioetomo and Samosir, 2011: 210).

Research conducted by Wardani (2021), shows that the results of the demographic characteristics in this study based on the domicile, age, gender, and income categories can be seen with the number of respondents domiciled in the Jakarta area as many as 64 people or 35%, the Tangerang area adding 58 people or 32 %, the Depok area amounted to 44 people or 24%, and the Bekasi area sold 16 people or 9%. Then demographics based on the age category between 18-22 years with a total of 62 people or 34%, the age category of 23-27 years returning 76 people or 42% and ages 28-35 years returning 44 people or 24%, while based on gender shows that the number of men is 88 people or 48% and the number of women is 94 people or 52%, in addition to the income category below 2.8 million, 54 people or 30%, income between 3.8 - 6 million, 68 people or 37%, and income above 6 million total 60 people or 33%. The demographic results indicate that the use of mobile banking is more widely used by respondents who live in the Jakarta area compared to those who live in other domicile areas.

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significantly influence usage decisions. The value of the p -value in testing the education level variable on the decision to use is 0.345. These results indicate the level of education does not significantly influence the decision to use.

In line with research conducted by Hardiyanti (2022), the results showed that there was no statistically significant difference between user and non-user lifestyle patterns in mobile banking applications. However, users' lifestyle patterns have some common themes. Fashion, leadership, family awareness, health awareness, negligence, public awareness, and usefulness all have a significant impact on mobile application users, but cost awareness is where users use mobile banking applications. It does not have a significant impact on the methodology. In addition, the results of research conducted by (Rahmatanto & Ramantoko (2018) show, the results of this study indicate that the perceived usefulness, perceived ease of use, and trust significantly influence the attitude toward using of state owned bank mobile banking. However, the quality of information has no significant effect on the attitude toward using of state-owned bank mobile banking.

CONCLUSION

According to the analysis of attitudes obtained from 37 respondents, there were 19 positive and 18 negative. A user with a positive attitude is that the user is satisfied with mobile banking services. As for users who have a negative attitude, users are dissatisfied with the mobile banking services used. The results of a one-way ANOVA analysis between the age suggest, that of 37 respondents 18-20, 21-23, and 24-26 years of age, using mobile banking services do not have a significant difference. The results of the analysis of one-way ANOVA between attitudes of the gender show, that 37 respondents with the gender male and female, in using mobile banking services do not have a significant difference. The results of a one-way ANOVA analysis between attitudes toward work show, that of 37 respondents with jobs between those who have worked with those who have not, using mobile banking services does not have a significant difference. And the results of one-way ANOVA analysis between attitudes with the frequency of usage show, that of 37 respondents with use frequency 1-5 times per month, 6-10 times per month, 11-15 times per month, and >15 times per month, in using mobile banking services, do not have a significant difference.

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