THE INFLUENCE OF PERFOMANCE EXPECTANCY, EFFORT EXPECTANCY, SOCIAL INFLUENCE AND PERCEIVED RISK ON THE INTENTION IN USING MOBILE BANKING IN THE MILLENIAL GENERATION IN INDONESIA

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Abstract

Mobile Banking or M-Banking is banking services through communication devices (mobile phones) are quite practical to use. As the name implies, this is truly mobile and can be used anywhere and anytime, as long as it is connected to the network operator. So, customers do not need to go to the ATM to make transactions. The purpose of this study is expected to provide new lessons or knowledge for the author in examining the problem with the study of the scope of *Performance Expectancy*, *Effort Expectancy*, *Social Influence*, and *Perceived Risk* which is the topic of research.'

This research have four variable X namely performance expectancy, effort expectancy, social influence, perceived risk and the intention for the variable Y. The type of research on this study is quantitative approach. Since this study purpose is to examine the relationships between variables, then this study used-causality research. The measurement scale in this study is likert scale.

The sample of this study was 100 respondents who were respondents who used mobile banking. The data analysis technique used is descriptive analysis and path analysis with the help of SPSS version 23 software.

The result of this study is to find that F_{value} 12,079 is Independent Variables consisting of Performance Expectancy, Effort Expectancy, Social Influence and Perceived Risk together has a significant influence on Intention on Using Mobile Banking Service. Variable Performance Expectancy (X_1) has a value of t_{value} (2.409) > t_{table} (1,985) and a significance level of 0,018 <0,05, then H_0 is rejected. Therefore, it can be concluded that partially there is a significant influence from Performance Expectancy (X_1) on Intention on Using Mobile Banking Service (Y). Effort Expectancy variable (X_2) has a value of t_{value} (0.728) < t_{table} (1,985) and a significance level of 0.468> 0.05, then H_0 is accepted. Therefore, it can be concluded that

partially there is no significant effect of Effort Expectancy (X_2) on Intention on Using Mobile Banking Service (Y). Variable Social Influence (X_3) has a value of t_{value} (0.255) < t_{table} (1,985) and a significance level of 0.799 > 0.05, then H_0 is accepted. Therefore, it can be concluded that partially there is no significant effect of Social Influence (X_3) on Intention on Using Mobile Banking Service (Y). Variable Perceived Risk (X_4) has a value of t_{value} (2.023) > t_{table} (1,985) and a significance level of 0.046 < 0.05, then H_0 is rejected. Therefore, it can be concluded that partially there is a significant effect of Perceived Risk (X_4) on Intention on Using Mobile Banking Service (Y).

The calculation of the Determination Coefficient (R_2), which is equal to 0.337 or 33.7%. While the remaining 66.3% is influenced by other factors.

Keyword: Performance Expectancy, Effort Expectancy, Social Influence, Perceived Risk.

1   INTRODUCTION

The internet is a search tool that is widely used, providing the public with access to global information and communication. The internet also called net is a collection of networks all over the world that connect millions of companies, government agencies, educational institutions, and individuals. Every network on the internet provides resources that increase the amount of information that can be accessed via the internet. The internet can be any time, from computers or smartphones, home, work, schools, restaurants, even in a park. At present, more than one billion individual users or companies around the world access various internet services. Worldwide Web (WWW) and e-mail are two of the most widely used internet services. Other services include chat, instant messaging, and webcam. Although the terms Internet and Web are often used interchangeably, they are actually two very different things. The Internet is a worldwide network of computer networks, and the Web is one of the Internet's most popular services, providing access to billions of web pages. An app (short-hand for application) is a software application. The term is typically used when referring to mobile applications, although it is also sometimes used to refer to desktop computer applications as well.

The Internet of Things (IoT) is a technology that is being talked about lately. With this technology, every item you have can be connected to the internet, so that it can be controlled remotely with a smartphone or even with voice commands. In 2017, it is estimated that there will be 1.5 million new devices connected to the internet. The number is even said to be

increased to reach twenty billion devices by 2020. The internet network is actually not designed to be able to service twenty billion devices from the start. But with the rapid development of the Internet of Things, they can't help but handle all these devices (Pratama, 2017).

E-commerce involves the use of the Internet, the World Wide Web (Web), and mobile apps and browsers running on mobile devices to transact business. More formally, e-commerce can be defined as digitally enabled commercial transactions between and among organizations and individuals. Each of these components of our working definition of e-commerce is important. Digitally enabled transactions include all transactions mediated by digital technology. For the most part, this means transactions that occur over the Internet, the Web, and/or via mobile devices. Commercial transactions involve the exchange of value (e.g., money) across organizational or individual boundaries in return for products and services. Exchange of value is important for understanding the limits of e-commerce. Without an exchange of value, no commerce occurs (Laudon & Traver 2017). Electronic commerce is the process of buying and selling that occurs between business people and consumers without having to be in a physical store (Yasha, 2017). Buying and selling transactions that occur only take place through electronic media, which is more precisely online. The development of e-commerce is increasing rapidly over the years along with the existing digital developments. No exception in countries in southeast Asia. It can be seen from figure 1.1, E-commerce market from 2015 and projected to 2025 in the ASEAN market will be greatly increased from its initial less than 10 billion dollars up to 80 billion dollars. The highest e-commerce market is Indonesia, Indonesia is ranked as the first 40 billion dollars in the next 2025.

1.1 Research Objectives:

1. To examine the performance expectancy of using mobile banking among in millennial in Indonesia.
2. To examine the effort expectancy of using mobile banking among in millennial in Indonesia.
3. To examine the social influence of using mobile banking among in millennial in Indonesia.
4. To examine the perceived risk of using mobile banking among in millennial in Indonesia.
5. To examine the intention of using mobile banking among in millennial in Indonesia.

6. To examine the influence of performance expectancy, effort expectancy, social influence and perceived risk on the intention to adopt mobile banking on millennial in Indonesia partially.

7. To examine the influence of performance expectancy, effort expectancy, social influence and perceived risk on the intention to adopt mobile banking on millennial in Indonesia simultaneously.

2   LITERATURE REVIEW

2.1 Marketing

Marketing is the activity, set of institutions, and processes for creating, capturing, communicating, delivering, and exchanging offering that have value for customer, clients, partners, and society at large. Good marketing is not a random activity it requires thoughtful planning with an emphasis on the ethical implications of any of those decisions on society in general, so it can conclude that marketing is about satisfying customer need and wants. Understanding the marketplace, and especially consumer needs and wants, is fundamental to marketing success. In the broadest terms, the marketplace refers to the world of trade. More narrowly, however, the marketplace can be segmented or divided into groups of people who are pertinent to an organization for particular reasons. Although marketers would prefer to sell their product and services to everyone, it is not practical to do so. Because marketing cost money, good marketers carefully seek out potential customers who both an interest in the product and an ability to buy it (Grewal, 2016).

2.2 E- Commerce

E-commerce is a term that has recently been heard. The term online marketing, internet marketing is the same meaning as e-commerce. Maybe there are many who participate in and use various kinds of online platforms that are developing, both just selling used goods via the Web store Marketplace, taking photos and uploading product photos on social media and offering to friends, by following various types of affiliate business with only the registration link.

2.3 Consumer Behaviour

Consumers are users of goods or services available in society, both for the sake of themselves, family, other people, and other living beings. In microeconomics, consumers are people or

groups that carry out a series of activities to consume goods or services. Another understanding of consumers is people or things that need, use, and use goods or services. Consumer recognition is, all individuals and households who buy or obtain goods or services for personal consumption.

2.4 UTAUT

UTAUT is a model combining eight established theories, namely, theory of reasoned action, TAM, innovation diffusion theory (IDT), TPB, motivational model (MM), combination of TAM and TPB model, model of PC utilisation (MPCU) and social cognition theory (SCT) in evaluating the probability of success of the new technology system. It has gradually drawn research attention and has been widely used in various technology acceptance research including mobile learning, internet banking, and even the online taxes filling. There are three core attributes, PE, EE, SI, which determine user behavioural intention. Facilitating condition and behavioural intention are hypothesised to directly influence use behaviour. In addition, the UTAUT also posits the role of four moderating variables, namely, gender, age, experience and voluntariness of use (Tan and Lau, 2016; SFenrianto, 2015).

2.5 Performance Expectancy (PE)

. In addition, Venkatesh et al. (2003), argues that performance expectancy is the most influential determinant of technology adoption. Indicator of performance expectancy by Tan and Lau (2016):

1. Usefulness of mobile banking service for conducting banking transaction.
2. Using mobile banking service more quickly to accomplish banking transaction.
3. Using the mobile banking service, they can keep a record of the finance.
4. Using mobile banking service do not have to visit traditional banks.
5. Using mobile banking service, they can transfer money anytime and anywhere.
6. Using mobile banking service they can save time paying essential bills at the post office.
7. Using mobile banking service is convenient and easy to access.

2.6 Effort Expectancy (EE)

Higher EE will obtain faster acceptance by the potential users because lesser learning effort is needed. Indicator of effort expectancy by Tan and Lau (2016):

1. Interaction mobile banking would be clear and understanable.

2. Using mobile banking service would be easy to become skillful.

3. Mobile banking service is easy to use.

4. Mobile banking is easy to be learning and operate.

2.7 Social Influence

However, the effect of normative influence is inconsistent in mobile banking adoption studies. Indicator social influence by Tan and Lau (2016):

1. Mobile banking services must influence people.

2. Important people usually use e banking.

3. Using mobile banking affects the Environment.

4. Mobile banking has the attraction to be used by people.

5. Using mobile banking services has a high status in buying people who don't use them.

6. people use mobile banking services because many uses it too.

2.8 Perceived Risk

Product delivery risk refers to the possibility of suffering a loss due to the online seller's failure to deliver the product or late delivery. Indicator perceived risk by Tan and Lau (2016):

1. Mobile phone use for banking transactions is quite risky.

2. Banking transactions carried out on cell phones are not necessarily satisfying.

3. The transaction banking transactions on mobile phones are easy to lose.

4. It is very risky to send or store data on a cell phone related to the transaction.

2.9 Intention

Finally, three items were used to gauge the intention to adopt mobile banking, and they were adapted from Venkatesh et al. (2003). Indicator of behavioural intention to use system are:

1. I intend to use the system in the next future.

2. I predict I would use the system in the next future.

3. I plan to use the system in the next future.

2.10 Conceptual Framework

———————▶ : Partially

- - - - - - - -▶ : Simultaneously
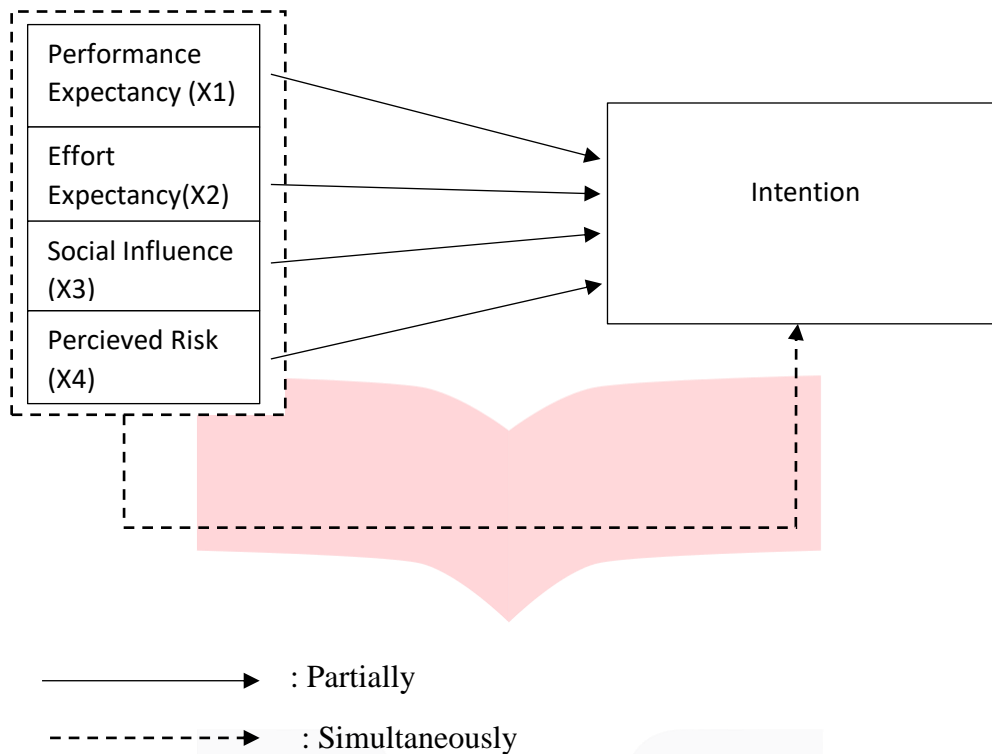
Figure 2.2 Conceptual Framework

Source: Adapted from Tan and Lau (2016)

Research Hypothesis

      "There are an influence between performance expectancy, effort expectancy, social influence, and perceived risk on the intention to adopt mobile banking".

3   RESEARCH METHODS

3.1   Types of Research

     This study uses a quantitative approach. Quantitative research is a form of scientific research that examines one problem from one phenomenon and looks at possible links or relationships between variables in the issues that are set. The relationship or relationship used in this study is causality. According to Indrawati (2015: 117) causal research is research conducted when researchers want to describe the cause of a problem (both carried out with experiments and non-experiments. According to Atif (2014: 51) causality is a relationship between variables where changes in one variable cause changes to other variables without the possibility of the opposite.

3.2   Population and Samples

According to Sugiyono (2018:130) Population is a generalization area consisting of objects / subjects that have a certain qualities and characteristics that set by the researchers to be studied and then conclusions drawn. The population of this study are people who use mobile banking, then test whether the influence of performance expectancy, effort expectancy, social influence, perceived risk as intervening variables in the intention to use mobile banking. The population in this study is not known in exact numbers.

According to Sugiyono (2018:131), Sample is a part of the number and characteristics of the population. If the population is large, and researchers are impossible to learn all of the population, for example due to limited funds, energy and time, then researchers can use samples taken from that population.

3.3   Validity and Reliability Test

According Indrawati (2015:146), validity is defined as a measure of how strong a test instrument performs its measuring function. After the questionnaire is arranged, the validity must be tested, and the measured data must be valid. If the validity obtained is getting higher then the test is more about the target and increasingly shows what should be shown.

According to Sugiyono (2018: 209), reliability is the degree of consistency of an instrument. Instruments declared reliable if the instrument is used to measure the same object or subject by the same or different people at different times will produce relatively the same data. Reliability testing is intended to ensure that respondents are truly consistent with the answers given through the questionnaire.

4   RESEARCH RESULTS AND DISCUSSION

4.1   Descriptive Analysis

Descriptive analysis is used to describe the perceptions of 100 respondents to independent variables (X) consisting of mobile banking users, (X1) performance expectancy (X2) effort expectancy (X3) social influence (X4) perceived risk (Y) intention. The following is a description of the Respondent's Response about the Customer Satisfaction variable which consists of the Confirmation of Hope dimensions, Interest in using mobile banking, Willingness to Recommend and Customer Dissatisfaction. Through descriptive analysis, it can be seen the frequency of each answer to the questionnaire distributed to respondents as follows:

1. Performance Expectancy variable (X1) belongs to the very good category with a percentage value of 85.97%.

2. Effort Expectancy (X2) variable belongs to the very good category with a percentage value of 83.15%.

3. Social Influence variable (X3) is included in the good category with a percentage value of 72.02%.

4. Perceived Risk variable (X4) is included in the good category with a percentage value of 72.15%.

5. The intention variable (Y) is included in the good category with a percentage value of 83.13%.

4.2 Classical Assumption Test

4.2.1 Statistical Analysis

The following is a normality test based on the Kolmogrov-Smirnov (K-S) non-parametric statistical test. Determine decision-making criteria, namely:

a) If the value of Asymp. Sig. (2-tailed)> 0.05, the data did not experience a normal distribution disruption.

b) If the value of Asymp. Sig. (2-tailed) <0.05, the data experienced a normal distribution disruption.

Table 4.7

One-Sample Kolmogorov-Smirnov Test Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.64970722
Most Extreme Differences	Absolute	.087
	Positive	.039
	Negative	-.087
Test Statistic		.087
Asymp. Sig. (2-tailed)		.061[c]
a. Test distribution is Normal.		
b. Calculated from data.		

> c. Lilliefors Significance Correction.

Table 4.7 shows that the value is due to the value of Asymp. Sig. (2-tailed)> 0.05, then the data can be said to be normal.

4.2.2 Multicollinearity Test

Multicollinearity test aims to examine the correlation between independent variables. If a correlation occurs, it is called multicol, which is the problem of multicollinearity. A good regression model should not have a correlation between independent variables. The results of data processing are seen in Table 4.6 as follows:

Table 4.8

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.886	.394		2.249	.027		
	Performance Expectancy	.382	.158	.345	2.409	.018	.340	2.939
	Effort Expectancy	.108	.149	.105	.728	.468	.335	2.985
	Social Influence	.034	.133	.033	.255	.799	.428	2.335
	Perceived Risk	.250	.124	.249	2.023	.046	.459	2.179
a. Dependent Variable: Intention								

Coefficients^a

Source: Processed Primary Data Researchers, 2018

The guideline for a regression model, which is multicollinearity free, is to look at the Tolerance Value> 0.1 and VIF Value <10; then the data can be said to be multicollinearity.

4.2.3 Results of Multiple Regression Analysis

Multiple Regression Analysis is used to determine the influence of variable performance expectancy, effort expectancy, social influence and perceived risk on intention made on 100 consumer respondents

Table 4.9

Multiple Linear Regression Test Results

Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients
Model		B	Std. Error	Beta
1	(Constant)	.886	.394	
	Performance Expectancy	.382	.158	.345
	Effort Expectancy	.108	.149	.105
	Social Influence	.034	.133	.033
	Perceived Risk	.250	.124	.249
a. Dependent Variable: Intention				

Source: Processed Primary Data Researchers, 2018

Based on the results of data processing in Table 4.9, multiple regression equation models can be formulated as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4$$

$$Y = 0,886 + 0,382\ X_1 + 0,108\ X_2 + 0,034\ X_3 + 0,250\ X_4$$

4.2.4 Hypothesis Test

Hypothesis testing in this study was conducted to determine the significance of the hypotheses that have been formulated. The Hypothesis Test is divided into two, namely Simultaneous Hypothesis Test (F Test) and Partial Hypothesis Test (t Test).

A. Simultaneous Significance Test (F-Test)

This test is intended to find out whether there is a joint influence of performance expectancy variables, effort expectancy, social influence and perceived risk on intention variables. In this study the simultaneous hypothesis that will be proposed is:

Table 4.10

F Test Results

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	21.254	4	5.314	12.079	.000[b]
	Residual	41.790	95	.440		
	Total	63.044	99			
a. Dependent Variable: Intention						
b. Predictors: (Constant), Perceived Risk, Effort Expectancy, Social Influence, Performance Expectancy						

Source: Processed Primary Data Researchers, 2018

In the F Test Table, it can be seen that F_{value} at 12,079 with a significance level of 0,000. Therefore, both calculations, namely F_{value}> F_{table} (12,079> 2,47) and the significance level are 0,000 <0,05, indicating that H_0 is rejected and H_a is accepted, meaning Independent Variables consisting of Performance Expectancy, Effort Expectancy, Social Influence and Perceived Risk together has a significant influence on Intention on Using Mobile Banking Service.

B. Partial Hypothesis Test (t Test)

The t test is used to test the effect of the relationship of each independent variable that really affects the dependent variable separately or partially. The t test is done by comparing between t count with t table, the formula used according to Sugiyono (2018: 278) is as follows:

Table 4.11

Coefficients Table

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.886	.394		2.249	.027
	Performance Expectancy	.382	.158	.345	2.409	.018
	Effort Expectancy	.108	.149	.105	.728	.468
	Social Influence	.034	.133	.033	.255	.799
	Perceived Risk	.250	.124	.249	2.023	.046
a. Dependent Variable: Intention						

Source: Processed Primary Data Researchers, 2018

1. Variable Performance Expectancy (X_1) has a value of t_{value} (2.409) > t_{table} (1,985) and a significance level of 0,018 <0,05, then H_0 is rejected. Therefore, it can be concluded that partially there is a significant influence from Performance Expectancy (X_1) on Intention on Using Mobile Banking Service (Y).

2. Effort Expectancy variable (X_2) has a value of t_{value} (0.728) < t_{table} (1,985) and a significance level of 0.468> 0.05, then H_0 is accepted. Therefore, it can be concluded that partially there is no significant effect of Effort Expectancy (X_2) on Intention on Using Mobile Banking Service (Y).

3. Variable Social Influence (X_3) has a value of t_{value} (0.255) < t_{table} (1,985) and a significance level of 0.799> 0.05, then H_0 is accepted. Therefore, it can be concluded that partially there is no significant effect of Social Influence (X_3) on Intention on Using Mobile Banking Service (Y).

4. Variable Perceived Risk (X_4) has a value of t_{value} (2.023) > t_{table} (1,985) and a significance level of 0.046 <0.05, then H_0 is rejected. Therefore, it can be concluded that partially there is a significant effect of Perceived Risk (X_4) on Intention on Using Mobile Banking Service (Y).

C. The magnitude of the influence of performance expectancy, effort expectancy, social influence, and perceived risk on intention partially

The analysis of the amount of partial influence is used to find out how closely the influence of each independent variable on non-independent variables. The partial correlation analysis based on the results of SPSS processing is as follows:

Table 4.12

The amount of influence partially

Variable	Standardized Coefficients	Correlations	The amount of influence	The amount of influence
	Beta	Zero-order	partially	partially (%)
Performance Expectancy (X_1)	0.345	0.516	0.178	17,8%
Effort Expectancy (X_2)	0.105	0.448	0.047	4,7%
Social Influence (X_3)	0.033	0.377	0.012	1,2%
Perceived Risk (X_4)	0.249	0.400	0.099	9,9%
Total Influence			0.337	33.7%

Source: Processed Primary Data Researchers, 2018

Partial influence is obtained by multiplying the Standardized Coefficient Beta with Zero-order. Based on Table 4.10 above, it can be seen that performance expectancy (X_1) on intention (Y) partially is 24%, effort expectancy (X_2) on intention (Y) partially is 7.4%, social influence (X_3) towards intention (Y) partially is 2.6%, and perceived risk (X_4) to intention (Y) partially is 2.3%. So, the total overall performance expectancy (X_1), effort expectancy (X_2), social influence (X_3), and perceived risk (X_4) on intention (Y) together is 33.7%. This can also be seen from the value of the Determination Coefficient.

D.   Coefficient of Determination

The main component regression model is better in terms of the coefficient of determination (R2). As stated by Ghozali (2013: 97) the coefficient of determination is a measurement of how far the model's ability to explain variations in the dependent variable or to know the alignment of the regression model. The coefficient of determination is between zero and one. A small R2 value indicates the ability of independent variables to explain variations in the dependent variable is very limited. While values close to one indicate that the independent variables provide almost all the information needed to predict variations in the dependent variable.

Table 4.13

Determinant Coefficient Test Table

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.581a	.337	.309	.663
a. Predictors: (Constant), Perceived Risk, Effort Expectancy, Social Influence, Performance Expectancy				

Table 4.13 shows that the R value is 0.581 and R Square (R_2) is 0.337. This number is used to see the magnitude of the influence of Performance expectancy, Effort expectancy, Social influence, and Perceived risk simultaneously.

5   Conclusion

Conclusions Based on the results of the research and discussion that has been stated previously regarding the influence of performance expectancy, effort expectancy, social influence, perceived risk on intention in using mobile banking in the millennial generation in Indonesia, conclusions can be taken that are expected to provide answers to the problems formulated in this study as follow:

a) **The performance expectancy of using mobile banking among millennial in Indonesia.**

The variable performance expectancy (X_1) according to the responses of the respondents as a whole is in the good category. This is indicated by the overall score obtained by the Consumer Satisfaction variable of 85.97%, meaning This shows that Respondents believe that performance expectancy in mobile banking is very satisfying. Of the seven variable performance expectancy statements, although still in good category, the statement that scored the lowest was "Mobile banking service is convenient and easy to access", amounting to 85.2%. This shows that mobile banking users still do not feel easy using mobile banking.

b) **The effort expectancy of using mobile banking among millennial in Indonesia.**

Variable effort expectancy (X_2) according to the responses of the respondents fully in the good category. This is the overall score obtained by the effort expectancy variable of 83.15%, this indicates that respondents believe that the business ventures provided by mobile banking to users are very satisfying. Of the four-business expectation variable statements, although still in the good category, it is recognized that the lowest score is "Learning to operate mobile banking services is easy for users", amounting to 81.8%. This shows that Mobile Banking users are still difficult to operate mobile banking.

c) **The social influence of using mobile banking among millennial in Indonesia.**

Social influence variable (X_3) in accordance with respondent's responses fully in good category. This is discussed with the overall score obtained by social influence variables of 72.02%, this indicates that "mobile banking also affects the social environment". Of the seven statements of social influence variables even though they are still in a good category, it is recognized that the lowest score is "Using mobile banking services shows that I have a higher status than those who do not", which is 66%. This shows that not all Mobile Banking users feel they have a higher status when using mobile banking.

d) **The perceived risk of using mobile banking among millennial in Indonesia.**

Perceived risk variable (X_4) in accordance with respondent's responses fully in good category. This is discussed with the overall score obtained by the risk variable which is perceived as 72.15%. This shows that respondents still hesitate or think that mobile banking is still at risk. Of the four perceived risk variable statements even though they are still in a good category, it is recognized that the lowest score is "The user has serious doubts that the banking transaction will work satisfactorily", which is 70.19%. This

shows that Mobile Banking users still feel they have doubts about cellphone transactions.

e) **The intention of using mobile banking among millennial in Indonesia.**

Intention variable (Y) in accordance with respondent's responses fully in good category. This is discussed with the overall score obtained by the variable intention which is considered 83.13%. This shows that this indicates that respondents will intend to use mobile banking in the future. Of the three statements of intention variables that were perceived even though they were still in a good category, it was recognized that the lowest score was "Plans to use the system in the future", which was 82.39%. This shows that Mobile Banking users have planned that they will use mobile banking in the future.

f) **Partially influence the intention to adopt mobile banking on millennial in Indonesia.**

- Performance expectancy (X_1) partially have significant influence on Intention on Using Mobile Banking Service (Y).
- Effort expectancy (X_2) partially have significant influence on Intention on Using Mobile Banking Service (Y).
- Social influence (X_3) partially have significant influence on Intention on Using Mobile Banking Service (Y).
- Perceived risk (X_4) partially have significant influence on Intention on Using Mobile Banking Service (Y).

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