Available at https://journalenrichment.com/index.php/jr/

Enrichment: Journal of Multidisciplinary Research and Development

Analysis of Mobile Banking Adoption with a Modified Technology Acceptance Model (TAM) on the Mybca Mobile Banking Application

Adeline Louisa Widjaja[1]*, Siska Noviaristanti[2]
Telkom University, Indonesia
Email: adelinelouisa190500@gmail.com, siskamarhen@telkomuniversity.ac.id

ABSTRACT

Digital transformation is reshaping all industries, including the banking sector. One key driver is the shift in customer behavior toward smartphone-based financial transactions. Bank BCA introduced the myBCA *mobile banking application to address this trend; however, its adoption remains relatively low. This study investigates the factors influencing customer adoption of* myBCA*, addressing a research gap in understanding mobile banking adoption in the context of a new platform with low user uptake. The study extends the Technology Acceptance Model (TAM) by integrating six additional variables: Perceived Trust (PT), Social Influence (SI), Perceived Risk (PR), Perceived Security (PS), and Habit (HT), alongside Perceived Usefulness (PU) and Perceived Ease of Use (PEU). Intention to Use (ITU) is positioned as a mediating variable. Data were collected from 400 respondents via online surveys using simple random sampling. Analysis was conducted using PLS-SEM with SmartPLS. Results indicate that PU, PEU, PT, SI, PS, and HT positively influence Adoption of Mobile Banking (AMB) through ITU, while PR has a negative effect. ITU explains 59.5% of the variance, while AMB is explained by 48.1%. The* ***novelty*** *of this research lies in its comprehensive model that incorporates behavioral, security, and trust-related variables to explain adoption in a newly launched mobile banking platform—an area not widely examined in existing TAM-based studies. This study offers theoretical contributions for future research and practical insights for Bank BCA to enhance* myBCA *adoption by focusing on trust-building, security assurance, and habitual engagement strategies.*

Keywords: *Digital Transformation, Mobile Banking, Technology Adoption, TAM, PLS-SEM*

INTRODUCTION

The use of smartphones is one of the catalysts for innovation and digital transformation (AlNuaimi et al., 2022; Soto Setzke et al., 2023; Srinivas & Liang, 2022; Türk, 2023; Zhang et al., 2023). The same idea is also expressed in a journal by Paul et al. (2024), where the use of smartphones and their applications plays a significant role in digital transformation. The more smartphone users there are, the more inevitable the need for digital transformation becomes. Smartphones are the main means of connecting with others without any physical limitations on the user (Metz, 2017; Ortega-Villaseñor, 2022; Walsh, 2019). In Indonesia, according to Statista (2024), as of 2024, there are 201.97 million smartphone users, and this number is predicted to increase to 258.77 million smartphone users by 2029. The following is a graph of smartphone users from 2019 to 2024, along with user forecasts until 2029.

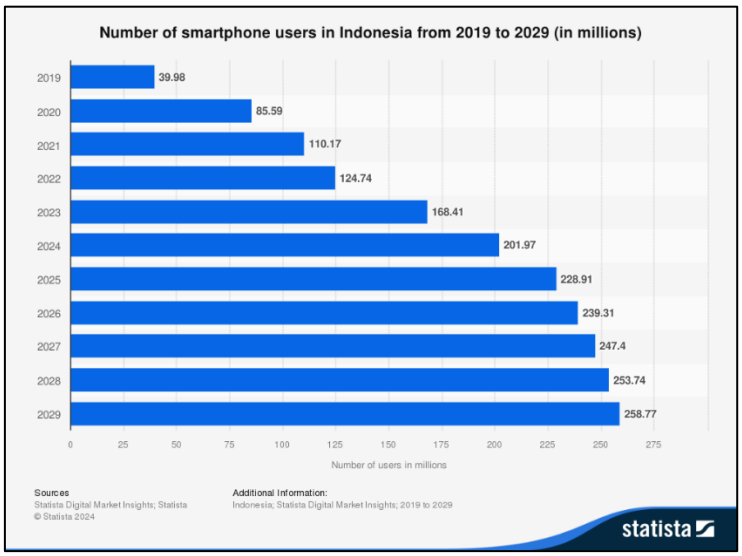

Figure 1. Number of Indonesian Smartphone Users
Source: Statista (2024)

Digital transformation in Indonesia is an inevitable phenomenon; this is driven by the increasing number of smartphone users in Indonesia, as mentioned above. Digital transformation is occurring in all industries, including the banking industry. The support for digital transformation, especially in the banking industry, is provided by the *Financial Services Authority* (OJK), a state institution responsible for regulating, supervising the banking industry, and protecting banking customers in Indonesia. This is reflected in the *Banking Digital Transformation Blueprint* (OJK, 2021) in Figure 1.2, where accelerating digital transformation is one of the key pillars of Indonesia's banking development roadmap for 2020–2025.

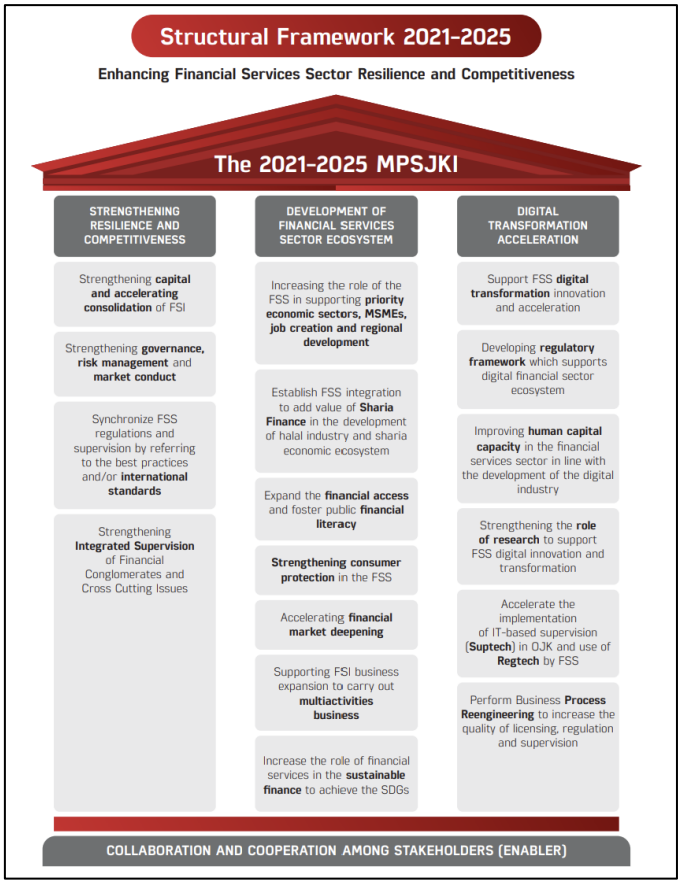

Figure 2. Master Plan for the Indonesian Financial Industry 2021 – 2025
Source: Banking Digital Transformation Blueprint (OJK, 2021)

OJK Chief Executive of Banking Supervision, Dian Ediana Rae, said that OJK continues to strive for each bank to compete in increasing its focus on information technology (*IT*). Banks need to be able to properly and appropriately plan *IT* investments because a bank with high technology can control more markets (Abubakar & Handayani, 2022; Ie et al., 2022; Kurniawan et al., 2021; Linggadjaya et al., 2022; Muhammaditya & Hardjosoekarto, 2021). In recent years, retail banks have been racing to implement digital solutions to improve operations, services, and experiences for their bank customers. According to an article by Kude et al. (2022) from the *Boston Consulting Group*, a digital strategy and good performance are key formulas for achieving maturity and success. This is also stated by *Bank Indonesia* (2019), where the digitalization process needs to be designed properly, correctly, and appropriately to be a key to the success of the industry. Banks can avoid improper steps by building a sound digital transformation strategy from front to back by focusing on customers (Biswas et al., 2020; Broeders & Khanna, 2015).

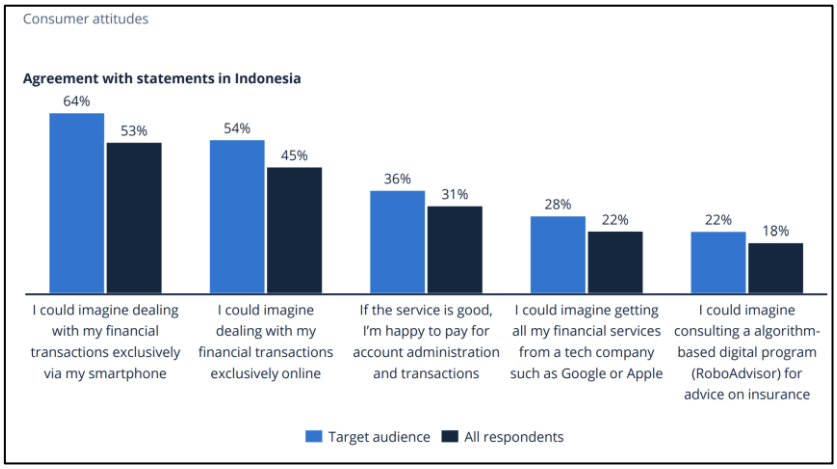

Figure 3. Customer Behavior in Indonesia
Source: Statista (2023)

The driver of digital transformation in conventional banks is a change in customer behavior, where customers tend to make more financial transactions on smartphones. This statement is supported by the graph in Figure 1.3 above, taken from *Statista* (2023). In Figure 1.3, it is shown that 64% of Indonesians agree to conduct their financial transactions exclusively on their smartphones. Financial transactions that can be done on smartphones reflect banking services that are more accessible. Drastic changes in people's behavior in conducting transactions have been evident to the public, with shopping patterns using digital platforms, which has given rise to the demand for banking services that are mobile, fast, seamless, and still secure.

This shift has led *Bank BCA* to strive to implement digital channels (*e-channels*) to offer 24/7 accessibility, self-service options, and instant transaction processing. Other developments and innovations will continue to be introduced by *Bank BCA* as a strategy for banks in its efforts to increase competitiveness and competitive advantage through the provision of banking services that are appropriate and acceptable to customers in accordance with the readiness of customers to adopt digital technology services. In 2021, *Bank BCA* released a new mobile banking application, the *myBCA App*, with the hope of improving digital services and providing a better customer experience.

Figure 4. myBCA Application Logo
Source : myBCA

myBCA mobile banking is a mobile banking based on omni-channel technology. Omni-channel is a technology that can create an integrated access channel for its consumers. In the banking industry that applies

omni-channel technology, it is possible for customers to be able to make it easier to create a bank account, access all their accounts and complete banking services, be able to carry out many more diverse transaction needs, and smooth access for customers in just one login access. The trend of applying omni-channel technology to mobile banking applications is a trend and competitive advantage carried out by many banks in Indonesia, as shown in Figure 1.5. Below are examples of some mobile banking in Indonesia that implement this technology.

Figure 5. Mobile Banking Apps in Indonesia
Source: Researcher's Results (2025)

The development of *myBCA's* mobile banking is an act and decision by *BCA* to maintain its competitiveness and continue its success. The key to *BCA's* success in surviving is its ability to seize development opportunities in the banking industry. In the banking industry, according to *OJK* (2021), one of the impacts felt from the industrial revolution is the transformation of banks into fully digital banks, supported by changes in digital behavior within Indonesian society. One of *BCA's* responses to the digitalization trends and digital behavior in Indonesian society is to provide convenience in accessing accounts and banking services through *myBCA*.

Currently, *Bank BCA* has two mobile banking platforms actively used by its customers. The first is *BCA Mobile*, and the second is *myBCA*. The ultimate goal of the development of *myBCA*, as stated by *BCA's* EVP of Transaction Banking Business Development, I Ketut Alam Wangsawijaya, is to replace and close *BCA Mobile* when customers are ready to use *myBCA*, which is much superior to *BCA Mobile* as mobile banking in their daily lives. In 2022–2023, *myBCA* can be considered a super app owned by *BCA* by making the application an integrated omni-channel platform with many features. *myBCA* has the advantage of providing access to customers' financial statements for the past five years. Customers with multiple accounts can check and perform the transactions they need, all within just one application. In addition, there is also the development of payments using QR *Customer Presented Mode* (CPM), *Paylater*, and the integration of *myBCA* with *BCA's* investment application, the *Wealth Management Application* (*Welma*).

The situation that *Bank BCA* is currently facing is that *myBCA* mobile banking is expected to replace *BCA Mobile*. This expectation arises from the technological developments and the capacity of *BCA Mobile* banking, which has limitations when many new features are added and could jeopardize the old mobile banking application. Based on the ultimate goal of *myBCA* replacing *BCA Mobile*, according to *BCA's* EVP of Transaction Banking Business Development, I Ketut Alam Wangsawijaya, it is hoped that customers can migrate and gradually close the features. However, until 2025, the number of *myBCA* users is much lower than the number of users and the number of transactions on *BCA Mobile*. This can be seen from a comparison of the number of *BCA* customers who have 41 million customer accounts (BCA, 2025). Data shows that the total number of *myBCA* application users is 3.2 million (BCA, 2024), while for *mobile banking*, *BCA Mobile*, as of 2024, has a total of 31.1 million users.

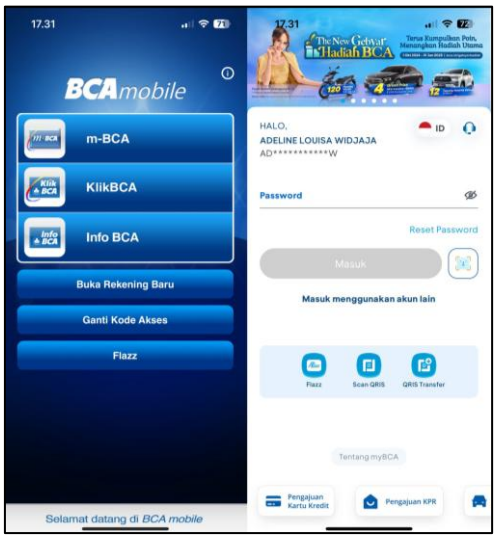

Figure 6. BCA Mobile and myBCA applications
Source: Researcher's Results (2024)

Bank BCA has made several efforts in marketing myBCA mobile banking so that it can increase users and the number of transactions. Bank BCA's marketing for myBCA includes marketing through the official website, collaboration with an exhibition by enforcing payments using myBCA, collaboration with artists and concert organizers, providing promos when using myBCA as a means of making payments, and also marketing through making videos and posting on social media. Various efforts to market myBCA mobile banking have been carried out from 2021 until now, but there are still many Bank BCA customers who have not used myBCA.

Figure 7. Marketing of myBCA Application
Source: Researcher's Results (2024)

In an effort to understand the reasons why customers still do not use or have not switched to *myBCA*, the researcher conducted interviews with five *BCA* customers who are still using *BCA Mobile*. From the interviews, it can be concluded that the reasons customers have not yet adopted *myBCA* include the following: customers do not know about *myBCA* and feel that the people around them have not used *myBCA*; customers do not understand how to register and log in using *BCA ID*; customers are used to using *BCA Mobile*; some customers feel intimidated by the various features in *myBCA* compared to the very simple *BCA Mobile*; and there are concerns about *myBCA*, which provides wide access to *BCA's* products and services through just one login. Although there is still great potential to increase users of the *myBCA* application, customer fear and unpreparedness may persist due to customers' lack of knowledge about the application, compounded by the fact that people around them have not used it. Additionally, customer awareness of the complexity of the user interface and user experience, along with concerns about the security of mobile banking integrated with many *BCA* products and services, also contributes to this hesitation.

Based on the background, the purpose of developing *myBCA* mobile banking by *Bank BCA*, and the problems described above, it was found that the level of use or adoption of *myBCA* is still low. In the following study, the *Technology Acceptance Model* (TAM) was modified to adapt to the factors that need to be evaluated in the adoption of *myBCA* mobile banking. The study formulated problems to identify the factors that affect customers' adoption of mobile banking. The following is the problem formulation: What is the perception of *myBCA* users towards the variables *Perceived Usefulness*, *Perceived Ease of Use*, *Perceived Trust*, *Social Influence*,

Perceived Risk, *Perceived Security*, *Habit*, *Intention to Use*, and *Adoption of Mobile Banking*? How do *Perceived Usefulness*, *Perceived Ease of Use*, *Perceived Trust*, *Social Influence*, *Perceived Risk*, *Perceived Security*, and *Habit* affect the Adoption of Mobile Banking with the intervention of *Intention to Use*?

Based on the problem formulation stated in the previous section, several objectives have been determined for the research. The following are the objectives of the research to be conducted: To understand the perception of *myBCA* users regarding the variables of *Perceived Usefulness*, *Perceived Ease of Use*, *Perceived Trust*, *Social Influence*, *Perceived Risk*, *Perceived Security*, *Habit*, *Intention to Use*, and *Adoption of Mobile Banking*; To determine the influence of *Perceived Usefulness*, *Perceived Ease of Use*, *Perceived Trust*, *Social Influence*, *Perceived Risk*, *Perceived Security*, and *Habit* on the Adoption of Mobile Banking with the intervention of *Intention to Use*. Through the research to be conducted, it is hoped that positive values and benefits will be obtained. The benefits of the research are expected to be felt by companies, researchers, and readers. The following are the benefits of the research: The company will be made aware of the factors that affect customers in adopting mobile banking and will receive valuable consideration for the development of the *myBCA* application. Researchers can apply the science of *Digital Business Strategy Management* to real-world problems, while honing their analytical, critical thinking, and strategic thinking skills in providing considerations to the company. Readers will gain insight into the factors that affect customers' readiness to adopt mobile banking and will have a reference for conducting similar research.

The novelty of this study lies in its application of a modified *Technology Acceptance Model* (TAM) specifically tailored to the adoption of the *myBCA* mobile banking application—an emerging platform with relatively low user uptake despite aggressive digital transformation initiatives by *Bank BCA*. Unlike prior studies that focus on general mobile banking adoption or use standard TAM/UTAUT variables, this research integrates seven key constructs (*Perceived Usefulness*, *Ease of Use*, *Trust*, *Risk*, *Security*, *Social Influence*, and *Habit*), using *Intention to Use* as a mediating variable to predict the *Adoption of Mobile Banking*. The research gap addressed is the lack of empirical evidence in the Indonesian context that combines behavioral and trust-based factors with risk and security perceptions in the evaluation of a new mobile banking app. This study offers fresh insights into why customers hesitate to adopt a technologically superior platform like *myBCA* and identifies key behavioral drivers and inhibitors that have not been comprehensively modeled in previous literature.

METHOD

The research conducted uses quantitative research methods. Research with quantitative methods is characterized by being classifiable, observable, measurable, and concrete. Through the quantitative research method, the purpose of the research will be causal or explanatory. The purpose of research with a causal explanatory characteristic, according to *Darwin* (2021), is a study that explains how relationships between variables occur in situations and phenomena. The research aims to identify and explain the causal relationship between variables in the research hypothesis on the phenomenon.

The research paradigm is *positivism*; the *positivism* paradigm is research that views existing phenomena and relics as observable, measurable, concrete, and where the relationship in the research has a cause-and-effect nature (Sugiyono, 2015). The approach to research development is deductive, as research is carried out using a pre-existing concept to answer the formulation of the problem through the hypothesis formulated. The research aims to conclude a hypothesis through data testing, resulting in confirmation of acceptance or rejection.

The most appropriate research strategy for this study is a survey. According to Hikmawati (2020), surveys are research strategies that can be used for studies with a quantitative approach. In the survey research strategy, data collection tools in the form of questionnaires are used. The unit of analysis in the following study is individual analysis units; the study will be conducted to determine the response of individuals to the adoption of *myBCA* mobile banking in Indonesia. The research involvement carried out in the following study aims to minimize the involvement of the researcher with the participants. Minimal involvement with participants is a common feature of quantitative research. The research, conducted in a non-contrived manner, focuses on the adoption of *myBCA* mobile banking under natural conditions, not in an artificial environment

In a study, there is a research population, which can be interpreted as a collection of subjects or objects that have certain characteristics or similar properties. In the study on the adoption of *myBCA* mobile banking, the population of the study was users of *myBCA* mobile banking in Indonesia. The number of users of *myBCA* mobile banking in Indonesia as of 2023 is 2.5 million users, so the total population of this study is 2.5 million. In a study, in addition to the population, there is also a sample, which can be interpreted as part of the population.

RESULTS AND DISCUSSION

1. Descriptive Analysis Recapitulation

Based on the calculation and management of descriptive analysis of the research variables, it was found that the response from the respondents was very good in the use of myBCA mobile banking. The following is a recapitulation of the descriptive analysis of the research variables.

Table 1. Research Descriptive Analysis Recapitulation

Variable	Percentage	Category	Variable	Percentage	Category
PU	89,70%	Excellent	*PS*	86,91%	Excellent
LITTLE	89,93%	Excellent	*HT*	88,27%	Excellent
PT	90,60%	Excellent	*THAT*	90,43%	Excellent
YES	88,52%	Excellent	*WITH*	89,98%	Excellent
PR	89,29%	Excellent			

Source: Researcher's Results (2025)

In Table 4.10. above it can be seen that the highest percentage is shown in the PT variable, namely the perceived trust variable with a percentage of 90.60%. The perceived trust factor is the most powerful determinant or factor in the use of myBCA mobile banking, in other words the most important factor in adopting myBCA mobile banking is the customer trust factor when using mobile banking.

2. Evaluation of the PLS-SEM Model

The next analysis was to evaluate the PLS-SEM model for the data obtained in the data collection. The PLS-SEM analysis was carried out using the SmartPLS 4 application, in the initial stage it is necessary to describe the research model in the application. The following is a picture of the research model on SmartPLS 4.

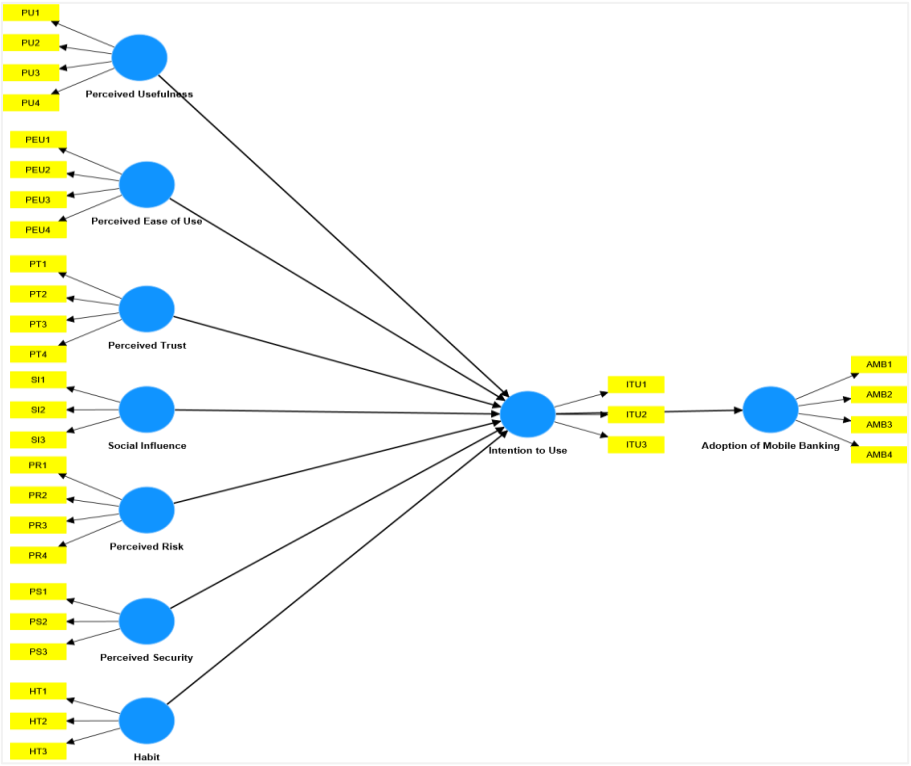

Figure 8. SmartPLS Research Model 4
Source: Researcher's Results (2025)

In Figure 8. The above for the blue circle is the latent variable, while for the yellow rectangle is the indicator of each latent variable. The next step is to evaluate the PLS-SEM model by evaluating the measurement model (outer model) and evaluating the structural model (inner model). The results of the evaluation of the measurement model (outer model) and the evaluation of the structural model (inner model) can be seen below.

3. Evaluation of Measurement Models (Outer Model)

1) Internal consistency reliability

The first measurement model evaluation is internal consistency reliability which can be measured using Cronbach's alpha and composite reliability. A measurement model can be said to be reliable if Cronbach's alpha and composite reliability values are in the range of 0.7 to 0.95 (Hair et al., 2017). The following are the results of internal consistency reliability processing using SmartPLS 4.

Table 2. Internal Consistency Reliability Results

	Cronbach's alpha	*Composite reliability*
Adoption of Mobile Banking	0,821	0,882
Habit	0,790	0,877
Intention to Use	0,758	0,861
Perceived Ease of Use	0,849	0,898
Perceived Risk	0,849	0,891
Perceived Security	0,815	0,890
Perceived Trust	0,805	0,871
Perceived Usefulness	0,832	0,888
Social Influence	0,802	0,883

Source: Researcher's Results (2025)

In Table 2. It is known that the variables Adoption of Mobile Banking, Habit, Intention to Use, Perceived Ease of Use, Perceived Risk, Perceived Security, Perceived Trust, Perceived Usefulness, and Social Influence have Cronbach's alpha and composite reliability values in the range of 0.7 to 0.95. This indicates that all variables in the research are reliable.

2) Convergent validity

The second measurement model evaluation is convergent validity which can be measured by looking at the results of the outer loading of each indicator on the variable and the results of the Average Variance Extracted (AVE). The following are the results of the outer loading.

Table 3. Outer Loading Results

	WITH	HT	THAT	FEW	PR	PS	PT	PU	YES
AMB1	0,788								
AMB2	0,798								
AMB3	0,788								
AMB4	0,851								
HT1		0,844							
HT2		0,810							
HT3		0,863							
ITU1			0,775						
THE2			0,812						
THE3			0,874						
PEU1				0,842					
PEU2				0,818					
PEU3				0,827					
PEU4				0,831					
PR1					0,823				
PR2					0,759				
PR3					0,899				
PR4					0,794				
PS1						0,853			
PS2						0,857			

	WITH	HT	THAT	FEW	PR	PS	PT	PU	YES
PS3						0,853			
PT1							0,838		
PT2							0,733		
PT3							0,781		
PT4							0,819		
PU1								0,833	
PU2								0,787	
PU3								0,806	
PU4								0,837	
SI1									0,873
SI2									0,811
SI3									0,852

Source: Researcher's Results (2025)

The result of outer loading can be said to be valid if the value of outer loading is greater than 0.7 (Hair, et al., 2017). In the table above, it can be seen that all indicators in the variable have an outer loading value greater than 0.7. The next measurement is to calculate the result of the AVE value of each variable. The following are the results of the AVE research variables.

Tabel 4. Hasil Average Variance Extracted (AVE)

Variable	*Average Variance Extracted* (AVE)
Adoption of Mobile Banking	0,651
Habit	0,704
Intention to Use	0,675
Perceived Ease of Use	0,688
Perceived Risk	0,673
Perceived Security	0,730
Perceived Trust	0,630
Perceived Usefulness	0,666
Social Influence	0,715

Source: Researcher's Results (2025)

The AVE result can be said to be valid if the AVE value is more than 0.5. In the table above, it can be seen that all variables in the study have an AVE value greater than 0.5. The evaluation of measurements related to convergent validity can be said to be valid through the results of outer loading and AVE results.

3) Discriminant validity

The third measurement evaluation is discriminant validity which can be measured through cross loading values and Fornell-Larcker Criterion values. A model can be said to be valid in the measurement of discriminant validity if the cross loading value for each indicator in its construct variable has a greater value than the other variable indicators. Meanwhile, the Fornell-Larcker Criterion value can be said to be valid in the measurement of discriminant validity if the Fornell-Larcker Criterion value of the variable has a greater value compared to other variables. Below are the measurement results for cross loading.

Table 5. Cross Loading Results

	WITH	HT	THAT	FEW	PR	PS	PT	PU	YES
AMB1	0,788	0,502	0,509	0,502	-0,045	0,429	0,383	0,358	0,434
AMB2	0,798	0,466	0,512	0,453	-0,060	0,476	0,379	0,347	0,429
AMB3	0,788	0,505	0,604	0,472	-0,058	0,530	0,445	0,379	0,547
AMB4	0,851	0,496	0,604	0,431	-0,088	0,448	0,398	0,384	0,441
HT1	0,532	0,844	0,484	0,341	0,083	0,443	0,460	0,430	0,487
HT2	0,480	0,810	0,441	0,313	0,028	0,453	0,405	0,346	0,449

	WITH	HT	THAT	FEW	PR	PS	PT	PU	YES
HT3	0,523	0,863	0,534	0,390	0,042	0,457	0,441	0,377	0,557
ITU1	0,581	0,404	0,775	0,352	-0,091	0,366	0,457	0,328	0,445
THE2	0,540	0,524	0,812	0,463	-0,017	0,524	0,509	0,452	0,530
THE3	0,592	0,501	0,874	0,545	-0,067	0,487	0,489	0,412	0,541
PEU1	0,482	0,283	0,415	0,842	0,082	0,354	0,338	0,258	0,378
PEU2	0,459	0,348	0,492	0,818	-0,006	0,325	0,399	0,364	0,417
PEU3	0,492	0,339	0,474	0,827	0,069	0,455	0,404	0,336	0,421
PEU4	0,470	0,407	0,456	0,831	0,089	0,392	0,377	0,331	0,416
PR1	-0,101	0,014	-0,055	-0,008	0,823	0,154	0,015	0,382	0,108
PR2	-0,090	0,120	-0,024	0,035	0,759	0,198	-0,035	0,298	0,064
PR3	-0,063	0,033	-0,082	0,084	0,899	0,197	0,002	0,324	0,024
PR4	-0,011	0,102	-0,039	0,106	0,794	0,243	0,100	0,316	0,122
PS1	0,523	0,445	0,501	0,442	0,187	0,853	0,462	0,464	0,483
PS2	0,473	0,443	0,448	0,375	0,192	0,857	0,460	0,397	0,460
PS3	0,500	0,486	0,487	0,361	0,212	0,853	0,440	0,431	0,521
PT1	0,367	0,430	0,481	0,356	0,066	0,464	0,838	0,320	0,376
PT2	0,343	0,319	0,398	0,326	0,013	0,385	0,733	0,263	0,396
PT3	0,377	0,370	0,415	0,325	0,032	0,368	0,781	0,277	0,345
PT4	0,478	0,499	0,556	0,433	-0,027	0,457	0,819	0,374	0,487
PU1	0,377	0,392	0,399	0,309	0,334	0,424	0,335	0,833	0,427
PU2	0,347	0,387	0,394	0,306	0,305	0,372	0,328	0,787	0,429
PU3	0,362	0,378	0,409	0,377	0,327	0,454	0,331	0,806	0,508
PU4	0,402	0,335	0,380	0,281	0,335	0,397	0,290	0,837	0,454
SI1	0,483	0,530	0,531	0,419	0,092	0,518	0,481	0,507	0,873
SI2	0,421	0,492	0,454	0,372	0,035	0,381	0,362	0,426	0,811
SI3	0,548	0,493	0,570	0,454	0,082	0,537	0,444	0,478	0,852

Source: Researcher's Results (2025)

In the table above, it can be seen that all the cross loading values of each indicator in its construct variable have a greater value than other variable indicators, therefore it can be said that the results of cross loading of the research are valid. The next measurement is to calculate the result of the Fornell-Larcker Criterion, the value of the Fornell-Larcker Criterion is the result of the root AVE calculation. The following are the results of the calculation of the Fornell-Larcker Criterion research.

Table 6. Fornell-Larcker Criterion Results

	WITH	HT	THAT	FEW	PR	PS	PT	PU	YES
Adoption of Mobile Banking	**0,807**								
Habit	0,610	**0,839**							
Intention to Use	0,695	0,582	**0,821**						
Perceived Ease of Use	0,574	0,417	0,556	**0,829**					
Perceived Risk	-0,079	0,061	-0,070	0,068	**0,820**				
Perceived Security	0,585	0,537	0,561	0,461	0,231	**0,854**			
Perceived Trust	0,499	0,519	0,591	0,459	0,024	0,532	**0,793**		
Perceived Usefulness	0,456	0,458	0,485	0,391	0,399	0,506	0,394	**0,816**	
Social Influence	0,577	0,596	0,617	0,493	0,085	0,572	0,510	0,558	**0,846**

Source: Researcher's Results (2025)

In the table above, it can be seen that all the Fornell-Larcker Criterion values of each variable have a greater value compared to the other variables, so it can be said that the Fornell-Larcker Criterion results are valid. Through the results of cross loading and the results of the Fornell-Larcker Criterion above, it can be said that the evaluation of measurements related to the discriminant validity of the following study is valid.

4) Collinearity assessment

The last measurement evaluation is collinearity assessment which can be measured using the Variance Inflation Factor (VIF) value. According to Hair, et al. (2017), the VIF value is acceptable if the VIF value is below 5 and if the VIF value is greater than 5, then the variable has a high critical point and can cause a high error rate. The following is the result of the calculation of the VIF value.

Table 7. VIF Results

	WITH	HT	THAT	FEW	PR	PS	PT	PU	YES
Adoption of Mobile Banking									
Habit			1,837						
Intention to Use	1,000								
Perceived Ease of Use			1,494						
Perceived Risk			1,285						
Perceived Security			1,942						
Perceived Trust			1,703						
Perceived Usefulness			1,921						
Social Influence			2,160						

Source: Researcher's Results (2025)

In the table above, it can be seen that the VIF value of the variable is below 5, so it can be ensured that each independent variable makes a unique contribution to the research model and it can be said that there is no collinearity in the research model. Based on the calculation and evaluation processing of the measurement model (outer model) which includes internal consistency reliability, convergent validity, discriminant validity, and collinearity assessment, it can be said that the results are reliable, valid, and do not show collinearity.

4. Evaluation of Structural Models (Inner Model)

1) Coefficient of Determination (R2)

The first structural model evaluation carried out was to calculate the Coefficient of Determination for the variables Adoption of Mobile Banking and Intention to Use. The Coefficient of Determination calculation aims to measure the level of accuracy of a research model. The following are the results of the calculation of the Coefficient of Determination research.

Tabel 8. Hasil Coefficient of Determination

	R-square	*R-square adjusted*
Adoption of Mobile Banking	0,483	0,481
Intention to Use	0,601	0,595

Source: Researcher's Results (2025)

In the table above, it can be said that Intention to Use has an R-square adjusted value of 0.595 which can be said that the accuracy of the model is moderate. This shows that Perceived Usefulness, Perceived Ease of Use, Perceived Trust, Social Influence, Perceived Risk, Perceived Security, Habit contribute 59.5% to Intention to Use and the remaining 40.5% are contributed by other variables outside the study. Furthermore, the R-square adjusted value for the Adoption of Mobile Banking is 0.481 which can be said that the accuracy level of the model is weak to moderate. This shows that the variables in the study contributed 48.1% to the Adoption of Mobile Banking and the remaining 51.9% contributed from non-research variables.

2) Effect Size (F2)

The second structural model evaluation carried out was to calculate the Effect Size. Effect Size is calculated to determine and measure the relative impact of independent variables on dependent variables. Below are the results of the calculation of the Effect Size research.

Table 9. Effect Size Results

	WITH	THAT
Adoption of Mobile Banking		
Habit		0,032
Intention to Use	0,933	
Perceived Ease of Use		0,067
Perceived Risk		0,095
Perceived Security		0,030
Perceived Trust		0,053
Perceived Usefulness		0,044
Social Influence		0,029

Source: Researcher's Results (2025)

In the table above, it is known that the influence of Intention to Use has a large influence on the Adoption of Mobile Banking, while the influence of Habit, Perceived Ease of Use, Perceived Risk, Perceived Security, Perceived Trust, Perceived Usefulness, and Social Influence has a small influence on Intention to Use.

3) Cross-validated redundancy (Q2)

The third structural model evaluation carried out was to perform a cross-validated redundancy calculation. Cross-validated redundancy aims to evaluate the predictive capabilities of the research model. The following are the results of the calculation of cross-validated redundancy.

Table 10. Cross-Validated Redundancy Results

	SSO	SSE	Q^2 (=1-SSE/SSO)
Adoption of Mobile Banking	1728,000	1195,490	0,308
Intention to Use	1296,000	788,685	0,391

Source: Researcher's Results (2025)

The results of the calculation of cross-validated redundancy for Adoption of Mobile Banking and Intention to Use were 0.308 and 0.391, respectively. The value of Q2 is above the value of 0, so it can be said that the research model has predictive relevance.

4) Standardized Root Mean Square Residual (SRMR)

The fourth structural model evaluation carried out was to calculate the Standardized Root Mean Square Residual (SRMR). The SRMR score aims to find out if the research model is suitable, appropriate, and feasible to use. The following are the results of the calculation of the SRMR value.

Table 11. Standardized Root Mean Square Residual (SRMR) Results

	Saturated model	Estimated model
SRMR	0,055	0,070

Source: Researcher's Results (2025)

In the table above, it can be seen that the results of the calculation and processing of SRMR of the study are 0.055 and 0.070. An SRMR value that is below 0.08 is an SRMR value that can illustrate that the research model is suitable, appropriate, and feasible to use.

5) Path coefficient

In the final structural model evaluation, the calculation and processing for the path coefficient consisted of total effect and indirect effect in the research. The following processing is carried out using the bootstrapping technique on SmartPLS 4. The following are the results of the calculation for the results of the total effect and indirect effect in the study.

Table 12. Path Coefficient Results

	Hypothesis	*T statistics*	*P values*	Conclusion
	Total Effect			
H1	*Perceived Usefulness -> Intention to Use*	2,621	0,009	Accepted

	Hypothesis	*T statistics*	*P values*	Conclusion
H2	*Perceived Ease of Use -> Intention to Use*	3,711	0,000	Accepted
H3	*Perceived Trust -> Intention to Use*	3,162	0,002	Accepted
H4	*Social Influence -> Intention to Use*	2,731	0,006	Accepted
H5	*Perceived Risk -> Intention to Use*	2,948	0,003	Accepted
H6	*Perceived Security -> Intention to Use*	2,110	0,035	Accepted
H7	*Habit -> Intention to Use*	2,118	0,034	Accepted
H8	*Intention to Use -> Adoption of Mobile Banking*	14,390	0,000	Accepted
	Indirect Effect			
H1a	*Perceived Usefulness -> Intention to Use -> Adoption of Mobile Banking*	2,550	0,011	Accepted
H2a	*Perceived Ease of Use -> Intention to Use -> Adoption of Mobile Banking*	3,333	0,001	Accepted
H3a	*Perceived Trust -> Intention to Use -> Adoption of Mobile Banking*	3,166	0,002	Accepted
H4a	*Social Influence -> Intention to Use -> Adoption of Mobile Banking*	2,677	0,007	Accepted
H5a	*Perceived Risk -> Intention to Use -> Adoption of Mobile Banking*	2,845	0,004	Accepted
H6a	*Perceived Security -> Intention to Use -> Adoption of Mobile Banking*	1,96425	0,0496	Accepted
H7a	*Habit -> Intention to Use -> Adoption of Mobile Banking*	2,248	0,025	Accepted

Source: Researcher's Results (2025)

In the calculation and processing above on the evaluation of structural models to determine the results of total effects and indirect effects, conclusions can be drawn regarding the results of testing the research hypothesis. In the table above, there are T values, P values, and conclusions from the hypothesis. The following is an explanation of the results of the research hypothesis test.

1. H1: Perceived Usefulness positively affects Intention to Use
   Perceived Usefulness -> Intention to Use has a statistical T value of 2.621 where more than 1.96 and a P value of 0.009 where less than 0.05. Both parameters indicate that the hypothesis is accepted, so it can be said that in the following studies Perceived Usefulness positively affects Intention to Use.
2. H2: Perceived Ease of Use positively affects Intention to Use
   Perceived Ease of Use -> Intention to Use has a statistical T value of 3.711 where it is more than 1.96 and a P value of 0.000 where it is less than 0.05. Both parameters show that the hypothesis is accepted, so it can be said that in the following study Perceived Ease of Use positively affects Intention to Use.
3. H3: Perceived Trust positively influences Intention to Use
   Perceived Trust -> Intention to Use has a statistical T value of 3.162 where more than 1.96 and a P value of 0.002 where less than 0.05. Both parameters indicate that the hypothesis is accepted, so it can be said that in the following studies Perceived Trust positively affects Intention to Use.
4. H4: Social Influence Positively Affects Intention to Use
   Social Influence -> Intention to Use has a statistical T value of 2.731 where it is more than 1.96 and a P value of 0.006 where it is less than 0.05. Both parameters indicate that the hypothesis is accepted, so it can be said that in the following studies Social Influence positively affects Intention to Use.
5. H5: Perceived Risk negatively affects Intention to Use
   Perceived Risk -> Intention to Use has a statistical T value of 2.948 where more than 1.96 and a P value of 0.003 where less than 0.05. Both parameters indicate that the hypothesis is accepted, so it can be said that in the following studies Perceived Risk positively affects Intention to Use.
6. H6: Perceived Security positively affects Intention to Use
   Perceived Security -> Intention to Use has a statistical T value of 2.110 where more than 1.96 and P value of 0.035 where less than 0.05. Both parameters indicate that the hypothesis is accepted, so it can be said that in the following studies Perceived Security positively affects Intention to Use.
7. H7: Habit positively affects Intention to Use
   Habit -> Intention to Use has a statistical T value of 2.118 where more than 1.96 and P value of 0.034 where less than 0.05. Both parameters indicate that the hypothesis is accepted, so it can be said that in the following study Habit positively affects Intention to Use.
8. H8: Intention to Use positively influences the Adoption of Mobile Banking

Intention to Use -> Adoption of Mobile Banking has a statistical T value of 14,390 where it is more than 1.96 and a P value of 0.000 where it is less than 0.05. Both parameters indicate that the hypothesis is accepted, so it can be said that in the following studies Intention to Use positively affects the Adoption of Mobile Banking.

9. H1a: Perceived Usefulness positively influences the Adoption of Mobile Banking through Intention to Use
   Perceived Usefulness -> Intention to Use -> Adoption of Mobile Banking has a statistical T value of 2.550 where more than 1.96 and P value of 0.011 where less than 0.05. Both parameters show that the hypothesis is accepted, so it can be said that in the following study Perceived Usefulness positively affects the Adoption of Mobile Banking through Intention to Use.
10. H2a: Perceived Ease of Use positively influences the Adoption of Mobile Banking through Intention to Use
    Perceived Ease of Use -> Intention to Use -> Adoption of Mobile Banking has a statistical T value of 3.333 where it is more than 1.96 and a P value of 0.001 where it is less than 0.05. Both parameters show that the hypothesis is accepted, so it can be said that in the following study Perceived Ease of Use positively affects the Adoption of Mobile Banking through Intention to Use.
11. H3a: Perceived Trust positively influences the Adoption of Mobile Banking through Intention to Use
    Perceived Trust -> Intention to Use -> Adoption of Mobile Banking has a statistical T value of 3.166 where more than 1.96 and P value of 0.002 where less than 0.05. Both parameters show that the hypothesis is accepted, so it can be said that in the following study Perceived Trust positively influences the Adoption of Mobile Banking through Intention to Use.
12. H4a: Social Influence positively influences the Adoption of Mobile Banking through Intention to Use
    Social Influence -> Intention to Use -> Adoption of Mobile Banking has a statistical T value of 2.677 where more than 1.96 and P value of 0.007 where less than 0.05. Both parameters show that the hypothesis is accepted, so it can be said that in the following study Social Influence positively influences the Adoption of Mobile Banking through Intention to Use.
13. H5a: Perceived Risk negatively affects the Adoption of Mobile Banking through Intention to Use
    Perceived Risk -> Intention to Use -> Adoption of Mobile Banking has a statistical T value of 2.845 where more than 1.96 and P value of 0.004 where less than 0.05. Both parameters show that the hypothesis is accepted, so it can be said that in the following study Perceived Risk positively affects the Adoption of Mobile Banking through Intention to Use.
14. H6a: Perceived Security positively influences the Adoption of Mobile Banking through Intention to Use
    Perceived Security -> Intention to Use -> Adoption of Mobile Banking has a statistical T value of 1.96425 where more than 1.96 and P value of 0.0496 where less than 0.05. Both parameters show that the hypothesis is accepted, so it can be said that in the following study Perceived Security positively influences the Adoption of Mobile Banking through Intention to Use.
15. H7a: Habits positively affect the Adoption of Mobile Banking through Intention to Use
    Habit -> Intention to Use -> Adoption of Mobile Banking has a statistical T value of 2.248 where more than 1.96 and P value of 0.009 where less than 0.025. Both parameters show that the hypothesis is accepted, so it can be said that in the following study Habit positively influences the Adoption of Mobile Banking through Intention to Use.

1. The Influence of Perceived Usefulness on Intention to Use

In the results of the hypothesis test, it was found that Perceived Usefulness positively affected Intention to Use based on the T statistical value of 2.621 where it was more than 1.96 and the P value of 0.009 where it was less than 0.05. The results of the perceived usefulness hypothesis test on intention to use in the study have similar results to previous research conducted by Bala & Buhiyan (2020), where perceived usefulness has a positive influence on intention to use. Perceived usefulness is a benefit that is felt by an individual, a similar thing is also stated by Bouaoulou & Lakssoumi (2024) where perceived usefulness is a level of individuals believing that there are benefits from using a system to improve the individual's performance.

In the context of using myBCA mobile banking, it can be said that customers who use myBCA mobile banking state that with the benefits felt by using myBCA mobile banking, it will give rise to a customer's intention to use myBCA mobile banking. In the results of the hypothesis test, there is a positive influence of perceived usefulness on the intention to use, so it can be said that the higher the benefits felt by customers in using myBCA mobile banking, the higher the effect on the intention to use myBCA mobile banking. In addition, through the results of a descriptive analysis carried out on the perceived usefulness variable, it was found that the level of perceived usefulness was in the Very Good category. The use of mobile banking according to Bouaoulou & Lakssoumi (2024) in perceived usefulness is when users feel the usefulness of mobile banking in daily life to conduct financial

transactions, help improve the completion of financial transactions effectively and efficiently, and can increase productivity in banking transactions.

This perceived usefulness can be felt through the myBCA mobile banking application which has the advantage of integrating all products and services owned by customers. In myBCA mobile banking, customers can access using BCA ID and all accounts, credit cards, investment products, and other products can be accessed in just one application, this proves that myBCA mobile banking is useful to make it easier for customers to monitor all products and can also transact for all accounts and credit cards in just one application.

1. The Effect of Perceived Usefulness on the Adoption of Mobile Banking through Intention to Use

In the results of the hypothesis test, it was found that Perceived Usefulness positively affected the Adoption of Mobile Banking through Intention to Use based on a statistical T value of 2.550 where it was more than 1.96 and a P value of 0.011 where it was less than 0.05. This shows that perceived usefulness does not only affect the intention to use, but also affects the adoption of mobile banking. Through the explanation above, it can be said that myBCA mobile banking customers believe that the benefits they feel in using mobile banking will affect their intention to use it and influence the decision to adopt mobile banking.

2. The Effect Perceived Ease of Use through Intention to Use

In the results of the hypothesis test, it was found that Perceived Ease Of Use positively affected Intention to Use based on the T value of statistics of 3.711 where more than 1.96 and P value of 0.000 where less than 0.05. The results of the hypothesis test of perceived ease of use on intention to use in the study have similar results to previous research conducted by Rabaa'i & ALMaati (2021), where perceived ease of use has a positive influence on intention to use. Perceived ease of use according to Bouaoulou & Lakssoumi (2024) is a condition in which users believe that using a system does not require a large effort or almost no effort. Meanwhile, according to Almaiah, et al. (2023), perceived ease of use in mobile banking is a condition that can be felt if the mobile banking is user-friendly, easy to understand, easy to use, and clear to the user.

In the context of using myBCA mobile banking, it can be said that customers who use myBCA mobile banking state that with the convenience felt by using myBCA mobile banking, it will give rise to an intention of customers to use myBCA mobile banking. In the results of the hypothesis test, there is a positive effect perceived ease of use on the intention to use, so it can be said that the higher the convenience felt by customers in using myBCA mobile banking, the higher the effect on the intention to use myBCA mobile banking. In addition, through the results of a descriptive analysis carried out on the perceived ease of use variable, it was found that the perceived ease of use level was in the Very Good category. The use of mobile banking according to Bouaoulou & Lakssoumi (2024) in terms of perceived ease of use is when users feel the ease of learning the use of mobile banking, the use of mobile banking that is clear and understandable, there is a sense of ease in operating mobile banking by the user, and it is easy to become an expert in using mobile banking services.

The perceived ease of use can be felt on the myBCA mobile banking application through its ease of transfers, top-ups on digital wallets or daily needs. In addition, with a more modern and easy user interface design, users will not experience difficulties in operating myBCA mobile banking. Through the convenience provided in operating myBCA mobile banking, it is a testament to the convenience felt by its users.

3. The Effect of Perceived Ease of Use on the Adoption of Mobile Banking through Intention to Use

In the results of the hypothesis test, it was found that Perceived Ease of Use positively affected the Adoption of Mobile Banking through Intention to Use based on a statistical T value of 3.333 where it was more than 1.96 and a P value of 0.001 where it was less than 0.05. This shows that perceived ease of use not only affects the intention to use, but also affects the adoption of mobile banking. Through the explanation above, it can be said that myBCA mobile banking customers believe that the ease of using mobile banking will affect their intention to use it and influence the decision to adopt mobile banking.

4. The Effect of Perceived Trust on Intention to Use

In the results of the hypothesis test, it was found that Perceived Trust positively affected Intention to Use based on the T statistical value of 3.162 where it was more than 1.96 and the P value of 0.002 where it was less than 0.05. The results of the perceived trust hypothesis test on intention to use in the study have similar results to previous research conducted by Jahan, Bala & Buhiyan (2020), where perceived trust has a positive influence on intention to use. Perceived trust according to Bouaoulou & Lakssoumi (2024) is a condition where users have trust and confidence in something.

In the context of using myBCA mobile banking, it can be said that customers who use myBCA mobile banking state that with a sense of trust felt by using myBCA mobile banking, it will give rise to a customer's intention to use myBCA mobile banking. In the results of the hypothesis test, there is a positive influence of perceived trust on

the intention to use, so it can be said that the higher the trust felt by customers in using myBCA mobile banking, the higher the influence on the intention to use myBCA mobile banking. In addition, through the results of a descriptive analysis conducted on the perceived trust variable, it was found that the perceived trust level was in the Very Good category. The use of mobile banking according to Bouaoulou & Lakssoumi (2024) in a perceived trust manner is when users have confidence that mobile banking is safe, reliable, users have trust in the bank to inform information in the event of errors, and trust in previous user experience.

The perceived trust depicted in myBCA's mobile banking is one of the reflections of its users' trust in BCA. BCA is one of the banks with good customer service and has a 24/7 call center, namely HaloBCA. Through an excellent reputation, communication services that are available 24/7, and have responsive services, the perceived trust is felt by myBCA mobile banking users.

5. The Influence of Perceived Trust on the Adoption of Mobile Banking through Intention to Use

The results of the hypothesis test found that Perceived Trust positively affects the Adoption of Mobile Banking through Intention to Use based on a statistical T value of 3.166 where it is more than 1.96 and a P value of 0.002 where it is less than 0.05. This shows that perceived trust not only affects the intention to use, but also affects the adoption of mobile banking. Through the explanation above, it can be said that customers who use myBCA's mobile banking believe that the sense of trust they feel in using mobile banking will affect their intention to use it and influence the decision to adopt mobile banking.

6. The Influence of Social Influence on Intention to Use

In the results of the hypothesis test, it was found that Social Influence positively affected Intention to Use based on the T value of statistics of 2.731 where it was more than 1.96 and the P value of 0.006 where it was less than 0.05. The results of the social influence hypothesis test on intention to use in the study have similar results to previous research conducted by Susilowati, et al. (2021), where social influence has a positive influence on intention to use. Social influence, according to Bouaoulou & Lakssoumi (2024), is a condition in which there is an influence from other people's opinions or perceptions. Social influence is an external factor of an individual such as friends, family, and expert opinions.

In the context of using myBCA mobile banking, it can be said that customers who use myBCA mobile banking state that with the influence of the opinions or perceptions of others using myBCA mobile banking, it will give rise to an intention of customers to use myBCA mobile banking. In the results of the hypothesis test, there is a positive influence of social influence on the intention to use, so it can be said that with the more opinions or perceptions of others in using myBCA mobile banking, the greater the influence on the intention to use myBCA mobile banking. In addition, through the results of a descriptive analysis carried out on social influence variables, it was found that the level of social influence was in the Very Good category. The use of mobile banking according to Bouaoulou & Lakssoumi (2024) in terms of social influence is when users are surrounded by important people and people they trust believe that it is necessary to use mobile banking, as well as there is an invitation to use mobile banking.

Social influence is clearly felt by its users and is one of the factors that encourage the intention to use and adopt myBCA mobile banking through the influence of friends, family, and people in branches who provide directions to use myBCA mobile banking. Through the invitation and direction to use myBCA mobile banking from the people closest to you, social influence is one of the factors that affect the intention to use myBCA mobile banking.

7. The Influence of Social Influence on the Adoption of Mobile Banking through Intention to Use

The results of the hypothesis test found that Social Influence positively affects the Adoption of Mobile Banking through Intention to Use based on a statistical T value of 2.677 where more than 1.96 and a P value of 0.007 where less than 0.05. This shows that social influence not only affects the intention to use, but also affects the adoption of mobile banking. Through the explanation above, it can be said that customers who use myBCA mobile banking believe that the influence obtained from the opinions or perceptions of others in using mobile banking will affect their intention to use it and influence the decision to adopt mobile banking.

8. The Effect of Perceived Risk on Intention to Use

In the results of the hypothesis test, it was found that Perceived Risk negatively affected the Intention to Use based on the T value of statistics of 2.948 where it was more than 1.96 and the P value of 0.003 where it was less than 0.05. The results of the perceived risk hypothesis test on intention to use in the study have similar results to previous studies that have been conducted by Alamaiah, et al. (2023), where perceived risk has a negative influence on intention to use. Perceived risk according to Bouaoulou & Lakssoumi (2024) is a condition in which a feeling of risk exposure arises in an individual in using a mobile banking service.

In the context of using myBCA mobile banking, it can be said that customers who use myBCA mobile banking state that the risk felt in using myBCA mobile banking will affect a customer's intention to use myBCA mobile banking. In the results of the hypothesis test, there is a negative influence of perceived risk on intention to use, so it can be said that with the higher and more risks felt in using myBCA mobile banking, it will have the best influence on the intention to use myBCA mobile banking, where users will experience a decrease in the level of intention to use myBCA mobile banking. Through the results of the descriptive analysis carried out on the perceived risk variable, it was found that the level of social influence was in the Very Good category. The use of mobile banking according to Bouaoulou & Lakssoumi (2024) in terms of perceived risk is when users feel that there is a possibility of fraud, the potential for exposure to financial risks is easier, they feel that there is a risk to their security, and the possibility of hacking.

Perceived risk is one of the factors that affect the intention to use myBCA mobile banking with a clear example of customer concerns about sending phishing links that are actually not BCA making the delivery. Even though after investigation, it turns out that there was a hack at the Base Transceiver Station (BTS) provider and not at BCA, the fear of security still exists. Therefore, perceived risk in the study is one of the relevant variables.

9. The Effect of Perceived Risk on the Adoption of Mobile Banking through Intention to Use

The results of the hypothesis test found that Perceived Risk negatively affects the Adoption of Mobile Banking through Intention to Use based on a statistical T value of 2.845 where it is more than 1.96 and a P value of 0.004 where it is less than 0.05. This shows that perceived risk not only affects the intention to use, but also affects the adoption of mobile banking. Through the explanation above, it can be said that myBCA mobile banking customers believe that the risks they feel in using mobile banking will affect their intention to use it and influence the decision to adopt mobile banking.

10. The Effect of Perceived Security on Intention to Use

In the results of the hypothesis test, it was found that Perceived Security positively affected Intention to Use based on the T value of statistics of 2.110 where it was more than 1.96 and the P value of 0.035 where it was less than 0.05. The results of the perceived security hypothesis test on intention to use in the study have similar results to previous research conducted by Almaimah, et al. (2023), where perceived security has a positive influence on intention to use. Perceived security in the use of mobile banking according to Almaiah, et al. (2023) is a condition where there is a sense of security or security in using mobile banking based on the certainty of service security, transaction security, and data security.

In the context of using myBCA mobile banking, it can be said that customers who use myBCA mobile banking declare that with the sense of security or security felt in using myBCA mobile banking, it will give rise to an intention of the customer to use myBCA mobile banking. In the results of the hypothesis test, there is a positive influence of perceived security on the intention to use, so it can be said that the higher the sense of security or security felt in using myBCA mobile banking, the higher the effect on the intention to use myBCA mobile banking. In addition, through the results of a descriptive analysis carried out on the perceived security variable, it was found that the level of perceived security was in the Very Good category. The use of mobile banking according to Almaiah, et al. (2023) in terms of perceived security is when users have a feeling of security in using mobile banking, a feeling of security because mobile banking has strong security features, and also a feeling of security because they believe that transactions through mobile banking have been protected and safe.

One of the perceived security felt by myBCA mobile banking users is the security features owned by the mobile banking. One of the features that provides a sense of security to its users is multi-factor authentication, real-time notifications related to transactions that occur, biometric verification, and privacy notice which is a policy that binds BCA and users to the use of myBCA mobile banking. Through this, perceived security is one of the things that users feel when operating myBCA mobile banking.

11. The Influence of Perceived Security on the Adoption of Mobile Banking through Intention to Use

In the results of the hypothesis test, it was found that Perceived Security positively affected the Adoption of Mobile Banking through Intention to Use based on a statistical T value of 1.96425 where more than 1.96 and a P value of 0.0496 where less than 0.05. This shows that perceived security not only affects the intention to use, but also affects the adoption of mobile banking. Through the explanation above, it can be said that customers who use myBCA mobile banking believe that the sense of security or security felt in using mobile banking will affect their intention to use it and influence the decision to adopt mobile banking.

12. The Influence of Habit on Intention to Use

In the results of the hypothesis test, it was found that Habit positively affected Intention to Use based on the T statistical value of 2.118 where it was more than 1.96 and the P value of 0.034 where it was less than 0.05. The

results of the habit hypothesis test on intention to use in the study have similar results to previous research conducted by Apua & Lallie (2023), where habit has a positive influence on intention to use Habit in the use of mobile banking.

In the context of using myBCA mobile banking, it can be said that customers who use myBCA mobile banking state that with the habit or habit of using myBCA mobile banking, it will give rise to an intention of the customer to use myBCA mobile banking. In the results of the hypothesis test, there is a positive influence of habit on the intention to use, so it can be said that the higher the level of habit or habituation of users in using myBCA mobile banking, the higher the effect on the intention to use myBCA mobile banking. In addition, through the results of descriptive analysis carried out on habit variables, it was found that the habit level was in the Very Good category. The use of mobile banking according to Penney, et al. (2021) is habituated when users have feelings where they are used to using mobile banking, users have automatically used mobile banking in cashless transactions, and users have feelings where it is mandatory to use mobile banking.

In the habit variable, a real example is shown to users who are used to using myBCA mobile banking in their daily lives, this shows that mobile banking has become the top of mind of choice for users. This habit is built through the need to make payments and monitor transactions on myBCA mobile banking, until users adopt this habit to meet their transaction needs.

13. The Influence of Habit on the Adoption of Mobile Banking through Intention to Use

In the results of the hypothesis test, it was found that Habit positively affected the Adoption of Mobile Banking through Intention to Use based on the T value of statistics of 2.845 where it was more than 1.96 and the P value of 0.004 where it was less than 0.05. This shows that habit not only affects the intention to use, but also affects the adoption of mobile banking. Through the explanation above, it can be said that customers who use myBCA mobile banking believe that the habit or habit of using mobile banking will affect their intention to use it and influence the decision to adopt mobile banking.

14. The Effect of Intention to Use on the Adoption of Mobile Banking

In the results of the hypothesis test, it was found that Intention to Use positively affected the Adoption of Mobile Banking based on the T value of statistics of 14.390 where it was more than 1.96 and the P value of 0.000 where it was less than 0.05. The results of the intention to use hypothesis test on the adoption of mobile banking in the study have similar results to previous research conducted by Putra & Rachmat (2022), where intention to use has a positive influence on the adoption of mobile banking.

In the context of using myBCA mobile banking, it can be said that customers who use myBCA mobile banking state that with the intention to use myBCA mobile banking, it will lead to an adoption of the use of myBCA mobile banking. In the results of the hypothesis test, there is a positive effect of intention to use on the adoption of mobile banking, so it can be said that the higher the intention to use myBCA mobile banking, the higher the adoption rate to use myBCA mobile banking. Through the results of a descriptive analysis conducted on the variables of intention to use and adoption of mobile banking, it was found that the level of intention to use and adoption of mobile banking was in the Very Good category. The use of mobile banking according to Putra & Rachmat (2022); Bouaoulou & Lakssoumi (2023); Alamaiah, et al. (2023); and Jahan, Bala, & Bhuiyan (2020), intentionally to use is when users intend to use mobile banking in their daily lives and in the future, and there is an intention to use mobile banking frequently.

CONCLUSION

In this section, we will discuss the conclusions that can be drawn from the research. The following conclusions are made to answer the objectives and formulation of the problem that were set at the beginning of the research. The following are the conclusions of the study: *myBCA* users' perception of the *Perceived Usefulness* variable is in the *Very Good* category with a %Score of 89.70%; for the *Perceived Ease of Use* variable, it is in the *Very Good* category with a %Score of 89.93%; for the *Perceived Trust* variable, it is in the *Very Good* category with a %Score of 90.60%; for the *Social Influence* variable, it is in the *Very Good* category with a %Score of 88.52%; for the *Perceived Risk* variable, it is in the *Very Good* category with a %Score of 89.29%; for the *Perceived Security* variable, it is in the *Very Good* category with a %Score of 86.91%; for the *Habit* variable, it is in the *Very Good* category with a %Score of 88.27%; for the *Intention to Use* variable, it is in the *Very Good* category with a %Score of 90.43%; and the *Adoption of Mobile Banking* variable is in the *Very Good* category with a %Score of 89.98%.

In the study, it was found that *Perceived Usefulness*, *Perceived Ease of Use*, *Perceived Trust*, *Social Influence*, *Perceived Security*, and *Habit* positively influenced the *Adoption of Mobile Banking* through *Intention to Use*. Meanwhile, *Perceived Risk* negatively affects the *Adoption of Mobile Banking* through *Intention to Use*.

REFERENCES

Abubakar, L., & Handayani, T. (2022). Penguatan Regulasi: Upaya Percepatan Transformasi Digital Perbankan Di Era Ekonomi Digital. *Masalah-Masalah Hukum, 51*(3). https://doi.org/10.14710/mmh.51.3.2022.259-270

Almaiah, M. A., Al-Otaibi, S., Shishakly, R., Hassan, L., Lutfi, A., Alrawad, M., Qatawneh, M., & Alghanam, O. A. (2023). Investigating the role of perceived risk, perceived security and perceived trust on smart m-banking application using SEM. *Sustainability, 15*(13). https://doi.org/10.3390/su15139908

AlNuaimi, B. K., Kumar Singh, S., Ren, S., Budhwar, P., & Vorobyev, D. (2022). Mastering digital transformation: The nexus between leadership, agility, and digital strategy. *Journal of Business Research, 145*. https://doi.org/10.1016/j.jbusres.2022.03.038

Biswas, S., Carson, B., Chung, V., Singh, S., & Thomas, R. (2020). AI in banking: Can banks meet the challenge? *McKinsey*.

Bouaoulou, M., & Lakssoumi, F. (2024). Factors affecting intention, adoption and use of mobile banking services in Morocco based on TAM model. *Revue Française d'Economie et de Gestion, 5*(2), 380-404.

Broeders, H., & Khanna, S. (2015). Strategic choices for banks in the digital age. *McKinsey Quarterly, 2018*(1).

Darwin, M. (2021). *Metode penelitian pendekatan kuantitatif*. Bandung: CV. Media Sains Indonesia.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). SAGE Publications.

Hikmawati, F. (2020). *Metodologi penelitian*. Depok: PT RajaGrafindo Persada.

Ie, R., Linggadjaya, T., Sitio, B., Situmorang, P., & Harapan, U. P. (2022). Transformasi digital PT Bank Jago Tbk dari bank. *International Journal of Digital Entrepreneurship and Business, 3*(1).

Jahan, I., Bala, T., Kamrul, &, & Bhuiyan, H. (2020). Determinants of consumer's intention to use mobile banking services in Bangladesh. *Global Journal of Management and Business Research: A Administration and Management, 20*(4), 30-44.

Kurniawan, A., Rahayu, A., & Wibowo, L. A. (2021). Pengaruh transformasi digital terhadap kinerja bank pembangunan daerah di Indonesia. *Jurnal Ilmu Keuangan Dan Perbankan (JIKA), 10*(2). https://doi.org/10.34010/jika.v10i2.4426

Kude, O., et al. (2022). Winning financial institutions build on digital strategy. Retrieved October 10, 2024, from https://www.bcg.com/publications/2022/digital-transformation-in-financial-services

Linggadjaya, R. I. T., Sitio, B., & Situmorang, P. (2022). Transformasi digital PT Bank Jago Tbk dari bank konvensional menjadi bank digital. *International Journal of Digital Entrepreneurship and Business, 3*(1). https://doi.org/10.52238/ideb.v3i1.76

Metz, S. (2017). Editor's corner: Smartphones: Challenge or opportunity? *The Science Teacher, 084*(09). https://doi.org/10.2505/4/tst17_084_09_6

Muhammaditya, N., & Hardjosoekarto, S. (2021). Divergensi transformasi digital pengelolaan bank soal menghadapi era masyarakat 5.0. *Jurnal Pendidikan Dan Kebudayaan, 6*(1). https://doi.org/10.24832/jpnk.v6i1.1893

Ortega-Villaseñor, H. (2022). Smartphones: Opportunities and risks. *Perspectivas de La Comunicación, 15*(1). https://doi.org/10.4067/s0718-48672022000100111

Paul, J., Ueno, A., Dennis, C., Alamanos, E., Curtis, L., Foroudi, P., Kacprzak, A., Kunz, W. H., Liu, J., Marvi, R., Nair, S. L. S., Ozdemir, O., Pantano, E., Papadopoulos, T., Petit, O., Tyagi, S., & Wirtz, J. (2024). Digital transformation: A multidisciplinary perspective and future research agenda. *International Journal of Consumer Studies, 48*(2). https://doi.org/10.1111/ijcs.13015

Penney, E., et al. (2021). Understanding factors that influence consumer intention to use mobile money services: An application of UTAUT2 with perceived risk and trust. *SAGE Open, 11*(3), 1-17. https://doi.org/10.1177/21582440211023188

Putra, D. B., & Rachmat, B. (2021). Faktor yang memengaruhi adopsi dengan mediasi peran intention to use Mandiri mobile banking di Surabaya. *Journal of Business and Banking, 11*(2), 307-323. https://doi.org/10.14414/jbb.v11i2.2795

Rabaa'i, A. A., & ALMaati, S. A. (2021). Exploring the determinants of users' continuance intention to use mobile banking services in Kuwait: Extending the expectation-confirmation model. *Asia Pacific Journal of Information Systems*. https://doi.org/10.14329/apjis.2021.31.2.141

Soto Setzke, D., Riasanow, T., Böhm, M., & Krcmar, H. (2023). Pathways to digital service innovation: The role of digital transformation strategies in established organizations. *Information Systems Frontiers, 25*(3). https://doi.org/10.1007/s10796-021-10112-0

Statista. (2023). Target audience: Mobile banking users in Indonesia. Retrieved November 23, 2024, from https://www.statista.com/study/126864/mobile-banking-users-in-indonesia/

Statista. (2024). Number of smartphone users in Indonesia from 2019 to 2029 (in millions). Retrieved November 23, 2024, from https://www.statista.com/forecasts/266729/smartphone-users-in-indonesia

Sugiyono. (2015). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Bandung: CV. Alfabeta.

Srinivas, S., & Liang, H. (2022). Being digital to being vulnerable: Does digital transformation allure a data breach? *Journal of Electronic Business & Digital Economics, 1*(1/2). https://doi.org/10.1108/jebde-08-2022-0026

Tjondro, E., Cintya, M. O., Seto, S., & Suherman, Y. G. (2021). Do digital innovation and risk disclosure control performance? Evidence from banking in ASEAN-6. *Jurnal Ilmiah Akuntansi, 6*(2), 200–221. https://doi.org/10.23887/jia.v6i2.33321

Türk, A. (2023). Digital leadership role in developing business strategy suitable for digital transformation. *Frontiers in Psychology, 13*. https://doi.org/10.3389/fpsyg.2022.1066180

Walsh, R. (2019). Smartphones and CLT: Threat or opportunity? *Teaching English with Technology, 19*(2).

Winasis, S., Djumarno, D., Riyanto, S., & Ariyanto, E. (2020). Digital transformation in the Indonesian banking industry: Impact on employee engagement. *International Journal of Innovation, Creativity and Change, 12*(4), 528–543. Retrieved from https://www.ijicc.net/images/vol12/iss4/12410_Winasis_2020_E_R.pdf

Zhang, X., Xu, Y. Y., & Ma, L. (2023). Information technology investment and digital transformation: The roles of digital transformation strategy and top management. *Business Process Management Journal, 29*(2). https://doi.org/10.1108/BPMJ-06-2022-0254