



The Effect of Information Technology Perception and Risk Perception on Customer Interest in Using Mobile Banking with Trust as an Intervening Variable (Case Study at Bank BRI, Kupang City, East Nusa Tenggara)

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ABSTRACT

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This study aims to analyze the significance of the influence of Information Technology Perception on customer interest in using mobile banking at Bank BRI Kupang City, East Nusa Tenggara, which is mediated by trust and risk perception. The data collection method in this study was a questionnaire. The source of data for this study is primary data which is the answer to the questionnaire shared with respondents, and secondary data in the form of data on the number of customers who use mobile banking for more than 3 years at bank BRI Kupang City NTT. The population in this study is the number of BRI bank customers in Kupang City, East Nusa Tenggara, who use mobile banking. The samples taken were representatives of several people who used mobile banking with a period of more than three years, with the sampling technique being a purposive sampling technique, which is a sampling method based on certain criteria in accordance with the research objectives. Data analysis techniques use Structural Equation Modeling (SEM) analysis.

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INTRODUCTION

The development of information and communication technology is so rapid and has entered a period of globalization, this makes people have to be able to do all work quickly and practically. The rapid development of information technology is marked by the entry of the internet into the joints of human life around the world. The use of the internet on devices on smartphones is the greatest use. Therefore, with the advancement of digital technology in telecommunications information, it provides convenience for human life in all fields. The growth of the market in the field of business such as banking has many benefits that are felt due to technological advances. To display excellence, usually service companies always offer easy services for their customers. One of the advantages is that the payment system can be technology-based

Talking about information technology, the subject matter is devices that use micro-machines or mini-devices. In addition to involving hardware and software, this technology also pays attention to human interests in its use. Information technology is any form of technology that is applied to

process and transmit information in electronic form. Information technology also colors the banking world. The presence of an online system handled by computer technology and communication technology allows customers to take money from branch offices of the same bank located anywhere. Not satisfied with such a service model, the bank also developed a telephone service, which allows customers to check savings balances and interact with machines that are ready to serve at any time. Of course, the bank's steps did not stop there. With more and more individuals accessing the internet, customers are starting to be spoiled with the ease of making transactions, for example making money transfers. The use of information technology today is normal, but in its use someone will prefer to use technology that is considered easy to operate. The development of such products must also pay attention to the needs of a person. Until now, the existence of a device in the form of a mobile phone is intended to provide satisfaction in transacting online and without the need to come to the bank.

Mobile banking is an innovative banking service that can be accessed directly via mobile phone using SMS (Short Message Service) which has several services including opening a fund transfer account, balance information, account mutation, exchange rate information, card payments (credit card, PLN, telephone, mobile phone, electricity, and insurance) and credit purchases. The development of mobile banking can be said to be the fastest, this is because mobile banking services can answer all the needs of people in today's digital era which always prioritizes mobility. Where with mobile banking customers feel that all banking transactions are in their hands and this has a positive impact on customers and banks. Where customers will find it easier to get banking information quickly, effectively, and efficiently and can reduce customer waiting time in conducting banking transactions.

Bank BRI Kupang City is one of the largest banks in Kupang City that has mobile banking services. The number of customers who can use mobile banking services at Bank BRI Kupang City in 2019 amounted to 13,812 people and in 2020 amounted to 13,205 people. The sophistication of Bank BRI Kupang City's banking services is currently accompanied by the increasing vulnerability of Bank BRI Kupang City itself and its customers to become targets of modern banking crimes by utilizing technological advances. Possible crimes are mobile phone number hijacking and theft of mobile banking pins. A person's acceptance of information technology is not only seen from the convenience and benefits offered, but also seen in terms of the risks that may arise from the use of mobile banking based on information technology. According to Fandy, before making a purchase decision, consumers' perception of risk is closely related to searching for information to find out how consumers judge possible uncertainty. The search for information about the product is an interest in the stages of adopting the product. So that when a customer is looking for information about mobile banking, it means that he has indirectly been interested in mobile banking. Interest relates to the attitude of the user. Interest is the desire to perform behavior. According to Jogiyanto, to find out a person's acceptance of an information technology system, it can be known using the concept of a technology acceptance model (TAM), which is an information technology system acceptance model used by users. TAM was developed by Davis et al. (1989) based on the TRA (Theory of Reasoned Action) model. This theory is used to explain the individual's acceptance of the use of information technology systems. Technology users will have an interest in using technology (behavioral interest) if they feel that technology systems are easy and useful for themselves. So, the higher the information technology owned can increase customer interest in using mobile banking.

Before using mobile banking services, customers must have considered the possibilities of various risks. Such as the risk of leaking the PIN and personal data of customers, the risk of virus attacks, missending or making typos. However, all these risks can be minimized either from the bank or its customers. To prevent leakage of PIN and personal data, the bank can provide multi-layered security so that third parties cannot steal customer data. In this study, researchers chose Bank BRI Kupang City, because Bank BRI is one of the banks that offers mobile banking services and has increased from the previous 86,618 (in units of people) to 167,153 (in units of people) and is one of

the banks in Kupang City from other central banks that attracts the attention of many investors because of its BRI Bank.

The results of an interview with a customer who uses mobile banking, namely with sister Ribentji Mboeik, stated that she is not worried about the risks that may arise from using mobile banking, because she feels that information technology in mobile banking actually reduces negative risks that may occur. For him, using mobile banking is something that makes it easier for him to check balances and make banking transactions, so that he ignores the risks that may occur and remains interested in using mobile banking. Meanwhile, the results of the interview with Vady Octavianus, who is also a mobile banking user of PT Bank BRI Kota Kupang, felt that the information technology in mobile banking was sophisticated and had made it easier for him to check balances, buy credit, and so on, but on the other hand there was a concern that his m-banking PIN was known to others.

Some researchers have found that m-banking services are not always able to grab customers' interest in using them. As stated by Dara Saputri (2017), that indeed the interest in using a service from a bank is influenced by the perception of the customer itself, but not all customer perceptions have a significant influence. In this study, it was found that the perception of convenience and perception of usability from customers did not have a significant influence on customer interest in using m-banking services. The same thing was also revealed by Maria (2019), that 8 perceptions of ease of use have no effect on customer interest in using m-banking. This is because the use of m-banking applications is considered quite complicated.

The inconsistency of the results of the study motivated the authors to re-examine public perceptions of the acceptance of m-banking facilities by including the trust variable as an intervening variable. Linda Saputri (2018) mentioned that trust in using online websites is a very important factor because trust can reduce the uncertainty felt by consumers when a system condition is unknown. Trust is the first thing that online players must build because the perceptions of the public that are felt when using m-banking services can affect their trust in the bank. The trust gained can have an impact on the progress of the banking institution. Paganta, et al (2015) state that trust acts as an assessment of a person's relationship with others who will make certain transactions in accordance with expectations in an environment full of uncertainty. If customer trust in banks is increased, it will be followed by an increase in interest in the use of m-banking systems. And vice versa, if customer trust in the bank decreases, it will be followed by a decrease in interest in using the m-banking system.

The urgency of this study is that in general, a person will try to avoid the occurrence of a risk from the activities he carries out. Likewise with customers who use m-banking facilities. Although m-banking is considered a multipurpose technology, m-banking still has quite dangerous risks because it is related to customer money. When risk dominates more than trust, customers will not be interested in using m-banking facilities. However, when the risk of using m-banking is minimized by the bank, customer trust in the facilities created by the bank will increase and will affect the interest in using the facility by customers. Similarly, someone who uses information technology and feels that information technology in the form of mobile banking is useful and easy to use accompanied by full trust in the system of information technology, customer interest will increase in the use of mobile banking. So the higher the information technology, the higher the customer's interest in using mobile banking.

The purpose of this study is to test the model of the influence of information technology perception and risk perception on customer interest using mobile banking with trust as an intervening variable at Bank BRI Kupang City East Nusa Tenggara and the output produced in this study is a model of the influence of information technology perception and risk perception on customer interest using mobile banking with trust as an intervening variable; and the results will be published in international journals. This research was prepared with the title Analysis of the Influence of Information Technology Perception and Risk Perception on Customer Interest using

Mobile Banking with Trust as an Intervening Variable (Case study on BRI Bank Customers in Kupang City, East Nusa Tenggara).

Information technology is the study or use of electronic equipment, especially computers, to store, analyze, and distribute anyone's informa, including words, numbers, and images. Information technology includes hardware and software to carry out one or a number of data processing tasks such as capturing, transmitting, storing, retrieving, manipulating, or displaying data. Information technology is not only limited to computer technology (hardware and software) but also includes communication technology to transmit information. So information technology is actually any form of technology applied to process and transmit information in electronic form. According to Widia Permana and Endang Siti Astuti (2012), the benefits of using information technology can be known from the trust of information technology users in deciding the acceptance of information technology. That the use of such information technology makes a positive contribution to its users. The relationship of information technology to customer interest in using mobile banking is someone who uses information technology and feels that information technology in the form of mobile banking is useful and easy to use, so customer interest will increase in the use of mobile banking. So the higher the information technology, the higher the customer's interest in using mobile banking.

According to Bank Indonesia, risk is the potential loss due to the occurrence of a certain event. According to Nur (2018) the losses incurred are direct or indirect consequences of risks in the form of financial and non-financial. Meanwhile, according to Supriyono (2016), risk in the banking context is a potential event, both foreseeable and unforeseeable, which has a negative impact on bank income and capital. Risks related to the security system in mobile banking services. When the security in the system is weak, it can make customers anxious and hesitate to provide their account numbers and other important information through the mobile banking service system. It can be said that online transactions have a high risk, because customers cannot make transactions face-to-face and they also cannot be sure whether the transactions they have made have been processed in a timely manner or not. Before using mobile banking services, customers must have considered the possibilities of various risks. Such as the risk of leaking the PIN and personal data of customers, the risk of virus attacks, sending incorrectly or bahkan customers making typos. However, all these risks can be minimized, both from the bank and from its customers. To prevent leakage of PIN and personal data, the bank can provide multi-layered security so that third parties cannot steal customer data.

According to Hadyan (2016) Trust is an internal factor that can affect customer interest because basically customers will feel high satisfaction if a product can be trusted, where this trust can be seen from customer trust in the information submitted by employees. Then trust is something that needs to be considered in making transactions electronically, because customers do not directly meet face to face with tellers / customer service. Customers only choose the services that have been provided by the system so there are many things to consider before using mobile banking services. Trust is defined as an assessment of one's relationship with another person who will make certain transactions in accordance with expectations in circumstances fraught with uncertainty. This concept of trust means that customers believe in the reliability of the bank can guarantee the security and confidentiality of customer accounts. Security means that the use is secure, the risk of data or information loss is very small, and the risk of theft is low. When it comes to the use of mobile banking, most users do not fully understand the security and confidentiality risks of mobile banking. They only think that the bank has paid attention to security and confidentiality, even though users do not know how strong the security and confidentiality of mobile banking is. Therefore, customer trust is an important factor that encourages customers to engage in banking transactions.

Specifically, the interest referred to in this study is the interest in using m-banking facilities. According to Amijaya (2010), interest in the use of technology is measured by how large the proportion of technology utilization by users in choosing to utilize the system, so that the use of technology takes place in a voluntary situation. So, it can be concluded that the interest in using m-banking is a feeling where the customer will pay attention to one of the m-banking facilities provided

by the bank voluntarily and consider m-banking to be something that provides benefits for him. Heny (2017) stated that this interest in using mobile banking is a person's desire to use information technology in a mobile banking service system that has menu access for banking transaction activities. Customers who are interested in using mobile banking will use the service repeatedly in conducting banking transactions and are recommended to others to use it both for financial and non-financial transactions. This interest in using mobile banking is a person's desire to use information technology in a mobile banking service system that has menu access for banking transaction activities. Customers who are interested in using mobile banking will use the service repeatedly in conducting banking transactions and are recommended to others to use it both for financial and non-financial transactions.

Mobile banking is a service that allows bank customers to perform banking transactions via mobile phones or smartphones. Mobile banking services can be used using the menu that is already available on SIM (Subscriber Identity Module) Card, USSD (Unstructured Supplementary Service Data), or through an application that can be downloaded and installed by customers. Mobile banking offers convenience when compared to SMS banking, because customers do not need to remember the format of the SMS message that will be sent to the bank and also the destination number of SMS banking. The features of mobile banking services include information services (balances, account mutations, credit card bills, interest rates, and the location of the nearest branch/ATM); and transaction services, such as transfers, bill payments (electricity, water, taxes, credit cards, insurance, internet), purchases (credit, tickets), and various other features

The theoretical framework that is the model in this study is as follows:

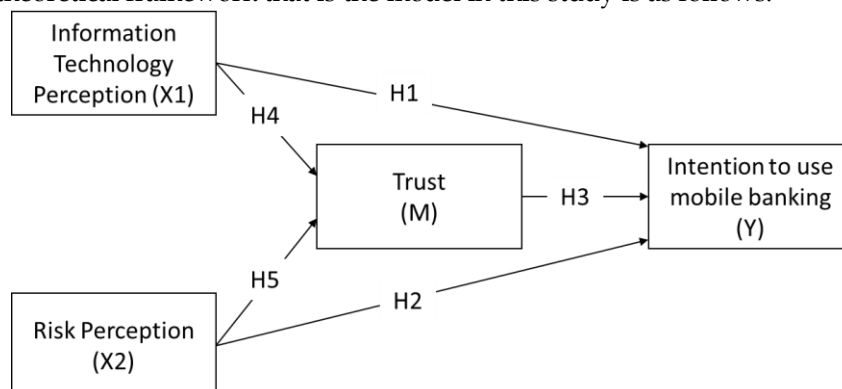


Figure 1. Research Model

HYPOTHESES

- H1 : Perception of Information Technology has a positive effect on customer interest in using Mobile Banking (Case study on Bank BRI Customer Oesapa Unit Kupang City, East Nusa Tenggara)
- H2 : Risk Perception positively affects customer interest in using Mobile Banking (Case study on Bank BRI Customer Oesapa Unit Kupang City, East Nusa Tenggara)
- H3 : Perception of Trust positively affects customer interest in using Mobile Banking (Case study on Bank BRI Customer Oesapa Unit Kupang City, East Nusa Tenggara)
- H4 : Trust mediates the relationship between information technology and customer interest using Mobile Banking (Case study on Bank BRI Customer Oesapa Unit Kupang City, East Nusa Tenggara)
- H5 : Trust mediates the relationship between risk and customer interest using Mobile Banking (Case study on Bank BRI Customer Oesapa Unit Kupang City East Nusa Tenggara)

RESEARCH METHOD

The research design used in this study is a quantifiable approach in the form of field research, meaning that this research is carried out by bringing respondents and submitting questionnaires to be filled out and asked for data to find out the influence of information technology perceptions and risk perceptions on customer interest using Mobile Banking with Trust as an Intervening Variable. This research is on customers of Bank BRI Kupang City, East Nusa Tenggara who use mobile banking.

The type of data used in this study is quantitative data, namely data in the form of numbers or qualitative data that is held (Sugiyono, 2010). Quantitative data are obtained from qualitative data quantified with the help of questionnaires that refer to the measurement of the variables used. The data sources used in this study are primary data and secondary data. Primary data in this study were obtained from respondents' responses to each question in the questionnaire. The secondary data in this study is data on the number of BRI customers in Kupang City, East Nusa Tenggara.

The population in this study is all customers who use mobile banking at BRI Kupang City. Samples are part of the number and characteristics possessed by the population (Sugiyono, 2013). The sample is representatives of several customers who have used mobile banking for more than 3 years at BRI Kupang City. The sample determination method is carried out using the purposive sampling method, which is a sample determination technique with certain considerations (Sugiyono, 2013) and the number of samples is as many as 200 customers. The data collection method used in this study is a field method with questionnaire techniques. Questionnaire is a data collection technique carried out by giving questions or written statements to respondents or using google forms to make it easier for researchers to reach respondents (Sugiyono, 2013).

The variables used in this study are free variables (X), Intervening Variables (M) and bound variables (Y). A dependent variable or bound variable (Y) is a variable that is influenced or that is the result of the existence of a free variable. Customer interest in using mobile banking was used in this study as a dependent variable (Y).

Perception Information technology (Variable X1) is an information technology that is not only limited to computer technology (hardware and software used to process and store information), but also includes communication technology to transmit information. More generally, information technology is any form of technology that is applied to process and transmit information in electronic form. Microcomputers, mainframe computers, barcode readers, transaction processing software worksheet software (spreadsheets), and communication and networking equipment are examples of information technology. Information technology perception variables were measured using the Likert scale. The indicators in this study refer to the theory proposed by Jogiyanto (2007) including:

- a. Beneficial
- b. Makes work easier
- c. Work faster
- d. Effectiveness
- e. Increase productivity
- f. Easy to use
- g. Easy to learn
- h. Controlled
- i. Easy to become skilled

Risk Perception (Variable X2) Suryani (2013) said that risk perception is defined as the uncertainty that consumers face when they are unable to see the possibilities that will occur as a result of decisions made. There are many risks that consumers consider Risk perception measurement according to Leerophonng and Mardjo (2013) is measured using indicators:

- a. There is a thought about risk
- b. Transaction security
- c. Punctuality

- d. Convenience of transactions
- e. Facility security

Customer Interest (Varibel Y). Slameto (2003) states that interest as a sense of preference and a sense of attraction to a thing or activity, without anyone telling. Interest is basically the acceptance of a relationship between oneself and something outside the self. The stronger or closer the relationship, the greater the interest. The interest in using M-Banking is a feeling that the customer will pay attention to one of the m-banking facilities provided by the bank voluntarily and consider M-Banking to be something that provides benefits for him. The variable indicators of customer interest in using mobile banking in this study refer to the theory of Amijaya (2010) which includes:

- a. Desire to use in the future
- b. Suitability of use to the needs
- c. Support in using something
- d. Desire to recommend to other parties

Trust (variable M). Trust is becoming more important in the world of online banking containing sensitive information and parties involved in financial transactions worry about access to important files and information sent over the internet. Trust is shown from the customer's confidence to accept vulnerability in meeting his expectations. Therefore, building high trust in customers is a priority for creating a sense of customer trust in the bank. Trust includes a stable relationship between the customer and the bank, the bank's ability to form a sense of customer trust, and the guarantee provided by the Bank against a sense of security in customer deposits. According to Mayer in Yulianti (2016) the perception of trust can be measured by the following indicators:

- a. Bank reputation
- b. Security system
- c. Reassuring employees
- d. M-banking is trustworthy
- e. Maximum perceived benefits

Because this research is a quantitative study that aims to find out the existence and type of relationship between one variable and another, the analytical tool used is Structural Equation Modeling (SEM). SmartPLS software will be used to simplify SEM calculations. The stages of analysis itself will be divided into early and advanced stages of analysis. Initial analysis is carried out to ensure that all measurement scales are valid and reliable, as well as perform data cleaning. Meanwhile, further analysis is basically to test the hypotheses that have been built.

RESULTS AND DISCUSSIONS

The item is first tested for validity and reliability. We measured the internal consistency of the reliability of the measurement model by testing the Cronbach Alpha and Composite Reliability. This is shown in Table 1. Cronbach Alpha (α) and Composite Reliability (CR) values are above the recommended lower limit of 0.70. Therefore, the structures used in the study are considered reliable. The effectiveness of convergence was tested by examining the load factor value and average variance index (AVE). All items have an item load score greater than 0.7 and an AVE score greater than 0.50 for each variable. Item load values and AVE values are shown in Table 2. The validity of the discriminant is then tested by examining the square root of its AVE for each construct. This should go beyond the correlation between the construct in question and other constructions. This requirement was met in this study.

Table 1. Measurement Model

Variable	VIF	Loading	α	CR	AVE
Information Tech Perception (PT)			0.73	0.88	0.52
PT1	2.63	0.87			
PT2	1.22	0.83			
PT3	1.32	0.82			
PT4	1.44	0.74			
PT5	1.12	0.77			
PT6	1.54	0.78			
Risk Perception (PR)			0.78	0.85	0.72
PR1	2.21	0.82			
PR2	1.73	0.75			
PR3	2.35	0.87			
PR4	1.76	0.84			
Trust (KP)			0.80	0.72	0.61
KP1	2.22	0.72			
KP2	1.23	0.89			
KP3	2.03	0.81			
KP4	2.32	0.70			
Customer Intention (MN)			0.83	0.72	0.58
MN1	1.32	0.72			
MN2	1.74	0.83			
MN3	2.38	0.83			
MN4	2.36	0.85			
MN5	1.21	0.76			
MN6	1.43	0.67			

The results of the Structural Equation Modeling (SEM) analysis found several results. First, we found that the perception of information technology has a positive effect on customer interest in using Mobile Banking at Bank BRI Customer Oesapa Unit, Kupang City, East Nusa Tenggara ($b = 0.21$, $p < 0.01$). Thus, our first hypothesis is proven. Second, risk perception positively affects customer interest in using mobile banking ($b = 0.18$, $p < 0.01$) while proving the second hypothesis. Third, we found that the perception of trust positively affects customer interest in using mobile banking ($b = 0.24$, $p < 0.05$), thus proving that our third hypothesis. Fourth, trust mediates the relationship between information technology and customer interests using mobile banking ($b = 0.11$, $p < 0.05$). Finally, we found that trust mediates the relationship between risk and customer interest using mobile banking ($b = 0.13$, $p < 0.05$). In other words, proving our fifth hypothesis.

CONCLUSION

The present paper has found that trust plays a crucial role in mediation the relationship between information technology perception and intention to use mobile banking as well as risk perception and mobile banking. The objective of the study has already been achieved. Future studies may focus on the perception of customer regarding mobile banking usage as it depends on the amount of deposit is possessed by customer.

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