

# The Effect of Perception of Ease of Use and Quality of Service on the Willingness to Adopt myBCA Mobile Banking with Trust as a Mediating Variable

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## Abstract

*This study aims to examine the effect of Perceived Ease of Use and Service Quality on the Willingness to Use the myBCA mobile banking application of Bank Central Asia, with Trust as a mediating variable. A quantitative survey design was employed involving 384 active myBCA users in Malang, Indonesia (n = 384), selected through accidental sampling. Data were analyzed using multiple linear regression and path analysis with SPSS 29. The key variables analyzed include Perceived Ease of Use, Service Quality, Trust, and Willingness to Use Technology. The results indicate that Perceived Ease of Use ( $\beta = 0.338$ ;  $t = 7.008$ ;  $p < 0.001$ ) and Service Quality ( $\beta = 0.385$ ;  $t = 7.981$ ;  $p < 0.001$ ) have positive and significant effects on Willingness to Use. Both Perceived Ease of Use ( $\beta = 0.245$ ;  $p < 0.001$ ) and Service Quality ( $\beta = 0.241$ ;  $p < 0.001$ ) significantly influence Trust, which in turn significantly affects Willingness to Use ( $\beta = 0.233$ ;  $p < 0.001$ ). The indirect effects through Trust (0.057 and 0.056) are smaller than the direct effects, indicating partial mediation, confirmed by Sobel test values of 3.888 and 4.189 ( $p < 0.05$ ). The model explains a substantial proportion of variance in user willingness ( $R^2 = 0.259$ ). Theoretically, this study extends the Technology Acceptance Model by integrating service quality and trust within a contemporary digital banking context. Practically, the findings highlight the strategic importance of enhancing system usability and service excellence to strengthen user trust and increase technology adoption. These results imply that trust-building mechanisms are pivotal in accelerating sustainable digital banking adoption in Indonesia. Overall, the study underscores that ease of use and service quality, reinforced by trust, form a critical foundation for advancing mobile banking utilization.*

**Keywords** —Perceived Ease of Use; Service Quality; Willingness; Trust; Mobile Banking.

## Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh Persepsi Kemudahan dan Kualitas Layanan terhadap Kesiapan Menggunakan aplikasi mobile banking myBCA dari Bank Central Asia, dengan Kepercayaan sebagai variabel mediasi. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap 384 pengguna aktif myBCA di Kota Malang (n = 384) yang dipilih melalui teknik accidental sampling. Analisis data dilakukan menggunakan regresi linear berganda dan analisis jalur dengan bantuan SPSS 29. Variabel utama yang dianalisis meliputi Persepsi Kemudahan, Kualitas Layanan, Kepercayaan, dan Kesiapan Menggunakan Teknologi. Hasil penelitian menunjukkan bahwa Persepsi Kemudahan ( $\beta = 0,338$ ;  $t = 7,008$ ;  $p < 0,001$ ) dan Kualitas Layanan ( $\beta = 0,385$ ;  $t = 7,981$ ;  $p < 0,001$ ) berpengaruh positif dan signifikan terhadap Kesiapan Menggunakan. Persepsi Kemudahan ( $\beta = 0,245$ ;  $p < 0,001$ ) dan Kualitas Layanan ( $\beta = 0,241$ ;  $p < 0,001$ ) juga berpengaruh signifikan terhadap Kepercayaan, yang selanjutnya berpengaruh signifikan terhadap Kesiapan Menggunakan ( $\beta = 0,233$ ;  $p < 0,001$ ). Pengaruh tidak langsung melalui Kepercayaan sebesar 0,057 dan 0,056 lebih kecil dibandingkan pengaruh langsung, sehingga menunjukkan mediasi parsial, yang diperkuat oleh hasil uji Sobel sebesar 3,888 dan 4,189 ( $p < 0,05$ ). Model penelitian mampu menjelaskan 25,9% variasi dalam

## Article info

Received (07/11/2025)

Revised (19/12/2025)

Accepted (25/12/2025)

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Kesediaan Menggunakan ( $R^2 = 0,259$ ). Secara teoretis, penelitian ini memperluas Technology Acceptance Model dengan mengintegrasikan kualitas layanan dan kepercayaan dalam konteks perbankan digital kontemporer. Secara praktis, temuan ini menegaskan pentingnya peningkatan kemudahan sistem dan kualitas layanan untuk membangun kepercayaan serta mendorong adopsi teknologi. Implikasinya, strategi penguatan kepercayaan menjadi kunci dalam mempercepat pemanfaatan mobile banking secara berkelanjutan di Indonesia. Secara keseluruhan, kemudahan penggunaan dan kualitas layanan yang diperkuat oleh kepercayaan merupakan fondasi utama dalam meningkatkan penggunaan mobile banking.

**Kata Kunci** — Persepsi Kemudahan; Kualitas Layanan; Kesediaan Menggunakan Teknologi; Kepercayaan; *Mobile Banking*.

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## 1. INTRODUCTION

The rapid development of technology has changed various aspects of life, including the banking sector. Digital innovation has encouraged banks to provide services that are more practical and accessible to customers. One of the important innovations in the banking world is *mobile banking*, which allows customers to make financial transactions anytime and anywhere only through mobile devices (Sebayang et al., 2023). Digital innovation in the financial sector aims to provide convenience to customers, so that in the end, customers remain loyal to the bank. The widespread adoption of *mobile banking* shows a shift in customer preferences from conventional banking services to more efficient and flexible digital services. For banking managers, the availability of user-friendly *mobile banking* services is a crucial factor in attracting customer interest. However, not all people are willing to adopt or use more sophisticated facilities facilitated by banks. Some people are willing to adopt or use mobile banking applications, while others are reluctant to use them.

The adoption of mobile banking applications is influenced by a complex interplay of socioeconomic, technical, psychological, and behavioral factors (Bellahcene & Latreche, 2023). Addressing gaps such as cultural influences, post-adoption behavior, and the impact of emerging technologies can provide a more holistic understanding and foster greater adoption of mobile banking services. In Indonesia, the adoption of mobile banking is influenced by a combination of perceived usefulness, ease of use, trust, security, social influence, and technological readiness (Sebayang et al., 2023; Tikno et al., 2024). However, significant research gaps remain, particularly in integrating theoretical models, focusing on underdeveloped regions, and understanding post-adoption behaviors. Addressing these gaps can provide deeper insights and enhance the adoption of mobile banking services in Indonesia.

Previous research in the context of the adoption of financial and banking technology has shown mixed results. One study in India found that behavioral intentions related to technology adoption were determined by performance expectancy, effort expectancy, social influence, attitude, perceived risk, and behavioral intention (Kishore & Sequeira, 2016). The TAM theory set forth three fundamental determinants, such as perceived usefulness (PU), perceived ease of use (PEOU), and attitude towards using the system for adoption and user acceptance of any new technology (Ahmad, 2018). Other research found that gender, income, and education qualification of users, mainly youngsters, influence their choice of apps and number of transactions they perform, while age and occupation differences fail to make significant changes (A.Monilakshmane & B.Rajeswari, 2019). The adoption of mobile internet banking was shown to be highly impacted by perceived ease of use, perceived utility, and perceived risk. However, perceived ease of use was found to have the most impact on the total adoption of mobile

internet banking. At the same token, perceived simplicity of use was found to have a considerable effect on perceived usefulness (Foo-Wah et al., 2019).

Research on the specific context of the adoption of the MyBCA application found several interesting things. For example, in research Widjaja and Noviaristanti (2025) by doing extends the Technology Acceptance Model (TAM) by integrating six additional variables such as 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, ditemukan bahwa that PU, PEU, PT, SI, PS, and HT positively influence Adoption of Mobile Banking (AMB) through ITU, while PR has a negative effect. In addition, in the study Permatasari et al. (2025) found that Effort Expectancy, Facilitating Conditions, Social Influence, Trust, and Risk significantly influence Behavioral Intention.

Previous research has generally only tested a few core variables such as PU, PEOU, perceived risk, or social influence (Ahmad, 2018; Foo-Wah et al., 2019; Kishore & Sequeira, 2016). Recent empirical evidence suggests the need for a more comprehensive model. Research on the MyBCA application (Widjaja & Noviaristanti, 2025) expands TAM by adding elements of trust, security, and habit, resulting in a more complete understanding of the determinants of mobile banking adoption intentions and behaviors. Most previous studies have focused on mobile banking in general or specific country contexts without looking at the specific character of the application. Empirical evidence from MyBCA shows different patterns of influence, such as habit and perceived security, having consistent positive influences a finding that has not been widely discussed in a single application study.

Previous research has shown mixed results—perceived risk can be significantly negative, insignificant, or moderate depending on the context (Foo-Wah et al., 2019). However, the latest findings on MyBCA show that perceived risk still has a negative impact, but trust, security, and habit collectively neutralize or reduce these negative effects. In the MyBCA model, the ITU construct is proven to mediate all major determinants, both PU, PEOU, trust, habit, security, and perceived risk. This kind of total mediation has not been discussed much in the classic TAM model. Novelty that can be developed is the testing of the full or partial mediation role of ITU in modern applications with multi-service features such as MyBCA. Although the adoption of mobile banking is increasing rapidly, the empirical evidence for 2024–2025, especially in the Indonesian context, is still very limited. Thus, this research offers novelty in the form of the latest evidence on the Indonesian market, which has unique digital characteristics, risks, and financial inclusion.

This research offers novelty by integrating the various determinants of financial technology adoption from TAM, UTAUT, and trust–risk models into a comprehensive framework that is tested in the specific context of the MyBCA application—an area that is rarely explored. Different from previous studies that showed mixed results related to the influence of perceived ease of use, usefulness, risk, and demographics, this study explores the role of intention to use mediation in full and examines a new pattern of trust–security–habit relationships as a risk-reducing factor in modern banking super-apps. In addition, this research fills the research gap by providing the latest empirical evidence in Indonesia, which has unique dynamics in the adoption of digital banking. This study aims to analyze the influence of the perception of convenience and service quality on the willingness to use MyBCA's *mobile banking* technology, with trust as an intervening variable. By understanding how these factors interact with each other, it is hoped that this research can provide valuable insights for banks in designing strategies to increase customer adoption and satisfaction with their *mobile banking* services. This study will also contribute to the literature on technology adoption in the context of digital banking, particularly in Indonesia.

## 2. LITERATURE REVIEW

### 2.1. Technology Acceptance Model (TAM)

The *Technology Acceptance Model* (TAM) is one of the most frequently used models to explain user acceptance of information technology. Developed by Davis in 1989, TAM proposes that a person's intention to use a new technological system is strongly influenced by two main variables: *Perceived Usefulness* and *Perceived Ease of Use*. *Perceived Usefulness* refers to the extent to which a person believes that using a particular system will improve their job performance. Meanwhile, *Perceived Ease of Use* refers to the extent to which a person believes that using a particular system will be effort-free. These two variables indirectly influence usage behavior through behavioral intent to use (BUI) (Alam et al., 2018; Shachak et al., 2019; Wingdes, 2018).

In the context of mobile banking, TAM has proven to be relevant in explaining user behavior towards the adoption of digital applications, such as MyBCA. This study develops the TAM model by adding other variables, such as trust, to reflect the dynamics of digital banking technology more comprehensively. Trust becomes important because it concerns the perception of security, data integrity, and reliability of the service provider, all of which affect the user's intention to accept and continue to use the technology. Thus, TAM is not only useful for evaluating usability and convenience, but can also be extended to identify additional factors relevant to the use of fashion technology (Venkatesh & Davis, 2000; Venkatesh & Morris, 2000; Venkatesh et al., 2003).

*Perceived Ease of Use* is defined as the extent to which a person believes that using a system or technology will not require a great deal of effort and will be free from difficulties. This concept is one of the key components in *the Technology Acceptance Model* (TAM) and is fundamental in explaining user acceptance of new information systems. When users feel that a technology is easy to learn, operate, and doesn't take a lot of time or energy, they tend to be more positive about the technology and have a higher intention to use it sustainably (Abu-Taieh et al., 2022; Venkatesh, 2020).

The perception of ease of use is crucial because it is directly related to the user experience. Customers will be more motivated to use *mobile banking applications* like MyBCA if they feel that the user interface is intuitive, the features are easy to find, and the transaction process can be completed quickly and without confusion. On the other hand, complex applications require a lot of steps, or experience frequent *bugs* will create difficult perceptions and ultimately reduce customer interest in using it. Research also emphasized that ease of use is a significant predictor of user interest in adopting digital banking applications.

### 2.2. Quality of Service

The quality of service encompasses all aspects of the product offering that provide benefits to the customer. This is realized through meeting customer needs and desires, as well as consistency in delivery that is able to meet or exceed customer expectations. The quality of service describes how much of a difference there is between the customer's expectations and the reality they experience from the service provided. If the service received exceeds expectations, then the quality of the service is considered good. On the other hand, if the service received is below expectations, then the quality of the service is considered poor (Abu-Taieh et al., 2022; Pratiwi et al., 2022; Tsaqib et al., 2024).

The service quality indicator consists of several dimensions that are used to assess the performance of the service provider against customer expectations. According to, These indicators include: *realism*, which is the ability to provide promised services reliably and accurately; *responsiveness*, i.e. willingness to help customers and provide services quickly; *guarantee*, which is the ability of employees to foster trust through knowledge and manners; *empathy*, which is the

individualized attention given to customers; and *physical evidence*, which is the appearance of physical facilities, equipment, and personnel (Tsaqib et al., 2024).

### 2.3. Trust

Trust refers to a person's willingness to rely on the other party in an exchange, based on a belief in the integrity and competence of that party. Trust also reflects an individual's expectation that the other party will fulfill commitments even in uncertain situations. In the context of the use of technology, especially mobile banking services, trust is an important element that includes the user's belief in the goodwill, integrity, and ability of the service provider to maintain the privacy and security of personal information (Musyaffi et al., 2023). TAM 3 model, developed by Venkatesh and Bala in 2008, added the trust factor as one of the important variables influencing the adoption of technology. Contemporary research has expanded the scope of this model by integrating the trust aspect in explaining the user's intention to adopt the new technology. Trust indicators include initial trust, trust in technology, trust in providers, risk perception, and perception of benefits from the use of the technology (Norng, 2022; Pratiwi et al., 2022).

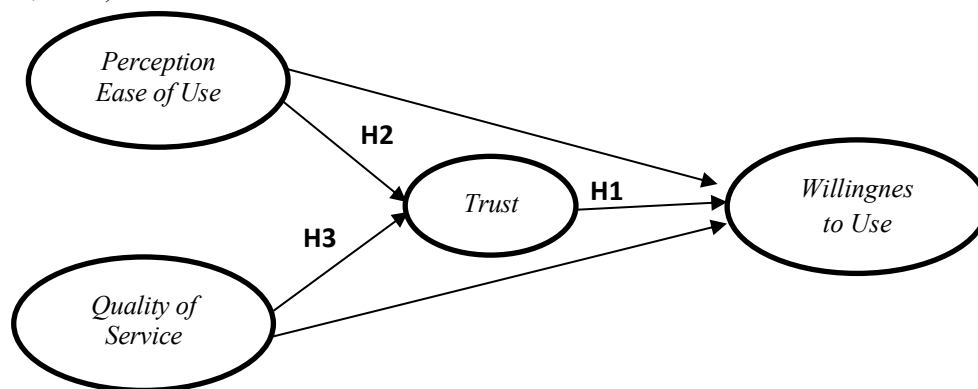


Figure 1. Conceptual Framework

### 2.4. Perceived Ease of Use, trust and willingness to use myBCA

The study aims to test the influence of Perceived Ease of Use on Willingness to use MyBCA, directly and indirectly, on Trust. MyBCA is a mobile banking application from one of the banks in Indonesia, namely Bank Central Asia. The application is offered to customers to make transactions easier. There are several reasons why customers are willing to adopt the app. Logically, customers are willing to adopt because of the ease of using the application. In other words, the perception of ease of using the application will encourage the desire or willingness of customers to adopt. Several previous studies have shown that a person's willingness to adopt a technology, as well as MyBCA, is determined by the perception of the ease of use of the application. For example, the findings of the research by Tsaqib et al. (2024) found that the perception of ease of use is a determining factor for BCA Mobile's adoption. In addition, the same findings from the study Widjaja and Noviaristanti (2025), (Norng, 2022) and (Akhter et al., 2022), It was also found that Perceived Ease of Use affected the desire to adopt a building application. Perceived internet banking services quality show a significant positive impact on the users' behavioural intention to use internet banking services (Nasri, 2021). From this empirical evidence, the following hypotheses can be formulated:

H1: Perception of Ease of Use Has a Positive Effect on Willingness to Use *myBCA* Mobile Banking Technology

## 2.5. Quality of Service, trust and willingnes to use myBCA

Improving service quality is believed to encourage customers' willingness to use MyBCA's mobile banking technology. In research, said that good service quality has a positive and significant influence on customer satisfaction, which ultimately makes customers willing to use technology. Similar things were conveyed in the study, which said that the service quality aspect has a positive effect on customer interest in using *mobile banking* and *internet banking* (Sembiring, 2025). Customer trust plays an important role as an intervening variable in shaping the level of willingness to adopt a technology. This trust is formed through the perception of the ease of use and quality of services offered, so that it can strengthen the influence of both on the decision to use myBCA's *mobile banking* technology. Research results say that trust has a positive and significant effect on interest in using *mobile banking* applications (Pawar & Reddy, 2025; Permatasari et al., 2025). This influence is stronger when banks increase customer trust by providing information about the security and stability of *mobile banking services*. Research conducted by Geebren and Jabbar (2021)Geebren and Jabbar (2021)Geebren and Jabbar (2021)Geebren and Jabbar (2021)Geebren and Jabbar (2021)Geebren and Jabbar (2021), found that service quality have positive impact on banking trust. Perceived trust, social influence, and service quality impacted behavioral intention, whereas facilitating conditions did not (Abu-Taieh et al., 2022).

H2: Service Quality Positively Affects the Willingness to Use *myBCA* Mobile Banking Technology

H3: Trust Plays a Role as an Intervening Variable That Strengthens the Influence of Perception of Convenience and Service Quality on the Willingness to Use *myBCA* Mobile Banking Technology

## 3. RESEARCH METHOD

This research is a type of quantitative research. According to Sugiyono (2000), this study uses a survey method with a qualitative approach and uses questionnaires as a data collection tool. This research was conducted in Malang, East Java Province. This is because the subjects of the study are customers who use Bank BCA and the myBCA mobile banking application in the Malang area who have visited the BCA KCP and BCA ATMs in Malang. The sample in this study amounted to 384 respondents, with sampling techniques using non-probability sampling methods, especially accidental sampling.

In this study, the data analysis technique used is Multiple Linear Regression using SPSS Software. Multiple Linear Regression is divided into three main parts, namely the classical assumption test, the interaction test (*Moderation Regression Analysis / MRA*), and the hypothesis test. Classical assumption tests to ensure the multiple linear regression generated is linear and valid to use. *Moderation Regression Analysis testing* to ensure that moderation variables play a role in strengthening or weakening the relationship between independent variables and dependent variables. Meanwhile, the hypothesis test is to determine whether the influence of a variable is significant or not static.

The validity test was conducted using *Pearson's Product-Moment method* on sampel respondents with a table r of 0.084 ( $\alpha = 5\%$ ). An item is declared valid if r counts  $>$  r table. The results showed all items had a significant correlation with the total score and were suitable for use in the study.

**Table 1. Validity Test Results**

Item	Significant Level.	r Stat	r Table	Decision
Perception Ease of Use (X1)				
PK 1	0.00	0.770	0.084	Valid
PK 2	0.00	0.781	0.084	Valid
PK 3	0.00	0.814	0.084	Valid
PK 4	0.00	0.711	0.084	Valid

PK 5	0.00	0.755	0.084	Valid
PK 6	0.00	0.779	0.084	Valid
Quality of Service (X2)				
KL 1	0.00	0.727	0.084	Valid
KL 2	0.00	0.683	0.084	Valid
KL 3	0.00	0.647	0.084	Valid
KL 4	0.00	0.675	0.084	Valid
KL 5	0.00	0.662	0.084	Valid
KL 6	0.00	0.685	0.084	Valid
KL 7	0.00	0.686	0.084	Valid
KL 8	0.00	0.679	0.084	Valid
KL 9	0.00	0.675	0.084	Valid
Trust (Z)				
K 1	0.00	0.848	0.084	Valid
K 2	0.00	0.905	0.084	Valid
K 3	0.00	0.863	0.084	Valid
K 4	0.00	0.865	0.084	Valid
K 5	0.00	0.808	0.084	Valid
Willingness to Use Technology (Y)				
KMT 1	0.00	0.724	0.084	Valid
KMT 2	0.00	0.716	0.084	Valid
KMT 3	0.00	0.691	0.084	Valid
KMT 4	0.00	0.667	0.084	Valid
KMT 5	0.00	0.717	0.084	Valid

Source: Own Data Primary, 2025

Based on Table 1, all statement items for the variables of perception of convenience, quality of service, trust, and willingness to use myBCA mobile banking have a value of  $r$  calculated  $> r$  of the table with a significance of 0.00, so that it is declared valid.

Reliability tests with *Cronbach's Alpha method* on sample respondents showed a reliable instrument if the value is  $> 0.70$ , which means the item is consistent when retested under similar conditions.

**Table 2. Reliability Test Results**

No.	Variable	<i>Cronbach's Alpha</i>	Decision
1.	Perception Ease of Use (X1)	0.861	Reliable
2.	Quality of Service (X2)	0.854	Reliable
3.	Belief (Z)	0.907	Reliable
4.	Willingness to Use Technology (Y)	0.744	Reliable

Source: Own Data Primary, 2025

Based on Table 2, the *Cronbach's Alpha* value for all variables, namely perception of convenience, service quality, trust, and willingness to use *myBCA mobile banking*, is more than 0.70. Thus, all statement items in this study are declared reliable.

#### 4. RESULT AND DISCUSSION

The characteristics of the respondents were used to describe all the data obtained from the research results. The characteristics of 384 respondents in this study were reviewed from customers

who used Bank BCA and the myBCA mobile banking application.

**Table 3. Respondent Characteristics**

Characteristics	Item	Respond	Persentase
Gender	Man	182	47.4%
	Woman	202	52.6%
Gae (Age)	< 20	15	3.9%
	20-30	199	51.8%
	30-40	120	31.3%
	40-50	47	12.2%
	> 50	3	0.8%
Last Education Level	Senior High School	57	14.8%
	Diploma	28	7.3%
	Sarjana (S1)	243	63.3%
	Magister (S2)	54	14.1%
	Doctor (S3)	2	0.5%
Occupation	ASN/Army/Police	68	17.7%
	Students	89	23.2%
	Self-Employed Private	126	32.8%
	Employees/Entrepreneurs	76	19.8%
	Professional (Doctor, Lawyer, etc)	25	6.5%
Average Monthly Income	Rp 1.000.000 – Rp 5.000.000	185	47.9%
	Rp 5.000.000 – Rp 10.000.000	160	41.7%
	Rp 10.000.000 – Rp 20.000.000	36	9.4%
	>Rp 20.000.000	25	6.5%
Long Time Being a Bank BCA Customer (Year)	< 1	29	7.6%
	1-3	136	35.4%
	4-6	178	46.4%
	7-10	41	10.7%
	>10	0	0%
Long Time Being a Bank BCA Customer	<6	101	26.3%
	6-12	111	28.9%
	12-24	129	33.6%
	36-60	43	11.2%
	>60	0	0%

Source: Own Data Primary, 2025

Based on the data in Table 3. The majority of respondents in this study were women (52.6%), aged 20–30 years (51.8%), and S1 graduates (63.3%). Most of them work as private employees (32.8%)

with a monthly income of IDR 1,000,000–IDR 5,000,000 (47.9%). Most of them have been Bank BCA customers for 4–6 years (46.4%) and have used the myBCA application for 1–2 years (33.6%).

**Table 4. Description of Research Variables**

Variable	Frequency	Scale Average	Decision
Perception Ease of Use	384	1.340	Good
Service of Quality	384	1.132	Enaouge
Willingness to Use Technology	384	1.139	Good
Trust	384	1.121	Good

Source: Data Processed, 2025

Table 4, show the average score every variable. That table show of that the perception of ease of getting the highest average score (1.340, good category) indicates that the application is easy to use. Meanwhile, service quality (1.132, adequate category), willingness to use technology (1.139, adequate category), and trust (1.121, adequate category) were all in the adequate category, reflecting a fairly satisfactory assessment of these aspects from respondents.

#### 4.1. Assumption Test

##### 4.1.1. Normality Test

The normality test in this study used the Kolmogorov-Smirnov method to determine whether the data distribution corresponds to the normal distribution based on significance values.

**Table 5. Normality Test Results**

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	384
Test Statistic	0.044
Asymp. Sig. (2-tailed) <sup>c</sup>	0.065

Source: Output Results SPSS 29, 2025

Based on table 5, the entire significance value of  $0,065 > 0,05$  indicates that the data that has been distributed is normal. This means that the data meets the necessary normality assumptions.

##### 4.1.2. Multicollinearity Test

The multicollinearity test aims to ensure the absence of strong linear relationships between independent variables in the model. The test was carried out by looking at *the values of Tolerance* and *Variance Inflation Factor (VIF)*, where *Tolerance*  $> 0.1$  and *VIF*  $< 10$  indicate that multicollinearity did not occur.

**Table 6. Multicollinearity Test Results**

Variable	Collinearity Statistics	
	Tolerance	VIF
Perception Ease of Use	0.606	1650
Service of Quality	0.568	1.759
Trust	0.630	1.588

Source: Output Results SPSS 29, 2025

The results of the multicollinearity test in Table 6 show that all independent variables in this study meet the assumption that multicollinearity does not occur, which is characterized by a value of *tolerance* di atas 0,1 ( $>0,1$ ) and VIF below 10 ( $<10$ ).

#### 4.1.3. Heteroscedasticity Test

The heteroscedasticity test aims to test whether residual variance varies between observations in the regression model. In the Glejser test, if the significance level is  $> 0.05$ , this shows that the regression model does not experience heteroscedasticity problems.

**Table 7. Heteroscedasticity Teset Results**

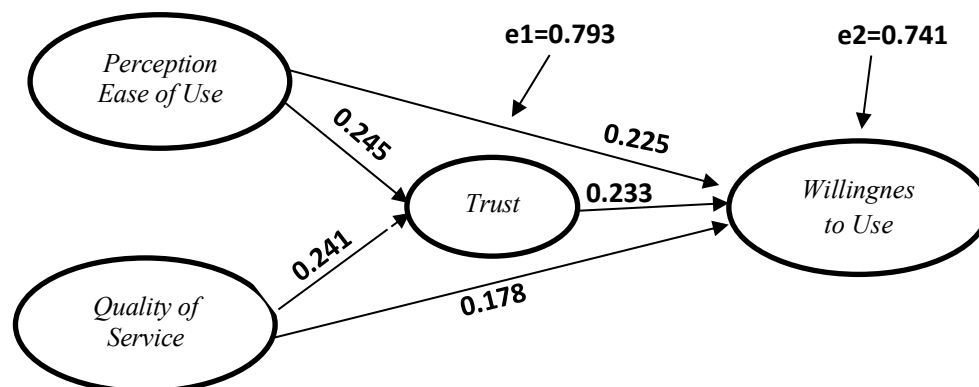
Variable	Unstandarized B	Coefficients Std. Error	Standardized Coefficients Beta	t	sig
Perception Ease of Use	-.008	.024	-.023	-.346	.729
Service of Quality	.007	.019	.026	.382	.704
Trust	.010	.028	.024	.364	.216

Source: Output Results SPSS 29, 2025

Based on Table 7, the results of the heterokedasticity test using the Glejser test show the significance value of the three variables, namely the perception of convenience, service quality, and trust, having values above ( $> 0.05$ ) so that it is said that heteroscedasticity does not occur.

#### 4.1.4. Path Analysis

Path analysis, a development of multiple linear regression, is used to evaluate causal relationships. This study analyzed two models: one examined the influence of ease and quality of service on trust, and the other examined the influence of three variables on willingness to use technology.



**Figure 2. Equation Path Analysis Path Diagram I and II**

Based on Figure 2, the results of the path analysis showed that the perception of ease and quality of service significantly affected trust, with coefficients of 0.245 and 0.241 ( $< 0.001$ , respectively). Trust also had a significant positive effect on willingness to use myBCA technology (coefficient 0.233  $< 0.001$ ). The perception of convenience and quality of service had a direct influence on the willingness of 0.225 and 0.178 ( $< 0.001$ ) respectively. The indirect effect of the perception of convenience and quality of service through trust was 0.057 and 0.056, respectively, which were smaller than the direct effect. This shows that trust acts as a partial intervening variable, strengthening the relationship between these variables.

The t-test is used to measure the extent to which an independent variable influences a variable dependent individually.

**Table 8. Hypothesis Test.**

Variable	Standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.691	0.698		5,286	0.000
Perception Ease of Use	0.281	0.040	0.338	7.008	0.000
Quality of Service	0.235	0.029	0.385	7.981	0.000

Source: Output Results SPSS 29, 2025

Based on Table 8, it can be described that the results of the analysis show that the perception of convenience and quality of service has a significance value of 0.000 ( $<0.05$ ), which means that both have a positive and significant effect on the willingness to use technology. The easier the technology is to use and the better the quality of the service, the higher the willingness of individuals to use it.

#### 4.1.5. Sobel Test for Meditation

The Role of Trust, in Mediating the Quality of Service Relationship, Perception of Ease of Willingness to Use Technology. The Sobel test aims to test the strength of the intervening variable and the significance of the mediating effect of the intervening variable. The results of the Sobel test showed a value of 3.888, which is greater than 1.96, with a one-tailed probability of 0.000079 and a two-tailed probability of 0.00015, both smaller than 0.05. In conclusion, trust mediates the relationship between the perception of convenience and willingness to use technology. The results of the Sobel test show a value of 4.189, which is greater than 1.96, with a one-tailed probability of 0.000014 and a two-tailed probability of 0.000029, both of which are smaller than 0.05. In conclusion, trust mediates the relationship between service quality and willingness to use technology.

## 4.2. Discussion

### 4.2.1. The Effect of Perception of Convenience on Willingness to Use myBCA Mobile Banking Technology

The results of the analysis show that the perception of convenience has a positive and significant effect on the willingness to use myBCA mobile banking technology. The majority of respondents rated the app as easy to use because of its clear instructions, intuitive menu display, and simple, as well as easily accessible features such as transfers and balance checks. In addition, the simple interface design and stable system help create a comfortable user experience, encouraging users to continue using the app in the long run. The results of this study are in line with the findings (Pawar & Reddy, 2025), which states that the perception of convenience has a positive and significant effect on the intention to use BCA Mobile. This research is also supported by the research that conducted by Foo-Wah et al. (2019), which states that the perception of convenience has a positive impact on individuals' interest in using mobile banking.

### 4.2.2. The Effect of Service Quality on the Willingness to Use myBCA Mobile Banking Technology

This research found that service quality has been proven to have a positive and significant effect on the willingness to use myBCA's mobile banking technology. This application is considered to be able to provide fast, accurate, and responsive services in processing transactions, thus facilitating daily banking activities. In addition, a secure system in protecting personal data and transaction information also provides a sense of trust and comfort for users. Not only from the technical side, the quality of service can also be seen from the application's ability to adjust features to user needs, a friendly interface, and easy navigation. These things as a whole form a positive experience that encourages users

to be willing to continue using the myBCA application. Several previous studies have shown the same thing with the findings of this study. For example, in the study (Fachrudin et al., 2025), it was found that the quality of service affects the desire to adopt a car banking application. This means that this study is in line with and supports previous research.

#### 4.2.3. Trust as a Moderation Variable the Influence of Perception of Convenience and Service Quality on the Willingness to Use MYBCA Mobile Banking Technology

The results of this study show that trust functions as a variable that bridges the relationship between the perception of convenience and service quality to the willingness to use myBCA mobile banking. Trust is not only influenced by these two variables, but also strengthens its influence on user interests. These findings show that a positive assessment of the ease and quality of myBCA application services increases user confidence, which in turn encourages them to be more active in using mobile banking services. Trust serves as a psychological link that converts technical perception into a belief to use an application. Trust is an important factor that strengthens the relationship between technical elements and user attitudes towards digital technology, especially in banking services. These findings are in line with research by (Permatasari et al., 2025), (Apau et al., 2025; Pawar & Reddy, 2025) which states that trust has a positive effect on interest in using technology, as well as research by Akhnes Noviyanti & Teguh Erawati, which emphasizes the importance of the perception of convenience in encouraging user interest in fintech.

## 5. CONCLUSION

Based on the data analyzed in this study, it can be concluded that the perception of convenience has a significant effect on respondents' willingness to use the myBCA mobile banking application. Factors such as easy navigation, clear guidance, and intuitive interface design improve user comfort. The study also showed that the features and the quality of myBCA's digital services received positive feedback from users, with the majority of customers satisfied with the user-friendly interface, high responsiveness, and system stability. This high level of satisfaction encourages users' trust and loyalty to continue to utilize myBCA in their daily financial activities. In addition, the results of the study prove that the perception of convenience and service quality has a significant positive influence on users' intentions in utilizing mobile banking technology. The role of trust as an intervening variable proves to be important, as it strengthens the influence between both independent and dependent variables. Thus, trust is a key element in increasing users' willingness to adopt digital banking technology.

**Author Contributions:** Conceptualization: D. A. Purbantoro; Methodology: D. A. Purbantoro; Validation: Widayat; Formal analysis: D. A. Purbantoro; Writing original draft: D. A. Purbantoro; Writing review and editing: Widayat; Supervision: Widayat.

**Funding:** This research received no external funding.

**Data Availability Statement:** Provide information on where the research data can be accessed. If data are unavailable or restricted for ethical or privacy reasons, include a corresponding statement.

**Acknowledgments:** The author would like to thank all parties who have provided support and contributions to the completion of this research. Special thanks are extended to the author's affiliated institutions for their academic support and research facilities. Furthermore, the author would like to thank the respondents who took the time to provide invaluable data for this research.

**Conflicts of Interest:** The authors declare no conflict of interest.

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