

Antecedent behaviour and its implication on the intention to reuse the internet banking and mobile services

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ABSTRACT

The Covid-19 pandemic has forced people to maintain physical distance during everyday contact, known in popular terms as physical distancing, which triggers the banking industry to accelerate its digital transformation to maximize service to customers. It aims to make business processes to work more efficiently and to drive force that will create various business opportunities. This study aims to explain the main factors that contribute and influence the adoption of internet and mobile banking services, which are antecedents of customer attitudes towards the intention to use these services. This study uses primary data and the unit of analysis is 200 respondents of Bank Bukopin customers who are users of its internet and mobile banking services with a replication of the technology acceptance model (TAM) in the context of internet service adoption and mobile banking. This study uses non-probability sampling with purposive sampling technique, and to analyze the research model, the Partial Least Square (PLS) method is used with the SmartPLS 3.0 M3 program as a tool. The research findings indicate that the intention to reuse is directly affected significantly by perceived ease of use, trustworthiness, and attitude to use. Perceived benefits do not have a significant effect on directly affecting intention to use, but have a positive and significant effect if they get a mediating role from the attitude of using. This study proves the existence of a mediating role for perceived benefits and beliefs on attitudes to use. This study also strengthens the evidence that attitudes have a strong and positive and significant effect on intention to reuse, and are able to fully mediate the effect of perceived ease of use, perceived usefulness and trust on intention to reuse. Bank Bukopin management and bankers are also expected to use the results of this study to evaluate and take corrective action on aspects that are deemed incapable of encouraging the adoption of their internet and mobile banking services and creating customer loyalty to continually use the services they provide.

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1. Introduction

The main objective of the provision of Internet banking and mobile banking services by banks is to provide convenience to customers. Certain banks that provide direct banking services in a form of websites to eliminate the need to come to the specified bank. Bank customers will find it easier to carry out banking activities because they can access the facilities and use the features in it such as balance checks, account transfers to transfers, making bill payments, purchasing prepaid vouchers, etc., anywhere and anytime, as long as the customer has internet service. In addition to being beneficial for customers, the use of internet banking and mobile banking is also beneficial for banks to reduce investment costs on outlets and cash usage. According to Kanchan (2012), nearly 61 percent of internet users in Southeast Asia choose to connect via mobile phones. Furthermore, this study states that 33 percent access the internet through other handheld multimedia devices, such as tablets. Even though figures state that personal computers are still the favorite of internet users in Southeast Asia (94 percent), the number of internet users using mobile phones is increasing. Initially only as an alternative, but over time, the mobile phone

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became their main tool to connect to the internet. With the increasing popularity of internet and mobile phone usage, the development of electronic banking (e-channel) networks has become very important for the banking business to maintain customer loyalty.

The results of the previous research show varying results, or in other words there are differences in perceptions that affect customer attitudes towards the use of internet banking and mobile banking services. The majority of studies conducted use the Technology Acceptance Model (TAM) as the basic model and investigate the influence of various factors on attitudes and behaviors of intention to adopt technology. The Technology Acceptance Model adopts the causal relationship of the Theory of Reasoned Action (TRA) model proposed by Ajzen and Fishbein (1975), to explain individual acceptance behavior in information systems. The technology acceptance model, which is an adaptation of the TRA theory, is specifically adapted to explain the acceptance of information technology. TAM argues that the use of technology is directly determined by a person's behavioral intentions, which, in turn, are influenced by attitudes toward technology, perceived benefits and perceived ease of using technology. In addition, perceived ease of use is hypothesized to influence attitudes and perceived benefits. Other external variables, if any, are believed to exert influence on attitudes and intentions through perceived benefits and perceived ease of use. Based on the theory of Davis (1989), it is stated that the perceived benefits refer to the extent to which users perceive the use of technology to improve their performance. Meanwhile, the perceived ease of use refers to the degree to which users feel that using technology will be free from effort (Adams et al., 1992). However, according to Purwanto and Ahmed (2020), not all TAM hypotheses are accepted. When users find it easier to use mobile banking, they are interested in using it again in the future, but the perceived usefulness has not been proven to be a driving force for using it. Research by Siyal et al. (2018) reveal that a lack of awareness, trust and compatibility as well as perceived risks by customers are the prominent core barriers to the use of internet and mobile banking, and correcting these core barriers will generate a sustainable intention to use and increase the propensity of new users to internet and mobile banking. Banks are competing to create and introduce products and services to customers. The more competitors there are, the more choices for consumers to choose offers that match their expectations. Thus, banks are required to always be able to provide added value and can be trusted by customers. Banks need to provide the best service that enables them to build a good image, trust, and company values, because consumer decision making is an integrated process used to combine knowledge to evaluate two or more alternative behaviors and choose one of them (Peter & Olson, 2013; Chen, 2013). This study focuses on the antecedents of attitude in its implications for the intention to reuse Bank Bukopin's internet and mobile banking services.

2. Literature Review

2.1. Perceived ease of use

As stated by Davis et al. (1989) the TAM concept stated that perceived ease of use refers to the extent to which consumers believe that no effort is required to use technology, including physical and mental efforts, and how easy it is to learn to use the system. According to Mehrad and Mohammadi (2016), users are more diverted and tend to take advantage of the system if they find ease of use in the system. Ease of use can positively develop user attitudes towards mobile banking and its use, and can play a decisive role in determining consumer intentions to use e-banking. Juwaheer et al. (2019) stated that to prevent system problems, information technology (IT) systems must be easy to learn and use. Comprehensive IT will make it convenient for customers to experience the internet banking system, so that ease of use is expected to have a positive influence on the credibility of customer perceptions.

2.2. Perceived benefits

Customer value is the ratio between the benefits perceived by customers (economic, functional, and psychological) and the resources (funds, time, energy, psychological) that they use to get these benefits. Perceived benefits are based on the benefits that consumers seek from products and services provided. The benefits that consumers seek represent unfulfilled needs, unique and prominent benefits generate loyalty to a product or service, TAM (Davis, 1989) describes that the perceived benefits are considered by users who use a given system. will improve performance in performing the job or transaction. Safari et al. (2020), said that the measurement of benefit is based on the frequency of use and the diversity of applications being run.

2.2. Trust

Trust is referred to as belief in the integrity, ability and goodness that can be conceived by a person or organization. Trust is a fundamental factor that underpins lasting relationships between businesses and individuals. The main obstacle to customer adoption of e-banking services is a lack of trust related to the security system, therefore trust is a determinant that affects users' attitudes to adopting electronic services (Kwateng et al., 2018). Trust builds an associative network of interconnected meanings stored in memory. Because a person's cognitive capacity is limited, only a few beliefs can be activated and consciously considered at one time, so that only a prominent belief in an object creates a person's attitude towards that object (Peter & Olson, 2013). Juwaheer et al. (2019) stated that the foundation of the banking system lies in the trust that customers have.

2.4. Usage Attitude

Attitude is defined as the level of a person's positive or negative feelings about carrying out target behavior (Foroughi et al., 2018). Based on TAM, user behavior towards technology use is determined by their attitude (Davis, 1989). Attitude use refers to the extent to which a person has favorable or unfavorable evaluations or judgments of the behavior in question. According

to Adams et al. (1992), attitude has a strong impact and appears to be the main positive determinant of consumer intention to use the internet banking system.

2.5. Intention to use

According to Namahoot and Laohavichien (2018), the intention to use behavior is defined as an individual's readiness to perform certain behaviors and is assumed to be a direct antecedent of actual behavior. Intention to use behavior is a factor that measures the success of acceptance in the use of technology. According to Fishbein and Ajzen's (1975) theory, intention-to-use behavior is a measurement of individual interest, which causes behavior or associates attitudes and recognition of service contributions. Intentional behavior is motivated by two main factors, namely attitudes that influence behavior and compliance with subjective norms.

3. Hypothesis and Conceptual Framework

The conceptual framework of this research is shown in the following figure:

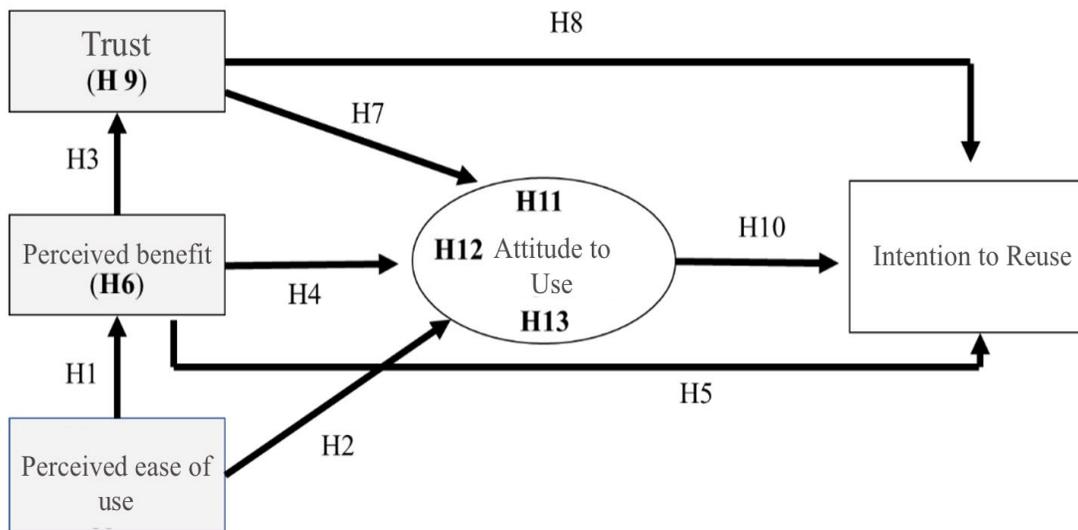


Fig. 1. Conceptual Framework

This research modifies and develops the Technology of Acceptance Model (TAM). Based on the modification of the model in Fig. 1, the development of the hypothesis is described as follows:

3.1. The effect of perceived ease on the perceived benefits of using internet and mobile banking services

Perceived ease of use is defined as the extent to which users expect the system to be free from challenges in its utilization (Abdullah, 2015). According to Safari et al. (2020), perceived ease has a significant effect on the actual use of internet technology. Medyawati et al. (2011) state that the ease of use of internet banking and mobile banking makes customers use them more and more frequently. A customer's convenience on using internet banking and mobile banking leads to many benefits to the customer. Consumers' perceptions which include the ease of learning, ease of access to internet banking and mobile banking sites, and comprehensive sites are thought to affect consumer attitudes and behavior as well as foster consumer perceptions of the benefits of fast and time-saving services to support their financial activities. According to TAM, perceived ease of use has a positive effect on perceived benefits. The results of the empirical study of Chawla and Joshi (2018) state that the perception of ease of use becomes a construction very important in explaining the perception of benefits, so from a management point of view, it is useful if companies make e-banking applications that are easy to navigate and use. Therefore, in this study a hypothesis was built as follows:

H₁: Perceptions of convenience have a positive and significant effect on the perceived benefits of using internet and mobile banking services.

3.2. The effect of perceived ease of use on attitudes in using internet and mobile banking services

The perceived ease as an independent variable and an exogenous factor significantly affects the attitudes and behavior of consumers in making decisions, according to the explanation of Peter and Olson (2013) which states that consumer decision making is an integrated process used to combine knowledge to evaluate two or more alternatives on their behavior and choose one of them. Previous research by Ali (2016), using empirical data shows that the adoption and acceptance of internet banking

customers is determined by the perceived convenience and perceived enjoyment, which has a positive impact on the acceptance of internet banking and is positively correlated with the perceived benefits and forms the attitude of use. This finding implies that customers show a positive response to the perceived convenience that is displayed which can influence perceived benefits and improve attitudes to use, which in turn has implications for the intention to reuse internet and mobile banking services. Research by Safari et al. (2020) proves that perceived ease of use has a direct impact on attitudes towards internet banking. Users who find internet banking easy to use will have a positive attitude towards it. Therefore, in this study a hypothesis was built as follow:

H₂: The perceived ease of use has a positive and significant effect on attitudes to using internet and mobile banking services.

3.3. The effect of perceived benefits on trust in using internet and mobile banking services

According to Safari et al. (2020), the perceived benefit is the consideration of users who use the given system to improve performance in carrying out work or transactions (Davis, 1989). It is defined as a level where a person believes that the use of a certain technology will increase the person's work performance. Benefits are measured based on the frequency of use and the diversity of applications being run. The results of Mansour's (2015) study show that perceived benefits have a significant effect on trust, and in the context of the system, if users think that the system is useful, they are likely to believe and will accept it. Therefore, in this study a hypothesis was built as follows:

H₃: Perceived benefits have a positive and significant effect on trust in using internet and mobile banking services.

3.4. The effect of perceived benefits on attitudes to using internet and mobile banking services

In a study by Safari et al. (2020), it is stated that the perceived benefits have a direct effect on the use of internet banking while the perceived ease of use has a direct effect on the perceived benefits and an indirect effect on the reuse of internet banking. Perceived benefits have a direct impact on attitudes. Customers with a higher level of perception of the benefits of internet banking will give a positive attitude towards internet banking. Therefore, it is hypothesized that:

H₄: Perceptions of benefits have a positive and significant effect on attitudes to using internet and mobile banking services.

3.5. Effect of perceived benefits on intention to reuse internet and mobile banking services

In a study by Safari et al., (2020) it was also stated that an increase in the perception of the benefits of internet banking resulted in an increase in the intention to use it. According to Gionavis et al. (2018) that the perception of benefits has a significant influence on the intention to use both the concept of the technology acceptance model (TAM) and the concept of the unified theory of acceptance and use of technology (UTAUT), as well as the results of research by Shaikh et al. (2020) which states that perceived benefits have a significant positive effect on behavior intention and adoption intention. Therefore, in this study a hypothesis was developed as follows:

H₅: Perceived benefits have a positive and significant effect on customers' intention to reuse internet and mobile banking services.

3.6. The mediating role of perceived benefits is the effect of perceived convenience on attitudes to using internet and mobile banking services

In the context of the mediating role of perceived benefits, the results of empirical research conducted by Al-Sharafi et al. (2017) which states and supports that there is an influence of perceived ease of use on attitudes to use mediated by the role of perceived benefits as an independent variable in online banking. Therefore, in this study a hypothesis was developed:

H₆: Perceived benefits are able to mediate positively and significantly the effect of perceived ease of use on attitudes to using internet and mobile banking services.

3.7. The influence of trust on attitudes to using internet and mobile banking services

Trust is defined as the user's confidence in the reliability of a particular system. Experts has stated that behavior towards technology is determined by the level of trust an individual has in it. On the other hand, it shows that trust has a significant effect on the actual use of internet technology (Safari et al., 2020). According to Mansour (2015), trust is the most important determinant of intention to use internet banking. Trust increases the intention to use internet banking. On the other hand, research proves that trust has a positive effect on attitudes towards internet banking. Customers who have high trust, form a positive attitude and trust to conduct banking transactions via the internet. The research approach to trust can be categorized based on how trust is viewed. Keeping promises and commitments, prioritizing the interests of customers, doing work properly even though they are not supervised and reliable, and the belief that they will get benefits are the expectations that customers have when they choose to use services from a bank, including internet banking and mobile banking. There is an important difference between trustworthiness and trusting behavior in terms of risk. The fundamental difference between belief and trusting behavior is between a "willingness" to take a risk and actually an "assumption" of risk. The application of internet banking and mobile banking is a form of trusting behavior, meaning that the consumer decides to take risks, because he puts himself in a potentially vulnerable situation. A general positive attitude towards an entity, trust acting on the guidance provided, influences a person's behavior in relationships. Trust will increase trusting behavior because trust has the effect of

reducing worry about possible negative consequences. Therefore, the behavior and attitudes and intentions of customers to adopt a Bank product will be influenced by the customer's own trust. Therefore, the hypothesis that is built is:

H₇: Trust has a positive and significant effect on attitudes to using internet and mobile banking services.

3.8. The effect of trust on the intention to reuse internet and mobile banking services

Siyal et al. (2019) show that a lack of awareness, initial trust and appropriateness and perceived risk are the main obstacles that stand out as obstacles to the adoption and use of M-banking. Fixing these core barriers will generate sustainability intentions for existing users, and increase the likelihood of new users towards M-banking. The results of research by Kwateng et al. (2018), that trust is the main factor influencing the adoption and use of internet and m-banking. Trust increases the user's intention to use technology, and customer trust in m-banking services is the core of trust on the internet. This is also in accordance with the results of research by Dewi et al. (2020), which states that trust has a positive and significant effect on the intention to reuse online travel agents. Therefore, the hypothesis is:

H₈: Trust has a positive and significant effect on the intention to reuse internet and mobile banking services.

3.9. The mediating role of trust on the effect of perceived benefits on attitudes to using internet and mobile banking services

In the role of trust mediation, according to Al-Shafari et al. (2017) and Sana et al. (2019), that trust is very important for all the adoption and use of online transactions including online banking. Perceived trust also mediates in part the impact of perceived benefits on attitude to use and intention to use online banking services. Therefore, in this study the hypothesis can be developed that:

H₉: Trust is able to mediate positively and significantly the effect of perceived benefits on attitudes to using internet and mobile banking services.

3.10. The effect of using attitude on intention to reuse internet and mobile banking services

In the context of internet banking, consumer attitudes have a positive, strong, and direct relationship to consumer desires, continuing to the real conditions of using new systems or technologies. The attitude or desire of customers to use e-banking services causes e-banking services to be accepted and used intensively by customers. The attitude of customers towards internet banking as a wise, comfortable, attractive and positive choice is the expected feedback from a Bank when launching these products and services. This attitude is expected to provide support for the emergence of an intention to use the products made (Medyawati et al., 2011). Various studies have used the TAM variable to predict attitudes towards internet banking and intention to use internet banking. Many empirical studies have investigated the factors behind attitudes and intentions towards internet banking use. In relation to certain technologies, attitudes are defined as user ratings of beneficiaries in using the system. Intention is defined as the individual's probability to perform a certain behavior. The theory of planned behavior (Ajzen, 1975) suggests that attitudes determine whether or not the intention of using financial products is used. In the research of Adams et al. (1992) stated that the positive attitude of customers explains the positive intention to use internet technology. It is also proven that a positive attitude towards internet banking has a direct impact on the intention to use internet banking. Therefore, in this study the following hypotheses were developed:

H₁₀: Attitudes have a positive and significant effect on the intention to reuse internet and mobile banking services.

3.11. The mediating role of using attitudes is on the influence of trust on the intention to reuse internet and mobile banking services

The results of Adams et al. (1992) empirical study suggest that there is a positive and significant mediating role of attitude towards the indirect effect of trust on intention to use. Therefore, in this study the following hypothesis was developed:

H₁₁: Attitude is able to mediate positively and significantly the influence of trust on intention to reuse internet and mobile banking services.

3.12. The mediating role of using attitudes on the effect of perceived benefits on intention to reuse internet and mobile banking services

In Adams et al. (1992), the study also found out that there was also a positive and significant mediating role of attitude towards the indirect effect of perceived benefits on intention to use. Therefore, in this study the following hypotheses can be built:

H₁₂: Attitude is able to mediate positively and significantly the effect of perceived benefits on the intention to reuse internet and mobile banking services.

3.13. The mediating role of using attitudes on the effect of perceived ease of use on intention to reuse internet and mobile banking services

Previous studies show that an increase of the effect of the endogenous variable, using attitude, leads to increase on the effect of the exogenous variables of trust, perceived benefits and perceived ease of use on the intention to reuse internet and mobile banking services. The results of an empirical study from Adams et al. (1992) found that the correlation coefficient of the role of attitude mediation on the effect of perceived ease of use on intention to reuse, was positive and significant. It was conveyed

that attitude has a strong impact and appears to be the main positive determinant of consumer intention to use the internet banking system (IBS), followed by perceived website design, trust, perceived pleasure and social influence. This implies that attitude is the most important predictor of consumer intention to use IBS. The indirect effect of perceived convenience and perceived benefits and risk perceptions that are part of the belief in intention to use is reinforced by the role of attitude being positive and significant. The results of his research explain that with attitudes, both trust and perceived benefits and perceived convenience, which do not have a significant direct influence on behavioral intentions, can be mediated through attitudes. Therefore, in this study a hypothesis can be built as follows:

H₁₃: Attitudes are able to mediate positively and significantly influence perceived ease of intention to reuse internet and mobile banking services.

3.4. Research methods

The population in this research are customers who have used Bank Bukopin's internet and mobile banking services. There were 200 respondents in this study. Respondents were drawn from several customers at Bank Bukopin Branches representing the Branch Class and identified as having the third largest number of internet banking and mobile banking users in their class and from customers in the Jabodetabek area. The questionnaire consists of five parts: first, a statement to identify perceived ease of use, measured by four indicators; second, a statement to identify the perceived benefit, measured by six indicators; third, a statement to identify trust, measured by five indicators; fourth, a statement to identify the attitude to use, measured by four indicators; Fifth, a statement to identify the intention to reuse, measured by two indicators. Statement items are measured using a Likert scale, where 1 strongly disagrees and 5 strongly agrees. The validity and reliability of the research instruments were tested. The model was analyzed using the Structural Equation Model (SEM) with Partial Least Square (PLS) which is a variance or component based approach. There is no missing data in the sample because respondents were unable to submit their responses with missing values.

4. Data analysis

4.1. Characteristics of Respondents

The majority of respondents are in the age cohort of 26 to 45 years old with a percentage of 70 percent, 4 percent are 18 to 25 years old, 32 percent are 26 to 35 years old, 38 percent are 36 to 45 years old, 19 percent are 46 to 55 years old, and 9 percent of respondents were in the over 56 years. In terms of gender, 60 percent of the respondents are male and 40 percent female. Based on their education, the majority of respondents has a bachelor's degree, namely 76 percent, 19 percent with master's degree, 4.5 percent with associate's degree, and 0.5 percent with senior high school and equivalent. Most of the respondents work as private employees, with a percentage of 85 percent, 13.5 percent as self-employed, 0.5 percent as state companies (BUMN) employees and 1 percent working in the state force (TNI / POLRI). In terms of total income, respondents with an income of up to Rp. 20 million per month constitutes the majority of respondents with a percentage of 83%, 11 percent of respondents have an income of between Rp. 20 million - Rp. 40 million per month, 3.5 percent of the respondents earn between Rp. 41 million - Rp. 60 million per month, 2 percent of the respondents have an income of between Rp. 61 million - Rp. 100 million per month, and 0.5 percent of respondents have an income above Rp. 100 million per month. Based on the location of the respondents, 57 percent of respondents who live in the Jakarta-Bogor-Depok-Tangerang-Bekasi (Jabodetabek) area, 13 percent of respondents are from Class I Branches (Surabaya and Bandung), 15 percent of respondents are from Class II Branches (Medan, Makassar), and Semarang), 11 percent of respondents came from Class III Branches (Denpasar, Batam and Pontianak), and 6 percent of respondents came from Class IV Branches (Balikpapan, Banda Aceh and Mataram). Of the total respondents, 58 percent of respondents have been customers for more than 10 years, 29 percent of respondents have been customers for more than 6 to 10 years, and 13 percent of respondents have been customers for 1 to 6 years.

4.2. Descriptive analysis of variables

Descriptive analysis was conducted to determine the characteristics and responses of respondents to each statement. All variables are explained using mean values. The categories for each variable are determined using the following criteria ranges. 1.00 - 1.8 = very low; 1.81 - 2.61 = low; 2.62 - 3.42 = quite high; 3.43 - 4.23 = height; 4.24 - 5.00 = very high

Table 1
Descriptive Statistical Analysis Results

Variable	Average value
Perceived ease of use (X1)	4.19
Perceived benefits (X2)	4.27
Trust (X3)	4.27
Attitude to use (Y1)	4.21
Intention to reuse (Y2)	4.28

Based on the data in Table 1, the average value of each variable is as follows: 1. The average perceived ease of use (X1) is 4.19, which means that the average respondent has the perception that internet and mobile banking services are easy to use ; 2. Perception of benefits (X2) has an average of 4.27, meaning that on average the respondents have the perception that

internet and mobile banking services have very high benefits; 3. Trust (X3) has an average of 4.27, which means that the average respondent has very high trust in internet and mobile banking services; 4. The attitude of using (Y1) has an average of 4.21, which means that the average respondent has a high positive attitude towards internet and mobile banking services; 5. Intention to reuse (Y2) on average 4.28, which means that the average respondent has a very high intention of reusing internet and mobile banking services.

4.3. Outer Model Analysis

This study uses Structural Equation Modeling (SEM) with an alternative method of variance-based PLS analysis. According to Wold in Ghozali (2016) and Ghozali and Latan (2012), the advantage of this method is that it does not require assumptions and can be estimated with a relatively small number of samples. The tool used is the SmartPLS Version 3 program which is specifically designed to estimate structural equations on the basis of variance.

4.3.1. Convergent validity test

Convergent validity can be verified based on the average variance extracted (AVE) value of each variable. In this study, the AVE value of all variables is greater than 0.5. This means that all variables have met the convergent validity of the needs.

Table 2

Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Perceived Ease of Use	0.766
Perceived Benefits	0.766
Trust	0.715
Attitude Using	0.855
Intention to reuse	0.911

4.3.2. Discriminant validity test

Table 3

Discriminant Validity

	Trust	Intention to re-use	Perceived ease of use	Perceived Benefits	Attitude Using
Trust	0.846				
Intention to re-use	0.746	0.955			
Perceived Ease of Use	0.792	0.683	0.875		
Perceived Benefits	0.754	0.660	0.735	0.875	
Attitude Using	0.794	0.791	0.765	0.766	0.924

The discriminant validity test reflective indicators based on the cross loading value with latent variables. Apart from the cross loading value, the discriminant validity can also be verified by comparing the AVE square root of the value of each construct with the correlation between the other constructs in the model. Referring to Table 3, the AVE box the root value of each variable is greater than the correlation value between the other constructs. Hence, the model has no problem in terms of its discriminatory validity.

4.3.3. Composite reliability test

Table 4

Composite reliability and Cronbach's Alpha Coefficient Data

Variable	Cronbach's Alpha	rho A	Composite Reliability
Perceived Ease of Use (X1)	0.898	0.899	0.929
Perceived Benefits (X2)	0.938	0.941	0.951
Trust (X3)	0.900	0.908	0.926
Attitude to Use (Y1)	0.943	0.944	0.959
Intention to Reuse (Y2)	0.903	0.903	0.954

Table 4 shows that the value of the composite reliability coefficient for each variable is greater than 0.70 so that all variables in this study have a good level of reliability.

4.4. Inner Model Evaluation

4.4.1. R-square (R²)

The value of R² shows the strong influence of exogenous variables on endogenous variables. The R-square value in this study shows that the dependent variable is strongly influenced by the independent variables studied in this study. From the R-square data as shown in Table 5, the coefficient of determination (R²) of perceived benefits is 0.540, which is interpreted as the perceived benefit variable can be explained by the perceived convenience of 54 percent, while 64 percent is explained by other variables outside the one under study. The confidence coefficient of determination (R²) is 0.569, it can be interpreted that the trust variable can be explained by the perceived ease of use and the perceived benefit of 56.9 percent, while 43.1 percent is explained by other variables outside the one under study. The coefficient of determination (R²) for attitude to use

is 0.717, which is interpreted as that the variable of using attitude can be explained by perceptions of ease of use, perceptions of benefits and trust by 71.7 percent, while 28.3 percent is explained by other variables outside those studied. The coefficient of determination (R2) of intention to reuse is 0.664, which interpreted as that the variable intention to reuse can be explained by perceptions of ease of use, perceived benefits, trust and attitude of use by 66.4 percent, while 33.6 percent is explained by other variables outside those researched.

Table 5
R-square (R²) Value of Endogenous Variables

Variable	R Square	R Square Adjusted
Perceived Ease of Use	-	-
Perceived Benefits	0.540	0.538
Trust	0.569	0.567
Attitude Using	0.717	0.712
Intention of Reusing	0.664	0.659

4.4.2. Q-square (Q2)

Q-square (Q2) (predictive relevance) is calculated to measure how well the estimated model value compares to actual observations. The obtained Q-square value is greater than 0, therefore the model is considered capable of explaining the dependent variable phenomenon with explanatory power equal to the Q2 value.

$$Q^2 = 1 - \{(1 - R_1^2)(1 - R_2^2)(1 - R_3^2)(1 - R_4^2)\} = 1 - \{(1 - 0.292)(1 - 0.324)(1 - 0.415)(1 - 0.441)\} = 0.843 \quad (1)$$

The Q-square value (predictive relevance) based on the calculation was 0.843 or 84.3%. This means that 84.3% of the changes or variations in the dependent variable are explained by the variables studied in this study. Based on the calculation of R2 and Q2 values, the analysis can be continued to the next stage. The empirical model of the research results is presented in Fig. 2. Testing the direct effect between variables can also be seen from the results of the path coefficient validation test on each path for direct effect in Table 6.

Table 6
Validation Test Path Coefficient

Hypothesis	Path Coef.	Original Sample (O)	T Statistics (O/STDEV)	P Values	Information
H ₁	Perceived Ease of Use → Perceived Benefits	0.735	20.920	0.000	Significant
H ₂	Perceived Ease of Use → Attitude to Use	0.252	3.219	0.001	Significant
H ₃	Perceived Benefits → Trust	0.754	21.053	0.000	Significant
H ₄	Perception of Benefits → Attitude to Use	0.308	4.817	0.000	Significant
H ₅	Perceived Benefits → Intention of Reusing	0.019	0.207	0.836	Not significant
H ₇	Trust → Attitude to Use	0.363	4.481	0.000	Significant
H ₈	Trust → Intentions to Reuse	0.311	3.326	0.001	Significant
H ₁₀	Using Attitude → Intention of Reusing	0.530	6.487	0.000	Significant

Source: Primary data processed, 2021

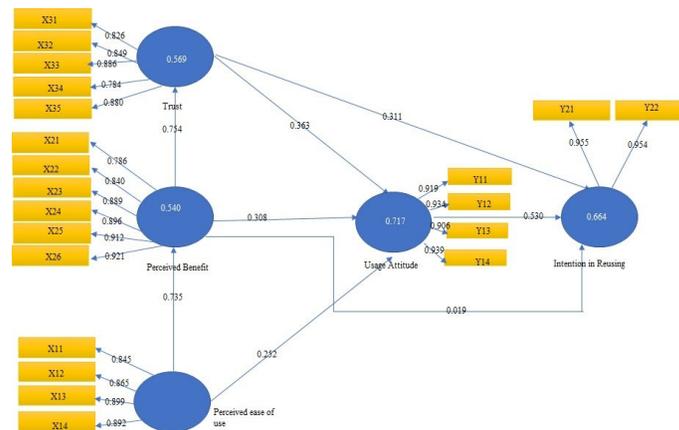


Fig. 2. Structural Model

The significance of the path coefficient can be seen in the P Values column or the T Statistics column. The path coefficient is significant if the P values < α (α = 0.05) or T Statistics > 1.96. The examination of the indirect effect in this study can be seen in the explanation of the results of the analysis in Table 7 as follows:

Table 7
Testing Results of Mediation Variables

Hypothesis	Path Coefficient	Original Sample (O)	T Statistics (O/STDEV)	P Values	Information
H ₆	Perceived Ease of Use → Perceived Benefits → Attitude to Use	0.120	3.888	0.000	Significant
H ₉	Perceived Benefits → Trust → Attitude to Use	0.145	3.427	0.001	Significant
H ₁₁	Trust → Attitude to Use → Intention to Reuse	0.192	3.496	0.001	Significant
H ₁₂	Perception of Benefits → Attitude to Use → Intention of Reusing	0.163	4.050	0.000	Significant
H ₁₃	Perception of Ease of Use → Attitude of Using → Intent of Reusing	0.133	2.811	0.005	Significant

Source: Primary data processed, 2021

The significance of the path coefficient can be seen in the P Values column or the T Statistics column. The path coefficient is significant if the P-Values $< \alpha$ ($\alpha = 0.05$) or T-Statistics > 1.96 .

4.5. Hypothesis testing

The relationship between variables is considered significant if the P-value is less than alpha 0.05 or the t-statistic is greater than the t-table value of 1.96. The relationship is considered positive if the path coefficient shows a positive value. Based on the hypothesis test, the results show that:

- 1) The effect of perceived ease of use on perceived benefits results in an original sample value or a correlation coefficient of 0.735. The t-Statistics value obtained is 20.920 ($>$ t-critical 1.96) and the p-value is 0.000 $<$ 0.05, so the effect of perceived ease of use on perceived benefits is significant, so that hypothesis 1 (H1) can be accepted. The value of the correlation coefficient is positive, meaning that the higher the perceived ease of use, the more it will increase the perceived benefit.
- 2) The effect of perceived ease of use on attitude to use results in an original sample value or a correlation coefficient of 0.252. The t-Statistics value obtained is 3.219 ($>$ t-critical 1.96) and the p-value is 0.001 $<$ 0.05, so the effect of perceived ease of use on attitude to use is significant, so that hypothesis 2 (H2) can be accepted. The value of the correlation coefficient is positive, meaning that the higher the perceived ease of use, the more it will increase the attitude of use.
- 3) Hypothesis testing on the effect of perceived benefits on trust results in an original sample value or a correlation coefficient of 0.754. The t-value of statistics obtained is 21.053 ($>$ t-critical 1.96) and the p-value of 0.000 $<$ 0.05, so the effect of perceived benefits on trust is significant, so that hypothesis 3 (H3) can be accepted. The value of the correlation coefficient is positive, meaning that the higher the perceived benefit, the more confidence will be increased.
- 4) Hypothesis testing on the effect of perceived benefits on attitudes using results in the original sample value or the correlation coefficient of 0.308. The t-Statistics value obtained is 4,817 ($>$ t-critical 1.96) and the p-value is 0,000 $<$ 0.05, so the effect of perceived benefits on attitude to use is significant, so that hypothesis 4 (H4) can be accepted. The value of the correlation coefficient is positive, meaning that the higher the perception of benefits, the more it will increase the attitude of using.
- 5) Hypothesis testing on the effect of perceived benefits on intention to reuse results in the original sample value or the correlation coefficient of 0.019. The t-Statistics value obtained is 0.207 ($>$ t-critical 1.96) but the p-value is 0.836 $>$ 0.05, so the effect of perceived benefits on intention to reuse is not significant. Thus, hypothesis 5 (H5) cannot be accepted (rejected). Although the value of the correlation coefficient is positive (0.019), the higher the perception of benefits, it cannot increase the intention to reuse it.
- 6) Testing the hypothesis on the effect of trust on attitudes using results in the original sample value or the correlation coefficient of 0.363. The t-value of Statistics obtained is 4.481 ($>$ t-critical 1.96) and the p-value is 0.000 $<$ 0.05, so the effect of trust on attitude to use is significant, so that hypothesis 7 (H7) can be accepted. The value of the correlation coefficient is positive, meaning that the higher the trust, the more the attitude to use.
- 7) Hypothesis testing on the effect of trust on intention to reuse results in the original sample value or the correlation coefficient of 0.311. The t-Statistics value obtained is 3.326 ($>$ t-critical 1.96) and the p-value is 0.001 $<$ 0.05, so the effect of trust on intention to reuse is significant so that hypothesis 8 (H8) can be accepted. The value of the correlation coefficient is positive, meaning that the higher the trust, the more the intention to reuse it.
- 8) Hypothesis testing on the effect of using attitudes on intention to reuse results in the original sample value or the correlation coefficient of 0.530. The t-Statistics value obtained is 6.487 ($>$ t-critical 1.96) and the p-value is 0.000 $<$ 0.05, so the effect of using attitude towards intention to reuse is significant. Thus, hypothesis 10 (H10) which states that using attitude has a positive and significant effect on the intention to reuse internet and mobile banking services can be accepted. The value of the correlation coefficient is positive, meaning that the higher the attitude to use, the more it will increase the intention to reuse.
- 9) Perceived benefits are able to positively mediate the indirect effect of perceived ease of use on attitude to use. These results are shown from the mediation test conducted which produces an original sample value or a correlation coefficient

of 0.120. The t-Statistics value obtained is 3.888 ($>$ t-critical 1.96) and the p-value is 0.000 $<$ 0.05, so that the 6th hypothesis (H6) can be accepted. This means that with the effect of perceived benefits, the higher the perceived benefit can lead to an increase in the perceived influence of ease of use on attitudes to use.

- 10) Trust is able to positively mediate the indirect effect of perceived benefits on attitude to use. These results are shown from the mediation test which was carried out resulting in the original sample value or the correlation coefficient of 0.145. The t-Statistics value obtained is 3,427 ($>$ t-critical 1.96) and the p-value is 0.001 $<$ 0.05, so that the 9th hypothesis (H9) can be accepted. This means that with the influence of trust, the higher the trust can lead to an increase in the effect of perceived benefits on attitude to use.
- 11) The attitude of using is able to positively mediate the indirect effect of trust on intention to reuse. This result is shown from the mediation test that was carried out resulting in the original sample value or the correlation coefficient of 0.192. The t-Statistics value obtained is 3.496 ($>$ t-critical 1.96) and the p-value is 0.001 $<$ 0.05, so that the 11th hypothesis (H11) can be accepted. This means that with the influence of the attitude to use, the higher the attitude of using it can lead to an increase in the influence of trust on the intention to reuse.
- 12) The attitude of using is able to positively mediate the indirect effect of perceived benefits on the intention to reuse. These results are shown from the mediation test that was carried out resulting in the original sample value or the correlation coefficient of 0.163. The t-Statistics value obtained is 4.050 ($>$ t-critical 1.96) and the p-value is 0.000 $<$ 0.05, so that the 12th hypothesis (H12) can be accepted. This means that with the influence of the attitude of using, the higher the attitude of using it can lead to an increase in the effect of perceived benefits on the intention to reuse.
- 13) The attitude of using is able to positively mediate the indirect effect of perceived ease of use on the intention to reuse. These results are shown from the mediation test that was carried out resulting in the original sample value or the correlation coefficient of 0.133. The t-value of Statistics obtained is 2.811 ($>$ t-critical 1.96) and the p-value is 0.005 $<$ 0.05, so that the 13th hypothesis (H13) can be accepted. This means that with the influence of the attitude of using, the higher the attitude of using it can lead to an increase in the perceived influence of ease of use on the intention to reuse.

5. Result and discussion

5.1. Effect of perceived ease on perceived benefits

Perceived ease has a positive and significant effect on perceived benefits. This shows that the results of hypothesis H1 are consistent with Davis's (1989) basic theory on the behavior of using information technology systems which is used to explain individual acceptance of the use of information technology systems, also known as the Technology Acceptance Model (TAM) where there are five main constructs that form the behavior of using technology-based products, namely (1) Perceived Usefulness, (2) Perceived Ease of Use, (3) Attitude Toward Using, (4) Behavioral Intention to Use, (5) Actual System Usage (Suleman et al., 2019). Customer attitudes are determined by three attributes of mobile banking which are evaluated rationally, namely ease, usability and compatibility as the main drivers of consumer intention to adopt mobile banking services. (Giovanis et al., 2018). Chawla and Joship (2018) reinforce the results of this study, by conveying that the perception of ease of use becomes a construction very important in explaining the perception of benefits, so from a management point of view, it is useful if companies make e-banking applications that are easy to navigate and use.

5.2 Effect of perceived ease of use on attitude to use

The effect of perceived ease of use has a positive and significant effect on attitude to use. These results confirm the empirical study conducted by Giovanis et al. (2018) and Shaikh et al. (2020) who found empirical evidence that it is not only in conventional banking, even in Islamic banking, that the acceptance of internet banking services is determined by the perceived ease of use, perceived benefits and also by other variables, namely consumer innovation. On the other hand, other factors, self-efficacy or the belief that one can control the situation to get positive results, and subjective norms were not found to be influential in determining the acceptance of internet banking services by sharia banking users. The perception of convenience as an independent variable and an exogenous factor significantly affects the attitudes and behavior of consumers in making decisions, according to the explanation of Peter and Olson (2013) that consumer decision making is an integrated process used to combine knowledge to evaluate two or more behaviors. alternatives and choose one of them. The result of this process is a choice that cognitively shows behavioral intentions. Behavior is not independent and is strongly influenced by environmental / exogenous factors. The results of Ali's research (2016) suggest that in the delivery of e-banking service channels which are an innovative model for offering banking services in the contemporary digital era, empirical data is obtained that the adoption and acceptance of internet banking customers is determined by the perceived convenience and perceived enjoyment. which has a positive impact on the acceptance of internet banking and has a positive correlation with the perceived benefits and shapes usage attitudes. This finding implies that customers show a positive response to the perceived convenience that is displayed which can influence perceived benefits and improve attitudes to use, which in turn has implications for the intention to reuse internet and mobile banking services.

5.3 The effect of perceived benefits on trust

Perceived benefits have a positive and significant effect on trust in using internet and mobile services. The results of this study

are consistent with the results of Mansour's (2015) study, it was found that perceived benefits have a significant effect on trust, and in the context of the system, if users think that the system is useful, they are likely to believe and will accept it. This is confirmed by the results of the study by Al-Sharafi et al. (2017), which confirms that trust increases if users find online banking beneficial.

5.4 The effect of perceived benefits on attitude to use

Perceptions of benefits have a positive and significant influence on attitudes to using internet and mobile banking services. These results indicate that the higher the benefits felt by the customer, the more it will increase the customer's attitude and ultimately lead to the intention to reuse. Consistent with the results of the study of Zhang et al. (2017) that the perceived benefits are identified as an effective factor in influencing consumers to adopt cellular technology to facilitate banking services. In line with this, Hussein et al. (2016) stated that the perceived benefits are the extent to which a person believes that using a certain system will increase his or her ability or work performance. Perceived benefits explain customer recognition that services provided with mobile interactive innovation will improve user task performance and lead to convenience.

5.5 Effect of perceived benefits on intention to reuse

From the research, it is found that the perceived benefits do not have a significant effect on the intention to reuse internet and mobile banking services. These results are not in accordance with the results of research by Gionavis et al. (2018) which states that perceived benefits have a significant influence on the intention to use well in the concept of the technology acceptance model (TAM), as well as the results of research by Shaikh et al. (2020) and Dewi et al. (2020), which states that perceived benefits have a significant positive effect on behavior intention and adoption intention. In different research results, the effect of perceived usefulness that is not significant on intention to reuse is consistent with the results of Adams et al.'s (2015) study which found different indications, where the results of his research show that perceived benefits have a positive effect on attitudes, but do not have a significant direct effect on the intention to use internet banking, as well as the results of research by Purwanto and Ahmed (2020) which found that in the use of mobile banking, not all TAM hypotheses were accepted, where the perceived usefulness was not proven to be the driving force for using it. Purwanto and Ahmed's research (2020) failed to prove that benefits are more important than ease of use, where the results of empirical research show that perceived benefits do not have a positive and significant effect on the intention to use mobile banking services. In his explanation it was stated that there may be customers who do not understand the benefits of mobile banking (MB) as a whole, or their knowledge of MB is still minimal so they will not be interested in using it. They feel that MB is just a banking service to facilitate transactions, and because of the lack of information they don't know that there are many advantages to using M-banking. The fifth hypothesis (H5) is rejected and it is insignificant, it may be due to other external factors that cause even though internet and mobile banking services provide benefits to customers, they do not significantly increase customers' intention to reuse, possibly due to competitor factors so that customers are more interested in using internet and mobile banking services from other banks, the resources and opportunities needed to use the services, as well as the influence of social contact between individuals and the environment (business) or counterparties, which have not been analyzed in this study. In the results of this study, there are indications of the insignificant cause of the effect of perceived benefits on intention to reuse from qualitative answers of respondents who answered disagree and or strongly disagree on indicators Y2.1 (I intend to reuse Bank Bukopin's internet and mobile banking services) and Y2.2 (I hope to reuse Bank Bukopin's internet and mobile banking services), namely: using another bank's internet and / or mobile banking product, it is difficult to access it, too new, willing to see new developments, will try, not necessary, and expensive. The approach to explain these conditions, Peter and Olson (2013) and Yasheen and Ihab (2017), explain that the consumer decision-making process is a process of solving problems directed at the goal, which identifies five stages in the decision-making process, namely problem recognition, search for various alternative solutions, evaluation of various alternative solutions, purchase / adoption, post-purchase use and re-evaluation of selected alternatives, which have not been fully included in the research carried out, particularly the influence of various alternative solutions (including benchmarking with other bank products) and environmental factors.

5.6 The effect of trust on attitude to use

Trust has a positive and significant effect on attitudes to using internet and mobile banking services. In line with the research results of Zhang et al. (2017), stated that trust in banks has a major role in attitudes and adoption of cellular technology for banking services. A bank that earns the trust of its clients is the key to active application of m-banking technology. According to Usman et al. (2020), that consumer trust implies consumer confidence in integrity, honesty, willingness to work together, company reliability and competence, have a positive influence on attitudes to using online banking services. So from the results of this study it can be said that with all the indicators that can increase trust, it will have a direct impact on increasing attitudes to use, and also have a direct impact on increasing the intention to reuse internet and mobile banking services.

5.7 The effect of trust on intention to reuse

Trust has a positive and significant effect on the intention to reuse internet and mobile banking services. Consistent with the results of research by Kwateng et al. (2018), that trust is the main factor influencing the adoption and use of internet and m-

banking. Likewise, the research results of Sana et al. (2019), stated that customer trust greatly determines the intention to reuse internet banking. Trust increases user intention to use technology, and customer trust in m-banking services is the core of trust in the internet, where privacy and security are considered two main factors of bank customer trust (Bashir & Madhavaiah, 2015).

5.8 The effect of using attitude on intention to reuse

The attitude of using has a positive and significant effect on the intention to reuse internet and mobile banking services. These results are consistent with the empirical study of Adams et al. (1992), that attitudes have a direct and positive and significant effect on consumer intentions to use the internet banking system (IBS), and the empirical study of Chawla and Joshi (2018) found that using attitude has a positive and significant on the intention to use e-banking services, that a positive and strong attitude towards the use of the internet and mobile banking encourages the intention of customers to use them. The higher the customer's attitude in using internet and mobile banking services, the higher the customer's intention to reuse these services. According to Foroughi et al. (2018), that attitudes have a strong influence on the intention to continue using mobile banking, which means that customers are willing to continue using m-banking if they have a positive attitude towards using the mobile banking system, otherwise they will switch to traditional or offline banking.

5.9 The mediating role of perceived benefits on the effect of perceived ease of use on attitudes to use

Perceived benefits provide a positive and significant role in the effect of perceived ease of use on attitude to use (M1). Consistent with the results of research from Al-Sharafi et al. (2017) which supports the view that the effect of perceived ease of use on attitudes to use is mediated by the role of perceived benefits as an independent variable in online banking.

5.10 The mediating role of trust on the effect of perceived benefits on attitude to use

Trust plays a positive and significant role in the influence of perceived benefits on attitudes to using internet and mobile banking (M2) services. This result is in line with the empirical evidence from the research of Al-Shafari et al. (2017), which states that trust is essential for all adoption and use of online transactions including online banking, and also partially mediates the impact of perceived benefits on attitude to use and intention to use.

5.11 The mediating role of using attitudes on the effect of trust on intention to reuse

Attitudes provide a positive and significant role in the influence of perceived trust on intention to reuse internet and mobile banking services (M3). The results of this study are consistent with the results of Adams et al.'s (1992) empirical study suggesting that there is a positive and significant mediating role of attitudes towards the indirect effect of trust on intention to use.

5.12 The mediating role of using attitudes on the effect of perceived benefits on intention to reuse

Attitudes provide a positive and significant role in the effect of perceived benefits on the intention to reuse internet and mobile banking services (M4). The results of this study are consistent with the results of Adamd et al.'s (2015) empirical study suggesting that attitude is a strong variable and there is a positive and mediating role. Significance of attitude towards the indirect effect of perceived benefits on intention to use.

5.13 The mediating role of using attitudes on the effect of perceived ease of use on intention to reuse

Based on the data presented in Table 5.21, it is known that attitudes have a positive and significant role in the effect of perceived ease of reuse of internet and mobile banking services (M5), which indicates that attitudes have a positive role in the indirect effect of perceived ease of use on intention to reuse, so that the higher the positive attitude of customers when using internet and mobile banking services, the higher the effect of perceived convenience on customers' intention to reuse internet and mobile banking services. These results are also consistent with the results of an empirical study from Adams (1992), with the correlation coefficient of the role of mediation in attitudes on the effect of perceived ease of use on intention to use. It was conveyed that attitude has a strong impact and appears to be the main positive determinant of consumer intention to use the internet banking system (IBS), followed by perceived website design, trust, perceived pleasure and social influence. This implies that attitude is the most important predictor of consumer intention to use IBS. The indirect effect of perceived convenience and perceived benefits and risk perceptions that are part of the belief in intention to use is reinforced by the role of attitude being positive and significant. The results of his research explain that with the role of attitude mediation in the research framework, which reflects that with attitudes, both trust and perceived benefits and perceived convenience, which do not have a significant direct influence on behavioral intention, can be mediated through attitudes. From the results of the study it can be said that the higher the influence of attitude as an endogenous variable, it will play a role in increasing the influence of the exogenous variables of trust, perceived usefulness and perceived ease of use on endogenous variables of intention to reuse internet and mobile banking services.

6. Implications, Limitations, and Research

This study explains the phenomenon associated with the relationship between the variables described in the TAM model plus the trust variable, which are all antecedents of attitudes to their implications for the intention to reuse internet and mobile banking services, particularly at Bank Bukopin. The results of this study provide useful insights for consideration by banking business actors to increase the volume of customer funds by providing products and services needed by customers, providing benefits to support customer performance and benefits and creating loyalty. There is always a problem of generalization in consumer behavior research, and this study is no exception. The web-based survey was conducted according to the convenience of the respondent, so that the limitations of the study could be improved if further research was carried out systematically by taking samples from a wider sample through multi-model surveys (online and offline surveys). The sample of this study consists only of active Internet banking users, so that the generalization results for non-users or internet users who are not active in banking cannot be claimed. Future research may include non-users or inactive users of IBS sampled to see if the findings of this study can be generalized. Finally, the current study focuses on the acceptance of technology including behavioral and attitude factors and trust factors in relation to risk, however, many consumer-specific factors such as website design, features, enjoyment, and more specific risk factors, social influences, factors Self-efficacy, technological readiness, age, income, gender, experience, and other psychographic and behavioral factors such as perceived value, service quality and satisfaction, are still limitations and have not been more clearly accommodated in this study. For this reason, many factors can be developed for further research that can provide more significant insight into the adoption process of internet and mobile banking.

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