

Research Article

The Effect of Perceived Ease of Use, Financial Literacy and Risk Perception on Interest in Using Mobile Banking: The Role of Trust as a Moderating Variable

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Abstract: The rapid growth of digital technology has transformed the banking industry, including the adoption of mobile banking services in Indonesia. Although this trend shows improvement, some people are still reluctant to use it due to limited financial literacy, risk perception, and lack of trust. This study aims to analyze the influence of ease of use, financial literacy, and risk perception on interest in using mobile banking, and to examine the role of trust as a moderating variable. This study used a descriptive quantitative approach with 125 students from the Faculty of Economics and Business, University of North Sumatra as respondents. Data were collected through questionnaires and analyzed using the Structural Equation Modeling (SEM) method with the assistance of SmartPLS 3.0 software. The results showed that ease of use and financial literacy had a positive and significant effect on interest in using mobile banking. However, risk perception did not show a significant effect. Furthermore, trust was not proven to significantly moderate the relationship between ease of use, financial literacy, and risk perception on interest in using mobile banking. These findings emphasize the importance of improving user convenience and financial literacy to encourage mobile banking adoption, while trust is not yet a strong enough moderating factor.

Keywords: Ease of Use; Financial Literacy; Mobile Banking; Risk Perception; Trust.

1. Introduction

Digital transformation has been a major driver of change in the financial services sector in recent years. With the advancement of information and communication technology, conventional banking services have begun to shift towards digital transformation, one example being the use of mobile banking. Mobile banking allows customers to access real-time financial services via mobile devices, such as fund transfers, bill payments, product purchases, and balance inquiries without the need to visit a branch office in person (Alalwan et al., 2018). The development of digital technology has transformed various aspects of life, including the banking industry. Digital banking services are now increasingly popular among the public, along with the rise in internet and smartphone usage in Indonesia.

The number of mobile banking users and transactions in Indonesia continues to increase. This is evident in the large number of Indonesian banks adopting mobile banking. The number of e-banking customers recorded by the Financial Services Authority (OJK) increased by 270% from 13.6 million in 2012 to 50.4 million in 2016. The frequency of e-banking transactions among users increased by 169%, from 150.8 million transactions in 2012 to 405.4 million transactions in 2016.

In Indonesia, the trend of mobile banking usage continues to rise, driven by high smartphone usage and the growing public demand for fast and efficient financial services, particularly following the COVID-19 pandemic. Digital banking transactions in Indonesia experienced a significant surge of 44.39 percent in the first quarter of 2024 compared to the previous year. Data from Bank Indonesia 2023 shows that the value of digital banking

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transactions reached IDR 58,478.24 trillion, representing a growth of 13.48% year-on-year (yoy) and is projected to increase by 9.11% (yoy) to IDR 63,803.77 trillion in 2024. Meanwhile, the value of Electronic Money (EU) transactions increased by 43.45% (yoy) to IDR 835.84 trillion and is projected to increase by 25.77% (yoy) to IDR 1,051.24 trillion in 2024. Data from Bank Indonesia indicates that this trend reflects the public's increasing preference for digital payment services. However, despite the increasing usage figures, a segment of the population remains reluctant to adopt mobile banking for various reasons, including limited financial knowledge, distrust of the security of digital services, and difficulties in using the technology.

One of the main factors influencing an individual's decision to use technology is perceived ease of use. According to Rahayu et al. (2022), the easier a technology is to learn and apply, the greater the likelihood that individuals will trust and adopt the technology. Perceived ease of use is therefore considered an important factor that can encourage the adoption of new technologies. A study by Rizkyla et al. (2024) found that perceived ease of use has a significant impact on the interest of Millennials and Generation Z in using digital banking services.

However, despite the increasing trend in mobile banking adoption, several challenges still need to be addressed. One of them is the uneven level of financial literacy among the public. A survey conducted by the Financial Services Authority in 2022 showed that the financial literacy rate in Indonesia was only 49.68%, indicating that a large portion of the population still has limited understanding of financial management and digital financial services. Research by Ha et al. (2023) confirms that low financial literacy can hinder the adoption of digital financial services, including mobile banking.

In addition, risk perception is an important factor influencing individuals' decisions to use mobile banking. Concerns about personal data security, potential fraud, and financial losses may reduce people's interest in adopting this service (Widyaputri & Gunanto, 2023). Research conducted by Apaua and Lallie (2022) shows that high risk perception can reduce individuals' intention to use mobile banking applications, especially if it is not balanced by trust in the service provider.

However, the influence of these factors is not always direct. Trust in mobile banking services becomes an important variable that can strengthen or weaken the relationship between consumer perceptions and usage intentions. Trust is defined as an individual's belief in the reliability, integrity, and security of a system or digital service provider, including mobile banking services (Ha et al., 2023). A high level of trust allows users to feel secure despite the potential risks associated with the use of digital financial services, such as data breaches, fraud, or system errors (Apaua & Lallie, 2022).

Research conducted by Fitriati *et al.* (2024) shows that trust plays a significant role in moderating the relationship between risk perception, perceived ease of use, and financial literacy on the intention to use mobile banking. The study concludes that trust can weaken the negative impact of risk perception while strengthening the positive influence of perceived ease of use and financial literacy on the intention to use mobile banking. Similar findings were reported by Noer et al. (2023), who found that trust not only acts as a supporting factor but can also serve as a significant mediating variable in the adoption process of digital services, including e-payment and mobile banking. This indicates that trust acts as an important bridge between external factors (such as ease of use and financial understanding) and the actual intention to use the technology.

Based on this background, this study aims to analyze the effect of perceived ease of use, financial literacy, and risk perception on the intention to use mobile banking, as well as to examine the role of trust as a moderating variable in this relationship. The effective use of mobile banking can improve transparency and efficiency in financial management for both individuals and organizations. In addition, understanding mobile banking user behavior, particularly in terms of financial literacy and risk perception, is important for accountants in designing digital financial systems that are accountable, secure, and user-friendly. Therefore, the findings of this study are expected to contribute to the development of accounting information systems that are more responsive to user needs and trust in the digital era. This research is also expected to provide both theoretical and practical contributions, particularly for the banking industry in developing customer education and trust-building strategies.

2. Literature Review

Perceived Ease of Use

According to Laloan et al. (2023), perceived ease of use refers to the level of users' expectations regarding the amount of effort required to use a system. Nugraha et al. (2021) defines perceived ease of use as the degree to which users expect the effort required to operate a system. Perceived ease of use is also defined as the extent to which an individual believes that using a particular system will be free of difficulty, such as being easy to understand or operate (Nugraha et al., 2021).

Robaniyah and Kurnianingsih (2021) explains that the characteristics of perceived ease of use include technology that is easy to use, easy to understand, and simple to operate. Perceived ease of use represents an individual's belief when making decisions regarding the difficulty of using information technology. According to Davis (1989), cited in Taan (2021), the indicators used to measure perceived ease of use include ease of learning, clarity and understandability, flexibility, and controllability. Individuals who reject or do not use a system are often influenced by their interest in the system. When individuals believe that a system will simplify their tasks, they are more likely to use it. Ease of use in a system implies that the system is attractive, not confusing, clear, and easy to understand.

The findings of Farid and Laksmi (2023) indicate that perceived ease of use has a positive and significant effect on the intention to use electronic wallets, where improvements in system usability increase consumers' loyalty to the system because they do not experience difficulties in accessing it. Another study conducted by Rambe and Hasibuan (2022) also shows that perceived ease of use has a positive effect on student satisfaction in using mobile banking. However, research by Andini and Indrarini (2024) found that perceived ease of use does not have a significant effect on the intention to use mobile banking among the community in Sidoarjo Regency.

Financial Literacy

Financial literacy refers to an individual's ability to understand and manage financial information in order to make effective financial decisions. Financial literacy is defined as the knowledge and skills in managing personal finances that enable individuals to make appropriate financial decisions (Yuhelmi et al., 2022). This definition is consistent with the view of the Financial Services Authority, which states that financial literacy includes knowledge, skills, and confidence that influence attitudes and behavior to improve the quality of financial decision-making and financial management in order to achieve financial well-being. Good financial literacy not only helps individuals recognize profitable investment opportunities but also assists them in avoiding mistakes that may result in financial losses (Dewi et al., 2024).

Ristiana and Widyastuti (2022) explain that financial literacy can be interpreted as the ability to understand financial concepts and risks, as well as financial skills and knowledge that are used to improve the financial well-being of society.

Research conducted by Yuhelmi et al. (2022) found that financial literacy has a positive effect on lecturers' intention to use mobile banking. The study indicates that improving financial literacy can encourage the adoption of digital banking services. Similarly, Vianto and Arifin (2024) found that financial literacy has a significant and positive effect on the intention to use mobile banking among Generation Y and Z. This study emphasizes the importance of financial literacy in promoting financial technology adoption among younger generations. However, research by Soleha et al. (2023) found that financial literacy does not have a significant effect on Generation Z's intention to use the digital wallet Go-Pay. This study indicates that although Generation Z may have good financial literacy, other factors such as lifestyle and perceived ease of use play a more dominant role in influencing their intention to use digital financial services.

Risk Perception

Lestari et al. (2023) explain that risk perception is a psychological element that influences purchasing decisions. Two main reasons why customers avoid purchasing goods or services through the internet are concerns about online shopping security and personal data protection. Consumers experience risk perception when they are unable to predict the possible consequences of their purchasing decisions. In research conducted by Ulfanzirah et al. (2022), risk perception is defined as an individual's view regarding the potential losses or negative consequences that may arise from the use of mobile banking.

Risk perception in the context of mobile banking refers to users' subjective views regarding the potential losses or negative consequences that may result from using the service.

According to Tanuwijaya and Zainul Arifin (2023), risks in mobile banking can be categorized into eight aspects: financial, security, regulatory, performance, time, psychological, operational, and social risks.

Research conducted by Lestari et al. (2023) shows that risk perception partially has a positive and significant effect on the interest of people in East Karawang to use the Seabank digital bank. This indicates that respondents believe that Seabank is capable of protecting their sensitive information or privacy. However, the study conducted by Ulfanazirah et al. (2022) found that risk perception does not have a significant effect on the intention to use mobile banking.

Intention to Use

Interest or intention is a behavioral response toward an object that reflects consumers' desire to purchase or use the offered product (Mubarokah, 2019). Intention to use refers to an individual's tendency or willingness to use a product or service. It represents a concept describing an individual's interest or desire to use a particular product or service. Individuals tend to have higher interest in products that they perceive as providing benefits or added value for them (Siregar et al., 2024).

According to Rahayu (2016), customers' intention to use mobile banking is influenced by perceived usefulness, perceived ease of use, credibility, and the availability of information regarding the service. Meanwhile, Mubarokah (2019) defines the intention to use mobile banking as customers' tendency to utilize digital banking services based on their perceptions of benefits, ease of use, risk, and service features offered.

Research conducted by Lubis et al. (2023) explains that students' interest at Universitas Islam Sumatera Utara has a significant influence on the use of mobile banking services in Islamic banks. Meanwhile, the study by Budiastuti and Muid (2020) found that perceived usefulness and risk do not show a significant effect on the intention to use e-commerce-based accounting information systems in the Shopee application.

Trust

According to Widodo and Ariandi (2024), trust is the user's perception that mobile banking services are reliable and safe to use, including confidence in the security of personal data and financial transactions. Budianto et al. (2023), cited in Dewi and Ika (2024), argue that building high customer trust should be a top priority in establishing customer confidence in banks. The development of trust between banks and customers enables the establishment of strong relationships in the banking business, where banks have the responsibility to build a high level of trust so that customers feel confident and secure when saving their money in banks.

Nisa et al. (2020), states that trust is one of the important factors when individuals conduct transactions using mobile banking technology systems. Trust in the credibility of banks, trust in the services provided, and trust in the technology offered become important considerations for customers when conducting online transactions. This trust is supported by the banking sector's ability to provide reliable systems. If a mobile banking system functions properly, it can provide security and comfort for customers in conducting transactions. Trust in using mobile banking can encourage both interest and loyalty among its users.

Research conducted by Widodo and Ariandi (2024) proves that trust has a positive and significant influence on usage decisions, indicating that trust affects customers' decisions to use BCA mobile banking services. Similarly, research by Nisa et al. (2020) explains that trust partially has a significant positive effect on the intention to conduct transactions using BNI Syariah mobile banking. However, the findings of Dewi and Ika (2024) show that trust does not have a significant effect on customer loyalty, although it does influence customer satisfaction. This indicates that trust alone is not sufficient to increase loyalty without being supported by other factors.

3. Proposed Method

This study employs a quantitative method with a descriptive approach. The research analyzes the effect of perceived ease of use, financial literacy, and risk perception on the intention to use mobile banking among students of the Faculty of Economics and Business at Universitas Sumatera Utara, with trust serving as a moderating variable. The population of this study consists of 4,226 students from the Faculty of Economics and Business at Universitas Sumatera Utara. The sampling technique used in this research is purposive sampling, resulting in a total sample of 125 respondents. Data collection in this study was conducted using a questionnaire with a Likert scale as the measurement scale. The data analysis technique employed in this study is Structural Equation Modeling (SEM) with the assistance of SmartPLS version 3.0.

4. Results and Discussion

Result

This section presents the results of data analysis using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the help of SmartPLS 3.0. The analysis includes the description of respondents, measurement model (outer model), structural model (inner model), and hypothesis testing.

Respondent Characteristics

The respondents in this study were 125 students from the Faculty of Economics and Business, Universitas Sumatera Utara. Five demographic characteristics were used to describe the respondents: gender, age, education level, duration of using mobile banking, and frequency of mobile banking usage.

Table 1. Respondents' Characteristics Based on Gender.

Gender	Frequency	Percentage
Male	35	28%
Female	90	72%
Grand Total	125	100%

Source: Data processed using MS Excel

Based on the respondents' data by gender in Table 1, it shows that out of 125 respondents who are students of Universitas Sumatera Utara, the majority of respondents are female, with a frequency of 90 respondents (72%). Meanwhile, male respondents account for 35 respondents (28%). The ratio between the two genders shows a significant difference, where females dominate participation in this study.

Table 2. Respondent Characteristics Based on Age.

Age	Frequency	Percentage
< 19 Years	12	9.6%
20 - 22 Years	51	40.8%
23 - 25 Years	42	33.6%
> 25 Years	20	16%
Grand Total	125	100%

Source: Data processed using MS Excel

Based on the respondents' age data presented in Table 2, it can be seen that the majority of respondents are aged 20–22 years, with a total of 51 respondents (40.8%). The 23–25 years age group is also quite significant, with 42 respondents (33.6%). Meanwhile, respondents aged over 25 years total 20 respondents (16%), and respondents aged under 19 years account for 12 respondents (9.6%). These results indicate that the respondents were predominantly within the productive age group, which tends to be more familiar with digital technology and mobile banking services.

Table 3. Respondent Characteristics Based on Education Level.

Education Level	Frequency	Percentage
Bachelor's Degree (S1)	92	73.6%
Master's Degree (S2)	33	26.4%
Grand Total	125	100%

Source: Data processed using MS Excel

Based on Table 3, the majority of respondents were undergraduate students (Bachelor's degree/S1), totaling 92 respondents (73.6%) of the total sample. Meanwhile, respondents with a postgraduate level (Master's degree/S2) accounted for 33 respondents (26.4%). These results indicate that most respondents in this study were undergraduate students, showing a dominant proportion compared to postgraduate respondents.

Table 4. Respondent Characteristics Based on Duration of Using Mobile Banking.

Duration of Use	Frequency	Percentage
< 1 Years	21	16.8%
1 - 2 Years	34	27.2%
> 2 Years	70	56%
Grand Total	125	100%

Source: Data processed using MS Excel

Based on Table 4, most respondents had been using mobile banking for more than two years, totaling 70 respondents (56%) of the total sample. Furthermore, 34 respondents (27.2%) had used mobile banking for 1–2 years, while 21 respondents (16.8%) had used it for less than one year. These findings indicate that the majority of respondents have relatively long experience in using mobile banking services, which may reflect a relatively high level of engagement and familiarity with digital banking.

Table 5. Respondent Characteristics Based on Frequency of Mobile Banking Usage.

Frequency of Use	Frequency	Percentage
Every day	33	26.4%
3–4 times per week	52	41.6%
1–2 times per week	34	27.2%
Never	6	4.8%
Total	125	100%

Source: Data processed using MS Excel

Based on Table 5, most respondents used mobile banking 3–4 times per week, totaling 52 respondents (41.6%) of the total sample. Meanwhile, 34 respondents (27.2%) used mobile banking 1–2 times per week, and 33 respondents (26.4%) reported using it daily, indicating a relatively intensive usage level. Only 6 respondents (4.8%) stated that they had never used mobile banking. Overall, these results suggest that the majority of respondents are accustomed to using mobile banking on a regular basis.

Outer Model Test (Measurement Model)

The outer model test was conducted to ensure that the indicators are valid and reliable in measuring the latent constructs (Perceived Ease of Use, Financial Literacy, Risk Perception, Trust and Intention to Use Mobile Banking) through tests of convergent validity, discriminant validity, and reliability.

It can be seen in Figure 2 below that all latent variables have met the factor loading requirement, which is greater than 0.7.

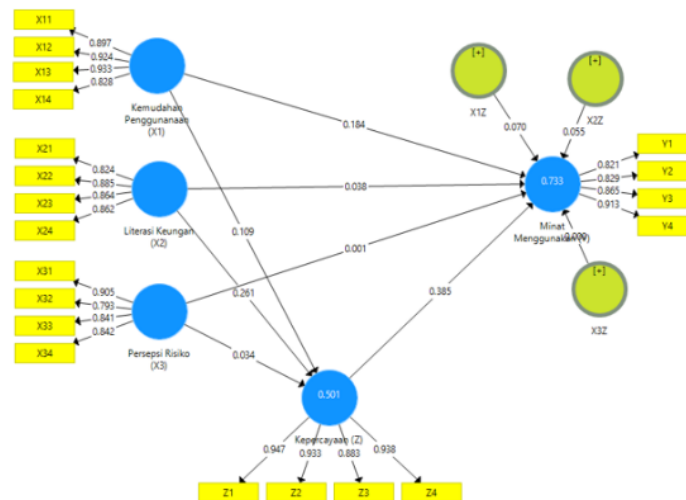


Figure 1. Structural Model.

Source: Data processed using SmartPLS 3.0

To test convergent validity, the outer loading or loading factor value is used. An indicator is considered to meet convergent validity in the good category if the outer loading value is greater than 0.7. The outer loading values of each indicator in the research variables can be seen in Table 6 below.

Table 6. Results of Convergent Validity (Factor Loadings).

Variable	Item	Loading Factor	Description
Perceived Ease of Use (X1)	X1-1	0.897	Valid
	X1-2	0.924	Valid
	X1-3	0.933	Valid
	X1-4	0.828	Valid
Financial Literacy (X2)	X2-1	0.824	Valid
	X2-2	0.885	Valid
	X2-3	0.864	Valid
	X2-4	0.862	Valid
Risk Perception (X3)	X3-1	0.905	Valid
	X3-2	0.793	Valid
	X3-3	0.841	Valid
	X3-4	0.842	Valid
Intention to Use (Y)	Y1	0.821	Valid
	Y2	0.829	Valid
	Y3	0.865	Valid
	Y4	0.913	Valid
Trust (Z)	Z1	0.947	Valid
	Z2	0.933	Valid
	Z3	0.883	Valid
	Z4	0.938	Valid

Source: Data processed using SmartPLS 3.0

Based on Table 6 above, it can be seen that the constructs for all variables do not need to be removed from the model because, as shown in the outer loading table above, all factor loadings have values greater than 0.70. In addition, convergent validity, according to Ghazali (2016), aims to determine the correlation between construct indicators. If all outer loadings of the indicators used in a construct are statistically significant to ensure the sustainability of the model, and the standard used for outer loading is 0.70, then the research can be considered

to have met the requirements of convergent validity. Table 7 below shows that each indicator meets the criteria for convergent validity.

Table 7. Convergent Validity Results: Average Variance Extracted (AVE).

Variabel	Average Variance Extracted (AVE)	Description
Perceived Ease of Use (X1)	0,804	Valid
Financial Literacy (X2)	0,738	Valid
Risk Perception (X3)	0,716	Valid
Intention to Use (Y)	0,736	Valid
Trust (Z)	0,857	Valid

Source: Data processed using SmartPLS 3.0

Table 7 shows the results of the convergent validity test using Average Variance Extracted (AVE). Convergent validity measures the extent to which the indicators within a variable measure the same construct. One way to test convergent validity is by examining the AVE value, which represents the average variance explained by the indicators of a variable. An AVE value greater than 0.5 (50%) indicates that the variable explains more than half of the variance of its indicators. Based on Table 7, all variables in this study have AVE values above 0.5, indicating that the research instruments used have very good validity in measuring each variable.

Table 8. Results of Cronbach's Alpha and Composite Reliability.

	Cronbach's Alpha	Composite Reliability	Description
Perceived Ease of Use (X1)	0,918	0,942	Reliabel
Financial Literacy (X2)	0,883	0,918	Reliabel
Risk Perception (X3)	0,881	0,910	Reliabel
Intention to Use (Y)	0,880	0,918	Reliabel
Trust (Z)	0,944	0,960	Reliabel

Source: Data processed using SmartPLS 3.0

Table 8 presents the results of the reliability test, which measures the consistency and accuracy of the research instruments. Two methods were used, namely Cronbach's Alpha and Composite Reliability, both of which show very good results for all variables. The values of Cronbach's Alpha and Composite Reliability for all variables are above 0.7, and several are even above 0.9. This indicates that the measurement instruments used in this study are highly consistent in measuring the variables and can be considered reliable for producing accurate data.

Inner Model Test (Structural Model)

The inner model test aims to evaluate the relationships among latent constructs and to assess the influence of independent variables on dependent variables, as well as the overall strength of the research model.

Coefficient of Determination (R^2)

Table 9. R-Square Results.

	R-Square	R Square Adjusted
Intention to Use (Y)	0.714	0.700

Source: Data processed using SmartPLS 3.0

Table 9 shows the R-Square values of the model. The R-Square measures how well the independent variables (perceived ease of use, financial literacy, and perceived risk) explain the dependent variable (intention to use mobile banking). The results show that the R-Square value for intention to use is 0.714, which means that 71.4% of the variation in the intention to use mobile banking can be explained by perceived ease of use, financial literacy, and perceived risk. Meanwhile, the remaining 28.6% is explained by other variables outside the research model. Overall, this result indicates that the research model has a good explanatory power in explaining users' intention to use mobile banking.

Effect Size (f^2)

The f-square (f^2) test is used to assess the magnitude of the effect or contribution of each independent variable to the dependent variable in the structural model. The f^2 value indicates how much the R-square value changes when an independent construct is removed from the model. According to Hair et al. (2017), the interpretation criteria for f-square values are as follows: $f^2 \geq 0.02$ indicates a small effect, $f^2 \geq 0.15$ indicates a medium effect, and $f^2 \geq 0.35$ indicates a large effect.

Table 10. F-Square Results.

Relationship	F-Square
X1 -> Y	0.184
X2 -> Y	0.038
X3 -> Y	0.001
Z -> Y	0.385
Z x X1 -> Y	0.070
Z x X2 -> Y	0.055
Z x X3 -> Y	0.000

Source: Data processed using SmartPLS 3.0

Based on the results presented in the table above, perceived ease of use (X1) has a medium effect (0.184) on the intention to use mobile banking (Y). Meanwhile, financial literacy (X2) has a small effect (0.038) on the intention to use. In contrast, risk perception (X3) shows a negligible effect (0.001) on the intention to use mobile banking.

Furthermore, trust (Z) demonstrates a large effect (0.385) on the intention to use, indicating that trust has a relatively strong contribution in explaining the intention to use mobile banking. For the moderating effects, the interaction between trust and perceived ease of use ($Z \times X1$) shows a small effect (0.070), while the interaction between trust and financial literacy ($Z \times X2$) also shows a small effect (0.055). Meanwhile, the interaction between trust and risk perception ($Z \times X3$) shows no effect (0.000).

Overall, these results indicate that although several variables contribute to explaining the intention to use mobile banking, most of the relationships show small to moderate effect sizes, suggesting that other factors outside this research model may also influence users' intention to adopt mobile banking.

Predictive Relevance (Q^2)

Q-Square (Q^2) is used to measure the extent to which the model and parameter estimates in the study have predictive relevance. In this context, according to Hair et al. (2017), if $Q^2 \geq 0$, the model has predictive relevance, whereas if $Q^2 \leq 0$, the model does not have predictive relevance. The interpretation criteria for Q^2 values are $Q^2 \geq 0.02$ indicating a small effect, $Q^2 \geq 0.15$ indicating a medium effect, and $Q^2 \geq 0.35$ indicating a large effect. The results of the Q-Square analysis using SmartPLS are presented in the following table.

Table 11. Q^2 Predict Results.

	RMSE	MAE	Q^2_{predict}
Intention to Use (Y)	0.674	0.507	0.567

Source: Data processed using SmartPLS 3.0

Based on Table 11 above, the Q^2_{predict} value for the intention to use variable is 0.567. This value is greater than 0.35, indicating that the model has strong predictive relevance for the endogenous variable.

Furthermore, the RMSE (Root Mean Square Error) value of 0.674 and the MAE (Mean Absolute Error) value of 0.507 indicate that the prediction errors of the model are relatively small. These results suggest that the research model has good predictive capability and is appropriate for explaining and predicting the intention to use mobile banking in this study.

Hypotesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS, with the criteria of t-statistic > 1.96 and p-value < 0.05 ($\alpha = 5\%$). A hypothesis is accepted if it meets these criteria. The complete results are presented in the following table.

Table 12. Hypothesis Testing Results.

Relationship	Original Sample (O)	T Statistics	P Values	Description
X1 -> Y	0.466	4.724	0.000	Hypothesis Accepted
X2 -> Y	0.359	3.934	0.000	Hypothesis Accepted
X3 -> Y	0.039	0.551	0.582	Hypothesis Rejected
Z x X1 -> Y	0.165	1.912	0.056	Hypothesis Rejected
Z x X2 -> Y	0.134	1.572	0.117	Hypothesis Rejected
Z x X3 -> Y	-0.007	0.094	0.926	Hypothesis Rejected

Source: Data processed using SmartPLS 3.0

Based on the results of the hypothesis testing shown in the table above, perceived ease of use has a positive and significant effect on the intention to use mobile banking, as indicated by a t-statistic value of $4.724 > 1.96$ and a p-value of $0.000 < 0.05$. This result indicates that the easier the mobile banking system is to use, the higher the users' intention to adopt the service.

Furthermore, financial literacy also has a positive and significant effect on the intention to use mobile banking, with a t-statistic value of $3.934 > 1.96$ and a p-value of $0.000 < 0.05$. This finding suggests that individuals with higher financial literacy tend to have a stronger intention to use mobile banking services.

On the other hand, risk perception does not have a significant effect on the intention to use mobile banking, as shown by a t-statistic value of $0.551 < 1.96$ and a p-value of $0.582 > 0.05$. This indicates that perceived risks do not significantly influence users' intention to use mobile banking in this study.

Regarding the moderating effect, trust does not significantly moderate the relationship between perceived ease of use and intention to use, as indicated by a t-statistic value of $1.912 < 1.96$ and a p-value of $0.056 > 0.05$. Similarly, trust also does not significantly moderate the relationship between financial literacy and intention to use, with a t-statistic value of $1.572 < 1.96$ and a p-value of $0.117 > 0.05$. In addition, trust does not significantly moderate the relationship between risk perception and intention to use, as indicated by a t-statistic value of $0.094 < 1.96$ and a p-value of $0.926 > 0.05$.

Overall, these results indicate that perceived ease of use and financial literacy significantly influence the intention to use mobile banking, while risk perception does not show a significant effect. Furthermore, trust does not significantly moderate the relationships between the independent variables and the intention to use mobile banking in this study.

Discussion

Perceived Ease of Use Has a Positive and Significant Effect on Intention to Use Mobile Banking

The results of the analysis indicate that H1 is accepted. Perceived ease of use has a positive and significant influence on the intention to use mobile banking. This finding shows that the easier a mobile banking application is to use, the greater the user's intention to utilize the service. When users perceive that mobile banking is simple to operate, easy to understand, and does not require much effort, they are more likely to adopt and continuously use the application for their financial transactions.

This finding is consistent with the study conducted by Wardani and Sari (2021), which found that perceived ease of use positively influences students' intention to use financial technology payment systems. Similarly, research by Farid and Laksmi (2023) also reported that perceived ease of use has a positive and significant effect on the intention to use electronic wallets. However, this result is not consistent with the findings of Briliana (2024), who found that perceived ease of use does not significantly influence behavioral intention to use mobile banking services among BCA customers in Jakarta.

Financial Literacy Has a Positive and Significant Effect on Intention to Use

Mobile Banking

The results of the analysis indicate that H2 is accepted. Financial literacy has a positive and significant effect on the intention to use mobile banking. This finding suggests that individuals with higher financial knowledge and understanding tend to have a stronger intention to use mobile banking services. Individuals who understand financial concepts and digital banking services are more confident in utilizing mobile banking to conduct financial transactions.

This finding is in line with the study conducted by Yuhelmi et al. (2022), which reported that financial literacy positively influences lecturers' intention to use mobile banking. In addition, research by Vianto and Arifin (2024) also showed that financial literacy has a positive and significant influence on the intention to use mobile banking among Generation Y and Generation Z. However, this finding contradicts the results of the study conducted by Faramida et al. (2023), which found that financial literacy does not have a significant partial effect on mobile banking usage.

Risk Perception Has a Positive and Significant Effect on Intention to Use Mobile Banking

The results of the analysis indicate that H3 is rejected. Risk perception does not have a significant influence on the intention to use mobile banking. This finding indicates that although individuals may perceive certain risks in using mobile banking, these concerns do not significantly affect their intention to adopt the service. In other words, perceived risk is not the main factor that determines whether individuals are interested in using mobile banking.

This result is consistent with the study conducted by Euglezyano and Murtiasih (2025), which explains that risk perception does not significantly influence the intention to use mobile banking applications. However, this finding differs from the research conducted by Lestari et al. (2023), which found that risk perception partially has a positive and significant effect on people's intention in East Karawang to use the digital bank SeaBank. Another study by Wijaya and Sri (2023) also explains that risk perception has a positive and significant effect on the intention to use mobile banking.

Trust Significantly Moderates the Relationship Between Perceived Ease of Use and Intention to Use

The results of the analysis indicate that H4 is rejected. Trust is not proven to significantly strengthen the relationship between perceived ease of use and the intention to use mobile banking. This finding indicates that trust does not play a significant role as a moderating variable in the relationship between perceived ease of use and users' intention to adopt mobile banking services.

This result is consistent with the study conducted by Apit et al. (2022), which found that trust does not show a moderating effect between perceived ease of use and the intention to use mobile banking. Another study by Pramiswari et al. (2022) also showed that trust cannot moderate the relationship between perceived ease of use and customers' intention to use the LPD Mobile application. However, this result is not consistent with the findings of Muttaqien et al. (2023), which reported that trust strengthens the influence of perceived ease and perceived usefulness on the intention to use.

Trust Significantly Moderates the Relationship Between Financial Literacy and Intention to Use

The results of the analysis indicate that H5 is rejected. Trust is not proven to significantly strengthen the relationship between financial literacy and the intention to use mobile banking. This finding suggests that although financial literacy may influence individuals' intention to use mobile banking, trust does not significantly strengthen this relationship.

This result is consistent with the research conducted by Sjahrudin et al. (2024), which explains that financial literacy does not moderate the relationship between perceived ease of use and the intention to use QRIS. However, this finding is not consistent with the results of the study conducted by Palanisamy et al. (2025), which found that trust significantly moderates the relationship between financial literacy and the intention to use Central Bank Digital Currency (CBDC).

Trust Significantly Moderates the Relationship Between Risk Perception and Intention to Use

The results of the analysis indicate that H6 is rejected. Trust is not proven to significantly strengthen the relationship between risk perception and the intention to use mobile banking. This finding indicates that trust does not play an important role in strengthening the influence of risk perception on the intention to use mobile banking.

This result is consistent with the research conducted by Dewi and Ika (2024), which found that trust does not have a significant influence on customer loyalty in banking services. However, this finding is not consistent with the study conducted by Syarif et al. (2024), which reported that trust significantly mediates the influence of perceived ease of use and risk perception on the use of BNI Mobile Banking.

5. Conclusions

This study examines the influence of perceived ease of use, financial literacy, and risk perception on the intention to use mobile banking, with trust as a moderating variable. The findings indicate that perceived ease of use and financial literacy have a positive and significant effect on the intention to use mobile banking. These results suggest that individuals are more likely to adopt mobile banking when the application is easy to use and when they have sufficient knowledge and understanding of financial services. In contrast, risk perception does not significantly influence the intention to use mobile banking. This indicates that although users may perceive certain risks in digital financial transactions, these concerns do not strongly affect their decision to adopt mobile banking services.

Furthermore, the results show that trust does not significantly moderate the relationships between perceived ease of use, financial literacy, and risk perception with the intention to use mobile banking. This finding suggests that trust does not strengthen the influence of these variables on the intention to use mobile banking in this study. Therefore, the intention to use mobile banking is more directly influenced by perceived ease of use and financial literacy rather than by the moderating role of trust.

These findings contribute to the understanding of factors influencing the adoption of mobile banking services. The results highlight the importance of improving the usability of mobile banking applications and enhancing financial literacy among users to increase the adoption of digital banking services. For financial institutions, these findings imply that simplifying mobile banking features and providing financial education programs may help increase users' interest in utilizing mobile banking services.

However, this study has several limitations. The research focuses only on a limited number of variables and respondents, which may not fully represent the broader population of mobile banking users. In addition, other factors that may influence the intention to use mobile banking were not examined in this study. Therefore, future research is recommended to include additional variables, such as perceived usefulness, security, service quality, or technological readiness, and to expand the research sample to obtain more comprehensive results regarding mobile banking adoption.

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