Factors Influencing Intention to Purchase Using Mobile Banking with Age, Gender and Experience as Moderating Variable

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Abstract

This research examines the factors that influences customers to use mobile banking. In this study, the author uses quantitative research method. The total respondent use in this research are from 137 employees from University of Brawijaya. The research data and hypothesis are analyzed using structural equation modeling (SEM) based on partial least squares (PLS). The research findings indicate that intention to use mobile banking is not effected by credibility, perceived risk, trust, perceived ease of use and performance expectancy. While the moderated effects of age, gender and experience does not moderate the effects to adopt mobile banking. The higher of perceived risk, trust, perceived ease of use and performance expectancy the higher effect toward the intention to use mobile banking. While the higher credibility the lower effects toward intention to use mobile banking.
Keywords: Credibility, Perceived Risk, Trust, Perceived Ease of Use, Performance Expectancy, Intention to Use Mobile Banking.

Abstrak

Penelitian ini menguji factor-faktor yang mempengaruhi pelanggan untuk menggunakan mobile banking. Dalam penelitian ini, penulis mengunakan metode penelitian kuantitatif. Jumlah responden yang di gunakan dalampenelitian ini ada 137 karyawan dari Universitas Brawijaya. Data penelitian dan hipotesi dianalisa dengan menggunakan rmodel persamaan structural (SEM) bedasarkan partial least square (PLS). Hasil penelitian ini menunjukan bahwa niat untuk menggunakan mobile banking tidak dipengaruhi oleh kredibilitas, resiko, kepercayaan, kemudahan penggunaan dan expektasi performa. Sedangkan pengaruh moderasi umur, jenis kelamin dan pengalaman juga tidak memengaruhi niat untuk menggunakan mobile banking Semakin tinggi resiko, kepercayaan, kemudahan penggunaan, dan ekspektasi performa maka semakin besar pula efek terhadap niat menggunakan mobile banking. Sedangkan Semakin tinggi kredibilitas maka semakin rendah efek terhadap niat menggunakan mobile banking.
Kata Kunci: Kredibilitas, Resiko, Kepercayaan, Kemudahan Penggunaan, Ekspektasi Penggunaan, Niat Menggunakan Mobile Banking

INTRODUCTION

Mobile banking (m-banking), one of e-banking services provided by bank,is a new service that bank provides due to the increase of mobile phones usage. Mobile banking (m-banking), also referred to as cell phone banking, is the use of mobile devices such as personal digital assistants (PDA), mobile telephones, smartphones, and tablet computers to access banking networks via wireless application protocol (WAP) for financial services (Shaikh & Karjuluoto, 2015).

Internet banking and mobile banking is two different service provided by bank to customer.Customer uses internet banking through computers connected to internet, while customer uses mobile banking through wireless devices. Both banking services customers consider mobility and time-critical as the most valued feature of mobile banking. Using an online banking service is considered as the cheapest delivery channel to customer.

The credibility of mobile banking service is essential for customer to have a safe and confidential information related to their account. Perceived credibility is usually impersonal and relies on reputation information and economic reasoning (Ba & Pavlour, Evidence of the effect of trust building technology in electronic markets: Price premiums and buyer behavior, 2002). Credibility can be defined as one's judgment on the privacy and securities issues of mobile banking. Awell supported security and privacy is important in perceiving credibility in mobile bankingfor customer. This will affect customer behavioral intention in using mobile banking service.

Perceived risk refers to the nature and amount of risk perceived by a consumer in contemplating a particular purchase decision (Bauer R, 1960). How customer is motivated to choose mobile banking considering the risk that might occurred after using mobile banking service. The social risk that might be a

consideration of a customer to use mobile banking with a risk of potentially lose a status in one's social group as a result of adopting a product. It will affect their behavior according to their environment in using mobile banking.

Trust is defined as how customer beliefs of integrity, benevolence, and ability that could enhance customer willingness to depend on mobile banking to attain the financial transaction (Gefen et al, 2003).It is crucial to predict customer perception and intention towards mobile banking. For instance, Luo et al (2010) found that trust significantly influence not only on the customer behavior intention but also on performance expectancy.

Perceived ease of use refers to the degree to which the prospective user expects the target system to be free effort (Davis et al, 1989). This is used to predict the attitude of customer to define user's evaluation of the desirability to use the system. Customer perception towards mobile banking service whether it is easy to use or difficult in accessing it might be a consideration of customer on how they will behave towards using mobile banking.

Performance expectancy is the degree which an individual believes that applying the technology will help him or her to attain job performance (Vankatesh et al, 2003). Customer are more likely to be more motivated to use and accept new technology if the perceive that this technology is more advantageous in their daily life (Alalwan et al, 2016). Mobile banking service performance will influence customer perception in using mobile banking. According to the discussion above, I would like to conduct a research entitled: **"Factors Influencing Intention to Purchase Using Mobile Banking with Age, Gender and Experience as Moderating Variable".**

REVIEW OF RELATED LITERATURE
Information System
Information system is a system consisting of a computer based set of components and component manuals built to collect, store and manage data and generate information for the user (Gelinas & Dull, 2010, p. 12). According to O'brien (2001), information system is defined as a combination of human, hardware, software, network communications and data sources that collect, process and distribute information within an organization. Information system can be defined as a set of formal procedures in which the data is collected, processed into information,and distributed to the users (Hall, 2001). Susanto (2008, p. 52) statedthat information system is a collection sub systems both physical and nonphysical interconnected with each other and working together in harmony to achieve the goal of process data into useful information. Therefore, information system is a computer based system with a combination of human, hardware, software, network communication and data sources which is processed into information and distributed to the user to create a useful information to user.

Mobile Banking
The usage of banking service nowadays has changed following the development of technology by using mobile phone device. According to Shaikh & Karjuluoto (2015), mobile banking is the use of mobile devices such as personal digital assistants (PDA), mobile telephones, smartphones, and tablet computers to access banking networks via the wireless application protocol (WAP) for financial services. With the services provided by mobile banking by the media of internet or short message service (SMS) enables customer to access their account balance, pay bills, transfer funds, and perform other financial services easily anywhere and anytime.
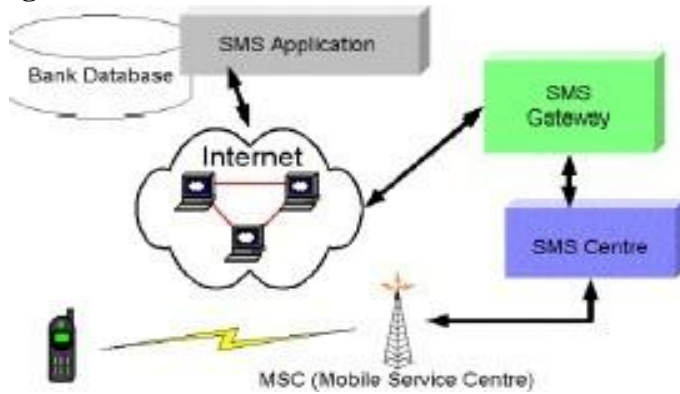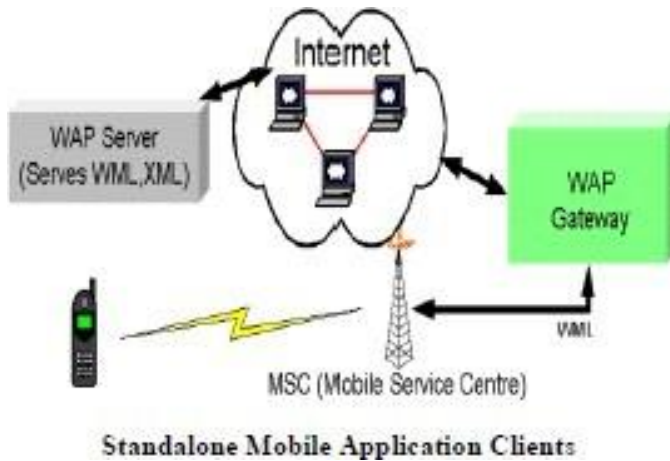
Figure 1. SMS Based Service


Figure 2. WAP Based Service

Perception

According to Bordeux et al (1999), perception as the process whereby stimuli is received and interpreted by the individual and translated into a response. The importance of perception according to Sekular & Blake (2002) is that perception study enables one to design devices that ensure optimal perceptual performance formally defined. Learning refers to a change in response tendency due to the effects of experience (Howard, 1963). Based on this definition, customers' choice to use mobile banking service is based on his/her experience that rewarding he/she will adjust to be reinforced.

UTAUT (Unified Theory of Acceptance and Use of Technology)

Unified Theory of Acceptance and Use of Technology (UTAUT) model was developed by Vankatesh et al (2003) which is based on eight technology acceptance theories or model. The UTAUT model draws on the Theory of Reasoned action (TRA), the Technology Acceptance Model (TAM), The Motivational Model, The Theory of Planned Behavior (TPB), the combined TAM and TPB, The model of personal computer Utilization, The Innovation Diffusion Theory and the Social cognitive theory. At the core of the UTAUT model uses behavioral intention as a predictor of the technology use behavior.

Figure 3. UTAUT Model
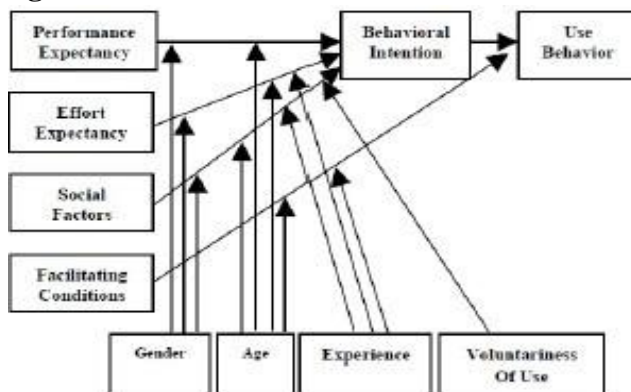
Source: Vankatesh et al (2003)

Conceptual Framework and Hypothesis Development

Thus, in this study uses Credibility, perceived risk, trust, perceived ease of use, and performance expectancy as factors affecting behavioral intention to use mobile banking. While, this current study is held in Brawijaya University, Malang, Indonesia. The research model is explained in the figure below: **Figure 4. Theoretical Framework**
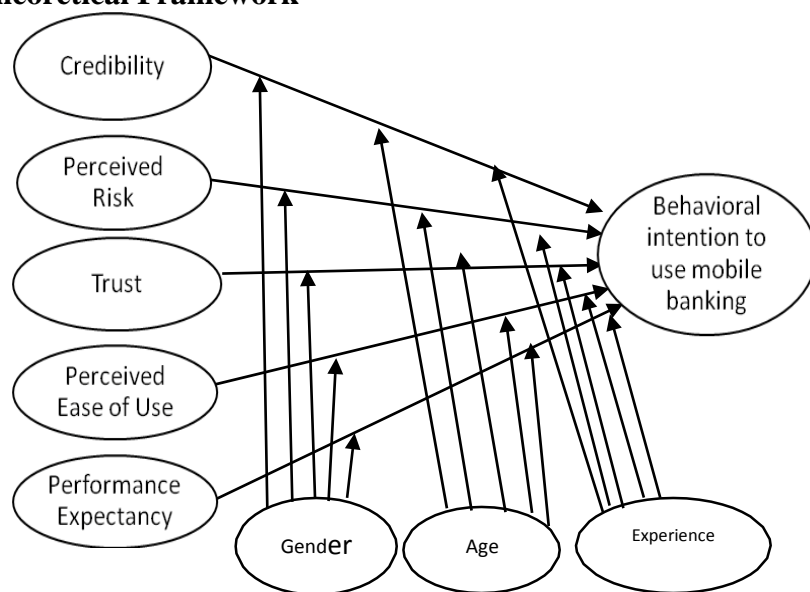
Behavioral Intention to use Mobile banking

The intention of a customer to use mobile banking service isreflected on consumer behavior towards mobile banking. Referring to all models from psychological theories that argues on individual behavior is predictable and influenced by individual intention. The UTAUT theory has proved that behavioral intention has a significant influence to technology usage. According to Ajzen & Fishbein (1969), behavioral intention is a joint function of the attitude toward performing a particular behavior multiplied by the motivation to comply with the norms perceived to govern that behavior multiplied by the motivation to comply with those norms.

RESEARCH METHOD

Population and Sample

The population used in this research are the employees from Brawijaya University that has used mobile banking service. The reason using the employees from Brawijaya University as the population is because of employees as one of Brawijaya University community has a more diverse usage of mobile banking rather than students that are most likely used mobile banking for transfers. The amount of population of employees from Brawijaya University is 1,154 employees from 15 faculties. The total population of the employees of Brawijaya University from 15 faculties in 2017 is 1,154 employees. The following is the computation of the sample size based on Slovin method 297 employees.

Data Collection Method

The data collection method used in this research is survey method. The survey method is used by collecting data using questioner. Questionnaire is essentially a structured technique for collecting primary data. It is generally a series of written questions for which the respondents has to provide the answers (Bell, 1999). In this study, the researcher conducted several steps to measure the construct that is based on the previous research. The first step is finding question relevant with the construct. Second, is translating the questionnaire from English to Indonesia to make it easier for respondent to fill in the questionnaire because most of the respondent are Indonesians. Third, the researcher evaluates the questionnaire by discussing it with experts that is related to this research and fixing the question into a complete questionnaire. Fourth, researcher distributesthe questionnaire to thirty respondents as a pretest to test the understanding of the respondent to the questionnaire made. Fifth, researcher rechecks the questioner given to thirty respondents by doing a pretest data using PLS (Partial Least Square) to avoid bias in collecting data.

Evaluation model

Validity Test. Validity test indicates how well the results obtained from the use of an appropriate measurement theories used to define a variable (Hartono & Abdillah, 2009).

Reliability Test. Reliability test is used to show the accuracy, consistency of measurement tool in conducting the measurement (Hartono and Abdillah, 2009).

Evaluation Inner Model

The structural model in PLS is evaluated using R2 for dependence construct. Coefficient path or t- values in every path for significance test among the construct in the structural model (Hartono and Abdillah 2009).

Pre- test

The pilot test in this study is important to develop the questionnaire that the researcher distributed to Brawijaya University employees using mobile banking service. The valid data of 30 respondents is collected to examine the pre-test.

FINDINGS AND DISCUSSION

Descriptive Statistic

The descriptive statistics analysis is conducted on 137 respondents. The measurement of sample statistics is very useful for the purpose of formulating conclusions. This measurement is required to describe and observe values, thus simplifying sample observations. So it can reveal the closer truth of population. Through this calculation, a general depiction of the sample will be obtained. The statistical measurement of the sample in this study uses IBM SPSS 23.

Table 1.

Variable Descriptive Statistics Research

	N	Min	Max	Mean	SD
Credibility	137	1	7	5.52	1.17
Perceived Risk	137	1	7	4.55	1.62
Trust	137	1	7	5.29	1.11
Perceived Ease of Use	137	1	7	5.73	1.03
Performance Expectancy	137	1	7	5.75	1.03
Behavioral Intention	137	2	7	5.77	0.91

Evaluation Model Table 2.

Table of Algorithm

	AVE	CR	RS	CA	C	Rh A
AG	1,000	1,000	0,067	1,000	1,000	1,000
BI	0,783	0,935	0,034	0,929	0,783	0,920
C	0,876	0,966		0,953	0,876	0,992
EX	1,000	1,000	0,028	1,000	1,000	1,000
GE	1,000	1,000	0,030	1,000	1,000	1,000
PE	0,777	0,933		0,905	0,777	0,926
PEOU	0,808	0,926		0,892	0,808	0,986
PR	0,648	0,879		0,823	0,648	0,909
T	0,477	0,832		0,912	0,477	0,145

C: Credibility, PE: Performance Expectancy, PEOU: Perceived Ease of Use, PR: Perceived Risk, T: Trust, BI: Behavior Intention, AG: Age, EX: Experience, GE: Gender

Figure 1.

Algorithm Model
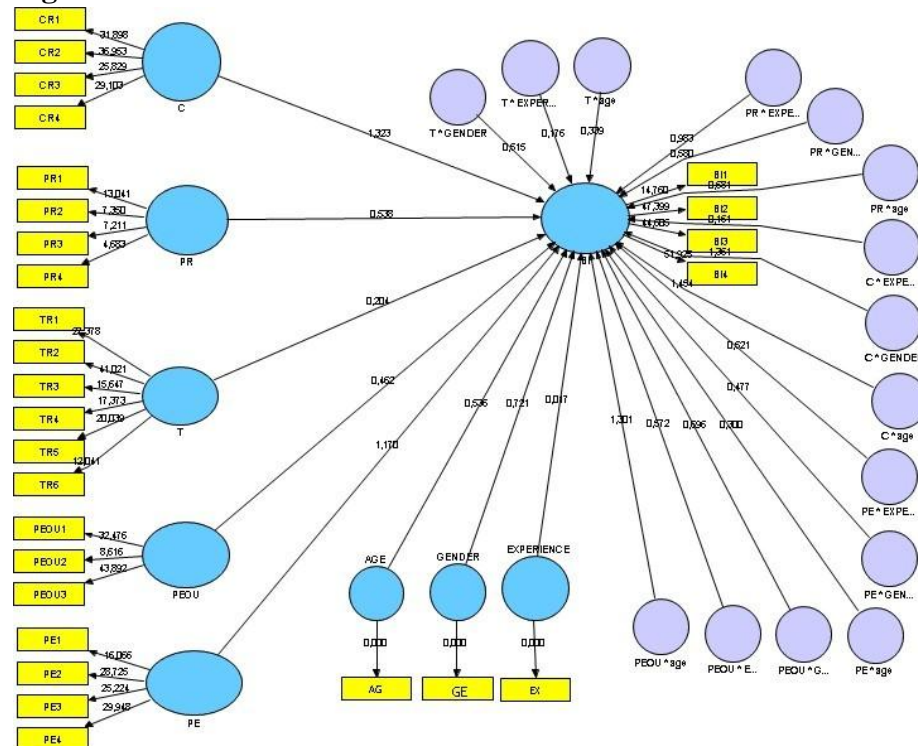
Discussions of Study Result

1. Credibility influence on behavioral intention to use mobile banking

Perceived credibility is defined as the extent to which a person believes that using an innovation will be free of security and privacy threats (Koksal, 2016). The context of credibility in this research is on how secure the usage of mobile banking is for customers in term of personal information and online transaction.

There are three researches that are inconsistent result with this research. The research by Yu (2012) about the factors affecting individuals to adopt mobile banking in Taipei with in total 441 respondent as research sample found that individual intention to use mobile banking was significantly influenced by social influences such as perceived credibility. Another research is conducted by Laforet and Li (2005) by using the extended technology acceptance model (TAM) to explore behavioral intention to use mobile banking. This research the collected 180 respondents in Taiwan and discovered that credibility has positive effect towards behavioral intention to use mobile banking.

A research conducted by Koksal (2015) examined the factors that differentiate customers with high intentions to adopt mobile banking. The researcher collected the data by giving respondents questionnaire in Beirut, Lebanon. The finding showed that perceived credibility positively and discriminate high mobile banking adopters from low adopters.

However, from the three research above that shows an inconsistent result, yet there is another research that is consistent with the result done by Alam (2014). This research examined the factors affecting consumers to adopt mobile banking in Bangladesh using the Unified Theory of Acceptance and Use of Technology (UTAUT) model. The data was collected from 225 respondents from the people of Dhaka City, Bangladesh prioritizing people who uses cell phones. Self-administered questionnaire is use as the media to collect the data. The result from the research mention that perceived credibility does not affect individual intention to adopt mobile banking.Instead,social influence is the most powerful factor that influence people intention to adopt mobile banking. This result is inconsistent with the other researches because the majority of people in Bangladesh don't use mobile banking service that relies on the influence of other people to use mobile banking or based on social influences from peer groups and interpersonal world of mouth, instead of concerning more of the credibility to adopt mobile banking.

Based on the finding of this research,the perceived credibility is not significance towards behavioral intention to use mobile banking. It is most likely because most of Brawijaya University employees does not use mobile banking,while some of them used mobile banking service infrequently which may make them think that credibility is not significantly important aspect before adopting mobile banking,instead of social influence gained from other people to follow the trends.

2. Perceived risk does not influence on behavioral intention to use mobile banking

Perceived risk is the nature and amount of risk perceived by a customer in contemplating a particular purchase decision (Bauer R. , 1960). Gerard & Cunningham (2003) mentioned that perceived risk is the degree of uncertainty on the outcome of the use of innovation. The context of perceived risk in this research is based on how customers are motivated to do online transaction with the risk of fraud happened during transaction.

The analysis showed that perceived risk does not influence behavioral intention to use mobile banking. This result is consistent with the research conducted by Tan and Lau (2016), Lee (2009), Akturan & Tezcan, (2012) and Bashir & Madhavaiah (2015). Tan and Lau (2016) examined the intention to adopt mobile banking services among young generation consumers using the unified theory of acceptance and use of technology unified theory of acceptance and use of technology (UTAUT) model. Data was collected by using questionnaires distributed to 347 students enrolled in a private university in Kuala Lumpur, Malaysia. The findings mentioned that perceived risk has significant negative effect on behavioral intention to adopt mobile banking.

The research conducted by Lee (2009) focused on the factors that influences customers to adopt online banking. The data was collected by online questionnaire to bank users in Taiwan within total of 368 respondents. The researcher found that the intention to use online banking was adversely affected by perceived risk mainly by the security/privacy risk, as well as financial risk.

Similarly, Akturan & Tezcan (2012) examined consumer's intention to adopt mobile banking the perceived risk using the technology acceptance model (TAM). The data were collected from 435 university students using face to face interview with respondents. They found that perceived risk such as perceived social risk, perceived performance risk directly affect attitudes toward mobile banking and that attitude is the major determinant of mobile banking adoption intention.

According to the result of this current research, perceived risk has negative effect on behavioral intention to use mobile banking, it can be concluded that Brawijaya university employees are aware that the security system provided by banks will determine before adopting mobile banking service.

3. Trust influence on behavioral intention to use mobile banking

Trust, according to Gefen et al (2003), is customer trust to mobile banking can be operationalized as the accumulation of customer beliefs of integrity, benevolence and ability that could enhance customer willingness to depend on mobile banking to arraign the financial transactions. In the context of this research, trust is on how customers' belief on other party to do financial transaction especially on online transaction.

The analysis showed that trust does not influence behavioral intention to use mobile banking. This result is not consistent with the research conducted by Zhou (2011), Chul Gu et al (2009) and Alalwan et al (2017). However, the result does support with the research done by (Luo, Li, Zhang, & Shim, 2010).

The research done by Zhou (2011) examined the factors affecting mobile banking user adoption. Data were collected by giving questionnaires to respondents in China who use mobile banking service from China Mobile and China Unicom with 200 valid respondents as sample. From the research they found that trust determine the usage intention, which in turn affects actual usage.

However, from the inconsistency of results from the three research above, the research done by Luo et al (2010) showed a consistent result that trust does not effects on behavioral intention. Luo et al (2010) examined the multi-dimensional trust and multi-faceted risk in initial acceptance of mobile banking. Data was collected by using the survey methodology including 180 undergraduate students from Eastern U.S. The findings showed that trust belief does not have a direct influence on behavioral intention. This is different from the results of most researches because first, mobile banking use open air transmition media that falls partly outside the control of banks that will gain a higher risk to potential customersin wireless internet platform. Second, highly sensitive nature of financial information of mobile banking service, which could further effects on preventing trust from overcoming inherent risks or uncertainties in mobile banking

Based on the results of this research, trust does not effect on behavioral intention most likely because majority of Brawijaya University employees still see that mobile banking as a wireless device that does not have a direct control of security from bank has a higher risk in accessibility that makes them less likely to trust bank to adopt mobile banking service. Also, it seems that the uncertainties in using mobile banking is till high towards the employees in accessing financial information.

4. Perceived ease of use influenceson behavioral intention to use mobile banking

Perceived ease of use refers to the degree to which the prospective user expects the target system to be free of effort (Davis et al, 1989). The context of perceived ease of use in this research is on how customer assume

in using mobile banking in an efficient and easy way in operating. The analysis showed that perceived ease of use does not influence behavioral intention to use mobile banking. This result is not consistent with the research conducted by Amin et al (2008), Makanyeza (2017) and Kalaiarasi & Srividya (2012). However, Yuan et al (2016) does support the analysis result.

The first research is conducted by Amin et al (2008) analyzing the factors to adopt mobile banking service. The data was collected by using questionnaires on mobile banking users in Malaysia with 158 respondents. The study found that perceived ease of use influencesthe intentions to adopt mobile banking.

Second research is conducted by Makanyeza (2017) investigating the determinants of consumers' intention to adopt mobile banking services in Zimbabwe. Data was collected by using questionnaire with 232 bank customer using mobile banking. From this research found that perceived ease of use positively influence behavioral intention in using mobile banking service in Zimbabwe.

Third research is conducted by Kalaiarasi and Srividya (2012) examining the factor that influence the actual usage of mobile banking services. Questionnaire sampling was used in collecting the data to 300 respondents. This research found that Indians mobile banking usage is influenced by perceived ease of use to use mobile banking, where it has suitability to the user's life style and the benefits like mobility and mobile transaction.

However, the inconsistent result is found by Yuan et al (2016). The research examined users' continuance intention towards mobile banking in China using the technology acceptance model (TAM): task technology fit model (TTF) and perceived risk into the expectance confirmation model (ECM). Data was collected by using questionnaire to 434 respondents from the people in the Chinese eastern province. The results showed that perceived ease of use has no significant effects on continuance intention to use mobile banking. This result showed that users will not continually use mobile banking just because it is easy to use.If users are already familiar with the operation of mobile banking platform, mobile banking service easy to use feature will no longer be the reason to continue in using mobile banking. Even if, the providers upgrade their services, it will not affect users to discontinue using mobile banking service

Based on the result of this research that perceived ease of use does not affect behavioral intention to use mobile banking because, most likely, Brawijaya University employees are already familiar with mobile banking service that is easy to use in operation. That indicates it will not affect mobile banking user to adopt mobile banking service based on the ease of use feature. Even though bank keeps on upgrading their platform in using mobile banking, it will not be the reason for customers to adopt mobile banking.

5. Performance expectancy influence on behavioral intention to use mobile banking

Performance Expectancy is the degree to which and individual believes that applying the technology will help him or her to attain gains in performance (Vankatesh et al 2003). In the context of this research performance expectancy is how mobile banking will help their customer in applying for daily life or business purpose.

The analysis showed that performance expectancy does not influence behavioral intention to use mobile banking. This result is inconsistent with the research conducted by Tan & Lau (2016), Kishore & Sequeira (2016) and Baptista & Oliviera (2015) but it is consistent with the result done by (Sanami & Shojaei, 2016) which is supported the analysis.

Tan and Lau (2016) examined the intention to adopt mobile banking services among young generation consumers using the unified theory of acceptance and use of technology (UTAUT) model. The data was collected by using questionnaires to 347 college students in Kuala Lumpur who use mobile banking service. The results of this research is performance expectancy affecting young generation customer's behavior intention to adopt mobile banking.

Another research is conducted by Kishore & Sequira (2016) examining on mobile banking service adoption in rural Karnataka, India. Data was collected using questionnaires to 959 samples from Karnataka people who use mobile banking service. The result showed that performance expectancy influence behavioral intention of Karnataka people to use mobile banking.

Baptista & Oliveira (2015) examined mobile banking adoption using the unified theory of acceptance and use of technology combined with cultural moderators. The data is collected by using online questionnaires with 252 valid questionnaires collected from adult population in Mozambique who use
mobile banking. The research they found that performance expectancy is the most significant antecedents of behavior intention.

However the result shows an inconsistency with most of the previous research there is a research that is consistent with the result that is done by (Sanami & Shojaei, 2016) examining on the relationship between influence behavioral intention to change on the usage of the activity based costing/management system and firm performance in small and medium size manufacturer in Kurdistan province. The data collected from this research is using standard questionnaire with 410 employees selected for sample from the population of employees in small and medium size manufacturer in Kurdistan province. From the research they found that performance expectancy does not affects behavioral intention of employees to change the activity based costing management systems. With this result it shows that with a relative of performance to change the activity based costing management does not effects on expectation of financial improvement and non- financial performance as well.

Based on the result of this research that performance expectancy does not effect on behavioral intention to use mobile banking because most likely because Brawijaya University employee expectation on using mobile banking assumes that by using mobile banking only shows a relative performance in improving financial activities in banking. By that the expectation of performance to use mobile banking would not be the main reason employees would have an intention in adopting mobile banking.

6. The influence of Credibility, Perceived Risk, Trust, Perceived Ease of use and Performance Expectancy on Behavioral Intention Moderated by Age, Gender and Experience

This research does examining on the variable of Credibility, perceived risk, trust, perceived ease of use and performance expectancy towards the behavioral influence to use mobile banking. While age, gender and experience moderates the effects between the independent variable of credibility, perceived risk, trust, perceived ease of use and performance expectancy.

The results from this research shows that age, gender and experience does not influence to any of the independent variable from Credibility, perceived risk, trust, perceived ease of use and performance expectancy towards behavioral intention to use mobile banking. It indicates that the various range of age does not effects consumers to have an intention to use mobile banking. The differences of gender male or female does not influence consumers to be the main reason to have an intention towards using mobile banking, neither of genders does dominate in using mobile banking. Experience of consumer in using mobile banking on how long they have use mobile banking is not considered on consumer intention to use mobile banking.

It can be concluded that the employee of Brawijaya University is not influenced by their gender, age and experience of employee to have an intention in using mobile banking.

CONCLUSSION AND SUGGESSION

Conclusion the correlation between variables shows that credibility, perceived risk, trust perceived ease of use and performance expectancy does not effect on behavioral intention. From the result it indicates that the higher perceived risk, trust, perceived ease of use and performance expectancy the higher will be individual's intention to use mobile banking. Hence, the more higher credibility the less likely customer intention to use mobile banking. While the moderator effects of age, gender and experience does not influences behavioral intention to use mobile banking. The result from this research does not support on several previous research on credibility by Yu (2012), Laforet & Li (2005) and Koksal (2016), but does support on the research by Alam (2014). Perceived risk does support the previous research done by Tan and Lau (2016), Lee (2009), Akturan & Tezcan(2012) and Bashir & Madhavaiah (2015). Trust does not support the previous research done by Zhou (2011), Chul Gu et al (2009)and Alalwan et al (2017), but it supported on the research done by Luo et al (2010). Perceived ease of use does not support on the previous research done by Amin et al (2008), Makanyeza (2017) and Kalaiarasi & Srividya (2012), but does support on th research done by Yuan et al (2016). Performance expectancy does not support with the previous research done byTan & Lau (2016),Kishore & Sequeira (2016) and Baptista & Oliviera (2015), but does support on the research done by Sanami & Shojaei (2016).

Suggestion

This study has some limitations such as this study focuses on a limited group of people, Brawijaya Universityemployees,which most likely has a different perception towards mobile banking use. Therefore, the researcher hope that the next research would do a research on a wider scope of people to gain a different perspective on using mobile banking. Secondly, the respondent returned rate is not high. From 234 received,

only137 is usable. The author hopesthat the next research elaborates the sample to achieve a significant result for the research. Thirdly, the respondent of mobile banking mostly used mobile banking service and not including for respondent that does not use mobile banking service that can not determine on the percentage of users it is low or high. Therefore, the author hopes for the next research to include non mobile banking users for data. Fourthly, the respondent of employee only focuses on each faculty of Brawijaya University not including employees from the main office and other department in Brawijaya University. The author hopes the next research could expand the samples including all the department in Brawijaya University.

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