

## THE BEHAVIORAL DETERMINANTS: ATTITUDE AS MEDIATION AND SOCIAL MEDIA ADVERTISING AS MODERATION

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### Abstract

Bank DKI, the Development Bank for the Capital Region of Jakarta, must participate in realizing a cashless society to encourage and increase the use of non-cash transactions and make Jakarta the Capital of a Smart City. This study aims to fill in the research and development of The Theory Technology Acceptance Model (TAM). This study examines the effect of e-service quality, brand image and Trust on mobile banking behavioral intentions mediated by Attitude as a mediating variable and social media advertising as moderating. The sample of this research is savings customers who already have mobile banking facilities at Bank DKI. Sampling is done by probability sampling, in proportional cluster random sampling. 400 survey was given to respondents in order to collect data. The statistical method used is SEM PLS. The findings of this study suggest that behavioral intentions are significantly influenced by the quality of the e-service, Trust, and Attitude. The brand image does not have a significant effect on behavioral intentions. Attitude mediates the relationship between electronic service quality, brand image, and Trust in behavioral intentions. Social media advertising also moderates the effect of the relationship between attitudes on behavioral intentions. Brand image is one of the most important things that affects how people feel and act toward banking products. Bank DKI must constantly work to keep its good brand reputation, stand out from its competitors, and offer something of value to its customers, who are the ones who decide whether or not they will use the bank's technology.

**Keywords:** E-Service Quality, Brand Image, Trust, Behavioral Intention, Attitude, Social Media Advertising.

### INTRODUCTION

*Mobile banking*, more known as the designation *m-banking*, is a facility or service banking that uses a communication tool like *a cell phone*, with a facility for transacting banking through SMS (message short) on *mobile phones* (Mubiyantoro, 2013). Service *mobile banking* gives customers many benefits and convenience for transaction banking like payment bills, check balance, transfers between accounts and others.

Bank DKI, as the Capital Region of Jakarta Development Bank and owner share biggest, must follow contribute and succeed. The Smart City program in Jakarta's capital city aims to educate citizens about the importance of technology in modern living. For society to accept digital payments, Bank DKI must continue to be proactive and spread knowledge. Examples include educating the public about non-cash transactions, creating simple and easy-

to-use systems, and ensuring that the app is always provided with high-quality service (Bank DKI Mobile Banking).

The *behavior intention* of customers in using products or services offered in banking is essential for analysis. *Behavioral intention* is defined by Mowen (2002) in Madhavaiah (2015) as the desired consumer to behave according to a specific method in skeleton own, dispose, and using product or service. Analysis of consumer behavior about using banking products or services is crucial. According to Madhavaiah (2015) and Mowen (2002), behavioral intention refers to the consumer's preferred behavior when owning, discarding, and using a product or service. The low behavior intention of customers in using Bank DKI mobile banking can be seen from the lack of interest in Bank DKI savings customers using Jackone mobile banking such as Bank DKI's operational services every bank operational working hour with the always crowded queue of customers to carry out banking transactions both at tellers, customer service and other banking transactions.

Yaseen (2018) found that *e-service quality* becomes the factor that strongest influences *behavioral intentions*. Ayo (2016) also stated that electronic *service (e-service)* is vital for profit in the digital age. In the technological era, client loyalty and industry power pull depend on high-quality service. In addition, numerous studies have previously examined the impact of *brand image* on consumers' *attitudes* toward utilizing mobile banking (Jamshidi et al., 2017; Kaakeh et al., 2019). The *brand's image* will influence whether or not customers will adopt mobile banking. A brand image is described by Kotler and Keller (2012) as a collection of impressions and beliefs that consumers hold about a product that is represented in the brand through pre-existing associations in consumers' memories.

The *behavioral intention* of a client to utilize mobile banking is also influenced by their level of Trust (Namanoot, 2017; Giovanis, 2018; Bashir, 2015). Consumers' conclusions regarding products, features, and benefits are based entirely on their acquired knowledge (Mowen, 2002). Here, the object can take the form of individuals, groups, businesses, or other entities.

Researchers have also discovered a link between *behavioral intention* and *Attitude* (Shaikh & Karjaluto, 2015). According to Davis' (1989) Technology Acceptance Model theory, the choice to embrace system information is mostly guided by one's Attitude toward the system, which develops from an impression of its ease of use and utility. The *Attitude* of the consumer can be perfectly described as whether they feel they should be the owners of a particular object. Positive attitudes increase one's likelihood of purchasing goods, which creates the possibility of liking or disliking a product.

Novelty in the study based on grand theory and previous journals is Acceptance Model Theory Technology (*Technology Acceptance Model*). The Theory of Reasoned Action (TRA) and Theory of Behavior Planned (TBP) came before TAM as the results development theory. Researchers present a new model concept and divide the perception of convenience use and perception benefit from the original TAM theory into three variables: Quality of *e-services*, *brand perception*, and *Trust* are all influenced by *attitudes*, and *social media advertising* to *behavior intention* customer use *mobile banking*.

The concept model developed in this study by analyzing the impact of *e-service quality* is that companies are required to make the quality of electronic services as good as possible

with various customer conveniences obtained so that customers are satisfied and devoted to using mobile banking services provided by the company. A strong *brand image* is a big part of why people stay with a particular product, many trusts from customers who have put their money in the bank, and the importance of using social media to promote banking products to consumers. All these things will lead to a positive *attitude*, affecting how customers who use mobile banking at Bank DKI *behavior intention*.

The previous description serves as the study's starting point, and it can be deduced that there are several significant concerns. What makes customers interested in using Bank DKI *mobile banking* in the middle of competition from other banks? There is a trend of customers affected by *the e-service quality* of the bank before deciding to use *mobile banking* with quality service the best to be power pull customers, accessible features used, understood and exciting content in today's digital era. How *e-service quality*, *brand image*, *trust* and *social media advertising* contribute and take a role in attitude customer (*Attitude*) user *mobile banking* that in the end will impact to *behavior intention* user Bank DKI *mobile banking* and recommend the bank to other people.

## LITERATURE REVIEW

Customers of banks can process transactions using mobile banking through their smartphones. Service *mobile banking* could be used with there is a menu already available on SIM (*Subscriber Identity Module*) Card, USSD (*Unstructured Supplementary Service Data*), or can also be accessed through applications that have been downloaded and installed by customers (OJK Booklet, 2015). Features mobile service *banking* that has been provided by the bank, which includes services information (balance, mutation account, bill card credit, rate flowers and location nearest branch/ATM); and service transactions, such as transfers, payments bills (electricity, water, tax, card credit, insurance, internet), purchases (pulse, tickets), and various feature others (OJK Booklet, 2015).

This research develops a Technology Acceptance Model (TAM) by evaluating the benefits and uses of a technology system with variables of e-service quality, brand image, trust and social media advertising which will contribute greatly to the attitude of customers (attitudes) of mobile banking users so that it will have an impact on the behavior intentions of Bank DKI mobile banking users and will recommend the bank to others. One method for evaluating the benefits of technology is the Technology Acceptance Model (TAM). The theory of reasoned action (TAM) was first presented by Davis (1989), who built it upon the idea of reasoned action proposed by Ajzen and Fishbein in 1975. TAM occasionally uses different data to validate various studies on app technology. TAM clarifies a connection because of the interaction between users' wants, behavior, and beliefs (which are facilitated by using convenient system information). TAM seeks to clarify and forecast how users react to certain system information. One theory that makes use of approach theory is TAM. There are numerous behavioral (behavioral theory) assessments of the technology adoption process (Rawashdeh, 2015).

Madhavaiah (2015), Mowen (2002) defines *behavioral intention* as the consumer's willingness to act in a certain way in order to buy, get rid of, or use a product or service. So consumers can decide they want to find out more, tell others about their experience with a product, buy a certain product or service, or get rid of a product in a certain way. Research by

Madhavaiah (2015) and Mansour (2016) shows that users want to use electronic banking again (reuse intention) and want to recommend it to others (word of mouth). One of the things that affects a person's plan to act is the quality of the *e-service*.

*E-service quality* is critical in evaluating the success or failure business and determining consumer experience in an interactive *online* environment (Rahi and Ghani, 2018). E-service quality is defined in the context of electronic banking as the assessment of customer-to-quality service banking provided online (Jun & Cai, 2001; Shankar, 2019). According to Ayo's (2016) research in Nigeria, the most important factors influencing user behavioral intention in electronic banking are related to the quality of the e-service. The higher quality e-service could boost satisfaction and lead to more people using electronic banking. Based on the description above, the hypothesis that will be put forward is as follows:

**H1. *E-service quality* has a significant effect on the *behavioral intentions* of Bank DKI mobile banking customers in Jakarta.**

In addition to providing good e-services, the company must have a brand image that is different from that of its competitors and that customers remember. This is because a customer's first impression of a brand is one of the things they look at before making a purchase or choosing a product. According to Kotler and Keller (2012), a brand's image is a collection of perceptions and beliefs that consumers have about a reflected brand based on prior associations in their memories. Existence influences brand image and is significant to behavioral intention to use mobile banking, according to a prior study (Jamshidi, 2017). Based on the description above, the hypothesis that will be put forward is as follows:

**H2. *Brand image* has a significant effect on the *behavioral intentions* of Bank DKI mobile banking customers in Jakarta.**

Trust is described by Mowen (2002) as all consumer knowledge and all judgments about products, attributes, and benefits. The object in this case takes the form of goods or services, people, businesses, and anything else someone has confidence in. When a good or service satisfies customers' wants and needs and they are happy with it, trust can be proved. Research by Zhang (2018), Chawla (2019), and Bashir (2015) shows influential Trust by significant to customer attitude in using mobile banking and banking products, while studies by Namanoot (2017), Jamshidi (2017), Giovanis (2018), and Bashir (2015) show influential Trust by significant to behavioral intention in using mobile banking. Based on the description above, the hypothesis that will be put forward is as follows:

**H3. *Trust* has a significant effect on the *behavioral intentions* of Bank DKI mobile banking customers in Jakarta.**

E-service quality has a significant impact on attitude as well. According to Carlson's (2010) research, consumer satisfaction with the website has significantly influenced consumers' attitudes toward using it. Research by Han (2018), Elsharnouby (2015), and Charles K Come on (2016) demonstrates that e-service quality affects Attitude significantly. A user's assessment of his interest in using technology is known as his attitude to use technology (or attitude toward using technology). According to research by Charag et al. (2019) on the consumers' readiness to adopt banking in Kashmir, attitude has a positive influence on behavior and intention to use banking. Based on the description above, the hypothesis that will be put forward is as follows:

**H4. *E-service quality* has a significant effect on the *Attitude* of Bank DKI mobile banking**

**customers in Jakarta.**

*Attitude* towards the use of technology is defined as an evaluation of the user's interest in using technology. Consumer attitude can be defined as the feeling of liking or dislike that a person has towards an object. By providing good service quality for customers, it is hoped that the company will be able to influence customer attitudes in using mobile banking. Based on the description above, the hypothesis that will be put forward is as follows:

**H5. Brand image has a significant effect on the Attitude of Bank DKI mobile banking customers in Jakarta.**

In addition to brand image, research by Chawla (2019) and Bashir (2015) found that customer attitudes toward using mobile banking and banking products were significantly impacted by trust outcomes. Consumers will develop trust in a brand if they are happy with the goods they have used or consumed under that brand. According to Gefen et al. (2003), a technological acceptance model that emphasizes the social component should also consider factors trust, particularly in situations where there is uncertainty and social risk, such as in internet banking. The findings of studies by Zhang (2018), Chawla (2019), and Irfan Bashir (2015) demonstrate that attitude is significantly influenced by trust. The company hopes to be able to influence customer attitudes toward using mobile banking applications by building strong relationships with customers. Thus, it can be assumed that trust affects one's perception of how simple and easy to use internet banking is, as well as the attitude one has toward using it, both of which have an impact on the behavior intention to use internet banking. Based on the description above, the hypothesis that will be put forward is as follows:

**H6. Trust has a significant effect on the Attitude of Bank DKI mobile banking customers in Jakarta.**

If mobile application *banking* creates a positive *attitude*, customers will use it and want to recommend it to others. Study Charag (2019); Kaakeh (2019), Brian Arthur, Hossein Mohammadi (2015); Mansour (2016), Zhang (2018), Deepak Chawla (2019), Bashir (2015) and Foroughi (2019) shows that influential *Attitude* significant to *behavioral intentions*. Based on the description above, the hypothesis that will be put forward is as follows:

**H7. Attitude has a significant effect on the behavioral intentions of Bank DKI mobile banking customers in Jakarta.**

Research by Elsharnouby (2015), Ayo (2015) showed that e-service quality has a significant effect on attitudes, and subsequently Charag's research (2019); Kaakeh (2019), Zinser (2018), Hossein Mohammadi (2015); Mansour (2015), Zhang (2018), Chawla (2019), Bashir (2015) and Foroughi (2019) showed that attitude has a significant effect on behavioral intention. So it can be concluded that Attitude is expected to be a mediating variable between e-service quality and behavioral intention. Based on the description above, the hypothesis that will be put forward is as follows:

**H8. E-service quality has a significant effect on behavioral intention mediated by the Attitude of Bank DKI mobile banking customers in Jakarta.**

When customers get a good brand image of Jackone, the benefits felt when using mobile banking cause a positive attitude that will strengthen the user's intention to use the Jackone application again and want to recommend it to others. This is evidenced by research by Jamshidi (2017) and Charag (2019) showing that brand image has a significant effect on

behavioral intention mediated by attitudes. Based on the description above, the hypothesis that will be put forward is as follows:

**H9. Brand image has a significant effect on behavioral intention mediated by attitudes in Bank DKI mobile banking customers in Jakarta.**

Research (2018), Chawla (2019), and Bashir (2015) show that *Trust* takes effect significantly on *Attitude*, and so studies show that influential *Attitude* is significant to *behavioral intentions*. So *Attitude* is also expected could Become variable mediation Between *Trust* and *behavioral intentions*. Based on the description above, the hypothesis that will be put forward is as follows:

**H10. Trust has a significant effect on behavioral intention mediated by the Attitude of Bank DKI mobile banking customers in Jakarta**

Research by Naeem (2019) and Sheikh et al. (2019) shows that effective *social media advertising* is significant to *behavioral intention* then *social media advertising* too expected could become variable moderation Among *attitudes* and *behavioral intentions*. Based on the description above, the hypothesis that will be put forward is as follows:

**H11. Attitude has a significant effect on behavioral intentions moderated by social media advertising on Bank DKI mobile banking customers in Jakarta.**

**METHODS**

The approach used in this research is quantitative research. The design of this study is a causal descriptive study. The type of research used is the type of explanatory research. This research was conducted at PT. Bank DKI Jakarta by distributing questionnaires to 11 clusters and branches, out-of-town branches and sharia units at the service office of PT. DKI Bank in Jakarta. The sample of this research is 400 customers who already have mobile banking facilities and are registered at PT. Bank DKI Jakarta. The technique used in sampling is probability sampling, by means of proportional cluster random sampling. The data used in this study are primary and secondary data. Descriptive analysis is used to describe the variables used in this study so that they are easy to understand. The data in the study were analyzed using the PLS (Partial Least Square) method. The PLS software used is SmartPLS version 3. PLS is a Structural Equation Model (SEM) equation model that has shifted from covariance-based to variant-based (Ghozali and Latan, 2015).

**RESULTS AND DISCUSSION**

As for the results testing *path coefficient* in research, this could be seen in Table 1 as follows:

**Table 1. Path Coefficients Test**

<i>Hypot hesis</i>	<i>Path</i>	<i>Original Samples (0)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>I- Statist ics (O/ST DEV)</i>	<i>P Values</i>	<i>Information</i>
<b>H1</b>	ESQ BI	0.260	0.256	0.090	2.875	0.004	Significant

<b>H2</b>	BIM BI	0.030	0.030	0.048	0.622	0.534	Not Significant
<b>H3</b>	TR BI	0.128	0.127	0.060	2.144	0.032	Significant
<b>H4</b>	ESQ ATT	0.344	0.349	0.074	4.646	0.000	Significant
<b>H5</b>	BIM ATT	0.302	0.301	0.067	4.486	0.000	Significant
<b>H6</b>	TR ATT	0.301	0.296	0.066	4.554	0.000	Significant
<b>H7</b>	ATT BI	0.352	0.352	0.083	4.223	0.000	Significant
<b>H8</b>	ESQ ATT BI	0.121	0.124	0.042	2,889	0.004	Significant
<b>H9</b>	BIM ATT BI	0.106	0.107	0.036	2,943	0.003	Significant
<b>H10</b>	TR ATT BI	0.106	0.104	0.032	3.290	0.001	Significant
<b>H11</b>	BI High School ATT	0.147	0.141	0.071	2,081	0.038	Significant

Source: Primary Data Processed (2022)

From Table 1, variable *e-service quality* (X1) significantly influences *behavior intention* (Y) with a positive direction connection between variables. The *brand image variable* (X2) has an influence that is not significant to *behavioral intentions*. On the variable, *Trust* (X3) influences *behavior intention* (Y). Meanwhile, *e-service quality* (X1) significantly influences *Attitude* (Z). The *brand image* (X2) significantly influences *Attitude* (Z). *Trust* (X3) has a significant influence on *Attitude* (Z). Next, *Attitude* (Z) significantly influences *behavior intention* (Y). On variable mediation *attitude* (Z) strengthen the influence of *e-service quality* (X1), *brand image* (X2) and *Trust* (X3) towards *behavior intention* (Y), as well as on the variable moderation *social media advertising* (M) strengthen influence Among *Attitude* (Z) towards *behavior intention* (Y).

**Hypothesis Test Results 1: Variable *E-service quality* has a significant effect on *behavioral intentions*.** The analysis *path coefficient*, the variable *e-service quality* to *behavior intention*, get a *p-value* of 0.004. Obtaining the *p-value* shows significant influence among variable *e-service quality* to *behavioral intentions*. This result could say that hypothesis 1 is that *e-service quality* affects *behavior intention* **accepted**. According to Ayo's (2016) research in Nigeria, the quality of the e-service has a significant impact on users' behavioral intentions when using electronic banking. As a result, higher-quality e-services may boost users' happiness and lead to more extensive usage of electronic banking. The study's e-service quality, which significantly influences behavior intention, demonstrates that customers use Bank DKI's mobile banking with high levels of pleasure and Trust. The questions on independent variables that can support dependent variables can be used to explain the study's significant findings, which impact the variable e-service quality on behavior intention. The stronger the customer's intention to utilize Bank DKI mobile banking, the better and more reliable the mobile banking experience must be. The larger the customer intention to utilize Bank DKI mobile banking, the safer mobile banking transactions become. The customer's intention to utilize Bank DKI mobile banking increases with the accuracy of the mobile banking transaction. The customer's inclination to use Bank DKI mobile banking increases with how quickly concerns about transactions are addressed. The customer's intention to utilize Bank DKI mobile banking increases with the promptness of the transaction. The stronger the

customer's intention to use Bank DKI mobile banking, the more dependable (error-free) the transactions through mobile banking. The more user-friendly the mobile banking application is, the more likely a customer will utilize it to transact with Bank DKI. Customers are more likely to use Bank DKI mobile banking if the transaction is completed quickly.

**Hypothesis Test Results 2: Variable *Brand image* has no significant effect on *behavioral intentions*.** Based on the analysis *path coefficient*, the influence of *brand image* on *behavioral intention* has a *p-value* of 0.534. Obtaining the *p-value* shows no significant influence among variable *brand image* on *behavioral intentions*. This result could be said that hypothesis 2 is **rejected** when the variable *brand image* affects *behavioral intention*. *Brand Image* had no statistically significant effect on *Behavior Intention* in this study, which shows that neither current nor potential customers know much about Bank DKI's brand image. A good *brand image* is a way for customers to judge products and services when they do not know enough about them. It means that Bank DKI needs to work harder to improve its reputation with its customers.

**Hypothesis Test Results 3: Variable *Trust* has a significant effect on *Behavioral intentions*.** The analysis *path coefficient*, the influence *variable trust* in *behavior intention*, gets a *p-value* of 0.032. The *p-value* shows that existence influences significantly Among variable *Trust* in *behavioral intentions*. This result could say that hypothesis 3, *the influential variable trust* significant to *behavioral intention*, is **accepted**. Based on the results, this study shows the same research results as Namanoot (2017), Jamshidi (2017), Giovanis (2018), and Bashir (2015), which show that Trust has a significant effect on people's plans to use mobile banking. This study found essential things about how *Trust* affects *Behavior Intentions*. It can be shown through trust-related questions that can help explain behavior intentions. The more likely a customer is to use Bank DKI mobile banking, the better they are at giving customers good services and getting their name out there. The more likely a customer is to use Bank DKI mobile banking, the more confident they are that the security features are there to protect them and that they can trust them.

**Hypothesis Test Results 4: Variable *E-service quality* has a significant effect on *Attitude*.** Based on the analysis *path coefficient*, the influence *variable e-service quality* against *Attitude* has a *p-value* of 0.000. The *p-value* shows that existence influences significantly among variable *e-service quality* against *Attitude*. This result could say that hypothesis 4, *variable e-service quality's effect on Attitude*, is **accepted**. This finding is consistent with research by Han (2018), Elsharnouby (2015), and Charles K Come on (2016), which demonstrates that the quality of an e-service has a considerable impact on Attitude. The significant impact of e-service quality on attitudes in this study demonstrates how vital e-service quality is in influencing people's decisions about whether or not to use information systems and banking technology, in this case, mobile banking. The best e-service quality, which always puts customers' needs and interests first, will encourage people to use mobile banking. In order to produce a positive attitude from customers to always use Bank DKI mobile banking and can recommend using various products and Bank DKI services to others, Bank DKI must ensure and constantly improve the existence of fast and reliable service by customers, high transaction security, respond quickly and respond to customer complaints,

accurate online transactions, ease of online transactions, and excellent benefits obtained by customers.

**Hypothesis Test Results 5: Variable Influential *Brand Image* significant to *Attitude*.** Based on the analysis *path coefficient*, the known influence *variable brand image* to *Attitude* gains a *p-value* of 0.000. The *p-value* shows that existence influences significantly Among variable *brand image* to *Attitude*. This result could say that hypothesis 5, that the *brand image variable* affects *Attitude* is **accepted**. It is consistent with the earlier study that brand image significantly impacts Attitude. Someone's Attitude will change if they regard your brand as more significant and influential in mobile banking (Abdul Kader Kaakeh, 2019; Qingji Fan, 2015). In this study, brand image significantly influenced attitudes, showing that brand image has a very strategic position, is a crucial component and will help the banking industry succeed in the future. When a company has a positive brand reputation, customers are more likely to use Bank DKI mobile banking consistently and promote all of its goods and services to others.

**Hypothesis Test Results 6: Variable *Trust* has a significant effect on *Attitude*.** Based on the analysis *path coefficient*, the influence *variable trust* in *Attitude* gains a *p-value* of 0.000. Obtaining the *p-value* show that existence influence significant Among variable *Trust* in *Attitude*. This result could say that hypothesis 6, *the influential variable trust* significant to *Attitude*, is **accepted**. According to Alsajjan & Dennis' (2010) study, Trust positively impacts users' perceptions of usability and their behavioral intentions and attitudes toward using internet banking. It is consistent with research by Tingting Zhang (2018), Deepak Chawla (2019), and Irfan Bashir (2015) that demonstrated the importance of influential Trust in Attitude. The organization hopes to change customers' perspectives on mobile banking with strong customer trust. This study's findings on *Trust*, which considerably impact *attitudes*, highlight the significance of Trust in influencing consumer attitudes about using or not using a bank's goods and services. If both parties have confidence in one another, a business transaction involving two or more parties will occur. Because the banking industry is trust-based, Trust must be earned and demonstrated by a high level of client confidence.

**Hypothesis Test Results 7: Variable *Attitude* has a significant effect on *Behavioral Intentions*.** Based on path coefficient analysis, the influence variable attitude towards behavioral intention obtains a *p-value* of 0.000. The *p-value* shows that existence influences significantly Among variable attitudes towards behavioral intentions. This result could say that hypothesis 7, variable influential attitude significant to behavioral intention, is **accepted**. The findings support those of earlier studies by Asif Hamid Charag (2019), Abdul Kader Kaakeh (2019), Brian Arthur Zinser (2018), Hossein Mohammadi (2015), Kaouther Ben Mansour (2015), Tingting Zhang (2018), Deepak Chawla (2019), Irfan Bashir (2015), and Behzad Foroughi (2019), which demonstrate that Attitude significantly influences behavioral intentions. This study's findings that *Attitude* significantly impacts behavior intention demonstrate the importance of *Attitude* in determining consumer *Behavior Intentions* when utilizing Bank DKI mobile banking. One of the most significant determinants of intention is *Attitude*, which shows that consumers are more likely to use and always use banking services if they have a positive *Attitude*. In order to give customers the best service possible, Bank DKI must always take into account and improve the value of a positive attitude that reflects individual perceptions when using a technology system, in this case, mobile banking, as well as the existence of advantages and performance improvements when using the technology

system. The behavior of the customer's intent to always use Bank DKI mobile banking will increase due to the increased customer satisfaction with the products and services provided.

**Hypothesis Test Results 8: Variable *E-service quality* has a significant effect on *Behavioral Intention* mediated by the *Attitude***

Based on the analysis *path coefficient*, the variable *Attitude* mediates *e-service quality* to *behavior intention* with a *p-value* of 0.004. Obtaining a *p-value* shows that variable *attitude* as mediation influences the relationship *between e-service quality* and *behavior intention*. This result could be said that hypothesis 8, that is, *attitude* mediates the influence of *e-service quality* on *behavior intention* **accepted**. This study's finding that e-service quality significantly impacts *behavior intention* through attitudes as a mediating variable highlights how crucial it is to instill positive attitudes in customers who utilize Bank DKI's goods and services. The quality of Bank DKI's online services needs to be improved, maintained, and developed to influence customer behavior and boost their intention to use Bank DKI mobile banking. To continue offering the best electronic service and satisfy customers, Bank DKI will prioritize *e-service quality* that consistently meets their needs and expectations. It will result in a positive attitude from customers and increase their intent to use Bank DKI's products and services and their loyalty to doing so.

**Hypothesis Test Results 9: Variable Influential *Brand Image* significantly affects *Behavioral Intention* mediated by *Attitude*.** Based on the analysis *path coefficient*, the variable *Attitude* mediates the influence of *brand image* on *behavior intention*, which gets a *p-value* of 0.003. Obtaining a *p-value* shows that the variable *Attitude* as mediation can influence brand image's relationship to *behavior intention*. This result could be said that hypothesis 9, that is, *attitude* mediates the influence of *brand image* on *behavior intention* **accepted**. It is consistent with research by Asif Hamid Charag (2019) & Dariyoush Jamshidi (2017) that demonstrates the importance of brand image in influencing behavioral intention through Attitude. This study demonstrates that brand image has a significant impact on behavior intention through the mediation of Attitude, which means that independent variables (brand image) cannot significantly affect dependent variables (behavior intention) without first passing through a mediator (Attitude) variable. A person's Attitude toward using technology will determine whether they have a favorable or unfavorable outlook on how much the technology will benefit them personally and how well they will perform. In order to improve consumer behavior intentions when using Bank DKI mobile banking, Bank DKI must constantly work to preserve and grow the favorable Attitude of its clients.

**Hypothesis Test Results 10: Variable Trust has a significant effect on *Behavioral Intention* mediated by *Attitude*.** Based on the analysis *path coefficient*, the variable *Attitude* mediate the influence of *Trust* on *behavior intention* that gets a *p-value* of 0.001. Obtaining a *p-value* shows that the variable *Attitude* as mediation influences the relationship *between Trust* to *behavior intention*. This result could be said that hypothesis 10 that *Attitude* mediates influence *trust* to *behavior intention* **accepted**. It was consistent with Zhang's research in 2018, Chawla's research in 2019, and Bashir's research from 2015, which shows that Trust impacts Attitude and behavior. According to this study, Trust significantly influences behavior intention through attitudes, demonstrating the critical importance of attitudes as a mediator in encouraging customers to use Bank DKI's goods and services and increase their behavioral

intention. Since the banking industry is based on client trust, banks must constantly uphold that confidence in the goods and services they provide. In order to increase customer behavior intention to use mobile banking and customer loyalty who are pleased with the products, services, and services provided by Bank DKI, Bank DKI must continuously foster a positive attitude from customers by consistently providing the best service, security in transactions, ease of access, and provide many benefits to the products and services offered.

**Hypothesis Test Results 11: Variable *Influential Attitude* has a significant effect on *Behavioral Intention* moderated by *Social Media Advertising*.** Based on the analysis *path coefficient*, the variable *social media advertising* moderates influence *Attitude* to *behavior intention* that gets a *p-value* of 0.038. Obtaining a *p-value* shows that variable *attitude* as moderation capable influence the relationship *attitude* to *behavior intention*. This result could say that hypothesis 11, *social media advertising* moderate influence *attitude* to *behavior intention*, is **accepted**. According to Naeem's (2019) and Sheikh's (2019) research, successful social media advertising has a more significant impact on behavioral intention than was initially thought. Advertising on social media may become a variable moderator of attitudes and behavioral intentions. The findings of this study indicate that customers' attitudes toward using Bank DKI mobile banking will change due to strong social media advertising. Social media promotion and advertising are crucial for informing customers about the variety of goods and services provided by Bank DKI and the convenience and advantages of using mobile banking. They also help customers understand that Bank DKI offers the highest level of customer service and help them develop a sense of loyalty by encouraging them to use Bank DKI mobile banking.

## CONCLUSION

Based on the results of research that has been explained in the chapter previously for filling in the emptiness of *GAP* and developing the *Technology Acceptance Model* (TAM), then could be delivered some conclusion following in:

1. *E-service quality* is capable increase *behavioral intentions*. It could be explained through question items on *e-service quality* that can support *behavioral intentions*. The more good and reliable transact through *mobile banking*, the more big intention customers to use Bank DKI *mobile banking*. The more safe transact through *mobile banking*, the more big intention customer to use Bank DKI *mobile banking*. The more accurate transact through *mobile banking*, the more big intention customer to use Bank DKI *mobile banking*. The more quickly the complaints customer transacts through *mobile banking*, the more customers intend to use Bank DKI *mobile banking*. The more appropriate time to transact through *mobile banking*, the more big intention customer to use Bank DKI *mobile banking*. The more could make reliable (*error free*) transact through *mobile banking*, the more excellent intention customers use Bank DKI *mobile banking*, and the more easily understood application transact through *mobile banking* is getting extensive intention customers to use Bank DKI *mobile banking*. The faster transaction through *mobile banking* is getting big intention customer using Bank DKI *mobile banking*. Based on this study's results, it could be said that when it comes to e-service quality, customers give transaction banking a lot of convenience and benefits. They have many customers who want to use mobile banking and are already using it and telling others about it.

2. *Brand image* is not capable increase *behavioral intentions*. A study could show that the brand image of Bank DKI cannot change how customers act or make them more likely to use mobile banking. DKI Bank should do more to attract customers' attention to its mobile banking brand image. It should also continue to educate customers about its mobile banking system, give users direct access to track online transactions, and take advantage of other ways for users to make money to increase the brand's equity and bring about positive changes in their loyalty and plans to use mobile banking.
3. *Trust* capable increase *behavioral intentions*. It could be explained through question items on *Trust* that can support *behavioral intentions*. The more the ability to provide quality service to customers and recognized existence by the customer, the more big intention customer to use Bank DKI *mobile banking*. The more convinced customers to feature security to protect and really could be trusted by customers, the more big intention customers to use Bank DKI *mobile banking*. The more convinced the customer is to enhance his response to needs and prioritize interest, the more big intention customer to use Bank DKI *mobile banking*. Trust customers must always upgrade in the use of *mobile banking*. High Trust about benefits, usability, safety, convenience and features managed *mobile banking* with a right, then desire the customer to adopt *mobile banking* will increase and will empties loyalty customer for always use *mobile banking*.
4. *E-service quality* is capable increase *attitude*. It could explain how the company gives quality goods and complete service to the customer and hopes the company can influence customer *attitude* in using *mobile banking*. DKI Bank must more be maximizing *the e-service quality* to the customer by always giving service electronics that are fast, precise, innovative, creative and deliver convenience, great benefits and convenience in To do transaction finance banking *online* so that will could change customer attitude for use Bank DKI *mobile banking and* recommend it to others when the customer feel satisfied to services provided.
5. *Brand image* is capable increase *attitude*. It could be explained that I am getting a big and perceived solid *brand image* in *mobile banking*, which will positively affect one's *Attitude*. Bank DKI must strive hard to build a different good brand *image* from other brands, have characteristics alone, have a clear picture and provide *value* to users so that they can change *attitude* customer to use *mobile banking* and services other than Bank DKI.
6. *Trust* is capable increase *attitude*. It could be explained by giving good Trust to the customer, hoping the company could influence customer *attitude* in a *mobile banking* application. *Trust* could realize if a product or service has to Fulfill the wants and needs of customers, where consumers feel satisfied with the product. Trust will arise if consumers get satisfaction because has consumed or used the product with a brand specific. DKI Bank must always ensure customers' security in transacting and guarantee customer funds are safely stored in the bank. The confidentiality of customer data takes precedence, so that will affect customer attitude for interested in using *mobile banking* for transaction finance banking every day.
7. *Attitude* is capable increase behavioral intentions. It could be explained through the question items on the *Attitude* that could support *behavioral intentions*. The more

- customers feel they have the right decision to use *mobile banking*. The more great intention customer use Bank DKI *mobile banking*. The more many experiences pleasant customers use *mobile banking*, the more big intention customer to use Bank DKI *mobile banking*. The more customers are comfortable and enjoy transacting with *mobile banking*, the more intention customers to use Bank DKI *mobile banking* and the more big attitude customers. They provide an impression good by whole in use *mobile banking*, so the more excellent intention customer use Bank DKI *mobile banking*.
8. *E-service quality* is capable increase *behavior intention* mediated by *Attitude*. It could be explained through *Attitude*, which could also become variable mediation among *e-service quality* and *behavioral intention*. *E-service quality* is essential in determining consumer *attitudes* to experience transacting finance *online* and evaluating the success or failure of business companies in offering services and products they buy *online*. The more tall quality perceived customer from *e-service quality* offered by Bank DKI such as quality experience in transacting banking *online*, experience after transactions and quality of *e-service* processes, if fail to *online* service so will the more good *attitude* customer against the company website. It will be exciting and loyal always to use Bank DKI *mobile banking*.
  9. *Brand image* is capable increase *behavior intention* mediated by *Attitude*. *Brand image* is understanding customers about the *brand* as a whole. Trust customers to something *brand image* particular and how customer looking at something *brands*. A positive *brand image* will make the customer like something product with a *brand* that is concerned in the coming day. Customers get the perceived benefits the moment they use *mobile banking*, causing a positive *attitude* that will strengthen user *intentions* to use the application. Bank DKI *mobile banking* is back, and wants to recommend it to others.
  10. *Trust* is capable increase *behavior intention* mediated by *Attitude*. *Trust* can come true if a product or service fulfills customers' wants and needs, where consumers feel satisfied with the product. *Trust* will arise if consumers get satisfaction because has consumed or used the product. In context adoption, *mobile banking* attitude Becomes more general because *mobile banking* online directly involves transaction finance and therefore underlying confidence consumers about risk and security shape attitudes toward *Attitude*. *Attitude* to use technology is defined as the evaluation of the user about his interest in using technology. Consumer *attitude* could be defined as feeling like or not like owning somebody to something object. Somebody with a positive attitude is more likely to buy something product, which produces the possibility of like or no like something product. Listening to a positive *attitude* expected could become variable mediation between *Trust* and *behavioral intentions*.
  11. *Attitude* is capable increase *behavior intention* moderated by social media *advertising*. It could be explained through question items on *social media advertising* that could support *behavioral intentions*. The more big evaluation customer to content and social media ads that offer convenience and help shape opinion, the more big intention customers to use Bank DKI *mobile banking*. More interaction with customers with advertising on social media offers something new and gives helpful information, and customers are persuaded by campaign advertisement *mobile banking* on social media. The more big intention customer use *mobile banking*. DKI Bank must be active and vigorous in promoting

*mobile banking* to customers both in print and electronic media as well as social media for the convenience and benefits obtained if use Bank DKI *mobile banking* can is known to customers and them interested in using it for various needs transaction banking. *Bank DKI could conduct social media advertising* through *Instagram, Tiktok, Facebook, Youtube* and other social media, which are share applications where the photos and videos company could spread advertisement in the form of photos and videos about information, knowledge and excellence from Bank DKI *mobile banking* and can push consumer interested and have an intention for use *mobile banking*.

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