



## **Effect of Use Wokee Mobile Banking for Millennial Generation in PT Bank KB Bukopin TBK**

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### **ABSTRACT:**

The purpose of this study was to examine the effect of benefits, convenience, security and attitudes on the intention to use Wokee Mobile Banking where research on mobile banking has been carried out by several previous researchers, including: Ulun Akturan & Nuray Tezcan (2012), Chen (2013) and Alalwan Dwivedi and Rana (2016). This research is a modification of that research. The sample in this study was taken from a population that met the criteria, namely customers and employees of PT Bank KB Bukopin Tbk throughout Indonesia who were Wokee mobile banking users. Wokee mobile banking is a digital banking innovation targeting urban and technology-aware people. The application is an evolution in banking with a digitalization process that makes customers no longer need to go to the bank.

**Keywords:** Ease; Benefit; Risk; Attitude; Intention to use wokee mobile banking

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## 1. Introduction

Advances in information and communication technology as well as the proliferation of internet and mobile phone users have changed the method of service delivery. Hence, organizations have adopted several innovative channels to reach their consumers. Similarly, the bank provides banking services through several technology-oriented delivery platforms (online banking, m-banking, short distance communication)(Hoehle et al., 2012). Age groups can also be analyzed as subcultures, as they often have distinctive values and behaviors.

According to (Kupperschmidt, 2000) in Putra, 2016 Generation is a group of people who have the same year of birth, age, location as well as historical experiences or events within the same individual that have a significant influence on their growth phase. So, it can also be said that a generation is a group of individuals who experience the same events in the same period of time.

The Minister of Trade, M Lutfi, has also stated the magnitude of the digital economy opportunity. According to him, the value of digital economy transactions will grow to Rp 4,531 T in 2030 with the dominance of the e-commerce sector. Currently, the digital economy in Indonesia has generated as much as 4% of the total GDP or around Rp. 632 trillion, the growth of the digital economy will grow 8 times from Rp. 632 trillion to Rp. 4,531 trillion.

With this opportunity and to fulfill banking transaction services, PT Bank KB Bukopin Tbk launched Wokee Mobile Banking. The Wokee application which was launched at the end of 2017 is a digital banking innovation targeting the urban community who are aware of technology or it can also be called a digital savings product from Bank KB Bukopin, most of which features and services are based on E-Banking. Wokee is an evolution in banking with a digitalization process that makes customers no longer need to go to the bank if they want to create a savings account, it can be accessed wherever they are, so transaction activities and financial statements of individual customer accounts that should be carried out at Bank KB Bukopin offices can be done anywhere as long as the customer has a mobile phone / electronic device that supports the Wokee application.

In fact, many offers of mobile banking banking services have been carried out in electronic media as well as by offering directly to customers at the time of setting up a savings account. However, not many customers use mobile banking in conducting their financial transactions (Hanif & Lallie, 2021).

Here's the table. 1.1 is data on Wokee Mobile Banking users of Bank KB Bukopin throughout Indonesia for the period 2017 to 2021, according to the data in it, up to now there are more than 10,000 users who have installed the application.

**Table 1. 1 Wokee Mobile Banking User Data**

No.	Year	Number of Users
1.	2017	681
2.	2018	12.775
3.	2019	8.830
4.	2020	7.709
5.	2021	26,045

Source : PT Bank KB Bukopin Tbk, DDEC Division 2021

The initial launch of Bank KB Bukopin's Wokee Mobile Banking product, namely at the end of 2017 was still not optimal. This can be seen from the number of Wokee Mobile Banking users at Bank KB Bukopin, amounting to 681 users, but over time, in 2018 there was an increase in Wokee Mobile

Banking users. In 2019 – 2020 there was a decline due to the impact of the COVID-19 pandemic. However, it will increase again in 2021.

One approach used to see the ease of a technology is TAM (Technology Acceptance Model) which was developed by Davis in 1989. TAM aims to explain and estimate user acceptance and the factors that influence the acceptance of a technology in an organization.

Behavioral intention is a person's desire to perform a behavior. Behavior is a real action or activity that is carried out because the individual has the intention or desire to do so so that behavioral intentions will determine his behavior. There are several reasons why customers intend or do not intend to use Wokee Mobile Banking. These reasons are divided into two main parts, namely based on intentions based on attitudes (Suprpto, Budi, Bhimasta Agoeng, 2018).

Based on the above background, the formulation of the problems taken include: Does the perception of convenience have a significant effect on attitudes to using Wokee mobile banking; Does the perceived benefits significantly influence behavioral attitudes to use Wokee mobile banking; Does risk perception have a significant effect on attitudes to using Wokee mobile banking; Does intention have a significant effect on attitudes to use Wokee mobile banking.

The benefit of this research is that it can be used as a reference material in knowing the development of mobile banking and the development of consumer behavior towards customer attitudes, interests and responses in using Wokee mobile banking and also allows banks to know more about aspects that can improve, improve, promote and implement Wokee mobile banking as the right transaction tool to increase customer interest and intention to use Wokee mobile banking as a transaction medium.

## **2. Literature Review**

### **2.1 Wokee Mobile Banking**

*Wokee* is a digital banking innovation targeting urban and technology-aware people. This application is an evolution of mobile banking in banking with a digitalization process that makes customers no longer need to go to the bank if they want to create a savings account, and can be accessed wherever they are.

Bank KB Bukopin continues to innovate to make the *Wokee* application even more powerful. As the first step in enhancing *Wokee*'s features and services, Bank KB Bukopin will revamp and redesign the *Wokee* user interface. It is hoped that this more user-friendly interface will increase customers' willingness to take advantage of Bukopin Siaga and Bukopin Credit Card savings. Another feature addition is to enrich the VICA feature, namely video call authentication, which is a branchless banking service for CDD (Customer Due Diligence) verification of *Wokee* customers. CDD is an activity that includes identification, verification, and monitoring carried out by the bank to ensure that the transaction is in accordance with the risk profile of the Prospective Customer, Walk in Customer, or the customer himself. The *Wokee* application is also equipped with a merchant cardless withdrawal feature, which is *Wokee* cash withdrawals without a card at Bank KB Bukopin ATMs / cooperative merchants. In line with that, Bank KB Bukopin also continues to develop the *Wokee* API Service, namely accessing *Wokee* features through the API. This API will facilitate the integration process of application partners, in this case e-commerce providers, with the services available at *Wokee*, including as a source of funds for transactions. Another feature that will complement the *Wokee* application is payment using QRIS technology to make it easier for *Wokee* customers to transact with QR Code payment providers anywhere. i.e. *Wokee* feature access via API. This API will facilitate the

integration process of application partners, in this case e-commerce providers, with the services available at Wokee, including as a source of funds for transactions. Another feature that will complement the Wokee application is payment using QRIS technology to make it easier for Wokee customers to transact with QR Code payment providers anywhere. i.e. Wokee feature access via API. This API will facilitate the integration process of application partners, in this case e-commerce providers, with the services available at Wokee, including as a source of funds for transactions. Another feature that will complement the Wokee application is payment using QRIS technology to make it easier for Wokee customers to transact with QR Code payment providers anywhere.

## **2.2 Technology Acceptance Model (TAM)**

Technology Acceptance Model (TAM) is an information system acceptance model that will be used by the user (user). (Jogiyanto, 2007). According to Davis, Bagozzi and Warshaw in (Almuntaha, 2008) TAM considers that the adoption of technology by users is determined by two perceptions, namely the perceived usefulness and the perceived ease.

Technology users will have a significant perception of the technology provided. Significant perceptions will emerge as a result of using the technology. This means that a significant perception develops after the user has tried the technology or the user has had a bad experience with the use of the technology. So that the TAM model can be used as a basis for determining the efforts needed to encourage willingness to use technology.

According to (Jogiyanto, 2007) The Technology Acceptance Model (TAM) theory has several advantages, namely: 1. TAM is a useful behavior model to answer the question of why many information technology systems fail to be implemented because the user does not have the intention to use it. 2. TAM is built on a solid theoretical basis. 3. TAM has been tested with many studies and the results are mostly supportive and conclude that TAM is a good model. 4. TAM is a parsimonious model, which is a simple but valid model.

## **2.3 Application Programming Interface (API)**

Types of applications using the API contained in the Wokee Mobile banking of Bank KB Bukopin include: Bisatopup (purchase of prepaid credit, Internet packages, electricity tokens, and bill payments through the Wokee Mobile banking application), E-cash (a solution for companies/organizations to carry out operations, financial management of/to employees/members.).

## **2.4 Millennial Young Generation**

Generation Y or millennials are those who were born in the period 1980 – 1995. This demographic group is called the millennial generation because it is closely related to technology, and tends to be technology literate, because they developed together with the emergence of computers and the internet so that they have different habits and behaviors with other generations (Brosdahl, DJC and Carpenter, 2011).

One of the reasons for the digitalization of banking in Indonesia is the increasing internet penetration in the community. Indonesia is recorded as one of a number of countries in the world that has the highest internet usage rate (Hadi et al., 2016). The results of the Nielsen Consumer Media survey concluded that the level of internet penetration in Indonesia is quite high at 44%. (Lubis, 2017), where the most internet users are controlled by millennials (Haryanto et al., 2019). Meanwhile, in 2018 the total number of individuals who are actively using smart phones in Indonesia is also quite high, namely as many as 100 million people (Alexander et al., 2020). With increasing internet penetration and

the number of active smartphone users, this can also increase the number of mobile banking users. Where, mobile banking users are mostly found in the millennial generation (*Thusi & Honey, 2020*). This is because the millennial generation has a very high dependence on technology. (*Syafrida & Awaludin, 2020*) stated that the criteria for millennial customers to use banking services is the availability of technology in banking services in the form of SMS banking, mobile banking, and internet banking that are able to streamline and facilitate their transactions.

The following is table 2.1, which is the data from the pre-survey regarding Wokee Bank KB Bukopin users, obtained as many as 562 correspondents distributed online in 2020.

**Table 2.1 Wokee user pre-survey results Bukopin KB Bank**

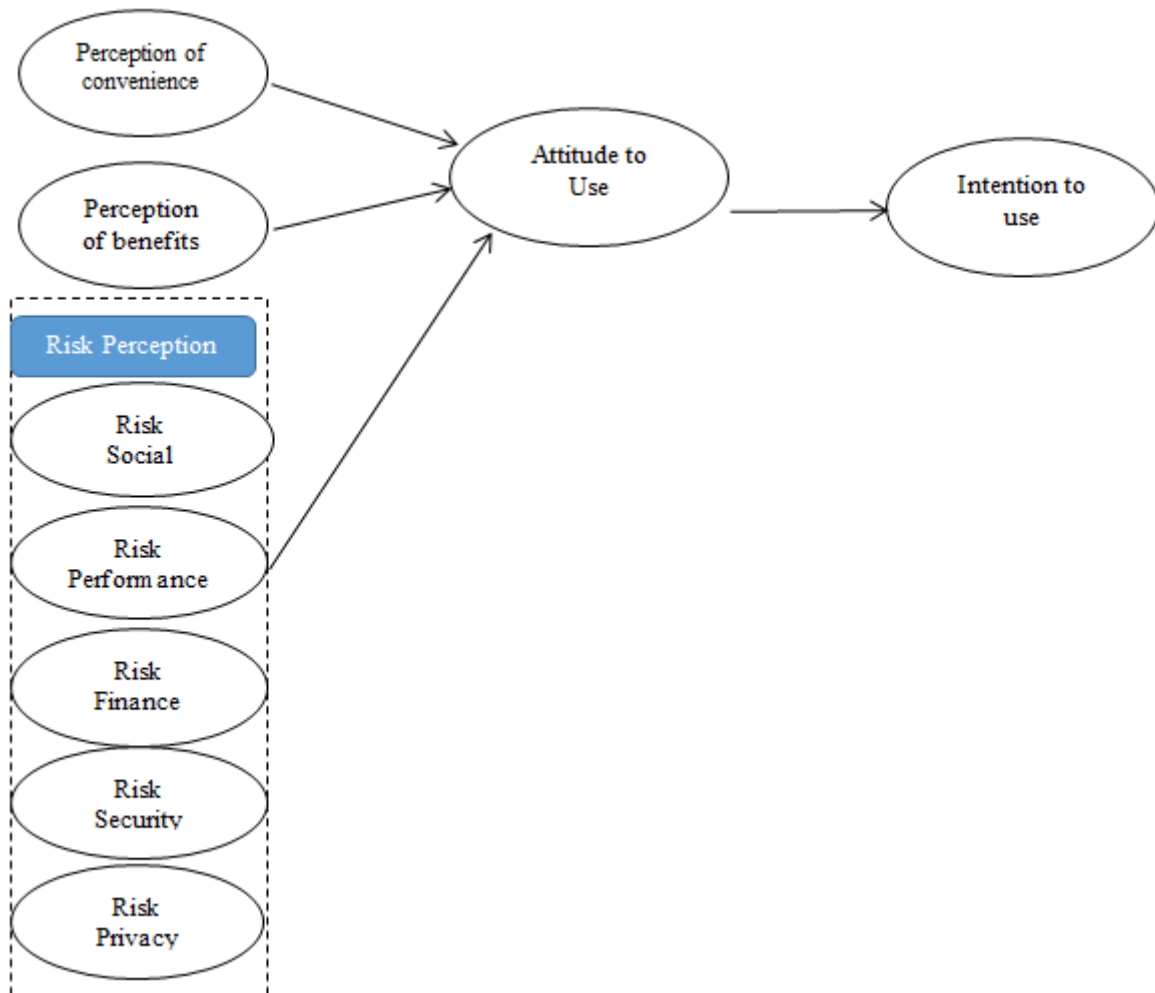
No.	Information	Percentage
1.	Gender :	
	- Man	53.2%
	- Woman	46.8%
2.	Age :	
	- 17 – 25 Years	22.6%
	- 26 – 34 Years	44.1%
	- 35 – 43 Years	24.2%
	- > 43 Years	9.1%
3.	Work :	
	- Student / Student	11.2%
	- Private employees	80.4%
	- Civil Servant / TNI / POLRI	3.2%
	- Self-employed	5.2%
4.	Income :	
	- < 5,000,000	56%
	- 5,000,000–10,000,000	36.1%
	- 10,000,000–15,000,000	4.4%
	- 15,000,000–20,000,000	3.5 %
	- > 20,000,000	

*Source: Bank KB Bukopin DPDG Division (2020)*

Based on the questionnaire that has been distributed throughout Indonesia via the Google Form link and collected 562 incoming data, it can be concluded that the majority of Wokee product users are male (299 responses, 53.2%) with an age range of 26-34 years ( 248 responses, 44.1%) this reflects that the majority of users with this age range are millennial generation customers who are new to work and also have careers at the beginning of their work. This can also be seen from the amount of monthly income recorded by the incoming data is below Rp. 5.000.000,- (315 responses, 56%). And the types of work that have been recorded are private employees, namely (452 responses, 80,

## 2.5 Research Framework

Figure 2. 5 Research Framework



Source: Ulun Akturan Nuray Tezcan Vol.30No.4,2012

### Hypothesis

Based on this hypothesis, the framework in this study is:

- H1 Perceived convenience has a significant effect on attitudes to using wokee mobile banking
- H2 Perceived benefits have a significant effect on attitudes to using wokee mobile banking.
- H3 Risk perception has a significant effect on attitudes to using wokee mobile banking.
- H4 The convenience, benefits and risks will change the attitude of using wokee mobile banking into an intention to use wokee mobile banking.

### 3. Methodology

In this study, the sampling technique used is a probability sampling technique with a simple random sampling approach. The sample in this study was taken from a population that met the criteria, namely customers and employees of PT Bank KB Bukopin Tbk throughout Indonesia who were Wokee mobile banking users. The number of samples of this study was obtained by using a google form questionnaire. The number is in accordance with the opinion of determining the number of samples developed by Roscoe in Sugiyono (2010: 131).

The determination of the number of samples developed by Roscoe in Sugiyono (2010: 131) is as follows:

- a) The appropriate sample size in the study is between 30 to 500.
- b) If the sample is divided into categories (for example: male-female, civil-private employees and others) then the number of sample members in each category is at least 30.
- c) In this study, the analysis will be carried out with multivariate (correlation or multiple regression for example), then the number of sample members is at least 10 times the number of variables studied. For example, there are 5 research variables (independent + dependent), then the number of sample members is at least 50.

Based on Roscoe's explanation in Sugiyono (2010: 131) on the third point, namely the number of sample members is at least 10 times the number of variables studied, the sample in this study is 50 x 10, namely 500 people. The type of research conducted in this research is quantitative research because this research requires statistical testing. Quantitative method is a research method based on the philosophy of positivism, which is used to examine a particular population or sample, which is generally taken randomly, and data is collected using research instruments, then analyzed quantitatively/statistically with the aim of testing the established hypothesis. (Sugiyono, 2010) And classified in the type of research explanatory (explanation). This study uses a data analysis method using (PLS) Partial Least Square which can test the measurement model as well as test the structural model.

Hypothesis Testing According to Jogiyanto (2009: 87) the size of the significance of the support for the hypothesis can be used to compare the values of the T-table and T-statistics. If the T statistic is higher than the T-table value of 1.96, it means that the hypothesis is supported or accepted.

Testing using the Outer Model according to (Hussein & Hapsari, 2015) Outer Model analysis specifies the relationship between latent variables and their indicators. or it can be said that the outer model defines how each indicator relates to its latent variables. Tests performed on the outer model: Convergent Validity. The value of convergent validity is the value of the loading factor on the latent variable with its indicators. Expected value > 0.7. Discriminant Validity. This value is the value of the cross loading factor that is useful to determine whether the construct has an adequate discriminant, namely by comparing the loading value of the intended construct to be greater than the value of 52 loading with other constructs. Composite Reliability, data that has composite reliability > 0.7 has high reliability. Average Variance Extracted (AVE),

Inner model describes the structural model of the relationship between latent variables. The structural model can be measured using the R square model of the dependent latent variable, the results of the R square explain that the dependent value should be above 0.00 so that it can be stated that the dependent construct is good.

The PLS (Partial least square) analysis used in this study was carried out using the Smart PLS version 3 program which was run on computer media.

#### **4. Results and Discussion**

Questionnaires have been distributed via google form to wokee mobile banking users throughout Indonesia for 2 months and obtained 500 respondents consisting of customers and employees of Bank KB Bukopin who use the application, the response rate of this research is 100%.

In this study, it is divided into 4 variables, namely perceived ease of attitude (X1), perceived benefits of attitude (X2), perceived risk of attitude (X3) and attitude towards intention to use wokee mobile

banking. The detailed data is then processed using the Smart PLS 3 software, the execution model using the PLS algorithm and bootstrapping (structural model) along with the PLS algorithm and bootstrapping display:

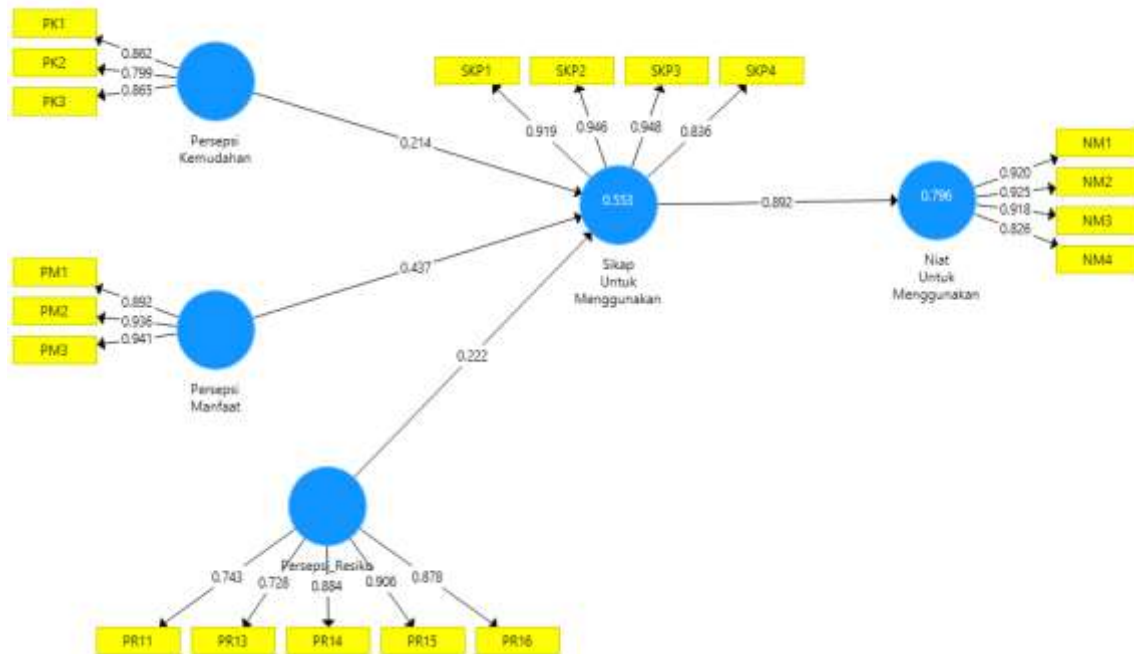


Figure 4.1 Structural Model of PLS Algorithm

In Figure 4.1, this test is carried out on each variable with a data algorithm, where the magnitude of the number is able to explain the comparison between variables and shows the dominant variable. The above data processing is obtained after eliminating invalid construct variables, it is obtained that the results of the validity of each construct obtain an influencing validity.

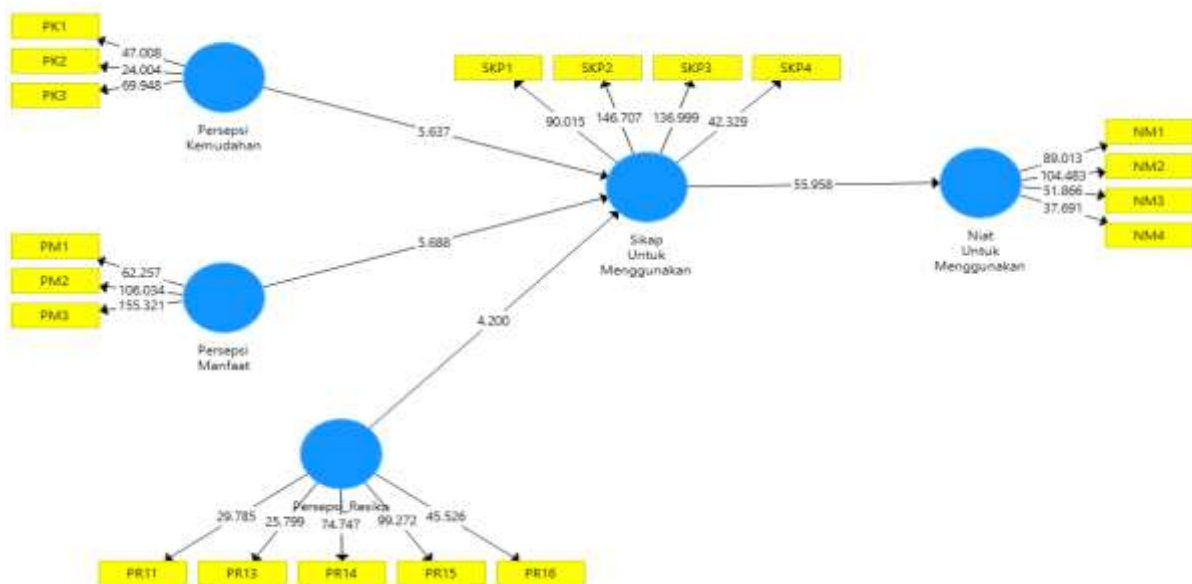


Figure 4.2 Bootstrapping Structural Model



In Figure 4.2, bootstrapping test, that is so that all values that can be analyzed in the partial least squares analysis to produce the probability value.

#### **4.1 Measurement Model Testing (outer model)**

Tests performed on the outer model:

##### **4.1.1 Convergent Validity.**

The value of convergent validity is the value of the loading factor on the latent variable with its indicators. Expected value > 0.7. or Average Variance Extracted (AVE), the expected AVE value > 0.5.

Table 4.1 Research Construct

Construct	AVE
Perception of Ease	0.710
Benefits Perception	0.852
Risk Perception	0.691
Attitude	0.835
Intention to Use	0.807

Source: 2022 Data Processing

It can be seen based on convergent validity, it can also be seen from the Average Variance Extracted (AVE) value. In this study, according to (Ananda Shabil: 2015) if the AVE value of each construct is above 0.5.

##### **4.1.2 Discriminant Validity.**

This value is the value of the cross loading factor that is useful for determining whether the construct has an adequate discriminant, namely by comparing the loading value on the intended construct which must be greater than the loading value with other constructs.

Table 4.2 Construction of Research Variable Values

	NM	PK	PM	PR	SKP
NM	0.898				
PK	0.571	0.843			
PM	0.691	0.664	0.923		
PR	0.516	0.434	0.523	0.831	
SKP	0.892	0.601	0.695	0.544	0.914

Source: 2022 Data Processing

Discriminant validity can be tested by comparing the cr value of the AVE square root with the correlation value between constructs. Table 4.2 shows that the square root value of AVE (0.898; 0.843; 0.923; 0.831; 0.914 ) is greater than the correlation of each construct.

**4.1.3 Composite Reliability and Cronbach Alpha**

Table 4. 3 Constructs of Research Variable Values

	Cronbach's Alpha	Composite Reliability
NM	0.919	0.943
PK	0.797	0.880
PM	0.913	0.945
PR	0.887	0.917
SKP	0.933	0.953

Source: 2022 Data Processing

Composite Reliability. Data that has composite reliability > 0.7 has high reliability. In table 4.3 it can be seen that the composite reliability values all have high reliability (0.943; 0.880; 0.945; 0.917; 0.953), and the reliability test is strengthened by Cronbach Alpha, where the expected value is > 0.6 for all constructs. And in table 4.3, the Cronbach Alpha value is > 0.6 (0.919; 0.797; 0.913; 0.887; 0.933).

**4.2 Structural Model Testing (Inner Model)**

Inner model describes the structural model of the relationship between latent variables. The structural model can be measured using the R square model of the dependent latent variable, the results of the R square explain that the dependent value should be above 0.00 so that it can be stated that the dependent construct is good.

Table 4.4 R Square

	R Square	R Square Adjusted
NM	0.796	0.795
SKP	0.553	0.551

Source: 2022 Data Processing

Results on the effect of attitude and intention to use on perceived convenience, perceived benefit, and perceived risk. Based on table 4.4 above, it shows that the R square value of the construct on the intention to use is 0.796, this means that the intention to use the TAM model is able to explain the magnitude of the intention to use 79% while the rest is explained by other variables.

**4.3 Hypothesis test**

Hypothesis Testing According to Jogiyanto (2009: 87) the size of the significance of the support for the hypothesis can be used to compare the values of the T-table and T-statistics. If the T statistic is higher than the T-table value = 1.96, it means that the hypothesis is supported or accepted.

Table 4. 5 Iner Model T-Statistics

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	Hypothesis Testing Decision
PK -> SKP	0.214	0.216	0.038	5,637	Received
PM -> SKP	0.437	0.432	0.077	5.688	Received
PR -> SKP	0.222	0.228	0.053	4,200	Received
SKP -> NM	0.892	0.891	0.016	55,958	Received

Source: 2022 Data Processing

The H1 (PK-SKP) test of the convenience perception construct is positively related to customer attitudes in conducting online transactions using wokee mobile banking, with a T statistic of 5,637 which means it is greater than T-table = 1.96 and the original sample value is 0.214. Thus the hypothesis test H1 is supported or can be accepted.

The H2 test (PM-SKP) of the perceived benefit construct is positively related to customer attitudes in online transactions using wokee mobile banking with a T statistic of 5,688, which means it is greater than a t-table of 1.96, thus H2 is supported or acceptable.

The H3 test (PR-SKP) of the risk perception construct is related to customer attitudes in online transactions using wokee mobile banking with a T statistic of 4,200 which means it is greater than a t-table of 1.96, thus H3 is still supported or acceptable.

The H4 test of the Attitude construct is significantly related to the intention to use wokee mobile banking with a statistical T value of 55.958 which means it is greater than the t-table of 1.96, thus H4 is strongly supported or acceptable.

## 5. Conclusion and Suggestions

### 5.1 Conclusion

Based on the empirical evidence obtained, it was found that the intention to use wokee mobile banking was significantly influenced by attitudes to using wokee mobile banking, in addition the attitude to using wokee mobile banking was significantly influenced by perceptions of convenience, perceived benefits, and perceptions of risk which also had a significant effect. to attitude. So that the 4 (four) hypotheses in this study as a whole can be accepted/supported. And the largest users (can be seen in table 4.2) of the wokee mobile banking application are the millennial generation who are in the age range of 26 – 34 years, it is known that in the Millennial generation (also known as Generation Y) there is no definite time limit for starting and the end of this group.

### 5.2 Suggestion

Along with developments in the banking world, especially in terms of electronic banking transactions (e-banking), it is necessary to improve features and add new features of banking services that can support electronic transaction processes, always improve the appearance of wokee mobile banking accompanied by additional information regarding features available. there are and procedures for use,

so that the convenience factor will also save time while accessing these services and socialize more to customers so that all customers are informed and can be given promos or prizes for those who use mobile banking so that they can attract customers' interest in transacting using wokee mobile banking. Ease of transaction also needs to be continuously developed so that not only millennial customers are interested in using wokee mobile banking, but all customers can transact using wokee mobile banking.

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banking apps: An integrated perspective. Computers in Human Behavior, 111, 106405.

## 7. Appendixes

Table 7.1 Adopted Measurement Items

Construction	Items		Source
Perception of Ease	PK1	<ul style="list-style-type: none"> <li>Learning how to use Mobile banking was easy for me.</li> </ul>	Davis et al. (1989) in the Journal of Alalwan et al (2016)
	PK2	<ul style="list-style-type: none"> <li>I found the type of Mobile banking easy to use</li> </ul>	Davis et al. (1989) in the Journal of Alalwan et al (2016)
	PK3	<ul style="list-style-type: none"> <li>It's easy for me to become an expert in using Mobile banking.</li> </ul>	Davis et al. (1989) in the Journal of Alalwan et al (2016)
	PK4	<ul style="list-style-type: none"> <li>I think it's easy to use mobile banking to complete my banking tasks.</li> </ul>	Davis et al. (1989) in Journal of Ulun Ukturan & Nuray Tezcan (2012)
Benefits Perception	PM 1	<ul style="list-style-type: none"> <li>In my opinion, using mobile banking can save my time in doing banking transactions.</li> </ul>	Ulun Ukturan & Nuray Tezcan (2012)
	PM 2	<ul style="list-style-type: none"> <li>In my opinion, using mobile banking can offer me a wider range of products, services and investment opportunities</li> </ul>	Ulun Ukturan & Nuray Tezcan (2012)
	PM 3	<ul style="list-style-type: none"> <li>Using Mobile banking increases my productivity.</li> </ul>	Davis et al. (1989) in the Journal of Alalwan et al (2016)
	PM 4	<ul style="list-style-type: none"> <li>In my opinion, using mobile banking can save transaction handling fees in conducting banking transactions</li> </ul>	Ulun Ukturan & Nuray Tezcan (2012)
Risk Perception	<i>Social Risk</i>		
	PR1	<ul style="list-style-type: none"> <li>If I use mobile banking, I think I will be valued more highly by my colleagues at work.</li> </ul>	Ulun Ukturan & Nuray Tezcan (2012)
	PR2	<ul style="list-style-type: none"> <li>The thought of using mobile banking worries me because some friends will think I'm just showing off</li> </ul>	Ulun Ukturan & Nuray Tezcan (2012)
	PR3	<ul style="list-style-type: none"> <li>I think using mobile banking will give me a higher social status</li> </ul>	Ulun Ukturan & Nuray Tezcan (2012)
	<i>Performance Risk</i>		
	PR4	<ul style="list-style-type: none"> <li>I'm concerned about whether Wokee mobile banking will actually perform as well as it should.</li> </ul>	Ulun Ukturan & Nuray Tezcan (2012)
	PR5	<ul style="list-style-type: none"> <li>I am concerned that Wokee mobile banking will not provide the level of benefits I expect</li> </ul>	Ulun Ukturan & Nuray Tezcan (2012)
	<i>Financial Risk</i>		
PR6	<ul style="list-style-type: none"> <li>I don't think the mobile banking operating system will work properly</li> </ul>	Ulun Ukturan & Nuray Tezcan (2012)	

	PR7	• I think there will be problems with my financial transactions when using Wokee mobile banking	Ulun Ukturan & Nuray Tezcan (2012)
	PR8	• When using Wokee mobile banking, I am afraid of losing money due to careless mistakes	Ulun Ukturan & Nuray Tezcan (2012)
	PR9	• Hackers might take over my bank account if I use Internet banking/Mobile banking/Telebanking	Featherman and Pavlou (2003) in the Journal of Alalwan et al (2016)
	PR10	• In my opinion, using mobile banking is financially risky	Ulun Ukturan & Nuray Tezcan (2012)
	<i>Security Risk</i>		
	PR11	• I believe in online banking as a bank	Ulun Ukturan & Nuray Tezcan (2012)
	PR12	• I'm not worried about online bank security	Ulun Ukturan & Nuray Tezcan (2012)
	PR13	• Security issues do not affect the use of online banking	Ulun Ukturan & Nuray Tezcan (2012)
	<i>Privacy Risk</i>		
	PR14	• Using an online bank is financially safe	Ulun Ukturan & Nuray Tezcan (2012)
	PR15	• I believe in the ability of online banks to protect my privacy	Ulun Ukturan & Nuray Tezcan (2012)
	PR16	• I believe in the technology that online banks use	Ulun Ukturan & Nuray Tezcan (2012)
Attitude To Use	SKP1	• I think using mobile banking is a good idea	Ulun Ukturan & Nuray Tezcan (2012)
	SKP2	• I think using mobile banking for financial transactions would be a wise idea	Ulun Ukturan & Nuray Tezcan (2012)
	SKP3	• I think using mobile banking is fun	Ulun Ukturan & Nuray Tezcan (2012)
	SKP4	• In my opinion, it is better to use mobile banking	Ulun Ukturan & Nuray Tezcan (2012)
Intention To Use	NM1	• I intend to use Mobile banking in the future	Davis et al. (1989) in the Journal of Alalwan et al (2016)
	NM2	• I will always try to use Mobile banking in my daily life	Featherman and Pavlou (2003) in the Journal of Alalwan et al (2016)
	NM3	• I plan to use Mobile banking in the future	Ulun Ukturan & Nuray Tezcan (2012)
	NM4	• I predict I will use Mobile banking in the future	Ulun Ukturan & Nuray Tezcan (2012)