Technology Acceptance Modelling for Jconnect Mobile Users (Study at Bank Jatim Regional Lamongan)

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ABSTRACT: This research aims to analyze the influence of perceived usefulness and perceived ease of use on behavioral intention by mediating attitude. This research focuses on customers from Bank Jatim Regional Lamongan that using Jconnect Mobile. This research used purposive sampling with a sample of 166 respondents. These respondents were selected based on certain criteria, namely customers from Bank Jatim Regional Lamongan that using Jconnect Mobile aged between 20 to 45 years old. SmartPLS V4 was chosen to evaluate research results. The results show that perceived usefulness and perceived ease of use are proven to have a direct positive and significant effect on attitude. Perceived usefulness is proven to have a direct positive and positive effect on behavioral intention, while perceived ease of use is not proven to have a direct effect on behavioral intention. Then, attitude is proven to have a direct positive and significant effect on behavioral intention. Attitude has been proven to be able to partially mediate the relationship between perceived usefulness and behavioral intention, and also fully mediate the relationship between perceived ease of use and behavioral intention.

KEYWORDS: Perceived usefulness Perceived ease of use Attitude Behavioral intention SmartPLS V4

INTRODUCTION

Data reported from The Indonesian Information and Communication Technology Development Index shows a steady increase since 2015, reflecting rapid technological advancements. The index measures the level of technology development in a region, the digital divide, and the potential for technology development. The rapid advancements in information technology have impacted various business lines, including banking. The revolution in technology has driven progress in product and process technology, and the formation of an information society. As a result, technology has become a core part of business strategy development, highlighting the potential for growth in the technology sector. Sana et al. (2019) highlights the evolution of banking services towards digital banking, enabling customers to conduct transactions from anywhere and at any time. This includes SMS banking, Internet banking, and mobile banking, leveraging advancements in information technology and mobile banking applications.

Mobile banking's user-friendly interface and easy access make it attractive to customers. Indonesian banks, particularly Regional Development Banks or in Indonesia known as Bank Pembangunan Daerah, are incorporating digital technology into their corporate strategies.

Bank Jatim, a Bank Pembangunan Daerah, a Bank owned by the Regional Government of East Java, offers mobile banking services through Jconnect Mobile. The platform offers features like Digital Payment for market levies, parking levies, KIR test levies, cleaning levies, Land and Building Tax payments, and water bills. Additionally, it accepts nonCash payments from merchants. The benefits and convenience of mobile banking applications may not always align with customer enthusiasm, as factors like customer perception can influence their interest in new technology.

Widiar et al. (2022) found that not all Indonesians use mobile banking for digital payments or transactions. A survey by Kominfo and Katadata Insight Center revealed that 62.9% of respondents had never accessed internet banking or mobile banking transactions, with 15.8% rarely using them. Mutia (2022) found that only 1.70% used the internet or mobile banking very often. Out of 342,365 thousand Bank Jatim Lamongan customers, only 10,359 thousand use Jconnect Mobile banking services. Factors preventing customers from using the application include not understanding its benefits, distrust in security, and reliability issues. Despite a sophisticated security system, customers are hesitant due to concerns about leaks, burglaries, limited internet connections, and technical problems. Some customers are not used to technology and find it uncomfortable or difficult to use.

This research uses the Technology Acceptance Model (TAM) to evaluate Jconnect Mobile users' acceptance of Bank Jatim's mobile banking application, focusing on perceived usefulness, ease of use, attitude, and behavioral intention, as user decision-making is influenced by their acceptance. Pranoto and Setianegara (2020) research reveals that perceived usefulness significantly influences

customers' interest in using mobile banking technology. Rehman and Shaikh (2020) research also supports this, stating that customers perceive mobile banking as useful for their banking transactions. Agyei et al. (2020) research further supports this, highlighting the positive impact of perceived usefulness on consumers' behavioral intention to use mobile banking technology.

Andre et al. (2021) and Prastiawan et al., (2021) have all conducted research on the impact of perceived ease of use on behavioral intention to use technology. They found that perceived ease of use positively influences behavioral intention to use, while Heryani et al. (2020) and Saidani et al. (2022) found that it does not significantly affect behavioral intention to use digital payment applications in Jakarta. These findings suggest the need for further study on how perceived ease of use influences behavioral intention. Muñoz-Leiva et al. (2017) research on mobile banking users in Spain reveals that attitude plays a significant role in their adoption of new technology. Rehman and Shaikh (2020) research also highlights the importance of attitude in influencing consumer intentions to adopt new technology. Therefore, attitude is hypothesized as an intervening variable in mobile banking adoption.

Malhotra and Galletta (1999) study on behavioral intention highlights the importance of a person's intention to use a technological system. Astria and Basyir (2022) research suggests that behavior can be realized through decision-making, sharing experiences, and seeking information. Technology use can be predicted by attention, motivation, and the user's perception of its effectiveness, ease of use, and environmental influence. Understanding consumer behavioral intentions is crucial for management to develop products or services that meet consumer needs. Researchers are exploring the influence of perceived usefulness, ease of use, and attitude on the behavioral intention of Jconnect Mobile users, particularly at Bank Jatim Lamongan Branch.

LITERATURE REVIEW
Marketing Management
Kotler and Keller (2016:27) research highlights marketing management as a scientific and artistic discipline that targets, retains, and develops customers through superior customer values. In the social sector, marketing is a social process where individuals and groups exchange valuable products and services, serving as a tool for selling products or services.

Technology Acceptance Model (TAM)
Davis (1989) introduced the Technology Acceleration Model (TAM) , focusing on perceived usefulness, ease of use, attitude, and user acceptance in information technology. Venkatesh and Davis (2000) found that perceived usefulness and ease of use directly influence behavioral intention, removing the role of attitude as a mediator. TAM has been modified by researchers, adding factors like perceived trust, perceived risk, and social image (Muñoz-Leiva et al., 2017). This research focuses on user intention to use the mobile banking application, influenced by perceived usefulness and ease of use, and mediated by attitude (Sana et al., 2019). Prastiawan et al. (2021) suggest TAM is a suitable tool for measuring acceptance of mobile banking applications.

Behavioral Intention
Behavioral intention, a key factor in the development of mobile banking applications, is a crucial aspect of user behavior. It can be measured through the desire to use information technology, whether regularly or intensively, and invite others to use it (Reid & Levy, 2008). This desire can then transform into actual use, as described by Malhotra and Galletta (1999). In this research, behavioral intention will be used to measure customers' desires in using Bank Jatim's Jconnect Mobile application. The Technology Acceptance Model (TAM) theory suggests that behavioral intention is influenced by attitude, perceived usefulness, and ease of use. Sana et al., (2019) and Widiar et al. (2022) highlight the importance of trust in mobile banking, as it allows transactions to be carried out safely and at any time, despite potential risks. Gu et al. (2009) identify three behavioral intention indicators for mobile banking usage: future intention, daily intention to use the system, and intention to recommend it, assessing users' intentions to use mobile banking in the future and daily life.

Attitude
Technology Acceptance Model (TAM) theory highlights the role of attitude in influencing behavioral intention in mobile banking (Davis, 1989; Norng, 2022). Attitude, a positive or negative construct, influences customers' willingness to use the application. Rehman & Shaikh (2020) research reveals that customers' desire to use mobile banking is significantly influenced by the ease and difficulty of using the application, as per the TAM theory. Overall, attitude plays a crucial role in influencing customer behavior in mobile banking. Chaouali et al. (2017), Kim et al. (2009), and Rahayu et al. (2017) have identified several indicators for identifying attitude towards mobile banking. These include feelings of joy, enjoying, confidence, and usefulness. Joy is attributed to the technology's features and functions, while enjoying signifies users' enjoyment of their activities. Confidence is derived from users' confidence in using the features, and usefulness suggests that adopting mobile banking will provide benefits to users, particularly in banking activities.

Perceived Usefulness
Perceived usefulness (PU) is one part of the Technology Acceptance Model (TAM). PU is defined as a person's belief that a certain system will improve their work performance (Davis, 1989). In the context of mobile banking, PU refers to customers' beliefs that using mobile banking applications will simplify or improve their banking activities. When a customer believes that using mobile

banking will help them, they are more likely to accept mobile banking. Venkatesh & Davis (2000) explain that there are several indicators in identifying perceived usefulness (PU) that can be used. First, increseas access means that using a mobile banking application will increase user access, especially those related to banking activities. Second, increases productivity (increases productivity), which means that a technology that is adopted will increase the level of productivity of work using that technology. Third, enhance effectiveness (increasing effectiveness), which means that technology can increase the level of effectiveness of the work of technology users. Last, useful means that the technology used is indeed useful for the user's work needs.

Perceived Ease of Use

Perceived ease of use (PEOU) is a crucial aspect of the Technology Acceptance Model (TAM), influencing customer perceptions of how easily they can master technology or information systems. Davis (1989) states that people are more positive towards technology if it is easy and does not require much effort or time. In the context of mobile banking, PEOU assesses customer perceptions regarding their ease in using mobile banking applications. Venkatesh and Davis (2000) identify several indicators to identify PEOU, including clear services, understanable functions, minimal mental effort, easy of use features, and easy access to the system. These indicators help customers make informed decisions about switching from conventional services to mobile banking, as the ease of using a mobile platform influences customer loyalty, attitudes, and intentions. Prastiawan et al. (2021) further emphasize the importance of PEOU in influencing customer loyalty and attitudes towards mobile banking.

Related Literature for The Relationship Between Perceived Usefulness, Attitude, and Behavioral Intention Previous research has proven that perceived usefulness has a positive and significant effect on behavioral intention (Agyei et al., 2020; Andre et al., 2021; Fachreza & Besra, 2022; Heryani et al., 2020; Mutahar et al., 2018; Noviarni, 2014; Pranoto & Setianegara, 2020; Prastiawan et al., 2021; Prayudi et al., 2022; Raza et al., 2017; Rehman et al., 2019; Sana et al., 2019; Widiar et al., 2022). Previous research has proven that perceived usefulness has a positive and significant effect on attitude (Fachreza & Besra, 2022; Muñoz-Leiva et al., 2017; Norng, 2022; Prastiawan et al., 2021; Raza et al., 2017; Rehman et al., 2019; Rehman & Shaikh, 2020; Sana et al., 2019).

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Related Literature for The Relationship Between Attitude and Behavioral Intention

Previous research has proven that attitude has a positive and significant influence on behavioral intention(Fachreza & Besra, 2022; Heryani et al., 2020; Muñoz-Leiva et al., 2017; Norng, 2022; Prastiawan et al., 2021; Raza et al., 2017; Rehman et al., 2019; Rehman & Shaikh, 2020; Sana et al., 2019).

Related Literature for The Mediating Role of Attitude in The Relationship Between Perceived Usefulness and Perceived Ease of Use on Behavioral Intention In previous research, it has been proven that attitude can mediate the relationship between perceived usefulness and behavioral intention (Fachreza & Besra, 2022; Mulyati et al., 2023; Rehman et al., 2019). In previous research, it has been proven that attitude can mediate the relationship between perceived ease of use and behavioral intention (Fachreza & Besra, 2022).

Research Hyphotesis

H1: Perceived usefulness has a significant effect on behavioral intention among Jconnect Mobile users
H2: Perceived usefulness has a significant effect on the attitude of Jconnect Mobile users
H3: Perceived ease of use has a significant effect on behavioral intention among Jconnect Mobile users
H4: Perceived ease of use has a significant effect on the attitude of Jconnect Mobile users
H5: Attitude has a significant effect on behavioral intention among Jconnect Mobile users
H6: Attitude mediates the relationship between perceived usefulness and behavioral intention among Jconnect Mobile users
H7: Attitude mediates the relationship between perceived ease of use and behavioral intention among Jconnect Mobile users
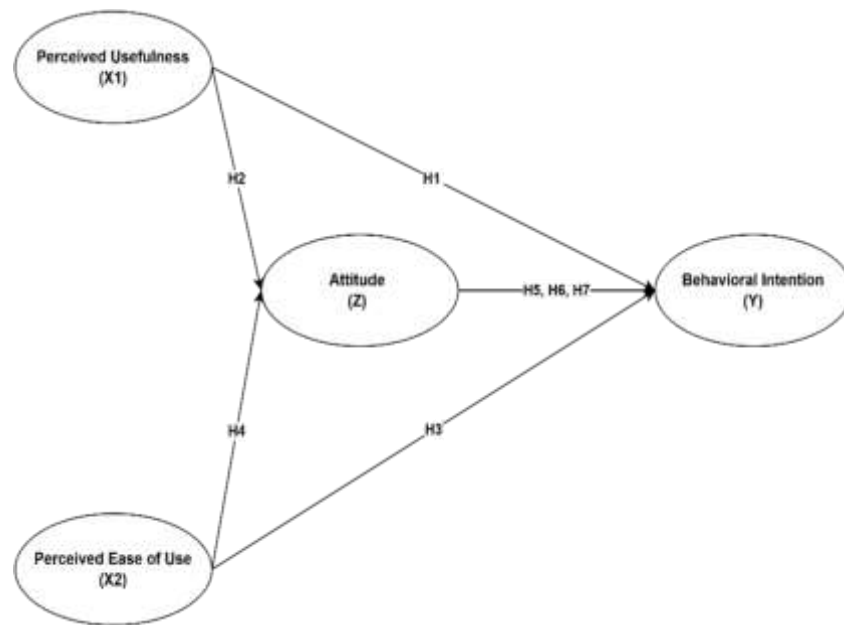
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Figure 1. Conceptual Framework

METHODS

This research utilizes primary data sources, directly collected by researchers, to accurately represent the actual situations in the subjects and objects of the study. This research utilized a survey method to gather information about symptoms in Bank Jatim Lamongan Branch customers. Online questionnaires were distributing via WhatsApp and social media, using GoogleForm. The researchers used purposive sampling to determine the characteristics of the customers and the age range of 20-45 years as potential age ranges for adopting Jconnect Mobile mobile banking.

Prospective respondents must fill out the provided link and meet the required criteria to participate in the purposive sampling method, ensuring unbiased respondent data. Due to the complexity of the research, which consists of 4 variables (perceived usefulness, perceived ease of use, attitude, and behavioral intention) and 14 research indicators, the researcher needed at least 140 samples to conduct the study (Hair et al., 2018:763).

The measurement scale used to measure perceived usefulness was adapted from Gu et al. (2009) and Venkatesh and Davis (2000) research with 4 items. The measurement scale used to measure perceived ease of use was adapted from Venkatesh and Davis (2000) research with 3 items. The measurement scale used to measure attitude was adapted from Chaouali et al. (2017), Kim et al. (2009), and Rahayu et al. (2017) research with 4 items. The measurement scale used to measure behavioral intention was adapted from Gu et al. (2009) research with 3 items.

This research uses descriptive and inferential data analysis using Structural Equation Modeling (SEM) method with SmartPLS V4. Descriptive analysis divides respondents based on demographics, including gender, age, education, occupation, income, and JConnect Mobile usage. SEM, a multivariate method, combines factor analysis and multiple regression (Hair et al., 2018:606).

RESULTS AND DISCUSSION

Descriptive Analysis

The questionnaire, distributed using Google Form, was distributed online in November 2023 to 166 respondents. The respondents were categorized based on factors like gender, age, education level, occupation, monthly income, and mobile banking usage frequency. The data analysis will be presented in a data tabulation table for easy analysis.

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Table 1. Demographic Data

Characteristics	Description	N	%
Gender	Male	69	42
	Female	97	58
Age	20 - <25 Years	36	22
	25 - <30 Years	60	36
	30 - <35 Years	51	31
	≥40 Years	19	11
Education	High School	18	11
	Diploma	7	4
	Bachelor	134	81
	Master	7	4
Occupation	ASN	70	42
	Police/Army	9	5
	Self-employed	37	22
	Private Company Employee	33	20
	Unemployed	1	1
	Others	16	10
Income	0 - <Rp3.000.000	20	12
	Rp3.000.000 - <Rp6.000.000	96	58
	Rp6.000.000 - <Rp9.000.000	35	21
	≥Rp9.000.000	15	9
Frequency	Once a day	102	61
	Once a week	23	14
	Once a month	41	25

The data reveals that the majority of Jconnect Mobile users are women, with a preference for online shopping. The age group of respondents is 25 - 35 years old, which is more likely to adopt technological developments in the banking industry. The majority of Jconnect Mobile users have a bachelor educational background, as they are more able to adopt technological advancements. The majority of Jconnect Mobile users work in the state civil service sector or known as ASN in Indonesia. This is due to collaboration between the East Java Regional Government and Bank Jatim in terms of salaries and remuneration. The income range for Jconnect Mobile users is Rp. 3,000,000 - Rp. 6,000,000, which aligns with previous characteristics. The regional minimum wage for those from East Java alone and their other salary components falls within this salary range. The frequency of use at least once a day for Jconnect Mobile mobile banking is high. However, the majority of customers from Bank Jatim Lamongan still do not use the application.

Structural Equation Modelling (SEM) Analysis

Testing with the SEM method begins with convergent and discriminant validity testing, reliability testing, R-Square, hypothesis testing for both direct and indirect relationships. The research conducted convergent validity testing using outer loading and AVE values. All indicators obtained an outer loading value of ≥0.60, indicating their validity. Each variable's AVE value of ≥0.5 indicated its validity for use, confirming their validity in the study. The discriminant validity test assesses a construct's ability to represent its latent variables and differentiate it from others. It measures cross loading, with a target value of ≥0.60, and requires a higher comparison of the construct's cross loading value with other constructs.

The reliability of research instruments was tested to ensure accuracy and consistency in measuring a research construct. Cronbach's alpha and composite reliability values were assessed, with a target of ≥0.70 for both to be achieved.

This research focuses on two endogenous variables: attitude and behavioral intention. Attitude is a mediating variable, with a R-Square value of 0.946, indicating that 94.6% of perceived usefulness and ease of use influence attitude. Similarly, behavioral intention is influenced by 93.3% of perceived usefulness, ease of use, and attitude, with the remaining 6.7% influenced by other variables. The results of the R-Square indicate that attitude and behavioral intention models are in the strong category, with a significant influence of perceived usefulness and ease of use.

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Table 2. Convergent Validity

Variables	Indicators	Outer Loading	AVE
Perceived Usefulness	PU1	0.953	0.915
	PU2	0.952	
	PU3	0.942	
	PU4	0.946	
Perceived Ease of Use	PEOU1	0.963	0.896
	PEOU2	0.954	
	PEOU3	0.929	
Attitude	ATT1	0.961	0.900
	ATT2	0.958	
	ATT3	0.950	
	ATT4	0.955	
Behavioral Intention	BI1	0.950	0.899
	BI2	0.956	
	BI3	0.933	

Table 3. Discriminant Validity

Indicators	PU	PEOU	ATT	BI
PU1	**0.953**	0.921	0.906	0.897
PU2	**0.952**	0.926	0.910	0.911
PU3	**0.942**	0.908	0.895	0.900
PU4	**0.946**	0.919	0.912	0.909
PEOU1	0.928	**0.963**	0.950	0.929
PEOU2	0.936	**0.954**	0.928	0.916
PEOU3	0.892	**0.929**	0.884	0.867
ATT1	0.930	0.934	**0.961**	0.938
ATT2	0.916	0.929	**0.958**	0.920
ATT3	0.903	0.929	**0.950**	0.901
ATT4	0.905	0.923	**0.955**	0.897
BI1	0.903	0.895	0.886	**0.950**
BI2	0.917	0.912	0.913	**0.956**
BI3	0.887	0.900	0.914	**0.933**

Table 4. Reliability

Variables	Cronbach's Alpha	Composite Reliability
Perceived Usefulness	0.963	0.973
Perceived Ease of Use	0.944	0.964
Attitude	0.969	0.977
Behavioral Intention	0.942	0.963

Table 5. Model Fit

Variables	R-Square	R-Square Adjusted
Attitude	0.946	0.946
Behavioral Intention	0.933	0.932

The study analyzed the relationship between perceived usefulness, attitude, ease of use, and attitude in a study. The path coefficient values were 0.387, indicating a positive influence on behavioral intention. The t-statistic values were 4.170 ($\geq$1.96) and p-values of 0.000 ($\leq$0.05), confirming that perceived usefulness has a significant direct effect on behavioral intention. H2 also showed a positive influence on attitude, with a path coefficient of 0.237. The t-statistic values were 3.095 ($\geq$1.96) and p-values of 0.002 ($\leq$0.05), confirming that perceived usefulness has a positive and significant direct influence on attitude. H3 also showed a positive influence on attitude, but the t-statistic values were 1.375 ($\geq$1.96) and p-values of 0.169 ($\leq$0.05), rejecting the hypothesis that perceived usefulness does not have a significant direct influence on behavioral intention. H4 also showed a positive influence on attitude, with a path coefficient of 0.741. The t-statistic values were 9.846 ($\geq$1.96) and p-values of 0.000 ($\leq$0.05), confirming that perceived ease of use has a positive and significant direct influence on attitude. Lastly H5, the path coefficient value of 0.428 indicated a positive

influence between attitude and behavioral intention, with a t-statistic value of 3.733 ($\geq$1.96) and p-value of 0.000 ($\leq$0.05), confirming that attitude has a positive and significant direct influence on behavioral intention.

Based on the mediation model from Zhao et al. (2010) and the result that shows perceived usefulness significantly influences attitude, attitude and behavioral intention, and perceived usefulness and behavioral intention. The positive and significant relationship between these three factors, indicating that attitude has a complementary partial mediation effect. The hypothesis was accepted based on these results, indicating that perceived usefulness and behavioral intention are interconnected and can influence each other.

Based on the mediation model from Zhao et al. (2010) and the result that shows perceived   ease of use significantly influences attitude, attitude and behavioral intention, but no significant influence between perceived ease of use and behavior intention. The positive and significant relationship between these elements was found, confirming that attitude has a full mediating effect. Therefore, the hypothesis was accepted based on these results.

Table 6. Hypothesis Testing

Hypothesis	Path	Path Coefficient	T-Statistics	P-Values
H1	PU > BI	0,387	4,170	0,000
H2	PU > ATT	0,237	3,095	0,002
H3	PEOU > BI	0,163	1,375	0,169
H4	PEOU > ATT	0,741	9,846	0,000
H5	ATT > BI	0,428	3,733	0,000
H6	PU > ATT > BI	0.101	2.619	0.009
H7	PEOU > ATT > BI	0.317	3.237	0.001

The study reveals that perceived usefulness significantly influences behavioral intention in Bank Jatim customers. High mobility customers who believe mobile banking will increase productivity are more likely to use the Jconnect Mobile application (Fachreza & Besra, 2022; Heryani et al., 2020). Mobile banking can shorten time and avoid queues in financial transactions. The results are consistent with previous studies, indicating that perceived usefulness has a positive and significant influence on behavioral intention (Agyei et al., 2020; Andre et al., 2021; Fachreza & Besra, 2022; Heryani et al., 2020; Mutahar et al., 2018; Noviarni, 2014; Pranoto & Setianegara, 2020; Prastiawan et al., 2021; Prayudi et al., 2022; Raza et al., 2017; Rehman & Shaikh, 2020; Sana et al., 2019; Widiar et al., 2022). This suggests that Bank Jatim customers prioritize the usefulness of the Jconnect Mobile application, as it can shorten time and avoid queues in financial transactions.

The study reveals that perceived usefulness significantly influences customers' attitudes towards mobile banking services. Customers' perceptions of the benefits of using mobile banking services significantly influence their choice to use them (Fachreza & Besra, 2022; Prastiawan et al., 2021). This positive influence can lead to increased customer confidence in using Jconnect Mobile mobile banking, as well as an increase in perceived usefulness from the facilities provided (Sana et al., 2019). The findings are consistent with previous studies (Fachreza & Besra, 2022; MuñozLeiva et al., 2017; Norng, 2022; Prastiawan et al., 2021; Raza et al., 2017; Rehman et al., 2019; Rehman & Shaikh, 2020; Sana et al., 2019), indicating that customers' perceptions of mobile banking services significantly influence their decision to use them.

The study reveals that perceived ease of use does not directly influence behavioral intention among Indonesian customers, particularly Bank Jatim customers, who are already accustomed to using other digital payment platforms like OVO, Gopay, and ShopeePay (Widiar et al., 2022). This suggests that the perceived ease of using Jconnect Mobile mobile banking among Bank Jatim customers is not important, as it is not considered a significant factor in adopting information technology, particularly mobile banking. This finding aligns with previous research conducted in Indonesia (Saidani et al., 2022; Widiar et al., 2022), indicating that convenience is not a significant factor in adopting information technology.

The study reveals that perceived ease of use significantly influences customer attitudes towards mobile banking applications. Customers' confidence in using the Jconnect Mobile application increases due to the convenience offered (Sana et al., 2019). The user-friendly interface of mobile banking encourages customers to switch from conventional services, increasing loyalty and positive impressions (Prastiawan et al., 2021). Customers will have a positive attitude towards information technology services that provide a quick and easy understanding of use (Fachreza & Besra, 2022). The results of this research support previous studies (Fachreza & Besra, 2022; Muñoz-Leiva et al., 2017; Norng, 2022; Prastiawan et al., 2021; Raza et al., 2017;

Rehman et al., 2019; Rehman & Shaikh, 2020; Sana et al., 2019), confirming that perceived ease of use has a positive and significant influence on attitude.

The study reveals that customers' attitudes towards mobile banking applications are significantly influenced by their attitude towards the application. The ease and efficiency of transactions, as perceived by customers, triggers their attitudes towards using mobile banking applications (Heryani et al., 2020). Norng (2022) also suggests that customers develop positive opinions about mobile banking, which is considered useful and has a positive impact on their feelings of pleasure in using it. This research aligns with previous studies (Fachreza & Besra, 2022; Heryani et al., 2020; Muñoz-Leiva et al., 2017; Norng, 2022; Prastiawan et al.,

2021; Raza et al., 2017; Rehman et al., 2019; Rehman & Shaikh, 2020; Sana et al., 2019), confirming the positive and significant influence of attitude on behavioral intention.

The study found that attitude partially mediates the relationship between perceived usefulness and behavioral intention in mobile banking applications. This suggests that attitude can influence consumer attitudes towards adopting mobile banking applications. As perceived ease increases, consumer attitudes also increase, leading to a higher intention to adopt Jconnect Mobile. This aligns with previous research by Mulyati et al. (2023) and Prastiawan et al. (2021), but slightly differs from Rehman et al. (2019), who found that attitude fully mediates the relationship between perceived usefulness and behavioral intention. The alignment between the two studies could be due to the use of Indonesian subjects, while slight differences could be due to the use of Malaysian subjects, which may differ from Indonesian subjects.

The study found that attitude fully mediates the relationship between perceived ease of use and behavioral intention. This differs from previous studies by Prastiawan et al. (2021) and Rehman et al (2019), which found that attitude partially mediates the influence of perceived ease of use on behavioral intention. The difference may be due to differences in research subjects, as in both studies, perceived ease of use can influence behavioral intention directly or indirectly through attitude. In this study, attitude only mediates the influence. This suggests that customers' perceived ease of using the Jconnect Mobile application influences their intention to use it through their attitudes created by their use. Ease of use creates a positive attitude, impacting their decision to use the Jconnect Mobile mobile banking application.

MANAGERIAL IMPLICATION

The research indicates that perceived usefulness and convenience positively impact customer attitudes. Bank Jatim can use this information to improve the JConnect Mobile application by adding necessary functions and making it more user-friendly. This will improve customer satisfaction and encourage them to use the application more frequently. The study also found that attitude mediates the relationship between perceived usefulness and perceived ease of use decisions. Therefore, Bank Jatim should focus on cultivating positive attitudes from customers by increasing usability and convenience, thereby making the Jconnect Mobile mobile banking application more preferred and used.

CONCLUSION AND SUGGESTION
FOR FUTURE RESEARCH
Conclusion

The researcher conducted a study using the Structural Equation Modeling method to analyze seven hypotheses. Six of the seven were accepted, while one was rejected. The findings revealed that perceived usefulness significantly influences behavioral intention among Jconnect Mobile users, while perceived usefulness also affects their attitude. However, perceived ease of use did not significantly influence behavioral intention. However, perceived ease of use had a significant effect on attitude.

Attitude also had a significant effect on behavioral intention, mediating the relationship between perceived usefulness and intention in a partially complementary manner. Attitude also mediated the relationship between perceived ease of use and full behavioral intention among Jconnect Mobile users.

Suggestion for Future Research This research has several limitations, including its limited use of four main variables from the TAM model, a small number of indicators for each variable, the absence of back and front translators, and a small sample size. Future research should include additional variables like trust and perceived risk, and add assessment indicators for more comprehensive assessment. Additionally, the lack of back and front translators and online questionnaire distribution may lead to biased responses. The small sample size also suggests that future research should increase the number of samples to better represent the entire population's behavior.

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