CUSTOMER INTEREST IN USING MANDIRI M-BANKING: CAN EASE OF USE, TRUST, INFORMATION TECHNOLOGY READINESS, AND SOCIAL FACTORS AFFECT IT?

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ABSTRACT

Changes in information technology have encouraged banks to provide easy access to information services for their customers in conducting transaction processes by launching electronic banking services. This study aimed to analyze the effect of ease of use, trust, information technology readiness, and social factors on customer interest in using Mandiri M-Banking. The research population was M-banking users of Mandiri Bank at the Pekanbaru Branch Office with a sample size of 120 people. Research analysis method was multiple linear regression analysis using SPSS 21. The results showed a positive and significant relationship between trust and information technology readiness on customer interest in using Mandiri M-banking. While ease of use and social factors did not significant on customer interest in using Mandiri M-banking.

Keywords: Ease of Use, Trust, Information Technology Readiness, Social Factors, Customer Interest

INTRODUCTION

Rapid developments in the field of information technology at this time have made people aware of the importance of the presence of information technology and made it become demands that cannot be avoided. Advances in information technology bring various changes in people's lives to always act practically, effectively, and efficiently. The current conditions do not only affect people's lives but also companies' survival. Companies must be able to keep abreast of technological developments that occur to maintain their viability in the future and to maintain their market (Arif, Komardi, & Putra, 2021) share. One of the companies that are required to keep abreast of technological developments is a banking company that acts as a financial institution. With changes in information technology (Renaldo et al., 2021), Banks are encouraged to provide easy access to information services (Jacksen, Chandra, & Putra, 2021) for their customers in conducting transaction processes by launching electronic banking services, better known as e-banking. One of the derivative service products from e-banking is Mobile Banking (M-banking).

According to (Arthana, Yudhi W, Rukhviyanti, 2015), Mobile Banking is a part of e-banking which is a banking information (Chandra, Renaldo, & Putra, 2018) service via wireless offered by banks using mobile phone technology to support smooth and easy banking activities. With Mobile Banking, it will be easier for customers of a bank to carry out banking activities, because customers can access the desired service without having to come to the bank concerned to conduct transaction processes such as transferring money, checking balances, or paying bills (except for cash withdrawal). Several banks have launched Mobile Banking applications to improve operations and reduce costs.

(Britama.com, 2012) Mandiri Bank (Persero) Tbk. (BMRI) was established on October 2, 1998, and began operations on August 1, 1999. Currently, Mandiri Bank has 12 domestic regional offices, 83 area offices, 1,297 sub-branch offices, 1,075 Mandiri business partner offices, 178 cash offices, and 6 branch offices abroad located in Cayman Islands, Singapore, Hong Kong, Dili Timor Leste, Dili Timor Plaza, and Shanghai (People's Republic of China). Mandiri Bank was established through the merger of PT. Bank Bumi Daya (Persero) (BBD), PT. Bank Dagang Negara (Persero) (BDN), PT. Bank Ekspor Impor Indonesia (Persero) (Bank Exim), and PT. Bank Pembangunan Indonesia (Persero) (Bapindo). Data from the top brand (Fajri, Chandra, & Putra, 2021) index show information that the number of Mandiri M-banking users was more than BRI, BNI, and CIMB banks so Mandiri Bank was ranked second in 2018. But from 2019 to 2020, the number of Mandiri M-banking users decreased to the third rank.

According to Djaali (2011), interest is something that has a relationship with the power of motion that will support someone to be interested in an object—in a particular activity or activities. Interest in using Mobile Banking describes an interest or encouragement from within a person to use Mobile Banking. The interest of Mobile Banking users is very important because it can be a reference or benchmark for the success of the application. Banks must also continue to make developmentts or improvements to the application so they can be easily used by customers and their goals can be felt by customers. To find out how interested customer is in using Mandiri M-Banking Services at the Pekanbaru branch office, a pre-survey was conducted by distributing questionnaires online to 41 respondents. Based on the pre-survey results, it can be seen that most respondents not only have one Mobile Banking application but at least 2 Mobile Banking applications to carry out banking activities and that most respondents often use BCA M-banking compared to Mandiri M-banking. Although 78.1% of customers have stated that the Mandiri M-banking application is easy to use and practical and efficient when carrying out banking activities, there were still many customers who had low interest in using Mandiri M-banking service.

LITERATURE REVIEW

Customer Interest

Interest is a person's desire to perform a certain behavior (Nyoto, Renaldo, Karuppannan, Bhuiyan, & Kumarasamy, 2021). Someone will do a behavior if they have the desire or interest to do so (Dewi & Warmika, 2016). According to (Djamarah, 2015), if someone has an interest in an activity then they can enjoy and also pay attention to the activity with pleasure. This very big interest will certainly affect the way as well as the level of one's laziness.

According to (Roainy, 2018), indicators for measuring interest, include 1) Desire to use—customers who are interested in conducting transaction processes using M-banking will have the desire to use the service; 2) Always try to use—when customers feel happy without coercion to using the M-banking application, they will always try to use the M-banking application continuously; and 3) Will continue to use in the future—if customers are satisfied with the M-banking service, they will have the desire to continue to use it in the future.

Ease of Use

Ease of use is identified as having dimensions consisting of easy to learn, easy to use, clear and understandable, and become skillful (Romadloniyah & Prayitno, 2018). This ease of use will have an impact on behavior, namely the higher a person's perception of the ease of using the system, the higher the level of utilization of information technology (Artini, 2019). According to (Ramadhan, 2016), indicators for measuring ease of use, include a) The system is clear and understandable; b) It doesn't require a lot of effort to use the system (does not require a lot of mental effort); c) The system is easy to use; and d) The system is easy to use according to what the user wants to do (easy to get the system to do what they want to do).

The study results of (Artini, 2019) show that ease of use has a significant positive effect on user interest in the application. However, the study results of (Kurnia & Djatikusuma, 2014) and (Saputri, 2017) show that ease of use has no significant positive effect on user interest in the application.

H1 : ease of use has a positive effect on customer interest in using Mandiri M-Banking

Trust

Customer trust is defined as an indicator of a psychological state that leads to trust in conducting transaction processes on the internet, maintaining interest of customer transactions, maintaining commitment in serving customers, and providing benefits for their use (Wibowo et al., 2015). Trust is a cognitive structure that is developed by the individual after collecting, processing, and synthesizing information as well as entering various outcomes of individual assessment related (Pratama & Suputra, 2019). According to (Fakhrurozi, 2018), indicators for measuring trust, include 1) Can be trusted; 2) Prioritizing the interest of customers; 3) Maintaining a good reputation and high commitment; 4) Trust the information provided; and 5) Pay attention to the condition of customers.

The study results of (Artini, 2019) and (Kurnia & Djatikusuma, 2014) conclude that trust has a significant positive effect on user interest in the application. However, the study results of (Saputri, 2017) and (Fakhrurozi, 2018) conclude trust has no significant positive effect on user interest in the application.

H2 : trust has a positive effect on customer interest in using Mandiri M-Banking

Information Technology Readiness

Technology readiness by users is considered to be an important factor in efforts to increase the use of Mobile Banking. Someone with a higher positive attitude in responding to technology tends to be easier to use technology and, vice versa, someone with a higher negative attitude in responding to technology tends to refuse to use technology. In other words, a high negative attitude will become a barrier to the entry of information related to technology (Pratiwi & Indriani, 2017). According to (Desmayanti, 2012), indicators for measuring information technology readiness, include 1) Readiness to accept technological developments (connections, software, and hardware) and 2) Adequate human resources.

The study results of (Pratiwi & Indriani, 2017) show that there is a relationship between technological readiness and interest in using the application with a significant positive value. However, the study results of (Prasetya, 2016) show that technology readiness has no effect on user interest. This is also supported by the study results of (Rafdinal, 2021) that technological readiness does not directly have a significant effect on the intention to use the application.

H3 : information technology readiness has a positive effect on customer interest in using Mandiri M-Banking

Social Factors

Social factors as defined by (Ningrum, 2016) are the degree to which an individual perceives that others convince them that they must use information technology. A customer's behavior is also affected by social factors such as reference groups, family, and social roles and status (Saputri, 2017). The amount of confidence from others, such as support from colleagues, superiors, and organizations will have a positive effect on social factors in affecting an individual to utilize information technology (Wulandari, 2013). According to (Ningrum, 2016) and (Sang Ayu Putu Syanditha, 2017) indicators for measuring interest based on social factors, include 1) Surrounding, friends, co-workers and relatives' support; 2) Manager's support; 3) Leadership's support; and 4) Organization's support.

The study results of (Fiddin et al., 2013), (Ningrum, 2016), and (Sang Ayu Putu Syanditha, 2017) show that social factors have a significant positive effect on interest in the use of information technology. However, the study results of (Jati, 2012) show that social factors have no effect on interest in the use of information technology.

H4 : social factors has a positive effect on customer interest in using Mandiri M-Banking
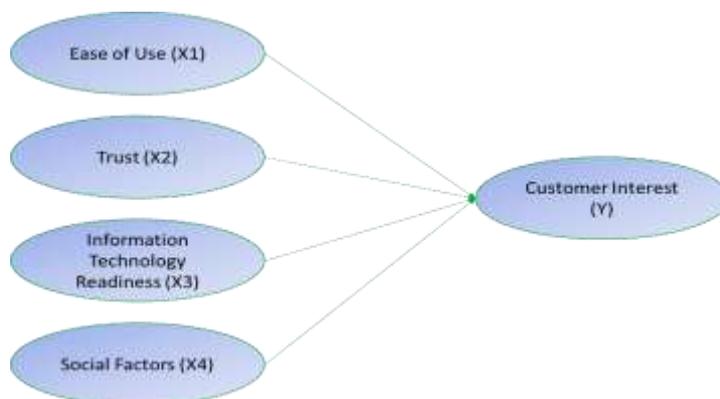

Figure 1. Conceptual Framework

RESEARCH METHODS

The population in this study was M-banking users of Mandiri Bank at the Pekanbaru Branch Office with a sample size of 120 people using roscoe calculations. The sampling technique used in this study was accidental sampling technique.

Table 1. Operational Variable

No.	Variable	Indicator	Statement	Source	Scale
1	Ease of Use (X1)	1. The system is clear and	The Mandiri M-banking application is easy to understand because of its neat appearance.	Ramadhan (2016)	Intervals

No.	Variable	Indicator	Statement	Source	Scale
		understandable	The Mandiri M-banking application is easy to use for online transactions.		
		2. It does not require a lot of effort to use the system (does not require a lot of mental effort)	The process of registering for the Mandiri M-banking application is easy and concise.		
			The Mandiri M-banking application is easy to access because network interruptions rarely occur.		
		3. The system is easy to use according to what the user wants do (easy to get the system to do what they want to do)	The service features in Mandiri M-banking are complete according to customer needs.		
			The service features in Mandiri M-banking are easy to use.		
2	Trust (X2)	1. Can be trusted (Trustworthy)	I feel safe conducting transactions using the Mandiri M-banking application.	Fakhrurozi (2018)	Intervals
			I believe in the level of security of data in the Mandiri M-banking application.		
		2. Prioritizing the interest of customers	I believe in the quality of services in the Mandiri M-Banking application.		
			I believe that the Mandiri M-Banking application will strive to meet all customer needs in transactions.		
		3. Maintaining a good reputation and high commitment	The Mandiri M-Banking application already has a good reputation.		
			Mandiri Bank as the owner of the M-banking application is able to maintain the privacy of its customers.		
		4. Trust the information provided	The Mandiri M-Banking application provides actual, up-to-date information.		
			The Mandiri M-Banking application provides information with precise details.		
		5. Pay attention to the condition of customers	I believe that the Mandiri M-Banking application is a quick solution to problems experienced by customers.		
			The Mandiri M-Banking application makes it easy to attract customer interest and attention.		
3	Information Technology Readiness (X3)	1. Readiness to accept technological developments (connection, software, and hardware)	I prefer to use the Mandiri M-Banking application for online transactions rather than offline.	Desmayanti (2012)	Intervals
			Having the Mandiri M-Banking application provide a positive experience that really impacts me.		
		2. Adequate human resources	I can conduct transactions via M-banking even though I have never used M-banking.		
			I follow the development of the Mandiri M-Banking application technology.		
4	Social Factors (X4)	1. Surrounding, friends, co-workers and relatives'	Colleagues/family recommended me to use the Mandiri M-Banking application.	Ningrum (2016) and Sang Ayu Putu	Intervals
			Colleagues/family encouraged me to use the Mandiri M-Banking application.		

No.	Variable	Indicator	Statement	Source	Scale
		support		Syanditha (2017)	
		2. Manager's support	The manager recommended me to use the Mandiri M-Banking application.		
			The manager encouraged me to use the Mandiri M-Banking application.		
		3. Leadership's support	The leadership recommended me to use the Mandiri M-Banking application.		
			The leadership encouraged me to use the Mandiri M-Banking application.		
		4. Organization's support	Organization colleagues recommended me to use the Mandiri M-Banking application.		
			Organization colleagues encouraged me to use the Mandiri M-Banking application.		
5	Customer interest in using Mandiri m-banking (Y1)	1. Desire to use	I am interested in using the Mandiri M-Banking application.	Roainy (2018)	Intervals
			I am interested in the service features of the Mandiri M-Banking application.		
		2. Always try to use	I intend to continue to use the Mandiri M-Banking application.		
			I am trying to take advantage of the new service features of the Mandiri M-Banking application.		
		3. Will continue to use in the future	I will continue to use the Mandiri m-banking application in the future.		
			I will always follow the development of the features of the Mandiri M-Banking application in the future.		

Source: Processed Data, 2022

Data Analysis Technique

Analysis of Respondent Characteristics

To find out the analysis of the effect of Ease of Use (X1), Trust (X2), Information Technology Readiness (X3), and Social Factors (X4) on Customer Interest in Using Mandiri M-Banking (Y1), respondents were asked to provide an assessment of the dimensions, including the dimensions of Ease of Use (X1), Trust (X2), Information Technology Readiness (X3), and Social Factors (X4). Where the respondents will be divided based on characteristics, namely age, gender, occupation, income, and length of time in using Mobile Banking.

Determination Coefficient Test (R^2)

The coefficient of determination (R^2) was carried out to measure how far the ability of the independent variables to explain the variation of the dependent variable. The coefficient of determination is between 0 and 1. The small value of R^2 means that the ability of the independent variables to explain the variation in the dependent variable is very limited. A value that is close to one means that the independent variable predicts the variation of the dependent variable. In general, the coefficient of determination for cross-sectional data is relatively low because there is a large variation between each observation, while for sequential data (time series) is usually high (Ghozali, 2013).

Multiple Linear Regression Analysis

Multiple linear regression analysis was carried out to determine the direction of the relationship between the independent variables and the dependent variable, whether each independent variable is related to the dependent and whether each independent variable is positively or negatively related.

Partial Test (T test)

The T test was carried out to test the significance of the effect of variable X on variable Y, does the variables of Ease of Use (X1), Trust (X2), Information Technology Readiness (X3), and Social Factors (X4) really affect the

variable of Customer Interest in using M-banking Mandiri at the Pekanbaru Branch Office (Y1) separately or partially (Ghozali, 2013).

RESEARCH RESULTS AND DISCUSSION

Characteristics of Respondents

Respondents in this study were users of the Mandiri M-Banking application at the Pekanbaru Branch Office. The characteristics of the respondents are divided based on age, gender, occupation, income, and length of time in using Mobile Banking.

Table 2. Characteristics of Respondents

Demography	Category	Percentage (%)
Age	< 20	12,5%
	20 – 30	69,2%
	31 – 40	13,3%
	> 40	5%
Gender	Male	45%
	Female	55%
Occupation	Students	36,7%
	Entrepreneur	8,3%
	PNS	0,8%
	Employee	47,5%
	Others	6,7%
Income	< Rp 2.000.000	25%
	> Rp 2.000.000 – Rp. 4.000.000	53,3%
	> Rp 4.000.000 – Rp 6.000.000	11,7%
	> Rp 6.000.000	10%
Length of Time in Using Mobile Banking	< 1 year	25,83%
	>1 - 3 year	50%
	>3 - 5 year	23,33%
	>5 - 10 year	0,84%

Source: Processed Data, 2022

Table 2 is the characteristics of respondents using the Mandiri M-Banking application based on age. Most of the respondents are in the age group of 20 - 30 years old, by a percentage of 69.2%, and are female, by a percentage of 55%. From the characteristics of respondents using the Mandiri M-banking application based on occupation, most of the respondents work as private employees, by a percentage of 47.5% with an income of more than Rp. 2,000,000 – Rp. 4,000,000, by a percentage of 53.3%.

Then the characteristics of respondents using the Mandiri M-banking application based on the length of time in using m-banking showed that most of the respondents have been using the Mandiri M-banking application for more than 1 year to 3 years, by a percentage of 50%, the length of time in using the Mandiri M-banking application of under 1 year has a percentage of 25.83%, the length of time in using the Mandiri M-banking application of more than 3 years – 5 years has a percentage of 23.33%, and the length of time in using the Mandiri M-banking application of more than 5 years – 10 years has a percentage of 0.84%.

Questionnaire Validity Test

From the results of the validity test obtained for the variables of ease of use, trust, information technology readiness, social factors, and customers' interest in using Mandiri M-banking it can be seen that all statement items for each variable have an r count greater than 0.197. So it can be concluded that all statement items for ease of use, trust, information technology readiness, social factors, and customer interest in using Mandiri M-banking are declared to be valid.

Questionnaire Reliability Test

From the results of the reliability test obtained, the Cronbach Alpha values of the variables of ease of use, trust, information technology readiness, social factors, and customer interest in using Mandiri M-banking have values greater than the minimum limit of 0.6. The Cronbach Alpha values are greater than the minimum limit of 0.6 so

it can be concluded that the statement items to measure the independent and dependent variables have good reliability.

Multiple Linear Regression Analysis

To see how much effect Ease of Use, Trust, Information Technology Readiness, and Social Factors have on Customer interest in using Mandiri M-banking then a multiple linear regression analysis was used. The equation used to measure multiple linear regression is as follows:

$$Y = 0,352 + 0,125 X_1 + 0,445 X_2 + 0,350 X_3 + 0,006 X_4$$

Determination Coefficient Test (R^2)

The Adjusted R-Square value is 0.094 meaning that the variable of customer interest in using Mandiri M-banking (Y) is 9.4% affected by the variables Ease of Use (X1), Trust (X2), Information Technology Readiness (X3), and Social Factors (X4). Whereas, the remaining 90.6% were explained by other variables that were not examined in this study.

Partial Test (T Test)

Table 3. Partial Test

Model	$T_{statistics}$	T_{table}	Sig
Ease of Use (X₁)	1.387	1.980	0.168
Trust (X₂)	3.818	1.980	0.000
Information Technology Readiness (X₃)	3.874	1.980	0.000
Social Factors (X₄)	0.166	1.980	0.869

Source: SPSS, 2022

Based on the results of the T test it can be concluded that:

1. The variable of Ease of Use (X1) has a T_{count} value of 1.387 and a significance value of 0.168, so it can be seen that $T_{count} < T_{table}$ (1.387 <1.980) and the significant value is greater than $\alpha = 0.05$ (0.168 > 0.05) This indicates that H1 is rejected. It can be concluded that ease of use has no significant effect on customer interest in using Mandiri M-banking (Hypothesis 1 is rejected).

2. The variable of Trust (X2) has a T_{count} values of 3.818 and a significance value of 0.000, so it can be seen that $T_{count} > T_{table}$ (3.818 > 1.980) and the significant value is smaller than $\alpha = 0.05$ (0.000 <0.05). This indicates that H2 is accepted. It can be concluded that trust has a positive and significant effect on customer interest in using Mandiri M-banking (Hypothesis 2 is accepted).

3. The variable of Information Technology Readiness (X3) has a T_{count} value of 3.874 and a significance value of 0.000, so it can be seen that $T_{count} > T_{table}$ (3.874 > 1.980) and the significant value is smaller than $\alpha = 0.05$ (0.000 <0.05). This indicates that H3 is accepted. It can be concluded that information technology readiness has a positive and significant effect on customer interest in using Mandiri M-banking (Hypothesis 3 is accepted).

4. The variable of Social Factor (X4) has a T_{count} value of 0.166 and a significance value of 0.869, so it can be seen that $T_{count} < T_{table}$ (0.166 <1.980) and the significant value is greater than $\alpha = 0.05$ (0.869 > 0.05). This indictaes that H4 is rejected. It can be concluded that social factors have no significant effect on customer interest in using Mandiri M-banking (Hypothesis 4 is rejected).

Discussion

The Effect of Ease of Use on Customer interest in Using Mandiri M-Banking

From the results of the descriptive analysis, it can be seen that the variable of ease of use is a variable that has an assessment of strongly agree (strongly acceptable) from respondents using the Mandiri M-Banking application at the Pekanbaru Branch Office with an average score of 4.33. This is in line with the results of partial analysis and testing (T test). The test results of multiple linear regression analysis show a positive effect of the variable of Ease of Use on customer interest in using Mandiri M-banking, however the partial test results show that there is no significant effect on customer interest in using Mandiri M-banking. Thus, if the ease of use increases, customer interest in using Mandiri M-banking will also experience a non-significant increase.

From the results of the descriptive statistical analysis, it can be seen that most of the respondents stated that the service features in the Mandiri M-Banking application are easy to use, so the ease of use does not affect

customer interest in using Mandiri M-banking. This is because most of the respondents using the Mandiri M-banking application at the Pekanbaru Branch Office are in the age group of 20-30 years old, where on average, they already use smartphones and are already literate in technology, and have used the Mandiri M-banking application for more than 1 year to 3 years so they do not need taking a long time or having difficulty using the Mandiri M-banking application. Another reason for the insignificance of Ease of Use on Customer interest in Using Mandiri M-Banking is that there were network interruptions for some respondents when they wanted to access the Mandiri M-Banking application. This causes respondents to find it difficult to use the M-banking service. The results of this study indicate that Ease of Use has no effect and is not significant on Customer interest in Using Mandiri *M-banking*. Where the results obtained are not in line with the study results of Artini (2019) and Sang Ayu Putu Syanditha (2017) that ease of use has a significant positive effect on user interest in the application. However, the results obtained are in line with the study results of (Prasetya, 2016)and Saputri (2017) that ease of use has no significant positive effect on user interest in the application.

The Effect of Trust on Customer interest Using Mandiri M-Banking

From the results of the descriptive analysis, it can be seen that the variable of Trust is a variable that has an assessment of strongly agree (strongly acceptable) from respondents using the Mandiri M-Banking application at the Pekanbaru Branch Office with an average score of 4.37. This is in line with the results of partial analysis and testing (T test). The results of the multiple linear regression analysis test show a positive effect of the variable of Trust on customer interest in using Mandiri M-banking, and the results of the partial test show that there is a significant effect on customer interest in using Mandiri M-banking. Thus, if trust increases, customer interest in using Mandiri M-banking will also experience a significant increase.

From the results of the descriptive statistical analysis, it can be seen that most of the respondents stated that they believed in the quality of services in the Mandiri M-Banking application and that the Mandiri M-Banking application will try to meet all customer needs in transactions. So, trust is the most important factor affecting customer interest, especially those who work as private employees, to use Mandiri M-Banking. Because with Mandiri M-banking it is hoped that it can help meet all needs in transactions by saving more time without the need to go to an ATM. The results of this study indicate that trust has a significant effect on customer interest in using Mandiri M-*banking*. Where the results obtained are in line with the study results of Artini (2019) and (Kurnia & Djatikusuma, 2014) that trust has a significant positive effect on user interest in the application.

The Effect of Information Technology Readiness on Customer interest in Using Mandiri M-Banking

From the results of the descriptive analysis, it can be seen that the variable of information technology readiness is a variable that has an assessment of strongly agree (strongly acceptable) from respondents using the Mandiri M-Banking application at the Pekanbaru Branch Office with an average score of 4.33. This is in line with the results of partial analysis and testing (T test). The test results of multiple linear regression analysis show a positive effect of the variable of Information Technology Readiness on customer interest in using Mandiri M-banking, and the results of the partial test show that there is a significant effect on customer interest in using Mandiri M-banking. Thus, if Information Technology Readiness increases, Customer Interest in Using Mandiri M-banking will also experience a significant increase.

From the results of the descriptive statistical analysis, it can be seen that most of the respondents stated that they prefer to use the Mandiri *M-banking* application for online transactions rather than offline. This is because the existence of the Mandiri M-banking application can make it easier for respondents to make transactions quickly, easily, and practically. The results of this study indicate that Information Technology Readiness has a significant effect on Customer Interest in Using Mandiri M-banking. Where the results obtained are in line with the study results of (Pratiwi & Indriani, 2017) and (Lin, JC, & Chang, 2011) that information technology readiness has a significant positive effect on user interest in the application.

The Influence of Social Factors on Customer interest Using Mandiri M-Banking

From the results of the descriptive analysis, it can be seen that the variable of social factor is a variable that has an assessment of agree (acceptable) from respondents using the Mandiri M-Banking application at the Pekanbaru Branch Office with an average score of 3.69. This is in line with the results of partial analysis and testing (T test). The test results of multiple linear regression analysis show a positive effect of the variable of Social Factors on customer interest in using Mandiri M-banking, however the results of the partial test show that there is no significant effect on customer interest in using Mandiri M-banking. Thus, if the Social Factor increases, Customer Interest in Using Mandiri M-Banking will also experience a non-significant increase.

From the results of the descriptive statistical analysis, it can be seen that most of the respondents agree that colleagues/family have recommended them in using the Mandiri M-Banking application, but there are also some respondents who do not agree to use the Mandiri M-Banking application because of encouragement from their leaders/superiors even though most of the respondents are private employees. The results of this study indicate that Social Factors have no effect and are not significant on Customer Interest in Using Mandiri *M-banking*. Where the results obtained are not in line with the study results of (Fiddin et al., 2013) and (Ningrum, 2016) that social factors have a significant effect on user interest in the application. However, the results obtained are in line with the study results of (Jati, 2012) that social factors have no effect on user interest in the application.

CONCLUSION

This study aimed to analyze the effect of ease of use, trust, information technology readiness, and social factors on customer interest in using Mandiri M-Banking at the Pekanbaru Branch Office. The conclusions that can be drawn from the results of the study that has been carried out include (1) There is no significant effect between the variable ease of use on customer interest in using Mandiri M-Banking at the Pekanbaru Branch Office. This is because most of the respondents using the Mandiri M-banking application at the Pekanbaru Branch Office are in the age group of 20-30 years old, where on average, they already use smartphones and are already literate in technology, and have used the Mandiri M-banking application for more than 1 year to 3 years so they do not need taking a long time or having difficulty using the Mandiri M-banking application. Another reason for the insignificance of Ease of Use on Customer Interest in Using Mandiri M-Banking is that there were network interruptions for some respondents when they wanted to access the Mandiri M-Banking application. This causes respondents to find it difficult to use the M-banking service. (2) There is a significant effect between the variable of Trust on customer interest in using Mandiri M-Banking at the Pekanbaru Branch Office. In this study, trust has a positive and significant effect on the intention to use, so if Mandiri M-banking can gain high trust from its customers then customer interest in using Mandiri m-banking will also experience a significant increase. (3) There is a significant effect between the variable of information technology readiness on customer interest in using the Mandiri M-banking application at the Pekanbaru Branch Office. In this study, information technology readiness has a positive and significant effect on the intention to use, so if customers have information technology readiness, their interest in using Mandiri M-banking will also experience a significant increase. (4) There is no significant effect between the variable of social factors on customer interest in using the Mandiri M-banking application at the Pekanbaru Branch Office. This is because, according to some respondents, their surrounding environment, such as colleagues/family, organizations, or leadership, is not a driving factor for customer interest in using Mandiri M-banking.

From the results of this study, it is hoped that Mandiri Bank can routinely carry out maintenance and continue to update the Mandiri M-banking system to improve service quality to minimize bugs or avoid network disruptions so as to make it easier for customers to access Mandiri M-banking services. It is also hoped that Mandiri Bank can be more active in promoting Mandiri M-banking services and continue to promote any updates as well as try to convince customers so they want to keep abreast of the Mandiri M-Banking application technology. Furthermore, it is also hoped that Mandiri Bank can do collaboration or partnership with other companies so that the leaders can recommend and encourage their employees to use Mandiri M-banking services.

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