

## The effect of perceived ease of use, perceived usefulness, and perceived risk on reuse intention mobile banking service

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### ABSTRACT

This study aims to analyze the effect of Perceived ease of use, Perceived usefulness, and perceived risk on Reuse intention of mobile banking services with Trust as mediation for Bank Nagari customers in Padang City in the new normal phase. In this study, 160 respondents comprised the sample size. The distribution of online questionnaires was used for data capture, and the SmartPLS program was used for data processing. According to the findings of this study (1) Trust has a positive and significant effect on mobile banking reuse intentions. (2) Perceived convenience of use has a positive and insignificant effect on trust. (3) Perceived efficacy has a positive and significant effect on trust. (4) Perceived risk has a positive and significant effect on trust. (5) Perceived convenience of use has a positive and insignificant effect on the intention to utilize mobile banking services mediated by trust. (6) Perceived efficacy has a positive and significant effect on the intention to utilize mobile banking services, as mediated by trust. (7) Perceived risk has a significant positive effect on the reuse intention of mobile banking, which is mediated by trust. (8) The perceived usability of mobile banking has a positive and significant influence on the likelihood of future use. (9) The perceived utility of mobile banking has a positive and significant effect on its reuse intention (10) Perceived risk has a positive and insignificant effect on Reuse intention.

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## INTRODUCTION

The Covid-19 pandemic has wreaked havoc on the global economy and financial markets. To contain the spread and impact of the Covid-19 outbreak, numerous nations, including Indonesia, have taken precautionary measures to reduce the risk of Covid-19, such as quarantine and social distancing policies. The chances of getting infected with Covid-19 by touching objects or surfaces infected with the virus are very high. One of the daily activities that requires direct contact is the physical handling of cash which can accelerate the spread of the virus, so to avoid this the current need is to switch to digital payment modes as a means of complying with social distancing policies. The banking sector responded to this by improving mobile banking services.

Mobile banking is a form of e-banking service provided by banks to enable customers to make

transactions via *smartphones*. This service facility can answer the demands of customers who want fast, safe, and available services at any time (24 hours Non-stop) accessed anywhere and anytime without having to have physical touch. Based on Bank Indonesia statistics, the volume of transactions through ATM machines has decreased in March 2020. The percentage decrease was quite significant from 24.46% to 13.2% yoy (year on year). This decline occurred due to the implementation of the PSBB and recommendations to stay at home and the public's fear of ATM machines which can be a medium for transmitting the corona virus.

One of the banks in Padang City that provides *mobile banking services* is Bank Nagari. Bank Nagari was originally a West Sumatra Regional Development Bank which was officially established on March 12, 1962 under the name "PT. West Sumatra Regional Development Bank". This establishment was spearheaded by the Regional Government together with community leaders and private business leaders in West Sumatra. This organization was founded in response to the need for a financial institution in the form of a bank that aids the government in implementing regional development. Until now, Bank Nagari has spread out and has branch offices in several cities or districts in West Sumatra. Even since 1996 Bank Nagari has also become the first Regional Development Bank those who open branch offices outside the area in Jakarta and are followed by the Pekanbaru branch. Based on the number of customers, Bank Nagari has customers that continue to increase from year to year. The following is the number of Bank Nagari customer data from 2015 to 2018 in the following table:

Table 1 Bank Nagari Customer Data

Year	Number of Customers
2015	169,033
2016	171,073
2017	174,139
2018	204,659

Source: Bank Nagari 2019

As a service provider, the management of Bank Nagari certainly needs to understand what factors influence customer *intention* to continue using *mobile banking services*. The *trust* factor is important in the utilization of *technology-based services*, so trust is important in fostering customer *intention* to continue using the services offered by the bank (Rahab and Sutianto, 2011). In addition, trust is the basis for the emergence of intention, which can trigger someone to become a user of a service for a long time continuously until the level of trust is lost and then switch to another system or technology (Pan, et al 2013). Thus, greater customer trust can result in the intention to utilize mobile banking services, which is based on expectations regarding the anticipated outcomes of using the mobile banking service. The research results of Prathama, F. and Sahetapy (2019) and Wilson (2019) substantiate that trust has a significant impact on reuse intent.

Several elements, including the apparent simplicity of the system or technology, affect the users' degree of trust in its efficacy (Davis, 1989). A system is designed not to complicate the wearer but to provide convenience (Venkatesh, V. & Davis, 2000). According to Rahab and Sutianto (2011) Manual labor is performed by those who do not use the system, while someone who uses the system works more easily. The bank provides ease of understanding and use in using *mobile banking*, this is manifested in the procedures for transacting using *mobile banking* which can be easily learned by customers. The results of Pramesthi's research (2013), Faradila, Rr. Selli Nisrina and Soesanto (2016) and Prathama and Sahetapy, (2019) in Utami & Rahayu (2022) demonstrate that perceived simplicity of use has a positive and statistically significant influence on trust then, the level of perceived usefulness (*perceived usefulness*) (Wilson, 2019). When users see whether a system will increase their work efficiency and productivity, it will positively affect trust. Categorized trust can be realized in terms of improving user performance (Purwanto, 2020). The results of research and Wilson (2019) in Utami & Rahayu (2022) substantiate that perceived efficacy has a significant impact on trust.

Since the Covid-19 pandemic broke out, it is estimated that this pandemic will affect customer behavior, especially its effect on human interaction. The pandemic causes *perceived risk* to arise in the context of interactions in the *new normal phase* and this is an important factor that is considered to influence customer *intention* to reuse a technology service in the form of *mobile banking*.

There is a *perceived risk* related to interaction problems and the vulnerability to the spread of viruses from physical touch caused by Covid -19, thus considered to have an impact on customer behavior. An individual's propensity to use mobile banking services is influenced positively by their level of perceived risk since they anticipate that doing so would save them time and effort. Risk, according to Larasati (2016), negatively affects consumers' intent to use mobile banking services. In contrast to the findings of Aieni, AN, & Purwantini (2017), research, which suggests that risk perception has a positive effect on mobile banking reuse intent, the greater the risk associated with mobile banking is associated with a decrease in service reuse intent. Because the preponderance of respondents in this study was young adults, this is the case, who are therefore unconcerned with risks in decision-making or, in other words, embrace the potential hazards (risk takers) associated with technological advancements.

## LITERATURE REVIEW

### Theory of TAM ( *Technology Acceptance Model* )

TAM describes a causal relationship between a belief (benefits of an information system and its usability) and the behavior, requirements, and consumers of an information system. TAM seeks to characterize and forecast user adoption of an information system. In TAM, TRA serves as the foundation for understanding the relationship between IT (Information Technology) consumers' perceptions of usability and perceived ease of use. The TAM theory describes the perceptions of technology consumers. The perception of the user will have an impact on the desire to utilize IT. In the TAM model, the level of acceptance of IT use is determined by five constructs: *perceived usefulness*, *perceived ease of use*, *behavioral intention to use*, *attitude toward using*, and real conditions of system usage ( *actual system usage* )

### Reuse intention

*Intention* defined as "a conscious behavioral force to do something that has been targeted" (Keil, M.; Beranek, PM; Konsynski, 1995). Kusuma (2009) argues The definition of intention to use is a user's desire to use or utilize a specific object. Furthermore, according to Rajasa and Faturachman (2018) *Reuse intention* is the intention to reuse a product or service. From the various opinions that have been put forward by the experts above regarding a person's *intention* to reuse a product or service, Intention is one of the psychological aspects of humans who consciously tend to pay attention to or experience increased satisfaction from an object that can motivate them to achieve their objectives, which if achieved then there is a possibility for someone to continue using a system or use it again. As for according Venkatesh et al., (2003) indicators of *reuse intention* are as follows:

1. Intend to use *mobile banking* again in the near future .
2. I will use this *mobile banking* again.

### Perceived ease of use

Ease of use is defined as the extent to which a person believes that utilizing a technology will not require any effort (Jogiyanto, 2007). Perceived ease of use according to Agustian, Wiwin and Syafari (2014) measure of someone's belief that information technology or computers are considered easy to understand and use to lighten a job. According to Davis (1989), Davis et al (1989), Venkatesh et al (2003) The indicators used to measure perceived ease of use are as follows:

1. Easy to understand and easy to learn
2. Does not require heavy effort

3. The steps used are very easy
4. Easy to use overall

### **Perceived usefulness**

According to Jogiyanto, (2007 ) *Perceived usefulness* is the extent to which a person believes that using a technology will improve the performance of his work. Wibowo (2008) also defines *perceived usefulness* as a measure in which the use of a technology is believed to bring benefits to those who use it. In addition, Thompson et al (1992) also argues that a person will be able to use an information technology, if the user has an understanding of what can be obtained, usefulness, and benefits (usefulness) *that* benefit a person's decision when using technology. As for several indicators according to Davis (1989), Davis et al (1989), Venkatesh et al (2003) that can be used in this study include:

1. Very useful
2. Efficiency
3. Make work easier
4. Improve quality
5. Improve the performance

### **Perceived Risk**

Perceived risk is a customer's perceptions about uncertainty and unwanted consequences in carrying out an activity (Jogiyanto, 2007) . Risk is defined as the customer's perception of the uncertainty and consequences that will be faced after carrying out certain activities. Risk is defined as a consumer's subjective estimate of suffering a loss in receiving the desired outcome ( Pavlou in Rithmaya, 2016) . *Perceived risk* indicators used in this study according to Forsythe & Shi (2003) in Aji et al., (2020) , namely:

1. performance risks
2. financial risks
3. time convenience risks

### **Trusts**

Trust is the initial basis of the individual's relationship with the company. Before the actual purchase occurs, the individual's trust with the company must be built first. *Trust* is built when individuals feel their partners have integrity, if individuals are consumers, then these individuals have positive expectations of the company. Given that trust is the main determinant of relationships, an individual considers other parties to be trusted. It is the individual's volitional susceptibility to these interactions that predispose him or her to commit to a relationship (Mayer, John D., Salovey, Peter, et.al., 1995) . Before individuals are committed to interactions and relationships, the level of trust starts from zero (Lewicki, 2006) . McKnight, DH, Cummings, LL and Chervany (1998) In deciding whether to investigate or transact with online businesses, consumers go through a trusting phase, according to your argument. According to , indicators of trust are :

1. Trust transaction services
2. Safety

### **Hypothesis**

- H1: Perceived ease of use positive and significant effect on trust Mobile banking service for Bank Nagari Padang City customers in the New normal phase
- H2: Perceived usefulness has a positive and significant effect on the trust Mobile banking service for customers of Bank Nagari Kota Padang in the New normal phase
- H3: Perceived risk has a positive and significant effect on the trust Mobile banking service for customers of Bank Nagari Kota Padang in the New normal phase
- H4: Trust positive and significant effect on reuse intention mobile banking Mobile banking service for Bank

Nagari Padang City customers in the New normal phase

- H5: Perceived ease of use has a positive and significant effect on the reuse intention of mobile banking mediated by trust Mobile banking Service to Bank Nagari Padang City Customers in the New normal phase
- H6: Perceived usefulness has a positive and significant effect on reuse intention mobile banking mediated by trust Mobile banking Service to Bank Nagari Padang City Customers in the New normal phase
- H7: perceived risk has a positive and significant effect on the intention to reuse mobile banking mediated by trust Mobile banking service for Bank Nagari Padang City customers in the New normal phase
- H8: Received ease of use has a positive and significant effect on the reuse intention of mobile banking Mobile banking service for Bank Nagari Padang City customers in the New normal phase
- H9: Perceived usefulness has a positive and significant effect on the reuse intention of mobile banking Mobile banking service for Bank Nagari Padang City customers in the New normal phase
- H10: Perceived risk has a positive and significant effect on the reuse intention of mobile banking Mobile banking service for Bank Nagari Padang City customers in the New normal phase

## METHOD

Research types in this study are quantitative research , location , and time in West Sumatra, October 2022 . The population in this study is all Bank Nagari customers who have used or are currently using Nagari *Mobile banking* in Padang City.

$$\begin{aligned} \text{Sample} &= \text{Indicator amount} \times 10 \\ &= 16 \times 10 \\ &= 160 \end{aligned}$$

In the preparation of this research, the source of research data is primary data. Primary data related to all Bank Nagari customers who have used or are currently using Nagari *Mobile banking* in Padang City was taken directly from respondents using a questionnaire. The study data were gathered from primary data, which were directly collected by researchers using questionnaires that were distributed via Google forms. The author employs PLS for data analysis and, based on the classification of the measurement model, utilizes the study's validity test. The author employs two methods for measuring validity: convergent and discriminant validity. Cronbach's alpha, composite reliability, and r square, goodness of fit may all be used to evaluate a model's structural validity and internal consistency, allowing you to determine the strength and direction of an experiment's causal relationships.

## RESULTS AND DISCUSSION

In this investigation, During the evaluation of the measurement model (outer model), the instrument's validity and reliability were evaluated. The validity test is performed to evaluate the degree to which a measuring instrument can measure what it is meant to measure, and to show the validity of the instrument and the clarity with which a concept is described (Hair et al., 2018). In order to satisfy the validity test, the accepted loading factor value and the average variance extract (AVE) value must be > 0.7 and 0.5, respectively. This study's construct validity was supported by its validity assessment:

Table 2. Output Outer Loading

	Perceived Ease of Use	Perceived Risk	Perceived Usefulness	Reuse Intention	Trust
Perceived Ease of Use 1	0.890				
Perceived Ease of Use 2	0.882				

	Perceived Ease of Use	Perceived Risk	Perceived Usefulness	Reuse Intention	Trust
Perceived Ease of Use 3	0.784				
Perceived Risk 1		0.894			
Perceived Risk 2		0.866			
Perceived Usefulness 1			0.714		
Perceived Usefulness 2			0.824		
Perceived Usefulness 3			0.788		
Reuse Intention 1				0.739	
Reuse Intention 2				0.809	
Reuse Intention 3				0.863	
Reuse Intention 4				0.732	
Trust 1					0.761
Trust 2					0.807
Trust 3					0.804
Trust 4					0.808

Source: Primary Data 2023

Based on the results of data processing in Table 2, all indicators have an outer loading greater than 0.7, except for the Social Influence 1 indicator, which has the smallest value. Because the outer loading value of all big variable indicators is calculated from 0.7, the convergent validity of all indicators is assumed to be true.

Table 3. AVE outputs

	AVE
Perceived ease of use	0.729
Perceived risk	0.775
Perceived usefulness	0.603
Reuse intention	0.620
Trust	0.632

Source: Primary Data 2023

If, according to Table 3, If the findings show that the AVE value is > 0.5, the convergent validity is assumed to be true.

Table 4. Cross Loading Models

	Perceived Ease of Use	Perceived Risk	Perceived Usefulness	Reuse Intention	Trust
Perceived ease of use 1	0.890	0.540	0.581	0.560	0.619
Perceived ease of use 2	0.882	0.575	0.669	0.548	0.654
Perceived ease of use 3	0.784	0.503	0.463	0.518	0.470
Perceived risk 1	0.611	0.894	0.537	0.609	0.600
Perceived risk 2	0.497	0.866	0.506	0.466	0.610
Perceived usefulness 1	0.550	0.428	0.714	0.541	0.498
Perceived usefulness 2	0.530	0.474	0.824	0.517	0.789

	Perceived Ease of Use	Perceived Risk	Perceived Usefulness	Reuse Intention	Trust
Perceived usefulness 3	0.509	0.481	0.788	0.651	0.590
Reuse intention 1	0.467	0.484	0.525	0.739	0.473
Reuse intention 2	0.418	0.487	0.521	0.809	0.566
Reuse intention 3	0.578	0.550	0.689	0.863	0.635
Reuse intention 4	0.526	0.408	0.520	0.732	0.536
Trust 1	0.580	0.659	0.600	0.612	0.761
Trust 2	0.462	0.476	0.593	0.610	0.807
Trust 3	0.595	0.574	0.600	0.480	0.804
Trust 4	0.545	0.472	0.826	0.537	0.808

Source: Primary Data 2023

In Table 4. presents a cross loading value for which discriminant validity demonstrates that the score of the variable for the indicator is greater than the score of the variable for other indicators. All of the indicators examined in the study were deemed to be legitimate, so this conclusion can be drawn.

Table 5. Cronbach Alpha

	Cronbach's Alpha	Composite Reliability
Perceived Ease of Use	0.813	0.825
Perceived Risk	0.711	0.716
Perceived Usefulness	0.779	0.708
Reuse Intention	0.794	0.804
Trust	0.806	0.807

Source: Primary Data 2023

Table 5 demonstrates that the variable has a high degree of reliability or can measure its construct. If a variable's Cronbach alpha value is > 0.6 and its composite reliability is > 0.7, it is deemed sufficiently reliable.

Table 6. R Square Value

	R Square
Reuse Intention	0.556
Trust	0.753

Source: Primary Data 2023

According to Table 6, the *R Square value of the Reuse variable Intention* is 0.556. This value indicates that 55.6% of the variance in the *Reuse variable Intention* can be explained by the variables *Perceived Usefulness, Trust, Perceived Ease of Use, and Perceived Risk*, while the remaining variance can be explained by variable not included in this study. This value indicates that 75.3% of the variance in the Trust variable can be explained by the variables *Perceived Ease of Use, and Perceived Risk, Perceived Usefulness*, whereas other factors that were not investigated in this research are responsible for explaining the remaining variation.

Table 7. Q Square Value

	Q Square
Reuse Intention	0.253

Trust 0.261

Source: Primary Data 2023

According to Table 7, the *Q square value for the Reuse Intention and Trust variables is greater than zero, namely 0.25 and 0.26 respectively. This indicates that the model has strong predictive validity.*

Table 8. Path Coefficient and Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values	Ket
Perceived ease of use -> Reuse intention	0.230	0.239	0.114	2021	0.043	Accepted
Perceived ease of use -> Trust	0.124	0.125	0.064	1940	0.052	<b>Rejected</b>
Perceived risk -> Reuse intention	0.176	0.171	0.095	1853	0.064	<b>Rejected</b>
Perceived risk -> Trust	0.256	0.255	0.063	4,044	0.000	Accepted
Perceived usefulness -> Trust	0.593	0.594	0.066	9021	0.000	Accepted
Perceived usefulness -> Reuse intention	0.395	0.391	0.123	3,225	0.001	Accepted
Trust -> Reuse intention	0.427	0.424	0.109	3,900	0.000	Accepted
Perceived risk -> Trust -> Reuse intention	0.109	0.107	0.038	2,914	0.004	Accepted
Perceived usefulness -> Trust -> Reuse intention	0.253	0.254	0.079	3,211	0.001	Accepted
Perceived ease of use -> Trust -> Reuse intention	0.053	0.052	0.028	1905	0.057	<b>Rejected</b>

Source: Primary Data 202 3

From Table 8. derived from PLS statistical analysis results, it can be concluded that Perceived usefulness has a positive and significant effect on trust. As the value obtained from testing the hypothesis in Table 8 reveals a T Statistics value of 9021 or greater than 1.96, a P Value of 0.000 or less than 0.05, and an initial sample value of 0.593, the null hypothesis is rejected. According to the findings of the research, the second hypothesis, namely Trust is positively and significantly influenced by perceived usefulness. Perceived ease of use has a positive and insignificant effect on trust. The value obtained from testing the hypothesis in Table 8 reveals T Statistics > or equal to 1.940, P Value > or equal to 0.052, and the original sample value of 0.124 to be positive and insignificantly related to trust. The findings disproved the first hypothesis, which stated that perceived simplicity of use had a positive but insignificant influence on trust.

Trust has a positive and significant effect on the reuse intention of mobile banking. Trust has a positive and statistically significant effect on reuse intention, since the value obtained from testing the hypothesis in Table 8 is T Statistics > 1.96, P Value is 0.05, and the original value is 0.427. Thus the research results identify that the fourth hypothesis **is accepted**, namely Trust has a positive and significant effect on the reuse intention of mobile banking. Perceived risk has a positive and significant effect on Trust. According to Table 8, indicates that perceived risk has a positive and statistically significant effect on trust because T Statistics is greater than or equal to 1.96, P Value is less than or equal to 0.05, and the original sample value is 0.256. According to the findings, the second hypothesis is supported, namely that perceived utility has a positive and statistically significant influence on trust.

Perceived usefulness has a positive and significant effect on the reuse intention of mobile banking mediated by trust. Based on Table 8, The P value obtained from testing the hypothesis in Table 8 is less than



0.05 and the T Statistics value is greater than 0.068, while the original sample value is 0.253. According to the results of the investigation, the sixth hypothesis was validated. The effect of perceived utility on the intention to use mobile banking is positively and significantly mediated by trust.

The perceived ease of use has a positive and insignificant effect on the intention to utilize mobile banking, which is mediated by trust. The effect of perceived ease of use on the reuse intention of mobile banking mediated by trust is positive but not statistically significant, since the value obtained from testing the hypothesis in Table 8 is T Statistics > 1.96, P Value > 0.05, and the original value is 0.053. According to the findings of the study, the fifth hypothesis is invalid. Trust mediates a positive and insignificant effect of perceived convenience of use on the intention to reuse mobile banking.

Trust mediates a positive and significant effect of perceived risk on mobile banking reuse intention. The perceived ease of use has a positive and statistically significant effect on the intention to reuse a product because the value obtained from testing the hypothesis in Table 8 is T Statistics 2.914 or greater than 1.96, P Value 0.043 or less than 0.05, and the original sample value is 0.109. According to the research findings, the eighth hypothesis was confirmed. The perceived usability of mobile banking has a positive and significant effect on the intention to reuse.

Perceived risk has a positive and significant effect on mobile banking reuse intention, as mediated by trust. perceived risk has a positive and significant effect on the reuse intention of mobile banking that is mediated by trust, since the value obtained from testing the hypothesis in Table 8 is T Statistics > 2.914, P Value 0.05, and the original sample value is 0.109. According to research findings, the seventh hypothesis is adopted. perceived risk has a positive and significant effect on mobile banking reuse intention, as mediated by trust.

Reuse is positively and insignificantly affected by perceived risk. According to Table 8, perceived risk has a positive and statistically significant effect on trust, as T Statistics 1.853 1.96, P Value > 0.05, and the original sample value of 0.176 indicates. According to the results of the investigation, the third hypothesis was false. The effect of perceived risk on trust is positive and insignificant.

The perceived usefulness of mobile banking has a positive and significant effect on the reuse intention mobile banking. The value of T Statistics 4, 3.255 or > 1.96, P derived from testing the hypothesis presented in Table 8 indicates that perceived usefulness has a positive and significant effect on reuse intention. Value 0.001 or 0.05, and the original value of the sample is 0.395. The results suggest that the ninth hypothesis is supported, namely that perceived usefulness has a positive and statistically significant effect on the intention to use mobile banking services.

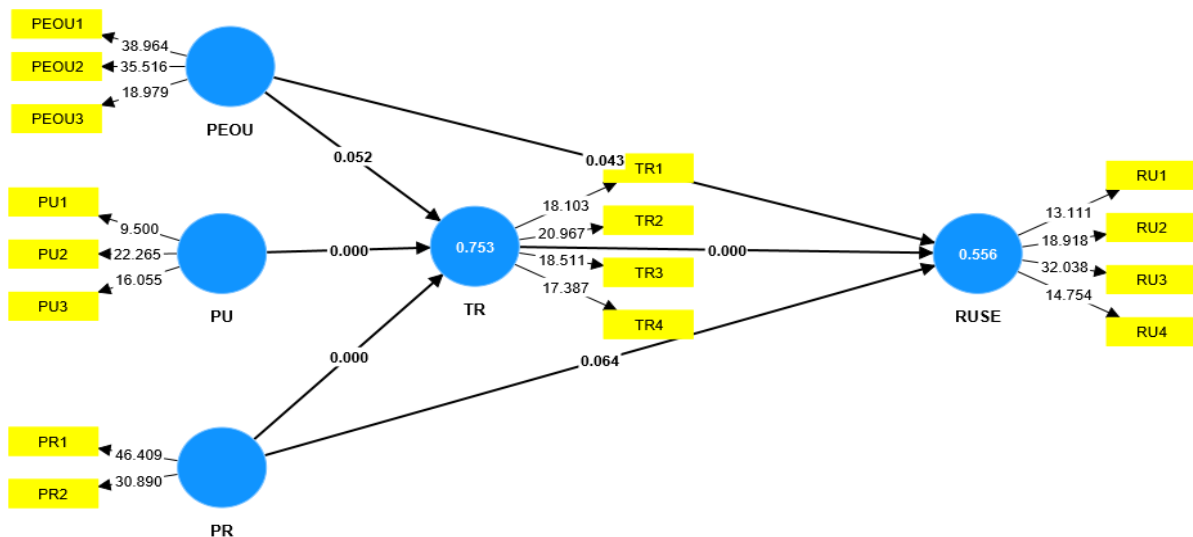


Figure 1 Bootstrapping Test Results

## CONCLUSIONS

Research on the impact of trust as a moderating variable on the intention to reuse mobile banking services among customers of Bank Nagari Padang city in the new normal phase was analyzed and discussed based on the study's findings, it can be concluded Perceived ease of use has a positive and insignificant effect on trust. This means the impact of the influence of Perceived ease of use cannot constantly increase or decrease the level of trust of Bank Nagari customers in the use of Mobile Banking. Perceived Usefulness has a positive and significant effect on Trust. This indicates that the greater the perceived usefulness of Nagari mobile banking, the greater the reuse intention of Nagari mobile banking users in Padang. Perceived Risk has a positive and significant effect towards Trusts. This indicates that the perceived risk of Nagari mobile banking can have a significant and decisive effect on the customer's trust in Nagari mobile banking users in Padang. Trust has a positive and significant effect on reuse intention. This shows that the better the trust formed by the mobile banking nagari the better the reuse intention generated by mobile banking nagari users in the city of Padang. Perceived usefulness has a positive effect and significant to reuse intention with trust as mediation. This indicates that trust has a role as a mediation between the perceived usefulness of using mobile banking established by Bank Nagari and the level of reuse intention of users of mobile banking in the city of Padang. Perceived ease of use has a positive and insignificant effect on reuse intention with Trust as mediation. This shows that trust does not have a role as a mediation between the perceived ease of use formed by Nagari Bank and the level of reuse intention of Nagari mobile banking users in the city of Padang. Perceived ease of use has a positive and significant effect on reuse intention. This shows that the better perceived ease of use evoked by customers Nagari mobile banking will affect reuse intention on the use of Nagari mobile banking in the city of Padang. This means that the perceived essay of use can have a significant impact on consumers' intention to reuse Nagari Mobile Banking. Perceived risk has a positive and significant effect on reuse intention with trust as mediation. This shows that trust has a role as a mediation between the perceived risk of using mobile banking formed by Bank Nagari and the level of reuse intention of users of mobile banking in the city of Padang. Perceived usefulness has a positive and significant effect on reuse intention. This indicates that the greater the perceived usefulness of Nagari mobile banking, the greater the reuse intention of Nagari mobile banking users in Padang. Perceived risk has a positive and insignificant effect on reuse intention. This shows that the perceived risk of Nagari mobile banking does not have a significant effect on reuse intention generated by Nagari mobile banking users in the city of Padang.

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