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Analysis of Motivation, Trust, and Risk in Customer Decisions When Applying for Civil Servant Loans Through Mobile Banking at Bank Pembangunan Daerah Jambi Tebo Regency Branch in 2024

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Abstract:

This study was conducted to determine the analysis of motivation, trust, and risk in customer decisions when applying for civil servant loans through mobile banking at the Jambi Regional Development Bank, Tebo Branch, in 2024. The purpose of this study was to examine and analyze the motivation, trust, and risk in customer decisions when applying for civil servant loans through mobile banking at the Jambi Regional Development Bank, Tebo Branch, in 2024. This research uses a quantitative research method with data collection using a questionnaire conducted from April to June with a population of 218 respondents and a sample of 218 respondents calculated using non-probability sampling techniques with the saturated sample method. The data analysis techniques used include validity testing, reliability testing, descriptive analysis, correlation analysis, multiple linear regression analysis, classical assumption testing, t-test, F-test, and determination coefficient (R^2) testing. The results of this study indicate that the variables of motivation, trust, and risk partially and simultaneously have a positive and significant effect on customer decisions in applying for civil servant loans through mobile banking at the Jambi Regional Development Bank, Tebo Branch, in 2024. The R^2 value is 0.521, meaning that all independent variables can influence the dependent variable by 52.1%, while the remaining 47.9% is influenced by other factors not tested in this study.

Keywords: Motivation Analysis, Risk, Confidence, Customer Decisions in Applying for Civil Servant Loans through Mobile Banking

INTRODUCTION

The rapid development of technology in recent years has led to the emergence of internet-based business applications, more commonly referred to as electronic banking. E-banking is defined as a banking service product that utilizes the internet as a medium to distribute financial data from banking institutions to customers via mobile phones, smartphones, or computers. This service is characterized by its ubiquity, as it is accessible at any time and from any location, with 24-hour availability.

In the contemporary banking sector, there has been an acknowledgement that customers' considerations extend beyond the mere choice of bank. They no longer prioritize the interest or profits derived from banking services. Instead, there is a growing demand for banking products that are both sophisticated and comprehensive in their features. This shift in customer expectations signifies a move away from the traditional focus on bank value towards the pursuit of quality and convenience in banking transactions. (Andi Fauziah & Tenrypada, 2021). Mobile banking, also known as M-banking, is defined as a financial transaction conducted using a mobile device, typically a phone or smartphone. These transactions are typically initiated from the customer's savings account at the bank (Syifa, 2019). Mobile banking has emerged as a significant innovation, facilitating financial transactions and streamlining processes, including loan applications.

Bank Jambi, a financial institution in Indonesia, has adopted a progressive approach by introducing the Bank Jambi Mobile feature, a significant development in the field of technological advancement within the banking sector. Bank Jambi Mobile is a banking service that facilitates transactions conducted directly through smartphones. These transactions are characterized by their security, convenience, and expediency. Bank Jambi, a prominent financial institution in Indonesia, has introduced an instant loan feature in the form of consumer loans facilitated online through the Jambi Regional Development Bank's mobile banking platform. This initiative aims to offer enhanced convenience to civil servant borrowers (PNS) within the provincial, city, and district government sectors whose salaries are processed through the Jambi Regional Development Bank. The Jambi Regional Development Bank has recently introduced a novel feature within its mobile banking platform, namely the multi-purpose credit or loan feature, which is specifically designed for civil servants. This feature has been implemented by the Jambi Regional Development Bank Branch in Tebo.

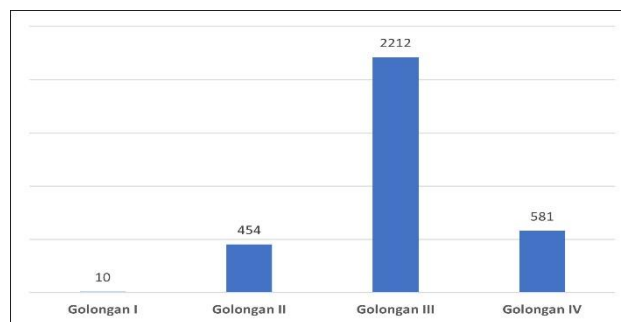
According to Kotler and Keller, the process of decision-making can be defined as a problem-solving procedure that encompasses several distinct stages. These stages include the recognition of customer needs, the collection of pertinent information, the assessment of available alternatives, the decision-making process regarding purchases or acquisitions, and the subsequent post-purchase behavior exhibited by consumers. Customer decision-making is the stage where consumers have made a choice and are ready to make a purchase transaction or exchange money or a promise to pay for the right to own or use a product or service (Sahari Ayu, 2024).

The proliferation of mobile banking usage in Indonesia is indicative of a growing trend, with a significant number of individuals transitioning from conventional methods to application-based

banking services. This phenomenon is driven by the need for efficiency, ease of access, and speed of service. Nevertheless, despite the proliferation of mobile banking users, not all demographic groups experience equivalent benefits, particularly civil servants (PNS) in the context of loan applications.

The fundamental motivation for customers to utilize a service is its ease of use. When further analyzed, ease of use emerges as a benchmark associated with the extent to which an individual perceives and is confident in their ability to comprehend and utilize the technology. This ease encompasses aspects such as being easily learned, understood, and simple and practical to use. The ease experienced by users has demonstrated that this feature was designed to simplify and facilitate their activities. In essence, users of this feature report higher levels of shopping efficiency compared to non-users. This digital feature has facilitated online buying and selling activities, even in the absence of direct meetings, thereby circumventing the limitations imposed by time and space. Transactions can still be conducted with relative ease, both in communication and remote offers.

This phenomenon can be attributed to the lingering uncertainty among civil servants regarding the utilization of mobile banking for loan applications. However, approximately 15% of civil servants have already expressed interest in applying for loans through mobile banking. In contrast, 85% of civil servants have not yet adopted this service due to a lack of awareness regarding the advantages of mobile banking and reservations about the security of the personal data they would submit.



Source: National Civil Service Agency (BKN)

Figure 1. Number of Civil Servants by Rank, December 2024

The following data set contains information regarding the number of civil servants by rank for the month of December 2024. As indicated by the data presented above, the total number of civil servants in Tebo Regency in 2024 was 3,257. According to data from the Jambi Regional Development Bank, Tebo Branch, as of 2024, 218 civil servants had submitted applications for and subsequently obtained loans via mobile banking at the Jambi Regional Development Bank, Tebo Branch.



Figure 2. Features of Bank Jambi Mobile Banking Application

Trust can be defined as the belief that a brand or company will fulfill its expectations and commitments to customers (Hafidz & Muslimah, 2023). Consumer confidence is predicated on the premise that sellers fulfill their promises and act with integrity. Factors that contribute to the establishment of trust include data security, transparency in information, and consistency in product and service quality. It has been demonstrated that reviews and testimonials from other customers play a crucial role in fostering trust among potential buyers. The establishment and maintenance of trust is an ongoing process that necessitates consistency and dedication from the seller. Ramadhan et al. (2024) posit that trust levels exert an influence on consumer purchasing decisions. However, Sentosa et al. (2023) found different results, namely that trust does not have a significant influence on purchasing decisions (Nagayo et al., 2022).

Trust in the banking system and institutions is also a salient factor influencing civil servants' decisions to apply for loans via mobile banking. Civil servants' propensity to utilize mobile banking for loan applications is contingent upon their confidence in the security of their transactions and the protection of their data.

The factor that influences customers' decisions in applying for civil servant loans through mobile banking is perceived risk. Perceived risk is defined as an assumption about risk that represents a person's view of the possibility of positive or negative outcomes from a condition or transaction activity. The potential for high risk has the capacity to influence customers' decisions regarding the utilization of mobile banking services, as risk is perceived as uncertainty associated with the outcome of a decision. This phenomenon is further compounded by the prevailing concern among consumers regarding the potential risks associated with mobile banking. Risks may originate from either the system or the customer. Risks associated with the system include signal or internet network issues, as inadequate signal or internet network quality during a transaction can adversely affect the transaction. Risks associated with the user/customer include the potential loss of the mobile device utilized for the transaction (Joni, Rahmah Yulianti, 2022).

Additionally, risk factors must be considered as a driving force. The perception of risk and threats to transaction security, as well as concerns about potential fraud, have been shown to hinder civil servants' interest in applying for loans through mobile banking. A dearth of information and understanding regarding these three aspects—motivation, trust, and risk—will further exacerbate the

situation, necessitating in-depth research to analyze how these factors interact and influence customers' decisions in applying for civil servant loans through mobile banking.

Preliminary observations indicate a persisting lack of awareness and motivation among civil servants to utilize mobile banking. Despite the implementation of a loan feature on mobile banking by Bank Jambi, which facilitates expeditious transactions and eliminates the necessity of physical bank visits, the adoption of mobile banking remains limited. Nevertheless, a considerable number of customers continue to harbor reservations regarding the security of the mobile banking loan feature. Moreover, the utilization of technology carries inherent risks, including the possibility of fraudulent activities and data breaches.

Pursuant to the aforementioned description of the phenomena and issues in the background, the researcher is interested in conducting research with the title "Analysis of Motivation, Trust, and Risk on Customer Decisions in Applying for Civil Servant Loans through Mobile Banking at the Jambi Regional Development Bank, Tebo Regency Branch, in 2024."

LITERATURE REVIEW

Decision

According to Kotler and Keller, the process of decision-making can be defined as a problem-solving procedure that encompasses the recognition of customers, the collection of pertinent information, the assessment of various alternatives, the decision-making process regarding purchases or acquisitions, and the subsequent post-purchase behavior exhibited by consumers. Customer decision-making is the stage where consumers have made a choice and are ready to make a purchase transaction or exchange money or a promise to pay for the right to own or use a product or service (Sahari Ayu, 2024).

Motivation

According to the Big Indonesian Dictionary (KBBI), motivation is defined as follows: 1) a conscious or unconscious urge that arises within an individual to perform an action with a specific purpose, and 2) an effort that can cause an individual or group of people to be moved to do something because they want to achieve their desired goal or obtain satisfaction from their actions (KBBI, 2021). Motivation is a drive from within a person to do something in the form of attitudes, perceptions and decisions in order to achieve goals. (Febiola et al., 2022).

Trust

As posited by Wardani & Maskur (2022), trust can be defined as the sum of all the knowledge possessed by consumers and all the conclusions made by consumers about objects, attributes, and their benefits. As posited by Palandi et al. (2022), trust constitutes a psychological domain concerned with accepting things as they are based on expectations of good behavior from others. Trust is the belief in relying on a partner. In general, trust is seen as a fundamental aspect of a successful relationship. Trust is a key factor for consumers when they decide to apply for a loan through mobile banking. (Resty & Wiska, 2021).

Risks

Adhiputra (2015) posits that risk is an uncertain situation that people consider when deciding whether or not to conduct online transactions (Joni, Rahmah Yulianti, 2022). These considerations encompass distance and the impersonal nature of online transactions, as well as global infrastructure that contains numerous risk factors. As posited by the aforementioned statement, risk perception can

be defined as an individual's assessment of the likelihood of positive or negative outcomes from a transaction or situation. The extent to which customers perceive risk influences their interest in mobile banking and the mobile banking system itself.

Civil Servant Loans Through Mobile Banking

Instant Loan Bank Jambi is a consumer loan that is facilitated online through the mobile banking platform of Jambi Bank. The instant loan feature is a service available through Jambi Bank's mobile banking platform. Presently, this feature is exclusively accessible to civil servant debtors (PNS) within the scope of provincial, city, and regency local governments whose salaries are disbursed through Jambi Bank.

Previous Research

Table 1 Previous Research

No	Researcher Name	Research Title	Research equation	Research differences	Research Results
1	(DUHA, 2023)	Pengaruh Pengetahuan Produk Dan Motivasi Nasabah Terhadap Keputusan Memilih Pembiayaan Kredit Pemilikan Rumah Pada Bank Tabungan Negara Kantor Cabang Pembantu Syariah Karanganyar	X1 : Motivation Y : Decision	X2 : Trust X3 : Risk	The results of the study indicate that the t-test results show that the calculated t-value for the product knowledge variable has a significant effect on the decision to choose mortgage financing at Bank BTN Syariah KCPS Karanganyar. The t-value is greater than the critical t-value ($3.710 > 1.98472$), and the significance level is less than 0.05 ($0.00 < 0.05$). The customer motivation variable significantly influences the decision to choose mortgage financing at Bank BTN Syariah KCPS Karanganyar. The value
2	(Abdullah et al., 2023)	Analisis Pengaruh Motivasi Konsumen, Kepercayaan Konsumen Terhadap Keputusan Pembelian Dengan Sikap Konsumen Sebagai Variabel Moderasi	X2 : Trust Y : Decision	X1 : Motivation X3 : Risk	The results of this study indicate that consumer motivation and consumer trust have a positive and significant effect on purchasing decisions. Meanwhile, consumer attitudes have a positive effect as a moderating variable that significantly influences the effect of consumer motivation and consumer trust on property purchasing decisions.
3	(Rafidah et al., 2023)	Pengaruh Pengetahuan Konsumen, Motivasi, Dan Kualitas Pelayanan Terhadap Keputusan Menjadi Nasabah Bank	X1 : Motivation Y : Decision	X2 : Trust X3 : Risk	The results of this study indicate that the variables of consumer knowledge, motivation, and service quality have a positive and significant influence on the decision to become a customer. Based on

No	Researcher Name	Research Title	Research equation	Research differences	Research Results
		Syariah Indonesia (Studi Pada Nasabah Bank Syariah Indonesia Kcp Sungai Bahar Jambi)			
4.	(Wicaksana & Rachman, 2021)	Pengaruh Strategi Pemasaran, Kepercayaan, Dan Teknologi Informasi Terhadap Keputusan Nasabah Menggunakan Aplikasi Pegadaian Syariah Digital (Psd) Pada Pegadaian Syariah Kota Semarang	X2 : Trust Y : Decision	X1 : Motivation X3 : Risk	The results of the above test at a significance level of 5% show that marketing strategy and trust have a positive effect on customers' decisions to use the digital sharia pawnshop application, as evidenced by the t-test significance result of $0.00 < 0.05$. Meanwhile, the information technology variable does not have a significant effect on customers' decisions to use the digital Islamic pawnshop application, as evidenced by the t-test significance result of $0.059 > 0.05$.
5.	(Bobby Ardialis & Hayani, 2022)	Pengaruh Kepercayaan, Keamanan, Dan Persepsi Resiko Terhadap Keputusan Pembelian Online Pada Marketplace Lazada	X2 : Trust X3 : Risk Y : Decision	X1 : Motivation	The results of the data analysis show that, partially, trust, security, and risk perception have a positive and significant effect on the online purchasing decision process. Meanwhile, simultaneously, these three independent variables together have a positive and significant effect on the purchasing decision process.
6.	(Anisa et al., 2023)	Pengaruh Minat dan Motivasi Terhadap Keputusan Memilih Program Studi Manajemen Fakultas Hukum Dan Ekonomi bisnis Universitas Dharmas Indonesia	X1 : Motivation Y : Decision	X2 : Trust X3 : Risk	The results of this study concluded that the convenience and risk variables did not have a significant effect on customer interest in using Mobile Banking services. Meanwhile, the trust variable has a positive effect on customer interest in using mobile banking services.

Thinking Framework

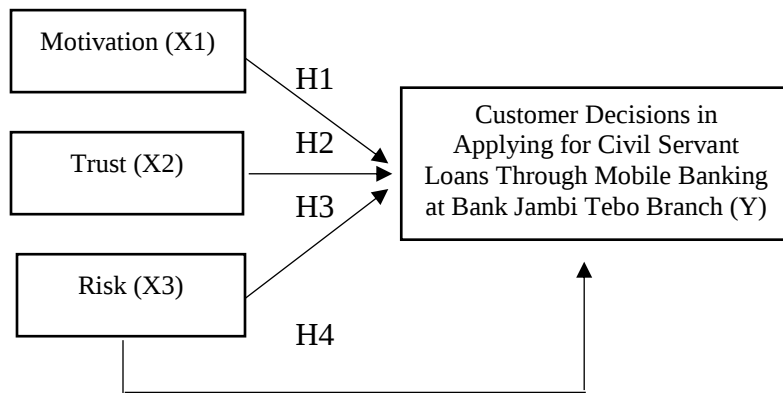


Figure 3. Conceptual Framework

Hypothesis

Based on the background description above, the hypothesis of this study is:

H₁: Motivation is thought to have a significant influence on customers' decisions to apply for civil servant loans through mobile banking.

H₂: It is suspected that trust has a significant influence on civil servants' interest in applying for loans through mobile banking.

H₃: It is suspected that risk has a significant influence on customer decisions when applying for civil servant loans through mobile banking.

H₄: It is suspected that motivation, trust, and risk partially influence customers' decisions when applying for civil servant loans through mobile banking.

METHOD

The approach employed in this study is quantitative research. According to Sugiyono (2018), quantitative research is defined as a research method based on positivism philosophy, used to study a specific population or sample, with data collection using research instruments and quantitative statistical data analysis, with the aim of testing the relationship between independent and dependent variables. The present study was conducted in Tebo Regency and the Jambi Regional Development Bank Branch in Tebo, which is located at Jalan M Taher No. 12 A, Muara Tebo Village, Tebo Tengah Subdistrict, Tebo Regency 37571.

The population of this study comprised 218 civil servants who were customers of the Jambi Regional Development Bank, Tebo Branch, in 2024 and had taken out loans through mobile banking. The sampling technique employed by the researcher was non-probability sampling with the saturated sample method. Consequently, the sample in this study consisted of 218 samples.

The present study employed quantitative data. Quantitative data is defined as information that can be quantifiable, i.e., it can be input into a statistical measurement scale. The data in question does not express the facts and phenomena in question in natural language; rather, it expresses them in numerical form (Priadana & Sunarsih, 2021). The data sources encompass customers of the Jambi

Regional Development Bank Tebo Branch and documents, specifically all data pertinent to the research that serves to augment the research data. The data collection method referred to as questionnaires involves the administration of a series of questions or statements to respondents, who are then invited to provide the requested answers (Sugiyono, 2018). The scale utilized in this data collection employs a Likert scale.

RESULTS AND DISCUSSION

Validity Test and Reliability Test

Table 2. Results of Motivation Validity Test (X1)

Variable	Statement Item	R calculation	R table	Description
Motivation (X1)	X1.1	0.471	0.133	Valid
	X1.2	0.542	0.133	Valid
	X1.3	0.230	0.133	Valid
	X1.4	0.570	0.133	Valid
	X1.5	0.637	0.133	Valid
	X1.6	0.600	0.133	Valid
	X1.7	0.599	0.133	Valid
	X1.8	0.575	0.133	Valid
	X1.9	0.507	0.133	Valid
	X1.10	0.654	0.133	Valid

Data source: SPSS 20.0, 2025.

Based on Table 2 above, it can be seen that all items of the Motivation variable (X1) have a calculated $r > \text{table } r$ with a table r of 0.133. It can be concluded that the instrument is valid.

Table 3. Results of the Validity Test of Reliability (X2)

Variable	Statement Item	R calculation	R table	Description
Trust (X2)	X2.1	0.274	0.133	Valid
	X2.2	0.314	0.133	Valid
	X2.3	0.394	0.133	Valid
	X2.4	0.356	0.133	Valid
	X2.5	0.484	0.133	Valid
	X2.6	0.462	0.133	Valid
	X2.7	0.513	0.133	Valid
	X2.8	0.463	0.133	Valid

X2.9	0.408	0.133	Valid
X2.10	0.460	0.133	Valid

Data source: SPSS 20.0, 2025.

Based on Table 3 above, it can be seen that all items of the Trust variable (X2) have a calculated $r >$ table r with a table r of 0.133. It can be concluded that the instrument is valid.

Table 4. Risk Validity Test Results (X3)

Variable	Statement Item	R calculation	R table	Description
Risk (X3)	X3.1	0.494	0.133	Valid
	X3.2	0.617	0.133	Valid
	X3.3	0.748	0.133	Valid
	X3.4	0.601	0.133	Valid
	X3.5	0.613	0.133	Valid
	X3.6	0.592	0.133	Valid
	X3.7	0.685	0.133	Valid
	X3.8	0.584	0.133	Valid
	X3.9	0.680	0.133	Valid
	X3.10	0.612	0.133	Valid
	X3.11	0.499	0.133	Valid
	X3.12	0.590	0.133	Valid

Data source: SPSS 20.0, 2025.

Based on Table 4 above, it can be seen that all items of the Risk variable (X3) have a calculated $r >$ table r with a table r of 0.133. It can be concluded that the instrument is valid.

Table 5 Results of Decision Validity Test (Y)

Variable	Statement Item	R calculation	R table	Description
Decision (Y)	Y.1	0.741	0.133	Valid
	Y.2	0.784	0.133	Valid
	Y.3	0.747	0.133	Valid
	Y.4	0.706	0.133	Valid
	Y.5	0.721	0.133	Valid
	Y.6	0.776	0.133	Valid
	Y.7	0.729	0.133	Valid
	Y.8	0.693	0.133	Valid

Y.9	0.664	0.133	Valid
Y.10	0.445	0.133	Valid

Data source: SPSS 20.0, 2025.

Based on Table 5 above, it can be seen that all items of the Decision variable (Y) have a calculated $r > \text{table } r$ with a table r of 0.133. It can be concluded that the instrument is valid.

Table 6 Reliability Test Results Motivation (X1) Confidence (X2) Risk (X3) Decision (Y)

No	Variable	Reliable Terms and Conditions	Cronbach's Alpha	Results	Conclusion
1	Motivation (X1)	0,6	0,844	Reliable	All data is reliable
2	Trust (X2)	0,6	0,752	Reliable	
3	Risk (X3)	0,6	0,895	Reliable	
4	Decision (Y)	0,6	0,921	Reliable	

Data source: SPSS 20.0, 2025.

Table 6 shows that all variables obtained a Cronbach's alpha value > 0.6 , indicating that they are reliable.

Normality Test

Table 7 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		218
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	3,57710306
Most Extreme Differences	Absolute	,076
	Positive	,044
	Negative	-,076
Kolmogorov-Smirnov Z		1,119
Asymp. Sig. (2-tailed)		,163

a. Test distribution is Normal.

b. Calculated from data..

Data source: SPSS 20.0, 2025.

The data above was analyzed using the Kolmogorov-Smirnov test because there were more than 218 people in the data set, and the assessment was based on a significance level of > 0.05 . From the data above, it can be concluded that the results and data of this study are normal. Based on the results of the normality test, the significance value of $0.163 > 0.05$ indicates that the residual values are normally distributed.

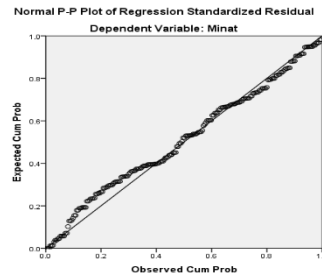


Figure 4. Normal plot Normality test

Based on Figure 4.1 above, it can be seen that the distribution of data (points) on the diagonal axis is very close to the diagonal line. The condition in the normality test is that if the distribution of data (points) follows or is close to the diagonal line, then the research data is normally distributed.

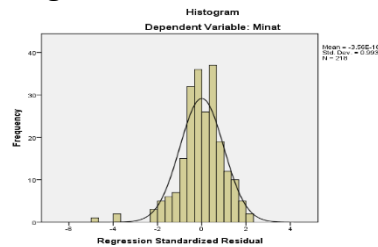


Figure 5. Histogram of Normality Test

Figure 4.2 above shows that the data presented is normal. This can be seen from the curve on the histogram graph, which is balanced and does not skew to either the left or right. Therefore, it can be said that the data meets the normality requirement. Data is considered normal if the graph produced by the histogram is balanced.

Heteroscedasticity Test

Table 8 Heteroscedasticity Test

Coefficientsa					
Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.

1	(Constant)	5,398	1,289		4,188	,000
	Motivation (X1)	,029	,023	,131	1,249	,214
	Trust (X2)	,052	,032	,178	1,636	,105
	Risk (X3)	,023	,022	,117	1,075	,285

a. Dependent Variable: ABS_RES

Data source: SPSS 20.0, 2025.

From the results in Table 8, the significance values of the coefficients above can be seen. The significance value of the motivation variable is $0.214 > 0.05$, so there is no heteroscedasticity. The significance value of the trust variable is $0.105 > 0.05$, so there is no heteroscedasticity. The significance value of the risk variable is $0.285 > 0.05$, so there is no heteroscedasticity.

Multicollinearity

Table 9. Results of Multicollinearity Test Variables Motivation (X1) Trust (X2) Risk (X3) Decision (Y)

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance VIF
1 (Constant)	6,460	3,362		1,921	,056	
Motivation (X1)	,449	,064	,369	6,994	,000	,802 1,247
Trust (X2)	,424	,084	,304	5,076	,000	,622 1,607
Risk (X3)	,239	,062	,231	3,857	,000	,625 1,600

a. Dependent Variable: Decision

Data source: SPSS 20.0, 2025.

From the results in Table 9 above, the tolerance and VIF values will be assessed. It can be seen that the tolerance value for Motivation (X1) is $0.802 > 0.1$, Trust (X2) is $0.622 > 0.1$, and Risk (X3) $0.625 > 0.1$, meaning that there is no multicollinearity, and the VIF values are ≤ 10 , meaning that there is no multicollinearity.

Multiple Linear Regression Analysis

Table 10 Results of Multiple Linear Regression Analysis Motivation (X1) Trust (X2) Risk (X3) Decision (Y)

Coefficientsa

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Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,460	3,362		1,921	,056
	Motivation (X1)	,449	,064	,369	6,994	,000
	Trust (X2)	,424	,084	,304	5,076	,000
	Risk (X3)	,239	,062	,231	3,857	,000

a. Dependent Variable: Decision

Data source: SPSS 20.0, 2025.

Based on Table 10 above, the regression equation can be seen as follows:

$$Y = 0,369 X1 + 0,304 X2 + 0,231 X3 + e$$

Where:

1. If motivation is increased by one unit, assuming that trust and risk are ignored, it will result in an increase in customer decisions of 0.369.
2. If trust is increased by one unit, assuming motivation and risk are ignored, it will result in an increase in customer decisions of 0.304.
3. If risk is increased by one unit, assuming motivation and trust are ignored, it will result in an increase in customer decisions of 0.231.

Hypothesis Testing

Table 11 T-test Results (Partial) Motivation Variable (X1) Confidence (X2) Risk (X3) Decision (Y)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,460	3,362		1,921	,056
	Motivation (X1)	,449	,064	,369	6,994	,000
	Trust (X2)	,424	,084	,304	5,076	,000
	Risk (X3)	,239	,062	,231	3,857	,000

a. Dependent Variable: Decision.

Data source: SPSS 20.0, 2025.

Based on the results of the above discussion, it can be interpreted that risk has a significant effect on customers' decisions to apply for civil servant loans through Jambi Bank's Tebo Branch mobile

banking service. The higher the risk, the higher the likelihood of customers applying for civil servant loans through the mobile banking service of Bank Jambi's Tebo Branch. Conversely, the lower the risk, the lower the likelihood of customers applying for civil servant loans through the mobile banking service of Bank Jambi's Tebo Branch.

F Test

Table 12 F Test Results (Simultaneous) Variables Motivation (X1) Confidence (X2) Risk (X3) Decision (Y)

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3024.221	3	1008.074	77.693	.000 ^b
	Residual	2776.660	214	12.975		
	Total	5800.881	217			

a. Dependent Variable: Decision

b. Predictors: (Constant), Risk, Motivation, Trust

Data source: SPSS 20.0, 2025.

Table 13 Results of Research Hypothesis Testing

Hypothesis	Statement	Significant	α %	Decision
H1	Motivation has a significant positive effect on decisions.	0.000	0.05	Accepted
H2	Trust has a positive and significant effect on decisions.	0.000	0.05	Accepted
H3	Risk has a positive and significant effect on decisions.	0.000	0.05	Accepted
H4	Motivation, trust, and risk have a positive and significant effect on decisions.	0.000	0.05	Accepted

R2 Determination Test

Table 14 R2 Test Results

Model Summary^b

Model	R	Change Statistics
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		R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.722 ^a	,521	,515	3,602	,521	77,693	3	214	,000	1,743

a. Predictors: (Constant), Risk, Motivation, Trust

b. Dependent Variable: Decision

Data source: SPSS 20.0, 2025.

From the data in Table 14 above, the R Square (R^2) value is 0.521. Therefore, it can be concluded from the table that the contribution or influence of variable X on variable Y is 0.515 (51.5%), while 48.5% is influenced by other factors.

Discussion

The Relationship Between Motivational Variables and Customer Decisions in Applying for Civil Servant Loans Through Mobile Banking at Bank Jambi Tebo Branch

From the results of the research conducted by the researcher, the results are as follows: T-count 6.994 and t-table 1.971, where t-count is greater than t-table ($6.994 > 1.971$). This indicates that the independent variable Motivation has a positive and significant effect on the dependent variable Customer Decision in applying for civil servant loans through mobile banking, and the significance level is greater than alpha ($0.000 < 0.05$). Therefore, H_0 is rejected and H_1 is accepted, meaning that Motivation (X_1) has a positive and significant effect on Customer Decision in applying for civil servant loans through mobile banking at Bank Jambi (Y).

This study is supported by previous research (DUHA, 2023). The results of this study are in line with the statement that hypothesis testing shows that motivation has a positive and significant effect on the decision to choose mortgage financing at Bank BTN Syariah KCPS Karanganyar (Y). This can be seen from the significant value of Motivation, which is $0.04 < 0.05$, and the calculated t-value of $2.077 >$ the table t-value of 1.98472, meaning that the Motivation variable has a positive and significant partial effect on the decision to choose mortgage financing at Bank BTN Syariah KCPS Karanganyar.

The Relationship Between Trust Variables and Customer Decisions in Applying for Civil Servant Loans Through Mobile Banking at Bank Jambi Tebo Branch

From the results of the research conducted by the researcher, the results are as follows: t-count 5.076 and t-table 1.971, where t-count is greater than t-table ($5.076 > 1.971$). This shows that the independent variable of trust influences the dependent variable of customer decisions in applying for civil servant loans through mobile banking. Since the significance level is greater than alpha ($0.000 < 0.05$), H_0 is rejected and H_2 is accepted, meaning that Trust (X_2) has a positive and significant effect on the interest in applying for civil servant loans through mobile banking at Bank Jambi (Y).

This is also explained by the results of a study conducted by (Wicaksana & Rachman, 2021). entitled "The Influence of Marketing Strategy, Trust, and Information Technology on Customers' Decisions to Use the Digital Sharia Pawnshop Application (PSD) at the Sharia Pawnshop in Semarang

City," which states that trust partially influences customer decisions to use the Sharia Pawnshop Digital Application (PSD) at the Sharia Pawnshop in Semarang City.

The Relationship Between Risk Variables and Customer Decisions in Applying for Civil Servant Loans Through Mobile Banking at Bank Jambi Tebo Branch

From the results of the research conducted by the researcher, the results are as follows: t-count 3.857 and t-table 1.971, where t-count is greater than t-table ($3.857 > 1.971$). This shows that the independent variable Risk has a positive effect on the dependent variable of customer decisions in applying for civil servant loans through mobile banking. Since the significance level is greater than alpha ($0.000 < 0.05$), H_0 is rejected and H_3 is accepted, meaning that Risk (X3) has a positive and significant effect on customer decisions in applying for civil servant loans through mobile banking at Bank Jambi (Y).

This is also explained in the results of a study conducted by (Fikri, 2023) entitled "The Influence of Digital Marketing and Risk Perception on Customer Decisions in Using Bank Syariah Indonesia Mobile at BSI KC Bintaro." The study states that risk perception has a significant influence on customer decisions in using Bank Syariah Indonesia Mobile at BSI KC Bintaro.

The Relationship Between Motivation, Trust, and Risk Variables and Customer Decisions in Applying for Civil Servant Loans Through Mobile Banking at Bank Jambi Tebo Branch

From the results of the research conducted by the researcher, the results are as follows: the calculated F value is 101.456 and the table F value is 2.65, which means that the calculated F value is greater than the table F value ($101.456 > 2.65$) with a significance level of ($0.000 < 0.05$). Therefore, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_4) is accepted, meaning that Motivation, Trust, and Risk simultaneously have a significant influence on customer decisions.

Previous research entitled "Analysis of Motivation, Trust, and Risk on Customer Decisions in Applying for Civil Servant Loans through Mobile Banking at Bank Pembangunan Daerah Jambi Tebo Branch in 2024" states that motivation, trust, and risk simultaneously have a significant effect on customer decisions in applying for civil servant loans through mobile banking at the Jambi Development Bank Branch in Tebo Regency in 2024.

CONCLUSION

Based on the results of the analysis conducted by the researcher, the following conclusions can be drawn:

1. Analysis of Motivation (X1) on Customer Decisions in Applying for Civil Servant Loans through Mobile Banking (Y). Motivation has a positive and significant effect on the dependent variable of customer decisions in applying for civil servant loans through mobile banking. The significance level is greater than alpha ($0.000 < 0.05$), so H_0 is rejected and H_1 is accepted, meaning that Motivation (X1) has a positive and significant effect on customer decisions in applying for civil servant loans through mobile banking (Y).
2. Analysis of Trust (X2) on Customer Decisions in Applying for Civil Servant Loans through Mobile Banking (Y). Trust has a positive effect on the dependent variable of customer decisions in applying for civil servant loans through mobile banking. The significance level is greater than alpha (0.000

< 0.05), so H_0 is rejected and H_2 is accepted, meaning that trust (X_2) has a positive and significant effect on customer decisions in applying for civil servant loans through mobile banking (Y).

3. Risk Analysis (X_3) on Customer Decisions in Applying for Civil Servant Loans through Mobile Banking (Y). Risk has a positive effect on the dependent variable of customer decisions in applying for civil servant loans through mobile banking. And the significance level is greater than alpha ($0.000 < 0.05$), so H_0 can be rejected and H_3 accepted, meaning that Risk (X_3) has a positive and significant effect on customer decisions in applying for civil servant loans through mobile banking (Y).

The present study analyzes the impact of motivation (X_1), trust (X_2), and risk (X_3) on customers' decisions to apply for civil servant loans through mobile banking (Y). It was determined that F calculated was greater than F table, the result being $77.693 > 2.65$, with a significant level of $0.000 < 0.005$. Therefore, H_0 is rejected and H_4 is accepted, indicating that Motivation, Trust, and Risk have a significant effect on customers' decisions to apply for civil servant loans through mobile banking. In light of the aforementioned discourse, it can be deduced that the prevailing themes of motivation, trust, and risk at PT are of particular significance. The Bank Pembantu Pasar Rakyat Jambi Branch in Tebo Regency has observed an increase in customers' propensity to apply for civil servant loans through mobile banking. This phenomenon is concomitant with an increase in motivation, trust, and risk among PT employees. A decline in the number of customers applying for civil servant loans through mobile banking at Bank Pembantu Pasar Jambi Branch in Tebo District was observed.

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