

hypothesis is also supported as the recorded p value is also less than 0.05. The recorded squared multiple correlation is 0.466 implying that 46.6% variance in utilization is explained by structural assurance.

Table 5: Discriminant Validity

Hypothesis	P value	Hypothesis Testing
H1	p < 0.05	Supported
H2	p < 0.05	Supported

5. Discussion and Conclusion

This paper presents a study on the influence of the institution-based trust on banking utilization in a mobile context.. An analysis of 312 returned questionnaires of mobile banking users proved a significant relationship between structural normality and structural assurance and mobile banking utilizations, indicating that a higher overall perception of these dimensions resulted in a higher utilizations. The findings of this study should capture the interest of both for academics and mobile banking practitioners. For scholars, the research helps to further understand the contribution of institution based trust on extending mobile banking usage. In addition, it provides research opportunities to researchers to further validate the model developed in the study and apply it in other setting related to mobile services. As for the mobile banking practitioners, the results should alert them to be responsive to the demands of institution-based trust from the customers' point of view. This suggests that mobile banking providers should constantly attempt to provide conducive mobile banking services to the customers.

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