BEHAVIORAL INTENTIONS TO ADOPT MOBILE BANKING: EMPIRICAL EXAMINATION ON Z GENERATION

Tatas Ridho NUGROHO
Universitas Islam Majapahit, Mojokerto, Indonesia
tatasridho@unim.ac.id

Nur AINIYAH
Universitas Islam Majapahit, Mojokerto, Indonesia
nurainiyah@unim.ac.id

Hari SETIONO
Universitas Islam Majapahit, Mojokerto, Indonesia
harisetiono@unim.ac.id

Abstract
This study aims to analyze and obtain empirical evidence about the influence of the use of Mobile Banking by students of the accounting study program as generation z through interest. This research was conducted at the Majapahit Islamic University, Mayjen Sungkono University, and STIE Al-Anwar. The data used in this study used a questionnaire. The sampling method used convenience sampling. The number of samples collected was 90 students. The data analysis techniques used by the researchers were descriptive statistics and inferential statistics. To analyze the data, we use Partial Least Square (PLS). PLS-SEM analysis uses the outer model and the inner model. The results of the study prove that the benefit variable does not affect the attitude variable. The convenience variable and the attitude variable have a significant positive effect on interest. Attitude variables do not affect the decision process variables of Accounting study program students in using Mobile Banking. Attitude variables have a significant positive effect on the decision process variables of students in the Accounting study program in using Mobile Banking through the interest variable.
Keywords: Mobile Banking, Ease, Attitude, Interest, Decision Process.
DOI: https://doi.org/10.24818/beman/2022.12.2-05

1. INTRODUCTION

Changes in the global order of life today are influenced by the development of science and technology which characterizes the 21st century and millennial era. Technology is a necessity that is so important at this time, it even becomes a solution in solving problems quickly for everyone and can simplify and lighten the workload. The impact of technological advances affects all aspects of life, the banking industry is one industry that must innovate due to the impact of technological advances. Digital-based services are the

Business Excellence and Management
Volume 12 Issue 2 / June 2022

result of the transformation of bank operational functions which are expected to increase industry competition that reaches market segmentation and has great potential amid the changing lifestyle of the millennial community. Services that make it easier for customers to make transactions, such as SMS banking, Internet Banking, Mobile Banking, and Automatic teller machines, increase fee-based income, banks can continue to grow and reduce transaction costs. (Nilamsari, 2020).

Sudaryanti et al., (2018) said that from a total of 43 banks listed on IDX, 18 banks were providing mobile banking that could be accessed on smartphones. Several banks that have succeeded in developing mobile banking after capturing the shift in people's lifestyles during the pandemic are Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI), Bank Mandiri, and Bank Central Asia (BCA). The success of mobile banking at the four banks is reflected in the increase in volume and the highest number of transactions achieved by Bank Central Asia with 435 trillion in the first quarter of 2019 to 621 trillion in the first quarter of 2020 or transaction volume grew by 91%. The second order transaction volume was achieved by BNI with 56 trillion in the first quarter of 2019 to 103 trillion in the first quarter of 2020 or transaction volume grew by 84%. Then, the third order transaction volume was achieved by Bank Mandiri with 143 trillion in the first quarter of 2019 to 229 trillion in the first quarter of 2020, or transaction volume grew by 60%. Furthermore, transaction volume in fourth place was achieved by BRI with 100 trillion in the first quarter of 2019 to 74 trillion in the first quarter of 2020, or transaction volume grew by 3.3%.

From the point of view of convenience, mobile banking provides convenience and frees its customers to do it anytime and anywhere because it is not limited by time and place. From the point of view of usability, mobile banking offers various kinds of transactions that are classified based on informational, communicative, and transactional transactions whereas informational transactions occur when customers get information about the products owned by the related bank. In communicative transactions, customers can make changes to personal data, find out transaction reports, check balance information and fill out member forms. Meanwhile, transactional provides facilities to customers when transferring funds, top-up credit, knowing the last transaction or mutation was carried out, and getting direct access to the bank. (Wulandari & Moeliono, 2017).

It is very important to increase new users, socialization is done through social media. This is done to reach the millennial generation and even generation z who like instant things, rely on smartphones, and are easily influenced by social media figures or celebrities, generation z is a continuation of the millennial generation who were born in 1995-2010 are the most internet users in Indonesia (Nilamsari, 2020). In this research, the researcher wants to analyze the interests and decisions of students to use mobile banking services in the midst of increasing consumptive behavior in today's society through various variables. Attitude describes a person's tendency towards a product or one that is based on learning and experience which is reflected through ease and usefulness so that it is consistent in showing interest. Therefore, the

novelty of this research is to place the attitude variable before the interest variable in using mobile banking. This attitude variable is also related to the soft skills of prospective accounting graduates, especially in making a decision.

Benefit is defined as a measure of the use of technology that can be trusted to bring benefits and benefits to its users (Ho et al., 2020). The results of research conducted by Hanafi (2013) states that convenience has a positive and significant effect on attitudes with the assumption that users' belief in the benefits of electronic money can encourage someone to use it. Similar research conducted by Zulkarnain & Alwie (2018) states that the benefits have a positive and significant effect on the attitudes of electronic money users. Based on previous research, it can be arranged **H1: There is a significant effect between the benefits variable on the attitude of students of the Accounting study program in using mobile banking.**

Ease of use is the individual's level of confidence that the technology used no longer requires a lot of effort by the user (Davis, 1989). In research by Artha (2011) as well as the latest research from Zulkarnain & Alwie (2018) It is stated that convenience has a positive and significant effect on individual attitudes in using electronic money. It can be concluded that, the higher the respondent's confidence in the ease of use of a technology, the greater the opportunity for respondents to use it. Based on previous research, the following hypotheses can be formulated **H2: There is a significant effect between the convenience variable on the attitude of students of the Accounting Study Program in using mobile banking.**

Attitudes are defined as evaluations, feelings and individual tendencies in liking or disliking an object or idea consistently (Kotler & Keller, 2012). Research by Zulkarnain & Alwie (2018) concluded that there was a positive effect of the attitude variable on interest with the assumption that the more positive or increasing the attitude of prospective users, the greater their interest in using mobile banking. The following hypotheses can be formulated **H3: There is a significant influence between the attitude variables on the interest of students in the Accounting Study Program in using mobile banking**

The attitude of potential users describes the benefits and conveniences that will be had. So when you see someone's attitude, you can know positive or negative responses to a technology so that the use decision process can be predicted (Poon, 2008). Nilamsari (2020) in his research states that attitude has a positive and significant effect on the decision process to use mobile banking. Based on this research, the hypothesis sentence can be as follows **H4: There is a significant influence between the attitude variables on the decision process of Accounting Study Program students in using mobile banking.**

The attitude pattern of potential users has a consistent trend from time to time, because of the evaluation of the benefits and convenience of a product. As a result, the more positive a person's assessment of a product, the greater the desire or interest in using the item. While the desire or interest to use a product will

Business Excellence and Management
Volume 12 Issue 2 / June 2022

cause the person to take the decision process in using the product. In research conducted by Nilamsari (2020) It is known that there is a significant positive effect of the attitude variable on the use decision process through interest. Therefore, the hypothesis that can be used is **H5: There is a significant influence between the attitude variables on the student's decision process in using mobile banking through interest.**

This research is very important because it is empirically tested whether behavioral theory affects the use of an item or service during the Covid-19 pandemic from the perspective of young people of the era called Generation Z. This research variable is limited to Benefits and Conveniences because in a pandemic condition like this with social restriction policies in Indonesia, of course, these variables are predicted to affect student requests, the impact of which will certainly make students' decisions to use the mobile banking service feature for payment transactions both related to academic and non-academic. From the presentation of the data, the problem of rational explanation, and also the study of several empirical or research results, the researchers are interested in taking topics in the field of accounting/financial behavior which is integrated with marketing management and psychology with the title "BEHAVIORAL INTENTIONS TO ADOPT MOBILE BANKING: Empirical Examination on Z Generation".

2. LITERATUR REVIEW

2.1. Mobile Banking

Mobile Banking is an evolution of internet banking which provides remote banking services so that it can be accessed anytime and anywhere (Sadiku *et al.*, 2017). Mobile banking is a service that facilitates customers for various transactions such as transfers, balance checks, to payment of tuition fees, as well as bill payments anytime and anywhere via SIM cards, USSD, or applications that can be downloaded on smartphones or pads.

2.2. Benefits

Benefits are perceptions that describe individual beliefs in accepting, adopting, and behaving for products/services that are considered useful (Hanafi, 2013). There are three indicators in measuring benefits, namely increasing user productivity, increasing user effectiveness, and developing user work performance.

2.3. Convenience

Convenience can be interpreted as a psychological reflection that indicates that technology is designed to make it easier to complete work and not the other way around (Hadi & Novi, 2015). There are four indicators in measuring convenience, namely technology has a clear system, technology has a system that is easy to understand, technology is easy to find, and technology is easy to use..

2.4. Attitude

In the Behavior of Planned Theory, an attitude is several individual affections that support or reject an object with good or bad interpretations, agree or disagree, important or not important as a measurement scale. (Davis, 1989). There are four attitude indicators, namely utilitarian, value expression, ego defense, and knowledge.

2.5. Interest

Djamaluddin *et al* (2016) defines that interest is something that arises after receiving a stimulus from the product he sees, from the emergence of interest to try the product until finally, the desire arises to be able to have it. There are four indicators in measuring interest, namely transactional, referential, preferential, and exploratory.

2.6. Usage Decisions

The decision process for the use of a product or service is a stage in the decision-making process when the consumer has purchased an item/service. (Kotler & Keller, 2012). Usage decisions can also be interpreted as a consumer decision process about what to buy, how much to buy, when, where, and how the purchase is made. (Davis, 1989). There are five indicators of usage decisions, namely problem identification, problem-solving information search, use of information to evaluate and choose alternative products, product use, and product reuse..

2.7. Z Generation (Continuation of the Millennial Generation)

Based on generation theory, Mannheim Radaev (2018) mentions that generation is a classification of groups according to the year of birth by the range of the year of birth indicating the similarity of characteristics and traits in a group of people. The z generation is a generation born from 1995 to 2010 with characteristics like entrepreneurship, wants everything instant, and is very dependent on technology. Dependence on technology can be seen from every Generation Z activity that relies on smartphones and internet networks.

2.8. *Technologi Accepatance Model* (TAM)

Technology Acceptance Model (TAM) theory was developed by Davis (1989) as the cornerstone of the technology acceptance model. In the TAM behavior model, new technology will be accepted or interested in consumers or users of goods or services if the convenience and perceived usefulness are fulfilled. The TAM model in this study is used to measure interest, benefits, and convenience.

3. RESEARCH METHODS

In this research, the data analysis technique used by the researcher is to use two kinds of statistical analysis methods, namely descriptive statistics and inferential statistics. Descriptive statistics is a method

Business Excellence and Management
Volume 12 Issue 2 / June 2022

of organizing, summarizing, and presenting data in a formative way, while statistics is a method used to estimate population characteristics based on samples. (Lind et al., 2008). This research is quantitative research through a causal approach. Through this study, it can be seen the causal relationship between variables, including exogenous variables consisting of exogenous variables in the form of benefits (X1), convinience (X2), endogenous variables in the form of decisions to use (Y) and the intervening variable in the form of attitude (Z1) dan interest (Z2). The collection method uses a questionnaire distribution technique which is directly distributed by the researcher using the google form application. The questionnaire contains questions to measure each indicator. Indicators are measured using a Likert scale, namely 1 = Strongly Disagree (STS), 2 = Disagree (TS), 3 = Neutral (N), 4 = Agree (S), 5 = Strongly Agree (SS).

The research was carried out in the City and Regency of Mojokerto, precisely at the Majapahit Islamic University, Mayjen Sungkono University and STIE Al Anwar. The time of conducting the research is from July to August 2021. The population in this study were all students of the Accounting study program in the City and Regency of Mojokerto as mobile banking users during the Covid-19 pandemic. The sampling method used in this research is non-probability sampling with purposive sampling technique, namely the sampling technique based on certain criteria from population members. (Jogiyanto, 2014). The sampling criteria in the study were students domiciled in Mojokerto as users of mobile banking during the pandemic and currently studying at the Majapahit Islamic University, Mayjen Sungkono University, and STIE Al Anwar. Furthermore, the number of research samples is 90 samples. The number of samples obtained by using an incidental sampling technique.

4. RESULTS AND DISCUSSION

Data analysis in this research uses partial least square (PLS), each hypothesis will be analyzed using the SmartPLS 3.0 software to examine the relationship between variables. The following are the results of the data analysis and discussion of this research.

4.1. Results

SEM-PLS analysis includes evaluation of the measurement model (outer model), evaluation of the structural model (inner model), and hypothesis testing.

4.1.1. Evaluation of Measurement Model *(Outer Model)*

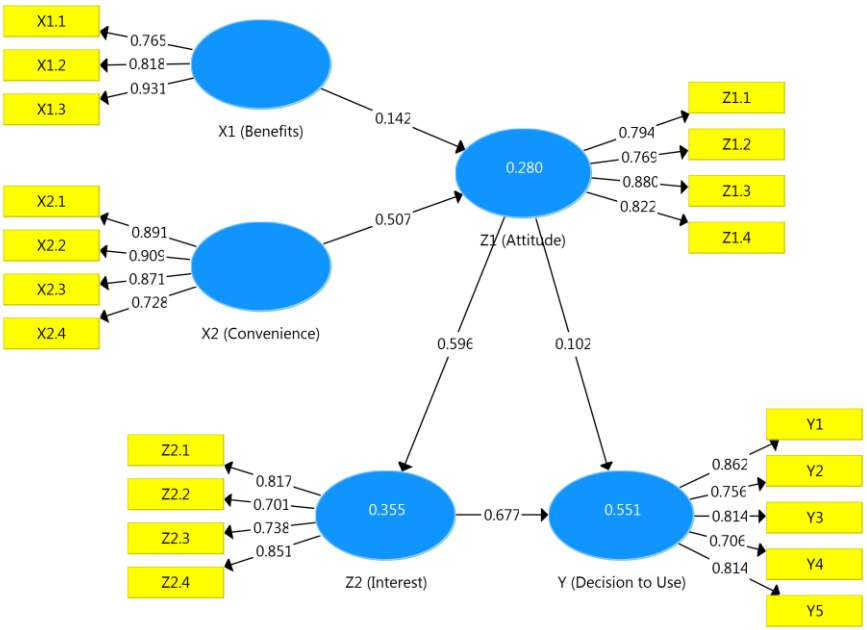
Evaluation of the outer model aims to evaluate the validity of latent variables and indicators in a study can use reflective indicators on convergent validity and discriminant validity as a manifestation of the latent variable itself. The evaluation of the outer model is carried out through four criteria, namely convergent validity, discriminant validity, composite reliability, and Cronbach's alpha.

The convergent validity test was carried out using reflective indicators that were assessed based on the loading factor and Average Variance Extract (AVE) indicators that measured the construct. An indicator is said to be valid with a loading factor value > 0.70 and an Average Variance Extract (AVE) value > 0.50. The loading factor value of this study can be seen through Figure 1 Algorithm Analysis (outer model), based on the data it shows the loading factor value for each indicator > 0.70. While the value of the Average Variance Extract (AVE) of each variable in table 1 is > 0.50. It can be concluded that all indicators have met the requirements of good convergent validity.

TABLE 1. CONSTRUCT RELIABILITY AND VALIDITY

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1 (Benefits)	0,801	0,956	0,878	0,707
X2 (Convenience)	0,872	0,871	0,914	0,727
Y (Decision to Use)	0,850	0,852	0,893	0,628
Z1 (Attitude)	0,834	0,847	0,889	0,668
Z2 (Interest)	0,786	0,811	0,860	0,607

Source: SmartPLS 3.0 Output (2021)



Source: SmartPLS 3.0 output (2021)

Business Excellence and Management
Volume 12 Issue 2 / June 2022

Discriminant validity is measured using the Cross Loading Factor, which is an indicator that is declared valid with the provision that the cross-loading value of the intended construct must be greater than the cross-loading value of other constructs. (Henseler *et al.,* 2009).

TABLE 2. *OUTPUT CROSS LOADING*

	X1 (Benefits)	X2 (Convenience)	Y (Decision to Use)	Z1 (Attitude)	Z2 (Interest)
X1.1	**0,765**	-0,005	0,008	0,080	0,003
X1.2	**0,818**	-0,088	0,097	0,101	0,002
X1.3	**0,931**	0,089	0,096	0,171	0,108
X2.1	-0,001	**0,891**	0,331	0,414	0,271
X2.2	0,013	**0,909**	0,305	0,441	0,318
X2.3	0,027	**0,871**	0,418	0,416	0,354
X2.4	0,026	**0,728**	0,379	0,454	0,392
Y1	-0,040	0,338	**0,862**	0,422	0,586
Y2	0,040	0,295	**0,756**	0,447	0,616
Y3	0,213	0,310	**0,814**	0,355	0,627
Y4	0,129	0,382	**0,706**	0,404	0,542
Y5	0,003	0,354	**0,814**	0,368	0,538
Z1.1	0,090	0,381	0,424	**0,794**	0,405
Z1.2	0,091	0,347	0,335	**0,769**	0,423
Z1.3	0,176	0,485	0,420	**0,880**	0,536
Z1.4	0,126	0,436	0,463	**0,822**	0,562
Z2.1	0,140	0,322	0,705	0,461	**0,817**
Z2.2	0,124	0,303	0,345	0,450	**0,701**
Z2.3	-0,030	0,296	0,465	0,435	**0,738**
Z2.4	-0,029	0,317	0,697	0,515	**0,851**

Source: SmartPLS 3.0 Output (2021)

Based on the data in the output cross-loading table above, it can be seen that the correlation number of each statement indicator with its variable has a higher number than the correlation of the indicator with other variables. Thus, the constructor latent variable predicts indicators in the table better than indicators in other tables, so that the indicator can be declared valid.

TABLE 3. FORNELL-LARCKER CRITERION

	X1 (Benefits)	X2 (Convenience)	Y (Decision to Use)	Z1 (Attitude)	Z2 (Interest)
X1 (Benefits)	**0,841**				
X2 (Convenience)	0,020	**0,853**			
Y (Decision to Use)	0,089	0,422	**0,792**		
Z1 (Attitude)	0,152	0,509	0,506	**0,817**	
Z2 (Interest)	0,062	0,395	0,738	0,596	**0,779**

Source: SmartPLS 3.0 Output (2021)

Discriminant validity can also be determined using the Fornell-Larcker criteria, if the square root of the AVE in each latent variable is greater than the correlation value among other latent variables, it can be interpreted that the latent variable has good discriminant validity. Table 3 Fornell-Larcker shows very good discriminant validity because the square root of the AVE in each latent variable > from the correlation value between exogenous and other endogenous variables.

The construct reliability test was carried out by measuring two criteria, namely Composite Reliability and Cronbach's Alpha. The construct can be said to be reliable if the Composite Reliability and Cronbach's Alpha values are greater than 0.70. Composite reliability and Cronbach's alpha values can be seen from Table 1 which shows the Composite Reliability and Cronbach's Alpha values from each construct > 0.70 so it can be stated that the gauge used in this study is reliable..

4.1.2. Structural Model Evaluation *(Inner Model)*

The test of the inner model aims to predict the relationship between latent variables that are under the substantial theory (Ghozali dan Latan, 2015). Evaluation of the structural model in this study was carried out by looking at the values of R-square, F-square, and Goodness of Fit (GoF). The R-square test was used to measure the level of variation in the changes in the independent variables (benefits and convenience) on the dependent variable (purchase decision) and the intervening variable (attitudes and interests). Based on the results of data analysis in table 4. the R-square value of the buying decision variable has a value of 0.574 which means that the independent variable of benefits and convenience can explain the dependent variable of buying decisions by 54.7% and the remaining 45.3% is explained by other variables outside the study. The R-square value of the attitude variable is 0.274, which means that the independent variables of benefit and convenience are able to explain the attitude intervening variable of 27.4%, and the remaining 72.6% is explained by other variables outside the study. While the R-square value of the interest variable is 0.361, which means that the independent variables of benefits and convenience are able to explain the intervening variable of interest by 36.1% and the remaining 63.9% is explained by other variables outside the study. Of the three R-square values can indicate the SEM-PLS model in this study is "strong".

TABLE 4. R-SQUARE

	R Square	R Square Adjusted
Y (Decision to Use)	0,551	0,541
Z1 (Attitude)	0,280	0,263
Z2 (Interest)	0,355	0,348

Sumber: Output Smart PLS 3.0 (2021)

Business Excellence and Management
Volume 12 Issue 2 / June 2022

The F-Square test aims to see how strong the influence of exogenous constructs on endogenous constructs is. F Square is calculated as the absolute value of the individual contribution of each exogenous latent variable on the R-square value of endogenous variables. The F Square value can be grouped into 3 categories, namely weak influence (0.02), medium effect (0.15), and strong influence (0.35). (*Hair et al*.,2014). The following is a table of values for F-Square.

TABLE 5. F-SQUARE

	X1 (Benefits)	X2 (Convenience)	Y (Decision to Use)	Z1 (Attitude)	Z2 (Interest)
X1 (Benefits)				0,028	
X2 (Convenience)				0,356	
Y (Decision to Use)					
Z1 (Attitude)			0,015		0,551
Z2 (Interest)			0,659		

Source: SmartPLS 3.0 Output (2021)

Based on table 5 above, it can be seen that the benefit (X1) on the attitude (Z1) has an F-Square value of 0.026 which can be interpreted that the benefit (X1) has a weak influence on the attitude (Z1). The convenience variable (X2) on attitudes (Z1) has an F-Square value of 0.350 indicating that ease (X2) has a strong influence on attitudes (Z1). Attitude variable (Z1) towards the decision to use (Y) has an F-Square value of 0.015 which can be interpreted that Attitude (Z1) has a weak influence on the decision to use (Y). Attitude variable (Z1) towards interest (Z2) has an F-Square value of 0.551 which can be interpreted that an Attitude (Z1) having a very strong influence on interest (Z2). While the interest variable (Z2) on the decision to use (Y) has an F-Square value of 0.659 which means interest (Z2) has a very strong influence on the decision to use (Y).

Goodness of Fit (GoF) is used to measure the overall model. The GoF index is a single measure used to validate the combined performance of the measurement model and the structural model. The GoF value is obtained from the average communalities index (AVE) multiplied by the R2 value. GoF values range from 0 – 1 with interpretation values of 0.1 (small GoF), 0.25 (moderate GoF), and 0.36 (large GoF). GoF value can be seen in the calculation below.

$$GoF = \sqrt{AVE \times R^2}$$

TABLE 6. CALCULATION OF GOODNES OF FIT (GOF)

Variabel	AVE	R^2	*(GoF)*
(X1) Benefit	0,707	0,280	0,447
(X2) Convenience	0,727	0,280	0,451
(Z1) Attitude	0,628	0,551	0,606
(Z2) Interest	0,668	0,551	0,578

Source: The data is processed by the researcher (2021)

The results of the GoF calculation in this study are greater than 0.36 so that the model in this analysis has a great ability to explain empirical data.

4.1.3. Hypothesis Testing

Hypothesis testing is a test carried out on research hypotheses by running a t-test using the resampling technique or bootstrapping and constructing a path coefficient. The effect between variables is considered significant at the 5% level if the t-statistic value is greater than the t-table 1.96 (Ghozali & Latan, 2012) (Hair Jr et al., 2014).

TABLE 7. PATH COEFFICIENT (DIRECT EFFECT)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
X1 (Benefits) -> Z1 (Attitude)	0,142	0,144	0,122	1,162	0,246
X2 (Convenience) -> Z1 (Attitude)	0,507	0,507	0,109	4,653	0,000
Z1 (Attitude) -> Y (Decision to Use)	0,102	0,096	0,077	1,331	0,184
Z1 (Attitude) -> Z2 (Interest)	0,596	0,595	0,090	6,586	0,000
Z2 (Interest) -> Y (Decision to Use)	0,677	0,689	0,065	10,465	0,000

Source: SmartPLS 3.0 Output (2021)

TABLE 8. PATH COEFFICIENT (INDIRECT EFFECT)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
X1 (Benefits) -> Z1 (Attitude) -> Y (Decision to Use)	0,014	0,013	0,018	0,790	**0,430**
X2 (Convenience) -> Z1 (Attitude) -> Y (Decision to Use)	0,052	0,049	0,040	1,283	**0,200**
Z1 (Attitude) -> Z2 (Interest) -> Y (Decision to Use)	0,404	0,411	0,079	5,096	**0,000**

Source: SmartPLS 3.0 Output (2021)

Based on table 7 and table 8 above, the extent of the influence between variables can be seen from the coefficient value of each path, so that the influence can be explained as follows:

1) The Effect of Benefits (X1) on Attitudes (Z1)

The Path Coefficients value of the influence of the independent variable benefit (X1) on the attitude intervening variable (Z1) is 0.142 or 14.2% with a t-statistic value of 1.162 < 1.96 and a P-Value of 0.246 > 0.05 which indicates that the independent variable benefits do not affect the attitude intervening variable, so H1 is rejected.

Business Excellence and Management
Volume 12 Issue 2 / June 2022

2) The Effect of Convenience (X2) on Attitude (Z1)

The results of data processing in the Path Coefficient (Direct Effect) table, show that the independent variable convenience (X2) has a significant effect on the attitude intervening variable (Z1) with the t-statistic value of 4.653 > 1.96 and a significance of P Values of 0.000 <0.05. And the Path Coefficients value of 0.507 reflects the ease of having a real effect on attitudes of 50.7% so that H2 can be accepted.

3) The Effect of Attitude (Z1) on Interest (Z2)

The results of data processing show that the attitude intervening variable (Z1) has a significant effect on the interest intervening variable (Z2) with a t-statistic value of 6.586 > 1.96 and a P Values of 0.000 <0.05 and a Path Coefficients value of 0.596 which reflects the influential price. significantly to the satisfaction of 59.6%. Then the hypothesis H3 can be accepted.

4) The Effect of Attitude (Z1) on Decision (Y)

The results of data processing in table 7 Path Coefficient (Direct Effect) show the attitude intervening variable (Z1) has no effect on the decision dependent variable (Y) with a t-statistic value of 1.331 < 1.96 and a P Values of 0.184 > 0.05 and Path Coefficients value is 0.102 or 10.2%, so it can be concluded that H4 is rejected.

5) The Influence of Attitude (Z1) on the Decision to Use (Y) through Interest (Z2)

While in table 8 the Path Coefficient (Indirect Effect) with the intervening variable of interest (Z2) can strengthen the relationship of attitude (Z2) to the decision (Y), which initially did not have a significant effect to have a significant effect. This shows that interest (Z2) is a pure intervening variable with a t-statistic value of 5.096 > 1.96 and a significance value of P Values of 0.000 < 0.05, and a Path Coefficients value of 0.404 or 40.4%. It can be concluded that H5 is acceptable.

4.2. Disscusion

Referring to the objectives and results of data analysis and research hypotheses, the following discussion can be described:

4.2.1. The Effect of Benefits (X1) on Attitudes (Z1)

Data analysis shows the Path Coefficient (Direct Effect) value, the effect of benefits (X1) on attitudes (Z1) is 0.142 or 14.2% with a t-statistic value of 1.162> 1.96 and a P-Value of 0.246> 0.05 which indicates that the independent variable benefits have no effect on the attitude intervening variable, so H1 is rejected. Based on the results of the study, it can be concluded that the level of customer perception regarding the benefits of mobile banking will not have an impact on the attitude of students in the Accounting study program in using mobile banking. The perception of the benefits of technology can be seen from a person's tendency when using it. The benefit variable does not affect attitudes because

students as customers who use mobile banking only consider the trend of a cashless society in Indonesia without optimizing and studying the use of mobile banking.

4.2.2. The Effect of Convenience (X2) on Attitude (Z1)

The results showed that the Path Coefficient (Direct Effect) of convenience (X2) had a significant effect on attitudes (Z1) with a t-statistic value of 4.653 > 1.96 and a significance of P Values of 0.000 <0.05. And the Path Coefficients value of 0.507 reflects the ease of having a real effect on attitudes of 50.7% so that H2 can be accepted. The results of this study are following research conducted by Zulkarnain & Alwie (2018) that ease has a positive and significant effect on individual attitudes in using electronic money. It can be concluded that the higher the respondent's confidence in the ease of use of technology, the greater the opportunity for respondents to use it.

In the Technology Acceptance Model theory, convenience is one of the substantial elements that can trigger a person's desire to use a technology that is considered problem-free and does not add to the burden. If customers often use mobile banking, it shows that mobile banking is considered easier to use, easier to learn or better known than other digital payment facilities. The use of mobile banking by students is related to the tendency of Generation Z to make digital payments that are practical and connected to various platforms so that non-cash transactions can be used only by using a smartphone..

4.2.3. The Effect of Attitude (Z1) on Interest (Z2)

The results show that attitude (Z1) has a significant effect on interest (Z2) with a t-statistic value of 6.586 > 1.96 and a P-Value of 0.000 <0.05 and a Path Coefficients value of 0.596 which reflects the price has a significant effect on the satisfaction of 59,6%, then H3 is acceptable. This research is in line with research conducted by Zulkarnain & Alwie (2018) which shows that there is a positive effect of the attitude variable on interest, with the assumption that the more positive or increasing the attitude of prospective users, the greater their interest in using mobile banking. The Theory of Planned Behavior states that attitude can be used to predict opportunities for using technology, because attitude describes a positive or negative response, moving someone closer or away from an object. In this study, the attitude has a positive and significant effect on customer interest in using credible mobile banking in conducting non-cash transactions during the covid-19 pandemic.

4.2.4. The Effect of Attitude (Z1) on Decision (Y)

The results showed that attitude (Z1) did not affect the decision to use (Y) with a t-statistic value of 1.331 < 1.96 and a P-Value of 0.184 > 0.05 and a Path Coefficients value of 0.102 or 10.2% so that it can be concluded that H4 was rejected. Based on the results of the research, attitudes that describe the trust and confidence of customers or students to use mobile banking do not affect the decision process. This is caused by several things, such as the information obtained regarding mobile banking being less

Business Excellence and Management
Volume 12 Issue 2 / June 2022

accurate, the level of security in the use of mobile banking, as well as the individual characteristics of customers who will use mobile banking.

4.2.5. The Influence of Attitude (Z1) on the Decision to Use (Y) through Interest (Z2)

Analysis of the data in the Path Coefficient (Indirect Effect) table with the intervening variable interest (Z2), it can strengthen the relationship between attitudes (Z1) towards decisions (Y), which initially did not have a significant effect to have a significant effect. This reflects that interest (Z2) is a pure intervening variable with a t-statistic value of 5.096 > 1.96 and a significance value of P Values of 0.000 < 0.05, and a Path Coefficients value of 0.404 or 40.4%. It can be concluded that H5 is accepted.

This study shows results that are following research achieved by Nilamsari (2020) that is, there is a significant positive effect of the attitude variable on the use decision process through interest. This is due to a consistent pattern of attitude that makes someone evaluate a product positively, because the more positive a person's assessment of a product is, the greater the desire to use the product. While the desire to use a product will cause the person to carry out various stages of the use process. In this study, the positive attitude of students towards the emergence of technology and various innovations in it led to an interest in digital payment facilities. This interest then led students to explore information about mobile banking during the industrial revolution and the covid-19 pandemic which was identical to cashless transactions before finally deciding to become part of a cashless society.

5. CONCLUSION

Based on the results of data analysis and the discussion that has been presented, the conclusions that can be drawn are: (1) The benefit variable does not affect the attitude variable of students in the Accounting study program in using mobile banking. (2) The convenience variable has a significant positive effect on the attitude of students of the Accounting Study Program in using mobile banking. (3) Attitude variable has a significant positive effect on the interest of Accounting Study Program students in using mobile banking. (4) Attitude variables do not affect the decision process variables of Accounting study program students in using mobile banking. (5) Attitude variable has a significant positive effect on the decision process variable of students in the Accounting study program in using mobile banking through the variable of interest. The point is that in current conditions, people in this context are Generation Z, who are more likely to use mobile banking services because they are considered to provide benefits and convenience, and ease of use. his research is very important because it is empirically tested whether behavioral theory affects the use of an item or service during the Covid-19 pandemic from the perspective of young people of the era called Generation Z.

REFERENCES

Artha, U. (2011). *Pengaruh Persepsi Kegunaan, Persepsi Kemudahan, Persepsi Risiko, Kepercayaan, Inovasi Pribadi, dan Kesesuaian terhadap Sikap Penggunaan E-commerce".* Universitas Brawijaya.

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *Management Information Systems Research Center, University of Minnesota Stable*, *13*(3), 319–340.

Djamaluddin, S., Hidayanto, A. N., & Wardhani, S. (2016). Perception of beneficiaries towards adoption of e-money in the distribution of social assistance in Indonesia. *Economic Journal of Emerging Markets*, *8*(1), 13–24. https://doi.org/10.20885/ejem.vol8.iss1.art2

Ghozali, I., & Latan, H. (2012). *Partial Least Square Konsep, Teknik, dan Aplikasi Menggunakan Program SmartPLS 3.0*. Badan Penerbit Universitas Diponegoro.

Hadi, S., & Novi, N. (2015). Faktor-faktor yang mempengaruhi penggunaan layanan mobile banking. *Optimum: Jurnal Ekonomi Dan Pembangunan*, *5*(1), 55–65.

Hair Jr, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*.

Hanafi, H. (2013). Pengaruh persepsi kemanfaatan dan persepsi kemudahan terhadap sikap penggunaan dengan pendekatan tam (survei pada anggota website www. ub. ac. id mahasiswa fia bisnis dan publik ta 2011-2012 universitas brawijaya malang). *Jurnal Administrasi Bisnis*, *6*(1).

Ho, J. C., Wu, C. G., Lee, C. S., & Pham, T. T. T. (2020). Factors affecting the behavioral intention to adopt mobile banking: An international comparison. *Technology in Society*, *63*(August), 101360. https://doi.org/10.1016/j.techsoc.2020.101360

Jogiyanto, H. (2014). Metode Penelitian Bisnis. *Edisi Ke-6. Universitas Gadjah Mada. Yogyakarta*.

Kotler, P., & Keller, K. L. (2012). *Marketing Management: Philip Kotler, Kevin Lane Keller*. Pearson.

Lind, D. A., William, G. M., & Samuel, A. W. (2008). *Teknik-Teknik Statiska dalam Bisnis dan Ekonomi Menggunakan Kelompok Data Global*. Salemba Empat.

Nilamsari, F. N. (2020). *Kemudahan, Manfaat, Sikap, dan Kontrol Perilaku Mahasiswa dalam Proses Penggunaan Mobile Banking Melalui Minat*. UIN Jakarta.

Poon, W. (2008). Case study Users ' adoption of e-banking services : the Malaysian perspective. *Journal of Business & Industrial Marketing 23/1*, *23*(1), 59–69. https://doi.org/10.1108/08858620810841498

Radaev, V. V. (2018). Millenials compared to previous generations: an empirical analysis. *Sociological Studies*, *3*(3), 15–33.

Sadiku, M. N. O., Tembely, M., Musa, S. M., & Momoh, O. D. (2017). Mobile banking. *International Journals of Advanced Research in Computer Science and Software Engineering*, *7*(6), 75–76.

Sudaryanti, D. S., Sahroni, N., & Kurniawati, A. (2018). Analisa Pengaruh Mobile Banking Terhadap Kinerja Perusahaan Sektor Perbankan yang Tercatat di Bursa Efek Indonesia. *Jurnal Ekonomi Manajemen*, *4*(2), 96–107.

Wulandari, N. P., & Moeliono, N. K. (2017). Analisis Faktor-faktor penggunaan layanan mobile banking di Bandung. *Majalah Bisnis Dan IPTEK*, *10*(2).

Zulkarnain, Z. K., & Alwie, A. F. (2018). Pengaruh Persepsi Manfaat , Persepsi Kemudahan ,Sikap, Kontrol Prilaku , Dan Norma Subyektif Terhadap Minat Penggunaan Uang Elektronik Pada Bank Bumn Di Kota Pekanbaru. *Jurnal Manajemen Dan Bisnis*, *10*(3), 617–631.