

ANALYSIS OF THE INFLUENCE OF STUDENT PREFERENCES IN JABODETABEK ON DECISIONS TO USE MOBILE BANKING PAYMENT SYSTEMS

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Abstract

This study analyzes students' preferences regarding mobile banking usage in the Jabodetabek area, involving 250 respondents selected through purposive sampling. The research employs the Unified Theory of Acceptance and Use of Technology (UTAUT) model to evaluate key factors influencing mobile banking adoption. The Partial Least Squares-Structural Equation Modeling (PLS-SEM) technique is used to analyze variables such as performance expectancy, effort expectancy, social influence, facilitating conditions, behavioral intention, and usage behavior. The findings show that effort expectancy, facilitating conditions, and behavioral intention have a significant impact on mobile banking adoption. These results suggest that perceptions of ease of use, good facilitating conditions, and a clear intention to use mobile banking are crucial in shaping user behavior. However, performance expectancy and social influence do not have a significant impact on the intention to use. These findings provide insights for banks to enhance service quality and meet students' expectations.

Keyword: Mobile banking, Preferensi mahasiswa, Purposive sampling, Unified Theory of Acceptance and Use of Technology (UTAUT)

1. Introduction

Technological advancements have brought significant changes to various aspects of life, including the financial sector. One of the sectors that has undergone a major transformation is digital financial services through financial technology (fintech). Fintech has become a catalyst for digital transformation, enabling various financial transactions to be carried out electronically without human intermediaries. Among the rapidly growing fintech innovations, mobile banking stands out as one of the solutions that offers users easy access and flexibility through mobile devices. However, despite the many benefits of mobile banking, such as easy access, time savings, and increasingly sophisticated features, its adoption still faces several challenges. Some of these challenges include the complexity of the application interface, lack of trust in data security, and low levels of technological literacy among certain user groups. On the other hand, students, as a tech-savvy user group, represent an interesting population to study. Students in the Jabodetabek area, one of the largest metropolitan regions in Indonesia, have the potential to widely adopt mobile banking, but they may also face specific barriers to its adoption. This study aims to identify the factors that influence students' preferences regarding mobile banking usage. Using the Unified Theory of Acceptance and Use of Technology (UTAUT) model, this research evaluates various variables such as performance expectancy, effort expectancy, social influence, facilitating conditions, and the relationship between behavioral intention and usage behavior. Through this analysis, it is hoped that relevant insights can be gained to understand the needs of students as potential users of this service. The findings of this study have high practical significance, especially for financial institutions such as banks. The insights obtained can be used to improve the quality of mobile banking services by aligning the features of the application with the lifestyle needs of students. Additionally, these findings are expected to help banks design more effective strategies to encourage the adoption of financial technology among young people, thereby expanding their service reach and strengthening financial inclusion in Indonesia.

2. Literature Review

2.1 Performance Expectancy

Performance expectancy refers to the consumer's expectation that using a technology system will enhance their performance. In general, individuals believe that technology is designed to simplify their tasks and make their lives more efficient. This belief also applies to the adoption of new digital payment platforms. When users feel that a digital payment platform can help them complete transactions more quickly, easily, and conveniently, they are likely to be attracted to use the platform and integrate it into their daily lives. The relationship between performance expectancy and an individual's behavioral intention to adopt digital payments is significantly influenced by the perceived benefits of using the platform. Specifically, if users believe that using a digital payment application can improve their productivity or simplify their activities, they are more likely to view it as a valuable tool. For example, the ability to perform transactions without the need for cash or visiting a bank can significantly reduce time and effort, thus increasing users' trust in the platform. Furthermore, the effectiveness of a digital payment platform in meeting users' expectations plays a key role in fostering long-term engagement. When individuals experience tangible improvements in how they manage financial transactions, such as faster processing times, user-friendly interfaces, and better

accessibility, they are likely to develop a positive attitude towards the technology. This positive attitude, in turn, strengthens their willingness to continue using the platform consistently. (Tannady et al., 2024)

2.2 Effort Expectancy

Effort expectancy refers to the extent to which individuals feel comfortable using a technology. It relates to how easy it is for customers to use electronic payment systems, including platforms like e-commerce websites. This concept highlights how simple and user-friendly a system is, allowing users to take advantage of it without requiring specific technical skills. Additionally, effort expectancy encompasses how users perceive the system as a whole in terms of ease of use, including its level of complexity. The lower the complexity of a system, the easier it is for users to adopt. The amount of effort expected, such as an intuitive interface, clear user instructions, and an enjoyable user experience, is influenced by these factors. Therefore, evaluating effort expectancy not only measures how easy a system is to use but also how well it reduces technical challenges for users with varying levels of expertise. (Risman & Budiarti, 2023)

2.3 Social Influence

Social influence refers to how others impact an individual's behavioral decisions. The extent to which a person feels influenced by the views, attitudes, or expectations of others in their environment regarding a system or change being implemented, including pressure from significant individuals such as friends, family, or superiors, is known as social influence. This influence is not only direct pressure; it also shapes social values through communication, signals, and expectations conveyed by social networks. In terms of adopting new technologies, positive messages from the social environment can encourage acceptance, while negative messages can act as barriers. There are three theories that explain this issue: the Social Norms Theory, which emphasizes that individuals must conform to norms to be socially accepted; Social Learning Theory, which suggests that individuals learn from the behaviors of others; and the Informational and Normative Social Influence Theory, which explains that relevant information or pressure to meet group expectations affects individuals. Therefore, social influence is an effort by individuals or groups to change others' attitudes, perceptions, beliefs, or behaviors. This is crucial in understanding how society's perceptions of change or innovation are shaped. (Risman & Budiarti, 2023)

2.4 Facilitating Conditions

Facilitating conditions refer to the factors that ease the use of information technology systems, and they are one of the components that influence the adoption of IT systems. There are many conditions that facilitate the adoption and implementation of information technology. The key condition is adequate technical infrastructure, including hardware such as computers, servers, and mobile devices, as well as stable and fast internet connectivity to ensure seamless accessibility. In addition, relevant software, such as applications or systems specifically designed to meet particular needs, is also crucial for the successful implementation of information technology. Equally important is the presence of adequate organizational resources, which play a vital role, including strong management support to drive innovation and digital transformation, as well as the provision of training and education for users to ensure they have the necessary skills to effectively utilize the technology. Furthermore, organizational policies that support the use of information technology, such as data security regulations, system usage procedures, and incentives to encourage technology adoption, are also key

aspects in creating a conducive environment for the sustainable implementation of information technology. With a combination of robust technical infrastructure and strong organizational resource support, the adoption of information technology can proceed more smoothly, efficiently, and have a significant impact on improving productivity and innovation across various sectors. (Kurniawan et al., 2024)

2.5 Intention Use

Intention to use is a concept that describes an individual's desire to perform a specific behavior or action. The concept of wanting to engage in a certain action or behavior is referred to as intention to use. In this context, the variable for usage is measured using several metrics that indicate the individual's willingness to use a particular system or technology. The first indicator used is the desire to use, which reflects a person's eagerness to utilize or try a product or service. The second indicator is the effort to consistently try to use it in the future, which indicates a commitment or ongoing intention to continue using the technology. Finally, the third indicator is the intention to keep using it in the future, which reflects a long-term commitment to maintain engagement with the technology. (Ariningsih et al., 2022) (Ariningsih et al., 2022)

2.6 Use Behavior

Use behavior can be defined as the frequency with which users utilize information technology. The concept of "intention to use" refers to the desire to perform a specific action or behavior. In this context, the variable intention to use is measured through metrics that indicate the level of an individual's desire to use a particular system or technology. The first indicator used is the desire to use, which reflects an individual's enthusiasm to utilize or try a product or service. The second indicator is the effort to continuously try using it in the future, which demonstrates a sustained commitment or intention to keep using the technology. Finally, the third indicator is the intention to continue using it in the future, reflecting a commitment to consistently engage with the technology moving forward. (Naufal Alman Shafly, 2020)

2.7 Preferensi Mahasiswa

Perception is the process of interpreting information obtained and processed through our senses. This process involves the ability to understand and give meaning to stimuli received through the senses, including how information is processed and interpreted in the mind. In other words, perception is a complex mechanism that enables us to make sense of the world around us through sensory experiences. In the context of mobile banking, some students may encounter technical barriers or security issues during its use. The success of the platform is significantly influenced by the performance of the technology, the clarity of the information provided, and the level of user comfort in utilizing the available features. Therefore, improving service quality, accompanied by an appropriate educational approach for students, can help enhance their perception of mobile banking. To gain deeper insights, further research or direct surveys among students could be a solution. These surveys could include questions about user satisfaction, perceptions of security, and suggestions for service development. Through such measures, banks can be more responsive in meeting the needs and expectations of students,

while also encouraging the adoption of Islamic banking technology through mobile banking platforms more effectively. (Nurhaliza, 2024)

2.8 Financial Technology

Technological advancements and digitalization have brought significant changes to the paradigm of the financial sector. Technology-driven business models that transform financial services are at the heart of this revolution. Technologies such as the Internet of Things (IoT), artificial intelligence (AI), blockchain, near-field communication (NFC), and digital wallets are integral parts of financial technology, or fintech. By accelerating data collection, these technologies are expected to support the growth of fintech services, such as gathering data and information, expediting financial access, and delivering services more quickly and efficiently. Advancements in information and communication technology have enabled an increasing number of financial transactions to be conducted electronically. Global financial systems, including digital payments, loans, crowdfunding, brokerage, and electronic transfers, have evolved due to digitalization and device connectivity. The term "Fintech" is derived from the combination of the words "financial" and "technology," referring to new technologies that have transformed the financial industry. Financial technology encompasses the application of technological innovations to various processes, products, and services within the financial sector. These technologies are used to attract clients from traditional banking, improve transaction efficiency, enhance credit and marketing services, and boost the performance of banks. Overall, technology that enables the automation of financial services has driven significant changes in the financial industry. (Ismail Musabegovic, 2019)

2.9 Mobile Banking

Mobile banking is a service designed to facilitate customers in conducting various banking activities using mobile devices, such as smartphones or tablets. This service provides convenience for users to perform financial transactions without needing to visit a bank branch in person. Through mobile banking, customers can access information related to their accounts, such as checking balances or transaction histories, as well as performing various types of payments and fund transfers quickly and securely. Additionally, users can pay recurring bills, purchase specific products or services, and independently manage investments, all with just a few taps on a banking application installed on their devices. With continuously evolving features, mobile banking not only offers time efficiency but also convenience in personal financial management, while simultaneously promoting broader financial inclusion in the digital era. This innovation has significantly contributed to providing access to banking services anytime and anywhere, without being limited to normal banking hours. (Nizar Souiden and Riadh Ladhari, 2021).

3. Material and Method

3.1 Populasi dan Sampel

This study involved 250 respondents to analyze the preferences of university students using mobile banking in the Greater Jakarta area (Jabodetabek). The study population comprised university students who use mobile banking applications, with the total number being unknown. Therefore, a non-probability sampling technique, specifically purposive sampling,

was employed. Based on Solimun's recommendation [15, 30], the minimum sample size should be five times the number of research indicators. With 24 indicators used in this study, the sample size of 250 meets the requirement. All respondents answered "Yes" to the question, "Are you a mobile banking application user?" The majority of respondents were female (58%), while the remainder were male (42%). Based on their domicile, most respondents were from Jakarta (65%), followed by Tangerang (20%), Bogor (8%), Depok (5%), and Bekasi (2%). In terms of age, the majority of respondents were between 18-25 years old (75%), followed by those aged 26-30 years (18%), and the remainder were over 30 years old. Most respondents were students (65%), followed by part-time employees (20%) and small business owners (10%), with the rest being freelancers. Regarding education levels, most respondents were undergraduate students (70%), followed by diploma students (15%), and the remainder were postgraduate students.

3.2 Skala Pengukuran

The measurement model developed by Venkatesh et al., the Unified Theory of Acceptance and Use of Technology (UTAUT), was used in this study [31]. This model includes six main variables measured through various indicators: performance expectancy, effort expectancy, social influence, facilitating conditions, behavioral intention, and use behavior. A five-point Likert scale, ranging from "strongly disagree" to "strongly agree," was employed for data collection. To ensure that the research focuses on university students as the target population, the indicators were adapted accordingly. Special attention was given to factors such as ease of access, security, and how mobile banking applications align with students' needs and lifestyles.

3.3 Teknik Analisis

Partial Least Squares-Structural Equation Modeling (PLS-SEM) was the technique employed in this study. PLS was chosen for its ability to analyze latent variables, indicators, and relationships between variables, even when the data does not meet the normality assumption [34]. As explained by Wiyono [33], PLS allows researchers to test complex models involving multiple indicators and direct relationships between variables. The analysis process consisted of evaluating the outer model and the inner model. The validity of the outer model was assessed using outer loading values (greater than 0.70) and Average Variance Extracted (AVE) (greater than 0.50). Meanwhile, reliability was tested using composite reliability (greater than 0.70) and Cronbach's alpha (greater than 0.70) [12, 22]. To test hypotheses for the inner model, t-statistic values (greater than 1.96) and p-values (less than 0.05) were utilized. This method ensures that students' preferences for mobile banking are analyzed with valid, accurate, and relevant indicators. It also accounts for the relationships between variables such as performance expectancy, social influence, and intention to use the service.

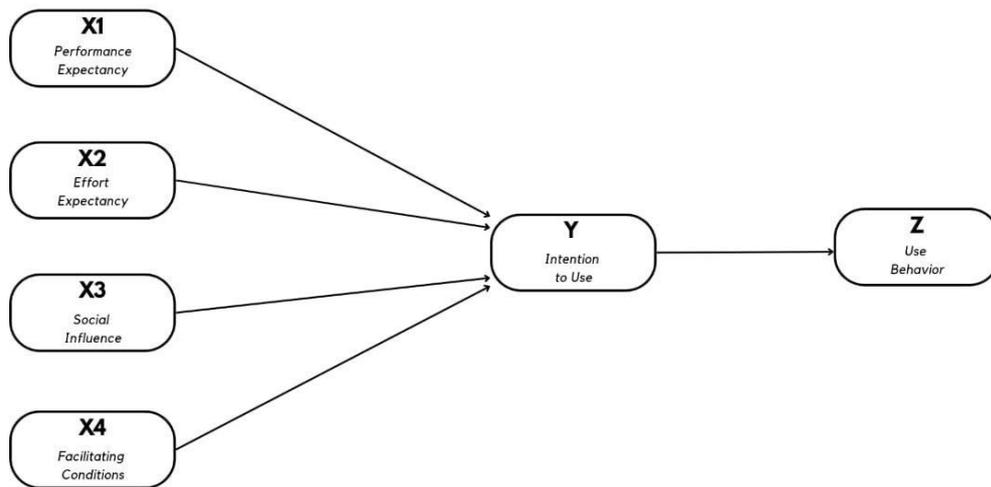


Figure 1. Conceptual Framework

4. Result

4.1 Outer Model Evaluation

The reliability of individual indicators, internal consistency reliability, convergent validity, and discriminant validity are evaluated in the PLS-SEM outer model [12]. Hair et al. [12] state that the evaluation of the outer model, which tests reliability and validity, is a prerequisite for estimating the inner model. Therefore, the evaluation of the outer model is necessary before conducting the evaluation of the inner model.

Table 1. Indicator Reliability

	Outer Loadings		Outer Loadings
Performance Expectancy		Facilitating Conditions	
PE1	0.875	FC1	0.812
PE2	0.890	FC2	0.870
PE3	0.860	FC3	0.815
PE4	0.880	FC4	0.362
Effort Expectancy		Intention to Use	
EE1	0.878	IU1	0.845
EE2	0.920	IU2	0.830
EE3	0.890	IU3	0.870
Social Influencing			

SI1	0.855		
SI2	0.870	Use Behaviour	
SI3	0.840	UB1	0.590
		UB2	0.960
		UB3	0.810

Hair et al. [12] state that an indicator's reliability is considered acceptable if the outer loading value is ≥ 0.70 . Based on Table 1, the outer loading values of most indicators are above 0.70, indicating that the reliability of the indicators is proven to be acceptable.

Table 2. Construct Reliability & Validity

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Performance Expectancy	0.897	0.930	0.765
Effort Expectancy	0.880	0.930	0.810
Social Influencing	0.820	0.890	0.730
Facilitating conditions	0.705	0.835	0.580
Intention to Use	0.920	0.940	0.770
Use Behaviour	0.780	0.850	0.640

Hair et al. [12] recommend that internal consistency reliability be measured by composite reliability, which should be ≥ 0.70 . Based on Table 2, the composite reliability for all variables exceeds 0.70, indicating that the internal consistency reliability of all variables is acceptable. Convergent validity is tested using Average Variance Extracted (AVE), which should be ≥ 0.50 . The AVE values for each construct are greater than 0.50 (see Table 2), confirming that the convergent validity of all variables is acceptable.

Table 3. Discriminant Validity

	EF	FC	ITU	PE	SI	UB
EF	0.900					
FC	0.710	0.761				
ITU	0.640	0.720	0.878			
PE	0.620	0.645	0.465	0.875		
SI	0.570	0.630	0.500	0.630	0.855	
UB	-0.180	-0.140	-0.150	-0.150	-0.125	0.800

Based on Table 3, discriminant validity is considered acceptable for all constructs if the diagonal values, or the square root of AVE, are greater than the correlation values between the variables.

Table 4. Path Coefficients

Hipotesis	T Statistics (O/STDEV)	P Values	Status
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Performance Expectancy -> Intention to Use	0.620	0.540	Ditolak
Effort Expectancy -> Intention to Use	2.650	0.007	Diterima
Social Influencing -> Intention to Use	0.640	0.530	Ditolak
Facilitating -> Intention to Use	4.220	0.000	Diterima
Intention to Use -> Use Behaviour	2.060	0.039	Diterima

The results of the hypothesis testing are shown in Table 4. A t-statistic of $0.620 < 1.96$ and a p-value of $0.540 < 0.05$ indicate that the first hypothesis is not significant. A t-statistic of $2.650 < 1.96$ and a p-value of $0.007 < 0.05$ indicate that the third hypothesis is not significant. A t-statistic of $4.220 < 1.96$ and a p-value of $0.000 < 0.05$ indicate that the fourth hypothesis is significant. A t-statistic of $2.060 < 1.96$ and a p-value of $0.039 < 0.05$ indicate that the fourth hypothesis.

5. Discussion

Based on the data analysis using the UTAUT model and the PLS-SEM method, this study reveals several key findings regarding students' preferences for using mobile banking in the Greater Jakarta area (Jabodetabek). First, the influence of performance expectancy on the intention to use mobile banking was not found to be significant. Although students feel that mobile banking can speed up and simplify transactions, this perception is not enough to drive their intention to use it. Additional factors may hinder them from fully maximizing the benefits of this service, such as data security concerns or issues with using the application. On the other hand, effort expectancy was found to influence the intention to use mobile banking. If the mobile banking application appears easy to use and does not require complicated technical skills, students are more likely to use it. A key factor that enhances comfort in using this technology is its ease of use, making them more inclined to adopt it. Conversely, social influence did not affect the intention to use mobile banking. This suggests that internal factors such as ease of use and technical support have a greater impact on students' decisions to use mobile banking services than external factors such as influence from friends or family. Furthermore, there is evidence that adequate facilitating conditions, such as good infrastructure, compatible devices, stable internet networks, and support from banks or financial institutions in the form of training or technical assistance, make students more inclined to use mobile banking. Good infrastructure and technical support from banks are crucial to ensuring that students can access and use mobile banking without significant barriers. Lastly, behavioral intention was found to have a significant impact on actual usage behavior. Students with a strong intention to use mobile banking are more likely to incorporate it into their daily lives. This emphasizes the importance of fostering strong intentions through positive user experiences, such as user-friendly interfaces and features that meet their needs. The practical implications of this research suggest that banks and financial institutions need to ensure that the mobile banking applications they offer are easy to use and provide clear benefits to students. Additionally, adequate infrastructure and training support are essential to overcome technical barriers students may face. Improving the perception of ease of use, as well as providing clear explanations about transaction security, can strengthen students' intention to adopt this technology. Therefore, banks and financial institutions should design strategies that address adoption barriers and enhance app features to better align with students' needs and lifestyles.

6. Conclusion, Implication, and Recommendation

Conclusion

Based on the analysis using the UTAUT model and PLS-SEM method, this study found that several factors influence the intention and behavior of mobile banking usage among students in the Greater Jakarta area (Jabodetabek). Effort expectancy has a significant impact on the intention to use mobile banking, while performance expectancy and social influence were not found to have a significant effect. Facilitating conditions, such as good infrastructure and technical support, also proved to have a significant influence on the intention to use mobile banking. Furthermore, behavioral intention was found to significantly affect actual usage behavior, indicating that a strong intention can drive students to adopt mobile banking in their daily lives.

Implication

These findings have important implications for banks and financial institutions in enhancing the adoption of mobile banking among students. The primary focus should be on the ease of use of the application, which can increase user comfort and strengthen their intention to use mobile banking. Adequate technical support and infrastructure are also crucial to ensure that students can access mobile banking services without barriers. Additionally, although social influence was not found to be significant, understanding students' needs and preferences can help financial institutions design applications that better align with their lifestyles.

Recommendation

1. Improving Ease of Use

Mobile banking applications should be designed with an easy-to-use, user-friendly interface to make students feel more comfortable and motivated to use the service.

2. Providing Adequate Infrastructure Support

Banks should ensure the availability of compatible devices, stable internet networks, and technical support to make it easier for students to use mobile banking services.

3. Enhancing Security Awareness

Providing clear information about transaction security and data protection will reduce students' concerns about potential risks associated with using mobile banking.

4. Training and Education

Offering training or educational programs for students to ensure they understand how to use the application properly, as well as explaining the benefits they can gain from using mobile banking.

5. Optimizing Relevant Features

Developing mobile banking features that align with students' needs, such as payment options for tuition fees, shopping, and other transactions relevant to their daily live.

7. Acknowledge

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