

**The Influence Of Perceived Usability, Convenience And Security On  
Generation Z's Interest In Using Islamic Mobile Banking With Trust As  
An Intervening Variable**

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**ABSTRACT**

*This study aims to analyze the influence of perceived usability, perceived ease, perceived security, interest, and trustworthiness. The quantitative research methodology used is an explanatory research approach to examine the influence of perceived usability, perceived convenience, and perceived security on the interest of Generation Z in using Islamic mobile banking with trust as a mediation variable. The population of this study consisted of students in Malang City who used Islamic mobile banking, and the sample used 100 students who met the criteria using purposive sampling techniques. Data was collected through questionnaires containing statements related to research variables. The results showed that perception, usefulness, and trust significantly affected interest. In comparison, the perception of convenience and security did not significantly affect interest. In addition, trust can mediate the influence of perceived usefulness and safety on interest. However, trust cannot mediate the influence of perceived convenience on interest. This study concludes that these factors can be a reference for banks to make strategies to increase the interest of Islamic mobile banking users.*

**Keywords:** *perception of usability, perception of ease, perception of security, interest, trust, generation Z.*

**INTRODUCTION**

Today is an era where digital is growing. Technology today is developing very rapidly. Information technology is becoming one of human life's most dominant and inseparable parts, especially in the mobile sector, which is multiplying. Technological advances require everyone to have access to information technology to obtain information quickly, precisely, and efficiently. Technology development provides many benefits or facilities that can help the community. One is the services banks provide with technological advances through mobile banking that can provide convenience. The trend of using mobile banking daily is increasing along with public awareness of the ease of conducting financial activities through digital technology. *Mobile banking* is a banking facility that provides non-cash service facilities through communication devices such as mobile phones or cellular phones. Banks provide mobile banking as a solution to facilitate customer access in making transactions.

Indonesia is a country with the largest Muslim population in the world, so Indonesia, as a market share, has great potential in the development of Islamic

finance. So that Islamic banking follows technological developments by creating Islamic mobile banking. Sharia mobile banking is a service facility owned by Islamic banking that provides convenience and speed of access to obtain the latest information and transactions in real-time (Iriani, 2018). The development of digital banking services is speedy and attracts people, especially Generation Z, to use these services. Generation Z in Indonesia is currently significantly dominating. This is an opportunity for Islamic banking to reach the target market, especially Generation Z, who are tech-savvy and always related to technology.

Generation Z are people born from 1995 to 2010, known as the net generation or online generation; they are the generation born at a time when technology is advancing rapidly (Wafa & Soedarmadi, 2021). Generation Z grew up in tandem with technological advances and always involved technology in aspects of life. Generation Z is considered necessary to digitalize Islamic banking as a promising market. Today, most of Generation Z are at school age. It can be seen from the data that around 57% of Generation Z aged 18 to 21 years are enrolled in universities as students (Primasari & Arjanto, 2022). Preliminary research from several students at universities in Malang shows that mobile banking is essential for them. Mobile banking can facilitate their activities, such as paying for meals, transfers, UKT, and fees. This is also supported by previous research showing that students in various universities if we identify them, consist of several generations. There is Generation X, primarily graduate students, then Generation Y, the final year students of undergraduate programs, and Generation Z, students in the early years of undergraduate programs. If a percentage is made, then around 75% of students today are Generation Z. Students are considered faster to receive changes in the payment system from cash to non-cash, one of which is through mobile banking. This is also supported by today's; indeed, all students have mobile phones and use mobile banking or other e-swallows to make non-cash transactions.

Despite the fact that Islamic mobile banking has many benefits, very few individuals actually utilize it. This is due to the fact that a large number of people are still ignorant about mobile banking and are therefore less inclined to use Islamic mobile banking. Thus, in order to boost client interest in mobile banking, several factors need to influence customer interest in using mobile banking. Based on the technology adoption theory, the Technology Acceptance Model (TAM) is a model for utilizing information technology. Davis, (1989) developed an interest in using technology that focuses on a person's attitude toward using information technology by measuring the perceived ease of use and usefulness. A person's attitude will automatically support using and using information technology so that the perception of ease and usefulness affects interest in using information technology.

Interest is an individual's state before the action is used to predict behavior. Interest in using is an internal stimulus of respondents to try or use new things (Zainullah et al., 2021). How much information is obtained influences individual

interest because interest is closely related to customer decisions. Interest in using technology needs supporting factors, such as the perception of usability, convenience, and security.

One factor influencing students' interest in using mobile banking is the usability provided. Perceived usefulness is the extent to which a person's belief in adopting information systems will improve job performance. According to Wallace and Steven (2014) and Agung (2017), usability perception describes a person's level of trust in technology that can reduce burden. In addition to the perception of usability, the perception factor of convenience also plays an important role. The degree to which someone is confident that an information system will be simpler to use and comprehend is known as perceived ease of use. As a result, using mobile banking to transact without visiting a bank is easier for students. In addition, interest may be influenced by one's impression of security. Protection of clients is demonstrated by security measures that guarantee their privacy, prevent its misuse, and uphold their confidence. Security is essential since fraud is a common occurrence. Trust is another element that affects interest in utilizing mobile banking. The study also examined the mediating effect of trust on the relationship between interest in use and perceptions of determinants. Customer trust in using mobile banking significantly affects their interest. An online transaction via mobile will be based on trust. When customers want to make online transactions via mobile, they need assurance that their transaction was successful.

Patel, k. J., & Patel (2018), show that usability perception has a positive and significant relationship with Internet banking usage in Gujarat. Similarly, Kejela & Porath (2022), research shows that usability perception affects interest in using mobile banking. This shows that the many uses of mobile banking applications can increase their interest in using the system. However, the research of Firmansyah et al. (2021), shows that the perception of usability has little effect on customer interest in Indonesia in using mobile banking.

In addition, research conducted by Ahmed & Sur (2023), demonstrates how attitudes toward using digital banking services are strongly influenced by how easy something is perceived to be to use. Additionally, study by Kejela & Porath (2022), demonstrates that interest in utilizing mobile banking is highly influenced by one's sense of ease of use. So convenience is also one of the factors that can affect interest. However, Firmansyah et al. (2021), research shows that the perception of ease of use only significantly affects Indonesian customers' interest in mobile banking.

Research conducted by Mombeuil & Uhde (2021), shows that security perceptions positively affect customer interest in digital wallet users. Research by Junaedi & Neneng (2023), shows that security variables positively affect customer interest in using mobile banking services at PT. Bank Syariah Indonesia Tangerang. This suggests that interest can be influenced by security. However, in contrast to

research conducted by Khoirun Nisa & Aslamatis Solekah (2022), shows that safety does not influence interest in using.

In addition, research by Alyani Vinasti et al. (2022), shows that trust affects interest in mobile banking. Melasari et al. (2018), research also shows that trust affects interest in using mobile banking Bank Muamalat. However, research by Agustina et al. (2018), shows that trust does not affect interest in using Internet banking at PT Bank Bukopin KCP Banjarmasin. To determine the overall influence of perceived usability, convenience, security, and trust on the interest of Generation Z in using Islamic mobile banking, it is necessary to analyze these factors.

This research will examine the ways in which Generation Z's interest in using Islamic mobile banking is influenced by perceived usability, perceived convenience, and perceived security, as well as the ways in which trust may act as a mediating factor in these relationships. Thus, the purpose of this study is to ascertain how Generation Z's interest in utilizing Islamic mobile banking is influenced by perceptions of usability, convenience, and security, as well as by the mediating effect of trust

## **METHODOLOGY**

This study uses quantitative methodology with an explanatory research approach to examine the influence of usability, convenience, and security perceptions on Generation Z's interest in using Islamic mobile banking with trust as a mediation variable. The population in this study is students in Malang City who use Sharia mobile banking. All university students in Malang who utilize Sharia mobile banking will have their names chosen for sampling based on predetermined standards. The sampling technique in this study used purposive sampling, using the lame show formula to collect samples. Thus, a sample of 100 students was obtained. This study uses purposive sampling techniques to determine the type of sample to be used utilizing non-probability sampling, namely sampling techniques with specific considerations. The sample will be used if it meets the following criteria: a) Generation Z (birth range 1995-2004), still active students at universities in Malang City; b) Generation Z, who use Islamic mobile banking. The data collection technique used in this study was Questionnaire. The content of the questionnaire in this study is based on statements related to indicators of each research variable.

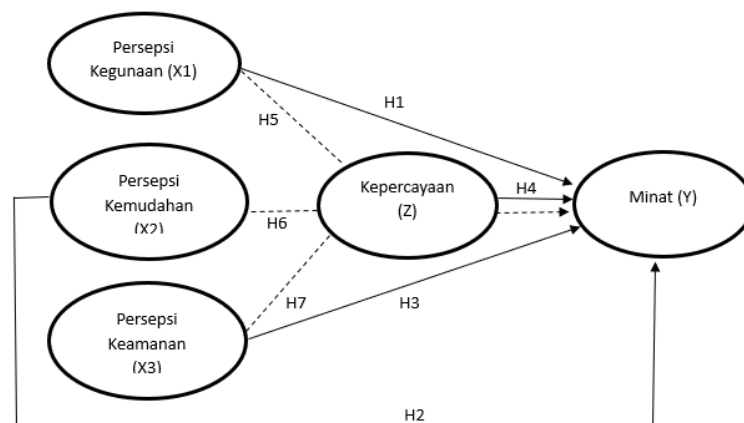
This study analyzed the influence of several variables such as perceived usefulness is the extent to which a person's belief in adopting information systems will improve job performance (Davis, 1989). The perception of ease of use also plays an important role, the perception of ease of use is the extent to which someone believes that using a technology does not require a large amount of effort, which means it is easy to use (Laksana *et al.*, 2015). Therefore, students find it easier to transact through mobile banking without having to come to the bank. In addition, the perception of security is also a factor that can influence interest. Security perception

is a person's level of trust that the technology used to transact is guaranteed security, the data used is not stored or used by unauthorized parties (Khoirun Nisa & Aslamatis Solekah, 2022). Another factor that influences interest in using mobile banking is belief.

Data analysis uses the Partial Least Square (PLS) approach, which includes outer model tests (convergent validity, discriminant validity, and reliability) and inner model tests (coefficient of determination through R-Square (R<sup>2</sup>), path coefficient estimation, and hypothesis testing through bootstrapping). This is done using SmartPLS software version 4.0. The hypothesis in this study is as follows:

- H1: There is an influence of perceived usability on generation Z's interest in using Islamic mobile banking
- H2: There is an influence of convenience perception on generation Z's interest in using Islamic mobile banking
- H3: There is an influence of security perception on the interest of generation Z in using Islamic mobile banking
- H4: There is an influence of trust on the interest of generation Z in using Islamic mobile banking
- H5: There is an indirect influence of usability perception on generation Z's interest in using Islamic mobile banking through trust
- H6: There is an indirect influence of convenience perception on generation Z's interest in using Islamic mobile banking through trust
- H7: There is an indirect influence of security perception on generation Z in interest in using Islamic mobile banking through trust

The relationship between perceived utility, perceived convenience, perceived security, trust, and interest is modeled by the preceding explanation, as shown in Figure 1.



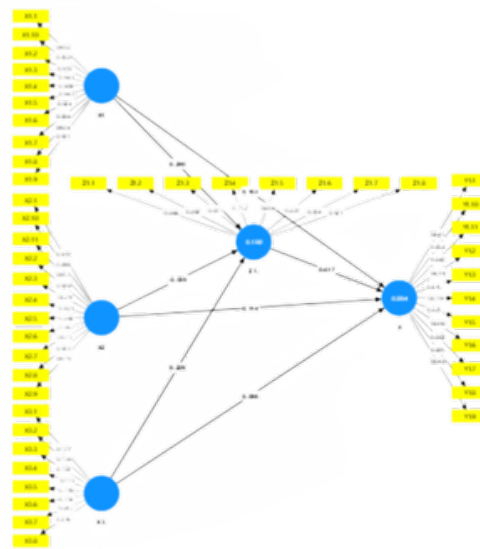
**Figure 1. Conceptual Framework**

Source: Figure by Author

**RESEARCH RESULTS AND DISCUSSION**

**Outer Model**

Testing of the measurement models (outer model) can be seen based on the following figure:



**Figure 2. Outer Model**

Source: Data processed with SmartPLS 4.0, 2024

In the outer model analysis, several things will be tested, including Convergent validity, Average Variance Extracted (AVE) Test, Discriminant Validity, and Composite Reliability as follows:

**Convergent validity**

Based on data processing, the loading factor results are obtained as follows:

**Table 1. Loading Factor Test**

Variable	Item Questions	Outer Loading	Description
Perceived Usability	X1.1	0.932	valid
	X1.2	0.913	valid
	X1.3	0.941	valid
	X1.4	0.909	valid
	X1.5	0.943	valid
	X1.6	0.924	valid
	X1.7	0.884	valid

	X1.8	0.924	valid
	X1.9	0.931	valid
	X1.10	0.950	valid
Perceived Ease	X2.1	0.911	valid
	X2.2	0.939	valid
	X2.3	0.829	valid
	X2.4	0.921	valid
	X2.5	0.898	valid
	X2.6	0.967	valid
	X2.7	0.973	valid
	X2.8	0.931	valid
	X2.9	0.979	valid
	X2.10	0.898	valid
	X2.11	0.951	valid
Security Perception	X3.1	0.721	valid
	X3.2	0.756	valid
	X3.3	0.783	valid
	X3.4	0.773	valid
	X3.5	0.719	valid
	X3.6	0.756	valid
	X3.7	0.812	valid
	X3.8	0.816	valid
Interest	Y1.1	0.645	valid
	Y1.2	0.619	valid
	Y1.3	0.615	valid
	Y1.4	0.839	valid
	Y1.5	0.825	valid
	Y1.6	0.808	valid
	Y1.7	0.802	valid
	Y1.8	0.805	valid
	Y1.9	0.848	valid

	Y1.10	0.858	valid
	Y1.11	0.842	valid
Belief	Z1.1	0.866	valid
	Z1.2	0.892	valid
	Z1.3	0.877	valid
	Z1.4	0.752	valid
	Z1.5	0.804	valid
	Z1.6	0.837	valid
	Z1.7	0.804	valid
	Z1.8	0.921	valid

Source: Data processed with SmartPLS 4.0, 2024

Based on Table 1, it can be seen that construct values whose value  $> 0.5$  are considered significant. The study's results on each question item on the variables of perceived usefulness, perception of convenience, perception of security, trust, and interest had a loading factor value of  $> 0.5$ . That is, each indicator shows significant and valid results.

#### **Average Variance Extracted (AVE) Test**

Based on data processing, Average Variance Extracted (AVE) results are obtained as follows:

**Table 2. Convergent Validity Test Results**

<b>Variable</b>	<b>Average Variance Extracted (AVE)</b>	<b>Description</b>
Perceived Usability	0.856	valid
Perceived Ease	0.861	valid
Security Perception	0.590	valid
Interest	0.606	valid
Belief	0.715	valid

Source: Data processed with SmartPLS 4.0, 2024

The results of the Average Variance Extracted (AVE) test in Table 2 are following construct values whose values  $> 0.5$  are considered significant, then the variables of perception of usefulness with a value of 0.856, perception of convenience with a value of 0.861, perception of security with a value of 0.590, variables of interest with a value of 0.606, and trust with a value of 0.715 each variable has a value of  $> 0.5$  so that the value is valid and significant.

**Validity of the discriminant**

The discriminant validity results are obtained in Table 3 based on data processing.

**Table 3. Hetero-Monoatrait Ratio Test Results**

Variable	Perceived Usability (X1)	Perceived Ease (X2)	Security Perception (X3)	Interest (Y)	Belief (Z)
Perceived Usability (X1)	0.000	0.000	0.000	0.000	0.000
Perceived Ease (X2)	0.136	0.000	0.000	0.000	0.000
Security Perception (X3)	0.167	0.230	0.000	0.000	0.000
Interest (Y)	0.418	0.212	0.316	0.000	0.000
Belief (Z)	0.331	0.050	0.273	0.609	0.000

Source: Data processed with SmartPLS 4.0, 2024

Based on the Hetero-Monoatrait Ratio test table, it shows that the value of the heterotrait-monotrait ratio (HTMT) test is not more than one so that it can be concluded if the variables of perception of usefulness, perception of ease, perception of security, interest, and trust can be said to be valid.

**Composite Reliability**

The reliability results of the data processing are obtained in Table 4.

**Table 4. Reliability Test Results**

Variable	Cronbach Alpha	Composite Reliability	Criterion Value	Description
Perceived Usability	0.981	0.982	0,7	Reliabel
Perceived Ease	0.984	0.995	0,7	Reliabel
Security Perception	0.901	0.924	0,7	Reliabel
Interest	0.939	0.945	0,7	Reliabel
Belief	0.942	0.944	0,7	Reliabel

Source: Data processed with SmartPLS 4.0, 2024

Table 4 shows all variables with Cronbach Alpha and composite reliability values of > 0.7. This shows that each research variable has met the reliability criterion with a reliability value of > 0.7.

**Inner Model**

The inner model test includes the R-Square test and the Hypothesis test through Bootstrapping as follows:

**R-Square (R2)**

Based on data processing, R-Square results are obtained, as shown in table 5.

**Table 5. R-Square Test Results**

Variable	R-Square
Interest (Y)	0.150
Belief (Z)	0.554

Source: Data processed with SmartPLS 4.0, 2024

Based on the table of coefficients of determination (R2), it can be seen that the influence of variables X1, X2, and X3 on Y has an R-squared value of 0.150. It can be concluded that exogenous constructs (X1, X2, and X3) have a combined influence on Y by 15%. Therefore, the influence of variables X1, X2, and X3 on Y is weak.

The combined effect of X1, X2, X3, and Y on Z has an R-squared value of 0.554. Exogenous constructs (X1, X2, X3, and Y) have a combined influence on Z of 55.4%, so the influence of variables X1, X2, X3, and Y on Z can be moderate.

**Test the Hypothesis**

**Table 6. Test Results Direct Effect**

Variable	Original sample (O)	T statistics (O/STDEV)	P-value
Perceived Usability (X1) > Interest (Y)	0.183	1.929	0.027
Perceived Ease (X2) > Interest (Y)	0.114	1.366	0.086
Security Perception (X3) > Interest (Y)	0.088	0.999	0.159
Belief (Z) > Interest (Y)	0.617	5.847	0.000

Source: Data processed with SmartPLS 4.0, 2024

The table shows the test results of the direct influence of each exogenous variable on endogenous variables through the bootstrapping method:

### **The Influence of Perceived Usability on Generation Z's Interest in Using Islamic Mobile Banking**

The results of the study show that the perception of usability has a significant effect on interest in using Islamic mobile banking. This is evident from the influence of usability perception on interest in using, which has a path coefficient value of 0.183, which tested positive with t-statistic values of  $1.929 > 1.66$  and p-values of  $0.027 < 0.05$ . So, the perception of usability positively and significantly impacts student interest in using Islamic mobile banking.

The results of this study show that student interest in using Islamic mobile banking is high. This is influenced by several factors, including transactions becoming more accessible and faster, increasing performance, productivity, and effectiveness of our work. The results of this study align with the research of Melasari et al. (2018), which shows that the perception of usefulness has a positive and significant effect on interest in using. In addition, research conducted by Agustina et al. (2018) showed that the perception of usefulness positively and significantly influences interest in using. Ahmed and Sur's (2023) research also states that the perception of usefulness positively and significantly affects interest in using.

Thus, from the above explanation, H1 is accepted. The interest in using sharia mobile banking owned by students in Malang is relatively high. It is influenced by the more significant the usefulness offered, the greater the influence on student interest in using it.

### **The Influence of Perceived Convenience on Generation Z's Interest in Using Islamic Mobile Banking**

The study's results showed that the perception of convenience did not significantly affect interest in using. This is evident from the influence of usability perception on interest in using a path coefficient value of 0.114, which tested positive with a t-statistic value of  $1.366 < 1.66$  and a p-value of  $0.086 > 0.05$ , meaning that student interest in using Islamic mobile banking is not influenced by the convenience provided.

The results showed that the perception of convenience could not increase interest. The results of this study are supported by research by Agustina et al. (2018), which shows that the perception of convenience does not significantly affect interest. In addition, this study is in line with the research of Firmansyah et al. (2022), which shows that the perception of convenience does not significantly affect interest. Rahayu's (2015) research also shows that the perception of convenience does not significantly affect interest in using.

Thus, it is clear from the foregoing that H2 is rejected. The ease provided by Sharia mobile banking services does not affect students' enthusiasm in utilizing them when they own mobile banking in Malang City.

**The Influence of Security Perception on Generation Z's Interest in Using Islamic Mobile Banking**

The study results show that the perception of security does not significantly affect interest in using Islamic mobile banking. This is evidenced by the influence of usability perception on interest in using, which has a path coefficient value of 0.088, tested positive with a t-statistic value of  $0.999 < 1.66$  and a p-value of  $0.159 > 0.05$ . It can be inferred that the level of security offered has no bearing on students' desire to use Islamic mobile banking.

The findings of this study are consistent with research on interest-influencing factors done by Nisa and Solekah (2022), which found that interest in utilizing Islamic mobile banking is not greatly impacted by security perception. Therefore, it can be said that H3 is not accepted. This is due to the fact that the level of security offered cannot influence students' inclination to use Islamic mobile banking in Malang.

**The Influence of Trust on Generation Z's Interest in Using Islamic Mobile Banking**

The study's findings indicate that interest in utilizing Islamic mobile banking is significantly influenced by trust. This is demonstrated by the path coefficient value of 0.617 for the influence of trust on interest in utilizing, which tested positively with a t-statistic value of  $5.847 > 1.66$  and a p-value of  $0.000 < 0.05$ . This indicates that students' interest in utilizing Islamic mobile banking is positively and significantly impacted by trust.

The results of this study show that student interest in using Islamic mobile banking is high. Trust is influenced by trust because trust is a foundation. So that a transaction can occur if each party trusts the other. The results of this study are supported by research conducted by Alyani Vinasti et al. (2022), which shows that trust has a significant positive effect on interest. In addition, research by Melasari et al. (2018) shows that trust significantly affects interest. The results of this study are also in line with the research of Chaouali and El Hedhli (2019), which shows that trust significantly affects interest in using.

Thus, from the above explanation, H4 is accepted. The interest in using Sharia mobile banking owned by students in the city of Malang is fairly high; this is influenced by the greater the trust of students in Sharia mobile banking, the greater the influence on student interest in using it.

**Table 7. Indirect Influence Test Results**

Variable	Original sample (O)	T statistics (O/STDEV)	P-value
Perceived Usability (X1) > Belief (Z) > Interest (Y)	0.179	2.537	0.006

Perceived Ease (X2)			
> Belief (Z) >	-0.036	0.557	0.289
Interest (Y)			
Security Perception			
(X3) > Belief (Z) >	0.140	2.519	0.006
Interest (Y)			

Source: Data processed with SmartPLS 4.0, 2024

### **The Indirect Influence of Usability Perception on Generation Z's Interest in Using Islamic Mobile Banking**

The study's data processing findings indicate that perceived usability's impact on interest in utilizing Islamic mobile banking might be mitigated by trust. This is evident from the t-statistic value of  $2.537 > 1.66$  and the p-value of  $0.006 < 0.05$ . These results show the mediating effect of these variables and meet the requirements of PLS mediation. So, H5 is accepted.

This implies that interest in utilizing Islamic mobile banking can be influenced by perceived usability, but trust can moderate this effect. Trust becomes the foundation for increasing one's interest. So, the many uses provided by Islamic mobile banking and the trust in it will affect their interest in using it. According to research, Nurzanita and Marlina (2020) show that trust can mediate the influence of perceived usefulness on interest in using. Thus, the perception of usability and trust can increase interest in Islamic mobile banking.

### **The Indirect Influence Of Convenience Perception On Generation Z's Interest In Using Islamic Mobile Banking**

The data processing results in this study show that trust cannot mediate the influence of perceived convenience on interest in using Islamic mobile banking. This is evident from the t-statistic value of  $0.557 < 1.66$  and the p-value of  $0.289 > 0.05$ . These results show no mediating effect of the trust variable, so H6 is rejected.

This means that trust cannot mediate the influence of perceived convenience on interest in using Islamic mobile banking. According to Nopy and Noersanti's (2020) research, trust cannot mediate the influence of perceived ease on interest. Thus, the perception of convenience and trust cannot contribute to increasing interest in using Islamic mobile banking.

### **The Indirect Influence Of Security Perception On Generation Z's Interest In Using Islamic Mobile Banking**

The results of this study's data processing demonstrate that trust can act as a mediator between security perceptions and desire in adopting Islamic mobile banking. This is evident from the t-statistic value of  $2.519 > 1.66$  and the p-value of  $0.006 < 0.05$ . These results show the mediating effect of these variables and meet the requirements of the mediation test. So, H7 is accepted.

This means that trust can mediate the influence of security perceptions on interest in using Islamic mobile banking. Trust becomes the foundation for increasing one's interest. So, the security provided by Sharia mobile banking and the trust in it will affect their interest in using it. According to research by Khoirun Nisa and Aslamatis, Sholekah (2022) shows that trust can mediate the influence of security perception on interest in using. Thus, trust can support the perception of security and increase interest in Islamic mobile banking.

## **CONCLUSION AND FUTURE RESEARCH**

Based on the results above, the variables in this study that affect Generation Z's interest in using Islamic mobile banking are perception, usefulness, and trust. In comparison, the variables of convenience perception and security perception do not affect Generation Z's interest in using Islamic mobile banking. Trust can mediate between perceived usability and perceived security to influence Generation Z's interest in using Islamic mobile banking. However, trust cannot mediate the influence of perceived convenience on Generation Z's interest in using Islamic mobile banking.

This study analyzed the influence of perceived usefulness, convenience, and safety on interest with trust as a mediator. Researchers can further add other variables, such as attitude. Improving the quality of future research is very important. In addition, researchers can further use different populations and increase the population number and sample size to obtain more precise research findings.

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