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The Impact of Financial Literacy on Saving Behavior in Generation Z in Cirebon City, with Perceived Mobile Banking Service Ease as a Mediating Variable

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A B S T R A C T

The purpose of this study is to examine how financial literacy affects Generation Z's saving behaviour in Cirebon City from the perspective of basic mobile banking services as a mediating variable. A quantitative approach with associative study is the research methodology employed. 120 randomly selected respondents made up the research sample. Questionnaires on a five-point Likert scale were distributed in order to collect data. The data was analysed using the Sobel test and multiple linear regression using IBM SPSS Statistics. The study's findings demonstrate that the view of how simple mobile banking services are is positively and significantly impacted by financial literacy. Additionally, saving behaviour is positively and significantly impacted by financial literacy. Additionally, saving behaviour is positively and significantly impacted by the opinion of how simple mobile banking services are.

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INTRODUCTION

The financial industry has changed as a result of the advancement of digital technology, particularly with the rise in the use of digital banking services like mobile banking. The financial industry has changed as a result of the advancement of digital technology, particularly with the rise in the use of digital banking services like mobile banking. Without physically visiting a bank branch office, this service facilitates money transfers, bill payment, digital product purchases, and saving activities (Davis, 1989). Alongside the growing usage of smartphones and the internet, Indonesia's banking industry is undergoing a digital transition.Without physically visiting a bank branch office, this service facilitates money transfers, bill payment, digital product purchases, and saving activities (Davis, 1989). Alongside the growing usage of smartphones and the internet, Indonesia's banking industry is undergoing a digital transition.

Generation Z has a high level of technical adaptability because they grew up in the digital age. This group regularly uses a variety of digital applications, including mobile banking-based financial services. However, having easy access to technology does not guarantee wise financial decisions. If consumptive behavior is not complemented by sound financial management skills, the simplicity of digital transactions may lead to an increase. A person's financial behaviour is largely determined by their level of financial literacy. The ability to comprehend financial ideas, manage income, set financial objectives, and make wise financial decisions is known as financial literacy (OECD, 2018). People that are financially astute typically have better saving and spending habits. On the other hand, poor financial judgement might result from a lack of financial literacy.

Technology's perceived ease of use has an impact on financial behaviour in addition to financial understanding. According to the Technology Acceptance Model, individuals will be more accepting of a system if they believe it to be useful and simple to use (Davis, 1989). In the context of mobile banking, people may be encouraged to use these services for financial activities, such as saving, due to the simplicity of application access, transaction speed, and flexibility of usage time.

Numerous previous studies have shown that financial knowledge positively affects saving behaviour. Mubarokah et al. (2024) claim that digital financial literacy has a major influence on Generation Z's saving habits. Additionally, utilising digital banking services can improve consumers' understanding of finance, according to Boateng et al. (2022). Furthermore, Siswoyo and Irianto (2023) show that convenience has a major impact on the uptake of mobile banking.

One of the developing cities where the usage of digital technology is growing, particularly among the younger population, is Cirebon City. However, there is currently a dearth of study on Generation Z's saving habits in Cirebon City that incorporates financial literacy and how convenient mobile banking services are perceived. Therefore, utilising the opinion of how easy mobile banking services are as a mediating variable, this study aims to investigate how financial literacy influences saving behaviour among Generation Z in Cirebon City.Form Top and Form Bottom.

LITERATURE REVIEW

Financial Literacy

The capacity to comprehend financial ideas and efficiently manage financial resources in order to attain financial well-being is known as financial literacy. Financial literacy includes budgeting, debt management, savings, investments, and the ability to make prudent financial decisions.The OECD (2018) states that financial literacy encompasses not just knowledge but also attitudes and actions connected to day-to-day money management. Generally speaking, those who are more financially literate have superior saving practices. are better at controlling their consumption, and can better organize their expenses. Financial literacy is crucial in the context of Generation Z because this youthful demographic frequently struggles with a consumerist lifestyle and a high usage of digital transactions.

Perception of the Ease of Mobile Banking Services

One of the key components of Davis' (1989) Technology Acceptance Model (TAM) is the notion of ease of use. A person's degree of trust that a technology system is simple to comprehend, simple to use, and requires little effort is known as the perception of ease. The notion of ease in the context of mobile banking encompasses the ease of usage at any time and from any location, the speed of transaction processes, the ease of access to applications, and the ease of comprehending features. The likelihood that a person will routinely utilize mobile banking services for financial transactions increases with their opinion of convenience.

Saving Behavior

Saving behavior is an individual action in setting aside some income to save and use in the future. Saving is an important form of financial management because it is related to readiness to face emergency needs and planning long-term financial goals. According to Behavioral Finance Theory, a person's financial behavior is not always rational, but is impacted by psychological elements like self-control, habits, and consumption preferences. Individuals who are able to control spending and have clear financial goals tend to show better saving behavior.

Conceptual Framework

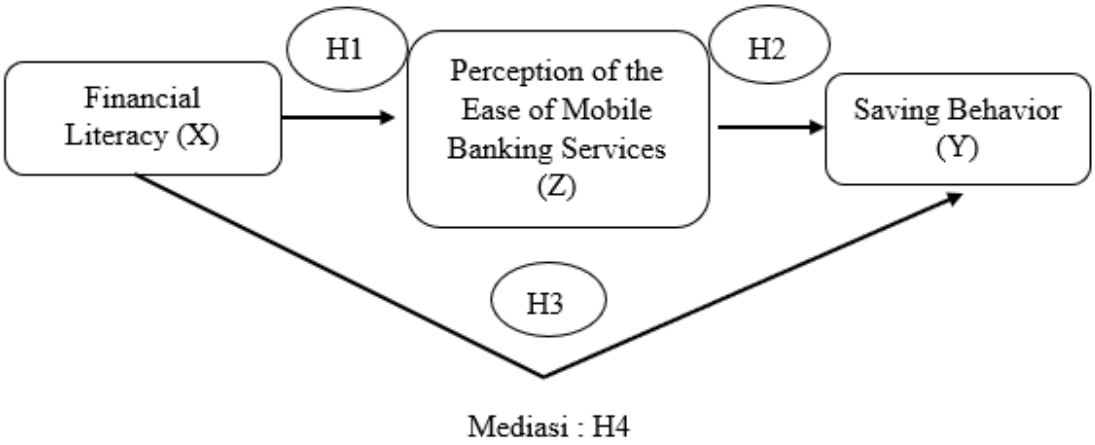

Figure 1. Conceptual Framework

Research Hypothesis

H1: Financial literacy has a positive effect on the perception of the ease of mobile banking services.

H2: The perception of the ease of mobile banking services has a positive effect on the saving behavior of Generation Z in Cirebon City.

H3: Financial literacy has a positive effect on the saving behavior of Generation Z in Cirebon City.

H4: The perception of the ease of mobile banking services mediates the impact of financial awareness on Generation Z's Cirebon City saving habits.

METHODOLOGY

This study uses a quantitative technique and an associative research design. Since this study's goal is to objectively examine the relationship and impact of variables through numerical data examined using statistical techniques, the quantitative approach is employed. The association between saving behavior and financial literacy, as well as as a mediating variable, the perception of how simple mobile banking services are, was investigated using associative research. Generation Z in Cirebon City who utilize mobile banking services comprise the population under investigation. The age range of Generation Z in this study is 17–28 years. The 120 respondents that made up the research sample were chosen by random sampling techniques, which give every member of the public an equal opportunity to take part in the research.

RESEARCH RESULT AND DISCUSSION

Variable X Financial Literacy

The validity test for variable X, Financial Literacy, which comprised eight statement items, revealed that every item had a r value that was computed above the table r-value (0.179) and a significance value of 0.000, which was less than 0.05.

Table 1. Results of the Validity Test

Correlations									
		X.1	X.2	X.3	X.4	X.5	X.6	X.7	X.8
X.1	Pearson Correlation	1	.603**	.590**	.716**	.501**	.556**	.481**	**.681****
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	**.000**
	N	120	120	120	120	120	120	120	**120**
X.2	Pearson Correlation	.603**	1	.787**	.518**	.614**	.695**	.650**	**.737****
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	**.000**
	N	120	120	120	120	120	120	120	**120**
X.3	Pearson Correlation	.590**	.787**	1	.520**	.587**	.655**	.648**	**.735****
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	**.000**
	N	120	120	120	120	120	120	120	**120**
X.4	Pearson Correlation	.716**	.518**	.520**	1	.607**	.676**	.661**	**.644****
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	**.000**
	N	120	120	120	120	120	120	120	**120**
X.5	Pearson Correlation	.501**	.614**	.587**	.607**	1	.694**	.633**	**.637****
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	**.000**
	N	120	120	120	120	120	120	120	**120**
X.6	Pearson Correlation	.556**	.695**	.655**	.676**	.694**	1	.760**	**.682****
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	**.000**
	N	120	120	120	120	120	120	120	**120**
X.7	Pearson Correlation	.481**	.650**	.648**	.661**	.633**	.760**	1	**.652****
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		**.000**
	N	120	120	120	120	120	120	120	**120**
X.8	Pearson Correlation	.681**	.737**	.735**	.644**	.637**	.682**	.652**	**1**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	120	120	120	120	120	120	120	**120**

**. Correlation is significant at the 0.01 level (2-tailed).

Thus, The X1 variable's statement items are deemed legitimate and appropriate for use in the study.

Variable Z Perception of Ease of Mobile Banking Services

With a significance value of 0.000, which is less than 0.05, the validity test findings for variable Z, which contained eight statement items, revealed that the estimated r-value for all items exceeded the table r-value by 0.179.

Table 2. Variable Z Perception of Ease of Mobile Banking Services

Correlations									
		Z.1	Z.2	Z.3	Z.4	Z.5	Z.6	Z.7	Z.8	Total_Z
Z.1	Pearson Correlation	1	.671**	.812**	.615**	.562**	.594**	.628**	.566**	.805**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000
	N	120	120	120	120	120	120	120	120	120
Z.2	Pearson Correlation	.671**	1	.611**	.736**	.552**	.618**	.570**	.612**	.793**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000
	N	120	120	120	120	120	120	120	120	120
Z.3	Pearson Correlation	.812**	.611**	1	.718**	.614**	.634**	.691**	.657**	.848**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000
	N	120	120	120	120	120	120	120	120	120
Z.4	Pearson Correlation	.615**	.736**	.718**	1	.686**	.714**	.673**	.661**	.856**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000
	N	120	120	120	120	120	120	120	120	120
Z.5	Pearson Correlation	.562**	.552**	.614**	.686**	1	.783**	.788**	.750**	.846**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000
	N	120	120	120	120	120	120	120	120	120
Z.6	Pearson Correlation	.594**	.618**	.634**	.714**	.783**	1	.784**	.791**	.874**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000
	N	120	120	120	120	120	120	120	120	120
Z.7	Pearson Correlation	.628**	.570**	.691**	.673**	.788**	.784**	1	.826**	.880**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000
	N	120	120	120	120	120	120	120	120	120
Z.8	Pearson Correlation	.566**	.612**	.657**	.661**	.750**	.791**	.826**	1	.867**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000
	N	120	120	120	120	120	120	120	120	120
Total_Z	Pearson Correlation	.805**	.793**	.848**	.856**	.846**	.874**	.880**	.867**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	120	120	120	120	120	120	120	120	120

****. Correlation is significant at the 0.01 level (2-tailed).**

These findings support the conclusion that every item in the Z variable has been shown to be legitimate.

Variables and Saving Behavior

Table 3. Variables Y and Saving Behavior

Correlations									
		Y.1	**Y.2**	**Y.3**	**Y.4**	**Y.5**	**Y.6**	**Y.7**	**Y.8**	**Total_Y**
Y.1	Pearson Correlation	1	.743**	.606**	.591**	.634**	.610**	.582**	.589**	**.776****
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	**.000**
	N	120	120	120	120	120	120	120	120	**120**
Y.2	Pearson Correlation	.743**	1	.624**	.703**	.704**	.710**	.708**	.731**	**.859****
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	**.000**

	N	120	120	120	120	120	120	120	120	**120**
Y.3	Pearson Correlation	.606**	.624**	1	.667**	.593**	.618**	.589**	.627**	**.773****
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	**.000**
	N	120	120	120	120	120	120	120	120	**120**
Y.4	Pearson Correlation	.591**	.703**	.667**	1	.796**	.832**	.832**	.825**	**.906****
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	**.000**
	N	120	120	120	120	120	120	120	120	**120**
Y.5	Pearson Correlation	.634**	.704**	.593**	.796**	1	.797**	.774**	.789**	**.883****
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	**.000**
	N	120	120	120	120	120	120	120	120	**120**
Y.6	Pearson Correlation	.610**	.710**	.618**	.832**	.797**	1	.880**	.810**	**.907****
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	**.000**
	N	120	120	120	120	120	120	120	120	**120**
Y.7	Pearson Correlation	.582**	.708**	.589**	.832**	.774**	.880**	1	.826**	**.897****
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	**.000**
	N	120	120	120	120	120	120	120	120	**120**
Y.8	Pearson Correlation	.589**	.731**	.627**	.825**	.789**	.810**	.826**	1	**.898****
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		**.000**
	N	120	120	120	120	120	120	120	120	**120**
Total_Y	Pearson Correlation	.776**	.859**	.773**	.906**	.883**	.907**	.897**	.898**	**1**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	120	120	120	120	120	120	120	120	**120**

****. Correlation is significant at the 0.01 level (2-tailed).**

According to the test results, every statement item in the variables Financial Literacy (X), Perception of Ease of Mobile Banking Services (Z), and Saving Behaviour (Y) had a significance value below 0.05 and a computed r-value greater than the r-value shown in the table (0.179). Thus, it can be said that every one of these statement items is legitimate and prepared for additional investigation.

The results show that the indicators used in this study have effectively and accurately represented the theoretical construction of each variable analyzed.

Test Reability

Table 4. Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	**N of Items**
.934	**8**

All items have a good association, according to adjusted item-total correlation studies, and none considerably lower reliability. If an item is removed, the Cronbach's Alpha value which is constantly lower than the total alpha value, lends more credence to this hypothesis. As a result, it can be said that every component in variable X exhibits outstanding consistency and is appropriate for use in this investigation.

Table 5. Item-Total Statics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X.1	26.70	44.868	.752	.943
X.2	26.87	44.166	.824	.938
X.3	26.86	44.507	.812	.939
X.4	26.78	44.350	.783	.941
X.5	26.94	45.084	.769	.942
X.6	26.90	43.895	.842	.937
X.7	26.90	44.391	.804	.940
X.8	26.72	43.338	.853	.936

Variable Z Perception of Ease of Mobile Banking Services

Table 6. Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	**N of Items**
.943	**8**

Table 7. Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	**Cronbach's Alpha if Item Deleted**
Z.1	27.39	39.568	.742	**.939**
Z.2	27.63	39.833	.727	**.940**
Z.3	27.48	39.008	.797	**.936**
Z.4	27.68	39.059	.809	**.935**
Z.5	27.75	39.298	.796	**.936**
Z.6	27.70	38.649	.831	**.933**
Z.7	27.69	38.501	.839	**.933**
Z.8	27.70	38.514	.821	**.934**

Variables and Saving Behavior

Table 8. Reliability Statistics

Reliability Statistics	
Cronbach's Alpha	**N of Items**
.951	**8**

Table 9. Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	**Cronbach's Alpha if Item Deleted**
Y.1	27.42	42.279	.709	**.951**
Y.2	27.47	40.638	.812	**.944**
Y.3	27.34	41.924	.702	**.951**
Y.4	27.48	39.748	.873	**.940**
Y.5	27.48	40.369	.843	**.942**
Y.6	27.53	40.150	.875	**.940**
Y.7	27.51	40.487	.863	**.941**
Y.8	27.51	40.471	.864	**.941**

All three variables in this study—X, Z, and Y—had Cronbach's Alpha values more than 0.70, according to the reliability test results. This demonstrates the exceptional consistency and dependability of every measuring device. As a result, the instruments employed in this investigation are deemed appropriate for the subsequent phase of examination.

Descriptive Statistical Test

Table 10. Descriptive Statistical Test

Descriptive Statistics					
	N	Minimum	Maximum	Mean	**Std. Deviation**
Total_X	120	16	40	31.40	**6.997**
Total_Z	120	16	40	31.58	**7.113**
Total_Y	120	16	40	31.39	**7.271**
Valid N (listwise)	120				

Normality Test

The purpose of the normality test is to ascertain whether the regression model's residues have a normal distribution. The One Sample Kolmogorov-Smirnov Test was employed in this investigation, and the Monte Carlo approach was used to determine normality.

Table 11. Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			**120**
Normal Parameters[a,b]	Mean		**.0000000**
	Std. Deviation		**2.98445428**
Most Extreme Differences	Absolute		**.094**
	Positive		**.059**
	Negative		**-.094**
Test Statistic			**.094**
Asymp. Sig. (2-tailed)			**.011[c]**
Monte Carlo Sig. (2-tailed)	Sig.		**.228[d]**
	99% Confidence Interval	Lower Bound	**.217**
		Upper Bound	**.239**

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Based on 10000 sampled tables with starting seed 926214481.

An Asymp score is displayed in the test results. The residual data is not normally distributed by conventional criteria, as indicated by a sig. (two tails) of 0.011. The residue data followed a normal distribution, according to the Monte Carlo approach, which produced a Sig. (two tails) value of 0.228, over the significance criterion of 0.05. Consequently, the Monte Carlo results demonstrate that the study's regression model satisfies the assumption of normality.

As a result, the regression model that evaluates the influence of financial literacy and perceptions of the ease of mobile banking services on the saving habits of Generation Z in Cirebon City is valid under the assumption of normalcy.

Multicollinearity of Test

Finding meaningful correlations between independent variables in regression models is the goal of the multicollinearity test. Multicollinearity must be absent from a successful regression model. To make sure there are no serious multicollinearity problems, this examination includes calculating the Variance Inflation Factor (VIF) and Tolerance value.

Table 12. Multicollinearity Test

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	**Collinearity Statistics**	
		B	Std. Error	Beta			Tolerance	**VIF**
1	(Constant)	1.130	1.310		.862	.390		
	Total_X1	.203	.075	.195	2.722	.007	.280	**3.576**
	Total_X2	.757	.073	.740	10.314	.000	.280	**3.576**

a. Dependent Variable: Total_Y

According to the test results, the variables Perception of Ease of Mobile Banking Services (X2) and Financial Literacy (X1) had a VIF value of 3.576 and a tolerance value of 0.280, respectively. Multicollinearity between independent variables is absent when the tolerance value is more than 0.10 and the VIF value is less than 10.

Consequently, it may be said that correlations between independent variables in regression models are appropriate and have little bearing on the analysis's findings.

Heteroscedasticity Test

Regression models' residual variance was evaluated using heteroscedasticity tests. The Glejser test for heteroscedasticity, which includes regressing the residue's absolute value against independent parameters, is used in this investigation.

Table 13. Heteroscedasticity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	**Sig.**
		B	Std. Error	Beta		
1	(Constant)	.823	.875		.941	**.349**
	Total_X1	.096	.050	.330	1.925	**.057**
	Total_X2	-.053	.049	-.184	-1.072	**.286**

a. Dependent Variable: ABS_RES

The Financial Literacy variable (X) had a significant value of 0.057 and the Perception of Mobile Banking Services variable (X) had a significant value of 0.286, both of which were greater than 0.05, according to the test findings. This suggests that the regression model in use does not have heteroscedasticity. Consequently, the residual variance can be regarded as constant, fulfilling the essential presumptions of linear regression analysis. The regression model in this study satisfied the necessary classical assumptions, according to the results of the classical assumption test. There are no issues with heteroscedasticity, the residue is normally distributed, and the independent variables do not exhibit multicollinearity. Consequently, the regression model is deemed viable and can be applied to multiple linear regression analysis in the subsequent stage.

Linear Regression Test

The direction and strength of independent factors' effects on dependent variables, both separately and collectively, are evaluated using linear regression analysis. Regression analysis, including multiple linear regression and basic linear regression, is used in this study to assess preset assumptions.

Effect of Financial Literacy Variable X on Perception of Ease of Mobile Banking Services (Z)

Table 14. Linear Regression Test

Model Summary

Model	R	R Square	Adjusted R Square	**Std. Error of the Estimate**
1	.849[a]	.720	.718	**3.777**

a. Predictors: (Constant), Total_X

The financial literacy regression coefficient (X) on the perception of the ease of mobile banking services (Z) was 0.863 with a significance value of 0.000, according to the regression test results.

The fact that the significance value is less than 0.05 (0.000 < 0.05) indicates that financial literacy has a favourable and substantial impact on the perception of the simplicity of mobile banking services.

The R Square value of 0.720 indicates that financial literacy accounts for 72% of the variation in the opinion of the ease of mobile banking services, with other factors outside the study influencing the remaining 28%.

The Effect of Financial Literacy Variables (X) on Saving Behavior (Y)

Table 15. Regression Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	**Std. Error of the Estimate**
1	.912[a]	.832	.829	**3.010**

a. Predictors: (Constant), Total_Z, Total_X

The financial literacy regression coefficient on saving behaviour was 0.203 with a significance value of 0.007, according to the regression test results. The fact that the significance value is less than 0.05 (0.007 < 0.05) indicates that financial literacy has a favourable and significant impact on saving behaviour.

The Effect of the Perception of Mobile Banking Convenience (Z) on Saving Behavior (Y)

The perception of the convenience of mobile banking services had a coefficient of 0.757 with a significance value of 0.000, according to the regression test results. Because the significance value is less than 0.05 (0.000 < 0.05), this indicates that saving behaviour is positively and significantly impacted by the perception of the convenience of mobile banking services.

T Test

Each independent variable's partial effect on the dependent variables is assessed by the t-test. The following conclusions are shown by the t-test results displayed in the Coefficient Table:

Table 16. T Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	**Sig.**
		B	Std. Error	Beta		
1	(Constant)	1.130	1.310		.862	**.390**
	Total_X	.203	.075	.195	2.722	**.007**
	Total_Z	.757	.073	.740	10.314	**.000**

a. Dependent Variable: Total_Y

A computed t-value of 2.722 with a significance value of 0.007 was obtained based on the t-test findings.

The fact that the significance value is less than 0.05 (0.007 < 0.05) indicates that financial literacy has a favourable and significant impact on saving behaviour. Therefore, it is believed that saving behaviour is influenced by financial literacy. Based on the uji t results, the t hitung value is approximately 10,314, and the significance value is approximately 0,000. Because the significance value is less than 0.05 (0.000 < 0.05), this indicates that saving behaviour is positively and significantly impacted by the perception of the convenience of mobile banking services.

Therefore, it is believed that saving behaviour is influenced by how convenient mobile banking services are seen to be.

Coefficient of Determination (R^2)

The R Square value of 0.832 indicates that financial literacy and the perception of the convenience of mobile banking services account for 83.2% of the variation in saving behaviour, with other factors outside the study influencing the remaining 16.8%.

CONCLUSIONS AND RECOMMENDATIONS

1. Financial knowledge has a favourable and significant impact on how easy mobile banking services are perceived.
2. This illustrates how a person's level of financial literacy increases their comprehension and confidence in the ease of using mobile banking services.
3. Financial knowledge has a favourable and considerable impact on saving behaviour. This suggests that better saving habits are generally exhibited by people who possess excellent financial literacy and management skills.
4. Savings behavioris greatly and favourably influenced by the perception of mobile banking services' convenience.

ADVANCED RESEARCH

It is advised that future researchers include other variables .that have the potential to affect saving behavior, such as income, lifestyle, self-control, and trust in technology, so that the results of the study become more comprehensive.

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