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The Influence of Interest and Benefits of Using Mobile Banking on the Financial Behavior of Generation Z at PT Bank Sumut Central Medan City

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A B S T R A C T

This study was carried out in Medan City at PT Bank Sumut Central. The aim of this study was to ascertain the degree of PT Bank Sumut Medan City Center customers' interest in using mobile banking, as well as the advantages of doing so and their financial behavior with regard to Generation Z. The reason mobile banking is so simple to use is that generation Z can pick up the basics of using it quickly since the system is intuitive, clear, and uncomplicated. This study used a quantitative approach, processing data from 150 generation Z clients through the use of SPSS. The study's findings show that interest in using mobile banking (X1) did not have a significant effect, at least not in the partial sense (t test). favorable and noteworthy impact on the financial behavior of Generation Z (Y). This is evident from the significance value obtained (1.000 > 0.05) and the computed t value, which is less than the t table (0.000 < 1.986), indicating that Ha is rejected and Ho is accepted. The Benefits of Using Mobile Banking (X2) did not significantly and favorably affect Generation Z's financial behavior (Y), according to partial data (t test). This is evident from the significance value obtained (1.000 > 0.05) and the computed t value, which is less than the t table (0.000 < 1.986), indicating that Ha is rejected and Ho is accepted

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INTRODUCTION

Mobile banking is a service that allows users to transfer money using a smartphone and their personal bank savings. Financial transaction operations are more efficiently and readily supported by mobile banking. Compared to SMS banking, mobile banking is more convenient. These services, which include credit card payments, interbank transfers, purchases made using digital currency (Qris) and digital wallet top-ups like Shopee Pay and Dana, are accessible through M-banking. Students prefer utilising M-banking over ATM cards because of its ease. It is well known that utilising M-banking on a smartphone, cash withdrawals may now be made without the need for an ATM card. Similarly, using ATMs instead of physically visiting banks allows for cash deposits.

In the digital era, mobile banking has grown in importance as a tool for money management. M-banking is crucial for a number of reasons, the first being its flexibility and ease of use; the second is its security, as users can protect their M-banking accounts with passwords, PINs, and biometric authentication. The interest of customers or consumers in utilizing technology in the banking industry is a crucial component of using mobile banking.

The behavioral propensity to keep using a technology is called interest. If someone finds something that is helpful to them and satisfies their interest in using technology services, they would be willing to use it. Customers' interest in using mobile banking makes it one of the factors that most significantly influences the technological advancement in the banking industry. Customers no longer need to waste time queuing at banks or ATMs. Because, transactions can now be completed easily and practically from anywhere and at any time using their mobile phones. For instance, monitoring account balances, changing accounts, moving money between banks and accounts, paying bills, obtaining credit, buying movie tickets, and getting details on currency exchange rates.

The generation known as Generation Z was born between 1995 and 2010. A portion of them are about to transition into early adulthood and adolescence (Santrock, 2018). The digital world is advancing so quickly that Generation Z grew up after being exposed to the internet (Pichler, 2021) (Gentina, 2020). Generation Z is more likely to use mobile banking than previous generations because they lead practical, fast-paced lives and value simple, effective banking services. As part of their usage of mobile banking, Generation Z compares prices for goods and services and searches different applications for the special features they desire. In order to maximize the advantages of specific transactions they wish to make, they are also prepared to use multiple Mobile Banking applications. Easy of use has a favorable and noteworthy impact on consumer behavior, as evidenced by the variable's ease of use. Generation Z's purchasing behavior can be influenced by features like digital payments, budget management, and easy access to promotions and special offers. Ease of use enables Generation Z to easily access information about products and services, carry out transactions, and shop online. in keeping with the findings of multiple researchers who claim that customer behavior is influenced by ease of use (Mariesa Giswandhani, Amalia Zul Hilmi, 2020).

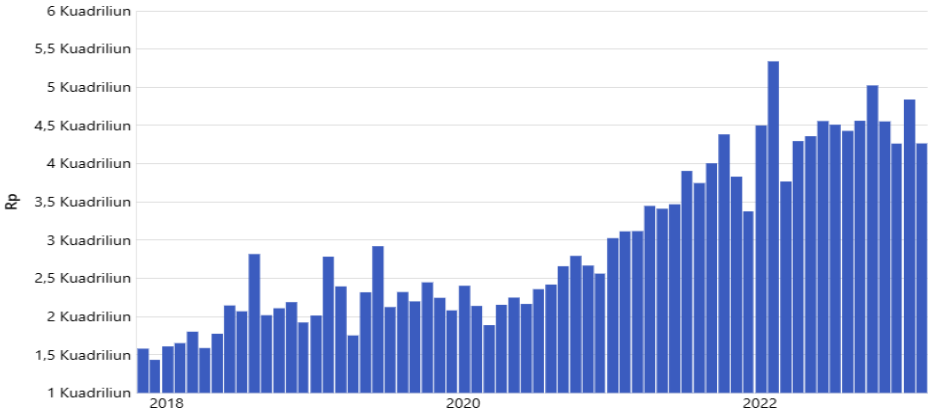

Figure 1. Value of Digital Banking Transactions in Indonesia per Month (January 2018-April 2023.
Source: Databoks.katadata.co.id

According to figure 1, there has been a notable annual increase in the use of mobile banking. This shows how many digital transactions there are each year. Given the aforementioned tendency, scholars are drawn to studying titles." THE INFLUENCE OF INTEREST AND BENEFITS OF USING MOBILE BANKING ON THE FINANCIAL BEHAVIOR OF GENERATION Z AT PT BANK SUMUT CENTRAL MEDAN CITY"

LITERATURE REVIEW

Mobile Banking

Mobile banking is an advanced form of information technology that enables users to transact with ease using their cell phones and reach new heights of service. With the exception of cash withdrawals, mobile banking allows users to conduct banking operations more conveniently and without having to visit an ATM or bank (Darmeinis & Yenny, 2022). The benefit of mobile banking is that users can conduct transactions without regard to time constraints, anywhere, at any time (Likdanawati et al., 2021).

Customers' perceptions of how easy a system is to use play a significant role in their decision to use Mobile Banking. When a system is intuitive and easy to understand, users can easily operate it to accomplish their goals and acquire the necessary knowledge quickly (Latief & Dirwan, 2020). Consequently, banking institutions need to focus on making mobile banking simple enough for their clients to fully comprehend in order to prevent them from having an issue while using the service (Dirwan, 2022).

Interest in Using Mobile Banking

Research by Yanuardinda et al. (2014) on perceived risk, perceived social norms, perceived suitability (one of the diffusion theory constructs), With the exception of the social normal perception measure, which has no bearing on interest, all four variables have a positive and significant influence, according to perceived usefulness and perceived ease of use—the fundamental construct of

the technology acceptance model. These four factors—perceived suitability for utilizing mobile banking, perceived risk, perceived utility, and perceived ease of use—have a favorable and significant impact, according to studies by Laksana et al. (2015) and Utami and Herawati (2020).

Benefits of Using Mobile Banking

There are huge benefits to mobile banking for people in the digital era. It will also be simpler to check credit card balances, monitor deposit terms, check account balances, make other payments, and complete other transactions with the help of mobile banking services (Jayantari & Seminari, 2018). The first phase in the transformation of banks into financial service providers (FSPs) is mobile banking. The bank serves more purposes in this instance than just acting as a location to receive and store cash. In the future, the Bank will act as an FSP, handling the financial affairs of its clients (Tirtana and Sari, 2014). Bill-paying and retirement fund planning are included. These are individualized services that are made to fit the needs of the client.

A subset of electronic banking known as "mobile banking," or "M-banking," uses mobile phones to access banking services via a menu, short message service (SMS), or the SIM card's menu. Through mobile internet access, mobile applications and web browsers are used. Non-cash transactions include checking account balances, transaction histories, transfer activities, paying credit card bills, and making phone bill payments (Pertiwi & Ariyanto, 2017).

Financial Behavior of Generation Z)

Human behavior that is associated with financial management, from planning and managing to making financial decisions, is known as financial behavior (Zarkasyi & Purwanto, 2022). Individual financial literacy can have an impact on financial behavior (Herawati, 2017). The ability to understand money in general, including debt, insurance, investments, savings, and other financial tools, is known as financial literacy (Fitriarianti, 2018). Increasing financial literacy can be an attempt to improve welfare because it plays a significant role in helping people choose and use financial service products based on their needs (Adiyanto & Purnomo, 2021).

According to Bhakti and Safitri's (2017) research, Generation Z is distinct from earlier generations in terms of identity. Even the older generation, the millennials, differs greatly from generation Z (Stillman, 2017). Generation Z is driven by achievement, understands challenges, enjoys working collaboratively on flexible projects, and is curious about novel approaches to problem-solving (Wiedmer, 2015).

Conceptual Framework

A thinking framework, according to Sugiyono (2017:60), is a conceptual model that illustrates how theory connects to different elements that have been recognized as significant issues. The relationship between Generation Z's interest in and benefits from mobile banking is explained by the research's conceptual framework.

Understanding is the capacity of an individual to comprehend something, not only by verbal memorization but also by the ability to repeat it and to be fully conversant with its workings. Mobile banking The level of comprehension of an individual regarding the fact that mobile banking is a digitally-based payment

option is known as their understanding level.
The following is an overview of the Conceptual Framework in this research:

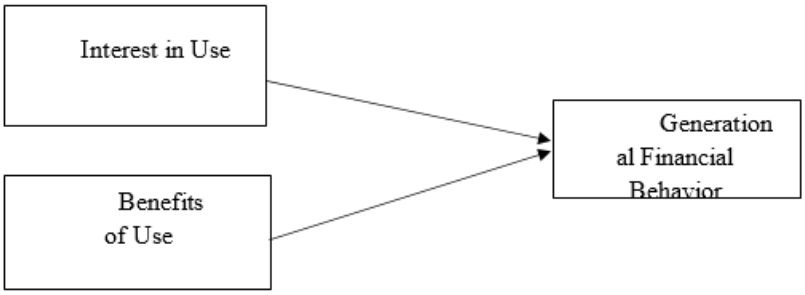

Figure 2. Conceptual Framework

Research Hypothesis

H1: Interest in Using M-Banking Influences Generation Z's Financial Behavior
H2:The benefits of using M-Banking influence the financial behavior of Generation Z

METHODOLOGY

Types and Nature of Research

A quantitative strategy was employed in this study. Research that begins with a theory and proceeds to the collection of numerical data in the field is known as quantitative research. When conducting research, the research approach is a crucial consideration. A positivistic approach is another name for a quantitative research strategy.

As per the statement made by Sugiyono (2019, p. 23), the quantitative approach is a research method that is based on positivism and used to analyze particular samples or groups.. For the purpose of testing preconceived hypotheses, data collection and analysis are quantitative and statistical in nature, and sampling techniques are typically random. The type of variable being studied will determine the measurements that are taken in quantitative research. The research to be done will be focused on this variable (Chyan et al., 2023).

Depending on the kind of variable being studied, different measurements will be taken in quantitative research. The research to be done will be focused on this variable (Chyan et al., 2023). Depending on the kind of variable being studied, different measurements will be taken in quantitative research. The research to be done will be focused on this variable (Chyan et al., 2023).

Research Approach

This study employs the quantitative survey method with the Rukaesih questionnaire

A. Maolani & Ucu Cahyana (2015: 81), explain the meaning of survey research, namely research about the current situation. This research measures what is there without asking why it is there in data collection, surveys using questionnaires and interviews.

Location and Time of Research

This research was conducted at PT Bank Sumut Pusat Medan City on each user classified as Generation Z. This research will be carried out from April to May 2024.

Population

Handayani (2020) defines a population as the entirety of all the elements under study that share the same characteristics. These elements may include individuals from a certain group, event, or subject under study. 150 respondents, all of whom were clients of PT Bank Sumut Pusat in Medan City, made up the study's population.

Illustration

Siyoto et al. (2015) state that a sample is a subset of the population that is chosen based on specific criteria in order to reflect the population, or it may be defined as a portion of the population's size and makeup. The research sample comprises clients of PT Bank Sumut Pusat located in Medan City.

Slovin's formula: $: \mathrm{N} = \frac{N}{1+(e)2}$

$$\mathrm{n} = \frac{150}{1+150(0{,}05)2}$$

$$\mathrm{n} = 150.109091$$

Information: n = Size
N = Population
E = Error Rate of (5%)

Based on the results of the Slovin formula calculation, the research sample of 150.109091 was rounded up to 151 samples of North Sumatra Bank customers.

Types and Sources of Data

Primary and secondary data are the types and sources of information used. Primary data are observational data that the organization publishing or using the data needs or processes on its own. Questionnaires are used to collect data on respondents' perspectives and perceptions. Primary data, according to Fuadah (2021), is a type of data source that is directly acquired through data collection. To gather information for this study, the author spoke with informants—that is, consumers and business actors or owners—and took pictures or videos to serve as documentation of the research's activities.

Secondary Sugiyono (2018:456) defines data as a kind of data source that obliquely supplies data to data collectors., such as through documents or other people. In order to support labor cost efficiency, the secondary data sources for this study are labor laws, books, journals, and articles pertaining to research topics regarding internal control systems for payroll systems and procedures.

Research Model

- Multiple Linear Regression Analysis

Data analysis in Multiple linear regression analysis techniques were used in this investigation. The following is the equation for multiple linear regression analysis used to assess the study hypotheses: $Y = a + b1\ X1 + b2\ X2 + e$

Information :

Y = Financial Behavior of Generation Z a = Constant
b1 = Regression Coefficient for Variable Interest in Using Mobile Banking
b2 = Regression Condition for Variable Benefits of Using Mobile Banking
X1 = Interest in Using Mobile Banking
X2 = Benefits of Using Mobile Banking e = Estimated Error

- Data Analysis Techniques

A straightforward observation of the data distribution represented through the use of graphs or pictures is known as descriptive statistical analysis. Using the average value of the maximum and minimum variance standards, descriptive statistical analysis aims to provide a summary of the data used in the study. Sugiyono (2020:131) defines data analysis as the methodical process of gathering information from field notes, interviews, and documentation by classifying, characterizing, synthesizing, and organizing data into patterns. It also involves selecting relevant information for further study and drawing conclusions that are simple to understand for both the researcher and the public.

Data Analysis Results

- Classic Assumption Test

The purpose of the normality test, according to Ghozali (2016), is to determine if the distribution of an independent variable, dependent variable, or both in a regression model is normal or abnormal. The outcomes of a statistical test will decline if a variable is not regularly distributed.

Normality Test

Ghozali (2021:196) The purpose of this test is to determine and assess if the residual or confounding variables in the regression model have a normal distribution. In statistical testing, data that is normally distributed is considered legitimate. The SPSS version 26 program, which employs the One Sample Kolmogorov-Smirnov Test, was utilized for the normalcy test in this investigation.

- Multicollinearity Test

Ghozali (2021:157) The purpose of this test is to determine or test whether the independent variables (independent variables) in the regression model have a correlation or link.

- Heteroscedasticity Test

The goal of the heteroscedasticity test, according to Ghozali (2021:178), is to determine whether heteroscedasticity exists in the regression model or whether there is an inequality in variance from the residuals of one observation to another. If neither heteroscedasticity nor homoscedasticity exist, the regression model is good.

- Autocorrelation Test

The purpose of the autocorrelation test, according to Ghozali (2021:162), is to determine or test whether confounding errors in period t and confounding mistakes in period t-1 (before) have a correlation in a linear regression model. An autocorrelation problem is identified if a correlation is discovered. You can use the Run Test to perform an autocorrelation test.

- Coefficient of Determination Test

Measuring the model's capacity to explain variations in the dependent variable is the goal. When the independent variables nearly supply all the information required to predict the dependent variable, the value is close to one. Ghozali (2021:147)

Hypothesis Testing

- Simultaneous Test (F)

The Simultaneous Test (F-Test), according to Ghozali (2018:98), is used to determine the degree to which the independent factors together affect the dependent variable.

1. If F computed > F table at α = 0.05, then H0 is approved.
2. If F count < table at α = 0.05, then Ha is accepted.

- Partial Test (T)

According to Sujarweni (2015), "The t test is a test of individual partial regression coefficients which is used to find out whether the independent variable (X1) individually influences the dependent variable (Y)" .

1. At α = 0.05, H0 = Accepted if t count > t table or t table ≥ - t count
2. Ha = Accepted if, at α = 0.05, t count < t table or -t table < -t count.

RESULTS

Research Result

Descriptive Statistics

Table 1. Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Minat Penggunaan Mobile Banking	150	4	8	6.89	.927
Kemudahan Penggunaan	150	3	8	6.97	.877
Persepsi Kegunaan	150	3	8	6.58	1.140
Sikap Terhadap Penggunaan	150	3	8	6.60	1.127
Niat Perilaku Penggunaan	150	3	8	6.70	1.057
Manfaat Penggunaan Mobile Banking	150	4	8	6.91	.954
Efesiensi Waktu	150	4	8	6.84	.878
Kemudahan Transaksi	150	5	8	7.07	.736
Keamanan Transaksi	150	4	8	6.85	.896
Fleksibelitas Akses	150	4	8	6.89	.826
Usia	150	6	8	7.25	.677
Karakteristik (Digital Natife, Inovatif, Kolaboratif)	150	4	8	6.93	.831
Preferensi Teknologi	150	4	8	6.78	.876
Perilalu Penggunaan Aplikasi Mobil Banking	150	5	8	7.02	.749
Valid N (listwise)	150				

Source: SPSS Processed Data Version 22, 2022

Table 1 shows that The following are descriptive statistics for multiple variables: With a sample size of 150 respondents, the variable interest in utilizing mobile banking has an average value of 6.89, a minimum value of 4, a maximum value of 8, and a standard deviation of 0.927. With a sample size of 150 respondents, the ease of use variable has an average value of 6.97, a minimum value of 3, a maximum value of 8, and a standard deviation of 0.877. With 150 respondents in the sample, the perceived usefulness variable has an average of

6.58, a minimum value of 3, a maximum value of 8, and a standard deviation of 1.140. With a sample of 150 respondents, the attitude variable toward use has an average of of 6.60, with a standard deviation of 1.127, a minimum value of 3, and a maximum value of 8. With 150 respondents in the sample, the usage behavior intention variable has an average of 6.70, a minimum value of 3, a maximum value of 8, and a standard deviation of 1.057. With a sample size of 150 respondents, the variable measuring the advantages of mobile banking has an average value of 6.91, a minimum value of 4, a maximum value of 8, and a standard deviation of 0.954. With 150 respondents in the sample, the time efficiency variable has an average of 6.84, a minimum value of 4, a maximum value of 8, and a standard deviation of 0.878. With a sample size of 150 respondents, the transaction easiness variable has an average of 7.07, a minimum value of 5, a maximum value of 8, and a standard deviation of 0.736. With 150 respondents in the sample, the transaction security variable has an average of 6.85, a minimum value of 4, a maximum value of 8, and a standard deviation of 0.896. With a sample size of 150 respondents, the access flexibility variable has an average of 6.89, a minimum value of 4, a maximum value of 8, and a standard deviation of 0.826. With 150 responders in the sample, the age variable has an average of 7.25, a minimum value of 6, a maximum value of 8, and a 0.677 standard deviation is found. With a sample of 150 respondents, the characteristic variable (Digital Native, Innovative, Collaborative) has an average of 6.93, a minimum value of 4, a maximum value of 8, and a standard deviation of 0.831. With 150 respondents in the sample, the technology preference variable has an average of 6.78, a minimum value of 4, a maximum value of 8, and a standard deviation of 0.876. With a sample size of 150 respondents, the behavioral variable for using mobile banking applications has an average value of 7.02, a minimum value of 5, a maximum value of 8, and a standard deviation of 0.749.

Validity and Reliability Test

Validity Test

Table 2. Variable Instrument Validity Test Results

No	Variable	question	Total *correlation*	Ftaable	Sig. (2-*tailed*)	Information
1	Interest in Use	X1.1	0,879	0.352	0.000	Valid
		X1.2	0,841	0.352	0.000	Valid
		X1.3	0,809	0.352	0.000	Valid
		X1.4	0,790	0.352	0.000	Valid
		X1.5	0,787	0.352	0.000	Valid
		X1.6	0,817	0.352	0.000	Valid
		X1.7	0,855	0.352	0.000	Valid
2	Benefits of	X2.1	0,835	0.352	0.000	Valid

	Use	X2.2	0,846	0.352	0.000	Valid
		X2.3	0,922	0.352	0.000	Valid
		X2.4	0,834	0.352	0.000	Valid
		X2.5	0,809	0.352	0.000	Valid
		X2.6	0,790	0.352	0.000	Valid
3	Generation Z Financial Behavior	X3.1	0,787	0.352	0.000	Valid
		X3.2	0,817	0.352	0.000	Valid
		X3.3	0,855	0.352	0.000	Valid
		X3.4	0,855	0.352	0.000	Valid
		X3.5	0,809	0.352	0.000	Valid
		X3.6	0,790	0.352	0.000	Valid
		X3.7	0,787	0.352	0.000	Valid
		X3.8	0,817	0.352	0.000	Valid
		X3.9	0,855	0.352	0.000	Valid
		X3.10	0,809	0.352	0.000	Valid

Source: Processed Primary Data, 2024

The computed r value of the instrument testing findings for the independent and dependent variables is higher than the sig and Ftable values. All of the question instruments from the independent and dependent variables employed are valid and suitable for use in research if the significance level is less than 0.05.

Reliability Test

The reliability test yielded the following results, specifically as follows:

Table 3. Reliability Test

Indicator	Cronbach's Alpha	N of Items	Information
Interest in Using Mobile Banking	0,728	10	reliable
Ease of Use	0,932	25	reliable
Perceived Usefulness	0,913	22	reliable
Attitude Towards Use	0,963	28	reliable
Usage Behavioral Intentions	0,872	14	reliable
Benefits of Using Mobile Banking	0,815	12	reliable
Time Efficiency	0,839	15	reliable
Ease of Transactions	0,897	20	reliable
Transaction Security	0,823	11	reliable
Access Flexibility	0,864	18	reliable
Age	0,758	13	reliable
Characteristics (Digital Native, Innovative,	0,789	17	reliable
Collaborative)	0,811	16	reliable
Technology Preferences	0,855	19	reliable

Source: Processed Primary Data, 2021

Every variable in this study passed the reliability test and was deemed reliable because every variable's Cronbach's Alpha score was more than 0.60.

Classic Assumption Test

Normality Test

The normality test aims to determine the distribution of data in the variables that will be used in the research. Data that is good and suitable for use in research is data that has a normal distribution.

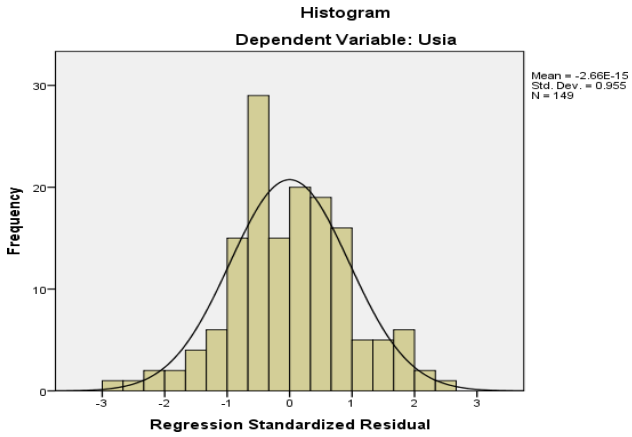

Figure 3. Normality Test with Histogram Graph
Source: SPSS Processed Data Version 22, 2024

True data is distributed since it forms symmetry (U) and does not stray to the left or right normal.

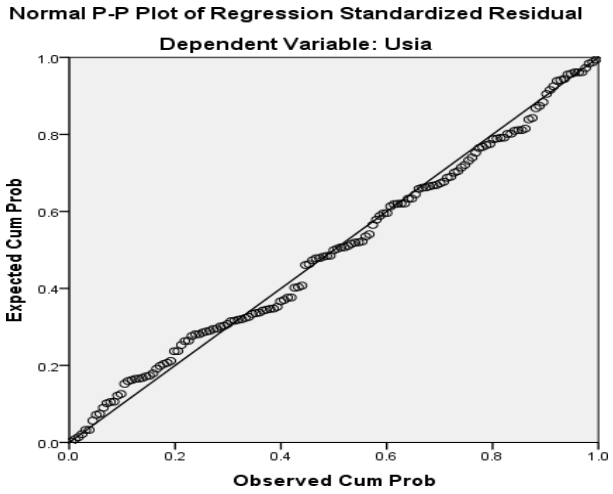

Figure 4. Spreading Near and Around the Diagonal Line is How Data Moves. This Indicates a Normally Distributed Set of Data.
Source: SPSS Processed Data Version 22, 2024

Table 4. Kolmogorov Smirnov Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		149
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.52111953
Most Extreme Differences	Absolute	.052
	Positive	.052
	Negative	-.041
Test Statistic		.052
Asymp. Sig. (2-tailed)		.200

a. Test distribution is Normal.

b. Calculated from data.

Source: SPSS Processed Data Version 22, 2024

Table 5 displays the findings of the normal distribution Kolmogorov-Smirnov test. At 0.200, which is more than 0.05, the significant value (Asymp. Sig. (2-tailed)) is found. The data is thus regularly distributed, according to the Kolmogorov-Smirnov test results.

Test of Multicollinearity

The multicollinearity test yielded the following results:

Table 5. Multicollinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	93.829	4.595		20.421	.000		
	Penggunaan Mobile Banking	-.129	.564	-.021	-.229	.819	.871	1.149
	Perilaku Penggunaan Mobile Banking	.474	.598	.071	.791	.430	.871	1.149

Dependent Variable: Mobile Banking Application Usage Behavior
Source: SPSS Processed Data Version 22, 2024

Table 6 The findings of the collinearity diagnostic for the regression model evaluating the usage patterns of mobile banking applications are displayed in the table above. The table indicates that the tolerance value for the independent variable, which is the use of mobile banking, is 0.871>0.1. Similarly, the tolerance value for the independent variable, which is the usage of mobile banking, is 0.871>0.1. The value of the variable's variance is 1.149<10 for the use of mobile banking, and 1.149<10 for the usage of mobile banking. There is therefore no connection between the independent variables in the multicollinearity test.

Heteroscedasticity Test

Heteroscedasticity test by means of detecting the existence of heteroscedasticity or not

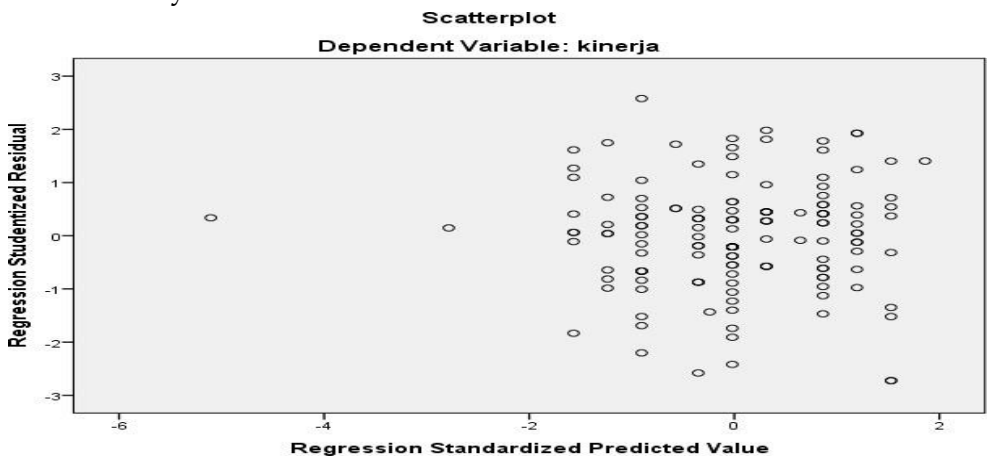

Figure 5. Heteroscedasticity Test with Scatterplot Graph
Source: SPSS Processed Data Version 22, 2024

In order to prevent heteroscedasticity in the regression model, the points on the Y axis are dispersed throughout and do not congregate in one area. What the Glejser test looks for is:

a. If sig > 5% then heteroscedasticity does not occur
b. If sig < 5% then heteroscedasticity occurs

Table 6. Gletjer Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	93.829	4.595		20.421	.000
	Profesionalisme	-.129	.564	-.021	-.229	.819
	motivasi	.474	.598	.071	.791	.430

a. Dependent Variable: kinerja

Source: SPSS Processed Data Version 22, 2024

Table 7 shows the The independent variables of motivation and professionalism had significant values of 0.430 and 0.819, respectively, above 0.05. Since the significance value of this regression test is greater than 0.05, it is possible to conclude from the results that professionalism and motivation have no discernible effect on performance.

Results of Research Data Analysis

Research Model

Multiple regression is as follows:

Table 7. Results of Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.130	.850		4.858	.000
	Minat Penggunaan Mobile Banking	-.048	.055	-.065	-.857	.393
	Kemudahan Penggunaan	-.047	.057	-.060	-.816	.416
	Persepsi Kegunaan	.026	.044	.043	.581	.562
	Sikap Terhadap Penggunaan	-.069	.046	-.115	-1.488	.139
	Niat Perilaku Penggunaan	-.089	.071	-.139	-1.257	.211
	Manfaat Penggunaan Mobile Banking	-.004	.052	-.006	-.087	.931
	Efesiensi Waktu	.049	.111	.063	.437	.663
	Kemudahan Transaksi	-.029	.093	-.031	-.309	.758
	Keamanan Transaksi	.547	.092	.724	5.943	.000
	Fleksibelitas Akses	.016	.074	.020	.221	.825
	Karakteristik (Digital Natife, Inovatif, Kolaboratif)	-.251	.083	-.309	-3.044	.003
	Preferensi Teknologi	.065	.055	.084	1.175	.242
	Perilalu Penggunaan Aplikasi Mobil Banking	.284	.063	.314	4.512	.000

a. Dependent Variable: Usia

Source: SPSS Processed Data Version 22, 2024

$$Y = 4{,}130 + 0{,}048\ X1 + 0{,}004\ X2 + e$$

The preceding justification for multiple linear regression is:

1. The variable interest in use is shown by the constant value of 4.130; as the benefit of use is regarded as zero (0), the Y performance is 4.130.
2. According to the regression unit value of usage interest of 0.048, performance (Y) will rise by 0.048 units for every 1% increase in utilization benefits.
3. The benefits of use have a regression unit value of 0.004, meaning that performance (Y) will rise by 0.004 units for every 1% increase in interest in usage.

Hypothesis Determination Coefficient

Determination of results, namely:

Table 8. Determination Coefficient Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.000[a]	.000	-.014	.52467670

a. Predictors: (Constant), Perilalu Penggunaan Aplikasi Mobil Banking, Minat Penggunaan Mobile Banking

Source: SPSS Processed Data Version 22, 2024

Table 8 shows that R Square is 0.000, indicating that differences in performance are not explained by behavioral characteristics such as interest in utilizing mobile banking applications and using them. The model does not match the data, as indicated by the adjusted R Square of -0.014. The estimate's standard error is 0.52467670. Therefore, changes in the independent variables

can explain performance. Relatively tiny, and other factors not included in this study account for the majority of the performance variation.

Testing Hypotheses Simultaneously (F Test)

Using the F tester for hypothesis testing is:

Table 9. Simultaneous Test (F Test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.979	2	10.990	.315	.730[b]
	Residual	4991.144	143	34.903		
	Total	5013.123	145			

a. Dependent Variable: Mobile Banking Application Usage Behavior

b. Predictors: (Constant), Influence of Mobile Banking Using Behavior, Influence of Interest in Using Mobile Banking

Source: SPSS Processed Data Version 22, 2024

Table 9 The results indicate that Ha is rejected and Ho is accepted based on the calculated F value (0.315) < F table and the probability of significance (0.730 > 0.05). These findings suggest that the benefits of using mobile banking concurrently and the behavior of interest in using mobile banking do not significantly affect unstandardized residuals at PT Bank Sumut Pusat Medan City.

Testing Partial Hypotheses (T Test)

Using the t tester for hypothesis testing is:

Table 10 Partial Test (t Test)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	93.829	4.595		20.421	.000
	Minat Penggunaan Mobile Banking	-.129	.564	-.021	-.229	.819
	Manfaat Penggunaan Mobile Banking	.474	.598	.071	.791	.430

Dependent Variable: Mobile Banking Application Usage Behavior

Source: SPSS Processed Data Version 22, 2024

This is how partial hypothesis testing using the provided image makes sense:

1. Interest in Mobile Banking (X1) Doesn't Significantly and Positively Impact Generation Z's Financial Behavior (Y). As can be shown, Ha is rejected and Ho is accepted since the estimated t value < t table, or -0.229 < 1.986, and the significance value obtained, of 0.819 > 0.05, support this.
2. In part, Generation Z's (Y) financial behavior is not significantly and favorably impacted by the Benefits of Using Mobile Banking (X2). As can

be seen, Ha is rejected and Ho is accepted since the estimated t value < t table, or 0.791 < 1.986, indicates this. The significance value achieved is 0.430 > 0.05.

DISCUSSION

The Impact of Generation Z's Interest in Mobile Banking on Their Financial Behavior

The results of the partial hypothesis test (t test) showed that Interest in Using Mobile Banking (X1) did not significantly and favorably affect Generation Z's financial behavior (Y). This is clear from the computed t value, which is less than the t table (0.000 < 1.986), and the significance value that was produced (1.000>0.05), which show that Ho is accepted and Ha is rejected.

These results imply that there isn't enough customer interest in mobile banking to influence how they utilize the apps. These findings could be impacted by two factors: respondents' potential lack of faith in mobile banking technology and their perception of danger.

The Impact of Mobile Banking's Advantages on Generation Z's Financial Behavior

The findings of a partial hypothesis test show that Generation Z's (Y) financial behavior is not significantly improved by the Benefits of Using Mobile Banking (X2). This is clear from the computed t value, which is less than the t table (0.000 < 1.986), and the significance value that was achieved (1.000 > 0.05), which show that Ho is accepted and Ha is rejected.

These results imply that, despite the fact that users already utilize mobile banking in a specific way, this does not significantly affect how they use the app. Other elements, like features offered by mobile banking apps and accessibility and ease, may also contribute to this result. that can fall short of what the user had in mind.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

This study looked into how Generation Z's interest in and use of mobile banking affects their financial behavior at PT Bank Sumut Pusat in Medan City. The study's respondents were 150 workers at Medan City's PT Bank Sumut Pusat. The research can be concluded as follows based on the results of the data analysis, hypothesis testing, and discussion:

1. Interest in Using Mobile Banking (X1) did not substantially and favorably affect Generation Z's (Y) Financial Behavior, according to a partial (t test) investigation. The estimated t value, which is less than the t table (0.000 < 1.986), and the significance value produced (1.000 > 0.05) show that Ha is rejected and Ho is accepted.
2. The The financial behavior of Generation Z (Y) was shown to be slightly (t test) negatively impacted and statistically insignificantly affected by the advantages of using mobile banking (X2). This is clear from the computed t value, which is less than the t table (0.000 < 1.986), and the significance value that was achieved (1.000 > 0.05), which show that Ho is accepted and Ha is rejected.
3. It was discovered that the benefits of using mobile banking (X2) and interest in using mobile banking (X1) did not simultaneously alter Generation Z's (Y) financial behavior (F Test). The computed F value, which is less than the F table (0.000 < 2.698), and the significance value derived (1.000 > 0.05) both support this, showing that Ho is accepted while Ha is rejected.

Recommendations

Given that the research conducted has not been able to fully describe the satisfaction and needs factors needed regarding the interest and benefits of using mobile banking on financial behavior among generation Z, it would be beneficial for future researchers to further expand the scope of the study. Techniques deemed to be more ideal should be employed during the data collection process.

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