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The Influence of Interest in Using M-Banking on the Gen-Z Generation

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A B S T R A C T

The aim of this research is to determine the influence of interest in using m- banking on generation Z. Mobile banking is a bank payment transaction service that allows customers to carry out various transactions using smartphones. Generation Z manages their money using mobile banking which provides ease of access, greater control over personal finances, and a more efficient and secure banking experience. Data collection was carried out through primary and secondary data. Data collection through interviews, questionnaires and documentation studies. The research method uses quantitative methods with a sample size of 100 students. Data testing was carried out by carrying out classic assumption tests, regression tests and hypothesis testing using SPSS. The results of the research show that m-banking has a positive and significant influence on Generation Z. Increasing education and socialization features are very necessary, considering that ease of use and perceived benefits play an important role in the adoption of this technology. Service providers can collaborate with campuses to hold seminars or workshops that provide students with a deeper understanding of the benefits and effective ways of using M-Banking

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INTRODUCTION

Technology is now a very influential object in human needs, one of which is information technology. Based on Law 3 of 2014 concerning Bank Indonesia, one of Bank Indonesia's authorities in regulating smooth payments is by determining the use of payment instruments. The presence of mobile banking or often referred to as M-Banking can answer the challenges of change (Maryono, 2024).

Mobile banking is a bank payment transaction service that allows customers to make various transactions using smartphones. Mobile banking focuses on connecting users to the bank via their smartphones to make interactive transactions such as account details, money transfers, bill payments, etc. Currently, mobile banking has become the dominant way consumers interact with their banks. Due to the great financial benefits, communication with banks is more often done through Mobile banking than through ATMs or bank branches (Sari and Nikmah, 2024).

The number of generations that are currently large and very potential is generation Z or also known as iGen or Post-Millennials where they develop with the digital and internet era so that exposure to technology causes better skills compared to previous generations. Generation Z is considered a smart and critical consumer who is concerned about social and environmental values so that the tendency in choosing a brand or product is very concerned with the good reputation of the company. Therefore, in digital banking business and marketing, it is important for companies to understand the characteristics and behavior of generation Z related to technology (Rahmawat et al., 2023).

Generation Z manages their money by using mobile banking which provides easy access, greater control over personal finances, and a more efficient and secure banking experience. This has also promoted more sophisticated financial behavior among this generation, helping them make better decisions about their money and investments (Maryono et al., 2024).

Universitas Prima Indonesia is one of the higher education institutions that continues to grow rapidly, with a dominant student population of Generation Z who are the generation born in 1995-2010. Generation Z is a generation that has the characteristics of liking all things instant, is very dependent on technology and is familiar with technology since birth (Rembulan and Firmansyah, 2020). Previous research by (Rifadli, 2023) with the results of the study ease of use, perceived benefits, trust in services, and good risk management influenced the decision of Generation Z students in choosing QRIS M Banking as a digital payment tool. In the study by (Maryono, et al., 2024) with the results of the study there was a fairly strong correlation between ease of use and lifestyle. This indicates that the ease of use factor of BCA mobile is closely related to the lifestyle of generation Z who are digitally connected and have a preference for convenience and flexibility, ease of use of BCA mobile provides a practical and efficient solution in managing daily finances. The next study by (Rahmawati and Sanur, 2023) with the results of the study the decision to use Digital Bank is important to study in more depth. This study provides input related to the factors that influence the attitudes and interests of generation Z in adopting technology

from Digital Banks which have not been studied specifically. Based on the explanation of the background and the relationship between the interest in using mobile banking and generation Z, the title of this study is **The Influence of Interest in Using M-Banking on the Gen-Z Generation.**

LITERATURE REVIEW

Mobile Banking

Mobile banking is a cutting-edge service provided by banks that allows customers to carry out banking transaction activities via smartphones. Mobile banking refers to facilities or services that allow banking transactions to be completed via an application on a mobile phone, which is prioritized (Nusaibah, 2023).

Mobile banking is one of the innovative services offered by banks that allows customers to carry out banking transactions via mobile phones (HP). Through mobile phones (HP) and mobile banking services, banking transactions that are usually carried out manually, meaning that activities are carried out by customers by visiting the bank in person, can now be done without having to visit the bank, only by using a mobile phone (HP).

Digital Banking Services are the use of the internet, mobile phones, and other electronic media as delivery channels for banking services, which include all traditional services such as checking balances, printing reports, transferring funds to other accounts, paying bills and the latest banking services such as presenting and paying electronic bills without having to visit the bank (Batubara and Anggraini, 2019).

Generation Z

Generation Z, or better known as 'Gen Z', is characterized as a digital native generation, born between the mid-1990s and 2010, and has a high level of digital literacy. Generation Z are technology users who have a high tendency to accept digital technology (Sari and Nikmah, 2024).

Generation Z (born 1995-2010), also called I Generation, net generation or internet generation. They have similarities with generation Y, but they are able to apply all activities at one time such as tweeting using a cellphone, browsing with a PC, and listening to music using a headset. Most of what is done is related to the virtual world. Since childhood, they have been familiar with technology and are familiar with sophisticated gadgets that indirectly affect their personalities (Priyani et al., 2020).

Generation Z is a generation born when technology is developing rapidly, one of the characteristics of this generation is that they are very familiar with various technologies since birth. Those who are included in Generation Z were born when many new technologies were discovered and developed, so for them it is not to learn and adopt the new technologies available (Rembulan and Firmansyah, 2020).

Interest in Using Mobile Banking for Generation Z

Generation Z students feel that the use of QRIS M Banking is easy and intuitive, they may be more likely to choose to use it. In addition, the perception of usefulness also plays an important role in Generation Z students' preferences for M Banking. If they believe that QRIS M Banking can provide real benefits, such as ease of making transactions or speed of payments, they will be more likely to adopt it (Rifadli, 2023).

Mobile banking has changed the way Generation Z manages their Money by providing easy access, Greater control over personal finances, and a more efficient and secure banking experience. It has also promoted more sophisticated financial behavior among this generation, helping them make better decisions about their money and investments (Maryono, et al., 2024).

Gen Z has the ability to multitask where this ability allows them to be more efficient in managing information and time. Growing up in an environment that is constantly changing and developing very rapidly in terms of technology makes them accustomed to rapid change and innovation, which makes them more open to experimenting with new technologies. In the context of digital banking, of course, Gen Z has unique characteristics regarding how they will accept existing technology in the digital banking industry (Rahmawati and Sanur, 2023).

Conceptual Framework

The conceptual framework in this study is as follows.

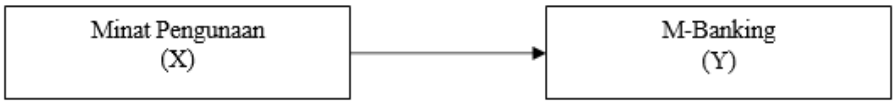

Figure 1. Conceptual Framework

As individuals who are familiar with digital technology since birth, Generation Z tends to have a high level of technological skills and chooses to carry out their activities through mobile devices. Gen Z has multitasking abilities where this ability allows them to be more efficient in managing information and time (Rahmawati and Sanur, 2023).

Mobile banking has changed the way Generation Z manages their Money by providing easy access, Greater control over personal finances, and a more efficient and secure banking experience. It has also promoted more sophisticated financial behavior among this generation, helping them make better decisions about their money and investments (Maryono, et al., 2024). Generation Z students feel that using M Banking is easy and intuitive, they may be more likely to choose to use it (Rifadli, 2023).

Research Hypothesis

The formulation of the hypothesis in this study is as follows:

- H0: It is suspected that the interest in using m-banking has no effect on the gen-z generation at Universitas Prima Indonesia.
- H1: It is suspected that interest in using m-banking has an influence on the gen-z generation at Prima Indonesia University.

METHODOLOGY

Place and Time of Research

The location of the research was conducted at Universitas Prima Indonesia located at Jalan Sampul No. 3A. The research time was February 2024 - July 2024.

Research Method

This research uses a quantitative method. According to Sugiyono (2017:7), quantitative research based on numbers is research that is carried out because it uses statistical data analysis.

Research Approach

The research approach used is a descriptive approach, which is research that examines events that have occurred by looking back to find out the factors that can cause the incident.

Type of Research

This research uses descriptive research in its type. According to Sugiyono (2018) descriptive research is research conducted to determine the value of independent variables, either one or more variables (independent) without making comparisons, or connecting with other variables.

Nature of Research

This research takes a descriptive explanatory nature. According to Sugiyono (2019), explanatory research is a research method that aims to explain the position of the variables studied and the influence of one variable on another. Population and Sample The population is all generation Z students at Universitas Prima Indonesia. The research population is Generation Z students at Universitas Prima Indonesia totaling 20,032 people, while the sampling method used is the simple random sampling method. According to Hikmawati (2018:62), random sampling is called simple random sampling because sampling from all members of the population is carried out randomly without considering strata in the population. In determining the number of research samples, researchers use the Slovin formula. Where the tolerance value (error) is expressed in a percentage of 10% the formula used is:conducting the research, the population and sample, and

$$x = \frac{n}{1 + \text{ne2}}$$

means of data analysis.

Information

n : sample size

N : population size

e : percentage of inaccuracy allowance (10%), then in this study the results obtained were:

$$n = \frac{20032}{1+20032 \times 0.1^2} = 99.50 = 100 \text{ orang}$$

So it can be concluded that the sample used is 100 people based on the calculation of slovin sampling and 30 students will be taken from the remaining population for testing the validity data.

Data Collection Techniques

Data collection in this study uses techniques such as observation, interviews, questionnaire documentation.

Types and Sources of Data

In this study, the researcher used primary data and secondary data. Primary data is data obtained by researchers directly from original sources, without intermediaries. Secondary data is supporting data in research. The following are examples of types and sources of data

1. Primary data consists of: questionnaires
2. Secondary data consists of: data, books, previous research

Identification and Operational Definition

Table 1. Operationalization of Research Variables

Variable	Definition	Indicator	Measuring Scale
Mobile Banking (X1)	Mobile banking is a cutting-edge service provided by banks that allows customers to carry out banking transactions via smartphones	1. Perceived Ease of Use 2. Perceived Usefulness 3. Facility Condition 4. Security 5. Trust (Rembulan and Firmansyah, 2020)	Likert Scale
Generasi Z (Y)	Generation Z, or better known as 'Gen Z', is characterized as a digital native generation, born between the mid-1990s and 2010, and has a high level of digital literacy. Generation Z are technology users who have a high tendency to accept digital technology	1. Have great ambitions to succeed 2. Tend to be practical and behave instantly 3. Love freedom and have high self-confidence 4. Have a strong desire to get recognition 5. Digital and information technology (Elizabeth, 2015)	Likert Scale

Validity and Reliability Test

- Validity Test

According to Ghozali (2020), the validity test is used to measure the validity of a questionnaire. A questionnaire is said to be valid if the questions in the questionnaire are able to 7 reveal something that will be measured by the questionnaire.

The validity test decision criteria are as follows:

a. If ≥ 0.30, then the question items from the questionnaire are valid.
b. If <0.30, then the question items from the questionnaire are invalid.

- Reliability Test

According to Ghozali (2020), reliability is to determine the extent to which the measurement results remain consistent, if measurements are taken twice or more against the same symptoms using the same measuring instrument. In this study, the researcher used the Cronbach's Alpha method. Ghozali (2020), the criteria for an instrument to be said to be reliable if the reliability coefficient (r11)> 0.6.

Classical Assumption Test

- Normality Test

Ghozali (2020), explains that the data normality test is intended to show that the sample data comes from a normally distributed population. Ghozali (2020) explains that the normality test aims to test whether in the regression model, the confounding variables or residuals have a normal distribution. There are two ways to detect whether the residuals are normally distributed or not, namely by graphical analysis and statistical tests:

- Graphical Analysis

One of the easiest ways to see the normality of the residuals is to look at the histogram graph that compares the observation data with a distribution that approaches a normal distribution. A more reliable method is to look at the probability plot that compares the cumulative distribution of the normal distribution. If the distribution of the residual data is normal, then the line that describes the actual data will follow its diagonal line.

- Statistical Analysis

Another statistical test that can be used to test the normality of the residuals is the non-parametric Kolmogorov-Smirnov (K-S) statistical test with a criterion value of 0.05. The K-S test is carried out by making the following hypotheses:

H0: Residual data is normally distributed if the significance value is > 0.05
H1: Residual data is not normally distributed if the significance value is < 0.05

- Multicollinearity Test

According to Ghozali (2020), the multicollinearity test aims to test whether the regression model finds correlation between independent variables. A good regression model should not have a correlation between independent variables. Multicollinearity can also be 8 seen from (1) the tolerance value and its opposite (2) the variance inflation factor (VIF). These two measures indicate which independent variables are explained by other independent variables. If a low tolerance value is the same as a high VIF value (because VIF = 1/Tolerance). The cut-off value commonly used to indicate multicollinearity is the Tolerance value <0.10 or equal to the VIF value> 10.

- Linearity Test

According to Ghozali (2020), to assess statistical linearity, the linearity test is used to determine whether two variables have a linear relationship. In Pearson correlation analysis or linear regression, this test is used as a precursor. Checking on SPSS version 25 using the linearity test at a significance level of 0.05. If the significance is less than 0.05, the two variables are said to have a linear relationship. 2.9 Data Analysis Model

The use of data analysis will use simple linear regression analysis. According to Sujarweni (2015), multiple linear regression is a regression that has one dependent variable and more than one independent variable.

$$Y = a + b1X1$$

Where:
Y= mobile banking variable
a = constant
b1 = regression coefficient
X1 = usage interest variable
e = Standard error (error rate) 10%

Determination Coefficient

According to Siregar (2016), the determination coefficient (KD) is a number that states or is used to determine the contribution or contribution given by one or more variables X (free) to the variable Y (dependent). The formula used is: KD= r2 x 100%.

Hypothesis Testing

- T Test (Partial Test)

According to Sujarweni (2015), the t test is a test of individual partial regression coefficients used to determine whether the independent variables individually affect the dependent variable.

a. Ho is accepted if -ttable ≤ tcount ≤ ttable
b. Ho is rejected if tcount > ttable

RESULTS

Descriptive Statistical Analysis

The following are the results of the descriptive statistical analysis.

Table 2. Descriptive Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Mobile Banking	100	19.00	45.00	34.0300	7.68634
Generasi Z	100	21.00	46.00	35.2700	7.30692
Valid N (listwise)	100				

Source: Data Processing Results (2024)

The results of table 2 show that the value of mobile banking at the minimum value is 19 with a maximum of 45, a mean value of 34.03 and a standard deviation of 7.68634. Then the minimum value is 21 with a maximum of 46, a mean value of 35.27 and a standard deviation of 7.30692.

Validity and Reliability Test

The following are the results of the validity and reliability tests conducted on 30 people as follows.

Table 3. Validity Test

Variable	Statement	Result	Criteria
Mobile Banking	P1	0.793	Valid
	P2	0.762	Valid
	P3	0.757	Valid
	P4	0.727	Valid
	P5	0.793	Valid
	P6	0.793	Valid
	P7	0.680	Valid
	P8	0.541	Valid
	P9	0.680	Valid
	P10	0.562	Valid
Gen Z	P1	0.557	Valid
	P2	0.391	Valid
	P3	0.510	Valid
	P4	0.596	Valid
	P5	0.570	Valid
	P6	0.557	Valid
	P7	0.671	Valid
	P8	0.620	Valid
	P9	0.671	Valid
	P10	0.590	Valid

Source: Data Processing Results (2024)

Table 4. Reliability Test

Variable	Hasil	Kriteria
Mobile Banking	0.883	Reliabel
Gen Z	0.774	Reliabel

Source: Data Processing Results (2024)

The results of data processing in the validity and reliability tests show that the validity test has met the criteria for full validity because it has a value of > 0.361. Then the results of the reliability test can also be declared fully valid because it has a value of > 0.6. Thus, all statements submitted are suitable for use in research.

Classical Assumption Test

- Normality Test

The data normality test is intended to show that the sample data comes from a normally distributed population. Testing is carried out by graphical and statistical analysis as follows.

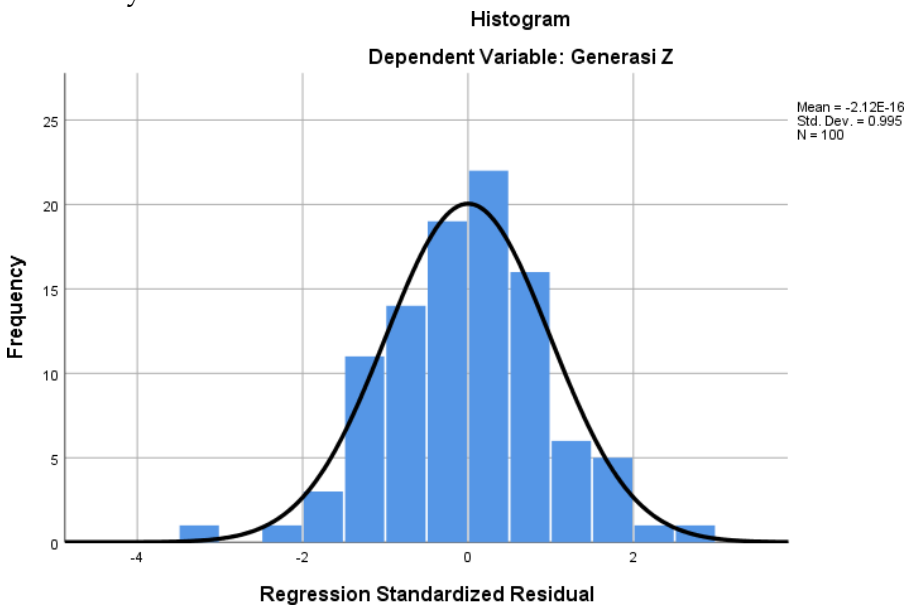

Figure 2. Histogram Graph

Source: Data Processing Results (2024)

The histogram graph shows that the data has a normal distribution with the shape of the data moving in an inverted bell and has data results that are normally distributed. The next test uses a normal probability plot as follows.

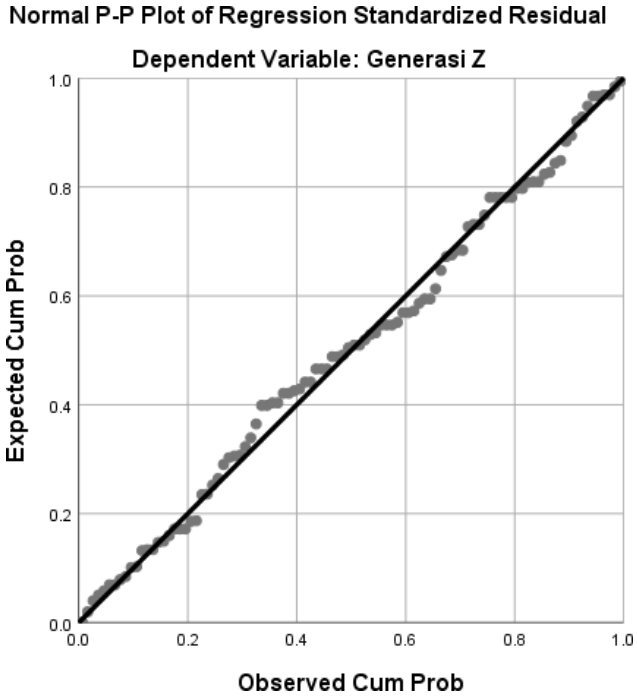

Figure 3. Histogram Graph
Source: Data Processing Results (2024)

From the normal probability plot graph, it shows that the data has a normal distribution with data moving along the line and has data results that are normally distributed. The next test uses one sample kolgomorov smirnov as follows.

Table 5. One Sample Kolgomorov Smirnov Test
One-Sample Kolmogorov-Smirnov Test
Unstandardized Residual

N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	4.62565683
Most Extreme Differences	Absolute	.068
	Positive	.055
	Negative	-.068
Test Statistic		.068
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: Data Processing Results (2024)

The results of the one sample kolgomorov smirnov test show a sig value (0.200>0.05). So that it can show that the data has a normal distribution.

- Multicollinearity Test

The multicollinearity test aims to test whether the regression model finds a correlation between independent variables. The results of the multicollinearity test are as follows.

Table 6. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Mobile Banking	1.000	1.000

a. Dependent Variable: Generation Z
Source: Data Processing Results (2024)

The results of the multicollinearity test show a tolerance value of > 0.10 and VIF < 10. So it can be concluded that there is no multicollinearity in the test.

- Linearity Test

The linearity test is used to determine whether two variables have a linear relationship. The results of the linearity test are as follows.

Table 7. Linearity Test

			Sum of Squares	df	Mean Square	F	Sig.
Generasi Z * Mobile Banking	Between Groups	(Combined)	3913.111	23	170.135	9.420	.000
		Linearity	3167.437	1	3167.437	175.379	.000
		Deviation from Linearity	745.674	22	33.894	1.877	.023
	Within Groups		1372.599	76	18.061		
	Total		5285.710	99			

Source: Data Processing Results (2024)

The results of the linearity test show a linearity value of 0.000 <0.05 and a deviation from linearity of 0.023 <0.05. It can be concluded that the data tested in this study are linear and suitable for use.

Simple Regression Analysis

The test was carried out using simple regression.

Table 8. Simple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.227	2.120		4.824	.000
	Mobile Banking	.736	.061	.774	12.105	.000

a. Dependent Variable: Generation Z
Source: Data Processing Results (2024)

The calculation of multiple linear regression analysis is as follows.

Generation Z = 10,227 + 0.736 Mobile Banking The explanation of the regression value is as follows.

a. Constant value

If the Y value (Generation Z) does not exist, then the mobile banking variable will have a value of 10,227.

b. Regression coefficient of the Mobile Banking variable

The regression coefficient value of KUR Loans is 0.736, meaning that if there is an increase in the X1 variable by 1 unit, the value of the Y variable will also increase by 0.736 and vice versa.

Coefficient of Determination

The determination coefficient test is carried out to determine the percentage of the variable.

The following are the results of the determination coefficient test.

Table 9. Coefficient of Determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.774[a]	.599	.595	4.64920

a. Predictors: (Constant), Mobile Banking
b. Dependent Variable: Generation Z
Source: Data Processing Results (2024)

The coefficient results show 59.9% of generation Z which can be explained by the mobile banking variable in the results of the determination coefficient test produced with an R value 15 Square of 59.9%, while the remaining 40.1% is explained by other variables not analyzed in this analysis.

Hypothesis Testing (Partial)

Partial testing is carried out to see the partial relationship between research variables.

The following are the results of partial testing.

Table 10. Partial T Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	10.227	2.120		4.824	.000
	Mobile Banking	.736	.061	.774	12.105	.000

Dependent Variable: Generation Z
Source: Data Processing Results (2024)

At degrees of freedom (df) = 100 - 3 = 97, then the t table and significance 0.05 is 1.984. From the partial KUR loan hypothesis obtained 12.105> 1.984 and significance obtained 0.000 <0.05 which means Ha is approved, namely the interest in using m-banking has an effect on the gen-z generation at Universitas Prima Indonesia.

DISCUSSION

Interest in Using M-Banking Towards the Gen-Z Generation at Universitas Prima Indonesia

The results of partial testing show that interest in using m-banking has a positive and significant effect on the gen-z generation at Universitas Prima Indonesia. This result is supported by a coefficient of determination of 59.9%. The results of this study are in accordance with the theory that Generation Z students feel that using QRIS M Banking is easy and intuitive, they may be more likely to choose to use it. In addition, the perception of usefulness also plays an important role in Generation Z students' preferences for M Banking. If they believe that QRIS M Banking can provide real benefits, such as ease of making transactions or speed of payments, they will be more likely to adopt it (Rifadli, 2023). These results are also in accordance with previous research from (Rifadli, 2023) with the results of the study on ease of use, perceived benefits, trust in services, and good risk management influencing the decisions of Generation Z students in choosing QRIS M Banking as a digital payment tool. In a study by (Maryono, et al., 2024) with the results of the study there is a fairly strong correlation between ease of use and lifestyle. Based on the results of the study which showed a positive and significant influence of interest in using M-Banking on Generation Z at Universitas Prima Indonesia, several suggestions can be given to support and expand these findings. First, improving educational and socialization features is very necessary, considering that ease of use and perceived benefits play an important role in the adoption of this technology. Service providers can collaborate with campuses to hold seminars or workshops that provide students with a deeper understanding of the benefits and how to use M-Banking effectively. In addition, the development of a more intuitive and accessible user interface (UX) is also recommended, because Generation Z tends to be more responsive to user-friendly technology. Regular UX testing involving students can provide more accurate insights into their preferences.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

It can be concluded that the results of this study indicate that the interest in using m-banking for Generation Z at Universitas Prima Indonesia has an influence of 59.9%. These results indicate that Generation Z highly prioritizes m-banking in conducting financial transactions.

Recommendation

The suggestions in this study are as follows.

1. For Researchers

The results of this study are the basis for seeing the influence between m-banking problems that have an impact on Generation Z at Universitas Prima Indonesia.

2. For the Faculty of Economics, Universitas Prima Indonesia

The results of this study are a model for research results to conduct further research.

3. For the company

As a consideration for improving the problem of m-banking variations on Generation Z at Universitas Prima Indonesia.

4. For subsequent researchers

Can add other variables such as promotion, customer satisfaction, loyalty, conduct research with different methods, and examine different research objects such as in manufacturing companies, banking, production and other

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