

# **Factors Influencing Mobile Banking Usage and Its Impact on Consumptive Behavior**

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**Abstract.** This study aims to examine the effect of mobile banking usage on the consumptive behavior via intervening variable the use of mobile banking. This research method is quantitative with data collection techniques using survey techniques using questionnaires. The sampling technique uses a purposive sampling technique. The research sample was 145 mobile banking apps users from five universities students in Batam City. The results also show that the completeness of the feature, service quality, trust, social influence has a positive effect on consumptive behavior.

**Keywords:** Completeness of the Feature, Service Quality, Trust, Social Influence, Penggunaan Mobile Banking, Consumptive Behavior.

## **INTRODUCTION**

The development of information technology, telecommunications and the Internet led to the emergence of online businesses. This technology continues to develop with the latest innovations that make it easier for humans to do everyday activities. Technology has become a part of our lifestyle. In economics and business, Internet support, information technology and communications are the most important ones in e-commerce.

Supporting the development of information technology and online businesses, the banking industry has changed the usability and interaction process of banking between customers and bank employees. Therefore, mobile banking is a service presented based on these developments.

Mobile banking, also known as m-Banking, is a mobile banking transaction through mobile phone media either in the form of a m-Banking application or a mobile operator's built-in application connected to the Internet network to access it [11]. In mobile banking there are various facilities presented by banking institutions with various benefits provided. The benefits provided by mobile banking to customers of various types such as easy to use, easy to carry around, the size that has is more practical and provides a sense of security, because every login on the mobile banking app requires a pin or secret code. In addition, mobile banking facilitates non-financial and financial transactions without the need for customers to come face-to-face to banking institutions. Thus, customers can make transactions anywhere and anytime.

Based on data of consumer preference towards banking [12], the results of a consumer preference towards banking survey showed that Indonesian people's preference for the use of mobile banking apps where 91% of respondents said that they had mobile banking apps. Top up other applications such as e-commerce and e-wallet, as well as making payments on e-commerce are the two main objectives of respondents using mobile banking apps.

In providing convenience and easiness to customers, the banking side conducts business cooperation with business operators online. Cooperation is made to offer a variety of convenient purchasing and payment systems or policies. In today's online business transactions, the customers do not have to deal with complicated bank

verification and authorization systems and transfer evidence, and advanced information technology supports transaction security.

This led to the creation of a consumptive lifestyle, especially for university students as young people. In the online business, customers can find any type of product they need at a price offered cheaper than an offline store. Various marketing strategies are also being implemented to attract many new followers and customers, one of which is to make promotions such as getting discounts for buyers who buy more than one item. In addition, it makes a compelling photo view of the product or service offered to customers and is packaged as attractive as possible to attract social media users or simply follow the online shop account in addition to its convenience and security in terms of transactions and comes with free shipping provided by online shop.

Consumptive behavior is a pattern of human life that is controlled and driven by a desire to satisfy desires of pleasure [8].

Based on Otoritas Jasa Keuangan (OJK) data at the end of 2015, Marginal Propensity to Save (MPS) decreased and Marginal Propensity to Consume (MPC) rised. This indicates that people's income is more spent on shopping than saving [13]

Consumptive behavior as a dependent variable and use of mobile banking as an intervening variable in this study as the various conveniences and benefits offered by mobile banking can affect consumer usage. The use of mobile banking itself is certainly influenced by several factors, such as the factors used as independent variables in this study: completeness of the feature, service quality, trust, social influences that align with the Technology Acceptance Model (TAM). TAM is a theory that explains technological acceptance.

## **LITERATURE REVIEW**

### **Completeness of the Feature**

Because distance, technical ability to facilitate transactions, teller/customer services are not face-to-face, and many factors that are considered by bank customers when making transactions in mobile banking, completeness of the feature is highly considered when making transactions through mobile banking. According to Shilpa et al. (2016) the availability of mobile banking features that can be banking anywhere, transfer of funds, business payments, bill payments and refills facilitates transactions through mobile banking, with the more complete features provided by mobile banking will affect a person to use them.

### **Service Quality**

According to [14] mobile banking quality service is a measure of the level of mobile banking services provided by banks so that they can match customer expectations. Banking has an obligation to provide quality services to meet the needs and needs of customers. Service quality is given by banks as a form of main concern for customers in determining banking because if there is a service that does not meet customers' expectations, then customers will switch to other banks. By maintaining overall mobile banking service quality and improving individual performance, potential problems can be mitigated along with (possibly) customer complaints [18].

### **Trust**

Trust is the belief of one party to a specific person or party [16]. Trust is important because there is no face-to-face interaction in mobile banking but involves sensitive personal information. To maintain its existence, mobile banking requires loyal customers or clients who believe in the service [10].

### **Social Influence**

Social Influence is how an individual has an influence on other individual behavioral decisions [2]. According to [19] people around suggest that it will be a preference for an individual, one of which is mobile banking due to the interaction, so the social relationships established between individuals can affect the use of mobile banking. Social Influence reflects the influence of environmental factors such as the opinions of users' friends, relatives, and people who have special relationships, convincing users to use new technologies [20].

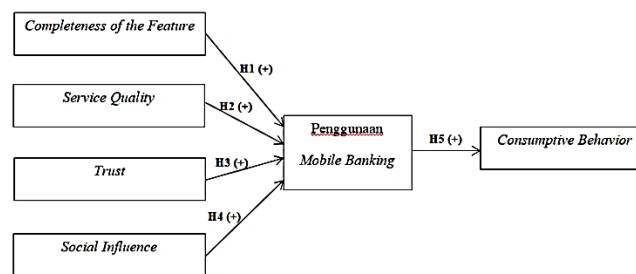
Mobile banking is defined as the desire of a person to use a bank's facilities and services through a smartphone in order to complete financial and non-financial transactions electronically without having to interact directly with a bank teller. Mobile banking is an actual condition of system use that is considered as a measure of the frequency and duration of use of banking services through smartphones [9].

### Consumptive Behavior

Consumptive behavior is the lifestyle of a person who buys and consumes excessively, not fulfilling his or her needs or benefits. According to Dahlan, quoted by [3], consumptive behavior is characterized by a human life pattern dominated by luxury and excess, the use of everything considered the most expensive that provides maximum physical satisfaction and comfort, and the desire to satisfy desires.

According to [17] consumptive Behavior has eight characteristics: purchasing products for gifts, purchasing products for attractive packaging, purchasing products to maintain appearance and attractiveness, purchasing products for non-benefit price considerations, purchasing products only to maintain the status symbol, purchasing products for conformity to the model that is not profitable. In advertising, there is an assessment that purchasing high-priced products increases confidence, trying more than two similar products with different brands.

### Conceptual Framework of the Research



**FIGURE 1.** Research Framework

Based on the conceptual framework of the study, the hypotheses used in this study are as picture 1 with hypotheses as follow:

- H1: Completeness of the Feature has a positive effect on Mobile Banking use
- H2: Service Quality has a positive effect on Mobile Banking use
- H3 : Trust has a positive effect on Mobile Banking use
- H4 : Social Influence has a positive effect on Mobile Banking use
- H5 : Mobile Banking Use Influential be positive for Consumptive Behavior

## METHODS

The method used in this study was a quantitative method through surveys so the study used primary data. Primary data obtained by distributing online questionnaires to respondents. The questionnaire in this study used a 5-point likert scale. This study used the Partial Least Square Structural Equation Model (PLS-SEM) approach with the help of the SmartPLS application.

The research population is mobile banking users from five universities students in Batam City (they are Politeknik Negeri Batam, Batam Tourism Polytechnic (BTP), Universitas Internasional Batam (UIB), Universitas Islam Batam (Uniba) and Universitas Riau Kepulauan (Unrika). The determination of the number of representative samples according to Hair et al. (2010) depends on the number of indicators times 5 to 10. The calculation results show that the number of samples in this study is at least 145 students.

## RESULTS AND DISCUSSION

### THE TEST RESULTS

#### Converged Validity Test

The convergent validity test shall perform two analyses, namely the loading factor of each indicator against its variable with a minimum value of 0.7 and also the Avarage Variant Extracted (AVE) analysis with a minimum value of 0.5. The factor loading values based on the results in this SEM are as **TABLE 1**.

**TABLE 1.** Loading Factor Value Result 1

Item	CF	CB	MB	SQ	SI	T
CB1		0,902				
CB2		0,846				
CB3		0,745				
CB4		0,628				
CB5		0,621				
CB6		0,766				
CB7		0,732				
CB8		0,673				
CF1	0,843					
CF2	0,906					
CF3	0,914					
CF4	0,885					
CF5	0,845					
CF6	0,858					
M1			0,938			
M2			0,909			
SI 1					0,947	
SI 2					0,937	
SI 3					0,889	
SQ1				0,877		
SQ2				0,935		
SQ3				0,907		
SQ4				0,889		
T1						0,795
T2						0,845
T3						0,883
T4						0,783
T5						0,792
T6						0,798

**TABLE 1** shows that all loading factors have values greater than 0.7 meaning that the indicator has met the criteria. If the value is less than 0.7 it can be stated that the data does not meet convergent validity. Based on these results, there are indicators that do not meet the criteria, namely CB4 and CB5 and CB8 because they do not meet the criteria, they are deleted. After the elimination, the second run was done, so the 2nd outer loading result was obtained as seen as **TABLE 2**.

**TABLE 2.** Loading Factor Value Result 2

Item	CF	CB	MB	SQ	SI	T
CB1		0,909				
CB2		0,843				
CB3		0,747				

CB6		0,752				
CB7		0,733				
CF1	0,843					
CF2	0,906					
CF3	0,914					
CF4	0,885					
CF5	0,845					
CF6	0,858					
M1			0,938			
M2			0,909			
SI 1					0,947	
SI 2					0,937	
SI 3					0,889	
SQ1				0,877		
SQ2				0,935		
SQ3				0,907		
SQ4				0,889		
T1						0,795
T2						0,845
T3						0,883
T4						0,783
T5						0,792
T6						0,798

The Average Variant Extracted (AVE) method is used to evaluate the discriminant validity for each construct and latent variable. The minimum value considered to have met the requirements in the validity test shall be at least 0.50. The Average Variant Extracted (AVE) values based on the results in this SEM are as **TABLE 3**.

**TABLE 3.** Average Variant Value Extracted (AVE)

Variabel	Avarage Variant Extracted (AVE)
Completeness Feature	0,766
Consumtive Behaviour	0,640
Mobile Banking	0,853
Service Quality	0,819
Social Influence	0,855
Trust	0,667

## DISCRIMINANT VALIDITY TEST

The validity of the discriminant will perform two analysis: the Fornell Larcker Criterion test and the Cross Loading which is the square root value of the AVE compared to the correlation value between constructs (the square root value of the AVE must be higher than the correlation value between constructs) and the cross loading which is the discredited validity approximation. It is possible to see the correlation between one indicator and the other, compared to the correlation between the indicator and the indicator itself (the correlation value of the indicator with the indicator itself must be greater than that of the other construct).

Fornell-Larker Criteration values based on results in this SEM are as **TABLE 4**.

**TABLE 4.** Result Of Fornell Larccer Criteration Value

Variable	CF	CB	MB	SQ	SI	T
CF	0,875					
CB	0,359	0,800				
MB	0,747	0,342	0,923			

SQ	0,773	0,474	0,637	0,905		
SI	0,663	0,389	0,695	0,611	0,924	
Tx	0,610	0,423	0,595	0,680	0,757	0,817

In Table 4 Fornell Larker Criterion, the highest value with a value above 0.7 can be expressed as satisfying the criteria for discriminant validity.

**TABLE 5.** Cross Loading Value Result

Item Pertanyaan	CF	CB	MB	SQ	SI	T
CB1	0,414	0,909	0,458	0,475	0,431	0,403
CB2	0,255	0,843	0,178	0,402	0,248	0,353
CB3	0,196	0,747	0,113	0,335	0,238	0,285
CB6	0,188	0,752	0,106	0,286	0,200	0,277
CB7	0,126	0,733	0,111	0,250	0,234	0,306
CF1	0,843	0,330	0,585	0,665	0,491	0,474
CF2	0,906	0,283	0,701	0,664	0,604	0,517
CF3	0,914	0,308	0,689	0,680	0,609	0,507
CF4	0,885	0,329	0,728	0,709	0,578	0,583
CF5	0,845	0,350	0,608	0,675	0,603	0,586
CF6	0,858	0,290	0,588	0,668	0,596	0,539
MI	0,718	0,407	0,938	0,664	0,666	0,593
M2	0,657	0,207	0,909	0,498	0,614	0,500
SI1	0,613	0,351	0,696	0,566	0,947	0,699
SI2	0,666	0,349	0,673	0,593	0,937	0,712
SI3	0,553	0,387	0,541	0,533	0,889	0,692
SQ1	0,772	0,348	0,658	0,877	0,579	0,586
SQ2	0,743	0,440	0,580	0,935	0,613	0,645
SQ3	0,598	0,477	0,494	0,907	0,502	0,604
SQ4	0,651	0,470	0,545	0,899	0,500	0,625
T1	0,544	0,329	0,572	0,567	0,671	0,795
T2	0,519	0,388	0,478	0,563	0,673	0,845
T3	0,540	0,341	0,501	0,537	0,645	0,883
T4	0,489	0,303	0,399	0,503	0,571	0,783
T5	0,430	0,369	0,465	0,526	0,531	0,792
T6	0,454	0,338	0,469	0,628	0,597	0,798

In **TABLE 5** Cross Loading values explain if the results of each indicator are higher on the variable then it can be stated that the data meet the discriminant validity conditions. Based on the results it can be found that each of the question indicators in the variable has a greater value than the other variable, so that the data is valid.

## RELIABILITY TEST

Reliability tests are to test how effective and consistent instruments are in research models capable of capturing and uncovering the true conditions of the object under study. Reliability tests include Cronbach Alpha values, which indicate a correlation between one item and another. This Cronbach Alpha value ranges from 0 to 1, where the value increasingly approaches the number 1 (one) meaning that the measuring instrument has good realism. Then this reliability test also sees Composite Reliability as an indicator of its reliability where both values must be 0.70. The Cronbach alpha and Composite Reliability values based on the results in this SEM are as follows:

**TABLE 6.** Cronbach Alpha Value Result and Composite Reliability

Variabel	Cronbach's Alpha	the A	Composite Reliability
Completeness Feature	0,939	0,944	0,952
Consumptive Behaviour	0,885	1,409	0,898

Mobile Banking	0,829	0,848	0,920
Service Quality	0,926	0,934	0,947
Social Influence	0,915	0,931	0,946
Trust	0,900	0,905	0,923

In table 6 Reliability can be explained from the results of the reliability test analysis that the Composite Reliability value of any greater than 0.7 means that all variables have been reliable and have met the test requirements. The Cronbach Alpha value also indicates that a value greater than 0.6 means that the reliability level of the variable has met the requirements.

## DETERMINED COEFFICIENT TEST

A value (proportion value) that measures how far the independent variables are used in regression equations, in describing the variation of dependent variables. The determination coefficient values are between zero and one. A small Adjusted R Square value means the ability of independent variables to explain very limited variations of dependent variables. A small Adjusted R Square coefficient value (approaching zero) means the ability of simultaneous free variables to explain variations in bound variables is very limited. Adjusted R Square coefficient values close to one mean free variables provide almost all the information needed to predict the variability of the bound variable.

**TABLE 7.** Coefficient Value Determination Result

Variabel	R Square	R Square Adjusted
Consumptive Behaviour	0,117	0,111
Mobile Banking	0,630	0,620

**TABLE 7** shows that R-Squared values are 0.117 and 0.630. This value can be interpreted as that the free variables (completeness of feature, service quality, trust and social influences) and the mediation (use of mobile banking) can affect the bound variables (consumptive behavior) of 11.7% or low Chin and Newsted (1998) while the rest (88.3%) were influenced by other variables not studied in this study. And mobile banking usage variables can be influenced by the free variables (completeness of feature, service quality, trust and social influence) of 63% (high), and the remaining 17% is influenced by other variables not studied in this study.

## TEST Q SQUARE

The PLS model is also evaluated by looking at the predictive Q-square relevant to the construct model. Q-square measures how well the observation value is generated by the model as well as its parameter estimation. A Q-square value greater than 0 (zero) indicates that the model has a predictive relevant value, while a Qsquare value less than 0 (zero) indicates that the model lacks a predictive relevant value.

**TABLE 8.** QSquare Test Result

Variabel	SSO	SSE	Q' (=1-SSE/SSO)
Completeness Feature	870,000	870,000	
Consumptive Behaviour	725,000	699,834	0,035
Mobile Banking	290,000	146,529	0,495
Service Quality	580,000	580,000	
Social Influence	435,000	435,000	
Trust	870,000	870,000	

Based on table 8, the Q-Square calculation results of this study on the consumptive behavior variable of 0.035 or 3.5%, thus suggesting that the model in this study has a relevant predictive value, where the model used can explain the information in the study data of 3.5% and in the variables. The model in this study has a predictive value of

0.495 or 49.5% and thus can be concluded that the model in this study has a relevant predictive value, the model used explains 49.5%.

## GOODNESS OF FIT TEST

The Goodness of Fit test consists of several tests, based on the results in this SEM being as on **TABLE 9**.

**TABLE 9.** Goodness of Fit Value

Keterangan	Saturated Model	Estimated Model
SRMR	0,039	0,040
dULS	1,627	2,814
d G	0,885	0,912
Chi-Square	720,628	742,743
NFI	0,947	0,944

The table shows that for SRMR values indicating a fit model must have a value of < 0.05. Then for NFI values indicating fit model if NFI values > 0.9.

## HYPOTHESIS TEST

In hypothesis testing there are significant values between variables where these significant values are obtained through bootstrapping procedures. Looking at the significance of the hypothesis is seen from the value of the parameter coefficient and the value of the t-statistics significance in the bootstrapping report algorithm. To find out whether or not a significant relationship is seen from the t-table at alpha 0.05 (5%) = 1.96 then the t-table is compared to the t-count.

**TABLE 10.** Hypoteal Test Result

Variabel	(O)	(M)	(STDEV)	(O/STDEV)	P Values
CF > MB	0,469	0,455	0,116	4,043	0,000
MB > CB	0,342	0,367	0,115	2,980	0,003
SQ > MB	0,059	0,043	0,090	0,655	0,512
SI > MB	0,337	0,343	0,100	3,379	0,001
T > MB	0,013	0,039	0,097	0,138	0,890

An advantage of SEM is that it is able to identify the indirect influence between exogenous constructs on the unintended endogenous constructs with direct arrows. Here is the magnitude of indirect influence on the research model.

**TABLE 11.** Indirect Hypoteal Test Result (Mediation)

Variabel	(O)	(M)	(STDEV)	(O/STDEV)	P Values
CF > MB > CB	0,161	0,169	0,071	2,249	0,025
MB > MB > CB	0,020	0,018	0,035	0,573	0,567
SQ > MB > CB	0,115	0,125	0,053	2,165	0,031
SI > MB > CB	0,005	0,012	0,036	0,127	0,899
T > MB > CB	0,161	0,169	0,071	2,249	0,025

Based on the results obtained a significant value of < 0.05 so that it could be stated that the hypothesis was accepted.



## DISCUSSION

### ***Completeness of the Feature has a positive effect on Mobile Banking usage.***

Based on the test results, H1 has a positive effect, this shows the completeness of the feature that can meet the needs of customers will increase the use of mobile banking. This is in line with the research conducted by [4] which argues that completeness of the feature becomes one of the factors to decide online transactions or not.

### ***Service Quality has a positive effect on Mobile Banking use***

Based on the test results, H2 has a positive effect. This result shows that the better the services provided by banks with mobile banking will increase as well as the use of mobile banking. However, this did not match the results of a study conducted by [9] stated that service quality did not have a positive effect on mobile banking usage. On the other hand, the results of research conducted by [7] support by stating that service quality is an important determinant of the customer's form of trust in conducting financial transactions through mobile banking.

### ***Trust has a positive effect on Mobile Banking use***

Based on the results of the tests, H3 had a positive effect, meaning that The higher the customer's confidence level, the more mobile banking usage will increase. The results of this study correspond to those of [9] which argued perceived trusts could serve to improve mobile banking usage behavior.

### ***Social Influence has a positive effect on the use of Mobile Banking***

Based on the test results, H4 has a positive effect, this proves that people around are very influential to keep using mobile banking. This is in line with a study conducted by [5] that stated that social influences the use of mobile banking because many people who use mobile banking will be able to influence other people's minds that mobile banking is easy to use.

### ***The use of Mobile Banking has a positive effect on Consumptive Behavior***

Based on the test results, H5 had a positive effect, meaning that the use of mobile banking had a positive effect on consumptive behavior. This result proves that the more people use mobile banking, the more people's consumptive behavior will also increase. The results of this test are in line with previous studies conducted [6] obtaining similar results, where the use of mobile banking is positive for consumptive behavior. Users believe using mobile banking can make it easier to make payment or purchase transactions without time constraints. so it can be said that mobile banking is quite a role in shaping society in a more consumptive direction.

## CONCLUSIONS

This study was conducted on mobile banking users from five universities students in Batam City (they are Politeknik Negeri Batam, Batam Tourism Polytechnic (BTP), Universitas Internasional Batam (UIB), Universitas Islam Batam (Uniba) and Universitas Riau Kepulauan (Unrika). This study aims to find out the completeness of the features, service quality, trust, social influences of consumptive behavior through mobile banking usage.

Research results show that completeness of the features, service quality, trust, social influences have a positive effect on consumptive behavior. In addition, if users feel that mobile banking has a positive effect, then the desire to use it is greater. Therefore, it is hoped that mobile banking users can be wiser in managing finances and not easily affected by the environment in making purchasing or transaction decisions.

This study still has some limitations, such as time limitations and funds, the sample coverage only includes students from five universities students in Batam City. In addition, only 4 factors, namely, completeness of the feature, service quality, trust, social influence, affect consumptive behavior through variable intervention using mobile banking. Further research is expected to establish a sample with a wider scope and can examine other factors of use of mobile banking that are not explained and actually have a great influence on the use of mobile banking that can affect consumptive behavior, so that it can be used as a comparator.

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