

UNDERSTANDING STUDENTS' INTENTION TO USE MOBILE BANKING: IMPACTED BY EASE OF USE, SECURITY, TRUST, AND LIFESTYLE

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ABSTRACT

The digital touch in the banking sector is the development of services provided to customers. One form of digital touch made by banks is mobile banking. Customer interest in using mobile banking continues to increase every year and of course this interest is based on several factors. The purpose of this study was to determine the effect of ease of use, security, trust and lifestyle on the interest in using mobile banking. This type of research is quantitative research. The object of this research is students who use mobile banking in the city of Malang as many as 221 respondents. The sampling technique used purposive sampling. The data collection technique uses a questionnaire distribution technique. Data analysis method used through 3 tests, namely instrument test, classical assumption test, and statistical test. The tool used is IBM SPSS Statistics 26. Based on the results of research that has been done, it can be seen that the ease of use and lifestyle variables partially influence the interest in using mobile banking. Meanwhile, the security and trust variables do not partially influence the interest in using mobile banking. However, simultaneously the variables of ease of use, security, trust, and lifestyle influence the interest in using mobile banking.

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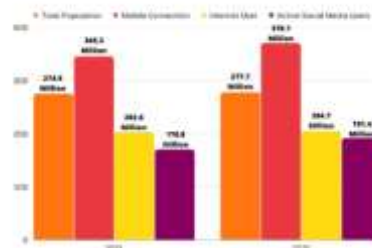
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1. INTRODUCTION

Effectiveness and efficiency in transaction activities. Information technology that is currently in demand is the internet. Information technology has now become a community need and is also influential in the world of banking and business (Wulandari & Meliono, 2017). Banking is one sector that has switched to using a digital touch to develop its services. This shift towards digital is accompanied by the high number of mobile phone users and the habits of each individual using digital devices (Rita & Fitria, 2021).

Figure 1 Mobile and Internet Users in Indonesia



Source: datareportal.com, accessed 30 January 2023

The total number of internet users in Indonesia is 204.7 million people, which shows that internet users make up 73.7% of the total population in Indonesia. From the presentation of these data it can be concluded that Indonesian people depend on mobile phones and the internet in carrying out their daily activities. Dependence on using mobile phones and the internet for the community led Bank Indonesia to introduce digital-based business services in the form of internet banking in 1998. Internet banking is used to carry out transaction activities and obtain information on bank services and products, websites (Yu et al. , 2015). After the entry of internet banking in Indonesia, the banking sector also introduced digital-based services in the form of mobile banking. Mobile banking is a banking service that can be accessed via a mobile phone to make transactions (Sharma et al., 2017). Every customer can carry out various transactions with mobile banking services without having to go to the bank office and can be

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done at any time. Mobile banking services can also provide benefits for banks because mobile banking services can increase profitability and strategies for reducing capital costs (Rita & Fitria, 2021).

Bank Indonesia uploaded data in the form of an increase in the number of digital economic and financial transactions supported by increasing public preference for online shopping, the breadth and ease of digital payment systems, and the speed of digital banking. The value of electronic money (EU) transactions in November 2022 grew 12.84% (yoy) to reach IDR 35.3 trillion, while the value of digital banking transactions increased 13.88% (yoy) to IDR 4,561.2 trillion in line with people's mobility. In addition, the value of payment transactions using ATM cards, debit cards and credit cards also increased by 16.85% (yoy) to IDR 664.9 trillion. Meanwhile, the amount of currency in circulation (UYD) in November 2022 increased by 7.77% (yoy) to reach IDR 935.2 trillion.

To meet the banking needs of many people who are starting to switch to devices, the availability of simple one-touch transactions on mobile banking services can meet the needs of modern society. Banks that implement mobile banking are supported by increasingly sophisticated mobile devices so that customers can feel the ease of making various desired transactions. (Sudaryanti et al., 2018). Study data conducted by UnaFinancial (2020) shows that transaction activities using mobile banking have increased from 2019 to 2020. The ease of using mobile banking is in line with research by Jaya (2021) and Shodiqin (2021) explaining that ease of use has a positive and significant effect on interest in using mobile banking. However, Kamila's research (2022) explains that ease of use partially has no effect on customers' interest in using Sejahtera Mobile. Of course, the two studies contradict each other.

In Zakiyyah's research (2020) ease of use also has no effect on interest in using the Gopay e-wallet. Because according to Anjelina in Zakiyyah (2020) the spread of e-money has not been evenly distributed to all people in Indonesia, so that people are unable to judge whether using e-money is easy or not. Not only the ease of use of the form of mobile banking provided by banks to their customers, the bank must also be responsible for the customer's personal data from any crime, so that customers feel comfortable and also not worried when transacting using mobile banking. According to Budi Raharjo in Pranoto & Setianegara (2020) banks have a responsibility for the security and privacy of data relating to customers from all risks of forms of crime.

Based on research by Ni'mah (2022) and Shodiqin (2021) security has a significant positive effect on interest in using mobile banking. However, the results of this study are different from that of Febriani's research (2020), which yielded a non-significant positive effect on the interest in using Islamic Bank mobile banking because the use of security from mobile banking has not been optimized by students. In addition to ease of use and security, another factor that influences interest in using mobile banking is trust. Someone will not have the intention to use an information technology system if they are unsure or believe in a system (Nisa & Solekah 2022). According to Nurdin et al., (2021) trust is defined as belief in a relationship between two parties that is owned by each person from the two parties, with the capital of trust that is built on awareness of the service that is trusted for its obligations as desired by the customer.

In research by Ratnaningrum (2022) and Kamila (2022) trust has an effect on customers' intentions to use mobile banking. The more the trust aspect is improved, the customer's intention to use mobile banking will also increase. Trust also has a positive influence on interest in using Gopay e-wallets in Zakiyyah's research (2020). The results of this study are different from the results of Nurdin et al., (2021) research that trust does not have a significant effect on customers' interest in using mobile banking because most users do not understand the security and confidentiality risks of electric banking.

Another factor that influences the use of a technology is lifestyle. Research by Cahyaningtyas & Winoto (2020) as well as research by Sampoerno & Asandimitra (2021) proves that lifestyle has an influence on interest in using e-banking. Student lifestyles are currently in a high category, meaning that they can use money and time to carry out transaction activities wisely (Nirmala et al., 2020). However, the reality on the ground according to research by Cahyaningtyas & Witono (2022) shows that students still tend to use conventional methods, namely by coming directly to the bank in question rather than using mobile banking. As a real example, every semester when paying for UKT, many students still choose to queue at the bank to meet the bank's area. In fact, by using the mobile banking service, transactions can be made anywhere and at any time as long as there are facilities available to access it. This also happened to Malang City which has the 2nd highest total number of students in East Java after Surabaya, with a total number of students of 253,158. Therefore, based on the description above, the author wants to know in more detail by discussing more deeply the factors that influence customer interest in using mobile banking which will be outlined in a study entitled "Understanding Students' Intention To Use Mobile Banking: Impacted By Ease of Use, Security, Trust, and Lifestyle" This research aims to:

1. To determine the effect of ease of use on interest in using mobile banking.

2. To determine the effect of security on interest in using mobile banking.
3. To determine the effect of trust on interest in using mobile banking.
4. To determine the effect of lifestyle on interest in using mobile banking.
5. To determine the effect of ease of use, security, trust, and lifestyle on interest in using mobile banking.

Literature Review

Easiness

Ease of use is a person's belief that it does not require an effort to use a particular system (Davis 1989). A system that is difficult to use will be avoided by consumers (Celik & Yilmaz, 2011 in Patty 2014).

Security

One of the factors that becomes a customer's assessment in looking at the quality of banking services is the level of security (Suryani 2017). According to Casalo et al., (2007) when viewed from a consumer perspective, security is the ability to protect customer information or data from fraud and theft in the online banking business.

Trust

According to Nurdin et al., (2021) trust is a belief in a relationship between two parties that is owned from one party to another, referring to the expectation that the person whose responsibility has been delegated will carry out the responsibility that has been determined.

Belief in the concept of Islam has been mentioned in Q.S An-Nisa verse 58:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۚ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۗ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

It means:

Indeed, Allah orders you to convey messages to those who are entitled to receive them, and when you make laws among people, you should make them fair. Indeed, Allah is the best who teaches you. Indeed, Allah is All-Hearing, All-Seeing.

Lifestyle

Bernard T. Widjaja (2008; 76) adapts from Kotler (2000) lifestyle or lifestyle is individual behavior that is manifested in the form of activities, interests, and individual views to actualize his personality due to the influence of interaction with his environment. According to Nurfikri & Jahrizal (2019) lifestyle describes a person's behavior, namely how he lives using his money and makes use of the time he has.

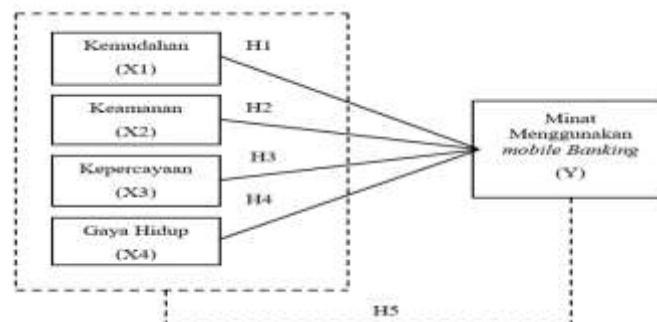
Interest

According to Slameto (2010) interest is a feeling of liking and feeling interested in an activity, without being ordered and tends to give greater attention to an activity.

Mobile banking

Rosyid et al., (2019) defines that mobile banking is a banking service that allows customers to make transactions via smartphones or gadgets. The mobile banking service can be used through an application that has been downloaded by the customer by accessing the available menu.

Conceptual Framework



2. METHODS

This type of research is a quantitative research with explanatory research methods. According to Hetami and & Bharata (2021) explanatory research is a type of research that has the aim of explaining cause and effect (causal) relationships between research variables through hypothesis testing. In this case the relationships to be discussed are Ease of Use (X1), Security (X2), Trust (X3), and Lifestyle (X4) to interest in using mobile banking (Y). This research was conducted on students who use mobile banking in Malang City. The population in this study were students using mobile banking in the city of Malang.

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Researchers use samples taken from the population and conclusions from the sample can be used to represent the population so that the sample taken must be able to represent the population. This study used a purposive sampling technique. The criteria set in this study were used as samples, namely students in Malang City who are active mobile banking users, at least 17 years old and have made transactions using mobile banking more than once. In determining a sample, this study refers to the Hair formula because the population size is not known with certainty. Hair et al., (2010) explained that the number of samples used as respondents must be adjusted to the number of question indicators on the questionnaire, assuming the number of indicators is multiplied by 5 to 10. A sample of 110 respondents is required.

Primary data is data obtained from the first source, both individuals and groups, such as the results of filling out questionnaires or the results of interviews (Abdullah, 2015). Primary data in this study were obtained from distributing questionnaires related to the influence of ease of use, security, trust, and lifestyle on interest in using mobile banking. Data collection techniques are the level that guarantees the success or failure of a study (Samsu, 2017). The data collection technique used in this study was through distributing questionnaires. The questionnaire in this study is in the form of a Google Form which consists of the identity of the respondent and several questions. In addition, the authors also use references, literature in the form of journals, theses and other references related to the research conducted by the author.

Operational Definitions of Variables and Measurements

Independent Variable (X); The independent variables used in this study are ease of use, security, and trust. Dependent Variable (Y); According to Kurniawan & Puspitaningtyas (2016), the dependent variable is a variable that is influenced by other variables so that changes in one variable cause changes in other variables. This means that if there is a change in the independent variable, then the dependent variable will also change. Interest is a source of motivation that encourages people to do something they want if they are free to choose. Interest is also a mental device consisting of a mixture of feelings, hopes, convictions, prejudices, and also fear. Because interest is a mental state that produces an interested response to a situation or object.

Table of Variable Operational Definitions

Variable	Indicator	Item
Easiness (X1) (Nisa <i>et al.</i> , 2020)	Clear is easy to understand	Mobile banking can be easily learned. Can easily understand interactions in the use of mobile banking.
	Without using effort	Using mobile banking is very easy and flexible.
	Easy to use	Mobile banking is easy to use.
	Easy to get system	Mobile banking can be used anytime and anywhere.
Security (X2) (Heriayana 2020)	Security guarantee	Use mobile banking because they believe the bank guarantees the security of personal data.
	Data confidentiality Can prevent / detect fraud	Passwords and pins will not leak. Personal data cannot be changed by other parties.
	The risk of data loss is very small	Using mobile banking because it does not consider the risks that will occur (such as cybercrime or severdown).
Trust (X3) (Fian 2016)	Reliability	Confidence and trust in using mobile banking in conducting banking transactions. Transfer transaction trust in mobile banking.
	Concern	Feeling safe and comfortable in using mobile banking.
	Credibility	Trust that all data processed through mobile banking will not be misused by the bank. There is no worry about providing financial information when transacting using mobile banking.
Lifestyle (X4) (Kotler 2005, Jaya 2021)	Activity	Using mobile banking more than 10 times in 1 month.
	Interest	Mobile banking is very popular. Mobile banking is as needed.

	Opinion	Using mobile banking increases self-confidence. <i>Mobile banking provides all transaction needs.</i>
Interest in using mobile banking (Y) (Bimo 2004, Nurfikri & Jahrizal 2019)	Interest in the object of interest Feeling happy Tendency to use	Interest in using mobile banking for daily transactions. Like transactions using mobile banking rather than manual transactions. Will use mobile banking continuously.

Source: Processed Data, 2023

Measurement Scale

The measurement scale used in this study is the Likert scale. The Likert scale is a scale used to determine or measure opinions, attitudes or individual or group perceptions of a phenomenon or social event (Pranatawijaya et al., 2019). In this study, researchers used 4 levels in the assessment of the questionnaire. Modification of the Likert scale to 4 levels by eliminating the middle answer intends to eliminate weaknesses in the middle answer on the 5-level Likert scale (Hadi, 1991).

Data Analysis Method

Data analysis used in this research is quantitative data analysis. This analysis can be done in several steps, namely: Instrument Test

a. Validity Test

Validity test is used to measure whether or not each question or statement in a questionnaire is valid or not used in a study (Janti, 2014).

b. Reliability Test

Reliability is a measure that shows that the measuring instrument used has consistent measurement results when measurements are made several times with the same measuring instrument (Janti, 2014).

c. Classic Assumption Test

d. The classical assumption test was carried out before carrying out multiple regression analysis. The classic assumption test in this study consists of:

1) Normality Test

The normality test is used to determine whether the confounding or residual variables are normally distributed or not in the regression model. If the regression model is not normally distributed, then the statistical test is said to be invalid.

2) Heteroscedasticity Test

The heteroscedasticity test is carried out by plotting the graph between ZPRED and SREID, where if there is a certain pattern on the graph, heteroscedasticity disturbances will appear (Abhimantra et al., 2013). Uji 3) Multicollinearity

The multicollinearity test is carried out using the variance inflation factor (VIF) value of. If the VIF value is less than 10 or the tolerance is greater than 10, the model is declared free of multicollinearity (Abhimantra et al., 2013).

Statistic Test

a. T_{Test} (Partial)

T_{Test} (partial) used to test the regression coefficient to determine whether or not there is an influence between the independent variables on the dependent variable individually in a study (Ratnasari, 2017).

1) Determine the Hypothesis

H1 : $\beta_1 \neq 0$; Ease (independent variable) individually has a significant effect on the interest in using mobile banking.

H2 : $\beta_2 \neq 0$; Security (independent variable) individually has a significant effect on the interest in using mobile banking.

H3 : $\beta_3 \neq 0$; Trust (independent variable) individually has a significant effect on the interest in using mobile banking.

H4 : $\beta_4 \neq 0$; Lifestyle (independent variable) individually has a significant effect on the interest in using mobile banking.

2) Determine t Table

To determine the t table by using the significance level $\alpha = 5\%$ and the degree of confidence $(dk) = \alpha/2, n-k$

3) Decision Making

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If t count $>$ t table, then $H (1,2,3,4)$ is accepted and H_0 is rejected, meaning that there is a significant effect on each independent variable with the dependent variable

If t count $<$ t table, then H_0 is accepted and $H (1,2,3,4)$ is rejected, meaning that there is no significant effect on any independent variable with the dependent variable.

In this test, the researcher uses multiple linear regression analysis which is formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where:

Y : dependent variable

α : constant

β : regression coefficient

X_1 : ease of use

X_2 : security

X_3 : trust

X_4 : lifestyle

e : standard error

b. Test the Coefficient of Determination (R^2)

The coefficient of determination test was carried out to find out and calculate the influence of the independent variable on the dependent variable (Purwanto et al., 2021). The value of the coefficient of determination is between 0 - 1. If the value of the coefficient of determination is lower, then the ability of the independent variable is low to explain the dependent variable. Conversely, if the coefficient of determination is close to one, then the independent variable is able to provide almost all the information needed to explain the dependent variable (Primasari, 2018).

c. F_{Test} (Test Simultaneously)

This test was conducted to determine the effect of ease of use, security, trust, and lifestyle on the intention to use mobile banking simultaneously.

Determine the Hypothesis

H_0 : independent variable = 0, ease of use, security, trust, and lifestyle (independent variables) together have no effect on interest in using mobile banking.

H_a : independent variable \neq 0, ease of use, security, trust, and lifestyle (independent variables) jointly affect the interest in using mobile banking.

Determine F Table

To determine the F table by using a significance level $\alpha = 5\%$ and degrees of freedom (dk) = $(n-k)$.

1. Finding F Count with Formulas

$$f = \frac{R / (k - 1)}{(1 - R^2) / (n - k)}$$

2. Decision Making

If f count $>$ F table, then H_a is accepted and H_0 is rejected, meaning that there is a significant influence between ease of use, security, trust, and lifestyle (independent variable) on the intention to use mobile banking (the dependent variable) simultaneously. If f count $<$ F table, then H_0 is accepted and H_a is rejected, meaning that there is no significant effect between ease of use, security, trust, and lifestyle (independent variable) on the intention to use mobile banking (the dependent variable) simultaneously.

3. RESULT AND DISCUSSION

Research result

1. General Description of Respondents

The number of respondents in this study were 221 people. The characteristics of the respondents described in the general description of the respondents consisted of: age, gender, status, tertiary institution, education level, income, mobile banking used, length of time using mobile banking.

2. Characteristics of Respondents by Age

Characteristics of respondents based on age is known that the majority of respondents aged 20-22 years, namely as many as 105 people.

3. Characteristics of Respondents Based on Gender

Characteristics of respondents based on gender it is known that the majority of respondents are female, namely as many as 140 people.

4. Characteristics of Respondents Based on Status
The characteristics of respondents based on their status are known that the majority of respondents are unmarried with a total of 161 people.
5. Characteristics of Respondents Based on Origin of College
Based on the characteristics of the respondents based on the origin of the university, it is known that the majority of respondents came from the University of Muhammadiyah Malang with a total of 39 people.
6. Characteristics of Respondents Based on Education Level
Characteristics of respondents based on education level, it is known that the majority of respondents' education level is D4/S1 with a total of 132 people.
7. Characteristics of Respondents Based on Income
Characteristics of respondents based on income, it is known that the majority of respondents have an income of Rp. 1,000,000 – 3,000,000 with a total of 61 respondents.
8. Characteristics of Respondents Based on Mobile Banking Used
According to the characteristics of the respondents based on the mobile banking used, it is known that the majority of respondents used MBCA as mobile banking with a total of 69 people.
9. Characteristics of Respondents Based on Length of Use of Mobile Banking
According to the characteristics of the respondents, it is known that the majority of respondents have used mobile banking for > 12 months with a total of 130 people.

Distribution of Respondents' Answers Easiness Variable

Table Description of Easiness of Variables

No	Indicator	Strongly Agree		Agree		Disagree		Strongly Disagree		Total	
		F	%	F	%	F	%	F	%	F	%
1	X1.1	157	71	58	26.2	5	2.3	1	0.5	221	100
2	X1.2	133	60.2	82	37.1	5	2.3	1	0.5	221	100
3	X1.3	154	69.7	58	26.2	7	3.2	2	0.9	221	100
4	X1.4	154	69.7	60	27.1	6	2.7	1	0.5	221	100
5	X1.5	142	64.3	65	29.4	10	4.5	4	1.8	221	100

Source: Proceed Data 2023

Based on the table above it can be concluded as follows:

- a. Student statements that they feel mobile banking can be easily learned (X1.1) shows the distribution of answers 0.5% of respondents answered strongly disagree, 2.3% of respondents answered disagree, 26.2% of respondents answered agreed and 71% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students feel that mobile banking can be easily learned. The statement that students feel they can easily understand interactions in the use of mobile banking (X1.2) shows the distribution of answers 0.5% of respondents answered disagree, 2.3% of respondents answered disagree, 37.1% of respondents answered agreed, and 60.2% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students feel they can easily understand interactions in the use of mobile banking. Statements of students feeling very easy and flexible when using mobile banking (X1.3) show the distribution of answers 0.9% of respondents answered strongly disagree, 3.2% of respondents answered disagree, 26.2% of respondents answered agreed and 69.7% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students find it very easy and flexible when using mobile banking.
- b. Statements of students feeling that mobile banking is easy to use (X1.4) shows the distribution of answers 0.5% of respondents answered strongly disagree, 2.7% of respondents answered disagree, 27.1% of respondents answered agreed and 69.7% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students find mobile banking easy to use.
- c. Student statements can use mobile banking anytime and anywhere (X1.5) shows the distribution of answers 1.8% of respondents answered strongly disagree, 4.5% of respondents answered disagree, 29.4% of respondents answered agreed and 64.3% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students can use mobile banking anytime and anywhere.

Security Variable

Table Security Variable Description

No	Indicator	Strongly Agree		Agree		Disagree		Strongly Disagree		Total	
		F	%	F	%	F	%	F	%	F	%
1	X2.1	115	52	93	42.1	12	5.4	1	0.5	221	100
2	X2.2	102	46.2	101	45.7	18	8.1			221	100
3	X2.3	111	50.2	93	42.1	16	7.2	1	0.5	221	100
4	X2.4	75	33.9	121	54.8	22	10	3	1.4	221	100

Source: Proceed Data, 2023

Based on the table above it can be concluded as follows:

- Statements of students using mobile banking because they believe the bank guarantees the security of personal data (X2.1) shows the distribution of answers 0.5% of respondents answered strongly disagree, 5.4% of respondents answered disagree, 42.1% of respondents answered agreed and 52% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to agree with the statement that students use mobile banking because they believe the bank guarantees the security of personal data.
- Student statements are sure that mobile banking passwords and pins will not be leaked (X2.2) shows the distribution of answers 0% of respondents answered strongly disagree, 8.1% of respondents answered disagree, 45.7% of respondents answered agreed and 46.2% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to agree with the statement that students are sure that mobile banking passwords and pins will not be leaked.
- Student statements believe that personal data cannot be changed by other parties (X2.3) shows the distribution of answers 0.5% of respondents answered strongly disagree, 7.2% of respondents answered disagree, 42.1% of respondents answered agreed and 50.2% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students believe personal data cannot be changed by other parties.
- Statements of students using mobile banking because they do not consider the risks that will occur (such as cybercrime or severdown) (X2.4) show the distribution of answers 1.4% of respondents answered strongly disagree, 10% of respondents answered disagree, 54.8% of respondents answered agreed and 33.9% of respondents answered very agree. Based on these data, it shows that respondents tend to agree with the statement that students use mobile banking because they do not consider the risks that will occur (such as cybercrime or severdown).

Trust Variable

Table Trust Variable Description

No	Indicator	Strongly Agree		Agree		Disagree		Strongly Disagree		Total	
		F	%	F	%	F	%	F	%	F	%
1	X3.1	131	59.3	84	38	5	2.3	1	0.5	221	100
2	X3.2	133	60.2	78	35.3	5	2.3	5	2.3	221	100
3	X3.3	123	55.7	94	42.5	3	1.4	1	0.5	221	100
4	X3.4	104	47.1	106	48	10	4.5	1	0.5	221	100
5	X3.5	106	48	94	42.5	20	9	1	0.5	221	100

Source: Proceed Data 2023

Based on the table above it can be concluded as follows:

- Statements of students feeling confident and confident in using mobile banking in conducting banking transactions (X3.1) show the distribution of answers 0.5% of respondents answered strongly disagree, 2.3% of respondents answered disagree, 38% of respondents answered agreed and 59.3% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students feel confident and have confidence in using mobile banking in conducting banking transactions.
- Student statements believe transfer transactions on mobile banking (X3.2) show the distribution of answers 2.3% of respondents answered strongly disagree, 2.3% of respondents answered disagree, 35.3% of respondents answered agreed and 60.2% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students believe in transfer transactions on mobile banking.
- Statements of students feeling safe and comfortable in using mobile banking (X3.3) show the distribution of answers 0.5% of respondents answered strongly disagree, 1.4% of respondents

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answered disagree, 42.5% of respondents answered agreed and 55.7% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students feel safe and comfortable in using mobile banking.

- d. Student statements are sure that all data processed through mobile banking will not be misused by the bank (X3.4) shows the distribution of answers 0.5% of respondents answered strongly disagree, 4.5% of respondents answered disagree, 48% of respondents answered agreed and 47.1% of respondents answered strongly agree. Based on these data, it shows that respondents tend to strongly agree with the statement that students believe that all data processed through mobile banking will not be misused by the bank.
- e. The statement that students are not worried about providing financial information when transacting using mobile banking (X3.5) shows the distribution of answers 0.5% of respondents answered strongly disagree, 9% of respondents answered disagree, 42.5% of respondents answered agreed and 48% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students are not worried about providing financial information when transacting using mobile banking.

Lifestyle Variables

Lifestyle in this study was measured using 5 indicators. The data is presented in the following table:

Table Lifestyle Variable Description

No	Indicator	Strongly Agree		Agree		Disagree		Strongly Disagree		Total	
		F	%	F	%	F	%	F	%	F	%
1	X4.1	154	69.7	42	19	18	8.1	7	3.2	221	100
2	X4.2	128	57.9	78	35.3	11	5	4	1.8	221	100
3	X4.3	130	58.8	78	35.3	11	5	2	0.9	221	100
4	X4.4	111	50.2	92	41.6	17	7.7	1	0.5	221	100
5	X4.5	117	52.9	92	41.6	11	5	1	0.5	221	100

Source: Proceed Data 2023

Based on the table above it can be concluded as follows:

- a. The statement of students using mobile banking more than 10 times in 1 month (X4.1) shows the distribution of answers 3.2% of respondents answered strongly disagree, 8.1% of respondents answered disagree, 19% of respondents answered agreed and 69.7% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students use mobile banking more than 10 times in 1 month.
- b. Student statements really like mobile banking (X4.2) shows the distribution of answers 1.8% of respondents answered strongly disagree, 5% of respondents answered disagree, 35.3% of respondents answered agreed and 57.9% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students really like mobile banking.
- c. The mobile banking statement is in accordance with the needs of students (X4.3) showing the distribution of answers 0.9% of respondents answered strongly disagree, 5% of respondents answered disagree, 35.3% of respondents agreed and 58.8% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that mobile banking is in accordance with the needs of students.
- d. The statement that using mobile banking can increase student confidence (X4.4) shows the distribution of answers 0.5% of respondents answered strongly disagree, 7.7% of respondents answered disagree, 41.6% of respondents answered agreed and 50.2% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to agree with the statement that using mobile banking can increase student confidence.
- e. The statement that mobile banking provides all the needs of student transactions (X4.5) shows the distribution of answers 0.5% of respondents answered strongly disagree, 5% of respondents answered disagree, 41.6% of respondents answered agreed and 52.9% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that mobile banking provides all the transaction needs of students.

Interest Using Variables

Interest in using in this study was measured using 3 indicators. The data is presented in the following table:

Interest Variable Description Table Using

No	Indicator	Strongly Agree		Agree		Disagree		Strongly Disagree		Total	
		F	%	F	%	F	%	F	%	F	%
1	Y.1	141	63.8	67	30.3	11	5	2	0.9	221	100
2	Y.2	113	51.1	91	41.2	15	6.8	2	0.9	221	100
3	Y.3	115	52	92	41.6	11	5	3	1.4	221	100

Source: Proceed Data, 2023

Based on the table above it can be concluded as follows:

- a. Student statements are interested in using mobile banking for daily transactions (Y.1) shows the distribution of answers 0.9% of respondents answered strongly disagree, 5% of respondents answered disagree, 30.3% of respondents answered agreed and 63.8% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students are interested in using mobile banking for daily transactions.
- b. Student statements like transactions using mobile banking rather than manual transactions (Y.2) shows the distribution of answers 0.9% of respondents answered strongly disagree, 6.8% of respondents answered disagree, 41.2% of respondents answered agreed and 51.1% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students interested in using mobile banking for daily transactions prefer transactions using mobile banking rather than manual transactions.
- c. Student statements will use mobile banking continuously (Y.3) shows the distribution of answers 1.4% of respondents answered strongly disagree, 5% of respondents answered disagree, 41.6% of respondents answered agreed and 52% of respondents answered strongly agreed. Based on these data, it shows that respondents tend to strongly agree with the statement that students will use mobile banking continuously.

Instrument Test

Measurement Models

Validity Test

According to Abhimantra et al., (2013) the purpose of the validity test is to test the validity of the questionnaire used to measure variables. The following are the results of the validity test:

Table of Validity Test Results

Variable	Question Items	r Count	r Table	Description
Easiness (X1)	X1.1	0,597	0,138	VALID
	X1.2	0,588	0,138	VALID
	X1.3	0,633	0,138	VALID
	X1.4	0,690	0,138	VALID
	X1.5	0,679	0,138	VALID
Security (X2)	X2.1	0,730	0,138	VALID
	X2.2	0,748	0,138	VALID
	X2.3	0,727	0,138	VALID
	X2.4	0,647	0,138	VALID
Trust (X3)	X3.1	0,591	0,138	VALID
	X3.2	0,676	0,138	VALID
	X3.3	0,617	0,138	VALID
	X3.4	0,613	0,138	VALID
	X3.5	0,649	0,138	VALID
Lifestyle (X4)	X4.1	0,749	0,138	VALID
	X4.2	0,755	0,138	VALID
	X4.3	0,632	0,138	VALID
	X4.4	0,636	0,138	VALID
	X4.5	0,642	0,138	VALID
Interest in Using	Y.1	0,765	0,138	VALID

(Y)	Y.2	0,790	0,138	VALID
	Y.3	0,668	0,138	VALID

Sumber: Data Diolah 2023

Based on the table above, it can be seen that all questions used to measure all variables are valid and can be used in research because r count is greater than r table.

Realibility Test

Reliable or not a questionnaire can be known through Cronbach's Alpha value. If the Cronbach's Alpha value of a questionnaire is > 0.6 , it can be said that the questionnaire is reliable. The following are the results of the reliability test:

Table of Independent Variable Reability Test Results

Variable	Cronbach's Alpha	N of Items	Description
Easiness (X1)	0,634	5	RELIABEL
Security (X2)	0,675	4	RELIABEL
Trust (X3)	0,619	5	RELIABEL
Lifestyle (X4)	0,715	5	RELIABEL

Source: Proceed Data, 2023

Based on the table above it can be seen that all the questions used to measure all independent variables are reliable because the value of Cronbach's Alpha is greater than 0.6.

Table of Dependent Variable Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Description
Interest in Using	0,797	3	RELIABEL

Sumber: Data Diolah 2023

Based on the table above it can be seen that all the questions used to measure all the dependent variables are reliable because the value of Cronbach's Alpha is greater than 0.6.

Classic Assumption Test

Normality Test

The normality test was carried out to find out whether the data used was normally distributed or not. The basis for decision making is that if the Significance value is > 0.05 , the data used in this study is normally distributed. Conversely, if the significance value is < 0.05 , the data used in this study is not normally distributed. The following are the results of the normality test:

Table of Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		221	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	.94813059	
Most Extreme Differences	Absolute	.082	
	Positive	.040	
	Negative	-.082	
Kolmogorov-Smirnov Z		1.226	
Asymp. Sig. (2-tailed)		.099	
Monte Carlo Sig. (2-tailed)	Sig.	.093 ^c	
	99% Confidence Interval	Lower Bound	.085
		Upper Bound	.100

a. Test distribution is Normal.

b. Calculated from data.

c. Based on 10000 sampled tables with starting seed 2000000.

Source: Proceed Data, 2023

Based on the table above, it shows that the normality test using the Kolmogrov Smirnov method has a significance value of 0.99 greater than 0.05, which means that the data is normally distributed.

Heterocdasticity Test

The heteroscedasticity test is used to test the regression model whether there is an inequality of variance from the residuals of each observation data (Primasari, 2018). To find out the occurrence of heteroscedasticity, namely by looking at the graph plots between the predicted values of the independent variables and their residuals (Janie, 2012). The pattern spreads and does not form a specific pattern on the graph indicating that there is no heteroscedasticity disorder (Abhimantra et al., 2013). The results of the heteroscedasticity test are as follows:

Table of Heteroscedasticity Test Results

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	2.672	.449		5.947	.000
TOTAL_X1	.011	.025	.035	.434	.664
TOTAL_X2	-.039	.027	-.123	-1.437	.152
TOTAL_X3	-.030	.028	-.102	-1.080	.281
TOTAL_X4	-.041	.023	-.147	-1.787	.075

a. Dependent Variable: absresid

Source: Proceed Data, 2023

From the results of the heteroscedasticity test in the table above it can be seen that all variables have a Sig value of more than 0.05. This means that all independent variables have no symptoms of heteroscedasticity.

Multicollinearity Test

The multicollinearity test is carried out using the variance inflation factor (VIF) value of. If the VIF value is less than 0.10 or the tolerance is greater than 10, the model is declared free of multicollinearity (Abhimantra et al., 2013). The results of the multicollinearity test are as follows:

Table of Multicollinearity Test Results

Model	Coefficients ^a					Collinearity Statistics		
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Tolerance	VIF
	B	Std. Error	Beta					
1 (Constant)	.690	.707		.977	.330			
TOTAL_X1	.105	.044	.135	2.371	.019	.612	1.634	
TOTAL_X2	-.017	.047	-.021	-.355	.723	.559	1.788	
TOTAL_X3	.070	.050	.093	1.407	.161	.456	2.192	
TOTAL_X4	.393	.035	.627	11.188	.000	.636	1.573	

a. Dependent Variable: TOTAL_Y

Source: Proceed Data, 2023

Based on the table above, it can be seen that there is no multicollinearity in this data. This is indicated by the VIF value < 10. This indicates that there is no correlation between the independent variables in the regression model.

Statistic test

TTest test (Partial)

The Ttest (Partial) test is used to test the regression coefficient to determine whether or not there is an influence between the independent variables on the dependent variable individually in a study (Ratnasari, 2017).

1. Determine the Hypothesis

H1 : $\beta_1 \neq 0$; Ease (independent variable) individually has a significant effect on the interest in using mobile banking.

H2 : $\beta_2 \neq 0$; Security (independent variable) individually has a significant effect on the interest in using mobile banking.

H3 : $\beta_3 \neq 0$; Trust (independent variable) individually has a significant effect on the interest in using mobile banking.

H4 : $\beta_4 \neq 0$; Lifestyle (independent variable) individually has a significant effect on the interest in using mobile banking.

2. Determine t Table

To determine the t table by using the significance level $\alpha = 5\%$ and the degree of confidence (dk) = $\alpha/2, n-k$

Where:

n : amount of data

k : amount of variables

3. Decision Making

If t count > t table, then H (1,2,3,4) is accepted and Ho is rejected, meaning that there is a significant influence on each independent variable with the dependent variable.

If t count $< t$ table, then H_0 is accepted and $H (1,2,3,4)$ is rejected, meaning that there is no significant effect on any independent variable with the dependent variable.

The following are the result of the Ttest result:

Table of Ttest Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	.690	.707			.977	.330
TOTAL_X1	.105	.044	.135		2.371	.019
TOTAL_X2	-.017	.047	-.021		-.355	.723
TOTAL_X3	.070	.050	.093		1.407	.161
TOTAL_X4	.393	.035	.627		11.188	.000

a. Dependent Variable: TOTAL_Y

Source: Proceed Data, 2023

a) Easiness Variable

From the regression results in the table it is known that the value of the ease of use variable is 0.019 < 0.05 or smaller than the significant value. Then H_1 is accepted, this shows that the interest variable in using mobile banking is positively and significantly influenced by the ease of use variable.

b) Security Variable

From the regression results in table it is known that the value of the ease of use variable is 0.723 < 0.05 or greater than the significant value. Then H_2 is rejected, this shows that the variable of interest in using mobile banking is negatively and not significantly affected by the security variable.

c) Trust Variable

From the regression results in the table it is known that the value of the ease of use variable is 0.161 < 0.05 or greater than the significant value. Then H_3 is rejected, this shows that the variable of interest in using mobile banking is positively and not significantly influenced by the trust variable.

d) Lifestyle Variable

From the regression results in table 4.12 it is known that the value of the ease of use variable is 0.000 < 0.05 or less than the significant value. Then H_4 is accepted, this shows that the variable of interest in using mobile banking is positively and significantly influenced by lifestyle variables. In this test, researchers used multiple linear regression analysis which was formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where:

Y : dependent variable

α : constant

β : regression coefficient

X_1 : ease of use

X_2 : security

X_3 : trust

X_4 : lifestyle

e : default error

From the regression equation it can be described as follows:

a) Constants

The constant has a coefficient of 0.690 where this value represents the estimate for the Interest variable when all the independent variables (Ease of Use, Safety, Trust, Lifestyle) are at zero or have no effect.

b) Ease Variable (X_1)

Ease has a coefficient of 0.105 which indicates that every increase in the ease of use of mobile banking by 1 unit will increase the estimated interest in using it by 0.105 units. In other words, the easier it is for users to operate a mobile banking service, the more likely they are to be interested in using the service.

c) Security Variable (X_2)

Security has a Coefficient value of -0.017 indicating that any increase in the perception of mobile banking security by 1 unit will be associated with a decrease in the estimated interest in using it by 0.017 units. This may suggest that too much emphasis on security could have a negative impact on user intent, possibly due to the perception that very high levels of security could make using the service more complicated or less convenient.

d) Confidence Variable (X3)

Trust has a coefficient of 0.070 indicating that any increase in the level of trust in mobile banking by 1 unit will be associated with an increase in the estimated interest in using it by 0.070 units. This shows that a higher level of trust in mobile banking services is positively associated with greater interest in using it.

e) Lifestyle Variables (X4)

Lifestyle has a coefficient of 0.393 indicating that individuals with lifestyles that are more inclined to technology or have a strong orientation towards the use of digital devices tend to have a higher estimated interest in using mobile banking services. An increase in lifestyle of 1 unit will be associated with an increase in the estimated interest in use of 0.393 units. This shows that a technology-oriented lifestyle has a significant impact on interest in using mobile banking.

Determination Coefficient Test (R²)

The coefficient of determination test was carried out to find out and calculate the influence of the independent variable on the dependent variable (Purwanto et al., 2021). The formula of the coefficient of determination is as follows:

$$Kd = r^2 \times 100\%$$

Information:

Kd : coefficient of determination

R : correlation coefficient value

The following are the results of the coefficient of determination test:

Table of Determination Coefficient Test Results

Model Summary ^b									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
dimension0 1	.754 ^a	.569	.561	.95687	.569	71.171	4	216	.000

a. Predictors: (Constant), TOTAL_X4, TOTAL_X2, TOTAL_X1, TOTAL_X3
 b. Dependent Variable: TOTAL_Y

Source: Proceed Data, 2023

The coefficient of determination is 0.569. It can be seen from the test results above. So it can be concluded that the variable interest in using mobile banking is influenced by the variables of ease of use, security, trust, and lifestyle by 56.1%. While the remaining 43.9% is influenced by other variables outside the research.

FTest Test (Test Simultaneously)

The F test was carried out to find out how far the independent variables together can influence the dependent variable (Bawono 2006). This test was conducted to determine the effect of ease of use, security, trust, and lifestyle on the intention to use mobile banking simultaneously.

1) Determine the Hypothesis

H₀: independent variable = 0 , ease of use, security, trust, and lifestyle (independent variables) together have no effect on interest in using mobile banking.

H_a: Independent variable ≠ 0 , ease of use, security, trust and lifestyle (independent variables) jointly affect the interest in using mobile banking.

2) Determine F Table

To determine the F table by using a significance level $\alpha = 5\%$ and degrees of freedom (dk) = (n-k)

Where:

n : amount of data

k : number of variables

3) Finding F Count with Formulas

$$f = \frac{R / (k - 1)}{(1 - R^2) / (n - k)}$$

Where:

R² : Coefficient of determination

k : Number of independent variables

n : Number of samples

4) Decision Making

If $f_{count} > F_{table}$, then H_a is accepted and H_o is rejected, meaning that there is a significant influence between ease of use, security, trust, and lifestyle (independent variable) on the intention to use mobile banking (the dependent variable) simultaneously.

If $f_{count} < F_{table}$, then H_o is accepted and H_a is rejected, meaning that there is no significant effect between ease of use, security, trust, and lifestyle (independent variable) on the intention to use mobile banking (dependent variable) simultaneously.

Table of F Test Results

		ANOVA ^b				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	260.656	4	65.164	71.171	.000 ^a
	Residual	197.769	216	.916		
	Total	458.425	220			

a. Predictors: (Constant), TOTAL_X4, TOTAL_X2, TOTAL_X1, TOTAL_X3
 b. Dependent Variable: TOTAL_Y

Source: Proceed Data, 2023

From the F test table above, it can be seen that the calculated F value is 71.171 with an F tavel value of 2.41 ($F_{count} > F_{table}$) and a Sig value of 0.000 $>$ 0.05. Then H_a is accepted, therefore it can be concluded that the intention to use mobile banking simultaneously and significantly is influenced by ease of use, security, trust, and lifestyle.

Discussion

Analysis of the Effect of Ease of Use on Interest in Using Mobile Banking

From the results of the t test it is known that the value of the ease of use variable is 0.019 $<$ 0.05 or smaller than the significant value. This shows that the variable of interest in using mobile banking is positively and significantly influenced by the variable of ease. So that the higher the ease of an application, then someone's interest in using mobile banking will be higher. This study supports the findings by Shodiqin (2021), Mukhtisar et., al (2021) , and Nisa & Solekah (2022) which state that ease influences one's interests.

Based on the theory of the Technology Accepted Model (TAM), it explains that one of the indicators, namely perceived ease of use, is a belief that using a technology will be free of effort so that it influences the decision-making process of using the technology. If someone feels confident that the information system is easy to use then he will use it. Conversely, if someone believes that the information system is not easy to use then he will not use it (Jogiyanto, 2008: 115). The perception of ease of use in mobile banking is intended so that users can use existing services in the system easily in learning and applying them without complicated efforts and time and large costs. Thus users will be interested in using mobile banking happily and of course in an easy way.

Analysis of the Influence of Security on Interest in Using Mobile Banking

Based on the results of the t test, it is known that the value of the safety variable is 0.723 $>$ 0.05 or greater than the significant value. This shows that the variable of interest in using mobile banking is not significantly influenced by the security variable. The results of this study are in line with the research of Mukhitar et., al (2021) that security has no effect on customers' interest in using mobile banking. However, it is contrary to research conducted by Ni'mah's research (2022).

Theoretically, security includes the capability to maintain the integrity of customer information or data from fraud and theft attempts in the context of banking services via the internet. Customers will feel confident in the confidentiality of their information and funds when transacting using mobile banking services, due to the security measures implemented by banking institutions for online transactions. Perceived security describes the extent to which users believe that their personal and financial information will be safe when using banking services via mobile devices. Ramadhan, R. (2016). If users have high confidence that the service is protecting their data from security threats, they are more likely to trust it to use it.

This research results that security does not significantly affect interest in using mobile banking. Although security is an important factor in technology adoption, according to TAM theory it shows that security itself is not the main factor influencing user interest. However, the security that users feel can affect their perception of the usefulness and ease of use of these services (Purwantini, A. H., & Amalia, R. D., 2021). So while security alone may not be the dominant factor, it still has an impact in shaping users' perceptions of technology services.

Analysis of the Effect of Trust on Interest in Using Mobile Banking

Based on the results of the t test, it is known that the value of the trust variable is $0.161 > 0.05$ or greater than the significant value. This shows that the variable of interest in using mobile banking is not significantly influenced by the variable of trust. The results of this study contradict the research conducted by Ratnanigrum (2022) and Nurdin et. al (2021) which states that trust has a positive effect on customers' interest in using mobile banking. Theoretically, based on the technology acceptance model (TAM) theory, it models how the user responds to the presence of new technology, there are several factors for users to use new technology, and when and how to use the technology that is present in their lives. In this case, trust is a belief in someone who believes that he will find something he wants in another person or thing (Akbar & Parvez, 2009).

Based on the results of the study, it was explained that a person's trust does not significantly influence interest in using mobile banking. This insignificant result can be caused by several things. First, there is a general perception among study participants that the security risk in using mobile banking is relatively low, so that confidence in security is not considered a critical factor. This is evidenced by the statements of respondents who still disagree with the statement indicators used in the study. Where from 221 respondents with five indicators there were 9 respondents who disagreed and 43 respondents stated that they did not agree with the indicators used. Second, the respondents in this study are mobile banking users, meaning that users have experienced the services provided by providers to users. Thus, with a high level of experience with technology, they may be better able to understand risks and how to protect themselves in a digital environment. This can reduce the impact of trust in their decision making.

Analysis of the Effect of Lifestyle on Interest in Using Mobile Banking

Based on the results of the t test it is known that the value of the lifestyle variable is $0.000 < 0.05$ or less than the significant value. This shows that the variable of interest in using mobile banking is positively and significantly influenced by lifestyle variables. The results of this study are in line with research conducted by Cahyaningtyas & Witono (2022) and Nurfikri & Jahrizal (2019) which state that lifestyle has a significant influence on interest in using e-banking. Theoretically according to Kotler (2000) lifestyle is individual behavior that is manifested in the form of individual activities, interests, and views to actualize his personality due to the influence of interaction with his environment. A lifestyle that tends to depend more on technology and the use of digital devices can make a person more open to adopting new technologies such as mobile banking. Individuals with a lifestyle that prioritizes the use of technology may feel more comfortable using banking services via mobile devices. So that the higher a person's lifestyle will increase their interest in using mobile banking.

Analysis of the Influence of Ease of Use, Security, Trust and Lifestyle on Interests in Using Mobile Banking

Based on the results of the F test, it can be seen that the calculated F value is 71.171 with an F table value of 2.41 (F count > F table) and a Sig value of $0.000 > 0.05$. This shows that the intention to use mobile banking is simultaneously and significantly influenced by ease of use, security, trust, and lifestyle. The results of this study are in line with the research of Nurdin., et.al (2021) that the benefits, trust, and ease of use together have a significant influence on customers' interest in using mobile banking. Likewise with Kamila, D.'s research (2022) with the results of ease of use, trust, and service quality that together have a significant effect on customers' intentions to use Sejahtera Mobile at KSPPS BMT Bina Ummat Sejahtera, Pandan Branch.

4. CONCLUSION

Based on the results of research and discussion of the effect of ease of use, security, trust and lifestyle on the interest in using mobile banking (a study of students in the city of Malang), it can be concluded as follows: Based on the results of the T test, the ease of use variable (X1) partially has a significant positive effect on students' interest in using mobile banking in Malang City. Based on the results of the T test, the security variable (X2) is partially not significantly influenced by the interest in using mobile banking among students in Malang City. Based on the results of the T test, the trust variable (X3) is partially not significantly influenced by the interest in using mobile banking among students in Malang City. Based on the results of the T test, the lifestyle variable (X4) partially has a significant positive effect on the interest in using mobile banking among students in Malang City. Based on the results of the F test, the variables of ease of use, security, trust, and lifestyle together have a significant effect on the interest in using mobile banking among students in Malang City. So by improving aspects of ease of use, security, trust and lifestyle together it will further encourage interest in using mobile banking among students in Malang City.

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