

# Factors Influencing Behavioral Intentions to Use Mobile Banking: An Analysis on Generation X and Z in Indonesia = Faktor-Faktor yang Memengaruhi Intensi Berperilaku untuk Menggunakan Mobile Banking: Sebuah Analisis Terhadap Generasi X dan Z di Indonesia

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## Abstrak

Riset kuantitatif yang bersifat deskriptif ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi intensi perilaku Generasi X dan Z di Indonesia untuk terus menggunakan layanan mobile banking (continuous use) melalui tinjauan pola penggunaan mobile banking saat ini di kalangan masyarakat Indonesia yang lahir pada tahun 1965-1980 sebagai Generasi X dan 1997-2005 sebagai Generasi Z melalui penyebaran kuesioner. Temuan penelitian ini dapat bermanfaat bagi bank dan institusi yang menyediakan layanan mobile banking untuk lebih memahami faktor-faktor di balik intensi perilaku pengguna dalam rentang usia tertentu (Generasi X dan Z); meliputi manfaat yang dirasakan (perceived usefulness), persepsi kemudahan penggunaan (perceived ease of use), norma subjektif (subjective norms), dan risiko COVID-19 (perceived COVID-19 risk). Data dikumpulkan dari 199 responden yang kemudian dianalisis menggunakan metode Partial Least Squares: Structural Equation Modeling (PLS-SEM) melalui software SmartPLS. Berdasarkan temuan dari riset ini, dapat disimpulkan bahwa seluruh faktor memiliki pengaruh langsung terhadap intensi berperilaku untuk terus menggunakan mobile banking, di mana perbedaan yang signifikan antara hasil dari dua generasi hanya ditunjukkan oleh dampak positif subjective norms terhadap behavioral intentions dari Gen X yang tidak selaras dengan hasil dari Gen Z yang negatif. Pada hubungan subjective norms dan behavioral intentions secara keseluruhan pun tidak ditemukan efek mediasi perceived usefulness. Bank dan institusi yang menyediakan layanan mobile banking dapat memanfaatkan faktor-faktor yang terbukti berpengaruh positif terhadap intensi kedua generasi untuk terus menggunakan mobile banking.

.....This quantitative descriptive study aims to analyze the factors that influence the behavioral intention of "Generation X and Z" of Indonesia in continuously using mobile banking services by reviewing current patterns of continuous mobile banking use among Indonesians born among 1965-1980 (Gen X) and 1997-2005 (Gen Z) through distribution of questionnaires. The findings of this research allow companies within the fintech industry providing mobile banking services to better understand the factors behind the users' behavioral intention within a certain age range; these factors include perceived usefulness, perceived ease of use, subjective norms, and perceived risks of COVID-19. Data is collected from 199 respondents which is then analyzed using Partial Least Squares: Structural Equation Modeling (PLS-SEM) method through SmartPLS tool. According to the findings of the research, it is concluded that all factors have a direct influence on behavioral intentions to continuously use mobile banking, yet the result differs only in the area in which subjective norms have a significant positive relationship on behavioral intentions as perceived by Gen X, while it does not appear so for Gen Z. Subjective norms also have no positive impact on the mediator perceived usefulness for both generation, thus, the mediation effect of perceived usefulness between subjective norms and behavioral intentions is not supported by data. Mobile banking providers may take advantages of these factors that are proven to have positive influence on both generations' intentions to continuously use mobile banking, especially considering that most of the impacts of these factors (subjective

norms excluded) are of a similar extent as perceived by both generations.