



Generation Z's Interest in Digital Wallet Payments in Islamic Mobile Banking During a Pandemic

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Abstract

Purpose - This research was conducted to see interest in digital wallet payments in mobile banking applications using the TAM and TPB theories.

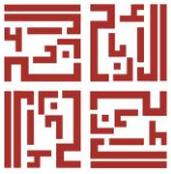
Method - This study tested the hypothesis using Structural Equation Modeling (SEM) with the SmartPLS 3.0 application.

Result - The results showed that there was a positive influence on perceived ease of use, perceived usefulness, and subjective norms and significant on intention to use. Meanwhile, attitudes do not affect the intention to use Islamic mobile banking. So attitude is not a factor in Generation Z's intention to use mobile banking in digital wallet transactions.

Implication - The population in this study is the Z generation which is carried out in the Special Region of Yogyakarta. A total of 111 respondents used purposive sampling method in determining the population sample.

Originality - Respondents in this study have criteria, namely users of Islamic mobile banking and generation Z digital wallets conducted in the Special Region and during the Covid-19 pandemic.

Keywords: TAM, TPB, Digital Wallet, Mobile Banking, Generation Z.

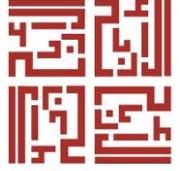


Introduction

With the progress and development of the times, information technology is also experiencing very rapid development (Pradita & Munari, 2021). Many smartphone and internet users open new business opportunities for the banking industry to develop its products, one of which is mobile banking. Mobile banking services allow customers to make financial transactions conveniently, check balances, transfer funds between accounts, pay payments, and top up credit are some features of mobile banking (Wulandari & Moeliono, 2017). An opportunity for banks to offer these services for added value to customers (Hafiz, 2018). Mobile banking in Sharia banking is lower than the total population of Indonesia. Inequality occurs in banking financial services, especially in remote areas, because it is difficult to reach. (Habibi, 2016).

The emergence of the Covid-19 pandemic in the world has damaged social and economic life, including in Indonesia (Riza, 2021). The presence of mobile banking is a solution which can make customers perform transactions such as transfers, check balances, account mutations, and bill payments without the help of ATMs and banks. Some mobile banking even provides lifestyle features. With this feature, customers can buy plane tickets, trains, hotel reservations, prayer times reminders, and pay zakat. Not only that, some mobile banking is also equipped with digital wallet payment features such as ShopeePay, OVO, Go-Pay, Linkaja, and DANA. A digital wallet is an electronic service that facilitates payment systems in the form of payments using cards and electronic money. (Auliya, 2018). Based on research conducted by (Kusumawardhani & Purnaningrum, 2021), the community's most widely used digital wallet application is DANA, followed by OVO, GOPAY, LinkAja, and DOKU.

The services available in mobile banking are a solution for Generation Z, who are technology-loving, flexible, more intelligent, and tolerant of cultural differences. Generation Z was born when many new technologies were discovered and developed. Born when the age of technology developed rapidly, clearly influenced this generation, generation Z became dependent on everything that had to do with technology; for example, generation Z was very



accustomed to smartphones and the internet in their daily lives (Rembulan & Firmansyah, 2020). Generation Z is individuals born between 1995-2010 (Mannheim, 1952).

A person's interest in adopting mobile banking is measured by the TAM (Technology Acceptance Model) and TPB (Theory of Planned Behavior). TAM is a theory of technology acceptance developed (F. Davis, 1985). According to TAM theory, individual interest in using information technology is influenced by two main ideas: perceived benefits and perceived convenience. Research conducted by (Robbins, 1964) on the theory of TAM shows that two beliefs influence individual behaviour's desire (interest) to use a system. The Theory of Planned Behavior is explained as a construct that complements TRA. TPB was developed by (Ajzen, 1985) and discussed the factors influencing a person's behaviour. TPB is a development of TRA (Lucyanda, 2010). In the TPB theory, the intention is the critical central construct and is influenced by three basic constructs (Hasyim & Nurohman, 2021). TPB theory is often used to explain user behavior when using information technology. In TPB theory, there are three influencing intentions, namely the main constructs: Subjective Norms, Attitudes, and Perceived Behavioral Control (Ajzen, 1991). TAM and TPB can be used to examine aspects that influence individual attitudes and behaviour in adopting an information system (Nurhamidah et al., 2018).

Research on the interest in using Sharia mobile banking in Indonesia has been widely carried out (Fadlan, 2018; Kurniawati et al., 2017; Laksana et al., 2015; I. S. Rahayu, 2016). However, this study discusses the factors that influence the interest of Generation Z in making digital wallet payments through sharia mobile banking and during the Covid-19 pandemic.

Literature Review

TAM (Technology Acceptance Model)

TAM is a technology acceptance model created (F. Davis, 1985). TAM describes and estimates individual adoption of a technology (Putra et al., 2018). TAM (Technology Acceptance Model) is a model of user acceptance of



the use of information technology systems. The purpose of TAM is to explain the factors that determine the adoption of technology user behaviour to adopt technology use (F. Davis, 1985). Perceived ease of use of technology is defined as a measure that people believe is easy to understand and use computers (F. D. Davis, 1989). Perceived ease of use measures the extent to which future users perceive the system as free from distractions (F. D. Davis, 1993) and (Wang et al., 2003).

Perceived usefulness is defined as a measure where technology is expected to benefit those using it (F. D. Davis, 1989). Customers will be interested in adopting mobile banking if they feel the benefits of services that suit their needs (Susanti, 2015). Technology Acceptance Model, individual attitudes toward adopting technology can be categorised in Attitude Toward Using. Perceived usefulness and perceived ease of use, which have influenced attitudes toward using, can be essential elements that determine individual intentions to use information systems (Chauhan, 2015). In this study, the positive feelings of customers using Islamic mobile banking are reflected in their liking for the benefits of mobile banking (Arthana & Rukhviyanti, 2015).

TPB (Theory of Planned Behavior)

TPB addresses the factors that influence a person's actual behavior. TPB (Theory of Planned Behavior) is a development of the Theory of Reasoned Action (Fishbein & Ajzen, 1975; Ajzen & Fishbein, 1980; Lucyanda, 2010). In TPB, attitudes and subjective norms are proven to influence interest. Not only that, but TPB also adds the construct of perceived behavioural control (Arthana & Rukhviyanti, 2015). In TPB, the intention is influenced by three main types of constructs, namely normative beliefs (subjective norms), behavioural beliefs (Attitude), and control beliefs (Perceived Behavioral Control) (Ajzen, 1991). Subjective norms are perceptions of pressure or social influence to perform or not perform certain behaviours (P. P. Rahayu, 2019). Define that subjective norms are a person's belief in following the suggestions or recommendations of those around him (Wedayanti & Giantari, 2016). Another variable in TPB that influences interest is Perceived Behavioral



Control (PBC) or what is often called behavioural control. Perceived behavioural control refers to the perceived ease or difficulty of doing something (Wiryanto, 2018; Wiryanto et al., 2018). PBC has two aspects: how much control a person has over the behavior and how confident he is about his ability to perform the behavior (Mihartinah & Coryanata, 2019).

TAM and TPB can be used together to examine what factors influence attitudes and behaviour in accepting the use of an information system (Nurhamidah et al., 2018). In an increasingly digital world, these two theories are widely used individually or together to predict the level of acceptance and to determine a person's behaviour towards information technology (Indrayana et al., 2016). x The combination of the TAM and TPB theories to determine internet acceptance behavior among students in India shows that intention to use internet in India is influenced by the TPB and TAM theories. However, perceptions of behavioural control do not have significant results (Fusilier & Durlabhji, 2005). Furthermore, merging the TAM and TPB theories does not add external variables to TAM (Yaghoubi & Shakeri, 2010).

Methods

This research uses descriptive quantitative research. This study is primary data, and namely data taken directly to respondents through questionnaires and secondary data from previous research. The authors used a Likert scale to analyse the data from the measurement results of the independent/exogenous and dependent/endogenous variables through a questionnaire. In this study, the Likert scale used has five weighing points.

According to (Supardi, 2005) population is a collection of individuals or objects at a place and time with unique characteristics to be observed or studied. Researchers used all Generation Z who live in the Special Region of Yogyakarta as the population in this study. This study uses the theory (Mannheim, 1952) which Z-generation is an individual born between 1995-2010. Determining the number of samples in the study is the number of arrows leading to the construct multiplied by ten (Hair et al., 2017). So from this formula, the minimum number of samples in this research is 90 respondents.



Results and Discussion

This study uses an analysis tool with the PLS Structural Equation Modeling (SEM) method. The reason for using there are two factors; the first is to test a theory of fit between the model and data, and the second reason is to allow a variable to apply dynamically between the dependent variable and also the independent variable (Karnadi et al., 2018).

Validity Test

The questionnaire used in this study carried out several validity and reliability tests to determine whether it was feasible to use and be trusted. Based on calculations performed using Microsoft Office Excel 2007 software and SmartPLS 3.0 software programs, data validity was generated using convergent validity measurements with outer loading testing.

In the outer loading test results, one of the indicators on the PEOU variable does not match the convergent validity criteria because the indicator value is below 0.50.

Cross loadings help assess whether a construct has adequate discriminant validity by comparing the indicator correlation of a construct with other constructs (Sholihin & Ratmono, 2021). Discriminant validity is high if the value is higher than the other constructs. From table 1 above it is known that the indicators in each construct give a high value above 0.70 on convergent validity. A good discriminant is shown in the cross-loading value.

Table 1. Reliability Test

	Cronbach's Alpha	Composite Reliability
ATU	0.839	0.903
ITU	0.863	0.916
PBC	0.840	0.893
PEoU	0.893	0.921
PU	0.902	0.924
SN	0.832	0.888



Reliability Test

From the results of calculations carried out using the help of Microsoft Office Excel 2007 and the SmartPLS 3.0 software program, obtained data reliability using composite reliability values.

The reliability coefficient that must be met by a measuring instrument is 0.7. If the reliability coefficient of all items is greater than or equal to 0.7, the instrument item is declared reliable. Based on table 1, it is known that all instruments are declared reliable because the value is more significant than 0.7.

Test R-Square

The model is estimated and meets the criteria for the outer model, then tests the structural model (inner model) by looking at the R-Square value in the construct. The test results can be seen in table 2.

Based on the table above, the R-Square value for the endogenous variable ATU is 0.745. From these results, the ATU can be explained by the PU and PEOU of 74.5%. Then the R-Square value of the endogenous ITU variable is 0.789. These results indicate that the variables can explain ITU, PBC, SN, ATP, PU, and PEOU of 78.9%.

Furthermore, from the results above, the predictive-relevance (Q2) value can be obtained with the following equation:

$$\begin{aligned}
 Q2 &= 1 - [(1-R12) \times (1-R22)] \\
 &= 1 - (1 - 0,745) \times (1-0,789) \\
 &= 1 - (0,255 \times 0,211) \\
 &= 1 - 0,054 = 0,946
 \end{aligned}$$

Table 2. Test R –Square

	R Square	R Square Adjusted
ATP	0.745	0.740
ITU	0.789	0.778



The results of the above calculations obtained the number 0.946 as the Q-Square value. That is, the research model of 94.6% can explain the data contained in this study, with 5.4% explained by other factors outside the research model.

Hypothesis Test

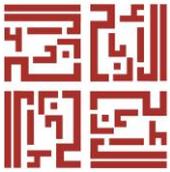
Hypothesis testing using Partial Least Square (PLS) will show whether the hypothesis is accepted or rejected. The t-test (t-test) on each path of influence between variables was carried out. The hypothesis was tested using a significance level of 95%. The criterion for testing the hypothesis is to compare the T-Statistic test based on the results of the path coefficient with a significant weight of 1.98. If the resulting T-Statistic > 1.98, then the independent variable partially affects the dependent variable. The moderating variable can moderate between the independent and dependent variables. The results of hypothesis testing can be seen in table 3.

Table 4 Hypothesis Test Results

	T Statistics	T Table	P Values	Result
<i>Perceived Usefulness -> Attitude Toward Use</i>	3.270	1,98	0.001	H1+ accepted
<i>Perceived Ease of Use -> Attitude Toward Use</i>	3.317	1,98	0.001	H2+ accepted
<i>Attitude Toward Produk -> Intention to Use</i>	0.403	1,98	0.687	H3- rejected
<i>Perceived Ease of Use -> Intention to Use</i>	1.995	1,98	0.047	H4+ accepted
<i>Perceived Usefulness -> Intention to Use</i>	2.849	1,98	0.005	H5+ accepted
<i>Perceived Usefulness -> Intention to Use Attitude Toward Using)</i>	0.387	1,98	0.699	H6+ rejected
<i>Perceived Ease of Use -> Intention to Use (Attitude Toward Using)</i>	0.378	1,98	0.705	H7+ rejected
<i>Perceived Behavioral Control -> Intention to Use</i>	1.400	1,98	0.162	H8+ rejected
<i>Subjective Norm -> Intention to Use</i>	3.689	1,98	0.000	H9+ accepted



Based on the data that has been processed, PU positively and significantly affects ATU Sharia mobile banking. Therefore, the higher the PU of generation Z for digital wallet top-up services through sharia mobile banking, the higher generation-Z will respond to digital wallet top-up services through sharia mobile banking. PEOU positively and significantly affects ATU Sharia mobile banking. Thus, the higher PEOU of generation Z for digital wallet top-up services through Islamic mobile banking, the higher the response to digital wallet top-up services through Islamic mobile banking in generation Z. ATU only significantly affects the ITU Sharia mobile banking. Therefore, no matter how much ATU affects the intention to use, it will not cause significant changes because it has a negligible effect. The higher or lower ATU does not affect the ITU Sharia mobile banking in the Special Region of Yogyakarta in Z-generation. PEOU positively and significantly affects the ITU Sharia mobile banking. Thus, the higher PEOU of generation-Z for digital wallet top-up services through sharia mobile banking, the higher the interest of generation-Z for top-up digital wallets through sharia mobile banking. PU positively and significantly affects ITU Sharia mobile banking. Thus, the higher PU of generation-Z for digital wallet top-up services through sharia mobile banking, the higher the interest of generation-Z for digital wallet top-up through sharia mobile banking. PU has no significant effect on ITU Sharia mobile banking through an ATU, although the relationship is positive. Therefore, no matter how much-PU influences ITU through an attitude toward using, it will not cause significant changes because it has a negligible effect. So, the higher or lower PU does not affect ITU through ATU Sharia mobile banking. PEOU has no significant effect on ITU Sharia mobile banking through ATU although the relationship is positive. Therefore, no matter how much PEOU affects ITU through ATU, it will not cause any significant changes because it has little effect. So, the higher or lower PEOU does not affect ITU through ATU sharia mobile banking in the Special Region of Yogyakarta in Z-generation. PBC has no significant effect on ITU Sharia mobile banking, even though the relationship is positive. Therefore, no matter how much PBC affects ITU, it will not cause significant changes because it has a negligible effect. So the higher or lower PBC does not affect ITU Sharia mobile



banking in the Special Region of Yogyakarta in Z-generation. SN positively and significantly affects ITU Sharia mobile banking. Thus, the higher SN of Generation Z towards digital wallet top-up services through Sharia mobile banking, the higher the interest of Generation Z to top-up digital wallets through Sharia mobile banking.

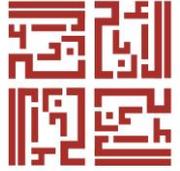
Conclusion

The study results found that some have an influence and do not have an influence on the attitude and interest in digital wallet payment transactions in sharia mobile banking. This research is with the object of Generation Z during the pandemic. The first result is that PU and PEOU influence ATU and ITU. Furthermore, SN influence ITU. Thus, the higher the PU, PEOU, and SN of generation-Z towards digital wallet top-up services through sharia mobile banking, the higher generation-Z response to and interest in digital wallet top-up services through sharia mobile banking.

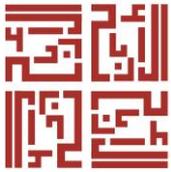
Second, ATU and PBC do not affect ITU, so the higher or lower ATU does not affect ITU Islamic mobile banking in the Special Region of Yogyakarta in Z-generation. Third, PEOU and PU on ITU through an ATU will remain the same. So it will not cause significant changes because it has a negligible effect. The higher or lower PU does not affect the ITU through an ATU Islamic mobile banking in the Z-generation in the Special Region of Yogyakarta without having to go through an ATU.

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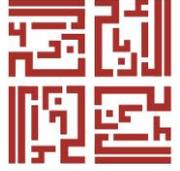
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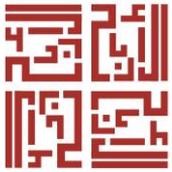


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