Malia
Published by: Study Program of Sharia Economics, Faculty of Islamic Studies Universitas Yudharta Pasuruan
Volume 16, Number 2, June 2025, Pages 244-263
Print : 2087-9636
Online : 2549-2578

The Role of Attitude in Mediating Gen Z's Intention in Use of Digital Sharia Banking

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Article Info

Article History:
Received July th, 2025
Revised August th, 2025
Accepted September th, 2025
Available onlineon June, 2025

DOI: 10.35891/ml.v16i2.6249
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ABSTRACT

Introduction: Dynamic technological developments make a significant contribution to human life. In the banking world, one of the technological developments that has changed the way of transactions is the emergence of payment instruments known as digital banking. Therefore, this research aims to determine the effect of convenience and usefulness on interest in using digital banking with attitude as an intervention variable for Gen Z in Cirebon Regency.

Method: The research uses a quantitative approach with the type of non-parametric data. The sampling technique used random sampling with a number of samples are 100 respondents. The data analysis technique uses Structural Equation Modeling (SEM) with the tool is SEM-PLS.

Result: The results of the first test show that the Convenience and Usefulness has a significant effect on attitudes to use digital banking. Likewise in the second test show the Convenience, Benefit and Attitude has a significant effect on interest in using digital banking. Whereas the result of mediating test show that the Attitudes have a significant influence as an intervening variable between ease and interest in using digital banking, also has a significant effect as an intervening variable between ease and interest in using digital banking.

Conclusion & Suggestion: The findings of this study show that the main factor that attracts Gen Z in using Digital Banking is the ease of use factor, therefore banks must always pay attention to the user interface (UI) and user experience (UX) of their applications. The intuitive design and easy transaction process will be very attractive to Gen Z. In addition to convenience, the benefits offered also need to be more concrete and relevant to the needs of Gen Z. Knowing that attitudes have a very important role in influencing interest, digital banks can build campaigns that focus not only on features and benefits, but also on forming a positive perception of digital banking.

Keyword: Convenience, Digital Banking, Attitude, Gen Z.

Paper type: *Research paper*

A. INTRODUCTION

Advance in science and technology have an impact on changing lifestyles and payment systems for economic transactions in society. The rapid development of technology in this day and age has made people's lifestyles change and increasingly rely on technology which is considered to make things easier to be more effective, efficient, and more economical (Karnadi et al., 2018). Dynamic technological developments make a significant contribution to human life. In the banking world, one of the technological developments that changed the way transactions are made is the emergence of payment instruments known as digital banking. Digital banking is a transformation of all traditional banking activities and services into a digital environment. Digital banking is a highly technologically demanding including innovation in financial services for customers and commercial customers around mobile, digital, AI and payment strategies, regtech, data, blockchain, API, distribution channels and technology. In general, digital banking is an operating model based on a technology platform to exchange information and conduct transactions between banks and customers (Nguyen, 2020) In the past, when making transactions, customers had to come directly to the bank, but this was considered less efficient. Therefore, to improve its services, banks innovate with digital banking which is expected to provide benefits and convenience in transactions (Wartoyo & Haerisma, 2022; Iltiham & Nizar, 2024).

Based on data from Bank Indonesia (BI), the development of digital banking in Indonesia continues to show consistent growth in recent years. In 2023, Bank Indonesia (BI) recorded digital banking transactions of IDR 58,478.24 trillion, an increase of 13.48% (yoy) and is expected to increase by 9.11% (yoy) to reach IDR 68,803.77 trillion in 2024 (Bank Indonesia, 2023). In May 2024, digital banking transactions will reach IDR 5,570.49 trillion, an increase of 10.82% on an annual basis. In April 2024, nominal digital banking transactions reached IDR 5,340.92 trillion, growing 19.08% (yoy). Digital banking growth continues to increase so that in the first quarter of 2024, Bank Indonesia recorded digital banking transactions of Rp15,881.5 trillion. This figure increased by 16.15% compared to the same period last year (yoy) (Bank Indonesia, 2024).

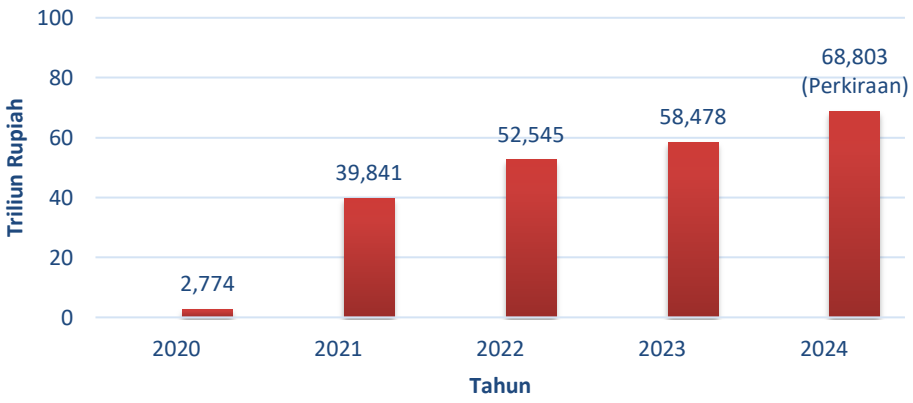

Figure 1 Digital Bank Transaction Growth
Source: Bank Indonesia, 2023

The growth of digital banking is strongly driven by Gen Z, which occupies the largest generation group in Indonesia today. Gen Z is the population with the largest composition in Indonesia, which is 27.94% or as many as 74.93 million people (BPS, 2024). As the first generation to grow up with digital technology, Gen Z has a deep understanding and high adaptability to technological developments (Syafika et al., 2024). This makes them an important pillar in shaping and encouraging the rapid growth of the digital economy. Gen Z itself is a generation born in 1997-2012 which has the characteristic of having a fairly good digital understanding because from an early age this generation has coexisted with technological developments or it can be said *digital native*, so that they are used to utilizing technology in daily life (Fadillah et al., 2022).

The IMD's "Digital Vortex 2023" report reveals that the financial services industry ranks third on the list of industries most affected by digital disruption. This is due to the rapid development of technology and the emergence of various digital platforms and applications. Changes in people's lifestyles that increasingly demand ease and efficiency in managing finances are the main drivers of this disruption (Digital Vortex *2023*, 2023). Generation *digital natives* Those who are familiar with technology have now entered the productive age, becoming the main driver of the shift to digital financial transactions. With 84% of them conducting financial transactions digitally. Adapting to digital trends, banking is transforming by offering digital banking services targeting Generation Z and Milenial. Complete and innovative digital banking services are now the new standard in the banking industry (Ulfah, 2020).

Fierce competition in the banking industry encourages banks to continuously improve the quality of their services. Factors such as data security, ease of transactions, and user-friendly application interface are the main considerations for customers in choosing digital banking services (Fajri, 2024). The convenience and benefits offered by digital banking do not necessarily make customers interested in using it. A person's interest in trying new technologies, including digital banking, is influenced by various factors, both from within the individual and from the surrounding environment (Wartoyo & Haida, 2024). A person's interest in using new technologies is not only influenced by external factors such as promotions and facilities offered, but also by internal factors such as their convenience, trust, benefits, convenience, attitude, and knowledge (Schiffman & Kanuk, 2008). This study discusses three factors that affect the interest in use, namely convenience, benefits and attitude. This is because these three factors are related to the interest in using a product.

Behavioral interests or often called *behavioral intention*, is a person's internal impulse to perform certain actions. This impulse is not just a desire, but also involves more rational considerations. A person's desire to do something is influenced by their own opinion of it and also by what they think of the opinion of others. Interest in using a technology is defined as a person's desire or tendency to utilize and apply a technology in daily life or in the context of work. In other words, a person will perform a behavior if they have the desire or interest to do it (Navira & Sobarsyah, 2023).

In the use of digital banking, several features are less relevant to customer needs offered by banks, resulting in customers or users finding it difficult to see the benefits. Even though the simple benefit of use is the extent to which a person feels that using the technology will provide added value or benefits for him (Jogiyanto, 2007). Benefits and interest in use have a

fairly close relationship where when customers feel the amounts of benefits received when making transactions, customers will tend to use it in the long term (Wartoyo & Haida, 2024).

Several studies that have conducted studies on the topic of digital banking have found that there are several problems in several aspects of digital banking implementation. Customers also complained about obstacles or difficulties in using digital banking due to several factors such as the complexity of features (Chauhan et al., 2022), where banks offer too many features so that users feel *overwhelmed* and difficulty navigating the app as well as the less intuitive interface design, can make it difficult for users to find the features they need (Luigi et al., 2020). In addition, technical limitations such as poor internet connectivity and device compatibility also affect public perception of using digital banking (Indriasari et al., 2022). This shows that there is a positive relationship between ease of use and interest in use. Where the higher the customer's perception of the convenience of a service, the higher their intention to use the service (Atieq & Nurpiani, 2022). In addition, attitudes also affect interests. Attitude (*Attitude Toward Using*) is defined as an attitude of acceptance or rejection of the use of the system as a impact when a person uses technology in his or her work. When someone responds positively or likes the product being sold, it will try to make them continue to like the product (Mbama & Ezepue, 2018). On the other hand, if they don't like it, we will try to change their perception to a more positive attitude (Mufarih eta al, 2020). The relationship between attitude and interest in use is that the more interested a person is in an object, the greater his attention will be to that object (Setyawati, 2020).

Based on several previous studies, this study will focus on the attitudes of Generation Z in using Digital Banking, especially in urban areas of developing countries. Because Gen Z grew up in the digital age, so they are very familiar with technology and have a natural tendency to adopt new innovations, including digital banking services. They also have extensive experience in using various types of digital applications and platforms, so they have high expectations for digital banking services. So that this research aims to understanding the characteristics and preferences of this generation, the banking industry can better meet consumer needs and win the competition in an increasingly competitive market.

B. THEORETICAL STUDY

1. Digital Banking

Digital banking is an internet-based financial service that provides easy access for customers to manage their finances online and support the growth of the digital economy. This is expected to increase customer loyalty and make them reluctant to move to other banks, especially in the midst of increasingly fierce banking competition. Along with the increasing need for credit, the integration of credit services into e-commerce platforms and digital banking applications has become a trend that makes it easier for customers to meet their financial needs (Simatupang, 2021).

2. The Influence of Convenience on Attitudes to Use Digital Banking

Naula (2020) ease of use is a condition where customers feel that technology can be used easily without requiring excessive effort. According to Wardoyo and Andini (2017), ease of use is a top priority for digital service providers. The ease of use of technology refers to a person's subjective belief that they are able to interact with the technology without experiencing

significant difficulties. (Juanda, 2020). The concept is in line with research conducted by Rismalia & Sugiyanto (2022) that the perception of ease has a significant effect on the attitude of using funds. This is supported by research conducted by Afandi et al. (2021); Lutfia et al. (2023); Wardani et al. (2020); and Setyawati (2020).

H1 : Ease has a significant effect on attitudes to use digital banking.

3. The Influence of Usefulness on Attitudes to Use Digital Banking

According to Davis in Milde and Jonner (2022), Perception of usefulness is a person's subjective assessment of the extent to which the use of a system can improve their performance and productivity. These beliefs are formed through cognitive processes that are influenced by individual experiences, knowledge, and values. This perception is also related to work efficiency, productivity levels, and the relevance of the system to individual tasks or jobs. The concept is in line with research conducted by Rismalia & Sugiyanto (2022) that ease has a significant effect on the attitude of using funds. This is supported by research conducted by Afandi et al. (2021); Lutfia et al. (2023); Wardani et al. (2020); Wijayanti et al. (2021) and Setyawati (2020).

H2 : Usefulness has a significant effect on the attitude of using digital banking.

4. The Influence of Convenience on Interest in Using Digital Banking

Naula (2020) defines ease of use as a condition where customers feel that technology can be used easily without requiring excessive effort. The ease of use of technology refers to a person's subjective belief that they are able to interact with the technology without experiencing significant difficulties. (Juanda, 2020). Information technology users often prioritize the flexibility and ease of understanding of a technology over technical features designed to improve ease of use. The findings from the research that has been carried out, it is known that the convenience factor has a significant influence on the interest in using digital banks. This shows that if a system owned by an Islamic digital bank provides more convenience for customers, it will have an influence on increasing interest in using Islamic digital banks (Muharromah, 2024). And this is supported by research conducted by Rismalia and Sugiyanto (2022); Chakra (2020); Afandi et al. (2021); Lutfia et al. (2023); Wardani et al. (2020); and Setyawati (2020).

H3 : Ease has a significant effect on interest in using digital banking.

5. The Effect of Usefulness on Interest in Using Digital Banking

Rahmatsyah (2016) stated that the perception of benefits is the belief of potential users who utilize certain applications in the implementation of their duties. Benefit perception describes the extent to which a person believes that the use of a certain information system can improve their performance (Prabawani, 2016). Based on research that has been conducted by Wijayanti et al (2019), it is stated that the perception of benefits has a significant effect on interest in using BRIMO. Customers tend to choose technologies that provide benefits to them. And this is supported by research conducted by Rismalia and Sugiyanto (2022); Chakra (2020); Afandi et al. (2021); Lutfia et al. (2023); Wardani et al. (2020); and Setyawati (2020).

H4 : Benefits have a significant effect on interest in using digital banking.

6. The Influence of Attitude on Interest in Using Digital Banking

The attitude of technology use in *the Technology Acceptance Model* (TAM) reflects a person's tendency to accept or reject the use of technology in a job context. Other researchers

revealed that attitude is one of the factors that play a role in influencing individual behavior. The attitude of using technology is a person's feeling or assessment of how attractive or unattractive a system is to use (Ardhiani, 2015). The concept is in accordance with research conducted by Rismalia & Sugiyanto (2022) that attitudes have a significant effect on interest in using digital banking. This is supported by research conducted by Afandi et al. (2021); Lutfia et al. (2023); Wardani et al. (2020); and Setyawati (2020).

H5 : Attitudes have a significant effect on interest in using digital banking.

7. The Influence of Attitude as an Intervening Variable between Ease and Interest

Jogiyanto (2007) stated that convenience is a person's level of confidence that he can use a technology without requiring additional effort. Amijaya (2010) also stated that the higher the perception of convenience, the more positive the attitude that will appear, which will ultimately affect the interest in using it. Meanwhile, Rusfianto et al. (2016) revealed that convenience is positively related to attitudes towards use, which means that the more Internet Banking services are used that are easy to use, the more positive the attitude of using the service. The concept is in line with research that has been conducted by Afandi et al. (2021) that attitude also has a significant effect as an intervening variable between the variables of perception of usefulness and perception of benefits on decisions to use digital banking. This is supported by research conducted by Rismalia & Sugiyanto (2022); Lutfia et al. (2023); Wardani et al. (2020); and Setyawati (2020)

H6 : The attitude of intervening the influence of Convenience on Interest in using digital banking.

8. The Influence of Attitude as an Intervening Variable between Benefit and Interest

Jogiyanto (2007) argues that a person's interest in an action, in this case the use of technology, is influenced by two main factors, namely the individual's attitude towards behavior and subjective norms or individual perceptions of social pressures that encourage or hinder the action. Perceived benefit refers to the extent to which users feel that a system can help them complete tasks better and faster, thereby improving overall performance (Sulastini & Warmika, 2014). Technology users will have an interest in using it (behavioral interest) if they feel that the technology system is useful and easy to use. The concept is in line with research that has been conducted by Afandi et al. (2021) that attitude also has a significant effect as an intervening variable between the variables of perception of convenience and perception of benefits on the decision to use digital banking. This is supported by research conducted by Rismalia & Sugiyanto (2022); Lutfia et al. (2023); Wardani et al. (2020); and Setyawati (2020).

H7 : Attitude of intervening the influence of Usefulness on Interest in using digital banking

In accordance with the presentation of the theoretical study, it can be seen more clearly about the framework model in this study as follows:

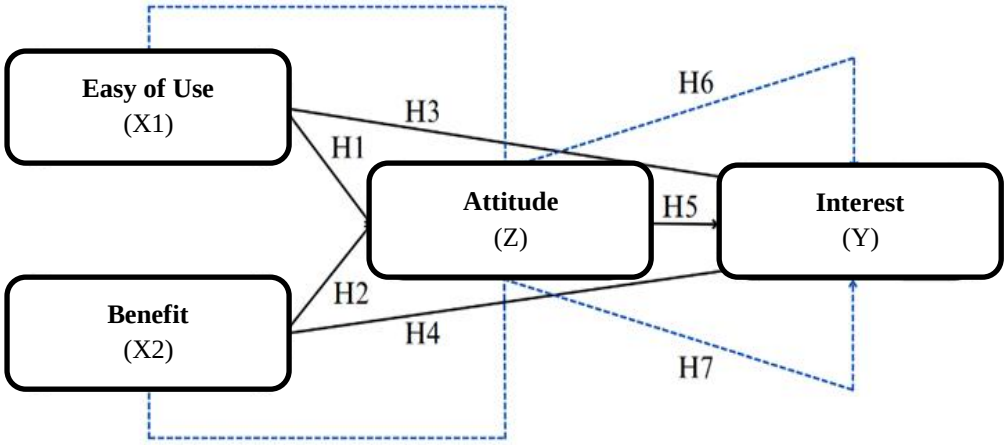

Figure 2 Theoritical Framework

C. METHODOLOGY

This study uses a quantitative approach with a survey research type. The quantitative approach is a research method that uses numbers and numerical data as the basis for answering questions in research. All stages in quantitative research, from planning to reporting results, rely heavily on data that can be measured and analyzed statistically (Musianto, 2002). The type of survey research is a method of data collection that is carried out by asking a number of questions to a number of respondents. (Ruslan, 2018). The quantitative approach was chosen because it allows the processing of data in numerical form that can be processed with statistics to identify and analyze relationships between variables with a high degree of accuracy.

The population is the source of data in a study that has an extensive number. The population used in this study is Gen Z in Cirebon Regency who have entered the legal age. Based on data, the number of Gen Z who are legal in Cirebon Regency is 413,453 people. The sampling technique used was random sampling with a sample of 100 respondents. In this study, the sampling technique used is Accidental Sampling. Accidental Sampling is a sampling technique that selects the easiest, closest, or available respondents to collect research data (Subagiyo, 2016). Thus, the determination of the sample can be carried out using the Slovin formula. Referring to the Slovin formula , the determination of the number of samples can be formulated as follows:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{413.453}{1 + 413.453\ (0{,}1)^2}$$

$$n = \frac{413.453}{4.135{,}53}$$

$$n = 99{,}97$$

Due to time, funding, and energy limitations, researchers limited the number of subjects studied. So in this study, the number of respondents was 100. However, to anticipate the existence of flawed data, the researcher took a sample of 110 respondents. Data analysis techniques using Path Analysis or *Mediating Regression* by using the help of SmartPLS 4 to solve the formulation of problems and hypotheses that have been formulated in the research.

Operational Variables

In this study, the data collection techniques used were documentation and questionnaires. Documentation in the form of documents and questionnaires was used to dig up the respondents' answers. Meanwhile, the measurement scale of the data instrument used is the Likert scale. The Likert scale is a popular measurement technique in social research to measure the attitudes, opinions, and perceptions of individuals or groups. Using the Likert scale, the measured variables are described into variable indicators, which are then used as a basis for compiling instrument items in the form of statements (Suhaemin & Arikunto, 2013).

Table 1. Opertational Variable's & Indicators

Variables	Definitions	Indicators	Item Question
Ease of Use (X1)	The degree to which a person believes that using a particular technology will be free of effort. This reflects confidence in the straightforwardness of use. (Muharromah, 2023)	1. Easy to use 2. Clear and easy to understand 3. Easy to operate 4. Requires no extra effort	1. The digital banking service is very easy to use 2. The digital banking application is clear and easy to understand 3. I find the digital banking service easy to operate 4. Using digital banking services does not require extra effort
Perceived Usefulness (X2)	The subjective assessment of an individual regarding the extent to which the use of a system enhances their performance and productivity. (Milde & Jonner, 2022)	1. Accessible anytime and anywhere 2. More effective and efficient 3. Aids productivity 4. Accelerates transaction processes 5. Improves performance	1. Digital banking services are accessible anytime and anywhere 2. Digital banking services are more effective and efficient for transactions 3. Digital banking enhances my productivity 4. Using digital banking facilitates faster business activities 5. Digital banking helps improve my performance
Attitude (Z)	An individual's feelings or evaluations regarding how interesting or uninteresting it is to use a system.	1. Benefits 2. Enjoyment 3. Preference	1. Using digital banking provides benefits for me 2. I feel happy using digital banking 3. I prefer to use digital banking over other services
Behavioral Intention to Use (Y)	The motivation that prompts an individual to perform an activity they desire, assuming they are free to choose. Every intention aims to satisfy a need. (Mufarih et al., 2020)	1. Attraction to use 2. Plan to use 3. Continue to use	1. I am interested in using digital banking services 2. I plan to use digital banking services 3. I will continue to use digital banking services

B. RESULT

In this study, the analysis was carried out through the Partial Least Squares (PLS) approach. PLS is a method used to analyze the causal relationship between variables in a study. This research model consists of two submodels, namely the measurement model (*outer model*) and structural models (*inner model*). The measurement model (*outer model*) aims to generate validity and reliability assessments. While the structural model (*inner model*) is a modeling that describes hypothesized relationships. To facilitate the processing of SEMPLS data, this research uses the help of Smart PLS 4 statistical software.

Measurement Model (*Outer Model*)

Outer model is a stage to verify that the measurements made have met the standards of validity and reliability. Where this model specifies the relationship between variables and their indicators. The tests on the Outer Model are:

1. Convergent Validity

Sarstedt & Cheah, (2019) stated that the *convergent validity* test in SEM-PLS aims to ensure that all indicators used to measure a construct show high correlation. The determination *of convergent validity* is seen from the value of the loading factor and *the value of average variance extracted* (AVE). The *loading factor* value can be declared valid or eligible when it has a value of more than 0.07 (Ghozali, 2021).

Table 2. Nilai *Loading Factor*

	Facilities	Benefits	Attitude	Interest
KMD 1	0.822			
KMD 2	0.844			
KMD 3	0.771			
KMD 4	0.786			
KMT 1		0.730		
KMT 2		0.757		
KMT 3		0.708		
KMT 4		0.751		
KMT 5		0.783		
SKP 1			0.855	
SKP 2			0.864	
SKP 3			0.842	
MNT 1				0.812
MNT 2				0.872
MNT 3				0.758

Source: SmartPLS Data Processing Results 4, 2024

Based on table 1, the results of the convergent validity test of each latent variable with each indicator showed a *loading factor* value of more than 0.70. Therefore, it can be concluded that all indicators can be declared valid. In addition, to test *convergent validity*, it can be seen from the value of *the average variance extracted* (AVE), where the provision for each latent variable must be more than 0.50. This can be seen in the AVE table, as follows:

Table 3. Nilai *Average Variance Exracted* (AVE)

	Average Variance Exracted (AVE)
Facilities	0.822
Benefits	0.844
Attitude	0.771
Interest	0.788

Source: SmartPLS Data Processing Results 4, 2024

Table 2 shows that the AVE value for each variable is more than 0.50. Where convenience has an AVE value of 0.822, usefulness has an AVE value of 0.844, attitude has an AVE value of 0.771, and interest has an AVE value of 0.788. This means that each latent variable has met the *convergent validity* requirements, where the latent variable already represents the indicators in the block.

2. Discriminatory Validity

According to Bougie, (2019) discriminant validity is a measure that shows how unique a concept or construction is in a research. *Discriminant validity* is measured in two ways, namely the result of *cross loading* and the result *of the fornell larcker criterian*. The *criterion of discriminant validity* is when the *cross loading* value of the indicator on the variable is greater than the value of the indicator on the other variable. Here are the *cross loading* values of each indicator:

Table 4. Nilai *Cross Loading*

	Facilities	Benefits	Attitude	Interest
KMD 1	0.822	0.579	0.495	0.520
KMD 2	0.844	0.528	0.432	0.431
KMD 3	0.771	0.440	0.499	0.414
KMD 4	0.786	0.507	0.444	0.443
KMT 1	0.470	0.730	0.392	0.377
KMT 2	0.549	0.757	0.541	0.444
KMT 3	0.344	0.708	0.446	0.430
KMT 4	0.481	0.751	0.512	0.454
KMT 5	0.532	0.783	0.630	0.578
SKP 1	0.481	0.605	0.855	0.554
SKP 2	0.456	0.591	0.864	0.703
SKP 3	0.561	0.570	0.842	0.522
MNT 1	0.431	0.514	0.602	0.812
MNT 2	0.510	0.548	0.596	0.872
MNT 3	0.436	0.457	0.509	0.758

Source: SmartPLS Data Processing Results 4, 2024

Based on table 3, the four values of the convenience indicators are 0.822, 0.844, 0.771, and 0786 where these values are greater than other variables. The five values of the utility indicators are 0.730, 0.757, 0.708, and 0.751 where these values are greater than other variables. Then the values of the three attitude indicators are 0.855, 0.864, and 0.842 where these values are greater than other variables. And finally, the values of the three indicators of interest, namely 0.812, 0.872, and 0.758 where these values are greater than other variables.

Thus, it can be concluded that the cross loading value of the indicator in the variable is the highest compared to other variables, which means that the indicators used in this study have met the discriminant validity well in forming each variable.

The second stage is testing using *the results of the Fornell Larcker Criterian*. Where the criterion in *Fornell-Larcker* is that the root of *the Average Variance Extracted* (AVE) must be greater than the correlation between the variables.

Table 5. Nilai Akar *Average Variance Extracted* (AVE)

	Facilities	Benefits	Attitude	Interest
Facilities	0.806			
Benefits	0.639	0.746		
Attitude	0.582	0.689	0.854	
Interest	0.564	0.623	0.700	0.815

Source: SmartPLS Data Processing Results 4, 2024

Table 4 shows that the root of the Average Variance Extracted (AVE) is greater than the correlation between variables. Thus, it can be concluded that the discriminant validity of the four variables is met.

3. Validity Test

A relisability test is a measurement that is taken to measure that respondents' answers are consistent and not random (Ghozali & Kusumadewi, 2023). According to Abdillah & Hartono (2015) the reliability test can be carried out using two methods, namely by looking at Cronbach's alpha and composite reliability values. The reliability test criterion is when Cronbach's alpha or composite reliability value is greater than 0.70.

Table 6. Cronbach's Alpha or Composite Reliability

	Cronbach’s Alpha	Composite Reliability
Facilities	0.820	0.881
Benefits	0.802	0.863
Attitude	0.815	0.890
Interest	0.747	0.856

Source: SmartPLS Data Processing Results 4, 2024

Table 5 shows the value *cronbach's Alpha* For all variables greater than 0.70, namely with values of 0.820, 0.803, 0.815, and 0.747. Likewise, the value of *composite reliability*, all variables are more than 0.70 i.e. with values of 0.881, 0.863, 0.890, and 0.856. So it can be concluded that these variables have met the reliability requirements.

Assumption Test

Before testing the structural model hypothesis, it is important to check if there is multicollinearity between variables by using VIF statistics in the inner model. Multicollinearity is a condition in which there is a very high correlation between independent variables in a model that results in poor model predictability. To detect the presence of indicators that experience multicollinearity, it can be found by looking at the value *Variance Inflation Factor* (VIF). An indicator can be said to have multicholine if the VIF value is between 5-10. It is said that it is good if the value of VIF is less than 5, because when the value is more than 5, it indicates that there is a collinearity between constructs (Sarstedt et al., 2022).

Table 7. VIF Value

	Facilities	Benefits	Attitude	Interest
Facilities			1.690	1.806
Benefits			1.690	2.275
Attitude				2.038
Interest				

Source: SmartPLS Data Processing Results 4, 2024

Based on table 6, the test results state that all variable indicators in the study have a value of less than 5. Therefore, it can be concluded that all indicators in the study did not have a multicollinearity problem.

Inner Model Test

Inner model is a structural model that is used to describe and test causal relationships between latent variables or variables that cannot be measured directly. The internal model evaluation in this study uses two tests, namely hypothesis test and *coefficient of determination* (R2). The test is carried out to test and confirm the relationship between the constructs under study (Jogiyanto Hartono, 2018). Here are the tests in the inner model:

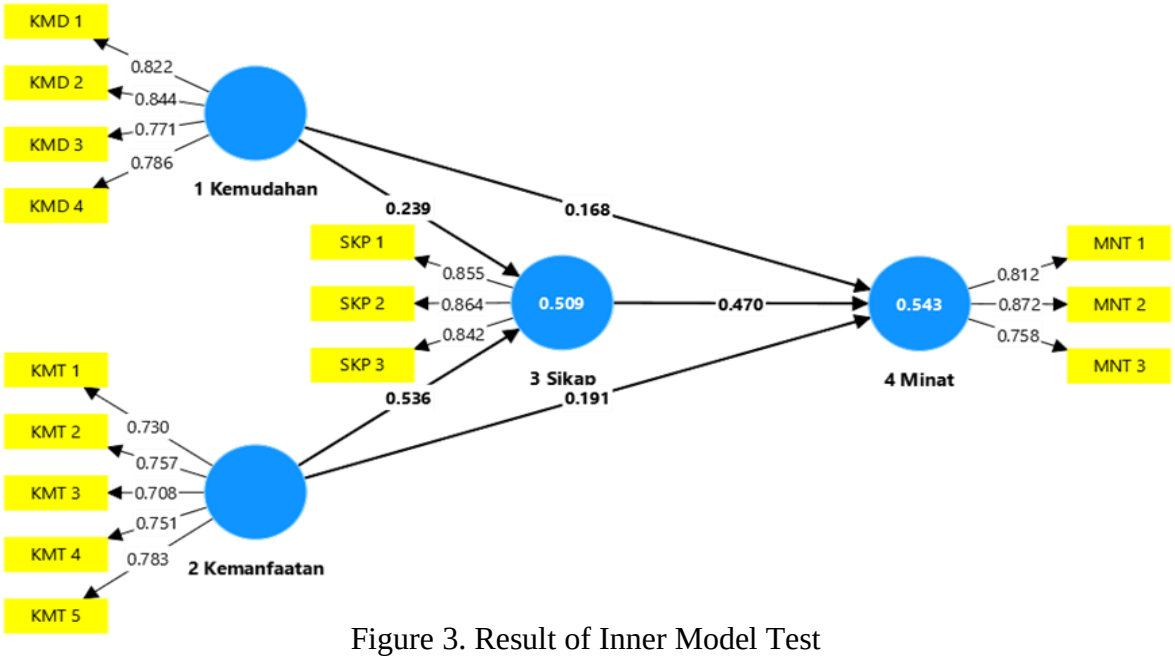

Figure 3. Result of Inner Model Test

a. Hypothesis Test

Hypothesis testing is used to measure the significance of each independent variable used in the study. This test is based on the assumption that the hypothesis will be rejected if the significance value is more than 0.5 or if the T-Statistics value is less than 1.96.

Table 8. Nilai *Result For Inner Weight*

	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
Convenience -> Attitude	0.239	2.337	0.019
Advantages of -> Attitude	0.536	6.044	0.000
Facilities -> Interest	0.168	1.995	0.046
Benefits-> Interest	0.191	2.019	0.044
Attitudes > Interest	0.470	5.572	0.000
Ease -> Attitude -> Interest	0.112	2.033	0.042
Advantages -> Attitudes -> Interests	0.252	4.172	0.000

Source: SmartPLS Data Processing Results 4, 2024

Based on the *path coefficient* test using the bootstrapping method in table 7, it can be concluded that:

1) The influence of convenience on attitude

   The results of the convenience variable test on attitude obtained a P-Value value of 0.019 < 0.05 and a T-Value of 2.337 > 1.96, so it can be concluded that the first hypothesis (H_1) is accepted, i.e. ease has a significant effect on attitudes.

2) The effect of usefulness on attitude

   The results of the convenience variable test on attitude obtained a P-Value value of 0.000 < 0.05 and a T-Value of 6.044 > 1.96, so it can be concluded that the second hypothesis (H_2) is accepted, that is, the benefits have a significant effect on attitudes.

3) The influence of convenience on interest

   The results of the ease of interest variable test obtained a P-Value value of 0.046 < 0.05 and a T-Value of 1.995 > 1.96, so it can be concluded that the third hypothesis (H_3) is accepted, i.e. ease has a significant effect on interest.

4) The effect of usefulness on interest

   The results of the utility to interest variable test obtained a P-Value value of 0.044 < 0.05 and a T-Value of 2.019 > 1.96, so it can be concluded that the fourth hypothesis (H_4) is accepted, i.e. the benefits have a significant effect on interest.

5) The influence of attitudes on interests

   The results of the test of the variable attitude towards interest obtained a P-Value value of 0.000 < 0.05 and a T-Value of 5.572 > 1.96, so it can be concluded that the fifth hypothesis (H_5) is accepted, i.e. attitudes that have a significant effect on interest.

6) Facilitation of interest through attitude

   The results of the test of the convenience variable on interest through attitude obtained a P-Value value of 0.042 < 0.05 and a T-Value of 2.033 > 1.96, so it can be concluded that the sixth hypothesis (H_6) is accepted, that is, attitudes have a significant influence as an intervening variable between ease of interest.

7) The effect of usefulness on interest through attitudes

   The results of the test of the variable of benefit to interest through attitudes obtained a P-Value value of 0.000 < 0.05 and a T-Value of 4.172 > 1.96, so it can be concluded that the seventh hypothesis (H_7) is accepted, which is a significant influence as an intervening variable between benefits and interests.

b. Coefficient of Determination (R2)

Coefficient of Determination shows how much influence independent variables have on dependent variables. In the construct, the coefficient of determination is called the R-square value. R-Square value variation is used to analyze the influence of independent factors on significant dependent variables. The higher the R-Square value, the better the prediction of the research model. Ghozali, (2021) stated that the R-Square value of 0.67 means that the model is strong, 0.33 means that the model is moderate and 0.19 indicates that the model is weak.

Table 9. R-Square Value

	R-Square	R-Square Adjusted
Attitude	0.509	0.499
Interest	0.543	0.528

Source: SmartPLS Data Processing Results 4, 2024

Table 8 shows that the R-squared value for the attitude variable has a value of 0.509. This shows that 50.9% of attitude variables are influenced by convenience and usefulness variables, while 49.1% of attitude variables are influenced by other variables outside of the study. Meanwhile, interest has a value of 0.543. These results show that 54.3% of the purchase decision variables can be influenced by convenience, usefulness, and attitude, while 39.6% are influenced by variables outside the study.

C. DISCUSSION

The Influence of Convenience on the Attitude of Gen Z in Using Digital Banking in Cirebon Regency

The first hypothesis in this study states that convenience has a significant effect on attitudes in using digital banking. This is proven based on the results of the t-coefficient test obtained with a P-Value value for the utility variable of 0.019 and a T-Value of 2.337. Based on this, the P-Value is 0.019 < 0.05 and the T-Value is 2.337 > 1.96. This shows that when the ease of using digital banking increases, the attitude of its use will also increase. So it can be concluded that the first hypothesis (H_1) which states that convenience has a significant effect on attitudes to use digital banking is accepted.

This shows that the higher the ease of using digital banking, the more positive the user's attitude towards the use of digital banking. This significant relationship occurs because Gen Z feels the convenience of learning and using digital banking services when making transactions. This is supported by research that has been conducted by Wardani et al (2020) which states that convenience has a significant effect on attitudes towards using digital banking. This is also in line with research conducted by Setiyawati (2020) which states that *Perceived Usefullness* has a significant effect on *Attitude Towards Using*.

The second hypothesis in this study states that usefulness has a significant effect on attitudes in using digital banking. This is proven based on the results of the t-coefficient test obtained by the P-Value for the utility variable of 0.000 and the T-Value of 6.044. Based on this, the P-Value is 0.000 < 0.05 and the T-Value is 6.044 > 1.96. This shows that when the benefits of using digital banking increase, the attitude of use in using digital banking will also increase. So it can be concluded that the second hypothesis (H_2) which states that the benefits have a significant effect on the attitude of using digital banking are accepted.

This shows that the higher the benefits received in the use of digital banking, the higher the attitude of use in using digital banking. This significant relationship occurs because Gen Z feels that the use of digital banking increases effectiveness and efficiency when making transactions. The Benefits (*usefulness*) refer to a person's level of belief that the use of a particular object can improve their performance. Perception of usefulness is defined as a measure of the extent to which the use of technology is perceived to provide benefits to its users. This is supported by research that has been conducted by D. Wardani et al., (2022) which states that benefits have a significant effect on attitudes to use digital banking. And in line with research conducted by Setiyawati (2020) which states that *Perceived Ease of Use* has a significant effect on *Atittude Towards Using*.

The third hypothesis in this study states that convenience has a significant effect on interest in using digital banking. This is proven based on the results of the t-coefficient test obtained by the P-Value for the utility variable of 0.046 and the T-Value value of 1.995. Based on this, the P-Vallue is 0.046 < 0.05 and the T-Value is 1.995 > 1.96. This shows that when the ease of using digital banking increases, interest in using digital banking will also increase. So it can be concluded that the third hypothesis (H_3) which states that convenience has a significant effect on interest in using digital banking is accepted.

This shows that the higher the perception of ease of using digital banking, the greater the interest in using it. This proves that digital banking is easy to learn, controllable, flexible, and easy to use, which influences the interest in using and makes users more confident in choosing digital banking as an option for transactions. If digital banking provides convenience in its use, then the intention to use it will also appear. This is supported by research that has been conducted by Lalu Agustino (2021) which states that convenience has a significant effect on interest in using E-Wallets. Research conducted by Pratama & Suputra, (2019) also states that convenience has a significant effect on interest in using electronic money. And in line with research conducted by Syofyan (2021)which states that the perception of convenience has a significant effect on the intention to use.

The fourth hypothesis in this study states that benefits have a significant effect on interest in using digital banking. This is proven based on the results of the t coefficient test obtained by the P-Value for the utility variable of 0.044 and the T-Value value of 2.019. Based on this, the P-Value is 0.044 < 0.05 and the T-Value is 2.019 > 1.96. This shows that when the benefits of using digital banking increase, interest in using digital banking will also increase. So it can be concluded that the fourth hypothesis (H_4) which states that the benefits have a significant effect on the interest in using digital banking are accepted.

This shows that the higher the benefits of digital banking, the more interest in using it. This significant relationship occurs because Gen Z feels that the use of digital banking provides many benefits, which ultimately increases their interest and interest in using it. Thus, it can be said that the perception of benefits includes the acceleration of work, benefits, increased productivity, and effectiveness. The higher the values of these indicators, the higher the level of intention to use. This is supported by research that has been conducted by Lalu Agustino (2021)which states that the benefits have a significant effect on interest in using E-Wallets. And in line with the research conducted by Karnadi et al., (2018) is also stated that the benefits have a significant effect on the interest in using electronic money.

The fifth hypothesis in this study states that attitudes have a significant effect on interest

in using digital banking. This is proven based on the results of the t coefficient test obtained by the P-Value for the utility variable of 0.000 and the T-Value of 5.572. Based on this, the P-Value is 0.000 < 0.05 and the T-Value is 5.572 > 1.96. This shows that when attitudes towards using digital banking increase, interest in using digital banking will also increase. So it can be concluded that the fifth hypothesis (H_5) which states that attitudes have a significant effect on interest in using digital banking are accepted.

This shows that Gen Z's positive attitudes or reactions will affect their interest in using digital banking. The positive reactions intended in this study are related to Gen Z's response to the various advantages and benefits obtained from the use of digital banking, as well as the desire to continue transacting using e-money because of the pleasure they feel.

The results of this study are in accordance with the basis *of the Theory of Planned Behaviour* (TPB) put forward by Icek Ajzen and Martin Fishbein in 1980 which states that attitudes can affect a person's interests. This is supported by research that has been conducted by Rismalia & Sugiyanto (2022) which states that attitudes have a significant effect on interest in using M-Banking. And in line with research conducted by Karnadi et al., (2018) it also states that benefits have a significant effect on interest in using go-pay.

The sixth hypothesis in this study states that the intervening attitude affects convenience on interest in using digital banking. This is proven based on the results of the t-coefficient test obtained with a P-Value value for the utility variable of 0.042 and a T-Value of 2.033. Based on this, the P-Value is 0.042 < 0.05 and the T-Value is 2.033 > 1.96. Therefore, it can be concluded that the sixth hypothesis (H_6) which states that the intervening attitude of the influence of convenience on interest in using digital banking is accepted. This is supported by research that has been conducted by Rismalia & Sugiyanto (2022) which states that attitude also has a significant effect as an intervening variable between the variables of ease perception on the decision to use electronic money. In line with the research conducted by Lutfiah et al., (2023) attitudes also have a significant effect as an intervening variable between the variables of ease perception on the decision to use M-Banking.

The Role of Attitude as an Intervening Variable in Using Digital Banking

The seventh hypothesis in this study states that the intervention attitude affects the interest in using digital banking. This is proven based on the results of the t coefficient test obtained by the P-Value for the utility variable of 0.000 and the T-Value of 4.172. Based on this, the P-Value is 0.000 < 0.05 and the T-Value is 4.172 > 1.96. So it can be concluded that the seventh hypothesis (H_7) which states the attitude of intervening the influence of usefulness on interest in using digital banking is accepted.

The results of this study are in accordance with the basis of the *theory of the Technology Acceptance Model* (TAM) proposed by Davis in 1989, which explains the behavior of computer users. This theory is based on the beliefs, attitudes, intensities, and behavioral relationships of users. This is supported by research that has been conducted by Rismalia & Sugiyanto (2022) which states that attitude also has a significant effect as an intervening variable between the variables of perception of usefulness on interest in using electronic money. And in line with the research conducted by Lutfiah et al., (2023), attitudes also have a significant influence as an intervening variable between the variables of perception of benefits on the decision to use M-Banking.

In the Islamic Perspective, according to Wardoyo & Andini (2017), ease of use is a top priority for digital service providers. The ease of use of technology refers to a person's subjective belief that they are able to interact with the technology without experiencing significant difficulties (Andi Fauziah & Tenrypada, 2021). The ease in the teachings of Islam has been explained in the Qur'an, one of which is in QS. Al Baqarah verse 185:

يُرِيدُ ٱللَّهُ بِكُمُ ٱلْيُسْرَ وَلَا يُرِيدُ بِكُمُ ٱلْعُسْرَ

Meaning: *"Allah wills ease for you, and does not want trouble for you*."
(QS. Al-Baqarah: 185).

The verse explains that Allah will make human life easier and people will also tend to choose something that will make their activities easier. This can be attributed to the ease of carrying out banking activities such as opening accounts, deposits, withdrawing cash, and transferring money, through digital banks, which will be able to attract interest in using digital banks. It is hoped that through the ease of banking activities, the community will be able to make it easier to meet their economic needs (Wardoyo & Andini, 2017).

D. CONCLUSION

Based on the results of the study, the following results were obtained: Convenience and Benefit has a significant effect on the attitude of Gen Z in using digital banking in Cirebon Regency. Therefore, it can be concluded that the first hypothesis (H1 & H2), which states that convenience and Benefit have a significant effect on attitudes to use digital banking, is accepted. In the next analysis showed that Convenience and Benefit has a significant effect on the attitude of Gen Z in using digital banking in Cirebon Regency. Therefore, it can be concluded that the third hypothesis (H3 & H4) which states that convenience has a significant effect on interest in using digital banking is accepted.

This attitude has a significant effect on the interest of Gen Z in using digital banking in Cirebon Regency. Therefore can be concluded that the fifth hypothesis (H5), which states that attitudes have a significant effect on interest in using digital banking, is accepted. Attitudes have a significant influence as an intervening variable between the ease of Gen Z's interest in using digital banking in Cirebon Regency. Therefore can be concluded that the sixth hypothesis (H6), which states that the intervening attitude of the influence of convenience on interest in using digital banking is accepted. Attitude has a significant influence as an intervening variable between the benefits of Gen Z's interest in using digital banking in Cirebon Regency. Therefore can be concluded that the seventh hypothesis (H7), which states that the attitude of intervening the influence of convenience on interest in using digital banking, is accepted.

The conclusion of this study state that the main factor that attracts Gen Z to use Digital Banking is the ease of use factor, therefore banks must always pay attention to the user interface (UI) and user experience (UX) of their applications. In addition, the intuitive design and easy transaction process will be very attractive to Gen Z. In addition to convenience, the benefits offered also need to be more concrete and relevant to the needs of Gen Z. For example, providing attractive promos or cashback, or features that support their lifestyle, such as online payments for game purchases or streaming. Knowing that attitudes have a very important role in influencing interest, digital banks can build campaigns that focus not only on features and benefits, but also on forming a positive perception of digital banking. This study has

limitations, especially related to the number of variables, the number of respondents and the breadth of the population. Therefore, it is recommended for further research to be able to conduct research using variables, the number of respondents, and a larger population to be able to generalize the findings more broadly.

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