

ANALYSIS OF FACTORS AFFECTING THE INTENSITY OF OCTO-MOBILE USAGE BY CIMB NIAGA

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ABSTRACT

This study aims to analyze the factors that influence the intensity of use of Octo Mobile mobile banking by CIMB Niaga. This study identifies 8 variables, namely perceived usefulness, perceived ease of use, interaction needs, perceived risk, perceived cost, trust, credibility and compatibility with lifestyle. Through hypothesis testing, this study confirmed the significant effect of these variables on the intensity of use of Octo Mobile. The results show that the most influential factor is compatibility with lifestyle and user needs. This indicates that users highly value the compatibility of mobile banking features with their daily banking activities and overall lifestyle. The next influential factor is the credibility of CIMB Niaga as a mobile banking service provider. Users perceive CIMB Niaga as a trustworthy institution, which ensures the security of personal information and transactions, thus increasing their confidence in using the service. The last influencing factor is perceived usefulness. Users feel that Octo Mobile by CIMB Niaga improves their job performance, makes banking tasks easier, and is overall useful. These findings suggest that to increase the intensity of Octo Mobile usage, CIMB Niaga needs to focus on improving the compatibility of the service with modern lifestyles, maintaining and enhancing credibility through strong security measures and transparent privacy policies, and continuing to innovate to add features that are useful and make users' banking activities easier. This strategic approach is expected to not only increase the intensity of usage but also directly proportional to the increase in bank revenue.

KEYWORDS *Mobile Banking, Intensity of Use, Compatibility, Credibility, Perceived Usefulness, CIMB Niaga, Octo Mobile*



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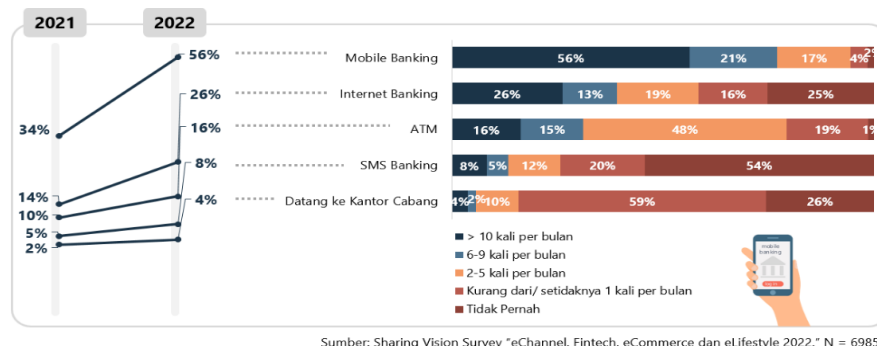
INTRODUCTION

Along with the advancement of information technology, banking services are undergoing a transformation towards the era of digital banking services. The main focus is to meet customer needs by fully adopting digital technology through

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devices and applications as delivery channels. This approach enables access to banking services anytime and anywhere by reducing direct interaction with bank staff. The aim is to improve operational efficiency and the quality of bank services to customers.

In line with this, the business strategy needs to be developed towards digital banking services that enable prospective customers and/or Bank customers to obtain information, communicate, open and close accounts, including obtaining other information and conduct transactions other than banking products, including financial planning (financial planning/advisory), investment, e-commerce, payments, and other needs of Bank customers. Based on data from Sharing Vision Survey, the digital banking services that are widely used by the public today are Mobile Banking, followed by Internet Banking, ATM, SMS Banking.



Sumber: Sharing Vision Survey "eChannel, Fintech, eCommerce dan eLifestyle 2022," N = 6985

Figure 1.

CIMB Niaga is committed to continue developing digital banking services with a focus on transforming into a powerful wealth platform. This platform is designed to meet the needs of people who want to invest in various instruments, including mutual funds, bonds and time deposits, by offering competitive interest rates.

Referring to the development of digital banking, the competition of digital services from both banks and digital banks is getting warmer. In line with the competition, there are more and more digital banking applications. Almost all digital banks have experienced an increase in the number of customers. Referring to Sharing Vision Survey data, Octo Mobile from CIMB Niaga is the 9th most frequently used Mobile Banking in the survey.



Sumber: Sharing Vision Survey "eChannel, Fintech, eCommerce dan eLifestyle 2022," N = 6985

Figure 2.

The use of mobile banking, of course, cannot be separated from the acceptance of the technology itself. (Davis 1989) states that technology acceptance behavior refers to the Technology Acceptance Model (TAM). This model uses four main constructs, namely perceived usefulness, perceived ease of use, attitude towards behavior or attitude towards using technology, and behavioral intention.

In line with technological advances, research continues to be conducted to identify factors that influence consumer attitudes towards digital banking services. Meanwhile (Koenig-Lewis et al. 2010) highlighted the importance of compatibility, perceived benefits, and risk in the adoption of mobile banking in the UK.

(Sutarminingsih, 2021) conducted research related to analyzing the factors that influence the intention to use XYZ Islamic Bank Mobile Banking using the journal model (Hanafizadeh et al. 2014) as a development of the journal (Davis 1989) by referring to 8 variables in its research indicators, namely perceived usefulness, perceived ease of use, interaction needs, perceived risk, perceived cost, trust, credibility and compatibility with lifestyle.

The intensity of using Mobile Banking is of course directly proportional to the Bank's revenue. By knowing the factors that influence intensity, of course this is an advantage for banks providing Mobile Banking services. The position of Octo Mobile from CIMB Niaga, which is currently in position 9, attracts the attention of researchers to find out more about the factors that influence the intensity of use of Octo-mobile. With this research, the objectives are:

1. Analyze the factors that influence the intention to use Octo Mobile?
2. What are the characteristics and behavior of Octo Mobile users?

RESEARCH METHOD

Location, Design, and Timing of the Study

The research was conducted on Octo Mobile mobile banking users by CIMB Niaga. in the Jabodetabek area. This research design uses a cross sectional survey design or sample survey research design. According to Sumarwan (2011), a cross sectional survey design is a research design that allows information collection from each element of the population to be carried out once at a certain time. The research is planned to be conducted in May 2024.

Data Type and Source

The data used in this study are primary data. Primary data is data taken by researchers where the data is designed by themselves in such a way that contains the information needed by researchers and information obtained by respondents (Sumarwan 2017).

Respondent Selection Technique

The determination of the sample size follows the requirement of a sufficient amount of SEM data using a small sample size. The number of samples taken is five to ten times the number of core questions on the questionnaire (Malhotra 2014). The number of core questions in this study was 28, so $28 \times 5 = 140$.

Research Variables

The variable selection is based on the main journal, namely (Hanafizadeh et al. 2014). There are 8 variables with indicators that support the proxy for Intensity

of Use of Mobile Banking. Sugiyono (2008) suggests that the operational definition of variables is basically anything in the form of anything that is determined by the researcher to study so that information is obtained about it, then conclusions are drawn. To support the determination of variables, several references are also taken from other journals that can support the framework of this journal.

Structural Equation Modeling (SEM) Analysis

The research model used in this study is a tiered structure model and to test the hypotheses proposed SEM analysis techniques are used which are operated through the SEM - PLS program.

Structural Model Design, Path Diagram and Measurement Model

From the operational variables, the first to third steps in SEM can be taken, namely designing structural models, measurement models and path diagrams. Figure 3.1 explains the effect of eight latent variables on the intensity of use (Y) of XYZ Islamic Bank mobile banking, namely the variables of perceived usefulness (X1), ease of use (X2), interaction needs (X3), perceived risk (X4), perceived cost of use (X5), trust (X6), credibility (X7), and compatibility with lifestyle and needs (X8).

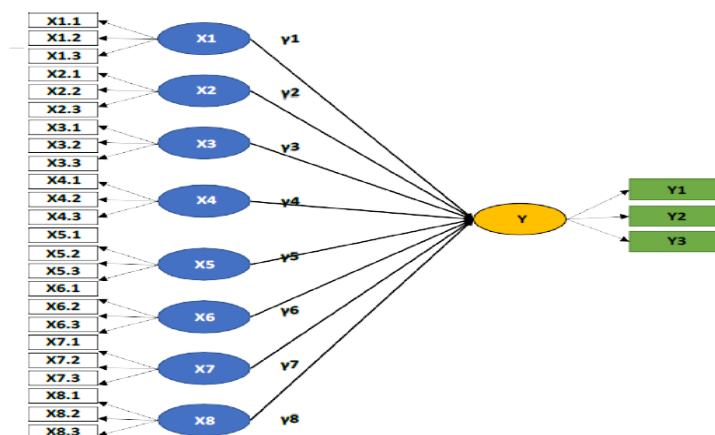


Figure 4. Structural Model Design

RESULT AND DISCUSSION

Respondents

Based on the questionnaires distributed, a total of 176 respondents filled out the questionnaire. However, there were 10 of them who did not use Octo Mobile, so the questionnaire ended without filling in the core questions. The total respondents who answered all the core questions were 166 respondents.

Validity and Reliability Test

The measurement model fit test in SEM uses validity and reliability tests, where the validity test aims to see whether a variable measures what should be measured. Measurement evaluation in this study has three tests, namely convergent validity, discriminant validity and reliability test. Before conducting these tests, the correlation between variables and their indicators can be seen from the loading

factor. In addition, loading factors are used to evaluate the validity and reliability of the factors formed (Hair et al., 2019). The loading factor is presented as follows:

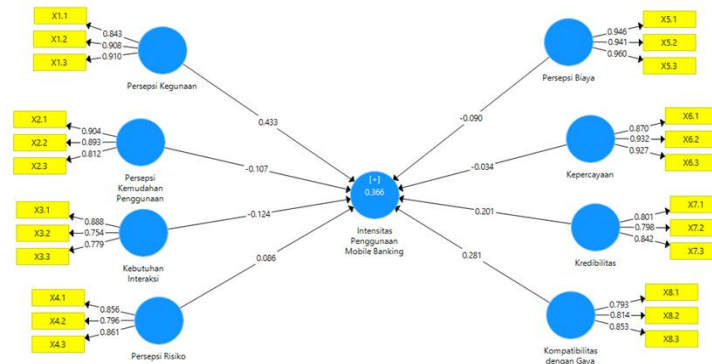


Figure 5. Loading Factor Model - data obtained

From the table above, it can be seen that all indicators have a loading factor value above 0.70. So, the test can proceed to the next stage.

Convergent validity

Convergent validity testing is used to determine whether the data used in the study is valid or not, using the measuring instrument used, namely the questionnaire. Convergent validity can be seen through the resulting AVE value. The AVE value can be said to be valid if it is more than 0.5 (>0.5) (Hair et al., 2019). The AVE value can be seen in the table below:

Table 1. Average Variance Extracted (AVE)

Variables	Average Variance Extracted (AVE)
Perceived Usefulness (X1)	0.788
Perceived Ease of Use (X2)	0.758
Interaction Needs (X3)	0.655
Risk Perception (X4)	0.703
Cost Perception (X5)	0.901
Trust (X6)	0.828
Credibility (X7)	0.662
Compatibility with Lifestyle (X8)	0.673
Intensity of Use of Mobile Banking (Y)	0.822

The table above shows the results of the AVE value on each latent variable have a value > 0.7. Therefore, all indicators used can represent the variable well. The greatest value is in the perceived cost variable, this means that the indicators in perceived cost can increasingly represent the variable Intensity of Use of Mobile Banking well.

Discriminant validity

Discriminant validity testing is used to determine the extent to which a construct is different from other constructs. The value obtained by the correlation between the same constructs should not be smaller than the correlation with different constructs (Hair et al., 2019). The results of discriminant validity can be seen in the Fornell Larcker Criterion results and the cross loadings value as follows:

Table 2.

	Intensity of Use of Mobile Banking (Y)	Interaction Needs (X3)	Trust (X6)	Compatibility with Lifestyle (X8)	Credibility (X7)	Cost Perception (X5)	Perceived Usefulness (X1)	Perceived Ease of Use (X2)	Risk Perception (X4)
Intensity of Use of Mobile Banking (Y)	0.906								
Interaction Needs (X3)	0.349	0.809							
Trust (X6)	0.278	0.289	0.91						
Compatibility with Lifestyle (X8)	0.463	0.572	0.426	0.82					
Credibility (X7)	0.317	0.264	0.588	0.332	0.814				
Cost Perception (X5)	-0.101	0.034	0.151	-0.013	0.236	0.949			
Perceived Usefulness (X1)	0.514	0.676	0.285	0.513	0.206	-0.176	0.888		
Perceived Ease of Use (X2)	0.351	0.641	0.262	0.502	0.26	-0.135	0.687	0.871	
Risk Perception (X4)	0.355	0.558	0.333	0.366	0.419	0.199	0.54	0.499	0.838

Table 2 is the result of the Fornell-Larcker Criterion value which shows that the correlation value obtained between the construct and the construct itself is not smaller than the correlation value of the construct with other constructs. This means that there are differences between the constructs used in the study. Apart from being seen from the Fornell-Larcker Criterion value, discriminant validity can also be seen from the cross loading value as follows:

Table 3. Cross Loading test results

	Intensity of Use of Mobile Banking (Y)	Interaction Needs (X3)	Trust (X6)	Compatibility with Lifestyle (X8)	Credibility (X7)	Cost Perception (X5)	Perceived Usefulness (X1)	Perceived Ease of Use (X2)	Risk Perception (X4)
X1.1	0.461	0.42	0.177	0.389	0.155	-0.205	0.843	0.437	0.363
X1.2	0.455	0.634	0.253	0.471	0.134	-0.199	0.908	0.639	0.507
X1.3	0.451	0.749	0.33	0.507	0.259	-0.063	0.91	0.756	0.57
X2.1	0.289	0.487	0.209	0.397	0.218	-0.12	0.483	0.904	0.44
X2.2	0.294	0.473	0.18	0.384	0.23	-0.139	0.497	0.893	0.353
X2.3	0.327	0.692	0.286	0.517	0.228	-0.095	0.784	0.812	0.498
X3.1	0.397	0.888	0.328	0.553	0.291	-0.026	0.816	0.7	0.607
X3.2	0.143	0.754	0.084	0.376	0.058	0.058	0.239	0.31	0.281
X3.3	0.17	0.779	0.173	0.385	0.194	0.131	0.25	0.339	0.293
X4.1	0.257	0.278	0.194	0.17	0.336	0.16	0.306	0.329	0.856
X4.2	0.358	0.759	0.351	0.487	0.376	0.12	0.701	0.576	0.796
X4.3	0.245	0.229	0.257	0.179	0.323	0.239	0.233	0.271	0.861
X5.1	-0.087	0.042	0.241	0.046	0.245	0.946	-0.132	-0.079	0.215
X5.2	-0.078	0.104	0.14	0.032	0.233	0.941	-0.129	-0.089	0.241
X5.3	-0.114	-0.024	0.072	-0.088	0.202	0.96	-0.221	-0.193	0.135
X6.1	0.309	0.259	0.87	0.432	0.663	0.266	0.252	0.261	0.323
X6.2	0.208	0.265	0.932	0.353	0.436	0.045	0.26	0.219	0.288
X6.3	0.209	0.263	0.927	0.349	0.432	0.038	0.264	0.22	0.282
X7.1	0.246	0.234	0.624	0.367	0.801	0.376	0.174	0.193	0.426
X7.2	0.23	0.166	0.37	0.181	0.798	0.166	0.144	0.205	0.304
X7.3	0.292	0.239	0.444	0.261	0.842	0.058	0.181	0.233	0.301
X8.1	0.343	0.432	0.337	0.793	0.254	0.026	0.4	0.415	0.301

	Intensity of Use of Mobile Banking (Y)	Interaction Needs (X3)	Trust (X6)	Compatibility with Lifestyle (X8)	Credibility (X7)	Cost Perception (X5)	Perceived Usefulness (X1)	Perceived Ease of Use (X2)	Risk Perception (X4)
X8.2	0.4	0.53	0.393	0.814	0.337	-0.026	0.467	0.473	0.358
X8.3	0.393	0.44	0.318	0.853	0.224	-0.027	0.393	0.349	0.241
Y1	0.735	0.516	0.239	0.551	0.282	0.034	0.578	0.424	0.368
Y2	0.957	0.223	0.228	0.351	0.259	-0.151	0.41	0.254	0.277
Y3	0.957	0.234	0.261	0.361	0.288	-0.139	0.41	0.274	0.301
Y4	0.956	0.232	0.267	0.364	0.304	-0.129	0.413	0.277	0.311

Table 3 shows the results of the cross loading value. Cross loading is used to determine which indicators on latent variables can distinguish or connect well with indicators on other variables (Hair et al., 2019). The results show that the resulting value between the indicator and the latent variable itself is not smaller than the correlation value of the indicator with other latent variables. Therefore, it can be stated that it has fulfilled the measurement model and no indicators should be deleted.

Reliability Test

The reliability test is used to assess the consistency of an instrument in producing the same data in the same conditions. Therefore, the resulting data can be trusted and used for research purposes. This is to minimize bias and errors in measurement. The results of the reliability test can be seen from the results of the Cronbach's Alpha and Composite Reliability values. The reliability of a variable is said to be good if it has a Composite Reliability value of more than 0.7 and a Cronbach's Alpha value ranging from 0.6 to 0.7 or more than that (Hair et al., 2019).

Table 4. Reliability Results with Cronbach's Alpha and Composite Reliability

Variables	Cronbach's Alpha	Composite Reliability
Intensity of Use of Mobile Banking (Y)	0.924	0.948
Interaction Needs (X3)	0.793	0.85
Trust (X6)	0.9	0.935
Compatibility with Lifestyle (X8)	0.757	0.861
Credibility (X7)	0.747	0.855
Cost Perception (X5)	0.946	0.965
Perceived Usefulness (X1)	0.865	0.918
Perceived Ease of Use (X2)	0.839	0.904
Risk Perception (X4)	0.795	0.876

The table above shows the Cronbach's Alpha and Composite Reliability values of each variable. The Composite Reliability value shows that most of them have a value of more than 0.7. This shows that the data generated is reliable and can be used for research. Likewise, the value of Cronbach's Alpha which shows everything is more than 0.7. The smallest value is 0.747 which is owned by the Credibility variable. These results indicate that the level of internal consistency can be said to be good and the statements used are reliable in accordance with the field.

Structural Model (Inner model)

The structural model or inner model is used to determine how well the designed model can explain the correlation between latent variables in the study (Hair

et al., 2019). Structural model evaluation can be done by testing the Coefficient of Determination (R²), Path coefficient (β), and Predictive Relevance (Q²).

Coefficient of Determination (R²)

Coefficient of Determination (R²) is used to show how much the independent variable affects the dependent variable (Hair et al., 2019). The results obtained are as follows:

Table 5. Coefficient of determination

	R Square	R Square Adjusted
Intensity of Mobile Banking Use	0.366	0.333

The table above shows the value of R², there are variables listed in the table, namely the intensity of using mobile banking of 0.366 which indicates that the independent variable affects the dependent variable by 36.6% with 63.4% being influenced by other factors outside this study.

F Square

In addition to assessing whether or not there is a significant relationship between variables, a researcher should also assess the magnitude of the influence between variables with Effect Size or f-square (Wong, 2013). An f square value of 0.02 is considered small, 0.15 is considered medium, and 0.35 is considered large. Values less than 0.02 can be ignored or considered no effect (Sarstedt et al., 2017). The f square value can be seen in the table below:

Table 6.

Variables	Intensity of Use of Mobile Banking (Y)	Influence
Intensity of Use of Mobile Banking (Y)	-	-
Credibility (X7)	0.37	Great
Perceived Usefulness (X1)	0.11	Small
Compatibility with Lifestyle (X8)	0.07	Small
Interaction Needs (X3)	0.01	Negligible/no effect
Cost Perception (X5)	0.01	Negligible/no effect
Perceived Ease of Use (X2)	0.008	Negligible/no effect
Risk Perception (X4)	0.006	Negligible/no effect
Trust (X6)	0.001	Negligible/no effect

So based on the table of F Square values above, the effect size is large with the criteria F Square > 0.35 is the effect of credibility on the intensity of using mobile banking. And there are no variables that have a medium effect with F Square between 0.15 and 0.35. The effect of compatibility with lifestyle, and perceived usefulness on the intensity of use of mobile banking is small because the F Square value is in the range of 0.02 to 0.15. While the negligible influence is the need for

interaction, trust, perceived cost, perceived convenience, and perceived risk on the intensity of use of mobile banking because it has an f square value <0.02.

Path coefficient (β)

Path coefficient testing serves to determine the direction of the relationship between the variables used in the study. The path coefficient value in the range -0.1 to 0.1 is considered negative and inversely proportional. Meanwhile, the value that is considered positive and directly proportional must be greater than 0.1 (Hair et al., 2019).

Table 7. Path coefficient table

	Intensity of Mobile Banking Use	Results
Intensity of Use of Mobile Banking (Y)		
Compatibility with Lifestyle (X8)	0.281	Positive
Credibility (X7)	0.201	Positive
Perceived Usefulness (X1)	0.433	Positive
Interaction Needs (X3)	-0.124	Negative
Trust (X6)	-0.034	Negative
Cost Perception (X5)	-0.09	Negative
Risk Perception (X4)	0.086	Negative
Perceived Ease of Use (X2)	-0.107	No relationship

The table above shows the results of the path coefficient, which shows that only the positive relationship between compatibility, credibility, and perceived usefulness on the intensity of using mobile banking has a value of more than 0.1. Meanwhile, the variables of trust, perceived cost, and perceived risk have a negative relationship with the intensity of use of mobile banking because the coefficient value obtained is $-0.1 < x < 0.1$. Meanwhile, the variables of need for use and perceived convenience have no relationship with the intensity of use of mobile banking because the coefficient value obtained is < -0.1 .

T-statistic

The t test in the study shows how much influence the independent variable has on the dependent variable. The results of the t test if greater than 1.96 are considered significant and with an alpha value of 5%. Therefore, the criteria for rejecting or accepting a hypothesis, if the p value <0.05 then the hypothesis is accepted. Conversely, if the p value > 0.05, the hypothesis is rejected (Hair et al., 2019).

Table 8. T-statistic and P-value Table

Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values	
Perceived Usefulness -> Intensity of Use of Mobile Banking	X1	0.433	0.393	0.153	2.837	0.005 (Accepted)

Perceived Ease of Use -> Intensity of Use of Mobile Banking	X2	-0.107	-0.102	0.118	0.907	0.365 (Rejected)
Need for Interaction -> Intensity of Mobile Banking Use	X3	-0.124	-0.109	0.116	1.071	0.285 (Rejected)
Perceived Risk -> Intensity of Use of Mobile Banking	X4	0.086	0.091	0.095	0.9	0.368 (Rejected)
Perceived Cost -> Intensity of Use of Mobile Banking	X5	-0.09	-0.109	0.087	1.038	0.3 (Rejected)
Trust -> Intensity of Use of Mobile Banking	X6	-0.034	-0.019	0.088	0.393	0.694 (Rejected)
Credibility -> Intensity of Mobile Banking Use	X7	0.201	0.207	0.083	2.405	0.017 (Accepted)
Compatibility with Lifestyle -> Intensity of Mobile Banking Use	X8	0.281	0.272	0.125	2.242	0.025 (Accepted)

The table above shows that the results of the test show that the variables of compatibility with lifestyle, credibility, and perceived usefulness of the Intensity of Use of Mobile Banking show a t-statistic value of more than 1.975. The results of the t-statistic value are used to determine whether the hypothesis in the study is accepted or rejected. The results show that compatibility with lifestyle, credibility, and perceived usefulness on the Intensity of Use of Mobile Banking can be explained.

Predictive Relevance (Q2)

Predictive relevance (Q2) is a test conducted to determine the extent to which the model in the study can accurately predict the dependent variable. In another sense, the value of the Q2 test results shows how well the resulting observation value is. A high Q2 value indicates that the research model has a good ability to predict the dependent variable (Hair et al., 2019). The following are the test results of Q2:

Table 9.

Variables	SSO	SSE	Q ² (=1-SSE/SSO)
Intensity of Mobile Banking Use	664	496.306	0.253
Interaction Needs	498	498	

Trust	498	498
Compatibility with Lifestyle	498	498
Credibility	498	498
Cost Perception	498	498
Perceived Usability	498	498
Perceived Ease of Use	498	498
Risk Perception	498	498

The Q2 test results show that the overall value is more than 0. The Mobile Banking Intensity of Use variable has a Q2 value of 0.253, which means that the model can explain the information in the data by 25.3%.

CONCLUSION

Based on hypothesis testing, it can be conveyed that there is a significant influence between the variables of compatibility with lifestyle, credibility, and perceived usefulness on the intensity of use of Octo Mobile mobile banking by CIMB Niaga. Overall, the biggest influencing factor is compatibility with lifestyle and needs. This shows that Octo Mobile by CIMB Niaga mobile banking users strongly consider compatibility and lifestyle factors, how to do banking activities, and are compatible with most banking activities.

The next biggest factor influencing is the credibility of CIMB Niaga as a Mobile Banking provider. This shows that CIMB Niaga is considered credible with respondents feeling that CIMB Niaga will not leak customer personal information, provide security in making transactions and provide security related to other information such as customer account mutations. The last influencing factor in this study is perceived usefulness. Based on the research, this shows that respondents feel that OctoMobile by CIMB Niaga provides improved job performance, makes banking-related work easier and the use of Octo Mobile is beneficial overall.

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