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THE EFFECT OF SELF-EFFICACY ON THE UTILIZATION OF MOBILE BANKING WITH THE TAM APPROACH ON FE UNJ STUDENTS

Cintya Kusuma Wardani[1], Osly Usman[2], Munawaroh[3]

[1] *State University of Jakarta, Indonesia*
[2] *State University of Jakarta, Indonesia*
[3] *State University of Jakarta, Indonesia*

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Abstract

The purpose of this study was to determine the effect of self-efficacy on the use of mobile banking with the TAM approach on students of the Faculty of Economics, UNJ. The research method used is a survey method with a quantitative approach, the population used is all students of the Faculty of Economics, Jakarta State University class 2018. The model in this study uses SEM (Structural Equation Modeling) which is operated with the SmartPLS version 3.0 program for hypothesis testing. The data analysis technique used is the first measurement of the outer model which consists of Cronbach's alpha with a value > 0.7. Average Variance Extracted (AVE) value > 0.5 and *Composite Reliability value > 0.7. The two measurements of the inner model consist of R2 with a value of line I of 0.541, line II of 0.530 and line III of 0.671. Then the f2 value of self-efficacy towards perceived usefulness is 0.788, self-efficacy to perceived ease of use is 0.183, perceived usefulness to intention to use is 0562, perceived usefulness is to perceived ease of use is 0.196 and perceived ease of use is intended to be 0.166. The conclusion of this study is that all hypotheses in the study can be accepted.*

Abstrak

Tujuan penelitian ini adalah untuk mengetahui pengaruh efikasi diri terhadap penggunaan mobile banking dengan pendekatan TAM pada mahasiswa Fakultas Ekonomi UNJ. Metode penelitian yang digunakan adalah metode survei dengan pendekatan kuantitatif, populasi yang digunakan adalah seluruh mahasiswa Fakultas Ekonomi Universitas Negeri Jakarta angkatan 2018. Model dalam penelitian ini menggunakan SEM (Structural Equation Modeling) yang dioperasikan dengan versi SmartPLS 3.0 program untuk pengujian hipotesis. Teknik analisis data yang digunakan adalah pengukuran pertama outer model yang terdiri dari cronbach's alpha dengan nilai > 0,7. Nilai Average Variance Extracted (AVE) > 0,5 dan nilai Composite Reliability > 0,7. Kedua pengukuran inner model tersebut terdiri dari R2 dengan nilai jalur I sebesar 0,541, jalur II sebesar 0,530 dan jalur III sebesar 0,671. Kemudian nilai f2 efikasi diri terhadap manfaat yang dirasakan sebesar 0,788, efikasi diri terhadap kemudahan penggunaan yang dirasakan sebesar 0,183, manfaat yang dirasakan terhadap niat penggunaan sebesar 0562, manfaat yang dirasakan terhadap kemudahan penggunaan sebesar 0,196 dan kemudahan penggunaan yang dirasakan adalah dimaksudkan untuk menjadi 0,166. Kesimpulan dari penelitian ini adalah semua hipotesis dalam penelitian ini dapat diterima.

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* Corresponding Author.
cintyakuskus@gmail.com Cintya Kusuma Wardani

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INTRODUCTION

The Covid-19 pandemic has limited various human activities such as activities to interact with other people. In the current era of globalization, human activities have been greatly facilitated by various kinds of sophisticated technology. Many challenges and challenges that affect all aspects of life such as education, social, cultural, political and economic. This development also requires all of us to seek to adapt to the existing changes.

The financial sector is progressing quite rapidly and taking advantage of the dynamics of technological developments, for example in the field of digital banking services. Digital banking services are a form of banking services using electronic or digital methods owned by banks which are carried out independently through digital media owned by bank customers. The banking industry has followed technological developments. This can be seen by the emergence of various simple payment systems such as ATM, internet banking, mobile banking, and SMS banking. An alternative to meeting people's needs during this pandemic is to do online shopping and online transactions. People can use e-payment, which is modern technology for online transactions.

The more people's intentions for online shopping and transactions make banks take more initiatives to improve various features of e-payment services, for example, such as mobile banking. Mobile banking is a service provided by banks to perform various banking transactions through the release function or menu in banking applications that are downloaded and installed via smartphones. Compared to SMS banking, mobile banking offers convenience, because customers do not need to remember the SMS format to be sent to the bank or the SMS banking destination number.

Mobile banking focuses on connecting customers with banks via smartphones to carry out interactive transactions such as savings information, fund transfers, bill payments, and others. Mobile banking has become a strategic service by banks today to build customer loyalty and increase customer retention. As Ashifa (2020) said that currently mobile banking has become the dominant method for consumers to interact with their bank. More bank interactions are handled through mobile banking than ATMs or bank branches due to the tremendous benefits of technology.

The use of mobile banking in the world of education, especially in universities to make single tuition payments, which was previously done by coming directly to the bank has now been facilitated by the existence of mobile banking services. Currently, in some universities, mobile banking is not only used for single tuition payments but also for payment for management services, transactions in the campus environment such as parking, canteens, cooperatives and others. Based on the results of a pre-survey with several students at the State University of Jakarta, it was found that only 6.7% of students agreed on the regulation of the use of mobile banking at the university. These results indicate that the intention to use mobile banking among students is still low.

Research conducted by Ashish Kumar et al., (2020) shows that, together with the TAM constructs, i.e. perceived usefulness and perceived ease of use, as well as all other relevant behavioral factors, i.e. subjective norms, personal innovation, trust, and efficacy self has been applied to statistically affect the intention of mobile banking. Based on the pre-research that the researcher has done, it is known that the factor with the highest score influencing the intention to use mobile banking is self-efficacy. According to Glady and Rantung (2020) self-efficacy is the belief in one's ability to use technology and information systems. A person will be able to use new information technology and systems if they realize that they have high self-efficacy.

Self-efficacy plays a very important role in everyday life, a person will be able to use his

potential optimally if self-efficacy supports it. Low self-efficacy will lead to increased anxiety and avoidance behavior. Individuals will avoid activities that can make things worse, this is not caused by threats but because they feel they do not have the ability to manage risky aspects. A person's level of self-efficacy can describe the process of selecting and adjusting to career choices in his life. The level of self-efficacy can determine a person's motivation in using mobile banking. In her research, Triska Dewi Pramitasari (2017) revealed that those who have self-efficacy will be reflected in higher motivation to become successful. Someone who has high self-efficacy influences the type of action they will take. How big a person's level of courage and confidence in facing a problem in his life will also affect a person's personality.

Another factor that has the highest score from the previous pre-research is the perceived usefulness and perceived convenience. Research conducted by Fadlan and Dewantara (2018) states that when a technology, which in this study is mobile banking, can be easily understood and used and is believed to be able to provide benefits to its users, it will affect a person's behavior to adopt or use mobile banking. The perceived ease of using mobile banking will encourage someone to use mobile banking to support banking activities. The perceived usefulness or benefits in using mobile banking is also a factor that supports someone to use mobile banking.

LITERATURE REVIEW

Mobile Banking

The banking industry has developed various electronic banking channels to keep up with technological developments that are tailored to the needs of today's society. One of the conveniences created by banking in this digital era is the launch of a mobile banking application service, which provides various financial services for customers through information and communication technology.

Mobile banking is a service facility in providing easy access and speed in obtaining the latest information and financial transactions in real time. Mobile banking can be accessed by individual customers via mobile phones that have GPRS technology. Mobile banking service products are bank distribution channels to access accounts owned by customers through GPRS technology using cellular telephone facilities (Iriani, 2018).

According to Hadi & Novi (2015) mobile banking or commonly called m-banking is a banking service provided by the bank to support the smooth and easy banking activities. The effectiveness and efficiency of customers in conducting various m-banking transactions will not work, if it is not supported by cellular phones and the internet. Everyone who has a cell phone can take advantage of this facility, to transact anywhere and anytime easily.

Technology Acceptance Model

Technology Acceptance Model is a technology application model that adopts the Theory of Reasoned Action (TRA) from Ijek Ajzen Chen & Yang (2019) which is used to see the level of use of respondents in receiving information technology. Davis developed the TAM Model in 1986 through the adoption of TRA. TAM is one type of theory that uses a behavioral theory approach that is widely used to examine the process of adopting information technology (Febriyani & Suprajitno, 2020).

The technology acceptance model was used for the first time in research related to computer use (Davis et al., 1989), since then TAM was used to examine a person's intentions in matters relating to the use of technology. TAM consists of four variables, namely perceived usefulness, perceived ease of use, attitude and intention. Davis (1989)

stated that the main purpose of the creation of the TAM model is to provide an explanation of the things that determine acceptance of computers, which in general are able to explain the behavior of users of computer technology for end-users and other users in general, in a more general way wide (Aditya, 2020).

The TAM model is used based on the opinion of Venkatesh and Davis which state that TAM is the best method and concept in explaining user behavior towards new information technology systems. The following is the basis of the Technology Acceptance Model (Sefrika, 2021) :

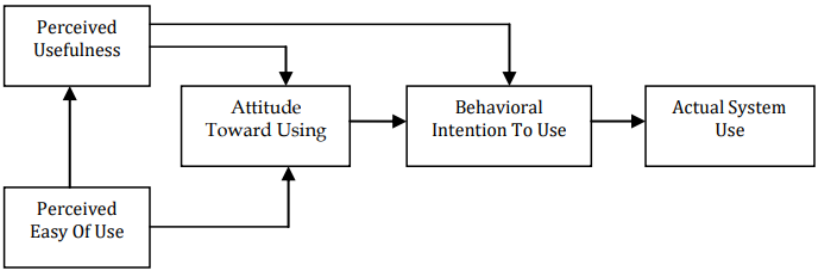

Figure 1. TAM Model

The following constructs are used in TAM:

a) Factors of influence from outside (external variables)

b) Perceived usefulness

c) Perceived ease of use

d) Attitudes toward behavior or attitudes toward using

e) Behavioral intention or behavioral intention to use technology

f) Actual system usage or users actually use technology for real because they feel the benefits.

In this study, the TAM model was not fully used, it only took three constructs, namely:

Perceived Usefulness

Perceived of Usefulness according to Ashifa (2020) is the extent to which a person believes that using a particular system will improve his performance. Perceived usefulness according to Widyapraba et al., (2016) is defined as a measure where the use of a technology is believed to bring benefits to the people who use it. Perceived usefulness can be measured through improving job performance, making work easier and overall the technology used is felt to be useful (Davis et al., 1989).

According to the research of Davis et al., (1989); Prima Citra et al., (2020); Tony Sitinjak (2019) Perceived usefulness can be measured by 6 indicators, namely speeding up work, increasing performance, increasing productivity, effectiveness, simplifying work, and being useful.

Percieved Ease Of Use

The perception of ease of use of technology is based on the belief that the technology is more flexible, simple to understand, and simple to manage

(Rusminah & Hilmiati, 2021). Perception of ease will affect work results, the technology used by someone if it feels difficult, will lead to poor performance results (Aditya, 2020). According to Marias O (2020) the perception of ease of use is an individual's assumption that if they use a certain system, they will be free from effort. According to his understanding, someone will use a technology if they have the assumption that the technology can be used easily.

According to research (Fatmawati, 2015); (Siti Rodiah & Inaya Sari Melati, 2020) ; (Shita, 2020) the perception of ease can be measured by 6 indicators, namely easy to learn, easy to control, clear and easy to understand, flexible, easy to be skilled, and easy to use.

Behavioral Intention To Use

A person's intention to perform a behavior determines whether or not to perform the behavior. Doing or not doing a certain intensity is determined by two basic determinants, namely attitudes and social influences, namely subjective norms (Ijek Ajzen Chen & Yang, 2019). According to Erik (Karinka & Firdausy, 2019), intention is a determinant of a person's behavior as well as a person's strength to perform specific behaviors. These intentions are driven by information seeking, familiarity, social presence and trust. Meanwhile, according to Wibowo et al., (2015) revealed that intention means a high tendency and excitement or a great desire for something.

Indicators of Intention to Use according to (Suh & Han, 2002), (Suharno, 2019), and (Indriastuti, 2020) are: continuous use, future use, level of frequency of use, and recommendations.

Self-Efficacy

Self-efficacy is a person's confidence in his ability to be able to carry out the motivation, cognitive resources, and stages of action needed to be able to meet situational goals or requests (Djasa et al., 2020). Self-efficacy was first introduced by Bandura (2010) in Social Cognitive Theory. According to Leo Marcos et al., (2009) an individual is a human agency, namely someone who has a proactive ability and has self-confidence so that individuals are able to control their thoughts, feelings and actions, that what a person thinks, believes, and feels influences the way a person takes decisions. action.

According to (Nur'ain K. Bakri, 2004), (Hasanah et al., 2019) and (Martono, 2014) in their research revealed that there are 4 indicators of the self-efficacy variable, namely Confidence to be able to complete the task, confident that he is able to try hard, persistent and persevering, confident that they are able to face obstacles and difficulties, and confident that they can complete tasks that have a wide or specific range.

RESEARCH METHODS

In this study, the researcher used a quantitative approach or type of research, while for data collection, the survey data collection method was used. Sampling techniques are generally carried out randomly, data collection using research instruments, data analysis is quantitative or statistical in nature with the aim of testing predetermined hypotheses.

The measuring instrument used in this study is by using a questionnaire, the data obtained in the form of answers to statements that have been filled out by respondents via google form. In this study, the population was 432 students of the Faculty of Economics, State University of Jakarta, class of 2018 with a total affordable population of 410, namely S1 and D3 students of the Faculty of Economics, Jakarta State University, batch 2018.

RESULT AND DISCUSSION

Outer Model

The measurement model (outer model) was used to assess the validity and reliability of the model. The validity test was conducted to determine the ability of the research instrument to measure what should be measured. While the reliability test is used to measure the consistency of the measuring instrument in measuring a concept or it can also be used to measure the consistency of respondents in answering the question items in the questionnaire or research instrument. The measurement model (outer model) uses the Convergent Validity, Discriminant Validity, and Composite Reliability tests (Jaya & Sumertajaya, 2008).

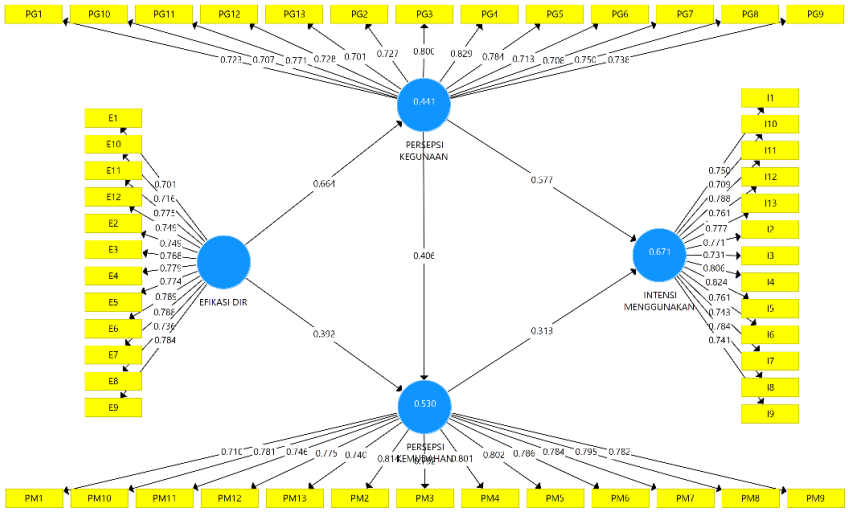

Figure 2. Loading Factor Results

Source: Data Processed by Researchers, 2022

The measurement model (outer model) was used to assess the validity and reliability of the model. The validity test was conducted to determine the ability of the research instrument to measure what should be measured. While the reliability test is used to measure the consistency of the measuring instrument in measuring a concept or it can also be used to measure the consistency of respondents in answering the question items in the questionnaire or research instrument. The measurement model (outer model) uses the Convergent Validity, Discriminant Validity, and Composite Reliability tests (Jaya & Sumertajaya, 2008).

Based on the results of the outer loading factor in the table above, it can be concluded that all indicators of the variable construct of self-efficacy (E), perceived usefulness (PG), perceived ease of use (PM), and intention to use (I) have a value > 0.7 which is means that the indicators of all variables meet the validity requirements. In addition to seeing the value of outer loading, a construct is declared valid if it has a Cronbach's Alpha value of > 0.7. The table below is the result of testing the validity of Cronbach's Alpha.

The following are the results of SmartPLS calculations for Cronbach Alpha, Composite reliability, and Average Variance Extracted (AVE) in this study:

Table 1. ***Test results Cronbach Alpha, Composite reliability, dan Average Variance Extracted*** **(AVE)**

	Cronbach's Alpha	**Composite Reliability**	**Average Variance Extracted (AVE)**

Self-efficacy	**0.933**	**0.942**	**0.577**
Intention To Use	**0.941**	**0.948**	**0.586**
Perceived Usefulness	**0.933**	**0.942**	**0.556**
Perceived Ease Of Use	**0.946**	**0.952**	**0.605**

Source: Data Processed by Researchers, 2022

Based on the table above, the self-efficacy variable has an AVE value of 0.577, Cronbach's Alpha of 0.933, and Composite reliability of 0.942. This means that the self-efficacy variable has a valid and reliable construct. The intention variable to use has an AVE value of 0.586, Cronbach Alpha of 0.941, and Composite reliability of 0.948. This means that the variable of intention to use has a valid and reliable construct. The usability perception variable has an AVE value of 0.556, Cronbach's Alpha of 0.933, and Composite reliability of 0.942. This means that the perceived usefulness variable has a valid and reliable construct. Then the perceived convenience variable has an AVE value of 0.605, Cronbach's Alpha of 0.946, and Composite reliability of 0.952. This means that the perceived convenience variable has a valid and reliable construct.

Based on the analysis of Cronbach Alpha, Composite reliability, and Average Variance Extracted (AVE) on the variables of self-efficacy, intention to use, perceived usefulness, and perceived convenience, it can be concluded that the four variables have valid and reliable constructs.

Inner Model

The inner model, namely the specification of the relationship between latent variables (structural model), also called the inner relation, describes the relationship between latent variables based on the substantive theory of research (Anuraga et al., 2017). The purpose of the structural model test is to see the correlation between the measured constructs which is the t-test of the partial least square itself. Structural or inner model can be measured by looking at the value of the R-Square model which shows how much influence between variables in the model.

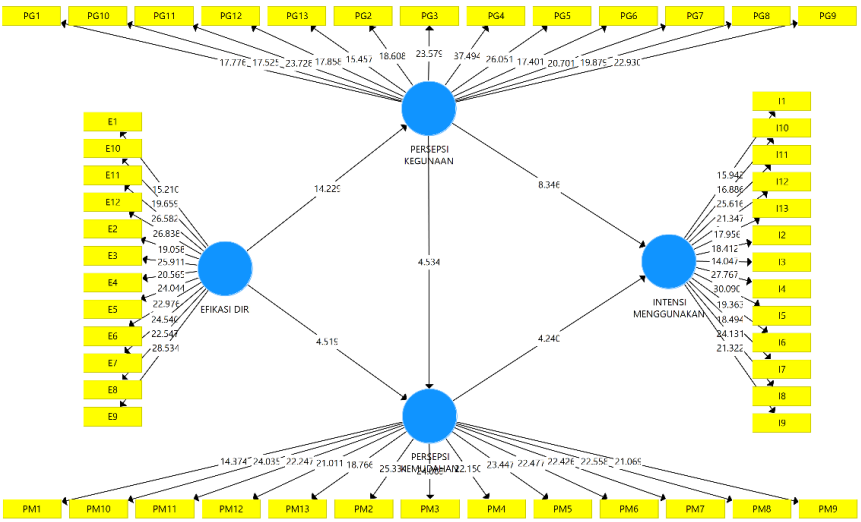

Figure 3. Loading Factor Results

Source: Data Processed by Researchers, 2022

After all the models have met the criteria for the value of the outer model, the next step is to test the structural model (inner model). The evaluation of the inner model shows the

relationship between constructs and the significance value. In this inner model, it can be evaluated by looking at the r-square value (reliability indicator) for the dependent construct and the t-statistical value of the path coefficient test. The following is a calculation table for the results of r-square:

Tabel 2. *R-Square (R^2)*

	R Square
Perceived Usefulness	0.541
Perceived Ease of Use	0.530
Intention to Use	0,671

Source: Data Processed by Researchers, 2022

Based on the R-Square (R^2) table above, it can be described as follows:

a. R-Square path model I = 0.541, meaning that the ability to construct self-efficacy variables in explaining perceived usefulness is 0.541 or 54% (medium).
b. R-Square path II = 0.530 means that the ability of the construct of the self-efficacy variable in explaining the perception of ease of use is 0.530 or 53% (medium).
c. R-Square path II = 0.671 means that the ability of the construct of the self-efficacy variable in explaining the intention to use is 0.671 or 62% (medium).

The results of the description above conclude that self-efficacy has a relationship with perceived usefulness, in the second path model it appears that self-efficacy has a relationship with perceived ease, and in the third path mode it appears that self-efficacy has a relationship with intention to use through the role of perceived usefulness and perceived ease as mediator.

Then the value of f-Square (f^2) is used to assess how big the relative influence of the independent latent variable on the dependent latent variable. The following is a calculation table for the results of f-Square (f^2):

Tabel 3. *f-Square (f^2)*

	Self-efficacy	Intention to Use	Perceived Usefulness	Perceived Ease of Use
Self-efficacy			**0.788**	**0.183**
Intention to Use				
Perceived Usefulness		**0.562**		**0.196**
Perceived Ease of Use		**0.166**		

Source: Data Processed by Researchers, 2022

It is described from the f-square table above as follows:

1. The relationship between the construct of the self-efficacy variable and the construct of perceived usefulness is 0.788, which means that both have a strong relationship.
2. The relationship between the construct of the self-efficacy variable and the construct of the perceived ease of use variable is 0.183, which means that both have a moderate relationship.
3. The relationship between the construct of the variable of perceived usefulness and the construct of the variable of intention to use is 0.562, which means that both have a

strong relationship.

4. The relationship between the variable construct of perceived usefulness and the construct of the perceived ease of use variable is 0.196, which means that both have a moderate relationship.
5. The relationship between the construct of the variable of perceived usefulness and the construct of the variable of intention to use is 0.166, which means that both have a moderate relationship.

Uji Hipotesis

After analyzing the measurement results on the structural model and it is stated that the structural model meets the robust requirements. The next step is to analyze the measurement results on the structural relationship or the relationship between constructs (hypothesis testing). The basis used in hypothesis testing is the value contained in the output result for inner weight. This study has an error rate of 5%, therefore the t-table of the study is 1.96.

Referring to the hypothesis in this study, the researcher tested the hypothesis by measuring the direct effect and indirect effect. Measurement of the direct effect (direct effect) by looking at the results of the path coefficient (path coefficient), while the measurement of the influence of intervening variables in this study is seen from the results of the indirect effect.

Path coefficient analysis is used to test the hypothesis of the direct effect of an independent construct on the dependent construct. The following is a calculation table for the path coefficient results:

Tabel 4. ***Path Coefficient***

	Original Sample (O)	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**T Statistics (|O/STDEV|)**	**P Values**
Self-efficacy -> Perceived Usefulness	0.664	0.669	0.047	14.108	**0.000**
Self-efficacy -> Perceived Ease of Use _	0.392	0.386	0.092	4.276	**0.000**
Perceived Usefulness -> Intention to Use _	0.577	0.578	0.074	7.791	**0.000**
Perceived Usefulness -> Perceived Ease of Use _	0.406	0.415	0.096	4.235	**0.000**
Perceived Ease of Use -> Intention to Use _	0.313	0.314	0.079	3.950	**0.000**

Source: Data Processed by Researchers, 2022

H_1 : Self-Efficacy has a Positive and Significant Effect on Perceived Usefulness

Based on the results of the path coefficient test in the table above, the self-efficacy variable has a positive effect on perceived usefulness directly seen from the original sample value of 0.664 and t-statistics > 1.96 which is 14,108. Then, based on the p-values,

namely 0.000 <0.05, the self-efficacy variable has a significant effect on perceived usefulness directly. It can be concluded that self-efficacy has a positive and significant effect on perceived usefulness directly, so H_1 in this study is accepted.

H_2 : Self-Efficacy has a Positive and Significant Effect on Perceived Ease Of Use

Based on the results of the path coefficient test in the table above, the self-efficacy variable has a positive effect on perceived ease of use directly seen from the original sample value of 0.392 and t-statistics > 1.96 which is 4.276. Then, based on the p-values, which is 0.000 <0.05, the self-efficacy variable has a significant effect on the perceived ease of use directly. It can be concluded that self-efficacy has a positive and significant effect on perceived ease of use directly, so H_2 in this study is accepted.

H_3 : Perceived Usefulness has a Positive and Significant Effect on The Intention To Use

Based on the results of the path coefficient test in the table above, the perceived usefulness variable has a positive effect on the intention to use directly seen from the original sample value of 0.577 and t-statistics > 1.96 which is 7,791. Then, based on the p-values, namely 0.000 <0.05, the perceived usefulness variable has a significant effect on the intention to use it directly. It can be concluded that the perception of usefulness has a positive and significant effect on the intention to use it directly, so H_3 in this study is accepted.

H_4 : Perceived Ease of Use has a Positive and Significant Result on Perceived Usefulness

Based on the results of the path coefficient test in the table above, the variable perceived ease of use has a positive effect on perceived usefulness directly seen from the original sample value of 0.406 and t-statistics > 1.96 which is 4.236. Then, based on the p-values, namely 0.000 <0.05, the perceived ease of use variable has a significant effect on the perceived usefulness directly. It can be concluded that the perceived ease of use has a positive and significant effect on the perceived of usefulness directly, so H_4 in this study is accepted.

H_5 : Perceived Ease Of Use has a Positive and Significant Effect on The Intention To Use

Based on the results of the path coefficient test in the table above, the perceived ease of use variable has a positive effect on the intention to use directly seen from the original sample value of 0.313 and t-statistics > 1.96 which is 3.950. Then, based on the p-values, which is 0.000 <0.05, the perceived ease of use variable has a significant effect on the intention to use it directly. It can be concluded that the perceived ease of use has a positive and significant effect on the intention to use it directly, so H_5 in this study is accepted.

Indirect effect analysis is useful for testing the hypothesis of the indirect effect of an independent construct on the dependent construct mediated by the intervening construct or mediator. The following is a calculation table for the results of the indirect effect :

Tabel 5. ***Indirect Effect***

	Original	**Sample**	**Standar**	**T**	**P**

	Sample (O)	Mean (M)	d Deviation (STDEV)	Statistics (|O/STDEV|)	Values
Self-efficacy -> Perceived Usefulness -> Intention to Use	0.383	0.387	0.054	7.052	**0.000**
Self-efficacy -> Perceived Ease of Use -> Intention to Use	0.123	0.125	0.041	2.977	**0.003**

Source: Data Processed by Researchers, 2022

H_6 : Perceived usefulness Mediates Positively and Significantly The Effect Of Self-Efficacy On Intention To Use

Based on the results of the calculations in the indirect effect table above, the self-efficacy variable affects the intention to use with the perceived usefulness as a mediator between the two. The original sample value of the influence of these three variables is 0.383 and the t-statistics is 7.052 > 1.96. Then, based on the p-values of 0.000 <0.05, the self-efficacy variable has an indirect effect on the intention to use it with the perceived usefulness as a mediation. So it can be concluded that the self-efficacy variable has a positive and significant effect on the intention to use with perceived usefulness as a mediation and it can be concluded that H_6 in this study is accepted.

H_7 : Perceived Ease Of Use Mediating Positively and Significantly Influence Self-Efficacy On Intention To Use

Based on the results of the calculations in the indirect effect table above, the self-efficacy variable affects the intention to use with the perception of ease as a mediator between the two. The original sample value of the influence of these three variables is 0.123 and the t-statistics is 2.977 > 1.96. Then, based on the p-values of 0.003 <0.05, the self-efficacy variable has an indirect effect on the intention to use it, with the perception of convenience as a significant indirect mediation. So it can be concluded that the self-efficacy variable has a positive and significant effect on the intention to use with perceived ease as a mediation and it can be concluded that H_7 in this study is accepted.

CONCLUSION

Based on the results of research and discussions that have been carried out by researchers regarding the effect of self-efficacy on the use of mobile banking with the TAM model, the following conclusions can be drawn:

1. Self-efficacy has a positive effect on perceived usefulness directly seen from the original sample value of 0.664 and t-statistics > 1.96 which is 14,108. Then, based on the p-values, namely 0.000 <0.05, the self-efficacy variable has a significant effect on perceived usefulness directly. This means that if the student's self-efficacy is high, it will increase the perception of usefulness in using mobile banking. Conversely, if self-efficacy is low, students tend not to feel the benefits of using mobile banking.

2. Self-efficacy has a positive effect on perceived ease of use directly seen from the original sample value of 0.393 and t-statistics > 1.96 which is 4.276. Then, based on the p-values, namely 0.000 <0.05, the self-efficacy variable has a significant effect on the perception of convenience directly. This means that if the student's self-efficacy is high, it will increase the perception of ease in using mobile banking. Conversely, if self-efficacy is low, students tend

to feel unable to use mobile banking.

3. Perceived usefulness has a positive effect on intention to use directly seen from the original sample value of 0.557 and t-statistics > 1.96 which is 7.791. Then, based on the p-values, namely 0.000 <0.05, the perceived usefulness variable has a significant effect on the intention to use it directly. This means that if the perceived usefulness of mobile banking is high, it will increase the intention to use mobile banking. On the other hand, if the perception of usability is low, students will not be interested in using mobile banking.

4. Perceived ease of use has a positive effect on perceived usefulness directly seen from the original sample value of 0.406 and t-statistics > 1.96 which is 4.235. Then, based on the p-values, which is 0.000 <0.05, the perceived ease of use variable has a significant effect on the perceived usefulness directly. This means that if the perceived eease of use mobile banking is high, it will increase the perceived usefulness in using mobile banking. On the other hand, if the perceived ease of use is low, the perceived usefulness of using mobile banking will not be easy for mobile banking users to perceive.

5. The effect of perceived ease of use has a positive effect on the intention to use directly seen from the original sample value of 0.313 and t-statistics > 1.96 which is 3.950. Then, based on the p-values, namely 0.000 <0.05, the perceived ease of use variable has a significant effect on the intention to use it directly. This means that if the perceived ease of use of mobile banking is high, it will increase the intention to use mobile banking. On the other hand, if the perceived ease of use is low, students will not be interested in using mobile banking.

6. Self-efficacy has an effect on intention to use with perceived usefulness as a mediator between the two. The original sample value of the influence of these three variables is 0.383 and the t-statistics is 7.052 > 1.96. Then, based on the p-values of 0.000 < 0.000, the self-efficacy variable has an indirect effect on the intention to use, with the perceived usefulness as a mediation. This means that high self-efficacy on perceived ease can increase students' self-confidence in their intention to use mobile banking.

7. Self-efficacy has an effect on intention to use with perceived ease of use as a mediator between the two. The original sample value of the influence of these three variables is 0.123 and the t-statistics is 2.977 > 1.96. Then, based on the p-values of 0.003 < 0.000, the self-efficacy variable has an indirect effect on the intention to use it, with the perception of ease as a mediation. This means that high self-efficacy on perceived ease of use can increase students' self-confidence in their intention to use mobile banking.

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