

THE EFFECT OF PERCEIVED EASE OF USE, PERCEIVED USEFULNESS, PERCEIVED SECURITY, AND PERCEIVED CREDIBILITY MOBILE BANKING AS A DIGITAL PAYMENT ON THE FINANCIAL MANAGEMENT OF UNDERGRADUATE ACCOUNTING STUDENTS AT STATE UNIVERSITIES IN SURABAYA

PENGARUH PERCEIVED EASE OF USE, PERCEIVED USEFULNESS, PERCEIVED SECURITY, DAN PERCEIVED CREDIBILITY MOBILE BANKING SEBAGAI DIGITAL PAYMENT TERHADAP PENGELOLAAN KEUANGAN MAHASISWA SI AKUNTANSI DI PTN SURABAYA

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ABSTRACT

This research aims to analyze and empirically prove the effect of perceived ease of use, perceived usefulness, perceived security, and perceived credibility mobile banking as a digital payment on the financial management of undergraduate accounting students at State Universities in Surabaya. This type of research is quantitative research with primary data obtained through questionnaires. The population were undergraduate accounting students at State Universities in Surabaya. The sample was determined using a probability sampling technique with a simple random sampling method so that a sample of 98 respondents was obtained. The analysis technique for this research uses the Partial Least Square (PLS) method and was tested using the SmartPLS 4 program. The research results show that perceived ease of use, perceived usefulness, and perceived security has a positive and significant effect on financial management, while perceived credibility has a positive but not significant effect on financial management.

Keywords: *Perceived Ease of Use, Perceived Usefulness, Perceived Security, Perceived Credibility, Financial Management*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis dan membuktikan secara empiris mengenai pengaruh perceived ease of use, perceived usefulness, perceived security, dan perceived credibility mobile banking sebagai digital payment terhadap pengelolaan keuangan mahasiswa SI akuntansi di Perguruan Tinggi Negeri Surabaya. Jenis penelitian yaitu penelitian kuantitatif dengan data primer yang diperoleh melalui kuesioner. Populasi dalam penelitian adalah mahasiswa SI akuntansi di PTN Surabaya. Penentuan sampel menggunakan teknik probability sampling dengan metode simple random sampling sehingga diperoleh sampel sejumlah 98 responden. Teknik analisis penelitian ini menggunakan metode Partial Least Square (PLS) dan diuji menggunakan program SmartPLS 4. Hasil penelitian menunjukkan bahwa perceived ease of use, perceived usefulness, dan perceived security berpengaruh positif dan signifikan terhadap pengelolaan keuangan, sedangkan perceived credibility berpengaruh positif namun tidak signifikan terhadap pengelolaan keuangan.

Keywords: *Perceived Ease of Use, Perceived Usefulness, Perceived Security, Perceived Credibility, Pengelolaan Keuangan*

INTRODUCTION

In the current era of globalization, information technology has become one of the things that is dominant and cannot be separated in various areas of life. This can be seen from the large number of internet users and devices such as smartphones that are compatible with Android and iOS systems in various countries, including Indonesia. According to the survey of the Association of Internet Service Organizers of Indonesia (APJII) in 2023 published in *Indonesiabaik.id* (2023), internet users in Indonesia reached 215.63 million people in the 2022-2023 period. The number increased by 2.67% compared to the previous period of 210,03 million users. The number of internet users is equivalent to 78.19% of Indonesia's total population of 275.77 million people. Compared with the survey period previously, the rate of Internet penetration of Indonesia this year has been improved by 1.17% in comparison to the year 2021-2022, which is 77.02%.

Internet support and improvements in technology can create innovation in financial services based on information technology. According to Putritama (2019), the latest developments in information technology have led to a fundamental reorganization of the value chain of financial services with a new business model known as financial technology (FinTech). Fintech is an innovation in the financial sector that is related to modern technology.

The development of financial technology (fintech) business has influenced one of the digital financial sectors that has made cash payment systems begin to switch to more practical, effective, efficient, and simple non-cash payments. It can be seen in all kinds of applications that are available on mobile phones. This facility supports an activity included in making transactions.

The use of technology in the banking industry has begun to create application systems that are used to help carry out daily service operations. In order to support the flow of public funds and create more inventive banking services and state financial institutions in line with current developments, it is hoped that the application of information technology will be able to provide new innovations and comparative advantages in the banking industry.

One of the services or tools that banks provide to assist their clients in order to satisfy their needs is mobile banking, which allows users to download and install applications on their smartphones to ease transactions (Otoritas Jasa Keuangan, 2015). As a way to fulfill the public's need for financial transactions, mobile banking applications offer alternatives to visiting branch offices and ATMs. Offering mobile banking services to customers aims to support smooth activities and ease of carrying out transactions.

Mobile banking can provide convenience for its users. Perceived ease of use describes the extent to which customers can rely on technology to do anything without interference or obstruction (Tahar et al., 2020). With perceived ease of use, it will be able to reduce the user's effort, time or energy in learning a system.

The next perception of mobile banking services is perceived usefulness. Adams et al. (1992) defines perceived usefulness as the degree to which users use a technological system that will increase the user's work performance. It's felt that the mobile banking application can provide benefits in the form of a fast payment process and a shorter time without having to wait a long time.

Perceived security is the level of a person's confidence in ensuring the system's security can protect personal data and guarantee its security when using the

system (Hermawan et al., 2020). Perceived security is one of the factors that has been identified as the most important problem for mobile banking adoption, therefore it is very important to ensure the security of the mobile banking system when users carry out financial transactions. M-banking itself is a very personal service, and user concerns generally arise about data security on their respective devices.

The final perception of mobile banking services as a digital payment is perceived credibility. Mou et al. (2017) define credibility in the context of internet banking services as the confidence that users have in internet banking services. Perceived credibility is trust embedded in a system that is believed to have the expertise to do work effectively and reliably.

With the perceived ease of use, usefulness, security, and credibility of mobile banking, it is considered that it can increase changes in individual financial management. Mobile banking can be accessed easily, we can find out our balance at any time, we have a track record of spending, and the investment feature allows us to make long-term investments. This means that the existence of mobile banking can make individuals, including students, more understanding and can make financial planning and financial management easier.

One of the users of mobile banking services is a student. Students are a group of people belonging to generation Z whose daily social life can't be separated from digital devices (Dewi et al., 2021). Students, as intellectuals, must be able to apply good financial management according to their financial knowledge and skills. Students who don't have good financial management when spending their money will experience more complex financial problems. Therefore, as a student (especially an accounting student), it's very important to have good financial management so it can be easier to manage their finances and fulfill daily necessities.

Financial management is part of personal management activities, which is a

person's or individual's process of meeting life's needs through the activities of managing financial resources in a structured and systematic manner (Putri & Lestari, 2019). Financial planning needs to be optimal as a way to maximize management results, including the following: setting measurable financial goals, re-evaluating financial conditions in stages, starting planning as early as possible, setting realistic financial goals, and achieving financial goals (Badriah & Nurwanda, 2019).

In reality, it's considered that students still struggle with good financial management. According to a survey done in Kontan (2022), by Bank OCBC NISP and NielsenIQ, up to 80% of the younger generation doesn't keep a record of their spending, and only 26% have emergency funds. This is a concerning situation because the younger generation is already at a productive age and needs to start making plans for the future. However, as technology advances, a wide range of services, like mobile banking services, can be utilized to help students manage their finances more easily.

Based on the explanation of the background and phenomena above, this research discusses the effect of perceived ease of use, perceived usefulness, perceived security, and perceived credibility mobile banking as a digital payment on the financial management of undergraduate accounting students at State Universities in Surabaya. There are similarities between this research and previous research, namely in the independent variables used. The independent variables in this research are similar to those from Sucianti et al. (2022), Nasution & Seri (2020), Pradita & Munari (2021), namely perceived ease of use (X1), perceived usefulness (X2), and perceived credibility (X4). Meanwhile, the difference between this research and previous research lies in the addition of independent variables, namely perceived security (X3), and the expansion of the subject, namely

undergraduate accounting students at State Universities in Surabaya.

Theory Technology Acceptance Model (TAM)

One theory regarding the use of information systems that is considered very influential and is generally used to explain individual acceptance of the use of information systems is the Information Technology Acceptance Model. The Technology Acceptance Model (TAM), developed by Davis (1989), is the most influential model used to explain individual acceptance of the use of information technology systems.

Financial Management

Financial management is a money management activity in daily life carried out by individuals or groups with the aim of achieving financial prosperity. According to Siasale (2019), financial management is a way of managing and controlling finances and assets owned in order to meet all of life's needs now and in the future.

Perceived

Perception is defined as an individual's process of selecting, organizing, and interpreting information or messages obtained through the five senses in order to provide meaning to the surrounding environment. The resulting perception can be negative or positive, depending on the individual's insight into the object that must be perceived.

Perceived Ease of Use

In Davis' theory, it is explained that the meaning of perceived ease of use (PEU) is a form of a person's confidence to measure the extent to which a system can be used easily and will be free from a lot of effort. Perceived ease of use, according to Chawla & Joshi (2019), is defined as a system that is easy to learn and use by its users. With perceived ease of use, it will be able to reduce the user's effort, time, or energy spent learning a system.

Perceived Usefulness

In Davis' theory, perceived usefulness is defined as the extent to which individuals feel that by using technology they have gained benefits. In addition, the performance and productivity of technology users will increase as jobs can be completed in a shorter time. According to Kartikasari (2019), perceived usefulness is a trust given by someone to the decision given whether a system is believed to provide benefits, if it is useful then people will use it. If a system has a high perceived usefulness, it makes users believe that there is a positive user performance relationship.

Perceived Security

Perceived security is the level of a person's confidence in ensuring the system's security can protect personal data and guarantee its security when using the system (Hermawan et al., 2020). Perceived security is one of the factors that has been identified as the most important problem for mobile banking adoption, therefore, it's very important to ensure the security of the mobile banking system when users carry out financial transactions. The mobile banking system must have and maintain quality service in the transaction process so as to create trust in the use of digital payments.

Perceived Credibility

Perceived credibility is a form of assessment of users' trust in a technology that can guarantee their data and privacy against all forms of crime. Mou et al. (2017) define credibility in the context of internet banking services as the confidence that consumers have in internet banking services. With the trust that users have, users will feel safer and more comfortable when managing their finances using mobile banking services.

Digital Payment

Digital payment is a new innovation in the era of revolution 4.0 in carrying out transactions, which has succeeded in

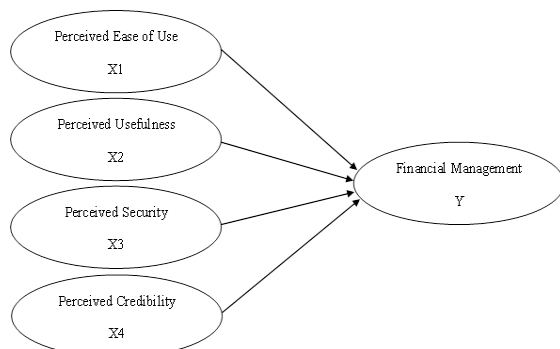
switching the role of cash as a means of payment. Muthurasu & Suganthi (2019) define digital payment as a method of transactions carried out via digital or online-based mode, where there is no cash involved in the transaction.

Mobile Banking

Mobile banking is generally defined as m-commerce applications, which are supported by mobile technologies and products to enable consumers to process banking services on their own mobile devices, including smartphones, tablets, smart watches, and other smart technologies. According to Owusu Kwateng et al. (2019), mobile banking can be defined as a service offered by banks or other financial institutions that allows customers to carry out various banking operations via mobile devices, such as cell phones, tablets, or personal digital assistants.

Conceptual Framework and Hypothesis

According to Sugiyono (2018), conceptual framework is a conceptual model that describes the way theoretical patterns relate to various factors identified as important problems. In the conceptual framework, it contains the relationship between the independent variables (X), namely perceived ease of use, perceived usefulness, perceived security, and perceived credibility of mobile banking with the dependent variable (Y), namely financial management.



Source: Researchers (2024)

Picture 1. Conceptual Framework

Based on the existing theoretical basis and conceptual framework, the following hypothesis can be obtained:

H1: Perceived Ease of Use Mobile Banking as a Digital Payment has a Positive and Significant Effect on the Financial Management of Undergraduate Accounting Students at State Universities in Surabaya

H2: Perceived Usefulness Mobile Banking as a Digital Payment has a Positive and Significant Effect on the Financial Management of Undergraduate Accounting Students at State Universities in Surabaya

H3: Perceived Security Mobile Banking as a Digital Payment has a Positive and Significant Effect on the Financial Management of Undergraduate Accounting Students at State Universities in Surabaya

H4: Perceived Credibility Mobile Banking as a Digital Payment has a Positive and Significant Effect on the Financial Management of Undergraduate Accounting Students at State Universities in Surabaya

RESEARCH METHODS

This research uses quantitative research methods. Quantitative research is used in research that has a certain population and sample, collected data, research instruments, and statistical/quantitative analysis in order to be able to test the established hypothesis (Sugiyono, 2018). The type of data that will be used in conducting this research is primary data. Primary data was obtained from a list of statements contained in the questionnaire or google form which were filled in by 98 respondents, namely undergraduate accounting students at State Universities in Surabaya who used mobile banking.

In this study, the population was accounting undergraduate students at State Universities in Surabaya, including those from the National Development University "Veteran" of East Java, Airlangga University, Surabaya State University, and Sunan Ampel State Islamic University. The sampling technique used in this research is a probability sampling technique with a

simple random sampling method. Probability sampling is a sampling technique that provides an equal opportunity for each population to be selected as members of the sample. Simple random sampling is a simple random sampling technique, because the sampling of sample members from the population is carried out randomly without paying attention to the strata in the population.

Data analysis was carried out using the Partial Least Square (PLS) method. PLS or commonly called Structural Equation Modeling-Partial Least Square (SEM-PLS) is part of Structural Equation Modeling (SEM). Data processing in this research was carried out using SmartPLS 4 software.

RESULTS AND DISCUSSIONS

Out of the 98 participants, who were State Universities in Surabaya undergraduate accounting students, it was found that women made up 57 responses (58.2%) and men made up 41 respondents (41.8%).

Then, out of the 98 respondents surveyed for this research, 33 students were from UPN "Veteran" East Java (with a percentage of 33.7%), 22 students from UNAIR (22.4%), 21 students from UNESA (21.4%), and 22 students from UINSA (22.4%).

Outer Model Analysis

The outer model is carried out to ensure that the variables used are suitable for measurement. Assessing the outer model can be done by evaluating its validity and reliability. Assessing validity can be done through convergent validity, discriminant validity, and average variance extracted values. Meanwhile, assessing reliability can be done using composite reliability and Cronbach's alpha.

Validity Test

Convergent Validity Test

The convergent validity test involves correlating the score of each item with the construct score, which will then

give results in the form of a loading factor value. The loading factor value is said to be high if the correlation is > 0.70 .

Table 1. Outer Loading Score

No.	Variable	Indicator	Outer Loading	Description
1.	Perceived Ease of Use (X1)	X1.1	0.800	Valid
		X1.2	0.867	Valid
		X1.3	0.838	Valid
		X1.4	0.763	Valid
		X1.5	0.805	Valid
		X1.6	0.785	Valid
2.	Perceived Usefulness (X2)	X2.1	0.801	Valid
		X2.2	0.765	Valid
		X2.3	0.797	Valid
		X2.4	0.845	Valid
		X2.5	0.809	Valid
3.	Perceived Security (X3)	X3.1	0.873	Valid
		X3.2	0.919	Valid
		X3.3	0.926	Valid
4.	Perceived Credibility (X4)	X4.1	0.758	Valid
		X4.2	0.793	Valid
		X4.3	0.772	Valid
		X4.4	0.855	Valid
		X4.5	0.786	Valid
5.	Financial Management (Y)	Y.1	0.827	Valid
		Y.2	0.848	Valid
		Y.3	0.878	Valid
		Y.4	0.817	Valid

Source: Primary Data Processed by Researchers (2024)

The table above shows that all loading factor values have met the specified value, namely > 0.70 . Therefore, the indicators used in this research are valid or have met the convergent validity test.

Discriminant Validity Test

The discriminant validity test aims to measure whether the differences between variables are valid or not. Testing discriminant validity can be done using cross-loading values. The indicator is considered satisfactory if the cross-loading value is greater than the vertical loading value of other variables.

Table 2. Cross Loading Score

	Perceived Ease of Use (X1)	Perceived Usefulness (X2)	Perceived Security (X3)	Perceived Credibility (X4)	Financial Management (Y)
X1.1	0.800	0.481	0.523	0.424	0.595
X1.2	0.867	0.552	0.618	0.378	0.600
X1.3	0.838	0.485	0.593	0.401	0.604
X1.4	0.763	0.555	0.467	0.332	0.635
X1.5	0.805	0.463	0.503	0.328	0.550
X1.6	0.785	0.511	0.557	0.347	0.588
X2.1	0.524	0.801	0.507	0.336	0.603
X2.2	0.539	0.765	0.549	0.459	0.556
X2.3	0.421	0.797	0.548	0.411	0.495
X2.4	0.527	0.845	0.485	0.432	0.574
X2.5	0.505	0.809	0.586	0.540	0.652
X3.1	0.575	0.613	0.873	0.459	0.630
X3.2	0.652	0.629	0.919	0.539	0.759
X3.3	0.594	0.573	0.926	0.496	0.728
X4.1	0.415	0.428	0.506	0.758	0.454
X4.2	0.425	0.410	0.433	0.793	0.361
X4.3	0.305	0.307	0.350	0.772	0.280
X4.4	0.426	0.532	0.474	0.855	0.546
X4.5	0.206	0.420	0.387	0.786	0.406
Y.1	0.650	0.530	0.571	0.426	0.827
Y.2	0.578	0.579	0.696	0.512	0.848
Y.3	0.635	0.650	0.753	0.414	0.878
Y.4	0.624	0.669	0.602	0.462	0.817

Source: Primary Data Processed by Researchers (2024)

Based on the table above, the cross-loading value for each indicator has the largest cross-loading for the variable it forms compared to the cross-loading value for the other variables. So, it can be stated that the indicators used in this research have met the discriminant validity test.

Average Variance Extracted Test

The AVE value shows the results of measuring discriminant validity for each dependent and independent variable. The recommended AVE value must be > 0.5 so that convergent validity is met.

Table 3. AVE Score

Variable	Average Variance Extracted (AVE)	Description
Perceived Ease of Use (X1)	0.657	Valid
Perceived Usefulness (X2)	0.646	Valid
Perceived Security (X3)	0.822	Valid
Perceived Credibility (X4)	0.630	Valid
Financial Management (Y)	0.710	Valid

Source: Primary Data Processed by Researchers (2024)

The table above shows that the AVE value of each variable is > 0.5 , so it is declared valid and meets convergent validity.

Reliability Test

Composite Reliability

Composite reliability is a test carried out to determine the level of reliability of the construct you want to measure. The reliability test will be declared reliable provided that the composite reliability value is at least 0.7 or > 0.7 .

Table 4. Composite Reliability Score

Variable	Composite Reliability	Description
Perceived Ease of Use (X1)	0.920	Reliable
Perceived Usefulness (X2)	0.901	Reliable
Perceived Security (X3)	0.933	Reliable
Perceived Credibility (X4)	0.895	Reliable
Financial Management (Y)	0.907	Reliable

Source: Primary Data Processed by Researchers (2024)

In the table above, it shows that the composite reliability value of all variables has a value of > 0.7 , so it is considered reliable because it meets the provisions.

Cronbach's alpha

Cronbach's alpha is an assessment of the reliability of the boundaries of a construct. The reliability test will be declared reliable provided that the Cronbach's alpha value is at least 0.7 or > 0.7 .

Table 5. Cronbach's Alpha Score

Variable	Cronbach's Alpha	Description
Perceived Ease of Use (X1)	0.895	Reliable
Perceived Usefulness (X2)	0.863	Reliable
Perceived Security (X3)	0.892	Reliable
Perceived Credibility (X4)	0.855	Reliable
Financial Management (Y)	0.864	Reliable

Source: Primary Data Processed by Researchers (2024)

In the table above, it shows that the Cronbach's alpha value of all variables has a value of > 0.7 , so it is considered reliable because it meets the requirements.

Inner Model Analysis

The inner model or structural model is carried out to ensure that the structural model built is strong and accurate. The inner model can be evaluated using the coefficient of determination (R^2).

Determination Coefficient

The coefficient of determination is a value used to measure the level of variation in changes in the independent variable towards the dependent variable. The R^2 value has a range from zero to one, if the value is greater, it indicates a higher level of accuracy (Ghozali, 2021).

Table 6. R-Square Score

Variable	R-Square	R-Square Adjusted
Financial Management (Y)	0.730	0.718

Source: Primary Data Processed by Researchers (2024)

Based on the table above, it shows that the R^2 value is 0.730. This value indicates that the variables perceived ease of use (X1), perceived usefulness (X2), perceived security (X3), and perceived credibility (X4) influence financial management (Y) by 73.0%, while the remaining 27.0% are influenced by other variables outside the model in the research.

Hypothesis Test

Hypothesis testing is carried out using the bootstrapping method in the SmartPLS 4 application. Hypothesis testing is carried out by measuring the p-value and path coefficient of each variable. The model is declared feasible and the hypothesis is accepted if the p-value is < 0.05 , whereas if the p-value is > 0.05 , then the hypothesis is rejected (Ghozali, 2021).

Table 7. Hypothesis Test

Variable	Path Coefficient	P Value
Perceived Ease of Use (X1) → Financial Management (Y)	0.296	0.005
Perceived Usefulness (X2) → Financial Management (Y)	0.249	0.005
Perceived Security (X3) → Financial Management (Y)	0.388	0.000
Perceived Credibility (X4) → Financial Management (Y)	0.053	0.496

Source: Primary Data Processed by Researchers (2024)

Based on the table above, the results of hypothesis testing carried out in this research are:

1. Perceived Ease of Use Mobile Banking as a Digital Payment has a Positive and Significant Effect on the Financial Management of Undergraduate Accounting Students at State Universities in Surabaya

Table 8 shows the research results that perceived ease of use (X1) → financial management (Y) produces a path coefficient value of 0.296 and a p-value < 0.05 , namely 0.005. This indicates that perceived ease of use has a positive and significant effect on financial management, so it can be concluded that H1 is accepted.

2. Perceived Usefulness Mobile Banking as a Digital Payment has a Positive and Significant Effect on the Financial Management of Undergraduate Accounting Students at State Universities in Surabaya

Table 8 shows the research results that perceived usefulness (X2) → financial management (Y) produces a path coefficient value of 0.249 and a p-value < 0.05 , namely 0.005. This indicates that perceived usefulness has a positive and significant effect on financial management, so it can be concluded that H2 is accepted.

3. Perceived Security Mobile Banking as a Digital Payment has a Positive and Significant Effect on the Financial Management of Undergraduate Accounting Students at State Universities in Surabaya

Table 8 shows the research results that perceived security (X3) → financial management (Y) produces a path coefficient value of 0.388 and a p-value < 0.05 , namely 0.000. This indicates that perceived security has a positive and significant effect on financial management, so it can be concluded that H3 is accepted.

4. Perceived Credibility Mobile Banking as a Digital Payment has a

Positive and Significant Effect on the Financial Management of Undergraduate Accounting Students at State Universities in Surabaya

Table 8 shows the research results that perceived credibility (X4) → financial management (Y) produces a path coefficient value of 0.053 and a p-value > 0.05, namely 0.496. This indicates that perceived credibility has a positive but not significant effect on financial management, so it can be concluded that H4 is rejected.

The Effect of Perceived Ease of Use Mobile Banking as a Digital Payment on the Financial Management of Undergraduate Accounting Students at State Universities in Surabaya

The results of the research show that perceived ease of use of mobile banking as a digital payment has a positive and significant effect on financial management among undergraduate accounting students at State Universities in Surabaya. The path coefficient of the variable perceived ease of use on financial management is positive and indicates that if the respondent's perception of perceived ease of use increases, then financial management will also improve. In addition, the p-value results of perceived ease of use have a significant effect on financial management. This is proven by the path coefficient value of 0.296 and the p-value <0.05, namely 0.005.

In the Technology Acceptance Model (TAM) theory, the variable perceived ease of use is used as an important factor to explain the acceptance of a technological system. The perceived ease of use of mobile banking can provide convenience for students, starting with the ease of understanding, operating, and using mobile banking flexibly, so that it can have a positive effect on students' lives in managing their finances.

This is in line with research conducted by Hadi (2022), which has a different object from this research, which

shows that the perception of the ease of mobile banking as a digital payment contributes to financial behavior during the COVID-19 pandemic.

The Effect of Perceived Usefulness Mobile Banking as a Digital Payment on the Financial Management of Undergraduate Accounting Students at State Universities in Surabaya

The research results show that the perceived usefulness of mobile banking as a digital payment has a positive and significant effect on financial management among undergraduate accounting students at State Universities in Surabaya. The path coefficient of the perceived usefulness variable on financial management is positive and indicates that if the respondent's perception of perceived usefulness increases, then financial management will also improve. In addition, the results of the p-value of perceived usefulness have a significant effect on financial management. This is proven by the path coefficient value of 0.249 and the p-value <0.05, namely 0.005.

In the Technology Acceptance Model (TAM) theory, the variable perceived usefulness is used as an important factor to explain the acceptance of a technological system. The perceived usefulness of mobile banking can provide benefits for students in carrying out transactions, provide benefits, and improve performance so that it can have a positive influence on students' lives in managing their finances.

This is in line with research conducted by Hadi (2022), which has a different object from this research, which shows that the perception of the usefulness of mobile banking as a digital payment contributes to financial behavior during the COVID-19 pandemic.

The Effect of Perceived Security Mobile Banking as a Digital Payment on the Financial Management of

Undergraduate Accounting Students at State Universities in Surabaya

The results of the research show that the perceived security of mobile banking as a digital payment has a positive and significant effect on financial management among undergraduate accounting students at State Universities in Surabaya. The path coefficient of the perceived security variable on financial management is positive and indicates that if the respondent's perception of perceived security increases, then financial management will also improve. In addition, the results of the p-value of perceived security have a significant effect on financial management. This is proven by a path coefficient value of 0.388 and a p-value <0.05 , namely 0.000.

In the Technology Acceptance Model (TAM) theory, it is explained that one of the factors that influences individual acceptance of an information technology system is the level of security of the system. The perceived security of mobile banking can provide security for students in terms of detecting, maintaining privacy, and preventing fraud in the system, so that it can have a positive influence on students' lives in managing their finances.

This is in line with research conducted by Hadi (2022), which has a different object from this research, which shows that the perception of mobile banking security as a digital payment contributes to financial behavior during the COVID-19 pandemic.

The Effect of Perceived Credibility Mobile Banking as a Digital Payment on the Financial Management of Undergraduate Accounting Students at State Universities in Surabaya

The research results show that the perceived credibility of mobile banking as a digital payment has a positive but not significant effect on financial management among undergraduate accounting students

at State Universities in Surabaya. The path coefficient of the perceived credibility variable in financial management shows a positive correlation. However, the p-value results show that perceived credibility does not have a significant effect on financial management. This is proven by a path coefficient value of 0.053 and a p-value >0.05 , namely 0.496.

In the Technology Acceptance Model (TAM) theory, it is explained that one of the factors that influences individual acceptance of an information technology system is the credibility of the system. The perceived credibility of mobile banking can provide confidence for students through the features and information provided and fulfill everything that users want in transactions, so that it can have a positive influence on students' lives in managing their finances.

This is not in line with research conducted by Nasution & Seri (2020), which has different objects from this research, which shows that perceived credibility has a significant effect on customers' decisions to use mobile banking. However, this is in line with research conducted by Keintjem et al., (2024) which has different objects from this research, which shows the results that perceived credibility does not significantly influence customer purchase intentions in using BNI mobile banking.

CONCLUSION

Based on the results of the research that has been carried out, several conclusions can be drawn, namely: Perceived ease of use mobile banking as a digital payment has a positive and significant effect on the financial management of undergraduate accounting students at State Universities in Surabaya. Perceived usefulness mobile banking as a digital payment has a positive and significant effect on the financial management of undergraduate accounting students at State Universities in Surabaya. Perceived security mobile banking as a

digital payment has a positive and significant effect on the financial management of undergraduate accounting students at State Universities in Surabaya. And perceived credibility mobile banking as a digital payment has a positive but not significant effect on the financial management of undergraduate accounting students at State Universities in Surabaya

Based on the results of the research that has been carried out, the suggestions from researchers regarding this research are: It is hoped that in future research, other variables can be added that can influence accounting students' financial management when using mobile banking, so that discussion literacy can be increased in the future. For future researchers, it is recommended to expand the research object so that the research is not only on accounting undergraduate students at State Universities in Surabaya, but also at Private Universities in Surabaya or State Universities in East Java. So, researchers can find out the influence between variables more broadly and the research results can be generalized.

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