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The Effect Of Preference As A Mediating Variable On Perceived Usefulness And *Perceived Ease Of Use* Towards The Use Of *Mobile Banking* In *E-Commerce* Study On Students In Malang City

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ABSTRACT

The purpose of this study is to examine how students in Malang City use mobile banking for e-commerce in relation to perceived utility and perceived ease of use, using preference as a mediating variable. A survey technique combined with a quantitative approach is the methodology employed. Purposive sampling was used to choose 100 students who actively utilize mobile banking for the study sample. A questionnaire measuring the characteristics of preference, use, perceived utility, and perceived ease of use of mobile banking was used to gather data. Partial Least Squares-Structural Equation Modeling (PLS-SEM) was used to analyze the data and determine how the variables related to one another. The findings demonstrated that preference has a significant impact on the use of mobile banking in e-commerce, perceived usefulness has a significant impact on preference, perceived ease of use has a significant impact on preference, and perceived usefulness has a significant impact on e-commerce mobile banking use. However, perceived ease of use has no significant impact on e-commerce mobile banking use. The use of mobile banking in e-commerce is significantly impacted by perceived usefulness, which is somewhat mediated by preference. The adoption of mobile banking in e-commerce is heavily influenced by perceived ease of use, which is entirely mediated by preference. These results highlight how crucial it is for service providers to comprehend user preferences in order to enhance the advantages and The adoption of mobile banking in e-commerce is heavily influenced by perceived ease of use, which is entirely mediated by preference. These results highlight how crucial it is for service providers to comprehend customer preferences in order to enhance the advantages and usability of mobile banking.

Keywords: *Perceived usefulness, Perceived ease of use, Preference, Mobile banking, E-commerce.*

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INTRODUCTION

What are the factors that drive individuals to use or reject information technology? Previous research suggests two very important components of the many factors that can influence system usage. First, people tend to use or avoid applications to the extent that they find them useful. Their work is done better. As the first variable, we call this perceived usefulness. Second, potential users may not use an application even if they find it useful (Davis, 1989). Industry 4.0 era presents major changes in the financial sector, especially the utilization of digital systems in the form of *mobile banking* (M-Banking). Gultom (2022) The competitiveness in the banking sector is focused on service delivery in the current digital era. Trade transactions and market occurrences demonstrate the effects of this increase in digitalization. Customers are assisted by technology as a result

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of the rivalry. Customers may become more interested in using bank products and services as digitalization advances (Setyaningrat et al., 2023).

M-Banking services provide practical solutions for customers when transacting via devices without having to come to the bank office (Govender & Sihlali, 2014) . Along with the advancement of technology, *e-commerce is* growing rapidly. *E-commerce* is the practice of buying and selling goods and services online, which allows customers to access various things easily without having to visit a physical store. Thomas and Jose (2015) state that in recent years, innovative technologies have emerged and the *e-commerce* market has gradually expanded and become increasingly attractive to consumers by offering a variety of new advantages and unparalleled convenience(Tamizhkumaran & Ranjanmayee, 2016) . In their daily activities, *e-commerce* has become the main means for students who are active users of digital devices to obtain their various needs. *E-commerce* platforms have now integrated into the routines of today's college students, from academic matters to personal needs. The increasing interest in digital shopping among students is driven by a variety of attractive offers and practical accessibility.

By utilizing *Mobile banking*, students can make payments quickly and securely which is an important factor in the online shopping experience. *Mobile banking* not only offers convenience but also allows students to better manage their finances. However, it is necessary to understand more deeply how students perceive *mobile banking* in the context of *e-commerce* and the factors that influence their preferences.

Table 1. Reasons why respondents choose to use *Mobile banking* as a payment method in *e-commerce*

Question	Answer
what is the reason you choose to use mobile banking for e- transactions commerce compared other payment methods?	Easier To Used
	Practical
	Simple
	Flexible
	No need to worry like when using the COD system When not in home
	There is a discount promo Price

Source: Data processed by researchers, 2024

Referring to the results of respondents' responses listed in the previous table, several main considerations underlie the decisions of undergraduate students in Malang City when deciding to use *mobile banking* in conducting *e-commerce* transactions. Ease and speed in making transactions are important factors, where *Mobile banking* is considered easy to use and very practical. With this progress, *Mobile banking* is becoming an increasingly popular payment solution in *e-commerce* transactions, especially among students who actively shop online(Tamizhkumaran & Ranjanmayee, 2016). Venkatesh,

V., & Bala, H. (2008) argue that when users have more direct experience with a system, they will have more information about how easy or hard the system is to use. Although the perception of ease of use may not be significant in determining behavioral intentions for later system use (Venkatesh et al., 2003), users will still value the perception of ease of use in determining their perception of usability (Venkatesh & Bala, 2008).

Figure 1. a flexible technology acceptance model determined by *Perceived Usefulness* (PU) and *Perceived ease of use* (PEOU).

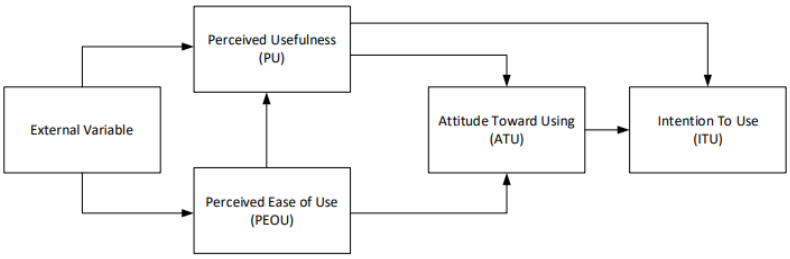


Figure 1: Technology Acceptance Model (Davis, 1989)

Since 1986, when Davis initially presented it, TAM has been the most widely utilized model. theory that aids in forecasting and explaining how IT users will behave. The reasons behind users' decisions to accept or reject new information technology are likewise explained by this paradigm (Al-Baltah et al., 2024). According to Davis (1989), a user's viewpoint plays a significant role in determining whether or not they will utilize the system. According to him, user opinion is directly impacted by perceived usability and simplicity of use (Ahmad, 2018). Jogiyanto (2007) reveals that the Technology Acceptance Model (TAM) is a theory that discusses the use of information technology systems which is considered very influential and is generally used to explain individual acceptance of the use of information technology systems(Nisa & Solekah, 2022) . TAM is crucial because it enables enterprises to comprehend the elements that impact consumers' adoption of technology, hence determining why users embrace or reject it. Better technology can be developed by organizations, and they can make sure that people will embrace it (Wicaksono, 2022). Various studies show that *Perceived Usefulness* (PU) and *perceived ease of use* (PEOU) are key aspects in the acceptance of financial technology(Utami, F. N., & Rahayu, 2022) . Davis (1998) states that *Perceived Usefulness* describes the level of user confidence in improving performance through the system used. Meanwhile, Jogiyanto (2008: 114) explains *Perceived Usefulness* as a measure of belief that the use of technology can improve work results(Pratiwi et al., 2021) . Ricky and Aditya in the Journal of Business Siasat cite Davis (1989) who explains that perceived use is the level of user confidence in the ease of use of technology. Meanwhile, *perceived ease of use* refers to user expectations that the system will be easy to operate (Aditya & Wardhana, 2016)(Widyanti, J., & Usman, 2019). The high intensity of information technology use and user-system interaction can also demonstrate the system's ease of use (Adams, Nelson, & Todd, 1992). Regularly used systems can demonstrate their ease of comprehension. Perceived usefulness, according to Lee and Wan (2010), is the degree to which an individual believes that a specific system will be more beneficial to them. Perceived usefulness may also be utilized as a predictor of user behavior and the evolution of the system itself since people think that there is a connection between system performance and utilization (Purwanto, 2020).

Currently, there is no research that discusses in depth the role of preference as a mediating variable in the use of *Mobile banking* in *e-commerce*, especially involving students in Malang City. Based on this, this research intends to study the relationship

between PU and PEOU in the use of *Mobile banking* by including preference as a mediating variable. This study develops a conceptual framework that shows the relationship between *Perceived Usefulness*, *Perceived Usefulness*. And the use of *Mobile banking* in *E-commerce* which is mediated by preference variables students using *Mobile banking*.

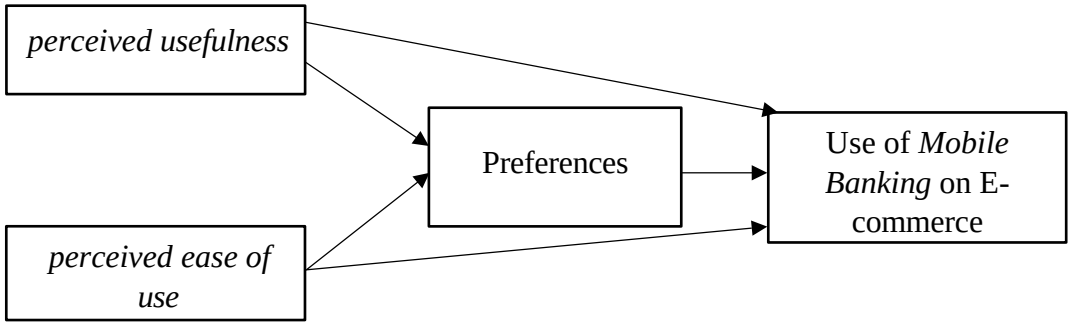


Figure 2. Conceptual Framework

This research is of great importance because university students are a group that quickly adjusts to digital technology. The findings obtained are expected to contribute to the renewal of digital bank strategies to strengthen the acceptance of *mobile banking* when transacting *e-commerce*.

METHOD

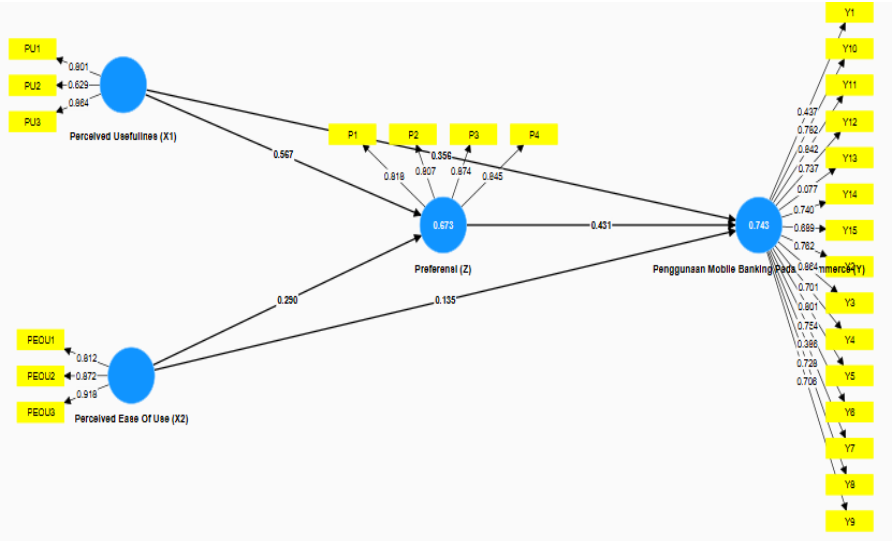
The research was conducted through a quantitative approach using a survey method to determine the relationship between variables. Data collection was carried out by distributing questionnaires as a tool to obtain information related to the variables that were the target of the study. The preparation of question items in the questionnaire considers the suitability of the instrument with the measured indicators. The presentation of the questionnaire includes five answer options equipped with score values, then distributed to students who are active users of *mobile banking* for *e-commerce* transactions in the Malang City area.

The population group includes students who are spread across a number of universities in Malang City. The sample selection uses purposive sampling method by determining respondents according to specific requirements, namely students who study in Malang City and utilize *Mobile banking* to transact in *e-commerce*. Based on the uncertainty of the population, the determination of the sample size follows the reference submitted by Malhotra (2010). Malhotra states that when the population has not been identified, determining the sample size can be calculated by multiplying 4-5 times the total indicators or question items in the questionnaire. Based on these calculations, this study determined 100 samples which was the result of multiplying 4 by 25 question items. Thus, this study involved 100 respondents as research samples.

The sample acquisition method in this study uses nonprobability sampling by combining purposive sampling and accidental sampling approaches. Nonprobability sampling is a way of selecting samples where each element of the population has a different chance of being selected. The application of the purposive sampling method is based on the large number of populations and the limitations in observing all members, including limited cost, energy, and time duration. Based on these considerations, sampling is carried out from the existing population (Sugiyono, 2016). The selection of respondents was carried out through accidental sampling techniques by utilizing the willingness of the participants encountered to fill out the questionnaire. Data processing

was applied using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with the help of SmartPLS 4.0.9.9 software to test direct and indirect relationships between variables. The measurement adopted a Likert scale with a minimum of four items combined to produce a score that describes aspects of a person's knowledge, attitude and behavior(Budiaji et al., 2019)

RESULTS AND DISCUSSION



Source: Data processed by SmartPLS, 2024

Figure 3. Inner Model

Validity Test

The validity check through the validity test aims to determine the level of validity of a measurement instrument. In this context, the measurement instrument refers to a series of question items contained in the questionnaire. The validity of a questionnaire is fulfilled when the question items are able to measure the aspects to be revealed. The implementation of the validity test is intended to ensure the accuracy of the measuring instrument in evaluating the targeted variables. Convergent validity checking is carried out through measuring the loading factor value on each indicator. Based on the calculations obtained, all indicators achieved a loading factor value exceeding 0.7, proving the validity of the indicator in measuring related constructs. Meanwhile, the achievement of the Average Variance Extracted (AVE) value in each variable exceeds 0.5, confirming an adequate level of convergent validity in these variables(Janna & Herianto, 2021)

Reliability Test

Notoatmodjo (2005) in Widi R (2011) explained that reliability is the level of trust in a measurement instrument. Reliability testing serves to check the constancy of the measurement instrument when used repeatedly. A measurement instrument is declared reliable when it provides identical output even though it is used many times. In practice, the data validity test always precedes the data reliability test. This is because the data needs to meet valid requirements before proceeding to the reliability test stage. Conversely, if the data proves to be invalid, then reliability testing is not required(Janna & Heriant5o, 2021)

Measurement of the reliability of research tools is carried out through reliability tests to ensure accuracy and stability. Based on the analysis results, all variables obtained Cronbach's Alpha scores exceeding 0.7, indicating an adequate level of instrument confidence. The Composite Reliability value which also exceeds 0.7 in each variable provides confirmation of the satisfactory quality of reliability in all research constructs.

Hyphotesis Test

In a series of studies, the hypothesis acts as a measuring instrument that has strong power. The hypothesis serves to bridge between theoretical concepts and field reality, and vice versa. A temporary nature is attached to the hypothesis considering that its proof depends on the field data obtained. The existence of a hypothesis becomes valuable because it is able to show the expectations of a researcher which is reflected through the relationship between variables in the formulation of research problems (Ghony & Almanshur, 2016). The following hypothesis test results are presented:

Table 2. Hypothesis Test Results

	Original sample (O)	**Sample mean (M)**	**Standard deviation (STDEV)**	**T statistics (|O/STDEV|)**	**P values**	**Original sample (O)**
Perceived Usefullnes (X1) -> Preference (Z)	0.471	0.467	0.103	4.584	**0.000**	**Significant**
***Perceived ease of use* (X2) -> Preference (Z)**	0.381	0.381	0.101	3.787	**0.000**	**Significant**
Preference (Z) -> Use of Moble Banking in *E-commerce* (Y)	0.507	0.507	0.092	5.496	**0.000**	**Significant**
Perceived Usefullnes (X1) -> Use of	0.248	0.237	0.092	2.690	**0.007**	**Significant**

Moble Banking in *E-commerce* (Y)						
***Perceived ease of use* (X2) -> Use of Moble Banking in *E-commerce* (Y)**	0.168	0.174	0.090	1.872	**0.061**	**No Significant**

Source: Data processed by SmartPLS, 2024

1. H1: There is a positive and significant effect of *Perceived Usefulness* (X1) on preference (Z). The path coefficient value of 0.471 with a p-value <0.001 indicates that this hypothesis is accepted.
2. H2: There is a positive and significant effect of *perceived ease of use* (X2) on preference (Z). The path coefficient value of 0.381 with a p-value <0.001 indicates that this hypothesis is also accepted.
3. H3: There is a positive and significant effect of preference (Z) on the use of *mobile banking* (Y). The path coefficient value of 0.507 with a p-value <0.001 indicates that this hypothesis is accepted.
4. H4: There is a positive and significant effect of *Perceived Usefulness* (X1) on the use of *mobile banking* (Y). The path coefficient value of 0.248 with a p-value = 0.007 indicates that this hypothesis is accepted.
5. H5: There is a positive but insignificant effect of *perceived ease of use* (X2) on the use of *mobile banking* (Y). The path coefficient value of 0.168 with a p-value = 0.061 indicates that this hypothesis is not accepted.

Mediation Test

Table 3. Mediation Test Results

	Original sample (O)	**Sample mean (M)**	**Standard deviation (STDEV)**	**T statistics (|O/STDEV|)**	**P values**	**Original sample (O)**

Perceive d Usefulln es (X1) - > Preferenc e (Z)- > Moble Banking Usage on E- commer ce (Y)	0.239	0.238	0.072	3.334	**0.002**	**Significant**
Perceive d Ease Of Use (X2) - > Preferenc e (Z) -> Use of Moble Banking on E- commer ce (Y)	0.193	0.193	0.072	3.334	**0.001**	**Significant**

Source: Data processed by SmartPLS, 2024

1. H6: Preference (Z) mediates the effect between *Perceived Usefulness* (X1) and *mobile banking* usage (Y). The path coefficient value for this mediation path is 0.239 with a p-value = 0.002, which indicates that this hypothesis is accepted.
2. H7: Preference (Z) also mediates the effect between *perceived ease of use* (X2) and *mobile banking* usage (Y). The path coefficient value for this mediation path is 0.193 with a p-value = 0.001, which indicates that this hypothesis is accepted.

DISCUSSION

Effect of *Perceived Usefulness* (X1) on Preference (Z)

The analysis proves that there is a positive and significant effect of *Perceived Usefulness* on preference. Based on the Path Coefficient calculation of 0.000, each increase in *Perceived Usefulness* by one unit has an impact on increasing preferences by 0.000 units. Hypothesis acceptance is based on a T-statistic value exceeding 1.96 and a P-value below 0.05. Statistical testing confirmed *Perceived Usefulness* has a positive and significant influence on student preferences. The level of perceived usefulness of *mobile banking* is directly proportional to students' preferences in using this service. These results are in line with previous research which proves the crucial role of *mobile banking* benefits in increasing user preferences. Based on this, banking institutions should carry out continuous development on the aspects of excellence and the use value provided.

Malang City tend to choose *Mobile banking* because they feel the convenience of transactions, better financial management, and access to various promotions and

discounts offered through the *E-commerce* platform. This shows that *Mobile banking* service providers need to continue to improve the features and benefits offered in order to meet user expectations. Research by Govender & Sihlali, 2014 also supports these findings, where they found that students who feel more benefits from using *Mobile banking* tend to be more active in using the service. Therefore, it is important for service providers to conduct periodic surveys for user needs and expectations.

Effect *of Perceived ease of use* (X2) on Preferences (Z)

Based on the analysis, there is a positive and significant relationship between *perceived ease of use* and preference. An increase in *perceived ease of use* by one unit results in an increase in preference worth 0.000 units, according to the path coefficient value. Acceptance of the hypothesis is evidenced by the t-statistic value exceeding 1.96 and the p-value below 0.05. Based on hypothesis testing, there is a positive and significant effect of *perceived ease of use* on preference. The level of ease of use of *mobile banking* is proven to increase student preferences. This finding indicates the tendency of the younger generation to choose applications that are practical and easy to operate. Service providers need to prioritize making the interface easy to use by users.

Students in Malang City are more likely to choose *Mobile banking* if they feel that the service is easy to use. This reflects that the younger generation, who are active users of technology, prefer applications that are intuitive and do not take a long time to understand. Therefore, *Mobile banking* service providers should focus on developing user interfaces that are simple and easy to understand. Research by Widyanti, J., & Usman, 2019 also shows that ease of use contributes to user intention to use *Mobile banking*. Thus, service providers need to conduct usability testing regularly to ensure that their applications remain *user-friendly*.

Effect of Preference (Z) on the Use of *Mobile banking* on *E-commerce* (Y)

Based on the analysis conducted, there is a positive and significant influence between preferences and the use of *mobile banking*. The Path Coefficient calculation results in a figure of 0.000, which shows that every increase in preference by one unit will have an impact on increasing the use of *mobile banking* by 0.000 units. Acceptance of the hypothesis is evidenced by a T-statistic value that exceeds 1.96 and a P-value below 0.05. This finding strengthens the evidence of a positive and significant effect of preference on *mobile banking* usage. Students with high preferences are more likely to actively use this service in *e-commerce* transactions. This finding suggests that strong preferences encourage students to use *mobile banking* more frequently.

Students who have a high preference for *Mobile banking* tend to be more active in using this service in conducting transactions in *e-commerce*. This shows that strong preferences encourage students to use *Mobile banking* more often, especially in situations where they feel safe, practical and efficient. Tamizhkumaran & Ranjanmayee's (2016) research reveals that customers' preferences in operating mobile applications affect their choices when transacting online. This confirms that service providers need to understand and accommodate user preferences in an effort to increase *Mobile banking* users for *e-commerce* transactions, because it can affect satisfaction in obtaining customer loyalty. Syafarudin (2021) states that customer loyalty is a function of customer satisfaction, so when a customer is happy, the business will benefit from their decision to make additional purchases and tell others about their positive experience. Satisfaction is a way for customers to feel about a product based on a comparison of the product's ability to satisfy customers (Supriyanto et al., 2023)

The Effect of *Perceived Usefulness* (X1) on the Use of *Mobile banking* in *E-commerce* (Y)

Based on the path coefficient test for hypothesis 4, a positive and significant effect of *Perceived Usefulness* (X1) on the use of *mobile banking* in the context of *e-commerce* (Y) was found. The path coefficient magnitude of 0.007 shows a correlation where the increase in the usefulness of *mobile banking* is directly proportional to the intensity of its use in *e-commerce*. Statistical significance is confirmed through a t-statistic value of 2.690 (exceeding 1.96) and a p-value of 0.007 (below 0.05). Hypothesis testing confirmed the positive and significant effect of *Perceived Usefulness* on *mobile banking* usage. *Perceived Usefulness of mobile banking* contributes to preference and encourages real increase in usage. Marketing strategies implemented by service providers should emphasize the element of *Perceived Usefulness*.

Students who perceive more benefits from *Mobile banking*, such as efficiency in transactions and better financial management, tend to use this service more often when shopping on *e-commerce* platforms. Therefore, providers need to emphasize the *Perceived Usefullnes* aspect in their marketing strategy.

The influence of *Perceived ease of use* (X2) on the use of *Mobile banking* in *E-commerce* (Y)

Based on the path coefficient test for hypothesis 5, it is found that there is a positive effect of *Perceived ease of use* (X2) on the use of *Mobile banking* in *E-commerce* (Y). The magnitude of the path coefficient value of 0.061 shows the tendency that the perceived ease of use when operating *Mobile banking* is directly proportional to the increase in use in *E-commerce*. However, the T-statistic of 1.872 is below the significance threshold of 1.96, while the P-value of 0.061 exceeds the 0.05 limit.

Based on hypothesis testing, it was found that *Perceived ease of use* has a positive but insignificant effect on the use of *Mobile banking*. The ease of operating *Mobile banking* does contribute well to service usage, but the level of influence has not reached a significant level in the research conducted. This finding indicates that for students, although *Mobile banking* is practical to operate, other aspects seem to determine their choice in utilizing this service. This suggests that in addition to ease of use, other factors such as security, trust, and promotion also need to be considered in encouraging the use of *Mobile banking*. Research by Kartika & Segaf, 2022 shows that although ease of use contributes to users' decision to use this service, other factors also play an important role. Therefore, service providers need to pay attention to security and trust aspects in the development of their services.

The Effect of *Perceived Usefulness* (X1) on the Use of *Mobile banking* in *E-commerce* (Y) with Preference (Z) as a Mediating Variable

The mediation test revealed the role of preference as a meaningful mediator linking *Perceived Usefulness* with *mobile banking* usage. The level of *Perceived Usefulness* contributes to an increase in customer preferences, thereby triggering an increase in the use of *mobile banking*. This shows that the perceived benefits of *Mobile banking* increase user preference, which in turn encourages the use of these services in transacting on *E-commerce* platforms. The results of the study show alignment with research Deden Rahmat, (2023) and Kurniawati et al., (2017) related to *Perceived Usefulness of Mobile banking* which has an impact on increasing user preferences. The level of use of *Mobile banking* services by students increases when they get benefits in the form of ease of transactions and optimization of financial arrangements.

Govender & Sihlali's (2014) research reinforces these findings, which revealed that the level of *Mobile banking* usage increased among students who benefited from this service. This indicates that aspects of *Perceived Usefulness* need to be prioritized by service providers in their marketing design, while continuing to create updates to optimize *use* value for customers.

The Effect of *Perceived ease of use* (X2) on the Use of *Mobile banking* in *E-commerce* (Y) with Preference (Z) as a Mediating Variable

Based on the mediation test conducted, there is a role of preference as a meaningful mediator in the relationship between *perceived ease of use and mobile banking* use. The level of ease in operating the system strengthens customer preferences, thus motivating the utilization of these services when transacting *e-commerce*.

Based on the mediation test, it is found that there is an influence that is positive and significant. In this case, preference is proven to act as a meaningful intermediary between *perceived ease of use* on the use of *mobile banking*. These findings indicate that the easier the operation of *mobile banking* will increase the preferences of users, thus motivating them to use the service when transacting *e-commerce*. This suggests that the ease of use of *Mobile banking* not only increases preferences, but also indirectly influences the use of *Mobile banking* by triggering stronger preferences.

The results of Kartika & Segaf's research, 2022, explain the correlation between the ease of use of *Mobile banking* and increased preference, which in turn triggers the utilization of these services when transacting *E-commerce*. The level of activeness of students' online transactions increases when they feel the ease of access and operation of *Mobile banking*.

Widyanti & Usman's research (2019) proves the relationship between ease of use and consumer desire to use *Mobile banking*. Based on these findings, application developers must prioritize the ease of use factor when designing the system, while implementing regular usability evaluations to ensure the application is *user-friendly* and meets customer expectations.

CONCLUSION

Based on the results of the study, a significant effect of *Perceived Usefulness* and *perceived ease of use* on student preferences when using *mobile banking* was found. The level of benefits obtained is directly proportional to the tendency of students to use the service. This underlines that service providers need to maximize feature excellence to meet customer expectations. *Perceived ease of use* was shown to have a positive impact on preference. Students showed interest in practical *mobile banking*, in line with young people's demand for easy-to-operate applications. Simplifying the interface is a crucial aspect of system development. In relation to *e-commerce*, student preferences act as mediation between *Perceived Usefulness* and *mobile banking* usage, as well as between *perceived ease of use* and *mobile banking* usage. An increase in preference has the potential to expand the use of *mobile banking*. Although *perceived ease of use* shows positive results, its impact on the use of *mobile banking* has not reached a significant level. Other aspects such as security systems, trust levels, and promotional strategies also influence students' decisions to adopt this service. This research proves that understanding user preferences is key to the successful adoption of *mobile banking* among university students. Developing the value of use and ease of service access are priorities to enlarge the user base and ensure the sustainability of *mobile banking in* the future.

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