Examining the Factors that Influence the Intensity of Mobile Banking Use among Gen Z Accounting Students in Surabaya

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ABSTRACT

This study aims to investigates how financial literacy, budgeting behavior, lifestyle, and peer influence affect the intensity of mobile banking usage among undergraduate accounting students at a private university in Surabaya. With the surge in mobile banking adoption among Generation Z, students face growing exposure to digital financial services without necessarily possessing strong financial management skills. Data was collected through a structured questionnaire from final-year students at five top-ranked private universities and analyzed using the PLS-SEM method through SmartPLS. The results showed that all four factors significantly and positively influence mobile banking usage, with lifestyle emerging as the most dominant predictor. This suggests that digital consumption patterns and social pressure strongly influence financial behavior. Budgeting behavior as a tool to control finances adjusted to lifestyle. These findings support the Theory of Planned Behavior (TPB) as a strong framework to explain college students' digital financial behavior. This research focuses on the need for financial education programs that integrate financial literacy and budgeting strategies adapted to modern digital lifestyles.

Keyword: Budgeting Behavior; Financial Literacy; Lifestyle; Mobile Banking; Family-Peer Influence

INTRODUCTION

Technological advances in the current era of globalization have a major impact on various aspects of life, especially in the financial sector. Digitalization continues to progress to facilitate transaction activities. As time goes by, information technology continues to support humans in fulfilling their needs more efficiently and practically (Pratama & Abidin, 2022). Digital innovations such as mobile application-based banking services have made it easier for people to make transactions quickly, efficiently, and without the need for physical contact or the use of

cash (cashless) (Phung, 2023). Young people, particularly university students, who belong to the digital native generation and are accustomed to using mobile devices regularly, particularly love this change. According to the Financial Services Authority (2015), mobile banking is a digital banking service that allows customers to transact digitally at any time through applications on mobile phones (smartphones). As part of generation Z who actively use digital devices, students tend to choose mobile banking to manage pocket money, tuition fees, and daily needs, especially for those who live far from home.

(Fitriyadi et al., 2023). Although this service offers simplicity and efficiency, not all students have sufficient financial literacy in using mobile banking. The ability to comprehend the idea of financial planning, which is anticipated to be used in personal financial management, is known as financial literacy (Fuadi & Trisnaningsih, 2022).

Figure 1. *Bank Indonesia data as of Q1 2024*

According to Bank Indonesia data as of Q1 2024, digital payment transactions in Indonesia showed a very significant growth trend. Among various instruments, QRIS recorded the highest surge of 175.44%, followed by BI-Fast at 55.40% and e-Money at 41.70%. Meanwhile, debit card usage actually declined by 3.80%, and credit cards declined drastically by 50%. The growth in QRIS and BI-Fast reflects the shift in people's preferences, especially the younger generation, towards faster, more practical, and mobile-based digital financial services.

Research by OCBC and Nielsen IQ Indonesia (2022) found that 85.6% of the younger generation experience unhealthy financial conditions because they do not record their budgets, and only 46% of them have financial plans. This finding underscores the need for increased financial education so that the younger generation can achieve financial stability in the future. Budgeting behavior is the habit of managing finances by dividing funds into several spending categories to control and adjust them to future needs. (Harper et al., 2023). The intensity of using mobile banking is also influenced by a person's lifestyle in managing their finances. Lifestyle is defined as the way a person uses their time and money, so it has a big influence on decision making in shopping. (Yudha & Yulianthini, 2022).

Students with a high lifestyle tend to spend more money so that their financial condition becomes less stable. This can be seen from the increasing phenomenon of using online loans to fulfill needs or desires that exceed financial capabilities through mobile banking as a means of lifestyle transactions. Meanwhile, the influence of Family-peer is also a determining factor for students in determining their lifestyle. Financial education in the family plays an important role in helping individuals manage finances, but not everyone gets this education. (Widyakto et al., 2022). Social environments such as Friends influence financial decisions through socialization and social comparison processes, which impact

lifestyles and the intensity of mobile banking use. (Nafis & Kasturi, 2023).

These features align with Ajzen's (1991) Theory of Planned Behavior (TPB), which posits that three primary elements impact an individual's behavior. Attitudes towards behavior are reflected in good financial literacy, which encourages students to use mobile banking wisely and avoid consumptive behavior; subjective norms are seen from the influence of family and peers in shaping budgeting decisions; and perceived behavioral control is influenced by consumptive lifestyles and lack of budget management, which can increase the risk of excessive use of mobile banking.

Based on a pre- survey distributed to 30 active accounting students at Private Universities (PTS) in Surabaya, to find out the initial description of financial behavior and intensity of use m-banking. The survey results show that the majority of students have access to mobile banking and use it regularly for various transactions, such as online shopping, bill payments, and transfers between accounts. However, it was also found that most respondents do not have a clear budget plan and tend to use mobile banking impulsively, especially when influenced by consumptive lifestyles or friends' invitations. This reinforces the notion that financial literacy, lifestyle,

budgeting behavior and social influence are the determinants of mobile banking usage.

Several previous studies have examined factors that influence financial behavior and the use of mobile banking, such as financial literacy (Trianingsih & Mahyuni, 2023), *budgeting behavior* (Phung, 2023), lifestyle (Kamil & Islamiah, 2020) and family-peer influence (Yanto et al., 2021). However, most of these studies only focused on one or two variables, without looking at the interrelationships between factors as a whole. In addition, limitations in the scope of the area and method of analysis are also important to note, as many previous studies only took limited samples or used a descriptive approach without testing the relationship between variables simultaneously.

The results of earlier research on the impact of lifestyle and financial literacy on the use of mobile banking services are still inconsistent, it can be concluded. Some studies mention that financial literacy reduces consumptive behavior, but there are also those that show excessive transactions still occur due to social influences. In addition, the majority of studies were conducted at state universities, while studies at private universities are still limited.

Previous studies on the impact of lifestyle and financial literacy on mobile banking usage have produced inconsistent

findings. Some research suggests that financial literacy helps reduce consumptive behavior, while others indicate that excessive transactions still occur due to strong social influences. However, most of these studies predominantly focus on students at public universities, with limited attention given to private university contexts. Moreover, only a few have explored the influence of family and peers as key behavioral factors in mobile banking usage. To address these research gaps, this study examines the roles of lifestyle, budgeting habits, financial literacy, and family-peer influence on the intensity of mobile banking usage among accounting students from the top five private universities (PTS) in Surabaya.

Given this context, the study seeks empirical proof that: 1) The degree of mobile banking use is influenced by financial literacy; 2) Budgeting behavior affects the intensity of using mobile banking; 3) Lifestyle affects the intensity of mobile banking use; 4) Friend-family environment affects the intensity of mobile banking use.

RESEARCH METHOD

The impact of lifestyle, budgeting practices, financial literacy, and the influence of peers and family on students' use of mobile banking services is examined in this study using a quantitative methodology and survey method. The instrument used is a Likert scale-based questionnaire (1-4) distributed to respondents via google form. The dependent variable in this study is the degree of mobile banking use, while the independent variables include lifestyle, family-peer influence, budgeting behavior, and financial literacy. The construction of instruments is predicated on proven indicators from earlier studies.

S1 Accounting final students from five highly accredited private institutions (PTS) in Surabaya made up the study's population. The proportionate stratified random sample, a probability sampling approach, is employed. In this method, the number of samples taken from each stratum is proportional to the proportion of the population in the stratum (Sugiyono, 2023:130).

With the criteria that active accounting students in the class of 2021 who use mobile banking, the sample size used in the following study was determined using the Slovin formula (Sugiyono, 2023), namely:

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

Where:

n = Sample size

N = Total population

e = Tolerable percentage of error (5%)

In this study, the error tolerance level used was 5% or 0.5. In this regard, so that the sample size is obtained, namely:

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

$$n = \frac{572}{1 + 572\,(0.05)^2}$$

$$n = 232{,}39 \; rounded \; up \; to \; 232$$

The data were analyzed using SmartPLS with the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach. This method was chosen because it is able to handle complex research models, is suitable for small to medium sample sizes, and is oriented towards predicting the dependent variable.

Figure 2. *Partial Least Squares - Structural Equation Modeling* (PLS-SEM) Framework
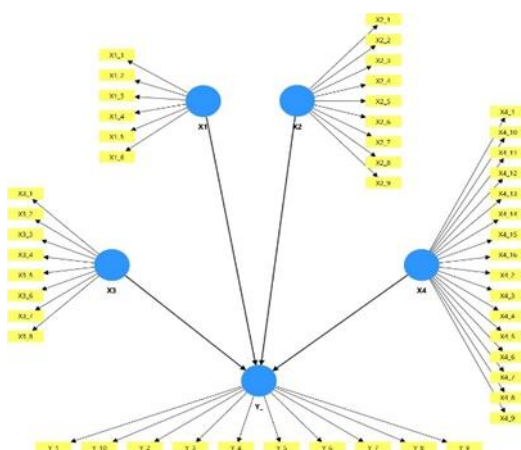
The testing of the inner model and the outer model were the two stages of the analysis. Outer model is used to measure the validity and reliability of indicators through loading factor test (≥ 0.5), Fornell-Larcker Criterion for discriminant validity, and Composite Reliability (≥ 0.7) to test the internal consistency of constructs.

Following the model's validation and reliability, the inner model is tested to see how variables influence one another using the path coefficients, R2, effect size (f2), and predictive relevance (Q2). The bootstrap method with T-statistics and P-values is used to test hypotheses. If $T \geq 1.96$ and $p < 0.05$, the hypothesis is accepted, indicating that the independent variables have a significant impact on the level of mobile banking usage.

RESULT

1. Measurement Model (Outer Model)

a. Convergent Validity

Convergent Validity is classified as a type of validity used to assess the extent to which an indicator (item in a questionnaire) accurately represents a construct (latent variable). An indicator is considered to be suitable for convergent validity qualifications when the loading factor value is 0.5. Thus, the indicator is considered capable of consistently reflecting the measured construct (Hair et al., 2021: 77). The results of outer loading are presented as follows:

Table 1. Results of Outer Loading Value Calculation

Variable	Indicator	*Outer Loading*	Description
Financial Literacy (X1)	X1.1	0.771	Valid
	X1.2	0.583	Valid
	X1.3	0.790	Valid
	X1.4	0.755	Valid
	X1.5	0.590	Valid
	X1.6	0.740	Valid
Budgeting Behavior **(X2)**	X2.1	0.759	Valid
	X2.2	0.783	Valid
	X2.3	0.762	Valid
	X2.4	0.714	Valid
	X2.5	0.673	Valid
	X2.6	0.658	Valid
	X2.7	0.795	Valid
	X2.8	0.773	Valid
	X2.9	0.576	Valid
Lifestyle **(X3)**	X3.1	0.713	Valid
	X3.2	0.711	Valid
	X3.3	0.609	Valid
	X3.4	0.712	Valid
	X3.5	0.742	Valid
	X3.6	0.690	Valid
	X3.7	0.747	Valid
	X3.8	0.779	Valid
Influence of Family and Peer **(X4)**	X4.1	0.710	Valid
	X4.2	0.792	Valid
	X4.3	0.353	Not Valid
	X4.4	0.659	Valid
	X4.5	0.748	Valid
	X4.6	0.597	Valid
	X4.7	0.827	Valid
	X4.8	0.725	Valid
	X4.9	0.832	Valid
	X4.10	0.799	Valid
Influence of Family and Peer **(X4)**	X4.11	0.531	Valid
	X4.12	0.692	Valid
	X4.13	0.658	Valid
	X4.14	0.845	Valid
	X4.15	0.694	Valid
	X4.16	0.662	Valid
Intensity of use *Mobile Banking* **(Y)**	Y1	0.671	Valid
	Y2	0.841	Valid
	Y3	0.890	Valid
	Y4	0.833	Valid
	Y5	0.121	Not Valid
	Y6	0.851	Valid
	Y7	0.733	Valid
	Y8	0.736	Valid
	Y9	0.786	Valid
	Y10	0.722	Valid

Source: SmartPLS processed data, 2025

According by results of the calculation of the outer loading value, two indicators, namely X4.3 and Y.5, have a loading factor value below the 0.5 level, which is 0.353 and 0.121. Therefore, these two indicators do not meet the convergent validity criteria and must be removed from the model.*Discriminant Validity*

Table 2. Results of Discriminant Validity Value Calculation (Fornell-lacker)

	(X1)	(X2)	(X3)	(X4)	(Y)
X1)	0.710				
(X2)	0.368	0.725			
X3)	0.247	0.338	0.714		
(X4)	0.358	0.386	0.254	0.724	
(Y)	0.492	0.545	0.518	0.509	0.788

Source: SmartPLS processed data, 2025

Discriminant validity is a form of validity that is used to assess the extent to which a construct in the model is truly different and does not have a high relationship with other constructs. According to Table 2, the correlation value with other constructs is lower than the diagonal value, which displays the square root of each construct's AVE. So it can be concluded that each variable meets the discriminant validity criteria. Discriminant validity can also be reviewed through the Average Variance Extracted (AVE) value. The construct is said to meet convergent validity if its AVE value reaches or exceeds 0.50. The following are the measurement results of this study:

Table 3. Results of *Average Variance Extracted* (AVE) Calculation

Variable	AVE
(X1)	0.504
(X2)	0.525
(X3)	0.510
(X4)	0.524
(Y)	0.621

Source: SmartPLS processed data, 2025

Table 3 confirms that all AVE values are above the 0.50 threshold. This confirms that each construct has good convergent validity. So it can be concluded that all constructs in the model are in accordance with the qualifications of discriminant and convergent validity criteria, so they are suitable for use in further testing of the structural model (inner model).

b. Composite Reliability

The degree to which the indicators in the construct can yield consistent and trustworthy measurement results is evaluated using the composite reliability. The composite reliability value is considered qualified if it exceeds 0.70, confirming the existence of a high level of internal consistency between indicators.

Table 4. Result of Composite Reliability

Variable	Composite reliability
(X1)	0.826
(X2)	0.874
(X3)	0.893
(X4)	0.928
(Y)	0.940

Source: SmartPLS processed data, 2025

All of the constructs in the following research model have composite reliability values more than 0.70, as per the data in Table 4. Thus, it can be said that each sign in every construct is capable of creating measurement values that are consistent.

2. Structural Model (Inner Model)

The inner model is carried out to measure the relationship between variables in the model can be explained as a whole. The aim is to assess the strength and direction of influence between latent variables that are interconnected in the study.

a. Path Coefficient Test

Table 5. Result of *Path Coefficient Test*

	X1	X2	X3	X4	Y
X1					0.232
X2					0.260
X3					0.311
X4					0.246

Source: SmartPLS processed data, 2025

1) Financial Literacy (X1) has a positive influence with a coefficient of 0.232. This means that the higher a person's financial literacy, the greater the tendency to use mobile banking. This influence is at a moderate level.

2) Budgeting Behavior (X2) has a positive influence with a coefficient of 0.260. This shows that the better the budget management behavior, the higher the intensity of using mobile banking. This influence is at a moderate level.

3) Lifestyle (X3) has a positive influence with a coefficient of 0.311. This shows

that lifestyle plays a strong enough role in encouraging the use of mobile banking. This influence is in the strong category.

4) Influence of Family and Peer (X4) has a positive influence with a coefficient of 0.246. support or encouragement from family and friends contributes to increasing the use of mobile banking. This influence is in the moderate influence category.

b. *Coefficient of Determination* (R^2)

Table 6. Result of R-Square (R^2)

	R-square	R-square adjusted
Y	0.542	0.534

Source: SmartPLS processed data, 2025

To determine how well the independent variables can represent the dependent variable, one uses the coefficient of determination. Based on the data in Table 6, the R-square value for the dependent variable Intensity of Use of Mobile Banking (Y) is 0.542. This means that 54.2% of the variation in mobile banking usage can be explained by the four independent variables, namely Financial Literacy (X1), Budgeting Behavior (X2), Lifestyle (X3), and Influence of Family and Peer (X4).

c. *Effect size (f^2)*

Table 7. Result of F-Square f^2

	F-*Square* (*F2*)
X1	0.094
X2	0.110
X3	0.181
X4	0.104

Source: SmartPLS processed data, 2025

According by measurement results in table 7, it can be concluded that the financial literacy variable of 0.094 is included in the small effect category. Meanwhile, the budgeting behavior variable shows an f^2 value of 0.110 which gives a small effect, but is close to the limit of the medium category. The lifestyle variable has an f^2 value of 0.181 which is included in the medium effect category, and is the variable with the greatest influence among others. Meanwhile, the influence of family and peer variables has an f^2 value of 0.104 which gives a small effect on variable Y, namely the intensity of using mobile banking.

d. *Prediction* Relevance (Q^2)

Table 8. Result of Q-*Square* (Q^2)

	Q² predict
Y	0.510

Source: SmartPLS processed data, 2025

Based on Table 8, the Q^2 value is 0.510 where this value is> 0.35. So it can be concluded that the variables of Financial Literacy (X1), Budgeting Behavior (X2), Lifestyle (X3), Role of Family and Peer (X4) have a Q^2 value or predictive relevance that is in the strong category.

3. Hypothesis *Testing*

Table 9. Result of Hypothesis Testing

Relationship between Variables	*Original sample (O)*	*P-values*	Description
X1 > Y	0,232	0,000	Significant
X2 > Y	0,260	0,000	Significant
X3 > Y	0,311	0,000	Significant
X4 > Y	0,246	0,000	Significant

Source: SmartPLS processed data, 2025

According to analysis results in Table 9, the four independent variables show a positive and significant effect on the intensity of mobile banking use. Financial literacy (X1) has a coefficient of 0.232 with a p-value of 0.000, which means that students with better financial understanding tend to be more active in using mobile banking. Budgeting behavior (X2) shows a coefficient of 0.260 and a p-value of 0.000, indicating that the better the budgeting behavior of students, the higher the intensity of their use of mobile banking.

The lifestyle variable (X3) has the strongest influence with a coefficient of 0.311 and a p-value of 0.000, indicating that digital and modern lifestyles significantly increase the frequency of using mobile banking. In the meantime, with a coefficient of 0.246 and a p-value of 0.000, the influence of friends and family (X4) also has a substantial impact, which indicates that support and social interaction from family and friends encourage students to be more intensive in utilizing digital financial services. Since all p-values are below 0.05,

all hypotheses (H1-H4) are statistically accepted.

DISCUSSION

According to the study's findings, the information gathered indicated a relationship between financial literacy (X1), budgeting behavior (X2), lifestyle (X3), and influence of family-peer (X4) on the intensity of using mobile banking (Y) on accounting students of PTS in Surabaya.

This shows that financial literacy has a significant positive effect on the intensity of mobile banking use, where students with high financial understanding tend to be more active, efficient, and confident in utilizing digital banking services for daily needs such as transfers, payments, and balance management. This literacy helps them evaluate the benefits and risks of mobile banking features, while forming positive attitudes and high behavioral control as described in the Theory of Planned Behavior. This finding is in line with the research of Trianingsih & Mahyuni (2023) and Clarence & Pertiwi (2023) who showed a strong relationship between financial literacy and the intensity of use of digital financial services, although in contrast to Kamil & Islamiah (2020) who stated that there was no significant effect on respondents with low income. Thus, financial literacy is an important foundation

in shaping careful, planned and sustainable mobile banking usage behavior.

The degree of mobile banking use has been shown to be positively and significantly impacted by budgeting behavior characteristics, where students with the habit of managing budgets in a disciplined manner tend to be more active in using mobile banking features such as transaction recording, balance notifications, and spending control. Budgeting behavior helps them keep their finances in order, making mobile banking a tool that supports daily financial planning. In accordance with the Theory of Planned Behavior, budgeting reflects positive attitudes and perceived control over finances, which strengthens the intention to use digital services. This finding is consistent with the studies of Phung (2023) and Cappelli et al. (2024), although different from Ramayanti (2024) who found no significant effect. Overall, budgeting behavior encourages more organized and efficient use of mobile banking.

As evidenced by the variable with the highest coefficient value among the others, lifestyle is the one that has the most impact on the intensity of mobile banking usage, according to the data analysis results. Students with modern and digital-savvy lifestyles tend to be more active in utilizing mobile banking due to the need for efficiency, speed, and flexibility in transactions. Dynamic consumption patterns such as online shopping, hanging out, and traveling encourage regular use of digital banking features. Social phenomena such as FOMO also reinforce this drive, making mobile banking part of their lifestyle. Based on the Theory of Planned Behavior, lifestyle influences attitudes and subjective norms that strengthen the intention and behavior of using financial technology. These result is supported by the study of Yang et al. (2021) and Kamil & Islamiah (2020) which state that modern lifestyles contribute significantly to the use of digital financial services.

Support and role models from friends and family help students feel more confident and at ease when using digital banking services, which has a favorable and significant impact on the intensity of mobile banking use. This social interaction forms subjective norms that strengthen the intention of digital financial behavior, in accordance with the Theory of Planned Behavior. The more often students see their immediate environment using mobile banking, the higher their tendency to follow this behavior. These outcomes is supported by research by Yang et al. (2021), Widyakto et al. (2022), and Phung (2023) which emphasize the importance of social influence in shaping one's financial behavior.

Among these variables, lifestyle has the strongest influence, indicating that modern and technology-based lifestyles encourage students to use mobile banking services more intensely. Budgeting behavior is the second strongest factor, indicating that the habit of planning and managing budgets also encourages the use of mobile banking features in controlling finances. These findings confirm that lifestyle and financial management habits are the main factors that shape students' digital financial behavior.

CONCLUSION

According to the study's findings, undergraduate accounting students at private universities (PTS) in Surabaya are significantly and favorably influenced by four factors when it comes to how often they use mobile banking. Those factors are as follows: 1) Financial Literacy, which increases understanding and wise use of mobile banking services; 2) Budgeting Behavior, which reflects students' habits in planning and managing finances in a structured manner despite frequent use of mobile banking; 3) Lifestyle, especially consumptive lifestyles and digital trends, which encourage the frequency of using mobile banking for online transactions; 4) Influence of Family-Peer, which is a social encouragement or support from the surrounding environment in increasing the use of mobile banking applications.

An interesting finding from this study is that lifestyle has the most dominant influence, triggered by digital trends and the FOMO phenomenon that strengthens students' digital consumption habits. On the other hand, budgeting behavior serves as a controlling mechanism that protects students from unhealthy financial behavior.

This study also confirms the relevance of the Theory of Planned Behavior (TPB) as a theoretical framework that is able to explain the relationship between attitudes, subjective norms, and behavioral control on the intensity of mobile banking use. The limitations of the study include the scope of the sample which is limited to accounting students at PTS Surabaya, and does not include other external variables such as technological security or economic factors. Therefore, further research with a wider scope and additional variables is highly recommended to gain a more thorough understanding.

Practically, the findings suggest that universities can support students' digital financial behavior through peer- and family-based financial literacy seminar programs and positive money management socialization. Policy makers can work with campuses to integrate contextual financial literacy into the curriculum, taking into

account the influence of students' social environment.

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