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The Effects of Millennial Behavior and Perceptions on Interest in Sharia Mobile Banking and the Implications of Continuance Intention

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Abstract

This study investigates millennial behaviors and perceptions regarding sustainable usage, focusing on continuance intention, both directly and when moderated by interest. Using a quantitative methodology, data is collected through an online survey distributed via Google Forms and various social media platforms. The study targets millennials using Sharia-compliant mobile banking, with a sample size of 111 respondents. Structural Equation Modeling (SEM) is employed for data analysis, facilitated by the smarts application. The findings highlight the significant influence of interest on continuance intention, as well as the substantial impact of millennial perception on interest in adopting Sharia mobile banking. However, the research suggests that neither financial nor online behavior directly impacts the continuance intention of using Sharia mobile banking, nor does economic behavior affect interest. Moreover, hypothesis testing indicates that millennial perceptions affect continuance intention, mediated by interest. Conversely, financial and online behaviors, when moderated by interest, do not affect continuance intention.

Keywords: Behavior, Millennial Perception, Interest, Syariah Mobile Banking, Continuance Intention

INTRODUCTION

In the modern era, technological advances and internet use are increasing. As a result, the millennial generation will be directly influenced by productive people who have achieved success. Market participants will not doubt hinder Milineal's efforts to understand the Indonesian economy. For this reason, Millennials are an up-and-coming segment in raising standards in the Indonesian Islamic banking industry (Aisyah, 2023). When a person has a positive perception of the services and products offered by a bank, this will make them more inclined to use that bank's mobile banking system. Due to the level of satisfaction with the bank's products and services, so does the need for banks to use mobile banking services. Internet banking or mobile banking is a flexible means of accessing information and transactions using Internet facilities.

Having online banking services can make it easier for customers to use them. According to the Financial Services Authority (2018), in terms of implementing digital banking services by commercial banks, the digital banking concept refers to electronic banking services that are optimized by maximizing the use of customer data to provide faster, more accessible, and more practical services (customer experience), and can be implemented by banks independently while maintaining security standards (Rahmansyah et al., 2023). With the availability of the Internet and mobile banking like this, transactions can be made more accessible for customers and the millennial generation.

Quality and evaluation of decisions millennials make in using investment instruments to plan finances for the future and provide understanding and explanation of current forms of investment that are practical for them to use. In the current Modern Era, many platforms exist today that can be used as investment media, both long-term and short-term, with minimal risk, up to the highest risk; by designing an investment plan from an early age, millennials can minimize the risks. Financial risks will occur, such as a financial crisis (Rahadi & Stevanus, 2020). Likewise, for the millennial generation, who cannot be separated from the internet, mobile banking is beneficial in making transactions, so interest in using mobile banking is increasing due to technological advances. This is also stated based on research (DBS, 2018) that most Millennials (65%) prefer social media for online transactions, making them more flexible in various ways, including the banking sector. In addition, 59% of Millennials prefer 24-hour non-cash payment options, making them more aware



of the digital world, which already exceeded 41% of Indonesia's total population in 2015, with 61% of Millennials living in productive areas.

Almost everyone and the millennial generation currently uses social media and the internet to search for information and conduct transactions. According to Nurika & Aziz (2021), Factors that encourage the public to open an account at a bank because it is simpler, more reliable, and easier to use. Because they have been integrated with several applications that facilitate transfer access, such as online banking, mobile banking, and other services. The ease of use provided by financial institutions has made it easy for the millennial generation to carry out mobile banking transactions (Ismulyaty et al., 2022). The ease of use provided by banking makes it doubtful that the millennial generation will use Syariah mobile banking.

According to a survey conducted by eight large banks in Indonesia, the number of mobile banking users in Indonesia reached 23.65 million in 2015, which still has the potential to increase. This shows how important and influential the application of information technology is in the banking world. Many banks have implemented mobile banking services to find financial information (Sugawara et al., 2014).

Indonesian people are now starting to look at Syariah banking and are even becoming Syariah banking customers. Likewise, the public and the millennial generation choose Syariah mobile banking or BSI mobile to make transactions because it is based on Syariah principles and teachings, according to research conducted (Zuhirsyan & Nurlinda, 2021). Syariah banking is developing rapidly in Indonesia. Syariah banking is an alternative for Indonesian people who want to carry out financial transactions using Islamic teachings and away from various Ribawi transactions.

To attract millennial customers' interest in using services provided by Syariah banking, such as BSI Mobile, banks that operate with Islamic principles must create contemporary services that suit the needs of Gen Z. These services are, of course, online-based services such as financial services and other services, where the behavior of millennials today tends to prefer digital-based services. Apart from that, a factor that financial institutions that operate with a profit-sharing system must consider is creating a good perception among Gen Z, such as providing an understanding that Islamic banks are banks that reject the practice of usury, where usury is forbidden in Islam.

One of the factors that can attract someone's interest in using mobile banking services is the individual's behavior. This behavior consists of financial and online behavior; as we know, Gen Z prefers to utilize online services in the economic and other fields because online services promise convenience and security in transactions. The same thing was also conveyed by (Sari et al., 2019). The younger generation uses digital banking because it is easy to use and allows users to solve their financial problems (I. et al. et al., 2020).

Apart from behavioral factors, Gen Z's excellent perception of the digital services offered by Syariah Banking can attract the millennial generation's interest in using mobile banking. This perception concerns whether or not online transactions offered by Syariah banks are permissible because Syariah principles prioritize practices that reject usury. This means that the better the millennial generation's perception of Syariah banking practices, the higher their desire to use the services offered by the bank. The same thing was also conveyed by (Budiono, 2017). Supervision of the implementation of Sharia principles in Sharia financial institutions is a very urgent and foremost thing to carry out, as it is the core of the operations of Syariah financial institutions. Supervision is also needed to prevent fraud or usury and protect customers and parties whose transactions using Syariah financial institutions are comfortable and no longer need to worry about fraud.

From the several factors above, it can be concluded that the reason why the millennial generation in Sungai Penuh City has an entirely continuous intention to use mobile banking is because of the ease of technology that can be accessed from anywhere and the influence of products that are tailored to the user's needs and desires. When using mobile banking, the millennial generation feels interested in the services offered, so a sense of trust and satisfaction arises.

Sungai Penuh City is a city in Jambi Province, Indonesia. It is known or often nicknamed the City of Magic or the Incredible City. The island was established according to RI Law No. 25 of 2008, and the Minister of Home Affairs carried out the development on October 8, 2009. With a density of 248 people/km² and directly bordering the province of West Sumatra, precisely in the district of Pesisir Selatan, the population of Sungai Penuh city in mid-2023 amounted to 100,851 people. There are eight sub-districts, four urban villages, and 65 villages in Sungai Penuh City (out of 141 sub-districts, 163 urban towns, and 1,399 villages throughout Jambi). Moreover, Sungai Penuh City is a city that has a population with a majority



of Muslims. This is based on data released by BPS Sungai Penuh City, which shows that most people of Sungai Penuh City are adherents to Islam.

Figure 1

Kecamatan	Agama yang Dianut (Jiwa)									
	Islam		Protestan		Katolik		Hindu		Budha	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
Tanah Kampung	11 312	-	0	-	0	-	0	-	0	-
Kumun Debai	9 742	-	0	-	0	-	0	-	0	-
Sungai Penuh	9 786	-	130	-	96	-	0	-	96	-
Pondok Tinggi	17 117	-	141	-	0	-	0	-	14	-
Sungai Bungkal	9 886	-	234	-	27	-	0	-	0	-
Hamparan Rawang	16 634	-	2	-	0	-	0	-	0	-
Pesisir Bukit	12 557	-	27	-	0	-	3	-	0	-
Koto Baru	12 233	-	0	-	0	-	0	-	0	-
KOTA SUNGAI PENUH	99 267	-	534	-	123	-	3	-	110	-

Source: BPS Sungai Penuh 2022

With a majority Muslim population, of course, the river community and its millennial generation want banking services that are by Islamic teachings. The only bank that applies Sharia principles is Bank Syariah Indonesia (BSI), and the only bank that is the first Syariah to do so. It is in Sungai Penuh, so it attracts the community and the millennial generation in Sungai Penuh City to use BSI's services.

Because the general majority of people and the millennial generation in Sungai Penuh City are Muslims, there is an interest in what Syariah Banks offers to their customers. Where the system provided by Syariah Banks operates by Islamic rules, they also apply contract principles and principles of justice. The profits shown are calculated based on a profit-sharing system and indirectly provide protection and understanding to the millennial generation against economic risks that violate Islamic rules.

Several factors that make the millennial generation in Sungai Penuh City use BSI service products such as mobile banking or BSI mobile are the ease of accessing them anywhere and anytime. With BSI Mobile, customers can make transactions independently via BSI Mobile without having to come to a bank branch or ATM and

no longer need to queue; customers can also make investments online and can increase the number of transactions via BSI Mobile, thereby making the quality of service effective and efficient.

Apart from the convenience factor, several reasons make the millennial generation interested in using BSI Mobile continuously, namely because the comfort, security, and satisfaction provided are by expectations and are also following the sharia principles offered so that the millennial generation is increasingly satisfied with using BSI Mobile's services.

LITERATURE REVIEW

Continuance Intention

Continuance Intention is defined as their desire or willingness to continue using the system offered or the intention to continue the concept related to individuals continuing to use a technology, service, or system occasionally. (Cardozo, 1965) Higher customer satisfaction leads to increased purchases or reuse of the same product and related products. Meanwhile, according to (K, 2014), Continuance intention manifests customer satisfaction or loyalty or a person's desire to use an information system methodically. It can be concluded that continuance intention is a situation where users feel satisfied with the information system they use, making them enthusiastic about using the system continuously in the future. The indicators are as follows: 1) Increasing the number of users 2) Transaction activity 3) Application performance and advantages 4) Innovation, promotional features, and targeted advertising 5) Ease of registration and use.

Interest

Interest means a sentiment that refers to a strong desire or strong inclination towards something. Interest is the desire, ability, or availability to purchase a particular good or use a specific service. Interest will encourage consumers to buy products or services offered honestly by the upcoming market. The motivation behind purchasing a product or using a service is consumer satisfaction with purchasing or using a particular product (Samsudeen et al., 2022). In other words, the consumer's willingness to buy or use the service is a significant indicator that influences the possibility that the customer will be interested in purchasing and using the service. 1) looking for information related to products and services 2) considering using



the service in the future 3) wanting to know more about the product and service 4) interested in trying the service 5) wanting to own or use the service.

Perception

(Soraya, 2018) Perception is the process by which an individual understands what is being done by the five senses to distinguish it from something given. Perception can also be related to the experience of receiving particular objects, events, or even predictions of obtaining some information and advice. Meanwhile, perceptions of Syariah banking products and services are measured based on seven indicators: 1) perceptions related to conformity with the concept of Syariah (Islamic law), 2) perception of the profit sharing system, 3) perception of the guarantee of the absence of Usury practices 4) social and welfare value 5) supports the reservation of Muslims 6) offers innovative products and services 7) provides quality services.

Behavior

Financial behavior is crucial for individuals to effectively manage their finances, as highlighted by Herlina Budiono (2019). It involves making informed decisions regarding the use of money, whether for short-term or long-term goals. Similarly, Sumiarni (2019) defines financial behavior as the skill to handle finances efficiently, utilizing funds to fulfill daily necessities. Key indicators include recognizing the significance of financial products, contemplating health insurance coverage, and evaluating investment opportunities.

Online behavior refers to the actions, reactions, and interactions of individuals or groups in the digital world or the internet. This includes many activities by internet users in various contexts, such as websites, social media platforms, applications, transactions, services, and other services. The indicators are 1) dependence on accessing the internet every day, 2) activities to access the internet anywhere, 3) cannot be separated from or dependent on social media, 4) the activity of accessing the internet at any time, and 5) always looking for information about sharia mobile banking.

RESEARCH METHODS

This research is a type of causality research, namely research that attempts to see the influence between variables. Meanwhile, the approach to this research is quantitative, where the data used is in the form of measurable, rational, and systematic numbers. The research data source uses tools in the form of questionnaires.



The population of this research is the number of Syaria mobile banking users among the millennial generation in Sungai Penuh City. In contrast, the sample for this research is the portion of the millennial generation in Sungai Penuh City who use Sharia mobile banking, the formula proposed by (Hair, 2015). The minimum sample size for Structural Equation Model (SEM) analysis can be determined by multiplying the number of indicators by 5-10 so that the minimum number of respondents in this research is 100. However, the number of respondents who filled out this research questionnaire was 111, so that number will be taken as the sample. Meanwhile, the sampling technique uses the Quota sampling method, a non-random sampling technique based on a set quota.

To analyze this research data, the researcher used structural equation model (SEM) analysis with the help of the intelligent PLS application, where the research measurement model in PLS-SEM is an outer model that consists of a set of relationships between indicators and latent variables(Hair et al., 2016).

DISCUSSION

Construct Validity and Reliability

The purpose of testing this research is to see the effectiveness of the questions in the questionnaire as a research tool that has been widely distributed so that it can ensure validity and truth in measuring research variables.

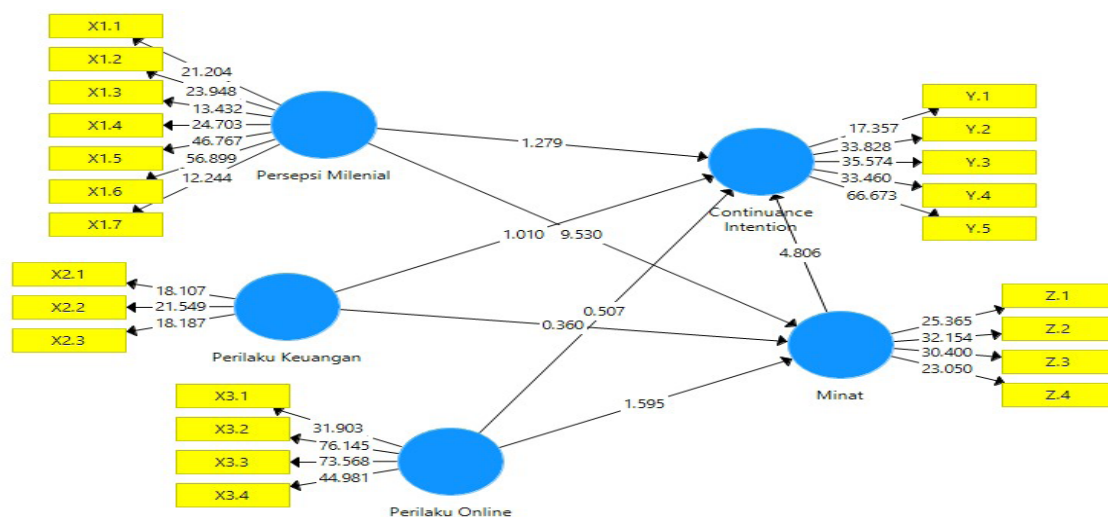


Figure 1. Construct Validity and Reliability



Explanation

Initially, the research instrument used to measure continuity intention had five questions, and these five questions were recognized as valid. Likewise, with the interest variable in using Sharia mobile banking, all questions have passed the research instrument test with four questions. Meanwhile, the millennial perception variable with seven questions and financial behavior with three questions were also declared valid and reliable. Meanwhile, of the five questions from the online behavior variable asked, only four questions were declared valid and passed the test.

Table 1
Construct Validity and Reliability

Variables	Cronbach's Alpha	Rho A	Composite Reliability	Average Variance Extracted (AVE)	information
Continuance Intention	0,935	0,936	0,950	0,950	Valid and reliability
Interest	0,903	0,904	0,932	0,932	Valid and reliability
Behavioral Finance	0,789	0,789	0,877	0,877	Valid and reliability
Online Behavior	0,957	0,958	0,969	0,969	Valid and reliability
Millennial Perceptions	0,944	0,949	0,955	0,955	Valid and reliability

Soucers: Data Processed by SMARTPls 3.2.9,2024

Based on Table 1 above, it can be seen that the Cronbach's Alpha value for each of the variables above is an average of 0.9. The Average Variance Extracted (AVE)



value above is an average of 0.5, so all the questions in this research are declared valid and can be reliable.

Kajian analisis berisi kombinasi pemaparan data, kajian teori serta penelitian sebelumnya yang digabungkan menjadi satu kajian yang menjelaskan berbagai pembuktian hipotesis atau jawaban atas berbagai penelitian yang dilakukan.

Table 2
Coefficiet of determinan

Variables	R Square	R Square Adjusted
Continuance Intention	0,797	0,789
Interest	0,836	0,821

Soucers: Data Processed by SMARTPls 3.2.9,2024

From Table 2 above, it can be seen that the information provided regarding millennial perceptions and behavior's influence on continuance intention is 78.9%. Meanwhile, the influence of online perceptions and behavior on interest in using BSI mobile is 82.1%.

T-Statistics (Bootstrapping)

Direct Effect (direct influence)

Statistical tests and research hypothesis testing are conducted to see whether the exogenous variable (X) significantly influences the endogenous variable (Y).



Table 3
Direct Effect

Variables	Original Sample (O)	T Statistics (O/STDEV)	P Values	Information
Interest -> Continuance intention	0,632	4,806	0,000	H1 accepted
Behavioral Finance -> Continuance intention	0,089	1,010	0,313	H2 Rejected
Behavioral Finance -> Interest	-0,040	0,360	0,719	H3 Rejected
Online Behavior -> Continuance intention	0,048	0,507	0,612	H4 Rejected
Online Behavior -> Interest	0,111	1,595	0,111	H5 Rejected
Millennial Perceptions -> Continuance intention	0,174	1,279	0,201	H6 Rejected
Millennial Perceptions -> Interest	0,866	9,530	0,000	H7 accepted

Soucers: Data Processed by SMARTPls 3.2.9,2024

1. The influence of interest on continuity of intention

The analysis from Table 3 shows that interest significantly influences continuance intention, supported by the t-statistic value of 4.806, surpassing 1.96, and a P-value of 0.000, indicating significance below the 0.05 alpha threshold. Therefore, it can be inferred that interest plays a crucial role in influencing continuance intention.

The results of the first research hypothesis (H1) state that interest in using Sharia mobile banking significantly affects the continuation of this intention, meaning that the millennial generation's desire and knowledge of the products offered by Sharia mobile banking benefits them. This turns out to be significant and capable. They are influencing interest in continuing to use Sharia mobile banking. This is proven by satisfaction and trust when using products from Sharia mobile banking. This opinion is also supported by research conducted (Damanik et al., 2022), which argues that in this way, trust will produce user satisfaction, causing users to become more interested in using mobile banking services. However, this is contrary to research conducted by (Rahmansyah et al., 2023), which states that the first is the inability to complete some transactions digitally, so the comfort and security of using mobile banking do not make customers choose to continue using mobile banking.

2. The Influence of financial behavior on Continuity of intention

It can be seen in Table 3 above that financial behavior does not affect the continuity of intention. This can be seen from the value obtained by the t-statistic of 1.010, which is smaller than the value of 1.96, and the P-value (0.313) is greater than the alpha value (0.05), which means that financial behavior has no significant effect on the continuity of intention.

Meanwhile, the second research hypothesis (H2) results showed that financial behavior does not significantly affect continuance intention. This may be because millennials prefer continuous transactions with relatively cheap admin fees. Of course, the data will be provided with a sense of security. Provide continued interest when using these transactions, but this turns out to be in line with research conducted by (Yoon, 2014). In his study, there was a statement that security and operational risk did not affect the risk. This was quite surprising. However, this can explain why security does not have a



significant effect because users believe that their personal financial information will not be leaked because there are laws that regulate the information security of user data.

3. The influence of financial behavior on interest

The results in Table 3 above show that the influence of financial behavior cannot affect interest. It can be seen that the value of the t-statistic, which is 0.360, is smaller than 1.96, while the P-value is 0.719, which is more significant. Rather than 0.05 (alpha), the conclusion is that financial behavior does not significantly influence interest, which means that the impact of economic behavior on interest in using mobile banking is only partially the decision of the millennial generation to use Sharia mobile banking.

From the results of the third (H3) hypothesis research, the results obtained state that financial behavior cannot have a significant effect on this interest because the desire to invest and manage finances using Sharia mobile banking tends to be less than the use of other applications that may be better at offering their products. This is in line with research conducted by (Rahadi and Stevanus, 2020). In their study, it turns out that the decision to make a transaction is influenced by the personality and attitude of each individual towards the available transaction media, but this is different from the opinion of (Damanik et al., 2022), which states that The decision to invest or save influences continued use intentions through user satisfaction. When using mobile banking, users carry out banking transactions without interacting.

4. The influence of online behavior on continuance intention

Based on the data obtained from the table above, it can be concluded that online behavior does not significantly impact continuance intention. This is stated in the t-statistical data, which received a value of 0.507, which is undoubtedly smaller than 1.96, and the P-value value was obtained at 0.612, which was more significant than 0.05; therefore, online behavior was declared not to influence continuance intention.

The fourth research hypothesis (H4) obtained the results that online behavior does not have a significant impact on continuity of intention; this

is due to a lack of satisfaction with promotions carried out by Sharia mobile banking on social media or perhaps internet network limitations making it difficult to access it, which may cause customers not interested in sustainable use of the services provided, this is in line with the research results (E. F. D. Pratiwi et al., 2017) this study indicates that there is no influence on attitudes towards interest in mobile banking, attitudes suggest that customers have negative results towards using mobile banking services, so does not encourage their interest in using mobile banking services.

5. The influence of online behavior on interest

From the table above, a t-statistical value of 1.595 is obtained, which is smaller than the value of 1.96 with a P-value of 0.111 and more significant than the value of 0.05, so it can be concluded that online behavior has no effect. It is essential to interest, meaning online behavior is independent of the millennial generation's interest in using Sharia mobile banking.

According to testing the fifth hypothesis (H5), online behavior does not influence interest in using Sharia mobile banking among the millennial generation due to the millennial generation's lack of knowledge of existing products in Sharia mobile banking, and there are still many millennial generation who do not understand the use of technology due to lack of knowledge. Regarding the facilities offered by mobile banking, some prefer to go directly to the nearest bank or ATM. who stated that many people need to understand the use of technology because they have a limited understanding of mobile banking features. This is in line with the opinion expressed by (Putri & Marlius, 2022), who stated that many people need to understand the use of technology because they have a limited understanding of mobile banking features. Many customers use customer service because they do not know how to carry out mobile banking transactions using the telephone, so they, especially the millennial generation, carry out transactions by going to the bank or ATM. However, this contradicts research conducted by (I. et al. et al., 2020), who believe that Millennials are people with high mobility. Since most are active and productive people, using digital banking services offered by banks makes their lives easier and increases their activity levels.



6. The influence of millennial perceptions on continuance intention

The results of this study found that the t-statistic value for millennials' perception of continuity of intention was 1.279, which was greater than the value of 1.96. The P-value was 0.201, which was also more significant than the alpha value of 0.05, which means that the perception of Millennials does not significantly influence retention intention.

Based on the results of testing the sixth hypothesis (H6), millennial perceptions do not significantly affect retention. This opinion is in line with research conducted by (Kusumah et al., 2023), which states that user ability is not affected by a person's perception of using a new system or technology. Therefore, a person's perception of new technology depends on the user's ability to sustainably adopt and use the latest technology. However, this opinion contradicts the research of Kumar G. and Ravindran (2012), meaning that perception significantly affects continuance intention. Therefore, customers will increase their desire to use certain application services after they feel they benefit from all the services and convenience available.

7. The influence of millennial perceptions on interests

Table 3 above illustrates that millennial perception serves as a crucial variable influencing the interest of the millennial cohort in adopting Sharia mobile banking. This is substantiated by the t-statistic value of 9.350, surpassing the critical value of 1.96, and the P-value of 0.000, which is lower than the significance level of 0.05. Consequently, H7 is validated, indicating a significant influence of millennial perceptions on the interest in utilizing Sharia mobile banking.

The acceptance of the seventh hypothesis (H7) confirms the substantial impact of millennial perceptions on the adoption of Sharia mobile banking. This is supported by Kim et al. (2008), who emphasized that perceptions can influence consumer trust in online services. Furthermore, research by Rodiah and Melati (2020) reinforces this assertion. Hence, the millennial generation's perception of ease of use is categorized as high, underscoring its significant influence on their interests.

Table 4
indirect Effect

Variables	Original Sample (O)	T Statistics (O/STDEV)	P Values	Information
Financial Behavior -> Interests -> Continuance Intention	-0,026	0,363	0,717	H8 Rejected
Online Behavior -> Interests -> Continuance Intention	0,070	1,633	0,103	H9 Rejected
Millennial Perception -> Interest -> Continuance Intention	0,547	4,119	0,000	H10 accepted

Soucers: Data Processed by SMARTPLs 3.2.9,2024

8. The influence of financial behavior on continuance intention, which is mediated by interest

Based on Table 4 above, it can be seen that the result of the t-statistic value is 0.363, which is smaller than 1.96, with a P-value value of 0.717, which is also greater than 0.05. So, H8 is rejected, meaning interest cannot mediate the relationship between financial behavior and continued intention to use Sharia mobile banking.

Based on testing the eighth hypothesis (H8), it states that the influence of financial behavior on continuance intention, which is mediated by interest, is not significant, meaning that the mediation test shows that interest cannot



significantly explain the relationship between financial behavior variables and continuance intention. This research sample found that users with good economic behavior tend to be more careful when using alternatives and an offered service. Therefore, interest in financial behavior when transacting using online services will be more cautious with the data provided and received. This is why the millennial generation does not continue using mobile banking services, but this is contrary to research (Amriani et al., 2023), where finances significantly influence usage decisions. This happens because the millennial generation has financial planning based on knowledge to regulate the use of a service offered online rather than making them behave consumptively.

9. The influence of online behavior on continuance intention mediated by interest

The results in Table 4 above show that online behavior cannot influence the continuance of intention, which is mediated by interest. It can be seen that from the t-statistic, the value of 1.633 is smaller than 1.96, while the P-value is 0.103, which is more significant than 0.05 (alpha). The conclusion is that H9 is rejected, which means that the impact of online behavior on continued intention to use mobile banking mediated by interest is only partially the decision of the millennial generation to use Sharia mobile banking. Sustainably.

Moreover, we arrive at the ninth research hypothesis (H9), where online behavior cannot influence the continuity of intention mediated by this interest because accessing it requires using the internet, so it makes it difficult for users to access mobile banking if there is no internet, especially for the millennial generation. Villages, but this is contrary to the opinion of (Palullungan, 2022), which states that online behavior thinks that the quality displayed in digital banking is an essential factor for users to understand when making transactions via mobile banking. Comparison of the current state of Internet use with the quality provided by mobile banking service providers Online users can also benefit from using digital banking, which includes faster, easier, more efficient, more reliable, and more customizable transaction processes. The advantages mentioned above contribute to ongoing user satisfaction, which ultimately becomes a factor in using Sharia mobile banking.

10. The influence of millennial perceptions on continuity of intention is mediated by interest.

Based on the information in Table 4 above, it can be concluded that interest can mediate millennial perceptions, which significantly impact the continuity of intention (sustainable use) of Sharia mobile banking. This is justified by the value obtained in the t-statistic of 4.119, which exceeds the threshold value of 1.96 and the P-value value of 0.000, which is, of course, lower than the significant alpha value of 0.05, so it can be interpreted that the perception Millennials have a very considerable influence on continued interest in using sharia mobile banking.

Statistical analysis in the tenth research hypothesis (H10) shows that there is a significant influence between millennial perceptions of continuance intention; this is because it is effectively mediated by interest with a substantial value; this is by research conducted by (Palullungan, 2022) which says that consumer perception is essential in the acceptance and first use of a technology. To achieve long-term success, the continued use of technology (continuance intention) is also no less important. This is also in line with (Damanik et al., 2022), so it can be concluded that perception positively and significantly affects continuance intention through interest in satisfaction. A person's satisfaction with technology will strengthen their intention to continue using it after experiencing the benefits. Therefore, interest mediates the relationship between perception and continuance intention.

CONCLUSION

Based on the overall hypothesis testing, the interest in continuous intention and millennial perception significantly influence interest in using Sharia mobile banking. In contrast, financial behavior online behavior, has no direct effect on the constant use (continuance intention) of Sharia mobile banking, and The influence of economic behavior on interest is also not significant; the results of hypothesis testing also prove that millennial perceptions influence continuance intention (sustainable use) which is mediated by interest (sustainable use). In contrast, financial and online behavior, mediated by interest, do not affect continuance intention.



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