

## The Effect Of Perceived Cost, Perceived Ease, and Perceived Security on The Choice of Interbank Transfer Platforms among Students at Nurul Jadid University

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### ARTICLE INFO

#### Keywords:

Perception of Cost;  
Perception of Ease;  
Perception of Security;  
Platform Selection;  
Interbank Transfers

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#### Article history:

Received 2026-05-29

Revised 2026-06-18

Accepted 2026-06-19

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### ABSTRACT

This study aims to examine the influence of perceived cost, perceived ease of use, and perceived security on the choice of interbank transfer platforms among students in the Economics Program at Nurul Jadid University. The study employs a quantitative method with an associative approach. The population consisted of 356 active students from the 2022–2025 cohorts, with a sample of 185 respondents determined using the Isaac and Michael formula through non-probability sampling. Data were collected via a 1–4 Likert-scale questionnaire distributed through Google Forms and analyzed using multiple linear regression, t-tests, F-tests, and the coefficient of determination ( $R^2$ ) with the aid of IBM SPSS Statistics Version 25. The results indicate that: (1) cost perception has a positive and significant effect on platform selection ( $t = 5.300 > 1.973$ ; sig. =  $0.000 < 0.05$ ); (2) perceived ease has a positive and significant effect ( $t = 4.630 > 1.973$ ; sig. =  $0.000 < 0.05$ ); (3) perceived security has a positive and significant effect and exerts the greatest influence ( $t = 5.743 > 1.973$ ; sig. =  $0.000 < 0.05$ ); and (4) all three variables simultaneously have a positive and significant effect ( $F = 126.617 > 2.65$ ; sig. =  $0.000 < 0.05$ ). The adjusted  $R^2$  value of 0.672 indicates that these variables explain 67.2% of the variation in platform choice, while the remaining 32.8% is influenced by other factors. These findings confirm that cost, convenience, and security are the primary determinants in the choice of interbank transfer platforms.

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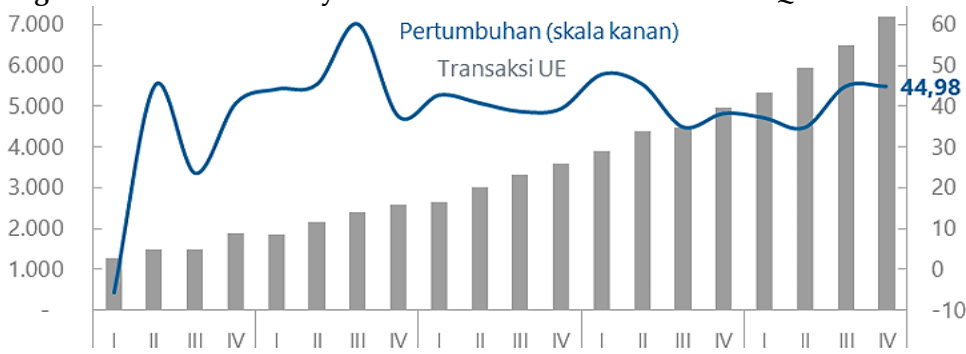
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### 1. INTRODUCTION

The increasingly rapid pace of digitalization in the post-pandemic era has driven significant changes in various aspects of people’s daily lives, including financial transaction systems and behaviors (Rizal et al. 2023). This shift is marked by the increasing use of digital financial services that enable cashless and real-time transactions. Bank Indonesia notes that the volume of electronic money transactions in the fourth quarter of 2025 continued to grow consistently, reflecting the growing penetration of digital financial services among the general public. The data indicates that the value of electronic money transactions is projected to reach 7.5 million transactions in 2025, representing a 44.98% increase compared to the same period in the previous year (Bank, 2025). This phenomenon positions interbank transfer services as one of the key components of the national digital financial ecosystem, making it relevant to examine from the perspective of user behavior.

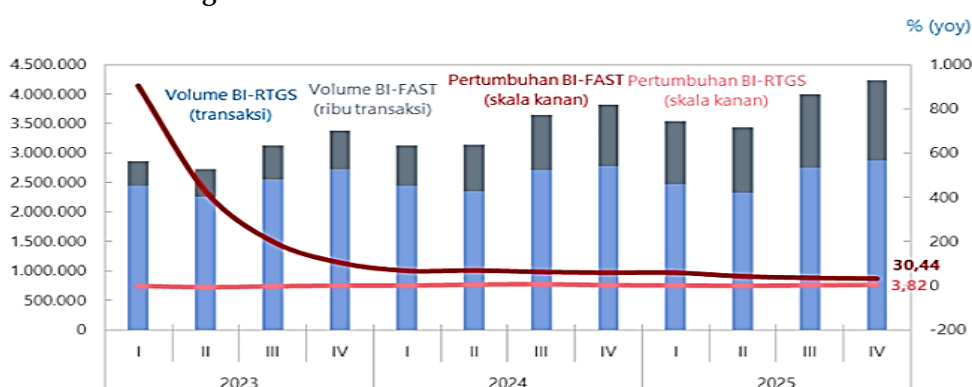
**Figure 1. Electronic Money Transaction Volume for the Fourth Quarter of 2025**



Source: Bank Indonesia, Monetary Policy Report for the Fourth Quarter of 2025

In response to these developments, Bank Indonesia launched a national retail payment system infrastructure called BI-Fast on December 21, 2021. This system is designed to facilitate real-time, secure, and efficient retail payment transactions operating 24/7, while reducing interbank transfer fees from Rp6,500 to Rp2,500 per transaction (Bank Indonesia, 2025). BI-Fast transaction volume has shown consistent growth since its launch, reflecting the public’s increasing adoption of the low-cost interbank transfer system.

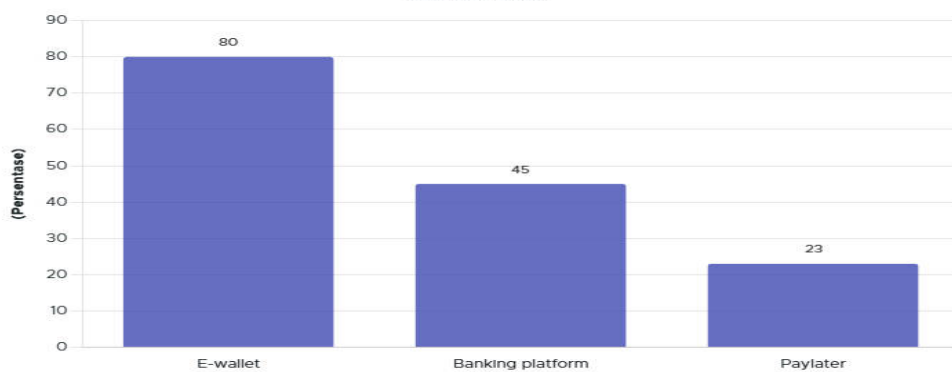
**Figure 2. BI-FST and BI-RTGS Transaction Volumes**



Source: Bank Indonesia, Monetary Policy Report for the Fourth Quarter of 2025

As digital payment infrastructure continues to evolve, electronic wallet (e-wallet) platforms such as ShopeePay have emerged as a popular alternative to interbank transfer services. According to a JakPat survey involving 2,041 respondents from various regions in Indonesia, 80% of respondents use e-wallets for various daily transaction needs, while 45% use digital banking platforms for transfers and bill payments (JakPat, 2025). This situation indicates that the public has access to a variety of interbank transfer platform options, whether through BI-Fast-based mobile banking or through e-wallets.

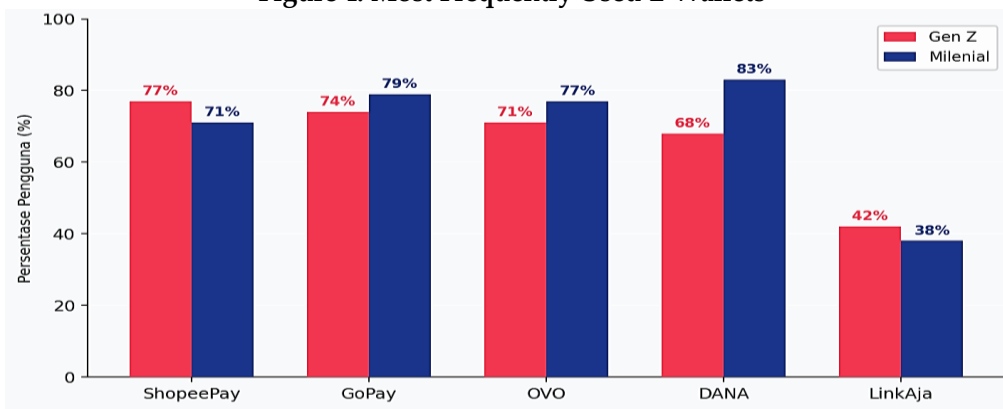
**Figure 3. The Dominance of Digital Payment Methods in Indonesia**



Source: Goodstats Data, 2025

This growth in digital financial services is driven in particular by high adoption rates among younger generations. The Populix PopVoice Gen Z & Millennials Report Q1 2023, which surveyed 1,478 respondents, shows that ShopeePay is the most widely chosen e-wallet, with 77% of Gen Z respondents and 71% of Millennial respondents using it as their primary platform for digital transactions (Populix, 2023). ShopeePay’s popularity among young people is closely tied to its integration into Shopee’s online shopping ecosystem, making it a natural choice for young users who actively engage in online transactions.

Figure 4. Most Frequently Used E-Wallets



Source: Ppulix PopVoice GenZ & Millennials Report Q1 2023

The diversity of platforms with varying costs and characteristics places users in a complex decision-making process. Although BI-Fast has significantly reduced interbank transfer fees through policy measures, the findings of Wafa, Hafidzi, and S (2024) who analyzed a comparison between the Flip app and BI-Fast indicate that users do not always switch to the lower-cost platform. This indicates the presence of other factors beyond nominal costs, such as ease of use and trust in system security, which also influence usage decisions. This situation creates a significant anomaly: if cost reductions do not necessarily drive consistent platform switching, what perceptual factors actually shape the intention to use interbank transfer platforms among the student group?

This context becomes even more relevant when examined among students in the Economics Program at Nurul Jadid University, a pesantren-based university in Probolinggo, East Java. Economics students possess a basic understanding of financial concepts and payment systems, enabling them to apply this knowledge to their daily use of digital financial services. Based on initial observations, students actively use various interbank transfer platforms, whether through BI-Fast-based mobile banking or e-wallets such as ShopeePay, with varying tendencies influenced by perceptions of cost, convenience, and security.

A number of previous studies have examined these factors in isolation. Rachma 2018 found that perceptions of convenience and security had a positive effect on the use of the ShopeePay e-wallet, but did not include the cost perception variable in the model. Nur Ahmadi Bi Rahmani and Elvina (2023) emonstrated the influence of perceived ease and risk on the decision to use BSI Mobile Banking,

but their analysis was limited to a single platform. Kezia Putri Altara (2023) found that perceived cost influences students' interest in using e-wallets, but did not integrate ease and security into a single model. Nirmawan and Astiwardhani (2021) demonstrated the influence of perceived cost on the intention to use Go-Pay. Collectively, no study has integrated these three variables into a single model to examine the intention to use interbank transfer platforms, particularly within pesantren-based higher education settings.

Based on this gap, this study aims to examine the influence of perceived cost ( $X_1$ ), perceived ease of use ( $X_2$ ), and perceived security ( $X_3$ ) both partially and simultaneously on the choice of interbank transfer platforms ( $Y$ ) among students in the Economics Program at Nurul Jadid University. The results of this study are expected to provide practical recommendations for service providers and future researchers.

## 2. METHODS

This study employs a quantitative approach with an associative research design. This design was chosen because the study aims to examine the causal relationship between the variables of perceived cost, perceived ease, perceived security, and the choice of interbank transfer platform. The study was conducted in the Economics Study Program, Faculty of Social Sciences and Humanities, Nurul Jadid University, Paiton, Probolinggo.

The population in this study consists of all active students in the Economics Study Program from the 2022–2025 cohorts, totaling 356 students. The sample size was determined using the Isaac and Michael formula with a 5% margin of error, resulting in 185 respondents. The sampling technique used was non-probability sampling with a purposive sampling method based on the following criteria: (1) aged 17–24 years; (2) active students in the Economics Study Program from the 2022–2025 cohorts; and (3) have used interbank transfers via mobile banking (BI-Fast) and e-wallets (ShopeePay).

The dependent variable in this study is the choice of interbank transfer platform ( $Y$ ), represented through users' behavioral intention, adapted from the UTAUT model (Venkatesh et al., in Purwanto & Loisa, 2020). The independent variables consist of perceived cost ( $X_1$ ), perceived ease of use ( $X_2$ ), and perceived security ( $X_3$ ). The operational definitions, indicators, and measurement scales for each variable are presented in Table 1.

**Table 1. Variables and Measurements**

Variable	Code	Operational Definition	Indicator	Skala
Platform Selection	Y (Dependent)	Users' behavioral intention to use an interbank transfer platform (Purwanto & Loisa, 2020)	Intention to use the platform; continued use; future use; preference for a specific platform	Likert 1–4
Perception of Cost	$X_1$ (Independent)	Users' subjective assessment of the cost of using an interbank transfer platform (Al-saedi, Al-emran, Ramayah, & Abusham, 2020)	Transfer service fees; additional fees; reasonableness of fees; fee discounts/incentives	Likert 1–4
Perception of Ease	$X_2$ (Independent)	The extent to which users believe that the interbank transfer platform is easy to understand and use without much effort (Davis, 1989)	Easy to understand and learn; doesn't require much effort; easy to use/operate	Likert 1–4
Perception of Security	$X_3$ (Independent)	The level of user confidence that the platform can protect personal data and ensure transaction security (Aquiles et al. 2025)	Not worried about providing personal information; confident that data is protected; confident that transactions are secure	Likert 1–4

Primary data were collected using a closed-ended questionnaire distributed via Google Forms with a four-point Likert scale (1 = Strongly Disagree; 4 = Strongly Agree). The neutral option was omitted to obtain more definitive ratings (Pradani, R.F.E., & Widat, S. 2024). The instrument consisted of 27 items: cost perception (8 items), ease of use perception (6 items), security perception (6 items), and platform selection (7 items). Secondary data were obtained from scientific journals, official Bank Indonesia reports, and previous studies.

Validity testing was conducted using Pearson's Product-Moment correlation with a critical  $r$  value of 0.3610 ( $df = 28$ ;  $\alpha = 5\%$ ). Reliability was assessed using Cronbach's Alpha with a minimum threshold of 0.60. Classical assumption tests included the Kolmogorov-Smirnov normality test, multicollinearity tests (Tolerance and VIF), and the Glejser heteroscedasticity test. Hypothesis testing was performed through multiple linear regression analysis, partial  $t$ -tests, simultaneous  $F$ -tests, and coefficient of determination ( $R^2$ ) tests using IBM SPSS Statistics Version 25. The regression model used was:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Notes:  $Y$  = Platform Choice;  $X_1$  = Perceived Cost;  $X_2$  = Perceived Ease of Use;  $X_3$  = Perceived Security;  $\alpha$  = Constant;  $\beta$  = Regression coefficient;  $\varepsilon$  = Standard error.

### 3. FINDINGS AND DISCUSSION

#### Respondent Characteristics

This study involved 185 active students from the Economics Program at Nurul Jadid University as respondents. Based on semester distribution, the respondents consisted of 47 students in their second semester (25.4%), 40 students in their fourth semester (21.6%), 41 students in their sixth semester (22.2%), and 57 students in their eighth semester (30.8%). Based on cohort, the respondents were from the 2022 (30.8%), 2023 (22.2%), 2024 (21.6%), and 2025 (25.4%) cohorts. The majority of respondents were aged 20–21 years, totaling 89 students (48.1%), which is the productive age group that actively utilizes digital technology (Sarhani & Subandoro, 2017). Based on the most frequently used platform, 55.1% of respondents more often used e-wallets (ShopeePay), while 44.9% more often used mobile banking with BI-Fast services.

Respondent characteristics indicate that the majority of students already have direct experience using both types of interbank transfer platforms, giving them a solid foundation for perceptions regarding the costs, convenience, and security of each platform. The dominance of the 20–21 age group suggests that respondents belong to the "digital native" cohort, accustomed to conducting digital transactions in their daily lives (Sarhani & Subandoro, 2017).

#### Validity and Reliability Tests

A validity test was conducted on the initial 30 respondents with a critical value of  $r = 0.3610$  ( $df = 28$ ;  $\alpha = 5\%$ ). All items across the four variables yielded calculated  $r$  values greater than the critical value, and were therefore deemed valid. The reliability test using Cronbach's Alpha showed that all variables had values above 0.60, so the instrument was deemed reliable. A summary of the validity and reliability test results is presented in Table 2.

**Table 2. Results of the Validity and Reliability Tests**

Variable	Number of Item	Validity Result	Cronbach's Alpha	Description
Perception of Cost ( $X_1$ )	8	All items valid, $r$ -count > 0,3610	0,821	Reliable
Perception of Ease ( $X_2$ )	6	All items valid, $r$ -count > 0,3610	0,739	Reliable
Perception of Security ( $X_3$ )	6	All items valid, $r$ -count > 0,3610	0,874	Reliable
Platform Selection ( $Y$ )	7	All items valid, $r$ -count > 0,3610	0,872	Reliable

Source: IBM SPSS Statistics Version 25, 2026

**Test of Classical Assumptions**

The Kolmogorov-Smirnov normality test yielded a p-value of  $0.000 < 0.05$ , indicating that the study’s residuals are not normally distributed. Nevertheless, this study utilized a sample size of  $n = 185$ , which satisfies the requirements of the Central Limit Theorem ( $n > 30$ ). According to this theory, the distribution of the sample mean tends to approach a normal distribution when the sample size is sufficiently large (Ritonga et al., 2025). Therefore, the violation of the normality assumption in this study is not considered a serious issue, and parametric statistical analysis—specifically multiple linear regression—can still be used because the estimation results remain robust at large sample sizes (Sugiharto, Faradila, Alonso, & Jayanti, 2026). The multicollinearity test showed Tolerance values  $> 0.10$  and  $VIF < 10$  for all independent variables, indicating no multicollinearity. The heteroscedasticity test using the Glejser test yielded significance values  $> 0.05$  for all variables (perceived cost: 0.134; perceived convenience: 0.171; perceived safety: 0.442), indicating no heteroscedasticity. A summary of the results of the classical assumption tests is presented in Table 3.

**Tabel 3. Hasil Uji Asumsi Klasik**

Test	Indicator	Result	Criteria	Description
Normalitas	Asymp. Sig. (K-S)	0,000	$< 0,05$	No Normal
Multikolinearitas	VIF / Tolerance $X_1$	1,689 / 0,592	$VIF < 10$ ; Tol $> 0,10$	No Multikolinearitas
Multikolinearitas	VIF / Tolerance $X_2$	2,502 / 0,400	$VIF < 10$ ; Tol $> 0,10$	No Multikolinearitas
Multikolinearitas	VIF / Tolerance $X_3$	2,081 / 0,480	$VIF < 10$ ; Tol $> 0,10$	No Multikolinearitas
Heteroskedastisitas	Glejser Sig.	0,337	$> 0,05$	No Heteroskedastisitas

Source: IBM SPSS Statistics Version 25, 2026

**Multiple Linear Regression Analysis**

Multiple linear regression analysis was conducted to test the effect of two or more independent variables on the dependent variable (Afolo & Dewi 2022). The regression results indicate that all three independent variables have positive coefficients. The complete results are presented in Table 4.

**Table 4. Results of Multiple Linear Regression Analysis**

Model	Unstandardized Coefficients (B)	Coefficients Std. Error	Standardized Coefficients (Beta)	t	Sig.
Contant ( $\alpha$ )	-0,535	1.252	-	-427	0,670
Perception of Cost ( $X_1$ )	0,290	0,055	0,267	5,300	0,000
Perception of Ease ( $X_2$ )	0,375	0,081	0,284	4,630	0,000
Perception of Security ( $X_3$ )	0,397	0,069	0,341	5,743	0,000

Source: IBM SPSS Statistics Version 25, 2026

The resulting regression equation is:

$$Y = -0,535 + 0,290X_1 + 0,375X_2 + 0,397X_3 + \epsilon$$

The constant value of  $-0.535$  indicates that if all three independent variables are zero, the value of platform choice is  $-0.535$ . The positive coefficients for all three variables indicate that an increase in the perceived cost, convenience, and security will increase students’ intention to use the interbank transfer platform. The security perception variable has the largest coefficient ( $B = 0.397$ ), followed by ease of use perception ( $B = 0.375$ ) and cost perception ( $B = 0.290$ ), indicating that security is the most dominant factor in platform selection.

**Parsial Test (T-test)**

A t-test was conducted to determine the partial effect of each independent variable on the dependent variable at a significance level of 5% ( $\alpha = 0.05$ ) and a critical t-value of 1.973. A summary of the t-test results is presented in Table 5.

**Table 5. T-Test Result**

Hipotesis	T-count	T-table	Sig.	Decision
H <sub>1</sub> : Perceived Cost (X <sub>1</sub> ) influences Platform Choice (Y)	5,300	1,973	0,000	H <sub>1</sub> Accepted
H <sub>2</sub> : The perception of ease (X <sub>2</sub> ) influences platform choice (Y)	4,630	1,973	0,000	H <sub>2</sub> Accepted
H <sub>3</sub> : Perception of Security (X <sub>3</sub> ) influences Platform Choice (Y)	5,743	1,973	0,000	H <sub>3</sub> Accepted

Source: IBM SPSS Statistics Version 25, 2026

### Simultaneous Test (F-test) and Coefficient of Determination

The F-test was used to determine whether Perceived Cost, Perceived Ease, and Perceived Security collectively influence Platform Selection. The results of the F-test and the coefficient of determination are presented in Table 6.

**Table 6. Model Summary and F-Test Results**

Model	R	R Square	Adjusted R Square	F-count	Sig.
Regression Model	0,823	0,677	0,672	126,617	0,000

Source: IBM SPSS Statistics Version 25, 2026

The results of the F-test show a calculated F-value of 126.617 > the critical F-value of 2.65 ( $k; n-k = 3; 182$ ) with a significance level of  $0.000 < 0.05$ ; therefore, H<sub>4</sub> is accepted: perceptions of cost, convenience, and security simultaneously have a positive and significant effect on the choice of interbank transfer platform. The Adjusted R-Square value of 0.672 indicates that the three variables explain 67.2% of the variation in the selection of interbank transfer platforms. The remaining 32.8% is influenced by other variables not addressed in this study. This value falls into the "strong" category according to Siregar's classification (within the range of 60%–79.99%) (Siregar, 2014).

### Discussion

The results of the multiple linear regression analysis in Table 4 show that perceptions of cost, ease of use, and security simultaneously have a positive and significant effect on the choice of interbank transfer platform ( $F = 126.617$ ;  $\text{sig.} = 0.000 < 0.05$ ;  $\text{Adjusted } R^2 = 0.672$ ). This finding confirms that the choice of an interbank transfer platform is not determined by a single factor, but rather by the interaction between perceptions of cost, ease of use, and security guarantees simultaneously. From the perspective of technology acceptance theory, these results are consistent with the TAM (Davis, 1989) and UTAUT (Purwanto & Loisa, 2020) theories that the intention to use technology is shaped by multiple perceptual factors.

### The Influence of Cost Perception on Platform Selection

Based on the partial t-test, the perceived cost (X<sub>1</sub>) yielded a calculated t-value of 5.300 > the critical t-value (1.973) with a significance level of  $0.000 < 0.05$ , thus H<sub>1</sub> is accepted. Consequently, perceived cost has a positive and significant effect on the choice of interbank transfer platforms among students in the Economics Program at Nurul Jadid University. The regression coefficient of 0.290 indicates that a one-unit increase in perceived cost will increase the intention to select a platform by 0.290 units.

These findings suggest that students who view transfer service costs including service fees, additional charges, cost reasonableness, and the presence of discounts or incentives as reasonable and affordable will have a higher intention to use a platform. These results align with the theory proposed by Al-saedi et al. (2020) in the extended UTAUT model, which states that perceived cost significantly

influences behavioral intention: the lower the perceived cost, the higher the user's tendency to use digital payment services. This finding also supports the results of research by Nirmawan and Astiwardhani (2021) who found a positive and significant influence of perceived cost on the intention to use the Go-Pay digital payment service, as well as Kezia Putri Altara (2023) among accounting students.

### **The Influence of Perceived Ease on Platform Selection**

Based on the partial t-test, the perceived ease of use ( $X_2$ ) yielded a calculated t-value of 4.630 > the critical t-value (1.973) with a significance level of  $0.000 < 0.05$ , thus  $H_2$  is accepted. Consequently, perceived ease of use has a positive and significant effect on the choice of interbank transfer platform. The regression coefficient of 0.375 indicates that a one-unit increase in perceived ease of use will increase the intention to select the platform by 0.375 units.

These findings suggest that platforms perceived as easy to learn, easy to understand from the first use, and efficient in transaction processes reduce users' cognitive barriers, thereby increasing their intention to use them. These results align with the Technology Acceptance Model (TAM) proposed by Davis (1989), which states that perceived ease of use is the primary determinant of the intention to use technology. These findings also support the research by Prasetya, H., Putra (2020) which demonstrated that ease of use drives individuals' tendency to use e-money services.

### **The Influence of Perceived Security on Platform Selection**

Based on the partial t-test, the perceived security ( $X_3$ ) yielded a calculated t-value of 5.743 > the critical t-value (1.973) with a significance level of  $0.000 < 0.05$ , so  $H_3$  is accepted. Perceived security has a positive and significant effect on the choice of interbank transfer platform, while also being the variable with the greatest influence ( $\beta = 0.341$ ;  $B = 0.397$ ). The regression coefficient of 0.397 indicates that a one-unit increase in perceived security will increase the intention to choose the platform by 0.397 units.

The dominant influence of perceived security indicates that, in the context of students as digital natives, a sense of security in transactions is a primary prerequisite that determines platform choice. Students who believe that a platform can protect personal data, prevent cybercrime, and ensure transaction security have a higher intention to use it. This finding aligns with Martins' definition in Aquiles et al. (2025), regarding perceived security as users' confidence in a system's ability to protect information from cyber threats and data manipulation. These results also support the research by Wijanarko and Sihite (2024), which demonstrated a significant positive influence of perceived security on the intention to use BRImo, as well as Siagian et al. (2022), who found a significant influence of perceived security on consumer behavioral intention among users of digital payment platforms.

### **The Combined Effect of the Three Variables**

Simultaneously, the three variables—perceived cost, perceived ease of use, and perceived security—have a positive and significant effect on the choice of interbank transfer platform (calculated  $F = 126.617 > \text{table } F = 2.65$ ;  $\text{sig.} = 0.000 < 0.05$ ; Adjusted  $R^2 = 0.672$ ), so  $H_4$  is accepted. The Adjusted R-Square value of 0.672 indicates that 67.2% of the variation in platform selection can be explained by these three variables, while the remaining 32.8% is influenced by other variables not addressed in this study. This value falls into the "strong" category according to Siregar's classification (within the range of 60%–79.99%).

This finding confirms that the choice of an interbank transfer platform is the result of a multidimensional evaluation by users, not just a single factor. This aligns with the UTAUT model theory, which states that the intention to use technology is shaped by the simultaneous interaction of various perceptual factors (Purwanto & Loisa, 2020). This is supported by Nirmawan and Astiwardhani (2021), who demonstrated that perceptions of cost and ease of use have a significant combined effect; Wijanarko and Sihite (2024), who proved the simultaneous role of ease of use and security; and Siagian et al. (2022), who found a significant influence of both on users' behavioral intention regarding digital payments. In practical terms, providers of interbank transfer services—whether mobile banking or e-

wallets—need to simultaneously prioritize reasonable fees, user-friendly interfaces, and reliable security systems to encourage higher usage intentions among students.

The remaining 32.8% of variance not explained in this study indicates the need for further research that incorporates other variables, such as perceived usefulness, trust, social influence, or facilitating conditions.

#### 4. CONCLUSION

Based on the results of the research and analysis conducted, it can be concluded that perceptions of cost, ease of use, and security play an important role in influencing the choice of interbank transfer platforms among students in the Economics Program at Nurul Jadid University. Specifically, the perception of cost was found to have a positive and significant effect, indicating that a transparent, reasonable, and cost-benefit-aligned fee structure is a key consideration for users before deciding to use a platform on an ongoing basis. Perceived ease of use was also found to have a positive and significant effect, consistent with the basic principles of the Technology Acceptance Model (TAM), which show that the ease of learning, understanding, and operating a system is a key driver of financial technology adoption among the younger generation. Meanwhile, the perception of security was found to have the largest positive and significant influence among the three variables tested, confirming that trust in a system's ability to protect personal data and transaction integrity serves as the primary foundation for users in building loyalty toward a digital payment platform. Simultaneously, these three variables were found to have a significant impact on the selection of interbank transfer platforms, accounting for 67.2% of the variation, while the remainder is explained by factors outside the scope of this study, such as trust, social influence, risk perception, or the service provider's brand image.

These findings have practical implications for banking and fintech service providers to continue optimizing these three aspects simultaneously rather than separately to increase user adoption and loyalty, particularly among the student segment as a generation well-versed in digital technology. This study has limitations, including a respondent pool focused solely on students in the Economics Program at Nurul Jadid University and a cross-sectional research design, meaning the results cannot yet be broadly generalized. Therefore, future research is recommended to expand the respondent pool to a more diverse population, incorporate additional variables such as trust, social influence, or risk perception, and consider longitudinal approaches or mixed-methods designs to gain a more comprehensive understanding. Follow-up research currently being developed by the researchers is also aimed at exploring the role of trust as a mediating variable in the relationship between user perceptions and the intention to use interbank transfer platforms on an ongoing basis.

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