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THE EFFECT OF EASY ACCESS TO MOBILE BANKING, FINANCIAL LITERACY, AND SOCIAL ENVIRONMENT ON STUDENT NON-CASH TRANSACTIONS

Syamsulrizal[1]
Politeknik Negeri Bengkalis,Bengkalis Indonesia
Syamsam2004@gmail.com

Rosmida[2]
Politeknik Negeri Bengkalis,Bengkalis Indonesia
rosmida@polbeng.ac.id

Abstract

The digitalization of the payment system in Indonesia is growing rapidly, but the use of non-cash transactions among students is still not optimal even though access to mobile banking is getting easier, thus showing a gap between the availability of technology and user behavior. This study aims to analyze the influence of ease of access to mobile banking, financial literacy, and social environment on non-cash transactions in students of the Public Finance Accounting Study Program, Bengkalis State Polytechnic. The method used was a quantitative approach with SEM-PLS, and data was obtained through the distribution of questionnaires to 230 students who were active users of mobile banking. All research indicators were declared valid with an outer loading value of 0.626–0.892 and AVE above 0.50, and reliable with a Composite Reliability of 0.893–0.925. The results showed that the ease of access to mobile banking had a significant effect on non-cash transactions (coefficient 0.437; $p < 0.001$), financial literacy also had a significant effect (coefficient 0.350; $p < 0.001$), while the social environment did not have a significant effect (coefficient 0.079; $p = 0.113$). An R^2 value of 0.599 indicates that the three variables are free to explain 59.9% of non-cash transaction variations, with a Q^2 value of 0.604 indicating the model's strong predictive capabilities. These findings confirm that technology factors and financial understanding are the main determinants of student non-cash transaction behavior, while social influences do not play a strong role. Therefore, it is recommended that educational institutions strengthen digital financial literacy and work with banks to improve education on digital financial services to encourage the use of non-cash transactions more optimally.

Keywords: Mobile Banking, Financial Literacy, Social Environment, Non-Cash Transactions, SEM-PLS

Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

INTRODUCTION

The development of digital technology in recent years has accelerated society's transition to a cashless payment system. In Indonesia, the increase in electronic money transactions which reached IDR 399.6 trillion in 2022 and digital banking transactions of IDR 58,478.24 trillion in 2023 shows the increasing dependence of the public on digital-based payment services. Students as digital natives are a group that has great potential in utilizing mobile banking services. However, the reality is that the level of utilization of non-cash transactions among students is not evenly distributed. According to Zhang & Yu (2021), the adoption of digital payment systems is greatly influenced by perceived convenience and digital accessibility, so the ease of application interface and internet network stability are important factors that determine usage. On the other hand, the level of financial literacy of students also plays a big role

This is strengthened by the 2025 OJK SNLKI report which shows that national financial literacy has only reached 66.46%, while Islamic financial literacy is only 43.42%, so there is still a significant gap in understanding. In addition to technical factors and financial competence, the social environment also influences student behavior in using non-cash transactions. Research by Widyastuti & Aribowo (2021) found that social norms, especially peer influence, are a significant predictor of the adoption of digital financial services. Although the government has encouraged digitalization through the National Non-Cash Movement (GNNT) program, its implementation in the campus environment is still not uniform. Some campus facilities have been integrated with digital payments, but some students still use cash. This condition indicates a gap between the provision of digital infrastructure and the real behavior of students.

From the academic side, there are a number of research gaps that make this study important to be conducted. First, previous research generally only highlighted one variable, such as financial literacy or ease of use of applications, so studies that simultaneously analyzed the ease of access to mobile banking, financial literacy, and the social environment for the use of non-cash transactions by students are still very limited, especially in the 2021–2024 period. Second, most of the research is conducted in large universities or in urban areas, while studies in the context of vocational campuses in areas such as the Bengkalis State Polytechnic are still rare, even though the conditions of technology access, social dynamics, and digital habits of students

Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

in the regions have significant differences compared to students in big cities. Third, several recent reports show an increase in digital literacy, but the increase in knowledge has not always been followed byan increase in digital transaction behavior on a regular basis, and this gap has not been studied empirically in the context of students. Fourth, changes in digital lifestyles after the COVID-19 pandemic have shifted people's transaction patterns, but post-pandemic research (2021–2024) that specifically examines changes in student non-cash transaction behavior is still very limited.

Based on these various phenomena, this study is important to provide empirical evidence on how easy access to mobile banking, financial literacy, and the social environment affect the use of non-cash transactions among students. The results are expected not only to enrich the latest literature related to the digital financial behavior of the younger generation, but also provide recommendations for campuses and financial institutions in developing strategies to increase digital financial inclusion that are more effective, adaptive, and in accordance with the needs of students.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

This research uses the Theory of Planned Behavior or commonly known as (TPB) is a conceptual model that was first introduced by a social psychologist named Icak Ajzen in 1985. As a conceptual basis that explains that a person's intention to perform an action is influenced by three main components, namely attitude towards behavior *(*Attitude*)*, subjective norm *(*Subjective Norm*)*, and perception of behavior control *(*Perceived Behavioral Control*)*. Attitudes describe an individual's positive or negative assessment of an action, subjective norms reflect perceptions of the impulses or influences of those around them, while perception of behavioral control shows the extent to which an individual feels confident of being able to perform the action based on the ease or difficulty he or she feels. TPB emphasizes that the more positive a person's attitude, the stronger the social support received, and the greater the perception of ease, the higher the intention to behave. In the context of this research, TPB is the foundation for understanding how students' assessment of the ease of access to mobile banking, the influence of the social environment, and their ability to utilize digital services plays a role in shaping non-cash transaction behavior.

Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

Easy Access to Mobile Banking

According to the Financial Services Authority (OJK), mobile banking is a digital banking service that allows customers to make transactions via mobile phones, either through the operator's application or the bank's official application, thereby increasing the smoothness and convenience of transactions. Hutabarat (2010) explained that mobile banking provides banking services that are almost the same as ATMs except for cash withdrawals, while according to Budi Agus Riswandi (2005) emphasized that mobile banking is an innovation that allows banking transactions to be carried out directly through smartphones. This service makes it easy for users, including students, to make various transactions such as transfers, bill payments, and balance checks anytime and anywhere. Mobile banking also has various forms of services, ranging from IVR (phone banking), SMS banking, WAP-based services, to Java-based applications or modern applications today.

The quality of mobile banking services according to Gummesson and Lovelock (2004) is influenced by several main factors, namely transaction speed, system security, accuracy of information, and the level of customer trust in banks. Speed refers to the ease of users in making transactions quickly, while security emphasizes the protection of customer data through mobile number registration, the use of IDs, passwords, and encryption systems. Accuracy relates to the ability of the service to provide accurate information through the GSM or CDMA network so that users can access account data without any obstacles. The last factor is trust, which is the user's belief that the bank is able to provide safe, reliable, and stable mobile banking services. These four aspects are the basis for consumers' assessments in determining their comfort and willingness to utilize mobile banking services in a sustainable manner.

Financial Literacy

According to the OJK (2025), financial literacy is knowledge, skills, and beliefs that influence attitudes and behaviors to improve the quality of decision-making and financial management in order to achieve welfare. Financial literacy includes aspects of knowledge, skills, and beliefs or attitudes in managing finances so that individuals can use financial products appropriately, understand the benefits and risks, and carry out financial planning. According to Mason & Wilson (2000), financial literacy also includes the ability to acquire, understand, and evaluate financial information as the basis for financial decision-making that is aware of its financial consequences. Meanwhile, Nababan & Sadalia (2012) measured it through several aspects: basic financial

Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

knowledge, personal financial management, credit and debt management, savings and investments, and risk management.

Social Environment

The social environment is a space where individuals interact and shape behavior through the influence of family, culture, environment, and personal experiences. These factors can influence a person's decision to choose a product or use a service. According to Adiwibowo (2013), social influences come from external parties that shape individual perceptions of a certain technology or behavior. In other words, a person's views and behavior are often shaped by how others around him or her perceive and use a service.

Raditya divides social influence into two main levels, namely acceptance and compliance. Acceptance occurs when individuals receive social influences due to identification, internalization, or acceptance of the values given by others. Meanwhile, compliance describes a change in a person's behavior due to encouragement or pressure from other individuals or groups. Hidayat and Bashori (2016) strengthen this concept by mentioning three forms of social conformity: conformity, compliance, and obedience. These three forms of influence show that a person's behavior is greatly influenced by social interactions and the demands of the surrounding environment.

Student Non-Cash Transactions

Non-cash transactions are innovations in modern payment systems that use instruments such as cards, current accounts, and electronic money (e-money), as explained by BIS (1996) and regulated in PBI No. 16/8/2014 which emphasizes that e-money is sourced from funds that are deposited and stored electronically. Research by Oyewole Simon Oginni (2021) shows that non-cash transactions have a positive effect on economic growth because they increase efficiency, accelerate money turnover, and increase transparency and accountability in financial management.

However, the implementation of non-cash transactions in Indonesia is still constrained by limited network infrastructure, administrative costs, limited banking facilities in the regions, and low digital literacy of the community. Experts emphasized that the success of payment digitalization requires the readiness of public behavior and the support of governments, banks, and technology providers to expand access to digital services, strengthen infrastructure, and ensure transaction security so that economic benefits can be felt equally.

Framework

MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT
Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

Based on the literature review and previous research review which then refers to the background, problem formulation, and research objectives. For this reason, the author formulates the framework of thought in Figure 1 below:

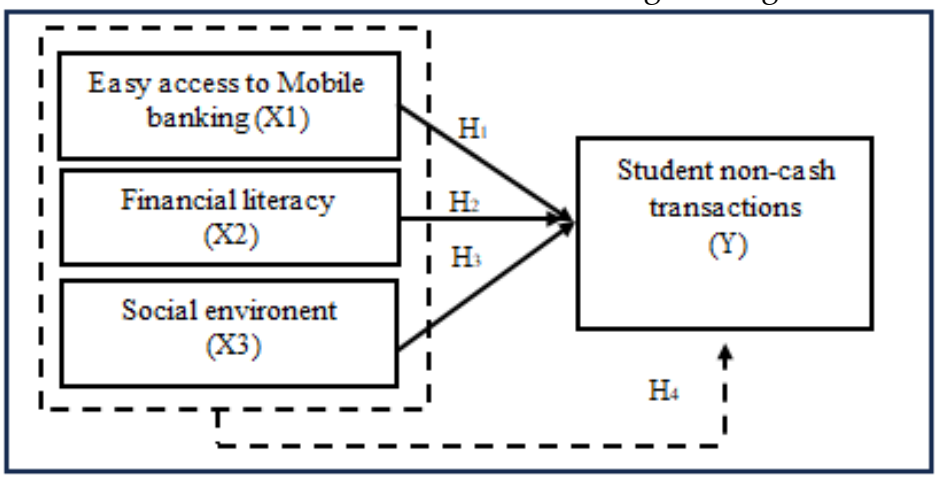

Figure 1.
Conceptual Framework
Source: Processed Data (2025)

RESEARCH METHOD

This study uses a quantitative research design with an explanatory type, because it aims to test the cause-and-effect relationship between the variables of ease of access to mobile banking, financial literacy, and social environment on students' non-cash transactions. The explanatory approach was chosen to provide an empirical understanding of how much influence each independent variable has on the behavior of digital transactions as a bound variable. The location of the research is at the Bengkalis State Polytechnic in the Public Finance Accounting Study Program. The research population consisted of all students who used mobile banking, while the sample was determined using purposive sampling techniques based on the criteria of 5th and 7th semester students who were active users of mobile banking. The number of samples used was 230 students, according to the minimum requirements of SEM analysis with the number of indicators in the research.

The data used was primary data collected through the distribution of a questionnaire based on the Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) to measure four research variables, namely ease of access to mobile banking (X1), financial literacy (X2), social environment (X3), and non-cash student transactions (Y). The data analysis technique used Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach and was processed using WarpPLS 8.0 software. The selection of SEM PLS is based on its

Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

ability to process measurement and structural models simultaneously, is relevant for research with moderate sample counts, and does not demand strict data distribution assumptions.

RESULTS AND DISCUSSION

Data Quality Test

The initial testing of the research was carried out through validity and reliability tests as part of the evaluation of the PLS-SEM measurement model to ensure that each indicator was able to measure the construct accurately and consistently. After all indicators meet the eligibility criteria, the analysis is continued on hypothesis testing in a structural model to determine the relationship between the research variables. The entire analysis process was carried out using the WarpPLS 8.0 application.

Convergent Validity

Outer Loading

Table 2.
Cross-Loading Results

Variable	X1	X2	X3	Y	OR	P VALUE
Easy Access to Mobile Banking (X1)						
THE 1	**(0.843)**	-0.059	-0.041	0.019	0.057	<0.001
THE 2	**(0.881)**	-0.137	0.020	-0.046	0.056	<0.001
THE 3	**(0.834)**	-0.018	0.012	-0.008	0.057	<0.001
THE 4	**(0.839)**	-0.087	-0.016	-0.014	0.057	<0.001
OR 5	**(0.765)**	0,338	0.027	0.056	0.057	<0.001
Financial Literacy (X2)						
LK 1	0,278	**(0.768)**	0.012	-0.060	0.057	<0.001
LK 2	-0.049	**(0.839)**	-0.036	0.089	0.057	<0.001
LK 3	0.026	**(0.744)**	-0.045	-0.066	0.058	<0.001
LK 4	-0.001	**(0.842)**	-0.092	0.061	0.057	<0.001
LK 5	-0.266	**(0.780)**	0.039	-0.008	0.057	<0.001
LK 6	0.023	**(0.747)**	0,137	-0.035	0.058	<0.001
Social Environment (X3)						
LS 1	-0.014	-0.090	**(0.850)**	-0.128	0.057	<0.001
LS 2	0.009	-0.031	**(0.892)**	-0.216	0.056	<0.001
LS 3	-0.043	-0.023	**(0.860)**	-0.156	0.057	<0.001
LS 4	0.074	0.062	**(0.704)**	0,218	0.058	<0.001
LS 5	-0.019	0,128	**(0.626)**	0,3125	0.059	<0.001

Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

Variable	X1	X2	X3	Y	OR	P VALUE
Student Non-Cash Transactions (Y)						
ID 1	0,145	-0.210	-0.031	**(0.780)**	0.057	<0.001
ID 2	0,235	-0.180	0.005	**(0.810)**	0.057	<0.001
ID 3	-0.041	0,14	-0.051	**(0.861)**	0.057	<0.001
ID 4	0.086	-0.064	0.010	**(0.870)**	0.056	<0.001
ID 5	-0.358	0,258	0.096	**(0.745)**	0.058	<0.001
ID 6	-0.090	0.062	-0.020	**(0.845)**	0.057	<0.001

Source: Processed Data (2025)

The results of the convergent validity test using WarpPLS 8.0 showed that all indicators in the research variables had a loading factor value above 0.60 so that they met the eligibility criteria in PLS-SEM. The indicator in the Mobile Banking Ease of Access variable (X1) has a loading between 0.765 to 0.881, the Financial Literacy indicator (X2) is in the range of 0.744 to 0.842, and the Social Environment indicator (X3) ranges from 0.626 to 0.892. Meanwhile, the indicator on the Non-Cash Transaction (Y) variable shows a loading value between 0.745 to 0.870. All of these values confirm that each indicator is able to adequately represent the construct and is suitable for use in the research model.

Average Variance Extracted (AVE)

Table 3.
Average Variance Extracted (AVE) Test Results

Variable	Average variance extracted	Description
Easy Access to Mobile Banking (X1)	0,694	> 0.50
Financial Literacy (X2)	0,621	> 0.50
Social Environment (X3)	0,629	> 0.50
Student Non-Cash Transactions (Y)	0,672	> 0.50

Source: Processed Data (2025)

The results of the Average Variance Extracted (AVE) calculation showed that all variables in this study had an AVE value above 0.50, namely 0.694 for Mobile Banking Ease of Access (X1), 0.621 for Financial Literacy (X2), 0.629 for Social Environment (X3), and 0.672 for Non-Cash Transactions (Y). Based on the criteria put forward by Hair et al. (2017), an AVE value above 0.50 indicates that each construct is able to explain more than 50% of the variance of the indicators that make it up. Thus, all constructs in this study have met the convergent validity and are declared suitable for use in the next stage of analysis.

Discriminatory Validity

MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT
Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

Correlations Among I.Vs with sq. rts. of AVEs

Table 4. Correlation Test Among Independent Variables with Square Roots of AVEs

Variable	Easy Access to Mobile Banking (X1)	Financial Literacy (X2)	Social Environment (X3)	Student Non-Cash Transactions (Y)
Easy Access to Mobile Banking (X1)	(0.833)			
Financial Literacy (X2)	0,607	(0.788)		
Social Environment (X3)	0,418	0,541	(0.793)	
Student Non-Cash Transactions (Y)	0,652	0,686	0,494	(0.820)

Source: Processed Data (2025)

The results of the discriminant validity test based on Correlations Among LVs with Square Roots of AVEs showed that each construct had a square root value of AVE placed on the diagonal and the value was higher than the correlation between constructs that were outside the diagonal. The square root values of AVE for Ease of Access to Mobile Banking (0.833), Financial Literacy (0.788), Social Environment (0.793), and Non-Cash Student Transactions (0.820) proved to be greater than the correlation of each construct with other constructs. This confirms that each variable in the model has the ability to clearly distinguish itself from other constructs, so that all variables are declared to meet the discriminant validity and are suitable for use in the next stage of analysis.

Construct Reliability Test

Table 5.
Construct Reliability Test Results

Construct	Composite reliability	Cronbach's alpha	Description
Easy Access to Mobile Banking (X1)	0,919	0,889	> 0.70
Financial Literacy (X2)	0,907	0,877	> 0.70
Social Environment (X3)	0,893	0,848	> 0.70
Student Non-Cash Transactions (Y)	0,925	0,902	> 0.70

Source: Processed Data (2025)

Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

The results of the reliability test showed that all variables in this study had met the eligibility criteria, as shown by the Composite Reliability (CR) and Cronbach's Alpha values which were above 0.70. The Mobile Banking Ease of Access variable has a CR of 0.919 and Cronbach's Alpha of 0.889, Financial Literacy has a CR of 0.907 and Cronbach's Alpha of 0.877, Social Environment has a CR of 0.893 and Cronbach's Alpha of 0.848; and Non-Cash Student Transactions have a CR of 0.925 and Cronbach's Alpha of 0.902. These values confirm that the entire construct is reliable and has excellent internal consistency that is suitable for use in advanced analysis.

Test of Coefficient of Determination and Predictive Effect

Table 6.
Coefficient of Determination (R^2) Test Results

Endogenous Variable	R-squared	Adj.R-squared	Description
Student Non-Cash Transactions (Y)	0,599	0,594	Moderate

Source: Processed Data (2025)

The results of the structural model evaluation showed that the R-Squared value for the endogenous variable of Student Non-Cash Transactions (Y) was 0.599 with the Adjusted R-Squared value of 0.594. The score is in the moderate category, which means that the three exogenous variables—Ease of Mobile Banking Access (X1), Financial Literacy (X2), and Social Environment (X3)—are able to explain about 59.9% of the variation in students' non-cash transaction behavior. This shows that the model has a fairly strong explanatory ability. This value also confirms that the three constructs make a relevant contribution in shaping the behavior of non-cash transactions, so that the structural model is declared adequate and suitable for further analysis.

Table 7.
Coefficient of Determination (R^2) Test Results

Endogenous Variable	R-squared	Q-squared
Student Non-Cash Transactions (Y)	0,599	0,604

Source: Processed Data (2025)

The results of the structural model evaluation showed that the endogenous variable of Student Non-Cash Transactions (Y) had an R-Squared value of 0.599, which was included in the moderate category, thus illustrating that the constructs of Ease of Access to Mobile Banking (X1), Financial Literacy (X2), and Social Environment (X3) were able to explain 59.9% of the variation in non-cash transaction behavior. In addition, the Q-Squared value of 0.604 indicates that the

Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

model has strong predictive relevance, because the Q^2 value is > 0.00 and is in the good category. These findings confirm that structural models not only have adequate explanatory capabilities but also have good predictive power, making them suitable for further analysis.

Hypothesis Test

Hypothesis testing in this study was carried out using Warp PLS.

Table 8.
Hypothesis Test Results (Path Coefficients and P-Values)

Hypothesis	Path Coefficient	P values	Description	Hypothesis Decision
H1: X1→ Y	0,437	<0.001	Positive & Significant	Accepted
H2: X2 → Y	0,35	<0.001	Positive & Significant	Accepted
H3: X3 → Y	0,079	0,113	Not Significant	Rejected

Source: Processed Data (2025)

Based on Table 8, the ease of access to Mobile Banking (X1) is proven to have a positive and significant effect on Non-Cash Student Transactions (Y), with a path coefficient of 0.437 and a p-value of < 0.001. These results show that the easier access to mobile banking that students feel, the higher their tendency to make non-cash transactions, so that the H1 hypothesis is declared accepted. Furthermore, Financial Literacy (X2) also has a positive and significant influence on Non-Cash Student Transactions, shown by the path coefficient of 0.350 and p-value < 0.001. These findings indicate that students with better financial literacy tend to be more active in using non-cash transaction services, so the H2 hypothesis is accepted. Meanwhile, the Social Environment (X3) has a path coefficient of 0.079 with a p-value of 0.113, which means that it has no significant effect on Non-Cash Student Transactions. Thus, the H3 hypothesis is rejected because the social environment does not make a strong enough contribution in influencing the behavior of non-cash transactions of students.

The Effect of Ease of Access to Mobile Banking (X1) on Non-Cash Transactions (Y)

Easy access to mobile banking is an important factor that encourages students to make non-cash transactions. The easy-to-use app, simple interface, and fast transaction process provide the practical experience students need in

Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

their daily activities. Features such as instant transfers, QRIS, and bill payments make students more accustomed to using digital services.

These findings are reinforced by research by Wafa (2024), Ramadhanti (2024), and Ismadharliani (2024) which shows that the perception of convenience significantly increases the frequency of mobile banking use. This is in line with the Technology Acceptance Model (TAM) developed by Davis (1989), which emphasizes that the perception of convenience is the main determinant in the acceptance of new technologies. Thus, the technical aspect of mobile banking plays a very important role in shaping student transaction behavior.

Based on these theories and relevant research, the ease of access to mobile banking can be concluded to have a positive effect on students' non-cash transactions. As services become faster, more flexible, and more accessible, students are increasingly encouraged to switch from cash to digital transactions on an ongoing basis. Therefore, H1 is acceptable.

The Effect of Financial Literacy (X2) on Non-Cash Transactions (Y)

Financial literacy has an important role in shaping students' confidence and ability to make non-cash transactions. Students who have a good understanding of financial concepts will be better prepared to face changes towards a digital financial system. Knowledge about money management, digital transaction risks, and the benefits of using modern financial services encourages students to make better use of mobile banking.

Research by Hidayat (2025), Sari et al. (2022), and Rachmawati et al. (2023) shows that financial literacy contributes greatly to increasing the use of digital financial services. The OJK report also emphasizes that financial literacy plays a fundamental role in building digital financial inclusion, especially among the younger generation. With enough knowledge, students are more confident and able to make the right financial decisions.

Overall, financial literacy has a positive effect on students' non-cash transactions. A strong understanding of finance not only influences attitudes, but also encourages tangible behavior in the use of digital services. Therefore, H2 is declared accepted.

The Influence of Social Environment (X3) on Non-Cash Transactions (Y)

The social environment is an external factor that affects student behavior in using non-cash transactions. Interactions with peers, family, and campus communities create social pressure or a positive drive to follow trends in the use

Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

of digital services. In an increasingly modern campus environment, the use of QRIS, e-wallets, and mobile banking has become part of students' daily activities.

These findings are consistent with the reference group theory from Kotler & Keller (2015), which explains that individual behavior can be influenced by groups that are considered relevant or important. Research by Rachmawati et al. (2023) also shows that social factors, both from friends and family, play a role in shaping digital transaction habits. When the surrounding environment supports the use of digital services, it is easier for students to adopt them.

Thus, it can be concluded that the social environment has a positive effect on students' non-cash transactions. Social support, group habits, and campus digital culture encourage students to be more active in making digital transactions. This strengthens H3 acceptance.

Simultaneous Effect of X1, X2, and X3 on Non-Cash Transactions (Y)

The three variables of ease of access to mobile banking (X1), financial literacy (X2), and social environment (X3) simultaneously make an important contribution in encouraging an increase in non-cash transactions of students. The technical ease of mobile banking applications provides fast and flexible access, financial literacy provides knowledge so that students can use digital services appropriately, while the social environment creates an external incentive that strengthens the decision to transact digitally. The combination of these three factors shapes students' overall financial behavior.

Research by Susanti (2021) and Ramadhanti (2024) supports these findings by showing that digital service usage behavior is not only influenced by one factor, but is the result of an interaction of technical factors, individual abilities, and social influences. With the ease of mobile banking features, an adequate level of financial understanding, and support from the surrounding environment, students are more comfortable and motivated to use non-cash transaction services. This shows that the simultaneous influence of the three variables is stronger than the partial influence of each variable separately.

Based on the results of analysis and theoretical support as well as previous research, it can be concluded that X1, X2, and X3 simultaneously have a significant effect on non-cash student transactions. These three variables complement each other in encouraging digital service use behavior, thus making non-cash transactions part of students' financial habits. Therefore, H4 was declared accepted.

Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

CONCLUSION

Based on the results of the analysis using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method, it was found that the ease of access to mobile banking, financial literacy, and social environment had a different influence on non-cash transactions of students of the Public Financial Accounting Study Program, Bengkalis State Polytechnic. The ease of access to mobile banking has been proven to have a positive and significant influence on the intensity of digital transaction use. The easier, faster, and more practical mobile banking applications are used, the higher the tendency of students to take advantage of non-cash transaction features. This result is in line with the Technology Acceptance Model (TAM) theory which confirms that the perception of convenience is the main factor in technology acceptance. In addition, financial literacy also shows a positive and significant influence on students' non-cash transactions. A good understanding of financial concepts, digital risks, and the ability to manage money helps students become more confident and wiser in using digital financial services. Meanwhile, social environment variables were found to have no significant effect on non-cash transaction behavior, suggesting that students' decisions to use digital services were more influenced by internal factors than external encouragement from friends, family, or campus culture.

The findings of this study have important implications for various parties. The significant influence of the ease of access to mobile banking emphasizes that banks need to continue to improve the quality of digital applications, both in terms of speed, convenience, and security, in order to further encourage the use of non-cash transactions among students. The significant influence of financial literacy also shows that educational institutions have an important role in equipping students with adequate financial capabilities, especially related to the use of financial technology that is increasingly developing. The insignificance of the influence of the social environment implies that students in the digital era are more independent in making decisions related to the use of financial services, so financial behavior development programs should be focused on strengthening internal factors such as financial literacy and trust in technology.

This research makes a contribution both theoretically and practically. Theoretically, this study strengthens the understanding of the factors that influence the adoption of non-cash transactions, especially by emphasizing the importance of ease of use and financial literacy as the dominant factors that

Vol. 5 No. 4, 2025, 4616–4632 e-ISSN 2798-0170

shape students' digital behavior. Practically, the results of the research can be a reference for banks to improve the quality of digital services and for educational institutions to develop more comprehensive financial literacy programs. Based on these results, some suggestions can be given. Banks are expected to continue to improve the application interface, improve security, and provide more user-friendly features so that digital transactions are increasingly in demand. Educational institutions are advised to expand financial literacy activities through workshops, seminars, and financial technology-based curriculum. Students are expected to continue to improve their financial literacy skills to maximize the safe and efficient use of digital financial services, while researchers can further consider other variables such as transaction security, risk perception, or level of trust to enrich research in this area.

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