



The Effect of Ease of Transaction, Digital Literacy, and Financial Literacy on The Use of E-Banking

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Abstract

This study aimed to analyze the effect of ease of transaction, digital literacy, and financial literacy on the use of e-banking. This type of research was quantitative research. The population in this study were 298 students. By using purposive sampling technique a sample of 40 Accounting Education students at State University of Surabaya was obtained. Data collection techniques used questionnaires and multiple choice tests. The data analysis technique used was multiple linear regression analysis with the help of SPSS software version 24. The result showed that both simultaneously and partially ease of transaction, digital literacy, and financial literacy had a significant effect on the use of e-banking.

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INTRODUCTION

The development of information technology is increasingly advanced, especially in the financial sector or what we often call fintech. According to Clayton (in Hadad, 2017) the development of technology in finance aims to facilitate all financial transactions, so that financial transactions can be carried out more easily, comfortably, and more economically in terms of costs. With the existence of financial technology, it requires financial institutions to increasingly develop all operational activities and products based on IT (Information Technology). Financial technology that is currently developing rapidly is from the banking sector. Initially IT was only used for part of the bank's operational activities, but with the times, IT is finally used for all bank activities, especially those concerning bank services to customers. This makes all transactions carried out by customers without difficulty. The novelty in finance that banks apply to their products to improve services to customers is e-banking financial services.

Electronic-based bank service or e-banking is a bank service for customers to carry out all banking activities more easily, such as Automatic Teller Machines (ATM), Electronic Data Capture (EDC) or Point Of Sales (POS), internet banking, SMS banking, mobile banking, e-commerce, phone banking, and video banking (OJK, 2015). Currently, this electronic-based banking service has been implemented in all banks with their respective products. This e-banking service makes all banking transactions made by bank customers easier and faster.

The use of e-banking has increased significantly in several commercial banks in Indonesia. According to data from Kontan(2019) mobile banking transactions at the National Bank of Indonesia (BNI) until August 2019 grew significantly by 160% year on year (yoy) and increased by 20% for the company. Until now, BNI e-channel transactions have reached 95,06% of all transactions. Meanwhile, Bank Mandiri has recorded that mobile banking transaction per August increased by 53% yoy. For mobile banking and internet banking services, it

reached 50% of the total transactions that had occurred. At Bank Rakyat Indonesia (BRI), mobile banking transactions per August grew 26,57% yoy and internet banking transactions reached 746 million. Meanwhile, Bank Central Asia (BCA) noted that mobile banking transactions had increased by 88% yoy until June 2019.

Related to the increase in the number of e-banking users in several banks, it shows the high enthusiasm of customers for electronic media-based bank products. The bank's customers include students. Students who are actively taking part in lectures will choose fast and easy transactions so as not to interfere with their lecture activities. Choosing a fast and easy transaction method, students will definitely take advantage of the developing technology. Banking services are an alternative solution to the problem. A banking service that is very fast and easy to use is the e-banking service. This electronic-based service provides significant benefits to bank customers, including students.

The use of e-banking services is influenced by several related factors. According to Oktabriantono et al. (2018) stated that the related factors are the perception of usefulness, the perception of ease of use, and security. Meanwhile, according to Siregar (2018) these factors are financial literacy and risk perception. In their research, Yudha & Isgiyarta (2015) stated that perceived ease of use, perceived benefits, perceived trust, and the ability of individuals to operate computers have a role in determining the use of internet banking. In addition, in Amijaya (2010) research, customers who use internet banking have reasons for its use based on perceptions of information technology, convenience, risk, and service features. From some of these factors, finally in this study, the variables of ease of transactions, digital literacy, and financial literacy are taken.

The first factor is ease of transaction. The ease of transaction referred to is without experiencing difficulties in carrying out all banking transactions. Customers find it easier because they don't need to take the time to come to the bank. This will be more efficient in terms of place and time, especially for students. The research first conducted a pre-observation at the

State University of Surabaya, Faculty of Economics, Accounting Education with the result that 19 out of 30 students used e-banking on the grounds of ease of transactions. In the midst of the increasing need for students, it requires students to think quickly so that it is easy to carry out all activities and not interfere with lecture activities. In an increasingly advanced era, supported by increasingly sophisticated technology in terms of payment, e-banking is used as a solution for students to carry out all transactions. In the research of Oktabriantono et al. (2018), students used e-banking on the grounds of ease of use during transactions. In contrast to Baso (2016) who said the ease of transaction variable did not have a significant effect on customers using e-banking.

The second factor is digital literacy. According to Gilster (Tim GLN Kemendikbud, 2017) digital literacy is a person's skill in applying information via a computer or the like. Digital literacy is very important for students in lecturing activities. Digital literacy is also very important for students to fulfill their needs, for example for shopping. In the current era, where all needs can be met without having to spend energy to reach them. All can be reached with the help of sophisticated technology, such as using e-banking. This knowledge of information technology can be used by students to fulfill all their needs through e-banking. In accordance with UNESCO (Kemendikbud, 2017) the concept of digital literacy is very important for understanding technology, information and communication (ICT). Likewise, according to Vainio (Yudha & Isgiyarta, 2015) the ability to learn information technology affected a person's Computer Self Efficacy (CSE) in various situations. The concept of digital literacy is what helps students carry out all e-banking transactions. From this knowledge of digital literacy, these students use e-banking to make transactions. Yudha & Isgiyarta (2015) said that a person's ability to operate computers or digital literacy affected customers in using internet banking. While the research of Suci et al. (2017) said that digital literacy did not affect the use of internet banking.

The third factor is financial literacy. OJK (2017) defines financial literacy as "knowledge, skills, and beliefs that influence attitudes and behavior to improve the quality of decision making and financial management in order to achieve prosperity." From this understanding, it is also explained about knowledge of the scope of finance, but also about changes in a person's financial attitude. This increase in financial attitudes is thought to influence students in using products from a bank, such as e-banking. Financial literacy is needed by students for financial decision making. One of them is when students use e-banking for transactions. Knowledge of the products of a bank related to e-banking is needed by students to operate or run e-banking so that transactions run smoothly. This is where knowledge of finance or financial literacy is indispensable for the use of e-banking. Moreover, the needs of students are very vulnerable in relation to financial matters. Siregar (2018) said that financial literacy affected the use of internet banking services. Meanwhile, according to Nurjannah (2017) knowledge of banking products did not affect the use of e-banking products.

Based on this explanation, researchers conducted research on the use of e-banking from students of Accounting Education at State University of Surabaya. Researchers examined how much influence the ease of transaction, digital literacy, and financial literacy had on the use of e-banking both simultaneously and partially. Researchers took research with the title "The Effect of Ease of Transaction, Digital Literacy, and Financial Literacy on the Use of E-Banking."

From the background above, the formulation of the problem is as follows: (1) Does ease of transaction, digital literacy, and financial literacy simultaneously affect the use of e-banking?, (2) Does ease of transaction affect partially on the use of e-banking?, (3) Does digital literacy have a partial effect on the use of e-banking?, (4) Does financial literacy have a partial effect on the use of e-banking?. From the formulation of the problem, the aim of this study is to analyze the effect of ease of transaction, digital literacy, and financial literacy on the use of e-banking, both partially

and simultaneously. As for the hypothesis proposed by the researchers are as follows: (1) Ease of transactions, digital literacy, and financial literacy simultaneously have a significant effect on the use of e-banking, (2) Ease of transactions partially has a significant effect on the use of e-banking, (3) Digital literacy partially has a significant effect on the use of e-banking, (4) Financial literacy partially has a significant effect on the use of e-banking.

METHOD

The type of research was quantitative research. According to Sugiyono (2010) states that quantitative research is a study that aims to determine the relationship between two or more variables. Meanwhile, according to Noor (2011) quantitative research is a research method aimed at testing the truth of a theory by conducting research on the relationship between variables so that quantitative research is research

conducted by testing the truth of a theory and the data is in the form of numbers.

According to Noor (2011) research variables are things that have been chosen by researchers to conduct research in order to achieve information that is used to draw conclusions. The variables in this study consisted of the dependent variable (bound) and the independent variable (free). According to Sugiyono (2010) the dependent variable is a variable that is the result of the independent variable or the term affected variable. The dependent variable in this study was the use of e-banking.

The independent variable is the variable that causes changes in the dependent variable or the term variable that affects (Sugiyono (2010: 39). The independent variable is often referred to as the independent variable. In this study, the independent variables were transaction youth (X1), digital literacy (X2), and financial literacy (X3). The research design in this study were:

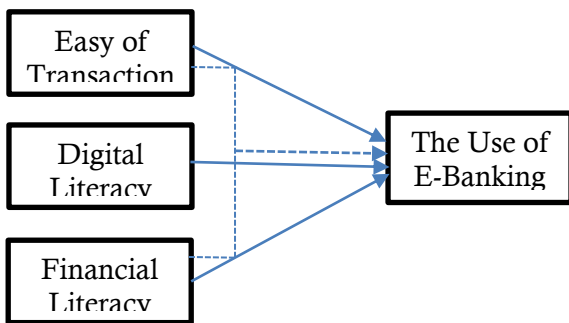


Figure 1. Research Design
 Source : primary data processed, 2020
 Description:
 ———>: Partial effect
 - - - - ->: Simultaneous effect

Researchers selected quantitative data to be used as data in this study by using primary data as the source. Researchers took the data directly from the source. Population is a generalization area that has the characteristics that have been determined by researchers to research and draw conclusions (Sugiyono, 2010: 90). Meanwhile, according to Arikunto (2013:173) the population consists of the whole subject to be researched. Researchers determined that the population were students at class of 2016, 2017, 2018, and 2019 totaling 298

students of Accounting Education at State University of Surabaya.

Table 1. Total Population of Research

No.	Batch	Number Of Students
1	2016	42
2	2017	41
3	2018	48
4	2019	49
Total		298

Source: secondary data processed, 2020

The sampling method was purposive sampling technique with the following criteria: (1) Students who are still active, (2) Students who have taken introductory courses in accounting, financial accounting, management accounting, and banking basics, (3) Students who use e-banking products. The sample is part of a population that can describe the population (Arikunto, 2013:174). Given the limitations of time, cost, and energy, it is impossible for researchers to study all of these populations, so researchers took samples from these populations that were considered representative. The sample taken must be representative of the population.

With these results, the researcher then calculated the sample size using the Roscoe formula (in Sugiyono, 2010: 103) which states that if the research is a type of correlation or multiple linear regression, the sample size is at least 10 times the variable under study. With this formula, the sample size was 4 variables x 10 = 40 students so that the sample in this study were 40 students of Accounting Education at State University of Surabaya.

Table 2. Total Sample of Research

No.	Batch	Number Of Students
1	2016	10
2	2017	10
3	2018	10
4	2019	10
Total		40

Source: primary data processed, 2020

According to Noor (2011: 138) data collection techniques are ways of collecting data needed to be researched in order to answer the research carried out. In collecting the required data, researchers used several questionnaires and tests. According to Sugiyono (2010: 162) a questionnaire is a way of collecting data by distributing a list of questions and statements to respondents in order to get a response. The questionnaire used was closed, which means that the alternative answers had been determined by the researcher. This technique was carried out by providing leaflets containing questions and statements related to the use of e-banking. Respondents filled out the questionnaire according to their respective

circumstances. The components in this questionnaire are a) research subjects, b) researcher's invitation to be responsive, c) questionnaire filling instructions, and d) questions and statements and a place to answer them. The data collection technique was in the form of a questionnaire to test the ease of transaction variables and the use of e-banking. This questionnaire consisted of a statement detailing the ease of transaction variables consisting of 7 statements and a variable using e-banking consisting of 5 statements.

According to Arikunto (2013: 193) the test is a series of questions used to measure the level of knowledge a person has. This technique was used to measure the digital literacy variable of 20 questions and the financial literacy variable which consisted of 20 multiple choice questions. The ease of transaction referred to in this research was someone's belief that when using a technology they would be free from meaningful effort. The ease of transaction variable was measured by using a questionnaire with the following indicators: 1) Transaction security, 2) Transaction ability, 3) No difficulty in transactions, 4) Ease of e-banking operations, 5) E-banking is not complicated, 6) Flexible use, and 7) Time efficiency.

Digital literacy referred to in this research was a person's understanding of the operation of a computer or the like that followed the latest technology. Digital literacy variables in this study used the following indicators: 1) Internet searching, 2) Hypertextual navigation, 3) Content evaluation, and 4) Knowledge assembly. Financial literacy referred to in this research was a person's financial knowledge that influenced their behavior so that they could make decisions in using banking services in the form of e-banking. To measure financial literacy variables, researchers used tests. Financial literacy in this study used indicators consisting of: 1) personal financial knowledge, 2) savings and loans, 3) insurance, and 4) investment.

The use of e-banking referred to here was an act of using banking services that used electronic media intermediaries to operate them. E-banking consists of Automatic Teller Machines (ATM), Electronic Data Capture (EDC) or Point of Sales (POS), internet

banking, SMS banking, mobile banking, e-commerce, phone banking, and video banking. To measure the variables of e-banking use, researchers used indicators consisting of: 1) Ease of use of online transactions, 2) Easy to understand, 3) Time efficiency, 4) System accuracy, and 5) System security.

Before leading to data analysis techniques, in this study a technique was carried out to test the research instrument first. The instrument test consisted of validity and reliability tests. The validity test is a test carried out to show the degree to which the measuring instrument to be used can measure what will be measured (Arikunto, 2013: 211). A measuring instrument is said to be valid when the tool is able to measure what should be measured. The validity test in this study used the help of the Statistic Program for Social Science for Windows (SPSS). According to Sugiyono (2017: 128) with a significance level of 5% or 0,05, whether an instrument is valid or not can be seen with the following conditions: (1) If $t > t$ table, it can be concluded that the items on the instrument are valid, (2) If $t \text{ count} < t$ table, it can be concluded that the items on the instrument are invalid.

The reliability test is a test carried out to show whether the measuring instrument to be used in the research can be trusted and the results were reliable (Arikunto, 2013: 221). The measuring instrument is said to be reliable if it is able to show consistent results even though it is used repeatedly. The reliability test in this study used Alfa Cronbach with the help of the Statistic Program for Social Science for Windows (SPSS). According to Sugiyono & Susanto (2017: 390) the provisions in the reliability test are as follows: (1) If the alpha value $> r$ table it can be concluded that the instrument items are reliable, (2) If the alpha value $< r$ table it can be concluded that the instrument questions are not reliable.

Furthermore, turning to data analysis techniques, according to Arikunto (2006) data analysis techniques are techniques for processing data that has been collected by using certain formulas or rules in accordance with the research approach. Data analysis techniques are used to answer the problem formulation and test

the hypothesis of a study. The data analysis technique in this study used the Statistic Program for Social Science for Windows (SPSS) assistance. The data analysis technique began with the classical assumption test which included normality test, multicollinearity test, heteroscedasticity test, linearity test, and autocorrelation test.

According to Noor (2011: 174) the normality test is used to find out the data we will examine is normally distributed or not. In this study, the normality test used the Statistic Program for Social Science for Windows (SPSS) assistance. According to Sugiyono & Susanto (2017: 323) there are two ways to see whether the residuals are normally distributed or not, namely graph analysis and statistical tests. The multicollinearity test aims to test whether there is a correlation between the relationship between one independent variable and another (Ghozali, 2013: 103). In this study, the multicollinearity test used the Statistics Program for Social Science for Windows (SPSS). The basis for decision making in the multicollinearity test is the Tolerance and Variance Inflation Factor (VIF). The provisions for tolerance value are if the tolerance value is $> 0,1$ then multicollinearity does not occur. Conversely, if the tolerance value $< 0,1$, multicollinearity occurs. Whereas for the provision of VIF value, if the VIF value is < 10 then multicollinearity does not occur. Conversely, if the VIF value > 10 then multicollinearity occurs (Sugiyono & Susanto, 2017: 332).

The heteroscedasticity test is a statistical test used to test whether there is an inequality of variance from one observation residue to another (Ghozali, 2013: 134). A good regression model does not occur heteroscedasticity. To test for heteroscedasticity used the Statistic Program for Social Science for Windows (SPSS) assistance. The provisions of the presence or absence of heteroscedasticity can be seen from the significance level of 5% or 0,05, that is, if the significance coefficient (probability value) $> \alpha$ (0,05), it can be concluded that heteroscedasticity does not occur. Conversely, if the significance coefficient (probability value) $< \alpha$ (0,05), it can be concluded that

heteroscedasticity occurs (Sugiyono & Susanto, 2017: 346).

According to Noor (2011: 179) the linearity test is used to determine whether there is a linear relationship between a variable and another variable. The linearity test in this study used the Statistic Program for Social Science for Windows (SPSS) assistance. Linearity test provisions with a significance level of 5% or 0,05, that is, if the Sig. > 0,05 then there is a linear relationship. Conversely, if the Sig. <0,05, there is no linear relationship (Sugiyono & Susanto, 2017: 323-324).

According to Ghozali (2013: 110) the autocorrelation test is used to test in the linear regression model of a study whether there is a correlation between the confounding error in period t and period $t-1$ (previous). The autocorrelation test in this study used the Durbin-Watson Statistic Program for Social Science for Windows (SPSS) assistance. The terms of the linearity test with a significance level of 5% or 0,05, that is, there will be autocorrelation if $d < d_l$ or $d > 4-d_l$. It is stated that there is no autocorrelation if $d_u < d < 4-d_u$. Furthermore, it is stated that there is no conclusion if $d_l < d < d_u$ or $4-d_u < d < 4-d_l$.

Multiple linear regression test aims to test the relationship or influence between the independent variable and the dependent variable (Ghozali, 2013). This study used multiple linear regression, namely to determine and analyze the effect of the independent variables, namely ease of transaction (X_1), digital literacy (X_2), and financial literacy (X_3) on the dependent variable using e-banking (Y). According to Sugiyono (2010: 243) the equations used in this study are as follows:

$$Y = \alpha + b_1 X_1 + b_2 X_2 + b_3 X_3$$

Description:

Y = The Use Of E-Banking Variable

α = Constant Coefficient

X_1 = Easy Transaction Variable

X_2 = Digital Literacy Variable

X_3 = Financial Literacy Variable

In this study, the hypothesis test is used to determine the effect of the independent variables and the dependent variable. In this study, the hypothesis test used the t-test (partial), f-test (simultaneous), and the coefficient of

determination. The t-test (partial) is a statistical test used to determine how much influence one independent variable has on the dependent variable (Ghozali, 2013: 97). This study used the assistance of the Statistics Program for Social Science for Windows (SPSS). The provisions of the t test with a significance level of 5% or 0,05, that is, if the significance <0.05, it can be concluded that H_0 is rejected and H_a is accepted. Conversely, if the significance > 0,05, it can be concluded that H_0 is accepted and H_a is rejected, which means that there is no influence between X_1 and Y variables.

The f-test (simultaneous) is a statistical test used to determine whether the independent variables jointly affect the dependent variable (Ghozali, 2013: 96). In this study, the f-test was used to determine the effect of ease of transaction, digital literacy, and financial literacy on the use of e-banking. This study used the assistance of the Statistics Program for Social Science for Windows (SPSS). The provisions of the t-test with a significance level of 5% or 0,05, that is, if the probability value <0.05, it can be concluded that H_0 is rejected and H_a is accepted. Conversely, if the probability value > 0.05, it can be concluded that H_0 is accepted and H_a is rejected, which means that there is no effect of all independent variables simultaneously on the dependent variable.

According to Ghozali (2013: 95) the coefficient of determination is used to determine how much the model is capable of explaining variations in the dependent variable. This study used SPSS assistance. If you use the SPSS application, it can be seen from the Model Summary output table in the R Square column. According to Sulaiman (2004: 14) the value of R^2 has an interval from 0 to 1 ($0 \leq R^2 \leq 1$). If R^2 approaches the value 1, the better the regression model will be. On the other hand, if R^2 approaches the value of 0, the independent variable cannot explain the variability of the dependent variable as a whole.

RESULTS AND DISCUSSION

Based on the research procedure, a normality test was conducted and showed the

Asym value. Sig. (2-tailed) of 0,554. The value of 0,554> from 0,05, so that in this study the data were normally distributed.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		40
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.56077895
Most Extreme Differences	Absolute	.126
	Positive	.126
	Negative	-.107
Kolmogorov-Smirnov Z		.794
Asymp. Sig. (2-tailed)		.554

a. Test distribution is Normal.

Figure 2. Normality Test Results
Surce : primary data processed, 2020

In the multicollinearity test, all independent variables showed a tolerance value > 0,10 and a VIF value < 10, which means there were no symptoms of multicollinearity.

Table 3. Multicollinearity Test Results

Variable	Collinearity Statistics	
	Tolerance	VIF
Easy Transaction (X1)	.493	2.027
Digital Literacy (X2)	.267	3.742
Financial Literacy (X3)	.275	3.635

Source: Primary data processed, 2020

In the heteroscedasticity test, all independent variables showed a significance value > 0,05, which means there were no symptoms of heteroscedasticity.

Table 4. Heteroscedasticity Test Results

Variable	Sig.
Easy Transaction (X1)	.368
Digital Literacy (X2)	.701
Financial Literacy (X3)	.734

Source: Primary data processed, 2020

Furthermore, in the linearity test, all independent variables had a significance value > 0,05, which means that there was linearity between the independent and dependent variables.

Table 5. Linearity Test Results

Variable	Deviation from Linearity
Easy Transaction (X1)	.355
Digital Literacy (X2)	.430
Financial Literacy (X3)	.184

Source: Primary data processed, 2020

Finally, the autocorrelation test showed the number of 1,958 as the Durbin-Watson output, which can be concluded that there was no autocorrelation because the value of $du < d < 4 \cdot du$. From the results of the classical assumption test, the effect can be directly tested through hypothesis testing.

Table 6. Autocorrelation Test Results

Durbin-Watson (d)	du	4-du
1,958	1,6589	2,3411

Source: Primary data processed, 2020

Furthermore, hypothesis testing simultaneously showed the results that ease of transactions, digital literacy, and financial literacy had an effect on the use of e-banking because the ANOVA table showed a significance value of 0,000 < 0,05.

Table 7. F Test Results (Simultaneous) Hypothesis 1

Model	F	Sig.
Regression	124,370	.000

Source: Primary data processed, 2020

From these results, it showed that the value of $f\text{-table} > 2,84$ and the value of $\text{sig} < 0,05$. It can be concluded that the independent variable simultaneously had a significant effect on the use of e-banking. These results can be concluded that H_0 was rejected and H_a was accepted. So that the hypothesis put forward by researchers that ease of transactions, digital literacy, and financial literacy simultaneously has a significant effect on the use of e-banking can be accepted.

The t-test (partial) on the ease of transaction independent variable showed the number of 0,039 as a significance value. With a significance value $< 0,05$, it means that H_0 was rejected and H_a was accepted so that the ease of transaction variable had an effect on the use of e-banking. These results indicated that the variable of ease of transaction had a t-table value $> 2,021$ and a sig value $< 0,05$, so that the hypothesis put forward by researchers that ease of transactions partially has a significant effect on the use of e-banking can be accepted.

Table 8. Test Results (Partial) Hypothesis 2

Variable	T	Sig.
Easy Of Transaction (X1)	2,141	.039

Source: Primary data processed, 2020

Furthermore, for the t-test on the digital literacy variable, it showed a significance value of $0,019 < 0,05$, which means that H_0 was rejected and H_a was accepted so it can be concluded that the digital literacy variable had an effect on the use of e-banking so that the digital literacy variable affected the use of e-banking. From these results, it showed that the digital literacy variable had a t-table value $> 2,021$ and a sig value $< 0,05$, so that the hypothesis put forward by researchers that digital literacy partially has a significant effect on the use of e-banking can be accepted.

Table 9. Test Results (Partial) Hypothesis 3

Variable	T	Sig.
Digital Literacy (X2)	2,458	.019

Source: Primary data processed, 2020

The last was the t-test on the financial literacy variable with the results of $0,000 < 0,05$, which means that H_0 was rejected and H_a was accepted. From these figures, it can be concluded that financial literacy had an effect on the use of e-banking. From these results, it showed that the financial literacy variable had a t-table value $> 2,021$ and a sig value $< 0,05$, so that the hypothesis put forward by the researcher that financial literacy partially has a significant effect on the use of e-banking can be accepted.

Table 10. Test Results (Partial) Hypothesis 4

Variable	T	Sig.
Financial Literacy (X3)	6,745	.000

Source: Primary data processed

From the test results, the coefficient of determination obtained R Square of 0,912. This showed that R Square was close to number 1, which means that the effect of the independent variable on the dependent variable was very strong. These results can also be concluded that the independent variable chosen by the researcher had an effect on the dependent variable by 91,2% and the rest was affected by other independent variables.

Table 11. Coefficient of Determination

Model Summary	R	R Square
	.955 ^a	.912

Source: Primary data processed, 2020

The Effect of Ease of Transaction, Digital Literacy, and Financial Literacy on The Use of E-Banking

The results of the f-test (simultaneous) obtained the probability value in the ANOVA table of $0,000 < 0,05$ and the value of f-count $> f$ -table which was equal to $124,370 > 2,84$. From these results it can be concluded that H_0 was rejected and H_a was accepted, which means that simultaneously ease of transactions, digital literacy, and financial literacy had an effect on the use of e-banking. The use of e-banking was one of the student actions that reflected the decision to use the latest bank products. Students must choose bank products that were easy in terms of transactions. In line with the research of Oktabriantono et al.(2018), ease of transactions affected the use of e-banking. With a profitable offer, customers would switch to using the product. Likewise, e-banking services can be used to make transactions faster and easier. This was what motivates students to use e-banking for banking transactions.

Another factor that affected the use of e-banking was one's mastery of using technology or digital literacy. With increasingly sophisticated technology, students' knowledge of technology was also growing. Like Yudha &

Isgiyarta (2015) a person's level of understanding of something that was done greatly affects the results obtained. For example, an understanding of the use of this technology greatly influenced a person in using e-banking. In this study, it showed that a person's ability to operate a computer or the like, which was often called digital literacy, had an effect on the use of e-banking.

Furthermore, financial knowledge was also very important for students, especially in making decisions. With financial literacy, students can determine the financial management that would be carried out, including in choosing bank products such as e-banking. This was in line with the research conducted by Siregar (2018) which stated that students' knowledge of finance greatly determined financial decision making or financial literacy affected the use of e-banking.

The Effect of Ease of Transaction on the Use of E-Banking

The t-test (partial) for the variable of ease of transaction obtained a significance value of 0,039 and a t-table value of 2,141. Then the significance value was $0,039 < 0,05$ and the t-table value $> 2,021$, which means that H_0 was rejected and H_a was accepted. From these results it can be concluded that the ease of transaction affected the use of e-banking. The ease of transactions offered by the bank was of particular interest for the public to use the products issued by the bank. Especially in e-banking services, which offered convenience in banking transactions, customers were interested in using this service. E-banking could also enable all banking activities to be carried out without significant difficulties. According to Oktabriantono et al. (2018) e-banking had a positive impact on all banking transactions. Banking transactions were easier, cheaper, faster, saved time, and access to services can be done anywhere and anytime.

Based on the results indicating that the easier the service of a bank product, the more it encouraged students to use it. Likewise, the ease of transaction offered in e-banking products made students more interested in using it. This study was in line with Oktabriantono et al.

(2018) and Putri & Fithrie (2019) who stated that ease of transactions affected the use of e-banking.

The Effect of Digital Literacy on the Use of E-Banking

The t-test output (partial) showed a significance value of 0,019 and a t-table value of 2,458. These results indicated a significance value of $0,019 < 0,05$ and t-table value $> 2,021$, which means that H_0 was rejected and H_a was accepted. From these results, it can be concluded that digital literacy had a significant effect on the use of e-banking. The existence of increasingly developed technology encouraged the service system to develop as well, especially in the banking sector. With the existence of this e-banking service, bank customers must have adequate digital skills. This digital skill is commonly called digital literacy. These digital skills are what enable a person to smoothly use e-banking. An individual's ability to operate a computer or the like or what is often called digital literacy is a person's ability to utilize technology (Yudha & Isgiyarta, 2015). The more proficient a person is in utilizing technological devices, the higher the use of electronic-based banking services. With digital literacy that is owned by bank customers, it will increasingly make all electronic-based banking transactions easier to do without significant difficulties, resulting in the continuous use of e-banking on a regular basis.

Based on the data analysis, it was known that of the 40 respondents all had a good digital literacy category level, namely > 75 . This indicated that the understanding of skills in computer operation or the like was considered in the good category. With good skills in digital literacy, it would make it easier to use e-banking. From this it can be concluded that the higher a person's digital literacy, the easier to use e-banking. This study was in accordance with Yudha & Isgiyarta (2015) which stated that digital literacy had a significant effect on the use of e-banking.

The Effect of Financial Literacy on the Use of E-Banking

The t-test output (partial) showed the number of 0,000 and the t-table value of 6,745. These results indicated a significance level of $0,000 < 0,05$ and $t\text{-table} > 2,021$, which means that H_0 was rejected and H_a was accepted. From these results, it can be concluded that financial literacy had an effect on the use of e-banking. The knowledge that a person had really determined the fluency in everything he did. As with financial knowledge, it is an obligation for every individual in managing and making financial decisions. According to Siregar (2018) financial literacy is very important for someone in making decisions related to their finances. Without financial literacy, people tend not to carry out good financial management. For example, e-banking services will be used when individuals have financial literacy, education, and income that are categorized as good. This knowledge of finance is very influential in the use of banking products, including the use of e-banking services. Because knowing what the new bank products will make someone smarter in making decisions to use profitable banking products.

From the results of data analysis, it was known that respondents were in the high financial literacy category by 65% while the rest were in the medium category. This showed that the average student had a high level of financial literacy. With these results indicating that the higher the student's financial literacy, the better it was in managing finances, including in the selection of e-banking bank products. This result was in accordance with Siregar (2018) which stated that financial literacy had a significant effect on the use of e-banking.

CONCLUSION

The conclusions that can be drawn from this study are as follows: (1) Ease of transactions, digital literacy, and financial literacy simultaneously had a significant effect on the use of e-banking, (2) Ease of transactions partially had a significant effect on the use of e-banking, (3) Digital literacy partially had a significant effect on the use of e-banking, (4) Financial literacy partially had a significant effect on the use of e-banking. Based on the

research conclusions above, the researchers provide the following suggestions: (1) The importance of digital literacy and financial literacy among students, universities can hold educational programs related to this such as seminars so that students can have skills in the aspects of managing digital technology and finance (2) Users of electronic banking services, especially e-banking services, pay more attention to aspects related to the operation of e-banking. (3) Researchers who are going to conduct similar research are expected to add other independent variables or moderating variables in order to achieve development. A study, the researchers suggest adding information technology variables and the risk of use and expanding the scope of sampling in order to obtain more diverse results.

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