EKOBISTEK JOURNAL
LPPM Universitas Putra Indonesia YPTK Padang
Jl. Raya Lubuk Begalung, Padang, West Sumatera, Indonesia, Zip Code: 25221
Volume: 14, Issue: 2, Page: 85 - 91, June 30th, 2025, e-ISSN: 2527-9483
Available online at website: https://jman-upiyptk.org/ojs/index.php/ekobistek/index

Determinants of Theory of Planned Behavior on Students' Interest in Using Financial Technology

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Abstract

The use of financial technology among students has become a rapidly growing phenomenon. This study aims to analyze the determinants of The Theory of Planned Behavior (TPB) on students' interest in using financial technology. The TPB framework comprises three main aspects, namely attitudes toward behavior, subjective norms, and perceived behavioral control. This research is quantitative and involves students majoring in accounting in the odd semester of 2024 with a sample of 100 respondents selected using the Slovin formula drawn through purposive sampling. Data were collected through questionnaires and analyzed using descriptive statistical tests, data quality tests, classical assumption tests, influence tests, and hypothesis testing. The results of multiple linear regression analysis retrieved 21.6% contribution of attitude, 47.1% of subjective norms, and 23.9% of perceived behavioral control to student interest in using financial technology. The coefficient of determination (R^2) of 80.6% indicates that the variables of attitude, subjective norms, and perceived behavioral control jointly explain student interest in using financial technology. The t-test and F-test confirm that attitude, subjective norms, and perceived behavioral control have a significant influence on student interest in using financial technology.

Keywords: perceived behavioral control, student interest, subjective norms, attitude.

1. Introduction

In the rapid development of the digital era, financial technology, better known as financial technology (fintech), has become a revolutionary innovation that has significantly changed the landscape of the financial world. Fintech is now not just a tool but has transformed into a smart solution that is able to answer the various financial needs of modern society [1]. By utilizing the sophistication of technology, fintech presents superior services that include digital wallets (e-wallets), technology-based loans between individuals (peer-to-peer lending), to investment applications designed to facilitate access to financial markets. The role of financial technology is increasingly relevant among the younger generation, including university students, who have dynamic financial needs and lifestyles that are closely related to convenience and efficiency. E-wallets have become an indispensable payment tool in various daily transactions, from food purchases to bill payments. On the other hand, peer-to-peer lending services offer a more flexible alternative source of funding [2].

The Theory of Planned Behavior offers a comprehensive approach to analyze how various factors, such as attitudes towards the use of financial technology, social influence, and perceived control, were shaping the intention of individuals, university students, to adopt and use such technology [3]. In this theory, attitude refers to the positive or negative evaluation one has towards the use of financial technology, while social influence includes the extent to which individuals feel that people around them, such as friends or family, support the use of such technology. In addition, perceived control relates to students' beliefs about their ability to use financial technology easily, as well as the constraints or barriers they may face. The combination of these three factors influences a person's intention, which in turn can affect their decision to use financial technology in their daily lives [4].

Attitude refers to an individual's evaluation of an object or behavior that is positive or negative. In this context, a person's attitude towards financial technology reflects how individuals assess the benefits and convenience offered by the technology [5]. The more positive a person's attitude towards financial technology, the more likely they will be interested in using it [6]. Although financial technology offers various conveniences and efficiencies, many accounting students in Batam City show a negative attitude toward its use. This could be influenced by fear of the unknown, such as concerns about transaction errors or limited understanding of how to use the application. Many students may feel that financial technology is too complicated or does not suit their lifestyle. This attitude can also arise due to previous bad experiences, such as personal data leaks or difficulties in accessing financial technology

Submitted: April 20th, 2025 | Revised: May 1st, 2025 | Accepted: May 25, 2025 | Published: June 30th, 2025

platforms. Therefore, they tend to be reluctant to try or continue using financial technology despite the potential benefits. To address this issue, there is a need for campaigns that focus on improving understanding and reducing anxiety related to the use of financial technology.

Subjective norms relate to a person's perception of social pressure or expectations from people around him to do or not do a behavior [3]. In this case, subjective norms influence a person's decision to use financial technology, depending on the extent to which they feel that the use of technology is encouraged or approved by those around them [7]. In the social environment, subjective norms often influence individual decisions. If around students, be it friends, family, or even lecturers, there are no views that support or even tend to underestimate the use of financial technology, then students will feel influenced by these opinions. It is possible that students will have feelings of discomfort when it comes to embracing financial technology if, for instance, their classmates or family members choose to use conventional techniques such as manual records or direct transactions rather than employing financial apps. Furthermore, if the social culture in Batam City still views the use of financial technology as something less important or sophisticated, this will further exacerbate the condition. Therefore, it is important to involve the community in introducing the benefits and relevance of financial technology, whether on a small scale.

Perceived behavioral control refers to the extent to which individuals feel they have the ability to perform a behavior, in this case, the use of financial technology [8]. This factor includes an individual's belief in their ability to access and utilize the technology easily, as well as overcome barriers that may arise when using financial technology [9]. One of the main barriers to adopting financial technology is the feeling of not having full control over the use of the technology. Many students find it difficult to understand the features of financial applications or feel they do not have sufficient technical skills. This problem is often exacerbated by uncertainty about the enrollment process, how to use the app, and the inability to troubleshoot technical issues that may arise. This leads to fear or reluctance to try financial technology further. Moreover, some students may not have access to adequate devices or a stable internet connection to utilize such technologies. To address this issue, universities and related institutions need to provide practical training that enables students to feel more skilled and confident in using financial technology. In addition, financial technology service providers can also develop more user-friendly platforms and provide better customer support to help students overcome any problems they may encounter.

Interest in using financial technology is the tendency of individuals to be interested and willing to use technology-based financial services [10]. This is influenced by positive attitudes towards the technology, supportive social norms, and individual confidence in their ability to use it effectively [11]. One of the main obstacles in increasing students' interest in using financial technology is the lack of understanding of the benefits that can be obtained. Students often do not fully understand how financial technology can help them manage their personal finances or even improve their skills in accounting. Many do not realize that financial technology can provide an efficient solution for conducting transactions, planning budgets, or managing investments. Without a deep understanding of the practical advantages of these technologies, students will be less likely to be interested in learning more or integrating them in their daily lives. Therefore, efforts are needed to improve digital financial literacy through more comprehensive education, both inside and outside the classroom, so that students can experience the direct benefits of financial technology.

Based on the review of existing literature, there is a void of research on factors influencing interest in using financial technology among accounting students, especially in the context of Batam City. While many studies have been conducted outside Batam or in a more general context, there are still few studies that focus on accounting student groups and how attitudes, subjective norms and perceived behavioral control influence their decision to adopt financial technology. In addition, while many studies address technology adoption in general, there is limited research linking these three factors in the context of rapidly evolving financial technology. Therefore, this study has the potential to fill this gap by providing more specific insights into the dynamics of financial technology adoption among accounting students in Batam City.

2. Methods

This study uses a quantitative approach that aims to analyze the relationship between variables by relying on data that can be measured numerically. The subjects that became the focus of the research were students majoring in accounting who were taking the odd semester in the 2024 academic year. From the student population, a sample of 100 respondents was taken using the Slovin formula, which is designed to ensure that the sample taken represents the entire population with the right proportion. Thus, the selection of this sample aims to make the research results validly generalizable and accountable. Sampling uses purposive sampling technique, which allows researchers to select respondents based on certain criteria that are considered relevant to the focus and objectives of the study.

The data collection process was carried out using a questionnaire instrument specifically designed to obtain the required information related to the variables being studied. This questionnaire is expected to provide data that is clear, structured, and in accordance with the research objectives, so that it can provide an in-depth description of the phenomenon being analyzed. The questionnaire includes questions related to the research topic, which are then filled in by the selected respondents.

After the data is collected, the next step is to analyze the data through various statistical tests to obtain a more comprehensive understanding of the relationship between variables. The analysis begins with descriptive statistical tests to describe the characteristics of the collected data in general. Then, a data quality test was conducted to evaluate the validity and reliability of the instruments used in this study. In addition, a classical assumption test was also conducted to ensure that the data were eligible for use in regression analysis. After that, the effect test is used to evaluate the relationship between the variables that have been determined. Finally, to test the truth of the research conjecture, hypothesis testing is carried out based on the results of the statistical analysis that has been carried out.

3. Results and Discussions (10 PT)

Data Quality Test

Validity Test

Table 1. Validity Test

Statement	R count	Information
X1.1	0.773	Valid
X1.2	0.790	Valid
X1.3	0.766	Valid
X1.4	0.705	Valid
X1.5	0.700	Valid
X1.6	0.763	Valid
X2.1	0.777	Valid
X2.2	0.589	Valid
X2.3	0.761	Valid
X2.4	0.799	Valid
X2.5	0.779	Valid
X2.6	0.713	Valid
X3.1	0.667	Valid
X3.2	0.677	Valid
X3.3	0.756	Valid
X3.4	0.696	Valid
Y.1	0.643	Valid
Y.2	0.681	Valid
Y.3	0.607	Valid
Y.4	0.572	Valid
Y.5	0.671	Valid
Y.6	0.721	Valid

The findings exposed in table 1 above, present the results of validity testing on the research variables, where the calculation results show that the calculated r value consistently exceeds 0.1966, which has been set as the r table. This finding illustrates that each item in the variable has successfully met the required validity criteria and can be declared valid. Thus, these findings confirm that the measuring instrument used is able to accurately and consistently represent the concept of the research variable. In other words, all items in the instrument are able to establish a strong relationship with the total score, which in turn will be able to strengthen the validity of the data that has been generated.

Reliability Test

Table 2. Reliability Test

Variables	*Cronbach's Alpha*	Information
Attitude (X1)	0.843	*Reliable*
Subjective Norm (X2)	0.832	*Reliable*
Perceived Behavioral Control (X3)	0.649	*Reliable*
Interest in Using Financial Technology (Y)	0.728	*Reliable*

In the details exposed in table 2 above, the reliability test results for all research variables show that the Cronbach's Alpha value obtained always exceeds the 0.60 threshold. This finding indicates that the instrument used in this study has an adequate level of internal consistency, so it can be declared as reliable. This finding of reliability reflects the ability of the measuring instrument to produce consistent data when used repeatedly in similar situations. This conclusion has a significant impact in the context of the research, as it shows that the data that has been reviewed the data that has been obtained as reliable to support the further analysis process.

Classical Assumption Test

Normality Test

Table 3. Kolmogorov-Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	*Mean*	.0000000
	Std. Deviation	1.44319832
Most Extreme Differences	*Absolute*	.034
	Positive	.033
	Negative	-.034
Test Statistic		.034
Asymp. Sig. (2-tailed)		.200[c,d]

Through the description designed in table 3 above, the Kolmogorov-Smirnov test evaluated to test the suitability of the data distribution to the normal distribution displays a value of 0.200 in Asymp. Sig. (2-tailed), which has exceeded the set threshold of 0.05. This result unequivocally proves that the assumption of normality has been fully met, providing a solid foundation for the continuation of statistical analysis. This process reveals that the data used in this study is not only normally distributed, but also used as a foothold in drawing relevant conclusions. With such a structured distribution pattern, the credibility of the

research becomes stronger, so that the results can be used as a basis for further in-depth analysis.

Multicollinearity Test

Table 4. Multicollinearity Test

Coefficients [a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Attitude	.441	2.266
	Subjective Norms	.448	2.231
	Perceived Behavioral Control	.569	1,758

The explanations listed in table 4 above, related to multicollinearity testing in this study show that the analyzed independent variables show tolerance values that exceed the value of 0.10, while the VIF (variance inflation factor) value has been below 10.00. These figures unequivocally prove that among the tested independent variables there is no significant correlation with each other, which is an indication that multicollinearity problems do not arise in the constructed model. This result confirms that in this study, the relationship between the independent variables runs without interference that could affect the accuracy of the regression coefficient estimates. In other words, the data structure used is free from potential distortions that often arise due to multicollinearity.

Heteroscedasticity Test

Table 5. Heteroscedasticity Test

Coefficients [a]		
Model		Sig.
1	(Constant)	.028
	Attitude	.996
	Subjective Norms	.661
	Perceived Behavioral Control	.974

Through the explanation contained in table 5 above, which refers to the heteroscedasticity test in this study, all variables analyzed show a Significance (Sig.) value greater than the 0.05 threshold. This finding strongly indicates that the data used in this study does not experience heteroscedasticity problems. In this context, the variance of the residuals in the regression model remains stable and does not change with the variation of the predictor values, which has indicated that the prediction error is not affected by large differences in the predictor values. Thus, the regression model is free from distortions that could compromise the accuracy of the results from the analysis, making it amenable to further interpretation.

Effect Test

Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression Test Results

Coefficients [a]			
Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	3.972	1.132
	Attitude	.216	.054
	Subjective Norms	.471	.054
	Perceived Behavioral Control	.239	.090

Details about table 6 above, resulting in the equation Y = 3.972 + 0.216X1 + 0.471X2 + 0.239X3, with meaning as described below:

a. The constant produces 3.972 as a finding, this illustrates that when attitudes (X1), subjective norms (X2) and perceived behavioral control (X3) are worth 0 or if they are not considered, then the interest in using financial technology (Y) will be worth 3.972.

b. Attitude (X1) reflects a positive impact on interest in using financial technology, with a coefficient of 0.216. This means that every 1% increase in attitude will lead to a 21.6% increase in interest in using financial technology.

c. Subjective norms (X2) reflect a positive impact on interest in using financial technology, with a coefficient of 0.417. This means that every 1% increase in subjective norms will lead to a 41.7% increase in interest in using financial technology.

d. Perceived behavioral control (X3) reflects a positive impact on interest in using financial technology, with a coefficient of 0.239. This means that every 1% increase in perceived behavioral control will lead to a 23.9% increase in interest in using financial technology.

Analysis of the Coefficient of Determination (R2)

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

Model	R	R Square	Adjusted R Square
1	.901[a]	.812	.806

The results displayed in table 7 above, show a value of 0.806 or 80.6% in Adjusted R Square. This data indicates that the three main factors, namely attitude (X1), subjective norms (X2), and perceived behavioral control (X3) have been able to explain 80.6% of the variation in interest in using financial technology (Y). However, the remaining 19.4% unexplained in this

study indicates that there are other factors that may affect the interest, which are not included in the model studied. Thus, although the results of this study adequately describe the relationship between the variables tested, there is still room for further development to understand other elements that may play a role in shaping interest in the use of financial technology.

Hypothesis Test

Partial Hypothesis Test - t Test

Table 8. Results of t Test (Partial)

	Model	*t*	*Sig.*
1	*(Constant)*	3,510	.001
	Attitude	3.994	.000
	Subjective Norms	8,775	.000
	Perceived Behavioral Control	2,650	.009

The tests that have been successfully collected in table 8 above will be presented with the following explanation:

a. The value of 3.994 represents the t-count result for the attitude variable (X1), which exceeds the value of 1.984 as the t table. In addition, the Sig. value of 0.000 is below the significance threshold of 0.05. From these findings, H1 is accepted as the conclusion, which means that attitude has a positive and partially significant effect on interest in using financial technology.

b. The value of 8.775 represents the t-count result for the subjective norm variable (X1), which exceeds the value of 1.984 as the t table. In addition, the Sig. value of 0.000 is below the significance threshold of 0.05. From this finding, H2 is accepted as the conclusion, which means that subjective norms have a positive and partially significant effect on the interest in using financial technology.

c. The value of 2.650 represents the t-statistic result for the perceived behavioral control variable (X3), where the number exceeds the value of 1.984 as the t table. In addition, the Sig. value finding of 0.009 is below the significance threshold of 0.05. From these findings, H3 is accepted as the conclusion, which means that perceived behavioral control has a partially positive and significant effect on interest in using financial technology.

Simultaneous Hypothesis Test - F Test

Table 9. Test Results f (Simultaneous)

Model	*F*	*Sig.*
1 *Regression*	137,931	.000 [b]
Residual		
Total		

The tests collected in table 9 above show that the value of 137.931 represents the calculated f result, which exceeds the value of 2.70 as the f table. In addition, the Sig. value of 0.000 is below the significance threshold of 0.05. From this finding, Ha is accepted as the conclusion, which means that attitude, subjective norms and perceived behavioral control have a positive and significant influence simultaneously on interest in using financial technology.

Discussion

The Effect of Attitude on Interest in Using Financial Technology

As discussed earlier, attitude has a positive and significant effect on interest in using financial technology. This is clearly revealed in the value of 3.994 representing the t-count result, where this figure exceeds the value of 1.984 as the t table. In addition, the Sig. value of 0.000 is below the significance threshold of 0.05. This attitude includes the views, judgment, and trust that individuals have towards financial technology products and services. Individuals with a positive attitude towards these technologies are more likely to be interested in adopting them because they feel confident in the benefits and convenience offered. This attitude can also reduce concerns related to data security or difficulty of use, which are often barriers to the adoption of new technologies. Therefore, building positive attitudes through proper education and increasing trust in financial technology is essential to drive interest in using it, so that these attitudes serve not only as a personal judgment, but also as a key factor in the decision to engage in the digital financial ecosystem.

The findings obtained from this research are in line with the results of previous analysis [12], [13]. The research has broadly indicated that attitudes have a significant impact in influencing interest in using financial technology.

The Effect of Subjective Norms on Interest in Using Financial Technology

As discussed earlier, subjective norms have a positive and significant effect on interest in using financial technology. This is clearly revealed in the value of 8.775 representing the t-count result, where this figure exceeds the value of 1.984 as the t table. In addition, the Sig. value of 0.000 is below the significance threshold of 0.05. Subjective norm refers to a person's perception of social pressure or encouragement from the surrounding environment, such as family, friends, or coworkers, to adopt and use a financial technology. When a person feels encouraged or supported by those closest to them in using digital financial services, they

tend to be more open and interested in adopting the technology. This shows that a person's decision to use financial technology is not only influenced by personal considerations, but also by external factors that come from the surrounding social norms. Therefore, subjective norms become an important element in shaping individual interests and decisions to engage in the financial technology ecosystem.

The findings obtained from this research are in line with the results of previous analysis [14], [15]. The research has broadly indicated that subjective norms have a significant impact in influencing interest in using financial technology.

The Effect of Perceived Behavioral Control on Interest in Using Financial Technology

As discussed earlier, perceived behavioral control has a positive and significant effect on interest in using financial technology. This is clearly revealed in the value of 2.650 representing the t-count result, where this figure exceeds the value of 1.984 as the t table. In addition, the Sig. value finding of 0.009 is below the significance threshold of 0.05. This finding suggests that when individuals feel that they can easily access and use financial technology services without significant barriers, they are more likely to be interested and motivated to adopt them. This sense of control increases their confidence in overcoming potential difficulties or uncertainties that may arise in using the new technology, thus strengthening their interest in engaging in the digital financial ecosystem. Therefore, perceived behavioral control is a key factor in encouraging the use of financial technology, as individuals will be more encouraged to participate when they feel able to control and manage the experience.

The findings obtained from this research are in line with the results of previous analysis [16], [17]. The research has broadly indicated that behavioral control has a significant impact on interest in using financial technology.

As discussed earlier, attitudes, subjective norms and perceived behavioral control have a positive and significant effect simultaneously on interest in using financial technology. This has been clearly revealed in the value of 137.931 representing the result of f count for, where the figure exceeds the value of 2.70 as f table. In addition, the Sig. value of 0.000 is below the significance threshold of 0.05. In this finding, attitude reflects a person's personal views and beliefs towards the benefits of financial technology, which can drive interest in adopting it. Subjective norms describe social pressure or encouragement from the surrounding environment, such as family and friends, which also influence a person's decision to use financial technology. Meanwhile, perceived behavioral control relates to the extent to which individuals feel they have the ability and resources to use the technology easily. These three factors work together to increase interest in utilizing financial technology, as someone who has a positive attitude, feels supported by social norms, and is confident in their ability to use technology, is more likely to adopt it. Therefore, these three elements reinforce each other in encouraging the wider use of financial technology.

4. Conclusions (10 PT)

The conclusion that can be drawn from this study is that students' attitudes towards financial technology, subjective norms that apply in the surrounding environment, and students' perceived behavioral control have a significant role in shaping their interest in using financial technology. These three factors do not only function separately, but influence each other and work together in encouraging students to adopt financial technology. Positive attitudes towards the ease and benefits of using technology, social support from friends and family, and self-confidence in controlling technology are the main drivers of students to use financial technology.

Based on these findings, it is recommended that universities and related institutions be more vigorous in providing an understanding of the benefits and potential of financial technology for students. Training programs and seminars that introduce financial technology that is easy to access and understand can help change students' attitudes to be more positive towards the use of this technology. Moreover, the introduction of various financial applications that are relevant to the needs of accounting students can enrich their insights and motivate them to start using financial technology in their daily lives.

In addition, it is important for universities to create an atmosphere that supports the use of financial technology. Campuses can be a place to share positive experiences with financial technology through study groups, communities or open discussions. In this way, subjective norms that support the use of financial technology will grow, which in turn can increase students' interest in using it. Strong social support from peers and lecturers can accelerate technology adoption among students.

Finally, to increase perceived behavioral control, universities and financial technology service providers need to ensure that the applications introduced are easy to use and accessible to all students without significant technical barriers. Thorough and continuous training can give students confidence that they can master this technology well. Thus, students not only feel capable of using it, but also more confident in utilizing financial technology for their personal financial activities.

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