Determinant Of Digital Bank Usage In Indonesia

Safira Larasati Owen [1], Zaenal Arifin [2]
[1,2) Magister Manajemen Universitas Islam Indonesia
Email: [1)Safiralarasati15@gmail.com ,[2] zaenal@uii.ac.id

ABSTRACT

This study aims to determine the factors influencing the use of digital banks in Indonesia. The research is developed from the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2). This study employs a quantitative approach where data is obtained through a Google Form questionnaire. The research uses a sample of 179 digital bank users spread across Indonesia. The analysis used in this study is PLS-SEM. The results show that performance expectancy has a positive and significant impact on the behavioral intention, effort expectancy has a positive and significant impact on use, social media has a positive and significant impact on behavioral intention and use. trust have a positive and significant impact on behavioral intention and use, and the behavioral intention has a positive and significant impact on use. However, performance expectancy negatively impacts use,and effort expectancy negatively impacts behavioral intention

INTRODUCTION

As a result of these developments, digital banking has emerged as a new method of conducting various banking transactions, such as money replenishment, transfers, withdrawals, current and savings account management, loan management, bill payments, and applications for financial products and account services through electronic platforms. In the view of Howcroft and colleagues (2002), digital banking refers to the transformation of banking activities that were previously only available within bank branches into a form that can be accessed by customers through digital channels. Factors such as easier availability of internet access, increase in the number of internet users, cost efficiency, convenience, and profit potential have been the drivers for banks to adopt electronic banking models (Ananda, Devesh and Al Lawati, 2020).

The presence of digital banks in Indonesia is a response to changes in consumer behavior that increasingly prioritize comfort and convenience in managing their financial aspects. The conventional bank model is considered less responsive in addressing the

dynamic needs of consumers. According to Sukarela Batunanggar, a Commissioner of the OJK Institute and Digital Finance, there are two forms of digital banks in Indonesia: first, banks that have transformed their business models, strategies and products; second, banks that were established as digital bank entities from the start. Sukarela Batunanggar explained that in Indonesia, the first model is more common. Below is the value of digital banking transactions in Indonesia per month for the period January 2018 - April 2023.

Figure 1 Digital Banking Transaction Value Jan 2018 - April 2023
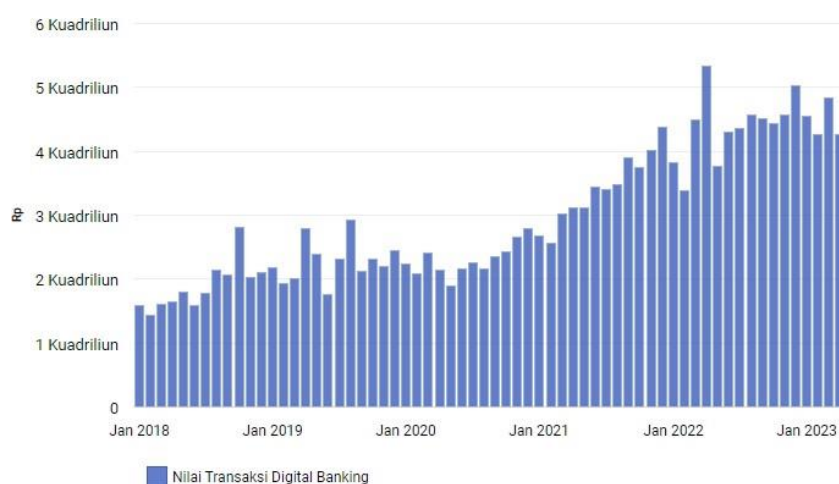
Quoted in Katadata.com based on Bank Indonesia data, throughout April 2023 the value of digital banking transactions in the country reached IDR 4,264.8 trillion or almost IDR 4.3 quadrillion. Referring to Financial Services Authority Regulation Number 12/POJK.03/2018, digital banking services are banking services through electronic media developed by optimizing the use of customer data.

Research conducted by Chen, Jia, and Wu (2023) on factors that influence behavioral intention to use contactless financial services in the banking industry as a form of application and expansion of the UTAUT model. Aims to determine the factors that influence the behavioral intentions of contactless service users. This research method uses data collected through questionnaires. Using the Structural Equation Modeling (SEM) method used to validate the research model. The results show that trust and risk perception are important factors in influencing the behavioral intention of contactless financial services. In addition, users also feel that contactless financial services have advantages over traditional financial service channels. So their intention to use contactless financial services will increase and will also have a positive impact on behavioral intentions (Chen, Jia and Wu, 2023). So It can be concluded that only providing information about factors that influence the intention to use contactless services does not specifically discuss digital bank services. The UTAUT 2 model is a further development of the UTAUT model that studies the acceptance and use of a technology in a consumer context. The purpose of the UTAUT 2 model is to identify three important constructs of technology acceptance and use research for both public and consumers, change some existing relationships in the UTAUT model concept, and introduce new relationships (Venkatesh, Walton and Thong, 2012). The UTAUT 2 model in this study which is taken to be the research variable is Performance expectancy, effort expectancy, social influence, trust as the dependent variable and behavioral intention and use as the independent variable

Recent research on the factors that influence user interest in using Digital Bank applications in Indonesia, involves the application of the UTAUT 2 model as a form of innovative effort in understanding the factors of acceptance and adoption of banking technology. The

novelty of previous research tends to focus on specific aspects such as security and cost efficiency. The UTAUT 2 model provides a new view by identifying various concepts such as trust in technology, social influence, and facilitating conditions. Trust in technology reflects users' belief in the performance and benefits of digital bank applications, while social influence highlights the role of social circles in shaping user interest. With an integrated approach and a focus on UTAUT 2, this research makes a significant contribution to understanding the factors that influence the use of digital bank services in Indonesia.

LITERATURE REVIEW

Digital Banking

Digital banking in the Financial Services Authority is explained in regulation number 12/POJK.03/2021 which states that a digital bank is a banking institution registered in an Indonesian legal entity bank (BHI) that provides and carries out banking business activities through electronic channels, without having a physical branch office other than the head office (OJK, 2021). Digital banks can be new banks or banks that are transforming into digital. All banking services, ranging from opening savings accounts, deposits, printing current accounts, applying for credit, and customer service assistance are carried out entirely through electronic channels. Digital banks are required to continuously develop online technology to provide services and convenience to their customers.

According to Patrick Johnson (2020), a digital bank is defined as a business organization that offers fully online banking activities that were previously only available at bank branches. Digital banks can also offer deposit account opening without a minimum amount, or adopt a different credit risk approach. As a differentiator from other commercial banks, digital banks are required to have at least one physical office in the form of a head office and meet the operational requirements as a digital bank. According to the Financial Services Authority (OJK) (2021), there are six criteria that must be met by banks so that they can be categorized as digital banks, including:

1. Banks must have a business model that uses innovative and secure technology to meet customer needs.
2. Banks must have the ability to manage digital banking business models wisely and sustainably.
3. Banks must have adequate risk management.
4. Banks must comply with governance aspects, including ensuring that directors have competence in information technology and other areas in accordance with OJK provisions on capability and compliance assessment.
5. Banks must implement measures to protect the security of customer data. Banks should also make a positive contribution to the development of the digital financial ecosystem or financial inclusion.
6. BHI banks are required to ensure that these requirements remain met for as long as they operate as digital banks.

Technology In Digital Banking

In the ever-advancing digital era, digital banking has changed the conventional paradigm of banking by providing unprecedented convenience and accessibility. With the help of apps, customers can manage their finances quickly and efficiently, conducting transactions anytime and anywhere. The quick and simple account opening process, along with innovative features such as digital payments, fee-free transfers, and online investments, make digital banking a highly reliable solution.

However, data security challenges have also emerged, prompting digital banks to continuously improve their security systems. By continuing to innovate, digital banks are not

only becoming financial service providers, but also key drivers in the global transformation towards a more connected and inclusive financial ecosystem.

It is important to distinguish between mobile banking (m-banking) and digital bank services. While they are often used interchangeably, they have key differences in scope and functionality. M-banking focuses more on banking services through mobile devices, especially simple transactions such as balance checking and fund transfers. In contrast, a digital bank is a banking institution that operates online without the presence of physical branches, providing a wide range of services including account opening, investment management, and lending. Digital banks offer a broader and more complex range of services, whereas m-banking tends to be limited to basic functions with a focus on ease and speed of access via mobile devices (Usman, Monoarfa and Marsofiyati, 2020)

Technology for digital banking has become an opportunity for banks to improve competitiveness in the banking industry through increased efficiency. Operations. In Indonesia, the increasing number of digital device users and lifestyle changes have increased the market potential for digital banking and also triggered the migration of conventional banking users to digital banking.

Digital banking products and services are one of the bank's strategies to increase and maintain market share in the era of digital competition. Based on a digital banking survey conducted by PWC in 2018, 66 percent of respondents stated that digital banking strategy is part of the company's strategy.

 In addition, only 12 percent of respondents stated that digital banking is part of the company's information technology development strategy, and 16 percent as part of their product or customer strategy. The survey results show that digital banking in Indonesia has become a mainstream strategy rather than a specialized strategy in information technology or banking services product development. In addition, the study also found a trade-off between bank performance efficiency and market reach efficiency due to the adoption of digital banking technology.

Banks that are less aggressive in the adoption of digital banking technology result in lower market reach, while banks that are too aggressive may face lower financial performance efficiency. Therefore, it is important to consider the optimal digital banking technology adoption strategy for banks to maintain their competitiveness. In addition, the adoption of digital banking technology also impacts the relative efficiency of banks, where banks that are more efficient in conducting their business activities will enhance their ability to compete and dominate the market. The results also show that the adoption of digital banking technology has a stronger impact on bank scale efficiency compared to other types of bank efficiency (Yusgiantoro et al., 2018).

Technology, therefore, also supports the operational efficiency of digital banks through automation and data analytics. The adoption of these technology fuels market growth, luring users away from conventional banking. The success of digital banks in optimizing their operations through technology gives them a competitive advantage and market dominance. As such, technology is a key driver in the global transformation towards a more connected and inclusive financial ecosystem, with digital banks continuously innovating to meet market demands and maintain competitiveness.

Unified Theory Of Acceptance And Use Of Technology (Utaut)

The Unified Theory of Acceptance and Use of Technology (UTAUT) was first proposed by Venkatesh et al. (2003). according to Venkatesh et al. the UTAUT model is a model of acceptance and use of technology. The main purpose of research using UTAUT is to help organizations understand how users react to the introduction of new technology (Venkatesh, Walton and Thong, 2012).

UTAUT combines the successful features of eight leading technology acceptance theories into one theory. The eight leading theories unified in UTAUT are: Theory of reasoned action (TRA), Technology acceptance model (TAM), Motivational model (MM), Theory of planned behavior (TPB), Combined TAM and TPB, Model of PC utilization (MPTU), Innovation diffusion theory (IDT), and Social cognitive (SCT). UTAUT proved to be more successful than the other eight theories in explaining up to 70% of users.

After evaluating all eight models, Venkatesh, et al. found seven constructs that appear to be significant direct determinants of behavioral intention or use behavior in one or more of the models. These constructs are performance expectancy, effort expectancy, social influence, facilitating conditions, attitude toward using technology, and self-efficacy. After further testing, four main constructs were found to play an important role as direct determinants of behavioral intention and use behavior, namely, performance expectancy, effort expectancy, social influence, and facilitating conditions. While others are not significant as direct determinants of behavioral intention.

In addition, there are also four moderators: gender, age, voluntariness, and experience which are positioned to moderate the impact of the four main constructs on behavioral intention and use behavior.

METHODS

The type of research used in quantitative approach. This study uses a population of digital bank service users totaling 47 million people as of 2021. In sampling using purposive sampling technique. The data generated in this study were obtained through a survey using a questionnaire with a sample size of 179 respondents. The data analysis technique in this study uses PLS – SEM.

Figure 1 Methods
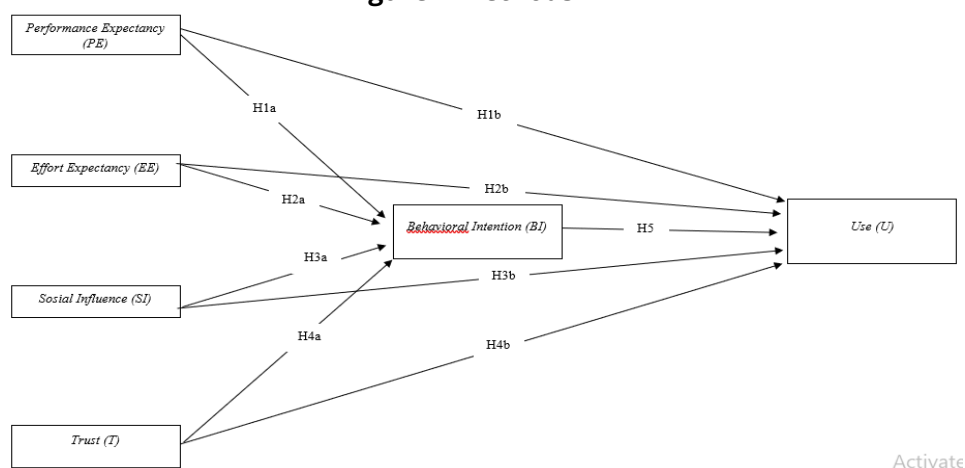
- H1a: Performance expectancy has a positive effect on Behavioral intention digital banks.
- H1b: Performance Expectancy has a positive effect on use digital banks.
- H2a: Effort expectancy has a positive effect on Behavioral intention digital banks.
- H2b: Effort Expectancy has a positive effect on use digital banks.
- H3a: Sosial Influence has a positive effect on Behavioral intention digital banks.
- H3b: Sosial Influence has a positive effect on use digital banks.
- H4a: Trust has a positive effect on Behavioral intention digital banks.
- H4b: Trust has a positive effect on use digital banks.
- H5: Behavioral Intention has a positive effect on use digital banks.

RESULTS

Convergent Validity Results

According to Chin (1998), an indicator is considered to have good validity if its loading factor value is ≥ 0.70, while values between 0.5 to 0.6 are acceptable for models that are still in the development stage. From the analysis results shown in table 1, it can be seen that of the 19 iteSI that are part of the overall variable, all 19 iteSI have a loading factor value> 0.7. Therefore, it can be concluded that all indicators can be considered valid.

Table 1 Outer Loadings Test Results

Variable	Item Code	Loading factor
Performance Expectancy (PE)	PE.1	0.883
	PE.2	0.871
	PE.3	0.785
	PE.4	0.831
Effort Expectancy (EE)	EE.1	0.852
	EE.2	0.835
	EE.3	0.743
Sosial Influence (SI)	SI.1	0.820
	SI.2	0.835
	SI.3	0.792
Trust (T)	T .1	0.862
	T .2	0.854
	T .3	0.848
Behavioral intention (BI)	BI.1	0.901
	BI.2	0.881
	BI.3	0.881
Use (U)	U.1	0.863
	U.2	0.868
	U.3	0.878

Source: SmartPLS Output Outer Loading

Based on the results of estimating the outer loading value in table, it states that the item value generated by the constructs of performance expectancy (PE), effort expectancy (EE), Sosial Influence (SI), Trust (T), Behavioral Intention (BI), Use (U) has met the standard value of convergent validity because the loading factor value is greater than 0.5. Therefore, it can be concluded that all constructs can be said to be valid.

Discriminant Validity (Cross Loading)

Discriminant validity is tested with cross loading and the square root value of AVE, where the cross loading must be greater than 0.7 or the AVE root of each construct must be greater than the correlation between constructs. If the AVE root is greater than the correlation between constructs, then the model has good discriminant validity. The results of the discriminant validity analysis can be seen in table 2 regarding the cross loading value table**.**

Table 2 Cross Loading

	PE	EE	SI	T	BI	U
PE.1	0.883	0.678	0.579	0.449	0.599	0.429
PE.2	0.871	0.747	0.578	0.437	0.558	0.451
PE.3	0.785	0.691	0.500	0.396	0.487	0.367
PE.4	0.831	0.645	0.521	0.447	0.521	0.342
EE.1	0.740	0.852	0.554	0.439	0.483	0.486
EE.2	0.719	0.835	0.552	0.465	0.482	0.418
EE.3	0.523	0.743	0.620	0.427	0.398	0.475
SI.1	0.586	0.633	0.820	0.470	0.558	0.501
SI.2	0.565	0.573	0.835	0.441	0.545	0.525
SI.3	0.443	0.530	0.792	0.691	0.601	0.607
T .1	0.429	0.507	0.584	0.862	0.614	0.641
T .2	0.544	0.534	0.585	0.854	0.622	0.540
T .3	0.335	0.350	0.529	0.848	0.548	0.530
BI.1	0.610	0.550	0.686	0.611	0.901	0.634
BI.2	0.538	0.414	0.593	0.578	0.881	0.525
BI.3	0.564	0.522	0.579	0.665	0.881	0.623
U.1	0.306	0.410	0.508	0.533	0.527	0.863
U.2	0.411	0.483	0.589	0.535	0.548	0.868
U.3	0.501	0.571	0.642	0.665	0.662	0.878

Source: SmartPLS Output Cross Loading

Based on Table 2, the cross loading value shows that the correlation value between each variable and its greater than the correlation value of other constructs. These results indicate that this measuring instrument has met good discriminant validity**.**

Composite Reliability

The reliability test measures the consistency of indicator variables with latent variables, using Cronbach's Alpha and Composite Reliability. The reliability standard is 0.7 for explanatory research and above 0.8 for in-depth research. With this value, the research is considered to have sufficient reliability to be used in data analysis.

Tabel 3 Cronbach's Alpha

	Cronbach's Alpha
PE	0.864
EE	0.738
SI	0.749
T	0.816
BI	0.866
U	0.840

Source: SmartPLS Output Cronbach's Alpha

Based on the results of table 4.3, the Cronbach's alpha and composite reliability values above show that the value of Cronbach's alpha in each variable is all above 0.7 where the standard value of Cronbach's alpha is 0.7. This means that the Cronbach's alpha value is included in the highly reliable category, because according to (J. F. Hair et al., 2020) that if the Cronbach's alpha value is between 0.71-1.00, it can be said to be highly reliable. Thus, these results indicate that the variables measured in this study have high internal consistency and are reliable for use in data analysis.

Composite Reliability
Tabel 4 Composite Reliability

	Composite Reliability
PE	0.908
EE	0.852
SI	0.856
T	0.891
BI	0.918
U	0.903

Composite reliability testing is used to show the internal consistency of an indicator in a latent variable. Usually, the value of composite reliability will be greater than Cronbach's alpha. Where the standard composite reliability value will be considered reliable if it is above 0.7. The composite reliability results in this study have met the reliability standards and the composite reliability value of each variable is higher than the Cronbach's alpha value for each variable. So it can be concluded that the questionnaire in this study has met the reliability criteria.

R-Square Test
Table 5 R-Square Test

	R Square	R Square Adjusted
BI	0.643	0.635
U	0.593	0.582

R-square or R^2 serves to show the strong or weak effect caused by the dependent variable, and can also show the strength and weakness of the research model. According to (J. F. Hair et al., 2020) the standard of the R^2 value of 0.67> is included in the strong category. R2 values greater than 0.33 and less than 0.67 are included in the moderate category, R2 values greater than 0.19 and less than 0.33 are included in the weak category. From table 4.2 related to R-Square testing, it is found that the R^2 value obtained in the BI variable is 0.643, including the moderate category. The R^2 P 0.593 is in the moderate category.

Q2 Predictive Relevance
Table 6 Q-Square Test

	SSO	SSE	Q² (=1-SSE/SSO)
Performance expectancy (PE)	716.000	716.000	
Effort Expectancy (EE)	537.000	537.000	
Sosial Influence (SI)	537.000	537.000	
Trust (T)	537.000	537.000	
Behavioral Intention (BI)	537.000	272.551	0.492
Use (U)_	537.000	305.358	0.431

Q-Square (Q^2) or predictive relevance has a function to measure how well the observations made on the research model. The value used in Q^2 is between 0 and 1, where if the Q^2 value is closer to 0, it can be interpreted that the research model is getting worse, and vice versa, if the Q^2 value is closer to 1, it can be interpreted that the Q^2 value or model contained in the study is getting better. (J. F. Hair et al., 2020) the standard value of Q^2 is 0.35 including a strong model, 0.15 including a moderate model, and 0.02 including a weak model. The Q^2 value for the

dependent variable obtained in this study is 0.492 and 0.431 where these results indicate that the Q² value obtained is included in the strong category because it is above 0.35 and it can be interpreted that this study has good observation results.

Hypothesis Test

Hypothesis testing is used to determine whether there is an effect of exogenous variables on endogenous variables. The testing criteria state that if the significance level is 10% or 0.10, it indicates a significant effect of the exogenous variable on the endogenous variable. Hypothesis testing is used to test whether there is an influence of exogenous variables on endogenous variables. The test criteria state that if the p-value < significant alpha 10% or 0.10, then it is stated that there is a significant effect of exogenous variables on endogenous variables. The results of significance testing and the model can be seen through the following table:

Table 7 Hypothesis Test

Variable relationships	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
PE -> BI	0.414	0.414	0.094	4.412	0.000
PE -> U	-0.256	-0.228	0.122	2.098	0.037
EE -> BI	-0.225	-0.226	0.103	2.185	0.030
EE -> U	0.284	0.266	0.097	2.919	0.004
SI -> BI	0.334	0.340	0.081	4.103	0.000
SI -> U	0.229	0.208	0.124	1.841	0.067
T -> BI	0.387	0.379	0.068	5.663	0.000
T -> U	0.260	0.262	0.101	2.570	0.011
BI -> U	0.336	0.351	0.092	3.645	0.000

Based on the table above, it can be concluded that there are several variables that have a significant positive effect marked by a p-value < 0.10 and a positive coefficient. performance expectancy shows a significant effect on behavioral intention. effort expectancy also has a significant positive effect on use. In addition, social influence significantly affects behavioral intention and use. trust has a significant influence on both behavioral intention and use. behavioral intention also has a significant effect on use.

However, there are several variables that do not show a significant effect because the p-value> 0.10 or the coefficient is negative, including performance expectancy has no significant effect on use, then Effort Expectancy also has no significant effect on behavioral intention.

DISCUSSION

Performance Expectancy (PE) To Behavioral Intention (BI) And Use (U)

The results of research related to the relationship between performance expectancy and behavioral intention of digital banks in Indonesia state that there is a positive influence between the two, which means that the hypothesis (H1a) states that performance expectancy has a positive effect on interest in using is accepted or proven. This is because users have high confidence that technology will increase their efficiency, effectiveness, and productivity, so they

are more motivated to adopt and use the technology continuously. The results of this study are supported by research conducted by Thusi (2020) regarding the acceptance and use of mobile banking applications by millennials in southern Africa which reveals that performance expectancy has a positive effect on behavioral intention. Where the study states that millennials will have a positive intention to adopt mobile banking applications if they believe that the technology is beneficial for their banking activities (Thusi and Maduku, 2020). In addition, other research that supports is research conducted by Alalwan, et al (2017) related to the factors that influence behavioral intention and adoption of mobile banking by Jordanian Bank customers. The result is that performance expectancy has a significant positive effect on behavioral intention in the interest in using mobile banking applications for Jordanian bank customers (Alalwan, Dwivedi and Rana, 2017)

In this study, performance expectancy does not affect use because the negative coefficient value is caused by expectations that are too high and not fulfilled. This usually happens when users have high expectations that the technology will be significant in increasing their efficiency and productivity, but on the other hand it turns out that the technology is difficult to use, not as effective as expected or has many problems that cause users to be disappointed. Research related to the relationship between performance expectancy and digital bank use in Indonesia states that performance expectancy has a negative effect on use, which means that the hypothesis (H1b) regarding performance expectancy has a positive effect on use is rejected or not accepted.

The results of this study are supported by research conducted by Dwivedi et al (2020) regarding the factors that influence technology adoption in the context of e-government and found that performance expectancy has no influence on the use of this technology. In addition, research by Al-Emran et al (2018) related to the context of m-learning in developing countries also indicates that performance expectancy is not always a strong influence for technology use, where they find that other factors such as attitude and user experience have a greater influence.

Effort Expectancy (EE) To Behavioral Intention (BI) And Use (U)
The results of research related to the relationship between effort expectancy and behavioral intention of digital banks in Indonesia reveal that effort expectancy has a negative effect on interest in using, which means that the hypothesis (H2a) about Effort expectancy has a positive effect on Interest in Using is rejected or not accepted. This is because users assume that the technology will be difficult to use, where users feel that the technology requires a lot of effort and time to learn and use, so they tend to have a lower intention to adopt using the technology.

The results of this study are supported by research conducted by Cao, et al (2021) related to understanding manager attitudes and behavioral intentions towards AI for organizational decision making, where the research is in line with this study where Effort expectancy has no effect on intention to use *(Cao* et al.*, 2021)*

Effort expectancy can increase the use of digital bank technology as reflected in the positive coefficient and significant p-value. This is because when users feel that technology is easy to use and does not require much effort, it makes them use the technology continuously. The results of research related to the relationship between effort expectancy and the use of digital banks in Indonesia reveal that there is a positive relationship between the two which is significant.

This means that the hypothesis (H2b) related to the positive relationship between effort expectancy on usage is proven and accepted. The results of this study are supported by research conducted by Onaolapo and Oyewole (2018) on performance expectancy, effort expectancy and facilitating conditions as factors influencing the use of smart phones for mobile learning for graduate students at the university of Ibadan, Nigeria. Where the results state that

Effort Expectancy (effort expectancy) has a positive and significant effect on the use of smart phones to study graduate students at the University of Ibadan, Nigeria (onaolapo and Oyewole, 2018).

Sosial Influence (SI) To Behavioral Intention (BI) And Use (U)

The results of research related to the relationship between social influence on behavioral intention digital banks in Indonesia reveal that there is a positive relationship between the two, which means that the hypothesis (H3a) related to social influence affects behavioral intention is proven and accepted.

The results of this study are supported by research conducted by Kosim and Legowo (2021) on factors that influence consumer intention to use QR payments, which reveals that social influence has a positive effect on behavioral intention (Putera KOSIM and Legowo, 2021). Other research that supports is research conducted by Putranto (2020) which is revealed that social influence has a positive effect on behavioral intention in the acceptance factor of mobile technology in banking use based on the UTAUT 2 model (Putranto, 2020).

Social influence can increase the use of digital bank technology, which is reflected in the positive coefficient and significant p-value. This is because users consider the platform provided to facilitate social interaction, information exchange, and the formation of a global community. Furthermore, the results of research related to the relationship between social influence on the use of digital banks in Indonesia reveal that there is a positive relationship between the two, which means that the hypothesis (H3b) related to social influence affects the use of "accepted.". Research that supports the results of this study was conducted by Mailoa and Tjhin (2023) regarding the factors that influence customers in using digital banks, the results reveal that performance expectancy affects use in using digital banks (Zionetha Mailoa and Tjhin, 2023)

Trust (T) To Behavioral Intention (BI) And Use (U)

The results of research related to the relationship between trust and behavioral intention digital banks in Indonesia reveal that there is a positive relationship between the two, which means that the hypothesis (H4a) which says "H4a: Trust affects behavioral intention" is proven and accepted. The results of this study are in line with research conducted by Alalwan et al (2017) which found that security and trust are important factors in influencing user interest in using digital banks.

The results show that perceived security and trust have a positive and significant influence on user interest in using digital bank services (Alalwan, Dwivedi and Rana, 2017). Another supporting research is Parayil Iqbal's research (2023) related to the description of drivers of interest in adopting mobile banking among Islamic banking customers. The result of this study is that trust has a positive and significant effect on behavioral intention in adopting m-banking in Islamic banking customers (Parayil Iqbal, Jose and Tahir, 2023)

Trust can increase the use of digital bank technology which is reflected in a positive coefficient and a significant p-value. Because trust can create a sense of security and confidence in users of the technology they use. Furthermore, the results of research related to the relationship between trust and the use of digital banks in Indonesia reveal that there is a positive relationship between the two, which means that the hypothesis (H4b) which says "H4b: Trust affects Use" is proven and accepted.

The results of this study are in line with research conducted by Wijaya and Susilawati (2021) on the effect of risk perception and trust in fintech services (case study on Gopay payment services). Where the results reveal that trust has a positive and significant effect on the use of Gopay in Bandung City. This is evidenced by most respondents

Behavioral Intention (BI) To Use (U)

The results of research related to the relationship between interest behavioral intention and the use of digital banks in Indonesia reveal that there is a positive relationship between the two, which means that the hypothesis (H5) which says "H5: behavioral intention (BI) to Use (P)" is proven and accepted.

The results of this study are supported by research conducted by Hassan and Farmanesh (2022) on the main factors influencing Jordanian customer intentions and the use of SST banking channels (Internet Banking, Mobile Banking, and Telebanking). The results of this study state that behavioral intention has a significant effect on use behavior (Hassan and Farmanesh, 2022).

Other research that supports the results of this study is Research conducted by Almaiah, Alamri, and Al Rahmi (2019) reveals that interest in using has a significant effect on usage on attitudes or acceptance related to mobile learning in higher education (Almaiah, Alamri and Al-Rahmi, 2019).

CONCLUSION

1. Performance expectancy has a positive and significant effect on behavioral intention, meaning that users believe that flexible technology can increase efficiency and productivity, so they will be more motivated to adopt the technology. Then for Performance expectancy has a negative effect on use, meaning that expectations that are too high for unmet flexibility cause disappointment, thereby reducing the use of digital banks.
2. Effort expectancy has a negative effect on behavioral intention, meaning that users consider the technology difficult to use so that it requires a lot of effort and time to learn. Effort expectancy has a positive and significant effect on the use of digital banks in Indonesia, meaning that the technology is easy to use and does not require much effort and tends to be used continuously.
3. Social influence has a positive and significant effect on behavioral intention, which means that social influence can increase exposure and awareness of digital bank services. Social influence has a positive and significant effect on use, which means that social influence can facilitate social interaction and information exchange, thus creating an environment that supports the use of technology.
4. Trust has a positive and significant effect on behavioral intention, meaning that users are more interested and active in using digital banks if they feel that their information and transactions are safe and trustworthy. Trust has a positive and significant effect on use, meaning that users feel trust, thus creating a sense of security and confidence in users in the technology used.
5. Behavioral intention has a positive and significant effect on the use of digital banks in Indonesia, meaning that a high interest in using technology tends to increase the use of this technology.

SUGGESTION

Based on the analysis and conclusions obtained, there are several important things that need to be considered by digital bank users and researchers who are interested in continuing research on the same topic. For digital bank users, these results are expected to be a reference and input material to increase the use of digital banks and support technological advances in the banking world today.

Meanwhile, for future research, it is hoped that researchers can refine the research model more comprehensively, add a more complex and reputable theoretical basis, expand the

number of respondents, and add more varied variables that are in accordance with the influence of digital bank usage.

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