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INFLUENTIAL DETERMINANTS OF THE INTENTION TO USE DIGITAL BANK

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ABSTRACT

Lately, some traditional banking industries have opened their digital bank to fulfill world digitalization in many areas. This research was conducted to test the perceived usefulness and convenience of the intention to use digital banks mediated by attitude toward service. This research uses a quantitative research model with non-probability sampling techniques. This research will fill the gap in terms of study locations, which have different characteristics for each country, the subject of this research is the population of digital bank users in Indonesia, the sample collection technique. The results of this study show that Perceived usefulness has a positive but insignificant effect on intention to use. Furthermore, it shows that Attitude, Convenience, and Perceived Usefulness toward service positively and significantly affects intention to use. Additionally, Attitude toward service can mediate perceived usefulness and intention to use. This study shows that attitude toward service and convenience can increase the intention to use a digital bank. However, perceived usefulness cannot increase the intention to use a digital bank.

Keywords: *Perceived Usefulness, Attitude toward service, Convenience, Intention to use*

1. INTRODUCTION

The times continue to evolve along with the rapid development of technology. People must be able to keep up with existing technological developments to help advance a country. A developed country must have a society that quickly adapts to technological advances. The pandemic, which lasted for approximately two years, also positively influenced technological development. During the pandemic, people are encouraged to use technology through their respective devices for transactions. Indonesia itself is relatively low in technological development compared to other countries in Southeast AsiaThe digital banking trend began in 2019, when the banking industry recorded an increase in digital transactions. Economic observers assess digital banks' great potential, as seen from the number of downloads. This makes conventional banks also start moving towards digital banks.

According to POJK No. 12/PJOK.03/2021, digital banks operate via the internet or applications. Digital banks operate without or with limited physical locations. Account opening and filing complaints are mostly done online due to the limited number of physical offices. The presence of digital banks is due to increased digital transactions and people's need for flexibility or speed. Because digital banks are relatively new in Indonesia, many people are unfamiliar with them. The function of digital banks is similar to that of traditional banks in that they store and manage finances.

Banking is an industry that handles cash, credit, and other financial transactions for individual consumers and businesses (Kimberly, 2021). Banks can be called the financial institution industry or better known as the banking industry, because they are engaged in managing funds originating from the public. The financial institution industry has been established since 1960 until now. George A. Selgin (2022) says that the way banks work is to receive money from people who save

in a bank then the funds are managed by the bank such as lending credit to people deemed eligible to receive the credit.

Napoletano & Foreman (2022) s digital bank can be used in various ways online and elsewhere, and the term digital bank combines online and mobile banking. Online banking means accessing banking features and services through the bank's website from a computer. Mobile banking means using an app to access many banking features through a mobile device, such as a smartphone or tablet. The current market share of digital banks belongs more to generation Z and the millennial generation because these generations are currently the most numerous in Indonesia.

An individual's intention to use a service can be triggered by several considerations that they have made. Things that become a person's consideration include safety, comfort, services offered, etc. Intention to use is essential for a company engaged in services, including a digital bank. Because digital banks are accessed through applications, the variable intention to use is vital for research, and with a person's intention to use a service, a transaction occurs.

In digital banking services, someone with a positive view of the service will be easily accepted. The attitude toward service variable is essential to determine whether there is a significant relationship to use. Excellent and satisfying service will impact a person's decision to use the service. The attitudes toward services that users consider are ease of use, usability, security, and trust. In this case, it can be seen that service is critical for every company to improve.

In digital banks, the convenience consumers desire is the ease of accessing the system. Regular system development and maintenance will help increase a person's intention to use a service. The company can consider consumer opinions regarding complaints about accessing a system to be better in the future. The convenience variable is essential to determine whether a significant relationship exists between intention to use and convenience.

The research gap is expected to be the differences between previous and current research. First, in terms of study locations, which have different characteristics for each, the subject of previous research used a population of digital bank users in Thailand, while the population used in this study were digital bank users in Indonesia. Third, the sample collection technique used in previous research was snowball sampling, while in this study it was non-probability sampling. The contribution of this research can be a reference for digital banks to continue developing perceived usefulness, attitude toward service, and convenience for users to dance the intention to use digital bank applications.

Boon-itt (2019) researched health websites in Thailand, showing that perceived usefulnes positively and significantly affects intention to use. Research conducted by Oentoro (2021) on mobile payment in Thailand shows that perceived usefulnes positively and significantly affects intention to use. Research by Naufaldi & Tjokrosaputro (2020), which examines the E-wallet, shows the results that perceived usefulness has a positive and significant effect on intention to use.
H_1: Perceived usefulness positively and significantly influences intention to use digital banks.
Hossain et al., (2020) in a study that predicts interest in using an online banking system, show a positive and significant influence between attitude and intention to use. Research conducted (Anouze & Alamro, 2019) examining e-banking in Jordan shows results that support a positive and significant hypothesis between attitude and intention to use. In research on the intention to use internet banking conducted by Giao et al., (2020) there is a positive and significant relationship between attitude and behavioral intention to use.

H_2: Attitude positively and significantly influences intention to use digital banks.

Liébana-Cabanillas et al. (2022) found in their research on interest in using biometric payment that there is a positive and significant relationship between convenience and intention to use. Researcher Al-Qudah et al., (2022) found in their research on interest in using mobile payments that convenience has a positive and significant effect on intention to use. Researcher Wardana et al., (2022) examined the intention to use an e-wallet and found results indicating that it positively and significantly affects the intention to use.
H_3: Convenience positively and significantly influences intention to use digital banks.

Anouze & Alamro (2019) in e-banking research in Jordan found that perceived usefulness has a positive and significant effect on attitude. Researchers Luik & Taimalu (2021) founthat a study predicting interest in using technology in education perceived Usefulnes positively and significantly affected attitude towards using it. Researchers Torp et al., (2022) in a study on the acceptance of video consultation technology for diabetes care (the research was conducted in Denmark), found a positive and significant relationship between perceived usefulness and attitude.
H_4: Perceived usefulness positively and significantly influences attitudes toward digital bank services.

Attitude toward service can mediate perceived usefulness and intention to use digital bank Research Nguyen (2020) conducted on the banking industry in Vietnam with a sample size of 329 respondents showed that attitude can mediate perceived usefulness on intention to use. Researchers Anouze & Alamro (2019)researched the banking industry in Jordan, with 328 respondents stating that attitude can mediate perceived usefulness and intention to use. Research conducted by Prastiawan et al., (2021) on the banking industry in Surabaya with a sample size of 266 people showed that attitude can mediate perceived usefulness and intention to use.
H_5: Attitude can mediate perceived usefulness and intention to use digital banks

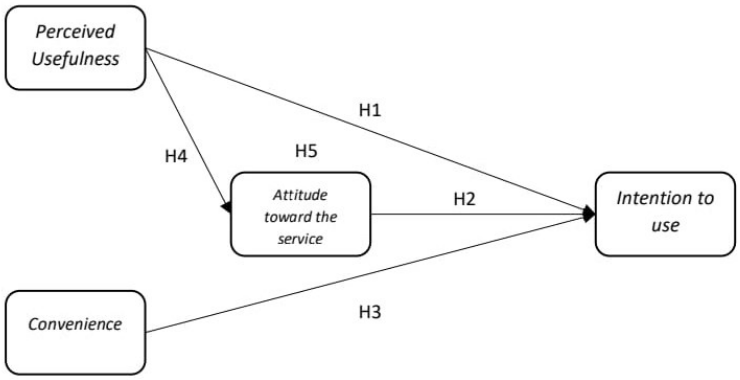

Figure 1. Research Model

2. RESEARCH METHOD

This study uses a descriptive research design, including quantitative data analysis. This study uses cross-sectional data, collected only once during a certain period of days, weeks, or months to solve the research question (Sekaran & Bougie, 2020). This research uses non-probability data collection techniques with a purposive sampling method with two qualifications: (1) respondents live in Jakarta, and (2) respondents had to know a digital bank brand.

This data is analyzed using two methods, the first is the validity test, which determines how accurately a method measures variables. Second, a reliability test is used to assess how consistent a method is in measuring variables

The subjects in this study were people who knew about or had used digital banks, namely 215 respondents. The questionnaire was distributed on November 30, 2022, via Google Form to 252 respondents. However, 37 respondents did not pass the screening questions, so only 215 respondents fit the criteria: being domiciled in Jakarta and knowing digital banks.

Respondent data is collected through an online questionnaire with Google Forms. The number of question indicators is 15, which refers to previous research. Each question indicator is measured based on a 5-point Likert scale, where value 1 means "strongly disagree" (STS), value 2 means "disagree" (TS), value 3 means "neutral" (N), value 4 means "agree" (S), and value 5 means "strongly agree" (SS). The collected data were analyzed using PLS-SEM (partial least squares structural equation modeling) using SmartPLS4 software.

Table 1. Research Variables
Source: Smart pls 4 processing results

Variable	Indicator	Code	Reference
Perceived Usefulness	Using digital bank X helps save money.	PU1	Fortes & Rita, (2016)
	Using digital bank X can help save time.	PU2	
	The use of digital bank X allows access to a wide range of services.	PU3	
	Generally, I find it useful to use digital bank X.	PU4	
Attitude toward the service	Enjoy using digital bank X.	ATT1	Fortes & Rita (2016)
	Using digital bank X is the smart choice.	ATT2	
	The use of digital bank X is a good idea.	ATT3	
	Using digital bank X can be an interesting experience.	ATT4	
Convenience	Experience the digital bank X system that can be accessed anytime, anywhere, as long as there is an internet connection.	CON1	Chang & Polonsky (2012)
	The digital bank X system helps to be proactive in managing time.	CON2	
	The digital bank X system is now easily accessible.	CON3	
	The digital bank X system helps to compare service prices among different suppliers easily.	CON4	
Intention to Use	Will use digital bank X services if needed.	INT1	Fortes & Rita (2016)
	Thinks that the use of digital bank X should be encouraged for everyone.	INT2	
	Will introduce the use of digital bank X to friends.	INT3	

3. RESULTS AND DISCUSSIONS

The data are tested to determine whether the question indicators meet the validity and reliability requirements. This study has two parts validity test: convergent validity, represented through the factor loading value> 0.7, and discriminant validity, represented through the cross-loading value. The convergent validity value is measured based on the average variance extracted (AVE) value> 0.5. The discriminant validity value is measured using the Heterotrait-Monotrait Ratio (HTMT) value> 0.9. Furthermore, the reliability value is measured based on the Cronbach alpha value> 0.7, and composite reliability is considered valid if it has a value of 0.7 and not more than 0.95.

Table 2. Outer Loading
Source: Smart pls 4 processing results

Variable	Indicator	Loading	CA	CR	AVE	HTMT			
						PU	ATT	CON	INT
Perceived Usefulness (PU)	PU1	0.850	0.857	0.903	0.700	-	0.866	0.817	0.674
	PU2	0.840							
	PU3	0.792							
	PU4	0.863							
Attitude Toward Service (ATT)	ATT1	0.837	0.845	0. 896	0.683	-	-	-	-
	ATT2	0.832							
	ATT3	0.854							
	ATT4	0.779							
Convenience (CON)	CON1	0.863	0.794	0.879	0.708	-	0.830	-	-
	CON2	0.843							
	CON3	0.818							
Intention to Use (INT)	INT1	0.702	0.723	0.844	0.646	-	0.823	0.744	-
	INT2	0.872							
	INT3	0.827							

Table 2 show the results of the convergent validity test with the help of SmartPLS 4.0 show the results of each variable are above the value of 0.50. So it is proven that the value in this study has met the requirements of Average Variance Extracted (AVE). The cross-loading results for each variable indicator are at or above a value of 0.7, so the cross-loading results can be said to be valid. There is an elimination in the Convenience variable, in which one indicator is below 0.7. The results of the discriminant validity test in Table 2 show that the Heterotrait-Monotrait Ratio (HTMT) value of each variable is below 0.9, so it can be said that the variable is valid.

A reliability test measures how far the results measured using the same object can produce the same data. The reliability test of this study used Cronbach's Alpha (CA) and Composite Reliability (CR). The Cronbach Alpha (CA) and Composite Reliability (CR) values are acceptable if they have a value of 0.7 or greater. Table 1 shows that the Cronbach alpha (CA) and composite reliability (CR) values for each variable are above 0.7, so it can be said to have an acceptable value.

Table 3. Inner Model
Source: Smart pls 4 processing results

	Variable Relationship	Path	f^2	p-Values	Explanation
H_1	Perceived usefulness → Intention to use	0.026	0.001 (Small)	0.795	Not Accepted
H_2	Attitude toward service → Intention to use	0.468	0.158 (Medium)	0.000	Accepted
H_3	Convenience → Intention to use	0.235	0.047 (Small)	0.009	Accepted
H_4	Perceived usefulness → Attitude toward service	0.739	0.158 (Medium)	0.000	Accepted

The path value shows a value above 0, so it can be said that the relationship between variables is positive and the P-value is said to be significant if it has a result of p-values <0.05 and is said to be insignificant if the p-value >0.05. H_1 cannot be accepted because it has a value above 0.05, while H_2, H_3, H_4, and H_5 are acceptable because they have a value below 0.05.

Table 3. Mediation-Test Result
Source: Smart pls 4 processing results

	Variable Relationship	Path	p-values	Explanation
H_5	Perceived usefulness → Attitude toward service → Intention to use	0.346	0.000	Accepted

The results show that the perceived usefulness variable can positively and significantly affect intention to use through attitude toward service. It concluded that the relationship between perceived usefulness and intention to use is fully mediated because the perceived usefulness variable does not have a significant effect directly on intention to use. It is evident in the p-value of 0.000, which meets the maximum requirement of 0.05 or more than 0.05, so it shows that H5 is accepted.

The coefficient of determination, or R-square, is a statistical measure that represents the proportion of variance for the dependent variable explained by the independent variables or variables in the regression model (Jason Fernando, 2021). The coefficient of determination has a value that varies between 0 and 1, with the information that 0.25 is a weak effect (substantial effect), 0.26– 0.74 is a moderate effect, and 0.75 is a strong effect (Hair et al., 2019). Table 3 shows that the R-Square values for attitude toward service and intention to use variables are 0.544, 54.4%, and 0.444, or 44.4%, respectively. The coefficient of determination is in the range of values from 0.26 to 0.74, indicating a moderate effect. The R-Square value of 0.544 for the attitude toward the service variable means that the ability of the independent variables to influence the attitude toward service variable is 54.4%. Furthermore, 45.6% are influenced by other variables not examined in this study. The intention to use variable has a value of 0.444, which means that the ability of the independent variables to influence the intention to use variable is 44.4% and other variables outside this study influence the remaining 55.6%.

Effect size tells how meaningful the relationships between variables or group differences are. It indicates the practical significance of the research results. A considerable f2 value indicates that the researcher's findings have practical significance, while a small f2 size indicates no practical significance (Bhandari, 2022). An effect size value of 0.02 means no effect, 0.02–0.15 means a small effect, 0.15–0.35 means a medium effect, and >0.35 means a significant effect (Hair et al., 2019). Table 2 shows that attitude toward the service variable has the most significant effect on intention to use among the other variables.

Hypothesis testing in this study measures each variable's direct effect and mediation effect. H1, H2, H3, and H4 measure the direct effects of each variable, while H5 tests a mediation effect. P-values indicate whether a hypothesis is significant or not. The p-values on H1 cannot be significant because it has a value of more than 0.05, while those on H2, H3, H4, and H5 have a significant value because they have a value below 0.05. The path coefficient determines whether the relationship between variables is positive or negative. The path coefficient has resulted in the range -1 to 1. The path coefficient is positive if the results are in the range 0–1 and harmful if the results are in the range -1–0 (Hair et al., 2019). This research shows that all variables have a positive relationship. Table 3 shows the result of the direct effect, and Table 3 shows the result of the mediation effect.

This study uses the Technology Acceptance Model (TAM) theory. King & He (2006) TAM is one of the most popular models for studying the intention to use technology services or products and is suitable for new services. Tran (2021) TAM is suitable for studying new services such as digital banking.

This research implies that attitude toward service has the most significant influence on increasing intention to use. Service and positive responses from users can influence interest in using digital banks. Conversely, if the consumer's response is negative to the service provided, it can affect their interest in using a digital bank. Future researchers should use other variables that can influence intention to use and get more respondents than this research.

The subjects in this study were people who knew or had used the digital bank, namely 215 respondents. The questionnaire was distributed on November 30, 2022, through a Google Form to 252 respondents. However, 37 respondents did not pass the screening questions, so only 215 respondents fit the criteria: being domiciled in Jakarta and knowing the digital bank. These subjects are categorized into several characteristics of respondents, namely based on gender, age, occupation, and monthly income.

Men, who accounted for 138 respondents and a percentage of 64.2%, led the characteristics of respondents based on gender, while women made up 77 respondents and a percentage of 35.8%. In terms of age, respondents between the ages of 17 and 21 made up the majority, numbering 136 respondents (63.3%); students made up the majority of respondents, numbering 149 (69.3%); and, in terms of monthly income, respondents with a monthly income of Rp. 3,000,000.00 made up 114 respondents (53%).

The results of testing the first hypothesis (H1) indicate that the hypothesis cannot be accepted, which means that perceived utility cannot positively predict intention to use digital banks. The findings of this study do not concur with or contradict those of earlier studies by Boon-itt (2019), Oentoro (2020), Naufaldi & Tjokrosaputro (2020), and others on the intention to use mobile payments, e-wallets, and health websites, respectively. These earlier studies used quantitative research methods, had sample sizes of 222 respondents, 370 respondents, and 200 respondents, respectively. However, these results align with research conducted by Sinaga et al., (2021) on the intention to use the application with a sample size of 120 respondents and using quantitative research methods. The results showed that perceived usefulness did not significantly affect intention to use. This happens because consumers believe that digital banks can still not meet consumer needs. Other than that, consumer expectations of digital banks are far from expectations, and the usefulness of digital banks is not significantly different from conventional banks in terms of function, namely both to save money and uses that are not significantly different.

The second hypothesis (H2) is tested, and the results indicate that the hypothesis can be accepted, which means that attitude toward service can predict intention to use digital banks favorably. Anouze & Alamro (2019) on interest in using e-banking with 328 respondents and using quantitative research methods; Giao et al. (2020) on intention to use internet banking with 584 respondents and using quantitative research methods; and Hossain et al. (2020) on interest in using online banking with a sample size of 380 respondents and using quantitative methods; all provide support for the findings of this study. This occurs as a result of favorable customer attitudes toward the offered services. Customers perceive digital bank services as being very useful and offering a wide range of services.

The third hypothesis (H3) was tested, and the results indicate that the hypothesis can be accepted, which means that convenience can predict intention to use digital banks favorably. The findings of this study are comparable to those of Liébana-Cabanillas et al. (2022), who used quantitative research techniques and a sample size of 368 respondents to investigate the desire to use biometric payment. In addition, Wardana et al., (2022), who did research on the intention to use an e-wallet

with 225 respondents and used quantitative research methods, and Al-Qudah et al., (2022), who studied the intention to use mobile payment with 422 respondents. This occurs because customers are at ease using the services offered by digital banks, such as establishing accounts and conducting transactions without expending unnecessary time and effort. Digital banks are enough to offer the convenience of making or opening an account without coming to a physical office because it can be done online.

Testing the fourth hypothesis (H4) shows that the hypothesis can be accepted, meaning that perceived usefulness can positively predict attitude towards service. This result is inline with previous research, namely Anouze & Alamro (2019) use of e-banking with 328 respondents and quantitative research methods; Luik & Taimalu (2021) research on the intention to use technology in education with a sample size of 232 respondents; and Torp et al., (2022) research on the intention to use video consultation with a sample size of 425 respondents and quantitative research methods. This happens when consumers feel the usefulness of using a digital bank; they will have a positive feeling or attitude towards the service, and vice versa, when consumers feel there is no benefit in using a digital bank, they will have a negative feeling or attitude towards the service.

Examining the fifth hypothesis (H5) demonstrates that the hypothesis is acceptably true, indicating that attitude toward service can predict intention to use digital banks favorably based on perceived usefulness. Because there is no significant and positive relationship between perceived usefulness and desire to use, the relationship between perceived usefulness and use is fully mediated by attitude toward service.

4. CONCLUSIONS AND SUGGESTIONS

Based on the data processing results obtained using SmartPLS4, the following findings were obtained for this study: The intention to use digital banks is positively impacted by perceived usefulness, though this effect is negligible. Additionally, attitudes toward service and convenience positively and substantially impact the intention to use digital banks. Furthermore, perceived usefulness positively and significantly influences attitude toward service when using digital banks. Attitude toward service is a helpful and important mediator between perceived usefulness and the intention to use digital banks.

The respondent is restricted to respondents living in Jakarta and familiar with digital banks. In this study, only 215 respondents were recruited due to time constraints, so the results may still not be optimal. Other limitations include the use of only four variables, namely perceived usefulness, attitude toward service, and convenience as independent variables, and intention to use as the dependent variable.

There are some theoretical recommendations for future researchers to use other variables that can influence their intention to use them to achieve better results. Firstly, conducting similar research with a larger number of respondents than 215 in research areas outside Jakarta is recommended. Secondly, This research is quantitative, which has similarities with the research conducted by Nguyen et al. (2020). It is hoped that further research can facilitate qualitative research.

Based on this research, there are some suggestions for digital banks. First, the digital bank should enhance the services that customers can access due to the perceived usefulness result of this research. Second, The variable indicator attitude toward service proves that digital banks should

be able to improve their offerings so that customers will consider using them. Third, digital banks need to keep and enhance the user experience for their customers.

Other than that, since digital banks can be accessed from anywhere with an internet connection, there is a comparatively low mean value for the cost of their services on the variable indicator convenience, which puts them at a disadvantage to traditional banks. Based on the findings, the authors recommend that digital banks re-evaluate service prices to compete with other banks. We also recommend that digital banks keep their systems up to date and improve to use them under different network conditions.

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