

# **Factors Affecting Intention to Use on the Digital Banking Services Offered by Digital Banks in Indonesia**

**Ardian Heri Putra, Linawaty Dwi Halianto, Yoceline Calista and Nur Damayanti**

Binus Business School Master Program

Bina Nusantara University

Jakarta, Indonesia

[ardian.putra@binus.ac.id](mailto:ardian.putra@binus.ac.id), [linawaty.halianto@binus.ac.id](mailto:linawaty.halianto@binus.ac.id), [yoceline.calista@binus.ac.id](mailto:yoceline.calista@binus.ac.id)  
[nur.damayanti@binus.ac.id](mailto:nur.damayanti@binus.ac.id)

## **Abstract**

The rapid advancement of technology has encouraged the emergence of digital banks, which provide all their services via mobile phone. The researchers are curious about the factors that influence the tendency of public acceptance of digital banks. The findings of this research are expected to provide insights for digital banks to pay more attention to these factors, in order to improve customer acquisition and financial performance. A model was developed based on the Technology Acceptance Model with additional constructs. Quantitative survey of 459 digital bank users from Indonesia was collected to assess the proposed framework. This research uses a partial least squares structural equation modeling technique to empirically validate the model. The results show perceived ease of use, perceived usefulness, attitude towards the service, and social influence have a positive effect on the intention to use. Meanwhile, trust has a negative effect on perceived risk and perceived risk has a negative effect on attitude towards the service. The limitation of current research is the data only based on questionnaires which was not evenly distributed across all regions in Indonesia. In addition, future research can be developed by including other variables that may influence customer interest in using digital bank services.

## **Keywords**

Digital Banking, Perceived Ease of Use, Perceived Usefulness, Social Influence, Intention to Use

## **1. Introduction**

The extensive development of mobile phone technology provides a huge opportunity for businesses in the banking industry, especially in terms of communication and transactions (Singh & Srivastava, 2010). McKinsey and Company's research of 900 financial service consumers in Indonesia shows that digital channels will become increasingly important in building loyalty and generating growth for financial institutions. The research also stated that digital penetration in Indonesia reached 58%, driven by the rapid increase in Internet adoption, smartphones, e-commerce growth, and strong digitalization efforts from Indonesian banks, which have driven public demand for digital channels (Barquin, Guillaume, Vinayak, & Shrikhande, 2019). The sophistication of technology and analysis that affects the entire financial services industry became the originator of the concept of Banking as a Platform (BAAP). BAAP is better known as digital banking, which is a digital banking service that is digitized to eliminate the needs of people visiting bank branch offices (Kayrouz, 2021).

The acceleration of digital transformation is driven by digital opportunities, digital behavior, and digital transactions (OJK, 2021), so it cannot be denied that banking in the future will be a target for millennials who cannot escape digital development as a daily necessity (Elisabeth, 2021). This is driving the banking industry to carry out digital transformation. Commercial banks are racing to provide digital banking services. This digital banking service is more than just an online and mobile banking service, but it is for all banking services including services in branch offices that allow customers to perform self-service.

During the COVID-19 pandemic, ecosystem changes and stakeholder expectations of digital services are increasingly massive (OJK, 2021). Along with this, Otoritas Jasa Keuangan (OJK) as Indonesia's banking regulator provides support through granting permission for financial service institutions to have fully digital businesses (digital banks) and encourages the implementation of advanced digital banks. Digital bank services can also be interpreted as a

banking system anytime and anywhere that eliminates paper usage procedures such as payment slips, checks, and so on. This digital bank service gives customers the freedom to access and perform banking activities 24/7 without having to go to a physical branch to complete their needs (Adapa, 2011; Shaikh & Karjaluo, 2016; Zheng, 2010). Currently, digital bank services are a new platform that goes beyond online platforms or mobile banking that represent virtual processes and includes online banking, which provides the ability for customers to access financial data through their smartphones. The platform includes functions as a head office, branch office, online services, bank cards, and ATMs (Kusumawati et al., 2020). The rapid development of technology in digital bank services has made life much easier and more convenient for banking customers (Mohamud & Mungai, 2019). This service allows banks to provide more services to customers and reduces costs for delivering bank accounts by post, and face-to-face transaction fees with customers in branches (Dootson, Beatson, & Drennan, 2016). Telephone, Internet, and mobile means are the main channels for digital bank services. These are essential to the bank's survival through the advantage of easy access to services anywhere and anytime (Sundarraaj & Wu, 2005; Daniel, 1999; Mols, 2001). Based on this definition, the services that digital banks provide to their customers are only done through applications on mobile phones. Digital banks and their services in Indonesia today include Bank Jago with the Jago Application, BCA Digital with the Blu Application, Neo Commerce Bank with the Neobank Application, and Seabank Bank with the SeaBank Application, hereinafter will be called a digital bank service. Digital financial transformation continues to grow rapidly, driven by increased Internet penetration and the potential of the digital economy, as well as an increase in digital banking and e-commerce transactions. However, data shows that ownership of mobile phones in Indonesia has reached 98.3%, but the use of new banking applications of 39.2% is still quite low when compared to the use of social media applications and online shopping, which each amount to 96.3% (OJK, 2021). This is an opportunity for digital banks to continue to grow. Throughout 2020-2021, the number of digital banks in Indonesia continues to grow.

The use of digital bank systems still has pros and cons because it can raise issues related to the possibility of hacking and data theft of the consumer's and prospective consumer's data. In addition, there are also issues related to the perfection of application performance to the handling of consumer services related to consumer convenience when compared to banks that have physical branches (Kusumawati & Rinaldi, 2020). Therefore, this study focuses on knowing the factors that influence people's acceptance or intention to use digital banking services offered by digital banks that do not have branch offices.

## **2. Literature Review**

### **2.1 Perceived Usefulness**

Perceived usefulness (PU) is defined as the degree to which a person believes that using a particular system can improve performance (Davis, Bagozzi, & Warshaw, 1989). Perceived usefulness (PU) is also confirmed as an important and most significant factor (Jeong & Yun, 2013) affecting the acceptance of technology by its users (Gefen & Straub, 1997; Hsu & Lu, 2004; Venkatesh & Davis, 2000). If a person feels a technology provides benefits for oneself, then it will have a positive impact and encourage the individual to use the technology (Vijayarathy, 2004). Kim, Shin, and Lee (2009) said that customers feel that using mobile banking can save time and costs because it allows customers to make several banking transactions such as to transfer money, check balances, and make bill payments, without the need to come directly to the branch. PU also shows that utilizing certain technologies can enrich users to achieve certain results (Vijayarathy, 2004). PU is one of the factors that significantly affects the use of digital bank services (Puspita & Kusumawati, 2019). PU also has a positive influence on attitude towards banking services over the Internet (Cheng, Lam, & Yeung, 2006; Safari, Bisimwa, & Buzera, 2020; Youssef, Youssef, & Anadol, 2017; Riza, 2019; Shrestha, Wenan, Rajkarnikar, & Jeong, 2020), which is a digital bank channel providing its services. So, banks need to increase socialization through advertising media and offer consultation so that customers can fully understand the benefits generated through digital bank services (Nguyen, 2020).

### **2.2 Perceived Ease of Use**

The perceived ease of use (PEOU) is the level of individual confidence that using a system is not required to do anything (free of effort) (Davis, 1989) and a system that is considered easy to use will facilitate more system use and more likely to be accepted by users (Venkatesh & Morris, 2000). Mobile banking in digital bank services needs to be made easy to learn and use to avoid problems of under-used systems. If the application system is easy to use, users will feel un-intimidated to use it (Moon & Kim, 2001). Numerous studies have been conducted over the past few years and provide empirical evidence on the important impact of PEOU on intention to use, either directly or indirectly

through its impact on perceived usefulness (Akturan & Tezcan, 2012; Amin, Rizal, Hamid, Pepper, & Anis, 2008; Gu, Lee, & Suh, 2009; Hanafizadeh, Behboudi, Abedini Koshksaray, & Jalilvand Shirkhani Tabar, 2012; Koenig-Lewis et al., 2010; Mawona & Mpogole, 2013; Noor, 2011; Tan, Leby, Tan, & Lau, 2016; Yu, 2012; Tiong, 2020; Hossain et al., 2019; Tran, 2021). Other studies have shown that PEOU positively affects PU (Mutahar, Daud, Ramayah, Isaac, & Alrajawy, 2016). According to Nguyen (2020), Riza (2019), Wijayanti and Riza (2017), Shippis and Phillips (2012), as well as Wixom and Todd (2005), PEOU only gives indirect impact to attitudes towards services, namely through PU. On the other hand, PEOU together with PU has an impact on attitudes towards services (Shrestha et al., 2020; Riza, 2019). However, in other studies, it is known that PEOU has a significant effect on intention to use either directly or indirectly through PU (Davis, 1989; Venkatesh, 2000; Venkatesh & Davis, 1996). Therefore, the researchers formulated the following hypotheses:

*H1: Perceived ease of use has a positive effect on perceived usefulness.*

*H2: Perceived ease of use has a positive effect on attitude towards the service*

*H3: Perceived usefulness has a positive effect on attitude towards the service.*

### **2.3 Trust**

Trust is a factor that indicates that a person feels safe when using a service without having to think about risks and other problems (Gefen, Karahanna, & Straub, 2003; Nguyen, Nguyen, & Vo, 2019). Furthermore, high level of trust is an important motivation in using digital bank services (Page & Luding, 2003). As mobile banking is a relatively new electronic delivery channel offered by banks, one may choose not to adopt mobile banking due to security or privacy concerns (Laforet & Li, 2005; Lee, McGoldrick, Keeling, & Doherty, 2003). One of the main obstacles to the progress and growth of digital bank services is the reluctance of the public to try to use the service resulting in a lack of trust (Burucuoglu & Endorgan, 2016; Kim et al., 2009; Lee & Chung, 2009). Brand, trust, and image have been studied and proven to be one of the aspects that influence customers in choosing bank services (Liang, Wang, & Farquhar, 2009; Fathollahzadeh, Hashemi, & Kahreh, 2011; Knutson, Beck, Kim, & Cha, 2007; Akhter, Abbasi, Ali, & Afzal, 2011). Trust has an indirect influence on attitude towards the service through perceived customer risk. As trust has a negative effect on perceived risk, the higher customer trust is in digital bank services, the lower the level of perceived risk. This is because customers feel safe when doing transactions using digital bank services (Nguyen, 2020). Therefore, this study hypothesizes:

*H4: Trust has a negative effect on perceived risk.*

### **2.4 Perceived Risk**

Risk is the perception of the damage that may be experienced by customers when using services that the customers usually do not want consequences to occur (Koenig, Palmer, & Moll, 2010). The risk of losing personal information or transactions is an obstacle to electronic services (Fortes & Rita, 2016; Glover & Benbasat, 2010; Nguyen, Nguyen, Dang, & Nguyen, 2016). Individuals tend to avoid mistakes rather than increase utility when involved in risky decision-making (Liao, Lin, & Liu, 2010). Previous studies have shown that when customers evaluate technology-based services, they develop beliefs about the service itself and its potential use, which may include risk beliefs. High perceived risk levels, in addition to hindering the use of new services, also extend the information search phase as potential customers request more information from their personal and/or non-personal acquaintances to make safer decisions (Feathermen & Fajli, 2016). Those who do not find enough information to reduce the risk of use may reject or delay the adoption of new services. The use of mobile banking services, such as the use of mobile services, carries risks because it can be associated with negative consequences or losses that are not expected by users (Yang, Pang, Liu, Yen & Tarn, 2015). The risk in using mobile banking contains more risk than other devices because of the long-distance connection (Hanafizadeh, Byron, & Khedmatgozar, 2014). They stated that providing secure financial transactions is key. Risk has a negative effect on attitude towards the service (Zhou, Lu, & Wang, 2010). Other research also showed that perceived risk has an influence on the intensity of transactions (Lui & Jamieson, 2003). The higher the perception of the risk felt by customers, it will have a negative impact on the attitude towards the service, namely the decrease in their attitude towards the use of digital bank services. This means that a bad perception of information security and transaction risks will make customers have negative behavior in using digital banking services (Nguyen, 2020). Therefore, the following hypothesis is proposed:

*H5: Perceived risk has a negative effect on attitude towards the service.*

### 2.5 Attitude towards Service

Attitude towards the service is part of the TAM variable. TAM itself comes from the Theory of Reasoned Action (TRA) which argues that the individual’s willpower, rational decision-making, attitudes, and norms of service will affect one’s behavioral intentions (Fishbein, 1975). According to TRA, subjective attitudes and norms influence intentions independently, but in TAM, the perception of benefits and the perception of ease of use are believed to directly influence a person’s attitude (Davis et al., 1989). Therefore, attitude towards the service will affect the customer’s decision to use a service. Several previous empirical studies have shown the effect of attitudes on the evaluation of a new technology in similar situations (O’Cass & Fenech, 2003; Vijayasathy, 2004). Attitude consists of three components, namely knowledge or cognition, feelings, and influences, as well as behavior and cognition. Customer attitudes create a striking influence on the user’s desire to engage in the exchange of money and sensitive information online, thus leading to the use of banking services over the Internet (Shrestha et al., 2020; Priyangika, 2016). For digital banking services, customers who have a positive view of the service tend to receive the service. Various studies have shown that a positive attitude towards the service will affect intention to use (Kulviwat, Ii, Kumar, Nasco, & Clark, 2007; Nguyen et al., 2016; Nguyen, P., Nguyen, V., & Vo, N., 2019; Sousa & Farhangmehr, 2018; Venkatesh et al., 2013). Attitudes can also be a driver of transactions and reduce barriers in adopting a technological innovation (Liébana Cabanillas, Sánchez-Fernández, & Muñoz-Leiva, 2014; Pavlou, 2002). Therefore, the hypothesis is expressed as follows:

*H6: Attitude towards the service has a positive effect on intention to use.*

### 2.6 Social Influence

Social influence is also called social norms, subjective norms, and normative pressures, which are processes by which an individual’s attitudes, beliefs, or behaviors are influenced by the presence or actions of others (Du, Zhu, Lv, & Sun, 2012; Koksall, 2016; Tran, 2021). Similarly conveyed by Püschel, Mazzon, and Hernandez (2010), social influence refers to the pressure exerted on the individual by others that is significant for the individual to adopt certain behaviors or innovations. These significant influence other people could be family, friends, coworkers, or other members who belong to the same group as the individual. Singh and Srivastava (2020) defined social influence as the way individuals change their behavior based on the opinions of others. Digital bank services feature innovative technology services for consumers who previously used conventional bank services, so they tend to consult with others who are experienced using digital banking services (Tran, 2021). The main theory that uses social influence as a factor influencing the adoption of new technologies is the Theory of Planned Behavior (Ajzen, 1991). Social influence has a positive influence and a large influence on the intention to use digital bank services (Tran, 2021; Mufarih, Jayadi, & Sugandhi, 2020; Venkatesh et al., 2003; De Leon, M. V., 2019). In addition, Arora and Sandhu (2018) found that social influence has a positive influence on the intention to use banking in India, where Chaouali, Yahia, and Souiden (2016) also concluded the same finding in Tunisia, and Yaseen and El Qirem (2018) also claimed it in their research in Jordan. Therefore, the following hypothesis is proposed:

*H7: Social influence has a positive effect on intention to use.*

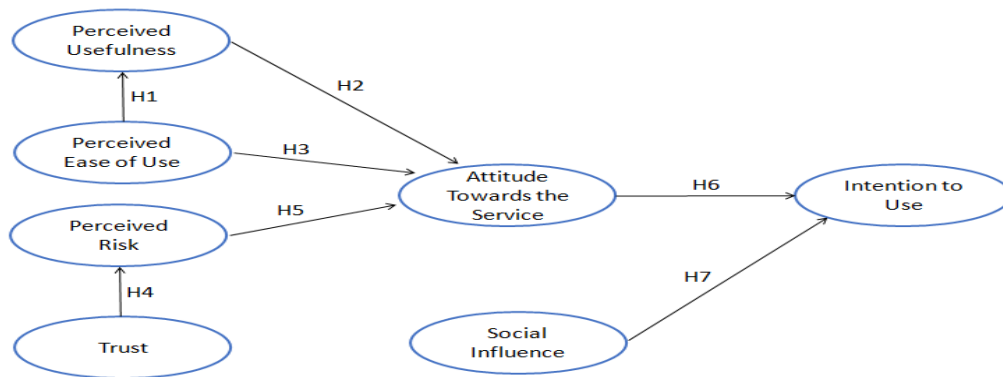


Figure 1. Conceptual Framework

### 3. Methodology

The study used survey methods to gather information from individual respondents about the factors that could influence their attitudes and interests in adopting services from digital bank. The respondents of this research were individuals who could become consumers of digital bank in Indonesia. This is because the target market of digital bank is individual banking customers which is reflected in the form of services offered by digital bank which is dominated by financial services for individual customers. The survey was conducted by distributing online questionnaires using Google Forms which were distributed via media social within a period of one month. Before that, researchers conducted a pilot test with at least 50 respondents to get feedback about the questionnaires and to make sure the validity and reliability of the instrument used. The sampling technique used in conducted the research is a non-probability technique with a combination of convenience sampling and snowball sampling. Researchers distributed the questionnaires to close relatives such as family, friends, work colleague and asked them to distribute it more widely. The result produced 459 respondents, which 85.40% use services from digital banks, while the remaining 14.60% have not used the services of digital banks. The formulation of the questionnaires to measure the variables in this research model refers to previous research (Fortes & Rita, 2016; Davis, 1993; Singh & Srivastava, 2020), and has been adapted to the context of research related to digital bank. The questionnaire consisted of 40 questions divided into 2 parts. The first part studied the respondent's socio-demographic information with 12 questions. Then the second part of 28 questions analyzed the seven variables with 3 to 5 questions representing each variable (Table 1). The measurement used a Likert scale with 5 for "Strongly Agree" and 1 for "Strongly Disagree". Meanwhile, data analysis was carried out with a Partial Least Square-Structured Equation Model technique (PLS-SEM) using Smart PLS V3.0 to test the relationships between the variables. The first stage in a data analysis is to measure the model. This analysis was conducted to ensure the validity and reliability of a research instrument, as well as to analysis the structure of the model to validate the research model. The second stage is for hypothesis testing.

### 4. Result

#### 4.1 Descriptive Analysis

The socio-demographic data of respondents show that the most widely used digital bank brands by the respondents are Blu, Jago, Jenius, and SeaBank. The profile of the respondents in the study was dominated by private employees aged 26-35 years old, who are residing in Java Island. This result aligns with the target market of digital banks, which is the generation of digital natives in the productive age and have an undergraduate education background. Descriptive analysis was carried out based on the total score of each research variable which represented by 3 to 5 questions. The ideal score is the highest score assuming all respondents choose the answer with the highest score. The result shows that perceived ease of use which represented with 3 questions have a total mean score 13.87. Furthermore, perceived usefulness, trust, social influence, attitude towards the service, and intention to use which represented with 4 questions have a total mean score in range 15.18 to 18.17. Then, perceived risk which represented with 5 questions have a total mean score 17.28. Perceived risk and social influence got the lowest score of 3.46 and 3.79 for each question, indicating that the average respondents is uncertain about the statement for both variables.

#### 4.2 Hypothesis Analysis

Based on the results of processing questionnaire data using Partial Least Square (PLS) - SEM "Table 1: Item Loadings, Reliability, and Convergent Validity", the results showed that there were three indicator items of perceived risk variables that did not meet the loading factor value of at least 0.7. The indicator items are PR 1, PR 3, and PR 4, so those indicator items were excluded from the study. After removing the three indicator items, data processing was carried out to analyze the measurement model used. The results showed that all the variables met the validity criteria with AVE values > 0.5 and a reliability with Cronbach's Alpha > 0.6. This shows that all the variables can be used for hypothesis testing.

Table 1. Item Loadings, Reliability, and Convergent Validity

Latent Variable	Item Code	Outer Loadings	Cronbach's Alpha	Average Variance Extracted (AVE)
Perceived ease of use	PEOU 1	0.736	0.788	0.703
	PEOU 2	0.864		
	PEOU 3	0.907		

Perceived usefulness	PU 1	0.726	0.825	0.657
	PU 2	0.844		
	PU 3	0.772		
	PU 4	0.891		
Trust	TR 1	0.820	0.839	0.674
	TR 2	0.830		
	TR 3	0.865		
	TR 4	0.766		
Perceived risk	PR 2	0.848	0.780	0.811
	PR 5	0.950		
Attitude towards service	ATS 1	0.878	0.923	0.813
	ATS 2	0.893		
	ATS 3	0.926		
	ATS 4	0.908		
Social influence	SI 1	0.701	0.750	0.570
	SI 2	0.752		
	SI 3	0.799		
	SI 4	0.765		
Intention to use	ITU 1	0.736	0.785	0.609
	ITU 2	0.867		
	ITU 3	0.825		
	ITU 4	0.680		

After evaluating the measurement model, data processing continued to test the structural model (Figure 1). The measurement of the structure of the model can be done by analyzing the value of the coefficient of determination ( $R^2$ ). Further hypothesis testing is carried out using bootstrapping on PLS calculations with two tailed t-tests with a significance level of 5%. Based on the inner path coefficient model, the path coefficient value is considered meaningful if it is  $> 0.2$ . In addition, hypothesis testing can be said to be significant if the t-statistic value  $> 1.96$  (Ghozali, 2016). The significance level of the influence of the independent variables on the dependent variables is indicated by the value of p-values  $< 0.05$ . Details of the hypothesis test results are found in “Table 2: Structural Model Results”.

Table 2. Structural Model Results

Hypothesis	Path	Path Coefficient	R Square	T-Statistics	P-Values	VIF
H1	PEOU -> PU	0.516	0.51	11.968	0.000	1.000
H2	PU -> ATS	0.545		11.188	0.000	1.363
H3	PEOU -> ATS	0.24		5.065	0.000	1.366
H4	TR -> PR	-0.126		2.821	0.005	1.000
H5	PR -> ATS	-0.11		3.386	0.001	1.004
H6	ATS -> ITU	0.658		17.531	0.000	1.264
H7	SI-> ITU	0.16		4.694	0.000	1.264
Dependent variables in the research model	ATS		0.51			
	ITU		0.555			
	PR		0.016			
	PU		0.266			

The VIF value of all variables is below 2, which means there is no collinearity between the variables used. An evaluation of the coefficient of determination ( $R^2$ ) for the dependent variables was carried out. Perceived ease of use only contributed 26.6% to perceived usefulness in the use of digital bank services. Perceived ease of use, perceived usefulness, and perceived risk contributed 51% of the attitude towards the service in the use of digital bank services.

Attitude toward service and social influence variables have an effect of 55.5% on the intention to use digital bank services. Furthermore, trust contributed to perceived risk with only 1.6%. The rest of the influence on the four dependent variables was contributed by other independent variables not included in the study.

Based on the results of the data analysis above, it appears that all hypotheses formulated in this study are accepted. The results of the hypothesis testing indicate that H1, H2, and H3 are accepted because the p-values  $< 0.05$ . Perceived ease of use (PEOU) has a significant positive effect on perceived usefulness (PU) (H1) in the use of digital banking systems. This is in line with what was conveyed by Mutahar, Daud, Ramayah, Isaac, and Alrajawy (2016), in that both PEOU and PU have a positive effect on attitude towards the service (H2 and H3). It was concluded that PEOU has a direct or indirect effect on attitude towards the service.

The test results show that H4 is accepted, and it reveals that trust has a significant negative effect on perceived risk. Previous research conducted by Nguyen O. T. (2020) and Fortes & Rita (2016) also demonstrated that trust does not have a direct effect on attitude towards the service, but it has an indirect effect through perceived risk. The negative effect related to customer confidence in the risks of digital bank services can be seen when customers have started to believe in a digital bank service, then the customer will feel safe, so the risk factor will be reduced. On the other hand, if customers feel distrustful because of feelings of insecurity or poor service quality, then the customers will increase their awareness and think about the risks in using digital banking services.

In addition, the results of testing for perceived risk also have a significant negative effect on attitude towards the service, and do not directly affect intention to use. So, H5 is also accepted in this test, like the results of research conducted by Nguyen O. T. (2020) and Fortes and Rita (2016) previously. The perceived high-risk factor also has a negative effect on the attitude of users of digital bank services, such as the dangers posed by providing bank account information, as well as the comparison of the level of risk between the use of digital bank services and going to conventional banks. Negative perceptions that arise regarding information security factors or when making transactions using digital bank services if not addressed immediately will make customers have a bad attitude towards the services. Research conducted by Fortes and Rita (2016) also found that customers always react negatively to problems that carry risks or harm customers.

The hypothesis testing results show that H6 is accepted, there is a significant positive effect of attitude towards the service on intention to use. This is in line with previous research that stated through the Theory of Reasoned Action that an attitude is one of the factors that influence a person's behavioral intentions (Fishbein, 1975). Previous studies have also shown that a positive attitude towards a service will affect intention to use it (Kulviwat, Ii, Kumar, Nasco, & Clark, 2007; Nguyen et al., 2016; Nguyen, P., Nguyen, V., & Vo, N., 2019; Sousa & Farhangmehr, 2018; Venkatesh et al., 2013). This research revealed that if someone shows a positive attitude towards the services of a digital bank such as feeling that the service provides the right solution for one's needs, the use of the service can be enjoyed and is attractive to them, then they will have an interest in using the service in the long run.

Then H7 was also accepted, showing a significant positive effect of social influence on intention to use. This is in line with previous research that said that social influence has a positive effect and a large influence on the intention to use digital bank services (Tran, 2021; Mufarih, Jayadi, & Sugandhi, 2020; Venkatesh et al., 2003; De Leon, M.V., 2019). This research demonstrated that a person's desire to use the services of a digital bank is greatly influenced by the influence of the surrounding environment. This is because the services of this digital bank are relatively new, so they tend to consult with others who have experience using the service. In addition, the marketing strategy carried out by digital banks in Indonesia uses a referral code, where consumers who successfully invite their friends to use digital bank applications will get benefits in a certain nominal.

## **5. Conclusion and Recommendations**

Along with the development of digital technology, the banking industry continues to develop different types of services digitally. This is done to facilitate its operations, while providing added value to the community through banking solutions offered digitally. But the presence of services from digital banks in Indonesia can be said to be relatively new compared to conventional banks that are familiar to the public. Through a review of previous research, the authors built a research model that aimed to find out the factors that influence a person's interest in using digital banking services offered by digital banks in Indonesia.

Based on the results, it showed that all the hypotheses in this study are accepted. Perceived ease of use has a significant positive influence on perceived usefulness and attitude towards the service. Perceived usefulness has a significant positive influence on attitude towards the service. This shows that digital banks need to create application services that are easy to learn and useful for their users. In addition, due to the limitations of not having a branch office and communication cannot be done face-to-face, digital banks need to make clear guidelines for the use of their applications. Meanwhile, trust has a significant negative influence on perceived risk. It is followed by perceived risk which also has a significant negative influence on attitude towards the service. In addition to convenience, digital banks need to provide security certainty for their customers in making transactions. Furthermore, transactions are carried out related to money and personal data of customers who are targeted by cyber-crime in this digital era.

Attitude towards the service and social influence has a significant positive influence on intention to use. In addition to using marketing strategies in the form of referral codes, digital banks must also provide good and professional services, especially in handling complaints from their customers. Customers who feel positive and satisfied about the services will have the desire to tell it to the people around them.

The results of this study conveyed that ease of use and usefulness are factors that significantly affect people's acceptance of digital banks. Plus, the market share for digital banks in Indonesia is quite good, where a respondent can use more than one different brand of a digital bank. This can be utilized by digital banks by educating all people through advertising media, in order that they understand and get optimal benefits through the services offered by digital banks, so that users can maximize the use of every feature or service available.

Digital banks also need to provide complete guidance, which is clear and easy to understand, and easily accessible to customers. The importance of the role of social influence on the interests of using digital bank services requires digital banks to always maintain the image and reputation of the company through the provision of customer support services available and be professional in helping to meet the needs of customers. Digital banks can also increase customer confidence in digital bank services by strengthening security systems through various layers of information security, without reducing the customer's perceived performance of these services.

This research still has limitations such as data collection only done through questionnaires, as well as the distribution of the number of respondents who filled out this survey is still not spread evenly throughout the regions in Indonesia. In the future, for the development of this research, it can include the focus group discussion (FGD) method to obtain more complete data quickly. This method can be used for qualitative research, to collect more detailed data about the perceptions, suggestions, level of trust, and attitudes towards the services provided. In addition, this research can also be developed by involving internal employees of the bank to get a different perspective with the customer. Results from both perspectives can be compared in research and can be used as a reference to find customer needs, as well as discover products that match their needs. In addition, future research can be developed by including other variable as factors that affect customer interest in using digital bank services.

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## **Biographies**

**Ardian Heri Putra** is an Information Technology professional, specializing in Network Infrastructure at PT Bank Central Asia, Tbk. He holds an undergraduate degree in Electrical Engineering with a concentration in Computing at Satya Wacana Christian University Indonesia. Throughout his career at Bank Central Asia, he has experience in managing Data Center Network Operations and Security. Currently he is continuing his studies to get a Master of Management degree at Bina Nusantara University.

**Linawaty Dwi Halianto** is an experienced Innovation Business Partner, specializing in technology and business process in Bank Central Asia. She holds an undergraduate degree in Accounting from STIE SUPRA Indonesia. Throughout her career in Bank Central Asia, she has succeeded to manage her role as a Product Owner in Product Development Process with Scrum certification and a Project Manager for Operations Management, B2B solution, and Digital Branch Process Improvement.

**Yoceline Calista** is an Associate Officer of Enterprise Risk Management at PT Bank Central Asia, Tbk. She has monitored the implementation of integrated risk management in BCA and its subsidiaries, joined in the Product Development Process and coordinated risk profile reporting to the regulator. She holds an undergraduate degree of accounting with a concentration in Auditing at Bina Nusantara University. Currently, she is continuing her studies to get a master's degree of Magister Management at Bina Nusantara University.

**Nur Damayanti** has been active as a permanent lecturer of the Master of Management Program, Bina Nusantara University Jakarta. She holds an undergraduate degree in International Affairs Management of College of Law, Government and International Studies, a Master's in Human Resources Management, School of Business Management at Universiti Utara Malaysia, and a Ph.D. degree in Human Resources Management, School of Business Management at Universiti Utara Malaysia. She has taught courses in leadership and human capital management, ethics and social awareness, business ethics, research methodology, research analysis and publication, and entrepreneurship.