

Study on Intention to Using Digital Banking Study: Bank Jago

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KEYWORDS

Digital Banking
Efficiency
Trust
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Perceived Ease

ABSTRACT

The growth of digital bank users in Indonesia is quite high compared to other countries in Asia, however, in Indonesia the percentage of digital bank users is still below that of traditional bank users. Bank Jago is the digital bank with the highest user growth among digital banks in Indonesia. The objective of this research is to examine the influence of Perceived Ease, Efficiency, and Trust on the Interest in Using Bank Jago as a Digital Bank. The sample selection technique uses purposive sampling with a predetermined sample size of 170 respondents. Data analysis techniques include quantitative descriptive analysis and structural equation modeling. The analyzed equation model includes the outer model, inner model, and hypothesis testing. Based on the results obtained using PLS-SEM software version 3.0, it is found that there is a significant positive influence between the perceived ease, the efficiency, and trust on the interest in using Bank Jago as a digital bank. There are three suggestions according to the results of this study, one of which is to increase the trust of potential customers, digital banks are expected to evaluate the digital-savvy generation by being active in social media and digital platforms to communicate with the digital-savvy generation and other audiences to assist in marketing, service, and stakeholder engagement.

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Introduction

The transformation of digital banks represents an adaptation to changes that introduce new trends in the banking industry (Cupian et al., 2022). The provision of digital banking services is expected to expand and facilitate financial inclusion, allowing people access to financial services without limitations of time and place (Maulidya & Afifah, 2021). Many individuals use digital transactions as a service to ease access and speed in obtaining real-time financial information and transactions (Bidari et al., 2020). The Financial Services Authority (OJK) states that during the pandemic, there has been a shifting behavior in banking, with customers increasingly turning to digital channels to reduce face-to-face transactions in bank branches (Yuningsih et al., 2022). This condition has led to the closure of some bank branches, reducing physical contact to prevent the spread of Covid-19 during the post-pandemic period, and they are beginning to push transform into digital banks.

Digital banks are a growing sub-sector in the financial industry and are known as

branchless banking, providing financial services outside of traditional bank services using information and communication technology (Andrian et al., 2022). All digital banking services, from account opening to money transfers and other financial services, can be conducted online via smartphones without the need to visit a bank branch (Riadi et al., 2023).

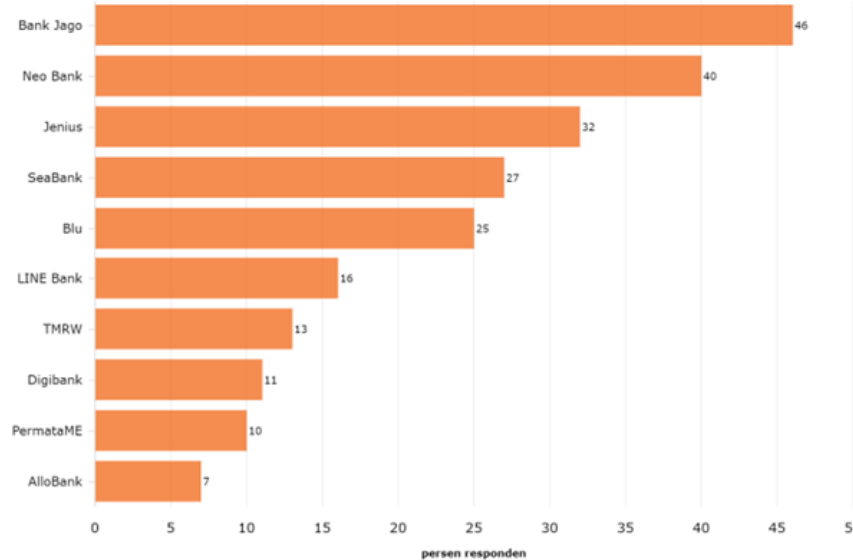


Figure 1. Number of Digital Banking Users (Source: Populix Survey Institution (2022))

Based on the survey results from the Populix Survey Institution (2022), it is revealed that the digital bank most favored by the public is Bank Jago, with 46% of respondents choosing it. Bank Jago faces digital transformation by developing the Jago application, a mobile banking platform owned by Bank Jago that provides digital financial services focusing on life-centric collaboration ecosystem approach. (Lesmana, 2022). Bank Jago is expected to provide convenience in managing the daily finances of customers, focusing on life-centric aspects to attract public interest. A weakness of digital banks is their dependence on the availability of internet networks to access services (SIKAPI, 2022). In the event of a blank spot or network disruption, digital banking services cannot be conducted (Fatimah & Hendratmi, 2020).

Preference for digital banks vs traditional banks

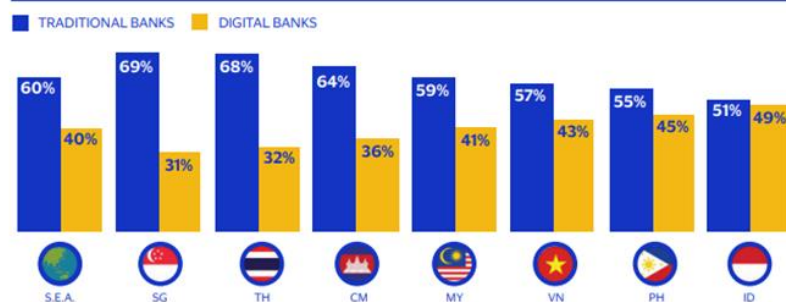


Figure 2. Comparison of Digital Banks and Conventional Banks (Source: Survey Consumer Payment Attitudes Study-VISA (2022))

A significant number of people still use traditional methods to access banking services, such as visiting bank branches, interacting with bank staff, or directly performing other financial services. Based on the survey conducted by the Survey Consumer Payment Attitudes Study – VISA (2022), it was found that conventional bank users among the Indonesian public reached 51 percent, which is more than digital bank customers, who accounted for 49 percent. This comparison indicates that there are still many people who are not aware of the

products/services offered by digital banks.

Theoretical Framework and Hypothesis Development

The Technology Acceptance Model, abbreviated as TAM, is one of the models built to analyse and understand the factors that influence the acceptance of technology use. This theory was first coined by Davis (1989) and subsequently used and developed by several scientists.

According to Saputra (2020), the objectives of the Technology Acceptance Model (TAM) include explaining the determinants of acceptance of information-based technology in general and explaining the behaviour of end-users of information technology with a fairly wide variety and population of users. Ultimately, the purpose and goal of TAM is to provide a basis for knowing the influence of external factors on internal beliefs.

The Relationship between Perceived Ease of Use and Interest in Usage

Davis (1989) in his book states that perceived ease of use is a level where someone believes that using a certain system can reduce a person's effort in doing something. A system that is used more often indicates that the system is better known, easier to operate and easier to use by its users. Jogiyanto in Zakaria (2022) says that perceived ease is defined as the extent to which a person believes that using a technology will be free from effort. This definition shows that perceived ease is a belief about the decision-making process. If someone believes that the information system is easy to use then he will use it.

Relationship between Efficiency and Interest in Usage

Efficiency according to Mardiasmo (2020) is the achievement of maximum output with certain inputs or the use of the lowest input to achieve certain outputs. Efficiency is the relationship between goods and services (output) produced by an activity or activity with resources (input). Efficiency according to Mukhtisar et al. (2021) is a measure in comparing the planned use that will be realised in order to maximise all the resources owned, for example in using digital banks to be faster and cheaper without wasting costs, time, and energy to achieve the expected results, the process can be said to be more efficient. According to previous research conducted by Nanda Putri Jelita (2020), it was found that individual efficiency variables had a positive and significant impact on the use of e-money. In other research conducted by Akbar & Hidayat (2022), it was found that the efficiency variable has a significant positive effect on interest in using fintech applications and can increase user or consumer interest in using fintech applications.

Relationship between Trust and Interest in Usage

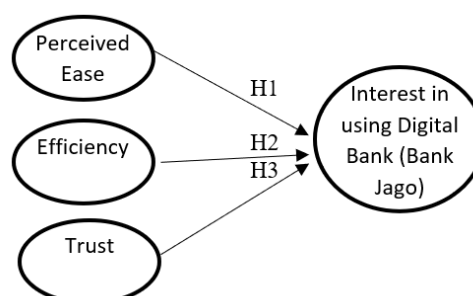


Figure 3. Research Model

Jogiyanto in Rodiah (2020) states that trust is a derivative of the behavioural control construct of perceived behaviour in the Theory of Planned Behavior (TPB) model. When

trusting something, the feelings of fear and suspicion that a person feels will decrease. Trust is defined as the subjective belief that a party will fulfil its obligations in accordance with the expectations of the party who trusts it. Kotler and Keller (2016) in Chairunnisa et al., (2022) trust can be built through the honesty of producers or marketers who communicate in detail to consumers about the characteristics of the product or service being sold, so that when consumers receive goods or services as described, consumer confidence in the company increases. Based on several theories and previous studies mentioned earlier, the conceptual framework in this study is as follows:

Research Methods

The population in this study consists of users or customers of Mobile Banking or Internet Banking from conventional banks in the Jakarta, Bogor, Depok, Tangerang, and Bekasi areas who have not yet used Bank Jago as a digital bank. Jakarta, Bogor, Depok, Tangerang, and Bekasi are metropolitan areas with a large population and advanced technological infrastructure, along with good internet accessibility and rapid digital development. The sampling technique used in this study is Non-Probability Sampling with a sample size of 170, calculated using the Hair Formula. The data collection method in this study involves primary data obtained through an online questionnaire using Google Forms distributed through social media references or messages via WhatsApp and Telegram.

The variables used in this study are perceived ease, efficiency, and trust in the interest of usage. The measurement scale for the variables used in this study is the Likert scale, which categorizes variables to show meaningful differences and order categories (Sukei 2020). Data analysis techniques include quantitative descriptive analysis and partial least square structural equation modeling (PLS-SEM). The analyzed equation model includes the outer model, inner model, and hypothesis testing.

Discussion

Based on data from 170 respondents, this research is predominantly comprised of male respondents for 56.6%, with 56.5% falling between the ages of 25-40. The majority of respondents in this study are residing in DKI Jakarta, comprising 38.2%. In terms of educational background, 52.9% hold a Bachelor's degree (S1), and 55.3% work as employees with an income ranging from Rp 3,100,000 to Rp 7,000,000, constituting 62.4%. Based on online behavior, the majority of respondents access the internet using WIFI (61.2%) and access banking applications 1-3 times a week, accounting for 45.9%. Most respondents use banking application features for money transfers (41.8%), and the majority utilize them for e-commerce payments (28.2%).

Outer model testing is conducted to ensure that each indicator used accurately reflects the measured constructs. Measurement model evaluation is performed for the validity and reliability tests. Composite Reliability and Cronbach's Alpha are used to test the reliability values of variable indicators. Constructs are considered to have good reliability, or the questionnaire used in this research is consistent if, for all variables, both composite reliability and Cronbach's alpha values are ≥ 0.70 (Ghozali,2021).

Table 1. Reliability Test Results (Source: Researcher's data (2023))

<i>Variable</i>	<i>Condition</i>	<i>Cronbach Alpha</i>	<i>Composite Reliability</i>
Efficiency (X2)	≥ 0.70	0.883	0.929
Trust (X3)	≥ 0.70	0.917	0.936
Interest in Usage (Y)	≥ 0.70	0.880	0.926
Perceived Ease (X1)	≥ 0.70	0.884	0.915

Next, the validity test is conducted using AVE (Average Variance Extracted). The AVE value is recommended to be greater than 0.50, indicating that 50% or more of the variance of the indicators can be explained (Ghozali, 2021).

Table 2. Average Variance Extracted (AVE) Test Results(Source: Researcher's data (2023))

<i>Variable</i>	<i>Condition</i>	<i>AVE</i>
Efficiency (X2)	> 0.50	0.814
Trust (X3)	> 0.50	0.709
Interest in Usage (Y)	> 0.50	0.806
Perceived Ease (X1)	> 0.50	0.683

Next, discriminant validity is conducted to ensure that each concept of each latent variable is different from other variables. The measurement of discriminant validity uses cross-loading values and Average Variance Extracted (AVE) values. For each indicator of each latent variable, the loading factor value remains greater than the loading factor value when connected to other variables. Therefore, each latent variable has good discriminant validity, where several latent variables still have measures that correlate highly with other constructs.

Table 3. Fornell-Larcker Criterion Test Results (Source: Researcher's data (2023))

	<i>X2</i>	<i>X3</i>	<i>Y</i>	<i>X1</i>
<i>X2</i>	0.902			
<i>X3</i>	0.533	0.842		
<i>Y</i>	0.676	0.780	0.898	
<i>X1</i>	0.686	0.672	0.772	0.826

Next, the structural model testing (Inner Model). The Inner Model testing is the development of a concept and theory-based model to analyze the relationships between exogenous and endogenous variables outlined in the conceptual framework. R-Square values of 0.75, 0.50, and 0.25 can be concluded as indicating a strong, moderate, and weak model, respectively (Ghozali, 2021). The R-Square for perceived ease, efficiency, and trust is 0.745. This means that 74% of the interest in using Bank Jago as a digital bank is influenced by perceived ease, efficiency, and trust. The R-Square value of 0.745 is considered moderate because it is greater than 0.50.

Table 4. Hypothesis Testing Results (Source: Researcher's data (2023))

<i>Variable</i>	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDV)</i>	<i>TStatistics (O/STDEV)</i>	<i>P Values</i>
EF(X2) -> MM (Y)	0.271	0.220	0.067	3.251	0.001
KP (X3) -> MM (Y)	0.448	0.455	0.067	6.702	0.000
PK (X1) -> MM (Y)	0.322	0.315	0.084	3.815	0.000

In SmartPLS, testing each relationship is conducted using simulation with the bootstrapping method on the sample. The significance value can be obtained through the bootstrapping procedure. To assess the significance of hypotheses, one looks at the coefficient parameter values and the significance value of the t-statistic, which should be > 1.96 for two-

tailed hypotheses and above 1.65 for one-tailed hypotheses in hypothesis testing with a P-value < 0.05 (Ghozali, 2021).

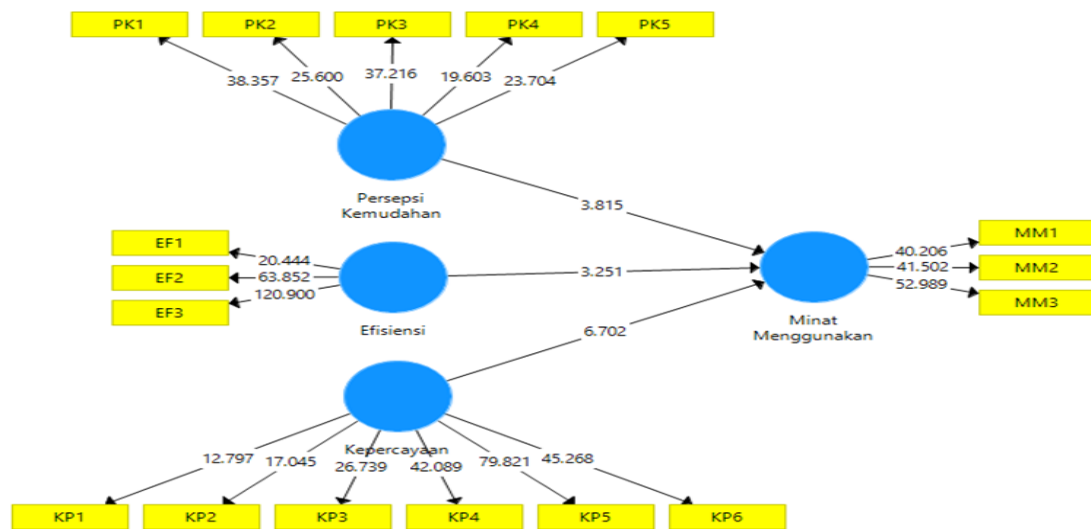


Figure 3. Hypothesis Testing Results (Source: Researcher's Data (2023))

The Perceived Ease (X1) variable towards Interest in Usage has an original sample value of 0.322, indicating a positive influence. It also has a calculated t-value > t-table, specifically 3.815 > 1.96, or a p-value of 0.000 < 0.05. Therefore, statistically, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted, meaning that the Perceived Ease variable significantly influences Interest in Usage.

The Efficiency (X2) variable towards Interest in Usage has an original sample value of 0.271, indicating a positive influence. It also has a calculated t-value > t-table, specifically 3.251 > 1.96, or a p-value of 0.001 < 0.05. Therefore, statistically, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted, meaning that the Efficiency variable significantly influences Interest in Usage.

The Trust (X3) variable towards Interest in Usage has an original sample value of 0.448, indicating a positive influence. It also has a calculated t-value > t-table, specifically 6.702 > 1.96, or a p-value of 0.000 < 0.05. Therefore, statistically, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted, meaning that the Trust variable significantly influences Interest in Usage.

From the results of hypothesis testing, it can be concluded that perceived ease has an influence on interest in usage. This result is based on the theory proposed by Jogiyanto (2020), stating that perceived ease is defined as the extent to which someone believes that using a technology will be free from effort. This definition indicates that perceived ease is a belief about the decision-making process. If someone believes that the information system is easy to use, they will use it. This proves that the easier a system is to use the Bank Jago application as a digital bank, the higher the interest in using Bank Jago as a digital bank. This research result aligns with a study conducted by Bella Maharani (2020) titled "The Influence of Perceived Ease, Perceived Usefulness, and Trust on the Interest in Using BNI Mobile Banking (Case Study of BNI Central Jakarta Branch), where Perceived Ease has a significant positive effect on Interest in Using. Another study by Badaruddin and Risma (2021) titled "The Influence of Service Features and Convenience on the Interest in Using Mobile Banking (Study in Rantau Rasau Village, Berbak District)," found that Perceived Ease has a significant positive effect on the interest in using mobile banking.

From the results of hypothesis testing, it can be concluded that efficiency has an influence on interest in usage. This result is based on the theory proposed by Mukhtisar et al. (2021),

stating that efficiency is the determination of the way (effort, work) and executing something without wasting time, energy, and costs. Efficiency is a measure of comparing planned usage that will be realized to maximize all available resources. This proves that the more efficiency is improved in using the Bank Jago application, the more it can attract customer interest in using Bank Jago as a digital bank. This research result aligns with a study conducted by Mukhtisar, Ismail Rasyid Ridla Tarigan, and Evriyenni (2021) titled "The Influence of Efficiency, Security, and Ease on Customer Interest in Transaction Using Mobile Banking (Study on Customers of Mandiri Sharia Bank Ulee Kareng, Banda Aceh)," where Efficiency has a positive and significant effect on customer interest in transacting using mobile banking. Another study by Nanda Putri Jelita (2020) titled "Analysis of the Influence of Muslim Community Perceptions, Efficiency, and Security in Transactions on the Interest in Using E-Money (Case Study on Muslim Millennials in Malang City Using the OVO Application)," found that Efficiency individually has a significant positive effect on the use of e-money.

From the results of hypothesis testing, it can be concluded that trust has an influence on interest in usage. This result is based on the theory proposed by Supartono (2021), which states that trust is a foundation in building a relationship between a company and consumers that makes consumers believe that the company has the ability to conduct business activities reliably, influencing consumer decisions. This proves that when trust in the services provided by Bank Jago is higher, it will cultivate customer interest in using Bank Jago as a digital bank. Positive trust certainly influences customer interest in using Bank Jago as a digital bank because they believe that Bank Jago can carry out its business activities well and can be trusted by providing services as promised. This research result aligns with a study conducted by Jhon Fernos and Mairizal Alfadino (2021) titled "The Influence of Benefits, Trust, and Ease of Use on Customer Interest in Using Mobile Banking Services at PT. Bank Pembangunan Daerah Sumatera Barat Koto Baru Branch, Dharmasraya," where the Trust variable has a positive and significant effect on the Interest in Using Mobile Banking. Another study by Mala Kresisiana Utami (2021) titled "The Influence of Trust, Usefulness, and Security on the Interest in Using Linkaja Mobile Payment with Ease as a Mediation Variable (Study on Students in Yogyakarta)," found that Trust has a positive and significant effect on the Interest in Using LinkAja mobile payment among students in Yogyakarta.

Conclusion

Perceived Ease has a positive and significant effect on the interest in using Bank Jago as a digital bank, meaning that the easier a system is to use the Bank Jago application as a digital bank, the higher the interest in using Bank Jago as a digital bank. Efficiency has a positive and significant effect on the interest in using Bank Jago as a digital bank, meaning that the more efficiency is improved in using the Bank Jago application, the more it can attract customer interest in using Bank Jago as a digital bank. Trust has a positive and significant effect on the interest in using Bank Jago as a digital bank, meaning that positive trust influences customer interest in using Bank Jago as a digital bank because they believe that Bank Jago can carry out its business activities well and can be trusted by providing services as promised. suggestions that can be taken into consideration from the results of this study are expected to evaluate the features of the digital bank application to ensure that all these features can be used properly and easily by customers so that they can help make it easier for customers to manage finances using the digital bank application.

Suggestion

Suggestions that can be taken into consideration from the results of this study are: Expected to evaluate the features of the digital bank application to ensure that all these features can be used properly and easily by customers so that they can help make it easier for customers to manage finances using the digital bank application. To provide innovation to the account

opening process in the digital bank application which makes a difference to the account opening process from other digital banks so that it has a difference that can attract customers to use digital banks. The Digital Bank is expected to evaluate the digital-savvy generation by being active in social media and digital platforms to communicate with the digital-savvy generation and other audiences to assist in marketing, service, and stakeholder engagement.

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