



## ANALYSIS OF FACTORS INFLUENCING PUBLIC INTEREST IN USING DIGITAL BANKING SERVICES (STUDY ON THE BONE REGENCY COMMUNITY)

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**ABSTRACT.** The rapid development of information technology in the current digital era has influenced human behavior patterns in accessing various information and various service features, especially in digital banking. The purpose of this study is to analyze the factors that influence the interest of the Bone Regency community in using digital banking services with the Technology Acceptance Model (TAM) approach. This study analyzed 50 respondents using quantitative methods. The data collection technique was the distribution of questionnaires via Google Form, then the data analysis technique used multiple regression tests. The results of this study indicate that there is a positive and significant influence of the variables of perceived ease and perceived benefits on people's interest in using digital banking services.

**Keywords:** Digital Bank, Technology Acceptance Model (TAM), Perceived Ease, Perceived Benefits.

### Introduction

The rapid development of information technology in the current digital era has influenced human behavior patterns in accessing various information and various service features, especially in digital banking. The development of information technology brings changes and shifts. Current business success is more influenced by how quickly companies can respond to these changes.<sup>1</sup> Transformed Becoming a digital bank brings many benefits to banking. In addition to being a customer choice because of the easy-to-close and very effective offers for customers (where customers do not need to come to the office and spend a lot of time) becoming a digital bank can increase banking income, namely by strengthening the fee-based income received for each transaction made by customers. Becoming a digital bank also makes it easier to acquire new customers, because banks no longer have to continuously look for customers. Instead, banks can collaborate with fintech and e-commerce

<sup>1</sup> Abdus Salam Dz., "Inklusi Keuangan Perbankan Syariah Berbasis Digital-Banking: Optimalisasi Dan Tantangan," *Al-Amwal : Jurnal Ekonomi dan Perbankan Syari'ah* 10, no. 1 (2018): 63.

ecosystems that already have a very large number of users. From an operational perspective, banking can be very effective under the pressure of costs used for expansion because becoming a digital bank banking does not require many branches (even just a head office). made from one application (superApps) that can be used by customers manually and does not require a lot of human resources to serve customers, finally it can be realized Bank profits can explode.<sup>2</sup>

Indonesia's potential with a Muslim population of 231 million or 82% of the total population is a great opportunity for the Indonesian Sharia banking industry. As many as 22.40% of users choose digital banks for reasons of ease and speed of registration without having to come to the bank and 15.90% of users are very helped by full digital services. These two reasons prove that the flexibility presented by digital banking is a strong magnet for users. Users most often use digital banking to transfer money, top up e-money, and make e-commerce transactions. This is inseparable from changes in people's shopping lifestyles who are increasingly familiar with e-commerce platforms and online shop sites..

The development of digital banking services has begun to be implemented by banks in Indonesia. The development began with branchless banking services and digital financial services. Digital banking allows banks to develop services to customers, provide direct information to customers and reduce direct interaction at branch offices.<sup>3</sup> Banking that begins to reduce direct transaction interactions at branch offices because it is considered more practical and more able to make transactions anywhere with smartphone technology, so that many people adjust their lives by saving their funds in banks. While the needs of life must still be met, online transactions will be an option. The effect is that the use of mobile banking or digital banks increases.

Projections made by Finder.com in 2022, Digital bank users in Indonesia are estimated to reach 31% or 59,969,877 people in 2022. The increase in digital bank users is projected to continue to increase to 39% or 74,785,062 in 2026. Currently, Indonesia has two digital sharia banks, namely Bank Aladin Syariah which has a full sharia pledge and Jago Syariah which is a Sharia Business Unit of Bank Jago. Bank Jago will utilize their business ecosystem from GoTo and expand its wings to the sharia business ecosystem. The President Director of PT Bank Jago Tbk, Kharim Indra Gupta said that Jago Syariah has the same good service as Jago Conventional.

In a related study that has discussed this matter conducted by M Iqbal Reihandho, it was stated that ease of using digital banking will not always provide a positive perception for customers because some people think that direct service that is satisfactory is still high. Another influence that directs ease can have a negative effect is the lack of instructions found when using digital banking because each product has a different appearance. And the perception of usability has a positive effect on digital banking services because customers will feel the time savings in using digital banking because it can be accessed anywhere and anytime.<sup>4</sup> However, it is different from the research conducted by Wisnu Satria Chandra Putra which shows that the analysis of factors influencing the interest of generation Z in using digital banking applications in Indonesia using three variables, namely brand image and interface design have a significant positive influence on the interest of generation Z in using digital banking applications. While product features do not have a significant positive

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<sup>2</sup> Muhammad Akbar Suharbi and Hendro Margono, "Kebutuhan Transformasi Bank Digital Indonesia Di Era Revolusi Industri 4.0," *Fair Value: Jurnal Ilmiah Akuntansi dan Keuangan* 4, no. 10 (2022): 4749–4759.

<sup>3</sup> Vera Vebiana, "Perbankan Digital , Pengalaman Pelanggan, Dan Kinerja Keuangan Bank Syariah," *Prosiding Industrial Research Workshop and National Seminar* 9 (2018): h.747.

<sup>4</sup> M Iqbal Reihandho and Diana Fajarwati, "Faktor-Faktor Yang Mempengaruhi Niat Penggunaan Perbankan Digital Di Indonesia," *ADI Bisnis Digital Interdisiplin Jurnal* 4, no. 2 (2023): 70–80.

influence on the interest of generation Z in using digital banking applications due to the lack of unique features offered by digital banks compared to conventional banks.<sup>5</sup>

In addition, research conducted by Andhika Bayu Pratama shows that perceptions of ease of use and perceptions of benefits have a positive effect on interest in using electronic money. This means that the greater the perception of ease of use and perception of benefits will increase interest in using electronic money.<sup>6</sup> This is in line with research conducted by Tony Sitinjak which shows that perceptions of ease and perceptions of usefulness of use have a direct, positive and significant influence on interest in using the GO-PAY payment service.<sup>7</sup>

From the four previous studies above, there is a study that says that the perception of ease does not always have a positive influence on the interest in using digital banking. There is also a study with different variables that says that brand image and interface design have a significant positive influence on the interest of generation Z in using digital banking applications. while the product feature variable does not have a positive influence on the interest of generation Z in using digital banking applications.

Several other studies say that the perception of convenience and perception of benefits have a positive influence, but previous studies discussed electronic money. Meanwhile, this study discusses digital banks. Therefore, the author feels that this needs to be studied with the research title "Analysis of Factors Influencing Public Interest in Using Digital Banking Services (Study of the Bone Regency Community)"

## **Literature Review**

### ***Technology Acceptance Model (TAM)***

*Technology Acceptance Model* is a theory of applied technology taken from the Theory of Reasoned Action (TRA) by Fishbein and Ajzen in 1975 to see how much respondents use and accept information technology which will give rise to a basic assumption related to a person's reaction to something that will influence a person's behavior and attitude and consciously make considerations regarding the use of existing information technology.

In the Theory of Reasoned Action, two factors are put forward that can influence someone in carrying out an action, namely attitude and social influence. Through a strong basic theory by lifting from the Theory of Reasoned Action, in 1986 Davis developed the theory into the Technology Acceptance Model. TAM is one of the theories that is often used to study the process of acceptance of information technology with a behavioral theory approach.

*Technology Acceptance Model (TAM)* is a theory developed from several theories. The first theory is the theory of innovation diffusion, where this diffusion theory is a theory that regulates various forms of technology acceptance that refers to the process of information transmission in the form of communication through certain channels that are mutually continuous. The second theory is the psychological theory where this theory explains the behavior of technology use based on the sense of trust, desire, attitude, and behavior of the user.

Based on the development of time, TAM has been modified by several experts. In the first model of the level of acceptance and use of information technology according to Davis

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<sup>5</sup> Wisnu Gede I Satria Chandra Putra and Jusia Ginting Amanda, "Analisa Faktor-Faktor Yang Mempengaruhi Minat Generasi Z Dalam Menggunakan Aplikasi Bank Digital Di Indonesia," *Ekuitas: Jurnal Pendidikan Ekonomi* 10, no. 2 (2022): 306–318.

<sup>6</sup> Andhika Bayu Pratama and I Dewa Gede Dharma Suputra, "Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, Dan Tingkat Kepercayaan Pada Minat Menggunakan Uang Elektronik," *E-Jurnal Akuntansi* 27 (2019): 927.

<sup>7</sup> MM Tony Sitinjak, "Pengaruh Persepsi Kebermanfaatan Dan Persepsi Kemudahan Penggunaan Terhadap Minat Penggunaan Layanan Pembayaran Digital Go-Pay," *Jurnal Manajemen* 8, no. 2 (2019): 27–39.

(1989) there are five construction models that are determined, namely ease of use (perceived ease of use), usefulness (perceived usefulness), attitude in using (attitude toward using), behavior to continue using (behavioral intention to use), and actual conditions of system use (actual system usage).

The TAM construction model according to Davis (1989) is as follows:

a. Perception of Ease

Davis (1989) explains that perceived ease of use is the extent to which someone will believe that using a particular system is easy. This concept provides an understanding that if an information system is easy to use, then generally users will use the information system.

Perceived ease reflects a person's ability to interact with a particular device. This may indicate that a person prefers to interact with a new technology when they will feel that their cognitive effort is relatively low during the interaction. Thus, perceived ease is expected to influence perceived usefulness because the easier a technology is to use, the more useful it will be.<sup>8</sup>

There are several indicators of perceived ease, namely:

- 1) Easy to understand
- 2) Operational convenience
- 3) Efficiency
- 4) Ease of transaction
- 5) Flexible use

The research conducted by Silvia entitled "Analysis of factors influencing interest in using internet banking at PT. Bank Rakyat Indonesia (Persero) Tbk, Ahmad Yani Makassar Branch" shows that the variable of perceived ease of use has a positive and significant effect on customer interest.<sup>9</sup>

b. Perception of Benefit

According to Davis (1989) defines that the perception of usefulness is the level of belief held by a user that the use of a technology system will improve their performance capabilities. Perceived usefulness is defined as the extent to which a person believes that using a particular information system will improve their performance.

If someone believes that a system is useful then he will use it. And conversely if someone thinks that the information system is less useful then he will not use it.

Thus It can be concluded that the perception of usefulness is a person's trust in technology, whether old or new technology, where the technology is expected to bring benefits, convenience and advantages.<sup>10</sup>

There are several indicators of perceived usefulness, namely:

- 1) Increase productivity
- 2) Make work faster
- 3) Supporting activities
- 4) Effective
- 5) Beneficial

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<sup>8</sup> Rizki Rijatullah, Agus Suroso, and Lantip Rujito, "Pengaruh Persepsi Kemanfaatan Dan Persepsi Kemudahan Penggunaan Terhadap Sikap Penggunaan Resep Elektronik," *Jurnal Ekonomi, Bisnis, dan Akuntansi* 22, no. 2 (2020): 217–231.

<sup>9</sup> Alifatul Laily Romadloniyah and Dwi Hari Prayitno, "Pengaruh Persepsi Kemudahan Penggunaan, Persepsi Daya Guna, Persepsi Kepercayaan, Dan Persepsi Manfaat Terhadap Minat Nasabah Dalam Menggunakan E-Money Pada Bank Bri Lamongan," *Jurnal Akuntansi* 3, no. 3 (2018): 699.

<sup>10</sup> Salepa Celik Misrami Afolo and Ni Nyoman Sri Rahayu Trisna Dewi, "Minat Mahasiswa Akuntansi Untrim Sebagai Pengguna E-Wallet Dengan Mempertimbangkan Persepsi Kemanfaatan, Persepsi Kemudahan, Dan Persepsi Kepercayaan," *KRISNA: Kumpulan Riset Akuntansi* 13, no. 2 (2022): 267–277.

The research conducted by Linda Saputri entitled "The Influence of Perceived Benefits, Perceived Ease of Use and Perceived Risk on Public Interest in Using Sharia Bank Electronic Banking Facilities with Trust as an Intervening Variable" shows that Perceived Benefits have a positive and significant effect on the interest of the people of East Ungaran District to use sharia bank e-banking facilities. So the better the perception of benefits felt by someone from using e-banking facilities, the more it will increase a person's behavioral interest in using e-banking facilities.

c. Interest

According to Davis (1989), behavioral interest is defined as the level of how strong a person's interest is in carrying out the behavior. Behavioral interest is a strong ability to do something.

The term interest is something that will show a person's personality towards desires that come from within themselves.<sup>11</sup> Interest is related to a person's feelings of liking or liking for an object.

Interest is essentially accepting one's own relationship with something from the outside. The stronger or closer the relationship, the greater the interest. Interest can be influenced by several factors, such as internal factors and external factors. Internal factors come from within oneself such as talent, will, and interest. While external factors come from outside oneself such as the influence of the family, school and community environment.

As a level that describes the extent of a person's desire to behave and use a service, interest is measured using the following indicators:

- 1) Searching for information
- 2) Find out
- 3) Learn
- 4) Willing to use

d. Actual Usage

Actual system usage is a form of external psychomotor response that can be measured from a person with real use (Davis, 1989). Actual system usage has a concept of measuring the frequency and duration of time for the use of technology (Wibowo, 2006). Meanwhile, according to Rigopoulos and Askounis (2007), actual usage is measured based on the use of technology repeatedly and more often.

The convenience felt by users of information systems has a positive impact on the use of information systems that continues to increase. In other words, users of information systems no longer evaluate and compare not only with other information systems, but users of information systems have transformed the information systems they use into a work tool that helps them complete their tasks and work.

The benefits of corporate information systems increase the use of information systems. Users of information systems feel the benefits of using information systems in such a way that they provide real evidence of the application of information systems, continue to use information systems to complete their tasks and work.<sup>12</sup>

## ***Digital Bank***

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<sup>11</sup> Dede Kurniawan, "Pengaruh Pengetahuan Persepsi Kemudahan, Kebermanfaatan, Terhadap Minat Penggunaan Ovo," *Prisma: Platform Riset Mahasiswa Akuntansi* 01, no. 04 (2020): 18–28.

<sup>12</sup> Elok Irianing Tyas and Emile Satia Darma, 'Pengaruh Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, Dan Actual Usage Terhadap Teknologi Informasi: Studi Empiris Pada Bagian Akuntansi Dan Keuangan Baitul Maal Tamwil Wilayah Daerah Istimewa Yogyakarta Dan', *Reviu Akuntansi Dan Bisnis Indonesia*, 1.1 (2017), 25–35.

The development of digital services that is very encouraging for customers, makes banking business in Indonesia easier to access. In addition, digital services alone are not considered sufficient to accommodate the conveniences desired by customers. Therefore, an idea began to emerge to establish a digital bank.<sup>13</sup> Digital banking services can be realized from the start to the end of the business relationship between customers and banks, such as the process of opening an account to closing an account by utilizing information technology.<sup>14</sup>

The Financial Services Authority Regulation defines a Digital Bank as an Indonesian Legal Entity Bank (BHI) that provides and carries out business activities primarily through electronic channels without a physical office other than the head office or using limited physical offices. Banks as trusted institutions are certainly not careless in providing their services. Banks need strong security support, and this can be found in the form of a legal entity. With the form of a legal entity, banks have legal certainty, one of which is a guarantee of legal protection by the state, in this case protecting the company's assets from the "owner" of the company as a creditor. In addition, by being in the form of a legal entity, banks are able to act as legal subjects, so that there are no limitations in terms of banks carrying out their business activities. With the status of a legal entity, it can strengthen the company's bargaining position when dealing with external parties<sup>15</sup>. Digital banking is a combination of technology present in financial institutions to change the internal side and external relations to improve the effectiveness of customer service. So digital banks are created from various technological advances that emerge in financial institutions, where there are changes in the internal and external relations that aim to optimize the services provided to customers. In terms of differences, digital banks and conventional banks that provide digital services such as mobile banking and internet banking. Digital banks carry out all banking activities from opening accounts, transfers, deposits to closing accounts via smartphones or electronic devices without the need to be present at the bank. In addition, digital banks do not have physical offices (other than the head office) or use limited physical offices.<sup>16</sup>

On the other hand, running a Digital Bank is not easy, with several challenges, including large investment costs, especially for technology and digital workforce which are still very lacking in Indonesia. Also, digital bank regulations which are still being evaluated by the government, regulations for protecting digital banking data which are not yet adequate, and the potential for cybercrime in Indonesia which is very high. Therefore, Digital Banks must take advantage of the existing potential as much as possible by anticipating and overcoming various existing challenges. This will require Digital Banks to determine strategic steps in business development, risk management, human resource development and customer management. From the analysis of the potential and challenges that exist, of course there are various questions and predictions regarding the future of digital banks in Indonesia and whether the change to a Digital Bank will provide additional benefits for banks or on the contrary increase bank costs which will certainly reduce bank profits.<sup>17</sup>

Support from the Indonesian Government in the form of the Financial Services Authority Regulation which has regulated in detail about Digital Banks will increase the

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<sup>13</sup>Danang Kurniawan and Wardah Yuspin, "Menggagas Pendirian Bank Digital Di Indonesia: Sebuah Telaah Yuridis," *Jurnal Supremasi* 13 (2023): 1–14.

<sup>14</sup> I. Ghozali, "Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23. Edisi 8. Semarang: Badan Penerbit Universitas Diponegoro.," 2016.

<sup>15</sup> Sengketa Investasi, Melalui Icsid, and Studi Kasus, "Jurnal Commerce Law" 1, no. 1 (2021).

<sup>16</sup> Dian Pertiwi et al., "Bank Digital Sebagai Peradaban Lembaga Keuangan Syariah Di Indonesia" 1, no. 2 (2023): 172–182.

<sup>17</sup> Restiana Ie Tjoe Linggadjaya, Bontor Sitio, and Patar Situmorang, "Transformasi Digital Pt Bank Jago Tbk Dari Bank Konvensional Menjadi Bank Digital," *International Journal of Digital Entrepreneurship and Business* 3, no. 1 (2022): 9–22.

development of Digital Banks in Indonesia. There are two most significant positive impacts that will arise as a result of the digital transformation carried out by banking. First, expanding banking accessibility. Second, increasing the competitiveness of Indonesian banking. Digital banking will be able to increase the ease of banking access for the community, as well as increase banking efficiency so that it will encourage increased economic activity.

### Research methods

This research was conducted in the Bone Regency Community. The type of research used by the researcher is descriptive research with a quantitative approach. The data collection technique for this research uses a questionnaire. The collected data will be analyzed statistically to see the relationship between the variables studied. The population of this study is the community domiciled in Bone Regency. The sample used in this study is the Bone Regency Community. The researcher will take 50 respondents. The measurement scale used in this study is the Likert scale. In this study, the questionnaire was compiled using Google Form or met directly using a printed questionnaire.

## Results and Discussion

### 1. Validity Test

The results of the validity test for all variables used can be presented as follows:

#### a. Perceived Ease of Use (X1)

**Table 1**  
**Results of Validity Test of Perception of Ease of Use Variable**

Statement	rhitung	Sign	rtable	Information
X1.1	0.747	>	0.279	Valid
X1.2	0.543	>	0.279	Valid
X1.3	0.821	>	0.279	Valid
X1.4	0.746	>	0.279	Valid
X1.5	0.731	>	0.279	Valid
X1.6	0.768	>	0.279	Valid
X1.7	0.726	>	0.279	Valid

*Source: SPSS Processing Results (2024).*

Based on table 1, it shows that all statement items on the perceived ease variable are declared valid in the validity test  $r_{count} > r_{table}$  where  $r_{table}$  is 0.279. Thus, all valid statement items are used as statement items for data collection in this study.

#### b. Perceived Benefits (X2)

**Table 2**  
**Results of Validity Test of Perceived Benefits Variable**

Statement	rhitung	Sign	rtable	information
X2.1	0.843	>	0.279	Valid
X2.2	0.787	>	0.279	Valid
X2.3	0.781	>	0.279	Valid
X2.4	0.845	>	0.279	Valid

*Source: SPSS Processing Results (2024).*

Based on table 2, it shows that all statement items on the benefit perception variable are declared valid in the validity test  $r_{count} > r_{table}$  where  $r_{table}$  is 0.279. Thus, all valid statement items are used as statement items for data collection in this study.

#### c. Interest (Y)

**Table 3**  
**Results of the Validity Test of Interest Variables**

Statement	rhitung	Sign	rtable	information
Y.1	0.800	>	0.279	Valid
Y2	0.583	>	0.279	Valid
Y.3	0.868	>	0.279	Valid
Y.4	0.786	>	0.279	Valid

Source: SPSS Processing Results (2024).

Based on table 3, it shows that all statement items on the interest variables are declared valid in the validity test  $r_{count} > r_{table}$  where  $r_{table}$  is 0.279. Thus, all valid statement items are used as statement items for data collection in this study.

## 2. Reliability Test

Reliability testing is carried out on question items that are declared valid. This test is used to measure a questionnaire which is an indicator of a variable. A questionnaire is said to be reliable if the respondent's answers to the questions are consistent or stable over time. A variable is said to be reliable if it has a Cronbach Alpha  $> 0.70$ .

**Table 4**  
*Case Processing Summary* Questionnaire

Case Processing Summary			
		N	%
Cases	Valid	50	100.0
	Excluded	0	.0
	Total	50	100.0

Source: SPSS Processing Results (2024).

**Table 5**  
Questionnaire Reliability

Reliability Statistics	
Cronbach's Alpha	N of Items
.920	15

Source: SPSS Processing Results (2024).

Based on the reliability test in the table, using the Cronbach's alpha statistical test of 50 respondents with a significance level of 0.70. The instrument is said to be reliable if the reliability test value is that  $r_{count} > 0.70$ . The output results of the reliability test obtained  $r_{count} = 0.920 > 0.70$ . So the instrument is declared reliable.

## 3. Normality Test

The normality test is intended to determine whether the data for all variables in this study follow a normal distribution pattern or not. The normality test is carried out using the One-Sample Kolmogorov-Smirnov Test technique with basis for decision making:

- If the significance value  $> 0.05$  then the residual value is normally distributed
- If the significance value is  $< 0.05$  then the residual value is not normally distributed.

**Table 6**  
**Normality Test**



		Unstandardized Residual
N		50
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.89514461
Most Extreme Differences	Absolute	.092
	Positive	.061
	Negative	-.920
Test Statistics		0.92
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

*Source: SPSS Processing Results (2024).*

Based on the results of the data normality test using the One Sample Kolmogorov-Smirnov Test, the results of the values obtained are: Asymp. Sig of 0.200 is greater than 0.05. So it is known that the sig value of 0.200 > 0.05 which means it can be concluded that the data is normally distributed.

#### 4. Inferential Analysis

##### a. Multiple Regression Test

Regression test is conducted to determine the influence of independent variables, namely: X1 and X2 on the dependent variable (Y). The results of the regression test can be seen in table 4.9

**Table 7**  
**Regression Test Results**

		Coefficients <sup>a</sup>				
Model		Unstandardized Coefficients		Standardize	t	Sig.
		B	Std. Error	d Coefficients Beta		
1	(Constant)	2,361	1,374		1,719	.092
	Perception of Ease	.264	.097	.423	2,724	.009
	Perception of Benefits	.351	.152	.360	2.314	.025

*Source: SPSS Processing Results (2024).*

Based on the processed data in table 7 above, the following regression equation is obtained:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 2.361 + 0.264X_1 + 0.351 X_2 + e$$

The results of the multiple linear regression equation can be described as follows:

- 1) The constant of 2.361 means that the consistent value of the interest variable in using digital banking is 2.361.
- 2) The regression coefficient of X1 of 0.264 states that every 1% increase in the perceived value of ease, the interest value is 0.271. The regression coefficient is positive, so it can be said that the direction of the influence of variable X1 on Y is positive.
- 3) The regression coefficient of X2 of 0.351 states that for every 1% increase in the value of perceived benefits, the interest value increases by 0.351. The regression coefficient is positive, so it can be said that the direction of the influence of the variable X2 on Y is positive.

**b. Significance Test and Hypothesis Test**

1) Partial Test (t-Test)

The t-test is conducted to determine whether or not there is a partial (own) influence given by the independent variable (X) to the variable (Y). The basis for making the decision is:

- a) If the sig. value < 0.05 or t count > t table then there is an influence of variable X on variable Y.
- b) If the sig. value > 0.05, or t count < t table, then there is no influence of variable X on variable Y.

$$t \text{ tabel} = t \left( \frac{\alpha}{2}; n - k - 1 \right) = t (0,025; 46) = 2,012$$

Note:

$\alpha$  =level of confidence

n = number of samples

k = number of variables X

With a confidence level in the study of 95%,  $\alpha = 0.05$

The results of the partial test or t-test of the variables of perceived ease (X1) and perceived benefits (X2) on interest (Y) can be seen in table 4.10.

**Table 8**  
**Partial Test Results (t-Test)**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,361	1,374		1,719	.092
Perception of Ease	.264	.097	.423	2,724	.009
Perception of Benefits	.351	.152	.360	2.314	.025

a. Dependent Variable: Interest

Source: SPSS Processing Results (2024).

a) Based on significance value

From the Coefficients table, the significance value of the perceived ease variable is 0.009 < 0.05, so it can be concluded that the perceived ease variable (X1) influences the interest variable in using digital banking services (Y).

The significance value of the perceived benefits variable is 0.025 < 0.05, so it can be concluded that the perceived benefits variable (X2) has an effect on the interest variable in using digital banking services (Y).

b) Based on the t value

From the Coefficients table, the calculated t value of the perceived ease variable is 2.724 > t table 2.012 and has a positive value, so it can be concluded that the perceived ease variable (X1) has a positive and significant effect on the interest variable in using digital banking services (Y).

The calculated t value of the perceived benefits variable is 2.314 > t table 2.012 and has a positive value so it can be concluded that the perceived benefits variable

(X2) has a positive and significant effect on the interest variable in using digital banking services (Y).

2) R2 determination test

The coefficient of determination is carried out to determine what percentage of influence variable X has simultaneously on variable Y. The results of the R2 determination test can be seen in table 9.

**Table 9**  
**R2 Determination Test Results**

<b>Model Summary<sup>b</sup></b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.738 <sup>a</sup>	.544	.525	1,935

a. Predictors: (Constant), Perceived Ease, Perceived Benefit  
b. Dependent Variable: Interest

*Source: SPSS Processing Results (2024).*

Based on table 4.11 above, the R square value is 0.544. This means that the influence of the perceived ease (X1) and perceived benefits (X2) variables together contribute 54.4% to the dependent variable, namely Interest in using digital banking services (Y), while 45.6% is influenced by other factors outside this research model. Thus, the relationship between the independent and dependent variables can be said to have a fairly strong influence because the coefficient of determination (R2) value is close to 1 (one).

## Discussion of Research Results

### 1. Perception of Convenience (X1) Towards Interest in Using Digital Banking Services (Y)

The results of the analysis show that perceived ease has a positive and significant effect on interest in using digital banking services. This can be proven by looking at the t-value of  $2.724 > t\text{-table } 2.012$  and is positive. In addition, the significance value of the perceived ease variable has a value of  $0.009 < 0.05$  in the coefficients table. Based on this explanation, it can be concluded that H1 is accepted and H0 is rejected so that if the perception of ease increases, interest in using digital banking will increase.

According to Davis' Theory, the perception of ease is an individual's belief in using information technology such as digital banking applications. When digital banking applications can be used easily and do not require maximum effort, users will continue to use the digital banking application so this will have a positive influence on interest in using digital banking. Another theory put forward by Wibowo is that the perception of ease has a significant influence on interest in using E-Money.<sup>18</sup> In addition, the results of this study are also in line with Nurya Dina Abrilia's research in 2020 which found that the perception of ease has a positive and significant effect on the interest in using E-Wallet on the Dana application.<sup>19</sup>

The results of this study can be interpreted that the perception of convenience is very supportive in increasing public interest in using digital banks. because with the convenience

<sup>18</sup> Setyo Ferry Wibowo, Dede Rosmauli, and Usep Suhud, "Pengaruh Persepsi Manfaat, Persepsi Kemudahan, Fitur Layanan, Dan Kepercayaan Terhadap Minat Menggunakan E-Money Card (Studi Pada Pengguna Jasa Commuterline Di Jakarta)," *JRMSI - Jurnal Riset Manajemen Sains Indonesia* 6, no. 1 (2015): 440-456.

<sup>19</sup> Nurya Dina Abrilia and Sudarwanto Tri, "Pengaruh Persepsi Kemudahan Dan Fitur Layanan Terhadap Minat Menggunakan E-Wallet Pada Aplikasi Dana Di Surabaya," *Jurnal Pendidikan Tata Niaga* 8, no. 3 (2020): 1006-1012..

of digital banking services, people feel that they do not need great effort in using digital banking services, besides that people will also find it easy to operate digital banks because they can be accessed anytime and anywhere.

The perception of convenience provided by digital banks will certainly help people in carrying out their daily activities, especially when making transactions and when making other payments. The ease of using digital banking services will make people want to continue using digital banking services, this will encourage people's interest in using digital banks. However, if the digital banking services used are difficult to use, of course this will make people lazy or not interested in using these digital banking services.

## **2. Perception of Benefits (X2) Towards Interest in Using Digital Banking Services (Y)**

The results of the analysis show that the perception of benefits has a positive and significant effect on the interest in using digital banking services. This can be proven by looking at the t-value of  $2.314 > t\text{-table } 2.012$  and has a positive value. In addition, the significance value of the perceived benefits variable has a value of  $0.025 < 0.05$  in the table *Coefficients*. Based on this explanation, it can be concluded that H2 is accepted and H0 is rejected, so if the perception of benefits increases, interest in using digital banking services will increase.

According to Jogiyanto, Perceived Benefits are the extent to which a person believes that using technology will improve their performance. The benefits of using digital banking applications are the utility values expected by digital bank users in carrying out various transactions. The theory put forward by Pratama and Suputra explains that the greater the perceived benefits, the greater a person's interest in using a technology.<sup>20</sup> In addition, the results of this study are also in line with those conducted by Riza in 2019, which showed that the perception of benefits has a positive effect on interest in using Islamic digital banking.<sup>21</sup>

The results of this study can be interpreted that the greater the perception of benefits felt by the community, the greater the interest of the community in using digital banking. The community will be interested in using digital banking if they believe that it will provide benefits for them in improving more effective and beneficial performance for activities involving payment transactions.

The perception of benefits towards people's interest in using digital banking can be seen when people's tendency to use digital banking applications continuously can show their satisfaction with digital banking compared to other digital payment methods. That way, users feel confident that digital banking can improve performance and efficiency when making transactions.

It can be concluded that the perception of benefits has a significant role in determining people's interest in using digital banking services. This can encourage digital banking to provide digital banking applications that provide more benefits to its users.

## **Conclusion**

From the results of the research that has been done, a conclusion is obtained which is the answer to the formulation of the problem and proof of the hypothesis that has been discussed in the previous chapter. The conclusions are as follows:

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<sup>20</sup> Pratama and Suputra, "Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, Dan Tingkat Kepercayaan Pada Minat Menggunakan Uang Elektronik." "Pengaruh Persepsi Manfaat, Persepsi Kemudahan Penggunaan, dan Tingkat Kepercayaan Pada Minat Menggunakan Uang Elektronik". E-Jurnal Akuntansi, 27, 927. <https://doi.org/10.24843/eja.2019.v27.i02.p04>

<sup>21</sup> Alex Fahrur Riza, "Customer Acceptance of Digital Banking in Islamic Bank: Study on Millennial Generation," *Cimae* 2 (2019): 66–74.

1. Perceived ease has a positive and significant effect on the interest in using digital banking services. This means that the higher the level of perceived ease, the higher the public's interest in using digital banking.
2. Perceived benefits have a positive and significant effect on the interest in using digital banking services. This means that the higher the level of perceived benefits, the higher the public's interest in using digital banking.

### **Suggestion**

Based on the researcher's conclusions, the following suggestions are made:

1. For the Banking Industry  
This research can be used as additional information or input that can be considered by the banking sector and this research is expected to be used as input for decision making to further maximize the digital bank application system that will be provided to customers. So that customers will feel satisfied with the service from the digital bank application.
2. For Other Researchers  
For further researchers, it is expected that the results of this study can be a reference and input for further research that has the same topic. And it is expected that for further research, other variables can be added or the research can be expanded so that the information obtained will be more complete about the factors that influence the use of digital banking applications, so that the level of use of digital banks in Indonesia and even throughout the world can increase.

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