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Perceived Usefulness, Credibility, and Features Affect Desire to use Digital Banking

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ABSTRACT: The purpose of this study is to investigate how interest in utilizing digital banks in the Special Region of Yogyakarta is influenced by perceived features, utility, and credibility. Primary data is what was used. A Google Form is used to gather data in the form of a survey. The quantitative research method is the one that is employed. Purposive sampling was employed in the sampling procedure to gather 100 responders. many linear regression data analysis techniques involving many independent variables are used in this study. SPSS version 25 is the program used in this study. According to the study's findings, interest in utilizing digital banks in the Special Region of Yogyakarta is positively and significantly impacted by perceived features, usefulness, and credibility.

KEYWORDS: Perceived Usefullness; Perceived Credibility; Features; Digital Banking

I. INTRODUCTION

In the current era, it is undeniable that technical advancements are occurring at a quick pace. In this day of ever-improving technology, digital banking is starting to spread over a number of industries, particularly the banking and financial ones. As a result, banks must do everything in their power to satisfy customers. Digital banking's performance keeps improving every year in all of its clients' financial transactions. Even though it offers a great deal of ease, the Indonesian populace has yet to fully embrace this digital banking service. Data from international financial institutions indicates that just 54 percent of Indonesians are impacted by banking financial services (Saputra, 2023). The number of platforms available reflects the tremendous acceleration of digital banking's growth in Indonesia. In Indonesia, new digital banking platforms such as LINE Bank, Bank Jago, Bank Neo Commerce, and blu by BCA Digital are starting to appear. Unlike traditional mobile or internet banking apps, these digital banks are distinguished by providing novel features and a modern, fresh UI. Along with providing user-friendly interfaces and cutting-edge functionality, the bank platform 3's brand image. Since these new digital banking platforms are typically run by reputable businesses, some of which have alliances with major, well-known local businesses, their brand image is likewise favorable. The banking sector has taken a new turn thanks to digital banking, which is the outcome of adjusting to the risks and dynamics of change. The actions made by significant financial organizations to set up their own online banking platforms demonstrate this. Leading Indonesian banking institutions have introduced digital banks such as Jenius, Digibank, TMRW, Wokee, and BCA Digital (Valentino et al., 2022).

The progress of technology and the digital world is being driven by Generation Z, which is increasingly in the productive phase. Children who are now enrolled in higher education were born between 1995 and 2010. Given their status as Generation Z youngsters, it goes without saying that they are more tech-savvy. According to Susenas data, there are around 45 million members of Generation Z, which makes up 33.75 percent of Indonesia's overall population. Generation Z is between the ages of 20 and 40 in 2020, when the demographic bonus first started. According to Saputra (2023), this age group is thought to be a productive one that will support the Indonesian economy. Indonesia's digital bank service providers are growing annually in tandem with the country's growing number of digital service consumers. As digital technology advances, it is anticipated that the number of digital banks will continue to grow. According to data from the Financial Services Authority, the number of people using digital bank services like Internet, phone, mobile, and SMS banking climbed from 13.6 million in 2012 to 50.4 million in 2016. This is a 270 percent growth. From 150.8 million transactions in 2012 to 405.4 million transactions in 2016, the volume of transactions in digital banks increased by 169 percent (Claudisu & Zainul Arifin, 2022). A digital bank is defined as a banking entity incorporated in Indonesia (BHI) that focuses on providing and conducting banking business activities, primarily through electronic channels without the presence of physical offices other than the head office, or using physical offices on a limited scale, according to Financial Services Authority (OJK) Regulation number 12/POJK.03/2021. These digital banks are licensed under the same category as commercial banks; the only distinction is that their business model or method of offering services to the general public has changed.

According to research by Rachmawati et al. (2021), perceived credibility and utility have a major impact on interest in use. These results highlight how crucial perceived value and reliability are in determining a person's desire to utilize a good or service. According to study, interest in adopting electronic banking is influenced by perceived usefulness (Farida, 1989). However, according to research (Valentino, 2022), perceived utility has little bearing on interest in using digital banks; hence, interest in using electronic banking is significantly impacted by this research. Investigate gap or a gap brought on by disparities in study findings. According to study, perceived credibility has a favorable and noteworthy impact (Istiarni and Hadiprajitno, 2014). Features have a beneficial impact on interest in using digital banks, according to research (Windasari et al., 2022). According to study, however, service features have little impact (Umaningsih, 2020).

II. LITERATURE REVIEW AND HYPHOTESIS

A. Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is a model for how users will embrace information technology systems. The Theory of Reasoned Action, or TRA, is the foundation of the Technology Acceptance Model, or TAM, which was created by Davis et al. in 1989. Perceived utility and simplicity of use are the two primary constructs that make up TAM's structure. The premise behind this concept is that people's acceptance of information technology systems depends on how much they believe they are practical and easy to use. According to Mayjeksen and Pibriana (2020), TAM thus offers a strong conceptual basis for comprehending the elements that affect an individual's adoption of information technology. The following are the TAM constructs: 1. The ability to use a technology with confidence and without exerting effort is known as perceived ease of use; 2. Does a person's degree of conviction in a technology's capacity to enhance work outcomes is known as perceived usefulness; 3. The way a person feels when confronted with a necessary task is known as their attitude toward using technology; 4. The intention to use is the impulse to do something. If someone wants to or intends to engage in this conduct, they will; 5. A behavior is a person's action. Behavior is the real application of technology in the context of information technology systems.

B. Perceived Usefulness

Perceived usefulness is defined as the extent to which an individual believes that the presence of technology will increase the productivity and performance of an activity or job (Davis, 1989). Perceived usefulness is explained as the level of individual confidence that using a particular system will improve their work performance and achievement. Thus, it can be concluded that the benefits of using Information and Communication Technology (ICT) can improve the performance and work performance of individuals who adopt it (Elok, 2017). The degree of confidence an individual has in using a system to enhance his work performance is known as perceived usefulness. According to Debby and Joshua (2020), if someone is certain that the system is helpful, they will use it; conversely, if they are certain that the system is less helpful, they will not use it.

C. Perceived Credibility

Perceived credibility, or what is often referred to as perceived credibility, can be interpreted as the extent to which a person believes that the system used can still guarantee security and privacy (Istiarni and Hadiprajitno, 2014). Wang et al., 2003 argue that perceived credibility is when individuals believe that there will be no security or privacy threats when using mobile banking. The indicators of perceived credibility according to Wang et al., as explained by (Farida and Baridwan, 1989), include two aspects that can be measured, namely: 1. Personal Data Security Guarantee Users believe that the bank will not disclose their personal information. Digital banks have official licenses and are supervised by OJK, recognized as trustworthy institutions. Thus, the confidentiality and security of customers' personal data is guaranteed and protected. 2. Safety when transacting Users feel that transacting through a digital bank will keep them safe. keep them safe. Digital banks provide a two-step verification step, which serves as an additional layer to prevent unwanted transactions. This adds to users' confidence that their every transaction activity is done with an optimal level of security.

D. Features

Features are characteristics that distinguish a company's products or services from competitors' products that offer similar things. With unique or distinctive features, the product or service offered can stand out and have its own specialty. These features become significant differentiators, allowing consumers to understand the added value or advantages provided by the product or service compared to other options. Thus, focusing on developing innovative and relevant features can be an important strategy for companies to create attractiveness and competitive advantage in the market (Kotler & Armstrong, 2018). As for the features indicator according to (Sugiyono, 2013), product features in a digital bank can be measured through three indicators, namely:

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1. **Provides many useful features**
   The number of useful features in the digital bank application. In addition to SeaBank's main features, namely digital savings and virtual accounts, SeaBank also has many other features such as Link with Shopee and Spinjam by Shopee which makes it easy for Shopee user customers to transact and process credit.

2. **Providing features that are needed**

The digital bank features provided are in accordance with what is needed or required. The features available at SeaBank are important and frequently used features such as interbank transactions, balance top-ups and e-wallets, to bill payment services and credit purchases.

3. **Provides features that make it easy to manage personal finances**

Digital bank features that make it easy to manage customers' personal finances. SeaBank has an e-Statement feature that helps customers organize their expenses and income.

D. Hypothesis

According to the Technology Acceptance Model developed by Fred Davis in the early 1980s and has been widely used to understand user behavior towards technology. Based on this theory, perceived usefulness is one of the key factors that influence users' intention to adopt or use a technology. It refers to the extent to which Generation Z considers that the use of digital bank services will improve their effectiveness, efficiency, or performance in conducting financial transactions.

Davis states that perceived uselfulness is a person's belief in the usefulness of a technology or system in improving their performance at work (Sinaga, 2020). According to (Chandra & Depari, 2022) explains that there is a positive and significant effect on perceived usefulness on interest in using the Jenius digital bank. According to (Z. A. Putri et al., 2023) shows that perceived usefulness has a positive and significant effect on interest in using the BRImo application. This is supported by the responses of BRImo users from the survey that the researchers conducted, namely users consider work more quickly, effectiveness, easier, and performance in determining the perceived usefulness of interest in using the BRImo application used. Thus the authors hypothesize the following:

H1. Perceived uselfulness has a positive effect on interest in using digital banks.

Perceived credibility reflects the extent to which a person believes that the security of the mobile banking they use can be guaranteed. The level of individual trust in utilizing financial technology can be measured through perceived credibility as the main parameter. This characterizes individual confidence in the level of security provided by mobile banking services in the context of utilizing financial technology. According to (Valentino et al., 2022), there is a positive and significant effect on perceived credibility on interest in using digital banks. Thus, the authors assume perceived credibility can influence interest in using digital banks:

H2. Perceived credibility has a positive effect on interest in using digital banks.

Features are product characteristics that reflect consumer interest in the unique aspects of digital banking technology that provide financial solutions. The convenience provided by digital bank features is an added value for its customers. For example, some digital banks provide features such as a connection with Shopee, making it easier for customers to make payment transactions on the Shopee e-commerce platform without incurring handling fees. With this feature, customers benefit greatly. Findings from (Windasari et al., 2022) explain the positive and significant effect of features on interest in using digital banks. Thus, the authors assume features can influence interest in using digital banks.

H3. Features have a positive effect on interest in using digital banks.

III. METHODOLOGY

The initial research process begins with identifying problems that require theoretical research. Furthermore, the search for the foundations of rationality is carried out based on theory as a basis for detailing and deeply understanding the context of the phenomenon being studied. This approach helps in formulating research questions, developing hypotheses, and designing research methodologies that are tested and relevant (Bambang and Agusiady, 2022). Finding the impact of independent variables perceived usefulness (X1), perceived creatibility (X2), and features (X3) on the dependent variable interest in using digital bank services (Y) is the main goal of this study. This study employs a questionnaire-shaped instrument with a Likert scale to determine the impact of independent variables, which include perceived usefulness (X1), perceived creatibility (X2), and features (X3), on the dependent variable, which is interest in using digital bank services (Y). One hundred respondents, all Digital Bank customers in the Yogyakarta region of Indonesia, participated in this survey. According to (Wang et al., 2003), perceived usefulness can be measured by several indicators, namely performance improvement, ease of transactions, and usefulness. Meanwhile, perceived credibility can be measured by several indicators, namely the security and privacy protection provided. Interest in the item of interest, pleasure, and the propensity to use are some of the indications that can be used to gauge interest, according to Waldito (2015). Regression analysis was then used to examine the gathered data.

IV. RESULT AND DISCUSSION

The characteristics of the study participants as indicated by their use of digital bank types are as follows: 60 (60%) use SeaBank, 3 (3%) use Allo Bank, 2 (2%) use Neobank, 1 (1%) use LINE Bank, 5 (5%) use Jenius, 4 (4%) use Bank Jago, 15 (15%) use Livin by Mandiri, 9 (9%) use Blu by BCA, and 1 (1%) use D-Save by Bank Danamon.

Table 1. Digital Bank Users

No	*Description*	*Amount (person)*	*Percentage*
1.	Sea Bank	60	60%
2.	Allo Bank	3	3%
3.	Neo Bank	2	2%
4.	LINE Bank	1	1%
5.	Jenius	5	5%
6.	Bank Jago	4	4%
7.	Livin by Mandiri	15	15%
8.	Blu by BCA	9	9%
9.	D-Save by Danamon	1	1%
	Total	**100**	**100%**

Multiple regression is used to determine the impact of independent variables on dependent variables using the linear berganda regression model, where independent variables include perceived utility, perceived credibility, and qualities related to the desire to use a digital bank. The SPSS version 25 application was used for this study. Multiple Regression Analysis in this study includes Partial Test, Simultan Test, and Adjusted R^2.

Table 2. Partial Test Result

***Coefficient**[a]*						
Model		***Unstandardized Coefficients***		***Standarized Coefficients***		
		B	***Std. Error***	***Beta***	***t***	***Sig.***
1	(Constant)	.189	1.195		.159	.874
	PU	.470	.099	.392	4.745	.000
	PC	.348	.094	.293	3.722	.000
	F	.283	.098	.241	2.897	.005

Table 3. Simultan Test Result

***ANOVA**[a]*						
Model		***Sum of Squares***	***Df***	***Mean Square***	***F***	***Sig***
1	Regression	67.685	3	22.562	25.534	.000[b]
	Residual	84.825	96	.884		
	Total	152.510	99			
Dependent Variable: Minat						
Predictors: (Constant), perceived usefulness, perceived credibility, features.						

Hypothesis 1 (H1) is accepted based on the testing outcomes. According to Hypothesis 1, interest in utilizing digital banks is positively impacted. The findings of testing hypothesis 1 demonstrate that it has a considerable positive impact on interest in using digital banks, as the perceived usefulness variable had a significant value of 0.000 based on the t test and the regression coefficient was positive at 0.470. The study's findings are consistent with those of Siddik (2023) and Maharani (2020), who claim that decisions to use Sharia digital banks and mobile mbanking are significantly influenced favorably by perceived utility. This implies that a person's decision to embrace or use an Islamic digital bank will be strengthened if he thinks that the technology may help him. Customers are more likely to use something if they believe it to be valuable.

According to Hypothesis 2 (H2), interest in using digital banks is positively impacted by perceived credibility. The findings of testing hypothesis 2 (H2) indicate that perceived credibility significantly increases interest in utilizing digital banks, as indicated by the t test results, which showed that the perceived credibility variable had a significant value of 0.000. The findings of this study are consistent with those of (A. Putri et al., 2020) and (Rahayu, 2016), which claim that consumer decisions about mobile banking are significantly influenced by perceived credibility. This implies that consumers' decisions to use mobile banking will be influenced by the degree of perceived credibility. Conversely, customers are less likely to choose mobile banking if they believe it to be credible.

Features have a beneficial impact on interest in utilizing digital banks, according to Hypothesis 3 (H3). The findings of testing hypothesis 3 (H3) indicate that features have a substantial positive impact on asking to use a digital bank, as indicated by the features variable's significant value of 0.005 based on the t test results. The study's findings are consistent with those of Badaruddin & Risma (2021) and Iqbal et al. (2021), who claim that service characteristics significantly influence consumers' desire in utilizing mobile banking. Service features serve as a competitive tool to set the company's products apart from those of its rivals. Customers' interest in sticking with Mobile Banking may be influenced if they believe that the features meet their transaction demands.

V. CONCLUSIONS

One hundred respondents digital bank customers in the Yogyakarta Special Region were the subjects of this study. The purpose of this study is to investigate how interest in utilizing digital banks is influenced by perceived features, perceived usefulness, and perceived credibility. The findings of the conducted research are as follows, **First**, interest in utilizing digital banking is significantly positively impacted by perceived utility. This indicates that interest in utilizing a digital bank is influenced by the perceived usefulness variable; **Second**, interest in utilizing digital banks is significantly positively impacted by perceived credibility. This indicates that interest in utilizing a digital bank is influenced by the perceived credibility component. **Third**, interest in utilizing digital banks is significantly positively impacted by features. This indicates that interest in utilizing a digital bank is influenced by the features variable.

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