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THE MODERATING EFFECT OF TRUST ON INTENTION TO USE DIGITAL BANK: TECHNOLOGY ACCEPTANCE MODEL (TAM) APPROACH

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Abstract

The transition from the traditional world to advanced technology makes banking services easier for digital banks and is supported by an internet network with increasingly easier and broader coverage. The information technology system acceptance model will be used as a Technology or Technology Acceptance Model (TAM). TAM is an individual's intention and attitude to use technology determined by convenience and usefulness. Trust, convenience, and benefits of digital payments influence consumer behavior, especially for Generations Y and Z. The aim of the research that will be carried out is to determine the effect of convenience on intention to use digital banks, the effect of usability on intention to use digital banks, the effect of trust as moderating the effect of ease on intention to use digital banks, the effect of trust as moderating usability on intention to use digital banks. This research was conducted on all students who entered college at UIN SYAHADA Padangsidimpuan in 2020, totaling 162 students with a sample of 115 students. Data is processed using SMARTPLS, version 4. Outer model analysis can be seen from several indicators: Validity Test, Reliability Test, and Multicollinearity Test. Evaluation of the Inner Model: Estimation for Fath Coefficient, R-Square, and Model Fit. Hypothesis Testing Hypothesis testing can be seen from the t-statistic and probability values. The research results show that convenience significantly affects the intention to use digital banks (4,099 > 1.96). In contrast, the effect of usability, convenience moderated by trust, and the effect of usability moderated by trust on interest in digital bank users are insignificant.

Keywords: Digital Bank, Usefulness, Convenience, Trust, Interest

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Introduction

Digital integration into traditional banking and finance models has changed the financial services landscape. The changes in the banking world are shifting from traditional to digital banking services (Octavina & Rita, 2021a). This is also supported by the increasingly broad reach of the internet. According to a survey of the number of people connected to the internet in 2023, the most significant number of internet users aged 19-54 years was recorded to have reached internet usage of 78.19% (Fadhilah dkk., 2021). The advancement of internet technology dramatically impacts the change to become all digital. The change in digital service transformation has become a significant concern in educational institutions, industrial companies, and the financial sector (Iradianty & Aditya, 2021).

Based on a report from Bank Indonesia, the value of digital banking transactions in 2023 reached IDR 58,478.2 trillion or grew 13.5 percent (year-on-year) compared to 2022. The growth of digital banks can be seen from the number of assets that are increasingly competitive among digital banks in Indonesia. This shows that there are many enthusiasts and users of digital banks (Octavina & Rita, 2021b). The Deposit Insurance Corporation (LPS) is formed to safeguard banking and guarantee all customer funds.

The information technology system acceptance model will be used as a Technology or Technology Acceptance Model (TAM). The purpose of TAM is to briefly explain the determinants of user behavior in adopting information technology and accepting the use of information technology itself. The TAM constructs described are ease of use, benefits, attitudes towards use, behavioral intentions, and use of technology.

Generation Y and Z are known as generations comfortable with various digital markets (Isywara dkk., 2024). Research results show that trust, convenience, and benefits of digital payment affect consumer behavior in the population aged 8-25 years (Gen Z) domiciled in Medan City using digital payment (Andika dkk., 2023). Therefore, each bank studies various factors of public acceptance perception that will help improve quality to be better and more successful (Almaiah dkk., 2022). The variables of convenience and benefits of using digital payment affect consumer behavior (Kurnianingsih & Maharani, 2020) Meanwhile, according to other research, convenience and benefits influence consumer behavior. In contrast, the trust variable does not show the same results (Safira dkk., 2023).

A person will use an information system if he or she finds it easy to use (Safari & Riyanti, 2023) (Kristianti & Tulenan, 2021), which shows that convenience affects the intention to use mobile banking. Complaints about using Livin by Mandiri that there are disruptions when accessing the application (Siswoyo & Irianto, 2023).

The subjective perceived usefulness of a particular potential user to facilitate job performance. Digitally facilitated performance will impact physical and non-physical usability, resulting in faster and more satisfying results. Research results (Erwinsyah dkk., 2023) show that usability influences the intention to use mobile banking. Usability is a variable that influences users' intention to use digital wallets in Surabaya City (Ardianto dkk., 2021). Meanwhile, the research results (Anifa dkk., 2020) show that usability does not affect intention to use technology.

A person's level of trust in the security of use can be presented with the perception of security. Trust and risk can influence consumer attitudes, and attitudes towards use have also been proven to influence the intention to use OVO and Dana digital wallets on an ongoing basis. (Hartono & Danang, 2021). Trust plays a critical role in the adoption of mobile financial services, with ease of use and perceived benefits amplified in a high trust environment.

The results of an interview with Wilda, a UIN Syahada student who has yet to use a digital banking application due to a lack of interest and trust in using each transaction. According to Zahra, frequent internet access disruptions cause transactions to fail. Digital banking services still do not require a digital application because few accept transfer payments rather than cash. According to Erna, using a digital bank will make it easier for us to make transactions for online purchase payments. Seeing the phenomenon described above, it is necessary to conduct observations and evaluations on the use of digital banks by Generation Z students regarding using an information technology system influenced by acceptance and use. In this study, researchers used the TAM framework, namely the Application of the Technology Acceptance Model (TAM) and the Moderating Effect of Trust on Intention to use Digital Banks.

The research objectives are to determine the effect of convenience on the intention to use digital banks, the effect of usability on the intention to use digital banks, the effect of trust as a moderating usability effect on the intention to use digital banks, and the effect of trust as a moderating usability effect on the intention to use digital banks.

Methods

This quantitative study uses a population of all students who entered lectures at the Syekh Ali Hasan Ahmad Addary Padangsidimpuan State Islamic University (UIN SYAHADA) in 2020, with as many as 162 students. The sample was taken by purposive sampling, which determined students who were still active in lectures and had a digital banking application of 115 students. The data collected were primary data that the author collected directly from respondents in the form of student opinions/perceptions regarding ease and usefulness strengthened by the moderation of

trust in the interests of digital bank users. In collecting primary data, questions were made on a Likert Scale starting from a value of 1 (Strongly Disagree), a value of 2 (Disagree), a value of 3 (Neutral), a value of 4 (Agree), and a value of 5 (Strongly Agree). Secondary data is taken indirectly by providing data to data collectors. Secondary data is obtained from various sources related to the research, such as books, literature, articles from websites, or other sources related to this research.

Data analysis techniques using SMARTPLS, version 4, include clarifying, analyzing, interpreting, and drawing conclusions from all collected data. This study uses multivariate statistics with three independent, moderating, and dependent variables. In this study, to determine the effect of ease, usefulness, with trust as a moderating variable on the interest of digital bank users.

Evaluation of the measurement model or outer model is carried out to assess the validity and reliability of the model. The outer model with reflective indicators is evaluated through the convergent and discriminant validity of the latent construct, forming indicators and composite reliability, as well as Cronbach alpha for the indicator block. Outer model analysis can be seen from several indicators: Validity Test, Reliability Test, and Multicollinearity Test.

Structural Model Evaluation (Inner Model), in assessing the structural model with structural PLS, can be seen from the R-Square value for each endogenous latent variable as the predictive power of the structural model. The R-squared value is a test of the goodness fit of the model. A model can be said to be strong if the R-Square value is 0.75, is said to be moderate if the value is 0.50, and is said to be weak with a value of 0.25, namely the Estimation for Fath Coefficient, R-Square, and Model Fit.

The following variables, indicators, and sources were used in the research as follows:

Table 1. Variables, Indicators, and Sources

No	Variable	Indicator	Sumbernya
1	Intention to Use Digital Bank (Y)	1. Intend to use. 2. Used for the future used in the millennial era with technological advances. 3. Interest in objects of interest based on their own desires without interference from others. 4. Tend to always use through the applications they use	(Abrilia, 2020)
2	Convenience (X1)	1. Individual interaction with the system is clear and easy to understand.	(Venkatesh & Davis, 2000)

		2. It does not take much effort to interact with the system. 3. The system is easy to use. 4. It is easy to operate the system according to what the individual wants to do.	
3	Utility (X3)	1. The use of the system can improve individual performance. 2. The use of the system can increase the level of individual productivity. 3. The use of the system can increase the effectiveness of individual performance. 4. The use of the system is beneficial for individuals.	(Venkatesh & Davis, 2000)
4	Trust (Z)	1. Reliability, meaning the ability to provide promised services to customers immediately, accurately, and satisfactorily. 2. Honesty, meaning providing honest information and services to customers 3. Caring, is a high level of empathy that can be felt by the bank being able to provide solutions to its customers' problems. 4. Credibility, meaning the implementation of honest and trustworthy electronic banking transaction operational mechanisms.	(Rofianti dkk., 2023)

Hypothesis Development

Intention to use digital banking is the level of a person's strong desire or drive to perform a specific behavior. If users feel satisfied when using new technology, they will feel confident to continue using it. The variables of ease and usefulness are measurements of the extent to which individuals are interested in using digital. These three variables are the decision-making process for digital and whether they affect the intention to use digital. To be more interested in using digital, individuals must have trust as a reinforcing variable or weakening the relationship between variables. The following is the hypothesis design in this study.

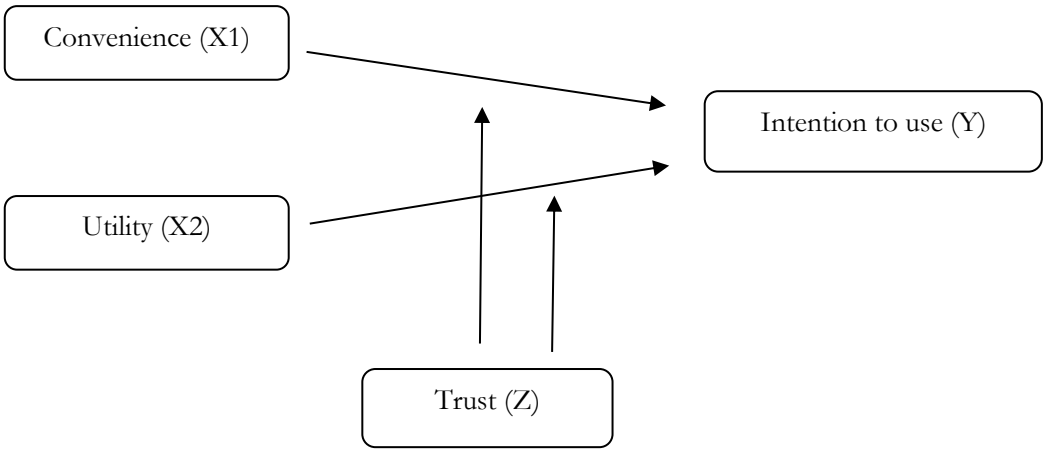

Figure 1. Framework of thought

H1 : Convenience influences intention to use digital banks

H2 : Usability influences intention to use digital banks

H3 : Trust as a moderating variable provides an influence on the intention to use digital banking

H4 : Trust as a moderating variable of usefulness influences the intention to use digital banking

Results And Discussion

Measurement Model Evaluation

The measurement model evaluation describes the relationship between the indicator blocks and their latent constructs. The model is evaluated using convergent validity and discriminant validity indicators. Evaluation of the measurement model uses reflective indicators because each indicator manifests the latent variable. The results of the analysis based on the measurement model evaluation indicators are:

Figure 2. Evaluation of Measurement Model

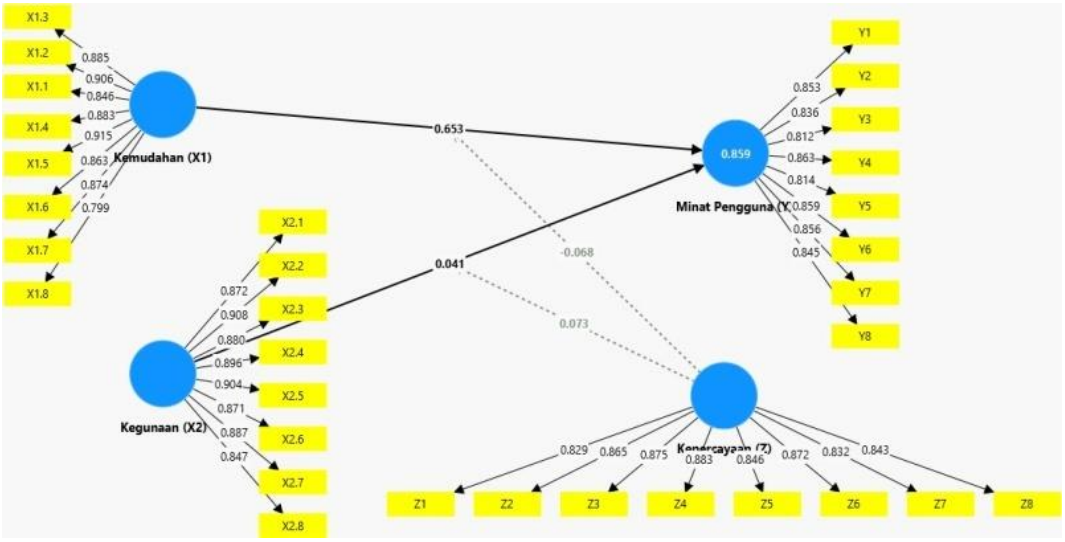

Figure 2. The framework of thought

Outer Model Evaluation

Validity Test

Outer Model or outer measurement aims to specify the relationship between latent variables and their indicators.

Convergent Validity

Convergent validity is a set of indicators representing one latent variable and the basis of the latent variable.

Table 2. Outer Loading and AVE Test

Variabel		Outer Loading	AVE
Convenience (X1)	X1.1	0,846	0,760
	X1.2	0,906	
	X1.3	0,885	
	X1.4	0,883	
	X1.5	0,915	
	X1.6	0,863	
	X1.7	0,874	
	X1.8	0,799	
Utility (X2)	X2.1	0,872	0,780
	X2.2	0,908	
	X2.3	0,880	

	X2.4	0,896	
	X2.5	0,904	
	X2.6	0,871	
	X2.7	0,887	
	X2.8	0,847	
Intention to use Digital Bank (Y)	Y1	0,853	0,710
	Y2	0,836	
	Y3	0,812	
	Y4	0,863	
	Y5	0,814	
	Y6	0,859	
	Y7	0,856	
	Y8	0,845	
Trust (Z)	Z1	0,829	0,732
	Z2	0,865	
	Z3	0,875	
	Z4	0,883	
	Z5	0,846	
	Z6	0,872	
	Z7	0,832	
	Z8	0,843	

Outer loading testing is a correlation between item scores/component scores with construct scores with indicators that measure the construct with a value > 0.5 is considered significant. It can be concluded that all constructs of ease, usefulness, trust, and interest in use in this study are valid or have met convergent validity.

The research data results in the table above show that the AVE value is > 0.5. So, it can be concluded that all constructs of ease, usefulness, trust, and user interest have high AVE values , and all constructs have values above > 5.0; this indicates that all variables in the estimated model meet the convergent validity criteria.

Discriminant Validity

Discriminant validity is conducted to ensure that each concept of each latent is different from other variables. The results of the cross-loading test are in the table below.

Tabel 3. Cross Loading

	Utility X2)	Convenience (X1)	Trust (Z)	Intention to Use (Y)
X1.1	0,811	0,842	0,733	0,755
X1.2	0,827	0,845	0,692	0,753
X1.3	0,802	0,856	0,734	0,779
X1.4	0,817	0,826	0,720	0,753
X1.5	0,840	0,828	0,718	0,680
X1.6	0,804	0,832	0,717	0,748
X1.7	0,823	0,812	0,767	0,669
X1.8	0,818	0,774	0,725	0,750

	Utility (X2)	Convenience (X1)	Trust (Z)	Intention to Use (Y)	Trust (Z) x Convenience (X1)	Trust (Z) x Usefulness (X2)
Trust (Z) x Convenience (X1)	-0,567	-0,575	-0,568	-0,541	1,000	0,979
Trust (Z) x Usefulness (X2)	-0,556	-0,556	-0,557	-0,520	0,979	1,000

The results of the cross-loading factor data on all indicators in each construct have met the criteria for testing, namely > 0.70, meaning that the high level of validity meets convergent validity. It can be concluded that ease, usefulness, and trust as moderating variables for user interest have valid values.

Reliability Test

A reliability test is a tool to measure a questionnaire, an indicator of a variable. Composite reliability shows how much a measuring instrument can be trusted and relied on. The criteria used are if composite reliability ≥ 0.7, then the group of manifest variables that measure a variable has good composite reliability. The results of the composite reliability test are in the following table:

Table 4 Cronbach's alpha and composite reliability (rho_a) test)

Variabel Indikator	Cronbach's alpha	Composite reliability (rho_a)
Intention to use (Y)	0,942	0,942
Convenience (X1)	0,955	0,957
Utility (X2)	0,960	0,961
Trust (Z)	0,948	0,949

Based on the table above, the Cronbach's alpha value for all constructs is above 0.7. The composite reliability results show that the values for all constructs are > 0.70. A composite reliability value > 0.90 indicates a small (minor) error variance value. The lowest value of composite reliability on User Interest is 0.942.

Based on the two tables above, it can be seen that Cronbach's alpha and composite reliability values each have values above 0.70. So, it can be concluded that ease, usefulness, and trust as moderating variables on user interest have good reliability.

Classical Assumption Test

The structural model referred to in this study is the multicollinearity or collinearity test, which is carried out to ensure that there is intercorrelation or collinearity between independent variables in a construct model. The results of the data processing contain initial data VIF values for several indicators that have VIF values <10, which can be seen in the table below:

Table 5. Multicollinearity Test

Indikator	VIF	Indikator	VIF	Indikator	VIF	Indikator	VIF
X1.1	3,180	X2.1	3,702	Y1	3,071	Z1	3,013
X1.2	4,400	X2.2	4,935	Y2	3,368	Z2	4,120
X1.3	4,459	X2.3	4,151	Y3	2,704	Z3	4,467
X1.4	5,287	X2.4	4,462	Y4	3,507	Z4	4,059
X1.5	5,755	X2.5	5,593	Y5	2,848	Z5	3,417
X1.6	4,006	X2.6	4,025	Y6	3,105	Z6	3,883
X1.7	3,862	X2.7	4,568	Y7	3,249	Z7	3,176
X1.8	2,513	X2.8	3,740	Y8	3,226	Z8	3,519

Based on the table above, it can be seen that overall, the indicators do not experience multicollinearity because they have a VIF value <10. So, it can be concluded that overall, the construct does not experience multicollinearity between the variables of convenience, usefulness, and trust as moderating variables on the interest in use

Inner Model Evaluation (Structural Model)

The inner model can be evaluated by testing the Path Coefficient, Determination Coefficient (R^2), R-square, and Model Fit Test.

Path Coefficient Test

The Path Coefficient test is used to show how strong the influence of the independent variable is on the dependent variable.

Table 6. *Path Coefficient*

Indicator	Path coefficients
Convenience (X1)	0,653
Utility (X2)	0,041
Trust (Z)	0,263
Trust (Z) x Convenience (X1)	-0,068
Trust (Z) x Usefulness (X)	0,073

Based on the table results, all variables in this model have a favorable path coefficient except for trust (Z) x ease (X1). This means there is a strong influence of ease and usefulness, which is strengthened by trust in the interest of digital bank users and vice versa.

R- Square

The R Square test measures how far the model can explain the dependent variable. The R-squared coefficient of each independent variable from the estimate can be seen in the table below.

Table 7. R-Square

	R-square	R-square adjusted
User Interest (Y)	0,859	0,853

The R Square of the user interest variable is 0.859. This means that the latent variables of ease and usefulness can explain or predict 85.9% of user interest, while the remaining 14.1% is explained by other variables not used in this study.

Fit Model

The submission of a model fit describes how well it fits the observations. The model will be considered fit for SRMR values of less than 0.01 or 0.08 while the Normal Fit Index (NFI) produces a value between 0 and 1. The closer to 1, the better, or by the expected model.

Table 8. Model Fit Test

	Saturated model	Estimated model
SRMR	0,050	0,050
d_ULS	1,325	1,332
d_G	2,248	2,245
Chi-square	1285,259	1286,294
NFI	0,760	0,760

Based on the results obtained, the SRMR value is 0.050, which indicates a fit value. The NFI value produces a value of 0.760 or 75.6%, which indicates that the model is included in the marginal fit criteria.

Hypothesis Testing

Hypothesis testing is carried out on each hypothesis that has been made previously. Testing is carried out using the t-value with a significance level of 0.05. The t-value is the critical ratio value (c.x) in the Regression Weight. If the c.x value is ≥ 1.967 or the probability value (P) is ≤ 5% (in economic research, it can use ≤ 0.1 or ≤ 1% with a confidence level of 90%), then Ho is rejected (the hypothesis is accepted).

Table 9. Output Path Coefficient

Keterangan	Tstatistics (|O/STDEV|)	P values
Convenience (X1) -> Intention to Use (Y)	4,099	0,000
Usability (X2) -> Intention to Use (Y)	0,615	0,538
Trust (Z) x Ease (X1) -> Intention to Use (Y)	0,439	0,660
Trust (Z) x Usefulness (X2) -> User Interest (Y)	0,496	0,620

Based on the table above, exogenous variables if the T statistic value is >1.96 or P values <0.05:

The Effect of Convenience on Intention to Use Digital Bank

The study results for this construct produced a t statistic value showing a figure of 4,099> 1.96 and can also be proven at the P-Value value of 0.000 or said to be less than 0.05. Ho is rejected, and Ha is accepted, which means that convenience has a significant effect on the intention to use digital banks

The Effect of Usability on Intention to Use Digital Bank

The study results for this construct produced a t statistic value showing a figure of 0.615 <1.96 and can also be proven at the P-Value value of 0.538 or said to be greater than 0.05. Ho is accepted, and Ha is rejected, which means that the effect of usability on the interest of digital bank users is insignificant.

Trust as a moderating variable Ease affects the intention to use Digital Banks.

The study results for the construct produced a t-statistic value showing a figure of 0.439 <1.96 and can also be proven by the P-value of 0.660 or said to be greater than 0.05. Ho is accepted, and Ha is rejected, meaning that the effect of convenience moderated by the trust on the interest of digital bank users is insignificant.

Trust as a Moderating Variable of Usefulness on Intention to Use Digital Banks

The study results for the construct produced a t-statistic value showing a figure of 0.496 <1.96 and can also be proven by the P-value of 0.620 or said to be greater than 0.05. Ho is accepted, and Ha is rejected, which means that the effect of usability moderated by trust on the interest of digital bank users is insignificant.

Discussion

The Effect of Ease of Use on Intention to Use Digital Banks

Based on the validity test results, the effect of ease on intention to use digital banks is valid and reliable. The Output Path Coefficient test results show that ease of intention to use digital banks has a significant effect. This means that the easier it is to use a digital wallet application, the easier it will be to use a digital wallet (Ardianto dkk., 2021). The concept of ease of use indicates the degree to which a person believes that using a technology is easy and does not require much effort from the user to use it.

However, several research results contradict the researchers' findings, which show no influence of convenience on user interest. The convenience variable does not affect the interest in the use, so the various conveniences offered by an application as a non-cash payment tool do not affect the desire of each individual to use its services (Zakiyyah, 2020). Technology's little convenience cannot influence each individual to use it. This is because the community is likely to be primarily literate in Android-based technology, so they already consider it very easy to operate Android-based applications.

The Influence of Usability on Intention to use Digital Banks.

Based on the validity test results, the usability variable shows valid results on the variable. However, the Output Path Coefficient test results show no significant influence on intention to use digital

banks. The perception of usability regarding usability is not the basis for determining the user's attitude to digital banks (Siswoyo & Irianto, 2023).

However, this result differs from the research results, which state that usability significantly influences the interest in use. This is because digital payment as a payment system has many benefits consumers feel, affecting consumption patterns. The utility offered by digital payments affects users, and to obtain this utility, users consume by only prioritizing satisfaction and pleasure rather than the function of the goods purchased, thus creating a consumptive consumption pattern (Febrilia dkk., 2020).

The perception of the usefulness of a technology can be seen from a person's tendency during use. Customers who use digital banking applications continuously show satisfaction with digital banking services compared to other digital payment facilities, so customers feel confident that the platform can improve transaction performance and effectiveness.

The influence of trust as a moderating factor of ease of use on intention to use digital banking.

The results of the study conducted by the researcher based on the results of the validity test showed the validity of the influence of trust as a moderating variable of ease of use on the intention to use digital banking but in contrast to the results of the output path coefficient test which showed no significant influence on the intention to use digital banking. The results of this study contradict the study, which states that there is a significant influence that the higher the level of individual understanding of technology, the easier it will be to provide convenience for users with trust to apply digital banking, which will indirectly affect consumer behavior (Safira dkk., 2023).

A person's digital literacy/understanding skills can increase the use of financial technology such as e-wallets (Zulfayani dkk., 2023). A person's high level of digital literacy can avoid problems when using financial technology (Widiastuti dkk., 2021). Ease of use of the system is the level of trust that someone has in providing convenience in completing work, not creating obstacles for its users. The easier a system is to use, the more likely someone will choose to use the system and vice versa. Digital banks provide convenience through services that are an alternative for every transaction that can be used anytime.

Trust as a moderator of usefulness influences intention to use digital banks

Trust as a moderating utility has an effect on the intention to use digital banks based on the results of the validity test, which produces the validity of the data obtained. In contrast, the results of the output path coefficient show that it does not have a significant effect, meaning that the benefits with trust as a moderating variable on the interest of digital bank users have no effect. A person will only use technology if it provides convenience and benefits for digital bank users. Everyone

has different priority needs according to their needs. Although digital banks offer certain uses, if they do not match their needs, they will look for other alternatives.

Some people do not use digital transactions because they still feel that it is not a priority need for productivity at work. In addition, there is a possibility that digital bank users only follow trends without considering the benefits of the technology system and the lack of public awareness of the benefits of digital bank users so that they are not interested in using digital banks. The results of this study are in contrast to the results of research stating that high interest in use directly affects user transaction decisions and increases user consumption levels (Febrilia et al., 2020). The higher the level of individual technological understanding, the easier it will be to apply digital so that the benefits of digital are higher.

Conclusion

Test analysis and discussion on the influence of convenience, usefulness on the interest of digital bank users with trust as a moderator. It can be concluded that convenience on the interest of digital bank users has a positive impact on the intention to use digital banks with technological advances. However, the ease of using technology is not necessarily supported by trust in digital banks. Usefulness on user interest does not have a significant effect and so does the absence of trust in the interest of digital bank users. Technological advances that have an impact on convenience, usefulness and trust in the interest of technology users depend on the interests or intentions of individuals in using it, ease of understanding and feeling many uses, and are supported by trust in technological advances that will make it easier to carry out digital banking activities.

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