ANALYSIS OF CONTINUE USAGE INTENTION OF BLU BCA DIGITAL IN JAKARTA

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ABSTRACT

Blu BCA is one of an example of Digital Banking service owned by PT BCA Digital, which was developed to make it easier for customers to make financial transactions online. This study integrates perceived risk and perceived usefulness into UTAUT theoretical model to address this gap by using non-probability sampling was utilized in empirical research. Two hundred responders from user Blu BCA where they have used Blu BCA for at least 3 months. The study reveals that Social Influences, Facilitating Condition, and Perceived Usefulness influences Continuous Usage Intention whereas Perceived Risk is not influencing Continuous Usage Intention.

Keywords : Continue Usage Intention; Digital Banking; Perceived Risk; Social Influence; Perceived Usefulness

INTRODUCTION

The banking sector serves as the cornerstone of every economy, irrespective of its level of development. It is instrumental in formulating and executing economic restructuring measures. Any alteration in this sector, particularly when embracing technological advancements, can exert a profound influence on the overall economic expansion. Banks are looking for innovative methods to offer and set themselves apart from their many services today. Corporate and retail clients alike no longer want to wait in lines at banks or on hold for basic financial services. They require and expect a
facility to conduct their banking activities at any time and place (Revathi, 2019). In 2022, digital banking is a well-established technology used by the majority of banking customers. It plays a pivotal role in facilitating their day-to-day financial transactions. The prevalence and adoption of digital banking in Indonesia are closely intertwined with the widespread use of mobile devices (Mufarih et al., 2020). Total digital banking users in the world are around 2.4 billion in 2020, and it is predicted to be more than 3.6 billion in 2024. The expansion in the banking sector is driven by the emergence of digital banks and the ongoing focus on the digital transformation of established banks (Juniper Research, 2020).

According to Deloitte (2019), banks are increasingly focusing their efforts on meeting the digital banking expectations of their customers. Specifically, 28% of banks have identified "developing digital capabilities" as their primary digital technology project for this year, followed closely by "modernizing legacy systems" at 23%. This data indicates that more than 50% of banks are actively prioritizing the transition to digital banking. Recognizing the significance of embracing digital banking as a means to attain a competitive edge in the market, financial institutions globally are allocating approximately $115 billion towards the goal of enhancing customer satisfaction and fortifying customer loyalty, thereby mitigating the risk of customers migrating to rival banks. (Baabdullah et al., 2019).

The existence of a digital bank greatly reduces the additional costs in the banking process compared to conventional banking services. The younger generation, now trusts the security of their smartphones, with various biometric methods, both fingerprints and facial recognition (BBC, 2017). For this reason, people tend to adopt digital banks more and switch to dealing with banks that use these services. The difference between Mobile and Digital Banking are based on the services that they provide, digital banking provides such as Money deposits, withdrawals, transfers, checking or saving accounts management, applying for financial products, loan management, bill pay and account service (Temenos, 2023). On the other hand Mobile banking provides such as deposit a check, pay for merchandise and transfer money to a friend (Investopedia, 2020).

Blu BCA is one of an example of Digital Banking service owned by PT BCA Digital, which was developed to make it easier for customers to make financial transactions online. Unlike conventional banks, Blu BCA does not have a branch that
you can visit. However, all banking transactions and services can be accessed anytime and anywhere using only a mobile phone. Based on a press release from the official site, Blu BCA is recorded to have served around 806,000 users as of July 15, 2022. Meanwhile, the total third party funds (TPF), which includes savings, current accounts and time deposits, is estimated to reach IDR 4.4 trillion.

According to Koul & Eydgahi (2017) there are several technology adoptions frameworks, that discuss about behavioral intention that leads to an actual use, such as Technology Acceptance Model (TAM), Technology Acceptance Model 2 (TAM2), Unified Theory of Acceptance and Use of Technology (UTAUT) and Theory of Planned Behaviour (TPB). But the goal of this research is to study the Intention to continue using of Blu BCA, also there is not much literature that directly discusses factors that influence the effect of actual use to Intention to continue using on the use of Digital Banking. Therefore not all variables from the frameworks will be used. Conversely, within the realm of technology adoption, research has provided substantial evidence regarding the pivotal role of perceiving and assessing risks in the process of implementing novel technologies or services. (Izwan Taasim & Yusoff, 2015). In the context of mobile banking, the perception of risk is even more important due to privacy and security threat concerns (Luarn & Lin, 2003). According to one literature source written by (Krisnanto, 2018) respondents are still afraid of the security of Digital Bank services because there are no security officers physically present, so Digital Banks need to provide information to respondents on how to maintain their personal security. Hence this research focuses on 4 independent variable namely Social Influence and Facilitating Condition taken from UTAUT, Perceived Usefulness taken from TAM, Perceived Risk and 1 dependent variable namely continue usage intention.

LITERATURE REVIEW

Definition of Digital Banking

Banks may create a digital banking platform to make their services more accessible. Internet penetration and smartphone use were the primary drivers of digital banking. (Lipton et al., 2016). Numerous survey results indicate that individuals can access internet-based banking services independently, without requiring in-person visits to a physical bank branch. (Kahveci & Wolfs, 2018).
According to the Financial Services Authority (OJK), digital banking services assist both potential and existing bank clients in obtaining information, engaging in communication, setting up accounts, conducting banking transactions, utilizing electronic trading systems, and accessing financial guidance (OJK, 2016).

Numerous banks employ digital banking as a strategic response to address intense competition in the financial sector (Alalwan, Dwivedi, & Rana, 2017). This banking system consists of digital means including internet, mobile, SMS, and phone banking that offer electronic services (Sardana & Singhana, 2018). Customers have the option to execute their banking transactions by means of telephone, by directly reaching out to the bank's contact centre. The bank has designated expert personnel to facilitate these customer transactions or employ automated systems to manage client requests. Additionally, customers can perform a wide range of banking exchanges, both monetary and non-monetary, using PCs that are linked to The internet network of the bank.

**Definition of Intention to Continue Using**

Continues Usage Intention is a novel hypothesis for forecasting the user's continuance intention towards a technology, which in this research is digital banking (Harasis et al., 2018). Because it is less expensive to retain current customers and devoted clients produce more money, previous research saw Continued Use Intention of Digital Banking as a significant outcome to measure the effectiveness of mobile technology. (Albashrawi & Motiwalla, 2019). A rising number of studies in various research contexts have focused on factors determine digital banking Continues Usage Intention, for example perceived usefulness and perceived risk (Avornyo et al., 2019)

**Definition of Social Influence**

According to (Al-Qeisi et al., 2015) the extent to which someone thinks that utilizing the new method is necessary because of other people is known as their social influence. (Cialdini & Goldstein, 2004). The extent to which an individual thinks that influential people think they should use or implement the invention is known as social influence. (Park et al., 2019; Venkatesh et al., 2003). It refers to how members of the customer's social circle, such as their relatives, coworkers, or friends, perceive the important features of utilizing digital banking. Customers adhere to social conventions in order to be accepted by their environment. (Osatuyi & Turel, 2019).
Social influence evaluates how people believe their loved ones will react to their behaviour when they acquire and use technology (Joa & Magsamen-Conrad, 2022). The choices of individuals to embrace digital banking can be shaped by external influences. According to Martins et al. (2014), the intention of users to use internet banking services will be favourably influenced by social influence. Earlier research demonstrated a strong impact of social influence on people who utilize internet banking (Rahi et al., 2019). Previous research (Abu-Shanab et al., 2010; Foon et al., 2011) also explained that social influence influences the interest in using mobile banking. Hence from the explanation below, The following theory was put forth.

Hypothesis 1: Social Influence positively influences Continues Usage Intention Digital Banking

**Definition of Facilitating Conditions**

The term "facilitating conditions" pertains to the degree of an individual's belief in the effectiveness of the current organizational and technological structure of a system to support its use (Gray, 1985). Facilitating conditions refer to individuals' perceptions regarding the accessibility of technological and/or organizational resources (including knowledge, resources, and opportunities) that can help remove barriers to system usage (Ratnasingam et al., 2005). According to (Hong et al., 2008), “if users would not have necessary operational skills, they would have lower intention to adopt information technology.” In line with previous studies (Martins et al., 2014), researchers believed that individuals' intentions to use internet banking were significantly influenced by the conducive environment. To guarantee the security of data transmission and safeguard personal information, enabling conditions encompass a robust technical ecosystem comprising advanced software, control protocols, policies, regulations, and a legal framework. These criteria constitute the key factors for endorsing digital banking. (Foon et al., 2011) stated that facilitating conditions have a positive effect on the behaviour of mobile banking usage. Hence from the explanation below, the following hypothesis were proposed.

Hypothesis 2: Facilitating Condition positively influences Continues Usage Intention Digital Banking

**Definition of Perceived Usefulness**
Perceived usefulness is the concept that reflects an individual's belief in the potential of a technology system to enhance their personal and professional performance (Islami et al., 2021). It exerts a direct influence on an individual's attitude toward the technology and their willingness to embrace it (Davis, 1989). (Leem & Lim, 2007) established that perceived usefulness is a critical factor affecting the adoption of technology and is a significant determinant of individuals' willingness to adopt information technology. Perceived usefulness becomes evident when an online shopping system offers quick and effortless usage compared to traditional manual shopping methods while enhancing the user's overall performance (Setyo Iriani & Lestari Andjarwati, 2020).

Hypothesis 3: Perceived Usefulness positively influences Continues Usage Intention

**Definition of Perceived Risk**

From a perspective rooted in behavioral research, Faqih (2016) formulated the concept of "perceived risk" to describe consumers' perception of the level of uncertainty and potential negative outcomes linked to the utilization or purchase of a product. In the context of forecasting technology adoption, perceived risk is defined as 'the likelihood of incurring a loss while pursuing a desired goal through the use of an e-banking service.' (Featherman & Pavlou, 2003). With conflicting findings, a number of recent research have examined how perceived risk affects the propensity to adopt financial technologies. They looked at people's intentions to use online banking (Khan et al., 2017).

Potential risks refer to the potential harm that users of the service might experience. The risk of losing personal data or transactions can make the use of computerized services challenging (Fortes & Rita, 2016); (Glover & Benbasat, 2014); (Xuan Loc Ho Chi et al., 2020). Krishna Kishore & Sequeira (2016) Establish that the uptake of mobile banking in rural regions is affected by the perception of risk, and this factor exhibits a moderate yet significant explanatory influence. Consequently, lowering perceived risk will improve clients' perceptions of the service. According to numerous researchers, customers' intents to use new financial services like internet banking are directly impacted negatively by PR. (Cheng et al., 2006; Ozdemir et al., 2008).
Hypothesis 4: Perceived Risk negatively influences Continues Usage Intention Digital Banking

RESEARCH METHOD

Method is a method of work that can be used to obtain something. While the research method can be interpreted as a work procedure in the research process, both in searching for data or disclosing existing phenomena (Zulkarnaen, W., Amin, N. N., 2018:113).

Data Collection

For research on digital banks, the research model that will be used is quantitative research and the type of research is explanatory study. The main reason for using quantitative Research is being done to ascertain the connection between the independent variables and the variables used from previous studies in analysing the use of digital banks. Meanwhile, explanatory research is used to test the hypotheses used. Therefore, what is expected from this research, can explain the relationship and influence between independent variables and depends on a hypothesis. (Rakhmat et al., 2016)

In this study, the extend of researcher interference is minimal interference, because the author does not have direct involvement with the sample subject. For the study setting, it is non-contrived, because the research carried out is field study research, not in an artificial environment (Sekaran, 2016). The research strategy used in this study is to use surveys. The main reason for using surveys is because surveys are quantitative methods and by using surveys, the hope is that the information obtained will be richer and more complete. By using a survey, the unit of analysis is individual, while the time horizon that will be carried out is cross sectional studies because the sampling will only be done once for each individual. (Sekaran & Bougie, 2016).

This research suggests an approach that employs an online questionnaire comprising three distinct sections. The first part of the questionnaire gathers respondents' demographic data, which is then summarized in a single table. The second section focuses on measurable variables related to facilitating conditions, social influence, perceived usefulness, and perceived risk. The questionnaire's final section concentrated on Continues Usage Intention (Anggraeni et al., 2021).

Participants
The questionnaire's final section concentrated on Blu BCA Digital minimum 3 months, the research location was Jakarta City. Jakarta is the capital city as well as the economic centre of Indonesia. This makes Jakarta more competitive than other Indonesian cities. The number of foreign companies located in Jakarta makes domestic companies more quickly adopt the technology brought by foreign companies, in order to compete in a complex market (Mekari, 2019) The parameters to be investigated are social influence, facilitating condition, perceived usefulness, perceived risk, and Continues Usage Intention. All parameters have indicator measurement shown in Table 1. Social Influence and Facilitating Condition adapted from (Rachmawati et al., 2020), Perceived Risk variable adapted from (Flavián & Guinaliu, 2006; Janda et al., 2022; Littler & Melanthiou, 2006), Perceived Usefulness adapted from (Davis, 1989) and Continue Usage Intention adapted from (Albashrawi & Motiwalla, 2019).

This research adopted a non-probabilistic sampling approach, involving the participation of 200 survey respondents selected through convenience sampling. The rationale for employing non-probabilistic sampling stems from the absence of inherent probabilities associated with the population's elements, with selection predicated on the researcher's subjective judgment (Surbhi, 2022).

The primary rationale for employing the convenience sampling technique is to aggregate quantitative responses, enabling researchers to extract a wealth of insights from their collected data. This approach empowers researchers to delineate the profound ramifications of their findings on the broader population. Furthermore, it's worth noting that the convenience sampling method is a financially efficient means of gathering data (Formplus, 2022)

**Measurement Scale**

From an analytical perspective, the Likert-type scale yields a continuous score characterized by rich variability, rendering it highly appropriate for this study. In the second and third sections of the questionnaire, a five-point Likert scale was employed. A rating of 1 corresponds to 'strongly disagree,' while 5 signifies 'strongly agree.' This Likert scale takes full advantage of its extensive range of response options. In contrast, the Asymmetric Likert Scale lacks this symmetrical quality. By positioning neutrality (neutral/don't know) precisely at the midpoint between the two extremes of 'strongly disagree' (SD) and 'strongly agree' (SA), it offers participants an equitable opportunity
to select responses in a balanced and symmetrical manner in either direction. This design is referred to as a symmetric scale (Joshi et al., 2015)

RESULTS AND DISCUSSIONS

Demographic Results

200 respondents completed the online survey for the study. The outcomes of the hypothesized analysis of each path using SPSS software's result is shown in Table 2:

Table 2 above shows that 63% of respondents are female and 37% of respondents exhibit male behavior in terms of attributes. Also, based on the respondents' employment status, it is known that 1% of people work in the government sector, 87% of people work as private sector employees, 2% of people are self-employed, and 11% of people work in other sectors. According to the age distribution of respondents, it is known that 28% of respondents are between the ages of 21 and 30. The income of those making over $35 million is known to be 14% of the total, while that of respondents making less than $5 million is the lowest. The biggest response at 12 months above or around 55% was the characteristics of respondents when assessed from the perspective of the Digital Banking Experience.

Validity Test

Validity test is carried out to find out whether it is valid or not a questionnaire of each these variables. From the results of validity test, these containing 5 (five) variables and 15(twelve) questionnaires which had been filled in by 200 respondents in this data.

We must first determine the $r$ table in order to determine which surveys are legitimate and which are invalid. The $r$ table formula is:

\[
df = N - 2
\]

\[
N = \text{total respondents}
\]

From the formula, $df = 200 - 2 = 198$, so $r$ table is $= 0.1818$ at significant level of 0.01. The results of validity calculation, it can be seen from the table above, $r \text{ count} > r \text{ table}$, so all variables declared valid.

Reliability Test

A reliability test is employed to assess the consistency of a research questionnaire in measuring the impact of a variable. A variable is deemed reliable when its value exceeds $\alpha > 0.60$. If the variable value falls below $\alpha = 0.60$, the data cannot be considered reliable.
According to the reliability test findings for the variable SI, Cronbach's alpha is greater than the base value of 0.84 > 0.60. The outcome demonstrates that each claim in the variable questionnaire that was deemed reliable.

According to the reliability test findings for the variable SAT, Cronbach's alpha is less than the base value of 0.397 0.60. The outcome demonstrates that each and every claim made in the variable questionnaire was deemed unreliable.

According to the reliability test findings for the variable PU, Cronbach's alpha is greater than the base value of 0.909 > 0.60. The outcome demonstrates that each claim in the variable questionnaire that was deemed reliable.

According to the reliability test findings for the variable PR, Cronbach's alpha is greater than the default value of 0.927 > 0.60. The outcome shows that every claim made in the variable questionnaire that was deemed reliable is true.

According to the reliability test findings for the variable PR, Cronbach's alpha is greater than the default value of 0.824 > 0.60. The outcome shows that every claim made in the variable questionnaire that was deemed reliable is true.

**Structural Model**

Using the route coefficients, one may look at the proposed relationships after the variables' validity and reliability have been confirmed. The output of the structural model is shown in Table 9.

As hypothesized, social influence, H₁ (β = .204, p < .01) significantly affect attitude toward continues usage intention and supporting H₁. H₂ is supported as facilitating condition has a significant influence of continuous usage intention (β = .160, p = 0.02). Provide assistance for H₃, perceived usefulness has a significant direct impact on continues usage intention toward digital banking (β = .436, p < .01). Providing support for H₃, perceived usefulness has a significant direct impact on continues usage intention toward digital banking (β = .436, p < .01). H₄ is not supported as perceived risk and has not a significant influence of continuous usage intention (β = .004, p = .944).

**Discussion and Implications**

The study's results substantiate the extended UTAUT and TAM research framework depicted in Figure 1, as well as the hypotheses concerning the connections among social influence, facilitating conditions, perceived usefulness, perceived risk, and the enduring intention to utilize digital banking, specifically the Blu BCA Digital
platform, within the Jakarta region. In this study, three out of four hypotheses were validated. It was observed that social influence exhibited a positive association with the intention to consistently use the technology in question ($\beta = 0.204, p < 0.01$), which is consistent with the findings of Rahi et al. (2019), Martins et al. (2014), and Abu-Shanab et al. (2010); Foon et al. (2011).

Within the framework of this study, it suggests that individuals in Jakarta are inclined to embrace Blu BCA Digital due to the strong influence of their close social connections. Their choice to utilize Blu BCA Digital is significantly shaped by the platform's widespread use within their immediate social and environmental circles. A positive relationship was also found between facilitating condition and continuous usage intention, which is consistent with the findings of Martins et al. (2014). This may indicate that Blu BCA Digital users have a strong belief in their capacity to access the requisite resources for proficiently utilizing digital banking, and they perceive a high level of compatibility between this technology and their lifestyles. Additionally, they are likely to hold the view that assistance is readily available should they encounter any operational issues while using Blu BCA Digital. Consistent with the findings of (Davis, 1989), Leem and Lim (2007), this study found a positive relationship between perceived usefulness and continuous usage intention ($\beta = 0.436, p < 0.01$). In light of the burgeoning technological advancements and the era of digitalization, it is only logical to observe that users of Digital Banking, exemplified by Blu BCA Digital, hold the expectation that this platform will augment their productivity, economize their time, and facilitate the expeditious achievement of their objectives. Contradictory to previous findings of Krishna Kishore & Sequeira (2016), Cheng et al. (2006), and Ozdemir et al. (2008), this study revealed that there is no statistically significant negative relationship between perceived risk and the intention to continue using the service. This could mean that Blu BCA Digital users believe that Blu BCA is a digital bank that is always ahead of security and can keep critical data/information of its customers.

**CONCLUSION**

From the analysis and discussion, it is obtained that 1) Social Influence influences Continuous Usage Intention, 2) Facilitating Condition influences Continuous Usage Intention, 3) Perceived Usefulness influences Continuous Usage Intention, 4) Perceived Risk is not influences Continuous Usage Intention. This study only examines
the influence of variables that influence continuous usage intention, not associated with 
behavioural intention. Respondent data used in this study are customers who have used 
the Blu BCA digital application. Some of the shortcomings of our study offer areas for 
future research. First, even though our sample size is sufficient, it had Cross-sectional 
samples have only been collected one bank at a time, which restricts our ability to 
evaluate the findings. This interpretation may be applied to various digital banks; 
however, the findings perhaps not applicable to everyone digital bank customers. Thus, 
we advise conducting further research in this field that includes digital banks of various 
size and geographical location. In subsequent investigations, a time-based regression 
analysis or longitudinal study should be employed to investigate the causal relationship. 
This is suggested because the current study indicates an association rather than a 
causation. The survey is thought of as a third a self-reported data, which can 
occur occasionally contain unintended bias. Customers may, for instance, provide the highest 
rating for any question regarding digital banking if they are satisfied with the services or 
representatives of the digital bank. Contribution from our study are two-folds. First, it 
reveals the direct and indirect effect of social influence, facilitating condition, perceived 
usefulness, and perceived risk on continued usage intention of digital banking. As a 
result, it helps us understand and learn more about this occurrence. Second, it reveals 
useful suggestions for digital banks on how to enhance their offerings for more user 
engagement and client loyalty, which ultimately leads to greater bank profits.

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Affecting Continuous Usage Intention of Mobile Banking in Tema and Kumasi.


**FIGURE AND TABLE**

![Figure 1](image_url)

*Figure 1 shows the proposed model for analyzing the continue usage intention to use Digital Banking.*

<table>
<thead>
<tr>
<th>TABLE 1</th>
<th>Operating Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Influence</td>
<td>The degree to which each person considers it essential that others use new technology in accordance with their expectations</td>
</tr>
<tr>
<td>Facilitating Condition</td>
<td>S11: Many people recommend using Blu BCA</td>
</tr>
<tr>
<td>Perceived Usefulness</td>
<td>S12: Many people are close as they conduct transactions with Blu BCA</td>
</tr>
<tr>
<td>Perceived Risk</td>
<td>(Rachmawati et al., 2020)</td>
</tr>
</tbody>
</table>
SI3: Blu BCA is very effective for my banking activity

Facilitating Condition
- It is described as the degree to which one thinks that the system's necessary organizational and technological framework is in place.

Perceived Usefulness
- It is described as the extent to which a person thinks utilizing a certain technique would improve his or her career

FC1: There is clear written evidence every transaction.
FC2: Trust transactions done with secure Blu BCA
FC3: Confident of using Blu BCA

Perceived Risk
- It describes the uncertainty that customers cannot foresee the consequence of the decision

PR1: I worry login to Blu BCA
PR2: I think Blu BCA could provide my personal information to other companies without my consent.
PR3: When I send data to Blu BCA, I am worried that unauthorized third parties will be intercepted

Continued Usage Intention
- After the first adoption phase, it describes the extent to which there is an intention to keep using digital banking.

CUI1: I intend to use Blu BCA services in the future continuously.
CUI2: I intend to continue using my Blu BCA rather than seek out other banks for a better mobile experience.
CUI3: I intend to increase my use of various services provide by Blu BCA in the future

(Davis, 1989)
(Rachmawati et al., 2020)
(Flavián & Guinaliu, 2006; Janda et al., 2022; Littler & Melanthiou, 2006)
(Albashrawi & Motiwalla, 2019)

Table 2. Profile Respondents

<table>
<thead>
<tr>
<th>Item</th>
<th>Optional</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>74</td>
<td>37%</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>126</td>
<td>63%</td>
<td></td>
</tr>
<tr>
<td>Works</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government Employees</td>
<td>2</td>
<td>1%</td>
<td></td>
</tr>
<tr>
<td>Private Employees</td>
<td>174</td>
<td>87%</td>
<td></td>
</tr>
<tr>
<td>Entrepreneurs</td>
<td>3</td>
<td>2%</td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td>21</td>
<td>11%</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 20 years old</td>
<td>20</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>21 – 30 years old</td>
<td>55</td>
<td>28%</td>
<td></td>
</tr>
<tr>
<td>31 – 40 years old</td>
<td>44</td>
<td>22%</td>
<td></td>
</tr>
<tr>
<td>41 – 50 years old</td>
<td>50</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>51 – 60 years old</td>
<td>31</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; Rp. 5 Million</td>
<td>25</td>
<td>13%</td>
<td></td>
</tr>
<tr>
<td>Rp. 5 – 15 Million</td>
<td>62</td>
<td>31%</td>
<td></td>
</tr>
<tr>
<td>Rp. 15 – 25 Million</td>
<td>36</td>
<td>18%</td>
<td></td>
</tr>
<tr>
<td>Rp. 25 – 35 Million</td>
<td>50</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>&gt; Rp. 35 Million</td>
<td>27</td>
<td>14%</td>
<td></td>
</tr>
<tr>
<td>Digital Banking</td>
<td>0 – 5 Months</td>
<td>25</td>
<td>13%</td>
</tr>
<tr>
<td>Experience</td>
<td>5 – 12 Months</td>
<td>65</td>
<td>33%</td>
</tr>
<tr>
<td>------------</td>
<td>--------------</td>
<td>----</td>
<td>-----</td>
</tr>
<tr>
<td>&gt; 12 Months</td>
<td>110</td>
<td></td>
<td>55%</td>
</tr>
</tbody>
</table>

Table 3. Validity Test

<table>
<thead>
<tr>
<th>Variable</th>
<th>r Calculation</th>
<th>R Table</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>SI</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SI.1</td>
<td>0.872</td>
<td>0.1818</td>
<td>Valid</td>
</tr>
<tr>
<td>SI.2</td>
<td>0.896</td>
<td>0.1818</td>
<td>Valid</td>
</tr>
<tr>
<td>SI.3</td>
<td>0.845</td>
<td>0.1818</td>
<td>Valid</td>
</tr>
<tr>
<td>FC</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FC.1</td>
<td>0.742</td>
<td>0.1818</td>
<td>Valid</td>
</tr>
<tr>
<td>FC.2</td>
<td>0.542</td>
<td>0.1818</td>
<td>Valid</td>
</tr>
<tr>
<td>FC.3</td>
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Table 4. Cronbach’s Alpha SI Variable

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<th>N of Items</th>
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Table 5. Cronbach’s Alpha SI Variable

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Table 6. Cronbach’s Alpha PU Variable

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Table 7. Cronbach’s Alpha PR Variable

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Table 8. Cronbach’s Alpha PR Variable

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Table 9. Structural Model results and hypotheses testing

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<th>Path Coefficient</th>
<th>t Value</th>
<th>p Value</th>
<th>Inference</th>
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</thead>
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<td>Supported</td>
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Figure 2: Path Diagram and Hypotheses Testing Result