

# Integrating Corporate Image and Technology Acceptance Model to Digital Banking Intention

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## Abstract

The technology advance creates digital banking as a new technology in the banking industry. Banking activities can be done in one application on a smartphone, even without the presence of offline branch office. Currently, most customers still use conventional banks instead of digital banking because they are still quite new in Indonesia. This study aims to investigate the effect of Corporate Image and Technology Acceptance Model (TAM) on an intention to use through the mediation of attitudes toward adopting brands. This research was conducted on 300 Jenius digital banking customers in the DKI Jakarta area using the non-probabilistic side. The Structural Equation Modeling (SEM) method will be used to test the hypothesis. The research findings show: Perceived Ease of Use and Perceived Usefulness has a positive and significant influence on Corporate Image; Perceived Usefulness and Corporate Image show a positive and significant influence on Brand Attitude and Behavioral Intention. However, Perceived Ease of Use and Brand Attitude was not proven to have a significant effect on Behavioral Intention. The findings in this study will be used as a suggestion for companies in terms of implementing new technology in digital banking to increase behavioral intention.

**Keywords:** technology acceptance model, corporate image, digital banking, behavioral intention

## 1. Introduction

### 1.1 Introduce the Problem

The rapid development of technology has triggered business transformations and driven technological innovations in the service sector, including banking services. Technological innovation is no longer confined to internal banking operations; it has expanded to the consumer or customer side (Susilawaty & Nicola, 2020). The millennial generation population in Indonesia, which has reached 63 million individuals most of whom have entered their productive age further accelerates the advancement of digital technology.

In recent years, technology-based financial products, known as financial technology (fintech), have emerged in Indonesia. The presence of these digital innovations in the financial sector poses a significant challenge to conventional banking. In response to this phenomenon, banks have begun developing digital-based services collectively known as digital banking (Fatahillah, 2018). Banking services are expected to gradually transform entirely into digital banking. A 2019 survey conducted by McKinsey & Company on banking service users in Indonesia indicated substantial growth in internet and mobile banking usage. This suggests that digital media will become increasingly vital in building loyalty and generating growth for financial institutions. The survey revealed a shift toward digital media, increasing 1.6 times

compared to 2014. By 2019, the digital penetration rate in Indonesia reached 58%, aligning with other developing nations in Asia (Barquin, Gantes, Vinayak, & Shrikhande, 2019).

The COVID-19 pandemic throughout 2020 further compelled the Indonesian banking industry to rapidly adopt digital banking models. Prior to the pandemic, non-cash payments via smartphones were already widely adopted in several developing countries. Indonesia, for instance, showed a 9% increase in digital service usage compared to 2018 (PricewaterhouseCoopers, 2019). However, during the pandemic, physical distancing policies significantly impacted various sectors, including finance. The impact of the COVID-19 outbreak also altered consumer behavior regarding financial transactions. As the virus can persist on physical surfaces, cash transactions posed a transmission risk when handled by infected individuals. Consequently, the World Health Organization (WHO) recommended the utilization of digital payments.

During the COVID-19 pandemic, digitalization in the Indonesian banking sector experienced an accelerated growth trend, mirroring a significant rise in cashless transactions. Meanwhile, Center of Reform on Economics (CORE) economist Piter Abdullah observed that the pandemic forced not only the banking sector but all elements of society to adapt to a digital lifestyle. In this context, banks had already prepared digital service roadmaps, anticipating that all aspects of life would eventually be digitalized. However, the pandemic drastically accelerated this timeline, forcing the banking sector to expedite and upgrade its digital services (Rachmahyanti, 2021).

The digital concept within the "new normal" lifestyle has become essential for the Indonesian banking service industry to facilitate customer financial transactions. The decline in cash usage, including ATM transactions, alongside the rise in online platform shopping, demands an acceleration of digital services from the banking industry. Innovation and creativity are vital for banks to maintain service quality. One primary focus in this regard is mobile banking usage. Cited from Miftahudin (2020), data from the Financial Services Authority (OJK) indicated that electronic transactions via SMS banking, internet banking, and mobile banking during the COVID-19 pandemic increased significantly, reaching a 480% surge in April 2020. This data demonstrates that digital transactions have become mandatory for the Indonesian banking industry to retain its customer base.

According to a 2017 McKinsey & Company survey, Indonesian banking customers are among the most enthusiastic in developing Asian nations regarding digital banking usage (Barquin et al., 2019). This enthusiasm enhances the business opportunities for digital banks in Indonesia due to the massive market potential. Furthermore, the usage of digital financial services in Indonesia continues to show a positive trend. According to Ridhoi (2020), even though financial literacy in Indonesia remains relatively low, the monthly active users of mobile banking grew by 44% from January to September 2020. This implies a tremendous potential for digital banks to be widely accepted by the public.

Given this phenomenon, banks in Indonesia are competing to establish digital banking services, commonly known as "neo-banks," based on innovative mobile banking systems that offer ease of use and secure transaction mechanisms. According to the Financial Services Authority Regulation (POJK) Number 12 of 2018, digital banking services are electronic banking services developed by optimizing customer data to deliver services faster, easier, and in accordance with customer needs (customer experience), allowing complete self-service by the customer while strictly maintaining security aspects.

Based on OJK's definition, digital banking services encompass all banking activities ranging from account management, transaction authorization, financial processing, account opening and closing, to other financial product services regulated under POJK No. 12/2018. Additionally, due to the self-service nature of digital banking, customers no longer need to visit physical branches, saving time and costs since services can be accessed anytime and anywhere via mobile applications.

To secure a competitive advantage, every bank must innovate to establish a distinctive identity and product differentiation. Banks differentiate their products or services to capture a broader target market. According to Kotler & Keller (2016, p. 393), product differentiation is a

design process aimed at creating a set of meaningful differences to distinguish the company's offering from competitors'. Based on this definition, product differentiation is a strategic, planned approach to compete effectively, allowing consumers to explore new alternatives, providing uniqueness, and adding value for customers.

Digital innovations implemented by the banking sector are expected to fulfill not only consumer needs but also consumer desires. These range from the physical user interface (UI) and functional benefits to the overall user experience (UX) when interacting with the company's products or services (Wijaya, 2013). Through mobile application-based systems, each digital bank introduces specific characteristics and advantages, such as unique user interfaces or distinct feature menus, that set it apart from competitors. The digital bank concept applied to mobile applications represents a novel approach characterized by branchless savings products. These digital banking products primarily target the millennial generation, who tend to prefer speed and convenience (Hanifah, 2020). Digital banks in Indonesia have emerged through two business models: conventional banks transforming their business strategies and products, and entities established natively as digital banks from the beginning (Ridhoi, 2020)

Digital banking companies in Indonesia continuously innovate by integrating advanced features such as e-KYC, QR Pay, NFC, and API Payments. Meanwhile, operational services are delivered digitally, distinguishing them from traditional banks. For their customers, digital banks offer attractive financial solutions, such as no minimum balance requirements, competitive interest rates comparable to time deposits, lower administrative fees, and various financial features like mutual funds, goal-based savings, and seamless foreign currency conversion.

Despite these advantages, accessing digital banking features requires a stable internet connection. If customers encounter technical difficulties, issues must be resolved online via virtual customer service, which can occasionally prolong resolution times. Furthermore, because all consumer data is stored online, these platforms are susceptible to cybercrimes, requiring digital bank providers to deploy robust, high-level security systems.

The high similarity among offered services intensifies market competition. Table 1 outlines the digital banking landscape in Indonesia, categorizing banks into acquired digital banks and digital banks owned by commercial banks.

Table 1. Digital Banking Services in Indonesia

No	Digital Bank	Parent Entity
1.	Bank Digital BCA (Blu)	BCA
2.	Bank Neo Commerce	Akulaku
3.	Bank Jago	Jerry Ng & Patrick Walujo
4.	Bank SeaBank	Sea Group
5.	Jenius	BTPN
6.	Digibank	Bank DBS Indonesia
7.	Tyme Digital	Bank Commonwealth
8.	Wokee	Bank Bukopin
9.	PermataMobileX	Bank Permata
10.	D-Bank	Bank Danamon
11.	Nyala	OCBC NISP
12.	TMRW	UOB Indonesia
13.	Bank Net Syariah	NTI Global Indonesia
14.	Motion	MNC Bank
15.	Line Bank	KEB Hana

Source: Sandy (2021); Lidwina (2020); Andhika (2020)

## *1.2 Explore Importance of the Problem*

From a regulatory and public policy perspective, the market penetration of digital banking technology may raise concerns regarding bank solvency, systemic banking risks, and consumer protection. However, it also introduces positive outcomes, such as increased competition and market expansion, which can enhance efficiency and productivity within the financial industry. Empirical findings by Wirdiyanti (2018) also indicate that most banks in Indonesia have positioned digital banking technology adoption as a core corporate strategy. Consequently, up to June 2021, several banks were still in the process of applying for digital banking licenses from the OJK, including Bank BRI Agroniaga, Bank

With intensifying commercial competition in the banking industry and continuous innovations entering the market, companies face challenges in launching and promoting new products effectively using strategies aligned with corporate goals. Today, companies frequently leverage Public Relations (PR) strategies to supplement or replace traditional advertising. PR encompasses all forms of planned communication between an organization and its publics to achieve specific goals, particularly fostering mutual understanding both externally and internally (Jefkins, 2016).

Sari (2017) notes that PR cannot achieve instantaneous results; it requires structured planning and phased implementation. The practice of PR plays an essential role throughout the planning, execution, and evaluation phases of an activity, utilizing appropriate communication patterns to convey information and build a positive corporate image. Consequently, the credibility generated by PR often surpasses that of standard advertising. To increase brand awareness of digital banking and reach a broader audience, Jenius utilizes PR through co-creation and collaboration programs with brand advocates—specifically influencers who use Jenius services in their daily lives. Through this program, brand advocates share their firsthand experiences using Jenius, leveraging strategies that can shape audience trust. This co-creation and collaboration program generates a deep and relevant understanding of the public's need for digital literacy regarding financial services (PRINDONESIA.CO, 2020).

The ability of PR to influence the cognitive, affective, and conative dimensions of the public directly impacts the development of a favorable Corporate Image at both product and corporate levels. The ultimate goal of building a Corporate Image is communication effectiveness. Possessing a positive Corporate Image serves as a key asset for a company to expand its market influence (Kyurova & Yaneva, 2017). Thus, the role of corporate PR has become increasingly complex; companies must focus not only on building and enhancing a strong Corporate Image for Jenius but also on boosting product awareness. Sustained and repetitive effort is required to cultivate awareness until it reaches top-of-mind brand recall, enabling the company to outperform competitors (Durianto, 2010).

The growing popularity of digital banking services has attracted scholarly interest in consumer behavior modeling. This interest stems from the introduction of new technology in Indonesia, which requires consumers to adapt and align with technological advancements. Within the banking sector, accelerated digitalization directly drives shifts in consumer transaction behavior. Several previous studies (Davis, 1989, 1993; Benbasat & Barki, 2007; Amin & Li, 2014) have criticized the Technology Acceptance Model (TAM) for its incompleteness, suggesting that the model should be expanded to more specific contexts by incorporating specialized variables. Responding to this, research by Kaur and Malik (2019) integrated the dimensions of Corporate Image and Brand Attitude into the model to account for continuously evolving consumer behavior. Therefore, this study aims to answer how do perceived ease of use, perceived usefulness, and corporate image influence the behavioral intention to use digital banking, through the mediation of brand attitude.

## *1.3 Describe Relevant Scholarship*

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

Accordingly, this study utilizes the Technology Acceptance Model (TAM) originally proposed by Davis (1989), which has been extensively developed by subsequent researchers. As a widely accepted and validated research framework, TAM posits that consumer adoption of a new technology or information system is driven by behavioral intention. Intention, in turn, is a consequence of attitudes and beliefs determined by Perceived Ease of Use and Perceived Usefulness (Davis, 1989; Pikkarainen et al., 2004; Harrison et al., 2014).

Furthermore, this study evaluates two core TAM variables: Perceived Ease of Use (PEOU) and Perceived Usefulness (PU). Perceived Ease of Use represents a critical factor in the TAM framework, defined as an individual's belief that using a particular technology will be free of effort. The PEOU factor has been utilized across numerous empirical studies. Results from prior TAM literature demonstrate that Perceived Ease of Use significantly influences mobile banking usage intentions, indicating that users support new technologies when they perceive them as user-friendly (Akturan & Tezcan, 2012; Sharma et al., 2017; Kumar et al., 2020).

Similarly, Perceived Usefulness is an essential determinant within the TAM model that shapes technology adoption intentions. Perceived Usefulness is hypothesized as the degree to which a person believes that using a specific innovation will enhance their performance. In most empirical studies, Perceived Usefulness exerts a significant influence on positive intentions toward technologies that users deem helpful (Shankar & Kumari, 2016; Kumar et al., 2020). Harrison et al. (2014) identified a behavioral shift in financial services, though offerings among firms remain difficult to differentiate. Based on these findings, researchers observe challenges faced by financial service providers when establishing digital banking environments to market their products. Moreover, with Indonesia's expanding digital economy, investigating digital banking is vital as it represents the future financial ecosystem where public behavior will be digitally dominated.

### *1.3.2 Corporate Image*

Corporate Image is the image created and instilled by the company to consumers. Corporate Image or company image is a combination of beliefs, ideas and impressions that a person has of a company or organization (Kotler & Keller, 2012). Furthermore, Gregory (2010) added that Corporate Image is a combination of observations of the company's verbal and visual components, both planned and unplanned due to the influence of the company's external factors.

Corporate Image includes information and conclusions about the company that can influence the behavior of stakeholders, because Corporate Image is a communication strategy with a specific target and is a direct consequence of the interpretation of information. Therefore, every company always tries hard to develop and manage their image (Adeniji et al., 2015). Image is an important asset for a company, because a good image is a strong stimulus to attract consumers.

## *1.4 Purpose of the Study and Research Approach*

The factor of Perceived Ease of Use has been extensively validated in prior literature. Empirical evidence from Technology Acceptance Model (TAM) studies consistently demonstrates that PEOU significantly influences mobile banking usage intentions, indicating that users readily embrace new technologies when they perceive them as user-friendly (Akturan & Tezcan, 2012; Kumar et al., 2020; Sharma et al., 2017). Extending this framework, Kaur and Malik (2019) integrated corporate brand image into the TAM model, highlighting that a seamless and effortless technological experience directly enhances a consumer's evaluation of the institution. When a bank successfully delivers an easy-to-use digital platform, it signals operational competence and customer-centricity, thereby elevating its overall reputation. Consequently, the following hypothesis is proposed:

*H1 : Perceived Ease of Use has a positive and significant effect on Corporate Image*

According to Rahi et al. (2017), the adoption of internet banking increases primarily when customers perceive it as a useful tool. Empirical evidence further demonstrates that perceived benefits, ease of use, and consumer attitudes are critical drivers of digital banking acceptance. Additionally, technological security encompassing reliability and privacy alongside

institutional trust plays a pivotal role in motivating mobile banking usage (Zhang et al., 2018). When a bank consistently delivers these beneficial and secure technologies, it enhances its overall market reputation and credibility. As a result, a strong perception of utility directly elevates how consumers view the institution. Based on this rationale, the following hypothesis is formulated:

*H2 : Perceived Usefulness has a positive and significant effect on Corporate Image*

Prior research establishes that Perceived Ease of Use and Perceived Usefulness is a fundamental determinant of individual attitudes toward mobile banking services. In the context of technological adoption, an individual's attitude reflects their comprehensive evaluation whether favorable or unfavorable of a new technology. When users encounter a digital banking platform that requires minimal cognitive effort, their frustration is minimized, directly fostering a positive psychological disposition toward the service. This favorable attitude, in turn, acts as a primary catalyst that drives their intention to fully adopt the technology (Chuang et al., 2016; Riza & Hafizi, 2019; Wijayanti & Riza, 2017). Within the banking sector, when consumers consistently experience this seamless usability, their positive evaluation extends beyond the specific technology to the institution itself, thereby cultivating a strong, favorable brand attitude. Based on this, the following hypothesis is advanced:

*H3 : Perceived Ease of Use has a positive and significant effect on Brand Attitude*

*H4: Perceived Usefulness has a positive and significant effect on Brand Attitude*

Corporate image plays a crucial role in shaping initial consumer perceptions, particularly within high-risk and high-uncertainty environments such as digital banking. Consumers are inherently more inclined to engage with institutions that command a strong reputation and a trustworthy market presence (Adeniji et al., 2015). Meanwhile Kaur and Malik (2019) also argue that Corporate Image has a significant influence on Brand Attitude, because by understanding the influence of Corporate Image on attitudes towards brands it appears in a cognitive, affective and conative sequence. Hence, we propose the following hypothesis.

*H5: Corporate Image has a positive and significant effect on Brand Attitude*

Harrison et al. (2014) demonstrated that Perceived Ease of Use (PEOU) is a critical supporting factor in driving consumer adoption of internet banking. This finding is reinforced by Bashir & Madhavaiah (2016), who argued that both Perceived Usefulness and Perceived Ease of Use exert positive and significant effects on consumers' behavioral intentions to utilize digital banking services. Theoretically, when users perceive a financial technology platform as user-friendly, straightforward, and requiring minimal effort, their psychological barrier to adoption decreases, directly fostering a stronger willingness to use the service. Therefore, a higher level of perceived ease of use is expected to directly translate into a greater intention to adopt digital banking. Hence, we propose the following hypothesis.

*H6 : Perceived Ease of Use has a positive and significant effect on Behavioral Intention*

Kumar et al. (2017) demonstrated that mobile banking usage intention is significantly influenced by Perceived Usefulness. This finding is reinforced by Bashir and Madhavaiah (2015), who argued that both Perceived Usefulness and Perceived Ease of Use exert positive and significant effects on consumers' behavioral intentions to utilize digital banking services. When consumers perceive a digital banking platform as highly useful, functional, and capable of enhancing their transaction efficiency, their psychological inclination toward adopting the technology increases. Therefore, a greater level of perceived usefulness directly drives stronger user commitment and adoption intentions. Thus, we proposed the following hypothesis.

*H7: Perceived Usefulness has a positive and significant effect on Behavioral Intention*

According to Kaur and Malik (2019), a robust corporate image does not merely act as a direct catalyst for consumer adoption; instead, it significantly enhances behavioral intentions toward internet banking by fostering a favorable brand attitude. When consumers perceive a financial institution as highly credible, they develop positive psychological dispositions toward the brand, which subsequently crystallizes into a stronger behavioral intention to adopt and utilize its digital services. Complementing this perspective, Hu et al. (2019) argue that in the context of financial service adoption, corporate image exerts a dual-pathway influence.

Directly, a pristine corporate image mitigates perceived transactional risks. Indirectly, it establishes a solid foundation of consumer trust. Both pathways ultimately translate into actual consumer service usage. Likewise, research by Chuang et al. (2016) identified that trust in brands and services has a positive effect on attitudes towards using technology-based financial services. Thus, we proposed the following hypothesis.

*H8 : Corporate Image has a positive and significant effect on Behavioral Intentio*

*H9 : Brand Attitude has a positive and significant effect on Behavioral Intention*

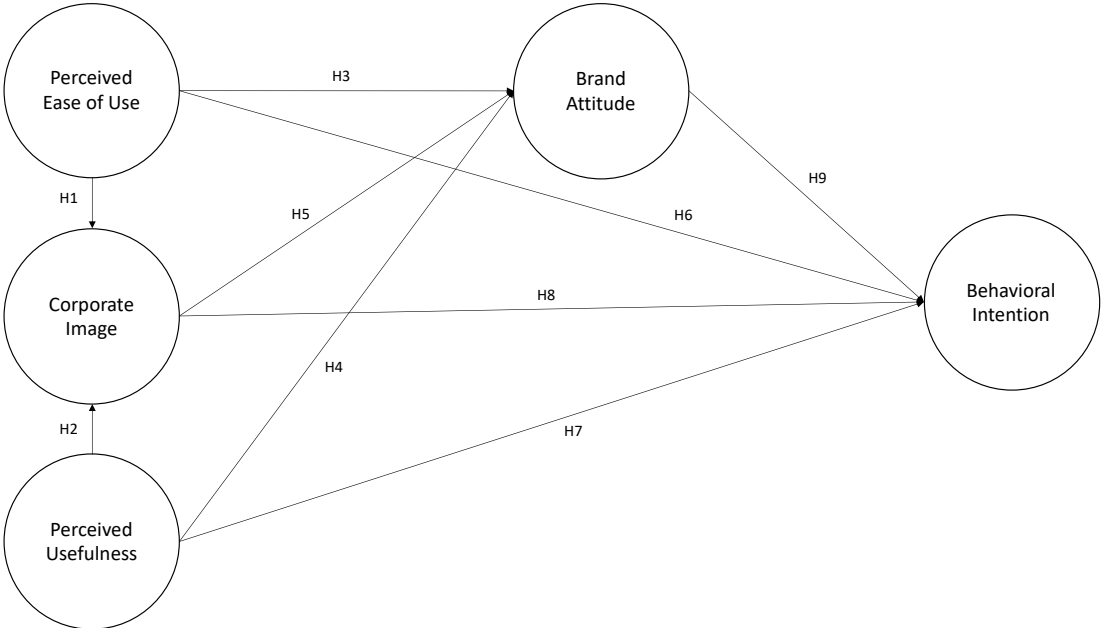


Figure 1. Research Model

**2. Method**

This study used quantitative approach with three types of variables: exogenous (independent) variables, endogenous (dependent) variables, and mediating (intervening) variables. These variables are Perceived Ease of Use (X1) and Perceived Usefulness (X2). The endogenous (dependent) variable is influenced or determined by other variables within the research construct, in this study, Behavioral Intention (Y). Meanwhile, the mediating (intervening) variable influences the relationship between the exogenous and endogenous variables, creating an indirect relationship. In this study, these variables are Brand Attitude (Z1) and Corporate Image (Z2).

Based on the variables used, this study utilizes explanatory research, as it aims to explain the causal relationship between variables (Cooper & Schindler, 2013, p. 59). Furthermore, the data collection method that will be used is through a survey using a questionnaire instrument as a primary data collection tool (Sekaran & Bougie, 2016, p. 97). Furthermore, the data will be taken using a purposive sampling technique based on certain criteria from the researcher. Using the purposive sampling method certainly facilitates the selection of respondents for the sample, as it allows researchers to select respondents based on predetermined characteristics.

The sample characteristics in this study were determined and considered based on the following criteria: residing in the DKI Jakarta area (Central Jakarta, North Jakarta, West Jakarta, South Jakarta, and East Jakarta), age 18-35 years, minimum education level of high school graduate/equivalent, active customers of Jenius digital banking and using Jenius digital banking

services at least once in the past month. This study involved respondents aged 18-35, based on Jenius' primary segmentation of 18-35 years. Furthermore, the respondents used in the study were active customers of Jenius digital banking who used Jenius for transactions at least once in the past month.

The instruments employed to assess the constructs in this study were adapted from earlier research to ensure content validity. Perceived ease of use was assessed using four items adapted from Venkatesh (2000) and Yang et al. (2017), while perceived usefulness was measured with five items drawn from Yang et al. (2017) and Indarsin & Ali (2017). Furthermore, behavioral intention, brand attitude (four items each), and corporate image (five items) were all adapted from Kaur & Malik (2019). All items were evaluated using a five-point Likert scale

### 3. Result

Based on data from research respondents, the majority work as private employees with a percentage of 38%. Other occupations have an almost even proportion, namely students (25%), housewives (13%), civil servants (13%) and entrepreneurs (11%). Furthermore, if we look at income, the highest proportion is found in the income category of IDR 6,000,001 – IDR 10,000,000, which is 45% of the number of respondents. Then followed by the income category of IDR 2,000,000 – IDR 6,000,000 at 31%. Continued with income categories of less than IDR 2,000,000 and IDR 10,000,000 – IDR 20,000,000 at 13%, 7%. The lowest proportion was achieved in the top income category, namely above IDR 20,000,000, at 3%.

Looking at the domicile demographics which are cities in the DKI Jakarta category. The domicile of respondents can be said to be quite evenly distributed because there is no category that has a very high proportion. Based on the data, 26% of respondents live in North Jakarta, followed by the proportion in West Jakarta (22%), Central Jakarta and South Jakarta (17%) and East Jakarta (15%).

Meanwhile, even though the respondents are active Jenius bank customers with a minimum frequency of use once in the last month (May 2021), it is known that respondents more often use services from conventional banks (such as BCA Mobile, Livin7 by Mandiri, BRIMO, BNI Mobile, and so on) with a percentage of 88% or 264 people. Meanwhile, only 12% of the total respondents or 36 people used digital banking services more frequently.

Table 2. Respondent Profile

Category	Characteristics	Frequency	Percentage
Age	20 - 25 years	115	38%
	26 - 31 years	90	30%
	32 - 37 years	95	32%
Gender	Male	141	47%
	Female	159	53%
Occupation	Housewife	40	13%
	Civil Servants	38	13%
	Private Employee	115	38%

	Student	74	25%
	Entrepreneur	33	11%
Income	< IDR 2.000.000	40	13%
	IDR 2.000.000 – 6.000.000	93	31%
	IDR 6.000.001 – 10.000.000	136	45%
	IDR10.000.001 – 20.000.000	21	7%
	> IDR 20.000.000	10	3%
Domicile	Jakarta Pusat	52	17%
	Jakarta Utara	78	26%
	Jakarta Barat	66	22%
	Jakarta Selatan	52	17%
	Jakarta Timur	44	15%
Commonly Used Types of Bank	Bank Konvensional	264	88%
	Bank Digital	36	12%

Table 3. Measurement Model

	Item	Factor Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
BI	BI1: Loyalty	0,78	0,767	0,777	0,542
	BI2: Recommendation	0,81			
	BI3: Repeat to use	0,79			
	BI4: Favorite	0,72			
BA	BA1: Good decision	0,76	0,732	0,777	0,636
	BA2: Positive step	0,74			
	BA3: Liking	0,84			

	BA4: Favorable	0,81			
CI	CI1: Access to Services	0,79			
		0,74			
	CI2: Services Offered	0,75	0,854	0,884	0,595
	CI3: Personal Contact	0,78			
	C4: Security	0,70			
	C5; Reputation				
PEOU	PEOU1: Controllable	0,85			
	PEOU2 : Flexible	0,85			
	PEOU3: Ease of Use	0,89	0,717	0,876	0,779
	PEOU4: Easy to Learn	0,86			
PU	PU1: Enhance Effectiveness	0,74			
	PU2: Efficiently	0,72			
	PU3: Useful	0,81	0,826	0,879	0,595
	PU4: Makes Job Easier	0,86			
	PU5: Conveniently	0,79			

According to Hair et al. (2019), the evaluation of a measurement model's quality rests on three primary criteria: reliability, convergent validity, and discriminant validity. As presented in Table 1, both Cronbach's alpha and composite reliability (CR) values strictly exceeded the recommended threshold of 0.70 (Benitez et al., 2020), demonstrating robust internal consistency across all latent constructs. Following this, convergent validity was scrutinized by evaluating individual factor loadings and the Average Variance Extracted (AVE). The analysis revealed that all factor loadings bypassed the 0.70 benchmark, and all AVE values were well above the 0.50 minimum requirement (Hair et al., 2019). Consequently, convergent validity was successfully established, confirming that the indicators adequately represent their respective constructs.

To evaluate discriminant validity, this study using the Fornell-Larcker criterion. Reflecting the results in Table 4, the square root of the AVE for each construct was consistently higher than its highest correlation with any other latent variable, satisfying the Fornell-Larcker standard.

Table 4 .The Fornell-Larcker criteria

	BI	BA	CI	PEOU	PU
BI	0,736				

BA	0,323	0,797			
CI	0,734	0,734	0,771		
PEOU	0,539	0,372	0,740	0,883	
PU	0,643	0,294	0,763	0,628	0,772

Table 5. Koefisien Determinasi

	R <sup>2</sup>	R <sup>2</sup> adjusted
<i>Behavioral Intention</i>	0,579	0,547
<i>Brand Attitude</i>	0,155	0,147
<i>Corporate Image</i>	0,694	0,697

From table 5 it is known that the range of R2 values is between 0.155 to 0.694. According to Hair et al (2019), R2 values are considered weak, medium and strong if they show values around 0.25, 0.50 and 0.75. The R2 value of the Brand Attitude variable is closer to 0.25 so it can be considered weak. The value of 0.155 indicates that 15.5% of the Brand Attitude variable is influenced by Perceived Ease of Use, Perceived Usefulness and Corporate Image. Meanwhile, outside of 15.5%, Brand Attitude is influenced by other factors. Apart from that, the R2 value for Behavioral Intention is close to 0.50, so it is considered moderate and the R2 value for Corporate Image is close to 0.75 so it can be said to be strong.

Table 6. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic ( O/STDEV )	P Values
PEOU → CI	0,431	0,431	0,048	8,996	0,000
PU → CI	0,492	0,494	0,049	9,968	0,000
PEOU → BA	0,069	0,070	0,089	0,768	0,443
PU → BA	-0,199	-0,201	0,095	2,091	0,037
CI → BA	0,473	0,478	0,078	6,043	0,000
PEOU → BI	-0,063	-0,072	0,064	0,993	0,321
PU → BI	0,194	0,191	0,059	3,298	0,001
CI → BI	0,622	0,634	0,071	8,730	0,000
BA → BI	0,070	0,067	0,042	1,658	0,098

Table 7. Summary of Hypothesis Testing Result

Hypothesis		
H <sub>1</sub>	<i>Perceived Ease of Use</i> → <i>Corporate Image</i>	Supported
H <sub>2</sub>	<i>Perceived Usefulness</i> → <i>Corporate Image</i>	Supported
H <sub>3</sub>	<i>Perceived Ease of Use</i> → <i>Brand Attitude</i> → <i>Behavioral Intention</i>	Not Supported
H <sub>4</sub>	<i>Perceived Usefulness</i> → <i>Brand Attitude</i> → <i>Behavioral Intention</i>	Supported
H <sub>5</sub>	<i>Corporate Image</i> → <i>Brand Attitude</i> → <i>Behavioral Intention</i>	Supported
H <sub>6</sub>	<i>Perceived Ease of Use</i> → <i>Behavioral Intention</i>	Not Supported
H <sub>7</sub>	<i>Perceived Usefulness</i> → <i>Behavioral Intention</i>	Supported
H <sub>8</sub>	<i>Corporate Image</i> → <i>Behavioral Intention</i>	Supported
H <sub>9</sub>	<i>Brand Attitude</i> → <i>Behavioral Intention</i>	Not Supported

The empirical findings demonstrate that both Perceived Ease of Use and Perceived Usefulness significantly contribute to building a strong Corporate Image, thereby supporting hypotheses H1 and H2. When a bank successfully delivers a digital platform that is both highly intuitive and functional, it directly elevates its market reputation and institutional prestige. Furthermore, corporate image are proven to be significant direct drivers of consumers' Behavioral Intention to adopt and utilize the banking service.

Conversely, the analysis of the indirect pathways reveals contrasting mechanisms regarding how technological attributes influence adoption intentions through psychological intermediaries. This study confirms that Brand Attitude successfully mediates the effects of Perceived Usefulness (H4) and Corporate Image (H5) on Behavioral Intention. These findings underscore that a favorable consumer attitude toward the bank's brand is effectively cultivated when customers experience tangible functional benefits and perceive the institution as highly credible, which ultimately crystallizes into a long-term intention to use the service. In contrast, the indirect path linking Perceived Ease of Use to Behavioral Intention via Brand Attitude (H3) is not supported, indicating a distinct psychological decoupling when consumers evaluate purely technical simplicity.

The most notable phenomenon in this structural model lies in the rejection of the three hypotheses concerning Perceived Ease of Use (H3, H6) and Brand Attitude (H9). The insignificance of the direct link between Perceived Ease of Use and Behavioral Intention (H6) indicates that in modern digital banking, user-friendliness has shifted from being a competitive advantage to a mere baseline expectation; consumers assume a platform will be easy to navigate, meaning simplicity alone can no longer independently compel usage without high functional value. Additionally, the rejection of Brand Attitude's direct effect on Behavioral

Intention (H9) highlights an attitude-behavior gap. While consumers may hold a warm, affective sentiment toward a bank's brand, pragmatic and risk-averse financial decisions are far more heavily dictated by rational considerations, such as immediate system usefulness (H7) and the institutional security represented by Corporate Image (H8).

Table 8. Analysis of Direct Influence, Indirect Influence and Total Influence

	<i>Std.</i> <i>Direct</i> <i>Effects</i>	<i>Std.</i> <i>Indirect Effects</i>	<i>Std.</i> <i>Total Effects</i>
<i>Perceived Ease of Use → Corporate Image</i>	8,996	-	8,996
<i>Perceived Usefulness → Corporate Image</i>	9,968	-	9,968
<i>Perceived Ease of Use → Brand Attitude → Behavioral Intention</i>	-	-	-
<i>Perceived Usefulness → Brand Attitude → Behavioral Intention</i>	2,091	1,222	3,313
<i>Corporate Image → Brand Attitude → Behavioral Intention</i>	6,043	1,588	7,631
<i>Perceived Ease of Use → Behavioral Intention</i>	-	-	-
<i>Perceived Usefulness → Behavioral Intention</i>	3,298	-	3,298
<i>Corporate Image → Behavioral Intention</i>	8,730	-	8,730
<i>Brand Attitude → Behavioral Intention</i>	-	-	-

Based on the results of structural model testing, direct influence analysis shows that PEOU and PU are proven to have a significant direct contribution in shaping the Company Image (CI). These findings indicate that when users feel a system or service is easy to operate and provides real benefits, their positive view of the Company Image will automatically increase. Furthermore, PU and CI were also found to have a positive and significant direct influence on user Behavioral Intentions (BI). This confirms that a person's intention to use or adopt a service is largely determined by how useful they feel and the good reputation of the company providing the service.

Furthermore, analysis of indirect effects reveals the crucial mediating role of Brand Attitude (BA). Attitude towards the brand is proven to be able to significantly mediate the influence of PU on user behavioral intentions. The form of mediation that occurs is partial mediation, which means that perceived usefulness can not only encourage behavioral intentions directly, but can

also be strengthened indirectly through the prior formation of a positive attitude towards the brand. A similar pattern of partial mediation was also found in the relationship between corporate image and user behavioral intentions through brand attitudes. These results imply that a strong corporate image will first build consumer sentiment and favorable attitudes towards the brand, which in turn will crystallize into stronger behavioral intentions.

Finally, if viewed from the total influence which is the accumulation of direct and indirect effects the path connecting Company Image to Behavioral Intentions through Brand Attitudes is the most dominant determinant in this research model. This provides a comprehensive picture that the synergy between a solid company reputation and the formation of positive consumer attitudes towards the brand is the main key and most effective strategy in driving and locking consumer behavioral intentions in the long term.

## **4. Discussion**

### *4.1 Effect of Perceived Ease of Use on Corporate Image*

Finally, if viewed from the total influence which is the accumulation of direct and indirect effects the path connecting Company Image to Behavioral Intentions through Brand Attitudes is the most dominant determinant in this research model. This provides a comprehensive picture that the synergy between a solid company reputation and the formation of positive consumer attitudes towards the brand is the main key and most effective strategy in driving and locking consumer behavioral intentions in the long term.

Hypothesis 1 posits that Perceived Ease of Use has a positive and significant effect on Corporate Image. The empirical findings reveal that Hypothesis 1 is accepted, demonstrating a T-Statistic above 1.96 and a p-value below 0.05. Therefore, the hypothesis that "Perceived Ease of Use significantly affects Corporate Image" is supported. This finding contrasts with the study by Kaur and Malik (2019), which reported no significant relationship between Perceived Ease of Use and Corporate Image. However, in this study, Perceived Ease of Use directly shapes Corporate Image. Referencing Yeh (2015), Perceived Ease of Use influences an individual's perception of a new system as being helpful or capable of offering immediate utility. In a banking context, customers evaluating a brand look beyond core product offerings; they heavily consider intangible benefits and services that maximize transaction efficiency. The researcher assumes that a company's image improves when users experience a platform that functions seamlessly and efficiently. Furthermore, this finding highlights that Corporate Image serves as an important mediator connecting Perceived Ease of Use, Brand Attitude, and Behavioral Intention. Path magnitude analysis shows that a one-unit increase in ease of use substantially reinforces the positive Corporate Image formed by users.

### *4.2 Effect of Perceived Usefulness on Corporate Image*

Hypothesis 2 states that Perceived Usefulness positively and significantly influences Corporate Image. Based on the hypothesis testing results, the T-Statistic and p-value for the path from Perceived Usefulness to Corporate Image are 9.675 and 0.000, respectively. This confirms a positive and significant influence, meaning Hypothesis 2 is accepted. This outcome aligns with Kaur and Malik (2019), who asserted that Perceived Usefulness impacts Corporate Image because utility features offer convenience and comfort to customers using the application. Similarly, Yeh (2015) demonstrated that innovative services utilizing information technology to deliver added value to customers significantly enhance brand image. These perceived functional utilities shape the consumer's cognitive framework, leading to a positive corporate perception. Furthermore, these results position Corporate Image as a critical mediator between Perceived Usefulness, Brand Attitude, and Behavioral Intention. Path magnitude results suggest that increasing the utility factors of a system strongly impacts the formation of a favorable Corporate Image.

### *4.3 Effect of Perceived Ease of Use on Behavioral Intention via Brand Attitude*

Hypothesis 3 proposes that Perceived Ease of Use affects Behavioral Intention through the mediation of Brand Attitude. The hypothesis testing yields a T-Statistic of 0.767 and a p-value of 0.444. Because these values do not satisfy the minimum requirements, Hypothesis 3 is rejected. This finding is congruent with Kaur and Malik (2019), which indicated the absence of a significant effect from Perceived Ease of Use on Brand Attitude. This occurs because various factors beyond user-friendliness shape an individual's attitude toward adopting a system. Furthermore, Yeh (2015) emphasized that regardless of general attitude, system adoption can take place as long as users perceive the interface as straightforward during operation.

If a system is easy to use but fails to align with consumer needs or desires, ease of use ceases to be the primary driver for modifying long-term attitudes and usage intentions. This assumption is supported by the respondent profile data, which shows that 88% of respondents still perform transactions through conventional banking applications monthly, despite being active Jenius users.

#### *4.4 Effect of Perceived Usefulness on Behavioral Intention via Brand Attitude*

Hypothesis 4 states that Perceived Usefulness has a positive and significant effect on Brand Attitude. The research findings show that Hypothesis 4 is accepted. This result matches prior research by Kaur and Malik (2019), which identified a significant impact of Perceived Usefulness on Brand Attitude. The researcher notes that Perceived Usefulness in modern banking functions as a key driver that alters customer attitudes and intentions. It is an essential element to implement because it directly boosts user efficiency, productivity, and task performance. This position is reinforced by Rahi, Ghani, and Alnaser (2017), who stated that banking service adoption increases when customers view it as a functional utility that streamlines financial transactions. This utility-driven mindset shapes the customer's attitude toward a specific brand, ultimately fostering the behavioral intention to adopt a digital banking service.

#### *4.5 Effect of Corporate Image on Behavioral Intention via Brand Attitude*

Hypothesis 5 suggests that Corporate Image has a positive and significant effect on Brand Attitude. The research findings show that Hypothesis 4 is accepted. This outcome supports Kaur and Malik (2019), who demonstrated that Corporate Image significantly impacts Behavioral Intention via Brand Attitude. A positive consumer perception of Corporate Image channels their evaluation toward a favorable brand attitude; consumers synthesize their experiences with the organization, which subsequently forms a positive or negative structural attitude. The path analysis confirms that when a company maintains a highly regarded, positive image, it favorably influences user attitudes, leading to a substantial increase in usage intentions for digital banking services.

#### *4.6 Effect of Perceived Ease of Use on Behavioral Intention*

Hypothesis 6, which proposes that Perceived Ease of Use (PEOU) directly influences Behavioral Intention, is statistically rejected. This lack of significance can be attributed to two robust theoretical explanations. First, within the highly tech-savvy demographic of respondents aged 18–35 in DKI Jakarta, digital banking and mobile interfaces have become deeply ubiquitous in daily life. Consequently, user-friendliness has shifted from being a unique motivating driver to a baseline expectation; consumers inherently assume that any modern financial platform will be easy to navigate, meaning simplicity alone no longer possesses the incremental power to independently compel adoption. Second, financial technology applications represent high-involvement and risk-averse consumer products. When deciding to adopt a digital banking service, consumers prioritize pragmatic outcomes such as transactional security, financial benefits, and feature utility (Perceived Usefulness) over mere interface simplicity. Therefore, while a seamless user experience is necessary to prevent user frustration, it is insufficient to trigger behavioral intention unless the platform offers substantial functional value and institutional trust that outweighs the perceived risks of digital asset management.

#### *4.7 Effect of Perceived Usefulness on Behavioral Intention*

Hypothesis 7 suggests that Perceived Usefulness positively influences Behavioral Intention. Evaluating the test results shows a T-Statistic of 3.214 and a p-value of 0.001, satisfying the required criteria. Thus, Hypothesis 7 is accepted. This aligns with findings by Rahi, Ghani, and Alnaser (2017) and Kumar, Lall, and Mane (2017), which identified Perceived Usefulness as a critical factor in driving internet banking adoption. When a service provides utility that matches consumer requirements, behavioral intention rises because customers recognize clear functional advantages in the newly implemented digital banking system

#### *4.8 Effect of Corporate Image on Behavioral Intention*

Hypothesis 8 examines the influence of Corporate Image on Behavioral Intention. The results demonstrate a T-Statistic of 5.994 and a p-value of 0.000, confirming that Hypothesis 8 is accepted. This result supports Hu et al. (2019) and Chuang, Liao, and Kao (2019), who found that Corporate Image positively influences financial service adoption intentions. Images linked to technological security, platform reliability, and data privacy heavily influence a firm's reputation as a trustworthy partner. Consequently, customers feel secure performing financial transactions via digital banking without security concerns.

#### *4.9 Effect of Brand Attitude on Behavioral Intention*

Hypothesis 9 states that Brand Attitude has a positive and significant effect on Behavioral Intention. The empirical analysis indicates that this hypothesis is rejected, as the path failed to meet the required T-Statistic and p-value significance benchmarks. Although Kaur and Malik (2019) found a significant path for this relationship, this study indicates that Brand Attitude does not directly drive Behavioral Intention. However, this aligns with Wardana et al. (2021) and Albashir, Zainuddin, and Pinagrahi (2018), who reported that Brand Attitude lacks a significant effect on Behavioral Intention. Furthermore, as noted by Leon (2019), mobile banking usage intentions are heavily dictated by demographic factors such as age, gender, education level, and monthly income. Thus, Brand Attitude is not the primary factor driving a customer's intention to use Jenius digital banking.

### **5. Conclusion**

Based on the empirical analysis and comprehensive discussion regarding the integration of Corporate Image and the Technology Acceptance Model (TAM) in the context of digital banking, several pivotal conclusions can be drawn. First, looking at the precursors of institutional reputation, both Perceived Usefulness and Perceived Ease of Use exert a highly significant direct influence on Corporate Image. This confirms that when a digital banking platform delivers substantial functional utility alongside a user-friendly interface, it fundamentally elevates the bank's corporate prestige and market reputation. Furthermore, in terms of direct drivers toward adoption, both Corporate Image and Perceived Usefulness demonstrate significant positive effects on consumers' Behavioral Intention. In stark contrast, Perceived Ease of Use and Brand Attitude fail to establish a significant direct relationship with Behavioral Intention, indicating that purely affective sentiments and interface simplicity alone are insufficient to independently compel digital banking adoption.

Second, the structural assessment reveals contrasting mechanisms within the indirect pathways mediated by Brand Attitude. Brand Attitude successfully acts as a vital psychological intermediary for substantive factors, significantly mediating the impact of Corporate Image and Perceived Usefulness on consumers' Behavioral Intention. These findings underscore that a favorable attitude toward the brand is effectively cultivated when users experience tangible utilitarian benefits and perceive high institutional credibility, which subsequently drives actual usage intention. Conversely, the indirect pathway linking Perceived Ease of Use to Behavioral Intention through Brand Attitude is statistically rejected. Synthesizing these overall findings, it

can be concluded that within modern digital banking, user-friendliness has shifted to a baseline expectation, whereas institutional image, system usefulness, and their capacity to shape brand evaluation remain the true strategic anchors that dictate consumer behavioral intentions.

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