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Tam Model on Digi Banking BJB in Bandung

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Abstract: The purpose of this research is to know the perceived usefulness, perceived ease of use, attitude towards using and behavioral intention to use the DIGI app and also to understand the influence of perceived usefulness and perceived ease of use on attitude towards using and its implication on behavioral intention to use. The type used in this research is descriptive and comparative. The research type is descriptive survey and explanatory survey with quantitative method. The sampling technique used in this research is non-probability sampling in the form of accidental sampling by distributing questionnaires through Google Form. The tool that was used for data analysis is IBM SPSS Statistics 25. The result of this research shows that perceived usefulness, perceived ease of use, attitude towards using and behavioral intention to use the DIGI app is said to be quite good. Perceived usefulness and perceived ease of use simultaneously and partially influenced attitude towards using and behavioral intention to use significantly while attitude towards using influenced behavioral intention to use significantly.

Keyword: Technology Acceptance Model (TAM), Perceived Usefulness, Perceived Ease of Use, Attitude towards Using, Behavioral Intention to Use

INTRODUCTION

Information systems have become a crucial element in facilitating organizational tasks in the contemporary day. Efforts are ongoing to enhance user pleasure and convenience through the implementation of information technology advancements, particularly in the banking industry. One of these advancements is the utilization of the internet.

Online banking services are a prominent example of the various financial transactions that are now conducted via the internet. Online banking was implemented as a platform via which bank customers can conduct financial transactions electronically using the bank's website. Customers can conveniently and effortlessly conduct non-cash transactions at their own convenience by accessing them using a computer connected to the internet. Internet banking technology is anticipated to decrease transactional costs and alleviate lineups at bank offices, leading to innovation in banking services (Ahmad, 2020).

An accounting information system is a concept that pertains to the field of business economics. By implementing an accounting information system, firms can enhance the effectiveness and efficiency of their corporate operations. An accounting information system is a meticulously built system that gathers, analyzes, retains, combines, and transmits data. This system encompasses data pertaining to revenue, expenditures, personnel and clientele information, as well as corporate taxation. The abbreviation SIA stands for Accounting Information System. The objective of an accounting information system is to facilitate the transmission of data that is pertinent, precise, and essential for the efficient operation of a firm (ocbcnisp.com).

The accounting system is crucial in a firm since it furnishes the necessary information required by management. In addition, it can aid in displaying financial transparency to stakeholders within the organization by generating financial reports such as balance sheets and income statements. Various stakeholders require information from a corporation, particularly financial information. Financial transaction processing systems are typically controlled by corporate entities, organizations, or government agencies. This is because transactions are a regular occurrence inside these entities, and it is imperative to record every transaction that takes place (Keng-Soon et al., 2019; Wang et al., 2023).

PT Bank Pembangunan Daerah West Java and Banten Tbk, sometimes known as "bank bjb," was originally established due to the Republic of Indonesia Government Regulation Number 33/1960, which aimed to nationalize Dutch-owned firms in Indonesia. De Erste Nederlansche Indische Shareholding N.V., a mortgage bank, was one of the Dutch-owned firms based in Bandung that underwent nationalization. In continuation of the implementation of the PP, the West Java Provincial Government established PD Bank Karya Pembangunan Daerah Jawa Barat with initial capital of IDR 2,500,000.00. This establishment was formalized through Notarial Deed Noezar number 152 dated March 21, 1961 and number 184 dated May 13, 1961. It was further confirmed by the Decree of the Governor of West Java Province number 7/GKDH/BPD/61 dated May 20, 1961. bank bjb achieved the distinction of being the inaugural BPD in Indonesia to be publicly traded on the Indonesia Stock Exchange in July 2010 (bankbjb.co.id).

The bank bjb network now comprises of 1 head office, 65 branch offices, 309 sub-branch offices, 340 cash offices, 152 payment points, 11 mobile cash machines, 1,386 automated teller machines (ATMs), 11 Precious Services, 6 UMKM/PESAT centers, and 11 weekend banking facilities (bankbjb.co.id).

The introduction of mobile banking, often known as m-banking, in Indonesia was initiated by Bank Central Asia (BCA). The mobile banking application, BCA or mBCA, was launched on November 12, 2012. Bank bjb, along with other banks, introduced its own mobile banking service called bjb DIGI on August 19, 2014. Mbanking has managed to survive due to several factors. Firstly, it offers the convenience of conducting transactions from anywhere, making it a practical and time-saving option. Secondly, Mbanking provides enhanced security measures, reducing the risk of criminal activities. Lastly, this service is adaptable to the evolving needs of customers in the current era. This refers to the contemporary era characterized by the rapid and immediate completion of tasks (Aldammagh et al., 2021; Alnemer, 2022; A. Kaur & Malik, 2019; Lee, 2009; Musyaffi et al., 2021).

PT Bank Pembangunan Daerah West Java and Banten, Tbk., officially appointed a new director, specifically the Director of IT, Treasury & International Banking. This appointment was made in accordance with Financial Services Authority Letter No. SR-37/KR.02/2019 dated 12 July 2019, which required the submission of a copy of the decision on the appointment of the main director and the deed of resolutions of the 2018 Annual GMS of bank bjb on 30 April 2019. According to Ridwan Kamil, the Governor of West Java at the time, as quoted by the news portal finance.detik.com, it was decided during the GMS to appoint new directors, specifically the Director of IT, Treasury, and International Banking. This measure aims to

transform bank bjb into a digital banking institution. Due to the advent of the 4.0 age, we appointed more directors, resulting in an increase in the overall number of board members from 6 to 7.

Here, we will provide information regarding the increase in the number of DIGI users, the book value per share (PBV), and the net profit of bank bjb over the past three years. In addition, we will also give data on the growth and comparability of the number of bjb Tandamata savings accounts (NOA) using DIGI from 2018 to 2020.

Table 1.
***User DIGI, PBV* and Net Income**

	Quarter I 2021		**Quarter I 2022**		**Quarter I 2023**
***User DIGI* (user in millions)**	0,639	**(+32,86%)**	0,849	**(+41,34%)**	1,2
	31/12/2020		**31/12/2021**		**31/12/2022**
PBV	1,27	**(-21,26%)**	1,00	**(-4%)**	0,96
Net income (billions RP)	1,690	**(+18,93%)**	2,010	**(+10,44%)**	2,220

Source: bankbjb.co.id

In table 1, the number of DIGI users in the first quarter of 2021 was 639,000. It then increased by 32.86% in the first quarter of 2022 to reach 849,000, and further increased by 41.34% to reach 1,200,000 in the first quarter of 2023. There was an increase in net profit of bank bjb from Rp 1.69 billion at the end of 2020 to Rp 2.01 billion at the end of 2021 and Rp 2.22 billion at the end of 2022, with a percentage increase of 18.93% and 10.44% respectively. The PBV saw a decline, decreasing from 1.27 at the end of 2020 to 1.00 at the end of 2021, representing a decrease of 21.26%. It further decreased to 0.96 by the end of 2022, with a percentage decrease of 4%. The decrease in PBV value can indicate that the increase in the number of DIGI users may not be accompanied by an increase in their satisfaction in using the mobile banking application.

Table 2.
NOA* data bjb Tandamata user *DIGI

	31/12/2018		**31/12/2019**		**31/12/2020**
***NOA* bjb Tandamata (Account)**	1.980.861	**(+3,09%)**	2.041.982	**(-13,92%)**	1.757.669
DIGI Using (user)	98.839	**(+54,74%)**	152.942	**(+18,03%)**	180.522
% *User DIGI/NOA*	4,99%	**(+50,1%)**	7,49%	**(+37,12%)**	10,27%

Source: bank bjb annual report, 2022:7

According to the data in table 2, the number of bjb Tandamata accounts was 1.9 million at the end of 2018. This number climbed by 3.09% to reach 2.04 million accounts at the end of 2019. However, it subsequently declined by 13.92% to 1.7 million accounts at the end of 2020. Additionally, the percentage of bjb Tandamata consumers utilizing DIGI at the conclusion of 2018 accounted for 4.99% of the overall account count, equivalent to 98,839. By the end of 2019, this figure rose to 7.49%, representing 152,942 accounts. Furthermore, at the conclusion of 2020, the percentage increased once more to 10.27%, encompassing a total of 180,522

accounts. The very small proportion of bjb Tandamata clients that actively utilize DIGI mobile banking, despite its ongoing growth, is an undesirable occurrence in the present digital age.

According to the information obtained from play.google.com on Sunday, 08 August 2023, at 15.50, the rating given by bank bjb for DIGI indicates that its performance is satisfactory, with a rating of 3.2 for smartphone users and 4.0 for tablet users. The number of reviews from smartphone users was 20.1 thousand, while tablet users contributed 255 reviews. Nevertheless, in the comments section, certain users remain discontented with grievances such as transaction interruptions, incomplete statement and mutation data, and relatively inadequate payment features in comparison to mobile banking applications offered by national banks and other private entities.

Regarding ATMs, there was a recent report on the financial.bisnis.com news portal about a foreign individual from the United States who made a remark on the ATM machines in Indonesia. It was discovered that these machines are more advanced compared to the ones in the individual's home country. This is due to the fact that ATMs in the United States are limited to checking balances or withdrawing cash, with all other transactions being exclusively conducted via electronic banking services. The prevalence of ATMs in Indonesia may contribute to the reluctance of many bank clients to adopt mobile banking services.

To promote the adoption and usage of digital banking, particularly mobile banking, in Indonesian society, it is necessary to develop a theory that can assess the extent to which customers adapt to this innovative service. The Technology Acceptance Model (TAM) is the predominant theoretical framework employed in this research. The initial modification of this model was carried out by Davis et al. (1989), and subsequently, Davis and Venkatesh (1996) on (Rinda Hesti Kusumaningtyas, 2002) made more updates to the model.

The Technology Acceptance Model (TAM) provides a comprehensive explanation of how users embrace information technology. It identifies specific elements that can influence the acceptance of information technology by users (Khasawneh, 2015). This model is utilized to examine and comprehend the factors that impact the acceptance of technology utilization, employing five primary constructs: Perceived Usefulness (User Perception), Perceived Ease of Use (Perception of Ease of Use), Attitude Toward Using (Attitude towards Use), Behavior Intention to Use (Behavioral Desire for Use), and Actual Use (Actual Use). The Technology Acceptance Model (TAM) is a framework utilized to elucidate and forecast the degree to which users embrace and adopt a certain technology (Afifah & Widyanesti, 2017; B. Kaur & Sharma, 2022; Obaid & Aldammagh, 2021).

This research utilizes the Technology acceptability Model (TAM) to identify the elements that influence user acceptability of the mbanking application, which functions as an accounting information system. If banks can determine that the implementation of the m-banking system, which is a component of e-banking, will result in improved profitability or financial performance, then it is plausible that there will be a favorable effect on investment in technology-driven banking services (George & Kumar, 2013). Ultimately, the outcome is a heightened competitive edge for bank bjb compared to other local banks.

(Baca et al., 2023; Ben Mansour, 2016; Jamshidi & Hussin, 2016; Santoso & Edwin Zusrony, 2020; Teka, 2020; Usman et al., 2022; Zhang et al., 2023) research demonstrates that the variables of perceived usefulness and perceived convenience exert a substantial impact on the attitude variable, as well as on the repurchase intention variable. Furthermore, the attitude variable significantly influences the repurchase intention.

Recent research (Al-Gharaibah & Al-Gharaibah, 2020; A. Kaur & Malik, 2019; Keng-Soon et al., 2019; Pikkarainen et al., 2004; Safeena et al., 2013) indicates that the variables of perceived usefulness and perceived convenience do not exert a significant impact on the attitude variable. However, these variables do have a significant influence on the repurchase intention variable. Conversely, the attitude variable does not significantly affect repurchase intention.

METHOD

The method used in this study is a quantitative method. According to (Anggraeni, 2021; Martoyo et al., 2022; Sanulita et al., 2024; Tahir et al., 2023), quantitative research is a type of research that utilizes numerical data collected through structured questions. The population in this study consists of DIGI BJB banking users in the city of Bandung from August 2023 to November 2023, with an unknown/unlimited number. Therefore, the sample technique utilized in this study is non-probability sampling, specifically accidental sampling, which involves selecting individuals who happen to be encountered. Therefore, the number of samples can be determined using the Roscoe theoretical formula. According to Roscoe's theory, while conducting research including multivariate analysis (such as correlation or multiple regression), the minimum sample size should be 10 times the number of variables being studied (Priatna et al., 2023). The variables examined in this study amount to 4, indicating a minimum sample size of 40. The sample size for this study consists of 40 individuals who are users of DIGI BJB Banking in the city of Bandung.

RESULTS AND DISCUSSION

To reveal the influence of a variable or set of variables on other variables, a statistical test is carried out in the form of path analysis, where the path coefficient is basically a correlation coefficient. To find out whether perceived usefulness (X1) and perceived ease of use (X2) influence attitudes toward use (Y), this was done using Pearson Correlation analysis and the software used was SPSS 25.0. The steps for calculating Pearson Correlation are as follows:

Table 3.
Correlation Matrix Between Sub Structure Variables 1

		Attitude toward Use	Ease of Use perception	Usefulness Perception
Pearson Correlation	Attitude toward Use	1.000	.788	.774
	Ease of Use Perception	.788	1.000	.623
	Usefulness Perception	.774	.623	1.000
Sig. (1-tailed)	Attitude toward Use	.	.000	.000
	Ease of Use Perception	.000	.	.000
	Usefulness Perception	.000	.000	.
N	Attitude toward Use	40	40	40
	Ease of Use Perception	40	40	40
	Usefulness Perception	40	40	40

Source: Output SPSS, 2023

1. The relationship between the perceived usability variable (X1) and the perceived ease of use variable (X2), obtained a correlation coefficient value of 0.623. Thus, it can be said that perceived usefulness and perceived ease of use have a positive relationship with strong criteria.
2. The variable relationship between perceived usefulness (X1) and the usage attitude variable (Y), obtained a correlation coefficient value of 0.788. Thus, it can be said that perceived usefulness and attitude towards use have a very strong positive relationship with the criteria.
3. The variable relationship between perceived ease of use (X2) and attitude to use (Y), obtained a correlation coefficient value of 0.774. Thus, it can be said that perceived

ease of use and attitudes towards use have a very strong positive relationship with the criteria.

Simultaneous Hypothesis Testing

To find out whether variables X1 and X2 have a simultaneous influence on variable Y, an F test is carried out with the following criteria:
H0: byx1 = byx2 = 0; X1 and X2 do not have a significant effect on Y
Ha: byx1 ≠ 0 or byx2 ≠ 0; X1 and X2 have a significant effect on Y
Hypothesis testing is carried out with the following conditions and calculations using SPSS:
If F count > F table or sig. F < 0.05, then H0 is rejected and Ha is accepted.
If F count < F table or sig. F > 0.05, then H0 is accepted and Ha is rejected.

Tabel 4.
Pengujian Secara Simultan Sub Struktur 1

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	135.800	2	67.900	56.330	.000b
	Residual	44.600	37	1.205		
	Total	180.400	39			

Source: Output SPSS, 2023

Based on the results of these calculations, it turns out that sig. F = 0.000 < 0.05, so H0 is rejected and Ha is accepted or it can be concluded that perceived usefulness (X1) and perceived ease of use (X2) simultaneously influence the Attitude to Use (Y).

Partial Hypothesis Testing

To find out whether variables X1 and X2 have a partial influence on variable Y, a t test is carried out with the following criteria:
First hypothesis:
H0: byx1 = 0; X1 has no significant effect on Y
Ha: byx1 ≠ 0; X1 has a significant effect on Y
Second hypothesis:
H0: byx2 = 0; X2 has no significant effect on Y
Ha: byx2 ≠ 0; X2 has a significant effect on Y
Criteria:
If t count > t table or sig. t < 0.05, then H0 is rejected and Ha is accepted.
If t count < t table or sig. t > 0.05, then H0 is accepted and Ha is rejected.

The following are the results of calculations using SPSS:

Table 5.
Sub-Structure 1 partial Test
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-2.229	1.422		-1.568	.125
	Ease of Use Perception	.467	.097	.500	4.789	.000
	Usefulness Perception	.383	.086	.463	4.430	.000

Source: Output SPSS, 2023

Based on the results of these calculations, it turns out that sig. t (perceived usefulness) = 0.000 < 0.05, so that H0 is rejected and Ha is accepted or it can be concluded that perceived usefulness (X1) partially influences Attitudes to Use (Y).
Next sig. t (perceived ease of use) = 0.000 < 0.05, so H0 is rejected and Ha is accepted or it can be concluded that perceived ease of use (X2) also partially influences attitudes towards use (Y).

To analyze the direct and indirect influence of variables X1, X2 on Y, you can first observe the causal diagram below:

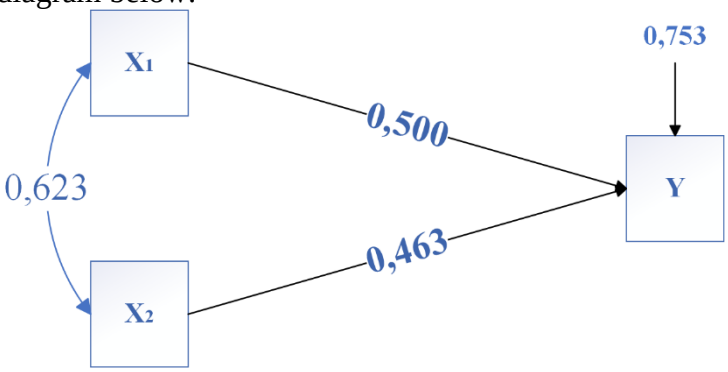

Fig 1. Sub Structure 1's Causal Diagram

From the test results, it can be determined that there is a simultaneous influence of X1 and X2 on Y, amounting to 75.3% (0.753), while the remaining 24.7% is influenced by other factors that cannot be explained in this study. The calculation of the direct and indirect effects of variables X1 and X2 on Y may be shown in the following table 6:

Table 6.
P The direct and indirect effects of Substructure 1 are being examined.

No	Effect	Direct	Indirect	Total	%
1	X1 → Y	(byx1)2 = (0,500)2 = 0,250	(0,500) (0,623) (0,463) = 0,144	0,394	39,4
2	X2 → Y	(byx2)2 = (0,463)2 = 0,214	(0,463) (0,623) (0,500) = 0,144	0,358	35,8

Source: Statistical Calculation Results from SPSS, 2023

From the table above, it can be observed that the direct contribution of perceived usefulness to the attitude of usage is 25% with a t-value coefficient of 4.789. The significance value (t) is 0.000, indicating that the significance level is less than 0.05. Additionally, there is an indirect influence through the variable of perceived ease of use, accounting for 14.4%. Meanwhile, the influence of perceived usefulness on overall usage attitude reaches 39.4%. It can be concluded that perceived usefulness significantly affects usage attitude directly.
Furthermore, it can be shown that the direct contribution of perceived ease of use to the attitude of usage is 21.4% with a t-value coefficient of 4,430, while the significance value is t = 0.000. Due to the significance value of t < 0.05, as well as the indirect influence through the variable of perceived usefulness amounting to 14.4%. Meanwhile, the influence of perceived ease of use on overall usage attitude reaches 35.8%. It can be concluded that perceived usefulness significantly affects usage attitude directly.

Analysis of the Influence in Substructure 2

To determine whether the perceived usefulness (X1) and perceived ease of use (X2) have an impact on the behavior of use (Z), the following steps are taken to calculate the Pearson correlation:

Table 7.
Matriks Korelasi Antar Variabel Sub Struktur 2
Correlations

		Intention Behavior	Ease of Use perception	Usefulness Perception
Pearson Correlation	Intention Behavior	1.000	.801	.778
	Ease of Use Perception	.801	1.000	.623
	Usefulness Perception	.778	.623	1.000
Sig. (1-tailed)	Intention Behavior	.	.000	.000
	Ease of Use Perception	.000	.	.000
	Usefulness Perception	.000	.000	.
N	Intention Behavior	40	40	40
	Ease of Use Perception	40	40	40
	Usefulness Perception	40	40	40

Source: Output SPSS, 2023

The relationship between the perceived usability variable (X1) and the perceived ease of use variable (X2), obtained a correlation coefficient of 0.623. Thus, it can be said that perceived usefulness and perceived ease of use have a positive relationship with strong criteria.
The variable relationship between perceived usefulness (X1) and the usage behavior variable (Z), obtained a correlation coefficient value of 0.801. Thus, it can be said that perceived usefulness and usage behavior have a very strong positive relationship with the criteria.
The variable relationship between perceived ease of use (X2) and usage behavior (Z), obtained a correlation coefficient value of 0.778. Thus, it can be said that perceived ease of use and usage behavior have a very strong positive relationship with the criteria.

Simultaneous Hypothesis Testing
To find out whether variables X1 and X2 have a simultaneous influence on variable Z, an F test is carried out with the following criteria:
H0: bzx1 = bzx2 = 0; X1 and X2 do not have a significant effect on Z
Ha: bzx1 ≠ 0 or bzx2 ≠ 0; X1 and X2 have a significant effect on Z
Hypothesis testing is carried out with the following conditions and calculations using SPSS:
If F count > F table or sig. F < 0.05, then H0 is rejected and Ha is accepted.
If F count < F table or sig. F > 0.05, then H0 is accepted and Ha is rejected..

Table 8.
Sub Structure 2's Simultaneous Test
ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	130.933	2	65.466	61.374	.000b
	Residual	39.467	37	1.067		
	Total	170.400	39			

Source: Output SPSS, 2023

Based on the results of these calculations, it turns out that sig. F = 0.000 < 0.05, so H0 is rejected and Ha is accepted or it can be concluded that perceived usefulness (X1) and perceived ease of use (X2) simultaneously influence usage behavior (Z).

Partial Hypothesis Testing

To find out whether variables X1 and X2 have a partial influence on variable Z, a t test is carried out with the following criteria:

First hypothesis:

H0: bzx1 = 0; X1 has no significant effect on Z

Ha: bzx1 ≠ 0; X1 has a significant effect on Z

Second hypothesis:

H0: bzx2 = 0; X2 has no significant effect on Z

Ha: bzx2 ≠ 0; X2 has a significant effect on Z

Criteria:

If t count > t table or sig. t < 0.05, then H0 is rejected and Ha is accepted.

If t count < t table or sig. t > 0.05, then H0 is accepted and Ha is rejected.

The following are the results of calculations using SPSS:

Tabel 9.
Sub Struktur 2's Partial Test
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-1.972	1.337		-1.474	.149
	Ease of use perception	.468	.092	.517	5.109	.000
	Usefulness perception	.367	.081	.456	4.511	.000

source: Output SPSS, 2023

Based on the results of these calculations, it turns out that sig. t (perceived usefulness) = 0.000 < 0.05, so H0 is rejected and Ha is accepted or it can be concluded that perceived usefulness (X1) partially influences usage behavior (Z).

Next sig. t (perceived ease of use) = 0.000 < 0.05, so H0 is rejected and Ha is accepted or it can be concluded that perceived ease of use (X2) also partially influences usage behavior (Z).

To analyze the direct and indirect influence of variables X1, X2 on Z, you can first observe the causal diagram below:

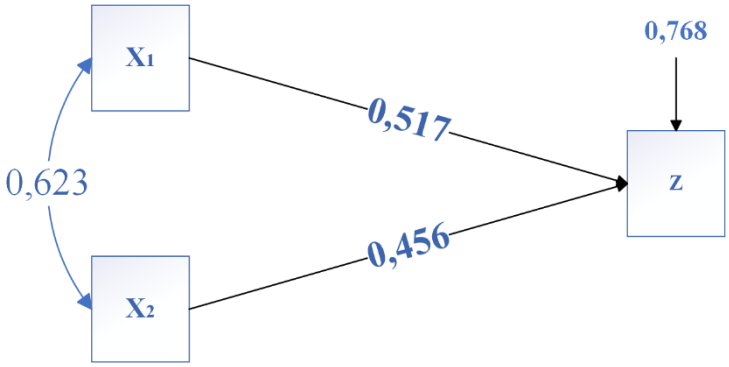

Fig 2. Sub Struktur 2's Causal Diagram

From the test results it can be seen that there is a simultaneous influence of X1 and

For calculations regarding the direct and indirect influence of variables X1, X2 on Z, see table 10 below:

Table 10.
Testing the Direct and Indirect Influence of Sub Structure 2

No	Influence	Direct	Indirect	Total	%
1	X1 → Z	(bzx1)2 = (0,517)2 = 0,267	(0,517) (0,623) (0,456) = 0,147	0,414	41,4

2	X2 → Z	(bzx2)2 = (0,456)2 = 0,207	(0,456) (0,623) (0,517) = 0,147	0,354	35,4

Source: SPSS Statistical Calculation Results, 2023

From the table above, it can be seen that the contribution of perceived usefulness to Intention to Use directly is 26.7% with a coefficient t of 5.109, while the significance value is t = 0.000, because the sig. t < 0.05, and the indirect effect through the perceived ease of use variable is 14.7%. Meanwhile, the overall influence of perceived usefulness on interest in using reaches 41.4%. It can be concluded that perceived usefulness has a significant direct influence on using behavior.

Furthermore, it can also be seen that the contribution of perceived ease of use to interest in using it directly is 20.7% with a calculated coefficient of 4.511, while the significance value is t = 0.000. Because the sig value. t < 0.05, and the indirect effect through the perceived usefulness variable is 14.7%. Meanwhile, the influence of perceived usefulness on overall usage attitudes reached 35.4%, it can be concluded that perceived ease of use has a significant direct effect on interest in using.

Analysis of Influence in Sub Structure 3

In contrast to the previous sub-structure, to find out whether the attitude of using (Y) influences the behavior of using (Z) it is no longer necessary to calculate the direct and indirect effects:

To find out whether variable Y has an influence on variable Z, a t test is carried out with the following criteria:

H0: bzy = 0; Y has no significant effect on Z

Ha: bzy ≠ 0; Y has a significant effect on Z

Criteria:

If t count > t table or sig. t < 0.05, then H0 is rejected and Ha is accepted.

If t count < t table or sig. t > 0.05, then H0 is accepted and Ha is rejected.

The following are the results of calculations using SPSS:

Table 11.
Testing Sub Structure Variables 3
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.338	.793		1.687	.100
	Intention Behavior	.895	.062	.921	14.528	.000

Source: Output SPSS, 2023

Based on the results of these calculations, sig. t (usage attitude) = 0.000 < 0.05, so H0 is rejected and Ha is accepted or it can be concluded that use attitude (Y) has a positive effect on use behavior (Z).

From this test, the complete causal relationship diagram for variable Y to Z is as follows

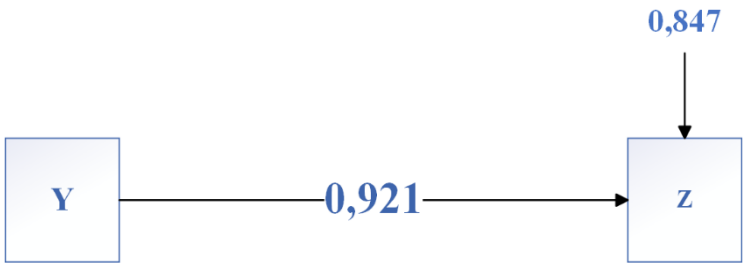

Fig 3. Sub Structure 3's Causal Diagram

From the test results, it can be seen that the attitude of use (Y) influences the behavior of use (Z), namely 84.7%, while the remaining influence is 15.3%.

Discussion

The Influence of Perceived Usefulness and Perceived Ease of Use on Attitudes to Use the DIGI Application

Analysis of Sub Structure 1 shows that perceived usefulness and perceived ease of use have a significant simultaneous and partial influence on Attitudes to Use. From the results of statistical calculations, it was found that the partial influence of perceived usefulness and perceived ease of use was 39.4% and 35.8% respectively with a total simultaneous influence of 75.2%. This analysis also shows that perceived usefulness is more influential than perceived ease of use. Empirical evidence in this research provides an indication that in an effort to increase usage attitudes, it is necessary to increase perceived usefulness factors and perceived ease of use factors. This research supported by (Ahmad, 2020; Arief et al., 2022; AZ, 2013; Baabdullah et al., 2019; DERAN et al., 2021; Hu et al., 2019; Huei et al., 2018; Nadudin & Yuliadi, 2022; Nanggala, 2020; Oluyinka & Endozo, 2019; Perwitasari, 2022; Primadasa et al., 2021; Shaikh et al., 2020; Singh et al., 2020; Tselios et al., 2011; Zaineldeen et al., 2020; Zhang et al., 2023) states that Perceived Usefulness and Perceived Ease of Use have impact on Attitudes to Use the Application.

The Influence of Perceived Usefulness and Perceived Ease of Use on Behavior Using the DIGI Application

Analysis of Sub Structure 2 shows that perceived usefulness and perceived ease of use have a significant simultaneous and partial influence on Using Behavior. From the results of statistical calculations, it was found that the partial influence of perceived usefulness and perceived ease of use was 41.4% and 35.4% respectively with a total simultaneous influence of 76.8%. This analysis also shows that perceived usefulness is more influential than perceived ease of use. Empirical evidence in this research indicates that in an effort to increase interest in using, it is necessary to increase perceived usefulness factors and perceived ease of use factors. This research supported by (Afifah & Widyanesti, 2017; Cipta Hadi & Assegaff, 2022; Dwitama, 2014; Kartika & Segaf, 2022; Muñoz-Leiva et al., 2017; Nurfitriani et al., 2023; Rahayu, 2016; Shaheen et al., 2021; Sodik et al., 2022; Suresh et al., 2019; Vaddhano, 2023) states that Perceived Usefulness and Perceived Ease of Use have impact on behavior using the Application.

The Influence of User Attitudes on Behavior Using DIGI Applications

Analysis of Sub Structure 3 shows that usage attitudes have a significant influence on usage behavior. From the results of statistical calculations, it was found that the influence of

usage attitudes was 84.7%. These results indicate that in an effort to increase interest in using, it is necessary to add positive opinions regarding use. This research supported by (Arief et al., 2022; Carranza et al., 2021; Fawzy & Esawai, 2017; Li et al., 2022; Patel & Patel, 2018; Primadasa et al., 2021; Purohit & Arora, 2023; Saji & Paul, 2018; Sijabat et al., 2019) states that User Attitudes has impact on Behavior Using Applications.

CONCLUSION

Based on the results of hypothesis testing and the discussion previously explained, in this final chapter it can be concluded that:

1. Perception of the usefulness of the DIGI mobile banking application in Bandung City was welcomed. This can be seen from the indicators of perceived usefulness which occupy a score of agree to strongly agree on a continuum line. This condition explains that the DIGI application is effective and also speeds up solving daily financial transaction problems. DIGI bjb also has various uses in completing financial transactions and offers many other benefits.
2. The perception of ease of use of the DIGI mobile banking application in Bandung City is considered good. This can be seen from the indicators of perceived ease of use which have a strongly agree score on the continuum line. This condition explains that the DIGI application is easy for users to use every day and has a fairly clear appearance and operating method.
3. The attitude towards using the DIGI mobile banking application in Bandung City was welcomed positively. This can be seen from the usage attitude indicators which occupy a score of agree to strongly agree on the continuum line. This condition shows that user opinions about the DIGI application are positive.
4. The behavior of using the DIGI mobile banking application in Bandung City is also considered good. This can be seen from the indicators of usage behavior which occupy a score of agree to strongly agree on the continuum line. This condition shows that user interest in continuing to use the DIGI application is relatively high.
5. Perceived usefulness and perceived ease of use have a significant simultaneous and partial effect on attitudes towards using the DIGI mobile banking application in Bandung City. If the factors of perceived usefulness and perceived ease of use match the user's needs and desires, then the user will always give a positive opinion about this application.
6. Perceived usefulness and perceived ease of use have a significant simultaneous and partial effect on behavior using the DIGI mobile banking application in Bandung City. If the factors of perceived usefulness and perceived ease of use match the user's needs and desires, then the user's interest in returning to using this application will be higher.
7. Attitudes towards use have a significant effect on behavior using the DIGI mobile banking application in Bandung City. If the opinions of DIGI application users are positive, their interest in using this application again will also be high

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