Revealing the Interest in Using Digital Banks by Generation Z in the Aspect of Technology Behavior

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Abstract

Purpose: This study aims to analyze the interest in using digital banking using the Technology Acceptance Model theory.

Methodology/approach: This research was conducted intentionally (Purposive Sampling) with the criteria of having used digital banking at least once and teenagers born between 1997 and 2012. Primary data sources were obtained from distributing questionnaires.

Results/findings: The level of customer satisfaction with digital banking services shows a very high category, which means that most customers are satisfied with the quality of service, ease of access, and benefits provided by digital banks in meeting their transaction and financial management needs.

Conclusion: The study demonstrates that perceived usefulness, ease of use, and security significantly influence the intention to adopt digital banking in Indonesia. These results confirm that users are more inclined to use digital banking when applications are beneficial, user-friendly, and secure. Theoretically, the study extends the Technology Acceptance Model (TAM) by integrating perceived security as a critical construct in the digital banking context.

Limitations: The limitations of this study are that the time period and duration of digital banking use by consumers do not use a time limit, and repeated use of digital banking is still not visible.

Contribution: This research contributes to the development of the Technology Acceptance Model (TAM) by adding security variables as an important factor in digital bank adoption, so that the technology acceptance model is more relevant in the context of modern financial services.

Keywords: *Digital Banking, Generation Z, Perceived Usefulness, Perceived Easy of Use, Perceived Security, Technology Acceptance Model.*

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1. Introduction

The rapid advancement of information technology has significantly impacted and transformed various aspects of life, including the banking sector. One manifestation of this advancement is the emergence of financial technology (fintech) (Manurung, 2025). Technology heavily influences various aspects of life. With technological progress, human activities can now be carried out more easily in a conventional manner. The rapid development of technology, especially in the financial technology industry, has offered numerous advantages. Technological advancements have also led to innovations that blend digital, physical, and biological boundaries across various fields (Permana & Apriani, 2025).

One of the innovations in the development of FinTech is the emergence of digital banks, which are financial institutions that operate entirely electronically without requiring physical branch offices. Digital banks offer banking services based on applications or websites that customers can access

anytime and anywhere (Tandaju et al., 2025). The growth of the digital economy drives the need for digital transformation in the banking sector, as banks play an essential role in the financial system by accelerating various digital financial activities (Shanti et al., 2024). Digital banks allow customers to perform self-transfers via electronic platforms, offering greater convenience than traditional methods (Sari & Fasa, 2024). Many conventional banks are digitizing their services to remain competitive in the face of banking digitalization. In Indonesia, the value of digital banking transactions has experienced a significant surge over the past two years (I. G. W. S. C. Putra & Ginting, 2023). Digital banks have grown rapidly with the emergence of various platforms, such as Jenius, Blu by BCA, SeaBank, NeoBank, and Line Bank. The presence of digital banks has made it easier for the public to access financial services (Munasib & Fitriyah, 2025).

Digital banking is a user-friendly technology that offers convenience without the need for extensive learning; therefore, users do not require much time for the introduction process (Nur Wahyuni, 2023). Digital banking is a simple application with a straightforward process, from registration to the use of transaction features (N. A. Putri & Bharata, 2025). Using a digital banking application, customers can open accounts, perform various transactions, check balances, and manage finances without visiting a physical branch. This method not only saves time and effort but also provides a more practical and convenient banking experience for customers. Security features, such as biometric authentication and real-time notifications, can enhance the sense of safety and convenience in transactions.

The ease of use of digital banking has become one of the main attractions driving the widespread adoption of these services. This convenience not only provides comfort but also has the potential to increase efficiency and productivity for customers. This ease of use covers various aspects, such as easy access to the application, a clear user interface design, the speed of transaction processing, and the simplicity of understanding the features offered. In addition, customers no longer need to wait in line at a bank to open an account or make transfers; they can simply use the app. Furthermore, many digital banking services offer free interbank transfer fees and exemption from monthly administrative fees, which strengthens the perception that digital banking provides more value than traditional banking services. Therefore, the presence of digital banks is a solution to the time-consuming problems in traditional banking (Mutiasari, 2020). This makes customers feel more benefited, so the perception of ease of use becomes an essential aspect for digital banking service providers to consider as part of a strategy to increase customer loyalty. With this service, customers no longer need to visit a branch or face the limitations of bank operating hours, as all services are available 24/7(Budiman et al., 2020).

Along with the rapid digital transformation in the banking sector, digital banking services are increasingly used by the Indonesian public. However, this success depends not only on the ease and utility of the technology but also on the security system of the digital platforms used. Along with the convenience and accessibility they offer, digital banks also face various security risks that need to be addressed (Tarigan & Paulus, 2019). Therefore, digital banks often implement more advanced multi-factor authentication systems, such as PIN usage, One-Time Security features like biometrics, and real-time notifications to enhance security while providing ease in transactions. Additionally, the use of modern information technology, such as data analytics and artificial intelligence, enables digital banks to detect suspicious transaction activities and recognize patterns that could pose risks, allowing for more proactive preventive measures to strengthen the security systems. Security is a crucial aspect for users of digital services when making decisions related to satisfaction and continued use of services (Hasna & Trifiyanto, 2023). Security concerns are related to the protection of accounts and data in digital banking services. As customers perform various transactions and asset management through this service, digital banking systems must ensure a high level of account and information security (Chu & Zhan, 2024).

Financial institutions play a highly strategic role in supporting the fulfillment of financial needs, both at the individual level and in the broader context of national economic development. The presence of financial institutions is not limited to providing deposit and loan services but also functions as a driver of economic stability and growth. In today's digital era, the transformation of financial institutions toward technology-based systems has become crucial to meet society's demands for services that are

fast, practical, and efficient. Through digital technology, financial institutions can offer more flexible services that are easily accessible to various population segments (Oktaria & Hermansyah, 2023). Processes that previously required a long time and were limited by location can now be performed more efficiently using digital devices, such as smartphones or computers. This certainly adds value to financial management, whether in terms of conducting transactions, creating financial plans, making investments or fulfilling everyday consumer needs. According to KabarBursa.com (2025), SeaBank ranks first among the most widely used digital banks, followed by Bank Jago and Neo Bank.

Figure 1. Digital Bank Growth Chart
Source: KabarBursa.Com

Previous studies conducted by (H. A. Putra et al., 2022) stated that Perceived Usefulness has a positive impact on the intention to use digital banking. Additionally, Christian et al. (2021) stated that Perceived Usefulness significantly impacts the intention to use digital banking among Generations Y and Z in the Philippines. Perceived Usefulness also positively affects the intention to adopt digital banking services (Wen Ni, 2020). Perceived Ease of Use has a positive effect on the use of digital banking services (Anwar et al., 2024). Maulani (2022) also found that ease of use positively influences customers' interest in banking services. According to Kantika et al. (2022a), perceived security positively and significantly affects the adoption of digital banking services in Indonesia. This study also noted that digital banks do not have physical branches and require sufficient regulations to protect data and security systems.study also noted that digital banks do not have physical branches and require sufficient regulations to protect data and security systems. This is further supported by research conducted by Andayani et al. (2024), who stated that system security positively and significantly affects customers' interest in making repeat transactions on the mobile banking application at the BRI Kanca Tamalanre Bank.

Although most previous studies consistently show a positive effect of usefulness, ease of use, and security on the intention to use digital banking services, these results have mostly focused on specific contexts (such as certain generations, regions, or functional aspects) and have not extensively explored other factors that may play a role, such as trust, user experience, or post-adoption psychological factors that can affect the continued use of digital banking services. Thus, a research gap remains regarding how these variables interact within the broader context of Indonesian society. Therefore, this study aimed to investigate the intention to use digital banking services in Indonesia based on the Technology Acceptance Model (TAM) framework.

2. Literature Review and Hypothesis Development

2.1 Technology Acceptance Model Theory (TAM)

The Technology Acceptance Model (TAM) is a theory proposed by Davis (1986) that explains and predicts users' acceptance or adoption of technology. TAM has been widely used in many studies on the adoption and use of information technology. TAM is a popular model widely used in studies on technology acceptance (Widaningsih & Mustikasari, 2022). Fundamentally, this theory discusses how users' perceptions of ease of use (perceived ease of use) and the benefits gained (perceived usefulness) can influence their behavioral intention to adopt a technology, especially in the context of digital banking services.

2.2 Perceived Usefulness

Perceived Usefulness is defined as a person's belief that a system or technology will improve their job performance. If users believe that an application is useful in assisting them with their tasks, they are more likely to use it. However, if users feel that an application does not provide significant benefits, they are likely to stop using it (Ramadhan et al., 2024). A user's decision to accept or reject a technology is largely influenced by their perception of its usefulness.

2.3 Perceived Easy of Use

Perceived Ease of Use is defined as the extent to which a person believes that using a technology will make their work easier (W. N. Putri & Abriand, 2024). Perceived ease of use is the ease related to the effort and comfort of using a particular technology (Naufaldi & Tjokrosaputro, 2020). A person who utilizes an information system can accomplish tasks more easily than those who do so manually without the aid of an information system (Widaningsih & Mustikasari, 2022). If a person feels that an application or system is easy to use, they are more likely to use it (Ardila et al., 2025).

2.4 Perceived Security

Perceived Security refers to users' belief that their personal data and transactions will be protected from unauthorized access, leakage, or manipulation by irresponsible parties. Perceived security is often defined as users'subjective belief that a digital platform is equipped with adequate protection against cyber threats and misuse of personal data (Sulistiawati et al., 2025). Therefore, digital platforms that require users to set up accounts with IDs and passwords and display confirmation screens after completing transactions are aimed at ensuring accuracy and enhancing security.

2.5 Digital Banking

Digital Banking is a financial institution that provides full banking services through digital platforms, such as mobile applications or websites, without the need for physical branch offices. According to Tenang and Tjhin (2024), digital banking is a business model in which banks offer and operate services primarily via electronic channels. This implies that all interactions between customers and the bank are conducted online, with no need for face-to-face meetings at physical branches. This system provides efficiency in terms of time and cost and offers greater flexibility for customers to manage their finances effectively.
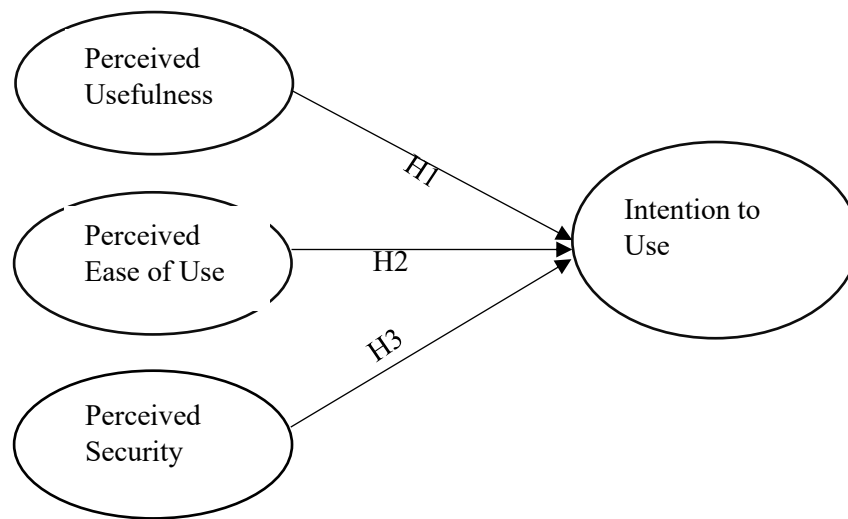
2.6 Research Framework

Figure 2.1 *Research Framework*
Source: Developed by the Researcher

2.7 Hypothesis Development
Based on the research framework, the hypotheses developed in this study are as follows:

2.7.1 The Effect of Perceived Usefulness on the Intention to Use Digital Banking
Perceived Usefulness refers to the extent to which a person believes that using a particular system will improve their performance or provide benefits. It is believed that digital banking services will help them achieve their financial goals or facilitate their banking activities. Various studies have shown that perceived usefulness is an important factor influencing a person's intention to adopt new technologies, including digital banking services. This hypothesis is supported by empirical findings showing that perceived usefulness directly influences the behavioral intention to adopt digital banking services (Ni, 2020).

Prastiawan et al. (2021) also (ate that perceived usefulness is one of the main factors driving the adoption of digital banking services, with features such as money transfers, bill payments, and unlimited accessibility enhancing the financial quality of customers' lives. Additionally, innovations in digital banking services supported by information technology further promote accessibility and ease for customers, thus strengthening their perceived usefulness (Budiman et al., 2020). Perceived Usefulness is directly and positively related to the adoption of e-banking services (Jan et al., 2020).
H1: Perceived Usefulness has a Positive Effect on the Intention to Use Digital Banking

2.7.2 The Effect of Perceived Ease of Use on the Intention to Use Digital Banking
Perceived Ease of Use refers to the degree to which a user believes that using a technology system or service is effortless and does not require excessive effort. In digital banking, ease includes aspects such as a simple application interface, clear navigation, fast transactions, and the ability to access services anytime and anywhere. *Behavioral intention to use* refers to the tendency of an individual to use a system or service in the future. The higher the intention to use, the more likely an individual is to use a digital banking service. *Perceived ease of use* influences users' attitudes toward technology, which ultimately drives their intention to use it. If users feel that a digital banking app is easy to understand, not complicated, and time-saving, they will be more inclined to use it. Perceived ease of use is a critical factor that influences technology adoption, including in the context of digital banking, where ease of navigation and transactions significantly increase users' intention to adopt the platform (Maulani et al., 2022).

According to Safitri (2021), the perceived ease of use in digital banking services not only covers an intuitive user interface but also trust in system security and responsive customer support, which collectively form the foundation for sustained usage intention. A study by G. C. Putra et al. (2020) stated that the perceived ease of use positively influences the intention to use digital banking service. Alfani et al. (2023) that perceived ease of use significantly affects the intention to use digital banking. Perceived ease of use is one of the fundamental aspects that significantly influences a person's behavioral intention to adopt technology, including the use of digital banking services, e-commerce, or information systems in the workplace.

H2: *Perceived Ease of Use* has a positive effect on the intention to use digital banking.

2.7.3 The Effect of Perceived Security on the Intention to Use Digital Banking

Perceived security refers to the user's belief that digital banking transactions are protected from risks such as data theft, fraud, or unauthorized access. Perceived security includes the user's belief in the integrity of personal data, protection from financial fraud, and reliability of the system in carrying out transactions without interruption. A deep understanding of how perceived security influences the intention to use digital banking is essential for developing effective strategies to increase the adoption and public trust in financial innovations (Kurniasari, 2021). Junaedi and Neneng (2023) state that perceived security positively affects the intention to use digital banking. Perceived security has a significant positive effect on the intention to use internet banking, as security can prevent unauthorized parties from accessing personal information obtained through transactions(Aulia et al., 2024).

H3: *Perceived Security* positively affects the intention to use digital banking.

3. Research Methodology

This study was conducted in Badung Regency, which has the largest distribution of Generation Z compared to other regencies in Bali Province. This study uses a quantitative approach with primary data obtained through the distribution of questionnaires. The research instrument, in the form of a questionnaire, was developed using a five-point Likert scale (1–5) to measure the level of respondents' perceptions. The study population consisted of Generation Z in Badung Regency who have used digital banking services. The sample size was set at 120 respondents, determined based on the formula by Hair et al., which involves multiplying the number of indicators by a factor of 5–10; this study used a factor of 6. The collected data were then analyzed using SPSS software. The analysis stages included instrument testing (validity and reliability), classical assumption testing, and hypothesis testing through multiple linear regression analysis using t-tests, F-tests, and the coefficient of determination (R^2) (Muhtarom et al., 2025).

4. Results and Discussion

Results of the Research Instrument Test

4.1 Validity Test

Variable	Instrument	Calculated r	Table r	Explanation
Perceived Usefulness (X1)	X1.1	0,740	0,1793	Valid
	X1.2	0,714	0,1793	Valid
	X1.3	0,787	0,1793	Valid
	X1.4	0,681	0,1793	Valid
	X1.5	0,572	0,1793	Valid
Perceived Ease of Use (X2)	X2.1	0,788	0,1793	Valid
	X2.2	0,817	0,1793	Valid
	X2.3	0,880	0,1793	Valid
	X2.4	0,854	0,1793	Valid
	X2.5	0,800	0,1793	Valid
Perceived Security (X3)	X3.1	0,664	0,1793	Valid
	X3.2	0,523	0,1793	Valid
	X3.3	0,615	0,1793	Valid
	X3.4	0,745	0,1793	Valid

	X3.5	0,637	0,1793	Valid
Intention to Use (Y)	Y.1	0,654	0,1793	Valid
	Y.2	0,620	0,1793	Valid
	Y.3	0,698	0,1793	Valid
	Y.4	0,687	0,1793	Valid
	Y.5	0,752	0,1793	Valid

Source: Data processed (2025)

Based on the results of the validity test, it can be concluded that all the variables in the study, namely, Perceived Usefulness (X1), Perceived Ease of Use (X2), Perceived Security (X3), and Intention to Use (Y), are valid. This is evidenced by the comparison between the calculated r (r hitung) and table r (r tabel) values. The analysis results show that the calculated r value for each indicator in every variable is greater than the table r value, which was set at 0.1793.

4.2 Reliability Test

Variable	Cronbach's Alpha	Explanatio
Perceived Usefulnes (X1)	0,742	Valid
Social Influence (X2)	0,892	Valid
Perceived Security (X3)	0,631	Valid
Intention to Use (Y)	0,712	Valid

Source: Data processed (2025)

Based on the results of the reliability test, it can be concluded that all the research variables are considered reliable, meaning that the questionnaire instrument used is capable of providing consistent results when measured again under the same conditions. Reliability in this study was measured using Cronbach's alpha, where a variable is considered reliable if its Cronbach's alpha value is greater than the minimum threshold of 0.60. The calculation results show that the Perceived Usefulness (X1) variable has a Cronbach's alpha value of 0.742, which is higher than 0.60. This indicates that the indicators used to measure perceived usefulness are consistent and reliable. Next, the Perceived Ease of Use (X2) variable obtained a value of 0.892, which not only exceeded the minimum value of 0.60 but also indicated a very high level of reliability. This means that the items in this variable can be trusted to represent the construct. Meanwhile, the Perceived Security (X3) variable has a Cronbach's alpha value of 0.631, which, although lower than the other variables, is still above the 0.60 threshold. This means that the perceived security variable is still considered reliable, although its consistency level is moderate. Finally, the Intention to Use (Y) variable obtained a Cronbach's alpha value of 0.712, which also exceeds the minimum value of 0.60. This ensured that the instrument for measuring the intention to use had good internal consistency. Therefore, it can be concluded that all the research variables— perceived usefulness, perceived ease of use, perceived security, and intention to use— met the reliability criteria.

4.3 Normality Test

		Unstandardized Residual
N		120
Normal Parameters	Mean	,0000000
	Std, deviation	2,32089065
	Absolute	,060
	Positive	,040
	Negative	-,060
Test Statistic		,060

		,200
Asymp, Sig, (2-tailed)		,200

Source: Data processed (2025)

Based on the analysis results from the normality test table using the One-Sample Kolmogorov-Smirnov Test, the Asymp. Sig. (2-tailed) value was 0.200. This significance value was then compared with the established significance level of 0.05. Since the Asymp. Sig. The value is much larger than the significance threshold (0.200 > 0.05); thus, we can conclude that the data meet the assumption of normality.

4.4 Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
X1	,908	1,102
X2	,898	1,114
X3	,983	1,018

Source: Data processed (2025)

Based on the results of the multicollinearity test shown in the table above, it can be observed that the relationships among the independent variables, based on the Tolerance and Variance Inflation Factor (VIF) values, meet the criteria. The Tolerance values for each independent variable were greater than 0.10, and the VIF values were all below 10. Both conditions are important indicators for detecting multicollinearity issues.

4.5 Heteroscedasticity Test

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std.Error	Beta	t	Sig.
(Constant)	4,125	1,514		2,725	,007
X1	-,050	,051	-.095	-,992	,323
X2	-,047	,030	-.148	-1,547	,125
X3	-,009	,054	-.016	-,173	,863

Source: Data processed (2025)

Based on the results of the heteroscedasticity test conducted on the independent variables, the significance values for each variable are as follows: X1 (Perceived Usefulness): 0.323. X2 (Perceived Ease of Use): 0.125. X3 (Perceived Security): 0.863. All these significance values were then compared with the threshold for heteroscedasticity testing, which was 0.05. Because all variables in this study had significance values higher than 0.05, it can be confirmed that there was no heteroscedasticity problem. .

4.6 Multiple Linear Regression

	Unstandardized Coefficients	
Model	B	Std. Error
(Constant)	1,369	2,439
X1	,435	,082
X2	,214	,049
X3	,225	,088

Source: Data processed (2025)

This analysis was used to determine whether the independent variables simultaneously affected the dependent variable. The regression equation is formulated as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Y = 1,369 + 0,435 + 0,214 + 0,225 + e

1. The constant value (a) is 1.369, which means that if Perceived Usefulness (X1), Perceived Ease of Use (X2), and Perceived Security (X3) do not change or are equal to zero (0), the intention to use (Y) will be 1.369.
2. The beta coefficient for Perceived Usefulness (X1) is positive at 0.435, meaning that if this variable increases by 1%, the intention to use (Y) will increase by 43.5%.
3. The beta coefficient for Perceived Usefulness (X2) is positive at 0.214, meaning that if this variable increases by 1%, the intention to use (Y) will increase by 21.4%.
4. The beta coefficient for Perceived Security (X3) is positive at 0.225, meaning that if this variable increases by 1%, the intention to use (Y) will increase by 22.5%.

4.7 Coefficient of Determination Analysis (R^2)

Model	R	R Square	Adjisted R Square	Std. Error of the Estimate
1	0,640	0,410	0,395	2,35071

Source: Data processed (2025)

The influence of Perceived Usefulness (X1), PEOU (X2), and Perceived Security (X3) on the intention to use digital banking is represented by the Adjusted R^2 value of 0.395. Therefore, the influence of Perceived Usefulness and Perceived Ease of Use on the intention to use (Y) simultaneously is 39.5%, while the remaining 60.5% is influenced by other factors not examined in this study.

4.8 F-Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	445,503	3	148,501	26,874	,001
	Residual	640,997	116	5,526		
	Total	1086,500	119			

Source: Data processed (2025)

The hypothesis testing results indicate that Perceived Usefulness, Perceived Ease of Use, and Perceived Security simultaneously have a positive effect on the intention to use digital banking. This is evident from the calculated F-value of 26.874, while the F-table value is 2.68. Because F-calculated > F-table, it can be concluded that Perceived Usefulness (X1), Perceived Ease of Use (X2), and Perceived Security (X3) simultaneously influence the intention to use (Y). The significance value (Sig.) for the F-calculated of Perceived Usefulness (X1), Perceived Ease of Use (X2), and Perceived Security (X3) is 0.001, which is smaller than 0.05. This confirms that if the sig. < 0.05, there is an effect of the variables Perceived Usefulness (X1), Perceived Ease of Use (X2), and Perceived Security (X3) on the intention to use (Y) simultaneously. The results of this study show that Perceived Usefulness, Perceived Ease of Use, and Perceived Security simultaneously influence the intention to use digital banking.

4.9 T-Test

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,369	2,439		,561	,576

	X1	,435	,082	,399	5,330	,001
	X2	,214	,049	,332	4,417	,001
	X3	,225	,088	,185	2,566	.012

Source: Data processed (2025)

1. The hypothesis testing results indicate that Perceived Usefulness has a positive and significant effect on the intention to use digital banking. This is evidenced by the t-calculated value of 5.330, which is greater than the t-table value of 1.973, and the significance value of 0.001 < 0.05. Therefore, H1 is accepted at the 5% significance level. This finding reinforces the idea that the higher the perceived usefulness of an application, the greater the user's interest in using it. These results are consistent with the findings of Heri Putra et al. (2023) and Christian et al. (2021), who stated that perceived usefulness significantly affects the intention to use digital banking in both Indonesia and the Philippines. Additionally, Wen Ni's (2020a) research in Malaysia also supports this finding, where perceived usefulness encourages the intention to adopt digital banking services.

2. The hypothesis testing results show that the Perceived Ease of Use has a positive and significant effect on the intention to use digital banking. The t-calculated value of 4.417 is greater than the t-table value of 1.973, with a significance level of 0.001 < 0.05. Therefore, H1 is accepted in this study. This indicates that the easier an application is to use, the higher the user's interest in adopting it will be. These results are consistent with those of Anwar et al. (2024) and Maulani (2022), who confirmed that the perception of ease of use significantly affects customer interest in using digital banking and mobile banking services. Thus, ease of use remains a crucial determinant of the Technology Acceptance Model (TAM).

3. The hypothesis testing results indicate that Perceived Security has a positive and significant effect on the intention to use digital banking. The t-calculated value of 2.566 is greater than the t-table value of 1.973, with a significance level of 0.012 < 0.05. Therefore, H1 is accepted at the 95% confidence level. This means that the higher the user's perception of system security, the greater their intention to use the digital banking services. These findings align with those of Kantika et al. (2022), who found that perceived security positively influences digital banking adoption in Indonesia, and Andayani et al. (2024), who showed that system security increases customers' intention to make repeated transactions on mobile banking applications. Therefore, security is a crucial factor in building trust and fostering user loyalty.

5. Conclusion

Based on the results of hypothesis testing, this study concludes that Perceived Usefulness, PEOU, and Perceived Security have a positive and significant effect on the intention to use digital banking services in Indonesia. This indicates that users are more likely to utilize digital banking services if the application they use is perceived as useful, easy to operate, and provides a sense of security when conducting transactions.

These findings have theoretical implications for the development of the Technology Acceptance Model (TAM), where, in the context of digital banking in Indonesia, the traditional TAM constructs (Perceived Usefulness and Perceived Ease of Use) remain relevant. However, it is necessary to expand the model by incorporating Perceived Security as an important variable influencing the intention to use. Therefore, this study not only strengthens the validity of the TAM in explaining technology adoption behavior but also enriches its theoretical framework in the context of digital financial services that require high levels of trust and security.

Limitations and Future Research

This study does not fully capture the complexity of respondents' perceptions of the ease of use, usefulness, and security of digital banking services. Additionally, this study was conducted only in Badung Regency; therefore, the results may not be generalizable to a broader population.

Future research should explore other variables that may influence the intention to use digital banking.

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