



The Influence of Perceived Value of Benefits, Perceived Ease of Technology Use and Customer Trust on Intention to Use Digital Banking Applications

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Abstract

The purpose of this study is to ascertain the impact of perceived benefits, ease of use, and trust on interest in utilizing sharia digital banking. The target audience for this study consists of potential users or clients who currently use or plan to use the sharia digital bank application, which is available in five Indonesian cities; the precise number of users is unknown. Probability sampling techniques were used for the sampling process. use basic random sampling to determine the sample. Thus, one hundred participants made up the sample. The findings of surveys filled out by resource persons and interviews provide this main data. Descriptive quantitative data analysis techniques are used in this study. Several more conclusions can be made in light of the data analysis and discussion findings, specifically the following: Perceived convenience has no direct impact on people's desire to use sharia digital banking. Perceived benefits have a direct bearing on people's willingness to use sharia digital banking. People's desire in using sharia digital banking is not directly influenced by trust. Perceived convenience, perceived rewards, and trust all have an impact on people's willingness to use sharia digital banks concurrently.

Keywords: Sharia Banks, Sharia Digital Banks, Technology Acceptance Model.

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1. Introduction

In order for human civilization to function, science and technology in the areas of information and telecommunications must advance. For example, having devices like smartphones, tablets, laptops, smartwatches, and mobile phones indicates that a person is ready to move to digital media [1]. These days, an organization's ability to adapt to these changes swiftly tends to determine its success, and the banking sector is no exception. The digital transformation of banks necessitates alterations to their operational and managerial strategies [2]. In an effort to enhance the customer experience (end-to-end digital solutions), banks have been encouraged, among other things, to modify business strategies, reorganize distribution networks, and promote banking transactions via digital channels (mobile apps and the internet), including the use of the newest electronic banking devices [3]. The banking sector in Indonesia, which includes both conventional and sharia banks, has also been impacted by the usage of technology in the economy [4]. These banks operate by using advanced information technology to facilitate financial services for their clients [5]. The banking industry is compelled by transformation to offer digitalization-based services [6]. The goal of this digitalization goes beyond simply replacing manual transactions with automated ones [7]. Digitalization in banking refers to more than only meeting the requirements of the banking business model; it also refers to offering services using state-of-the-art systems [8]. Mobile and internet banking, which have shown to be successful in extending service reach and addressing geographic problems, were also spawned by early advances in understanding service gaps and the enormous potential for leveraging technology in banking [9].

The potential of Indonesia, with population of more than 250 million people is a big opportunity for the Indonesian sharia banking industry. Unfortunately, many of these numbers have not yet reached banks due to limited distance, access to transportation, and so on [10]. Therefore, with the acquisition of the largest Muslim population in the world plus the growth of Islamic-based educational institutions in Indonesia, it is not exactly comparable to the market share held by Islamic banks in Indonesia [11]. Sharia banking market share as of February 2022 only holds 6.7%. This figure shows that conventional banks still fully control 94% of the banking industry's market share. People's electronic transactions, especially gadget-based ones, have increased rapidly in the last five years [12]. During the COVID-19 pandemic, there have been changes in behavior that limit people's movements, coupled with the implementation of work from home [13]. One of the health protocols that has really changed people's lifestyles is social distancing [14]. With the obligation to maintain distance during activities, technology becomes a means of helping so that activities continue to run as they should while maintaining distance [15]. People who

previously lacked technology, because COVID-19 forced them to be able to use technology to survive during the pandemic [16].

Including banks, which are starting to reduce face-to-face transactions because they are considered more practical and can carry out transactions anywhere with smartphone technology, many people are adapting their lives to saving their funds in banks [17]. While life's needs must still be met, online transactions seem to be an option [18]. The effect is that the use of mobile banking applications or online banks increases [19]. This is what has triggered banks to facilitate appropriate mechanisms so that these funds can circulate safely in the midst of this pandemic [20]. Digital banks are the answer because their potential and development are considered quite large given the high growth of activity in the online realm [21]. Many banks have now developed mobile banking for various services, such as transfers and payments. However, conventional banks are still open and rely on branch offices. Meanwhile, digital banks fully serve customers via online channels [22]. Integrating with the digital ecosystem, comprehensive banking services are easy to access anytime and anywhere [23]. Indonesian digital bank users are expected to reach 33%, or more than 55 million people in 2022. The increase in digital bank users is projected to continue to increase to 40%, or more than 73 million in 2026 [24]. Because they are dedicated to meeting the highest standards set by their clients, banks are undergoing significant adjustments and transformations, including digital transformation [25]. Initially designed as a typical transaction application, digital banking has evolved into a multifunctional tool that can be used for opening investment and savings accounts, making cardless withdrawals, exchanging points, shopping, and more [26]. Two questions usually come up when technology changes, in this case the application: does the application get better or worse, more desirable or more undesirable?

The current marketing paradigm, which dictates that businesses create goods and services in response to consumer needs and wants, is what drives the consumer market. Not only in national conventional banking, sharia banking also applies the use of digital technology to each of its products [27]. Adoption of the use of digital technology in sharia banks is an advantage to encourage healthy competitiveness with national commercial banks [28]. However, Islamic banking has not utilized technology perfectly [29]. Currently, Indonesia has two sharia digital banks. Therefore, people will be more interested in financial applications that they feel are more useful and profitable. The benefits a person feels are a belief about the decision-making process [30]. If someone believes that a technology is useful, then he will use it, whereas if he thinks the technology is not useful, then he will not use it [31]. The potential of Indonesia, with a Muslim population of more than 220 million people, or the equivalent of 82% of the total population, is a big opportunity for the Indonesian sharia banking industry [32]. Unfortunately, most of the population does not know about banking due to limited distance, access to transportation, and so on [33]. It is hoped that the existence of a sharia digital bank will be able to become a media platform that makes it easier for many people, especially Muslim communities in Indonesia, to access sharia banking. Sharia digital banks need to offer superior innovation to be able to bring significant changes to the sharia banking industry and compete in the market [32].

Digital banks are something new for Indonesian people. Something new always makes people interested and curious, but on the other hand, it also makes people afraid. Fear of new things is certainly very reasonable because you don't have enough knowledge about them [31]. Digital banks offer various conveniences and flexibility in terms of transactions and all banking matters to their customers. However, on the other hand, prospective customers are certainly worried about various issues related to the completeness of features, ease of use of applications, transaction security, investment security, and various matters related to digital banking. The degree of public acceptability of digital banks is influenced by the degree of public trust and concern [33]. A few social media responses from the public also indicate that a majority of them have doubts about the security of digital banks. According to a user, the digital bank experienced a high level of fraud because the registration process was very simple [34]. The remaining individuals expressed their continued skepticism regarding the safety of committing their funds to a digital bank. Based on the analysis of customer requirements and the potential for fraudulent activities in online transactions, digital banking applications have the potential to emerge as the primary banking medium in Indonesia [35]. This approach is validated by the sharp increase in client growth that occurred between 2016 and the last few years. Nonetheless, some traditional clients are still reluctant to use digital banking apps or are concerned about doing so. One of the main drawbacks of digital banking in Indonesia, aside from inexperience and security concerns, is connectivity, which is contingent upon the banking application utilized and the availability of cellular carriers' networks, both of which must always be present.

2. Research Methods

The entire item under study, whether it takes the shape of individuals, things, events, values, or happenings, is referred to as a population or universe. The study's demographic consists of potential users or customers who are or will use the sharia digital bank application, which is available in five Indonesian cities; the precise number of users is unknown. The population that will be studied includes the sample, or alternatively, the population is represented in miniature (miniature population). Probability sampling techniques were used for the sampling process. use basic random sampling to determine the sample. Thus, one hundred participants made up the sample.

Research data in the form of primary and secondary data are the data sources used in field research. The findings of surveys filled out by resource persons and interviews provide this main data. Data from sources other than those who directly supply data collectors with data is referred to as secondary data. The information required for this study is gathered from a variety of relevant sources, including books, literature, articles found on websites, and other sources that are relevant to and verifiable. The purpose of the data used in this study, which employs a descriptive quantitative data analysis method, is to demonstrate how user-friendliness, perceived benefits, and trust affect interest in utilizing sharia digital banks. The data employed in this study is numerical, and the accuracy of the data collected will be examined.

3. Results and Discussion

Analysis of the data provided highlights the pattern of use of digital banking services, which is dominated by the 23–30-year age group (74%). This confirms that millennials, especially those in their early 20s, are the main users of digital banking services. This reflects the trend of changing financial behavior among the younger generation, who are increasingly adopting technology to manage their finances. It is also important to note that the majority of respondents who filled out the questionnaire were students, totaling 50 respondents (50%). This shows great interest from academic circles in the use of digital banking services. Meanwhile, the number of respondents among professional workers was only 1 respondent (1%), which may indicate lower adoption by this sector of digital banking services. The demographic makeup of the respondents shows that metropolitan cities play a significant role in the adoption of digital financial technology, with 35 respondents (35%) being from Jakarta. On the other hand, only 15 respondents were from Bekasi (15%), indicating lower adoption in that area. It can also be seen that the majority of respondents, namely 50 respondents (50%), have an income of $\geq 3,000,000$ per month. This shows that the use of digital banking services is not only limited to groups with high incomes but is also quite popular with groups with middle to upper incomes. However, only 12 respondents (12%) had a monthly income between \$500,001-\$1,000,000, which may indicate lower adoption among lower-middle income groups. This data illustrates that while the younger generation, particularly those in their 20s, have widely adopted digital banking services, there is still potential to increase the penetration of these services among older age groups and those with lower-middle income levels. Efforts to increase awareness and ease of accessibility may be necessary to expand the scope of use of digital banking services in these segments.

The data obtained shows generally positive responses to the User Satisfaction Aspect (ABDS) in the use of digital banking services. In PE1, the majority of respondents, 50 respondents (50%), stated that they "agree" with the ease of use of the service, while only 1 respondent (1%) stated "disagree." Likewise, from PE2 to PE6, there was the same trend, with the majority of respondents giving positive responses regarding the ease of use, installation, learning, understanding, and flexibility of ABDS. PE2 shows that 90% of respondents felt that the service was easy to install, while PE3 to PE6 showed that the majority of respondents (between 86% -90%) felt that the ABDS they used to be easy to learn, understand, and flexible. These results consistently show that the majority of users feel satisfied and comfortable using the digital banking services they access. This high percentage of positive responses, which ranged from 86% to 90.9%, provides a positive picture of the level of user satisfaction and acceptance of the digital banking services they have used. It is important to note that the adoption of financial technology that provides a good user experience is a key element in building user trust and loyalty towards digital banking service platforms. These positive results can become the basis for continuing to improve and develop services that are more innovative and meet user needs.

The data collected shows very positive response results related to usage aspects (ABDS) in the use of digital banking services. In all seven aspects evaluated (PU1 to PU7), the majority of respondents provided responses that supported the use of ABDS. In PU1, 87% of respondents (87 respondents) stated that the ABDS they used accelerated task completion, while only 13% of respondents (13 respondents) showed a neutral response. Likewise, from PU2 to PU7, the results of the majority of respondents regarding efficiency, effectiveness, profits, and increased productivity in using ABDS are very positive. For example, PU5 shows that 85% of respondents (85 respondents) felt that ABDS provided significant benefits in their work. It is important to note that more than 80% of respondents in all aspects (PU1 to PU7) indicated perceived enjoyment and benefits from using ABDS. This reflects the strong adoption of financial technology to help improve efficiency, productivity, and performance in daily tasks. These very positive results illustrate that the use of ABDS within the scope of digital banking services has had a significant impact on the efficiency and work performance of respondents. This high level of satisfaction can also be considered motivation to continue developing and improving digital banking services to better meet user needs.

The data presented shows very positive results related to the level of trust (TR) in the use of digital banking services (ABDS). In the six aspects evaluated (TR1 to TR6), the majority of respondents provided responses indicating a high level of trust in the services they used. In TR1, 85% of respondents (85 respondents) stated that they "strongly agreed" that the ABDS used made them feel safe, with only 15% indicating a neutral response. From TR2 to TR6, the results of the majority of respondents showed a high level of trust regarding protection, data security, reliability,

and overall level of trust in the digital banking services they use. For example, in TR5, 86% of respondents stated that the ABDS they used to be completely trustworthy. Data shows that the majority of respondents feel that the digital banking services they use have a strong structure to protect security, confidentiality, and reliability in carrying out their functions. This high level of satisfaction in security and trust aspects indicates strong adoption and high confidence from users in the digital banking services they use. High trust from users in digital banking services is very important to building solid relationships between service providers and consumers. These positive results also provide a strong foundation for further development to increase user protection, security, and confidence in the use of digital banking services in the future.

Data from the IN aspect shows a very positive response related to users' intentions and desires to use digital banking services (ABDS) in the future. In the five aspects evaluated (IN1 to IN5), the majority of respondents showed a strong intention to utilize the service. In IN1, 88% of respondents stated their intention to seek information regarding the use of ABDS, with only 5% indicating disagreement. From IN2 to IN5, the response results of the majority of respondents show the same trend, namely that the majority of respondents have a positive intention to seek information, know how to use it, intend to use it, are willing to use it, and intend to use digital banking services in the future. For example, in IN4, 82% of respondents stated their readiness to use ABDS. Likewise, in IN5, 86% of respondents stated their intention to use digital banking services in the future. This data reflects the positive attitude of users towards the adoption of digital banking services. This high level of intention indicates that users have a significant interest in getting to know, use, and utilize digital banking services, which can also be interpreted as a potential indicator for increased adoption of financial technology in the future. These positive results can become the basis for service providers to continue developing digital banking services that are more innovative, responsive to user needs, and easy to access. This can also be an encouragement to increase awareness and education regarding the benefits and use of digital banking services among the public.

Based on testing the first hypothesis, it is known that the proposed H1 cannot be accepted. The t-statistic value for the perception of the ease construct towards the interest construct is 0.5, and the p-value is 0.63. So H_0 is accepted and H_{a1} is rejected. It can be interpreted that the hypothesis, which states that there is an influence exerted by the perceived ease construct on the interest construct, is not proven to be significant. The influence of the perceived ease construct on the interest construct is 0.07, or 7%. So, this supports the results of previous research, which stated that the perceived convenience variable does not influence a person's interest in using it, so that the various conveniences offered by an application as a non-cash payment tool do not influence each individual's desire to use its services. This is also in accordance with the statement regarding the distribution of e-money not being evenly distributed throughout society in Indonesia, so that they are unable to judge which uses of electronic money are easy to use and which are not. The conclusion that can be drawn from this research is that no matter how much or how little convenience a technology provides, it cannot influence every individual to use it. This is because most people are probably already literate about Android-based technology, so they already think it is very easy to operate Android-based applications.

The research results show that the perceived benefits construct has an influence on the interest construct. The t-statistical value for the perceived benefits of the interest construct is 3.5. And has a p-value of 90%. This means that H_0 is not true and H_{a2} is true. This indicates that the second hypothesis is true, namely that the interest construct is significantly influenced by the perceived benefits construct. The study's findings are consistent with earlier research, which indicates that interest in utilizing sharia digital banks is positively impacted by advantages perceptions. Banks need to persuade clients that selecting digital banking would enhance their usability and convenience in order to raise the perceived value of their brand. Perceived benefits were also found to have a positive and significant impact on attitudes toward using electronic money in earlier studies. It's been suggested that an individual's positive attitude toward using electronic money increases with their perception of its value to them. People are more interested in employing a technology if they believe it will provide greater benefits. If a person thinks a technology would benefit them, they will be more interested in using it. Consumers would think that using electronic money for everyday tasks will boost productivity, encourage better performance, and be especially helpful for payment-related activities. An individual's usage patterns of a technology can reveal its perceived advantages. Customers who use the digital bank application continuously show satisfaction with the bank's services compared to other digital payment facilities, so customers feel confident that the platform is able to improve the performance and effectiveness of transactions. Therefore, perceived benefits have a fairly large role in determining customers' attitudes towards using sharia digital banks. So, this can encourage sharia banking to offer sharia-compliant online banking services that enhance user benefits.

The trust construct's t-statistic value toward the interest construct is 1.93, and the p-value is 0.05, according to the output path coefficient data. Therefore, it can be said that the hypothesis, which claims that the influence the trust construct has on the interest construct is not demonstrated to be significant, is not supported if H_0 is accepted and H_{a3} is rejected. The study's findings are in line with earlier research, which indicates that interest in utilizing is not significantly impacted by trust. This is also consistent with other studies' findings, which indicate that people's decisions to utilize electronic money are not influenced by their perceptions of danger or trust. It's possible that

Indonesian consumers don't mind taking the risks associated with using e-money. They have no fear of financial loss. In fact, there is a fair amount of trust that both Muslim and non-Muslim consumers in Indonesia have in Islamic banks. Nonetheless, a customer's willingness to trust a sharia bank does not guarantee that they will conduct business with them. Islam emphasizes trust a great deal and defines 'trust' as a trait of Muslims. Thus, the fundamental tenet of the Islamic banking system that is, "trustworthiness" can be interpreted as a representation of moral principles, equality as human beings, honesty, justice, and fairness, all of which are ingrained in the banking relationship between clients and institutions. Even though someone believes that transactions can be carried out well and safely and their privacy will be guaranteed, this does not always affect their interest in using them.

4. Conclusion

Several intriguing conclusions can be drawn from the analysis that has been done on the available data. First, people's desire in using sharia digital banking is not directly influenced by perceived convenience. This indicates that while people's interest in adopting sharia digital banking is influenced by various factors, simplicity of use is not one of them. Second, people's interest in utilizing sharia digital banks is directly influenced by their perceptions of the benefits. This demonstrates how people's interest in adopting sharia digital bank services is influenced by their view of the advantages these services can provide. One key element influencing public interest is the belief that using services will result in actual or anticipated benefits. Third, people's desire in using sharia digital banking is not influenced directly by trust. This indicates that while people's interest in using sharia digital bank services is influenced by their level of trust in these services, this relationship is not direct. Nonetheless, the ultimate finding indicates that people's enthusiasm in utilizing sharia digital banks is influenced by their perceptions of ease, benefit, and trust. This demonstrates how people's interest in utilizing sharia digital banks is influenced by perceived ease of use, perceived benefits, and confidence in the service all at the same time. In this context, the combination of positive perceptions of these three factors is key to increasing interest in and adoption of sharia digital banking services among the public.

It is hoped that this research can be used as additional information or input that can be considered by companies, especially management and sharia banking practitioners, and it is hoped that this research can be used as input for decision-making to maximize the sharia digital banking application system that will be provided to customers. So that customer will feel satisfied with the service from the sharia digital banking application. The research results show that there is a direct influence between perceived benefits and interest in their use. It is hoped that the sharia digital bank application, apart from being easy to use, will also provide benefits for customers as users of the application. Furthermore, it is hoped that sharia banking in Indonesia can collaborate with several places, such as places to eat, shopping places, and other places that are usually frequented by Indonesian people, so that the sharia digital bank application can be used anywhere and at any time. As has been done by several payments, such as Ovo, which has collaborated with Chatime, and the Mega Mobile application with Go-Jek to make top-ups easier. So these things will make customers interested in using the sharia mobile banking application. In this case, it is hoped that the sharia digital bank application can help customers in all their activities to be more efficient and effective. Such as providing application features that are fast to use in order to save customers' time as users, because the aim of customers using the sharia digital bank application is so that they don't need to spend a lot of time carrying out transactions in their daily lives, such as using cards or having to come to an ATM or office. For future researchers, it is hoped that the results of this research can serve as a reference and input for further research on the same topic. And it is hoped that for further research, other variables can be added or the research will be expanded so that the information obtained will be more complete about the factors that influence the use of the sharia digital bank application, thereby increasing the level of use of sharia digital banks in Indonesia and even throughout the world. Customers can use the findings of this study as information about sharia banks, particularly those in Indonesia. And it is hoped that the results of this research can become an additional reference regarding the decision of sharia banking customers to use the sharia digital bank application provided by any sharia banking.

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