

ANALISIS PENGARUH LANGSUNG TERHADAP INTENTION TO USE DAN MEDIASI *ATTITUDE* PADA BANK DIGITAL

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A B S T R A K

Abstrak

Transformasi digital dalam sektor perbankan telah memberikan kontribusi signifikan terhadap adopsi layanan perbankan digital yang lebih efisien dan mudah diakses. Penelitian ini bertujuan untuk menganalisis pengaruh variabel *perceived usefulness*, *perceived ease of use*, *perceived risk*, dan *trust* terhadap *intention to use* layanan bank digital, dengan *attitude* sebagai variabel mediasi. *Acceptance* penelitian ini didasarkan pada kerangka *Technology Acceptance Acceptance* (TAM), yang diperluas dengan mempertimbangkan faktor psikologis dalam konteks adopsi teknologi. Pengumpulan data dilakukan melalui kuesioner daring yang disebarkan kepada 210 responden pengguna atau calon pengguna layanan bank digital di Jakarta. Analisis data dilakukan dengan menggunakan *Partial Least Squares - Structural Equation Acceptanceing* (PLS-SEM).

Hasil analisis menunjukkan bahwa *perceived ease of use*, *perceived risk*, dan *trust* memiliki pengaruh signifikan terhadap *intention to use*, sementara *perceived usefulness* dan *attitude* tidak menunjukkan pengaruh signifikan terhadap niat penggunaan. Di sisi lain, *attitude* tidak terbukti memediasi hubungan antara variabel-variabel persepsi dengan *intention to use*. Temuan ini menunjukkan bahwa dalam adopsi bank digital, keputusan pengguna lebih dipengaruhi oleh pertimbangan fungsional, seperti kemudahan penggunaan dan tingkat kepercayaan terhadap platform, daripada faktor afektif atau sikap. Penelitian ini memberikan kontribusi teoretis dalam pengembangan *acceptance* adopsi teknologi dan menawarkan implikasi praktis bagi strategi pemasaran bank digital di Indonesia.

Kata kunci: Bank digital, *intention to use*, *perceived usefulness*, *perceived ease of use*, *trust*, *attitude*, TAM, SEM-PLS.

ANALYSIS OF DIRECT INFLUENCE ON *INTENTION TO USE* AND *ATTITUDE* MEDIATION ON DIGITAL BANKING

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A B S T R A C T

Abstract

Digital transformation in the banking sector has significantly contributed to the adoption of more efficient and accessible digital banking services. This study aims to analyze the impact of perceived usefulness, perceived ease of use, perceived risk, and trust on intention to use digital banking services, with attitude as a mediating variable. The research acceptance is based on the Technology Acceptance Acceptance (TAM), extended by considering psychological factors in the context of technology adoption. Data collection was carried out through an online questionnaire distributed to 210 respondents, users, or potential users of digital banking services in Jakarta. Data analysis was performed using Partial Least Squares - Structural Equation Acceptanceing (PLS-SEM).

The analysis results show that perceived ease of use, perceived risk, and trust have a significant impact on intention to use, while perceived usefulness and attitude do not significantly influence the intention to use. On the other hand, attitude was found not to mediate the relationship between the perception variables and intention to use. These findings indicate that, in digital banking adoption, user decisions are more influenced by functional considerations, such as ease of use and trust in the platform, rather than affective or attitudinal factors. This study provides theoretical contributions to the development of technology adoption acceptances and offers practical implications for digital banking marketing strategies in Indonesia.

Keywords: Digital banking, *intention to use*, *perceived usefulness*, *perceived ease of use*, *trust*, *attitude*, TAM, SEM-PLS.