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UNDERSTANDING GENERATION Z'S INTENTION TO USE DIGITAL BANKS: THE ROLE OF PERCEIVED USEFULNESS AND ATTITUDE

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Abstract

The rapid growth of digital banking services has transformed the financial industry, particularly in attracting younger consumers who are highly dependent on technology. However, understanding the behavioral factors that influence digital banking adoption remains a critical challenge for financial institutions. This study aims to analyze the determinants of Generation Z's intention to use digital banking services by applying the Technology Acceptance Model, with a particular focus on the mediating role of attitude. Using a quantitative research design, data were collected from 100 Generation Z respondents through purposive sampling. The study examines the relationships among perceived usefulness, attitude, and intention to use digital banking. The results indicate that perceived usefulness has a positive and significant effect on both attitude and intention to use, while attitude significantly mediates the relationship between perceived usefulness and usage intention. The findings demonstrate that users' perceptions of functional benefits, efficiency, and convenience play a crucial role in shaping favorable attitudes and strengthening adoption behavior. This study highlights the importance of integrating technological value and user-centered design in digital banking services. By providing empirical evidence on Generation Z's technology acceptance behavior, this research contributes to the literature on digital finance and offers practical implications for banks in developing effective digital strategies to enhance customer engagement and long-term adoption.

Keywords: Digital Bank, Perceived Usefulness, Attitude, Intention to Use

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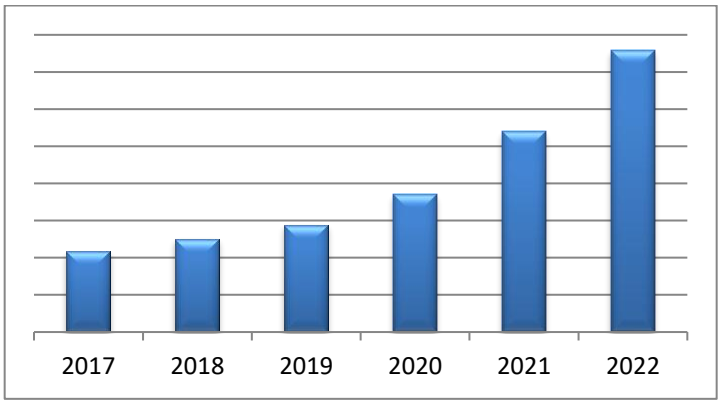
INTRODUCTION

Financial markets are characterized by rapid fluctuations, high uncertainty, and nonlinear dynamics, which collectively pose significant challenges for investors and institutions in managing financial risks effectively. Traditional stock price forecasting techniques, such as fundamental and technical analysis, often lack the robustness to address the complexities of modern market environments where volatility, sudden shocks, and behavioral factors increasingly dominate price movements. Consequently, the integration of advanced computational techniques with statistical methods has emerged as a promising approach to enhance predictive accuracy and strengthen financial risk management frameworks.

The banking industry is developing rapidly, especially in terms of technology. Banking has progressed rapidly influenced by various factors, one of which is technological factors explained by (Egan & Prawoto, 2013). This development has transformed its technological infrastructure from conventional analog-based technology to digital technology, especially in delivering products and services. Supported by (Campanella et al., 2017) that such development has transformed a variety of products, product development, service channels, as well as types and packaging of banking services. Thus, digital technology in banking means providing customers with financial services through digital channels, platforms, and technology. This includes a range of safe and efficient services for managing customer funds. Numerous electronic payment systems exist, such as online and mobile banking, electronic money, electronic wallets, and mobile wallets (Sinurat & Sugiyanto, 2022). he following chart shows the evolution of digital banking technology from 2017 to 2022 for all nations included in the International Monetary Fund database (https://www.imf.org/en) as well as those that supplied full data for this study (mobile banking, internet banking, etc.):



(source: *https://www.imf.org/en*)

Figure 1.
Average Development of Mobile Banking and Internet Banking Across Countries in 2017-2022

Evident from the graph is the annual growth of digital technology; this bodes well for the development and efficient use of technology in the banking sector throughout the world.

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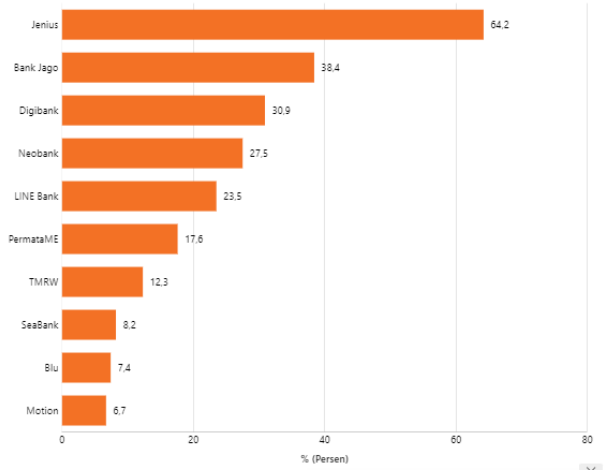
Digital banks, which operate entirely online and have just one physical location, are beginning to appear as a result of the banking industry's investments in digital technology, which is changing the pattern of traditional banking services to digital. Frequently referred to as "digital banks," these companies conduct all of their banking operations online through the use of digital technology. In the contemporary technology age, it is one of the financial advances that aims to facilitate all transactions. In addition, we will be obligated to incorporate all technology into our everyday lives in the future. The research by (Kurniawan & Yuspin, 2023) states that digital banks are those that have fully digitized their products and services or have recently opened their doors to customers in this way, as defined by POJK. As for digital banks, according to research by (Baraba & Mahmudi, 2023), these are financial institutions that mostly operate online, with no physical locations other than their headquarters or a small number of branches. The Indonesian digital banks currently under development:



(source: https://databoks.katadata.co.id/)

Figure 2.
Digital Banks in Indonesia

The data shows that out of everyone who is aware of digital banks, about 57.2% are interested in giving them a try. The convenience and simplicity of use of digital banks in comparison to traditional banks is the primary attraction for them. According to (Ayuningtyas & Sufina, 2023), this is due to the fact that all operations are conducted online, making them easily accessible to satisfy customer needs. Usually, clients can access these services whenever and wherever they like through downloadable apps, SMS alerts, or audio messages, with the intention of making banking easier for them overall. This might be helpful for users with their regular chores. In addition to saving time, digital banks provide a plethora of incentives, such rewards and service discounts, that customers enjoy as a result of the convenience they bring to financial transactions. The quantity of money a user can have in their account is one example of a restriction. Additionally, physical currency will never be completely obsolete; as a result, it is prudent to have both mobile and traditional wallets on

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hand in case of emergencies, such as a dead phone or a lack of internet connectivity (digital banks rely on the internet).

The degree to which an individual thinks that a specific system would improve their performance on the job is what Davis (1989) calls its perceived utility. The relationship between the perceived usefulness indicator and the perceived usefulness factor can now be better grasped thanks to this clarification. Conversely, perceived usefulness is defined by Ginting (2017) as the extent to which an individual believes that a system's utilisation will result in improved performance. This, in turn, impacts the development of efficiency and effectiveness in daily chores as well as the satisfaction of their own requests. This means that perceived usefulness can be formed if users feel assisted by digital banking, such as saving time in conducting payment transactions and other transaction activities. Therefore, if the use of an application is considered useful and beneficial, it will affect the individual's attitude to use it. Thus, the consumer's intention to reuse the service will increase if the consumer believes that using the service will benefit them and improve their performance.

According to (Davis, 1989) a person's attitude, also called their "attitude towards using," is their emotional state when faced with the prospect of being judged based on their behaviour. The term refers to the subjective assessment of a service, technology, or product by an individual. It reflects an individual's subjective tendency towards a particular good or service, including positive or negative feelings, satisfaction, interest, desire, and intention to use or adopt. At the same time, the TAM model relies on the Intention to Use definition as a critical variable. It is the future usage of a product, service, or system by a certain individual, whether that use is anticipated or not. According to (Yadav & Pathak, 2017), the intention to use is a measure of a person's readiness to engage in specific behaviours, making it a crucial predictor of actual usage attitudes.

Despite some discrepancies, research by (Baraba & Mahmudi, 2023)demonstrates that opinions toward digital banking are positively and significantly impacted by perceived usefulness. Then, the level of digital banking usage is positively and significantly affected by attitudes regarding digital banks. A user's attitude, which impacts their intention to use a product or service, is influenced by how useful they consider it to be (Nurfitriani et al., 2023). (Chawla & Joshi, 2019) found that attitudes and intentions to use are greatly influenced by perceived utility. (Nguyen, 2020) found that attitudes and perceived utility have a beneficial effect on the intention to use services. Digital banking services' perceived utility greatly affects attitudes and intentions to use them, according to a study (Nurahmasari et al., 2023) that looked at this very topic. This goes against the findings by (Mufarih et al., 2020), who found no correlation between users' attitudes toward and plans to utilize digital banking and their perceptions of its usefulness. Perceived usefulness does not significantly impact attitudes toward usage, according to (Singasatia & Melami, 2018), but attitude significantly impacts the intention to use. Users' perceptions of value have little impact on their opinions by Irianing (Tyas & Darma, 2017).

This study seeks to re-examine the influence of perceived usefulness on intention to use by utilising attitude as a mediator for these two relationships. We will be testing our hypothesis with the Gen Z population, who were born into the smartphone era, grew up with sophisticated computer technology, and have easier access to the internet than previous generations. Previous researchers have produced differing opinions and limitations, so we

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will be building on their work. Thus, in line with this research, digital banks are used as one of the technologies introduced by banks to facilitate all transaction activities and company operations. Supported by the research by (Singh & Dangmei, 2016) that Gen Z was raised with social media, focusing on digital and technology as their identity.

RESEARCH METHOD

Population and Sample

Digital banking users who are also active students at Universitas Sriwijaya's Faculty of Economics make up the study's demographic. Because of their extensive use of digital technology, especially in relation to service consumption, students were chosen as the study's population. The sample approach utilised in this study is purposive sampling. The researcher provided the participants with a number of criteria, including:

1. Respondents are active students of the Faculty of Economics, Universitas Sriwijaya.
2. Respondents are students from the 2018 to 2023 academic years, categorized as Gen Z.
3. Respondents have used one of the digital banks.

Given the size of the population, the researcher in this study calculated the optimal sample size using the Slovin formula.

$$n = \frac{N}{1 + N(e^2)}$$

Where:
n: sample size
N: population size
e: margin of error tolerance (0.05)

The researcher selected 100 participants at random using the formula.

Variables and Indicators

Table 1.
Research Indicators

Variables	Indicators	Sources
Perceived Usefulness (Independent Variable)	1. Using digital banking helps me save money 2. Using digital banking will allow me to complete my tasks faster 3. Using digital banking will make it easier for me to perform my tasks 4. Using digital banking makes it easier for me to access various services 5. Overall, I feel the benefits when using digital banking	(Cheng et al., 2006), and (Nguyen, 2020)
Attitude (Mediating/	1. Using digital banking is a good idea 2. Using digital banking for financial transactions is a wise idea	(Cheng et al., 2006), and

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Intervening Variable)	3. Using digital banking is fun 4. Using digital banking is convenient 5. In my opinion, it is better to use digital banking	(Baraba & Mahmudi, 2023)
Intention to Use (Dependent Variable)	1. Will always use digital banking in daily life 2. Will recommend others to use digital banking 3. Will always prefer digital banking 4. Will use digital banking in the future 5. Overall, I am satisfied with the benefits obtained from using digital banking	(Giovanis et al., 2019), and (Anouze & Alamro, 2020)

Data Analysis

Descriptive statistics and SEM, a feature of SmartPLS, were used to analyse the data in this study. One possible outcome of descriptive analysis is a synopsis of the study's variables, including their range, average, and discrepancy. One model of structural equations that makes use of latent variable path analysis approaches is Structural Equation Modeling (SEM).

Respondent Characteristics

Table 2.
Respondent Characteristics

	Characteristics	Explanation	Total	Percentage
1	Gender	Male	65	52%
		Female	60	48%
2	Age	17-19 years	21	16.8%
		20-22 years	60	48%
		23-25 years	32	25.6%
		>25 years	12	9.6%
3	Education	Diploma	39	31.2%
		Bachelor's degree	61	48.8%
		Master's degree	25	20%
4	Major	Management	49	39.2%
		Accounting	48	38.4%
		Development Economics	28	22.4%
5	How many times do you use Digital Banking in a day?	<2 times	15	12%
		2-5 times	57	45.6%
		6-8 times	49	39.2%

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		>8 times	4	3.2%
6	What types of Digital Banks do you use? (can choose more than one)	Jenius	94	75.2%
		Blu by BCA	61	48.8%
		Bank Jago	12	9.6%
		Digibank	5	4%
		Neobank	9	7.2%
		Seabank	6	4.8%
		LINE Bank	22	1.6%
		Allo Bank	1	0.8%
		PermataME	9	7.2%
		Bank Aladin Syariah	2	1.6%

Although women make up 48% of the sample, men make up 52%, according to the table. People in the 20- to 22-year-old age range are the most likely to use online banking, according to the statistics shown above. A Bachelor's degree in Management is held by the vast majority of responders. The majority of respondents have used Jenius and Blu by BCA, and they use digital banks more than 2-5 times presently. This points to a youthful demographic that has been making extensive use of cashless payments for quite some time.

Outer Model Test

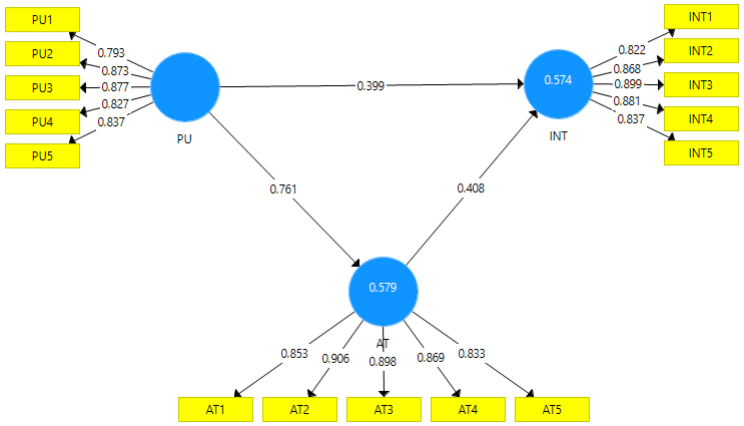

Figure 3.
Path Analysis

Table 3.
Convergent Validity Test

Variables	Indicators	Loading Value	AVE	Information
Perceived Usefulness (X)	PU1	0.793		Valid
	PU2	0.873		Valid
	PU3	0.877	0.709	Valid
	PU4	0.827		Valid

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	PU5	0.837		Valid
Attitude (Z)	AT1	0.853		Valid
	AT2	0.906		Valid
	AT3	0.898	0.761	Valid
	AT4	0.869		Valid
	AT5	0.833		Valid
Intention To Use (Y)	INT1	0.822		Valid
	INT2	0.868		Valid
	INT3	0.899	0.743	Valid
	INT4	0.881		Valid
	INT5	0.837		Valid

One way to determine convergent validity is by looking at the correlation between constructs and latent variables. The loading factor relationship between the constructs and instrument scores makes this very clear in the measuring model. Keep in mind that the loading factor value for each instrument must be higher than 0.7. Above, you can see that all of the variables' indications are valid (i.e., >0.7) based on the data processing.

Table 4.
Discriminant Validity Test

Variable Codes	AT	INT	PU
AT	0.872		
INT	0.712	0.862	
PU	0.761	0.710	0.842

How well an indicator distinguishes between the constructs measured by an instrument is known as its discriminant validity. The indicator's correlation coefficient with its related concept relative to its correlation coefficient with other constructs is known as the cross-loading coefficient, and it may be used to verify discriminant validity in an examination. As can be seen from the table, the loading value of each indicator item on its own construct is higher than other cross-loadings. That all latent variables and constructs have strong discriminant validity is based on the fact that their indicators outperform those of other blocks.

Table 5.
Composite Reliability Test

Variable	Cronbach's Alpha	Composite Reliability	Information
Perceived Usefulness (X)	0.897	0.924	Reliabel
Attitude (Z)	0.921	0.941	Reliabel
Intention to Use (Y)	0.913	0.935	Reliabel

We use Cronbach's Alpha and Composite Reliability to check how reliable each variable indicator is. Results are considered credible if they meet the following criteria:

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Cronbach's alpha value > 0.6 and composite reliability value > 0.7. From what we can tell from the table, the tests run on the variables produced credible results.

After a model has been evaluated to make sure each construct meets the criteria of Convergent Validity, Discriminant Validity, Composite Reliability, and Cronbach's Alpha, the model fit, path coefficients, and $R^2$are tested. To determine if a model is appropriate for the provided data is the goal of model fit testing.

Structural Model (Inner Model) Test

Table 6.
R Square

Dependent Variables	R Square	Adjusted R Square
Attitude (Z)	0.579	0.575
Intention to Use (Y)	0.574	0.565

For dependent constructs, R-squared is used to evaluate the structural model. Looking at the R^2 value allows one to examine several endogenous and exogenous components. According to the data in the table, the R Squared value is 0.579, which means that other factors explain 42.1% of the variation in attitude change, and perceived usefulness 57.9%. Additionally, other factors account for 42.6% of the variance in intention to use, while attitudes and perceived usefulness account for 57.4% (r=0.574). Attitude and purpose to use variables have a small R-squared value, therefore.

Hypothesis Test

Table 7.
Hypothesis Test Results

Hypothesis	Path	Original Sample	T Statistics	P Values	Result
H1	PU -> AT	0.761	13.054	0.000	Significant
H2	PU -> INT	0.399	3.027	0.002	Significant
H3	AT -> INT	0.408	3.164	0.002	Significant
H4	PU -> AT -> INT	0.311	2.900	0.005	Significant

Bootstrapping was employed for hypothesis testing in order to determine the significance of the inter-variable effects. A t-value of 1.96 was used to determine significance at the 0.05 level.

1. This study used T-Statistic and P-Value to test hypotheses. With an initial sample value of 0.761, the study's findings demonstrate that attitude is influenced by perceived utility. We can accept the null hypothesis because the p-value is less than 0.05 (0.000) and the T-statistic value is more than 13.054, both of which are greater than 1.96. According to the results, the first hypothesis (H1) is correct: people's perceptions of the usefulness of digital banking have a favourable effect on their attitudes towards utilising it.
2. The study found that perceived utility affects intention to use, with an initial sample value of 0.399. The construct has a T-statistic of 3.027, which is greater than 1.96, and a p-value of 0.002, which is less than 0.05, therefore supporting the hypothesis. Accordingly, the

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second hypothesis (H2) is corroborated by the fact that perceived usefulness affects the tendency to deploy digital banking.

3. With an initial sample value of0.408, the study's findings demonstrate that attitude influences intention to use. The hypothesis conditions are met since the T-statistic value of this construct is 3.164 > 1.96 and the p-value is 0.002 < 0.05. This finding lends credence to the third hypothesis (H3), which states that one's attitude influences their planning to use digital banking.

The study found that attitudes impact the correlation between perceived usefulness and intention to use (with an initial sample value of 0.311). Given that the p-value is less than 0.05 and the T-statistic is more than 1.96, we can accept the hypothesis. The fact that attitude acts as a mediator between perceived usefulness and intention to use lends credence to the fourth hypothesis (H4).

RESULTS AND DISCUSSION

The Influence of Perceived Usefulness on Attitude

Findings indicate a positive correlation between openness to and satisfaction with digital banking services. Consistent with previous research (Reihandho & Fajarwati, 2023), this result shows that the perceived usefulness of digital banking services influences people's views towards them. Customers like the time savings, ease of access, and convenience of the services when making transactions. Fortes and Rita (2016) found that when people think digital banking services are helpful, they're more likely to use them. This finding lends credence to the claim.

Attitude Towards Using Internet Banking is positively affected by perceived utility, according to other studies (Bangkara & Mimba, 2016). The study conducted by Rizki et al. (2014) also found similar outcomes, indicating that attitudes towards usage are influenced by positive and significant perceived benefits. What we mean by "perceived usefulness" here is how people think digital banking services will make their lives easier when it comes to handling their money. This is consistent with the idea that people are more likely to embrace a technology or service when they see its use. Personal opinions about the service's usefulness, ease of use, and overall efficiency are all part of attitude in this setting.

Consistent with the findings of (Setyawati, 2020), this conclusion also finds that perceived utility significantly influences attitude towards utilising. A study by Sinurat and Sugiyanto (2022) found that there is a significant effect on how people feel about utilising. This result lines up with the predictions of behavior theory, which hold that one's views and assessments of an item or action impact one's attitude toward it. Here, a person's attitude toward utilizing digital banking services is shaped by their conviction in the service's utility, which in turn influences their rating of the service.

Practically, this finding has significant implications for digital banking service providers. They can improve their services by making it more appealing to users by making it easier for them to use, making it more secure, and making it more obvious how the service will benefit them. In the long run, this will help companies attract more customers who are more likely to use their digital banking services by fostering a more favourable mindset.

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The Influence of Perceived Usefulness on Intention to Use

A higher perceived utility of the service is associated with a higher probability that customers will attempt to use it, the data show. What we mean when we talk about a product or service's "perceived usefulness" is how we think it will help us achieve our goals. The perceived utility of digital banking services is defined in terms of how well the service enables users to manage their daily finances, how quickly they can access their accounts, and how efficiently the service facilitates financial transactions. At the same time, user intention refers to a person's propensity or desire to make future use of a service or product.

According to the study's findings (Bangkara & Mimba, 2016), commercial firms in Denpasar City's online banking interest (intention) or user intention is positively impacted by perceived utility. In this light, the degree to which users intend to incorporate digital banking services into their routine monetary operations is a good indicator of their level of interest in doing so. Digital banking services have a positive association between perceived usefulness and intention to use, which means that clients are more likely to use the service if they have a positive view of its advantages.

According to behavior theory, this is because people act in ways that they anticipate will bring them positive outcomes. Perceived usefulness is a component that impacts the development of user intention, and this, in turn, determines the perceived usefulness of the product or service. Users' intentions to utilize digital banking services are likely to be higher when they feel those services would help them manage their finances better.

This finding further supports the idea that consumers' impressions of the value of digital banking services are heavily influenced by their quality. Customers are more inclined to make use of a service and more likely to do so if they perceive high-quality service delivery. Nevertheless, this discovery runs counter to earlier studies conducted by Jonathan and Soelasih (2022), which demonstrated that the perceived utility of the service had no direct impact on the desire to utilise it. Varying results from studies on the impact of perceived usefulness on user intention demonstrate the need to consider different contexts and user attributes. Perceived usefulness did not have a positive effect on behavioural intention to use, according to another study (Sinurat & Sugiyanto, 2022). The factors that influence users' intentions to use technology are complex, thus further research is necessary to fully comprehend them.

The Influence of Attitude on Intention to Use

A path coefficient of 0.409 indicates a positive and statistically significant association between Attitude Towards Using and Perceived Usefulness (Desnissanty & Sari, 2020). This indicates that having a positive impression of a service is linked to a strong intention to use it. Consistent with the study's results (Setyawati, 2020), this conclusion shows that the Attitude Towards Using variable has a positive and substantial impact on the Behavioural Intention variable.

Additionally, research shows that one's mentality towards using affects their plans to actually use (Sinurat & Sugiyanto, 2022). The attitudes and intents of users are influenced by a range of situations when it comes to digital banking services. Several factors influence a user's decision, including their faith in the service's privacy and security features, their

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experience with similar services, their perceptions of the service's practicality and ease of use, and even recommendations from individuals they trust.

Users' attitudes and intentions are influenced by psychological factors such as personal preferences, values, and societal standards. The digital banking industry stands to benefit greatly from a better grasp of the connection between attitude and user intention. Banks and financial service providers need to consider factors that can influence users' attitudes towards their services and ways to improve positive attitudes. Developing services that are easy to use, safe, and beneficial to users is key to increasing user intention to use those services.

The Influence of Perceived Usefulness on Intention to Use Through Attitude

Digital banking services' perceived usefulness affects users' intention to utilise the service via attitude as a mediating variable, according to the research results. This discovery lends credence to the idea that users' opinions on the service's perceived utility influence their attitudes towards it and, by extension, their intention to utilise it.

The Perceived Usefulness variable has a substantial impact on the Behavioural Intention variable, according to research conducted by Setyawati in 2020. Furthermore, through the mediating variable of Attitude Towards Using, the study of Bangkara and Mimba (2016) discovered that Perceived Usefulness positively affects interest (intention). When people have a positive impression of digital banking services because they find them beneficial, they are more likely to use them. When people have a good mindset, they are more likely to want to use the service.

This occurrence suggests that there are intricate psychological processes at work in the adoption of new technologies, such as how users' attitudes are shaped by their perceptions of the service's benefits, which impact their intention to use the service. By taking into account the significance of fostering a positive perceived utility and supportive attitude among customers, this offers significant insights for digital banking service providers in establishing marketing and service development strategies that are more effective.

CONCLUSION

According to the study's results, people's attitudes towards digital banking are positively affected by their perceived utility of these services. Previous study has shown that attitudes towards digital banking services are influenced by their perceived usefulness, which is supported by this finding. Furthermore, it was discovered that consumers' inclination to use the service is positively impacted by perceived usefulness. This suggests that the likelihood of consumers intending to use the service increases as their perception of its usefulness increases. This discovery lends credence to behavioural theory, which posits that people are more likely to act in ways they anticipate would be advantageous to themselves.

Customers' positive sentiments were associated with their willingness to use online banking. This demonstrates that a positive perception of a service increases the likelihood that people will use it. Users' attitudes are influenced by their perceptions of the service's benefits, which in turn influence their intention to use the technology. This shows how complicated the factors are that drive technological acceptance. The study also found that user attitude mediates the relationship between perceived usefulness and intention to utilise.

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Here, in particular, user attitude influences user intention, which is influenced by perceived utility.

Suggestions

These findings have significant practical implications for digital banking service providers. They can enhance their services by strengthening the perceived usefulness of the service through various means, such as improving functionality, convenience, and security of the service, as well as providing clear information about the benefits of using the service. In the long run, this will help companies attract more customers who are more likely to use their digital banking services by fostering a more favourable mindset. Furthermore, additional studies are required to decipher the intricate mechanisms underlying the connection between attitude, intention to utilise digital banking services, perceived usefulness, and perceived utility. Insights gained from this study can help service providers improve their marketing and product development efforts by shedding light on the elements that drive technology adoption.

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