Original Research

Level of Trust in Digital Banking Acceptance: Technology Acceptance Model Study and Enjoyment Perspective

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Abstract

Technological advancements have significantly affected the digitalization of financial payment systems, particularly within the banking sector. This study aims to investigate the influence of perceived usefulness (PU), perceived ease of use (PEOU), and perceived enjoyment (PE) on the intention to adopt digital banking through the lens of trust. Utilizing a mixed-methods approach, the research involved the distribution of an online survey to 158 respondents based on the technology acceptance model (TAM), followed by interviews with 30 participants to gain deeper insight into digital banking adoption intentions and trust in technology. Data analysis was conducted using a structural equation model with Smart PLS 4.0, alongside interviews. Finding revealed that PU does has not have a significant influence on user trust regarding digital banking intentions, whereas PEOU and PE positively affect trust and intention to use digital banking. Furthermore, the study found that the trust factor serves as a key driver in fostering user confidence in accepting technology, thereby influencing their intention to utilize digital banking services. For practical implication, financial institutions are encouraged to enhance digital banking platforms through innovative features, thereby solidifying their role as service providers and fostering user trust. Moreover, this study contributes to advancing the theoretical framework of TAM by incorporating usability, ease of use, convenience, and user trust within the context of digital banking.

Keywords: Digital Banking, Perspective Enjoyment, Technology Acceptance Model, Trust.

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Introduction

The rapid development of technology in the banking industry has accelerated the digitalization of the digital financial payment system (Ghani et al., 2022). The offering of various excellent features of digital banking marks a new era of digital transformation, serving as an information system for users (Khan, 2022). Limited resources in business processes can be overcome by utilizing technology to create a product that is easy and reliable according to users' needs (Ifada & Komara, 2023). Digital banks have introduced open-platform, fully digital business models that begin with the establishment of digital branches, allowing customers to register and open accounts independently. These services offer an upgraded alternative to traditional banking platforms, facilitating easier banking operations, payment services, and customer interactions via the Internet, smartphones, and short message service (Nurahmasari et al., 2023). Customers are seeking not only the value obtained but also quality and transactional ease (Nurdin et al., 2020). A 2022 PricewaterhouseCoopers (PwC) survey of more than 30 leading banks in Southeast Asia revealed that 68% of users adopted digital banks to enhance their experience. This shift resulted in a 56% reduction in operational costs, a 71% decrease in customer acquisition costs, and a 68% increase in revenue, thereby improving digital customer engagement and profitability in the banking sector (PwC, 2023). On this basis, digital transformation in banking makes it easy for customers to facilitate transactions through digital banking applications.

Customers who use digital banking services enjoy fast, safe, easy, and convenient transactions (Kitsios et al., 2021; Mohamud & Mungai, 2019). These services are provided through mobile applications by various banks. In Indonesia, for example, notable applications include Blu by Bank Central Asia (BCA), Jago by Bank Jago, SeaBank by SeaBank, NeoBank by Bank Neo Commerce, Livin by Bank Mandiri, digibank by DBS Bank, Wokee by Bank Bukopin, TMRW by United Overseas Bank, and Motion Banking by MNC Bank. According to Otoritas Jasa Keuangan's (OJK) Banking Digital Transformation Blueprint in 2023, 39.2% of banking app usage indicates a growing trend of consumers switching to online financial transactions, with mobile phone penetration reaching 98.3% (OJK, 2023). Furthermore, March 2023 data from Bank Indonesia (BI) shows a 9.88% annual increase in digital banking transaction values, amounting to IDR 4,9441.1 quadrillion, underscoring a rise in digital banking utilization (BI, 2023).

The technology acceptance model (TAM) is a theoretical model relevant to this study that measures the extent of acceptance of new technologies, including online banking (Zhang et al., 2018). This model considers perceived usefulness (PU) and perceived ease of use (PEOU) to affect the behavioral intention of adoption of technology use. Numerous studies have expanded upon the traditional TAM to include additional factors that may influence consumer behavior. Musyaffi and Muna (2021) enhanced TAM by adding perceived security and examined its connection with the PEOU and the behavioral intention to accept cloud accounting. Musyaffi et al., (2021) combined TAM 3 and technology readiness to explore user satisfaction and acceptance of e-banking. (Nurfitriani et al., 2023) examined TAM by adding co-creation and brand image variables.

The banking sector has undergone technological transformation from conventional to digital (Rahmawati & Syahnur, 2023). In recent years, digital banking has improved the banking industry, optimizing the service provided by banks to users (Bouteraa et al., 2023). Research on the adoption of digital banking is important as technology spearheads business to expand the reach of the global market in today's modern era. In addition, the urgent exploration into the impact and execution of digital banking on service quality to consumers is paramount. Digital banks provides the benefits of easy, useable transactions, with features such as 24/7 accessibility, allowing customers to conduct their banking transactions anytime and anywhere (Boufounou et al., 2022). However, another study found that digital banking does not significantly affect financial literacy and the intention to adopt digital banking (Septyan, 2020). In addressing the research gaps, this study incorporates a mixed methods approach. This approach ensures that responses from participants are not solely numerical but also include qualitative insights. By conducting interviews, the study captures more nuanced and realistic perspectives from informants (Malina et al., 2011). This approach was chosen to complement previous studies that relied solely on single-method approaches (Musyaffi et al., 2024; Salsabila & Wulandari, 2022; Musyaffi et al., 2021; Kabir & Islam, 2021; Wahyuniabirngsih & Janah, 2018).

On the basis of the existing literature and the current scope of research, there exists a clear need for in-depth investigation and development in the area of digital banking, specifically regarding the shift from traditional to digital platforms via information technology systems. Developing digital banking to facilitate ease of use during transactions on mobile devices can encourage ongoing utilization of digital banking for financial transactions. Musyaffi et al., (2024) indicated that trust is a critical factor influencing the intention to use digital banking services. Other factors include comfort and PU (Kabir & Islam, 2021). Despite these findings, 61.3% of users feel that offline transactions or ATM usage are more convenient than digital banking (Salsabila & Wulandari, 2022). Moreover, for transactions involving large amounts, people often prefer conducting these directly at the bank (Wahyuningsih & Janah, 2018). The current study aims to determine the magnitude of the influence of PU, PEOU, and PE on the intention to adopt digital banking through trust using TAM as the basic measurement model. Results of this study could be useful for users and banks in identifying factors that influence the intention to use digital banking.

Specifically, this study aims to: first, determine the extent to which perceived usefulness, perceived ease of use, and perceived enjoyment influence the intention to adopt digital banking through trust; second, assess the impact of user trust levels on the intention to use digital banking. To achieve these objectives, the study employs a research framework based on the TAM. This theory focuses on understanding technology acceptance through factors such as usability, convenience, and trust. This theory highlights the significance of these factors in shaping a user's intention to adopt digital banking. In line with the research objectives, TAM guides the investigation into how trust levels influence the intention to use digital banking by considering ease of use and usefulness.

Theoretical Background and Hypothesis Development

TAM

TAM is used to measure the extent to which users accept and adopt technology (Wicaksono, 2022). This theory was first introduced by Davis in 1986 and continues to develop. The main characteristics that predict and influence the attitude or tendency of users to acquire technology are based on PU and PEOU, as well as behavioral intention to use the technology (Davis, 1989). These components have been further built upon up to the development of TAM 3 by Venkatesh and Bala (Venkatesh & Bala, 2008). TAM aims to understand a person's behavior and identify the influencing factors on technology acceptance (Shaikh et al., 2020). PU and PEOU are indicative of a person's confidence in a technology, with trust potentially being shaped by one's experience and comfort in using the technology. A number of studies have used TAM to measure users' technology acceptance (Rohmah et al., 2022; Vinitha, 2021; Wen Ni, 2020). This study measures users' adoption intention toward digital banking through trust level by examining the magnitude of the influence of PU, PEOU, and PE using TAM.

Digital Banking

Digital banking is a technological innovation of banking services, offering customers the convenience of conducting transactions with benefits, including reduced transaction fees, the ability to open an account online in real time (Alnemer, 2022), and simplicity of processing transactions without the need to visit an ATM (Ganesan & Meena, 2020; Musyaffi et al., 2024). Banking activities can be managed through applications that eliminate the need for physical documents, such as deposit slips or checks for payments (Nurahmasari et al., 2023). To enhance user efficiency, banks use data that are predictive and encrypted, although this might leave it vulnerable to attacks (Ghani et al., 2022). In addition, banking advancements in consumer financial services actively incorporate cutting-edge technologies, such as AI, schemas, blockchain data, and application programming interfaces, along with the development of new distribution channels and technologies (Nguyen, 2020). These efforts are expected to mitigate against various risks and ensure users feel secure when adopting digital banking. Several recent studies have focused on digital banking (Alnemer, 2022; Nurahmasari et al., 2023; Nurfitriani et al., 2023).

Trust

Trust is an important factor in the acceptance or rejection of technology, essential for maintaining credibility in fierce business competition (Musyaffi et al., 2024). Trust can provide confidence in adopting digital banking (Ashrafi & Easmin, 2023). The use of technology can facilitate personal performance enhancement (Kabir & Islam, 2021), with high PU potentially leading to increased trust in digital banking. Features that offer convenience are likely to bolster user transactions and trust in digital banking (Musyaffi et al., 2024). However, users prefer ATM transactions when dealing with large sums due to PEOU (Salsabila & Wulandari, 2022). In addressing PEOU, banks have developed platforms that are simple and easy to understand (Albort-Morant et al., 2022). In addition, banks' commitment to maintaining platform features can enhance user trust in digital banking services (Martínez-Navalón et al., 2023), thereby increasing user confidence in adopting these services.

In addition to usability and enjoyment, users' PE of digital payment channels can lead to a deep engagement with the technology (Hidayat, 2023). Comfort with digital banking may strengthen user trust when using applications. The relationship between related factors such as PU, PEOU, and PE is key to increasing user confidence in transactions. Previous research has shown that usability can increase trust (Hossain et al., 2020; Kabir & Islam, 2021; Musyaffi et al., 2024). The convenience and perceived benefits of digital banking can increase user confidence and the intention to use such services (Franque et al., 2021; Ghani et al., 2022; Musyaffi et al., 2024). Furthermore, PE can increase confidence in using digital banking channels (Jasin, 2021; Lutfi et al., 2021; Mailizar et al., 2021). On the basis of the above arguments, this study proposes the following hypotheses:

H₁: PU positively affects trust.

H₂: PEOU positively affects trust.

H₃: PE positively affects trust.

Intention to Use

Interest is a person's attitude that arises from the impulse of intention to use a particular service or product. This intention to use aims to predict user behavior and interest in adopting digital banking (Naufaldi & Tjokrosaputro, 2020). Banks have meticulously designed their information system services to be simple yet effective, enabling users to easily appreciate the benefits of the technology. However, Naufaldi and Tjokrosaputro (Naufaldi & Tjokrosaputro, 2020) suggested that trust does not affect the adoption of technology, particularly digital banking. Conversely, Nurmaliki and Mirza (Nurmaliki & Mirza, 2021) argued that digital banking services can build user trust to adopt digital banking. This trust increases user confidence in the credibility and excellence provided by banks. This finding aligns with previous research indicating that trust positively affects the intention to use digital banking (Jouda et al., 2020; Musyaffi et al., 2024; Prabhakaran & Mynavathi, 2023; Rohmah et al., 2022). Thus, the following hypothesis is proposed:

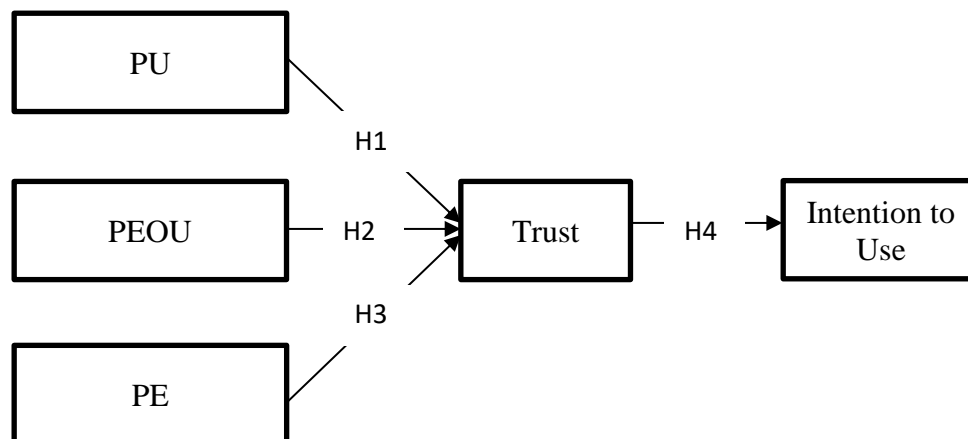**H₄**: Trust positively affects the intention to use digital banking.

Figure 1. Research Model

Research Methods

Research Design

This study used a mixed method that involves combining quantitative and qualitative data (Creswell & Creswell, 2018). Mixed methods are comprehensive and allow researchers to collaborate (social, behavioral, and humanist), which cannot be done by quantitative or qualitative research alone (Saparudin & Arizona, 2022). The quantitative data was analyzed using Structural Equation Modeling Partial Least Squares (SEM PLS), while the qualitative was examined through a descriptive approach. The results from the questionnaire, process and analyze using SEM PLS, were supplemented with in-depth qualitative data from interviews. The advantage of this mixed-method approach lies in its ability to present complex data derived from quantitative data collection along with deep insights, which are the strengths of qualitative data (Malina et al., 2011). Data were obtained through the distribution of online questionnaires in the form of Google form links. The study population includes all digital banking users in Indonesia. Snowball sampling technique was used in obtaining the sample because the total number of digital banking users is unknown. The sampling technique utilized in this study adheres to the 10-30 times rule as recommended by (Morgan, 2007). According to this guideline, the sample size should be 10 to 30 times the number of latent variables in the research model. This study includes five latent variables: perceived usefulness, perceived ease of use, perceived enjoyment, trust, and intention to use. Applying the 30-times rule to these five variables, the required minimum sample size is 150 respondents. In addition to distributing questionnaires, direct interviews with 30 respondents of digital banking users were also conducted randomly to strengthen the discussion.

The distribution of the questionnaire resulted in responses from 158 participants. After thorough verification, all responses were found to be complete, maintaining the final sample size at 158 respondents, with 42 male respondents (26,5%) and 116 female respondents (73.4%). The majority of users were aged 21–30 years old (80.4%), with S1 education level among 107 respondents (67.7%). The highest reported frequency of digital banking transactions by 38% of the respondents. The user base was predominantly urban, comprising 75% of the total respondents. Brimo was identified as the most frequently used digital banking service, accounting for 37% of usage. These details are provided in Table 1.

Table 1. Characteristics of the Respondents

Characteristic respondent		Amount	%
Gender	Male	42	26.6%
	Female	116	73.4%
Age	<20 years old	10	6.3%
	21–30 years old	127	80.4%
	31–40 years old	13	8.2%
	41–50 years old	5	3.2%
	51 years old	3	1.9%
Education	High school	41	25.9%
	Undergraduate	107	67.7%

Characteristic respondent		Amount	%
	Postgraduate	2	1.3%
	Others	8	6.2%
Frequency of use of digital banking	Daily	26	16.5%
	Several times a week	60	38%
	1–2 weeks	32	20.3%
	Once a month	25	15.8%
	More than once a month	15	9.5%
Place of residence	Urban	118	75%
	Rural	40	25%
Selection of digital banking	Brimo (Bank BRI)	59	37%
	Blu by BCA Digital	30	19%
	Sea Bank	15	10%
	DIGI (Bank BJB)	25	16%
	Livin Mandiri (Bank Mandiri)	15	12%
	JENIUS (Bank BTPN)	10	6%

Measurement

The study used a five-point Likert scale (1–5 indicating strongly disagree, disagree, hesitant, agree, and strongly agree, respectively). This study consisted of 5 constructs and 20 questions. Each construct had 4 questions adopted based on previous research. PU, PEOU, trust, and intention to use were measured following Musyaffi et al. (Musyaffi et al., 2024) and Ghani et al. (Ghani et al., 2022), whereas PE was calculated based on Hidayat (Hidayat, 2023).

Table 2. Questionnaire

Variable	Question	Sources
PU	• By using digital banking, I can transact without having to use an ATM • Faster digital banking transaction process • By using digital banking, my financial management becomes more efficient • When I use digital banking, I can control my financial supervision	(Ghani et al., 2022; Musyaffi et al., 2024)
PEOU	• Digital banking can be used easily when transacting on the application • With simple digital banking features, I can understand the application faster • I can understand digital banking clearly and quickly • With digital banking, I can transact anytime and anywhere	(Musyaffi et al., 2024)

Variable	Question	Sources
PE	• I feel happy when transacting through digital banking without any time limit • Service features that are easy to understand and provide a sense of comfort when transacting • I feel comfortable saving finances in digital banking • Protected access makes me feel comfortable transacting	(Hidayat, 2023)
Trust	• I trust digital banking transactions • Digital banking designs simple platforms to handle personal information • Digital banking transactions are reliable • When transacting, I believe digital banking has provided a safe way for users	(Musyaffi et al., 2024)
Intention to use	• I want to use digital banking because it is useful to facilitate transactions • I will use digital banking for my transactions • I want to use digital banking because the service is easy to understand • I recommend digital banking transactions to others	(Musyaffi et al., 2024)

Data Analysis

This study used multivariate analysis for quantitative data, particularly structural equation model (SEM). SEM testing was conducted using SmartPLS version 4.0 to test for normality and the hypotheses. The data validity analysis stage was tested using average variance extracted (AVE) and outer loadings, whereas data reliability was tested using Cronbach's alpha (CA) and composite reliability (CR) with values recommended by Hair and Alamer (Hair & Alamer, 2022). The value of 0.7 for outer loadings and 0.5 for AVE indicate the validity of data. In addition, the value of 0.7 for CA and CR indicates the reliability of the study. The R-squared test was used to assess the influence of dependent and independent variables. Its result showed a good indication of 0.67 (67%; (Hair & Alamer, 2022). The hypotheses were tested by comparing the p values with a predetermined error rate of 5%. P values below 0.5 indicated a significant effect; that is, if the significance is at the 5% level, then the hypothesis is accepted. Conversely, if the p value is greater than 0.05, it shows no influence and the hypothesis is rejected (Hair & Alamer, 2022).

The interactive model analysis method was used to analyze qualitative data from in-person interviews with digital banking users. The data were initially gathered and then mapped using Microsoft Word to systematically extract and delineate opinions. This study engaged 30 digital banking users as participants. Nineteen (63.33%) female respondents were coded as Informants 1–19. In addition, 11 (36.67%) 20 – 30 years old males were coded as Informants 20 – 30.

Result

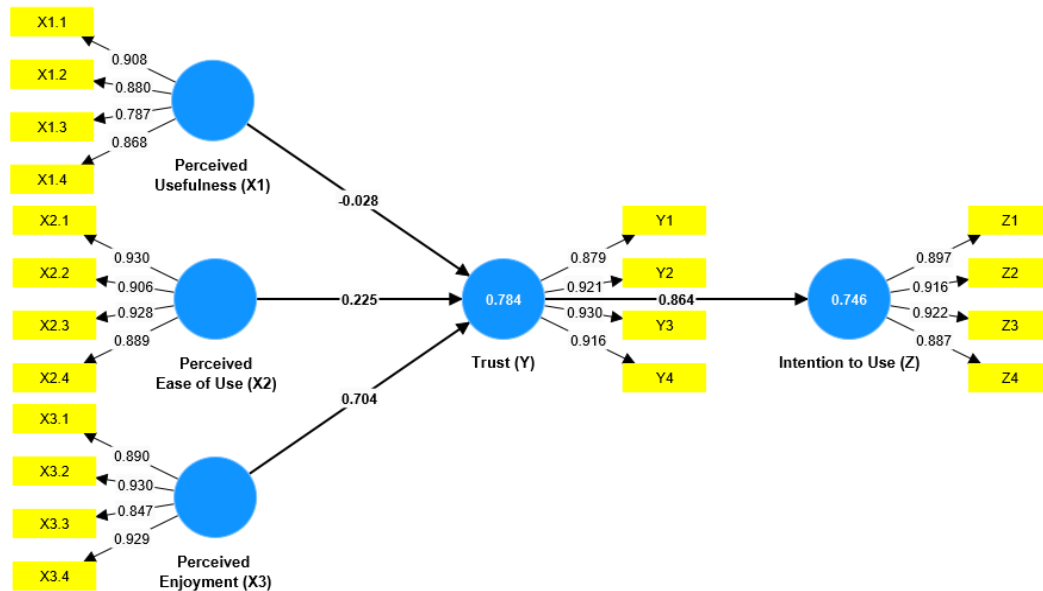### Quantitative Analysis

Measurement Models

Figure 2. Inner Model Analysis Result

As shown in Figure 2, outer loadings for all variables are more than 0.7, which indicates that all variables in this study have a strong relationship. Table 3 shows the outer loadings with a low value of 0.787 and a high value of 0.930. The AVE value of all variables is >0.5, indicating the validity of the variables in this study. PU has the lowest CA value of 0.884, whereas PEOU has the highest CA value of 0.934. The CR value of the variables range from 0.920 to 0.953, indicating good reliability.

Table 3. Validity and Reliability

Variable	CA	CR	AVE	Item	Outer loadings
PU	0.884	0.920	0.743	X1.1	0.908
				X1.2	0.880
				X1.3	0.787
				X1.4	0.868
PEOU	0.934	0.953	0.834	X2.1	0.930
				X2.2	0.906
				X2.3	0.928
				X2.4	0.889
PE	0.921	0.944	0.809	X3.1	0.890
				X3.2	0.930
				X3.3	0.847
				X3.4	0.929

Variable	CA	CR	AVE	Item	Outer loadings
Trust	0.932	0.952	0.831	Y1	0.879
				Y2	0.921
				Y3	0.930
				Y4	0.916
Intention to use	0.927	0.948	0.820	Z1	0.897
				Z2	0.916
				Z3	0.922
				Z4	0.887

Structural Model

As shown in Table 4, the R-squared values for PU (X1), PEOU (X2), and PE (X3) in relation trust (Y) are 0.784, with an adjusted R-squared value of 0.780, indicating a strong relationship exceeding 67% among X1, X2, X3, and Y. Furthermore, the R-squared value for trust (Y) affecting intention to use (Z) is 0.746, with an adjusted R-squared value of 0.744, which is also above 67%, signifying that Y has a strong influence on Z.

Table 4. R-squared Values

	Trust (Y)	Intention to use (Z)
R-squared	0.784	0.746
Adjusted R-squared	0.780	0.744

Hypothesis Testing

Table 5. Hypothesis Testing

Hypothesis	Original sample (O)	T statistics (O/STDEV)	P values
H1: PU (X1) → Trust (Y)	− 0.028	0.301	0.764
H2: PEOU (X2) → Trust (Y)	0.225	2.042	0.041
H3: PE (X3) → Trust (Y)	0.704	6.479	0.000
H4: Trust (Y) → Intention to use (Z)	0.864	27.208	0.000

As shown in Table 5, the influence PU (X1) variable on trust (Y) is 0.764, which is above the threshold 0.05, indicating that X1 does not affect Y, leading to the rejection of H1. For PEOU (X2) on trust (Y), the result is 0.041, which is below 0.05, suggesting that X2 positively affects Y, thereby accepting H2. Furthermore, the influence of PE (X3) on trust (Y) is indicated by a p value of 0.000, which is smaller than 0.05, confirming that X3 positively influences Y, thereby accepting H3. In addition, the p value of trust (Y) on the intention to use (Z) is 0.000, which is smaller than 0.05, indicating that Y positively influences Z, thereby accepting H4.

Qualitative Analysis

PU and PEOU: The results from the interviews support the survey findings. Two themes identified in the interview data analysis, which focus on usability and convenience for digital banking users, are the nominal amount of transactions and ease of use.

Nominal Amount in Transactions: Six interviewees mentioned that when transacting with a large amount, they are more confident to transact directly at ATMs or branch offices with the help of CS. This preference suggests a reluctance to use digital banking for large transactions.

"We will choose to transact and store money at ATMs or bank with the help of CS to minimize digital financial crime and loss of large amounts of money." (I1, I2, I5, I6, I8, I20)

Ease of Use: The platform provided by the bank is designed to be simple, providing convenience when used by digital banking users. The interviewees (n=6) interviewed mentioned,

"Transactions in digital banking are easier, faster, can be anywhere and anytime, and more efficient. The features provided are easy to understand with 24-hour access. When we want to transact but far from ATMs and banks, we can easily use digital banking." (I7, I9, I11, I12, I13, I19)

PE: The interviewees (n=6) felt that digital banking provides fast transaction processing and a sense of convenience without having to carry an ATM card. They claimed,

"Using digital banking is a fun activity, where we can make transactions on applications that have interesting features, so we feel comfortable and enjoy the experience of transacting on digital banking." (I3, I10, I17, I18, I21, I26)

Trust and Intention to Use: Two themes in the analysis related to trust and intention to use are trust and interest in using digital banking.

Trust for Digital Banking: Trust can drive someone to use technology, as the interviewees expressed:

"We believe the service features in the digital banking application will provide good service, maintain the privacy of personal data, and provide alternative convenience in transactions." (I22, I23, I24, I25, I29, 230)

Interest in Use Digital Banking: Six interviewees stated that their intention to use digital banking can be influenced by trust, stating that,

"We will choose to use digital banking when we want to transact because we feel confident and satisfied with the application system provided by digital banking. In addition, we will recommended transactions on digital banking to others." (I4, I14, I15, I16, 127, 128)

Digital banking applications help facilitate users in their transactions. In addition, users believe that digital banking accessibility can increase their motivation and intention in using digital banking transactions.

Discussion

This study aims to determine the factors that can influence someone to adopt digital banking as a transaction tool. These factors are based on the theory of TAM, with PU and PEOU as the main variables. Then, TAM was developed by adding the variable PE through trust in relation to the intention to use digital banking. Data analysis was conducted using a survey with 150 digital banking users. To support the survey data, interviews were conducted with 30 respondents to gain an in-depth understanding of the intention to use digital banking through trust.

The findings of the quantitative analysis survey indicated that the relationship between PU (X1) negatively affects trust (Y), which led to the rejection of the corresponding hypothesis one, as the p value is 0.764, exceeding the 0.05 threshold. Data analysis from the mixed-method research suggests that technological development does not affect the respondents' confidence in conducting financial transactions through digital banking. Instead, the respondents prefer to use ATMs for their transactions. Particularly, for large financial transactions, users tend to choose in-bank assistance from CS to reduce the risks associated with digital banking and feel secure when transacting directly at the bank (Wahyuningsih & Janah, 2018). Previous studies have indicated that the benefits of digital transactions does not affect users' trust or their the intention to use digital banking, and they tend to transact at ATMs or directly at banks (Lim & Lady, 2022; Salsabila & Wulandari, 2022; Wahyuningsih & Janah, 2018).

This study highlights that user-friendly platforms developed by banks can influence users' level of trust in adopting digital banking (Albort-Morant et al., 2022). On the basis of the quantitative analysis, PEOU (X2) has a positive influence on trust (Y), with a p value of 0.41, which is less than 0.05, thereby accepting the corresponding second hypothesis (Hair & Alamer, 2022). This finding agrees with the TAM, which suggests that the usability and ease of use of digital banking are crucial for its adoption by users. The qualitative data analysis supported the survey result by indicating that digital banking transactions are easy, fast, efficient, and offer 24-hour access. Previous research has shown that convenience and usability can affect users' confidence and their intention to use digital banking (Franque et al., 2021; Ghani et al., 2022; Musyaffi et al., 2024).

The participants in this reported that their trust in using digital banking is influenced by comfort, as evidenced by the result of the quantitative analysis. The result showed that PE (X3) positively affects trust (Y), with a p value of 0.00, which is less than 0.05, thereby accepting the third hypothesis. These results are further reinforced by qualitative data analysis, which suggests that individuals' comfort can affect their confidence and intention to use digital banking. This finding is attributed to the benefits, usability, and convenience of the features provided that banks offer in their digital banking platforms, reflecting their readiness in digital platform design. Previous research has explained that comfort can affect users' confidence in choosing digital banking (Jasin, 2021; Lutfi et al., 2021; Mailizar et al., 2021).

Trust can encourage individuals to use digital banking (Nurmaliki & Mirza, 2021). The TAM indicates that the ease of usability and convenience encourages people to adopt a technology. The quantitative analysis of this study reveals that confidence has a positive influence, with a p value of 0.00, which is than 0.05, thereby accepting the fourth hypothesis. In addition, the result of qualitative data analysis indicates that confidence and trust positively affect their intention to use technology. Thus, digital banking users are inclined to use such services when they possess trust and confidence. This finding aligns with previous research that explains that trust drives one's confidence, thereby increasing users' intention to use digital banking (Jouda et al., 2020; Prabhakaran & Mynavathi, 2023; Rohmah et al., 2022).

Conclusion

This research proves that users can accept digital banking for its ease of use and convenience. Trust plays an important role in the intention to use digital banking services. To increase this intention, the usability, convenience, and comfort of the platforms' design features must be continuously developed and innovated. The goal is that system improvements can increase users' continuous intention to use digital banking. The result of this study confirms that within the TAM, PEOU has a positive effect on trust in relation to intention to use; PU does not affect trust; PE positively affects trust in relation to intention to use; and trust has a positive effect on the intention to use digital banking.

This study addresses a previous call for further exploration within TAM theory to understand the behavioral intentions associated with technology use. The findings show that digital banking users' trust, influenced by PEOU and PE, significantly affects their attitudes toward using digital banking. This study also builds on prior research suggesting a need for qualitative analysis concerning perceive usefulness, as some users have previously noted a lack of benefits, convenience, and trust in digital banking due to negative experiences or fees. This study found that digital banking users feel ease, benefit, comfort, and trust, encouraging their ongoing use of digital banking. However, the study's generalizability may be limited due to its random population sample and lack of focus on specific user groups or institutions. Banks are identified as key players in enhancing service provision through innovative digital banking features. Another limitation of this study is its focus solely on convenience and trust among general users, without targeting particular companies or banks. Moreover, this study does not address the risk factors arising from digital banking services. Future studies are recommended to assess the intent to use digital banking, with an emphasis on innovation and security, to further refine and enhance user experience.

Author Contributions

Citra Nur Diana: Conceptualization, Investigation, Data curation, Methodology, Software, Formal analysis, Writing – original draft, Writing – review & editing, Project administration. Icha Radisa: Data curation, Writing – review & editing, Project administration, Funding acquisition. Dwi Mia Widyasari: Data curation, Writing – review & editing, Project administration, Funding acquisition. Andi Sri Wahyuni: Conceptualization, Methodology, Formal analysis, Writing – review & editing,

Validation, Supervision. Arinal Muna: Conceptualization, Methodology, Formal analysis, Writing – review & editing, Supervision, Validation.

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HOW TO CITE THIS ARTICLE

Diana, C., Radisa, I., Widyasari, D., Wahyuni, A., & Muna, A. (2024). Level of Trust in Digital Banking Acceptance: Technology Acceptance Model Study and Enjoyment Perspective. *International Journal of Management, Accounting and Economics*, *11*(8), 1075-1092.

DOI: https://doi.org/10.5281/zenodo.13326054

URL: https://www.ijmae.com/article_201746.html