

The Influence of Perceived Ease of Use, Perceived Usefulness, and Trust as Intervening Variables on Interest in Using Digital Banks among Millennial Generation (Gen Y) & Generation Z (Gen Z)

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Abstrak

Seiring kemajuan teknologi informasi, tuntutan masyarakat meningkat, dan fitur serta kecanggihan smartphone makin tinggi seiring dengan itu, bank harus beradaptasi untuk memenuhi permintaan saat ini. Bagi masyarakat Indonesia yang terbiasa menggunakan uang tunai, perbankan digital akan menjadi transformasi digital baru. Belum ada informasi mengenai variabel yang mungkin mempengaruhi niat perilaku masyarakat Indonesia dalam menggunakan layanan perbankan digital. Secara khusus, di kalangan Generasi Milenial dan Generasi Z di Indonesia, penelitian ini berupaya menyelidiki hubungan antara perceived ease of use, perceived usefulness dan trust berpengaruh terhadap minat menggunakan bank digital berdasarkan Technology Acceptance Model. (TAM) menggunakan software smartPLS . Untuk data survei yang dikumpulkan dari 170 generasi Milenial dan Generasi Z. Hasil analisis penelitian ini menunjukkan bahwa perceived ease of use dan perceived usefulness menunjukkan pengaruh yang besar terhadap kepercayaan menggunakan layanan perbankan digital. Perceived usefulness dan Trust menunjukkan pengaruh yang besar terhadap minat menggunakan layanan perbankan digital dibandingkan dengan perceived ease of use. Oleh karena itu, agar nasabah benar-benar memahami keuntungan yang terkait dengan penggunaan layanan perbankan digital, penting untuk meningkatkan persepsi mereka tentang kemanfaatan layanan dalam kehidupan sehari-hari.

Kata kunci: *Perceived Ease of Use, Trust, Milenial, Generasi Z, Bank Digital*

Abstract

As information technology advances, societal demands increase, and the features and sophistication of smartphones increase along with that, banks must adapt to meet current demands. For Indonesians who are used to using cash, digital banking will be a new digital transformation. There is no information regarding the variables that might influence the behavioral intentions of the Indonesian people in using digital banking services. In particular, among Millennials and Generation Z in Indonesia, this study seeks to investigate the relationship between perceived ease of use, perceived usefulness and trust that influences the intention to use digital banks based on the Technology Acceptance Model. (TAM) using smartPLS software. For survey data collected from 170 Millennials and Generation Z. The results of this research analysis show that perceived ease of use and perceived usefulness show a large influence on trust in using digital banking services. Perceived usefulness and Trust show a large influence on interest in using digital banking services compared to perceived ease of use. Therefore, in order for customers to truly understand the benefits associated with using digital banking services, it is important to improve their perception of the usefulness of the service in their daily lives

Keywords: *Perceived Ease of Use, Trust, Milenial, Generation Z, Digital Bank*

1. INTRODUCTION

The rapid development of technology means that activities throughout the world are inseparable from digital systems. Many industries must transform to be able to survive the changes in this era, including the banking industry. The rapid progress and development of information technology is influencing the banking industry by forming digital banks.

Technological developments also influence the growth of the digital economy which has a positive impact on increasing productivity and economic growth in a country, which is beneficial for all levels of society (Maria & Widayati, 2020). The main drivers of digital economic development are telecommunications and the financial sector (Schepinin & Bataev, 2019). During 2017-2021, digital transactions worldwide grew from USD 3.09 trillion to USD 6.75 trillion, an increase of 118% (Statista, 2021).

Technological advances and modernization in Indonesia have had an impact on the development of the country's digital banking industry. The banking sector in Indonesia has utilized virtual services by presenting a new business model, namely digital banking. This opportunity is in demand because Indonesian people have large market potential in a generation that is considered technologically savvy. The banking industry makes this an opportunity for banks to move forward by providing better service, and a form of time efficiency and convenience for customers regarding online transaction activities for their customers. (Widyarini, 2005). In this regard, banks in Indonesia are starting to develop strategies by providing banking applications and investing in technological developments such as artificial intelligence (AI), blockchain, and big data analytics which will later make this a form of customer satisfaction, which ultimately encourages companies to compete competition to improve digital banking services to customers (OJK Institute, 2021).

Bank Digital is an Indonesian legal entity bank that provides and carries out business activities mainly through electronic channels without physical offices other than the head office or using limited physical offices (POJK No.12/POJK.03/2021). Digital bank regulations in Indonesia have not been specifically regulated so that they are the same as other commercial banks, namely using POJK No.12/POJK.03/2021 concerning commercial banks. The establishment of a digital bank can be done in 2 (two) ways, namely the establishment of a new bank that operates as a digital bank with a minimum core capital of IDR 10 trillion or a conventional bank that transforms into a digital bank. Some examples of digital banks are Livin' from Bank Mandiri, Jenius from BTPN, Blu from BCA, Neobank from Bank Neo Commerce, TMRW from UOB, and Digibank from DBS (DJPb Kemenkeu RI, 2022). The following is data that describes the number of monthly active users of Bank Digital in Indonesia until 2021.

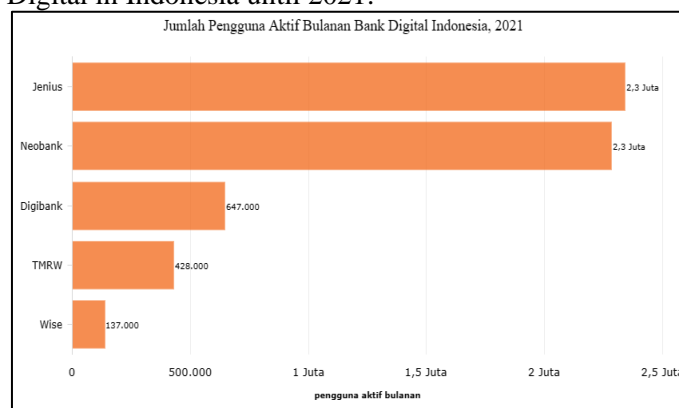


Figure 1 Number of active Digital Bank users in Indonesia in 2021
(Source: (State of Mobile, 2022))

From figure 1 above, it can be seen that the number of monthly active users of Jenius digital bank is the highest compared to other digital banks, namely 2.34 million users in 2021. Neobank is ranked second on this list. This digital bank, which was launched in March 2021, already has 2.28 million monthly active users as of 2021. Furthermore, digibank follows in third place. This digital bank owned by DBS Indonesia has 647,000 monthly active users. Then, TMRW is in fourth place with 428,000 monthly active users and Wise is in fifth place with 137,000 monthly active users.

The use of financial applications in Indonesia will also increase rapidly in 2021. It was recorded that there were 382.12 million downloads of financial applications last year. This number increased 82% from 210.07 million in 2020 (State of Mobile, 2022). The high number of

active users in several digital banks above illustrates how digital banks have become an excellent transformation in the world of finance.

The development of this digital bank is also accompanied by the phenomenon of the "demographic bonus", where currently the dominance of generation Z (Gen Z) and the millennial generation (Gen Y) is more dominant than generation X and before. (Abinowi, 2022). This assumption opens up opportunities for profitable market share (Adnan & Aiyub, 2020). Gen Y and Gen Z are the main targets for digital banking in Indonesia because of a demographic that is considered technologically literate and has a minimum age threshold of 17 years. In 2021 and 2025, it is expected to see a steady increase in the proportion of Generation Z using digital banks that do not have local branches. In fact, 45.4 million Gen Z will use digital banking by 2025, up from 27.1 billion in 2022 (Dwita, 2022). In the study by Windasari et al. (2022) It is said, Gen Y and Gen Z are indeed technology-savvy individuals. However, this does not mean they like the complexity of operating technology (digital applications).



Figure 2 Overview of Indonesian Population Data for 2020

Source: (Bayu, 2021)

Technological developments and the demographic bonus are a challenge for banks to be able to provide appropriate and applicable services for digital bank users so that they can attract public interest, especially in using digital banks. This challenge has made banks improve their services through investment in banking information technology. With this, digital banks are able to provide 24/7 services without geographical restrictions, which can help customers access their accounts, make payments, transfers, open accounts and other banking services anytime, anywhere using electronic devices such as smartphones or computer. The branchless banking service is in accordance with financial services authority policy No.12/POJK.03/2021, where the OJK allows digital banks to operate with only one physical office as the Head Office. The digital banking business model is different from existing online banking services provided by conventional banks such as internet banking or mobile banking. The main difference between digital banks and conventional banks is that digital banks do not have physical branch locations for operational services. Digital applications provided by conventional banks only support banking activities, so they still rely on physical branch offices (Otoritas Jasa Keuangan, 2021). This is different from digital banks which do not have physical branch locations to provide operational services to customers. Digital banking is a fintech technology that operates completely paperless, and increases time and financial efficiency (Windasari et al., 2022).

Even though Millennials and Generation Z are technologically literate, they are very sensitive to security issues in the digital environment. Therefore, the level of trust in digital banking platforms will have a direct effect on the interest and level of use of these services among the two generations. They will be more inclined to adopt and use digital banking services if they feel that the platform is safe, reliable, and can maintain the confidentiality and integrity of their data. Users must feel confident that their personal data and information will be safe when using this digital

service. In addition, trust in digital banks as institutions that can be trusted to provide reliable and quality financial services is also an important consideration. Trust has a major influence on a customer to carry out banking transactions (Sugiantoro & Isharijadi, 2015) so that a great effort is needed for service provider banks so that the trust that their customers have increases (Zhou, 2012)

Previous research conducted by Ivan and Miharni (2020), Ramli et al. (2021), Desvrontita (2021) and Kantika et al. (2022) which discusses the influence of perceived ease of use, perceived usefulness and trust on interest in using shows the results that perceived ease of use, perceived usefulness and trust affect interest in using digital banks. These results are contrary to research conducted by Nurahmasari et al.(2023) which shows that perceived ease of use has no effect on interest in using digital banks.

2. LITERATURE REVIEW

Technology Acceptance Model (TAM)

Davis (1989) developed the Technology Acceptance Model (TAM), a theory that explains the variables that influence consumers' intention (or resistance) to embrace a particular technology. The idea was created in this case to help find out why people are open to adopting, utilizing, or implementing certain technologies into their daily lives, while others are unwilling to do so. The ease and usefulness of making transactions at a digital bank is one of the factors that determines whether or not to use the digital application (Izzuddin & IlaHiyyah, 2022).

In this case, there are two attributes or measures used: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). These two attributes were effectively found by Davis to be the main key characteristics that can predict or influence a person's attitude or tendency to acquire a particular technology. Davis states that PU is whether the technology can improve the user's job performance, and PEOU is concerned with whether use of the system will be effortless.

Perceived Ease of Use (PEOU)

Perceived Ease of Use is the level or situation where a person believes that using a particular system does not require any effort (free from effort). The intensity of use and interaction between the user and the system can also indicate ease of use. Ease of use can be measured by the following indicators: easy to learn, easy to use, and easy to operate. Ease of use is defined as the level of confidence that individuals who use a new technology will be free from difficulties (Davis, 1989). This has a strong influence on behavioral intentions on information technology adoption. If a technology is considered easy to use, people will choose to implement it. The application of convenience in the research context is that customers believe that the Internet will be flexible in using it, easy to study the use of applications.

Perceived Usefulness

Perceived Usefulness (PU) will influence intentions and behavior within the framework of technological innovation, namely perceived usefulness and perceived benefits of use. Ease of use refers to the customer's view of digital technology that using it may be more difficult than not using it (Venkatesh & Bala, 2008). Perceived usefulness is a focus on process thinking about its capacity to leverage technology to enhance customers' ability to achieve goals. Perceived usefulness can alternatively be defined as a customer's perception of cloud computing's ability to bring benefits. Perceived usefulness is described by customers as the amount of benefit felt by users when utilizing technology (Keni, 2020). Including an acceptable level of convenience, technology will reduce the work and costs associated with acquiring this knowledge (Sripalawat et al., 2011).

According to Davis (1989), perceived usefulness is called the level of assurance that encourages people to use data systems more efficiently. Digitization seems more likely to be used by people because they require minimal effort to use. Therefore, as more and more people find the banking system profitable in the field of internet commerce, they seem more likely to embrace innovations in cashless transactions (Mansour et al., 2016)

Trust

Trust is needed by users of technology systems to improve performance in carrying out organizational and company activities. Trust helps users reduce social complexity in dealing with unwanted situations. Trust will not be needed if an action can be carried out well and there is no risk, because a person will not easily believe in something if he feels that there is a possibility that there will be a fairly large risk occurring. Trust is a person's encouragement or desire to surrender and accept treatment from another party based on the hope that the other party will be profitable and useful for the party who gives trust in the ability to monitor, control and control the other party (Mayer, 1995).

In terms of technology acceptance, trust is described as the degree to which users can rely on the integrity of an application in providing its services (Indrawati & Putri, 2018). Trust is built because consumers expect the system to act in accordance with consumer needs and desires. When consumers have trust, they believe that their expectations are met (Benhardy et al., 2020). As part of the financial industry, trust is the most important factor to encourage customers to carry out financial activities through the financial system provided by Digital Banks (Letamendia, 2020). Financial activities include transactions, savings, and investment decisions. The higher the level of individual trust will increase the willingness to participate in financial activities using Digital Bank (Kurniasari et al., 2018)

Intention to Use

Intention to use is to carry out a certain behavior. This intention is reflected in how much desire to try and how much effort is expended to carry out a certain behavior (Ajzen, 1991). Behavioral intention is a person's level of use of new information technology (Tsai, 2012).

In the basic theory of TAM, the first is when someone has a higher positive attitude towards the use of new information technology, then the behavioral intention is also higher. The second is perceived usefulness and perceived ease of use are beliefs that influence attitudes. The third is that perceived usefulness will also directly influence behavioral intentions. Fourth, when perceived ease of use is more positive, perceived usefulness is also higher. Fifth, external variables (latent variables) will indirectly affect attitudes, intentions, and personal internal behavior, as well as two factors, namely perceived usefulness and perceived ease of use. (Davis, 1989).

Digital Bank

Based on Peraturan Otoritas Jasa Keuangan (POJK) Number 12/POJK.03/2021 concerning commercial banks, digital banks are Bank Berbadan Hukum Indonesia (Bank BHI) that provide and carry out business activities primarily through electronic channels without a physical office other than the Kantor Pusat (KP).) or use limited physical offices. Digital Banks can operate through the establishment of a new Bank BHI as a digital bank or the transformation of Bank BHI into a digital bank. Deputy Director of Basel and International Banking OJK stated that institutionally banks will only be differentiated into commercial banks and BPRs, and there is no separate licensing for digital banks, where digital banks are just a change in business model and way of serving the public (Alfi, 2021)

Millennial Generation (Gen Y)

Gen Y or millennials is a group born in the 1980-1994 period. Data from the Central Statistics Agency shows that the population of the millennial generation (Gen Y) is around 25.87%. They are often referred to as the millennial generation because they are closely related to technology, grew up together with the advent of computers and the internet, so they have different habits and behaviors from previous generations. (Carrasco-Gallego, 2017; Ningtyas, 2019). Some of them tend to be creative, informative, productive, like non-cash transactions, technology literate, and effective in utilizing social media (Hidayatullah et al., 2018). In addition, according to Ningtyas (2019), Millennials are also more confident, expressive, free, like challenges, and are open-minded. They are deeply involved with technology in all aspects of life. Almost all individuals in this generation use smartphones as the main device (Center, 2017). The use of this device helps millennials to be more productive and efficient in their daily activities.

Therefore, the millennial generation has become a significant marketing object in the digital era. They have unique preferences and needs, and technology is key to reaching and interacting with this generation effectively. Knowledge of the characteristics and behavior of the millennial generation is important for companies and organizations in designing marketing and business strategies that are relevant to their market.

Generation Z (Gen Z)

Generation Z, the generation with birth years ranging from 1997-2012. Generation Z currently has an age range of 17-24 years. Just like millennials who were born in the digital information age, Gen Z is believed to be more able to use technological changes, because of that the millennial generation and generation Z have grown to become digital natives (Widjaja, 2023). Digital natives are used to receiving information quickly, and they like to multitask, even if they're not good at it (Ophir et al., 2009). Gen Z is the main audience for digital banking in Indonesia because it is a demographic that is considered technologically savvy and has a minimum age threshold of 17 years. Often, generation Z is characterized as a generation that is comfortable with the use of technology, heavy users of technology, and they are always digitally connected to various types of digital markets (Nazzal et al., 2021). Therefore, generation Z is perceived as technology users who have self-confidence and feel capable of developing rapidly based on information available online. Data from the Central Statistics Agency states that the generation Z population has a proportion of 27.94% of the total population in Indonesia of 270.2 million in 2020 (Jayani, 2021). This figure shows that the majority of Indonesia's population is currently in the phase where people feel comfortable with digital technology.

Research Hypothesis

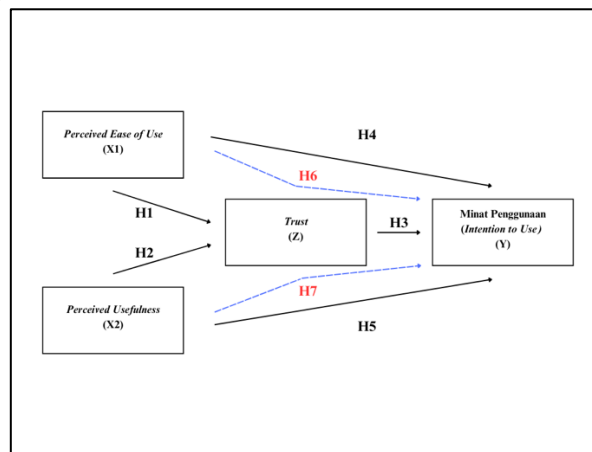


Figure 3 conceptual framework
(Source: Processed data, 2023)

Hypothesis

- H1: Perceived ease of use affects trust
- H2: Perceived usefulness affects trust
- H3: Trust affects the intention to use
- H4: Perceived ease of use influences interest in use (intention to use)
- H5: Perceived usefulness affects intention to use
- H6: Perceived Ease of Use indirectly influences Intention to Use through Trust significantly
- H7: Perceived Usefulness has an indirect effect on Intention to Use through Trust significantly

3. RESEARCH METHODS

This research uses a quantitative approach with a survey method, the respondents in this research are Gen Y and Gen Z who use or do not use digital banks. Data collection was carried out by distributing questionnaires online via social media. The sample criteria in this study are Gen Y and Gen Z who are in the age range 17-40 years.

Table 1 Operational variables

Variable	Indicator	Scale
Perceived Ease of Use	1. Membuat pengguna tidak merasa sulit. 2. Mudah dipelajari. 3. Sangat mudah untuk menjadi ahli dalam menggunakan. 4. Mudah digunakan. (Gefen & Straub, 2000)	Likert
Perceived Usefulness	1. Berguna dalam kehidupan sehari-hari. 2. Membuat gaya hidup lebih mudah. 3. Menghemat waktu. 4. Mudah diakses. (Leon, 2018; Nurahmasari et al., 2023)	Likert
Trust	1. Trusting Belief (Benevolence, Integrity, Competence) 2. Trusting Intention (Willingness to Depend & Subjective Probability) (Mcknight et al., 2002)	Likert
Intention to Use	1. Minat menggunakan di masa depan. 2. Minat untuk sering menggunakan. 3. Minat untuk menggunakan di kehidupan sehari-hari. 4. Minat menggunakan secara teratur. (Leon, 2018; Thakur & Srivastava, 2014)	Likert

4. DISCUSSION

The number of respondents who filled out the questionnaire was 171 respondents who were Gen Millennials (Gen Y) & Generation Z (Gen Z) who were digital bank users and non-digital bank users. The following are the results of the validity and reliability tests in this research:

Table 2 Validity test result

Variabel	Average Variance Extracted (AVE)
<i>Perceived Ease of Use</i>	0.779
<i>Perceived Usefulness</i>	0.814
<i>Trust</i>	0.626
<i>Minat Penggunaan (Intention to Use)</i>	0.675

(Source: Processed data, 2023)

Table 3 Reliability test result

Variabel	Cronbach's alpha	Composite reliability (rho_a)
<i>Intention to Use</i>	0,905	0,918
<i>Perceived Ease of Use</i>	0,924	0,937
<i>Perceived Usefulness</i>	0,850	0,862
<i>Trust</i>	0,879	0,894

(Source: Processed data, 2023)

Based on the results of the data in Table 2 for the validity test and Table 3 for the reliability test, all variables and all indicators are considered valid in this study and are able to measure latent variables and describe the research model for this study.

The results of the bootstrap regression analysis have been represented in the following table. With reference to the results presented in Table 4 and Table 5, all seven research hypotheses have been tested to measure whether the hypothesis can be accepted or not.

Table 4 Hypothesis testing

	Original Sample (O)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
H1 PE → TS	0,194	0,097	1,997	0,047
H2 PU → TS	0,560	0,091	6,126	0,000
H3 TS → IU	0,488	0,083	5,902	0,000
H4 PE → IU	0,035	0,101	0,344	0,731

H5	PU → IU	0,354	0,092	3,831	0,000
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(Source: Processed data, 2023)

The effect of perceived ease of use on trust

Based on the results of the t-test of perceived ease of use on trust, a t-value of 1.997 was obtained, which was greater than 1.979 and a significant value of 0.047, smaller than the significance value of 0.05. This proves that the results of this research show that there is a significant positive influence between the perceived ease of use variable on the trust variable. In other words, ease of use has a positive and significant effect on the level of customer trust in digital banks.

In this research, digital banks were deemed easy to learn, the menu in digital banks was easy to find, there were divisions into several categories, and the use of digital banks was adjusted to customer needs. These things contribute to increasing customer trust in digital banks. The majority of respondents who filled out the questionnaire in this study were from Generation Z with an age range of 17-24 years. This generation tends to quickly adapt to technological advances in the current digital era, so that the easier it is to use digital banks, the greater the customer's confidence in using them.

The results of this research are also in line with the TAM theory carried out by Davis (1989) which states that perceived ease of use reflects the extent to which users feel technology is easy to use without experiencing difficulties. Perceptions of ease of use can help reduce users' fears or doubts about new and unknown technologies, thereby increasing their level of trust in digital banking services.

Thus, it can be concluded that if users feel that using a digital bank is easy and intuitive, this will increase the level of customer trust in this technology. Ease of use of new technology is highly expected by customers, because if there is complexity in new technology, the customer's sense of trust in the company will decrease. Therefore, it is important for digital banking service providers to continue to improve the ease of use of their technology in order to increase the level of customer trust in their services.

The implications of the relationship between perceived ease of use and trust in TAM Theory show that ease of use is an important factor in forming acceptance and trust in digital bank technology. Therefore, according to Cuesta et al. (2015) Digital banks need to focus on developing user-friendly applications and enjoyable user experiences to increase customer acceptance and trust in their services. These results support previous research by Nangin et al.(2020) that perceived ease of use has a positive effect on customer trust.

The effect of perceived usefulness on trust

Based on the results of the t-test for perceived usefulness of trust, a t-value of 6.126 is obtained which is greater than 1.979 and a significant value of 0.000 is less than the significance value of 0.05. This proves that the results of this study indicate that there is a significant positive effect between the perceived usefulness variable on the trust variable. In other words, the benefits of using it have a positive and significant influence on the level of customer trust in digital banks.

This research shows that there is a positive and significant influence of perceived benefits on customer trust, which means that the more useful a digital bank is, the more customer trust in the application will increase. Based on the results of the respondents' answers, it is known that the item statement with the highest value in measuring perceived benefits is "the use of digital banks helps to efficiently save time." When on the move and customers need to fulfill their needs online, customers can entrust these activities by using a digital bank. Therefore, in whatever activity the customer is carrying out, the customer can still feel the benefits of making transactions comfortably.

This result is in line with the TAM (Technology Acceptance Model) theory conducted by Davis (1989) states that perceived usefulness influences the acceptance and use of technology by individuals. Perceived usefulness refers to users' beliefs about the extent to which technology will improve the performance or quality of their work. In the context of digital banks, perceived usefulness means the extent to which customers believe that using digital bank services will provide significant benefits and added value in terms of their finances and banking activities.

When customers feel that digital bank technology is useful, this will have a positive impact on their trust in digital banks.

The implication of the relationship between perceived usefulness has a positive effect on trust in the context of digital banks. When users feel that digital banks provide real and useful benefits in their financial lives, the level of trust in these services and institutions will increase. Therefore, for digital bank service providers, it is important to communicate the value and benefits of their services to prospective customers to build trust and increase digital banking technology adoption. These results support previous research by Desvronita (2021) that the perceived benefits of digital bank services have a significant influence on customer trust.

The effect of trust on intention to use

Based on the results of the t trust test on intention to use, a t-value of 5.902 was obtained, which was greater than 1.979 and a significant value of 0.000 was smaller than the significance value of 0.05. This proves that the results of this research show that there is a significant positive influence between the trust variable on the intention to use variable. In other words, trust has a positive and significant influence on the level of interest in using customers in digital banks.

Trust has a significant positive impact on usage intention. Thus, trust has an important role in influencing intention to use or interest in using digital banks. Users who have a high level of trust in digital banks tend to have a stronger intention to use these services. Therefore, it is important for digital banking service providers to build and maintain customer trust by providing reliable, secure and quality services to increase their intention to use and accept technology.

These results support previous research conducted by Chen et al.(2023), Desvronita (2021), and Mufarih et al. (2020) which shows that trust is also an important factor that has a significant influence on intention to use. Furthermore, it is different from the research conducted by Naufaldi & Tjokrosaputro (2020) which actually assumes that trust cannot influence user intentions to use a new technology.

The influence of perceived ease of use on intention to use

Based on the results of the t-test of perceived ease of use on interest in using (intention to use), a t-value of 0.344 was obtained, which was smaller than 1.979 and a significant value of 0.731 was greater than the significance value of 0.05. This proves that the results of this research show that there is no significant influence between the perceived ease of use variable and the intention to use variable.

This could happen because the influence of perceived ease of use on interest in using digital banks can vary depending on the context of use and user characteristics. Differences in levels of technological knowledge, digital skills, or user preferences may influence the extent to which perceived ease of use influences user interest. Apart from that, this is related to the characteristics of the respondents in this study who are educated people and come from Gen Y and Z who are technologically literate and have a high level of expectations for digital services, so that the ease of use factor is considered a general thing and is no longer a determining factor. in forming interest in use. This generation is more likely to judge services based on the benefits they can get rather than how easy the service is to use. This means that although perceived ease of use does not have a significant effect in this research, this could be caused by the role of other factors such as perceived usefulness and the level of trust in digital bank services.

The results of this study support the research conducted by Nurahmasari et al. (2023) which shows that perceived ease of use does not have a significant influence on interest in using digital banks.

The effect of perceived usefulness on intention to use

Based on the results of the t-test for perceived usefulness of intention to use, a t-value of 3.831 is obtained which is greater than 1.979 and a significant value of 0.000 is less than a significance value of 0.05. This proves that the results of this study indicate that there is a significant positive influence between the trust variable on the intention to use variable. In other words, perceived usefulness has a positive and significant influence on the level of interest in using digital banks.

If the respondent's assessment of the benefits of a digital bank is good, it will also affect the increasing level of interest in customers in using digital bank services. If someone feels that using digital banking can provide positive benefits, then that can increase the desire to use digital

banking. The more the use or benefits of using digital banks are felt, the more someone's willingness to use digital banks increases. Perceived usefulness is defined as a measure where the use of a technology is believed to bring benefits to those who use it (Widodo & Ayunabillah, 2017)

In the context of digital banking, it is important for service providers to continuously strengthen the benefits of their services. Enhanced features and functionality to suit customer needs, the introduction of new useful products and services, and the delivery of clear information about the benefits of digital banking can all help increase interest in usage and ensure successful adoption of technology by individuals.

These results support the research conducted by Kota and Kusumastuti (2022) Nurahmasari (2023), Naufaldi and Tjokrosaputra (2020), and Nguyen (2020) which states that perceived usefulness has a positive and significant effect on interest in using (intention to use) digital bank services. However, in another study conducted by Mufarih et al. (2020) who believes that perceived usefulness does not have a significant influence on intention to use digital banks. In fact, in a journal regarding TAM theory, Davis (1989) states that the effect of perceived usefulness is greater on the use of a new technology than perceived ease of use.

Table 5 Specific Indirect Effect

		Original Sample (O)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H6	PE → TS → IU	0,095	0,045	2,123	0,035
H7	PU → TS → IU	0,273	0,076	3,575	0,000

(Source: Processed data, 2023)

The effect of perceived ease of use on intention to use is mediated by trust

To test the indirect effect of the independent variable (X) on the dependent variable (Y) through the mediating variable (Z), a mediation test was carried out using a specific indirect effect test. The variable is said to be able to mediate if its significance probability value is 0.0001 ($P \leq 0.05$). Based on the results of the specific indirect effect test, a significant value was obtained of 0.035 ($P \leq 0.05$). This means that the trust variable is proven to have a significant indirect influence and can mediate the relationship between perceived ease of use and intention to use in digital banks. The easier it is for individuals to use digital banking services, the higher the level of trust they have in these services. In this case, if perceived ease of use influences intention to use through trust as a mediator, this indicates that individuals who feel that technology or services are easy to use are more likely to develop trust in the technology or service. This belief then positively influences their intention to use it. In other words, trust has an important role as an intervening variable in the relationship between perceived ease of use and interest in using digital bank services. A high level of trust in digital banking services tends to increase individuals' interest in adopting these services.

The results of this study are in line with Otoritas Jasa Keuangan (2021) who revealed that trust is a critical factor in technology adoption, especially in the context of digital banking services that involve the security and privacy of customer data. This happens because the trust that refers to the security system has been very well instilled in the minds of customers, with a sense of security and protection for their transactions and personal data from the risks of virtual crime and cyber attacks. This shows that perceived ease of use and trust are very important in increasing interest in using digital banks. When users have a high perception of ease of use towards digital banks, the intervening trust variable will mediate the influence of these factors on interest in using digital banks. Trust reflects users' confidence that digital banks are reliable, safe and provide benefits as expected.

The influence of perceived usefulness on intention to use is mediated by trust

Based on the results of the specific indirect effect test, a significant value of 0.000 ($P \leq 0.05$) was obtained. The results of this research show that perceived usefulness has a significant influence on interest in using digital banks, and trust acts as an intervening variable that mediates the relationship between perceived usefulness and interest in using. This means that

perceived usefulness has a positive and significant effect on interest in using digital banks. This indicates that when Gen Y and Z perceive that digital banking services provide benefits and relevance in their daily lives, they tend to be more interested and have a higher interest in using them.

Perceived usefulness is an important factor in influencing technology adoption, including digital banking services, because the success of technology often depends on the extent to which the technology is considered useful by users. Trust acts as an intervening variable that mediates the relationship between perceived usefulness and interest in using digital banks. This means that the level of trust that Gen Y and Z have in digital banks is a pathway for perceived usefulness to influence interest in using them. The higher the level of trust resulting from positive perceived usefulness, the higher their interest in using digital bank services.

In the context of Gen Y and Z, these findings provide important implications for banking companies in designing marketing strategies and developing digital banking services. A focus on providing tangible benefits and building a strong level of trust can be key factors in driving interest and adoption of digital banking services among the younger generation.

5. CONCLUSION

The research results show that the perceived ease of use (PEOU) factor in using digital banks has a significant positive influence on user trust in digital bank services. This means that the easier it is for users to operate digital banking applications, the greater trust they have in the service. Therefore, it is important for digital banking service providers to continue to improve the ease of use of applications in order to build strong trust with customers and encourage technology adoption.

Apart from that, the research results also show that perceived usefulness (PU) in using digital banks has a significant positive effect on user trust in digital bank services. This means that when users feel that a digital bank provides real benefits in managing their finances, they tend to have greater confidence and trust in the service. Digital banks must ensure that their services meet needs and provide significant added value for users in order to build strong trust.

Furthermore, users' trust in digital banks also has a significant positive effect on their interest in using digital bank services. The higher this level of trust, the more likely users will be willing to adopt and use the service. Trust helps reduce users' fear and uncertainty about new technologies, so it is important for digital banks to build and maintain this trust.

However, the research results also show that perceived ease of use (PEOU) in using digital banks does not have a significant influence on users' interest in using digital bank services. This indicates that, although users find digital banks easy to use, this factor is not the most dominant in influencing their interest. It is possible that other factors, such as perceived usefulness, have a greater influence on users' interest in adopting digital banking services.

Finally, the research results show that perceived ease of use (PEOU) and perceived usefulness (PU) in using digital banks have a significant positive influence on users' interest in using digital bank services through the intervening trust variable. That is, trust can mediate the influence of these two factors on user interest. When users feel trust and confidence in the security, quality, benefits and convenience of digital banking services, trust will strengthen its influence on users' interest in adopting the technology.

Overall, the results of this research provide a deeper understanding of the factors that influence trust and user interest in using digital banks, as well as the important role of trust as an intermediary in the relationship between perceived ease of use, perceived usefulness, and user interest. This can help digital banks to develop more effective strategies in increasing the adoption of their services among the millennial generation (Gen Y) and generation Z (Gen Z).

This research has limitations in time and resources because it uses a questionnaire distributed through the WhatsApp group. There are common problems with questionnaires, namely low response rates and low anonymity.

In future research, it is recommended to add open questions so that various answers from respondents can add to the discussion. Future research can add variables that influence interest in using other digital banking services such as digital preference, promotion, and cyber security.

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