Analysis of Utaut Application on Digital Bank Usage in Jabodetabek

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Abstract:
Digital banking is a form of adaptation to new threats and changes in the banking sector. This can be seen from the actions of major banks launching their own digital banks. Such as Digibank, Bank Jago, Jenius and TMRW which were founded by major banks in Indonesia. The purpose of this study is to analyze the effect of UTAUT variables on digital bank users in Jabodetabek. The analysis method used in this research is PLS-SEM with the SmartPLS 3.3.3 application tool. The data obtained in this study were taken using a questionnaire instrument with Google Form. The stages of analysis carried out in this study are starting from the outer model, inner model, and hypothesis testing. The acquisition of valid data that was successfully collected was 250 respondents. The sampling method in this study is non probability sampling with purposive sampling technique. The results of this study indicate that performance expectancy, effort expectancy, and social influence have an influence on behavioral intention and facilitating conditions and behavioral intention also have an influence on use behavior. In this study it was found that only experience can moderate the relationship between facilitating conditions and use behavior.

Keywords: UTAUT, Digital Banking, Behavioral Intention, Use Behavior.

1. Introduction

With the rapid advancement of information technology, especially the digitalization of the banking industry 4.0, Indonesia is now preparing for the digital banking era where all bank services in the future will be carried out online and no longer require physical branch offices (Galazova & Magomaeva, 2019). Sharia and conventional banking have realized the importance of changing traditional systems to digital in meeting increasingly complex customer needs (Fatimah & Hendratmi, 2020).

Digital banking innovations emerged as a result of technological developments in Indonesia. Start-ups such as Gojek, Tokopedia, Grab, Shopee and others have influenced people's habits (Cupian et al., 2022). Where transactions in start-ups encourage the use of electronic money more than before. The number of technology companies entering the financial sector is a threat to existing financial institutions, especially traditional banks. This can be a threat due to the increasing electronic payment transactions.

Digital banking is a form of adaptation to new threats and changing trends in the banking industry. This can be seen from the actions of major banks launching their own digital banks. Such as Jenius, Digibank, TMRW, Bank Jago and BCA Digital which were established by leading Indonesian banks. A digital bank itself is defined as a BHI (Indonesian legal entity) bank that offers and conducts business through electronic channels, without having a physical establishment other than the head office (OJK, 2021).

In addition to the absence of physical branch offices, what characterizes digital banks is the existence of banking innovations that offer flexibility in the form of features that are not found in commercial bank mobile banking applications. For example, with the Bank Jago pocket feature, the feature can be customized according to customer needs, such as for transactions or savings. Opening or closing of these sub-accounts can be done entirely online, unlike commercial banks where customers have to visit a bank branch. Another example is Bank Jenius' currency balance function, which allows customers to buy and sell foreign currencies directly from the app, whereas commercial banks need to open a foreign currency savings account to own foreign currencies.

The presence of digital banks in Indonesia has existed since 2016, starting with Jenius from BTPN Bank,

but it has not been very popular. Since the emergence of Covid-19 in Indonesia since 2020, various technological innovations have gained the trust of the public and investors, including digital banking. Finder.com in its survey said that Indonesia is the second largest country in the world with account holders in digital banks. This can be used as a benchmark that public enthusiasm is quite large for digital banks that are still new.

To find out how much influence the use of the system has on users, you can use the technology acceptance theory model (Lesmana & Ashfath, 2022). Technology acceptance is the level of user acceptance of a technology. There are several technology acceptance models, such as the technology acceptance model, namely UTAUT (Unified Theory of Acceptance and Use of Technology). This theory is a refinement of the previously existing technology acceptance theory. The UTAUT model shows that behavioral intention and use behavior are influenced by performance expectancy, effort expectancy, social influence, and facilitating conditions. The four factors are moderated by gender, age, and experience.

Before deciding to use digital bank services, users have a behavior that reflects interest. Individuals will perform a behavior (behavior) if they have the desire or intention (behavioral intention) to do so (Sutanto et al., 2018). Use behavior is needed for companies to improve their services. Behavioral intention and use behavior are important factors to analyze because companies need to know about the factors that influence consumer decisions when there are several other brands that offer similar benefits. This is in line with research conducted by (Savić & Pešterac, 2019), (Rachmawati et al., 2020), (Pamungkas & Sudiarno, 2022), (Anjani & Mukhlis, 2022), and (Ivanova & Kim, 2022).

Based on the background that has been described, this study will discuss the effect of performance expectancy, effort expectancy, social influence, and facilitating conditions on behavioral intention and use behavior in using digital banks. These influences are also moderated by gender, age, and experience factors. The UTAUT model used in the study aims to clarify the acceptance behavior of digital bank service users.

2. Theoritical Review
2.1 Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology or UTAUT can be defined as a comprehensive theoretical model included in the theory development by Venkatesh et al. in 2003. The UTAUT theory model describes the acceptance and usage behavior of a technology (Anjani & Mukhlis, 2022). Venkatesh et al. (2003) have reviewed the basic theories of technology acceptance. From the various theories that have been reviewed, it is known that several factors have similarities in certain parts. So as to produce a combined model (unified model).

The main difference between the UTAUT model and other models is that the UTAUT model incorporates four moderate variables Tomić et al. (2022) namely, gender, age, experience, and voluntariness of use. This model is a technology acceptance model that emerged from eight previously developed technology acceptance models (Wahyuni & Susanto, 2022), namely: TRA, motivation theory, social cognitive theory, TAM, TPB, diffusion of innovation, model of PC utilization, and TAM-TPB merger.

UTAUT aims to explain a person's interest, using information technology systems, and subsequent user behavior (Rachmawati et al., 2020). UTAUT suggests that individuals will choose to adopt and use technology if it presents four core characteristics Ivanova & Kim (2022) such as performance expectancy, effort expectancy, social influence, and facilitating conditions. UTAUT has become a commonly used model for researching intention to use.

This study uses three moderators contained in UTAUT, namely gender, age, and experience. These moderator variables are used as individual distinguishing variables in seeing the effect of performance expectancy, effort expectancy, social influence, and facilitating conditions. This is based on the fact that gender differences between men and women can influence the use of technology. Age is used as a moderator in this study because digital banks can be used by young to old people. Meanwhile, experience influences technology use behavior. So that we want to know the relationship between age differences in technology usage intentions.

The advantage of the UTAUT model is that it can explain 70 percent of the variance in user interest in using information technology, which is a substantial or detailed increase from the eight models in previous

studies (Sriyeni et al., 2018). Based on a case study researched by Yel & Ningtyas (2019), it explains that the advantages of the UTAUT method over the TAM method are that the UTAUT method is able to measure 73% of the aspects used to assess system acceptance while TAM can only measure 63%.

2.2 Digitalization

Technological developments in the field of digital computers continue to increase, especially microprocessors. This technology has the possibility to be attached to various personally owned devices. Internet users and digital broadcasting are also triggered by the development of transmission technology including computer networks. Coupled with the development of mobile phones that grew rapidly into social penetration played a big role in the digital revolution. The development of mobile phones provides online entertainment, communication and connectivity. The development of various applications is spreading along with the production of smartphones with an operating system (OS) that is getting closer to human life which is intended for the convenience and comfort of its users.

The digital world not only provides opportunities and benefits for the public and business interests Setiawan (2017), but also presents challenges in every field of life. Digitalization is here to improve efficiency and quality in life. The use of various technologies is indeed very convenient in life, but digital lifestyles will also increasingly depend on the use of cell phones and computers. The digital era must also be accompanied by being serious, mastering, and being able to control the role of technology properly so that the digital era can provide benefits for life. The benefits of digitalization services are as follows:

   a) Practical and Easy to Access
      With the internet, it is easy for someone to access and reach all corners. So that customers no longer need to come to the bank in conducting banking transactions, just utilize the internet network on the gadget.
   b) Save Costs and Time
      Banking digitization is considered to save costs and time. The cost saving in question is that customers no longer need to spend money to come to the bank. In addition, it can save time because customers do not need a long time to queue at the bank.
   c) Environmentally Friendly
      The existence of digitalization in banking is considered environmentally friendly because banks can save paper. This is because all types of banking transactions are carried out through digital processes using gadgets and internet access.

2.3 Digital Economy

The digital economy is present and develops along with the use of Information and Communication Technology which is also globalized in the world. The digital economy is a business whose activities are carried out through virtual media, such as the creation and exchange of value, transactions, and relationships between mature economic actors with the internet as a medium of exchange. (Hinings et al., 2018). The digital economy is an economic aspect based on the utilization and empowerment of digital information and communication technology. In Southeast Asia, the digital economy is growing rapidly along with the large market potential (Prastyaningtyas et al., 2018). (Prastyaningtyas et al., 2018).. There are potential sectors in the digital economy, one of which is the financial sector.

The digital economy provides flexibility for business transactions that no longer have to meet in person. This became an option during the Covid-19 pandemic. The digital economy is actually growing at this time. The Covid-19 pandemic has changed the mindset and behavior of people interacting economically and socially. Activities are carried out in a new order and encourage people to comply with health protocols. The new normal era results in the limitation of all activities both social and economic. In unpredictable conditions like today, countries around the world continue to change to adapt to existing conditions. One of the leverage that has become a breakthrough at this time is the digital transformation.

One proof that shows the development of the financial sector in the digital economy era is the presence of various digital applications as a means of payment. Not only in the payment system, but digital applications related to the financing system have also begun to be widely developed and used by the public. Not

surprisingly, nowadays the topic related to financial technology or often referred to as fintech is one of the topics that is often discussed by digital economy players. In general, the fintech industry in Indonesia can be categorized into three groups (Kumala, 2022) :

   a) Payment, developed as a non-cash payment tool that can be used for transactions with merchants. Examples: Go-Pay, Shopeepay, Dana, OVO, and LinkAja.
   b) Lending, this platform helps lenders and borrowers meet their respective needs and results in the efficient use of money. Examples: AdaKami, Kredit Pintar, JULO, and Indodana.

   Other fintech, fintech platform providers outside the payment and funding system. fintech providers that can be said to be quite developed in this other fintech group are fintech providers engaged in digital banking and crowdfunding. Examples: Kitabisa.com, Jenius by BTPN, Digibank by DBS.

2.4 Digital Bank

Patrick Johnson (2020) explains the definition of a digital bank as a business organization that offers online banking activities that were previously only available at bank branches. (Wijaya, 2021). In another context, digital banks must be able to perform automated delivery of new and traditional banking products and services directly to customers through interactive electronic communication channels. It can be interpreted that services in digital banks do not always have to be present in physical form such as bank offices or the like. So it could be that the activities are carried out at a certain location that has been used as the center of the bank's activities. So it can be interpreted as a form of branchless or officeless. Of course, it does not mean that it does not require an office at all.

   It can be concluded that digitalization in banking sector products is one of the impacts of technological developments that require banks to be able to further improve services by forming digital banking. Banks can maximize their services to customers by improving their operational quality. The purpose and objective of digital banking is so that customers can carry out banking activities independently, such as account creation, transactions, account closure, and other customer banking needs. POJK No.12/POJK.03/2018 and the Consumer Protection Law are present as regulations in the implementation of digital banks in Indonesia as well as guarantees for customer security.

   Digital banking services began to develop because it began with branchless banking and Digital Financial Services (LKD). (Vebiana, 2018). Alternative services are needed to provide information directly to customers and reduce direct interaction at branch offices. With digital access, it will provide convenience to customers in transacting and accessing banking products without having to come to the bank. The evolution of banking services by utilizing information technology and the internet is directed to provide a sense of comfort, security, and attractive design, so that banking can meet the needs of the community anywhere and anytime. (Vebiana, 2018).

   There are several advantages that digital banks have when compared to conventional banks, especially in terms of reducing operational costs such as costs for labor, building rent, and building maintenance. Another advantage is the speed of service including the ease, convenience, and security of transactions. On the other hand, digital banks also have limitations, especially the availability of evenly distributed and quality network facilities. It must be recognized that internet networks often experience interruptions. These conditions can interfere with digital bank customers. In addition, there are other risks that can occur, such as breaches of customer accounts even though the security system implemented is getting better.

2.5 Research Model

   This study uses the new UTAUT (Unified Theory of Acceptance and Use of Technology) theory model.
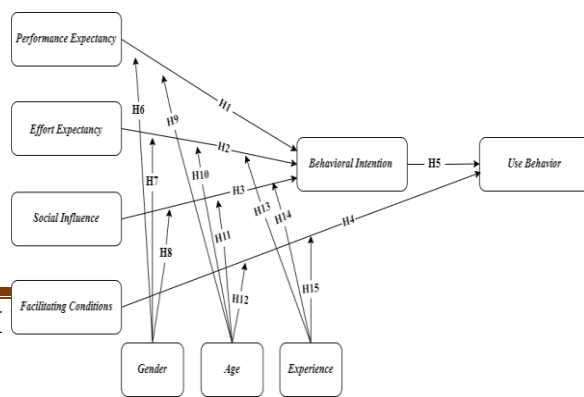
Venkatesh et al. (2003) which has been modified according to research needs as shown in Figure 1:

Figure 1: Research Model

Source: Purnomo (2019), Humaid & Sabri (2019), Syahrani & Indah (2023)

3. Research Methods

3.1 Population and Sample

In this study, the size of the population taken is not known with certainty, the population in question is digital bank users in Jabodetabek. The sampling technique used is a non-probability sampling technique using a purposive sampling approach, which is a sampling technique using certain criteria. The criteria used in this study are digital bank users who have insight into digital banks and are located in Jabodetabek. The population size in this study is very large and cannot be known with certainty, so the number of samples can be calculated using the Lemeshow formula from Stanley Lemeshow. (M. H. Setiawan et al., 2022) :

$$n = \frac{Z^2 \, x \, P(1-P)}{d^2}$$

Description:

n = number of samples.

Z = Z statistic (for 95% confidence level or sig. 0.05)

P = maximum proportion of estimation

d = absolute precision/alpha/sampling error

Using a confidence level of 95% or Z = 1.96 (normal distribution table) with a maximum estimate = 50% (0.5) and an error rate = 10% (0.1), the following calculation is obtained:

$$n = \frac{1{,}96^2 x 0{,}5(1-0{,}5)}{0{,}1^2} = 96{,}04$$

Based on the results of the above calculations, it can be seen that the minimum number of samples that can be taken is 96.04. There are no definite rules in determining the sample. Therefore, in this study, researchers took a sample size of 250 people as a representative form because it was more than 96 people.

3.2 Data Type and Source

This research is descriptive quantitative and the data used in this study were obtained from the responses of respondents who directly provided answers to each of the variables in this study through a questionnaire, indicating that the data used in the study were primary data. Apart from primary data, this study also uses secondary data. Secondary data used in this study are in the form of literature studies, journals, and other documentary information that can be retrieved online via the internet.

3.3 Data Collection Methods

The data collection process in this study was taken using an online questionnaire method via google form. The questionnaire in this study is a closed questionnaire type, where the answers to the statements in the questionnaire have been provided by the researcher, so that respondents can only choose from alternative answers that match their opinions or choices.

3.4 Research Variables

In this study, there are 3 variables, namely the independent variable, the dependent variable, and the moderating variable.

a) Independent Variable.

Independent variables are variables that cause or have a theoretical possibility of having an impact on other variables (Priadana & Sunarsi, 2021). The independent variable is generally denoted by the letter X. The independent variables used in this study are Performance Expectancy (X1), Effort Expectancy (X2), Social Influence (X3), and Facilitating Conditions (X4).

b) Dependent Variable.

According to Priadana & Sunarsi (2021)According to Priadana & Sunarsi (2021), dependent variables

or independent variables are variables that are structurally scientific thinking to be variables caused by changes in other variables. The dependent variable becomes the main issue in research which then becomes the object of research. There are two dependent variables used in this study, namely Behavioral Intention (Y1) and Use Behavior (Y2).

c) Moderating Variable

Priadana & Sunarsi (2021) argue that moderating variables are variables that strengthen or weaken the relationship between the independent variable and the dependent variable. This variable is sometimes not included in the statistical model but affects the quality of the relationship between these variables. The moderating variables used in this study are Gender, Age, and Experience.

3.5 Data Analysis Method

The data analysis used in this research is Partial Least Square (PLS) using SmartPLS 3.3.3 software. PLS is a multivariant statistical technique that compares multiple dependent variables with multiple independent variables. Partial Least Square (PLS) is a variant-based Structural Equation Modeling (SEM) analysis that can simultaneously test the measurement model as well as test the structural model.

According to Purba et al. (2020)the analysis technique using PLS is carried out in two stages, namely:

a) Assessing the Outer Model (Mesureement Model)

There are three categories of outer model assessment in data analysis techniques using SmartPLS, namely Convergent Validity, Discriminant Validity, and Composite Reability.

b) Structural Model Evaluation (Inner Model)

This stage has the aim of knowing whether there is an influence between variables. Tests on the structural model are evaluated by looking at the percentage of variance explained, namely looking at the Coefficient of Determination (R2) value for the dependent latent variable using the predictive relevance value (Q2).

4. Analysis and Discussion
4.1 Outer Model Testing
1) Convergent Validity

Convergent validity is determined using the loading factor parameter and the AVE (*Average Variance Extracted*) value. Measurements can be categorized as having convergent validity if the *loading factor* value is> 0.7 and the AVE value is> 0.5. In the result, it can be concluded that the outer loading and AVE values in this research data have met the requirements of convergent validity.

2) Discriminant Validity

Measurement model of discriminant validity, namely *cross loading*. For discriminant validity with the *cross loading* model, it can be seen that indicators X1.1 - X1.7 have the highest correlation with the *performance expectancy* variable. Likewise with other indicators that have the highest correlation with each latent variable.

4.2 Inner Model Testing

1) R-Square

Table 1: R-Square

Variabel	R *Square*
Behavioral Intentions	0.850
Use Behavior	0.857

Source: Processed Data, 2023

From Table 1, it can be seen that the R-Square value is 0.850 in the first sub-structure. This means that the variability of performance expectancy, effort expectancy, and social influence constructs can explain the variability of behavioral intentions constructs by 85%. Then, it is known that the R - Square value is 0.857 in the second sub-structure. This means that the variability of behavioral intentions and facilitating conditions constructs can explain the variability of the use behavior construct by 85.7%.

2) Q-Square

Table 2: Q-Square

Variabel	SSO	SSE	Q² (=1-SSE/SSO)
Behavioral Intentions	750.000	250.663	0.666
Use Behavior	1250.000	527.813	0.578

Based on Table 2, the behavioral intentions variable and the use behavior variable in this study have a Q - Square value of 0.666 and 0.578 where this value is> 0. This means that this research is considered good because it has a large predictive relevance value.

4.3 Hypothesis Testing

Hypothesis testing is carried out to determine whether the hypothesis formulated is rejected or accepted by looking at the value of the t-statistic results and p-values. This test was carried out with the help of SmartPLS 3.3.3 software. The rules used in this study are t-statistics> 1.96 with a p-value level of <0.05 and a positive path coefficient.

Table 3: T-Statistic Data

Jalur	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T – Statistics (O/STDEV)	P - Values
PEXP → BINT	0.310	0.241	0.067	3.148	0.003
EEXP → BINT	0.211	0.192	0.097	2.179	0.030
SINF → BINT	0.706	0.687	0.083	8.511	0.000
FCON → UBEH	0.280	0.277	0.092	3.042	0.002
BINT → UBEH	0.642	0.641	0.088	7.298	0.000
PEXP*GEN → BINT	-0.006	0.021	0.065	0.096	0.924
EEXP*GEN → BINT	0.032	-0.031	0.084	0.389	0.698
SINF*GEN → BINT	-0.060	0.012	0.081	0.743	0.458
PEXP*AGE → BINT	-0.035	-0.033	0.066	0.528	0.597
EEXP*AGE → BINT	0.026	0.032	0.105	0.248	0.804
SINF*AGE → BINT	-0.033	-0.039	0.097	0.344	0.731
FCON*AGE → UBEH	0.016	0.016	0.032	0.497	0.619
EEXP*EXP → BINT	0.017	-0.009	0.080	0.210	0.834
SINF*EXP → BINT	0.015	0.035	0.080	0.193	0.847
FCON*EXP → UBEH	0.100	0.104	0.050	2.018	0.044

Source: Processed Data, 2023

4.4 Discussion

1) The first hypothesis tested is the effect of performance expectancy on behavioral intentions. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of performance expectancy on behavioral intentions is 0.067. The t - value is 3.148> 1.96 and the p - value is 0.003 <0.05. This means that performance expectancy has a positive and significant effect on behavioral intentions.

2) The second hypothesis tested is the effect of effort expectancy on behavioral intentions. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of effort expectancy on behavioral intentions is 0.097. The t-value is 2.179> 1.96 and the p-value is 0.030 <0.05. This means that effort expectancy has a positive and significant effect on behavioral intentions.

3) The third hypothesis tested is the effect of social influence on behavioral intentions. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of social influence on behavioral intentions is 0.083. The t-value is 8.511> 1.96 and the p-value is 0.000 <0.05. This means that social influence has a positive and significant effect on behavioral intentions.

4) The fourth hypothesis tested is the effect of facilitating conditions on use behavior. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of facilitating conditions on use behavior is 0.092. The t - value is 3.042> 1.96 and the p

- value is 0.002 <0.05. This means that facilitating conditions have a positive and significant effect on use behavior.

5) The fifth hypothesis tested is the effect of behavior intentions on use behavior. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of behavior intentions on use behavior is 0.088 with a positive direction. The t-value is 7.298> 1.96 and the p-value is 0.000 < 0.05. This means that behavior intentions have a positive and significant effect on use behavior.

6) The sixth hypothesis tested is the effect of performance expectancy on behavioral intentions moderated by gender. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of the effect of performance expectancy on behavioral intentions moderated by gender is 0.065. The t-value is 0.096 < 1.96 and the p-value is 0.924 > 0.05. This means that performance expectancy moderated by gender has no effect on behavioral intentions.

7) The seventh hypothesis tested is the effect of effort expectancy on behavioral intentions moderated by gender. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of the effect of effort expectancy on behavioral intentions moderated by gender is 0.084. The t-value is 0.389 < 1.96 and the p-value is 0.698 > 0.05. This means that effort expectancy moderated by gender has no effect on behavioral intentions.

8) The eighth hypothesis tested is the effect of social influence on behavioral intentions moderated by gender. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of the effect of social influence on behavioral intentions moderated by gender is 0.081. The t-value is 0.743 < 1.96 and the p-value is 0.458 > 0.05. This means that social influence moderated by gender has no effect on behavioral intentions.

9) The ninth hypothesis tested is the effect of performance expectancy on behavioral intentions moderated by age. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of the effect of performance expectancy on behavioral intentions moderated by age is 0.066. The t-value is 0.528 < 1.96 and the p-value is 0.597 > 0.05. This means that performance expectancy moderated by age has no effect on behavioral intentions.

10) The tenth hypothesis tested is the effect of effort expectancy on behavioral intentions moderated by age. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of the effect of effort expectancy on behavioral intentions moderated by age is 0.105. The t-value is 0.248 < 1.96 and the p-value is 0.804 > 0.05. This means that effort expectancy moderated by age has no effect on behavioral intentions.

11) The eleventh hypothesis tested is the effect of social influence on behavioral intentions moderated by age. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of the effect of social influence on behavioral intentions moderated by age is 0.097. The t-value is 0.344 < 1.96 and the p-value is 0.731 > 0.05. This means that social influence moderated by age has no effect on behavioral intentions.

12) The twelfth hypothesis tested is the effect of facilitating conditions on use behavior moderated by age. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of the effect of facilitating conditions on use behavior moderated by age is 0.032. The t-value is 0.497 < 1.96 and the p-value is 0.619 > 0.05. This means that facilitating conditions moderated by age have no effect on use behavior.

13) The thirteenth hypothesis tested is the effect of effort expectancy on behavioral intentions moderated by experience. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of the effect of effort expectancy on behavioral intentions moderated by experience is 0.080. The t-value is 0.210 < 1.96 and the p-value is 0.834 > 0.05. This means that effort expectancy moderated by experience has no effect on behavioral intentions.

14) The fourteenth hypothesis tested is the effect of social influence on behavioral intentions moderated by experience. Based on the results of data processing as presented in the path coefficient estimation table and statistical tests, the standard deviation value of the effect of social influence on behavioral intentions moderated by experience is 0.080. The t-value is 0.193 < 1.96 and the p-value is 0.847 > 0.05. This means that social influence moderated by experience has no effect on behavioral intentions.

15) The fifteenth hypothesis tested is the effect of facilitating conditions on use behavior moderated by experience. Based on the results of data processing as presented in the path coefficient estimation table

and statistical tests, the standard deviation value of the effect of facilitating conditions on use behavior moderated by experience is 0.050. The t - value is 2.018> 1.96 and the p - value is 0.044 <0.05. This means that facilitating conditions moderated by experience have a positive and significant effect on use behavior.

5. Conclusions and Suggestions
5.1 Conclusions
The results of the research that has been carried out, at the end of this study, conclusions are obtained from the problem under study regarding:
1) *Performance expectancy*. User perceptions of the expected benefits or performance of using digital bank technology positively and significantly contribute to the intention to use the technology.
2) *Effort expectancy*. The lower the effort required by users in adopting and using digital bank technology, the higher their intention to use it.
3) *Social* influence. Social influence or views from others, such as friends, family, or coworkers, positively and significantly influence the intention to use digital bank technology.
4) *Facilitating conditions*. Factors that facilitate or support users in using digital bank technology positively and significantly affect the behavior of using this technology.
5) *Behavioral intention* (intention to use). An individual's intention to use digital bank technology effectively positively and significantly contributes to the actual use behavior of the technology.
6) Only the moderating variable *experience* can affect the *facilitating conditions* relationship. User experience strengthens the relationship between facilitating conditions and the behavior of using digital bank technology.

5.2 Suggestions
1) Managerial Implications
Based on the conclusions that have been conveyed, the managerial implications for this study are that the variables of performance expectancy, effort expectancy, social influence, and facilitating conditions have an important role in determining the intention and attitude of use in digital bank users. This implies that in the future existing digital banks can improve their services so that they can better meet the expectations or expectations of users. It is also hoped that digital banks can stabilize the effectiveness of their applications so that users feel easier when using them. In addition, it is hoped that digital banks can improve existing features so that users continue to feel comfortable when using digital banks. That way users will have the attitude to continue using digital banks.

2) Implications for Academia
Based on the conclusions that have been conveyed, the implications for the academic field contained in this study are that academically this research can enrich academic knowledge in the field of banking management, especially marketing, and develop the concept of UTAUT in digital bank users. This study seeks to enrich the study of behavioral intentions and attitudes of use by analyzing the variables in UTAUT as factors that will influence the attitude of acceptance of new technology in digital bank users. So to further deepen the factors that contribute to determining user acceptance and usage behavior, further research needs to be done.

3) Implications for the General Public
Based on the conclusions that have been conveyed, the implications for the general public in this study are that in conducting transactions using digital banks it is hoped that the public can find out in advance about information about digital banks that will be used and other information. This is done because digital banking is a new technology from banking, so many people are still unfamiliar with this technology. In addition, it is also hoped that people can choose a digital bank that suits their needs and desires.

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