Factors Affecting the Intention to Adopt Digital Banking by Digital Saving Customers (Case Study of Syariah Mandiri Bank)

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Abstract:- **This study aims to determine and test the factors influencing banking customer behavior when using the Digital Savings application in Indonesia. These factors are obtained from the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) theory, including perceived usefulness, perceived ease of use, Attitude, perceived behavioral control and added other variables, namely social influence and trust. This type of research is descriptive and verified, so the research method is an explanatory survey. The population is Digital Savings customers in banks that have Digital Savings products in DKI Jakarta. The required sample size is 174 customers, using the Hair formula, with a purposive sampling technique. This research will be tested and analyzed by using multiple linear regression statistical tests. The results showed that three variables influenced the intention to use the Digital Savings application, namely Perceived Usefulness, Attitude, and Trust. While the variables Perceived Easy of Use, Perceived Behavior Control, and Social Influence do not significantly influence the Digital Savings application's intention. However, the intention to use the Digital Savings application can dramatically affect using the Digital Savings application.**

Keywords:- *TPB, TAM, Trust, Social Influence, Intention to Use and Behavior of Using the Digital Savings.*

I. INTRODUCTION

Information technology for banking is an integral part of the Bank's operational activities (Digital et al., 2016). In the past, Information Technology was used to support part of the Bank's operations. Still, now Information Technology has become the central part of the Bank as a whole for the Bank's services to serve customer needs. Especially at this time, there are more and more innovations between banks to win the competition. The Bank, from time to time, constantly improves the use of the Information Technology it uses.

The first known information technology banking service is electronic banking (e-banking); this development is in line with the development of the internet network. According to data information was obtained from the Central Statistics Agency (BPS), in 2020, there is a total population in Indonesia of 266.91 million people, while data from APJII until the second quarter of 2020 shows internet users in Indonesia reached 73.7 percent. So that the current internet users in Indonesia are estimated to be 196.71 million. This figure can be said to have increased from 171 million in 2018 with a translucent figure of 73.7 percent or an increase of 8.9 percent with 25.5 million users.

The internet is a human need today to buy something, read, watching, and socializing with others. E-banking increases along with internet banking services easily accessed via a customer's / prospective customer's computer or cell phone. According to APJII data, every day, the public is connected to the internet via cellular phones by 95.4 percent. One type of e-banking is the mobile banking service, this service is easily accessible, so it is more widely used than other e-banking services. However, the percentage of use of mobile banking (internet banking) is only 33%, this number is deficient compared to the use of mobile messaging at 44%, watching videos at 50%, playing games at 42%, and mobile map services at 39% (Zulfauzy & Rachmawati, 2018). In addition, Noviadhista (2015) is strengthened (Zulfauzy & Rachmawati, 2018) also states that the intention to use mobile banking (internet banking) is not the same as the increasing number of smartphone users in Indonesia.

The rapid growth in the use of Information Technology in banking is an opportunity to increase the digital economy to support the growth of the information and communication sector. This will also have an impact on the service sector. In line with the transformation process of economic development from the primary/secondary to tertiary sectors (Planning & National, 2019). Digital services in the banking world are regulated by regulators in the Financial Services Authority Regulation (POJK) number 12 / POJK.03 / 2018, in which these provisions hold banking institutions in terms of ownership of Digital Banking products, security of customer data, and transactions carried out by the customer. Information technology began with the Automatic Teller Machine (ATM), Banking Application System, Real-Time Gross Settlement System (RTGS), Electronic Clearing System, and Internet Banking.

Bank Syariah Mandiri (BSM), in its 2018 Annual Report, is committed to strengthening its competitiveness by improving digital services. One of the forms that BSM takes is presenting digital services in branchless banking services

and mobile banking applications. A digital innovation currently developing, and the newest feature that provides convenience is the account opening service with smartphones. Digital Savings are becoming a popular choice today. They are starting to attract many people, especially customers / prospective customers born and grown in the digital era, including the generation called millennial and Z (https://ajaib.co.id/5-aplikasi-tabung -digital-most popular-in-Indonesia /). Even though as a newcomer, the services provided are very significant, there are advantages and disadvantages of each Bank that make more people interested in using it. Several banks have Digital Savings products that have been registered with the OJK (Financial Services Authority) and are guaranteed by the Deposit Insurance Corporation (LPS) such as Jenius from Bank BTPN, Permata Mobile X from Bank Permata, Digibank from DBS, BCA Mobile from BCA (HTTP: //www.folderbisnis.com/best-digital-saving). One of the banks that recently issued a Digital Savings product is Bank Syariah Mandiri (BSM) (Kontan.co.id, 2020). It is interesting to do a deeper study because no one has done using the Digital Savings product application at BSM.

Based on the results of interviews with BSM management, BSM has recorded a growth in savings of 16.77% YoY at the start of IDR 35.10 trillion as of April 2019, increasing to IDR 40.99 trillion as of April 2020. Meanwhile, the number of Digital Savings accounts since it was launched in December 2019 amounted to 120,939. Account. The current COVID-19 pandemic requires banks to think more than usual in approaching and providing solutions and added value to customers in digital services. This provides a positive side and impacts increasing the number of accounts for opening Digital Savings at BSM. New customers find it easy to open a version without needing to come to the Bank to save time and not incur transportation costs. Another advantage is that it makes it easier and more convenient for customers to complete transactions anytime and anywhere due to limited operating hours during this pandemic.

Until now, Digital Savings products in Indonesia have not developed rapidly due to several obstacles such as: (i) readiness and expensive investment with the use of sophisticated technology, (ii) public trust in internet banking security, (iii) internet banking promotion which is still limited to specific segments of society, and (iv) the market segment that is limited to internet users in the upper-middle class and educated, as well as the millennial and Z generations (https://dailysocial.id/post/t Challenges-perbankan-digital).

Several empirical studies that researched the interest in the use of internet banking with the Technology Acceptance Model (TAM) theory were carried out by (ALraja & Aref, 2015), (Al-Jabri & Roztocki, 2015), and Mun; Khalid; and Nadarajah (2017). TAM theory is a model used to research intentions and the factors of using internet banking (Santouridis and Kyristi, 2014). According to Alraja (2016), TAM theory is adoption behavior that can be determined from the intention to use a technology system based on the usefulness and convenience of the system facilities. Several previous studies are discussing the intention to use new

technology by Alraja et al. (2016) state a significant relationship between perceived benefits and ease of intent to adopt internet banking.

Perceptions of benefits and convenience in research (Mun et al., 2017) significantly influence the intention to use mobile payment services but add perceptions of credibility and social influence. Meanwhile, research (Marunyane, 2018) states that the perception of convenience does not affect the intention to use electronic banking. Still, other factors such as social site features, motivation, suitability, and electronic services have a very significant effect.

Several researchers discussed using the Technology Acceptance Model (TAM) and Theory Planned Behavior (TPB) theory based on the literature review. Another example, according to Abraham et al. (2016), there is a significant relationship between performance, business expectations, social influence, and risk perception to use internet banking. Still, price perception does not have a substantial effect on the intention to use internet banking. Price perceptions in Gandhi and Sheorey (2017) are strengthened by (Alexander 2019) in his research that it does not affect the intention to use mobile banking. Still, the perceived benefits, profit perceptions, price perceptions, and social influences significantly affect. According to Hasbullah et al. (2015), attitudes, subjective norms, and the site's usability are influenced.

Several literature studies discuss the adoption of Information Technology in the banking industry, namely internet banking. Still, according to previous research findings, there are very few studies examining Digital Savings, considering that Digital Savings is a new product innovation from the Indonesian banking industry since 2018. Therefore, researchers need to study go back in-depth about the behavior of banking customers in adopting Information Technology with an approach of two fundamental theories, namely TAM and TPB, and adding two new variables, namely Trust and Social Influence.

II. LITERATURE REVIEW

Factors that influence internet banking adoption, especially Digital Savings, are many researchers studying internet banking adoption using TAM, TPB, the diffusion theory of innovation (DOI), the idea of acceptance and use of integrated technology (UTAUT). This study determines that TAM can investigate the intention to use internet banking, especially Digital Savings. However, TAM alone is insufficient to decide on behavioral purposes to use the Digital Savings information system/application. Most of the researchers have used TAM in several developed countries. The information technology acceptance model established in developed countries does not necessarily behave and create countries without modification to consider different contexts. Therefore this study adopts TAM and TPB to investigate the factors influencing the intention to use digital savings applications by banking customers who have digital savings products in DKI Jakarta, Indonesia.

2.1. Hypotheses Development

2.1.1. Perceived Usefulness

Davis (1989) in (Omotayo & Adebayo, 2015) defines Perceived Usefulness (PU) as an individual level to believe that using a system can improve the performance of its activities. This forms the basis for the acceptance and use of information systems. Muñoz-Leiva et al. (2017) reinforce Davis et al. (1989) stated that although the ease of use is essential, the usefulness of information systems is even more critical and should not be overlooked. Davis et al. (1989) think that "users may be willing to tolerate difficult user interfaces to access critical functions, while no amount of ease of use will compensate for systems that do not perform useful tasks."

There are several studies on information systems, saying that Perceived Usefulness has a significant influence on the intention to use internet banking (Omotayo & Adebayo, 2015; Magotra, Sharma, & Sharma, 2019; Abdul Aziz & Mohd Dali, 2019; Danurdoro & Wulandari, 2016); Rouibah, Ramayah, & May 2011). Some of these researchers have tested Perceived Usefulness to be a significant factor in determining the use of internet banking, so the hypothesis is formulated:
H1: There is an effect of perceived usefulness (PU) on the intention to adopt digital savings

2.1.2. Perceived Ease of Use

Perceived Ease of Use (PEOU), according to Davis (1989), defines PEOU as the level of individuals who believe that using a system will release from business expenses. How these individuals interact with the system can be straightforward and easy to understand. The mental effort required to use the NO Ndubisi system (2006) is strengthened by (Omotayo & Adebayo, 2015). Therefore the application according to the individual, the system provides convenience compared to others, is likely to be more acceptable.

Several researchers have studied the Perceived Ease of Use, where the Perceived Ease of Use has a significant influence on the intention to use information systems, either directly or indirectly (Omotayo & Adebayo, 2015; Magotra, Sharma, & Sharma, 2019; Abdul Aziz & Mohd Dali, 2019; Danurdoro & Wulandari, 2016); Rouibah, Ramayah, & May 2011; Selvanathan, Devi Krisnan, & Kar Jun 2017; Joshi, Goel, & Garg, 2019). Because the PEOU factor is the determinant, a hypothesis is formulated:
H2: There is an effect of Perceived Ease of Use (PEOU) on the Intention to Adopt Digital Savings

2.1.3. Attitude

Attitudes are described from individual behavior by looking at the extent to which personal activities are positive or negative. Researchers have noted attitudes as determinants of consumers using information systems. Davis Karjaluoto et al. in (Omotayo & Adebayo, 2015) explain that Attitude is the user's desire to use the system. Attitudes towards internet banking are defined as the overall affective reaction of individuals to use the internet for banking activities (Omotayo & Adebayo, 2015).

Several studies on internet banking services have tested the Effect of Attitude on Intention to use it (Nor, Shanab, & Pearson, 2008; Rouibah, Ramayah, & May 2011; Omotayo & Adebayo, 2015). This study indicates that Attitude is a significant outcome affecting the intention to adopt internet banking technology. Therefore, a hypothesis can be formulated:
H3: There is an influence of Attitude (Attitude) on the intention to use the application of the digital savings

2.1.4. Social Influence

Social influence is a social impact that influences individuals in their behavior. Individuals who are motivated to comply with references, which include referees, maybe superiors (parents or teachers) or colleagues (friends, colleagues, or classmates) (Tailor et al., 1995) in (Omotayo & Adebayo, 2015).

Many researchers have conducted studies on the social influence of using internet banking. Safeena et al. (2011) in (Omotayo & Adebayo, 2015) found that social forces influence the intention to use online banking. Al-Muala et al. (2012) found a significant relationship between customers' social influence and their will to adopt Internet Banking Services. Meanwhile, the research results obtained by Yu (2012) and Venkatesh, Thong, & Xu (2012) show that social influence has the most significant impact in determining the intention to use mobile banking. Because of previous studies, the following hypothesis is formulated:
H4: There is a significant relationship between social influence and the intention to adopt digital savings

2.1.5. Perceived Behavioral Control

Perceived Behavioral Control (PBC) is an individual's perception of their ability to exhibit certain behaviors. According to the Theory Planned Behavior (TPB), Perceived Behavioral Control is how individuals perceive it is easy and challenging to do a behavior. The theory of Planned Behavior proposes that Perceived Behavioral Control influences a person's intention. This is based on the premise that individuals tend to engage in certain behaviors when they believe they have the necessary capital and confidence to carry out this behavior. Most studies have established that Perceived Behavioral Control impacts key dependent variables such as intention and behavior in various domains (Omotayo & Adebayo, 2015; Rouibah et al., 2011). So that the following hypothesis is obtained:
H5: There is an influence of Perceived Behavioral Control (PBC) on the Intention to Adopt Digital Savings

2.1.6. Trust

McKnight and Chervany (2002) in (Omotayo & Adebayo, 2015) formulate Trust as Trust in customers in the quality and services provided by specific organizations. If trust decreases, it will become the primary school to prevent and use internet banking. So that to foster trust becomes a significant role in financial services. The research results by Suh and Han (2002) in (Omotayo & Adebayo, 2015) found that faith has a very significant effect on using internet banking in South Korea. Reid and Levy (2008). (Omotayo & Adebayo, 2015) explained that customers' trust in using the

Internet Banking application, that their transactions are safe, banks maintain the confidentiality of their personal information, so this affects their intention to use. This study includes a trust variable to see the factors influencing the choice to regulate internet banking, namely Digital Savings. Hence the proposed hypothesis:

H6: There is an effect of trust on the intention to adopt a digital savings application

2.1.7. Intention to Use and Behavior of Digital Savings

The intention is a description of the strength of an individual's intention to perform a behavior. Although there is no perfect relationship between intention and actual behavior, the intention is used as a proxy measure for behavior. The intention is a central factor in TPB and TAM as two theories state that behavior is determined by the intention to produce behavior. Davis et al (1989) and Ajzen I (1991). Studies in internet banking have also validated that intention leads to actual use (Omotayo & Adebayo, 2015; Venkatesh et al., 2012; Yu, 2012).

Behavioral intentions can be seen from the computer technology used by individuals with predictable results from the Attitude of attention to technology, such as the willingness to provide additional equipment, the desire to continue to apply, and the desire to influence other users (Pratiwi, 2014) strengthened (Danurdoro & Wulandari). , 2016). Consistent with all models of images from psychological theory, illustrating that individual behavior is predicted and influenced by personal intentions. UTAUT theory states that it is proven that behavioral intention has a significant effect on adopting technology (Yu, 2012; Venkatesh et al., 2012). Given that the ultimate goal of businesses (i.e., banks) is to attract consumers to adopt their services rather than the intention to adopt services, this study examines the relationship between behavioral purposes and actual use. Therefore, this study obtained a hypothesis:

H7: Behavior of Intention Significantly Affects Individual Behavior Using the Digital Savings Application
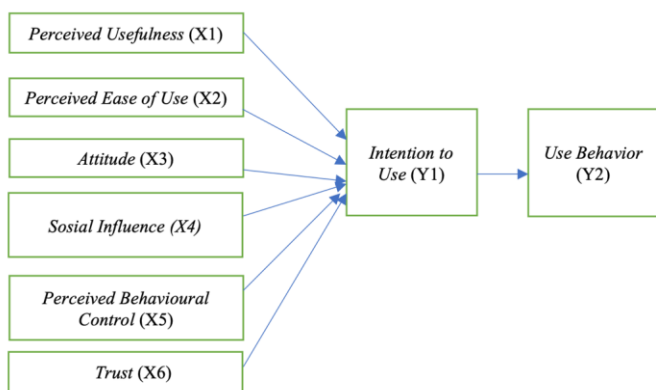

Figure 1. Research Framework

2.2. Methodology

2.2.1. Construct Measurements

This type of research is explanatory research with a quantitative approach using an independent questionnaire. In

this study, the writer used a Likert scale for measurement. According to Malhotra (2017), the Likert scale is a measurement scale with five response categories ranging from "strongly agree" to "strongly disagree," which requires respondents to determine the degree of their agreement or disagreement with each of a series of statements regarding the object of the stimulus. Meanwhile, according to Sekaran & Bougie (2019b), the Likert scale is a scale designed to examine how strongly the subject agrees to a statement on a five-point scale with the following guideline points: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral/doubtful, 4 = Agree, 5 = Strongly Agree. This research model was tested using the SEM statistical test. There are three stages of testing: the overall model fit test, measurement suitability test, and structural equation fit test using Lisrel 8.8 software.

2.2.2. Data Collection and Samples

This study uses the sample formula Hair et al. (1998) in Herawaty, Tresna & Wisudastuti (2016), which suggests that if the population is unknown, the appropriate sample size is 100 to 200. It is also explained that the minimum sample size is five observations for each estimated parameter and a maximum of 10 words from each estimated parameter. In this study, the number of indicators is 34, so the minimum sample size is 5 X. Total Number of Indicators (34) = 170 respondents. This is done to avoid data distortion and the estimation procedure ranging from 100-200 respondents. The sampling technique was carried out with a non-probability sampling method, precisely purposive sampling. The data in this study were analyzed using the Structural Equation Modeling (SEM) approach. According to Ghozali and Latan (2012) in Widyawati & Moeliono (2018), the Structural Equation Model (SEM) is a multivariate analysis technique that connects factor analysis and path analysis so that it allows researchers to test simultaneously estimate the relationship between multiple exogenous and endogenous variables from many factor.

III. RESULT AND DISCUSSION

3.1. Result

3.1.1. Respondents' profile

The majority of Digital Savings account owners under the age of 40 are 59.2% with details, 27 people (15.52%) of respondents aged 21-30 years, 76 people (43.68%) of respondents aged 31-40 years, 54 people (31.03%) respondents aged 41-50 years, 16 people (9.20%) respondents aged 51-60 years, one person (0.57%) respondents were more than 61 years old. This indicates that most users of the Digital Savings application are included in the millennial and Z generations, where this generation has no difficulties using the Digital Savings application.

3.1.2. Structural Model Analysis Results

To determine the effect between latent variables, whether directly or indirectly, can be seen from the results of the structural model test in Figures 2 and 3 below:
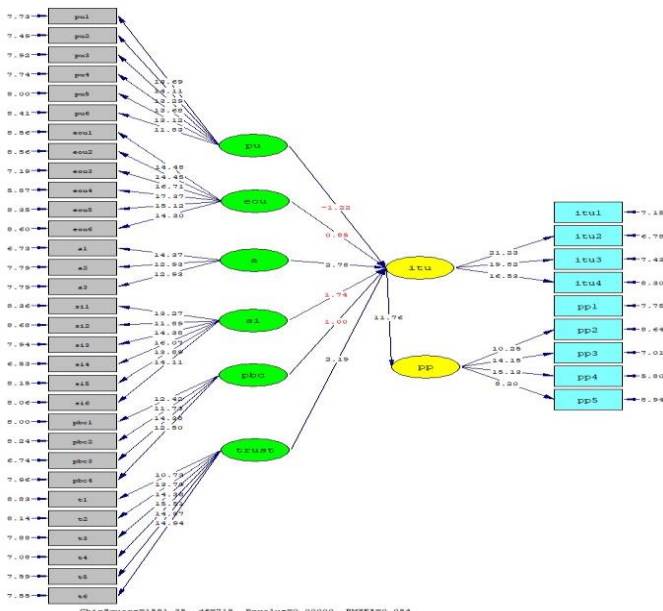
Figure 2. The Results of The Structural Model are Based on The T-Value

Based on Figure 2 above, it can be seen that the T-value of Perceived Ease of Use, Perceived Usefulness, Social Influence, and Perceived Behavioral Control on Intention to Use is below 1.96. This means that four hypotheses are rejected, namely (1) there is no significant effect of Perceived Ease of Use on Intention to Use; (2) there is no significant effect of Perceived Usefulness on Intention to Use; (3) there is no significant effect of Perceived Behavioral Control on Intention to Use; (4) there is no significant influence of Social Influence on Intention to Use. Meanwhile, the T-value of Attitude, Trust, and Intention to Use was above 1.96. This means that three hypotheses are accepted, namely (1) there is a significant effect of Attitude on Intention to Use; (2) there is a significant effect of Trust on Intention to Use; (3) there is a significant effect of Intention to Use on Use Behavior.

Figure 3. Digital Savings Structural Model Results (Standard Solution)

Based on Figure 3 above, it can be seen that the variable that has the most significant influence on the intention to use the Digital Savings application is Attitude (Attitude), of 0.46%. This means that if a prospective customer or customer of Bank Syariah Mandiri has a positive attitude towards using the Digital Savings application, it will increase the customer's interest in using the Digital Savings application. For this reason, the management of Bank Syariah Mandiri needs to carry out programs that can influence customer Attitude towards the Digital Savings application, such as offering many benefits and conveniences in opening a Digital Savings account. Another variable that has the second significant influence on the intention to use the Digital Savings application is Trust (Trust) of 0.16 (16%), meaning that if a customer or prospective customer of Bank Syariah Mandiri has a high level of trust in the Digital Savings application, it can increase interest. The customer to use the Digital Savings application. So that the management of Bank Syariah Mandiri needs to increase the trust of customers or prospective customers in the use of the Digital Savings application by assuring the security of customer personal data and the accuracy of the information on every banking transaction used by these customers.

The form of the mathematical model of the structural model is as shown below:

$itu = -0.10*pu + 0.10*eou + 0.46*a + 0.19*si + 0.14*pbc + 0.16*trust$, Errorvar.$= 0.21$, $R^2 = 0.79$

(0.082)　(0.12)　　(0.17)　(0.11)　(0.14)　　(0.075)
(0.035)
-1.22　　0.85　　2.78　　1.74　　1.00　　2.19
6.15

$pp = 0.82*itu$, Errorvar.$= 0.32$, $R^2 = 0.68$
(0.070)　　　　(0.057)
11.76　　　　　5.66

The determination value for the Intention to Use (it) model is 0.79. This means that Intention to Use is influenced by the variables of Perceived Ease of Use, Perceived Usefulness, Attitude, Social Influence, Perceived Behavioral Control, and Trust; the remaining 79% is influenced by other variables not examined in this study. Meanwhile, the determination value for the Use Behavior (pp) model is 0.68. This means that Use Behavior is influenced by the Intention to Use variable by 68%; the rest is influenced by other variables not examined in this study.

3.1.3. Hypothesis Testing Results

Based on the results of the structural model fit test above, it can be concluded that three hypotheses were accepted from the seven research hypotheses, and four ideas were rejected that were previously done. In general, the conclusion of the hypothesis test results can be seen in Table 4 below.
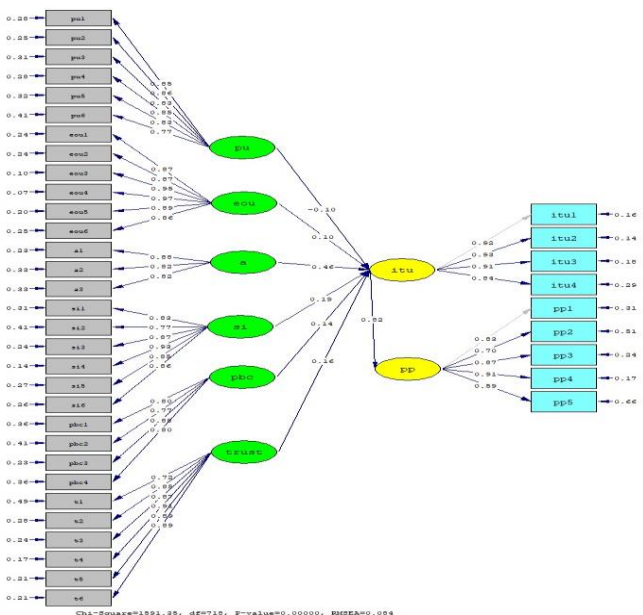
Hypotheses	Koefisien (standard Solution)	T-Value	Information
EOU-> ITU	0,1	0,85	Not significantly affected
PU-> ITU	-0,1	-1,22	Not significantly affected
Social Influence → ITU	0,19	1,74	Not significantly affected
Attitude → ITU	0,46	2,78	Affect positively and significantly
Perceived Behavioural Control → ITU	0,14	1,00	Not significantly affected
Trust --> ITU	0,16	2,19	Affect positively and significantly
ITU-> UB	0,82	11,76	Affect positively and significantly

Table 1. Hypotheses Testing

3.2. Discussion

3.2.1. Effect of Perceived Ease of Use (X1) on Intention to Use (Y1)

Based on table 1 above, it can be concluded that the t-Values Perceived Ease of Use value is 0.85 (smaller 1.96). This means that Perceived Ease of Use does not have a significant effect on Intention to Use. This is because the majority of respondents are millennial generation and have an undergraduate education where the millennial generation already has the knowledge and skills of using ICT applications and has experience in using ICT applications so that the ease of using the Digital Savings application is not the main/key factor for customers to intend—using the Digital Savings application. For this reason, the management of Bank Syariah Mandiri does not need to prioritize in terms of providing ease of use of mobile banking applications because the operation of the Digital Savings application is almost the same as the operations of other ICT applications (e-commerce, e-payment, and online transportation applications).

The study results are supported by (Seetharaman, Kumar, Palaniappan, & Weber (2017), which state that Perceived Ease of Use does not significantly affect the Intention to Use of electronic payment users. Likewise, the results of this study support research (Tarhini et al., 2016) that Ease of Use which is another name for Effort Expectancy in the UTAUT model, does not have a significant effect on the Behavior Intention of internet banking in Lebanon, this is because consumer difficulties in using the internet and computers are not an important concern, but are more concerned with the use of services from on the ease of use of the system. Another study that supports the results of this study is Makayenza (2017) which states that Perceived Ease of Use in mobile banking has no significant effect on Intention to Use in Zimbabwe.

However, the results of this study are not by the results of research by Rouibah et al. (2011), which states that Perceived Ease of Use has a positive and significant effect on the intention to use internet banking in Malaysia, which has an impact on 0.185 (18.5%). The results of this study are also irrelevant to the results of research by Hacini, Dahou, & Bendiabdllah (2012), where Perceived Ease of Use has a positive and significant effect on the intention to use internet banking in Algeria. Likewise, with Danurdoro & Wulandari's (2016) research results, the Perceived Ease of Use has a positive and significant effect on students' intentions to use internet banking in Malang, Indonesia.

3.2.2. Effect of Perceived Usefulness (X2) on Intention to Use (Y1)

Based on table 1 above, it can be concluded that the t-Values Perceived Usefulness value is -1.22 (smaller than 1.96). This means that Perceived Usefulness does not have a significant effect on Intention to Use. This is because the majority of respondents perceive that the Digital Savings application has not been able to improve the quality of their banking transaction performance, so that the management of Bank Syariah Mandiri needs to increase socialization about the uses and benefits obtained in using the Digital Savings application such as convenience, speed, and accuracy in the saving process, process checking balance information and other banking transaction processes.

The results of this study are by the results of research (Danurdoro & Wulandari, 2016; Muñoz-Leiva, Climent-Climent, & Liébana-Cabanillas, 2017) that perceived usefulness does not have a significant effect on students' intentions to use internet banking in Malang.

The results of this study are not in line with the results of research conducted by (Omotayo & Adebayo, 2015; Hacini et al., 2012; Rouibah et al., 2011). Perceived usefulness has a significant effect on the intention to use internet banking. Based on the UTAUT model by Venkatesh, where Perceived Usefulness has another name, namely Performance Expectancy. Based on research results (Tarhini et al., 2016; Venkatesh et al., 2012; Zulfauzy & Rachmawati, 2018; Yu, 2012), Performance Expectancy has a significant influence on the Behavior Intention.

3.2.3. Effect Attitude (X3) on Intention to Use (Y1)

Based on table 1 above, it can be concluded that the t-Values Attitude value is 2.78 (greater than 1.96). This means that Attitude has a significant influence on the Intention to Use of the Digital Savings application. The significant impact of Attitude on Intention to Use is 0.46 (46%). This means that to increase the interest of customers and prospective customers of Bank Syariah Mandiri in using the Digital Savings application, management needs to improve the positive Attitude of customers towards using the Digital Savings application by forming (1) a positive social image about the Digital Savings application, because according to Muñoz-Leiva et al., (2017) that social image has a positive and significant effect on individual attitudes in using ICT applications (Digital Savings applications); (2) The management of Bank Syariah Mandiri needs to make it easy

for customers to use the Digital Savings application (a user-friendly application), because based on the research results of Muñoz-Leiva et al., (2017) that the Perceived Ease of Use affects. Significantly towards individual attitudes in using ICT applications; (3) as well as providing socialization and education about the benefits obtained for customers in using the Digital Savings application on an ongoing basis to increase customers' positive attitude towards using the Digital Savings application.

The results of this study are relevant to several previous researchers who stated that individual attitudes towards internet banking applications have a significant effect on their intention to use ICT applications (Nor et al., 2008; Mwiya et al., 2017; Omotayo & Adebayo, 2015; Rouibah et al., 2011; Muñoz-Leiva et al., 2017; Fawzy & Esawai, 2017; Arunkumar, 2008).

3.2.4. Effect Social Influence (X4) on Intention to Use (Y1)

Based on table 1 above, the t-Values Social Influences value is 1.74 (less than 1.96), so it can be concluded that Social Influences do not significantly affect Intention to Use in the use of the Digital Savings application. This means that the role of the closest people to customers such as family, friends, and colleagues has not influenced them to intend to use the Digital Savings application.

The results of this study are irrelevant to the results of previous studies, which state that Social Influence has a significant effect on the intention to use internet banking applications (Yu, 2012; Tarhini et al., 2016; Zulfauzy & Rachmawati, 2018; Venkatesh et al., 2012; Nor et al., 2008). However, the results of this study are relevant to the results of research conducted by Danurdoro & Wulandari (2016) that the Subjective Norm, which is another name for Social Influences, does not have a significant effect on Intention to Use internet banking, this is because students (respondents) decide to use internet banking services based on their desires, not based on other people's suggestions.

3.2.5. Effect Perceived Behavioural Control (X5) on Intention to Use (Y1)

Based on the results of Table 1 above, Perceived Behavioral Control has at-Value of 1.00 (less than 1.96), so it can be concluded that Perceived Behavioral Control does not have a significant effect on the intention to use the Digital Savings application. This indicates that the Intention of Bank Syariah Mandiri customers to use the Digital Savings application is not influenced by the ability, skills, high knowledge of the use of information technology, and the availability of facilities and infrastructure in the form of a good internet network and smartphone devices. In addition, based on the results of the characteristics of the respondent profile in table 4.11 above, the majority of respondents are a millennial generation (under 40 years of age) and have undergraduate education (S1), so they have no obstacles in using the Digital Savings application, but the majority of respondents are married income below 10 million so that it becomes an obstacle for respondents in having suggestions and targets to use the Digital Savings application in the form of internet services and smartphone devices. As is known, the

internet infrastructure in Indonesia is not evenly distributed and is still expensive, and the high price of smartphones.

The results of this study are not by the findings of previous researchers that Perceived Behavioral Control has a significant effect on Intention to Use internet banking (Rouibah et al., 2011; Omotayo & Adebayo, 2015).

3.2.6. Effect Trust (X6) on Intention to Use (Y1)

Based on the results of Table 1 above, that the Trust variable has a t-value of 2.19 (greater than 1.96), so it can be concluded that trust has a significant influence on the intention to use the Digital Savings application. This indicates that if the level of customer confidence in the Digital Savings application is high, it will increase its discretion to use this Digital Savings application. Therefore, the management of Bank Syariah Mandiri must implement a program to increase customer confidence in the Digital Savings application by (1) enhancing the reputation of Bank Syariah Mandiri, which has a reliable IT system; (2) improving the security system for customer data and customer transaction data; (3) provide guarantees about the accuracy of transaction information conducted by each customer; (4) establish internal regulations in banking by giving harsh warnings to IT staff who leak customer data. The significant influence of Trust on Intention To Use is 0.16 (16 percent).

The results of this study are relevant to the effects of previous research researchers (Zulfauzy & Rachmawati, 2018; Omotayo & Adebayo, 2015; Hacini et al., 2012; Ramos, Ferreira, De Freitas, & Rodrigues, 2018) that individual beliefs have a significant influence on intention. To use internet banking services.

3.2.7. Effect Intention to Use (Y1) on Digital Savings Application Usage Behavior (Y2)

Based on the results of Table 1 above, Intention to Use has a significant influence on individual behavior in using the Digital Savings application because it has t-value of 11.76 (above 1.96). This indicates that the higher the customer's intention in using the Digital Savings application, the more the customer will use the Digital Savings application. The significant effect of choice on using the Digital Savings application is 0.82 (82%).

The individual intention is a significant factor in Theory Planned Behavior (TPB) and Theory Acceptance Model (TAM) because both theories say that a person's behavior is determined by the intention to perform the behavior (Davis et al., 1989; Ajzen, (1991). Besides, 79 Empirical studies found that Behavioral Intention has a significant effect on the adoption and actual usage of ICT applications (Fawzy & Esawai, 2017; Mwiya et al., 2017). Several other researchers support the results of this study that customer intentions significantly influence the behavior of using applications. ICT in this regard (mobile banking applications, internet banking) (Tarhini et al., 2016; Venkatesh et al., 2012; Yu, 2012).

IV.   CONCLUSIONS AND RECOMMENDATIONS

Based on the results of statistical tests and the above conclusions, the researcher proposes some suggestions to future researchers (academics) interested in discussing the behavior of using digital savings applications (ICT applications) as follows: Square of 0.853. This means that further researchers need to re-test this research model at different locations and banking objects, but the causal variables that need to be re-tested are ease of use, Attitude, and Trust. This is based on the R-square value of 0.853 (85.3 percent).

Meanwhile, to re-examine the behavioral model of using digital savings applications, it is necessary to add other causal variables besides the intention variable to open digital savings. This is based on the R-Square value for the usage behavior of = 0.520 (52 percent).

Banking management should increase the intention of customers / prospective customers to use digital savings applications by influencing customer attitudes towards digital savings products as follows: (1) banking management needs to carry out an appropriate positioning strategy in the form of "An attractive and wise choice for customers to use services. digital savings" or displaying promotional advertisements for digital savings products, where the advertising content is in the form of no matter how busy the young generation's activities are, they still make online (digital) savings transactions. Of course, these advertisements are delivered with attractive marketing communications. They are displayed on various social media, often used by millennial and Z generations, such as IG, Fb, and Tik Tok. This is based on the factors that have the most significant influence on increasing an individual's intention to open a digital savings account, namely the individual's Attitude towards digital savings products; (2) Bank Syariah Mandiri management needs to form a positive social image regarding digital savings applications because according to Muñoz-Leiva et al., (2017) that social image has a positive and significant effect on individual attitudes in using ICT applications (digital savings applications); (3) banking management needs to make it easy for customers to use digital savings applications (user-friendly applications) because based on the research results of Muñoz-Leiva et al., (2017) that perceived ease of use has a significant effect. Towards individual attitudes in using ICT applications; (4) as well as providing socialization and education about the benefits obtained for customers in using digital savings applications on an ongoing basis to increase the positive Attitude of customers towards using the application of digital savings.

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