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The Influence of Perceived Ease of Use, Social Influence, Trust, Technology Self-Efficacy and Security on Intention to Use One of Digital Bank in D.I. Yogyakarta

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ABSTRACT

This study aims to analyze factors influencing the intention to adopt one of the digital banks in D.I. Yogyakarta region, focusing on perceived ease of use, social influence, trust, technology self-efficacy, and security. Data was collected through questionnaires distributed to respondents who are Generation Z and users of a well-known conventional bank in Indonesia, but who have not yet used the digital bank services offered by the bank's subsidiary. The data was analyzed using SPSS 25 and TAM and TAM 2 methods as theoretical basis. The results show that perceived ease of use, social influence, and security have a significant positive influence on user intention. Ease of use enhances user convenience, social influence—particularly from peers and family—encourages adoption, and security is a critical factor as users prioritize the safety of financial transactions. These findings offer practical insights for improving digital bank adoption strategies within similar demographic segments.

INTRODUCTION

Digital technology is a tool that continues to develop along with the times, from the simple to the complex, and because of this development, this technology has penetrated almost all industries, including the Bank industry. (Wahyudi & Hutabarat, 2023). One form of digital transformation in the Bank sector is digital bank. Based on the Otoritas Jasa Keuangan (OJK) Regulation Number 12/PJOK.03/2021 which regulates Commercial Banks, it states that a Digital Bank is an Indonesian Legal Entity Bank where business activities and services are carried out through electronic channels and does not have a physical office other than the Head Office (HO) (Amelia & Kurniawan, 2024). The digital transformation of the banking sector is a digital acceleration resulting from the evolution of public expectations for efficient, fast, safe and accessible financial services anywhere competitiveness (Damara, 2021). The primary focus of digital banks is to attract tech-savvy and digitally inclined customers who prioritize convenience, accessibility, and cost efficiency in their banking interactions and also to provide better convenience to customers by reducing the need to wait in long queues, which is common in conventional banking procedures (Hoo et al., 2024).

The use of digital bank has several doubts felt by the public, such as data security, whether transaction activities occur legally or not, and the increase in fraud (Suyudi, 2023). The use of digital bank is still under-researched in terms of community preferences, so further studies are needed to understand the factors that influence these preferences (Rinwantin & Wahyuni, 2023). One of them is a digital bank like Seabank which is present as an innovative solution that provides many conveniences in banking services. The presence of this digital banking not only has an impact on the way people transact but also has a significant impact on the financial behavior of students. The digital bank Seabank has become a pioneer in providing more efficient and easily accessible banking services (Wiyono et al., 2024).

One of other Digital Bank is Blu by BCA Digital shows the profile and demographics of its customers, with a total user base which records Blu users in Java based on two main categories: province and generation. In the province category, the majority of users come from West Java with a percentage of 38.8%, followed by DKI Jakarta (22.4%), East Java (15.3%), Central Java (10.2%), Banten (11.2%), and Yogyakarta which only contributes 2% of the total users. Meanwhile, in the generation category, Gen Z dominates with a percentage of 51%, followed by Millennials at 39%, and Gen X at 9% (Blu BCA Internal Data). This data reflects Blu's focus on reaching young people and professional workers in major urban areas in Indonesia. Being a digital bank under the auspices of the BCA group does not make Blu by BCA Digital achieve its glory as the best bank, this can be seen from the number of active users of Blu by BCA Digital which decreased in 2022 from 45% to 40% of active users (Yusvianto & Hapsari, 2024), and experienced a net loss of IDR 71.6 billion in 2022 (Rahayu & Pratama, 2023). The decline in the image of a digital bank is of course caused by several other things. But with a net loss of IDR 71.6 billion (Rahayu & Pratama, 2023), which indicates a decline in the image of this digital bank caused by several factors.

Based on a survey conducted by Populix in supporting Blu user data, digital banks are growing because of the young generation aged 12 to 27 years, aka Gen Z. Bank Indonesia (BI) noted that the nominal value of digital bank transactions reached IDR 5,570.49 trillion or increased by 10.82% annually in May 2024 (Samuel, 2024). Apart from the massive growth, there are several reasons why Gen Z prefers to use digital bank from research conducted by the Databoks Survey Institute, which shows that one of the reasons is practicality (75%) and a lot of features (65%), along with several other reasons such as ease of use, time-saving, etc (Pahlevi, 2022). However, with the significant increase in phishing attacks in 2020 reaching over 200,000 cases per month (Pahlevi, 2022) and a Databoks survey that ranks Indonesia among the top 10 in data breaches in the world (Ahdiat, 2023). Phishing itself is one of the most common fraud methods in cyberspace, which is used to steal passwords and confidential information by misleading clients (Revenkov et al., 2021). Although digital banks are considered safe and practical, the data indicates challenges in building user trust in the security of digital services. This can affect the intention to use digital banks, especially if users feel concerned about the risks of data breaches or phishing attacks. Therefore, the use of digital banks is utilized as an object to examine the factors influencing the intention to use digital banks through testing with several research variables.

In the above phenomenon, it can be seen that the intention to use digital Bank is influenced by several factors. A person's intention to use a service can be triggered by several considerations they have made. Therefore, several factors that are suspected to influence the intention to use digital bank include ease of use, social influence, trust, technology self-efficacy, and security. Ease of use Refers to the level of comfort and convenience felt by customers in using digital services compared to conventional services, with studies showing a positive influence on usage intentions (Nguyen, 2020; Nurbakti et al., 2023; TRAN, 2021; Nugroho et al., 2023; Mohamad et al. (2023); Wahyudi & Hutabarat, 2023; Tio et al., 2023). Social influence reflects the influence of the social environment such as family, friends, or colleagues on an individual's decision to adopt digital services; several studies show a positive influence (TRAN, 2021; Anggraeni et al., 2021; Darwanto & Supriyadi, 2023), but different results were found by Amelia & Kurniawan (2024) and Tio et al. (2023) which revealed a negative or insignificant influence. Trust is related to consumer confidence in the security and intelligence of digital services, which has been shown to have a positive effect in several studies (Nguyen, 2020; Mohamad et al. (2023); Wahyudi & Hutabarat, (2023), but Tio et al. (2023) showed different results. Technology self-efficacy, or customers' confidence in their own technical abilities, has also been shown to have a positive effect on usage intentions (TRAN, 2021; Wahyudi & Hutabarat, 2023), although TRAN (2021) also noted a negative or insignificant effect. Finally, security describes users' beliefs that information and transactions in digital services are secure, which has been shown to have a positive effect on usage intentions (TRAN, 2021; Nugroho et al., 2023). This research is important to provide deeper insights into developing strategies to enhance user experience in the digital era.

LITERATURE REVIEW

Intention to Use

User intention or behavioral intention is a measure that shows an individual's desire to perform a certain behavior, in this context the use of information technology. In research on technology acceptance, user intention is often considered a major predictor of actual usage behavior (Venkatesh et al., 2003). User intention (Behavioral intention) is also defined as a person's desire to use information technology for the purposes they desire (Hafidz & Ulfa, 2023).

Perceived Ease of Use

Ease of Use is defined as the extent to which a person believes that using a particular system will be free of effort. This definition emphasizes that the easier a technology is to use, the more likely it is that users will accept and use it (Davis, 1989). And also according to Mustapha & Obid (2015) perceived ease of use is how a user who is a potential user of a technology system can view that the technology directly frees him from heavy effort. Based on a study by Nugroho et al. (2023) it is explained that ease of use does not have a significant effect because customers find it difficult and do not understand how to use the genius application service, with an interface and features that are very different from conventional banks. Nurbakti et al. (2023), Nguyen (2020), TRAN (2021), Mohamad et al. (2023), Wahyudi & Hutabarat (2023) dan Tio et al. (2023) also explained that if ease of use has a significant positive effect on the intention to use digital bank, respondents feel that they will easily understand how to use digital bank.

H1: Is there an influence of ease of use on intention to use digital bank?

Social Influence

Social influence according to Venkatesh & Davis (2000) defined as "the influence to accept information from others as evidence of reality". According to Singh & Srivastava (2020) Social Influence is the process by which a person's attitudes, beliefs, or behaviors are changed by the presence or actions of others. Based on a study from Amelia & Kurniawan (2024) and Tio et al. (2023) explained that social influence has no effect because the use of digital bank depends on the needs of each individual and in Darwanto & Supriyadi (2023), Anggraeni et al. (2021) and TRAN (2021) explains that, if social influence has a significant positive effect on the intention to use digital bank, consumers who have experienced and found that digital bank brings benefits to their daily lives will have positive feelings and will lead them to influence people in their social lives to commit to technology.

H2: Is there an influence of social influence on intention to use digital bank?

Trust

Trust is defined in this study as a set of specific beliefs (Gefen et al., 2003), and as "the reliance of an individual's behavior on another person under conditions of risk" (Aboobucker & Bao, 2018). Trust is also defined as a behavioral belief that is proven to have a beneficial effect on a technology system service provider that can have an effect on a user's intention to use a technology (Kurnia & Tandijaya, 2023). Based on a study by Tio et al. (2023) explains that trust has no effect and in Wahyudi & Hutabarat (2023), Mutahar et al. (2018) and Nguyen (2020) explain that trust has a significant effect on the intention to use digital bank, the results of several surveys also show that bank customers strongly trust the digital bank system to maintain the confidentiality of their bank transactions.

H3: Is there an influence of trust on intention to use digital bank?

Technology Self-Efficacy

Bandura, 1986 in Compeau & Higgins (1995) defines self-efficacy as: People's assessment of their ability to organize and execute the actions necessary to achieve a particular type of performance. It is not related to the skills a person has, but to the assessment of what a person can do with whatever skills he or she has. Based on a study from TRAN (2021) it explains that technology self-efficacy has no effect because when customers rely on support services, their confidence in using technological devices does not affect their intention to use digital bank services. And in Wahyudi & Hutabarat (2023) it has a significant positive effect on the intention to use digital bank, because respondents are able to use digital bank with the knowledge they have

H4: Is there an influence of technology self-efficacy on intention to use digital bank?

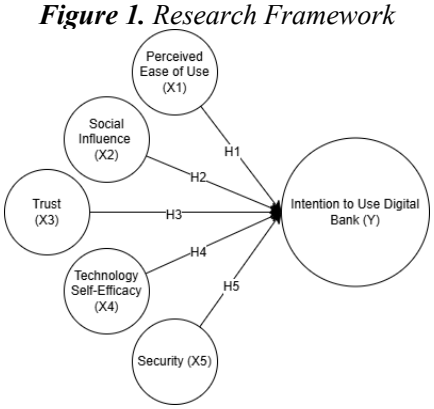
Security

Security is defined as the level of confidence of mobile payment users that transactions on mobile payment platforms are secure in both financial and personal information aspects (Cheng et al., 2006). Shaw (2014) also explained that security and privacy are in the spotlight because they are concerns in the trust variable which influences the intention to use. Based on a study by Nugroho et al. (2023) it explains that if security has a significant positive effect on the intention to use digital bank, Customers' personal information is kept confidential so that customers do not worry about personal information leaks. When making transactions, customers also feel safe and comfortable.

H5: Is there an influence of security on intention to use digital bank?

Framework

Figure 1. *Research Framework*



Description:

X = Independent Variables, namely Perceived Ease of Use, Social Influence, Trust, Technology Self-Efficacy and Security

Y = Dependent Variable, namely Intention to Use.

METHOD

Research Design

This research uses quantitative methods with multiple linear regression approaches to analyze the effect of independent variables on the dependent variable. This research design is causal conclusive because it aims to find results whether there is an influence and causal relationship and the theoretical basis used in this research uses TAM and TAM 2 methods.

Population and Sample

This study employed a non-probability sampling method, specifically using purposive sampling (taking samples of data sources with certain considerations) to determine the sample. According to Hair et al. (2010), if the population size is unknown, then the minimum sample size can be calculated by multiplying the number of indicators by 10, resulting in 220 samples (10 × 22 indicators). The population used was Gen Z (generation born in 1997-2012) one of conventional bank users who had never used certain digital bank in D.I. Yogyakarta region.

Data Collection Method

The data used in this study were obtained through a questionnaire distributed to Gen Z (generation born in 1997-2012) one of conventional bank users who had never used certain digital bank in D.I. Yogyakarta region. The questionnaire consists of open-ended questions, which can be administered directly to respondents on the Google Form platform, distributed through WhatsApp, Telegram, Tiktok and Instagram, as well as filled out in person or using other media that allows for the dissemination of information. The collected data were analyzed using multiple linear regression analysis with the help of statistical software, namely SPSS version 25. Validity and reliability tests were carried out to ensure the accuracy of the research instruments. In addition, classical assumption tests such as normality, multicollinearity and heteroscedasticity tests were conducted to ensure that the regression model met the statistical requirements. Hypothesis testing was conducted using the t test (partial), determination coefficient and F test (simultaneous) with a significance level of $\alpha = 0.05$

RESULT

Validity Test

The validity test is carried out to ascertain whether the questionnaire has the ability to accurately measure the variables under study. To assess validity, researchers used the SPSS (Statistical Product and Service Solutions) 25 program for Windows. The results of testing the validity of indicators for each independent variable and the dependent variable are as follows.

Table 1. *Validity Test Result*

Variable	Indicator	r Calculated	r Table	Description

Perceived Ease of Use	X1.1	0,817	0,3291	Valid
	X1.2	0,822	0,3291	Valid
	X1.3	0,732	0,3291	Valid
	X1.4	0,757	0,3291	Valid
Social Influence	X2.1	0,837	0,3291	Valid
	X2.2	0,812	0,3291	Valid
	X2.3	0,833	0,3291	Valid
Trust	X3.1	0,859	0,3291	Valid
	X3.2	0,794	0,3291	Valid
	X3.3	0,857	0,3291	Valid
Technolgy Self-Efficacy	X1.1	0,812	0,3291	Valid
	X1.2	0,836	0,3291	Valid
	X1.3	0,790	0,3291	Valid
	X1.4	0,780	0,3291	Valid
	X1.5	0,761	0,3291	Valid
Security	X1.1	0,827	0,3291	Valid
	X1.2	0,807	0,3291	Valid
	X1.3	0,835	0,3291	Valid
	X1.4	0,806	0,3291	Valid
Intention to Use	Y1.1	0,821	0,3291	Valid
	Y1.2	0,789	0,3291	Valid
	Y1.3	0,800	0,3291	Valid

Based on the results of the Validity Test data processing above in Table 1, the value of r count is greater than r table. Therefore, each of the research variables is considered valid.

Reliability Test Results

The reliability test aims to ensure that the measuring instrument used in the study is accurate. Reliability tests are also used to evaluate reliable statements or questions. To assess reliability, researchers used the SPSS (Statistical Product and Service Solutions) 25 program for Windows. The test results are as follows

Table 2. *Reliability Test Result*

Variable	Alpha Value (r calculated)	Cronach's Alpha min	Description
Perceived Ease of Use	0,7	0,789	Reliable
Social Influence	0,7	0,769	Reliable
Trust	0,7	0,786	Reliable
Technology Self-Efficacy	0,7	0,856	Reliable
Security	0,7	0,836	Reliable
Intention to Use	0,7	0,725	Reliable

The table 2 above shows that the variables Perceived Ease of Use (X1), Social Influence (X2), Trust (X3), Technology Self-Efficacy (X4), Security (X5) and Intention to Use (Y) are considered reliable, as the Cronbach's Alpha (R-value) for each is greater than 0.7. Therefore, all variables are declared reliable.

Normality Test Result

The normality test aims to determine whether the residual value is normally distributed or not. In this study, the Kolmogorov-Smirnov statistical test was used to prove that the data could be norm ally distributed or not. Data is said to be normally distributed if the significance value is more than 0.05

Table 3. *Normality Test Result*

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		220
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.29758487
Most Extreme Differences	Absolute	.057
	Positive	.056
	Negative	-.057
Test Statistic		.057
Asymp. Sig. (2-tailed)		.081[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

The table 3 above shows a data distribution significance value of 0.081. Since this value is greater than 0.05, it can be concluded that the normality test results indicate the data is normally distributed.

Multicollinearity Test Result

The multicollinearity test is used to determine whether there is a correlation between the independent variables in the regression. To identify the presence of multicollinearity symptoms, look at the VIF (Variance Inflation Factor) results. The VIF value should not be more than 10, if more than that, multicollinearity will occur. The test results are as follows:

Table 4. *Multicollinearity Test Result*

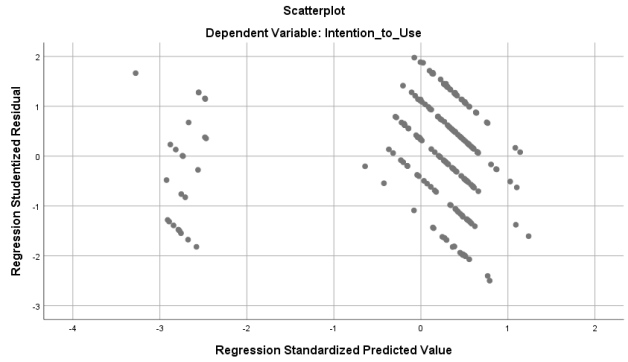
Variable	Tolerance	VIF	Description
Perceived Ease of Use	0,123	8,158	Multicollinearity does not occur
Social Influence	0,208	4,814	Multicollinearity does not occur
Trust	0,196	5,099	Multicollinearity does not occur
Technology Self Efficacy	0,113	8,868	Multicollinearity does not occur
Security	0,158	6,344	Multicollinearity does not occur

Based on the multicollinearity test results in Table 4, the tolerance values for all independent variables were above 0.10, and the Variance Inflation Factor (VIF) values were below 10. Specifically, the Ease of Use variable (X1) had a tolerance of 0.123 and a VIF of 8.158; the Social Influence variable (X2) had a tolerance of 0.208 and a VIF of 4.814; the Trust variable (X3) had a tolerance of 0.196 and a VIF of 5.099; the Technology Self-Efficacy variable (X4) had a tolerance of 0.113 and a VIF of 8.868; and the Security variable (X5) had a tolerance of 0.158 and a VIF of 6.344. These values indicate that no multicollinearity symptoms were detected among the independent variables in the regression model used in this study.

Heteroscedasticity Test

The purpose of the heteroscedasticity test is to determine whether there is inequality in the variance of the residuals in the regression model for each observation. The Glejser test, which regresses the absolute value of residuals against all independent variables, is one way to identify heteroscedasticity. The results of this test will indicate whether heteroscedasticity can be shown by a certain pattern in the distribution of the residuals

Figure 1. *Heteroscedasticity Result*



In the scatterplot, the data points are randomly and evenly distributed above and below the value of 0 on the Y-axis. This distribution indicates that no heteroscedasticity is present in the regression model used for hypothesis testing.

Analysis of Multiple Linear Regression

Multiple linear regression analysis is required in research that has two or more independent variables. Multiple linear regression analysis is used to show how much influence the increase and decrease in the value of the dependent variable has on two or more independent variables. Researchers used the SPSS 25 program, with the following results:

Table 5. *Multiple Linear Regression Test Result*

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.143	.464		2.465	.014
	Ease_of_Use	.187	.078	.250	2.385	.018
	Social_Influence	.165	.076	.175	2.178	.031
	Trust	.086	.080	.089	1.079	.282
	Technology_Self_Efficacy	.113	.064	.191	1.746	.082
	Security	.132	.066	.183	1.983	.049

Based on the results of the regression analysis in Table 5, the constant value was found to be 1.143, which means that if the variables Ease of Use (X1), Social Influence (X2), Trust (X3), Technology Self-Efficacy (X4), and Security (X5) are in constant condition, then the predicted value for Intention to Use Digital Bank is 1.143. The Ease of Use (X1) variable has a regression coefficient of 0.187, which means that every one unit increase in ease of use will increase the intention to use digital bank by 0.187. The Social Influence (X2) variable has a regression coefficient of 0.165, which means that every one unit increase in social influence will increase the intention to use digital bank by 0.165. The Trust (X3) variable has a regression coefficient of 0.086, which means that every one unit increase in trust will increase the intention to use digital bank by 0.086. The Technology Self-Efficacy variable (X4) has a regression coefficient of 0.113, which means that every one-unit increase in technology self-efficacy will increase the

intention to use digital bank by 0.113. The Security variable (X5) has a regression coefficient of 0.132, which means that every one-unit increase in security will increase the intention to use digital Bank by 0.132.

F-test

The simultaneous test, or F-test, is used to determine whether the independent variables— Ease of Use (X1), Social Influence (X2), Trust (X3), Technology Self-Efficacy (X4), and Security (X5)— collectively have a significant effect on the dependent variable, Intention to Use (Y). The calculated F value is known to be 105.586 with a significance value (Sig.) of 0.000. This value is compared with the F table value at a significance level of 0.05. Degrees of freedom for the numerator (df1) = number of independent variables = 5, Degrees of freedom for the denominator (df2) = n - k = 220 - 5 = 215, With df1 = 5 and df2 = 215, the F table value at a significance level of 0.05 is around 2.21 (referring to the F distribution).

Table 6. *F Test Result*

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	909.260	5	181.852	105.586	.000[b]
	Residual	368.576	214	1.722		
	Total	1277.836	219			

a. Dependent Variable: Intention_to_Use

b. Predictors: (Constant), Security, Social_Influence, Trust, Ease_of_Use, Technology_Self_Efficacy

Based on the results of the F test in Table 6, the significance value in this study is 0.000, which is smaller than the significance level of 0.05. The calculated F value of 105.586 is greater than the F table value of 2.21, so H_0 is rejected and H_a is accepted. These results indicate that the independent variables Security (X1), Social Influence (X2), Trust (X3), Ease of Use (X4), and Technology Self-Efficacy (X5) simultaneously have a significant effect on the dependent variable Intention to Use (Y).

Coefficient of Determination (R2)

The coefficient of determination serves to assess the feasibility of an analysis equation in further proof and measures the extent to which the independent variable is able to explain the dependent variable. The following is the coefficient of determination that has been determined:

Table 7. *Coefficient of Determination Test Result*

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.844[a]	.712	.705	1.312

a. Predictors: (Constant), Security, Social_Influence, Trust, Ease_of_Use, Technology_Self_Efficacy

Based on the results in Table 7, the coefficient of determination (R^2) is 0.712, indicating that the variables — Ease of Use (X1), Social Influence (X2), Trust (X3), Technology Self-Efficacy (X4), and Security (X5) collectively influence Intention to Use (Y) by 71,2%. Meanwhile, the remaining 28,8% is influenced by other factors not included in this study. This suggests that while the analyzed variables significantly contribute to explaining intention to use digital bank, external factors do not have a more dominant impact.

T-test

The T-test is used to determine whether each independent variable has a significant partial effect on the dependent variable (Ghozali, 2018). The results of the T-test are as follows:

Table 8. *T Test Result*

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.143	.464		2.465	.014
	Ease_of_Use	.187	.078	.250	2.385	.018
	Social_Influence	.165	.076	.175	2.178	.031
	Trust	.086	.080	.089	1.079	.282
	Technology_Self_Efficacy	.113	.064	.191	1.746	.082
	Security	.132	.066	.183	1.983	.049

a. Dependent Variable: Intention_to_Use

Based on the results shown in the Coefficients Table 8, the partial hypothesis test (t-test) reveals that the variables Ease of Use, Social Influence, and Security have a significant positive effect on Intention to Use. Specifically, Ease of Use has a significance value of 0.018 < 0.05 and a t-value of 2.385 > 1.971, Social Influence has a significance value of 0.031 < 0.05 and a t-value of 2.178 > 1.971, while Security shows a significance value of 0.049 < 0.05 with a t-value of 1.983 > 1.971. These results indicate that H1, H2, and H5 are accepted. On the other hand, Trust has a significance value of 0.282 > 0.05 and a t-value of 1.079 < 1.971, and Technology Self-Efficacy has a significance value of 0.082 > 0.05 with a t-value of 1.746 < 1.971, leading to the rejection of H3 and H4. Therefore, it can be concluded that only Ease of Use, Social Influence, and Security have a significant

partial effect on Intention to Use, while Trust and Technology Self-Efficacy do not.

DISCUSSION

The Influence of Perceived Ease of Use on Intention to Use Digital Bank

Based on the research results, Perceived Ease of Use has a positive and significant effect on Intention to Use, as indicated by the t-value of 2.385> 1.971 and a significance value of 0.018 <0.05. This shows that the easier a technology is to use, the more likely someone is to intend to use it. This finding is supported by research by Nguyen (2020), TRAN (2021), and Tio et al. (2023) which explains that ease of use has a positive and significant effect on the intention to use digital bank services, because respondents feel they will easily understand how to use the service.

The Influence of Social Influence on Intention to Use Digital Bank

Based on the research results, Social Influence has a positive and significant effect on Intention to Use, as indicated by a t value of 2.178 > 1.971 and a significance value of 0.031 < 0.05. This means that encouragement from people around such as friends, family, or influential figures can increase a person's intention to use a technology. The greater the influence of the people around, the higher the person's intention to use digital bank. This finding is in line with research by Darwanto & Supriyadi (2023), Anggraeni et al. (2021) and TRAN (2021) which explains that social influence has a positive and significant effect on the intention to use digital bank services. This can happen if consumers who have felt that digital bank brings benefits to their daily lives will have positive feelings and will lead them to influence others in their social lives.

The Influence of Trust on Intention to Use Digital Bank

Based on the results of the study, the Trust variable does not have a significant effect on Intention to Use, with a t-value of 1.079 <1.971 and a significance of 0.282> 0.05. This shows that although trust in the system is important, in this context it is not strong enough to influence the intention to use, because the less trust a person has in the reliability or service of the system, the more a person's intention to use digital bank is lost. This result is in line with the research of Tio et al. (2023) which concluded that trust does not have a significant effect on the intention to use digital bank services. This happens from how the digital bank service has integrity in solving problems with customers.

The Influence of Technology Self-Efficacy on Intention to Use Digital Bank

Based on the research results, the Technology Self-Efficacy variable does not have a significant effect on Intention to Use, with a t-value of 1.746 <1.971 and a significance of 0.082> 0.05. This shows that a person's confidence in using technology does not necessarily encourage the intention to use the service. The less proficient a person is in operating a technology, the lower their intention to use digital bank. This finding is supported by research by TRAN (2021) which explains that technology self-efficacy does not have a significant effect on the intention to use digital bank services. This happens when customers rely on support services, their confidence in using technological devices does not affect their intention to use digital bank services.

The Influence of Security on Intention to Use Digital Bank

Based on the research results, Security has a positive and significant effect on Intention to Use, as indicated by a t-value of 1.983> 1.971 and a significance of 0.049 <0.05. This means that the higher the perception of security felt by users, the greater the likelihood that they will have the intention to use the system. This finding is reinforced by research by Nugroho et al. (2023) which states that Security has a positive and significant effect on Intention to Use Digital Bank Services. This happens if the customer's personal information is kept confidential so that customers are not worried about personal information being leaked.

The Influence of Perceived Ease of Use, Social Influence, Trust, Technology Self-Efficacy and Security on Intention to Use Digital Bank

Based on the results of the simultaneous test (F test), the five independent variables, namely Perceived Ease of Use, Social Influence, Trust, Technology Self-Efficacy, and Security, simultaneously have a significant effect on the Intention to Use variable, as indicated by the F value of 105.586 which is greater than the F table value (2.21) with a significance level of 0.000 <0.05. These results indicate that the combination of the five variables is able to explain the variability in the intention to use digital bank services among Generation Z in the Special Region of Yogyakarta. Partially, the variables Perceived Ease of Use, Social Influence, and Security show a positive and significant effect on the intention to use, which means that the easier a service is to use, the stronger the social influence from the environment, and the

higher the perception of security, the higher the intensity of using the service. Conversely, the variables Trust and Technology Self-Efficacy do not show a statistically significant effect on the intention to use. These findings indicate that although trust and technology self-efficacy are important, both are not yet dominant factors in driving the intensity of digital bank use among Gen Z in the Yogyakarta area.

CONCLUSION

Based on the research results, several conclusions can be drawn. First, the simultaneous test (F test) shows that the variables Perceived Ease of Use (X1), Social Influence (X2), Trust (X3), Technology Self-Efficacy (X4), and Security (X5) have a significant joint influence on Intention to Use (Y) of a digital bank service among Generation Z in the D.I. Yogyakarta region. This shows that the intention to use digital bank services is not only influenced by one factor, but rather the result of a combination of perceptions of ease, social influence, sense of security, and trust and confidence in using technology.

Second, the partial test (t test) shows that Perceived Ease of Use (X1) has a positive and significant influence on Intention to Use (Y). The easier a digital bank application is to understand and use, the higher the intention of the younger generation to use it actively.

Third, Social Influence (X2) also has a positive and significant influence on Intention to Use (Y). This shows that support from the surrounding environment, such as peers, family, or important figures, has a real contribution in shaping Gen Z's attitudes and decisions to adopt digital bank services.

Fourth, the Security variable (X5) shows a positive and significant influence on Intention to Use (Y), which means that the higher the sense of security in using digital bank applications, the greater the tendency of individuals to use them continuously.

However, the other two variables, namely Trust (X3) and Technology Self-Efficacy (X4), do not have a significant influence on Intention to Use (Y). Although both factors are theoretically important, this finding shows that Generation Z in D.I. Yogyakarta has not placed the aspect of trust and confidence in technological capabilities as the main basis for deciding to use digital bank. Therefore, increasing education and transparency of services, as well as efforts to build user trust and confidence, remain important strategies to encourage wider implementation in the future.

Based on the research conducted, the following suggestions can be made:

1. Contribution to Theory
   This study contributes to the development of theory in the context of technology adoption, especially among the younger generation. The results of this study emphasize the importance of variables of ease of use, social influence, and security in shaping usage intentions, and can be a reference for developing models of technology usage behaviour based on generations and local contexts.
2. Recommendations for Further Researchers
   This study has limitations in terms of the variables studied and the geographical scope. Therefore, it is recommended that further researchers consider additional variables such as perceived usefulness, user experience, and economic and cultural factors that can influence usage intentions. Qualitative methods or mixed methods are also recommended to explore more deeply the motivations and barriers to using digital bank services among the younger generation.
3. Practical Implications for Bank Institutions
   For digital bank service providers, these findings indicate the importance of optimizing easy-to-use application designs, enhancing positive images through social promotion and user testimonials, and strengthening transparent and trustworthy security systems. To overcome weaknesses in the trust and technology self-efficacy aspects, banks can organize digital literacy programs, interactive training, and actively communicate user data protection policies to build trust and increase user confidence in using services.
4. Implications for the Government and Regulators
   For stakeholders such as Bank Indonesia, OJK, and educational institutions, the results of this study can be used as a basis for formulating policies to strengthen the adoption of digital bank based on inclusion of the younger generation. Educational campaigns based on schools, campuses, and digital media need to be intensified to increase trust and digital skills among Gen Z.

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