Ekspektra : Jurnal Bisnis dan Manajemen, Volume 8, Nomor 2, Hal. 122-133
ISSN 2549-3604 (Online), ISSN 2549-6972 (Print)
DOI: https://doi.org/10.25139/ekt.v8i2

The Role of Perceived Ease of Use, Perceived Usefulness and Perceived Security on Behavioral Intention to Use Customer of Blu Digital Banking Application (A Case Study on Faculty of Administrative Science, Universitas Brawijaya Student)

Hanifa Maulani Ramadhan[1]*,
(hanifaramadhan@ub.ac.id)
Universitas Brawijaya Malang

Vieri Ahmad Haidir[2],
(vieriah@student.ub.ac.id)
Universitas Brawijaya Malang

(Submit :15th January 2024, Revised : 8th March 2024, Accepted : 16th May 2024)

ABSTRACT

In the current period of the Industrial Revolution 4.0, the use of Information Technology has reached unprecedented proportions and is only expected to increase. The banking industry is only one of many that has seen growth thanks to Indonesia's steadily increasing rate of digitalization. Digital banking is a minor example of digitalization in the financial industry. PT Bank Digital BCA is one of many digital banks in Indonesia. Blu is the app used to conduct all of a digital bank's banking transactions online. Due to the novelty of the technology, more studies on the potential user base for digital banking are warranted (Behavioral Intention to Use). The goal of this research was to identify the factors that influence users' decisions about how often and for how long the Undergraduate Students on Faculty of Administrative Sciences, Brawijaya University will use the Blu digital banking app. SPSS version 25 is utilized to perform multiple linear regression for this study's analysis.The results of the data analysis that has been carried out show that: Perceived Ease of Use (PEOU), Perceived Usefulness (PU), and Perceived Security (PS) have a significant positive effect on the Behavioral Intention to Use (BIU) digital banking application Blu. The lack of three independent variables in explaining the dependent variable causes the need for additional variables for further research.

Keywords*: Perceived Ease of Use (PEOU); Perceived Usefulness (PU); Perceived Security (PS); Behavioral Intention to Use (BIU); Digital Banking.*

1. INTRODUCTION

Industrial Revolution 4.0 is seeing an increase in the utilization of information technologies. This era gave rise to many of the forms of information technology that are still in use today. Emerging technologies include artificial intelligence, e-commerce, big data, and financial technology. In addition, digitalization has emerged in this era. Digitalization is using or providing a digital system (Kamus Besar Bahasa Indonesia, n.d.). Digitalization accelerates. Digitalization's rapid advancement simplifies daily duties for society. Digitalization in Indonesia is developing annually, creating numerous commercial sectors. Digitalizing traditional businesses like banking. Digital banks are one example of banking digitalization. Digital banks are Indonesian legal entities that conduct business

online without a physical office in addition to the main office or with a restricted number of physical offices(Peraturan Otoritas Jasa Keuangan, 2021).

Over the past three years, digital banking transactions in Indonesia have increased, driving digital bank development. Digital banking transactions increased 28.72 percent to IDR 52,545.8 trillion from IDR 39,841.4 trillion in 2021. Similar things happened in 2021, when digital banking transactions reached IDR 39,841.4 trillion, up 30.36 percent from IDR 27,745 trillion the year before (Laporan Transaksi Digital Banking, 2022). Many conventional banks have created digital banks to capitalize on the rise in digital banking transactions over the past three years. They include PT Bank Central Asia Tbk (BCA). In 2019, BCA acquired PT Bank Royal Indonesia, which became PT Bank Digital BCA in 2020. Like most digital banks, BCA Digital has no branches. An app called Blu handles all banking transactions online. BCA Digital's Blu mobile banking app simplifies financial and non-financial transactions on mobile phones. Blu can handle transfers, cash withdrawals, deposits, and other bank transactions.

PT Bank Digital BCA will lose money in 2022 despite increasing assets. According to its 2022 financial report, PT Bank Digital BCA lost IDR 71.60 billion, up from IDR 62.15 billion in 2021 (Rahayu Isna Rifka Sri, 2023). As many know, BCA, one of Indonesia's leading traditional banks, offers mobile banking, cardless cash withdrawals, ATM card replacement, and other capabilities on the Blu digital bank app. Since the Blu digital bank application is still new, this raises the question of whether people still want to use it. Although many people, especially in Indonesia, are unfamiliar with this technology, BCA bank products nevertheless have some Blu application features. More than 1 million people have used the Blu digital banking app since its launch on 22 July 2021 to 31 October 2022, with 38% being BCA customers and 62% being genuine customers (not BCA customers) (Herman, 2022). Thus, interest in using this technology, which is related to Behavioral Intention to Use (BIU), needs further study.

In addition to the Technology Acceptance Model (TAM), a person's Behavioral Intention to Use (BIU) a Technology can be measured by its perceived ease of use (PEOU) and perceived usefulness(Davis & Venkatesh, 1996). user anticipations on the degree to which the technology will facilitate the users' work simplificationare called perceived ease of use (PEOU) (Davis & Venkatesh, 1996)However, how much individuals think the method will increase brand performance can be define as perceived usefulness (PU) (Davis & Venkatesh, 1996). When it comes to banking technology, Blu's digital bank app prioritizes safety above all else. When users transmit sensitive information like credit card numbers or cash transactions, their perception of the system's security measures is called perceived security (PS) (Arpaci et al., 2015)Because of this, the author adopted the Rahmadhani et al methods of measuring behavioral intention to use the Blu digital bank application by including a measure of PS. This study built on prior work by including an extra variable perceived security in TAM for use with digital banking applications. This research studied how both factors affected each other perceived usefulness (PU), perceived ease of use (PEOU), and perceived security (PS) to the behavioral intention to use (BIU). In contrast to previous study, this study focuses on the exploration of a novel technological advancement, specifically Digital Banks.

2. THEORETICAL FRAMEWORK AND HYPOTHESIS FORMULATION

Perceived Ease of Use (PEOU) can be defined as someone who thinks that engaging in the system will improve their quality of life(Davis & Venkatesh, 1996). Meanwhile, in the realm

of technology, might be understood as the conviction that a novel device or method requires little training to master(Yasa et al., 2014). A person who thinks that advanced technology can be grasped and employed with this level of competence would have to have a level of competence at least equivalent to this(Tyas Elok Irianing & Darma Emile Satia, 2017). There is some kind of connection between PEOU and this research-dependent variable. This variable has a positive and significant effect on the dependent variable on Academics Learning Management Systems (Alharbi & Drew, 2014), Internet Banking (Baridwan & Rabbani Giovanni Muhammad Sulthon, 2021; Patel & Patel, 2018), Mobile Library Applications(Rafique et al., 2020), E-wallet (Astari et al., 2022; Rahmadhani et al., 2022), and TIX ID (Sari et al., 2023). Meanwhile, in another research, this variable does not have a significant effect on BIU E-wallet Gopay (Baridwan & Octavika, 2020), mobile payment (Daragmeh et al., 2021), and Crowdfunding Platform (Nila Febrianti & Darma, 2023).

H1: PEOU has a significant effect on BIU the digital banking application Blu.

Perceived Usefulness (PU) is measures how much a person thinks a system would boost their performance (Davis & Venkatesh, 1996)A system's PU measures how much an individual thinks it will boost their productivity on the job (Hanggono & Aditya A, 2015). However, this variable can be explained as the conviction that technology would improve one's life(Yasa et al., 2014). There is some kind of connection between PU and this research-dependent variable. this variable has a positive and significant effect on the dependent variable in Academics Learning Management Systems (Alharbi & Drew, 2014), Internet Banking (Baridwan & Rabbani Giovanni Muhammad Sulthon, 2021; Patel & Patel, 2018), E-wallet (Astari et al., 2022; Baridwan & Octavika, 2020; Rahmadhani et al., 2022), Mobile Library Applications system's (Rafique et al., 2020), and Crowdfunding Platform (Nila Febrianti & Darma, 2023). Meanwhile, in another research, this variable does not have a significant effect on BIU TIX ID (Sari et al., 2023).

H2: PU has a significant effect on BIU the digital banking application Blu.

Perceived Security (PS) refers to the confidence that users have in the system's ability to prevent unauthorized access to their private information while it is being transmitted (Arpaci et al., 2015). One's sense of safety in using a system depends on how much of one's private data i made public (Rahmadhani et al., 2022). When the perceived dangers of an application outweigh its perceived benefits, users may avoid using it (Balapour et al., 2020). When conducting financial transactions online, a customer's sense of PS is based on his belief that his personal information would be safe from prying eyes (Enck et al., 2009). There is some kind of connection between PS and this research-dependent variable this variable has a positive and significant effect on dependent in Internet Banking (Patel & Patel, 2018) and E-wallet (Baridwan & Octavika, 2020). PS does not have a significant effect on Behavioral Intention to Use E-wallet (Rahmadhani et al., 2022).

H3: PS has a significant effect on BIU the digital banking application Blu.

Taking into consideration the explanation that came before it, the overall structure of this investigation is depicted in Figure 1. To highlight the relationship between PU, PEOU and PS in relation to BIU the digital banking application Blu, the model provides an illustration of the relationship.

Ekspektra : Jurnal Bisnis dan Manajemen, Volume 8, Nomor 1, Hal. 122-133
ISSN 2549-3604 (Online), ISSN 2549-6972 (Print)
DOI: https://doi.org/10.25139/ekt.v8i2.7675

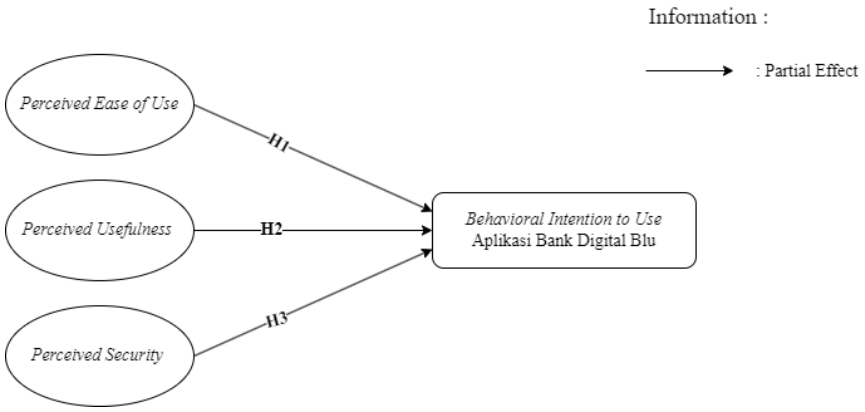

Figure 1: Research Model
Sources: Author

3. RESEARCH METHOD

The utilization of a research model is evidence that this study is quantitative in nature. A questionnaire was used to gather information. In order to quantify these three factors, the questionnaire uses a series of 20 yes/no questions. There were interval data with a 5-point Likert scale in the data. One indicates strong disagreement, five indicates strong agreement. Therefore, this study conducted purposive sampling was used to select 130 participants from the population to participate in the study. In this study, representative results require information on the population, which is unavailable. Therefore, the following population criteria have been established:

- Undergraduate students from the Faculty of Administrative Sciences, Brawijaya University who are active in the even semester of the 2022/2023 academic year.
- Have a smartphone.
- Have never used the Blu digital banking application.

Table 1: Variable, Indicator and Item

No	Variable	Indicator	Item	Source
1.	*Perceived Ease of Use* (X1)	Easy to learn ($X_{1.1}$)	I believe that learning to use the Blu digital banking application is easy. ($X_{1.1.1}$)	Chawla & Joshi, 2019
		Easy to understand ($X_{1.2}$)	I believe the step-by-step navigation of the Blu digital banking application is easy to understand. ($X_{1.2.1}$)	
		Effortless ($X_{1.3}$)	The fact that the Blu digital banking application requires the least amount of effort to complete payments is something that I really appreciate. ($X_{1.3.1}$)	

No	Variable	Indicator	Item	Source
		Easy to use ($X_{1.4}$)	I believe that making transactions via the Blu digital banking application is easy because minimum steps are required. ($X_{1.4.1}$)	
		Very Easy to use ($X_{1.5}$)	Overall, I think the Blu digital banking application is very easy to use. ($X_{1.5.1}$)	
2.	Perceived Usefulness (X2)	Work more quickly ($X_{2.1}$)	I think using the Blu digital banking application would enable me to accomplish transactions more quickly. ($X_{2.1.1}$)	Chawla & Joshi, 2019
		Useful ($X_{2.2}$)	I believe that the Blu digital banking application is useful for carrying out interbank transfer transactions and other banking transactions. ($X_{2.2.1}$)	
		Effectiveness ($X_{2.3}$)	I believe using the Blu digital banking application would improve my efficiency in banking transactions. ($X_{2.3.1}$)	
		Easier ($X_{2.4}$)	I think using the Blu digital banking application would make it easier for me to make banking transactions. ($X_{2.4.1}$)	
		Activity Quality ($X_{2.5}$)	I believe the Blu digital banking application improves the quality of banking transactions. ($X_{2.5.1}$)	
		Performance ($X_{2.6}$)	Overall, I think using the Blu digital banking application would improve my performance. ($X_{2.6.1}$)	

No	Variable	Indicator	Item	Source
3.	Perceived Security (X3)	Trust ($X_{3.1}$)	If I am certain that my personal information is protected on the Blu digital banking application, then I am free to use it.($X_{3.1.1}$)	Rahmadhani et al., 2022
		Data Security ($X_{3.2}$)	If my information is protected and cannot be accessed by third parties without my permission, I am free to use the Blu digital banking app.($X_{3.2.1}$)	
		Privacy ($X_{3.3}$)	If there is no chance that my data or information will be altered by approved third parties, then I can use the Blu digital banking application.($X_{3.3.1}$)	
		Safe ($X_{3.4}$)	Among the digital banking applications, the Blu one is one that I consider to be safe.($X_{3.4.1}$)	
4.	Behavioral Intention to Use (Y1)	Curiosity ($Y_{1.1}$)	The Blu digital banking application is something that has piqued my interest.($Y_{1.1.1}$)	**Rahmadhani et al., 2022**
		Desire to use. ($Y_{1.2}$)	I have every intention of utilizing the Blu digital banking application in the event that I am granted access to it.($Y_{1.2.1}$)	
		Desire to keep using ($Y_{1.3}$)	The Blu digital banking application is something that I will make an effort to use in my day-to-day existence.($Y_{1.3.1}$)	
		Desire to use in the future ($Y_{1.4}$)	I have it in my mind to use the Blu digital banking application to make purchases over the next few months.($Y_{1.4.1}$)	
		Desire to recommend to others ($Y_{1.5}$)	The Blu digital banking program is one that I	

No	Variable	Indicator	Item	Source
			will recommend to my buddies.($Y_{1.5.1}$)	

Source: Author (2024)

Data analysis in this study is performed with the use of multiple linear regression techniques, and the processing of the data is done with version 25 of the Statistical Product and Service Solution (SPSS). Prior to doing an analysis of the data, validity and reliability tests are carried out. The product moment technique is utilized for the validity test, and Cronbach's Alpha is utilized for the data reliability test. Following the validation and reliability of the data, the next stage is to utilize the traditional assumption test. Performing the classical assumption test ensures that the equation that is produced is free of any uncertainty regarding its capacity to generate accurate forecasts (Santoso, 2018). The classic assumption tests carried out in this research are multicollinearity, normality, heteroscedasticity, autocorrelation, and linearity tests (Santoso, 2018). Immediately following the conclusion of the test of the classical assumption, descriptive analysis and multiple linear regression analysis are carried out. Within the scope of the descriptive analysis is the mean. Statistical Product and Service Solution (SPSS) version 25 is used to do multiple linear regression, which includes the coefficient of determination test (R2), the simultaneous significance test (F Statistic), and the significance of separate parameters (t Statistics). Apart from being easy to use, SPSS is used because the results displayed are informative and many people also use SPSS as a data processing tool so that the results obtained can be justified.

4. RESULTS AND DISCUSSION

4.1 Validity Result

The data is valid if $r_{count} \geq r_{table}$, and the significance of the data should be < 0.05 (Sugiyono, 2018). The validity test of this research was carried out on 130 respondents with an error rate (α) of 5%, resulting in an r_{table} of 0.145. Meanwhile, r_{count} is obtained from processing in SPSS Table 1 shows the comparison between r_{count} and $r_{table.}$ Besides tabel 2 all of the items have $r_{count} \geq r_{table}$ and significance score < 0.05 so all items in this reasearch are valid.

Table 2: Validity Test Result of All Variables

Item	r count	r table	Sig.
$X_{1.1}$	0,642	0,145	0,001
$X_{1.2}$	0,678	0,145	0,000
$X_{1.3}$	0,694	0,145	0,000
$X_{1.4}$	0,715	0,145	0,000
$X_{1.5}$	0,668	0,145	0,000
$X_{2.1}$	0,668	0,145	0,000
$X_{2.2}$	0,650	0,145	0,000
$X_{2.3}$	0,722	0,145	0,000
$X_{2.4}$	0,757	0,145	0,000
$X_{2.5}$	0,533	0,145	0,001
$X_{2.6}$	0,759	0,145	0,000
$X_{3.1}$	0,814	0,145	0,000
$X_{3.2}$	0,817	0,145	0,000
$X_{3.3}$	0,770	0,145	0,000

Ekspektra : Jurnal Bisnis dan Manajemen, Volume 8, Nomor 1, Hal. 122-133
ISSN 2549-3604 (Online), ISSN 2549-6972 (Print)
DOI: https://doi.org/10.25139/ekt.v8i2.7675

Item	r count	r table	Sig.
$X_{3.4}$	0,672	0,145	0,000
$Y_{1.1}$	0,606	0,145	0,000
$Y_{1.2}$	0,568	0,145	0,000
$Y_{1.3}$	0,686	0,145	0,000
$Y_{1.4}$	0,698	0,145	0,000
$Y_{1.5}$	0,742	0,145	0,000
N = 130			

Sources: Author(2024)

4.2 Reliability Result

If Cronbach's Alpha is greater than 0.6, the is reliable (Ghozali, 2018). Table 3 displays the Cronbach's Alpha value for the four variables. Besides table 3 all of the variables have Cronbach's Alpha score > 0.6 which means the variable in this research is reliable.

Table 3: Cronbach's Alpha Test Result of All Variables

Variable	*Cronbach's Alpha*
PEOU	0,707
PU	0,773
PS	0,767
BIU	0,680
N = 130	

Sources: Author(2024)

4.3 Classic Assumption Test Result

A. Multicollinearity Test Result

A model that does not exhibit multicollinearity is considered to be a good regression model. If the tolerance value is less than 0.10 or the VIF is less than 10, then multicollinearity is not present in the regression model. Table 4 displays the outcomes of the multicollinearity analysis. It can be seen from Table 4 that the regression model does not exhibit multicollinearity.

Table 4: The Results of The Multicollinearity Test

Variable	*Collinearity Statistics*	
	Tolerance	VIF
PEOU	0,695	1,438
PU	0,610	1,640
PS	0,684	1.461

Sources: Author(2024)

B. Normality Test Result

A model in which the data are regularly distributed is considered to be a good regression model. The Kolmogorov-Smirnov (K-S) non-parametric statistical test was used to determine whether or not the data in this research followed a normal distribution. When the probability value of the test is greater than 0.05, it can be concluded that the data is regularly distributed. The normality test outcomes are displayed in Table 5. Table 5 shows that the model regularly distributed data.

Table 5: The Results of The Kolmogorov – Smirnov Normality Test

	Unstandardized Residual
Normal Parameters Mean	0,000
Normal Parameters Std. Deviation	1,944
Most Extreme Differences Absolute	0,042
Most Extreme Differences Positive	0.035
Most Extreme Differences Negative	-0,042
Test Statistic	0,042
Asymp. Sig. (2-tailed)	0,200
N	130

Sources: Author(2024)

C. Heteroscedasticity Test Result

A model in which heteroscedasticity does not appear is considered to be a good regression model. The Heteroscedasticity test in this study was conducted by inspecting the scatterplot graph between SRESID and ZPRED, where the Y axis represented the predicted Y and the X axis represented the studentized residual (predicted Y - actual Y). In the absence of heteroscedasticity, the scatterplot graph representing the model will feature points that are widely spaced above and below the zero line on the Y axis. The normalcy test outcomes are displayed in figure 2 below. The absence of heteroscedasticity in the regression model is demonstrated by the first figure.

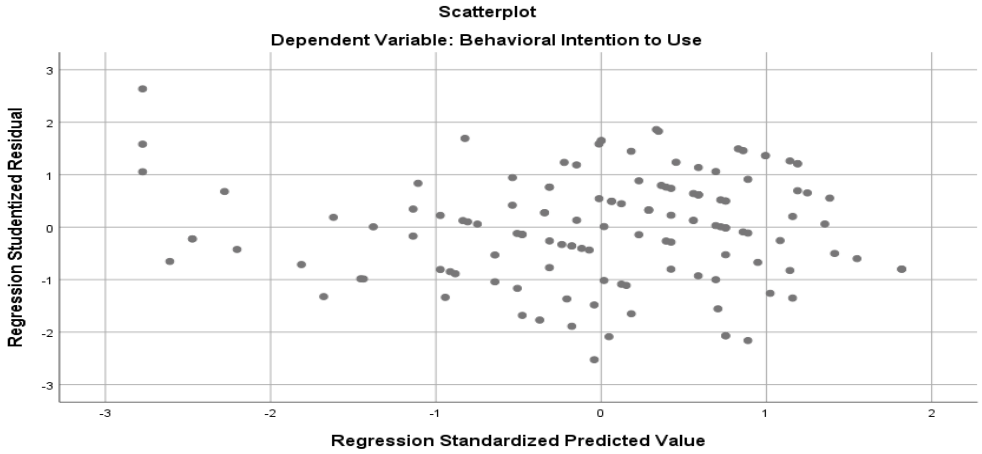

Figure 2: Scatterplot Graph of Heteroscedasticity Test Results

Sources: Author(2024)

D. Autocorrelation Test Result

An ideal regression model would generate random residuals or eliminate residual autocorrelation. The autocorrelation test in this research was carried out using the Run Test technique. Random residuals have a significance level of test results > 0.05. The results of the autocorrelation test can be seen in Table 6 below. Based on Table 5, it can be concluded that the model has a random residual.

Table 6 : The Results Of The Autocorrelation Test

	Unstandardized Residual
Test Value	0,086
Cases < Test Value	65

Ekspektra : Jurnal Bisnis dan Manajemen, Volume 8, Nomor 1, Hal. 122-133
ISSN 2549-3604 (Online), ISSN 2549-6972 (Print)
DOI: https://doi.org/10.25139/ekt.v8i2.7675

Cases ≥ Test Value	65
Total Cases	130
Number of Runs	62
Z	-0,704
Asymp. Sig. (2-tailed)	0,481

Sources: Author(2024)

E. Linearity Test Result

Regression models with a linear shape are considered to be the good model. The linearity test in this research was carried out using the Lagrange multiplier method. The model has a linear shape if the c^2 count < c^2 table. Because the number of samples in this study was 130 with a significance level of 5% or 0.05, the c^2 table obtained was 157.61. c^2 count is obtained from n x R^2, where n is the amount of data and R^2 is the coefficient of determination value. The results of the linearity test can be seen in Table 7 below. Based on Table 7, it can be concluded that the model has a random residual.

Table 7: The Results of The Linearity Test

R^2	c^2 count	Std. Eror
0,350	45,5	1,967

Sources: Author(2024)

4.4 Descriptive Statistical Analysis Result

This descriptive statistical analysis was carried out on 130 respondents so that it could be processed further. This analysis was made to draw conclusions from the research. With the conclusions, you can see a general picture related to the sample. We received responses to question items for each research variable based on the results of distributing questionnaires to a total of 130 respondents. These responses were then presented using frequency distribution and mean. The classification of the mean of respondents' answers was calculated using the Sturges formula. The following is Sturges' formula for calculating the length of the mean interval of respondents' answer indicators. Besides Sturges' formula, the calculation of the mean interval length of the respondent's answer indicator was 0.8. After knowing the length of the mean interval, the interpretation criteria for the range of average answer scores can be concluded, and the results of the frequency distribution and mean for each item can be seen in table 8-12, below.

Table 8: Interpretation Criteria Average Answer Score

No	Score	Interpretation
1.	1,00 – 1,80	Very Low Score
2.	1,81 – 2,60	Low Score
3.	2,61 – 3,40	Medium Score
4.	3,41 – 4,20	High Score
5.	4,21 – 5,00	Very High Score

Sources: Author(2024)

Table 9: Frequency Distribution and Mean of PEOU Variables

Item	SDA		DA		N		A		SA		Total		*mean*
	f	%	f	%	f	%	f	%	f	%	f	%	
$X_{1.1.1}$	2	1,5	3	2,3	20	15,4	72	55,4	33	25,4	130	100	4,01
$X_{1.2.1}$	0	0	2	1,5	21	16,2	64	49,2	43	33,1	130	100	4,14
$X_{1.3.1}$	0	0	3	2,3	26	20	65	50	36	27,7	130	100	4,03

Item	SDA		DA		N		A		SA		Total		*mean*
	f	%	f	%	f	%	f	%	f	%	f	%	
$X_{1.4.1}$	2	1,5	4	3,1	16	12,3	63	48,5	45	34,6	130	100	4,12
$X_{1.5.1}$	0	0	1	0,8	19	14,6	59	45,4	51	39,2	130	100	4,23

Sources: Author(2024)

Tabel 10 : Frequency Distribution and Mean of PU Variables

Item	SDA		DA		N		A		SA		Total		*mean*
	f	%	f	%	f	%	f	%	f	%	f	%	
$X_{2.1.1}$	0	0	3	2,3	13	10	61	46,9	53	40,8	130	100	4,26
$X_{2.2.1}$	0	0	3	2,3	19	14,6	53	40,8	55	42,3	130	100	4,23
$X_{2.3.1}$	2	1,5	2	1,5	16	12,3	65	50,0	45	34,6	130	100	4,15
$X_{2.4.1}$	0	0	4	3,1	21	16,2	48	36,9	57	43,8	130	100	4,22
$X_{2.5.1}$	0	0	2	1,5	11	8,5	60	46,2	57	43,8	130	100	4,32
$X_{2.6.1}$	2	1,5	2	1,5	16	12,3	63	48,5	47	36,2	130	100	4,16

Sources: Author(2024)

Tabel 11: Frequency Distribution and Mean of PS Variables

Item	SDA		DA		N		A		SA		Total		*mean*
	f	%	f	%	f	%	f	%	f	%	f	%	
$X_{3.1.1}$	0	0	1	0,8	11	8,5	59	45,4	59	45,4	130	100	4,35
$X_{3.2.1}$	0	0	1	0,8	19	14,6	47	36,2	63	48,5	130	100	4,32
$X_{3.3.1}$	0	0	1	0,8	13	10	51	39,2	65	50	130	100	4,38
$X_{3.4.1}$	0	0	1	0,8	20	15,4	59	45,4	50	38,5	130	100	4,22

Sources: Author(2024)

Tabel 12: Frequency Distribution and Mean of BIU Variables

Item	SDA		DA		N		A		SA		Total		*mean*
	f	%	f	%	f	%	f	%	f	%	f	%	
$Y_{1.1.1}$	0	0	1	0,8	8	6,2	62	47,7	59	45,4	130	100	4,38
$Y_{1.2.1}$	0	0	1	0,8	13	10	62	47,7	54	41,5	130	100	4,30
$Y_{1.3.1}$	0	0	3	2,3	32	24,6	58	44,6	37	28,5	130	100	3,99
$Y_{1.4.1}$	0	0	4	3,1	17	13,1	71	54,6	38	29,2	130	100	4,10
$Y_{1.5.1}$	0	0	1	0,8	27	20,8	49	37,7	53	40,8	130	100	4,18

Sources: Author(2024)

Besides the tabel 9-12, all of the items from this research have high - very high mean score interpretation. The biggest mean score for the independent variable is in item 3 variable PS which is privacy and the lowest mean score is in item 1 variable behavioral PEOU which is easy to learn. Meanwhile, the biggest and lowest mean score for the dependent variable is item 1 and 3 which is intention to use and intention still to use. This proves that the biggest influence of behavioral intention of undergraduate students in the Faculty of Administrative Science, Universitas Brawijaya to use Blu digital banking application is privacy.

4.5 Multiple Linear Regression Analysis Result

This research utilized multiple linear regression analysis, and the statistical software employed was SPSS version 25. Results from a multivariate linear regression analysis were found in this investigation.

Ekspektra : Jurnal Bisnis dan Manajemen, Volume 8, Nomor 1, Hal. 122-133
ISSN 2549-3604 (Online), ISSN 2549-6972 (Print)
DOI: https://doi.org/10.25139/ekt.v8i2.7675

A. Test for The Coefficient of Determination Results (R^2)

This test measures how well a model accounts for dependent variable fluctuations (R^2)(Ghozali, 2018). The coefficient of determination values ranges from zero to one(Ghozali, 2018). The model can explain more dependent variable variance as it approaches 1. This study employed adjusted R^2 instead of R^2 to measure regression model coefficient of determination test results. Table 13 shows SPSS 25 coefficient of determination data result.

Table 13: Coefficient of Determination Test Results

Model	R	R^2	Adjusted R^2	Std. Eror
1	0,591	0,350	0,334	1,967

Sources: Author(2024)

This study's adjusted R^2 value of 0.334 indicates that the three independent variable account for 33.4% of the variance in the dependent variable. The remaining 66.6% has an explanation that lies outside the scope of the model. With an adjusted R^2 of less than 50%, it's clear that the study's three independent variables are not sufficient to explain changes in the study's dependent variable.

B. Concurrent Significance Simultaneous Test Findings (F Statistical Test)

F statistical testing determines if all model independent variables affect the dependent variable simultaneously. F statistic decision-making is based on a quick look at Ghazali's (Ghozali, 2018). The alternative hypothesis (Ha) is accepted if the F value is greater than 4, indicating that all independent factors affect the dependent variable simultaneously. (Ghozali, 2018). Table 14 shows SPSS 25 coefficient of determination analysis findings.

Table 14: F Statistical Test Result

	Sum of Squares	df	Mean Square	F	Sig.
Regression	262,227	3	87,409	22,592	0,00
Residual	487,496	126	3,869		
Total	749,723	129			

Sources: Author(2024)

Table 14 displays the statistical analysis results, which reveal an F value of 22.592 and a significance level (Sig.) of 0.000 for this research. The regression model can be used to predict the independent variables can be said to influence the dependent variable simultaneously and significantly. This is supported by the fact that the calculated F value is less than four and the probability value (Sig.) is less than 0.05. That means H_4 is accepted.

C. Concurrent Significance Individual Parameter Test Findings (t Statistics)

The t-statistical test shows how much variations in the dependent variable are due to independent variable changes (Ghozali, 2018). Ghazali quick look is the foundation for the t-statistical test's decision-making process (Ghozali, 2018). In this study, the t-statistical test was used to reach a conclusion, and the level of confidence used was 5%, or 0.05:

- The alternative hypothesis (Ha) can be accepted if the t value is larger than 2 (in absolute value) and the degree of freedom (df) is 20 or more and the confidence is 5%.
- A significance value below 0.05 indicates that an independent variable effects the dependent variable. However, if the significance value is above 0.05, the independent variable does not affect the dependent variable.

- If the sign of the beta coefficient value is positive then the relationship is in the same direction, but if it is negative then the relationship is in the opposite direction.

The results of calculating the coefficient of determination using SPSS 25 can be seen in table 15.

Tabel 15: T Statistical Test Result

	Coeff. B	t	Sig.
(Constant)	7,175	4,252	0,000
PEOU	0,235	2,974	0,004
PU	0,193	2,778	0,006
PS	0,235	2,457	0,016

Sources: Author(2024)

Table 15 displays a synthesis of the results of the hypothesis tests conducted on each variable. All three independent variables have t-values larger than 2, significance levels lower than 0.05, and positive beta coefficients; the PEOU and PS variable has a beta coefficient of 0.235, and the PU variable has a beta coefficient of 0.193. Consequently, this means that:

1. Variable PEOU has a significant positive effect on the dependent variable BIU. With a large influence of 23.5%. consequently, H_1 is accepted.
2. Variable PU has a significant positive effect on the dependent variable BIU. With a large influence of 19.3%. consequently, H_2 is accepted.
3. Variable PS has a significant positive effect on the dependent variable BIU. With a large influence of 23.5%. consequently, H_3 is accepted.

D. Influence of PEOU (X1) on BIU

Table 15 displays the results of an investigation using multiple linear regression; the data suggest that there is a positive and statistically significant correlation between the variable labeled "PEOU" and the behavioral indicator labeled "BIU" the simplicity of use of the Blu digital banking app, as perceived by the user, will have an effect on the user's likelihood of actually employing the app, according to the hypothesis that is currently under discussion. The results of this research are directly proportional to the research which states that PEOU has a positive and significant effect on BIU (Alharbi & Drew, 2014; Astari et al., 2022; Baridwan & Rabbani Giovanni Muhammad Sulthon, 2021; Patel & Patel, 2018; Rafique et al., 2020; Rahmadhani et al., 2022). This is due to the fact that PEOU is one of the elements that can determine whether or not a consumer is interested in purchasing information technology items(Baridwan & Rabbani Giovanni Muhammad Sulthon, 2021).

However, the results of this research are inversely proportional to research that state that PEOU does not have a positive and significant effect on BIU (Baridwan & Octavika, 2020; Daragmeh et al., 2021) This is due to the fact that Gen Xers in Hungary have a normal level of smartphone and internet usage, which means they do not have significant difficulties in using mobile payments, and that barriers to adopting such payment methods have been removed. As a result, mobile payment usage has become more widespread among Gen Xers in Hungary(Daragmeh et al., 2021).

E. Influence of PU (X2) on BIU

Multiple linear regression analysis (Table 15) reveals a positive and statistically significant connection between PU variable and BIU variable. Enhancing the Blu digital bank app's perceived utility should increase users' intent to do so. The results of this research are directly proportional to the research which states that PU has a positive and significant effect

on BIU (Alharbi & Drew, 2014; Astari et al., 2022; Baridwan & Octavika, 2020; Baridwan & Rabbani Giovanni Muhammad Sulthon, 2021; Patel & Patel, 2018; Rafique et al., 2020; Rahmadhani et al., 2022). This is due to the fact that users are more likely to make use of a given piece of information technology if they perceive that product to be both comfortable and useful.

F. Influence of Perceive Security (X3) on BIU

Multiple linear regression analysis showed a positive and significant effect between the Perceive Security variable and the BIU variable, as shown in Table 15. It is hypothesized that users' intentions to use the Blu digital banking app are influenced by their perceptions of security, and that a higher sense of PS leads to more frequent use.

The findings of this study are exactly proportionate to those of other studies that found a favorable and substantial influence of PS on BIU (Baridwan & Octavika, 2020; Patel & Patel, 2018) Due to the fact that people would not use the Internet banking services that banks offer if they are not adequately protected from potential threats (Patel & Patel, 2018). This makes sense, since monetary transactions form the backbone of banking. Therefore, many users, especially those from underdeveloped nations who are more accustomed to doing monetary transactions directly, will be more cautious.

However, the results of this research contradict research by Rahmadhani et al (Rahmadhani et al., 2022) which states that PS does not have a positive and significant effect on BIU because they believe that using financial technology (fintech) does not require many considerations regarding security.

G. Influence of PEOU (X1), PU (X2), and PS (X3) on BIU

Using a multiple linear regression analysis, it was determined that all three independent factors had a substantial impact on the dependent variable. Instances where a rise in all three independent variables leads to a rise in BIU the Blu digital bank app. Table 14 analysis results also show considerable influence from factors other than the independent variables tested here. This indicates that, in addition to the independent variables examined here, there may be more relevant factors to consider.

5. CONCLUSIONS, IMPLICATIONS, SUGGESTIONS AND LIMITATIONS OFTHE RESEARCH

As the research object, all active undergraduate students at the Faculty of Business Administration at Brawijaya University who have never used the Blu digital bank application will be the focus of this investigation. The purpose of this research is to discover and explain how PEOU, PU, and PS influence the BIU of the Blu digital bank application. The findings of this research are as follows:

According to the findings of the research, the BIU variable of the Blu digital bank application is significantly influenced in a positive way by the PEOU variable. Consequently, this indicates that the increase in PEOU will be directly proportionate to the increase in BIU, which is the application Blu digital bank for students who are enrolled in the Faculty of Administrative Sciences at Brawijaya University.

A significant positive effect is exerted by the PU variable on the BIU variable of the Blu digital bank application, as indicated by the findings of the research. At the Faculty of Administrative Sciences at Brawijaya University, this indicates that the increase in PU will be exactly proportional to the increase in the number of students who have downloaded the Blu digital bank application.

A significant positive effect is exerted by the PS variable on the BIU variable of the Blu digital bank application, as indicated by the findings of the research. According to this,

the rise in PS will be directly proportionate to the rise in the number of students at Brawijaya University's Faculty of Administrative Sciences who are using the BIU the Blu digital bank application and using it.

According to the findings of the research, independent variables PEOU, PU, and PS are not enough to define BIU digital banking Blu. As a result of the significant impact of other independent variables that are not included in the independent variables that were utilized in this research, the author recommends that additional independent variables that are not included in this research be included in subsequent empirical investigations for the future research.

6. REFERENCES

Alharbi, S., & Drew, S. (2014). Using the Technology Acceptance Model in Understanding Academics' Behavioural Intention to Use Learning Management Systems. *International Journal of Advanced Computer Science and Applications*, *5*(1). https://doi.org/10.14569/IJACSA.2014.050120

Arpaci, I., Yardimci Cetin, Y., & Turetken, O. (2015). Impact of Perceived Security on Organizational Adoption of Smartphones. *Cyberpsychology, Behavior, and Social Networking*, *18*(10), 602–608. https://doi.org/10.1089/cyber.2015.0243

Astari, A. A. E., Yasa, N. N. K., Sukaatmadja, I. P. G., & Giantari, I. G. A. K. (2022). Integration of technology acceptance model (TAM) and theory of planned behavior (TPB): An e-wallet behavior with fear of covid-19 as a moderator variable. *International Journal of Data and Network Science*, *6*(4), 1427–1436. https://doi.org/10.5267/j.ijdns.2022.5.008

Balapour, A., Nikkhah, H. R., & Sabherwal, R. (2020). Mobile application security: Role of perceived privacy as the predictor of security perceptions. *International Journal of Information Management*, *52*, 102063. https://doi.org/10.1016/j.ijinfomgt.2019.102063

Baridwan, Z., & Octavika, A. M. (2020). The Influence of Perceived Usefulness, Ease of Use, Behavioral Control, Security and Trust Towards the Behavioral Intention to Use Go-Pay (A Case Study on Accounting Students In Universitas Brawijaya). *Jurnal Ilmiah Mahasiswa Fakultas Ekonomi Dan Bisnis*, *8*.

Baridwan, Z., & Rabbani Giovanni Muhammad Sulthon. (2021). The Study on Mobile Banking Application Use: The Perspective of Tam, Perceived Risk, and Trust. *Jurnal Ilmiah Mahasiswa Fakultas Ekonomi Dan Bisnis*, *9*.

Chawla, D., & Joshi, H. (2019). Consumer attitude and intention to adopt mobile wallet in India – An empirical study. *International Journal of Bank Marketing*, *37*(7), 1590–1618. https://doi.org/10.1108/IJBM-09-2018-0256

Daragmeh, A., Lentner, C., & Sági, J. (2021). FinTech payments in the era of COVID-19: Factors influencing behavioral intentions of "Generation X" in Hungary to use mobile payment. *Journal of Behavioral and Experimental Finance*, *32*, 100574. https://doi.org/10.1016/j.jbef.2021.100574

Davis, F. D., & Venkatesh, V. (1996). A critical assessment of potential measurement biases in the technology acceptance model: three experiments. *International Journal of Human-Computer Studies*, *45*(1), 19–45. https://doi.org/10.1006/ijhc.1996.0040

Enck, W., Ongtang, M., & McDaniel, P. (2009). On lightweight mobile phone application certification. *Proceedings of the 16th ACM Conference on Computer and Communications Security*, 235–245. https://doi.org/10.1145/1653662.1653691

Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25*

(9th ed.). Badan Penerbit Universitas Diponegoro.

Hanggono, & Aditya A. (2015). Analisis Atas Praktek Tam (Technology Acceptance Model) Dalam Mendukung Bisnis Online Dengan Memanfaatkan Jejaring Sosial Instagram. *Jurnal Administrasi Bisnis S1 Universitas Brawijaya*, *26*.

Herman. (2022, November 16). 62% Pengguna blu by BCA Digital Ternyata Bukan Nasabah BCA. *Beritasatu.Com*. https://www.beritasatu.com/ekonomi/1000067/62-pengguna-blu-by-bca-digital-ternyata-bukan-nasabah-bca

Kamus Besar Bahasa Indonesia. (n.d.). Retrieved October 18, 2023, from kbbi.kemdikbud.go.id

Laporan Transaksi Digital Banking. (2022).

Nila Febrianti, N. M., & Darma, G. S. (2023). Millennials' Intention to Invest through Securities Crowdfunding Platform. *Aptisi Transactions on Technopreneurship (ATT), 5(1), 19–30. https://doi.org/10.34306/att.v5i1.280*

Patel, K. J., & Patel, H. J. (2018). Adoption of internet banking services in Gujarat. *International Journal of Bank Marketing*, *36*(1), 147–169. https://doi.org/10.1108/IJBM-08-2016-0104

Peraturan Otoritas Jasa Keuangan, Pub. L. No. 12/POJK.03/2021, Otoritas Jasa Keuangan (2021).

Rafique, H., Almagrabi, A. O., Shamim, A., Anwar, F., & Bashir, A. K. (2020). Investigating the Acceptance of Mobile Library Applications with an Extended Technology Acceptance Model (TAM). *Computers & Education*, *145*, 103732. https://doi.org/10.1016/j.compedu.2019.103732

Rahayu Isna Rifka Sri. (2023, February 24). DPK Tumbuh 296 Persen, BCA Digital Masih Merugi Rp 71,60 Miliar di 2022. *Kompas.Com*. https://money.kompas.com/read/2023/02/24/171000526/dpk-tumbuh-296-persen-bca-digital-masih-merugi-rp-71-60-miliar-di-2022

Rahmadhani, S. D., Buchdadi, A. D., Fawaiq, M., & Prasetya, B. A. (2022). Determinants of intention to use e-wallet in Generation Z. *BISMA (Bisnis Dan Manajemen)*, *15*(1), 60–77. https://doi.org/10.26740/bisma/v15n1.p60-77

Santoso, B. A. (2018). *Tutorial & Solusi Pengolahan Data Regresi*. CV Garuda Mas Sejahtera.

Sari, K., Sherry Adelia, Ni Made Yusmini, Hasmidar, & Agus Nurofik. (2023). The Role of Perceived Ease of Use, Trust and Perceived Usefulness on Intention to Use Customer of Tix Id. *JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi)*, *9*(1), 132–139. https://doi.org/10.35870/jemsi.v9i1.920

Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. CV Alfabeta.

Tyas Elok Irianing, & Darma Emile Satia. (2017). Pengaruh Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, dan Actual Usage Terhadap Penerimaan Teknologi Informasi: Studi Empiris Pada Karyawan Bagian Akuntansi dan Keuangan Baitul Maal Wa Tamwil Wilayah Daerah Istimewa Yogyakarta dan Sekitarnya. *Reviu Akuntansi Dan Bisnis Indonesia*, *1*, 25–35. https://doi.org/https://doi.org/10.18196/rab.010103

Yasa, N. N. K., Ratnaningrum, L. P. R. A., & Sukaatmadja, P. G. (2014). THE APPLICATION OF TECHNOLOGY ACCEPTANCE MODEL ON INTERNET BANKING USERS IN THE CITY OF DENPASAR. *Jurnal Manajemen Dan Kewirausahaan*, *16*(2). https://doi.org/10.9744/jmk.16.2.93-102