Journal of Artificial Intelligence and Engineering Applications

Website: https://ioinformatic.org/

15th June 2025. Vol. 4. No. 3; e-ISSN: 2808-4519

Measurement of User Acceptance of BRImo Application with Technology Acceptence Model (TAM) Approach

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Abstract

This study investigates the factors influencing user acceptance of the BRImo mobile banking application using the Technology Acceptance Model (TAM). As the adoption of fintech in Indonesia rapidly increases, understanding user behavior towards digital banking platforms becomes critical. The research analyzes six key variables: perceived usefulness, perceived ease of use, perceived trust, subjective norm, user attitude, and intention to use. Data were collected through a questionnaire distributed to 398 active BRImo users and analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results show that perceived trust is the most significant factor influencing user attitude, which subsequently impacts the intention to continue using the application. Perceived usefulness also has a positive influence, while perceived ease of use and subjective norm were found to have no significant effect. The study concludes that trust in the application's security and reliability plays a critical role in shaping user attitudes and behavioral intentions. These findings suggest that developers should prioritize features that enhance credibility and user trust to improve acceptance and usage of digital banking services like BRImo.

Keywords: *TAM, BRImo, Fintech*

1. Introduction

The rapid development of information technology has influenced various aspects of life to become completely digital. One of the effects of the development of information technology is the development of Fintech (Financial Technology). Fintech (Financial Technology) is defined as the integration of innovative business models and cutting-edge technology to transform financial services. Fintech encompasses a wide range of services, such as digital payments, peer-to-peer lending, online investment, and technology insurance, aimed at improving financial efficiency and inclusion. The development of fintech has changed bank operations by adopting it in the form of various services such as mobile banking, digital payments, and digital investments by offering faster, cheaper, and more accessible solutions [1].

The rapid growth of fintech adoption in Indonesian banking is driven by high internet penetration and smartphone adoption. PT Bank Rakyat Indonesia (Persero) Tbk (BBRI) or BRI utilizes fintech to develop its services, one of which is mobile banking named BRImo to facilitate digital banking transactions. BRImo was first launched in 2019 which is designed to provide easy access to banking services, such as transfers, payments, investments, and financing, via mobile devices [2].

As seen from the Play Store, the BRImo App has been downloaded by more than 50 million users on the Play Store with a rating of 4.7 and more than 1.8 million reviews. Of the 1.8 million users who gave reviews, 1.5 million users were satisfied with the service in the BRImo application by giving a rating of 5 but some users still gave a low rating which indicates that there are still obstacles and problems with the BRImo application that affect user satisfaction and experience while using the BRImo application. This shows the importance of understanding the factors that influence user acceptance and satisfaction with the BRImo application.

The TAM model is used in this study to analyze the extent to which the perceived usefulness and convenience of the BRImo application influences customer decisions in using the BRImo application in transactions. TAM focuses on two main constructs, namely perceived usefulness and perceived ease of use, which are believed to influence user attitudes and interest in adopting technology. TAM aims to explain how external factors, such as technology features and social influences, shape user perceptions, which ultimately impact behavioral intention. In addition, TAM can also be developed by adding other variables such as trust and perceived risk to improve prediction accuracy [3].

This study aims to analyze factors such as ease of use, perceived benefits, and user trust that can affect the acceptance of BRImo by users. In addition, this research is expected to provide academic insight into technology acceptance in digital banking services and provide recommendations for BRI in improving BRImo services. The results of this study are expected to help develop more optimal services, increase user satisfaction, and strengthen customer confidence in the security and effectiveness of the BRImo application.

2. Literature Review

2.1. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a theoretical model developed by Davis (1989) to analyze user acceptance of a technology. The approach with the TAM method aims to explain how external factors, such as technological features and social influences, shape user perceptions, which in turn have an impact on behavioral intention According to [3] between. TAM focuses on two main constructs, namely perceived usefulness and perceived ease of use, which are believed to influence user attitudes and interest in adopting technology. In addition, attitude toward use and intention, and actual system usage are also included in TAM [4]. The model can be expanded by incorporating other variables such as trust and perceived risk to enhance its predictive capability. This was exemplified in a study by [5], who extended TAM by including subjective norm and perceived trust in the context of internet banking adoption, and found both variables significantly influenced user attitudes. Their findings support the flexibility of TAM to be adapted across different technologies and user contexts.

2.2. BRImo in the Context of Fintech

Financial technology (fintech) refers to the use of technological innovation to provide financial services that are faster, more accessible, and more efficient for users. The presence of fintech has transformed the way people perform financial transactions, allowing individuals to access services such as digital payments, online loans, and banking applications without visiting traditional financial institutions [6]. This development is closely tied to banking services, as many salary transfers and daily transactions are now facilitated through digital platforms provided by banks [7]. In Indonesia, BRImo is one example of fintech innovation developed by Bank Rakyat Indonesia (BRI) that integrates mobile banking features with digital financial solutions. Launched in 2019, BRImo offers a wide range of services including fund transfers, bill payments, balance inquiries, top-ups, and QR code payments, all accessible via smartphones. The application has seen rapid growth in users, indicating widespread public acceptance and demonstrating its role in advancing digital financial inclusion in Indonesia.

2.3. Hypothesis

a) Perceived Usefulness (PU)

Perceived Usefulness is an individual's belief that using an information system can improve their performance [9]. In the context of technology, PU reflects the perception that an application has real benefits and can support user productivity. In this case, fintech applications are considered useful if they are able to facilitate daily financial transactions and activities. PU is also considered a major factor influencing individual attitudes in accepting and using new technology [10].

H1. Perceived Usefulness (PU) has a significant impact on Attitude Toward (AT)

b) Perceived Ease of Use (PE)

Perceived Ease of Use is the extent to which a person believes that the system used is easy to operate and does not require complex effort [10]. In the context of information technology, this perception of ease is an important basis in shaping user satisfaction and comfort [9]. When users feel that an application, such as BRImo, is easy to use, it will increase their preference and positive attitude towards its use. Previous research also shows that ease of use drives interest in the adoption of fintech technology, because services are easily accessible, flexible, and do not require physical queues [5].

H2. Perceived Ease Of Use (PE) has a significant impact on Attitude Toward (AT)

c) Perceived Trust (PT)

Perceived Trust is an individual's belief and expectation of the reliability and integrity of a technology in meeting needs and providing benefits as promised. In the context of digital financial services such as BRImo, trust includes the perception that the system is secure, trustworthy, and able to maintain user privacy [5]. Trust has proven to be an important factor in forming long-term relationships with users and driving technology adoption, including mobile banking and fintech [10]. In addition, trust also reflects an emotional attitude that grows from positive user experiences and is believed to have a direct effect on interest in using digital services [11].

H3. Perceived Trust (PT) has a significant impact on Attitude Toward (AT)

d) Subjective Norm (SN)

Subjective Norm is an individual's thought of doing or not doing an action based on social pressure from the surrounding environment [9]. This pressure can come from influential people such as family, friends, or coworkers, who provide encouragement or recommendations for a behavior. A person tends to follow behaviors that are considered common or socially expected, and tends to avoid behaviors that are not approved by the environment [5]. In the context of technology adoption, subjective norms have been shown to have a positive relationship with individual behavioral intentions to use digital services. Other research also shows that subjective norms can strengthen the perceived usefulness of an application if there is encouragement from the surrounding environment, as in the study of the use of the Pospay application conducted by [12].

H4. Subjective Norm (SN) has a significant impact on Attitude Toward (AT)

e) Attitude Toward (AT)

Attitude Toward is a person's internal evaluation of a system, which reflects a tendency to accept or reject its use. This attitude can be a positive or negative response, depending on the individual's perception of the benefits and convenience of the system. In the context of services such as internet banking, user attitude is one of the important factors that influence the intention to

continue using the service. The more positive the attitude towards the system, the more likely the individual will continue to use it consistently [5].

H5. Attitude Toward (AT) has a significant impact on Intention (IN)

3. Research Methods

The conceptual model used in measuring user acceptance of the BRIMO application uses the Technology Acceptance Model (TAM) model approach used by [5]. Figure 1 is a conceptual model that will be used in this study.

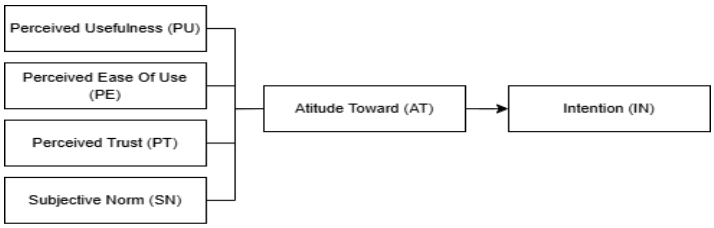

Fig 1. Conceptual Model

The TAM model above uses six variables that are used to measure acceptance of technology use. The first variable is Perceived Usefulness (PU), which is the extent to which technology provides benefits. Second, Perceived Ease Of Use (PE) measures the ease of use of technology. Third, Perceived Trust (PT) measures trust in the use of technology. Fourth, Subjective Norm (SN) measures the influence of the environment in the decision to use technology. Fifth, Attitude Toward (AT) measures user attitudes towards using technology. Sixth, Intention (IN) measures user intention to use technology.

3.1. Data Source

The data in this study were collected through an online questionnaire distributed using Google Form to respondents who are active users of the BRImo application. The questionnaire uses a 5-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree, to assess the respondent's level of agreement with the statements compiled based on indicators in the Technology Acceptance Model (TAM) conceptual model.

3.2. Population and Sample

The sampling technique in this study uses a non-probability sampling method with purposive sampling technique, where each member of the population does not have the same opportunity to be selected as a sample. This technique was chosen because the sample was determined based on the research objectives, namely measuring the acceptance of using the BRImo application. In this case, the research focuses on respondents with the characteristics of active BRImo users, with a total of 384 respondents. The calculation of the sample size uses the Lameshow formula because the population of active BRImo users is not known with certainty, so this method is considered the most suitable for calculating samples with the condition that the population size is not known with certainty.

$$n = \frac{z^2 P (1 - P)}{d^2}$$

Description :
n = sample size,
z = 95% confidence score (1.96)
P = maximum 50% estimate (0.5)
d = 5% error rate (0.05)
So the calculation :

$$n = \frac{(1{,}96)^2 \ 0{,}5 \ (1 - 0{,}5)}{(0{,}05)^2}$$

$$= 384{,}16 \approx 384$$

3.3. Data Presentation

The respondent data collected through Google Form amounted to 415. However, after cleaning and filtering the data to ensure the validity and completeness of the answers, the amount of data that is suitable for analysis is 398 respondents. The demographic data of respondents in this study consisted of gender, age, and employment status. The number of respondents is 398 with characteristics as in Table 1 below.

Table 1: Respondent Demographics

Characteristic	Group	Qty	Percentage
Gender	Female	241	60,5%
	Male	157	39,5%

Age	<20	27	6,7%
	20 - 29 Years	235	59,1%
	30 - 39 Years	108	27,2%
	>= 40 Years	28	7%
Employment Status	Housewife	20	5%
	Private Employee	114	28,6%
	Civil Servant	38	9,6%
	Student	143	36%
	Self-Employed	30	7,5%
	Entrepreneurship	53	13.3%

3.4. Data Analysis Method

The data in this study was analyzed using Structural Equation Modeling - Partial Least Squares (SEM-PLS), a variance-based statistical method suitable for small sample sizes and non-normally distributed data [13][14]. SEM-PLS is considered a second-generation multivariate analysis technique that enables researchers to assess complex relationships between latent variables through observable indicators. This method is widely used in social and management research for its ability to evaluate the validity and reliability of constructs simultaneously.

The outer model assessment aims to evaluate the suitability of the questionnaire indicators in measuring the constructs, focusing on validity and reliability [15]. Convergent validity is tested using Average Variance Extracted (AVE $\geq$ 0.5) and outer loading values ($\geq$ 0.7). Discriminant validity is assessed using the Fornell-Larcker criterion. Reliability is measured using Cronbach's Alpha and Composite Reliability, both of which should meet a minimum value of 0.7 [16].

The inner model evaluation is conducted to examine the relationships between latent variables and test the research hypotheses through R-square (R^2), effect size (f^2), and path coefficients. The R^2 value indicates the strength of the model, categorized as weak (< 0.3), moderate (0.3–0.5), and strong (> 0.5) [4]. The effect size is interpreted as small ($f^2 = 0.02$), medium ($f^2 = 0.15$), and large ($f^2 = 0.35$) [15]. The significance of path coefficients is determined by p-v.

3.5. Variable Construct

Table 2 is a variable construct from each variable used in this study.

Table 2: Variable Construct

Variabel	Item	Question	Sources
Perceived Ease of Use (PE)	PE1	I easily understand the menu and features in the BRImo application because it has a simple appearance.	[5]
	PE2	I am confused about using the features for transactions in the BRImo application.	[5]
	PE3	I find the transaction process in the BRImo application easy to do.	[5]
	PE4	I feel that the features in the BRImo application are easy to learn.	[5]
Perceived Usefulness (PU)	PU1	I am facilitated in making transactions by the BRImo application.	[5]
	PU2	I feel that the BRImo application provides benefits for me.	[5]
	PU3	I am helped by the BRImo application in making payments more quickly.	[5]
Attitude Toward (AT)	AT1	I feel that using the BRImo app is the right choice.	[5]
	AT2	I feel that using the BRImo application is a positive step.	[5]
	AT3	I feel that the BRIMO application service provides convenience in	[17]

		transactions.	
Perceived Trust (PT)	PT1	I trust the BRImo application	[5]
	PT2	I believe that the information displayed on the BRImo application is valid	[5]
	PT3	I believe that my personal data on the BRImo application is maintained.	[5]
	PT4	I do not believe that the BRImo application keeps my financial information safe.	[5]
Intention (IN)	IN1	I intend to use the BRImo App in the future.	[5]
	IN2	I do not intend to use the BRImo App in every transaction	[5]
	IN3	I intend to rely on BRImo rather than other apps as the main app for my digital transactions.	[5]
Subjective Norm (SN)	SN1	I was influenced to use the BRImo application because of promotions on social media about the BRImo application.	[5]
	SN2	I decided to use BRImo even though other people didn't use the app.	[5]

4. Result and Discussion

4.1. Result

The instruments that have been prepared are then tested at this stage to ensure their validity and reliability through testing the outer model, inner model, and hypothesis testing. The data analyzed came from 398 respondents who met the criteria as active users of BRImo and had been successfully collected previously. Testing was carried out using WarpPLS software version 8.0.

4.1.2. Outer Model

Outer model testing aims to assess the suitability of indicators in the questionnaire with research constructs, both in terms of validity and reliability [15]. Validity is tested through convergent validity using AVE ≥ 0.5 and outer loading ≥ 0.7. and discriminant validity through the Fornell-Larcker criteria. Cronbach's Alpha and Composite Reliability were used to measure reliability with a minimum value of 0.7 [16].

Table 3: Validity and reliability test result

Code	Cronbach's Alpha	AVE	Composite Reliability	Indicator	Outer Loadings
PE	0,846	0,683	0,896	PE1	0,849
				PE2	0.806
				PE3	0,843
				PE4	0,809
PU	0,805	0,719	0,885	PU1	0,841
				PU2	0,838
				PU3	0,866
AT	0,802	0,717	0,883	AT1	0,833
				AT2	0,869
				AT3	0,837
PT	0,851	0,690	0,899	PT1	0,852
				PT2	0,825
				PT3	0,801
IN	0,797	0,712	0,881	IN1	0,870

				IN2	0,862
				IN3	0,797
SN	0,700	0,769	0,870	SN1	0,877
				SN2	0,877

Based on Table 3. all indicators have outer loadings values above 0.7 that all indicators are valid and suitable for use in construct measurement. Convergent validity is also tested through the AVE value. In this model, all constructs have AVE > 0.5, which means they have met the criteria for convergent validity. The highest AVE value is found in the SN construct with 0.769 and the lowest in PT with 0.690.

In terms of reliability, this is evidenced by the Cronbach's Alpha and Composite Reliability values. All constructs have a Cronbach's Alpha value > 0.7 and Composite Reliability > 0.7, which means all constructs are reliable. The PT construct shows the highest reliability CR = 0.899, while SN has low reliability CR = 0.870, but is still within good limits. Thus, it can be concluded that all indicators and constructs in this model have met the validity and reliability requirements, both based on the outer loadings, AVE, Cronbach's Alpha, and Composite Reliability values.

Table 4: Fornell-lecker

Code	PE	PU	AT	PT	IN	SN
PE	**0,827**					
PU	0,444	**0,848**				
AT	0,356	0,594	**0,847**			
PT	0,410	0,704	0,670	**0,831**		
IN	0,434	0,716	0,655	0,775	**0,844**	
SN	0,183	0,341	0,267	0,434	0,375	**0,877**

Discriminant Validity is evaluated through the cross-loading value and the Fornell-Larcker criterion. A construct is declared to meet discriminant validity if the square root value of the AVE is greater than the correlation value between other constructs contained in the same column. Based on the Fornell-Larcker Table, all diagonal values for each construct PE (0.827), PU (0.848), AT (0.847), PT (0.831), IN (0.844), and SN (0.877) are greater than the correlation value between other constructs in the same column. This shows that all constructs have met the Discriminant Validity criteria according to the Fornell-Larcker Criterion approach.

4.2.2. Inner Model

Inner model analysis evaluates the relationship of each variable and tests hypotheses through R-Square, effect size (f^2), and path coefficient. R^2 values <0.3 are weak, 0.3-0.5 are moderate, and >0.5 are strong [4]. Effect size shows the influence with $f^2 = 0.02$ (weak), 0.15 (medium), and 0.35 (strong) [15]. Path coefficient is significant if p-value <0.05 [15].

Table 5: R-Square

Code	R-Square
AT	0,54
IN	0,49

At this stage, the analysis is carried out by looking at the R-Square value to determine how much the independent variable affects the dependent variable. Based on Table 5, the Attitude Toward (AT) variable has an R-Square value of 0.54, which means that 54% of the variance in AT can be explained by the variables that influence it. Meanwhile, the Intention (IN) variable has an R-Square value of 0.49, which indicates that 49% of the variance in IN is explained by the previous variables in the model.

Table 6: F-Square

Variable Relationship	f^2	Description
PU ➞ AT	0,087	Weak
PE ➞ AT	0,023	Weak
PT ➞ AT	0,418	Strong
SN ➞ AT	0,009	Weak
AT ➞ IN	0,490	Strong

Table 6 shows the relationship between variables analyzed based on the F-Square value to determine the magnitude of the effect given. The results show that Perceived Trust (PT) to Attitude Toward (AT) and Attitude Toward (AT) to Intention (IN) have a strong effect, with f^2 values of 0.418 and 0.490, respectively. Furthermore, Perceived Usefulness (PU) on AT and Effort Expectancy (PE) on AT have a weak effect, amounting to 0.087 and 0.023, respectively. The relationship between Subjective Norm (SN) on AT also provides a very weak effect with an f^2 value of 0.009. Thus, it can be concluded that the PT and AT variables contribute the most in this model.

4.2.3. Hypothesis Test

Hypotheses are temporary statements that researchers propose to test the truth through data. Hypotheses are formulated systematically in the form of null hypotheses (Ho) and alternative hypotheses (Ha), so that they can be analyzed mathematically and produce the right conclusions [18]. Hypothesis testing can be done with two tests, namely the f-square (f^2) or effect size test and the Path Coefficient.

Table 7: Results of path coefficient analysis

Code	Original Sample	P-Value	Influence
PU → AT	0,130	0,004	Significant
PE → AT	0,061	0,108	Not significant
PT → AT	0,585	<0,001	Significant
SN → AT	0,028	0,286	Not significant
AT → IN	0,700	<0,001	Significant

Based on Table 7, PU, PT, and AT variables have a significant influence. PU has an effect on AT with a value of p=0.004 and coefficient=0.130, meaning that the greater the perceived benefits, the better the attitude towards BRImo. PT also has a significant effect on AT p value <0.001 and coefficient = 0.585, indicating that the higher the user's trust, the better their attitude. AT has a significant effect on IN with a value of p<0.001 and coefficient=0.700, which means that the user's good attitude towards the BRImo application encourages the intention to use BRImo. Meanwhile, the PE variable p=0.108 and SN p=0.286 do not have a significant effect on AT, but both still show a unidirectional relationship because the coefficient value is positive.

4.2. Discussion

4.2.1. Analysis of Outer Model Test Results

The results of testing the outer model show that all indicators in this model are valid and reliable. This is evidenced by the outer loading value above 0.7, AVE exceeding 0.5, and Composite Reliability and Cronbach's Alpha above 0.7. This means that the indicators used are able to represent constructs accurately and consistently. In addition, discriminant validity is also met based on the Fornell-Larcker criteria, where the square root value of the AVE of each construct is higher than the correlation with other constructs, which indicates that each construct is unique and does not overlap.

4.2.2. Analysis of Inner Model Test Results

Based on the results of testing the inner model, an R-Square value of 0.54 is obtained for the Attitude Toward (AT) variable, which means that 54% of the variance in user attitudes can be explained by the PU, PE, PT, and SN variables. While the R-Square value of 0.49 for Intention (IN) shows that the user's intention to use BRImo is explained by the AT variable. In general, the model has good predictive power. F-Square analysis reveals that Perceived Trust (PT) to Attitude Toward (AT) and Attitude Toward (AT) to Intention (IN) have a large influence (f^2> 0.35), with values of 0.418 and 0.490, respectively. This shows that user trust in BRImo is a very crucial aspect in forming a positive attitude, and influencing the intention to continue using the application. In contrast, Perceived Usefulness (PU) and Perceived Ease of Use (PE) have a weak effect on AT with f^2 values of 0.087 and 0.023 respectively. Subjective Norm (SN) exerts a very weak influence (f^2 = 0.009), indicating that social influence is not very dominant in shaping attitudes towards using BRImo.

4.2.3. Analysis of Hypothesis Test Results

H1: Perceived Usefulness (PU) has a significant impact on Attitude Toward (AT)
The relationship between PU and AT shows a p-value of 0.004, indicating a statistically significant effect. Therefore, hypothesis H1 is accepted. This result suggests that the more users perceive the BRImo application as useful and capable of enhancing transaction efficiency, the more favorable their attitude becomes toward using the application.

H2: Perceived Ease Of Use (PE) has a significant impact on Attitude Toward (AT)
The analysis reveals a p-value of 0.181 for the relationship between PE and AT, indicating that the effect is not statistically significant. As a result, hypothesis H2 is rejected. This implies that ease of use alone is not a strong determining factor in shaping users' attitudes toward BRImo.

H3: Perceived Trust (PT) has a significant impact on Attitude Toward (AT).
The analysis reveals a p-value of 0.181 for the relationship between PE and AT, indicating that the effect is not statistically significant. As a result, hypothesis H2 is rejected. This implies that ease of use alone is not a strong determining factor in shaping users' attitudes toward BRImo.

H4: Subjective Norm (SN) has a significant impact on Attitude Toward (AT).
The analysis reveals the relationship between SN and AT p-value of 0.303, indicating it is not statistically significant, leading to the rejection of hypothesis H4. This suggests that external social pressures, such as recommendations from others or exposure through social media, do not have a meaningful influence on user attitudes toward BRImo.

H5: Attitude Toward (AT) has a significant impact on Intention (IN).
The relationship between AT and IN produces a p-value of less than 0.001, indicating a strong and significant effect. Therefore, hypothesis

H5 is accepted. This result highlights that the more positive the user's attitude toward BRImo, the higher their intention to continue using the application in the future.

5. Conclusion

Research conducted on 398 BRImo user respondents found that Perceived Trust is the most important factor in forming a positive attitude towards BRImo, which in turn drives the intention to continue using the app. In contrast, social influence and ease of use are not very decisive in this context. These findings suggest that in the development and improvement of BRImo services, the trust aspect needs to be the main focus, as it is capable of significantly influencing user behavior. Therefore, developers are advised to strengthen features that can increase the sense of security, credibility and reliability of the app in the eyes of users.

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