

The Influences of Marketing Activities and Personal Competence on the Intention to Adopt Digital Banking

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Authors' contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

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ABSTRACT

Purpose: This study discusses the relationship between variables on bank customers' adoption of digital banking. Comprehensively, this study aims to determine the customer's interest in using Digital Banking based on the Technology Adoption Model (TAM) theory with Bank Marketing Activities (BMA) and Bank's Personal Competence (BPC) variables.

Methods: This study uses a quantitative approach with 271 respondents. The analysis technique in this study is the Structural Equation Model (SEM) using the IBM AMOS 26 program.

Results: The results of this study found three main results. First, BMA and BPC can increase interest in using digital banking if only by creating factors of perceived ease of use and perceived usefulness in the minds of customers. Perceived ease of use will arise if the bank's digital application has clear instructions and does not cause a burden during use. Meanwhile, perceived usefulness will occur if digital applications can improve performance and accelerate customer work. Second, BPC is proven to be more effective in increasing perceived ease of use. Meanwhile, BMA has relatively the same effectiveness in influencing perceived ease of use and perceived usefulness. Third, bank marketing, which is considered the most important, is personnel experience, service alertness in assisting the use of new technology, and conveying dissatisfaction. Meanwhile, the competencies of bank personnel that are considered a priority are the response to customer needs and requests, the ability to solve problems quickly, and ethical and enthusiastic personnel.

Implication: This research can expand studies related to technology adoption theory with relatively few marketing functions. Managerially, this research provides several insights regarding bank services that must be a priority and competence of bank personnel to increase the use of digital banking.

Keywords: Bank marketing activities, bank's personal competence, perceived ease of use, perceived usefulness, intention to use digital banking.

1. INTRODUCTION

Digital banking is one of part service of bank for the move to online banking where banking services are delivers over the internet. Since 2007-2017, bank is transforming to what we called banking 3.0 and now has reached banking 4.0 [1]. It enters its application stage to platform technologies and people can do transaction in everywhere and anytime by applications. These changes create some problems for banks the old traditional banks always comply by regulatory standard. The transformation from old model business bank to modernizing model with digital platform bank not only tightening regulation requirements but involves a huge investment cost and opportunity lost in terms of revenue. On the other side of the perspective however, digital technologies will reduce bank's operating costs such as switching cost or reduce cost when bank operation will involve in fewer employees and reduce operating costs [2].

Based on McKinsey survey show Indonesia consumers are open to digital banking, over the past three years number of users of digital banking has grown fast than other Asian Countries also digitally active has grown 2.5 times since 2014 which this growth more significant and the fact that digitally active are more valuable and loyal for bank. Fahmi et al., [3] as per November, 2018, the growth of customer user in digital banking increased 270% from 13.6 million customer in 2012 became 50.4 million customers in 2016. User of transaction in digital application growth 169% from 150.8 million in 2012 became 405.4 million transactions in 2016 [4] Another example, based on PWC surveyed in 2015, digital banking of users in Indonesia increased as much as 75%. However, switching cost from old traditional way to digital banking can be costly as it mentioned previously. This predicament slows down the digital transformation of legacy banking to digital banking [5].

The digital transformation banking industry in Indonesia started quite late compared to other Asian countries, such as Malaysia, Singapore

and Hong Kong. The geographical conditions of Indonesia, people still have traditional belief and preferences for doing their banking in traditional way visit to branches. Some banks began to invest in technology, considering a solution to improve their system and the threat from foreign bank business push local banks to upgrade and starting the new way of online transactions. In 2000s, the development of banking technology become a necessity.

A big issue in digital banking transformation is the lack of customer willingness to learn and use digital banking. This is not the case in Indonesia only, but it also happens in many countries, such as India [6], Thailand [7], Bangladesh [8], Zimbabwe [9], and Indonesia [10]. Huge research has been conducted to identify the determinants of this phenomena which are most of them employing TAM (Technology Acceptance Model) and UTAUT (Unified Theory of Acceptance and Use of Technology). As consequences, they identified almost similar determinants, among other, perceived usefulness, perceived ease of use, social influence, self-efficacy, and facilitating conditions. Some also proposes other specific determinants, such as price value, perceived financial cost, and awareness knowledge. Perceived usefulness and perceived ease of use seems to be dominant determinants.

Among huge research investigating the intention to adopt digital banking, however, little has explored the bank's marketing activities that drive the determinants above. Understanding the link between these activities and the determinants (e.g. perceived usefulness and perceived ease of use) is expected to provide more managerial implication. For example, given a digital banking technology in a bank (whatever the bank's reputation), the marketing team understand what activities have to do intensively to improve the adoption rate, what kind of training should be developed to equip the marketing personnel, and so on. Some research have actually tried to address this issue, but most of them primarily focus on the digital technology-related factors itself [7].

To address the issue above, this research will employ TAM (technology acceptance model) and link it with the bank marketing activities and bank personal competence. In this model, the main determinants of intention to adopt digital banking are perceived ease of use and perceived usefulness. According to Davis in He et al., [11], perceived ease of use is defined as “the degree to which a person believes that using a particular system would be free of effort”, whereas perceived usefulness refers to “the degree to which a person believes that using a particular system would enhance his or her job performance”. In this journal Muñoz-Leiva et al., [12], states the same thing that perceived ease to use is a perception that is very easy to use. Based on the above understanding, it states that perceived ease of use has a very influencing factor, namely it must be easy to use by bank customers to be able to adopt digital banking.

Perceived usefulness has been applied to a wide range of its to measure innovation performance for job, life and study Muñoz-Leiva et al., [12]. According to Davis in Muñoz-Leiva et al., [12], perceived usefulness can be defined as: “the degree to which a person believes that using a specific system will increase his or her job performance”, where according to the above theory perceived usefulness has a factor which greatly affects the intervention to adopt digital banking. According to the research above, the effect of the perceived usefulness of a bank consumer can increase the intention to adopt digital banking. The usability function that can be used or useful for bank customers to be able to adopt digital banking can be interpreted as easy to use for users and can also be easy to learn [13, 14].

In this research, researchers will try to deepen the influence of the marketing activities of the bank which will be able to influence directly as an antecedent of the variables perceived ease of use and perceived usefulness; and indirectly affect the intention to adopt digital banking through mediating variables perceived ease of use and perceived usefulness. Along with changes in the business world, along with changes also occur in the marketing activities of the business world. There have been significant changes in the world of marketing in this digital era. This so-called digital era marketing innovation is not the same as conventional marketing that happened before. This marketing activity is also called digital marketing [15]. To be able to convey information on marketing activities

from the bank as well as the usefulness or principle of benefit from the bank's digital application, personnel who are able to convey it are needed. Therefore, in this research, it is felt that it is important that the personal competence variable can be an external factor from the TAM theory itself which can affect the perceived ease of use and perceived usefulness as a mediating variable from the intention to adopt digital banking as the main goal [15].

This study discusses the relationship between variables on bank customers' adoption of digital banking. Comprehensively, this study aims to determine the customer's interest in using Digital Banking based on the Technology Adoption Model (TAM) theory with Bank Marketing Activities (BMA) and Bank's Personal Competence (BPC) variables, enriching the application of TAM in the banking industry in various countries and the determinants of TAM with marketing aspects, provide an understanding of important banking activities that are effective in increasing Intention to adopt, provide an understanding of the competencies that must be possessed by banking marketing personnel who play an important role in increasing intention to adopt, and provide an understanding of the attributes in the digital banking system that play an important role in increasing perceived usefulness and perceived ease of use.

2. LITERATUR REVIEW

Based on the TAM theory, this research wants to link the correlation of the Perceived of Usefulness and Perceived Ease of Use variables with the intention to adopt digital banking which is indirectly influenced by independent variables from marketing activities and personal competence from banking. Based on the TAM theory, this research wants to link the correlation of the Perceived of Usefulness and Perceived Ease of Use variables with the intention to adopt digital banking which is indirectly influenced by independent variables from marketing activities and personal competence from banking.

2.1 Technology Acceptance Model (TAM)

According to Sprenger & Schwaninger, [16], the most established model for measuring acceptance is the technology acceptance model, which can predict the behavioral intention to use the technology. In Technology Acceptance Model, both perceived usefulness and perceived

ease of use could predict an individual's attitude concerning the use of an application. Research provides a different context and methodology for measuring different variables using different models under different conditions. According to Lai [17], TAM research expanded to Model 2 (TAM2), TAM3 and the Unified Theory of Technology Adoption and Use (UTAUT). TAM focused on the effects of perceptions of the technology's usefulness and convenience on adoption intentions. Thus, it is favourable for the use of determining the novelty technology like the Digital Banking payment System.

There are many extensive reviews of the TAM literature similar to those presented in [18]. In addition, several literature reviews and meta-analyses focused on TAM in various application areas [19], e-business implementations Šumak et al., [20], and a review of technology adoption in social networks media [21] and an overview of TAM research on wireless Internet [18].

2.2 Intention to Adopt Digital Banking

Digital banking allows the use of technology to conduct banking transactions in a smooth manner yet there remains some insufficient steps and demand-side factors prevents the uptake of cashless technology [22]. Moreover, the public perception of a completely new digital banking service. The services offered by the financial institutions also continue to challenge and cater to the attitudes of consumers who are accepting of new technology products to gain market opportunities [23,24].

The attitude of adoption of digital banking is measured by a favourite indicator of information technology, supports technology adoption, trust in information technology, and positive responses or likes to use information technology [25].

2.3 Bank Marketing Activities and Bank Personal Competence

The marketing logic by which the company hopes to create the customer driven value and achieve these profitable relationships is generally referred to as marketing strategy [26]. A product position is the place the product occupies relative to competitors' products in consumers' minds. An effort to influence consumer perception of a brand or product relative to the perception of competing brands or products. According to Mullin in [27] sales promotion is a set of

techniques short term used to achieve various marketing objectives effectively, through adding value to the product or service, both in the market intermediaries or to direct users, usually not limited in term of certain time.

Event Marketing: The purpose of event marketing is to create experiences for consumers and promote service through linked to an event [28]. **Public Relation:** Public relation is concerned with people's attitudes toward the firm or specific issues and designed to sell a product or service and help marketing activities [28]. **Personal Selling:** In personal selling, sales persons are directly involved with potential buyer and get feedback swiftly.

2.4 Perceived Ease of Use and Perceived Usefulness

According to Oluwole O. Durodolu & M Joseph Ngoaketsi, [29], the Technology Acceptance Model (TAM) is gaining popularity for understanding the relationship between humans and technology through Perceived Usefulness (PU) and Perceived Ease of Use (PEU). The TAM, which is based on the two central variables of Perceived Ease of Use and Perceived Usefulness, has been adjudged as an essential determinant for classroom instructional media acceptance and performance and is one of the most widely, applied theoretical models in the Information System (IS) field.

The influencing part, to be explicit the customer's point of view on the benefits and effortlessness of using IT, makes the customer's lead a limit in development affirmation. The user's view of the benefits and ease of using IT, makes the user's behaviour a parameter is very important in technology acceptance. Perceived ease of use is a technology that is defined as a benchmark for those who believe that computers are easy to understand and use [30].

2.5 Hypothesis Development

2.5.1 The Effects of Bank Marketing Activities on Perceived Ease Of Use and Perceived Usefulness

Marketing mix can be differentiated into one complex strategy and it can be separated into several types of marketing strategies with objective to occupy a clear, unique and advantageous position in the consumer's mind [26]. Through an easily accessible system,

customers can carry out various transaction activities such as checking information services balances, making transfers and payments (electricity, water and internet) and purchasing credit. This activity can be done thanks to advances in information systems in world banking, namely with the birth of electronic banking (e-banking). Now the bank provides technology-based services to make it easier for customers to conduct financial transactions through mobile services banking [31]. Therefore, in order to support the description stated above, it is imperative to understand the importance of marketing strategies to the perception of consumer in this hypothesis:

H1: Bank marketing activities will have positive relationships on perceived ease of use.

H2: Bank marketing activities will have positive relationships on perceived usefulness

2.5.2 The effects of bank personal competence on perceived usefulness and perceived ease of use

According to the study of personal competence; values, attitudes, qualities, skills and abilities, personal competence strongly influences the formation of organizational knowledge and performance [32]. With sufficient competence, demonstrate abilities and skills as a basis for assessing the usefulness and easy accounting information system it uses in running operational activities of the organization in the financial sector [33]. Based on statement above, it is understood that:

H3: Bank marketing activities will have positive relationships on perceived usefulness

H4: Bank personal competence will have positive relationships on perceived ease of use.

2.5.3 Perceived ease of use and perceived usefulness

The comfort level of information technology users will affect the user attitude which will influence the mind-set of the product function as well the learning curve in using the product. Therefore, based on theory of TAM, it is important to understand that the relationship/causal effect of PEU and PU is closely correlated [34]:

H5: Perceived ease of use will have positive relationships on perceived usefulness.

2.5.4 Perceived ease of use, perceived usefulness, and intention to adopt digital banking

Based on theory of TAM, through personal behaviour, values, and attitudes can strongly influences the formation of an intention to adopt new innovation and adapt to changes [32]. Based on this research, perceived usefulness can be effective when customers feel they have benefits for activities in transactions. Several previous studies have also validated that there is a very strong relationship that Perceived usefulness is one of the triggers for customers to want to use mobile banking [35]. Therefore, based on the description stated above:

H6: Perceived ease of use will have positive relationships on intention to adopt digital banking

H7: Perceived usefulness will have positive relationships on intention to adopt digital banking

2.5.5 Bank marketing activities, bank personal competence on intention, and intention to adopt digital banking

There is a positive correlation between advertising expenses and financial performance extends over time [36]. Therefore, there is a need to address under marketing studies, the correct marketing strategies that produce optimal campaign that result to conversion of sales. Perceived benefit to different customer behaviour can differ from time to time. Therefore, intellectual capital of personal competence that align with customer orientation are proven to be a crucial factor for the adoption in digital banking [37]:

H8: Bank marketing activities will have positive relationships on intention to adopt digital banking

H9: Bank personal competence will have positive relationships on intention to adopt digital banking.

3. RESEARCH METHODS

In this section, the research design will be explained first, and then there will be an explanation of how the data in this study were obtained, followed by a discussion on the determination of the survey instrument and its validation. Finally, the statistical approach method in this study is explained to understand the flow of research.

4. RESEARCH DESIGN

This paradigm is the basis of a belief that can lead a researcher to find facts through research conducted [38]. The researcher will use post-positivism paradigm because it can give a better explanation where there is human involvement occurred [39]. In this research, the researcher is using the quantitative method because as mentioned before that post-positivism is relevant with the quantitative method and the researcher want to remove any prejudice that could affect the results the research by processing the data using a statistical measurement, and the last is the researcher want this research to conduct in an effective time which is supported by the method of gathering data using questionnaires which are fast and incurred least cost for the researchers [40]. This study uses a data analysis method using the Structural Equation Modeling (SEM) method, which is currently used to cover the weaknesses that exist in the regression method. To test the hypothesis and produce a feasible model, the analytical process in this study, the researchers uses Variant Based Structural Equation Modeling where the data processing uses the Partial Least Square (PLS) software program with the research design using hierarchical components using reflective-reflective measurement models.

5. DATA COLLECTION PROCEDURE

The answer to the questionnaire given to the respondent is by clicking on the answer column available through the google form or manual questionnaire by choosing one of 5 choices of questions on the Likert scale and using an interval measurement scale to measure the attitude of the respondent towards. The right population that was chosen by the researcher must have the same characteristics and correlation with the research purpose, in this research the researcher chooses the population of Indonesian banking customers. The sampling technique is a sampling technique for determining the sample to be used in the study, with various sampling techniques used. The sampling technique use non-probability sampling [1]. From the indicators perspective the researcher is suggested to have 10:1 ratio of samples compared to the indicators which means that for every one indicators the researcher is suggested to gain data from 10 samples [42]. A total of 225 (45 indicators x5) samples will be obtain by the researcher in conducting this research.

6. MEASUREMENTS AND VALIDATION

The instruments used in the questionnaire about bank marketing activities; client orientation (5 items), Relational orientation (6 items), Mutual disclosure or mutual openness (4 items), and Servises provider (9 items) Adapted from Al-Alak in Saibil, [43]. Bank Personal Competence; Knowledge (3 items), Skills (3 items), and Attitude (3 items) Adapted from Marneros et al., [44]; Alberton et al., [45]. Perceived Ease of Use; Clear and understandable (1 items), Does not require a lot of mental effort (1 items), Easy to get the system to do (1 items), and Easy to use (1 items) Adapted from Khairi & Baridwan, [46]. Perceived Usefulness; Improves job performance (1 items), Increases productivity (1 items), Enhances effectiveness (1 items), and the system is useful (1 items). Adapted from Khairi & Baridwan [46], so there were 45 total questionnaires in this study. The validity test in this study was tested using the AMOS program, the indicator is declared valid. Meanwhile, each question item will be said to be valid if it has a loading factor > 0.5. To test the level of data reliability using the Cronbach Alpha indicator. The data will be considered to have a high level of reliability if the value of the coefficient is between 0.7 - 0.9 and vice versa the data will be considered to have a low level of reliability if the value of the coefficient is less than 0.5.

That of the 271 respondents who filled out the questionnaire, only 258 respondents used Mobile Banking. As many as 13 respondents do not use Mobile Banking so they are not part of the population and are not included in the test. 271 respondents who filled out the questionnaire, 126 respondents only used mobile banking once a day, 95 respondents used it twice a day, 18 respondents used it 3 times and 19 people used it 4 times a day. That the majority of respondents' gender is dominated by the "Female" gender as much as 168 (62%). It can be concluded that the majority of respondents are female. That the majority of respondents' ages are dominated by the age of "25 - 30 years" as many as 110 (40.6%). It can be concluded that the majority of respondents are aged 25-30 years. that the majority of respondents' ages are dominated by income "IDR. 4,000,001-IDR. 8,000,000" as many as 132 (48.7%). It can be concluded that the majority of respondents have an income of IDR.4,000,001-IDR.8,000,000.

7. ANALYTIC STRATEGY

After we collected 271 data through online survey, the analysis phase in this study began with the launch of Normality Assumption Test, then continued with carrying the outliers test there are several observation number values that have a mahalanobis distance square value greater than 69.96 so it can be ascertained that the observation number contains outliers and value must be removed. The test is continued by looking at the Convergent Validity Test for each construct with the correlation value between the constructs in the model. The standardized loading estimate table by looking at each question item which will be said to be valid if it has a standardized loading estimate of 0.5 or more and ideally is 0.7 [47]. To measure discriminant validity, Kwong & Wong [48] and Andriani and Putra [49] stated that there were two testing steps, namely the Fornell larcker criterion and the heterotrait-monotrait ratio of correlations (HTMT). However, Henseler et al. [50] suggest to use HMTInference instead of Fornell's larcker criterion (square root AVE). This is based on the failure of the Fornell's larcker criterion (square root AVE) to identify discriminant validity, especially for large cases or research models that use mediating variables. For this reason, researchers only use HMTInference as a test to identify discriminant validity. If the confidence interval (CI) value is found to be less than 1.00 at the CI (97.5%), it can be identified that there is no problem with discriminant validity [50]. The next test is reliability test, when compared with Cronbach's alpha value, the magnitude of the construct reliability value provides higher reliability, where if the construct reliability value is above 0.7 then the value indicates good reliability. Only then did the Model Feasibility Test test be carried out as a goodness of fit model by looking at several measurement criteria Significance Probability $\geq 0,05$, CMIN/DF ≤ 2.00 , GFI ≥ 0.90 , AGFI ≥ 0.90 , TLI ≥ 0.95 , CFI ≥ 0.95 , RMSEA ≤ 0.08 . Next after

the parameter significance test was carried out and showed its significance, the next step was to see how much the latent variable variance explained the indicator variables with testing squared multiple correlation coefficient = R2. After testing squared multiple correlation coefficient then hypothesis testing is done.

8. RESULTS AND DISCUSSION

Based on testing Convergent Validity Test all question items for measuring variables have met the criteria, namely > 0.5 . It is concluded that, all indicator items are able to measure the intended variable well. In addition to looking at the estimate value, the analysis is continued by looking at the average variance extracted (AVE) value carried out to test convergent validity with a cut off value above 0.50. Based on test average variance extracted (AVE) all question items for measuring variables have met the AVE value, namely > 0.5 . It is concluded that, all variables have been measured properly. Since there is no problem with convergent validity, the next step to be tested is the problem related to discriminant validity for each construct with the correlation value between constructs in the model. Based on the test results above, it can be seen that all confidence interval (CI) values are found to be less than equal to 1.00 in the lower and upper values, for that the validity of the question items can be accepted and is said to be valid based on discriminant validit.

Based on Reliability Test calculation results above, the test shows that there is no construct reliability value whose value is below 0.7. This shows that all constructs in the study are reliable and feasible to use. Before testing the proposed hypothesis, a fill analysis of the structural equation model is carried out as a goodness of fit model. To be able to find out whether the model built is fit, a model suitability test is carried out (goodness of fit model).

Table 1. Coefficient of Determination and Predictive Relevance Tests

Goodness of fit index	Cut off value	Nilai	Evaluation
<i>Significance Probability</i>	$\geq 0,05$	0.058	Good Fit
CMIN/DF	≤ 2.00	1.825	Good Fit
GFI	≥ 0.90	0.913	Good Fit
AGFI	≥ 0.90	0.901	Good Fit
TLI	≥ 0.95	0.948	Marginal Fit
CFI	≥ 0.95	0.961	Good Fit
RMSEA	≤ 0.08	0.073	Good Fit

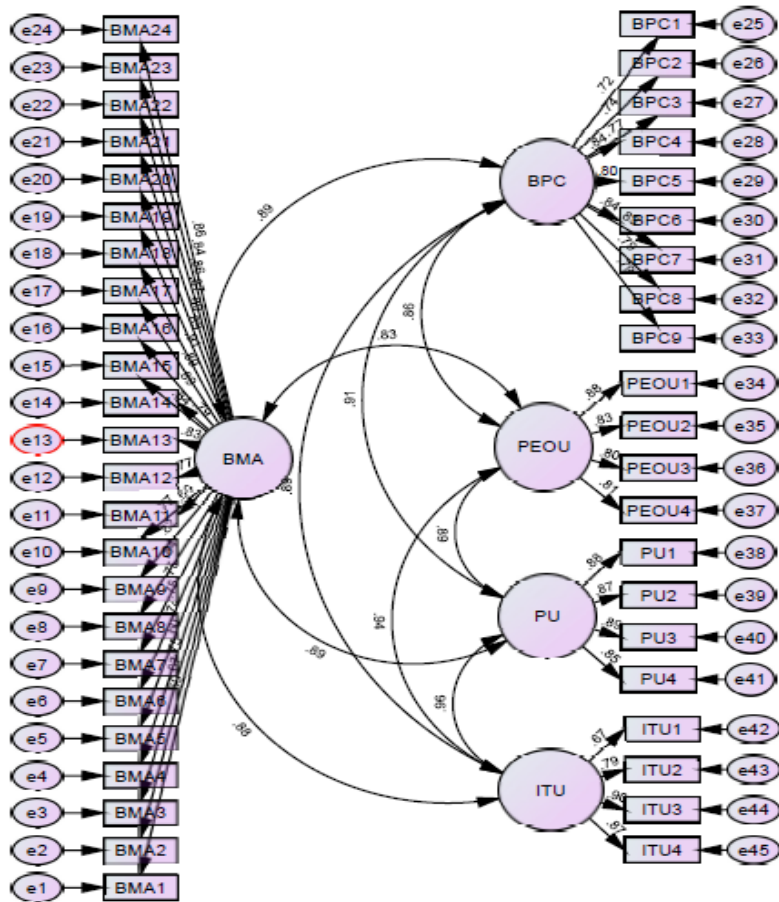


Fig. 1. Research Model

In Table 1 it can be seen that the reliability greater than 0.05 indicates that the model fits the empirical data. This is also supported by other fit criteria such as RMSEA 0.073 (< 0.08), GFI 0.913 (>0.90), AGFI 0.901 (>0.90), TLI 0.948 (>0.90) and CFI 0.961 (>0.90). Thus, the structural model used as an analytical tool in this study meets the criteria for goodness of fit. After the parameter significance test was carried out and showed its significance, the next step was to see how much the latent variable variance explained the indicator variables, based on Squared Multiple Correlation (R2) test the value of R-Square (R2) or the coefficient of determination of the ITU construct is 0.935. These results indicate that the endogenous variable can be explained by exogenous variables of 0.935 (93%) while the rest is explained by other exogenous variables. Meanwhile, the coefficient of determination of the PU construct is 0.880. These results indicate that the endogenous variable can be explained by exogenous variables of 0.880 (88%) while the rest is explained by other exogenous

variables outside this study. While the coefficient of determination of the PEOU construct is 0.643. These results indicate that the endogenous variable can be explained by exogenous variables of 0.643 (64%) while the rest is explained by other exogenous variables outside this study. We found that Bank Marketing Activities and Perceived Ease Of Use positive effect ($\beta = 0.466$, $CR > 1.96$, $p < 0.05$). Bank Marketing Activities and Perceived Usefulness positive effect ($\beta = 0.445$, $CR > 1.96$, $p < 0.05$). Bank Personal Competence and Perceived Usefulness positive effect ($\beta = 0.291$, $CR > 1.96$, $p < 0.05$). Bank Personal Competence and Perceived Ease of Use positive effect ($\beta = 0.545$, $CR > 1.96$, $p < 0.05$). Perceived Ease and Use and Perceived Usefulness positive effect ($\beta = 0.422$, $CR > 1.96$, $p < 0.05$). Perceived Ease of Use and Intention To Adopt Digital Banking positive effect ($\beta = 0.316$, $CR > 1.96$, $p < 0.05$). Perceived Usefulness and Intention To Adopt Digital Banking positive effect ($\beta = 0.554$, $CR > 1.96$, $p < 0.05$).

Table 2. Hypotheses Testing

			Estimate	S.E.	C.R.	P	Label
PEOU	<---	BMA	.466	.077	6.081	***	
PEOU	<---	BPC	.545	.059	9.304	***	
PU	<---	BMA	.445	.078	5.731	***	
PU	<---	BPC	.291	.062	4.707	***	
PU	<---	PEOU	.422	.087	4.854	***	
ITU	<---	BMA	-.037	.087	-.423	.672	
ITU	<---	BPC	-.047	.067	-.702	.483	
ITU	<---	PEOU	.316	.108	2.935	.003	
ITU	<---	PU	.554	.179	3.089	.002	

That there is no influence between Bank Marketing Activities and Intention To Adopt Digital Banking. These results prove that hypothesis eight is rejected. However, the researcher tries to examine the indirect relationship between Bank Marketing Activities and Intention To Adopt Digital through Perceived Ease of Use and Perceived Usefulness. The results of the estimated changes in the value of the indirect influence path coefficient in this model will be further analyzed using the total effects method as follows:

$$\text{Total Effects} = \frac{(a*b)}{(a*b)+c}$$

$$\text{Total Effects} = \frac{(0.466*0.316)}{(0.466*0.316)+(-0.037)}$$

$$\text{Total Effects} = \frac{(0.466*0.316)}{(0.466*0.316)+(-0.037)}$$

$$\text{Total Effects} = 1.336 \text{ (133.6\% or full mediation)}$$

Based on the calculation of the total effects with the indirect relationship between Bank Marketing Activities and Intention To Adopt Digital through Perceived Ease of Use, found to mediate fully with a magnitude of 133.6% (Full).

$$\text{Total Effects} = \frac{(a*b)}{(a*b)+c}$$

$$\text{Total Effects} = \frac{(0.445*0.554)}{(0.445*0.554)+(-0.037)}$$

$$\text{Total Effects} = \frac{0.246}{0.209}$$

$$\text{Total Effects} = 1.177 \text{ (117.7\% or full mediation)}$$

Based on the calculation of the total effects with the indirect relationship between Bank Marketing Activities and Intention To Adopt Digital through Perceived Usefulness, found to mediate fully with a magnitude of 117.7% (Full). Based on all the calculation above, it found that Bank Marketing Activities will be able to influence Intention to Adopt Digital Banking if mediated by Perceived Ease of Use and Perceived Usefulness.

That there is no influence between Bank Personal Competence and Intention To Adopt Digital Banking. These results prove that hypothesis nine is rejected. However, the researcher tries to examine the indirect relationship between Bank Personal Competence and Intention To Adopt Digital through Perceived Ease of Use and Perceived Usefulness. The results of the estimated changes in the value of the indirect influence path coefficient in this model will be further analyzed using the total effects method as follows:

$$\text{Total Effects} = \frac{(a*b)}{(a*b)+c}$$

$$\text{Total Effects} = \frac{(0.545*0.116)}{(0.545*0.116)+(-0.047)}$$

$$\text{Total Effects} = \frac{0.063}{0.016}$$

$$\text{Total Effects} = 3.937 \text{ (393.7\% or full mediation)}$$

Based on the calculation of the total effects with the indirect relationship between Bank Personal Competence and Intention To Adopt Digital through Perceived Ease of Use, found to mediate fully with a magnitude of 393.7% (Full).

$$\text{Total Effects} = \frac{(a*b)}{(a*b)+c}$$

$$\text{Total Effects} = \frac{(0.291*0.554)}{(0.291*0.554)+(-0.047)}$$

$$\text{Total Effects} = \frac{0.161}{0.114}$$

$$\text{Total Effects} = 1.412 \text{ (141.2\% or full mediation)}$$

Based on the calculation of the total effects with the indirect relationship between Bank Personal Competence and Intention To Adopt Digital through Perceived Usefulness, found to mediate fully with a magnitude of 141.2% (Full). Based on all the calculation above, it found that Bank

Personal Competence will be able to influence Intention to Adopt Digital Banking if mediated by Perceived Ease of Use and Perceived Usefulness [51].

9. CONCLUSION

The findings in this study revealed that Bank Marketing Activities were found to have a positive and significant influence on Perceived Ease of Use and Perceived Usefulness. Bank Personnel Competence was found to have a positive and significant influence on the Perceived Ease of use and Perceived Usefulness. Perceived Ease of use was found to have a positive and significant effect on Perceived Usefulness. Perceived Ease of use and perceived Usefulness was found to have a positive and significant effect on Intention To Adopt Digital Banking. Bank Marketing Activities and Bank Personal Competence were found to have no effect on Intention To Adopt Digital Banking.

The researcher suggests to the management of companies engaged in finance to pay attention to the factors of Bank Marketing Activities, especially the statement item "A bank employee is knowledgeable about clients' needs" which means that respondents do not quite agree that bank employees understand consumer needs. It is hoped that by increasing these factors, the Intention to Adopt Digital Banking will increase, engaged in finance to pay attention to the Bank Personal Competence factor, especially in the statement item "A bank employee be able to create creativity in improving services to guests" which means that respondents do not quite agree that bank employees improve quality. their service. It is hoped that by increasing these factors, the Intention to Adopt Digital Banking will increase, engaged in finance to pay attention to the Perceived Ease of Use factor, especially in the statement item "Overall, the digital banking application is easy to use" which means that respondents do not quite agree that in general the application is easy to use. . It is hoped that by increasing these factors, the Intention to Adopt Digital Banking will increase, and engaged in finance to pay attention to the Perceived Ease of Use factor, especially in the statement item "Overall, the digital banking application is easy to use" which means that respondents do not quite agree that in general the application is easy to use. It is hoped that by increasing these factors, the Intention to Adopt Digital Banking will increase.

CONSENT

As per international standard or university standard, respondents' written consent has been collected and preserved by the author(s).

DISCLAIMER

The products used for this research are commonly and predominantly use products in our area of research and country. There is absolutely no conflict of interest between the authors and producers of the products because we do not intend to use these products as an avenue for any litigation but for the advancement of knowledge. Also, the research was not funded by the producing company rather it was funded by personal efforts of the authors.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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