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ORIGINAL

The Effect of Performance Expectancy, Effort Expectancy, Facilitating Conditions on Behavioral Intention to Use and Their Impact on Usage Behavior Moderated by Trust: a Study on BRISPOT Application Users in the Small and Medium Business Segment of Bank BRI

El efecto de la expectativa de rendimiento, la expectativa de esfuerzo y las condiciones facilitadoras en la intención de uso y su impacto en el comportamiento de uso moderado por la confianza: un estudio sobre los usuarios de la aplicación BRISPOT en el segmento de pequeñas y medianas empresas del Banco BRI

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ABSTRACT

The implementation and optimal utilization of online banking applications remains a challenge, particularly within the Small and Medium Enterprise (SME) sector, where digital tools are underutilized despite their potential. This study aims to examine the variables influencing the adoption and usage of online banking by Relationship Managers (RMs) in the SME sector. Using a framework combining the Unified Theory of Acceptance and Use of Technology (UTAUT) and Social Cognitive Theory (SCT), this research explores the key determinants of RM behavior towards online banking, introducing trust as a moderating variable. The findings indicate that supportive circumstances, performance expectations, and effort expectations significantly affect the behavioral intention to use online banking, which in turn strongly influences actual usage behavior. Furthermore, trust directly impacts utilization but does not diminish the influence of behavioral intention on usage. This study contributes to the literature by integrating SCT into the UTAUT model and offers practical insights for banking institutions. To enhance application adoption, banks should focus on improving system usability, offering adequate support, and building user trust.

Keywords: Digital Banking; UTAUT; SCT; Trust; Use Behavior.

RESUMEN

La implementación y el uso óptimo de las aplicaciones de banca en línea siguen siendo un desafío, especialmente en el sector de las pequeñas y medianas empresas (PYME), donde las herramientas digitales están infrautilizadas a pesar de su potencial. Este estudio busca examinar las variables que influyen en la adopción y el uso de la banca en línea por parte de los Gestores de Relaciones (GE) en el sector de las PYME. Utilizando un marco que combina la Teoría Unificada de Aceptación y Uso de la Tecnología (UTAUT) y la Teoría Cognitiva Social (TCS), esta investigación explora los determinantes clave del comportamiento de los GE hacia la banca en línea, introduciendo la confianza como variable moderadora. Los hallazgos indican que las circunstancias favorables, las expectativas de rendimiento y las expectativas de esfuerzo afectan significativamente la intención de uso de la banca en línea, lo que a su vez influye considerablemente en el comportamiento de uso real. Además, la confianza impacta directamente en el uso, pero no disminuye

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la influencia de la intención de uso en el uso. Este estudio contribuye a la literatura al integrar la TCS en el modelo UTAUT y ofrece perspectivas prácticas para las instituciones bancarias. Para impulsar la adopción de aplicaciones, los bancos deben centrarse en mejorar la usabilidad del sistema, ofrecer un soporte adecuado y generar confianza en los usuarios.

Palabras clave: Banca Digital; UTAUT; SCT; Confianza; Comportamiento de Uso.

INTRODUCTION

Adopting information technology is a necessary requirement to conduct any business in an era of global competition. Using innovative information technology will provide opportunities for companies to become winners from the competition because companies can work efficiently and effectively, can improve performance so that they can increase company value.[1] Adopting information technology is a necessary requirement to conduct any business in an era of global competition. Using innovative information technology will provide opportunities for companies to become winners from the competition because companies can work efficiently and effectively, can improve performance so that they can increase company value.[2] In this regard, in recent years, banks have invested a large amount in building IT infrastructure that will enable banks to produce a successful transformation towards mobile banking.

Digital banking, which involves banking services conducted electronically through digital media, allows customers to access information, perform transactions, and receive financial advice and other services independently.[3,4] As part of Industry 4.0, digital banking has become essential for all banks to innovate and remain competitive.[5] The global pandemic in 2020 accelerated the shift toward digital services, with many companies, including banks, needing to adapt to new challenges by advancing digital transformation. Bank Rakyat Indonesia (BRI), as a state-owned bank, continues to innovate and improve its services, notably through the BRISPOT application, designed to streamline loan services for Small and Medium Enterprises (SMEs) and simplify daily operations for both customers and employees. However, despite having 5 032 users, only 30,4 % (1 529 users) fully utilize BRISPOT, indicating challenges in its adoption and usage. This highlights the need for an in-depth investigation into the causes behind the low utilization rate.[4]

Previous studies by [6] and [7] examined the elements that impact the uptake of mobile banking, with a particular emphasis on the situation of Islamic bank customers and Muslim students.[6] Used a combination of TAM and UTAUT models to analyze factors such as ease of use, perceived benefits, beliefs, and religious norms that influence mobile banking adoption intentions among Muslim students. They found that belief factors and religious norms had a significant influence on adoption. Meanwhile [7] used the UTAUT and D&M models to examine mobile banking adoption in Palestine's Islamic banks; the study found that information quality, system quality, and service quality were the primary factors influencing the intention to adopt. These two studies provide valuable insights into the factors influencing the adoption of financial technology among religious users, but are still limited in the context of their use in the SME sector, especially those focusing on the adoption of digital banking on a small and medium scale, as well as additional factors that may be relevant such as the specific needs of SMEs' businesses and integration with other banking services. This gap opens up opportunities to expand this study with a focus on SMEs in Indonesia and more detailed components impacting the industry's use of digital banking.

Based on the problems discussed, the research question in this study is: How do performance expectancy, effort expectancy, and facilitating conditions, along with trust, influence the adoption and use behavior of the BRISPOT application among Relationship Managers in the SME sector? The purpose of this research is to identify and examine all potential causes of poor usage of the BRISPOT application, including but not limited to technical barriers, organizational policies, user difficulties in using the application, and other factors that can affect the adoption and utilization of the service. In particular. By incorporating key ideas from Social Cognitive Theory (SCT)[8,9] into the framework of the Unified Theory of Acceptance and Use of Technology (UTAUT), this study makes a fresh addition to the field by bolstering the psychological and social components in predicting the adoption of technology. SCT emphasizes that individual behavior is influenced by the interaction between personal cognition, behavior, and environment in the form of reciprocal determinism.[10,11,12] While UTAUT is specifically designed for organizational contexts, where technology adoption is often required and influenced by the social environment and the support of available facilities.[13] In the context of financial technology applications as BRISPOT services, the addition of the trust variable as a moderator in the link between behavioral intention and usage behavior is a novel and underexplored approach.

This paper proposes a research model that identifies several factors impacting technology use behavior, specifically in the context of applications like BRISPOT. The model includes six key constructs as seen in figure 1. They are performance expectancy (X1), effort expectancy (X2), facilitating condition (X3), adoption

intention (Y1), use behavior (Y3), with trust (Y2) functioning as a moderating variable. The model suggests that behavioral intention to use (Y1) influences use behavior (Y3) through the independent factors X1, X2, and X3. Trust (Y2) moderates the relationship between intention and actual use behavior, amplifying or diminishing the impact of intention on actual use. This model is highly relevant for understanding the adoption of applications like BRISPOT, as it examines how performance expectancy, ease of use, and trust affect usage decisions. Empirical evidence supports the role of performance expectancy (PE) in driving adoption, with studies confirming its significant influence on technology acceptance in various sectors.[13,14] Similarly, effort expectancy (EE) plays a crucial role, with research showing that ease of use enhances adoption.[15,16] Facilitating conditions (FC), such as training and support, also influence adoption.[6,17] Furthermore, behavioral intention to use (BI) is a strong predictor of actual use behavior,[13,18,19] while trust significantly impacts the relationship between intention and use.[10,20] Based on these findings, the paper proposes the following hypotheses:

- H1: There exists a statistically significant correlation between behavioral intention to use and performance expectancy.
- H2: Effort Expectancy has a significant influence on Behavioral Intention to Use.
- H3: There is a strong relationship between the facilitating condition and the behavioral intention to use.
- H4: Behavioral Intention to Use affects Use Behavior.
- H5: Trust has a significant impact on Use Behavior.
- H6: The relationship between intent to use and actual usage is moderated by trust.

METHOD

This study was a quantitative, observational research employing a cross-sectional design, which collected data at a single point in time to analyze the phenomenon and determine the relationships between variables. Based on study,[21] cross sectional research requires a lot of data to allow for the generalizability of the research findings. The study was conducted at 18 regional offices of Bank Rakyat Indonesia (BRI). Data collection was carried out from January to March 2025. The population consisted of 3 503 Relationship Managers (RMs) employed by BRI and distributed across the 18 regional offices. The inclusion criteria were RMs who occupied the RM position, were permanent or contract employees, and had not yet actively used the BRISPOT application. RMs who did not meet these criteria or had already been actively using the application were excluded. Participants could voluntarily withdraw from the study, and incomplete questionnaires were removed from the analysis.

A Proportional stratified random sampling technique was applied to select the sample. This approach allowed the researchers to determine the proportionate number of RMs from each regional office who had not yet actively used BRISPOT, ensuring that the sample represented the population accurately. Using the Slovin formula with a 5 % margin of error, the sample size was determined to be 360 respondents. In the next section, An in-depth discussion will be provided on both the instrument design and the data collection process.

Instrument Design

This study adapts the UTAUT which was first introduced by[22] in the domain of IS. In this study, there are total six constructs will be tested and validated. Thevariables of interest in this study include trust, use behavior, behavioral intention to use, facilitating conditions, performance expectancy, and effort expectancy. The definitions and measurement of these variables were adapted from previous studies using UTAUT and Social Cognitive Theory (SCT) frameworks.[8,9,10,11,12,13] Performance Expectancy (PE) refers to the degree to which users believe that using the technology will enhance their performance. Effort Expectancy (EE) is the perceived ease of use of the technology. Facilitating Conditions (FC) are the technical and organizational support available to use the technology. Adoption Intention (Y1) reflects the user's intention to use the technology, while Use Behavior (Y3) is the actual usage of the technology. Trust (Y2) is a belief in the technology's reliability, safety, and stability. Each component and item of the research instrument was customized for the BRISPOT application setting because this study's situation is significantly different from other studies.

The questionnaire used in this study is based on a seven-point Likert scale, with 1 representing "strongly disagree" and 7 representing "strongly agree".[23] The questionnaire consists of six constructs and 27 (twenty seven) items, which can be presented in table 1 where all constructs were adapted from previous research. Various factors were adjusted, including performance expectancy, effort expectancy, enabling circumstances, behavioral intention to use, and use behavior[24,25] and the construct of trust was derived from.[24,26] Before distributing the questionnaires, a preliminary readability test was conducted to ensure that all statements in the research instrument were clearly understood by the respondents.

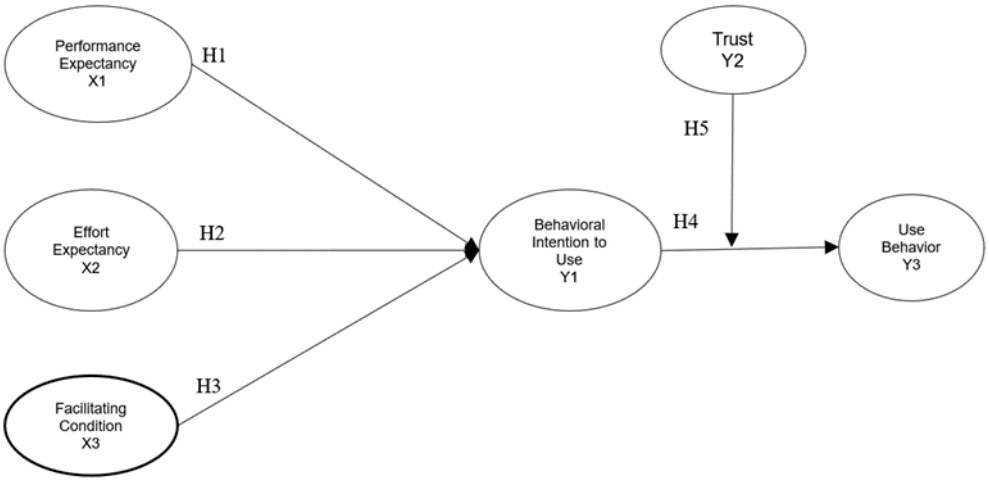

Figure 1. Research Model Proposed

Table 1. Research Instrument

Construct	Item	Statement	Reference
Performance Expectancy (X1)	X1.1	The BRISPOT app helped improve my work efficiency	(24,25)
	X1.2	The BRISPOT app helps me achieve my work goals faster	
	X1.3	The BRISPOT application makes it easier to manage customer data	
	X1.4	The BRISPOT app gives full control over the credit application process	
	X1.5	The BRISPOT application makes it easier to access information about the credit pipeline	
	X1.6	The BRISPOT app helped me get an accurate credit analysis	
	X1.7	The BRISPOT application provides full support for the digitization process of services	
Effort Expectancy (X2)	X2.1	The BRISPOT app is easy to learn without intensive training	(24,25)
	X2.2	The menu and navigation on the BRISPOT app are easy to understand	
	X2.3	I don't find it difficult to use the BRISPOT application	
	X2.4	The BRISPOT application suits my daily work needs	
	X2.5	Using the BRISPOT application does not require much effort	
Facilitating Condition (X3)	X3.1	The company provides sufficient training for the use of the BRISPOT application	(24,25)
	X3.2	The available IT infrastructure supports the smooth use of the BRISPOT application	
	X3.3	If I need help, the technical team is always available to support	
Behavioral Intention to Use (Y1)	Y1.1	I intend to use the BRISPOT application regularly	(24,25)
	Y1.2	I will use the BRISPOT application to meet the work target	
	Y1.3	I am committed to utilizing the BRISPOT application in my daily work	
	Y1.4	I will use all the features available in the BRISPOT app	
	Y1.5	I would recommend the BRISPOT app to my colleagues	
	Y1.6	I use this BRISPOT application because of the influence of the work environment	
Trust (Y2)	Y2.1	The data I enter in the BRISPOT application is safe and secure	(24,25)
	Y2.2	The BRISPOT app provides accurate and reliable results	
	Y2.3	I am confident that the BRISPOT application will work stably without interruption teknis	
Use Behavior (Y3)	Y3.1	I use this BRISPOT application regularly every day	(24,25)
	Y3.2	I use almost all the features available in this BRISPOT application.	
	Y3.3	I feel that this BRISPOT application has become an important part of my routine	

Data Collection

The data collection method in the context of this study is designed to achieve an optimal level of accuracy and diversity, integrating two main approaches, namely the use of questionnaires and documentation techniques using Google Forms. The use of Google Forms was chosen because of its practicality in reaching respondents, ease of filling, and efficiency in the data processing process. The documentation approach was chosen to provide an in-depth perspective and holistic understanding of the implementation of the BRISPOT application. The types of documents that are the focus involve, among others, the company's annual reports, employee payslips, diaries, personal letters, reports, meeting minutes, and case records in social work. The data were analyzed by employing the PLS-SEM technique, using Smart PLS version 3.2.8, was selected for this investigation because it is known for its ability to overcome data normality and necessitates a restricted quantity of samples. [27] There are two main stages adopted in PLS-SEM to evaluate the measurement model and the structural model. This study examined the measurement model first, then the structural model to test the hypothesized relationships and assess the explanatory power of the model.

In the measurement model stage, all six research constructs were tested for reliability and convergent validity. When testing for convergent validity, we used the AVE and the value of the factor loading, it seeks to ascertain how well indicators within a variable might portray the construct under evaluation; while composite reliability (CR) was used to assess dependability. Reliability is defined as a CR value of 0,7 or higher, and factor loadings of 0,7 or higher for each item and an AVE of 0,5 or higher are necessary to reach the threshold value, as stated. [28] Another metric used to evaluate discriminant validity is the square root of the AVE. A concept is considered discriminantly valid if its square root AVE value is greater than its correlation value with other constructs. [28]

RESULTS

Following data screening, 360 valid entries were deemed suitable for subsequent analysis. An overview of respondent characteristics is provided in table 2. The respondents' demographic profile reveals that the majority are male (65 %), with the age group of 31-35 years being the most dominant (30 %). In terms of education, the largest group holds a bachelor's degree (40 %). Regarding work units, production stands out as the largest category, with 40 % of respondents working in this area. Additionally, the dominant work period is 9-12 years, comprising 31,6 % of the respondents. In the next section, the PLS-SEM method, which has had extensive application in the IT industry, was employed for the data analysis. According to, there are 2 (two) stages in conducting PLS-SEM to conduct analysis, namely the instrument for measuring the dependability and veracity, then followed by a structural model for hypothesis testing.

Table 2. Demographic of Respondents

Variables	Frequency	%
Gender		
Male	234	65
Female	126	35
Total	360	100
Age		
Below 25	36	10
25-30	90	25
31-35	108	30
36-40	72	20
Above 40	54	15
Total	360	100
Education		
High School	72	20
Diploma	90	25
Bachelor	144	40
Master	43	12
Ph.D	11	3
Total	360	100
Work Unit		
Administration	90	25
Production	144	40

Finance	36	10
Marketing	54	15
Human Resources	36	10
Total	360	100
Work Period		
1-4 years	74	20,5
5-8 years	100	27,7
9-12 years	114	31,6
13-16 years	50	14
17-20 years	18	5
21-24 years	3	0,7
25-28 years	1	0,3
29-30 years	1	0,3
Total	360	100

Here we can see the first outcome of the measurement model analysis, which included checking the reliability and validity of each model component. In order to examine the three hypotheses put forward in this study, the structural model analysis was reported in the second outcome.

Measurement Model

Table 3 shows that all three of these metrics—factor loading, AVE, and CR—are more than 0,7. As a consequence, the reliability and convergent validity test results were satisfactory.

Table 3. The Findings from the Measurement Model

Construct	Item	Convergent Validity		
		Factor Loading	AVE	Composite Reliability
Performance Expectancy (X1)	X1.1	0,853	0,787	0,975
	X1.2	0,881		
	X1.3	0,849		
	X1.4	0,920		
	X1.5	0,926		
	X1.6	0,911		
	X1.7	0,942		
Effort Expectancy (X2)	X2.1	0,865	0,712	0,968
	X2.2	0,812		
	X2.3	0,872		
	X2.4	0,890		
	X2.5	0,901		
Facilitating Condition (X3)	X3.1	0,902	0,758	0,944
	X3.2	0,915		
	X3.3	0,884		
Behavioral Intention to Use (Y1)	Y1.1	0,923	0,798	0,985
	Y1.2	0,917		
	Y1.3	0,905		
	Y1.4	0,915		
	Y1.5	0,920		
Trust (Y2)	Y2.1	0,835	0,730	0,977
	Y2.2	0,870		
	Y2.3	0,910		
Use Behavior (Y3)	Y3.1	0,960	0,855	0,963
	Y3.2	0,942		
	Y3.3	0,923		

Table 4 shows that the findings demonstrate that discriminant validity was fulfilled.

Table 4. Discriminant Validity

Construct	X1	X2	X3	Y1	Y2	Y3
Performance Expectancy (X1)	0,887*					
Effort Expectancy (X2)	0,520	0,844*				
Facilitating Condition (X3)	0,601	0,512	0,871*			
Behavioral Intention to Use (X4)	0,720	0,620	0,865	0,892*		
Trust (Y2)	0,530	0,510	0,643	0,578	0,854*	
Use Behavior (Y3)	0,650	0,576	0,748	0,860	0,590	0,924*

Structural Model

The structural model phase involved testing the hypothesised components' interrelationships in the study model shown in figure 1. The significance of the path analysis and the determination coefficient (R^2) reveal how well the independent variable can explain the dependent variable in the model, demonstrating how well the data support the hypothesis.[27] According to table 5, the three exogenous constructs—performance expectation (X1), effort expectancy (X2), and facilitating condition (X3)—account for 96,0 % of the variation in the endogenous component behavioral intention to use (Y1). At the same time, its variability model explains 92,9 % of user behavior.

Table 5. The Value of R^2 (Determinant Coefficient)

Endogent Latent Variable	Behavioral Intention to Use (Y1)	Use Behavior (Y3)
R^2	0,960	0,929

Additionally, six hypotheses will be evaluated in this structural model, where the route coefficient value (ß), T-Statistic dan significance (P-Value) should meet the requirements to support the proposed hypothesis. According to [29] the path coefficient shows how strong the relationship between the two constructs is. The path coefficient value must be greater than 0,1 with a significance equal to or less than 0,05. The recommended T-Statistic value must also be greater than 1,96. In table 6 it can be seen that the performance expectancy has a significant effect on behavioral intention to use (ß=0,720, p<0,05, T-statistic=9,181), effort expectancy has a significant impact on behavioral intention to use (ß=0,669, p<0,05, T-statistic=7,921), The enabling condition significantly impacts the behavioral intention to use (ß=0,228, p<0,05, T-statistic=3,069), hence supporting H1, H2, and H3. The behavioral desire to use significantly influences use behavior (ß=0,857, p<0,05, T-statistic=14,732), and trust also significantly affects use behavior (ß=0,141, p<0,05, T-statistic=4,865), hence corroborating H3 and H4. Nonetheless, trust was not demonstrated to be relevant in moderating the relationship between behavioral intention to use and actual usage behavior (ß=0,005, p>0,05, T-statistic = 0,528).

Table 6. Hypotheses Testing

Hypotheses	Path	B	T-Statistic	P-Value	Result
H1	X1 -> Y1	0,720	9,181	0,000	Significant
H2	X2 -> Y1	0,669	7,921	0,000	Significant
H3	X3 -> Y1	0,228	3,069	0,002	Significant
H4	Y1 -> Y3	0,857	14,732	0,000	Significant
H5	Y2 -> Y3	0,141	4,865	0,000	Significant
H6	Y2xY1 -> Y3	0,005	0,528	0,597	No Significant

If further observed, it is obtained that the performance expectation is the main factor in forming a behavioral purpose to employ with a 9,20 percent path coefficient. Meanwhile, behavioral intention to use had the most dominant influence on use behavior with a path coefficient of 0,857 compared to the trust (0,141).

DISCUSSION

This study adapts using the UTAUT model to shed light on the factors that influence individuals' behavioral intentions toward the BRISPOT application. There is an emphasis on the interplay between the following

concepts in this research: trust, use behavior, behavioral intention to use, effort expectation, facilitating condition, and performance expectancy. Research shows that all of the hypotheses put out have found evidence to back them up.

Performance anticipation significantly affects behavioral intention to use, according to the data. It may be seen that users are more inclined to utilize BRISPOT when their expectations of its performance are higher. High performance expectancy will increase actual usage, indicating that users who believe the app is useful will be more active in using it. This result agrees with the findings of the studies conducted by [13] this proves that the intention to utilize technology is greatly affected by effort expectation in different situations. According to other studies, when it comes to mobile banking uptake by Myanmarese bank clients, performance anticipation is a major factor in behavioral intention to use.[30]

Additionally, the results showed that Behavioral Intention to Use is significantly impacted by effort expectation. Users that have an easier time navigating the app are more likely to stick with it, which boosts BRISPOT's popularity. These find-ings are in line with the research of [13] which showed that effort expec-tancy has a significant impact on the intention of using technology in various contexts, includ-ing the digital banking sector. Another study by [31] also supports this finding by stating that in the context of digital banking, the ease of use of the system is a major factor that increases the adoption of digital services.

The impact of facilitating conditions on behavioral intention to use has also been confirmed in this study. These results show that organizational support, technological infrastructure, and technical resources have an important role in influencing users' intention to use BRISPOT. These findings are in line with the research of [13] according to which the Facilitating Condition positively affects the Behavioral Intention to Use factor. Facilitating conditions significantly impact behavioral intention to use, according to other study in the context of mobile banking, such as [32] which focused on consumers in Taiwan and Vietnam.

A strong correlation between behavioral intention to use and use behavior was found. As a result, it's clear that users' intentions to utilize Short-Term Memory, the more likely they are to actually use it in business activities. This study indicates that Behavioral Intention to Use is the main factor that determines Use Behavior in the use of the BRISPOT application. These findings are in line with research conducted by [33] in the Technology Acceptance Model (TAM), which showed that Behavioral Intention to Use has a strong impact on the use of technology in various contexts. Research conducted by [34] also reported that behavioral intention has a positive and significant to use behavior mobile banking in Indonesia.

Further, the findings showed that trust has a significant impact on use behavior. This shows that the higher the level of trust users have in BRISPOT, the more likely they are to use the application. Research by [35] in the context of e-commerce found that trust is an important factor in users' decisions to use digital services, especially in the banking and financial sectors. These findings are also supported by research by [36] which shows that trust in the system plays an important role in building user loyalty to digital technology. Another study by [37] shows that in a digital banking system, trust in the security and reliability of the system greatly determines the user's decision to continue using the service.

The interesting findings in this study show that Trust does not play a significant role in moderating the relationship between Behavioral Intention to use and Use Behavior. This shows that when a person already has a high intention to use the app, the trust factor does not affect their behavior much. These findings are in line with research by [36] who reported that trust plays a greater role in the early stages of technology adoption, but once the intent of use is formed, this factor is no longer the primary driver of actual use behavior. Moreover, the R^2 values respectively, show that the model explains 96 % of the variation in behavioral intention to use and 92,9 % of user behavior. These high R^2 values suggest that the model has strong predictive power and supports the hypothesis, confirming the robustness of the proposed relationships.

Despite its contributions, this study is subject to several limitations. Initially, the research focuses solely on Relationship Managers within Bank BRI's SME segment, which may limit the generalizability of the findings to other user groups or banking institutions. In addition, the study uses a cross-sectional methodology, which limits the capacity to track how user behavior evolves over time. Third, there's the possibility of bias in self-reported data, especially when it comes to social desirability or overestimation of actual system usage. Future research could adopt longitudinal designs, include broader organizational roles, and incorporate objective usage data to validate and extend these findings.

CONCLUSIONS

This research addresses the key determinants influencing the adoption and usage of the BRISPOT application among Relationship Managers in the SME segment of Bank BRI. By integrating the UTAUT model with Social Cognitive Theory and trust as a moderating factor, the study underscores the importance of both intrinsic system characteristics and external trust factors in shaping adoption and usage behaviors. The findings highlight that successful digital banking adoption requires not only effective system design and organizational support but also the cultivation of user trust to ensure sustained engagement with the application.

This study enhances the existing literature on technology acceptance by integrating Social Cognitive Theory with the UTAUT framework, offering a more psychologically and socially enriched perspective on user behavior in organizational settings. The introduction of trust as a direct and moderating variable provides a novel dimension to the model, especially in the little-studied realm of SME digital banking apps internally. Furthermore, it highlights the significance of behavioral intention in predicting actual usage, supporting and extending existing technology acceptance models.

The results indicate that Bank BRI and similar institutions should focus on improving the perceived performance benefits and usability of their applications, while ensuring robust technical infrastructure and organizational support. Investments in user training, responsive technical support, and secure system architecture will not only enhance usage but also build user trust. Since trust influences behavior directly, ensuring application reliability, data protection, and consistent performance can lead to higher adoption rates and more effective internal digital transformation.

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