

# THE EFFECT OF PERCEIVED RISK, SUBJECTIVE NORM, BRAND REPUTATION ON THE ATTITUDE AND THE INTENTION TO USE DIGITAL BANK SERVICES IN INDONESIA

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## THE EFFECT OF PERCEIVED RISK, SUBJECTIVE NORM, BRAND REPUTATION ON THE ATTITUDE AND THE INTENTION TO USE DIGITAL BANK SERVICES IN INDONESIA

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**Abstract:** The penetration of internet use in the world and in Indonesia has increased quite significantly in the last five years. This growth has been supported by a number of factors forming positive attitudes (*the attitude toward using digital banks*) and driving the intentions to adopt digital banking services (*the intention to use digital banks*), such as *perceived risk*, *brand reputation*, and *subjective norms*. Samples were purposively selected in the age range of 25-76 and the responses to the *self-administered questionnaire* were processed using SEM-PLS. The results of the research demonstrate that only *subjective norms* are able to substantially alter the attitude toward and the *intentions toward using digital banks*. *Attitude toward using a digital bank* is a key process that partially explains the influence of *brand reputation* and *subjective norms* on the *intention to use a digital bank*.

**Keywords:** *Perceived Risk*, *Brand Reputation*, and *Subjective Norm*, *Attitude Toward Using Digital Bank*, *Intention to Use Digital Bank*

### INTRODUCTION

The advancement and the use of digital technology have led to a change in consumption patterns of the public which is growing towards digital transactions. This was welcomed by the banking industry, which is accelerating the transformation process towards banking entities with fully digital business processes. The Financial Services Authority (Indonesian: Otoritas Jasa Keuangan; OJK) recorded a growth in digital transactions worldwide of 118% from 2017-2021, from USD 3.09 trillion in 2017 to USD 6.75 trillion in 2021. Indonesia in particular experienced a more significant growth of 55.73%, namely IDR 281.39 trillion in 2021 compared to 2020 of IDR 504.96 trillion (OJK, 2021). The massive digitization trend in the banking business in Indonesia is indicated by an increase in branch office closures, with 2,563 physical offices closing between 2017 and February 2021. Meanwhile, on the other hand, there has been an increase in transactions via the internet and *e-money*. *Internet banking* services increased by 300% between 2016 and 2021, while *e-money* transactions increased by 4,000% between 2015 and 2020. (Mulia, 2021).

According to a brief interview conducted by researchers with the Vice President of Digital Marketing of a reputable bank in Indonesia, the target market for digital banking can be divided into generations, namely baby boomers, Gen X, and Gen Y, with Gen Y or the millennial generation being the largest user of digital banking services while also serving as an *evangelist* for the other two generations. (personal interview, 2022). This role becomes even more real when considering the challenges that *baby boomers* and Gen X experience when it comes to digital banking. In general, the millennial generation is more adept at learning, employing, and adapting to new technologies. *Baby boomers* and Generation Xers, on the other hand, who are accustomed to conventional banking business processes and services (such as visiting a branch office, interacting with a teller, or printing a saving book), face the challenge of developing habits with comprehensive digital banking business processes. This creates a risk perception in using comprehensive digital banking services, particularly for new digital banking company brands whose reputation is still questionable. With this risk perception, baby boomers and Gen Xers question the security of digital banking, which has shaped their belief that digitally processed banking services are more vulnerable to hacking. Considering the high trend of increasing digital transactions and the large quota of potential users of digital banking services from baby boomers and Gen X, a comprehensive inter-generational research is needed to confirm the factors that shape attitudes and encourage intentions to adopt digital banking services. The advancement of

literature in the *Technology Acceptance Model* (hereinafter will be written as TAM) area provides a solid theoretical basis for linking key variables with the characteristics of the generation of potential digital banking service users. In the process of forming attitudes and intentions to adopt a new technology, TAM researchers propose internal and external driving factors (Chen et al., 2007; Lee, 2009; Gefen et al., 2003; Wu & Chen, 2005). To be more specific, to increase positive attitudes and intentions to adopt digital banking services (attitude toward using digital banks and intentions to use digital banks), internal driving factors such as *perceived risk* and external factors such as *subjective norms* and *brand reputation* are the key variables that link phenomenon with empirical evidence in previous studies.

A digital bank entity with fully digital services differs from a traditional banking entity with a physical office or a traditional banking product that offers digital banking services. OJK also stated that, despite substantial growth in digital transaction trends, digital banking as an entity in Indonesia is still in its infancy. This context provides a firm foundation for conducting research that connects phenomena with key variables as a reference for predicting and controlling the digital banking behavior of generations (particularly baby boomers and Generation X).

#### SUPPORTING THEORY

##### ***Technology Acceptance Model (TAM)***

Davis (1985) introduced the TAM theory which is a synthesis of the Stimulus-Organism-Response theory (SOR hereafter, Mehrabian & Russel, 1974) and Theory of Reasoned Action (TRA hereafter, Fishbein & Ajzen, 1975). In the process of adopting new technology or an innovation, SOR is an inspiration for the emergence of user motivation factors such as *Perceived Ease of Use* and *Perceived Usefulness* in predicting internal evaluations such as *Attitude Toward Using* and behavioral responses such as *Behavioral Intention* or *Actual Behavior*. These factors are more concerned with the internal motivations that can be sparked during the intended adoption process. External factors, on the other hand, require TAM researchers' focus. TRA inspires the addition of external factors such as *Subjective Norms*, which concentrate on the opinions of reference groups or significant individuals in a person's decision to behave. Recent TAM research has concentrated on the risk side of behavior prediction rather than the motivations of the target users. Furthermore, researchers take into account the external factors such as a company's brand reputation when launching a new technology or innovation.

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##### ***Perceived Risk, Attitude Toward Using, dan Intention to Use***

Perceived risk is one of the key variables that evolves from perceived *fraud* or product quality defects to the potential loss of something valuable in the process of consumers adopting a technology or innovation (Featherman & Pavlou, 2003), one of which is in the context of using mobile banking (Gumussoy & Pekpazar, 2018). *Perceived Risk* is the risk of using a technology on components that are *trustworthy, safe, private, and secure*. Several earlier studies (Hanafizadeh et al. 2014; Chitungo and Munongo 2013; Akturan and Tezcan 2012) concluded that piracy on electronic systems will always exist. This triggers a decrease in *user trust* in the use of digital banking technology, which in turn forms a negative and doubtful user attitude. Under these conditions, users will tend to choose to come to a physical office rather than use a digital bank. Based on the explanation above, the researcher developed the following first and second hypotheses:

H1: *Perceived risk* is a positive effect on attitude toward using digital banks

H2: *Perceived risk* has a positive effect on the intention to use digital banks

##### ***Brand Reputation, Attitude Toward Using, and Intention to Use***

Consumers may regard a brand as an essential component of a product that can add value to the product. Brand is also a vital component in developing a company's relationship with consumers, as it reflects consumers' perceptions and feelings about a product. The current reputation of a brand will influence its activities or what the *brand* will do for the market. Consumers are already aware that a well-known brand will live up to their expectations (Moutinho & Veloutsou, 2009). According to previous research on restaurant business, a restaurant must have a strong brand reputation in order to win the competition. Consumers are more likely to trust and purchase brands that already have a positive reputation. (Wee, 2014). Consumer trust is also an important factor for determining *intention*, therefore a good brand reputation is also required (Agmeka, 2019). As a result, the researcher developed the following third and fourth hypotheses:

- H3: Brand reputation <sup>1</sup> <sub>2</sub> s a positive effect on attitude toward using digital banks  
H4: Brand reputation has a positive effect on the intention to use digital banks

**Subjective Norm, Attitude Toward Using, and Intention to Use**

In the process of adopting *e-ticketing* innovations in China, *Subjective norms* characterize one's tendency to base decisions on the opinions of other people who are considered important to him (Lee & Wan, 2010). The same tendency also occurs when opinions from the closest social circle such as family, friends, and neighbors become a benchmark for someone's decision making in adopting *urban green spaces* in Hong Kong (Wan, Shen, & Choi, 2018). In this study, *Subjective norms* are defined as a person's tendency to make decisions based on the high/low level of the individual's consideration of the opinions of people who are important to him (Aji, Berakon, & Riza, 2020). Consumer decisions in responding or behaving regarding certain purchases depend on the approval of their reference group (Jain, 2019). Previous research on *the intention to use urban green space* in Hong Kong indicates a favorable relationship between *subjective norms* on the *attitude toward using* (Wan, Shen, & Choi, 2018). Following various discussions of the preceding researches, the researcher collected the fifth and sixth hypotheses as follows:

- H5: *Subjective norms* have a positive effect on the *attitudes toward using digital banks*  
H6: *Subjective norms* have a positive effect on the *intention to use digital banks*

**Attitude Toward Using dan Intention To Use**

*Attitude* is a determining factor in a person's performance to execute a behavior of using (Amin et al., 2017). In the framework of TAM research in digital banking, the *attitude* of the users has a major impact on the *intention to use* (Lajuni et al., 2017). This empirical finding is also supported by evidence that <sup>2</sup> consumers who have a positive attitude toward digital banks are more likely to use their services (Nguyen et al., 2016; Nguyen et al., 2019; Sousa & Farhangmehr, 2018). Some of the empirical findings mentioned above also show evidence that internal and external factors such as *perceived risk*, *brand reputation*, and *subjective norms* contribute to shaping *the attitude toward using* a new technology or innovative product, which ultimately drives *the Intention to Use* of the user target. Based on the preceding studies, the researcher formulated the <sup>1</sup> seventh and eighth hypotheses as follows:

- H7: *Attitude toward using* digital banks has a posit<sup>4</sup> <sub>4</sub> effect on *Intention to use digital banks*  
H8a: *Attitude toward using* digital banks mediates the effect of *perceived risk* on the *intention to use digital banks*  
H8b: *Attitude toward using* digital banks mediates the effect of *brand reputation* on the *intention to use digital banks*  
H8c: *Attitude toward using* digital banks mediates the effect of *subjective norms* on the *intention to use digital banks*

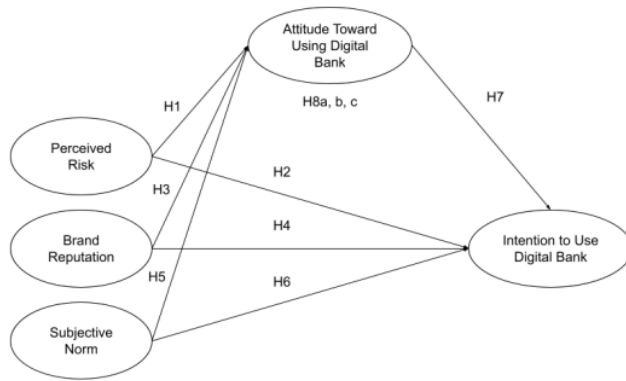


Figure 1. Research Model

#### RESEARCH METHODS

The type of research in this study employs causal research, which is defined as a study that seeks and describes the existence of a relationship (cause and effect) and the impact of research variables to draw conclusions (Malhotra, 2005). This study takes a quantitative method. In this research, the sample criteria are: 1) have previously obtained knowledge about digital banks (from friends, relatives, advertisements, or the internet sources); and 2) have never used digital bank services. Primary data collection is collected through an online survey assisted by the Poplite platform which is administered by Populix, a research panel service company. Using *SmartPLS 4.0* software, the collected primary data was processed using the PLS-SEM statistical technique.

#### RESULTS AND DISCUSSION

After screening, out of a total of 300 data from respondents participating in the survey, 39 data were unable to be included in further data processing, leaving a total of 261 data to be used. As a result, 87% of those who took part in this research responded.

2 Table 1 contains the socio-demographic profile of the respondents.

Table 1. Respondent Demographic Profiles

	Category	Quantity	Percentage
<b>1. Gender</b>			
	Male	111	42,5%
	Female	150	57,5%
<b>2. Age range</b>			
	25 – 41 years old	117	44,8%
	42 – 57 years old	100	38,3%
	58 – 76 years old	44	16,8%
<b>3. Occupation</b>			
	Work full time	102	39%
	Not working (housewife, retired)	67	25,6%
	Part time/ freelance	37	14,17%
	Business Owner	39	14,9%
	Student	16	6,1%
<b>4. Social Economic Status (SES)</b>			
	Upper 1	43	16,4%
	Upper 2	70	26,8%
	Middle 1	58	22,2%
	Middle 2	51	19,5%
	Lower 1	32	12,2%
	Lower 2	7	2,6%

Data processing employs Structural Equation Modelling with Partial Least Square (SEM-PLS) technique, which applies a two-stage approach (Anderson & Gerbing, 1988): (1) measurement fit, which is used to ensure the validity and reliability of measurements (measurement fit) and (2) structural fit, which is used to test hypotheses on structural models (structural fit).

**Table 2.** Results Summary for Reflective Measurement Model

Latent Variable	Indicators	Convergent Validity			Internal Consistency Reliability	
		Loadings	Indicator Reliability	AVE	Composite Reliability	Cronbach Alpha
Attitude Toward Using Digital Bank	ATU1	0.844	0.712	0.745	0.921	0.886
	ATU2	0.858	0.736			
	ATU3	0.883	0.780			
	ATU4	0.867	0.752			
Brand Reputation	BR1	0.874	0.764	0.762	0.906	0.844
	BR2	0.886	0.785			
	BR3	0.858	0.736			
Intention to Use Digital Bank	ITU1	0.911	0.830	0.830	0.961	0.949
	ITU2	0.922	0.850			
	ITU3	0.920	0.846			
	ITU4	0.874	0.764			
	ITU5	0.928	0.861			
Perceived Risk	PR1	0.816	0.666	0.711	0.907	0.863
	PR2	0.894	0.799			
	PR3	0.781	0.610			
	PR4	0.876	0.767			
Subjective Norm	SN1	0.841	0.707	0.719	0.911	0.870
	SN2	0.843	0.711			
	SN3	0.853	0.728			
	SN4	0.853	0.728			

The evaluation of the outer model is carried out in order to test the reliability and validity of the existing indicators. To assess the *outer model*, *construct reliability* and *validity* tests were carried out, as well as *discriminant validity* were performed. Table 2 demonstrates that the measurement model meets the convergent validity criteria, both at the construct level (AVE>0.5) and at the indicator level (outer loading>0.708). This shows the achievement of measurement validity, as the indicators used have accurately measured their respective variables.

In addition, the measurement model also meets the *internal consistency reliability* criteria as the composite reliability and Cronbach alpha values exceed the threshold value of 0.7, indicating that there is consistency of understanding from respondent to respondent for each measurement statement for each variable in the questionnaire. The *Fornell-Larcker Criterion value* shows that the square root of the AVE of each variable is larger than the root of the correlation with other variables, indicating discriminant validity (Table 3). This demonstrates that the measurement indicators are unidimensional and do not assess other variables in the measurement model. This proves that the measurement indicators are unidimensional and do not measure other variables in the measurement model.

**Table 3. Fornell-Lacker Criterion Value**

Variable	ATU	BR	ITU	PR	SN
ATU	<b>0.863</b>				
BR	0.670	<b>0.873</b>			
ITU	0.796	0.639	<b>0.911</b>		
PR	0.540	0.745	0.546	<b>0.843</b>	
SN	0.663	0.596	0.692	0.508	<b>0.848</b>

The results of the analysis also show that there is no multicollinearity in the measurement of each variable (VIF value <5, Table 4), allowing the analysis to proceed to the stage of testing the accuracy and predictive relevance of the model, as well as the significance of the causal relationship in the research model.

**Table 4. VIF Value**

	ATU	BR	ITU	PR	SN
ATU			2.260		
BR	2.625		2.994		
ITU				2.284	
PR	2.282		2.284		
SN	1.573		1.944		

Table 5 shows the value of the accuracy and predictive relevance model. On the criteria of predictive accuracy model, the R2 value for the *attitude toward using* (ATU) variable is 0.552. This shows that the combined influence of *perceived risk*, *brand reputation*, and *subjective norms* on *attitude toward using* (ATU) is 55.0%, while the remaining 45.0% is explained by other variables not examined in this research. In addition, it is known that the R2 value for the intention to use (ITU) variable is 0.687. This demonstrates that the combined influence of perceived risk, brand reputation, subjective norm, and attitude toward using variables on intention to use (ITU) is 68.7% while the remaining 31.3% is explained by other variables not examined in this research. The Q2 value for each endogenous variable in the model shows a number above zero, indicating that all exogenous variables are relevant in predicting the Attitude Toward Using and the Intention to Use.

**Table 5. Coefficient of Determination and Stone Geiser's Value**

Dependent Variable	R <sup>2</sup>	Q <sup>2</sup>
ATU	0.552	0.527
ITU	0.687	0.545

Table 6 shows a summary of the bootstrapping results for testing the hypothesis for the direct effect and mediating role in the research model. Brand Reputation (BR) is a significant predictor of Attitude Toward Using (ATU), which in turn partially influences Intention to Use (IUT). Subjective Norm (SN) is a strong predictor in influencing ATU and IUT. Perceived Risk (PR) is not a major predictor that can encourage the formation of a positive ATU or the intention to adopt

digital banking services (ITU). Overall, ATU has a significant mediating role which is able to partially explain the influence of BR and SN on ITU. This mediating role is not significant for the relationship between PR and ITU.

**Table 6.** Direct Influence and Mediation Role Significance Test Results

Causal Relationship	Path Coefficient (direct effect)	T statistics	P values	Path Coefficient (indirect effect)	T statistics	P values	Path Coefficient (total effect)	Variance Accounted For (VAF)	Notes
ATU -> ITU	0.541	8.216	0.000						H7 accepted
BR -> ATU	0.404	3.950	0.000						H3 accepted
BR -> ITU	0.073	0.829	0.407						H4 declined
PR -> ATU	0.034	0.379	0.705						H1 declined
PR -> ITU	0.070	0.898	0.369						H2 declined
SN -> ATU	0.405	4.982	0.000						H5 accepted
SN -> ITU	0.254	4.263	0.000						H6 accepted
BR -> ATU -> ITU				0.219	3.116	0.002	0.292	75%	H8b accepted (partial mediation)
SN -> ATU -> ITU				0.219	5.064	0.000	0.473	46.3%	H8c accepted (partial mediation)
PR -> ATU -> ITU				0.018	0.369	0.712	0.088	N/A	H8a declined (no mediation role)

Empirical evidence shows that positive attitudes and intentions to use comprehensive digital banking services can be shaped significantly through the good reputation of the banking brand (Wee, 2014; Agmeke, 2019) and the encouragement of subjective norms originating from the social environment of prospective customers (Wan, Shen, & Choi, 2018; Jain, 2019). Conversely, the perception of prospective customers of the security of using digital bank services is not able to significantly form a positive attitude and encourage the intention to adopt the service. This is possible because opinions related to the perception of security using digital bank services still tend to be neutral by prospective customers who are dominant in the age range of 42-76 years. In other words, comprehensive digital banking service providers need to pay attention to the reputation factors and social evidence to increase the adoption of digital banking services in that age range. Both of these factors are able to significantly form a positive attitude toward the concept of digital banking services, which eventually encourages the intention of prospective customers to adopt the service.

#### Managerial Implications

It is suggested that digital banks intervene in *subjective norms* and *brand reputation* to increase the *intention to use digital banks* both directly and indirectly through escalating the *attitude toward using digital banks*. The first step that can be taken is to create a *movement campaign* with the *referral code* method. This is taken to establish *advocacy* from consumers to the surrounding environment and the *referral code* incentive program encourages consumers to invite others to use digital banking services. Another step that can be done is to improve the perception of the reputation of both digital bank brands through marketing communication (online via social media or through brand activation) and service quality maintenance. Digital banks are advised to launch a *campaign* to increase the perception of reputation and reduce risk perceptions with the focus of marketing messages that show third party guarantees that hold authorities such as the Financial Services Authority (Indonesian: Otoritas Jasa Keuangan; OJK) and the Deposit Insurance Corporation (Indonesian: Lembaga Penjamin Simpanan; LPS). Finally, digital banks need to encourage the creation of *user-generated content* containing customer testimonials and prospective customers who concentrate on transaction security and satisfaction in using and *trialing programs* as part of the education process for comprehensive digital banking services.

#### Academic Contribution



This research has provided empirical evidence in the form of predictions and controls to improve positive attitudes and intentions to use digital banking services (Attitude Toward Using Digital Bank and Intention to Use Digital Bank) through internal driving factors such as *perceived risk* and external such as *subjective norms* and *brand reputation*.

Three recommendations for future research can be given in light of the limitations of previous research. Firstly, the current research model is limited to digital banking products, limiting the opportunity to expand the research model to include other digital financial products such as investment instruments for mutual funds and digital bonds, as well as securities products. Secondly, within the TAM framework, variables focusing on user motivation can be included to provide a foundation for the focus of managerial intervention. Specifically, factors such as *perceived ease of use* and *perceived usefulness* can be tested simultaneously to see the contribution of significant effects when compared to the perceived risk factor in the prediction and *attitude* control model and *intention* adoption of digital banks. Finally, literature in the field of marketing can provide a new nuance in predicting the attitudes and behavior of digital bank adoption. The development of multi-dimensional models of service quality without tangibility elements (because digital banks do not have physical offices) is suggested for predicting the attitudes and intentions toward using digital banking services.

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