

ABSTRACT

The rapid development of technology encourages banks to transform from the traditional era to the digital era. This new era of digital banking presents technology-based financial services without direct contact with customers. The purpose of this study is to analyze the factors that influence the use of Jago Syariah's digital bank with a modified Technology Acceptance Model (TAM) approach. The data in this study was collected through questionnaires distributed online. The sample used in this study was 115 respondents, using the Accidental Sampling technique. Data analysis in this study used multiple linear regression analysis with the SPSS Statistics 25 analysis tool.

The results of the study show that perceived ease of use, perceived usefulness, relative advantage, social influence, and religiosity simultaneously have a significant positive effect on the use of the Jago Syariah digital bank. Partially, the perceived ease of use, perceived usefulness, and religiosity have a positive and significant influence on the use of Jago Syariah banks. Meanwhile, relative advantage and social influence partially have a positive but not significant effect on the use of Jago Syariah banks. The coefficient of determination shows that the use of the Jago Syariah digital bank is influenced by perceived convenience, perceived usefulness, relative advantage, social influence, and religiosity of 69.1%. The remaining 30.9% is influenced by other factors that are not present in the study.

Keywords: Perceived Ease of Use, Perceived Usefulness, Relative Advantages, Social Influence, Religiosity, Adoption of Digital Banking, Jago Syariah.