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WHAT ARE THE FACTORS THAT AFFECTING THE USAGE OF BANK JAGO APPLICATION?

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ABSTRACT

The purpose of this study is to identify the causes that affecting Bank Jago Usage. Starting from a Conventional Bank (Head Quarter) in Bandung in 2019 and now in 2023, Bank Jago already has moved to Jakarta as a Digital Bank, with more than 5 million users. Yet the users still found some weaknesses while using the Bank Jago Application on transferring money, using the features, and making an account. Spreading questionnaires was conducted to Bank Jago Application users, who live in Jabodetabek area (Jakarta, Bogor, Depok, Tangerang, and Bekasi). 136 People was filled the questionnaire as voluntary. Technology Acceptance Model (TAM) and Self-Service Technology (SST) research model was used in this study. The result has been proven that there are two factors, which is Convenience and Perceived Ease of Use. Thus, for future development, from this study, the developer can add some more futures. Such as using the digital wallet by Face Recognition and Fingerprint as Authentication code. The Data processing was using Smart PLS (Structural Equational Modelling) V.3.2.9.

KEYWORDS *Digital Banking, Management Information System, Management, Information System*

INTRODUCTION

As we know, in this industrial era 4.0, there is a digitalization process in various types of industries. One industry that is experiencing its process, namely the banking industry, is currently competing to attract the attention of customers by providing services or features that can simplify or spoil them. Starting from Bandung in 1992 under the name PT Bank Artos Indonesia Tbk (Bank Artos). Based on the data contained in Bank Jago's 2019 Annual Report, Bank Artos has a head

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office, one branch, five subbranch offices, one cash office, one payment point, and six ATMs that are a part of the network ATM..

In 2022, develop an ecosystem collaboration with a multi-finance company, namely Go Pay later Cicil, and then integrate Jago Merchant. At the end of the year, based on the data contained in Bank Jago's Annual Report, Bank Jago Application 5.1 million users of the Jago application. In which number increased by 200% from 1.4 million customers in 2021 so that the target was more than 2 times achieved.

To support the smooth running of this digitization process, Based on the information in Bank Jago's 2020 Annual Report, the Bank renamed itself PT Bank Jago Tbk in 2020 from PT Bank Artos Indonesia Tbk. Report. In April 2021 Bank Jago started launching the Jago application which was followed by mutual fund distributors Online Seeds and integrated with the GoPay digital wallet in November, as well as the Stockbit digital stock investment platform in December. At the end of 2021, which is mentioned on the data contained in Bank Jago's 2021 Annual Report. There will be approximately 1.5 million customers with funding from third parties increasing 4 times.

In 2022, develop an ecosystem collaboration with a multi-finance company, namely GoPay later Cicil, and then integrate Jago Merchant. At the end of the year, based on the data contained in Bank Jago's Annual Report, Bank Jago Application 5.1 million users of the Jago application. In which number increased by 200% from 1.4 million customers in 2021 so that the target was more than 2 times achieved. With more than 5 million users based on an annual report in 2022, Bank Jago received a rating of 4.6 out of 5.0 (Play Store Review) and received a rating of 4.2 out of 5.0 (App Store Review) where the number of reviewers was around 272 users, but unfortunately from all the reviews the application still has negative reviews based on data that has been filtered using the Brand 24 application. From the filter that has been carried out to find out negative reviews on both platforms (Play Store and App Store), there are around 51 users who are still experiencing problems when using the Bank Jago Application.

Several lags were experienced by Bank Jago application users when they wanted to make transactions, which amounted to 12 people or around 0.24%. The next obstacle experienced by several Bank Jago users when they wanted to access, create 2 or close accounts was 7 people or 0.14%. As well as several other obstacles such as errors when trying to change passwords, accessing information about balances, and using other features, which amounted to 6 people or 0.12%. Therefore, the author using several variables and indicators contained in the SST (Self-Service Technology) and TAM (Technology Acceptance Model) research models to answer research problems.

Literature Review

Technology Acceptance Model

Overall, the TAM model has been proven to anticipate system usage by about 40% (Legris, Ingham and Collerette, 2003). (Davis, 1985) proposed in his doctoral research, he used the Technology Acceptance Model (TAM) model, and in his conceptual model that he provided, that system contains system features and

stimulation capabilities are the ability to motivate users as responses that become the driving force for using the actual system.

The TAM concept has been adapted and updated by (Davis, Bagozzi and Warshaw, 1989). TAM is intended for various kinds of developments in various types of new theories, for example the Unified Theory of Acceptance and Use of Technology (UTAUT) proposed by (Venkatesh et al., 2003). TAM theory has been combined to forecast how the public in industrialized and developing nations will use new technologies in information systems (IS) and mobile banking.

However, TAM theory has 3 fundamental bases, such as Perceived Usefulness (PU), Perceived Ease of Use (PEOU) and Attitude Towards Using the System to adopt and User Acceptance for various new technologies (Venkatesh et al., 2003; Chuttur, 2009; Bankole, Bankole and Brown, 2011; Govender and Sihlali, 2014; Shaikh and Karjaluoto, 2015; Shaikh et al., 2015; Choudrie et al., 2017; Alzubi, Al-Dubai and Farea, 2018).

(Davis 1989) In his research, he proposed that User Attitude is a variable that has a significant impact on evaluating whether users will use the existing system or not. (Davis 1989) revealed that perceived usefulness and perceived ease of use are directly impacted by user attitude. Ultimately, (Davis 1989) assumes that PEOU and PU are influenced by System Design Characteristics X1, X2, and X3 as focused on the proposed Framework.

The TAM model underwent many phases of development and additions. According to (Davis, 1985) as it is feasible for someone with strong behavioral intentions to use the system without developing any attitudes. For this reason (Davis et al., 1989) reformed the TAM model by adding Behavioral Intention as a new variable that had an impact on PEOU and PU. TAM is a model of how people acquire and utilize technology based on information system theory (Halila, 2020). Computer user behavior is explained by the TAM model, which was created based on psychology theory and is based on correlations between user behavior and beliefs, attitudes, and desires (Made, 2015). (Lai, 2007) TAM is a framework that is familiar and popular for use in Information Systems and Mobile Banking research.

(Davis et al. 1989) studied 107 people to validate the new TAM model and discovered that behavioral intention was significantly impacted by both minor and large perceptions of usefulness and ease of use. Then the Attitude research construct was moved from the TAM research model. Other TAM model developments have considered external variables that may have an influence on user confidence in system use. External variables X1, X2, and X3 introduce system characteristics, user participation, user training and implementation (Venkatesh and Davis, 1996).

(Adams, Nelson and Todd, 1992) conducted research to test and ensure the replicability of the TAM model and its main constructs PEOU and PU in the field and research lab. MBA students participated in the study to examine the validity and consistency of five digital applications—Havard Graphics, Lotus 123, Word Perfect, email, and voice mail—and their real use.. With the result that the TAM model accurately maintains the reliability of its predictions to explain system use and adoption.

Perceived Usefulness

(Al-Somali, Gholami, and Clegg 2009, Gu et al. 2009, Oliveira et al. 2014 and Zhou et al. 2010). Rekarti & Hertina (2014) explained that Perceived Usefulness is something that indicates that someone believes that using certain technology will help them in doing something. Measured as the degree to which the usage of a technology is thought to benefit individuals who use it, perceived usefulness is a perception of utility. According to Kotler & Armstrong (2016:228) a strong form of grouping is grouping buyers based on the different uses they seek from a product. According to Davis 1989 in (Haryanto, Muchariana Muchran Ansari Saleh Ahmar, 2018), Perceived usefulness is the subjective ability of prospective users to determine whether utilizing a specific application system will increase performance. It is defined as a measure of where people believe employing technology will help them. Regarding structure. Indicators: Easy to Do Transactions, Quick, Efficient.

Perceived Ease of Use

(Davis, 1989) suggests that the definition of the idea of perceived ease of use refers to how someone perceives the mental work required to use new technology and furthermore, a person's conviction that utilizing an information system or information technology does not require a strong effort (Davis, 1989) so users believe that using technology will make activities easier and easier to learn (Doll et al., 1998) (Rouibah et al., 2011). Research indicates that Perceived Ease of Use positively and significantly influences Perceived Usefulness in the context of Internet banking (Wang, Lo, & Hui, 2003). Indicators: Easy to be Used, Easy to Learned, Easy to Get

Actual System Use

(Zhou et al. 2010) AU is the extent to which consumers apply a particular technology in terms of frequency (how often) and measured volume (how much) when utilizing it. Indicators: To Do Transfers, To Make Payments, To Make Transactions

Self-Service Technology

Self-Service Quality has emerged as one of the broad topics of service quality and focuses on how customers collaborate with service providers to produce positive results. The word Self-Service Technology itself refers to various types of systems that are automated so that customers can enjoy or use services without requiring assistance from parties other than the system provider itself. Shahid Iqbal (2018) has studied how SST can have a positive impact on customer satisfaction, loyalty and customer intention patterns. As a result, SST has been proven to increase efficiency, speed and ease of use, and SST has been used intensively in various types of industry recently. Self-Service Technology (SST) Service Quality in the use of M-Banking itself has several constructs that can be measured and have been developed (J.-S. C. Lin & Hsieh, 2011).

1. Functionality (Shahid Iqbal al., 2018) Functionality is associated with responsiveness, dependability, and ease of use. Indicators: Transactions, Clarified System,
2. Enjoyment (Shahid Iqbal al., 2018) is connected to customer satisfaction through examining the use of the SST system. Indicators: Interesting, Feel Pleased, Functions are Gripping

3. Assurance (Shahid Iqbal al., 2018) SST service providers, demonstrates the trust that customers have in SST service providers. Indicators: Safe to Use, Feel Comforted, Strong to Use
4. Convenience (Shahid Iqbal al., 2018) shows whether clients can easily access and utilize the SSTs system. Indicators: Easy and Convenient to Access, Easy and Convenient to Use, Convenient to Make Transactions
5. Security (Shahid Iqbal al., 2018) personal data is the main concern, along with safeguarding consumer information against fraud. Indicators: Secure, Specified, Reliable

Business Process

Chesbrough and Rosenbloom (2002) in (Anna Lema and ska-Majdzik, 2015), stated that a business process is business activity carried out by a company, which generates value or income so that it can continue to run or develop. Davenport 1993 in (Anna Lema and ska-Majdzik, 2015) defines a business process as a measured structure of activities designed to produce a result desired by customers or the market. And also (Jünger, Mynarzová, 2009) in (Anna Lema and ska-Majdzik, 2015) stated that a business process is a process that is completed if it has been dynamically coordinated and completed or logically, related to tasks that have been confirmed to be delivered. its value to customers or to fulfill other purposes.

Digital Banking

Digital Banking has many variations, starting from ATM (Auto Teller Machine), POS (Point of Sales), Internet Banking, Mobile Banking, Application Service, Phone Banking, and others. Banks basically prioritize quality in providing services related to consumer satisfaction, desires, and loyalty. Some of the objectives of the digitalization process in the banking industry include technological developments and changes in customer expectations. Through this platform, customers can enjoy the services provided quickly. Customers these days want to have lots of choices and have access to the information and services they want quickly. Customers have expectations that the services provided are fast, safe, and simple.

Mobile Banking

A recent development in technology is mobile banking, which offers a range of alternatives for consumer convenience (Afshan and Sharif, 2016). A relatively new form of online banking called M-Banking allows users to access financial services and communicate with banks directly using their phones (Chawla and Joshi, 2017). While both internet and mobile banking provide consumers with comparatively identical services and capabilities, there are certain variations and similarities between them, M-Banking can provide fast access anywhere and anytime (Singh, 2014). M-Banking enhances client relations with banks as well as the effectiveness of banking services (Malaquias and Hwang, 2016).

Previous Studies

The use of mobile banking improves people's quality of life in both developed and developing nations. In light of this, we created this report to compare the factors influencing respondents' use of mobile banking in two underdeveloped nations: Brazil and the United States. Six variables are included in our theoretical model as determinants of the use of mobile banking. We used a structural equation model to

examine path coefficients and assess the six hypotheses. Additionally, using a quantitative test known as multi-group analysis, we looked at the differences in route coefficients between the models from the two countries. The primary findings show that while respondents' views were similar, there were variations in the size of the coefficients.

Phaninee Naruetharadhol, Chavis Ketkaew, Niracha Hongkanchanapong, Piranat Thaniswannasri, Techin Uengkusolmongkol, Sirapassorn Prasomthong, and Nathatenee Gebsombut, did a research about M-Banking with the tittle "Factors Affecting Sustainable Intention to Use Mobile Banking Services" on Thailand in 2021, it expands the parameters influencing sustained desire to use M-banking by include SSTs and TAM, thereby contributing to the information system knowledge field. PU and PEOU have a crucial influence on the intention to use. A crucial subject for M-banking is the service quality provided by banks. Customers may recognize that M-banking upholds a high degree of quality and choose a user-friendly and convenient application as a result. Consequently, it is imperative that financial institutions offer a broad range of services through the most dependable and user-friendly applications. Additionally, this will help banks draw in new customers and retain current ones.

Academically speaking, TAM is a useful theoretical framework for understanding how new technologies are adopted. It's a thrifty, well-liked, respectable, and well-established model (Al-Gahtani, 2001; Lee et al., 2003; Venkatesh, 2000; Venkatesh & Davis, 2000). Two TAM constructs—perceived utility and ease of use—as well as two additional constructs—trust and social influence—that have been widely used in the literature as antecedents of mobile banking adoption were employed in the development of this article (Shaikh & Karjaluoto, 2015). Because our results show that perceived ease of use concept remains a significant and beneficial effect even in locations or countries with higher levels of adoption of such technology, we anticipate to improve the research concerning mobile banking. It's also important to draw attention to the aspects of the new technology that demonstrate their value and take other factors—such as societal impact in Brazil's case—into account. Beyond the theoretical merits of the classic theories, a great deal seems to depend on the context in which individual behaviors are addressed and evaluated.

RESEARCH METHOD

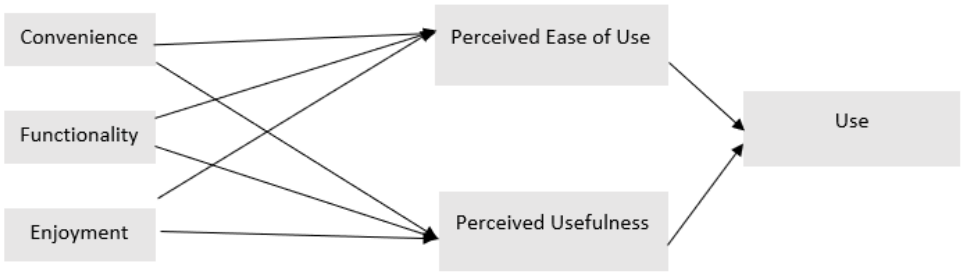
Research Method

Online questionnaires were used to gather data, and they were distributed at random to Indonesian residents of the Jabodetabek Area. Additionally, the surveys were shared on the relevant social media platforms, including Telegram, WhatsApp, Line, Facebook, LinkedIn, Instagram, Twitter to enhance the response rate. The month of June through July 2023 was used for the data collection. It was voluntary to participate in the online survey. Of the 136 responses and all of them were valid.

Because the cumulative sample size of 136 exceeds the minimum requirement of 100, it is considered a satisfactory sample size. The sample size is suitable for testing the hypothesis with the SEM model. Google Forms is used to collect data, and it has six sections: Section 1: Screening question of whether the respondent is

the user of Bank Jago Application not. Section 2: Demographics, such as: the reasons, gender, age, education, time frame usage and domicile. Section 3-6: Questions regarding indicators of all constructs.

Research Model



The public's intention to adopt new IS and mobile banking technologies in both rich and developing nations was predicted using the TAM hypothesis. TAM theory identified three critical elements for any new technology's adoption and user acceptability: perceived utility (PU), perceived ease of use (PEOU), and attitude toward utilizing the system (Venkatesh et al., 2003; Chuttur, 2009; Bankole, Bankole and Brown, 2011; Govender and Sihlali, 2014; Shaikh and Karjaluoto, 2015; Shaikh et al., 2015; Choudrie et al., 2017; Alzubi, Al-Dubai and Farea, 2018). Davis (1989) suggested that system design features affected PEOU and PU. In this study of "Mobile Banking Use**: A** Comparative Study With Brazilian And U.S. Participants" which was conducted **by** Rodrigo F. Malaquiasa, Yujong Hwang on 2019**,** a rise in this construct's scores is generally correlated with an increase in USE scores, according to the positive relationship between perceived ease of use and mobile banking use. Conversely, a decline in perceived ease of use scores is generally correlated with a decrease in USE scores. Meuter et al. (2000) highlighted interface technologies and stated that the internet, phone, and interactive kiosks may be used to categorize the type of SST (i.e., ATM, video, and CD). To further comprehend the relationship between STT features and customers, service quality measurement constructs for SSTs have been established. These constructs include functionality, enjoyment, assurance, convenience, security, design, and customization (J.-S. C. Lin & Hsieh, 2011)

RESULT AND DISCUSSION

Respondent Profile

Most of the respondents became Bank Jago customers because there was a need to transfer funds for a total of 53 people or in a percentage of 39%. The next reason for respondents to become Bank Jago customers was because it was easy to obtain or access for a total of 17 people or as a percentage of 26.3%. Next, the reasons for respondents to become Bank Jago customers are because they have attractive features, a total of 34 people or a percentage of 25% and the rest of the respondents have other reasons to become Bank Jago customers, a total of 12 people or a percentage of 8.8%.

In addition, most of the respondents in this study were 79 women or a percentage of 58.1% and 57 men or a percentage of 40.4%. More than 50% or a total of 69 people, Bank Jago's customers range from 25-35 years old. 28.9% or a total of 34 Bank Jago customers ranged in age from 17-25 years. 15.8% or a total of 23 Bank Jago customers ranged in age from 35-45 years. 5.1% or a total of 7 Bank Jago customers aged 45-55 years and only 2.2% or a number of 3 Bank Jago customers aged more than 55 years, this proves that at the age of 20-40, is more active in using information technology.

In terms of educational characteristics, 40.4% or 55 of the respondents were Bachelor's Degree. Then 25.7% or a total of 35 people from the respondents were Senior High School graduates. By 20.6% or a total of 28 people from respondents were Diploma Degree. 8.1% or 11 of the respondents were Master's Degree or above, and only 5.1% or 7 of all respondents were high school graduates or below.

On the characteristics of the timeframe. The percentage is 40.4% or a total of 55 people have been Bank Jago customers for around 6 months to 1 year. Then in a period of 1-2 years with a percentage of 28.7% or a total of 29 people who have become customers of Bank Jago. The time range is 0-6 months with a percentage of 21.3% or a total of 29 people who have become Bank Jago customers. The time range is 2-3 years with a percentage of 7.4% or a total of 10 people who have become Bank Jago's customers, and only 2.2% or a total of 3 of the respondents have been Bank Jago's customers for more than 3 years.

Most of the respondents in this study are domiciled in Jakarta with a percentage of 50% or a total of 68 people. Furthermore, those who live in Bogor with a percentage of 14% or a total of 19 people live in Tangerang. With a percentage of 11.8% or a total of 16 people living in Depok and Bekasi with a percentage of 11% or a total of 15 people.

123 users (95.3%) said they had played the Roblox Metaverse Game, while 6 people (4.7%) said they had never played it. Therefore, 123 out of the 129 samples were considered acceptable, consisting of 73.2% males and 26.8% females, with approximately 58.5% of respondents aged between 15 and 24 years. About 43.1% reported playing Roblox Metaverse Game for 4 to 8 months. Additionally, 26% acknowledged finding enjoyment in playing the Roblox Metaverse Game. Among the respondents, 52% chose VR Hands as their game, and 16.3% selected VR Hands as the game they played last month.

Measurement Model

Factor loadings, Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE) were utilized to assess the model and validity and reliability tests on the variables used in this study. These values indicate the correlation between indicators and their respective variables, with an expected threshold value of over 0.70 (Budiastuti & Bandur, 2018). Table. 1 presents the results, showing that all variables and indicators have fulfilled the validity criteria.

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Table 1: Result of Factors Loadings

Variables	Indicators	Factor Loadings
Functionality	F1	0.880
	F2	0.861
	F3	0.887
Convenience	C1	0.883
	C2	0.862
	C3	0.888
Enjoyment	E1	0.888
	E2	0.876
	E3	0.883
Perceived Ease of Use	PEOU1	0.851
	PEOU2	0.895
	PEOU3	0.892
Perceived Usefulness	PU1	0.884
	PU2	0.871
	PU3	0.875
Use	U1	0.870
	U2	0.879
	U3	0.909

The results of Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE) are shown in Table 2. For the Cronbach's Alpha test, the values are expected to be above 0.6 (Ghozali, 2016), and for Composite Reliability, values should exceed 0.7 (Ghozali, 2016). Moreover, the AVE values derived from the indicators are anticipated to be greater than 0.5 (Sekaran & Bougie, 2016).

Table. 2: Result of Cronbach's Alpha, Composite Reliability and AVE

Variables	Cronbach's Alpha	Composite Reliability	AVE
Convenience	0,851	0,909	0,770
Enjoyment	0,857	0,913	0,778
Functionality	0,848	0,908	0,767
Perceived Ease of Use	0,854	0,911	0,774
Perceived Usefulness	0,850	0,909	0,769
Use	0,863	0,916	0,785

Table. 3 presents the results of direct hypothesis testing conducted using the bootstrapping method to determine the outcomes of all predetermined hypotheses in the research model. The values of interest in this testing are the t-statistics (Ghozali, 2016) and the p-values (Ghozali, 2016). If the p-values > 0.05 or t-statistics < 1.96, then H0 is accepted and Hα is rejected, indicating no influence between variables. Conversely, if the p-values < 0.05 or t-statistics > 1.96, H0 is rejected, and

Hα is accepted, indicating an influence between variables. The hypothesis testing results encompass 11 hypotheses as follows:

Table. 3: Result of Hypothesis Test (Direct)

Hypothesis	Variables	T Statistics	P Values	Result
H1	Functionality -> Perceived Ease of Use	4,395	0.000	Significant
H2	Functionality -> Perceived Usefulness	4,336	0.000	Significant
H3	Functionality -> Use	4,366	0.000	Significant
H4	Convenience -> Perceived Ease of Use	4,085	0.000	Significant
H5	Convenience -> Perceived Usefulness	5,706	0.000	Significant
H6	Convenience -> Use	5,229	0.000	Significant
H7	Enjoyment -> Perceived Ease of Use	4,262	0.000	Significant
H8	Enjoyment -> Perceived Usefulness	2,834	0.005	Significant
H9	Enjoyment -> Use	4,366	0.000	Significant
H10	Perceived Ease of Use -> Use	7,896	0.000	Significant
H11	Perceived Usefulness -> Use	4,552	0.000	Significant

Explanation of the hypothesis testing results (Direct)

H1: Functionality has a positive and significant influence on Perceived Ease of Use

According to the findings of the initial hypothesis test, perceived ease of use is influenced by functionality, it was obtained that the t statistics value was 4.395 > t count 1.96 and the p value was 0.000 < alpha 0.05. So the conclusion obtained is to accept H1. This indicates that Perceived Ease of Use is significantly and favorably influenced by Functionality. Apart from that, another conclusion that can be said is that, if Bank Jago customers do not experience problems when using the Bank Jago Application, then customers find it easy to use the Application.

H2: Functionality has a positive and significant influence on Perceived Usefulness.

According to the findings of the second hypothesis test, Perceived Usefulness is influenced by functionality, it was obtained that the t statistics value was 4.336 > t count 1.96 and the p value was 0.000 < alpha 0.05. So the conclusion obtained is to accept H2 this indicates that Perceived Usefulness is positively and significantly influenced by Functionality. Apart from that, another conclusion that can be drawn is that, if Bank Jago customers do not experience problems when using the Bank Jago application, this will indicate that the customer feels that the application is useful in helping customers live their daily lives.

H3: Functionality has a positive and significant influence on Use.

According to the findings of the third hypothesis test, Use is influenced by Functionality, the t statistics value is 4.366 > t count 1.96 and the p value is 0.000 < alpha 0.05. So the conclusion obtained is to accept H3 this indicates that Use is positively and significantly influenced by Functionality. Apart from that, another conclusion that can be drawn is that, if Bank Jago customers do not experience

problems when using the Bank Jago Application, then customers will use the Application more often.

H4: Convenience has a positive and significant influence on Perceived Ease of Use.

According to the findings of the fourth hypothesis test, Convenience is influenced by Perceived Ease of Use, the t statistics value is 4.085 > t count 1.96 and the p value is 0.000 < alpha 0.05. So the conclusion obtained is to accept H4 this indicates that Convenience is positively and significantly influenced by Perceived Ease of Use. Apart from that, the conclusion that can be drawn is that, if Bank Jago customers feel comfortable when using the Bank Jago Application, this will indicate that customers feel that the Application is easy to use in everyday life.

H5: Convenience has a positive and significant influence on Perceived Usefulness.

According to the findings of the fifth hypothesis test, Convenience is influenced by Perceived Usefulness, the t statistics value is 5.706 > t count 1.96 and the p value is 0.000 < alpha 0.05. So the conclusion obtained is to accept H5 this indicates that Convenience is positively and significantly influenced by Perceived Usefulness. Apart from that, the conclusion that can be drawn is that, if Bank Jago customers feel comfortable when using the Bank Jago Application, this will indicate that the customers feel that the Application is versatile.

H6: Convenience has a positive and significant influence on Use.

According to the findings of the sixth hypothesis test, Convenience is influenced by Use, the t statistics value is 5.229 > t count 1.96 and the p value is 0.000 < alpha 0.05. So the conclusion obtained is to accept H6 this indicates that Convenience is positively and significantly influenced by Use. Apart from that, the conclusion that can be drawn is that, if Bank Jago customers feel comfortable when using the Bank Jago Application, this will indicate that customers feel that the Application will use it intensively in their daily lives.

H7: Enjoyment has a positive and significant influence on Perceived Ease of Use.

According to the findings of the seventh hypothesis test, Enjoyment is influenced by Perceived Ease of Use, the t statistics value is 4.262 > t count 1.96 and the p value is 0.000 < alpha 0.05. So the conclusion obtained is to accept H7 this indicates that Enjoyment is positively and significantly influenced by Perceived Ease of Use. Apart from that, the conclusion that can be drawn is that, if Bank Jago customers can enjoy the services provided by Bank Jago, then customers will find the application easy to use.

H8: Enjoyment has a positive and significant influence on Perceived Usefulness.

According to the findings of the eigth hypothesis test, Enjoyment is influenced by Perceived Usefulness, the t statistics value is 2.834 > t count 1.96 and the p value is 0.095 < alpha 0.05. So the conclusion obtained is to accept H8 this indicates that Enjoyment is positively and significantly influenced by Perceived Usefulness. Apart from that, the conclusion that can be drawn is that, if Bank Jago customers can enjoy the services provided by Bank Jago, then the customers will find the application useful for using it.

H9: Enjoyment has a positive and significant influence on Use.

According to the findings of the ninth hypothesis test, Enjoyment is influenced by Use, the t statistics value is 4.366 > t count 1.96 and the p value is 0.000 < alpha 0.05. So the conclusion obtained is to accept H9 this indicates that Enjoyment is positively and significantly influenced by Use. Apart from that, the conclusion that can be drawn is that, if Bank Jago customers can enjoy the services provided by Bank Jago, then the customers will also find the application useful for using it.

H10: Perceived Ease of Use has a positive and significant influence on Use.

According to the findings of the tenth hypothesis test, Perceived Ease of Use is influenced by Use, the t statistics value is 7.896 > t count 1.96 and the p value is 0.000 < alpha 0.05. So the conclusion obtained is to accept H10 this indicates that Perceived Ease of Use is positively and significantly influenced by Use. Apart from that, the conclusion that can be drawn is that, if Bank Jago customers find it easy to use the Bank Jago Application. So customers will use it intensively in their daily lives.

1. Arthika Rajaratnam, has conducted a research "Study on Perceived Ease of Use on Customers Adoption to use Mobile Banking Services" on 2020 in Sri Lanka with research results that For people 60 years of age and younger, perceived ease of use is thought to have a major and favorable impact on the uptake of mobile banking. Especially for people over 60, according to research findings, perceived ease of use is thought to have a major and positive influence on the adoption of mobile banking among individuals 60 years of age and younger, hence it is advised that mobile banking be made simple to use in Sri Lanka by 2020.. Especially for people over 60, it is recommended that Mobile Banking be made easy to use.
2. Khaled Qassem Hailata, Baker Akram Falah Jarahb, Mefleh Faisal Mefleh Al-Jarrahc and Zeyad Almatarnehb have conducted a research "The impact of electronic banking services on the use of technology by customers of conventional" on 2023 in Jordan with the results that the variables PEU, PU, SU and SI possess a noteworthy impact on the usage of online banking.the variables PEU, PU, SU, and SI have a substantial impact on the use of internet banking in Jordan in 2023.

H11: Perceived Usefulness has a positive and significant influence on Use

According to the findings of the eleventh hypothesis test, Perceived Usefulness is influenced by Use, the t statistics value is 4.552 > t count 1.96 and the p value is 0.000 < alpha 0.05. So the conclusion obtained is to accept H11 this indicates that Perceived Usefulness is positively and significantly influenced by Use. Apart from that, the conclusion that can be drawn is that, if Bank Jago customers feel that the Bank Jago application is versatile, then the customers will use it intensively in their daily lives.

Explanation of the hypothesis testing results (Indirect)

Table. 4 presents the indirect test results. The first hypothesis shows that Functionality affects Perceived Ease of Use and Use. The p-values obtained are smaller than the value α = 0.05, namely 0.000 and the t-statistics values obtained are greater than 1.96, namely 3.743 (Significant). The second hypothesis shows that Functionality affects Perceived Usefulness and Use. The p-values obtained are smaller than the value α = 0.05, namely 0.001 and the t-statistics values obtained are greater than 1.96, namely 3.253 (Significant). The P-Values obtained are smaller than the value α = 0.05, namely 0.001, and the t-statistics values obtained are greater than 1.96, namely 3.253 (Significant). The third hypothesis shows that Convenience affects Perceived Ease of Use and Use. The P-Values obtained are smaller than the value α = 0.05, namely 0.000, and the t-statistics values obtained are greater than 1.96, namely 4.085 (Significant). The fourth hypothesis shows that Convenience affects Perceived Usefulness and Use. The P-Values obtained are smaller than the value α = 0.05, namely 0.000, and the t-statistics values obtained are greater than 1.96, namely 3.770 (Significant). The fifth hypothesis shows that Enjoyment affects Perceived Ease of Use and Use. The P-Values obtained are smaller than the value α = 0.05, namely 0.001, and the t-statistics values obtained are greater than 1.96, namely 3.492 (Significant). The sixth hypothesis shows that Enjoyment affects Perceived Usefulness and Use. The P-Values obtained are smaller than the value α = 0.05, namely 0.001, and the t-statistics values obtained are greater than 1.96, namely 3.253 (Significant).

Table. 4: Result of Hypothesis (Indirect)

Hypothesis	Variables	T Statistics	P Values	Result
1	Functionality -> Perceived Ease of Use -> Use	3.743	0.000	Significant
2	Functionality -> Perceived Usefulness -> Use	3.253	0.001	Significant
3	Convenience -> Perceived Ease of Use -> Use	4.085	0.000	Significant
4	Convenience -> Perceived Usefulness -> Use	3.770	0.000	Significant
5	Enjoyment -> Perceived Ease of Use -> Use	3.492	0.001	Significant
6	Enjoyment -> Perceived Usefulness -> Use	3.253	0.001	Significant

If the user feels that the Mobile Banking is easy and convenience to use / the user feels smooth. Without obstacles in use, the user will feel comfortable exploring the features in Banking Applications, they will be a sustainable in using it. Suppose the user feels that the Mobile Banking is convenience to use and can provide positive benefits and impacts. In that case, the user will feel comfortable using/exploring the features in the application so that there will be a feeling of convenience in using the Banking Application. Convenience can significantly affect the usage, when users feel convenient to use the Banking Application.

Discussion

One of the factors that has a positive and significant influence on the use of the Bank Jago Application in Jabodetabek are Convenience and Perceived Ease of Use because, has high T Statistical values and low P Values compared to other variables in this research.

Based on the research results that have been obtained, the factors that influence Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) can be additional information for banks to improve problems with Digital Banking services in the future. Apart from that, it can also be used as an evaluation of the quality of the Digital Banking services that have been provided to improve the quality of the service itself.

The factors that influence Use (the dimensions of Self-Service Technology (SST) and the Technology Acceptance Model (TAM), these dimensions provide high value and influence Use). -This dimension is related to comfort of use, convenience when making transactions, providing features that suit customer needs, ease of use and versatility in use.

There are several benefits from the results of this research in the banking industry, namely that service providers can find out what customers need so they can comfortably use the digital services provided. So that in the future service developers can continue to innovate so that customers will often use the service and will generate positive feedback between both parties.

In the second dimension of Self-Service Technology (SST), Convenience such as: creating an account, closing an account, accessing an account. So what the Bank can do is improve M-Banking services so that customers can comfortably make transactions (to other bank accounts or to fellow Bank Jago customers), transfer funds (between available pockets, both for investment or managing finances) and use The available investment functions are like seeds, which have not yet been developed further by the service provider.

Providing reviews from JAGO Bank Customers that are in accordance with their experience when using the JAGO Bank Application can influence the level of use of JAGO Bank Customers. The process of developing or improving the system on the Bank JAGO Application carried out by the Bank certainly influences the level of usage by Bank JAGO customers. If the application runs smoothly, it will make users use it to make transactions or use its features and will give rise to positive feedback.

After conducting and obtaining hypothesis testing, factors were found that influence and are neither significant nor significant on the use of the JAGO Bank Application. So it can be said that the variables used in this research such as Functionality (F), Convenience (C), Enjoyment E, Perceived Ease of Use (PEOU), Perceived Usefulness (PU) can influence the use of the JAGO Bank Application.

CONCLUSION

In this research, there were time limitations, which resulted in a larger number of samples being taken and in areas other than Jabodetabek. So that in future research a larger number of samples and a wider scope can be taken. Apart from that, because the factors that most influence the use of the Bank Jago Application are comfort and ease of use, it is recommended that existing functions and features be developed and improved, so that customers can use the Application more comfortably and easily, as For example, features that are not yet provided include sending to educational institutions, so that if you want to pursue formal or non-formal education, Bank Jago customers can incur costs without having to bother opening another account. As well as other features for investing in the capital market, where many people already have businesses in this field. Apart from that, innovations in using Face ID for payment systems can be implemented, as well as using fingerprints to authenticate banking account users.

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