

The Perceived Attitude of Bank Customers towards the Intention to Use Digital Banking in Malaysia

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Abstract

Digital banking is a new concept that entails a complete digital shift. Malaysia's sizable banked population is hastening the digitalisation of banking services. Malaysia is about to embrace digital banking. While digital technology has advanced, it still simplifies banking. However, some users are aware of it but are unwilling to use it. Thus, increasing digital adoption in Malaysia is required to ensure the success of digital banking. Despite the trend toward digital banking, these numbers remain low. Thus, this study aims to assess the impact of perceived usefulness, ease of use, trust, and peer influence on attitude, as well as the impact of attitude on intention to use a digital bank. The Technology Acceptance Model (TAM) was used in this study to investigate the effect of perceived usefulness, ease of use, trust, and peer influence on the intention to use digital banking. The research framework for this study included perceived usefulness, ease of use, trust, peer influence attitude, and intention. Perceived usefulness, ease of use, trust, and peer influence are all independent variables. Attitude is a moderator, and intention is a dependent variable. This study is quantitative and will rely on primary data. All measurement items were evaluated using Likert scales ranging from strongly disagree to agree strongly. This study also employed non-probability purposive sampling. The data for this study will be cleaned and screened using SPSS 18. The data were analysed using partial least squares structural equation modelling, and SmartPLS 3 was used to analyse reliability, validity, and hypothesis testing data.

Keywords: Digital Banking, Digital, Digital Adoption

Introduction

The digital banking platform market is estimated to be worth \$3.95 billion in 2019. It is expected to reach \$10.87 billion in 2027, growing at 13.6 per cent with a compound annual growth rate (CAGR) from 2020 to 2027 (Allied Market Research, 2019). Digital banking has undergone dramatic changes over the centuries with the advent of disruptive technology. In addition, the increasing use of machine learning and artificial intelligence on digital banking platforms offers good opportunities in the market.

Moreover, many financial and banking institutions use artificial intelligence-based banking platforms to deliver quicker and more effective customer service. Furthermore, to enhance the security capabilities of banking platforms, many banks use machine learning to predict fraud before it happens. This innovation continues to grow and encompasses many opportunities in this sector. For example, AI, a digital banking solution, has a very high capacity to reduce loan processing time and operating costs. Besides that, cognitive computing can analyse large amounts of data and provide opportunities for lenders in risk analysis and management. In the next few years, further integration of advanced technology is expected to create significant digital banking platform market opportunities. The digital banking platform allows banking products and services to be traditionally and automatically offered directly to end-users through interactive communication channels.

While digital banking allows for technology to facilitate banking transactions (Alkhowaiter, 2020), there are still some insufficient measures. Demand-side factors impede the use of cashless technology (Widjaja, 2016). Additionally, many banks and financial institutions offer digital banking platforms to maximise their customers worldwide and conveniently serve them. The main market growth drivers have increased internet users and the gradual transition from traditional to online banking. Moreover, the increasing use of cloud-based platforms to achieve greater scalability drives market growth. However, security and compliance issues with digital lending platforms are hindering the market growth of digital banking platforms.

Furthermore, the increasing use of machine learning and artificial intelligence in digital banking platforms, the improvement of innovative banking services and the increase in corporate investors are expected to provide lucrative opportunities for the market. During the COVID-19 pandemic, businesses faced operational challenges, and many banks and financial institutions offered new customers and digital tools. Hence, digital banking platforms have seen significant growth. In addition, the rise of online and mobile banking in a pandemic situation offers end-user growth potential for the market for digital banking platforms. On top of that, many financial technology banks and industries have implemented several attractive banking strategies to help SMEs and consumers take advantage of digital banking platforms, which offer many opportunities to the market. Bank Negara Malaysia published the long-awaited digital banking framework on December 31, 2020. After that, a six-month public consultation period they are continued. Plans for a digital banking framework were announced in March 2019 and initially scheduled for application release in mid-2020 (Fintech News, Jan 2021). Still, framework development ran into problems due to the confusion caused by COVID-19. Malaysia is one of the highest financial inclusions globally, as 92% of Malaysian adults have a deposit account. It means people can save money, withdraw money, access automatic teller machines (ATMs), and make payments electronically across the country. According to a FICO Identity in Digital Banking survey, 50% of Malaysian banks cite high levels of manual processing as one of the critical challenges in verifying customer identities. Challenges include "consistent data collection or support documentation" and "need for physical identification".

Another thing that is emphasised is the fear that forcing customers to leave the selected channel will prompt them to go to another bank (FICO Survey, 2020). Despite these significant achievements, the World Bank reports that Malaysia still faces challenges in financial participation, including reaching the entire untouched population. Most of them are foreign workers and their families. Another reported challenge is to ensure that people with access to financial services use their accounts actively and that employers use direct savings instead

of cash when paying salaries (World Bank Group, 2017). One way to promote financial participation, as identified by BNM, is through establishing digital banks. This study aims to assess the relationship between perceived usefulness, perceived ease of use, perceived trust, peer influence, attitude and intention among banks' customers to use digital banking in Malaysia.

Problem Statement

Digital banking is a novel concept that entails a complete shift to a digital environment. Because Malaysia has a sizeable banked population (92%), the digitalisation of banking services in Malaysia is accelerating. Malaysia is on the verge of adopting digital banking. The country awaits the launch of digital bank licencing by Bank Negara. Regardless of recent advancements in digital technology, the fact remains that it simplifies the banking system. There are, however, users who are aware but refuse to adopt. As a result, increasing digital adoption in Malaysia is necessary to ensure the success of digital banking. While the trend of customers using digital banking services is increasing, these figures remain relatively low.

In general, digital transactions have increased in Asia. Digital transactions in Emerging Asia, however, remain lower than in Developed Asia. According to McKinsey's Asia Personal Financial Services, while the population's active digital banking users have increased, Emerging Asia's users account for only 25% of the total, compared to 85% in Developed Asia. Furthermore, an estimated 30 to 50% still do not use digital banking. Similarly, according to the Asian Institute of Finance's 2016 adoption rates of online banking in Malaysia, 12.5% have never tried any digital banking transaction. According to the MCMC's Internet Users Survey (2018), Malaysia has increased online banking and financial participation. Online banking was used by more than half of Internet users (54.2%). However, 45.8 per cent of people do not use online banking. Furthermore, Internet users did not use online banking due to trust. They prefer to visit a physical bank branch, such as for open accounts and discuss financial products or an automated teller machine (ATM) rather than online banking (AIF Report, 2016); (MCMC, 2018).

Consumers' intention to use the digital bank is a significant factor in its practical use in banking. Furthermore, according to Anette Appduray's report in the Edge Financial Daily (2017), Malaysia has lower digital penetration than South Korea, Australia, Singapore, Hong Kong, and Taiwan. Unisys Corporation's (2017) digital banking consumer adoption survey in Malaysia, Australia, Hong Kong, the Philippines, and Taiwan revealed Malaysia's second-highest Asia Pacific. However, this study still shows that 38% of Malaysians oppose it, citing privacy and security concerns. Hence, digital adoption in Malaysia is required to boost the digital economy.

Consequently, it is essential to study the intentions of bank customers to use digital banking. This study examines the factors influencing consumers' intentions to use digital banking in Malaysia. It will assist the banking industry in developing strategies to ensure consumers are ready to accept and adopt the fully digital banking system.

Research Objectives

Two research objectives were developed for this study

1. To measure whether perceived usefulness, perceived ease of use, perceived trust and peers' influence have a positive and significant influence on attitude.
2. To evaluate whether attitude positively and significantly influences intention to use the digital bank.

Research Questions

The research questions in this study are:

1. Do perceived usefulness, perceived ease of use, perceived trust, and peers influence positively and significantly influence attitude?
2. Does attitude positively and significantly influence intention to use digital banks?

Literature Review

Digital Banking

A digital bank, also known as a 'virtual bank,' primarily provides banking services via the internet or other electronic channels rather than through physical branches. Malaysia is a regional leader in many digital and FinTech fields, including e-wallets and online payments. Now is the time for banks and customers to embrace the new digital banking era.

In Malaysia, the concept of digital banking is relatively new. As a result, because Online Banking, Internet Banking, or e-Banking is the closest concept to Digital Banking, this study refers to a previous study on the subject. Customer relationships are the primary distinction between digital, online, and traditional banking. It takes place online in digital banks without visiting a physical location. In contrast, many-core activities are available online in online banking. Even so, the transition to the digital world has not been completed. It is conducted primarily or entirely through digital or electronic means. It is about automating every step of the banking relationship, from product launch to customer service and everything in between, which extends far beyond an online or mobile banking platform. In a nutshell, digital banking refers to the complete digitisation of banks and their activities, programmes, and functions.

Perceived usefulness

Perceived usefulness measures how much a person believes that implementing a specific system will enhance their ability to perform their job duties. The intention or decision of whether or not to use that technology is perceived to be helpful for the task at hand (Davis, 1989). Many studies have found that perceived usefulness influences the attitude toward the intention. For example, according to a study on the behavioural intention to use social commerce (Abed, 2020), attitudes toward m-commerce are positive (Indarsin et al., 2017) and online purchases (Nguyen et al., 2019). People are also more likely to use the internet for banking, finance, and insurance if they believe it will benefit them (Varaprasad et al., 2013; Jiwasiddi et al., 2019; Suleman Zuniarti, 2019; Aziz et al., 2019). It has also been supported by attitudes toward educational technology (Hart & Laher, 2015; Azman et al., 2020; Falode, 2018).

Perceived Ease of Use

The degree to which something is perceived to be simple to use is defined as perceived ease of use. People believe that using a particular system will not require any effort (Davis, 1989). Perceived ease of use affects the partial attitude toward using m-commerce (Indarsin et al., 2017), the attitude towards intention teaching and learning of physics (Falode, 2018), and the attitude towards using Fintech (Jiwasiddi, 2019; Suleman & Zuniarti, 2019). Previous studies also indicate that behavioural intention to use e-government services is significantly influenced by perceived ease of use (Chen & Aklikokou, 2020). The above results show that consumers tend to have attitudes and higher intention to use because of its perceived ease of use. Thus, the more the customer perceives digital banking as easy to use, the more likely digital banking will be adopted. However, perceived ease of use has been proven to have a

lower effect on attitude (Guritno, 2013) and no effect on consumer purchasing decisions (Suleman & Zuniarti, 2019).

Perceived Trust

According to one study, perceived confidence was strongly related to the use of online banking (Mujah, 2012). A positive relationship between confidence and attitude toward internet banking adoption has also been established (Bashir & Madhavaiah, 2015). Levels of security, privacy and familiarity affected trust in the internet environment. Therefore, perceived trust is one of the most influencing attitudes toward intention (Alraja, M. N. et al., 2019). Website trust is also an essential driver of attitudes (Nguyen et al., 2019). However, trust has been shown to have a lower influence on attitudes toward online ticket purchasing than other factors (Guritno, 2013).

Peers' Influence

Peers serve as a source of inspiration for individuals regarding how they think, perceive, and behave. Peers significantly impact their exposure to social media, financial behaviour, and financial knowledge (Yanto et al., 2021). According to a study, social influence in internet banking significantly affects behavioural intention (Bashir & Madhavaiah, 2015).

Attitude

A study found that one's attitude toward Artificial Intelligence significantly mediates the relationship between perceived usefulness and intent to use Artificial Intelligence in banking services (Rahman et al., 2021).

Hypotheses

The following hypotheses were developed for this study based on the above discussion.

H₁: There is a positive and significant influence of perceived usefulness on attitude.

H₂: There is a positive and significant influence of perceived ease of use on attitude.

H₃: There is a positive and significant influence of perceived trust on attitude.

H₄: There is a positive and significant influence of peers' influence on attitude.

H₅: There is a positive and significant influence of attitude on intention.

Research Framework

This study adopted the Technology Acceptance Model (TAM) by examining the relationship between perceived usefulness, perceived ease of use, perceived trust, and peers' influence on attitude towards the intention to use digital banking.

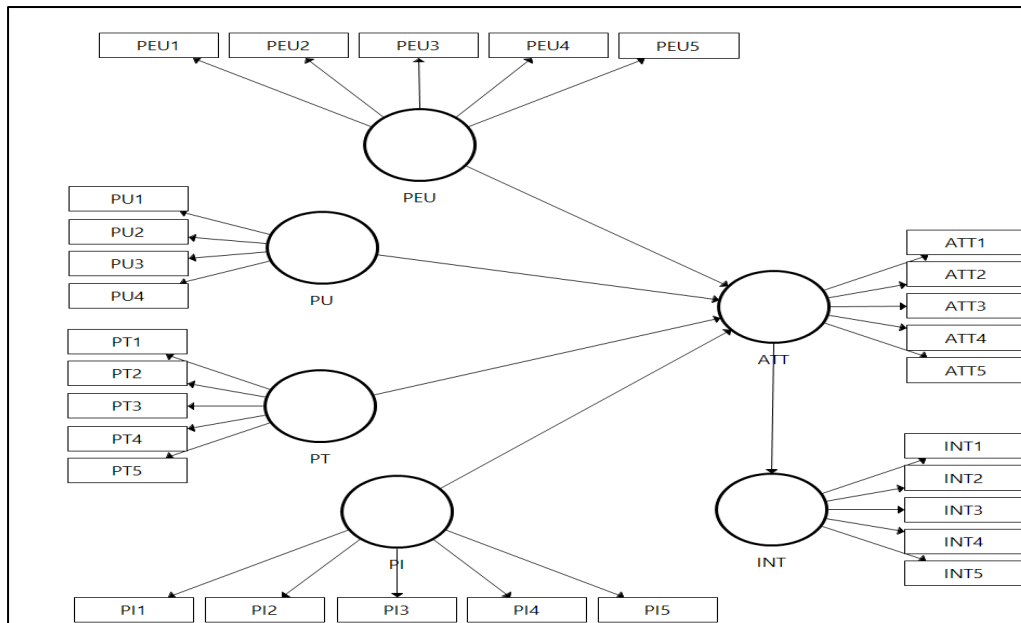


Figure 1: Specified Model

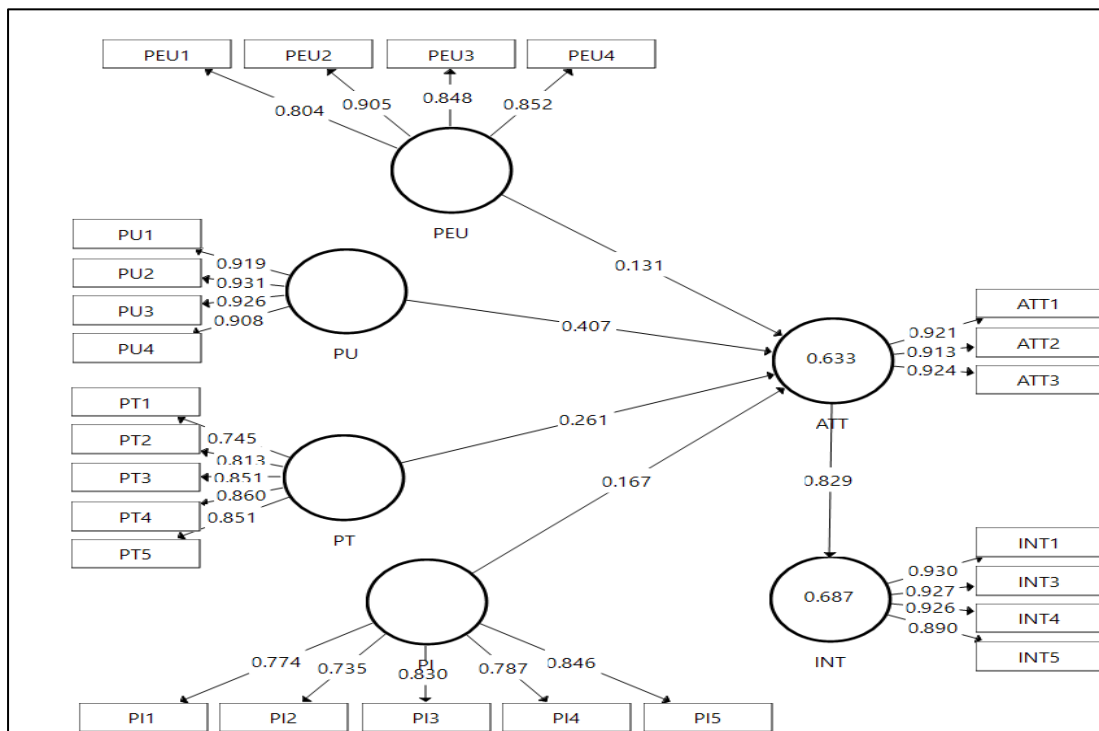


Figure 2: Re-specified Model

Methodology

This study used a quantitative research approach, and the data type was primary. The research framework of this study included variables of perceived usefulness, perceived ease of use, perceived trust, peer influence attitude and intention. The proposed research framework constituted four independent variables: perceived usefulness, perceived ease of use, perceived trust, and peer influence; one mediator, the attitude; and one dependent variable, intention. All six variables are constructed in the Malaysian digital banking context. All the measurement items representing their respective construct were evaluated using

Likert scales ranging from strongly disagree to agree strongly. It ensures a significant response rate and quality and minimises the respondents' "frustration level" (Babakus & Boller, 1992; Sachdev & Verma, 2004). This study targeted commercial banks' customers in Malaysia. Commercial banks' customers include those who have bank accounts with commercial banks and those doing banking transactions with commercial banks. The commercial banks' customers in Malaysia were the sample of this study.

Furthermore, this study adopted the purposive sampling technique, non-probability sampling. The purposive sampling technique is a technique where the researcher depends on their judgment when selecting the samples from the population to participate in the survey. The main objective of using purposive sampling is to focus on the researcher's population-specific characteristics. Before the primary analysis, the data were cleaned and screened using SPSS 18. Then, the partial least squares–structural equation modelling (PLS-SEM) technique was used (Hair, 2017) to evaluate the data. Finally, SmartPLS 3 software (Ringle, 2015) was used to analyse the reliability, validity, and hypothesis testing data.

Data Analysis

Respondents

Bank customers who were 18 years old and above and had at least one bank account were chosen for this study. This study employed primary data by adopting a survey instrument to collect the data from the respondents. The survey questionnaire adopted in this study was designed and developed with a thorough assessment of previous studies to obtain suitable measurements that were being utilised regularly and have solid reliability and validity. The email was used to distribute the questionnaire to the target respondents for data collection purposes. The non-probability sampling technique was adopted in the study due to the unavailability of the sampling frame. A total of 29 measurement items comprised the independent and dependent variables. Five observed variables measured the perceived ease of use construct; four observed variables measured the perceived usefulness construct; five observed variables measured the perceived trust construct; the attitude construct was measured by five observed variables, peer five observed variables measured influence. In addition, five observed variables measured the intention construct. This study has employed a five-point Likert scale from strongly disagree to agree to measure each construct measurement item strongly item. From 770 distributed questionnaires, 598 questionnaires were returned. It constituted a 77.6% response rate and was sufficient for data analysis using the structural equation modelling (SEM) technique. After data screening and eliminating the outliers, 562 samples were clean and ready to be analysed. Table 1 shows the respondents' profiles in this study. Smartpls3 software was employed to perform the multivariate data analysis and proposed hypotheses testing. Further, Smartpls3 was also used to perform assessment procedures on model measurement and structural model assessment due to its assessment capability (Hair et al., 2010).

Table 1
Respondents' Profile

		Frequency	Per cent
Gender	Male	255	45.4
	Female	307	54.6
Age	< 30 years	79	14.1
	31 – 40 years	192	34.2
	41 – 50 years	222	39.5
	51 – 60 years	50	8.9
	> 60 years	19	3.4
Income	RM0 - RM4,850	244	43.4
	RM4,851 – RM10,970	223	39.7
	More than RM10,971	95	16.9
Education	Secondary School	48	8.5
	Certificate	18	3.2
	Diploma	83	14.8
	Bachelor	242	43.1
	Master	137	24.4
	PhD	34	6.0
Employment	Public Sector	132	23.5
	Private Sector	354	63.0
	Entrepreneur	37	6.6
	Pensioner	8	1.4
	Unemployed	18	3.2
	Student	13	2.3

Common Method Bias

Kock (2015) recommended that a higher variance inflation factor (VIF) than 3.3 signifies the presence of the issue of common method bias. Common method bias surfaces when there are variances in the respondents' responses caused by the instrument and not by the real respondents' predispositions that the instrument tries to discover. The full collinearity test was performed to confirm if there was a problem with collinearity and common method bias. As shown in Table 2, all factor-level after the full collinearity test displayed that the variance inflation factors (VIF) were lower than 3.3. Therefore, it suggested that the model did not confront any problem of common method bias.

Table 2
Full Collinearity (VIF)

	INT	PEU	PU	PT	PI	ATT
INT		2.569	2.974	3.019	2.331	2.996
PEU	2.763		2.243	1.987	2.746	2.696
PU	1.972	1.586		2.537	3.011	2.687
PT	3.013	2.931	3.117		2.347	2.115
PI	2.957	1.893	2.982	3.017		1.976
ATT	2.689	2.395	2.336	2.968	2.339	

Note: INT=Intention; PEU=Perceived Ease of Use; PU=Perceived Usefulness; PT=Perceived Trust; PI=Peer Influence; ATT=Attitude

Measurement Model

The PLS-SEM algorithm was employed to assess the structural model and verify the reliability and validity of the measurement development. Hair et al (2017) recommended two essential criteria in PLS-SEM: the reliability and validity of the outer goodness model to be studied. To begin with, was the introduction of the specified model (Figure 1). Subsequently, evaluating the reliability and validity of the outer loadings where some of the items of the constructs were found to have lower loadings has resulted in the construct reliability and validity failing to meet the threshold with the Average Variance Extracted (AVE) below 0.5. The lower loading required a few items from the constructs to be deleted. The items with lower loading were deleted and then pushed the AVE above the minimum of 0.5 with the range of 0.632-0.848 (Table 3). It proved that convergent validity was established for all constructs. The range of composite reliability, as shown in Table 3, was 0.896-0.957, which was higher than the threshold of 0.7 recommended by (Hair et al., 2017).

Further, the range of Cronbach's alpha was 0.862-0.940, which was also above the threshold of 0.7 (Table 3). Next, the discriminant validity was analysed to confirm its presence in the model by assessing the cross-loading measurement items. The statistical results have shown that all item loadings were greater than their respective cross-loadings (Table 3), which signifies the establishment of discriminant validity. Finally, the Hetrotrait-Monotrait (HTMT) ratios assessment was performed to confirm discriminant validity further. The statistical result has shown that all constructs' ratios were <0.9 (Table 4), which further confirmed the establishment of discriminant validity of the model (Henseler et al., 2015). Complete bootstrapping was done for HTMT. Hence, as stated by Hair et al (2014), this study has demonstrated and confirmed the latent constructs' reliability and validity.

Table 3

Construct Reliability & Validity

Construct	Item	Loading	CA	CR	AVE
ATTITUDE	ATT 1	0.921	0.908(0.878,0.928)	0.842(0.825,0.854)	0.845(0.804,0.874)
	ATT 2	0.913			
	ATT 3	0.924			
INTENTION	INT 1	0.930	0.838(0.819,0.855)	0.856(0.843,0.868)	0.843(0.804,0.882)
	INT 3	0.927			
	INT 4	0.926			
	INT 5	0.890			
	INT 5	0.890			
PERCEIVED EASE OF USE	PEU 1	0.804	0.875(0.841,0.904)	0.914(0.893,0.933)	0.728(0.677,0.777)
	PEU 2	0.905			

		PEU			
		3	0.848		
		PEU			
		4	0.852		
PEER INFLUENCE			0.862(0.836,0.889)	0.896(0.873,0.916)	0.632(0.581,0.687)
	PI1	0.774			
	PI2	0.735			
	PI3	0.830			
	PI4	0.787			
PERCEIVED TRUST			0.883(0.857,0.907)	0.914(0.896,0.930)	0.681(0.636,0.728)
	PT1	0.745			
	PT2	0.813			
	PT3	0.851			
	PT4	0.860			
PERCEIVED USEFULNESS			0.896(0.882,0.911)	0.857(0.845,0.869)	0.848(0.810,0.885)
	PU1	0.919			
	PU2	0.931			
	PU3	0.926			
	PU4	0.908			

Note: INT=Intention PEU=Perceived Ease of Use PU=Perceived Usefulness PT=Perceived Trust PI=Peer Influence ATT=Attitude CA=Cronbach Alpha CR=Composite Reliability AVE=Average Variance Extracted

Table 4
Hetrotrait-Monotrait(HTMT) Ratio

	ATT	INT	PEU	PI	PT
IN	0.895(0.851, 0.934)				
PE	0.742(0.641, 0.824)	0.778(0.681, 0.850)			
PI	0.511(0.405, 0.607)	0.399(0.279, 0.506)	0.359(0.230, 0.479)		
PT	0.727(0.651, 0.798)	0.693(0.609, 0.767)	0.632(0.524, 0.724)	0.671(0.586, 0.740)	
PU	0.768(0.671, 0.845)	0.789(0.686, 0.865)	0.891(0.844, 0.928)	0.306(0.182, 0.440)	0.598(0.485, 0.691)

Note: A two-tail percentile bootstrap test at a 5% confidence interval (2.5%, 97.5%) with 5,000 sub-samples was performed

Structural Model

The evaluation of the structural model was performed by assessing the path coefficient (β) simultaneously with the determination coefficient (R^2) value (Hair et al., 2012). In order to confirm the path coefficient significance level, the PLS technique was applied to bootstrap 5000 sub-samples. The hypotheses testing of path coefficients (Beta), t-statistics, p-value, and confidence interval statistical results were displayed in Table 6. For hypothesis 1, the

statistical result demonstrates that attitude positively and significantly influences intention ($\beta = 0.829$, $t = 34.917$, $p=0.000$); therefore, H_1 is supported. For *hypothesis 2*, the result shows that perceived ease of use has a positive and significant influence on attitude ($\beta = 0.131$, $t = 2.246$, $p = 0.025$); thus, H_2 is well supported. For *hypothesis 3*, the statistical result shows that peer influence has positively and significantly affected attitude ($\beta = 0.167$, $t = 4.581$, $p = 0.000$); hence, H_3 is supported. For *hypothesis 4*, it is found that perceived trust has a strong positive and significant direct effect on attitude ($\beta = 0.261$, $t = 5.067$, $p=0.000$); therefore, H_4 is supported. For *hypothesis 5*, it is revealed that perceived usefulness has a positive and significant influence on attitude ($\beta = 0.407$, $t = 7.457$, $p=0.000$); therefore, H_5 is supported. The summary of the hypotheses testing results is presented in Table 5. Concerning effect size and predictive relevance, Cohen (1992) suggested that effect size (f^2) of 0.02, 0.15, and 0.35 signifies small, medium, and large impact, respectively. Values smaller than 0.02 can be translated as no effect (Hew et al., 2017). All the f^2 values ranged from 0.015 to 0.366, implying that the study was assumed to have no large effect. Moreover, all the Q^2 values were greater than zero, signifying the predictive relevance of endogenous constructs in the conceptual model.

Table 5

Hypotheses Testing Result

Hypotheses	Beta	T		ULCI		Decision
		Statistics	P Values	LLCI 2.5%	97.5%	
<i>H1: ATT -> INT</i>	0.829	34.917	0.000	0.783	0.870	<i>Supported</i>
<i>H2: PEU -> ATT</i>	0.131	2.246	0.025	0.021	0.243	<i>Supported</i>
<i>H3: PI -> ATT</i>	0.167	4.581	0.000	0.101	0.243	<i>Supported</i>
<i>H4: PT -> ATT</i>	0.261	5.067	0.000	0.163	0.363	<i>Supported</i>
<i>H5: PU -> ATT</i>	0.407	7.457	0.000	0.284	0.494	<i>Supported</i>

Discussion

The wave of digitalisation has hit almost all industries around the world, regardless of small or large industries. This survey focuses on the direct relationship between perceived ease of use, peer influence, perceived trust, and perceived usefulness with attitude and the direct relationship between attitude and intention to use digital banking. From the statistical analysis conducted above, it is clear that perceived usefulness has the strongest influence on attitude ($\beta=0.407$). Most respondents who participated in this survey stated that digital banking would enable them to complete their banking tasks more quickly and effectively. In addition, most bank customers feel they can run their banking activities more efficiently. Therefore, they feel that digital banking is beneficial to bank customers. Overall, bank customers expect that using digital banking will give them an advantage in their daily banking activities.

Therefore, commercial banks need to take steps to ensure that customers see that digital banking will benefit them. Suppose bank customers can see the benefits they will get from digital banking. In that case, it will affect their attitude toward effectively using digital banking when implemented later. The management of commercial banks needs to explain a strategy to educate bank customers on using digital banking later. Perceived trust is the second strongest factor influencing attitude in the intention to use digital banking ($\beta=0.261$). Most respondents who participated in this survey stated that they believe digital banking is efficient and reliable. It shows that bank customers have been able to accept the benefits of

technology in their lives and how technology can help their daily banking affairs. They have high confidence that banking is a reliable system. The survey results also show that bank customers strongly believe in the digital banking system to maintain the confidentiality of their banking transactions. Bank customers are confident that by using digital banking later, the bank will be able to ensure the security of customers' data. Overall, bank customers feel that the digital banking system is a system that they can rely on in their banking transactions. With this vital bank customers' trust, it will form a positive attitude towards bank customers. Commercial banks must, from time to time, provide confidence and security assurance in using digital banking to bank customers. The third strongest influence influencing the attitude to use digital banking is peer influence ($\beta=0.167$). Most of the respondents in this study mentioned that their friends will always help them understand the use of digital banking in their banking activities. It is because they feel that their friends have a positive attitude towards digital banking usage. Bank customers involved in this survey felt it was important for their peers to encourage them to use digital banking and help them use it consistently. It is also vital for bank customers to use digital banking to get recognition from their friends in their friendship. Therefore, to build an effective and positive attitude, commercial banks should formulate a strategy where customers who use digital banking can influence their friends to use it and then produce a positive attitude towards it. Perceived ease of use also positively and significantly influences attitudes rinsing digital banking (0.131). Although perceived ease of use does not have the same strong influence as perceived usefulness, perceived trust, and peer influence on attitude, the influence is still significant and positive. Many respondents believed that they to develop skills in using digital banking. They also feel that the interaction with digital banking is easy to understand. Therefore, using digital banking services is very easy. Therefore, to produce an excellent attitude to digital banking, bank customers need to feel that its use is easy and convenient. The results of this survey clearly show that attitude has a powerful influence on the intention to use digital banking. Statistical results clearly show that attitude positively and significantly influences the intention to use digital baking (0.829). Bank customers who have the right attitude will encourage to use digital banking. Therefore, commercial banks need to ensure that their customers can form the right attitude by considering the factors that lead to forming the right and positive attitude towards digital banking. Emphasising the factors that influence attitudes will strengthen bank customers' attitudes further toward accepting the use of digital banking when implemented later. Commercial banks must emphasise strategy and planning to strengthen the bank's customers' attitude further to use digital banking when fully implemented later.

Conclusion & Future Research

This study aims to assess the direct relationship between perceived ease of use, peer influence, perceived trust, and perceived usefulness with attitude and the direct relationship between attitude and intention to use digital banking. Statistical analysis results have shown that perceived ease of use, peer influence, perceived trust, and perceived usefulness positively and significantly influence attitude. Therefore, commercial banks need to strengthen the attitude by producing a strategy to strengthen further the four attitude antecedents presented in the research model. Furthermore, strengthening the attitude will encourage bank customers to be more confident in digital banking. Suggestions for future research include several other variables in model development, such as bank image, e-service quality, and security.

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