

ABSTRACT

The rapid development of information technology has made a significant change in consumer behavior. This is supported by the entry of the internet into the world. As a result of the development of information technology, consumer behavior has changed towards modernization where consumers want things to be easier and more efficient. Internet users continue to increase, internet technology has a big role in encouraging all activities of human life today. The huge use of digital technology in Indonesia has an impact on several sectors, one of which is the financial industry sector. This was marked by the presence of digital banking.

The purpose of this study was to determine the interest of consumer behavior in using digital banking. The sample of this study was 200 respondents. The independent variable consists of attitudes, subjective numbers, and perceptions of behavior control, while the binding variable in this study is interest in using. The research method used is a quantitative method with a Likert scale as a measurement. The sampling technique used in this study is nonprobability sampling. The data analysis method used in this study is Multiple Linear Analysis and processed using SPSS.

Based on the results of the attitude hypothesis has a value of t count $2.157 > t$ table 1.9850 means that the attitude variable has a positive and significant effect on behaviour intention, subjective norms have a value of t count $11.037 > t$ table 1.9850 means that subjective norm variables have a positive and significant effect on behaviour intention, perceived behavior control has a value of $3.520 > t$ table 1.9850 means that the perceived control behaviour has a positive and significant effect on behaviour intention.

Keywords: Attitude, Subjective Norm, Perceived Behaviour Control, Behaviour Intention