

Drivers of AI-Powered Digital Banking Adoption: Corporate Reputation, Customer Trust, and Anthropomorphic Interface Design

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ABSTRACT

Artificial intelligence (AI) has transformed digital banking by enhancing efficiency, personalization, and automation, yet customer adoption of advanced AI features remains limited due to concerns regarding trust, perceived value, and institutional credibility. Understanding the determinants that influence customer behavioral intention is essential in high-involvement financial contexts. This study applied a quantitative approach using Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine the influence of corporate reputation, customer trust, and feature usefulness on behavioral intention to use AI-enabled digital banking, with customer attitude as a mediating variable. Data were collected from 350 users of digital banking services through a structured online questionnaire. The findings indicate that corporate reputation, customer trust, and feature usefulness significantly and positively influence customer attitude. Feature usefulness and corporate reputation also directly affect behavioral intention, while customer attitude strongly mediates the relationship between antecedents and behavioral intention to use AI-enabled digital banking. The results highlight the importance of enhancing credible brand image, strengthening digital trust signals, and developing features that demonstrate functional value to reinforce customer acceptance and continuous usage intent. Customer attitude plays a central mediating role in shaping the behavioral intention to adopt AI-based digital banking. The study is limited to digital banking users within a single national context and may require cross-market validation.

Keywords: Behavioural Intention to Use, Corporate Reputation, Customer Trust, Customer Attitude, Feature Usefulness.

INTRODUCTION

In the financial services industry, artificial intelligence (AI) has become a disruptive force, especially in digital banking (Mehndiratta et al., 2023; Mogaji et al., 2022). AI-enabled digital banking, in contrast to traditional banking systems, brings intelligent features like automated decision-making, predictive analytics, and virtual assistants (Wittmann & Lutfiju, 2021), posing both opportunities and (Anshari et al., 2021). Adoption of AI in high-risk, high-involvement settings, such as banking, depends not only on technological preparedness but also on theoretical soundness that clarifies how and why customers interact with such innovation (Flavián et al., 2021; Noreen et al., 2023).

The AI-driven banking market is expected to grow from \$3.3 billion in 2021 to \$64 billion by 2030, which is a big change for the world shift (WIRE, 2022). By 2022, more than 75% of big banks had added AI to their services, it shows that they are very committed to using AI to improve customer service and make their operations

more efficient (Ai, 2024). However, because financial services are so important, people are still hesitant to use advanced AI features like automated loan approvals and predictive financial advice (David et al., 2021; Zhu et al., 2023). Only 30% of people who use banks around the world are comfortable using complex AI apps that deal with sensitive data, like predictive analytics and financial advice, they are worried about security, privacy, and how clear the algorithms are (Payne & O'Brien, 2024).

In situations where people are very involved like banking, they are especially hesitant to use advanced AI. Users of AI-enabled banking often don't know everything they need to know about how AI systems work, whether they are safe, or whether the financial advice they get is good (Cao, 2022; Hasan et al., 2023; Tanna & Dunning, 2023). The majority of individuals are amenable to basic AI functionalities such as transaction notifications and balance inquiries; nonetheless, research indicates that merely 30% of banking clients are at ease with utilizing more sophisticated AI capabilities (Sheth et al., 2022). This caution comes from the fact that people expect more security, openness, and dependability in their financial decisions. For example, a survey from 2023 found that 68% of banking customers said that data privacy was their biggest worry about AI-powered services (Handoyo, 2024). Basic functions like checking balance are widely accepted, but more complicated AI uses like credit scoring or fraud detection are met with resistance because people are worried about security, transparency, and trust (Fritz-Morgenthal et al., 2022; Maree et al., 2020; Reddy et al., 2022).

Indonesia offers a relevant and compelling setting for examining AI adoption in high-involvement banking services. With a population of over 278 million and an internet penetration rate approaching 80%, Indonesia has rapidly embraced digital financial services (ASEAN, 2023). This digital growth is accompanied by a significant financial inclusion gap: approximately 48% of the Indonesian population remains unbanked, highlighting the potential for digital financial solutions to extend access to banking services (Içigen, 2023). In a 2023 report published by the International Institute for Management Development (IMD), a Swiss-based institution, Indonesia ranked 45th in the world in terms of digital competitiveness. Responding to this opportunity, Indonesia has seen a rise in fully digital banks, with 15 such banks operating as of early 2024 (Aprilia, 2024). In 2023, the value of digital banking transactions in Indonesia reached IDR 58.47 trillion (about 350 million USD), marking a 13.48% year-on-year increase and reflecting a cumulative growth of 158% over the past five years (Deny, 2024). In high-stakes financial environments like Indonesia's digital banking sector, clients require strong guarantees of security, data privacy, and reliability (Hermanto et al., 2023) prior to utilizing advanced AI functionalities (Christiani et al., 2024). Despite this promising shift, consumer adoption of advanced AI features remains limited. Research indicates that 72% of banking consumers are more likely to engage with AI-driven features when they trust the institution's brand (El-Shihy et al., 2024). Many consumers question whether AI can reliably perform complex financial tasks, such as fraud detection or financial advising, without sacrificing accuracy or security (Chua et al., 2023). Only 40% of banking customers report confidence in AI-driven financial advice, pointing to a substantial trust gap that continues to hinder AI's acceptance in sensitive applications (Chakravorti, 2024).

In digital banking contexts, where service exchanges are predominantly intangible and occur without direct contact, knowledge asymmetry between banks and customers emerges as a significant concern (Nathe, 2025). Consumers frequently lack the ability to immediately assess the quality, security, or integrity of a digital financial institution prior to their engagement (Singh & Gulia, 2024). Signaling theory offers a robust framework for elucidating how banks convey trustworthiness and mitigate uncertainty via observable indicators, including website quality, mobile application usability, cybersecurity certifications, digital transparency, and brand reputation (V. M. Sharma & Klein, 2024). These signals assist clients in deducing otherwise concealed traits such as reliability, competency, and ethical behavior.

Consumer trust is essential in digital banking as clients frequently depend on indirect and symbolic cues of honesty and expertise (Nathe, 2025). Trust serves as a mediating mechanism that converts reputational and signaling efforts into behavioral intents, including the readiness to embrace, persist in using, or endorse digital banking services (Kumari & Singh, 2024). Empirical data indicates that elements such as responsive mobile interfaces, open communication, third-party security seals, and proactive service recovery augment consumer trust by reinforcing perceptions of compassion and expertise (Yellanki, 2025). Recently, researchers have investigated the impact of digital trust signals—such as AI-enabled customer care, instantaneous fraud notifications, and transparency disclosures connected to reputation and the establishment of trust (Chi & Vu, 2022; P. Sharma, 2025; Sonntag et al., 2023). Nevertheless, the results are inconclusive. Certain research indicate that technology-driven signals augment perceived trustworthiness, whilst others emphasize increasing consumer distrust when digital interactions seem manipulative or lack authenticity (Jeyapriya & Suganthi, 2025).

Existing models often assume static trust perceptions, yet in digital banking, trust evolves dynamically through repeated online interactions and algorithmic personalization (Sasono, 2025). More research is needed to explain *how* reputational signals influence trust trajectories over time—especially during service disruptions or cyber incidents. This tension highlights the necessity to enhance the application of signaling theory in digital financial environments. In an era of increasing “digital transparency,” consumers may question the authenticity of corporate

signals, particularly in areas such as sustainability claims or data privacy assurances (Sansome et al., 2024). There is limited empirical work testing how signal credibility, costliness, and consistency affect the *reputation–trust* pathway in digital financial contexts.

In digital banking, these antecedents operate through the *signals* customers read in specific app features (e.g., biometric login, real-time alerts, card controls, chatbots) (Christy & Lisana, 2025). Among them, feature usefulness—the extent to which a concrete feature helps users accomplish banking goals—maps closely to performance expectancy/perceived usefulness and is repeatedly the strongest predictor of intention (Rahi & Abd Ghani, 2021). Empirical studies in financial services show that higher perceived usefulness of mobile/online banking and payments reliably increases behavioral intention, often even after accounting for effort expectancy and risk. The UTAUT2 framework explains technology acceptance in consumer contexts by positing that performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit shape behavioral intention and use (Venkatesh et al., 2012).

A growing stream adds customer attitude as a proximal, evaluative response that translates usefulness perceptions into intention. In banking and mobile financial services, attitude frequently mediates or complements UTAUT/UTAUT2 paths: usefulness and related beliefs improve attitude toward using, which then boosts behavioral intention (e.g., mobile/Internet banking and MFS contexts). Recent articles and reviews in banking/fintech report that attitude strengthens the usefulness → intention link and captures affective evaluation beyond instrumental beliefs (Handayani, 2023; Himel, 2021). From global usefulness to “feature-usefulness portfolios.” Most UTAUT2 studies model usefulness at the system level. We lack comparative evidence on *which* feature-usefulness signals most strongly improve attitude and intention under different task/risk conditions in banking apps.

LITERATURE REVIEW

Corporate Reputation

Corporate reputation (CR) is a crucial component in the business realm, intrinsically linked to digital commerce in enhancing firm value (Baruah & Panda, 2020; Krstić, 2025). Compelling data indicates that a company's reputation positively influences user attitudes, alleviating anxiety and ambiguity around digital banking products (Kıymalıoğlu et al., 2023; Sudirman & Kurnianingrum, 2024). When consumers possess limited information regarding electronic services, they rely on the organization's reputation (M. Uddin & Nasrin, 2024). A corporation's reputation can be characterized as an assessment of the whole user experience with digital banking services, stakeholder interactions, communication efforts, credibility, reliability, trust, and the continuous engagement of the company with AI services utilized by consumers (Dogra & Kumar, 2024; Kasula, 2023; Krstić, 2025).

In this context, corporate reputation serves as a long-term market indicator based on consistent performance, ethical conduct, and credible communication. In digital banking, reputation is essential in influencing customer attitudes regarding data security, privacy, and financial dependability (Sahu et al., 2024). Previous research indicates that a robust reputation enhances customer trust and alleviates perceived dangers linked to online financial transactions (Tangmanee & Sritadawut, 2021). Thus, a trustworthy digital bank conveys a reliable signal that diminishes ambiguity and fosters consumer trust (Kantika et al., 2022).

Corporate reputation is not a unidimensional construct that can be assessed in isolation; it must be understood in conjunction with other ideas (Fombrun et al., 2000). Consequently, it might be contended that a company's reputation from a stakeholder perspective, as a singular construct, is challenging to quantify and comprehend. Conversely, reputation significantly influences the service market, since the assessment of pre-purchase service quality remains ambiguous (Wang et al., 2019). The absence of tangible indicators to assess service satisfaction complicates decision-making (Banerji et al., 2023). Nevertheless, owing to its intangible quality, reputation is significantly influenced by the uncertainty experienced during and after the service usage, resulting in heightened perceived risk among users (Budz, 2023). The literature indicates that a company's reputation enhances banking customer happiness and fosters user trust, hence it is essential to include reputation as a criterion in assessing consumer adoption.

Customer Trust

Trust encompasses the idea of authenticity and integrity, manifesting at two levels: the customer trusts an individual service representative and the customer trusts the organization as a whole (Isaeva et al., 2020). Trust fosters enduring loyalty and fortifies the bond between the two parties. Trust is the encapsulation of one's beliefs on another's honesty, integrity, competency, and reliability (Vivekananda & Meenakshi, 2024). Research consistently indicates that trust evolves via experiences and over time. The learning and flexibility of AI applications are associated with this aspect of trust development (Mcgrath et al., 2025). While AI developers designed

adaptability to enable AI systems to accommodate the distinct requirements of users, this flexibility also introduces the potential for AI behaviors to change and even astonish human users (J. Lee, 2022; Olynick, 2024). These factors collectively indicate that trust in AI evolves progressively, encompassing both the initial establishment of trust and its subsequent development (Li et al., 2024).

Highlighting the necessity for additional research and confirmation regarding the concept of "customer trust" within the service environment. The favorable reputation of a bank is crucial for its market position, and client confidence is vital for a business's prosperity (Morozova & Denchyk, 2023). This demonstrates that consumers have confidence in financial institutions. Consumers have confidence in the financial sector due to the benefits it provides and the adherence of banks to established standards (van der Crujisen et al., 2025). In contrast, client loyalty is influenced by commitment and trust, particularly when the offerings of banks are perceived with confidence (Negassa, 2023). Negative impressions of banks adversely affect consumer perceptions, hence diminishing client loyalty and trust (Mistrear, 2023).

Feature Usefulness

Feature usefulness is characterized as the extent to which a user perceives that utilizing a certain system would improve work performance (Bravo, 2020). The perception of the advantages of utilization is the existence of an individual's confidence in using an information technology system to enhance their performance (Guimarães & Belfo, 2019). Perceived usefulness is defined as the extent to which an individual believes that utilizing a specific system would improve their job performance (Rubiyanti et al., 2023). The extent to which an individual believes that mobile payment services enhance the efficacy and efficiency of payment processing may reflect their assessment of the services' utility (Faris & Mahmud, 2022). Usefulness is an individual's conviction that the application of information technology will yield advantages for its users (Rubiyanti et al., 2023). The utility of digital banking pertains to the accessibility of its facilities and features for consumers (Nghiem-Phu & Nguyen, 2022).

Customer Attitude

A user's subjective choice about the new technology or gadget they want to utilize is known as their attitude toward utilization, and it can be either good or negative (Momani, 2020). Using new technology has been demonstrated to be reliant on a user's attitude and how that attitude affects their decision-making (Magotra et al., 2016). A user's decision to use new AI-based technology as dependent on the user's attitude (Musawa et al., 2024). Therefore, this study set forth the hypotheses below to examine the influence that a user's attitude has on their intention to use AI-based technology. Perception of service is the customer's evaluation of the service's positive or negative connotation (Babakus & Inhofe, 2015). Customers' intention to use the service will be increased by their good opinion toward it (Lien et al., 2017). The usefulness will increase positive attitude toward service and raise intention using service/purchase intention.

Behavioural Intention to Use

Intention is a strong purpose or aim, accompanied by a determination to produce the desired result (Quillien & German, 2021). The intention usually used to understand how attitude would affect people's actual behaviour (Conner & Norman, 2025), and why negative attitudes and acts lead to negative behaviour (Vilar et al., 2020). Recent literature highlights that behavioral intention to use AI-enabled banking is primarily influenced by users' perceptions of the system's capabilities and reliability (Kasula, 2023). A key factor is the perceived intelligence of the AI, where users are more likely to adopt banking services that demonstrate smart, responsive, and efficient functionalities (Adegbite, 2025; Schrank, 2025a). Trust emerges as a consistent determinant across multiple studies because users are more inclined to engage with AI-enabled banking services when they feel confident in the system's security, accuracy, and data privacy practices (Adegbite, 2025). Positive user experiences, including ease of use and perceived usefulness, further enhance behavioral intention, especially when users feel the technology adds value to their banking activities (Fitriati et al., 2022; Laradi et al., 2025).

Hypothesis Development

Corporate Reputation and Behavioural Intention to Use

Uddin & Nasrin (2024) stated that reputation is characterized as an intangible asset that enhances earning potential beyond standard wages. An organization inherently accomplishes this by providing superior services and garnering clients' trust and faith in such offerings (Sihombing & Dinus, 2024). The assessment of an organization's general characteristics or specific aspects by customers is referred to as its reputation (Swanson et al., 2016). Corporate reputation can be regarded as a strategic asset that underpins the organization's enduring competitive advantages (Peshev, 2020). For banks, a company's reputation has become a crucial differentiator and determinant of success (Phong & Anh, 2023). The expectations, satisfaction, and continued usage intentions of customers are

interrelated. Customers express satisfaction with the services and intend to continue utilizing them if their initial expectations are met or surpassed (Wu et al., 2022).

H1: Corporate reputation is positively related to behavioural intention to use

Corporate Reputation and Customer Attitude

A company's reputation reflects its capacity to manage its resources and its actions in comparison to those of its rivals. A positive reputation has a positive effect on a firm's market valuation which tend directly as antecedent to the positive attitude of clients (Daromes & Gunawan, 2020). (Bernini et al., 2022) stated how digital initiatives (positively) affect banks' reputation, as they could be considered one of the drivers for enhancing banks' performance. Consumer attitude has often been assumed to be influenced by a company's reputation (Burke et al., 2018). Businesses with a positive reputation are likely to draw in more clients, but those with a bad reputation will soon lose their excellent reputation (Kovalova et al., 2021; Shen, 2023). According to many researchers, the most common determinant of bank choice is the reputation of the bank (Kreituss et al., 2020; Omodero, 2021; Sahiti et al., 2020)

H2: Corporate reputation is positively related to customer attitude

Customer Trust and Customer Attitude

(Troshani et al., 2021) said there is a gap in literature that remains under-researched concerns the way humanness of AI applications affect user trust and the applications' continued use in the service context. Applying this viewpoint in contexts where artificial intelligence is employed, it can be claimed that increasing or decreasing an AI application's humanness is likely to increase or decrease a human's assessment of the application's goodness or badness, and thus, the degree to which it can be relied upon and continuously utilized.

H3: Customer trust is positively related to attitude towards customer attitude

Feature Usefulness and Customer Attitude

According to several research, AI usefulness is an important characteristic that affect the uptake of digital banking services (Alnaser et al., 2023; J.-C. Lee et al., 2023; Lin et al., 2023). The adoption of technology has repeatedly demonstrated that FU has a significant impact on attitudes and intentions to use mobile banking (Dhanush & Reddy, 2025) and online banking (Fitriati et al., 2022). (Alkhawaldeh et al., 2022) found that if customers find mobile banking easy to use, they develop a positive attitude towards adopting it. Being discovered that perceived usefulness, perceived ease of use, and social influence are empirically proven to have both direct effects on the use of mobile banking and indirect effects through attitude toward use (Fitriati et al., 2022; Prastiawan et al., 2021). The degree to which using a system would result in increased productivity and performance is known as perceived usefulness (Anaam et al., 2023).

H4: Feature usefulness is positively related to customer attitude

Feature Usefulness and Behavioural Intention to Use

The use of digital banking services can be explained in part by perceived utility (Fitriati et al., 2022). Consumers make advantage of by weighing the advantages of utilizing digital banking service against the advantages of using alternative banking transaction channels (Abbasi et al., 2024; Ahmed & Kareem, 2025). Therefore, through feature usefulness, it is anticipated that customers' attitudes will be directly impacted by their impression of the benefits of usage (Fitriati et al., 2022). To explain users' intents to utilize an information system and their subsequent behaviour, Venkatesh et al. (2003) in (Chawla & Joshi, 2023) established a model known as the unified theory of acceptance and use of technology (UTAUT) which states there are four fundamental constructs—performance expectancy, effort expectancy, social influence, and facilitating conditions—directly influence behavioural intention and, eventually, user behaviour. Additionally, four important moderating factors—gender, age, experience, and voluntary use—were found

H5: Feature usefulness is positively related to behavioural intention to use

Customer Attitude and Behavioural Intention to Use

Reputation, awareness, costs and benefits, and attitudes toward banks are factors that have been previously examined in both Islamic and conventional banking environments (Ali et al., 2022). An individual's attitude profoundly influences their performance about a specific behavioral objective (Alvina & Hasanah, 2023; Samad et al., 2021), this suggests that an individual's behavioral intention, previously regarding Islamic banking services, is significantly affected by their favorable view about Islamic banks. Customers' intention to employ the company's products and services is influenced by their attitudes (Chou et al., 2020). To our knowledge, no research has integrated those variables with digital banking in a single model, despite previous studies investigating the impacts

of reputation, awareness, costs, and advantages on many factors, including attitude and intention. The major objective of the study was to analyze the digital adoption levels among respondents' demographics, including gender, work experience, and income level. The direct and indirect consequences on attitudes and intentions to utilize AI banking present an intriguing possibility for examination.

H6: Customer attitude is positively related to behavioural intention to use

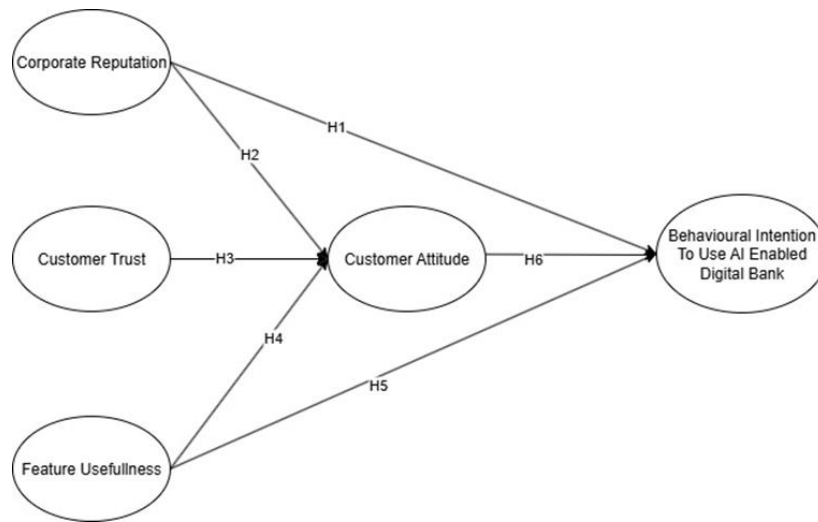


Figure 1. Research Model

METHODOLOGY

Research Approach

This study utilizes a quantitative research methodology to investigate the interactions among exogenous, endogenous, and mediating variables in the context of behavioural intention to use digital banking service utilization. The research design employs the Partial Least Square Structural Equation Modeling (PLS-SEM) technique, facilitating the concurrent examination of various correlations among constructs. PLS-SEM was selected for its capacity to elucidate intricate interrelationships and evaluate both direct and indirect effects among variables.

Data Collection

Primary data were obtained via a standardized questionnaire administered to people utilizing digital banking services using likert scale. Three hundred fifty valid replies were collected and utilized for analysis. Participants were chosen through a purposive sample technique, focusing on individuals with prior experience with digital banking systems to guarantee the relevance and trustworthiness of the obtained data.

Data Analysis Technique

The investigation utilized SmartPLS software, appropriate for exploratory research and intricate model evaluation with small to medium sample sizes. The analytical process encompassed the assessment of the measurement model (outer model) to evaluate the reliability and validity of the constructs, as well as the structural model (inner model) to examine the proposed links among variables. Additionally, bootstrapping methods were utilized to assess the statistical significance of the proposed pathways, facilitating rigorous hypothesis testing and mediation analysis.

RESULTS AND DISCUSSION

This section delineates the outcomes of the respondent's profile, measurement model evaluation, encompassing the examination of construct reliability, convergent validity, and discriminant validity. The results demonstrate that all constructions satisfy the reliability and validity criteria, as verified by the Fornell-Larcker criterion and the HTMT ratio.

Table 1. Respondent's Profile

Characteristics	Category	N	Percentage (%)
Age (years old)	18-24	59	17
	25-35	74	21
	36-45	89	25
	>45	128	37
Income (Million IDR)	<5	21	6
	5-9,9	57	16
	10-14,9	72	21
	15-19,9	142	40
	>20	59	17
Use of Digital Banks	Digibank	27	8
	LineBank	42	12
	Blu	81	23
	Jago	95	27
	SeaBank	105	30

Table 2. Dimensions Reliability and Validity Results

Construct	Dimensions	Cronbach's Alpha	Composite Reliability	AVE	
CR	Trustworthiness	0.815	0.890	0.73	Valid and Reliable
	Credibility	0.852	0.910	0.772	Valid and Reliable
	Reliability	0.883	0.928	0.810	Valid and Reliable
CT	Benevolence	0.858	0.913	0.778	Valid and Reliable
	Integrity	0.861	0.915	0.783	Valid and Reliable
	Ability	0.741	0.855	0.765	Valid and Reliable
FU	Useful	0.788	0.876	0.703	Valid and Reliable
	Job Performance	0.878	0.925	0.804	Valid and Reliable
	Problem solving	0.838	0.903	0.756	Valid and Reliable
CA	Cognitive	0.753	0.859	0.669	Valid and Reliable
	Affective	0.854	0.911	0.774	Valid and Reliable
	Behavioural	0.814	0.890	0.729	Valid and Reliable
BI	Considerations to reuse	0.823	0.894	0.738	Valid and Reliable
	Intend to switch	0.817	0.891	0.732	Valid and Reliable
	Benefit if adopted	0.748	0.856	0.666	Valid and Reliable

Table 3. Construct Analysis: Internal Consistency, Convergent Validity, and Discriminant Validity

Construct	Fornell-Larcker criterion					HTMT criterion				
	BI	CR	CT	FU	CA	BI	CR	CT	FU	CA
BI	0.7903					0.5151				
CR	0.4826	0.8302				0.6457	0.2634			
CT	0.5995	0.2487	0.7965			0.4189	0.0798	0.2802		
FU	0.3948	0.0332	0.2593	0.8194		0.3975	0.2109	0.2395	0.1293	
CA	0.371	0.1976	0.2243	0.111	0.8109	0.4041	0.229	0.2701	0.1091	1.0458

Table 4. Hypothesis Testing

Hypothesis	T Statistics	P Values	f ²	Empirical Evidence
H1: CR → BI	11.3969	0.000***	0.244	Supported
H2: CR → CA	4.057	0.0001	0.049	Supported
H3: CT → CA	4.9059	0.000***	0.064	Supported
H4: FU → CA	3.0949	0.0021	0.027	Supported
H5: FU → BI	5.9475	0.000***	0.074	Supported
H6: CA → BI	10.7048	0.000***	0.334	Supported

Corporate Reputation and Behavioural Intention to Use

The results of the study indicate that corporate reputation has a positive and significant effect on behavioral intention to use AI digital banking, with a calculated t -value of $7.212 > t\text{-table } 1.967$ and a significance value of $0.000 < 0.05$. The results indicate that corporate reputation plays a significant role in shaping customers' behavioral intentions to use AI-based digital banking services (Saxena et al., 2023). This finding indicates that public trust in the image, credibility, and reliability of a digital bank is a key foundation in building customer interest and readiness to engage with new technologies. When a digital bank demonstrates a solid reputation through consistent service, guaranteed data security, and responsive product innovation to user needs, customers feel more confident and encouraged to try and continue using the AI services offered.

This role of reputation can be understood through the demographic context of the respondents. The middle-aged and adult productive age groups (36–45 years and >45 years) dominated the study sample, comprising 62%. This group generally has a higher level of financial stability and caution when choosing digital banking services. Therefore, a company's reputation plays a crucial role in fostering a sense of security around AI technology, a concept that some respondents may still find unfamiliar. In terms of income, the majority of respondents (40%) earn between IDR 15 and 20 million per month, followed by 21% with an income of IDR 10 and 15 million. This group has substantial purchasing power and financial potential, making them more selective in using digital services. The reputation of a digital bank guarantees reliability and security in managing their finances.

Furthermore, the distribution of respondents' regions shows a predominance of users from Jakarta (63%), followed by Bandung and other major cities. Jakarta, as the center of digital economic activity, demonstrates that company reputation is key to penetrating urban markets with high expectations for financial technology services. The types of digital banks used also show intriguing variations: SeaBank and Jago are the most popular platforms (30% and 27%), indicating that the reputation of large brands or those that are aggressive in building their digital image more easily shape customer behavioral intentions. Social media also plays a role as a primary channel for information and promotion, strengthening public perception of a company's reputation.

A company's reputation is understood as the collective perception of a company's future actions and expectations (Bloom & McClellan, 2016). In digital banking, reputation is a crucial asset that significantly influences customer trust, particularly when services rely on AI-based technology (Rantanen et al., 2020; Seidl, 2017). This study highlights three key reputation dimensions: trustworthiness, credibility, and reliability, which have been shown to play a significant role in shaping customer behavioral intentions. This aligns with the view (Iskamto et al., 2025) that trust, as a key element of reputation, is closely related to behavioral intentions, which are strengthened by the perceived ease of use and benefits of digital banking services. According to (Dantsoho et al., 2021), a reputation built through honesty and trustworthiness can increase user confidence in adopting digital banking services. This is especially important in the digital era, when information spreads rapidly through social media and can shape public perceptions of a bank's credibility broadly. These findings support the view (Schrack, 2025b) that behavioral intentions to use AI digital banking are influenced by anticipated benefits, such as time efficiency, personalized service, and a smoother transaction experience.

Furthermore, the results of this study are consistent with studies (Hartono et al., 2023; Hoo et al., 2024; Ikhsan et al., 2025; Schrank, 2025b) in Southeast Asia, which state that banking company reputation is a key differentiator and success factor in the adoption of AI-based digital banking. Users who are active on social media tend to more quickly perceive the positive and negative reputations of a digital bank, making corporate reputation a determining factor in developing behavioral intentions. Thus, this study confirms that corporate reputation not only influences users' cognitive perceptions but also directly impacts behavioral intentions to use AI digital banking, particularly in the form of reuse intentions when the service is perceived as reliable. This intention to remain loyal and not switch to another bank, as a strong reputation creates a sense of security. This expectation of future benefits from AI digital banking is personal, fast, and secure. The implication of these findings is that digital banking companies need to continue maintaining their reputation through increased transparency, consistent service delivery, and credible communication with customers. These efforts will strengthen public trust, enhance credibility, and build reliability, ultimately driving continued adoption of AI digital banking services.

Corporate Reputation and Customer Attitude

The results of the hypothesis testing in this study confirm that company reputation has a strong influence on customer attitudes toward using digital banking services. The hypothesis testing in this study confirms this relationship, where the calculated t value of 11.3969 is higher than the t table of 1.967, with a p value of 0.000 smaller than 0.05. This finding shows that reputation is not just an additional attribute but is the main foundation in building consumer trust and acceptance of digital services that are still relatively new in the banking industry. This foundation is very important, especially for banks and fintech companies that are navigating the complexities of digital transformation and seeking to improve their reputation in the competitive landscape (Nguyen et al., 2022; Seidl, 2017). Trust built through reputation provides customers with psychological assurance that the services they

use are safe, credible, and can sustainably meet their financial needs. This assurance is crucial for driving the adoption of digital banking solutions, as reputation significantly influences customer usage intentions in this context (Nguyen et al., 2022).

Furthermore, these results also demonstrate that customer perceptions of a company's reputation influence initial acceptance and play a role in shaping long-term attitudes toward digital banking services (Arora & Banerji, 2024). This positive attitude has implications for loyalty, engagement, and service usage intensity. This means that a well-managed reputation serves not only as a short-term marketing strategy but also as a strategic investment for the sustainability of digital banks amidst increasingly fierce competition.

When examining the demographic characteristics of respondents, variations exist that further strengthen the findings of this study. The majority of respondents were aged over 45 (37%), and those in the productive age group 36–45 (25%), indicating that acceptance of digital banks is not only dominated by the younger generation but also by more mature generations (Musyaffi et al., 2024). In terms of income, the largest proportion were respondents earning 15–20 million rupiah per month (40%), indicating that groups with financial stability tend to be more critical but also more trusting of reputable digital banks. Fintech adoption research emphasizes the interplay between trust, reputation, and risk. Financially stable customers are more careful and critical in evaluating digital banking platforms for security and performance, but they also demonstrate higher trust in banks with established reputations due to perceived lower risks (Jafri et al., 2024). Meanwhile, the regional distribution shows a predominance of respondents from Jakarta (63%), a city that is a hub of economic activity and digitalization; thus, their views may represent the dynamics of the primary digital banking market. In terms of usage preferences, SeaBank (30%) and Bank Jago (27%) were the most popular choices, indicating that these companies' reputations have successfully attracted large-scale customer interest. Thus, this combination of demographic factors reinforces the finding that company reputation is a key determinant in shaping positive customer attitudes toward digital banking services.

When digital banks invest in building and protecting their reputation, they not only strengthen their public image but also actively shape customer attitudes and behaviors, ensuring immediate satisfaction and sustained loyalty (Phong & Anh, 2023; Roberts-Lombard & Petzer, 2025). This research aligns with research by (Hadji, 2024; Hartono et al., 2023), which found that corporate reputation positively influences attitudes toward using digital banks, which in turn influences customers' intention to use digital banking services. Although subjective norms have a stronger influence, brand reputation still contributes to positive attitudes toward digital banks.

Customer Trust and Customer Attitude

Respondents used a variety of popular digital banks, such as Jago, blu, Digibank, Line Bank, and Seabank, with varying communication strategies. Jago emphasized app integration, Blu emphasized youth lifestyles, while Digibank relied on DBS's global reputation. These differences demonstrate the importance of three dimensions of trust: virtue, integrity, and ability. Virtue reflects social commitments, such as financial inclusion. Integrity is evident in cost transparency and service consistency, particularly for customers in Jakarta and Makassar. Ability is reflected in the reliability of fast, secure, and stable transaction systems. These dimensions of trust affect customer attitudes in three ways. Cognitively, they believe a trusted digital bank is safer and more capable of meeting their financial needs. Effectively, trust promotes comfort, security, and pride in using the service. Conatively, it drives loyalty, increased usage, and a willingness to recommend the service to others.

The results of the third hypothesis test (H3) show that customer trust significantly influences their attitude toward using digital banking services (Chama et al., 2021; Kusumawati & Rinaldi, 2020). This means that the stronger the trust a customer has, the more positive their attitude toward digital banking services will be (Suh & Han, 2002; Todua & Gogitidze, 2024; Winata et al., 2024). This trust is formed through customer experience in using the services, the consistency of system security, and the digital bank's ability to provide easily accessible financial solutions. In other words, trust is not just an emotional factor but also the result of customers' rational evaluation of the credibility, transparency, and integrity of digital banks (Jafri et al., 2024; Musyaffi et al., 2024).

These findings confirm that building customer trust is key to strengthening positive attitudes toward digital banking services. Customers who feel confident in data security, system transparency, and the bank's commitment to protecting their interests tend to be more open to using digital banking services (Barjaktarovic Rakocevic et al., 2025). In the competitive context of the banking industry, trust is a key asset that can differentiate a digital bank from its competitors (Barjaktarovic Rakocevic et al., 2025; Leandro Jorge Yacoubian, 2025). Well-maintained trust can even reduce customer skepticism about the risks that may arise from using financial technology, thus forming not only positive attitudes but also greater loyalty to the services offered (Appiah & Agblewornu, 2025; Dawood et al., 2022).

When linked to the demographic characteristics of the respondents, the results of this study receive deeper support. Respondents aged 45 and over (37%) and the productive age group 36–45 (25%) indicate that acceptance of digital banking is not limited to the younger generation but also includes more mature generations (Musyaffi et al., 2024). In terms of income, the majority of respondents with an income of 15–20 million rupiah (40%) tend to be more promising, making trust a crucial factor before they form a positive attitude. Based on region, the dominance of respondents from Jakarta (63%) confirmed that an environment with high technology penetration strengthens the formation of positive attitudes based on trust. Meanwhile, in terms of usage preferences, SeaBank (30%) and Bank Jago (27%) were the top choices, demonstrating that the reputation and quality of their services have successfully built broader customer trust and impacted customer attitudes towards using digital banking. This combination of demographic factors suggests that strong trust in digital banking can foster positive attitudes across the respondents' age, income, and region of origin.

The link between trust dimensions and customer attitudes has also been demonstrated internationally. A study of SMEs and banks in Italy found that bank capability and integrity correlated with better loan terms, suggesting that trust can influence customers' practical decisions (Howorth & Moro, 2005). In Ghana, another study showed that advertisements emphasizing cognitive and affective trust dimensions can have different impacts on customer attitudes toward digital banking services (Bilisbekov et al., 2021). This aligns with findings from a similar study showing that perceived trust significantly influenced attitudes and intentions to use digital banking services in Malaysia (Mohamad et al., 2023b).

Thus, these research findings underscore that trust is not merely an abstract element but a tangible social capital in digital banking. For digital bank managers, it is crucial to instill virtuous values, maintain integrity, and ensure operational capabilities to strengthen positive customer attitudes. In an era of increasingly fierce competition and massive social media penetration, reputation and trust are key determinants of whether digital banks are able to retain customers and build long-term loyalty.

Feature Usefulness and Customer Attitude

The results of the third hypothesis test (H3) show that feature usefulness in digital banking services has a significant impact on customer attitudes. With a calculated t-value of 2.500, higher than the t-table of 1.967, and a p-value of 0.013, which is below the 0.05 significance level, this hypothesis is confirmed. These findings confirm that customers view features in digital banking services not as mere enhancements but as key elements that determine their experience (Chauhan et al., 2022; Ndubueze, 2024; Trani & Tran, 2024). Features perceived as relevant, practical, and capable of providing solutions to daily financial needs will foster more positive attitudes (Adiputra, 2021; Chen et al., 2022). This conclusion indicates that digital banks need to focus on more than just building an image or reputation; they need to ensure that each feature truly delivers benefits that are directly felt by customers.

The significance of these findings becomes even more apparent when linked to the demographic characteristics of the respondents. Younger respondents, particularly those aged 18–24 (17%), although smaller in number than older age groups, tend to be more responsive to feature usefulness because they are familiar with digital technology and prefer fast and convenient services (Mtinkulu et al., 2013; Muniarty et al., 2025). Similarly, respondents with lower incomes, for example, those earning under 5 million rupiah (6%), are likely more sensitive to features that help them manage their finances efficiently, such as transaction reminders or features that save on administrative costs (Saputri & Pratama, 2021). Respondents from areas outside the economic centers, such as Makassar (4%) and Surabaya (9%), also provided interesting insights, although they were relatively small in number. This group considered feature usefulness an important factor because access to physical, conventional banking services is more limited.

Furthermore, respondents' patterns of digital banking usage also strengthen the understanding of this study's findings. Digibank (8%) and LineBank (12%), while relatively small compared to SeaBank or Jago users, still emphasized the importance of feature usefulness in shaping positive attitudes. This suggests that, despite their small user base, their preferences are largely determined by the quality and usefulness of features, not solely by the popularity of the service provider. Therefore, the results of this study reflect the views of the majority and underscore that feature usefulness is a universal factor that plays a significant role in shaping positive customer attitudes across various demographic segments, including those with smaller proportions.

These findings align with previous research. (Susanto et al., 2023) confirmed that perceived usefulness has a significant impact on customer satisfaction and loyalty, which ultimately reflects their positive attitudes toward digital banks. Features such as real-time balance updates, intuitive bill payments, and personal financial insights not only enhance cognitive assessments but also foster emotional engagement, which then translates into behavioral loyalty. An international study (Todua & Gogitidze, 2024) also found that awareness and ease of use strengthen the relationship between feature usefulness and customer attitudes, confirming that the easier a feature is to access and understand, the stronger the positive attitudes toward the banking sector in Georgia.

Thus, feature usefulness has proven to be a crucial element in shaping positive customer attitudes toward digital banking services. For management, this finding suggests that each new feature should be oriented toward technological innovation and provide tangible benefits to users. In large cities like Jakarta and Bandung, the development of cross-platform integration features needs to be continuously improved to address the increasingly complex needs of digital lifestyles. Meanwhile, in Makassar and Surabaya, features that serve as practical solutions, such as AI-based customer service or automatic payment reminders, can further strengthen positive customer attitudes.

Feature Usefulness and Behavioural Intention to Use

The findings of this study demonstrate that the usability of features in AI-based digital banking services plays a significant role in shaping customers' behavioral intentions to continue using them (Saxena et al., 2023). Perceptions of usability relate not only to ease of transactions but also to the relevance of features to users' daily needs, speed of access, convenience, and the technology's ability to provide added value compared to conventional services (Aloumi et al., 2024). A t-value of 3.446 with a significance level of 0.001 indicates that the presence of truly useful features is not merely complementary but also a factor that can foster interest and the habit of using digital services repeatedly. Customers who experience the ease of making payments, managing personal finances, or obtaining efficient additional services from AI systems are more likely to incorporate these services into their daily financial activities.

Furthermore, perceptions of feature usability are also related to users' prior experiences with digital technology (Rubiyanti et al., 2023). AI features that are intuitive, personalized, and integrated with users' daily needs can strengthen customer confidence in relying on these services. When customers perceive available features as truly helpful, whether in terms of time efficiency, information accuracy, or ease of navigation, satisfaction emerges, which forms the basis for long-term loyalty. Conversely, if features are perceived as complicated, irrelevant, or difficult to access, even if the technology used is sophisticated, their intention to adopt the service will tend to weaken. Therefore, a deep understanding of user needs is key to developing truly effective AI features.

Respondent demographics also provide important context for these findings. In terms of age, the majority of respondents were in the middle and adult productive age groups, namely 36–45 years (25%) and over 45 years (37%). This age group tends to be more selective in choosing technology that provides genuine practical benefits, rather than simply following trends (Katherine E. Olson et al., 2011; mat nayan et al., 2024). Therefore, feature usability is a primary consideration before deciding to rely on AI-based digital services. In terms of income, the majority of respondents were in the range of IDR 15–20 million per month (40%) and IDR 10–15 million (21%), indicating users with complex financial activities and diverse banking service needs. They would value features that support efficient and professional financial management more highly (Ataei, 2023; Гаснева & Исакова, 2020). The predominance of respondents from Jakarta (63%) also indicates that perceptions of feature usefulness develop in urban environments accustomed to various digital services. Digital banking platforms such as SeaBank (30%) and Jago (27%) were the top choices because they offer features considered practical and innovative. Furthermore, respondents' use of social media served as an information channel that accelerated their understanding of newly launched features. Thus, respondent demographics support the evidence that users' social, economic, and technological habits influence their perceptions of feature usefulness.

Feature usefulness, or perceived usefulness, is defined as the extent to which a digital service helps users achieve goals, improves performance, and supports problem-solving (Almaiah et al., 2022). In the context of AI-based digital banking, feature usefulness is a crucial aspect because users are more likely to adopt new technology if they perceive the service to provide practical benefits in their daily lives. This study highlights three key dimensions of feature usefulness: task performance, problem-solving, and utilitarian benefits, which contribute to users' behavioral intentions. This supports the view (Ikhsan et al., 2025; Schrank, 2025b) that perceived usefulness that enhances productivity is positively correlated with users' intention to continue adopting AI digital banking services. According to Demirel & (Demirel & Topcu, 2024; Mamadiyarov, 2024) such problem-solving features not only increase customer satisfaction but also encourage continued behavioral intentions in digital banking usage.

Furthermore, (Adinda br Tampubolon & Briliana, 2024; Lim et al., 2025) emphasize that perceived usefulness will increase reuse intentions, decrease switching intentions, and strengthen the perception of long-term benefits from adopting AI digital banking. These findings also align with the Technology Acceptance Model (TAM) theoretical model, which consistently identifies perceived usefulness as a key determinant in the adoption of new technologies, including AI-based services (Liew et al., 2025; Lim et al., 2025). Empirical research in Indonesia and the Southeast Asian region (Anggraeni et al., 2021; Liew et al., 2025) confirms that customers who perceive AI digital banking as beneficial are more likely to develop strong behavioral intentions to use the service regularly, including reuse intentions, lower switching intentions, and perceived benefit realization.

Customer Attitude and Behavioural Intention to Use

The findings of this study underscore that customer attitudes toward AI-based digital banking services play a fundamental role in shaping their behavioral intentions to use the technology continuously (Piotrowski & Orzeszko, 2023; Saxena et al., 2023). The calculated *t*-value of 6.909, which is greater than the *t*-table (1.967), and a significance level of 0.000, indicate a strong and significant contribution of customer attitudes to usage intentions. Customer attitudes here encompass cognitive evaluations (perceived usefulness, convenience, and security), affective (feelings of comfort and trust when interacting with the service), and behavioral tendencies (desire to reuse and recommend to others). When users have a positive attitude toward AI banking services, feeling that the technology simplifies their financial lives, is safe to use, and is enjoyable to interact with, their intention to continue using them develops naturally, not simply due to promotional incentives or technological trends (Schränk, 2025b).

More deeply, this positive attitude is not formed instantly but rather through a process of repeated experience and evaluation of interactions with digital services. The experience of using accurate, fast, and responsive AI features, along with services that adapt to users' individual needs, can build a stable positive perception. In the context of digital banking, customer attitudes serve as a bridge between technology perception and actual service adoption. Users with positive attitudes are more receptive to further innovation, less likely to switch to other platforms, and even act as information disseminators through recommendations to their peers. Therefore, building positive customer attitudes toward AI banking involves more than just the technology itself but also encompasses user experience design, information transparency, and service consistency.

Respondent demographics further support this understanding of these findings. In terms of age, the majority of respondents were in the 36–45 age group (25%) and those over 45 (37%), groups generally more cautious in adopting new technology. Positive attitudes in this group are shaped by clear benefits and consistent user experience, not simply by initial interest in the technology. In terms of income, the majority of respondents earned between IDR 15 and 20 million (40%) and IDR 10 and 15 million (21%), indicating a user segment with relatively complex financial activities. This group will exhibit positive attitudes if AI services truly assist them in financial management, provide time efficiency, and ensure transaction security. The predominance of respondents from Jakarta (63%) also demonstrates that urban environments with high-tech access support the formation of positive attitudes through greater exposure to digital promotions, feature innovation, and diverse interaction experiences. The use of platforms such as SeaBank (30%) and Jago (27%) suggests that digital banks with favorable reputations, innovative features, and smooth user interactions are more likely to foster positive attitudes among the public. Furthermore, high social media usage among respondents accelerates the internalization of positive experiences and opinions about AI-based digital services. Thus, demographic characteristics act as a socio-economic context that strengthens or weakens the process of forming customer attitudes, which ultimately impacts the intention to use AI technology in banking.

These findings align with a study (Mohamad et al., 2023a) in Malaysia, which utilized the Technology Acceptance Model (TAM) framework. The study demonstrated that perceived usefulness, ease of use, trust, and social influence shape positive customer attitudes, and these attitudes significantly influence their behavioral intentions to adopt digital banking services. We can thus view attitudes as a bridge that connects consumer beliefs to their actual behavior. Other studies in Southeast Asia and globally also confirm that positive attitudes toward AI-based digital banking are closely associated with higher adoption rates, stronger loyalty, and increased recognition of perceived benefits (Nurahmasari et al., 2023; Oh et al., 2025; Rahman et al., 2024). In this context, the personalization of services, efficiency, and convenience generated by AI have been shown to strengthen customer satisfaction and encourage behavioral intentions to continue using AI-enabled digital banking. Furthermore, cognitive understanding and emotional positivity can reduce perceived risk and uncertainty, which are often barriers to adopting new technologies. This feature is important, because customers who feel logically confident and emotionally comfortable will be more motivated to reuse the service and will be less likely to switch to another provider (Mohamad et al., 2023b; Sivaram & Satheesh, 2021).

CONCLUSIONS

This study analyzes empirical evidence on the impact of CR, CT, FU, and CA on behavioral intention to use AI-enabled banking. The finding confirms all the hypothesis are supported or accepted. A robust reputation, characterized by a favorable image, data security, and service innovation, enhances customer trust and confidence in engaging with new technologies. This finding is further elucidated when analyzing respondent characteristics: individuals in the productive age group and those with middle to upper incomes demonstrate elevated levels of caution, thereby positioning reputation as a critical element in fostering a sense of security. The prevalence of respondents from Jakarta indicates that corporate reputation plays a crucial role in acceptance within urban markets characterized by elevated service expectations. The popularity of platforms such as SeaBank and Jago indicates

that a robust digital presence effectively influences customer behavioral intentions, with social media serving to reinforce this perception of reputation.

A robust reputation signifies a company's credibility, reliability, and consistency in delivering quality services, thereby fostering trust and a sense of security among customers. This positive attitude facilitates initial acceptance and enhances loyalty and long-term usage intensity. The characteristics of respondents further substantiate this finding, indicating that acceptance of digital services is prevalent among both mature and productive age groups with stable financial situations, who meticulously evaluate the security and reputation of these services. The prevalence of respondents from urban areas and the inclination to select banks with a positive reputation suggest that reputation plays a critical role in influencing favorable perceptions and trust in AI-driven digital banking services.

Positive attitudes emerge from both emotional conviction and a rational evaluation of the credibility and integrity of digital banks. The characteristics of respondents further corroborate this finding, as mature and productive age groups with stable financial conditions exhibit a high acceptance of digital services following the establishment of trust. Urban environments characterized by significant technological integration, such as Jakarta, promote a trust-based positive attitude, as indicated by respondents' preference for established banks like SeaBank and Bank Jago.

Key factors influencing positive attitudes include relevant features, ease of use, and support for transaction efficiency. Younger demographics exhibit a strong response to technological features, attributed to their familiarity with technology, whereas lower-income demographics perceive financial management features as practical and cost-efficient solutions. Individuals from regions beyond economic hubs perceive features as a remedy for restricted access to traditional services. The quality of features significantly influences the preferences of digital bank users, even within a limited user base. The findings indicate that feature usefulness is a universal factor influencing positive attitudes across various demographics.

Relevant features that are user-friendly and offer genuine added value motivate customers to integrate them into their daily financial activities. Individuals in the adult and productive age demographics with middle to upper income levels exhibit greater selectivity and a heightened appreciation for the practical advantages of technology. The prevalence of respondents from urban centers like Jakarta, along with their preference for the SeaBank and Jago platforms, suggests that perceptions of feature usability adapt in response to intricate financial requirements and digital technology usage patterns.

Perceived benefits, a sense of security, comfortable interactions, and a willingness to reuse and recommend the service indicate favorable attitudes. Attitudes are shaped by a consistent user experience, responsive features, and services that align with user needs. The characteristics of respondents, primarily adults with middle to upper incomes residing in urban areas with high technology access, reinforce the development of these positive attitudes. The utilization of popular platforms and heightened interaction via social media significantly enhances the development of favorable attitudes, thereby fostering a robust intention to persist in the use of AI banking technology.

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