



Digital Literacy, Security, Risk, and Usability in Digital Banking Adoption

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ABSTRACT

This study aims to determine the influence of digital financial literacy, security, perceived risk, and ease of use on the behavioural intention of the people of the Special Region of Yogyakarta in adopting digital banking services, using a quantitative survey approach. The findings indicate that all four variables significantly influence behavioural intention to use digital banking, with security emerging as the strongest determinant. The data further reveal the dominance of fully digital banks such as SeaBank, blu by BCA, Bank Jago, Jenius, and Neo Commerce, as well as high participation among users aged 17–25. However, some respondents still cannot clearly distinguish between fully digital banks and mobile banking services, indicating the persistence of digital financial literacy gaps. Overall, this study contributes theoretically to the understanding of financial technology adoption behaviour and provides practical implications for enhancing security features and developing more targeted digital literacy programs to reduce user hesitation and improve service comprehension. The novelty of this study lies in integrating demographic characteristics to explain the strong preference for fully digital banking in the Yogyakarta region.

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1. INTRODUCTION

The development of digital financial technology in Indonesia continues to accelerate, supported by the growing adoption of digital banking services such as SeaBank, blu by BCA, Bank Jago, Jenius, and Neo Commerce. Within the Indonesian context, particularly on the island of Java, digital banking expansion has intensified, with the Special Region of Yogyakarta emerging as a prominent adoption area due to its strong educational environment and dynamic creative economy. However, despite the widespread use of digital services, public understanding of security and potential risks remains uneven. Studies show that 54% of MSMEs using Livin' Merchant still express uncertainty regarding data security (Arisanti Nova, 2025). In addition, digital financial literacy has been found to significantly influence behavioural intention to use e-banking in Yogyakarta, although differences in literacy levels across educational groups continue to create adoption gaps (Ichsan, 2024). Similar evidence in the Indonesian context also indicates that increasing engagement with financial technology among young adults is not always accompanied by adequate levels of financial literacy (Sugiharti et al., 2024). Other research indicates that cognitive style and risk perception influence fintech adoption decisions (Rachmawati & Yudhawati, 2022), while the adoption of digital systems such as QRIS has reached 92.8% but has not been matched by adequate digital literacy (Harysaid, 2024). These conditions suggest that the growth of digital banking services is not always accompanied by sufficient readiness in literacy and risk mitigation, underscoring the need for an empirical examination of the psychological and technological factors influencing behavioural intention to use digital banking services in Yogyakarta.

Digital banking usage in Yogyakarta is predominantly driven by younger users and characterised by a strong preference for purely digital banks, such as SeaBank, blu by BCA, Bank Jago, Jenius, and Neo Commerce. Despite high adoption rates, a proportion of users still experience difficulties in distinguishing between digital banks, mobile banking, and conventional banking services, indicating persistent gaps in basic digital financial literacy. Prior studies have shown that financial literacy plays a significant role in shaping individual financial decision-making behaviour (Suidarma et al., 2023). However, existing research has not sufficiently examined how demographic dynamics and literacy gaps influence behavioural intention to adopt digital banking in regions dominated by younger generations, such as Yogyakarta. In this study, behavioural intention to use digital banking is explicitly defined as the core dependent construct, while the term interest is treated solely as its empirical manifestation in users' responses.

Psychological factors, including digital financial literacy, risk perception, and perceived security, along with technological factors such as ease of use, are key determinants of digital banking adoption, as explained by established technology adoption theories, namely the Technology Acceptance Model (TAM), the Diffusion of Innovation (DOI), and the Unified Theory of Acceptance and Use of Technology (UTAUT). TAM emphasises perceived usefulness and perceived ease of use as determinants of behavioural intention (Davis, 1989), while DOI highlights innovation attributes such as relative advantage and compatibility (Rogers, 2003). UTAUT further integrates these perspectives through performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003). However,

prior studies have largely examined these factors in isolation, without sufficiently integrating digital financial literacy and risk perception within a demographic-based adoption framework. Therefore, the novelty of this study lies in integrating psychological factors, technological attributes, and demographic characteristics to explain digital banking adoption behaviour in a specific regional context, namely the Special Region of Yogyakarta.

This study examines the effects of digital financial literacy, service security, risk perception, and ease of use on Yogyakarta residents' behavioural intention to use digital banking through a quantitative cross-sectional survey. Multiple linear regression was applied to identify the most influential predictors of adoption behaviour (Ghozali, 2018; Hair et al., 2022). This study contributes contextual empirical evidence from a region with high digital banking penetration and provides policy-relevant insights for local governments, the Financial Services Authority (OJK), and digital banking providers in strengthening digital literacy, data protection, and user-centred service design.

2. METHODS

This study used a quantitative, cross-sectional survey design to collect data on public perceptions, attitudes, and behavioural intention to use digital banking in the Special Region of Yogyakarta. Quantitative cross-sectional designs are widely used in technology adoption and digital financial service research to examine relationships among behavioural and technological variables within a specific population at a single point in time (Apau & Titis, 2025; Kurniawan et al., 2025). The research instrument was a Likert scale questionnaire distributed online to 300 respondents who had used digital banking services. Online survey methods are particularly suitable for studies on digital behaviour due to their efficiency, broad reach, and alignment with technology-oriented respondents (Edward et al., 2021). Descriptive analysis ensured that the collected data accurately represented the research population (Sugiyono, 2022). The entire data analysis process was carried out systematically using IBM SPSS Statistics software version 22, which is commonly utilised in social science research for reliable multivariate and regression analyses (Field, 2022; Hair Jr. et al., 2018). Furthermore, extensions of the UTAUT2 model that incorporate constructs such as security, risk perception, and trust provide a robust framework for understanding behavioural intention to adopt digital banking services, with interest treated as its empirical manifestation (Apau & Titis, 2025; Mukarromah & Setyono, 2024). The quantitative analysis in this study aimed to test the causal relationships between the independent variables of digital financial literacy, risk perception, security, and ease of use and the dependent variable of behavioural intention to use digital banking services.

Operational Definitions and Variables

Digital Financial Literacy (X_1) is defined as an individual's ability to understand, evaluate, and use digital technology-based financial information to support effective, informed financial decision-making. This capability extends beyond conventional financial knowledge by incorporating digital skills and competencies required to navigate and utilise digital financial services responsibly (OECD, 2023).

Service Security (X_2) refers to an individual's perception of the extent to which a digital banking system protects personal data and financial transactions from external threats such as fraud, data breaches, and unauthorised access. This perception plays an important role in shaping user trust and influencing intentions to use digital banking services (Hamdi et al., 2024).

Risk Perception (X_3) is an individual's perceived assessment of the level of uncertainty and potential losses that may arise from using digital banking services, including financial and privacy-related risks. Such perceptions are considered influential factors that may reduce users' willingness to adopt or continue using digital financial technologies (Wijayanti et al., 2024).

Ease of Use (X_4) refers to an individual's perception that a digital banking system is easy to learn, understand, and operate with minimal effort. Consistent with the Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology, ease of use is recognised as a key determinant of behavioural intention in the context of digital service adoption (Hasmiana & Syamsuddin, 2024).

Behavioural Intention to Use Digital Banking (Y) describes an individual's propensity to use and continue utilising digital banking services in daily financial activities. This intention encompasses aspects such as continuance intention, frequency of use, willingness to recommend, and preference for the efficiency of digital services. It is commonly employed as a proxy for future usage behaviour in information systems research (Frommeyer et al., 2022).

Data Collection

Data were collected through an online survey using a Google Form questionnaire distributed to students, MSMEs, and the general public in Yogyakarta. The questionnaire was disseminated through digital platforms including Instagram, WhatsApp, TikTok, Telegram, and local digital economy communities to reach respondents who are familiar with digital technologies. Social media platforms are increasingly recognised as effective channels for recruiting participants in online and digital finance research, due to their broad coverage and ability to access diverse respondent groups (Zindel, 2023).

The online survey method was selected because it allowed efficient data collection and was appropriate for the research context, which focuses on digital behaviour. A cross-sectional design was employed to collect perceptual data simultaneously within a single time period, enabling the examination of relationships among variables related to behavioural intention to use digital banking services.

Data Analysis

Data analysis was conducted quantitatively using IBM SPSS Statistics version 22 across several stages, including initial data processing, descriptive analysis, classical assumption testing, and multiple linear regression analysis. The research instrument was developed based on indicators adapted from relevant prior studies. It was evaluated for validity using Pearson's Product-Moment correlation, with item correlations exceeding 0.30, and for reliability using Cronbach's Alpha, with values of 0.70 or greater indicating acceptable internal consistency.

These thresholds are commonly applied in behavioural and financial technology research to ensure measurement accuracy and consistency (Hair, Jr. et al., 2022).

This analytical approach is consistent with empirical studies examining factors influencing mobile banking adoption in Indonesia, particularly in the context of digital banks (Sebayang et al., 2023), as well as empirical studies analysing the role of financial literacy and related behavioural factors in shaping fintech adoption intentions (Nugraha et al., 2024). Multiple linear regression analysis was subsequently applied to test the causal relationships between the independent variables, namely digital financial literacy, service security, risk perception, and ease of use, and the dependent variable, behavioural intention to use digital banking services.

3. RESULTS AND DISCUSSION

Respondent Characteristics

This study involved respondents from the Special Region of Yogyakarta. The demographic profile indicates that the sample is dominated by young users. Based on age classification, respondents aged 17–25 years constitute 75.33% of the total sample. Respondents aged 26–35 years account for 21.67%, while those aged above 36 years represent only 3% of the respondents. This distribution suggests that digital banking adoption in Yogyakarta is predominantly driven by younger age groups.

Descriptive Statistical Test Results

As presented in Table 1, the descriptive statistics show the results of the descriptive analysis of all research variables. The Behavioural Intention to Use Digital Banking variable (Y) has an average of 26.12 and a standard deviation of 3.865, indicating a high level of user interest. The Digital Financial Literacy variable (X1) has an average of 22.86 and a standard deviation of 3.337, indicating that respondents' literacy level falls in the good category. The Security variable (X2) has an average of 18.55 and a standard deviation of 2.897, reflecting a positive perception of security. In contrast, the Risk Perception variable (X3) has an average of 18.33 and a standard deviation of 2.920, indicating a moderate level of risk perception. The Ease of Use variable (X4) had an average of 15.47 and a standard deviation of 2.507, indicating that respondents found digital banking services easy to use.

Table 1. Descriptive Statistics Analysis Test Results

	N	Min	Max	Mean	Std. Dev.
Y	300	15	35	26.12	3.865
X1	300	15	30	22.86	3.337
X2	300	8	25	18.55	2.897
X3	300	10	25	18.33	2.920
X4	300	6	20	15.47	2.507
Valid N	300				

Source: SPSS processed by the author (2025)

Statistical Test Results of Normality

As shown in Table 2, the normality test results indicate that the data are normally distributed. The value resulting from the One-Sample Kolmogorov-Smirnov Test exceeds the standard level of 0.05 (0.079). Thus, the research data are typically distributed.

Table 2. Normality Test Results

Criteria	Significance
Asymp. Sig. (2-tailed)	0.079 ^c

Source: SPSS processed by the author (2025)

Multicollinearity Statistical Test Results

Based on the results reported in Table 3, the Multicollinearity Test indicates that the Tolerance values are > 0.10 and the VIFs are < 10 , indicating no multicollinearity among the independent variables and that they do not influence each other excessively.

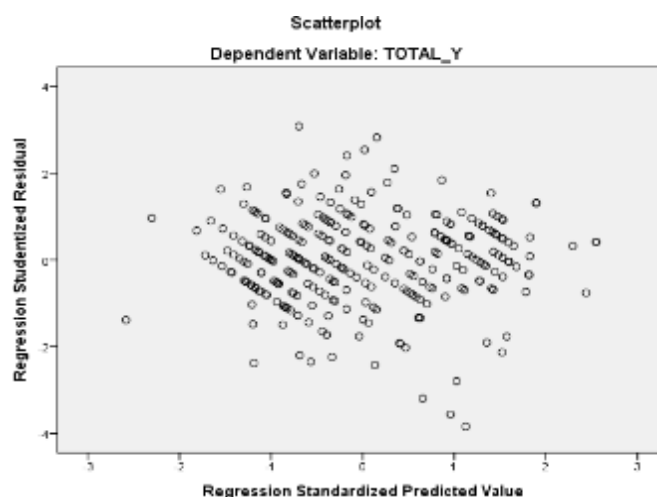
Table 3. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Digital Financial Literacy (X1)	0.393	2.543
Security (X2)	0.496	2.017
Risk Perception (X3)	0.517	1.935
Ease of Use (X4)	0.532	1.880

Source: SPSS processed by the author (2025)

Heteroscedasticity Statistical Test Results

Table 4. Heteroscedasticity Test Results. The distribution of points on the graph is random, with points spread above and below the zero line, so no specific pattern forms. This means that there is no heteroscedasticity in this regression model.



Source: SPSS processed by the author (2025)

Figure 1. Heteroscedasticity Test Results.

Partial t-test

As summarised in Table 4, the partial t-tests show the individual effects of each independent variable on behavioural intention to use digital banking.

H1: Digital Financial Literacy Influences Behavioural Intention to Use Digital Banking

The significance value is $0.003 < 0.05$, and the t-value is $2.963 > 1.968$; thus, H1 is accepted. This indicates that digital financial literacy has a positive and significant effect on behavioural intention to use digital banking. Therefore, the higher a person's level of digital financial literacy, the higher their behavioural intention to use digital banking services.

H2: Security Influences Behavioural Intention to Use Digital Banking

The significance value is $0.000 < 0.05$, and the t-value is $6.416 > 1.968$; thus, H2 is accepted. This means that security has a positive and significant effect on behavioural intention to use digital banking. The more secure users perceive the digital system and transactions to be, the greater their behavioural intention to use digital banking.

H3: Risk Perception Influences Behavioural Intention to Use Digital Banking

The significance value is $0.000 < 0.05$, and the t-value is $5.354 > 1.968$; thus, H3 is accepted. This indicates that risk perception has a positive, significant effect on behavioural intention to use digital banking. In other words, the better a person's perception of the risks of using digital banking (e.g., low risk of data or fund loss), the greater their behavioural intention to use digital banking.

This finding suggests that the respondents, who are predominantly young and digitally literate, tend to perceive risk not as a barrier but as an inherent and manageable aspect of digital banking services. For these users, awareness of potential risks is accompanied by confidence in system security, personal digital competence, and institutional protection mechanisms. This condition reflects a behavioural shift from traditional risk aversion toward risk awareness, where informed users remain willing to adopt digital banking despite recognising potential risks.

From a theoretical perspective, the positive relationship between perceived risk and intention to use digital banking can be explained through a risk–benefit evaluation mechanism as proposed in consumer behaviour and technology adoption theories. Perceived risk does not always function as an inhibiting factor; when users possess adequate digital literacy and trust in institutional safeguards, risk awareness can enhance cognitive involvement and decision confidence (Featherman & Pavlou, 2003; Pavlou, 2003). In this context, users who recognise potential risks are more likely to actively evaluate security features, regulatory protection, and personal control mechanisms, which ultimately strengthens their intention to use digital banking services. Thus, perceived risk acts as a cognitive trigger that encourages informed adoption rather than avoidance behaviour.

H4: Ease of Use Influences Behavioural Intention to Use Digital Banking

The significance value is $0.000 < 0.05$, and the t-value is $4.999 > 1.968$; thus, H4 is accepted. Thus, ease of use has a positive and significant effect on behavioural intention to use digital banking. This means that the easier digital banking services are to use, the higher the public's behavioural intention to use digital banking services.

Table 4. The Result of t-test

Model	t	Sig.
1 (Constant)	2.152	0.032
Digital Financial Literacy (X1)	2.963	0.003
Security (X2)	6.416	0.000
Risk Perception (X3)	5.354	0.000
Ease of Use (X4)	4.999	0.000

Source: SPSS processed by the author (2025)

F-test

As presented in Table 5, the F-test results show that the significance value is < 0.05 and that the calculated F value is $>$ the F-table value, indicating that the regression model is statistically significant. The regression model has an F value of 137.652 with a significance value of 0.000. This shows that all independent variables simultaneously have a significant effect on behavioural intention to use digital banking.

Table 5. The Result of F-test

Model	F	Sig
Regression Residual Total	137.652	0.000 ^b

Discussion

The findings of this study extend beyond merely identifying significant relationships among variables, as they provide a contextual explanation of digital banking adoption behaviour among young users in the Special Region of Yogyakarta. The dominance of respondents aged 17–25 and the widespread use of pure digital banks suggest that adoption decisions are shaped not only by technological attributes, but also by generational characteristics and accumulated digital experience.

These empirical patterns are further reflected in the dominance of pure digital banks such as SeaBank, blu by BCA Digital, Bank Jago, Jenius, and Bank Neo Commerce, particularly among younger users who tend to adopt digital financial services more rapidly. This tendency is consistent with recent studies indicating that younger generations, especially Generation Z, demonstrate higher acceptance of digital banking due to greater technological familiarity, self-efficacy, and trust in digital platforms (Fitriati et al., 2024; Rithmaya et al., 2025). In Indonesia, the expansion of digital banking services has also been supported by national regulatory frameworks that encourage banking digitalisation, innovation, and risk management in the financial sector (Bank Indonesia, 2022; Otoritas Jasa Keuangan (OJK), 2024).

The predominance of users aged 17–25 helps explain the strong influence of ease of use and perceived security, as younger users tend to exhibit higher technological self-efficacy and familiarity with digital interfaces. In addition, the preference for pure digital banks underscores the dominant role of security as a key determinant of intention to use, given the absence of physical branches and face-to-face interactions.

Beyond descriptive demographic reporting, these findings highlight the analytical relevance of age and regional context in shaping digital banking adoption behaviour. The analytical use of demographic data in this study strengthens the contextual contribution of the findings. The dominance of respondents aged 17–25 indicates that digital banking adoption in the Special Region of Yogyakarta is strongly influenced by generational characteristics, particularly high digital familiarity, adaptive learning behaviour, and greater tolerance toward technological uncertainty. Moreover, the regional context of Yogyakarta, which is characterised by a high concentration of students and young professionals, reinforces the relevance of digital banking services that emphasise convenience, security, and mobile accessibility. Therefore, the interaction between regional characteristics and generational profiles provides a clearer explanation of why psychological and technological factors operate differently in this setting compared to more heterogeneous or older populations.

A small proportion of users still struggle to distinguish between pure digital banks, mobile banking services, and conventional banking systems. This issue has been highlighted in recent Indonesian studies measuring digital financial literacy among young and millennial users, which reveal varied levels of understanding and competence in digital financial concepts and behaviours (Aidil et al., 2024; Kusumawardhani et al., 2025). These conditions indicate that the rapid development of digital financial services is not always accompanied by an equivalent increase in users' conceptual understanding of digital banking products.

Regression analysis indicates that digital financial literacy, security, risk perception, and ease of use significantly influence behavioural intention to use digital banking, with security emerging as the most dominant factor. The prominence of perceived security aligns with recent empirical evidence showing that trust, data protection, and system reliability remain central determinants of user intention in digital banking environments (Lestari et al., 2023; Reihandho & Fajarwati, 2023). In addition, perceived risk has been widely recognised as an important factor influencing technology-based financial decision-making, particularly among users who are highly active in digital transactions (Saka et al., 2025).

From a theoretical perspective, these findings are consistent with the Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology, which emphasise perceived usefulness, ease of use, and facilitating conditions as key predictors of behavioural intention to adopt technology (Davis, 1989; Venkatesh et al., 2003). Recent applications of the UTAUT framework further confirm that trust and perceived security increasingly explain digital banking acceptance in contemporary financial ecosystems (Fitriati et al., 2024; Rithmaya et al., 2025).

Despite the contributions of this study, several limitations should be acknowledged to ensure a balanced interpretation of the findings. First, the use of a cross-sectional research design limits the ability to establish causal relationships among the examined variables, as the observed associations represent conditions at a single point in time. Second, the respondent sample is dominated by individuals aged 17–25 years, which may restrict the generalizability of the findings to older age groups with different levels of digital experience and financial behaviour. Therefore, the results of this study should be interpreted with caution, and future

research is encouraged to employ longitudinal research designs and include more diverse age distributions to provide a more comprehensive understanding of digital banking adoption.

4. CONCLUSION

This study contributes to the digital banking adoption literature by offering a demographic-based and contextual explanation of user behaviour in the Special Region of Yogyakarta. Rather than proposing a new adoption model, this study demonstrates how psychological and technological factors interact differently within a population dominated by young, digitally literate users of pure digital banks. The results indicate that digital financial literacy, service security, risk perception, and ease of use significantly influence behavioural intention to use digital banking, with perceived security emerging as the most dominant determinant. This finding highlights that system reliability, data protection, and transaction security are critical components in shaping user trust and adoption decisions. Digital financial literacy and ease of use also show positive effects, indicating that users' competence and application usability strengthen adoption intention, while lower perceived risk further supports willingness to use digital banking services. These results confirm that psychological and technological factors jointly shape digital banking adoption behaviour in youth-dominated regions such as Yogyakarta.

The novelty of this study lies in integrating demographic characteristics into the digital financial service adoption model, thereby advancing the behavioural finance literature in Indonesia, particularly in regions experiencing rapid digital economic expansion. The practical implications of these findings highlight the need for targeted and actionable policy measures. For regulators such as the Financial Services Authority (OJK), digital financial literacy programs should be strengthened through campus-based campaigns, community training for young entrepreneurs, and public education that differentiates pure digital banks from conventional mobile banking services and recognises digital fraud risks. For digital banking providers, security reinforcement should be implemented through transparent in-application security notifications, real-time transaction alerts, and multi-factor authentication systems that remain user-friendly for young users. In addition, regional governments may collaborate with universities and creative industry communities in Yogyakarta to integrate digital financial literacy into local economic development and entrepreneurship programs. These measures are expected to enhance user trust, reduce security concerns, and support sustainable digital financial inclusion in youth-dominated regions. Future research is recommended to expand respondent diversity, employ advanced analytical methods such as Structural Equation Modelling (SEM), and incorporate additional variables, such as service quality, feature innovation, and social influence, to produce a more comprehensive mapping of the determinants of digital banking adoption.

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