

## INTISARI

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi Adopsi layanan digital pada Bank Umum di Indonesia menggunakan pendekatan *Technology Acceptance Model (TAM)* dengan variabel mediasi berupa Literasi Keuangan. Pendekatan model penerimaan model atau *Technology Acceptance Model (TAM)* berupa faktor *Perceived Usefulness (PU)* dan *Perceived Ease of Use (PEOU)*, serta menambahkan faktor *Attitude Toward Using (ATU)* dan *Behavioral Intention to Use (BI)*. Sampel yang digunakan adalah nasabah Bank Umum Di Indonesia sebesar 210 responden yang diberikan kuesioner yang berisi pertanyaan-pertanyaan berdasarkan dimensi tolok ukur dari masing-masing variabel. Pengambilan sampel yang digunakan adalah pengambilan sampel acak sederhana dengan metode analisis menggunakan bantuan program SEM-PLS (*Structural Equation Modelling – Partial Least Square*) yang dioperasikan melalui perangkat lunak SmartPLS 4. Hasil dalam penelitian menjelaskan bahwa 1) *Perceived Usefulness* berpengaruh signifikan terhadap Adopsi layanan digital melalui mediasi Literasi keuangan, 2) *Perceived Ease of Use* berpengaruh signifikan terhadap Adopsi layanan digital melalui mediasi Literasi keuangan, dan 3) *Attitude Toward Using* berpengaruh signifikan terhadap Adopsi layanan digital melalui mediasi Literasi keuangan, namun 4) *Behavioral Intention to Use* tidak berpengaruh signifikan terhadap Adopsi layanan digital melalui mediasi Literasi keuangan.

**Kata Kunci :** *Technology Acceptance Model (TAM)*, *Perceived Usefulness (PU)*, *Perceived Ease of Use (PEOU)*, *Attitude Toward Using (ATU)*, *Behavioral Intention to Use (BI)*, Adopsi Layanan Digital, Literasi Keuangan.

## **ABSTRACT**

*This research aims to analyze the factors that impact to the adoption of digital services in Commercial Banks in Indonesia using the Technology Acceptance Model (TAM) approach and with Financial Literacy as a mediating variable. The Technology Acceptance Model (TAM) variables consist of Perceived Usefulness (PU) and Perceived Ease of Use (PEOU), as well as adding Attitude Toward Using (ATU) and Behavioral Intention to Use (BI). The sample used was 210 customers of Commercial Banks in Indonesia who were given a questionnaire containing several questions based on the benchmark dimensions of each variable. The sampling technique used is simple random sampling with an analysis method using the SEM-PLS (Structural Equation Modeling - Partial Least Square) by SmartPLS 4 software. The results of the research explain that 1) Perceived Usefulness has a significant impact on the Adoption of digital services through the mediation of Financial literacy, 2) Perceived Ease of Use has a significant impact on the Adoption of digital services through the mediation of Financial literacy, and 3) Attitude Toward Using has a significant impact on the Adoption of digital services through the mediation of Financial literacy, however 4) Behavioral Intention to Use does not have a significant impact on the Adoption of digital services through the mediation of Financial literacy.*

*Keywords: Technology Acceptance Model (TAM), Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Attitude Toward Using (ATU), Behavioral Intention to Use (BI), Digital Service Adoption, Financial Literacy.*