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Influence of Technology of Acceptance Model (TAM) on Customer Interest in Using Mybca on A Sustainable Basis (Privacy and Personalization as Moderation Variables)

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Abstract:
The purpose of this study was to examine and analyze the effect of the Technology of Acceptance Model (TAM) on Customer Interests in Using myBCA in a sustainable manner (Privacy and Personalization as Moderating Variables). The sample who became respondents in this study were 200 people. The sampling method used in this study was non-probability sampling and specifically purposive sampling, with data collection techniques using a questionnaire. The data analysis method uses Partial Least Square (PLS) Structural Equation Model (SEM) with Smart PLS Version 3 software. The results of this study are: (1) Perceived usefulness has a significant positive effect on interest in using myBCA mobile banking; (2) Perceived ease of use is positive and not significant to interest in using myBCA mobile banking; (3) Perceived enjoyment has a positive and insignificant effect on interest in using myBCA mobile banking; (4) Actual Use has a positive and insignificant effect on interest in using myBCA mobile banking; (5) Trust has a positive and insignificant effect on interest in using myBCA mobile banking; (6) Privacy has a positive and insignificant effect on interest in using myBCA mobile banking; (7) Personalization has a significant positive effect on interest in using myBCA mobile banking; (8) Privacy is unable to moderate Perceived usefulness and Perceived ease of use of myBCA customer interests; (9) Personalization is not able to be moderately perceived.
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1. INTRODUCTION

In the era of globalization, the development of information technology, especially banking, is growing very rapidly. Through internet banking and mobile banking, financial transactions can be carried out anywhere and at any time by customers, making it faster and easier via their smartphone.(Ardianto & Azizah, 2021).

The development of electronic transaction systems and banking services via the internet provides great opportunities for new creations in national trade and even global trade (Harris and Spence inVuković et al., 2019)

Apart from internet banking, there are also similar services that allow customers to access banking services via their devices, where this service is called mobile banking. Kurniawati et al., (2017) stated that mobile banking is a facility offered by banks with the aim of following the pace of development of information technology. According to him, there are many services that can be obtained from using mobile banking or what is further referred to as m-banking, namely ease of payment, transfer between accounts, banks or e-wallets, even account mutations or transaction history made by customers can be viewed via m -banking. Services that previously could only be obtained if customers came to visit the branch office of the relevant bank, can now be accessed easily. Besides that,(Oktapiani et al., 2020).

*Trust*or trust is one of the factors that can trigger customers to use a company product, where trust itself is a feeling of confidence that the consumer or in this case is the customer, that the other party has integrity and can be trusted to be able to fulfill the obligations they have (Nurrahmanto inSaripudin & Faihaputri, 2021). This is also supported by research conducted byUtami (2021)where in this research it is said that trust has a positive and significant influence on interest in use. This is also similar to research conducted byRamos et al., (2018)to financial application users in Brazil, which shows that trust has a significant and positive influence on interest in

using financial services via mobile or internet banking.

This statement is supported by McKnight et al as stated inRamos et al., (2018), that trust has a significant influence on the intention to use a service, especially in the virtual sphere, where trust has a crucial role in reducing uncertainty. Especially when using mobile or internet banking services, trust is a very important and crucial thing. Trust in this case is related to customer usage behavior and expectations about the services provided by mobile and internet banking (Ashan & Sharif in Ramos et al, 2018).

The existence of mobile-based financial services raises several pros and cons, where these services certainly facilitate transaction activities carried out by customers. The use of services that can be done anywhere without having to make a direct physical visit to the nearest bank office can of course be said to be an advantage that supports customer activities. However, there are also problems such as the fear of customers regarding the protection of personal data held by each user of mobile financial services, which can affect the level of trust of users of the services offered by the banking sector.

Nearly 70% of customers use m-banking services to carry out banking transactions. Moreover, most BCA customers have more than 1 (one) account, where to access and carry out transactions via the BCA m-banking application in particular, one number is required for each. mobile phone for one account. So, BCA then released its newest product, namely a digital platform called my-BCA to overcome this problem.

myBCA is a new service system launched by BCA as an update to the previous m-banking system, namely BCA mobile, without removing the product from BCA mobile itself. Apart from that, myBCA can also be accessed without using an application, namely via the myBCA website. The innovation offered by this product is that customers can access all information from their accounts, which can amount to more than one account held at BCA where this access capability is available. provided by using only BCA ID. The benefits of myBCA for customers are ease of transactions with BCA ID, opening deposits online and integrated banking services. Various services are also provided in myBCA starting from main transaction services such as balance information to transaction history, transfers between accounts, between banks and even virtual accounts to mutual fund investments and e-deposits which were not available in the previous application. myBCA also provides another advantage, namely the biometric feature which allows users to use facial detection as a way to enter the application(BCA, 2022).

Assessment of a system can be carried out using the TAM method or Technology of Acceptance Model, where through this model you can determine the acceptance of an information system, furthermore TAM is used in this research.Oktapiani et al., (2020)In his research, he also used the TAM method to determine interest in using BRI m-banking, which then found that interest in using the BRI m-banking application was influenced by perceived enjoyment felt by customers, while other variables had no influence on interest in using the application. This is different from research conducted by Kurniawati et al., (2017), in which it was stated that all aspects of the TAM model have a significant influence on interest in using the m-banking application.

Widanengsih (2021)conducted similar research, with 100 respondents, who were customers of state-owned banks in Jakarta. Using SEM with the help of the SmartPLS application, the data obtained was then processed and the result was that perceived usefulness had no effect on interest in use. Likewise, perceptions of usefulness and convenience had no effect on interest in use.

Being a main service developed by banks, online banking such as myBCA allows customers to access banking services 24 hours a day without having to go to a physical office. Effectiveness and efficiency are highly respected with the development of banking services, although there are still people who choose not to use these services due to limited knowledge and abilities.

2. LITERATURE REVIEW AND HYPOTHESES

2.1 Technology Acceptance Model (TAM)

Technology Acceptance Model(TAM) is a model designed to help provide knowledge and understanding of factors that can influence the acceptance of a system or technology. TAM itself is an adoption and development of the TRA model or Theory of Reasoned Action which was previously introduced in 1980 by Fishbein and Ajzen and then proposed in 1989 by Davis, where this theory is an action based on a premise related to individual reactions and perceptions. about something which then triggers the determination of the attitudes and behavior of related individuals(Rahmida, 2021).

TAM provides an overview of innovations used by individuals, which is obtained from previous models that investigate and understand the elements that can influence the recognition of the use of an innovation(Sumerta, Widyagoca, Adiandari, & Herlambang, 2019).The development of TRA and TPB (Theory of Planned Behavior), TAM has a good and established reputation as one of the results of adoption that has been widely developed in explaining the adoption of innovative technology. TAM, since its initial introduction has been used by many researchers in explaining related acceptance use of technology.

Various models have been proposed to provide explanations and predictions regarding the use of a system, of which one model has attracted great attention, namely the technology acceptance model, TAM, proposed by

Davis in 1985 (Chuttur inVuković et al., 2019). Furthermore, this model proposes that a user's motivation to use a system can be triggered by external stimuli such as the features and capabilities of the actual system where these stimuli influence usage interest directly. This model is widely used because of its focus on information systems through the use of elements from psychological theory, to determine motivation for using information systems (Vuković et al., 2019).

TAM, which initially only had 2 (two) main elements, has undergone a lot of development, especially from research that has been carried out by other researchers. Not a few researchers have developed and tested the TAM model with various additional variables in order to find more precise or accurate answers to problems. and questions related to user motivation and interest in using the internet or mobile banking. The following are modified variables from TAM according toOktapiani et al., (2020):

a. *Perceived usefulness*, where the meaning is an individual's level of confidence in the use of technology where the technology can trigger increased work performance and is a crucial foundation for acceptance of information system use, adoption and user behavior.
b. *Perceived ease of use*, the meaning is the level of a person's condition which, with the confidence they have, can use the system without requiring significant effort or even requiring no effort.
c. *Actual Use*what this means is a measurement of consumer satisfaction or in this case application users in relation to the amount of time spent using the technology.
d. *Perceived Enjoyment*is an encouragement that focuses on the use process which shows a feeling of pleasure and enjoyment in the process of using a system or technology.

2.2 Perception of ease of use on customer interest in using the myBCA application.

Digital technology has mechanisms that encourage financial inclusion, which is triggered by reducing transaction costs. Apart from that, control over risks that may arise due to digital changes will become more effective, where risk screening is carried out based on information and big data technology which is more efficient in controlling the processing and collection of the data held. Furthermore, with this technology the offer of financial services becomes wider so that it can compete well or it could be said that the offer of financial services becomes more competitive(He et al., 2022). The entire TAM model has a significant effect on interest in use (Kirniawati at al. 2017). There is a positive and significant influence of trust and the TAM construct on intention to use mobile banking services in Rio de Janeiro (Ramos et al. 2018).

H1 = Perception of ease of use has a significant effect on customer interest in using the myBCA application

H6 = Privacy as a moderating influence between perceived ease of use on customer interest in using the myBCA application.

H8 = Personalization as a moderating influence between perceived ease of use on customer interest in using the myBCA application.

2.3 Perception of usefulness towards customer interest in using the myBCA application.

Sagaryani in Nasution (2020) expressed his opinion regarding the meaning of digital payment, which is a payment method made through digital mode, where the party carrying out the transaction or what can be called the recipient and payer uses digital or online methods to receive and send money. Bank Indonesia issued a statement that digital payment is a digital or electronic-based service which is useful for assisting transactions, in detail including holding funds and paying using cards or using digital money. The digitalization of payment services was created to help transaction activities by providing benefits such as relatively easy, effective and efficient use and transparency in the service.(Iradianty & Aditya, 2020). Based on this explanation, it can be concluded that digital payment is a modern payment alternative that can serve transactions using digital money.

H2 Perception of usefulness influences customer interest in using the myBCA application.

H7 = Privacy as a moderating influence between perceived usefulness on customer interest in using the myBCA application.

H9 = Personalization as a moderating influence between perceived usefulness on customer interest in using the myBCA application.

2.4 Perception of comfort regarding customer interest in using the myBCA application

*M-banking*is one part of the electronic banking facilities that use cell phone technology, of which there are two forms, namely SMS-banking where access to this facility is done via written cell phone messages and WAP-banking which is an internet banking service that can provide access to customers who connected to an internet connection. This service can be said to be an option because it is easy to use, practical and safe (Mattila et al. in Widanengsih, 2021).

H3 Perception of convenience has a significant effect on customer interest in using the myBCA application.

2.5 Actual usage of customer interest in using the myBCA application

Oktapini et al (2020), this research was conducted on BRI customers who use the BRI m-banking application which raised a similar topic to this research, namely analyzing interest in using the application using the TAM approach. Distribution of questionnaires was chosen as the data collection technique, which was then analyzed using multiple linear regression analysis. Based on the results of data analysis, it was discovered that interest in using the BRI m-banking application was influenced by perceived enjoyment felt by customers, while other variables such as perceived usefulness, ease of use and actual use had no influence on interest in using the application.

H4 = Actual usage has a significant effect on customer interest in using the myBCA application.

2.6 Trust in customer interest in using the myBCA application

Ramos et al (2018)to financial application users in Brazil, which shows that trust has a significant and positive influence on interest in using financial services via mobile or internet banking. Trust in this case is related to customer usage behavior and expectations about the services provided by mobile and internet banking (Ashan & Sharif in Ramos et al, 2018).

H5 = Trust has a significant effect on customer interest in using the myBCA application.

3. RESEARCH METHODS

The research location was carried out by the BCA office and the Mercu Buana University Campus Laboratory, Jakarta. The sample of respondents in this research was 200 people, the sampling method used in this research was non-probability sampling and specifically purposive sampling, with data collection techniques using questionnaires. The data analysis method uses the Partial Least Square (PLS) Structural Equation Model (SEM) with Smart PLS Version 3 software.

4. RESULTS AND DISCUSSION

The data generated from the results of a questionnaire that was distributed to BCA customers in DKI Jakarta was 200 respondents. The following are the results of the incoming questionnaire data:

Table 1. Characteristics of Respondents Based on Gender

Gender	Amount	Percent
Man	108	54%
Woman	92	46%
Total	200	100%

Source: Primary data processed, 2023.

Table 2. Convergent Validity Test Results

Variable	Indicator	Outer Loading	Information
Perceived usefulness (X1)	PU1	0.742	Valid
	PU2	0.866	Valid
	PU3	0.861	Valid
	PU4	0.796	Valid
*Perceived usefulness**Privacy	PU*PV	0.810	Valid
*Perceived usefulness**Personalization	PU*PI	0.795	Valid
Perceived ease of use (X2)	WW1	0.765	Valid
	WW2	0.864	Valid
	PD3	0.894	Valid
	PD4	0.822	Valid
*Perceived ease of use**Privacy	PD*PV	0.826	Valid
*Perceived ease of use**Personalization	PD*PI	0.834	Valid
Perceived enjoyment (X3)	PE1	0.845	Valid
	PE2	0.860	Valid
	PE3	0.833	Valid
*Perceived enjoyment**Privacy	PE*PV	0.853	Valid
*Perceived enjoyment**Personalization	PE*PI	0.859	Valid
Actual Use (X4)	AU1	0.902	Valid
	AU2	0.895	Valid
*Actual Use**Privacy	AU*PV	0.870	Valid
Actual Use*Personalization	AU*PI	0.869	Valid
Trust (X5)	KN1	0.812	Valid
	KN2	0.902	Valid

Variable	Indicator	Outer Loading	Information
	KN3	0.855	Valid
	KN4	0.882	Valid
	KN5	0.828	Valid
Trust*Privacy	KN*PV	0.837	Valid
Trust*Personalization	KN*PI	0.858	Valid
Privacy (Z1)	PV1	0.820	Valid
	PV2	0.878	Valid
	PV3	0.931	Valid
Personalization (Z2)	PI1	0.929	Valid
	PI2	0.929	Valid
Interest in Use (Y)	MP1	0.914	Valid
	MP2	0.873	Valid
	MP3	0.860	Valid

Source: Processing output with SmartPLS 3, 2023

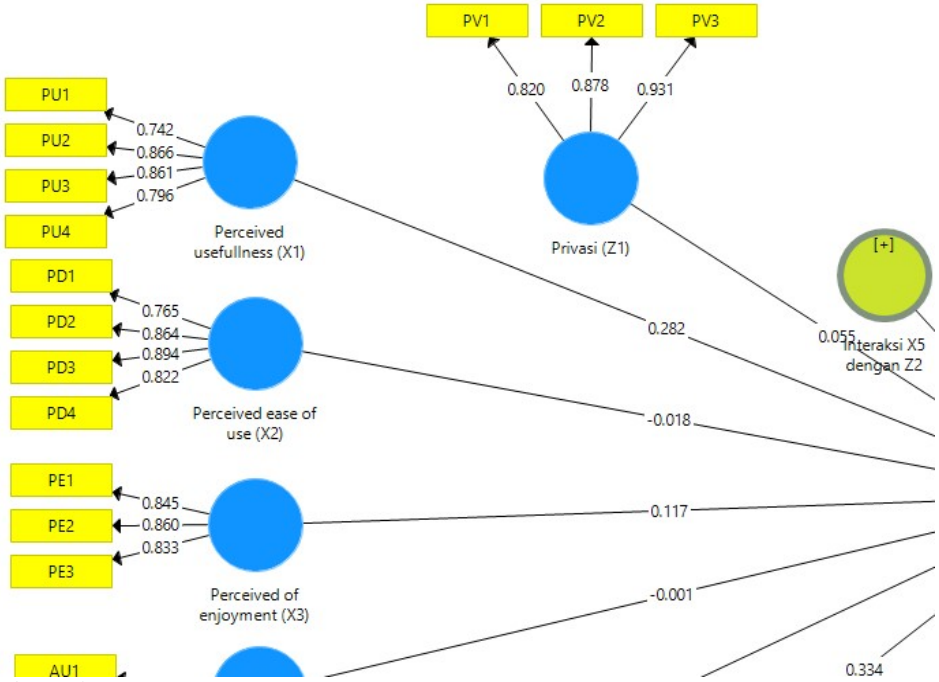

Figure 1
PLS Algorithm Results
Source: Processing output with SmartPLS 3, 2023.

Another method to see discriminant validity is by looking at the Average Variance Extracted (AVE) value of each construct with the correlation between the construct and other constructs in the model, so it can be said that discriminant validity is good.

Table 3. AVE Test Results

Variable	AVE
Perceived usefulness	0.669
Interaction of X1 with Z1	1,000
Interaction of X1 with Z2	1,000
Perceived ease of use	0.702
Interaction of X2 with Z1	1,000
Interaction of X2 with Z2	1,000
Perceived enjoyment	0.716
Interaction of X3 with Z1	1,000
Interaction of X3 with Z2	1,000
Actual Use	0.807
Interaction of X4 with Z1	1,000
Interaction of X4 with Z2	1,000
Trust	0.733
Interaction of X5 with Z1	1,000
Interaction of X5 with Z2	1,000
Privacy	0.779
Personalization	0.862
Interest in Use	0.769

Source: Processing output with SmartPLS 3, 2023

From Table 2 and Figure 1 it can be concluded that the variables Perceived usefulness, Perceived ease of use, Perceived enjoyment, Actual Use, Trust, Privacy, Personalization and Interest in Use have an AVE value > 0.50 so it can be concluded that the constructs in the model have met discriminant validity criteria.

Table 4. Hypothesis Testing Results

	Original Sample	Standard Deviation	T-Statistics	P Values
Perceived usefulness→Interest in Use	0.282	0.103	2,730	0.003
Interaction of X1 with Z1→Interest in Use	-0.101	0.147	0.685	0.247
Interaction of X1 with Z2→Interest in Use	0.110	0.133	0.828	0.204
Perceived ease of use→Interest in Use	-0.018	0.095	0.192	0.424
Interaction of X2 with Z1→Interest in Use	0.134	0.137	0.977	0.164
Interaction of X2 with Z2→Interest in Use	-0.162	0.145	1,121	0.131
Perceived enjoyment→Interest in Use	0.117	0.087	1,352	0.088
Interaction of X3 with Z1→Interest in Use	0.026	0.131	0.195	0.423
Interaction of X3 with Z2→Interest in Use	0.013	0.136	0.094	0.462
Actual Use→Interest in Use	-0.001	0.076	0.017	0.493
Interaction of X4 with Z1→Interest in Use	0.012	0.127	0.091	0.464
Interaction of X4 with Z2→Interest in Use	-0.018	0.119	0.153	0.439
Trust→Interest in Use	0.170	0.097	1,753	0.040
Interaction of X5 with Z1→Interest in Use	-0.215	0.134	1,597	0.055
Interaction of X5 with Z2→Interest in Use	0.225	0.147	1,537	0.062
Privacy→Interest in Use	0.055	0.094	0.593	0.277
Personalization→Interest in Use	0.334	0.077	4,338	0,000

Source: Processing output with SmartPLS 3, 2023

The Influence of Perceived Usefulness on Customer Interest in using the myBCA application

The results of this research show that the first hypothesis is proven. This research shows that perceived usefulness influences customer interest in using the myBCA application. This can be interpreted that the level of customer interest in using the myBCA application is directly related to whether there is a perception of usefulness.

If an analysis is carried out based on the loading factors of the four items which include the BCA mobile banking application which has benefits in its use, transactions become more efficient by using BCA mobile banking, and using BCA mobile banking can increase productivity, it is known that transactions are more effective by using BCA mobile banking. factors that have the most dominant role in reflecting perceived usefulness.

Based on the average value of respondents' answers, the dominant indicator in perceived usefulness is that using BCA mobile banking can increase productivity.

The Influence of Perceived Usefulness on Customer Interest in using the myBCA application with Privacy as a moderating variable

The results of this research show that the perception of convenience and privacy does not have a significant effect on customer interest in using the myBCA application. The results of the parameter coefficient test between Perception of Convenience and Privacy on Customer Interest show that the original sample estimate value is negative at -0.101 which proves that the direction of the relationship between Privacy and Customer Interest with Privacy as moderation is negative, with a statistical T value of 0.685 which is smaller than 1.96 and The P value is 0.247, where this value is greater than 0.05, making it insignificant, thus the second hypothesis (H2) cannot be accepted or rejected.

The results of testing the second hypothesis (H2) prove that the Privacy variable as a moderator is unable to moderate or weaken the relationship between Perceived Convenience using the Perceived Usefulness (PU) indicator on Customer Interest.

The Influence of Perceived Usefulness on Customer Interest in using the myBCA application with Personalization as a moderating variable

The results of this research show that the perception of convenience with personalization has a positive effect on customer interest in using the myBCA application. The results of the parameter coefficient test between Perception of Convenience and Personalization on Customer Interest show that the original sample estimate value is positive 0.110, which proves that the direction of the relationship between Personalization on Customer Interest and Personalization as moderation is positive. The statistical T value of 0.828 is smaller than 1.96 and the P value is 0.204, where this value is greater than 0.05 so it is not significant, thus the third hypothesis (H3) cannot be accepted or rejected.

The results of testing the third hypothesis (H3) prove that the Personalization variable as a moderator is unable to moderate or weaken the relationship between Perceived Convenience using the Perceived Usefulness (PU) indicator on Customer Interest.

The Influence of Perceived Convenience on Customer Interestusing the myBCA application

The results of this research found that the fourth hypothesis was not proven. This research shows that perceived ease of use has no effect on customer interest in using the myBCA application. This can be interpreted as the customer's interest in using the myBCA application is not directly related to the customer's perception of convenience.

If an analysis is carried out based on loading factors from four indicators which include the BCA mobile banking application can be easily learned, the BCA mobile banking application can be easily used, the BCA mobile banking application can be used flexibly and using BCA mobile banking can improve skills, it is known that the mobile banking application BCA can be used flexibly, which is the factor that has the most dominant role in reflecting the perception of ease.

Based on the average value of respondents' answers, the dominant indicator is that the BCA mobile banking application can be easily learned. Meanwhile, based on the loading factor, the BCA mobile banking application can be used flexibly, which is a reflection of the perceived ease of using the application. This can mean that the BCA mobile banking application can be used flexibly and has an important role in the perception of ease of using the application.

If the results of this research are examined from the average value of respondents' answers, using BCA mobile banking can improve the lowest skills. This reflects that using mobile banking cannot improve customers' skills in using the application.

The Influence of Perceived Convenience on Customer Interestusing the myBCA application with Privacy as a moderating variable

The results of this research found that Perceived Usefulness and Privacy have a positive effect on Customer Interest in using the myBCA application. The results of the parameter coefficient test between Perception of Usefulness and Privacy towards Customer Interest show that the original sample estimate value is positive at 0.134 which proves that the direction of the relationship between Perception of Usefulness towards the value of Interest in Use with Privacy as a moderating variable is positive, with a statistical T value of 0.977 which is smaller than 1.96 and P Value of 0.164, where this value is greater than 0.05 so it is not significant, thus the fifth hypothesis (H5) cannot be accepted or rejected.

The results of testing the fifth hypothesis (H5) prove that the Privacy variable as a moderator is unable to moderate or weaken the relationship between Perceived Usefulness using the Perceived ease of use (PD) indicator and Customer Interest.

The Influence of Perceived Convenience on Customer Interestusing the myBCA application with Personalization as a moderating variable

The results of this research found that Perception of Usefulness with Personalization does not have a significant effect on Customer Interest in using the myBCA application. The results of the parameter coefficient test between Perception of Usefulness and Personalization of Customer Interest show that the original sample estimate value is negative at -0.162, which proves that the direction of the relationship between Perception of Usefulness of Customer Interest and Personalization as a moderating variable is negative, with a T Statistical value of 1.121 which is smaller than 1.96 and P Value is 0.131, where this value is greater than 0.05 so it is not significant, thus the sixth hypothesis (H6) cannot be accepted or rejected.

The results of testing the sixth hypothesis (H6) prove that the Personalization variable as a moderator is unable to moderate or weaken the relationship between Perceived Usefulness using the Perceived ease of use (PD) indicator and Customer Interest.

The Influence of Convenience Perceptions on Customer Interestusing the myBCA application

The results of this research found that the seventh hypothesis was not proven. This research shows that perceived enjoyment has no effect on customer interest in using the myBCA application. This can mean that customers' interest in using the myBCA application is not directly related to convenience.

If an analysis is carried out based on the loading factors of three indicators which include making transactions via BCA mobile banking enjoyable, making transactions via BCA mobile banking attractive, and making transactions via BCA mobile banking convenient, it is known that conducting transactions via BCA mobile banking is attractive is the factor that plays the most role. dominant in reflecting perceptions of comfort.

Based on the average value of respondents' answers, the dominant indicator is that making transactions via BCA mobile banking is convenient. Meanwhile, based on the loading factor, making transactions via BCA mobile banking is attractive as a reflection of the perceived comfort of using the application.

If the results of this research are examined from the average value of respondents' answers, making transactions via BCA mobile banking is the least enjoyable. This reflects that using mobile banking cannot make customers happy using the application.

The Influence of Convenience Perceptions on Customer Interestusing the myBCA application with Privacy as a moderating variable

The results of this research found that the perception of comfort with privacy has a positive effect on customer interest in using the myBCA application. The results of the parameter coefficient test between Perceived Convenience and Privacy on Customer Interest show that the original to estimated value is positive at 0.026, which proves that the direction of the relationship between Privacy and Customer Interest with Privacy as moderation is positive. The statistical T value of 0.195 is smaller than 1.96 and the P value is 0.423, where this value is greater than 0.05 so it is not significant, thus the eighth hypothesis (H8) cannot be accepted or rejected.

The results of testing the eighth hypothesis (H8) prove that the Privacy variable as a moderator is unable to moderate or weaken the relationship between Perceived Convenience using the Perceived of Enjoyment (PE) indicator on Customer Interest.

The Influence of Convenience Perceptions on Customer Interestusing the myBCA application with Personalization as a moderating variable

The results of this research show that perceived comfort with personalization has a positive effect on customer interest in using the myBCA application. The parameter coefficient test results between Perceived Convenience and Personalization on Customer Interest show that the original sample estimate value is positive at 0.013, which proves that the direction of the relationship between Personalization on Customer Interest and Personalization as moderation is positive. The statistical T value of 0.094 is smaller than 1.96 and the P value is 0.462, where this value is greater than 0.05 so it is not significant, thus the ninth hypothesis (H9) cannot be accepted or rejected.

The results of testing the ninth hypothesis (H9) prove that the Personalization variable as a moderator is unable to moderate or weaken the relationship between Perceived Convenience using the Perceived of Enjoyment (PE) indicator on Customer Interest.

The Effect of Actual Use on Customer Interestusing the myBCA application

The results of this research found that the tenth hypothesis was not proven. This research shows that Actual Use has no effect on Customer Interest in using the myBCA application. This can mean that customers' interest in using the myBCA application is not directly related to their actual perception of use.

If an analysis is carried out based on the loading factors of two indicators which include carrying out transactions with BCA mobile banking with a frequency of more than 2 times a month and using BCA mobile banking, I feel helped by the use of the technology applied so it is known that I carry out transactions with BCA

mobile banking with more frequency. than 2 times a month has a dominant role in reflecting actual usage perceptions.

Based on the average value of respondents' answers, the dominant indicator is that using BCA mobile banking, customers feel helped by the use of the technology implemented. Meanwhile, based on the loading factor, carrying out transactions with BCA mobile banking with a frequency of more than 2 times a month has an important role in the perception of actual use of the application.

If the results of this research are examined from the average value of respondents' answers, carrying out transactions with BCA mobile banking with a frequency of more than 2 times a month is the lowest. This reflects that using the BCA banking car with a frequency of more than 2 times a month cannot be interpreted as actual use of the application.

The Effect of Actual Use on Customer Interestusing the myBCA application with Privacy as a moderating variable

The results of this research found that Actual Use with Privacy has a positive effect on Customer Interest in using the myBCA application. The results of the parameter coefficient test between actual use and Privacy on Customer Interest show that the original sample estimate value is positive at 0.012, which proves that the direction of the relationship between Privacy and Customer Interest with Privacy as moderation is positive. The statistical T value of 0.091 is smaller than 1.96 and the P value is 0.464, where this value is greater than 0.05 so it is not significant, thus the eleventh hypothesis (H11) cannot be accepted or rejected.

The results of testing the eleventh hypothesis (H11) prove that the Privacy variable as a moderator is unable to moderate or weaken the relationship between Actual Use using the Actual Use (AU) indicator and Customer Interest.

The Effect of Actual Use on Customer Interest in using the my BCA application with Personalization as a moderating variable

The results of this research show that actual use with personalization does not have a significant effect on customer interest in using the myBCA application. The results of the parameter coefficient test between Actual Use and Personalization on Customer Interest show that the original sample estimate value is negative at -0.018, which proves that the direction of the relationship between Actual Use and Customer Interest with Personalization as a moderating variable is negative, with a statistical T value of 0.153 which is smaller than 1.96 and P Value of 0.439, where this value is greater than 0.05 so it is not significant, thus the twelfth hypothesis (H12) cannot be accepted or rejected.

The results of testing the twelfth hypothesis (H12) prove that the Personalization variable as a moderator is unable to moderate or weaken the relationship between Actual Use (AU) and Customer Interest.

The Influence of Perceived Trust on Customer Interest in using the myBCA application

The results of this research found that the thirteenth hypothesis (H13) was proven. This research shows that perceptions of Trust influence Customer Interest in using the BCA application. This can be interpreted that the level of customer interest in using the BCA application is directly related to the presence or absence of a perception of Trust.

If an analysis is carried out based on the loading factors of the five items which include the BCA mobile banking application, it can be relied on to support transaction needs at any time, the BCA mobile banking application has high credibility, the BCA mobile banking application has high competence, the BCA mobile banking application has high concern to its users by providing security without gaps and the BCA mobile banking application has a system that allows for no leakage of customer data, so it is known that the BCA mobile banking application has high credibility, which is the factor that has the most dominant role in reflecting the perception of Trust.

Based on the average value of respondents' answers, the dominant indicator in the perception of Trust is that the BCA mobile banking application has high credibility.

The Influence of Perceived Trust on Customer Interest in using the myBCA application with Privacy as a moderating variable

The results of this research found that perceptions of Trust and Privacy do not have a significant effect on Customer Interest in using the myBCA application. The results of the parameter coefficient test between the perception of Trust and Privacy towards Customer Interest show that the original sample estimate value is negative at -0.215 which proves that the direction of the relationship between Privacy and Customer Interest with Privacy as moderation is negative, with a T Statistics value of 1.597 which is smaller than 1.96 and The P value of 0.055 is greater than 0.05, making it insignificant, thus the fourteenth hypothesis (H14) cannot be accepted or rejected.

The results of testing the fourteenth hypothesis (H14) prove that the Privacy variable as a moderator is unable to moderate or weaken the relationship between Trust perceptions using the Trust indicator (KN) and Customer Interest.

The Influence of Perceived Trust on Customer Interest in using the myBCA application with Personalization as a moderating variable

The results of this research show that the perception of Trust with Personalization has a positive effect on Customer Interest in using the myBCA application. The results of the parameter coefficient test between the perception of Trust and Personalization on Customer Interest show that the original sample estimate value is positive at 0.225, which proves that the direction of the relationship between the perception of Trust and the value of Customer Interest with Personalization as a moderating variable is positive, with a statistical T value of 1.537 which is smaller. of 1.96 and a P value of 0.062, where this value is greater than 0.05 so it is not significant, thus the fifteenth hypothesis (H15) cannot be accepted or rejected.

The results of testing the fifteenth hypothesis (H15) prove that the Personalization variable as a moderator is unable to moderate or weaken the relationship between Trust perceptions using the Trust (KN) indicator and Customer Interest.

The Influence of Privacy on Customer Interest in using the myBCA application

The results of this research found that the sixteenth hypothesis was not proven. This research shows that Privacy has no effect on Customer Interest in using the myBCA application. This can be interpreted as the Customer's interest in using the myBCA application is not directly related to Privacy.

If an analysis is carried out based on the loading factors of the three items which include the BCA mobile banking application which is protected by personal information protection law, BCA mobile banking will not provide personal information, and the BCA mobile banking application prioritizes consumer privacy as the most important concern, it is known that the BCA mobile banking application prioritizes Consumer privacy is the most important concern that has a dominant role in reflecting privacy.

Based on the average value of respondents' answers, the dominant indicator in the Privacy variable is that the BCA mobile banking application is protected by personal information protection law.

The Effect of Personalization on Customer Interest in using the myBCA application

The results of this research found that the seventeenth hypothesis was proven. This research shows that personalization influences customer interest in using the myBCA application. This can mean that customer interest in using the myBCA application is not directly related to personalization.

If an analysis is carried out based on the loading factors of the two items which include the BCA mobile banking application which provides service features that are very suitable to my needs and the use of BCA mobile banking during transactions provides benefits as stated on the website, it is known that the BCA mobile banking application provides features -service features that really suit my needs and using BCA mobile banking during transactions provides benefits as stated on the website, both of which have a dominant role in reflecting Personalization.

Based on the average value of respondents' answers, the dominant indicator in the Personalization variable is that the BCA mobile banking application provides service features that are very suitable to customer needs.

5. CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusion

This research tries to analyze variables related to Perceived usefulness, Perceived ease of use, Perceived enjoyment, Actual Use, Trust, Privacy, Personalization, and Interest in Use. The results of this research were obtained from research on myBCA mobile banking users. From the results of the calculations in this research, the following conclusions can be drawn:

1. *Perceived usefulness*significant positive effect on Interest in Using myBCA mobile banking. This means that the stronger the consumer's perceived usefulness, the more interest in use it will grow.
2. Privacy is not able to moderate the relationship between Perceived Convenience using the Perceived Usefulness (PU) indicator on Customer Interest.
3. *Perceived ease of use*positive and not significant towards Interest in Using my BCA mobile banking. This means that Perceived ease of use has provided ease of use so that it does not affect Interest in Use.
4. *Perceived enjoyment*has a positive and insignificant effect on Interest in Using my BCA mobile banking. This means that Perceived enjoyment is good enough that it does not affect Interest in Use.
5. *Actual Use*has a positive and insignificant effect on interest in using myBCA mobile banking. This means that Actual Use is good enough so that it does not affect Interest in Use.
6. Trust has a positive and insignificant effect on interest in using myBCA mobile banking. This means that

trust is good enough that it does not affect interest in use.
7. Privacy has a positive and insignificant effect on Interest in Using myBCA mobile banking. This means that privacy is good enough so that it does not affect usage interest.
8. Personalization has a significant positive effect on Interest in Using myBCA mobile banking. This means that the better myBCA Personalization is, the more Interest in Use it will increase.
9. Privacy is not able to moderate the relationship between Perceived Convenience using the Perceived of Enjoyment (PE) indicator on Customer Interest.
10. Personalization is not able to moderate the relationship between Trust perceptions using the Trust indicator (KN) on myBCA Customer Interest.
11. Personalization is not able to moderate the relationship between Actual Use (AU) and Customer Interest.
12. Privacy is not able to moderate the relationship between Actual Use using the Actual Use (AU) indicator and Customer Interest.
13. Privacy is not able to moderate the relationship between Trust perceptions using the Trust indicator (KN) and Customer Interest.
14. Perception of Trust and Privacy does not have a significant effect on Customer Interest in using the myBCA application.
15. Privacy does not affect customer interest in using the myBCA application.
16. Personalization influences customer interest in using the myBCA application.

5.2 Suggestion

This research is still far from perfect so it needs further development and study by researchers. Based on the conclusions of the research results, suggestions can be given to improve further research:
1. It is hoped that future research can expand the research by increasing the sample population of myBCA users.
2. Future research is expected to use the Unified Theory of Acceptance and Use of Technology (UTAUT) model in predicting intentions to use mobile banking on an ongoing basis.
3. For managers to add security features to the myBCA application so that cutomer confidence in using the myBCA application increases and is sustainable.

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