



Influence of Perceived Ease and Usefulness on the Acceptance of AI Features in Mobile Banking: Evidence from Palopo City, Indonesia

Winanda Winanda^{1*)}; Antong Antong²⁾; Goso Goso³⁾

^{1,3)}*Department of Management, Faculty of Economic, University of Muhammadiyah Palopo*

²⁾*Department of Accounting, Faculty of Economic, University of Muhammadiyah Palopo*

***Correspondent Author:** winandaqueen04@gmail.com

How to Cite :

Winanda, W.,; Antong, A., Goso, G., (2026). Influence of Perceived Ease and Usefulness on the Acceptance of AI Features in Mobile Banking: Evidence from Palopo City, Indonesia. *Bima Journal : Business, Management and Accounting Journal*, 7 (1). 273-284. DOI: <https://doi.org/10.37638/bima.7.1.273-284>

ARTICLE HISTORY

Received [8 December 2025]

Revised [11 December 2025]

Accepted [19 June 2026]

KEYWORDS

Artificial intelligence; Mobile Banking; Perceived ease of use; Perceived usefulness; TAM.

This is an open access article under the [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license



ABSTRACT

Purpose: This study examines the influence of perceived ease of use and perceived usefulness on the acceptance of Artificial Intelligence (AI) features in mobile banking among Generation Z users in Palopo City, Indonesia. The research addresses the growing need to understand user acceptance of AI-driven financial services in regional contexts. **Methodology:** A quantitative approach was employed using an online survey distributed to 210 mobile banking users selected through purposive sampling. Data were analyzed using multiple linear regression to assess both partial and simultaneous effects of the independent variables on AI feature acceptance. **Results:** The findings indicate that perceived ease of use and perceived usefulness have significant positive effects on the acceptance of AI features in mobile banking. Perceived usefulness exerts a stronger influence than perceived ease of use. The model explains 60.5% of the variance in AI feature acceptance. **Findings:** The results confirm the relevance of the Technology Acceptance Model (TAM) in explaining AI adoption in mobile banking. **Novelty & Originality:** This study offers novelty by focusing on Generation Z users in Palopo City, a regional context rarely examined in prior research on AI-based fintech acceptance. **Conclusions:** The study provides theoretical support for TAM and offers practical implications for banking institutions to enhance AI feature adoption by improving usability and emphasizing functional benefits. **Type of Paper:** This paper is an empirical research paper.

INTRODUCTION

Artificial Intelligence (AI) has fundamentally transformed the global financial services landscape, particularly through its integration into mobile banking platforms (Karnam, 2024). As a technology designed to emulate human cognitive functions such as learning, reasoning, and adaptation (Antong et al., 2024). AI offers financial institutions significant opportunities to enhance operational efficiency, personalize customer interactions, and strengthen transaction security (Sousa et al., 2024). The adoption of AI in banking has accelerated globally, with approximately 60% of major financial institutions now incorporating AI capabilities into their mobile applications (Deloitte, 2022).

In Indonesia, digital banking adoption continues to expand rapidly alongside increasing internet penetration and smartphone usage (Ratnawati & Susilowati, 2022). This growth is reflected

in the 30% year-on-year increase in mobile banking transaction values (OJK, 2022). At the regional level, Palopo City in South Sulawesi exemplifies this trend, with a population structure favorable to technology adoption—68.3% of residents belong to the productive age group (BPS Kota Palopo, 2023). Despite this conducive environment, research specifically examining AI feature acceptance in mobile banking within this regional context remains limited.

Despite advancements in digital banking infrastructure, numerous users remain unfamiliar with or underutilize AI-enhanced features. Insufficient understanding or confidence regarding the convenience and advantages of these functionalities may elevate financial vulnerability risks. Although digital banking transactions have grown remarkably by 40.45% in the previous year, and the financial literacy index has reached 66.46%, comprehensive mapping of digital literacy concerning AI-based m-banking features remains incomplete (OJK, 2025).

Existing studies on technology adoption in digital banking present inconsistent findings regarding the roles of perceived ease of use and perceived usefulness. While some research identifies both factors as significant determinants of mobile banking adoption (Safitri, 2023), other studies suggest that perceived usefulness may be more influential than ease of use (Aprianisa, 2023), or that contextual factors may alter their relative importance (Nihayah & Purnama, 2023). These contradictions indicate a research gap regarding how these perceptions specifically affect AI feature acceptance, particularly among regional populations with potentially distinct digital literacy levels and usage patterns.

This study addresses this gap by applying a focused Technology Acceptance Model (TAM) framework to examine how perceptions of ease and usefulness influence AI feature adoption in mobile banking among Generation Z users in Palopo City. The research aims to provide empirical evidence that can inform both theoretical understanding of technology adoption and practical strategies for optimizing AI implementation in mobile banking services.

Perceived Ease of Use

Within the Technology Acceptance Model (TAM) framework developed by (Davis, 1989), perceived ease of use constitutes an essential construct. This concept is defined as the degree to which an individual believes that using a particular system would be free from physical or mental effort. For mobile banking applications, the accessibility and straightforwardness of AI features are crucial in forming usage intentions.

Research by (Kristianti & Pambudi, 2021) shows that the variable of perceived ease of use influences the use of mobile banking. (Utami et al., 2022) confirms that ease of use encourages users' intention to continue using mobile banking services. This finding is reinforced by the study (Selcuk Koyluoglu & Emrah Acar, 2023), which emphasizes the importance of intuitive feature design that does not require a high level of technical understanding. In the study (Ahmad Nur Budi Utama et al., 2024), it was found that the easier it is for users to access features in financial applications, the more likely they are to accept and use them. In line with this, (Marjerison et al., 2025) adds that a natural and uncomplicated user experience contributes to comfort and increases user confidence in the technology.

H₁: Perceived ease positively influences the acceptance of AI features in m-banking

Perceived Usefulness

The extent to which users believe that using a system will improve their performance and productivity is explained by their perception of usefulness (Deloitte, 2022). In mobile banking services, Artificial Intelligence (AI) features are considered useful if they can provide security, efficiency, and convenience in interactions. Research by (Magdalene et al., 2020) shows that perceived usefulness is more influential than users' awareness of Artificial Intelligence (AI) technology itself. (Azizah Iskandar, 2022) found that perceived usefulness plays an important role in shaping users' positive attitudes towards m-banking. (Asgar et al., 2023) found that perceived usefulness in utilizing m-banking with Artificial Intelligence is increasingly becoming a popular choice

for individuals who want to utilize m-banking technology. (Cahya Pradipta et al., 2024) perceived usefulness has a significant influence on the adoption of artificial intelligence features in a financial application. Research by (Yaseen & Al-Amarneh, 2025) and (John, 2025) found that perceived usefulness directly increases interest in use and reinforces that users evaluate technology based on perceived direct benefits, not technical understanding.

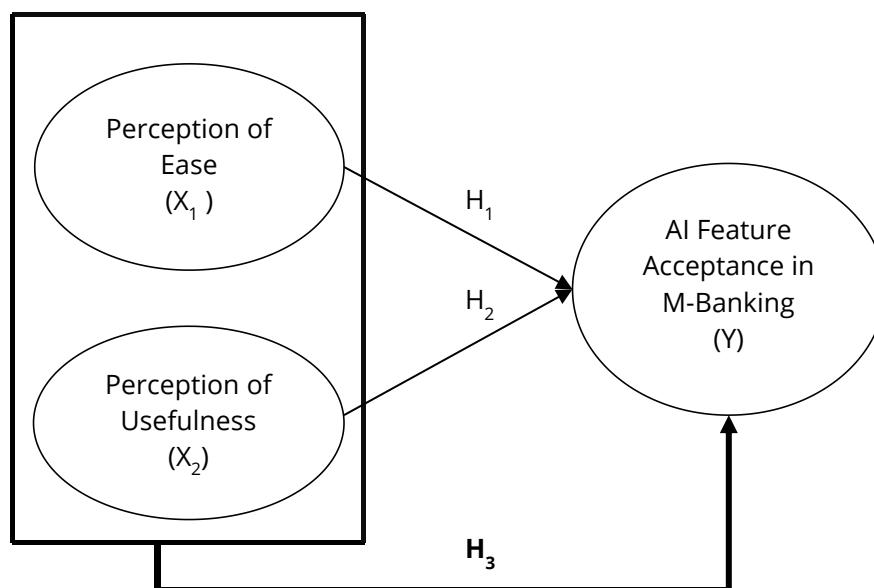
H2: Perceived usefulness positively influences the acceptance of AI features in m-banking

Acceptance of Artificial Intelligence Features in m-banking

Technology acceptance is defined as an individual's willingness to use technology-based systems in daily activities. In this context, acceptance of Artificial Intelligence (AI) features refers to users' intentions to activate, use, and recommend these features. Research by (Satheesh & Nagaraj, 2021) shows that the application of Artificial Intelligence (AI) in the banking sector can improve service quality and customer experience, thereby encouraging user acceptance of the technology. (Cheng et al., 2022) reveals that users tend to accept technology that provides convenience, regardless of their awareness that the system is powered by Artificial Intelligence (AI). (Asgar et al., 2023) Acceptance of AI in mobile banking is influenced by the convenience and sense of security felt by users. Similarly, (Ive et al., 2024) emphasizes that the convenience and efficiency of services are the main reasons users accept Artificial Intelligence (AI) features. (Marjerison et al., 2025) adds that the perception of humanization and social presence in Artificial Intelligence (AI) interactions also influences user acceptance.

H3: Simultaneous perceptions of ease and usefulness influence the acceptance of AI features in m-banking.

Figure 1. Conceptual Framework of the Study



METHOD

Research Design

This study employed a quantitative, cross-sectional research design with an associative approach to examine the relationships between perceived ease of use, perceived usefulness, and the acceptance of AI features in mobile banking. The design allowed for the simultaneous testing of both individual and combined effects of the independent variables on the dependent variable.

Population and Sample

The target population consisted of Generation Z mobile banking users (aged 17-27 years) in Palopo City who have utilized AI-based features in their digital banking activities. Since exact population parameters were unavailable, a purposive sampling technique was applied within a non-probability framework to select respondents meeting the following inclusion criteria: (1) active mobile banking users, (2) experience with AI features in banking applications, and (3) residency in Palopo City.

The sample size was determined using the indicator-to-respondent ratio approach, multiplying the total number of measurement indicators (21 items) by a factor of 10, resulting in a target of 210 respondents. This sample size exceeds the minimum requirement for statistical analysis and ensures adequate power for regression testing.

Ethical Considerations: This study received ethical approval from the institutional review board. All participants provided informed consent before participation, with assurances of anonymity and confidentiality throughout the research process. Data were collected and stored securely, with identifiers removed to protect participant privacy.

Instrument Development and Validation

The research instrument was a structured questionnaire comprising three main sections: perceived ease of use (3 items), perceived usefulness (3 items), and AI feature acceptance (5 items). Items were adapted from established Technology Acceptance Model scales and modified to fit the mobile banking context. All items used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

The questionnaire underwent content validation through expert review and pilot testing with 30 respondents. Reliability analysis from the pilot test yielded Cronbach's alpha values exceeding 0.70 for all constructs, indicating adequate internal consistency.

Data Collection Procedures

Primary data were collected through an online survey distributed via social media platforms (WhatsApp, Instagram, and Telegram) and university networks in Palopo City. The survey included a detailed participant information sheet explaining research objectives, voluntary participation, confidentiality measures, and contact information for queries. Data collection occurred over four weeks, with reminder messages sent at two-week intervals to improve response rates.

Data Analysis

Data analysis followed a systematic procedure using SPSS version 26. The analytical sequence included:

1. Descriptive statistics to summarize respondent characteristics
2. Instrument validation through item-total correlation analysis
3. Reliability assessment using Cronbach's alpha coefficients
4. Classical assumption testing (normality, multicollinearity, heteroscedasticity)
5. Multiple linear regression to test hypotheses

6. Model diagnostics including R^2 analysis and significance testing
All statistical tests employed a significance level of $\alpha = 0.05$, with two-tailed testing for hypothesis verification.

RESULTS AND DISCUSSION

RESULTS

Validity and Reliability Test

The sample comprised 210 Generation Z mobile banking users in Palopo City, with an approximately equal gender distribution (52% female, 48% male). The majority of respondents (78%) were aged 20-25 years, with 68% reporting daily mobile banking usage and 32% using it several times per week.

Table 1. Validity and Realibility Test

Variables	Indicator	r-count	r-table	Cronbach's	
				Alpha	Description
Perceived Ease of Use (X1)	PK.1	0.755	0.1354	0.753	Valid
	PK.2	0.845	0.1354		Valid
	PK.3	0.851	0.1354		Valid
Persepsi Kegunaan (X2)	PG.1	0.842	0.1354	0.827	Valid
	PG.2	0.878	0.1354		Valid
	PG.3	0.865	0.1354		Valid
AI Feature Acceptance in Mobile Banking (Y)	Y.1	0.349	0.1354	0.617	Valid
	Y.2	0.777	0.1354		Valid
	Y.3	0.794	0.1354		Valid
	Y.4	0.287	0.1354		Valid
	Y.5	0.784	0.1354		Valid

Source: Processed Data, 2025

Based on the testing outcomes, all items in the Perception of Ease (X1), Perception of Usefulness (X2), and Acceptance of AI m-Banking Features (Y) variables demonstrate calculated r-values greater than the table r-value (0.1354). Consequently, all indicators satisfy validity criteria. Furthermore, reliability testing also shows Cronbach's Alpha values > 0.60 , confirming that all instruments in this study are reliable and appropriate for subsequent analysis.

Normality Test

The normality testing procedure was implemented to verify whether research data distribution followed a normal pattern. This aspect is crucial since regression analysis assumes normally distributed residual data. In this study, normality evaluation using significance (Asymp. Sig 2-tailed) exceeded 0.05, indicating normal data distribution.

Table 2. Results of the Kolmogorov-Smirnov Normality Test

Statistics	Values
Sample size	210
Mean Value	0.000000
Standard Deviation	0.13507277
K-S Statistics	0.045
Significance (two-tailed)	0.200

Source: Processed Data, 2025

The results show a significance level of 0.200, substantially exceeding 0.05, allowing the conclusion that residual data in this investigation is normally distributed.

Multicollinearity Test

The multicollinearity test determines whether independent variable correlation exists in the regression model. The regression model should avoid multicollinearity, indicated by Tolerance and Variance Inflation Factor (VIF) values. If tolerance value exceeds 0.10 and VIF is below 10, multicollinearity is absent.

Table 3. Multicollinearity Test Results

Variable	Tolerance	VIF
Perceived Ease of Use (X1)	0.521	1.919
Perceived Usefulness (X2)	0.521	1.919

Source: Processed Data, 2025

The findings indicate that Perception of Ease (X1) and Perception of Usefulness (X2) variables have tolerance values of 0.521 (exceeding 0.10) and VIF values of 1.919 (below 10). Therefore, multicollinearity does not occur between independent variables in the regression model, confirming model suitability for further analysis.

Heteroscedasticity Test (Glesjer Test)

Heteroscedasticity testing was conducted to detect variance heterogeneity among observations in the regression model. Ideally, regression models satisfying classical assumptions should show no heteroscedasticity indications. This investigation implemented the Gesjer Test method by regressing absolute residual values against independent variables. If all significance values exceed 0.05, the regression model contains no heteroscedasticity symptoms.

Table 4. Results of Heteroscedasticity Test (Glesjer Test)

Variable	Regression Coefficient	Standard Error	Beta	t-Value	Significance
(Constant)	0.044	0.030	-	1.488	0.138
Perceived Ease of Use (X1)	0.009	0.019	0.047	0.49	0.625
Perceived Usefulness (X2)	0.021	0.016	0.124	1.306	0.193

Source: Processed Data, 2025

Based on Glesjer test results, the ease perception variable (X1) produces a significance value of 0.625, while usefulness perception (X2) shows a significance value of 0.193. Both significance values consistently surpass 0.05. Thus, the developed regression model is free from heteroscedasticity issues.

Multiple Linear Regression Analysis

Multiple Linear Regression Equation

Multiple linear regression analysis identified the impact of independent variables, including Perceived Ease (X1) and Perceived Usefulness (X2), on the dependent variable, Acceptance of AI Features in m-banking (Y). The analysis results are as follows:

Table 5. Coefficients^a

Variable	Unstandardized Coefficients (B)	Std. Error	Sig.
(Constant)	1.977	0.050	0.000
Perceived Ease of Use (X1)	0.118	0.032	0.000
Perceived Usefulness (X2)	0.274	0.027	0.000

Source: Processed Data, 2025

The derived multiple linear regression equation is:

$$Y = 1.977 + 0.118X_1 + 0.274 X_2$$

This equation indicates that the constant value (a) is 1.977, meaning that with zero Perceived Ease (X1) and Perceived Usefulness (X2) values, Acceptance of AI Features in m-banking (Y) measures 1.977. The regression coefficient for Perceived Ease (X1) variable is 0.118, indicating that each one-unit increase in ease perception raises AI feature acceptance in m-Banking by 0.118, assuming other variables remain constant. Additionally, the Perceived Usefulness variable (X2) regression coefficient of 0.274 shows that each one-unit increase in perceived usefulness elevates AI feature acceptance in m-banking by 0.274 units, holding other variables steady.

Thus, both independent variables maintain positive relationships with AI feature acceptance in m-Banking. Higher user perceptions of convenience and usefulness correspond to increased AI feature acceptance levels in mobile banking services.

Coefficient of Determination (R²)

The coefficient of determination test understood the extent to which independent variables, specifically perceived ease (X1) and perceived usefulness (X2), explain variation in the dependent variable, Acceptance of AI m-Banking Features (Y). The R Square (R²) value indicates this contribution magnitude.

Table 6. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.778	0.605	0.601	0.13572

Source: Processed Data, 2025

The obtained R Square value is 0.605. This signifies that Perceived Ease (X1) and Perceived Usefulness (X2) variables can explain 60.5% of variation in Acceptance of AI Features in m-Banking (Y), while the remaining 39.5% may be clarified by other variables unexamined in this study.

F-test

The F-test determines whether independent variables. Perceived Ease of Use (X1) and Perceived Usefulness (X2), simultaneously and significantly impact the dependent variable. When the

calculated F statistic surpasses the F table value and significance level falls below 0.05, variables X1 and X2 collectively affect variable Y.

Table 7. F-test Results

	Model	F-count	F-table	Sig.
1	Regression	158.620	3.04	0.000

Source: Processed Data, 2025

Based on these results, the calculated F-value is 158.620, exceeding the t-table value of 0.000, indicating a significance level of 0.000 below 0.05. These results clearly show that ease of use and usefulness variables, when considered together, positively and significantly affect AI feature acceptance in mobile banking services. This confirms that both variables simultaneously contribute substantially to explaining user acceptance variations of AI technology. Higher user-perceived ease and usefulness levels correspond to increased user tendency to accept and utilize AI-based features in mobile banking.

T-test

The individual impact of each independent variable on the dependent variable was evaluated using t-tests. If the calculated t-value exceeds the t-table value, accompanied by a significance level below 0.05, the hypothesis is accepted.

Table 8. T-test Results

	Variable	t-count	t-table	Sig.	Description
	Perceived Ease of Use(X1)	3.653	1.971	0.000	Significance
	Perceived Usefulness (X2)	10.055	1.971	0.000	Significance

Source: Processed Data, 2025

The t-test results demonstrate that the user perceived ease variable (X1) has a calculated t-value of 3.653, surpassing the table t-value of 1.971, with a significance level of 0.000 below 0.05. These outcomes indicate that perceived ease positively and significantly affects Artificial Intelligence feature acceptance in mobile banking services. This implies that higher user-perceived simplicity in operating AI-based features corresponds to greater user tendency to accept and employ these functionalities.

Furthermore, based on t-values, the Perceived Usefulness variable (X2) exerts more dominant influence than the Perceived Ease variable (X1) on AI features acceptance. This reveals that in mobile banking usage context, perceptions of genuine benefits by AI technology are more decisive than perceptions of its ease of use.

DISCUSSION

This study examined the influence of perceived ease of use and perceived usefulness on the acceptance of AI features in mobile banking among Generation Z users in Palopo City. The findings contribute to the existing literature on technology adoption by providing empirical evidence in a regional Indonesian context and offer insights for both theory and practice.

Theoretical Implications

The results reinforce the predictive validity of the Technology Acceptance Model (TAM) in explaining AI feature adoption. The significant positive effects of both perceived ease and perceived usefulness align with Davis's (1989) original propositions, confirming that these core constructs remain relevant in contemporary digital banking contexts. However, the substantially stronger influence of perceived usefulness ($\beta = .621$) compared to perceived ease ($\beta = .238$) suggests that

utilitarian considerations may outweigh usability concerns when users evaluate AI-enhanced financial services.

These findings extend TAM by demonstrating its applicability to AI-specific features rather than general technology adoption. The results also resonate with elements of the Unified Theory of Acceptance and Use of Technology (UTAUT), particularly the performance expectancy construct, which parallels perceived usefulness. Future research could integrate these frameworks to develop a more comprehensive understanding of AI adoption drivers, potentially incorporating additional moderating factors such as trust, privacy concerns, and digital literacy levels.

Interpretation of Hypothesis Testing

Perceived Ease of Use (H₁): The positive effect of perceived ease on AI feature acceptance indicates that users value intuitive and accessible interfaces. This finding aligns with prior mobile banking studies ((Kristianti & Pambudi, 2021); (Utami et al., 2022)) but extends them to AI-specific functionalities. The relatively smaller coefficient compared to perceived usefulness suggests that while user-friendly design is important, it may not be the primary determinant of adoption for AI features that offer tangible benefits.

Perceived Usefulness (H₂): The stronger influence of perceived usefulness highlights that Generation Z users prioritize functional advantages when adopting AI banking features. This resonates with research emphasizing the importance of practical benefits in technology adoption ((Magdalene et al., 2020); (Yaseen & Al-Amarneh, 2025)) and suggests that users evaluate AI features based on their ability to enhance financial management efficiency, security, and convenience.

Simultaneous Effects (H₃): The significant combined effect of both variables supports the TAM proposition that ease and usefulness operate complementarily in shaping adoption decisions. This finding underscores the importance of balanced feature design that addresses both usability and functionality concerns.

Managerial Implications for Banking Sector

The findings offer several practical implications for financial institutions seeking to optimize AI feature adoption:

1. **Feature Design Optimization:** Banks should prioritize developing AI features with clear, demonstrable benefits while maintaining user-friendly interfaces. Given the stronger influence of perceived usefulness, marketing and educational materials should emphasize how AI features enhance security, save time, or improve financial decision-making.
2. **Targeted User Education:** For Palopo City's Generation Z users, banks could develop localized educational campaigns that address specific concerns about AI features. This might include demonstrations of how AI enhances fraud detection, personalized financial insights, or automated customer service.
3. **Gradual Implementation Strategy:** Financial institutions could adopt a phased approach to AI integration, starting with features that offer immediate, visible benefits while gradually introducing more complex functionalities as user comfort increases.
4. **Feedback Mechanisms:** Establishing continuous feedback channels would allow banks to monitor user perceptions and rapidly address usability concerns, particularly important for regional markets with potentially distinct user preferences and digital literacy levels.

Contextual Considerations

The regional focus on Palopo City reveals context-specific adoption patterns that may differ from national or global trends. The population's demographic structure—with a high proportion of productive-age residents—creates favorable conditions for digital banking adoption but also highlights the need for tailored approaches that consider local cultural and socioeconomic factors.

Future research could explore how regional characteristics moderate technology adoption patterns, potentially informing more targeted implementation strategies.

Limitations and Future Research Directions

While this study provides valuable insights, several limitations warrant consideration. The cross-sectional design limits causal inferences, and the focus on Generation Z users in one city may affect generalizability. Future research could employ longitudinal designs, expand geographic coverage, and incorporate additional variables such as trust, privacy concerns, and social influence factors from the UTAUT framework. Comparative studies across different demographic groups or regions could further elucidate contextual factors affecting AI adoption in mobile banking.

CONCLUSION

This study confirms that both perceived ease of use and perceived usefulness significantly influence AI feature acceptance in mobile banking among Generation Z users in Palopo City, with perceived usefulness demonstrating notably stronger predictive power. The findings reinforce the Technology Acceptance Model's relevance in AI adoption contexts and offer practical guidance for banking institutions to enhance feature adoption by emphasizing tangible benefits while ensuring user-friendly interfaces. However, the study's focus on a single demographic group and geographical region limits generalizability, suggesting the need for future research incorporating additional variables like trust, privacy concerns, and cross-cultural comparisons.

REFERENCES

- Ahmad Nur Budi Utama, Rezki Fitriani, Dian Firdaus, Zaenal Arief, & Arnes Yuli Vandika. (2024). Analisis Minat Nasabah dalam Penggunaan Mobile Banking. *EKOMA: Jurnal Ekonomi, Manajemen, Akuntansi*, 4(1), 2686–2698. <https://doi.org/10.56799/ekoma.v4i1.6221>
- Antong, Hidayat, I., & Rahmawati. (2024). The Role of Artificial Intelligence (AI) in Improving Audit Efficiency and Effectiveness. In *Proceedings Series on Proceedings of Multidisciplinary Sciences* (Vol. 1, Issue 1).
- Aprianisa, D. (2023). *INTERVENING (Studi Kasus Pada Nasabah Bank Syariah Indonesia yang Berdomisili di*.
- Asgar, A Jaatsiyah Fath Falaq Am Nur, & Mohd Shahril. (2023). Analisis Pendekatan Stimulus-Organism-Response Terhadap Adopsi M-Banking Syariah dengan Artificial Intelligence: Sebuah Bukti Empiris Generasi Z. *Jurnal Magister Ekonomi Syariah*, 2(2 Desember), 33–48. <https://doi.org/10.14421/jmes.2023.022-02>
- Azizah Iskandar, Nu. (2022). *Pengaruh persepsi kemudahan dan persepsi kemanfaatan terhadap minat nasabah bank syariah indonesia menggunakan layanan mobile banking*.
- BPS Kota Palopo. (2023). *Jumlah Penduduk Menurut Kelompok Umur dan Jenis Kelamin di Kota Palopo, 2024 - Tabel Statistik - Badan Pusat Statistik Kota Palopo*. <https://palopokota.bps.go.id/id/statistics-table/3/WVc0MGEyMXBkVFUxY25KeE9HdDZkbTQzWkVkb1p6MDkjMw==/jumlah-penduduk-menurut-kelompok-umur-dan-jenis-kelamin-ribu-jiwa-di-kota-palopo--2024.html?year=2024>
- Cahya Pradipta, A., Ahlisya, N., Christian, M. A., & Ransi, P. (2024). *Analisis Penerimaan Aplikasi Keuangan Melalui Penerapan Chatbots dalam M-Banking Bni*.
- Cheng, X., Bao, Y., Zarifis, A., Gong, W., & Mou, J. (2022). Exploring consumers' response to text-based chatbots in e-commerce: the moderating role of task complexity and chatbot disclosure. *Internet Research*, 32(2), 496–517. <https://doi.org/10.1108/INTR-08-2020-0460>
- Davis, F. (1989). *Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information*

Technology.

- Deloitte. (2022). *Artificial intelligence: Transforming the future of banking*.
- Ive, J., Yadav, V., Ignashina, M., Rand, M., & Bondaronek, P. (2024). *Privacy-Preserving Behaviour of Chatbot Users: Steering Through Trust Dynamics*. <https://www.apple.com/siri>
- John, A. (2025). *AI-Driven Fraud Detection in Mobile Banking: Challenges and Opportunities*. <https://www.researchgate.net/publication/390630106>
- Karnam, C. (2024). AI Revolution in Finance: Transforming Banking, Investment, and Risk Management. *International Journal of Computer Engineering and Technology (IJCET)*, 15(4), 406–415. <https://doi.org/https://doi.org/10.5281/zenodo.13270657>
- Kristianti, M. L., & Pambudi, R. (2021). Fakultas Ekonomi Universitas Katolik Indonesia Atma Jaya Gedung Karol Wojtyla. In *JURNAL AKUNTANSI* (Vol. 11).
- Magdalene, Coopamootoo, K. P. L., Toreini, E., Aitken, M., Elliot, K., & van Moorsel, A. (2020). *Simulating the Effects of Social Presence on Trust, Privacy Concerns & Usage Intentions in Automated Bots for Finance*. <https://doi.org/10.48550/arXiv.2006.15449>
- Marjerison, R. K., Dong, H., Kim, J.-M., Zheng, H., Zhang, Y., & Kuan, G. (2025). Understanding User Acceptance of AI-Driven Chatbots in China's E-Commerce: The Roles of Perceived Authenticity, Usefulness, and Risk. *Systems*, 13(2), 71. <https://doi.org/10.3390/systems13020071>
- Nihayah, N., & Purnama, bani. (2023). Evaluation Of Digital Banking Application Adoption Based On The Technology Acceptance Model (Tam). In *International Journal of Science*. <http://ijstm.inarah.co.id424>
- OJK. (2022). *Laporan Tahunan OJK 2022*.
- OJK. (2025). *id berita-dan-kegiatan siaran-pers Pages OJK-dan-BPS-Umumkan-Hasil-Survei-Nasional-Literasi-Dan-Inklusi-Kuangan-SNLIK-Tahun- 2025 - ojk-go*. https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/OJK-dan-BPS-Umumkan-Hasil-Survei-Nasional-Literasi-Dan-Inklusi-Kuangan-SNLIK-Tahun-2025.aspx?utm_source=chatgpt.com
- Ratnawati, K., & Susilowati, C. (2022). Implication of Digital Economy and Financial Technology Towards Performance of Financial Services Sector in Indonesia. *MIX: JURNAL ILMIAH MANAJEMEN*, 12(1), 140. https://doi.org/10.22441/jurnal_mix.2022.v12i1.011
- Safitri, A. (2023). *Pengaruh Persepsi Kemudahan, Persepsi Kemanfaatan, Persepsi Risiko dan Kepercayaan Terhadap Keputusan Nasabah*.
- Satheesh, M. K., & Nagaraj, S. (2021). Applications of Artificial Intelligence on Customer Experience and Service Quality of the Banking Sector Background Study. In *International Management Review* (Vol. 17, Issue 1).
- Selcuk Koyluoglu, A., & Emrah Acar, O. (2023). A Study on Adoption of Artificial Intelligence Use in Mobile Banking. *EMC Review - Časopis Za Ekonomiju - APEIRON*, 26(2). <https://doi.org/10.7251/EMC2302344K>
- Sousa, H., Pedro, A. , Freitas, M., Oliveira, A. L., Clara, , Pereira, M., Vaz De Sequeira, E., Luís, , & Xavier, B. (2024). *Law, Governance and Technology Series 58 Multidisciplinary Perspectives on Artificial Intelligence and the Law*.
- Utami, F. N., Yossinomita, & Rahayu, N. (2022). Pengaruh Perceived Usefulness dan Perceived Ease of Use terhadap Continuance Intention to Use Mobile Banking dengan Trust sebagai Variabel Intervening (Studi pada Pengguna Aplikasi Bank Jambi Mobile di Kota Jambi). *Jurnal Ilmiah Manajemen Dan Kewirausahaan (JUMANAGE)*, 1(2), 57–67. <https://doi.org/10.33998/jumanage.2022.1.2.86>

Yaseen, H., & Al-Amarneh, A. (2025). Adoption of Artificial Intelligence-Driven Fraud Detection in Banking: The Role of Trust, Transparency, and Fairness Perception in Financial Institutions in the United Arab Emirates and Qatar. *Journal of Risk and Financial Management*, 18(4). <https://doi.org/10.3390/jrfm18040217>