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The Role of Optimism, Innovativeness, Discomfort, and Insecurity in the Acceptance of Bank Jago's Mobile Application: A TRI–TAM Approach

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ABSTRACT

The development of digital banks in Indonesia, such as Bank Jago, has transformed the way people access financial services. The success of adopting these services is influenced not only by technology availability but also by users' psychological readiness. This study combines TRI and TAM to analyze how innovativeness, optimism, insecurity, and discomfort affect PEOU, PU, and ITU among Indonesia's digital generation. The research uses a quantitative survey and PLS-SEM analysis. Results indicate that optimism significantly boosts PEOU but does not significantly affect PU or ITU. Innovativeness significantly enhances PU and PEOU but does not influence ITU. Contrary to expectations, discomfort demonstrates a significant positive relationship with PU but has no notable impact on PEOU or ITU. Insecurity shows no significant effect on any variables. Moreover, PEOU significantly increases PU but negatively influences ITU, PU does not significantly impact ITU. These findings suggest that ease of use and PU are not always the main factors driving the intention to adopt technology, particularly among users familiar with digital tools. This research contributes to the literature on TRI and TAM integration and offers practical insights for digital financial service developers to consider psychological readiness when designing technology adoption strategies.

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1. INTRODUCTION

Information and communication technology has led to major transformations in multiple sectors, including banking. Today, the digitisation of financial services has become essential as public expectations for accessibility and efficiency in financial transactions continue to grow (S. Kaur, 2025). One major innovation in the financial sector is the rise of digital banks, which are financial entities

functioning solely online and offering all services via a mobile app. In Indonesia, an example is Bank Jago, an app-based digital bank that combines advanced technology with a user-friendly interface to deliver integrated financial services. The generation most influenced by digitalisation includes those actively using digital technology in daily life, including financial services. This term applies to any age group but encompasses individuals accustomed to and adaptable to technology, regardless of age. High internet usage and increased mobile banking app use in Indonesia have made the digital generation the main target of digital banks like Bank Jago. This is supported by (Kemps, 2025) Data from the DataReportal portal states that more than 74.6% of Indonesians actively use the internet, with digital engagement widespread across all ages. However, even as people become more familiar with digital technology, their readiness to adopt new technologies varies. Not all users feel comfortable or confident using digital banking services. Therefore, understanding user behaviour across various age groups within this digital generation requires studying the technology readiness index (TRI). TRI measures a person's psychological willingness to accept technology. It includes four main dimensions: (Parasuraman & Colby, 2015) innovativeness and optimism, which are positive factors, and insecurity and discomfort, which tend to pose challenges. Recognising these differences in readiness is essential for explaining how willing individuals are to adopt digital banking apps like Bank Jago.

When using the Bank Jago application, it is believed that TRI influences technology acceptance. This study measures this using the technology acceptance model (TAM) framework from (Venkatesh & Davis, 2000). The concept explains that acceptance is affected by two main factors: perceived ease of use (PEOU), perceived usefulness (PU), which then shape the intention to use (ITU) of the technology. Therefore, understanding how the digital generation accepts the Bank Jago application requires exploring how TRI impacts the components of TAM. Numerous earlier investigations emphasise the importance of TRI in driving technology adoption. (Blut & Wang, 2020) states that innovativeness and optimism positively contribute to PU and PEOU, whereas discomfort and insecurity tend to hinder adoption. Another study examining the link between TRI-TAM in mobile banking found that positive aspects of TRI strengthen ITU of the application, while negative aspects have the opposite effect (Bağıran Özşeker et al., 2022). The rapid growth of digital banks in Indonesia emphasises the importance of this research. The digital banking industry in Indonesia, including Bank Jago, has experienced quick development driven by smartphone penetration, fintech advances, and supportive regulations (OJK, 2023). However, adoption of these services depends on the technology itself and users' psychological readiness and behaviours. Therefore, given their unique characteristics, this research is valuable for understanding how Indonesian consumers adopt technology.

This study aims to quantitatively examine how the four aspects of TRI impact PEOU, PU, and ITU of the Bank Jago application among the digital generation. The findings are expected to contribute academically to developing an integrated model linking TRI and TAM and offer practical insights for shaping marketing strategies, user education, and more targeted technology feature development by Bank Jago and other digital banks. By understanding the psychological role of technology readiness in shaping user perceptions and behaviours, developers of app-based financial services can identify the main barriers and motivators in the technology adoption process. Therefore, app adoption should be approached from a technical standpoint and a human perspective, emphasising the primary users and aligning with user-centred design principles in digital technology innovation.

2. METHODS

This research employs a quantitative approach to examine the causal relationship between variables, adhering to the conceptual framework outlined in the preceding chapter. The

quantitative method is rooted in positivism, which assumes that social phenomena can be categorised, measured, and observed objectively and are subject to cause-and-effect relationships (Prayogi et al., 2024). Research using this method involves collecting data from a particular group or subset with standardised instruments, which are then analysed statistically to test pre-established hypotheses. The quantitative approach was chosen because this study focuses on objective measurements of how TR, specifically innovation, optimism, insecurity, and discomfort, influences ITU of the Bank Jago application, with PU and PEOU serving as mediating variables. This research employs a survey method as a data collection technique by distributing questionnaires to respondents who are users. The data obtained will be analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) with the help of SmartPLS 4 software, because this technique can analyse complex relationships between latent variables and accommodate models that include mediating and moderating effects.

3. FINDINGS AND DISCUSSION

The analysis was conducted to examine how each dimension of TRI affects PU, PEOU, and ITU, following the TAM framework. The findings of the analysis are presented in the discussion below.

Table 1. Respondent Demographics

DEMOGRAPHICS			
Characteristics	**Category**	**Number**	**Percentage**
Age	17 - 24 years old	38	16,4%
	25 - 34	102	44,0%
	35 - 44	72	31,0%
	≥ 45	20	8,6%
Income	< Rp. 1.000.000,00	25	10,8%
	Rp. 1.000.000,00 – Rp. 3.000.000,00	46	19,8%
	Rp. 3.000.001,00 – Rp. 5.000.000,00	86	37,1%
	Rp. 5.000.001,00 - Rp. 10.000.000,00	65	28,0%
	> Rp. 10.000.000,00	10	4,3%
Length of Bank Jago App Usage	< 6 months	54	23,3%
	6 - 12	54	23,3%
	1 - 2	42	18,1%
	> 2	45	19,4%
Frequency of Bank Jago App Usage	Every day	116	50,0%
	3-5 times a week	42	18,1%
	1-2	28	12,1%
	Rarely (under once a week)	46	19,8%

Most respondents indicated that the largest proportion of Bank Jago app users are aged 25-34 years old, at 44.0%, while the smallest proportion are aged ≥45 years old, at 8.6%. Additionally, the most common frequency of using the Bank Jago app is daily, at 50.0%, while the least common is once or twice a week, at 12.1%.

Table 2. Realibility and Convergent Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Innovativeness	0.869	0.885	0.899	0.562
Optimism	0.891	0.892	0.917	0.647
Insecurity	0.960	0.974	0.965	0.754
Discomfort	0.966	0.994	0.970	0.764
PEOU	0.857	0.858	0.903	0.699
PU	0.859	0.862	0.899	0.640
ITU	0.864	0.869	0.917	0.788

According to the outcomes of the Construct Reliability and Validity assessments, it can be determined that every construct utilised in this research has satisfied the standards for reliability and convergent validity. The values of Cronbach's Alpha and Composite Reliability for every construct exceed 0.7 (Arifin et al., 2023), indicating that the indicators forming each construct have high internal consistency. Additionally, the Average Variance Extracted (AVE) values for all constructs are above 0.5, meaning that each indicator can explain more than 50% of the variance in its construct (Aldiansyah et al., 2024). Therefore, it can be stated that the constructs of innovativeness, optimism, insecurity, discomfort, discomfort,PU, PEOU, and ITU possess good internal reliability and satisfy convergent validity criteria.

Table 3. SEM-Path Coefficient

Regression Coefficient	Original	Sample	T statistics	P values	Results
H1	Optimism -> PU	0.168	1.937	0.053	Not Supported
H2	Optimism -> ITU	0.108	0.806	0.420	Not Supported
H3	Optimism -> PEOU	0.246	2.594	0.010	Supported
H4	Innovativeness -> PU	0.291	3.384	0.001	Supported
H5	Innovativeness -> ITU	0.182	1.276	0.202	Not Supported
H6	Innovativeness -> PEOU	0.568	6.917	0.000	Supported
H7	Discomfort -> PU	0.100	2.085	0.037	Supported
H8	Discomfort -> ITU	-0.154	1.411	0.158	Not Supported
H9	Discomfort -> PEOU	-0.026	0.353	0.724	Not Supported
H10	Insecurity -> PU	-0.096	1.808	0.071	Not Supported
H11	Insecurity -> ITU	0.006	0.055	0.957	Not Supported
H12	Insecurity -> PEOU	0.027	0.359	0.720	Not Supported
H13	PEOU -> PU	0.442	5.086	0.000	Supported
H14	PEOU -> ITU	-0.214	2.016	0.044	Supported

H15	PU -> ITU	0.207	1.318	0.187	Not Supported

The analysis indicates optimism exerts a positive but statistically nonsignificant effect on PU. The positive direction of the relationship indicates that users tend to have a high level of optimism towards technology, believing it will offer benefits and enhance quality of life. This perspective generally fosters the perception that the Bank Jago app is a useful tool, i.e., PU. Optimism is one of the dimensions within the TRI, which has been theoretically demonstrated to encourage positive attitudes towards technology (Bağıran Özşeker et al., 2022). Optimistic individuals are more likely to recognise potential benefits and efficiency in technology, including digital financial applications. The data processing results show that the effect of optimism on the ITU is not statistically significant. In other words, optimism about technology does not necessarily lead individuals to intend to use the application directly. This finding suggests that the ITU application is more influenced by views on advantages or ease of use than by positive attitudes alone. Furthermore, optimism was shown to impact PEOU significantly. This means that individuals who hold a positive attitude towards technology tend to be more confident in using the application. Ultimately, this improves their perception of ease of use. This aligns with the basic TAM theory, which states that attitudes towards technology contribute to users' perceptual evaluations (Granić & Marangunić, 2019).

The test results indicate that innovativeness has a notably positive impact on PU. This suggests that innovative individuals tend to adapt quickly, learn about technological features, and recognise their benefits more rapidly. It indicates an openness to new ideas that fosters positive evaluations of the application's usefulness (Wong et al., 2023). In addition, data processing results show that innovativeness does not significantly affect the ITU. These numbers suggest that while the direction of the relationship is positive as expected, it lacks statistical significance. This demonstrates that the level of innovativeness does not directly increase the ITU of the Bank Jago application. Previous research states that innovativeness mainly influences cognitive perceptions such as PU and PEOU, which then subsequently affect the ITU (An et al., 2023). This indicates that the connection between ITU and innovativeness could be indirect, influenced by favourable views of technology. The impact of innovativeness on PEOU shows a positive and significant influence. This indicates that innovative individuals are receptive to new technology, leading them to believe that the application is easier to use. In theory, innovativeness explains the extent to which people are receptive to adopting new technology (Pishnyak & Khalina, 2021). Innovative people tend to be more enthusiastic about encountering new system challenges. Therefore, they are more inclined to perceive that the Bank Jago application is user- friendly. This is backed by earlier studies showing that personal innovation is a vital predictor in shaping perceptions of technology's ease of use (Jackson et al., 2013).

The test outcomes indicate that discomfort does not significantly influence PU. This positive relationship contradicts the hypothesis. In theory, discomfort is a feeling of unease and lack of confidence in using new technology, which stems from the perception that the technology is too complex or beyond the user's control (Lu et al., 2005). Consequently, logically, high levels of discomfort should decrease PU because users feel unable to use the technology effectively. However, the study's findings show that discomfort experienced when using the technology is not strong enough to diminish users' perceptions of the benefits of the Bank Jago application. It is possible that users still view the Bank Jago app as beneficial for their financial activities, despite feeling awkward when using it (Fahlepi et al., 2023). This phenomenon can also be understood as cognitive but not affective acceptance of technology, where users acknowledge the system's benefits but face psychological barriers during interaction (Pelegrin-Borondo et al., 2017). Additionally, the test results show that discomfort does not significantly influence ITU. Even though the relationship between the two aligns with the negative hypothesis, it indicates that even if users experience discomfort, it is insufficient to decrease their ITU of the Bank Jago app. This could be due to various factors, such as a high level of digital literacy (Chiu et al., 2022), which results in minimal discomfort that does not pose a significant barrier to trying or continuing to use the app. The functional features and practical

benefits of the Bank Jago app outweigh the discomfort, allowing users to continue using it despite psychological barriers (Smits, 2006). Furthermore, discomfort does not significantly affect PEOU. The discomfort from using technology is not strong enough to directly influence users' perceptions of the app's ease of use (Fahlepi et al., 2023). Although some respondents might experience psychological discomfort with emerging technology, they can still comprehend and operate the application technically. The Bank Jago app's user-friendly interface and positive user experience may have helped diminish the adverse effects of this discomfort. Previous research also indicates that in populations familiar with technology, such as the digital generation, discomfort is not necessarily the main obstacle to assessing ease of use (Seberger et al., 2022). Additionally, technology designed with a focus on usability can reduce the adverse effects of discomfort on PEOU (Tao et al., 2022).

The test results indicate that insecurity does not significantly affect PU. Insecurity in TRI is defined as users' distrust of new technology, particularly relating to privacy, security, and control (Williams et al., 2022). In theory, individuals with high levels of insecurity tend to hesitate to use such technology, believing it could compromise their data, lack transparency, or be uncontrollable (H. Kaur & Kaur, 2024). However, this study shows that concerns about technological security do not directly diminish perceptions of these applications' usefulness. This may be because the digital generation, as the primary respondents, are generally more accustomed to and confident in using digital applications, especially financial services (Shin & Cheng, 2023). Their trust in digital security is likely already relatively high, making insecurity less of a factor when evaluating an application's utility. Users may still find the helpful application despite feeling insecure because its features genuinely facilitate their financial activities. In other words, the functional benefits of the Bank Jago application can compensate for any lingering insecurity. Moreover, insecurity does not significantly influence ITU. Interestingly, the relationship's direction shows a positive trend that contradicts the initial hypothesis. This suggests that feelings of insecurity has minimal to no influence on the ITU of the Bank Jago app. This might be because its features and benefits, which are viewed as very helpful for daily financial tasks, encourage usage even when users experience some hesitation. This finding aligns with previous research indicating that the impact of insecurity on the ITU technology diminishes or becomes insignificant among groups more familiar with technology, or when trust in technology providers is sufficiently high (SINGH, 2024).

Furthermore, the test results show that insecurity has no statistically significant impact on the direction of the relationship, which is not in line with the hypothesis. This means that users' feelings of insecurity do not affect their perception of the application's ease of use. This may be because this factor has been minimised through the interface design and security guarantees that the Bank Jago application provides. This finding is supported by previous research stating that insecurity is not always a significant predictor of PEOU (Wicaksono et al., 2024), especially among users who already have good digital literacy. The data analysis results reveal that PEOU has a positive and statistically significant effect on PU. In theory, PEOU is a person's confidence in operating a technological system without requiring much effort (Igbaria et al., 1994). In TAM theory, PEOU is directly impacted by PU. This is because if users feel that an app is user-friendly, they will tend to assess it as applicable in their activities. This result aligns with earlier studies stating that PEOU of an application will increase the perception of usefulness because it reduces cognitive barriers in performing specific tasks (Venkatesh & Davis, 2000). In the context of the Bank Jago app, if users find that the app interface is easy to understand, with valuable features and efficient transaction processes, then it is highly likely that they will also consider the app useful in helping them manage their financial activities. These findings also show that user experience is one of the key factors in building PU of digital financial apps (Luo et al., 2024). PEOU is an important factor in improving perceptions of the value of a digital service, especially for the digital generation, who are accustomed to fast and instant services.

The results indicate that PEOU has a statistically significant effect on ITU. However, what is interesting is that the direction of the relationship is negative, contrary to the hypothesis that there is a positive effect. However, in this study, these contradictory results can be interpreted in several ways, including the mediating effect of PU, where users may prioritise whether the application is practical

over simply being easy to use. If they do not consider the application to be truly helpful or have a tangible impact, its ease of use is insufficient to drive the ITU. This finding is also consistent with research that found that, in specific contexts, PEOU is not always the primary predictor of usage intention, especially when other factors such as functional benefits and perceived security are more dominant (Siagian et al., 2022). In addition, the data processing results show that PU lacks a considerable impact despite the positive direction of the relationship. In theory, PU in the TAM model is one of the main factors influencing a person's ITU of a technology. When users feel that the technology can help increase productivity or simplify their work, they tend to use it on a sustained basis (Venkatesh & Davis, 2000). However, in this study's context, although the relationship's direction is consistent with the theory, the significance level is insufficient to support the hypothesis. This can be interpreted to mean that users from the digital generation do not yet have a strong enough PU of the Bank Jago app to drive ITU it, or that different elements carry greater weight in affecting their ITU, such as PEOU, social recommendations, or other features that are more emotionally appealing than functional. This finding aligns with previous studies suggesting that PU is not always a significant forecaster, especially when the technology used is unnecessary or when users have many alternatives (Siagian et al., 2022). In the context of the growing number of digital financial applications, users may have higher expectations regarding added value, personalisation, and security.

4. CONCLUSION

This research combines the TRI and the TAM to analyse the influence of innovativeness, optimism, insecurity, and discomfort on PEOU, PU, and ITU of the Bank Jago application among the digital generation in Indonesia. The findings of the study suggest that the impact of TRI dimensions on variables in TAM is not always consistent with the initial hypothesis or previous research findings. Specifically, optimism increased PEOU but did not affect PU or ITU. Innovativeness was able to increase PEOU and PU, but did not increase ITU. An interesting finding was that discomfort positively affected PU, indicating that discomfort does not always hinder PU among certain user groups, especially those already familiar with digital technology. Meanwhile, insecurity did not exhibit a significant influence on any of the variables. Within the TAM framework, PEOU was found to amplify PU, but unexpectedly undermined ITU, while PU did not affect ITU. This confirms that the ITU technology is not always driven by PEOU or PU, especially for users with high digital literacy levels, who are more influenced by other factors such as brand image, social recommendations, or innovative features. These findings contribute theoretically by demonstrating how the associations among variables in the TRI-TAM integrative model can be contextual, influenced by user characteristics and technology maturity levels. Practically, the research results recommend that digital financial service developers focus on strengthening innovative features and service personalisation while understanding user psychological dynamics to maximise technology adoption.

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