



The Influence Of Perceived Usefulness And Perceived Ease Of Use On Digital Banking Usage In Gorontalo Province : A Technology Acceptance Model (TAM) Approach

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Abstract. This study aims to determine the influence of perceived usefulness and perceived ease of use on the actual technology use, in this case the use of digital banks in Gorontalo Province. This study uses a quantitative research method with multiple linear regression analysis. The source of data in this study is primary data with data collection using an online questionnaire (google form) which is distributed to the people of Gorontalo Province. The number of samples used was 82 respondents. The sampling technique in this study uses purposive sampling with the determination of sample size using the Rascoe's Rule approach. The results of this study indicate that Perceived Usefulness has a significant effect on the variable Actual Technology Use, with a p-value (significance) of $0.001 < 0.05$, meaning H_{01} is rejected and H_{a1} is accepted. Perceived Ease of Use also significantly influences the variable Actual Technology Use, with a p-value (significance) of $0.030 < 0.05$, indicating that it is considered significant, or H_{02} is rejected and H_{a2} is accepted. Simultaneously, the variables Perceived Usefulness and Perceived Ease of Use jointly influence the variable Actual Technology Use, with a significance value of < 0.05 and an F-value of $16.143 \geq F\text{-table of } 3.11$, meaning H_{03} is rejected and H_{a3} is accepted. The coefficient of determination is 0.290 or 29.0%, while the remaining 71.0% is explained by other variables not included in this study.

Keywords: TAM, digital bank, perceived usefulness, perceived ease of use