Electronic Journal of Education, Social Economics and Technology
Vol. 7, No. 1, (2026), e1408
ISSN 2723-6250 (online)
DOI: https://doi.org/10.33122/ejeset.v7i1.1408

Research Article

The Influence of Cognitive Factor and Technology Dimension on Behavioral Intention and Its Impact on Actual Behavior in Digital Banking: Evidence from Bank Jatim Kediri City

Angga Rizka Lidiawan*, Nur Laely, Ana Komari, Djunaedi

Department of Economics and Business, University of Kadiri, Kediri, Indonesia, 64115
*Corresponding Author: anggarizkalidiawan@unik-kediri.ac.id

ABSTRACT

As a leading regional development bank, Bank Jatim continues to strengthen its reputation through digital transformation initiatives, numerous national awards, asset growth reaching IDR 118.15 trillion (16.71% YoY), and support for regional digitalization (P2DD) and inclusive MSME development. Financial performance during 2016–2020 demonstrated significant growth, with assets increasing from IDR 43 trillion to IDR 83 trillion (±94%), third-party funds increasing by approximately 109%, and net profit growing by around 45%, reflecting financial stability and enhanced customer trust. This study aims to analyze the influence of Cognitive Factor and Technology Dimension on Behavioral Intention and its implications for Actual Behavior in digital banking usage among customers of Bank Jatim Kediri City. Using an explanatory quantitative approach with SEM-PLS and 173 respondents, the findings reveal that Cognitive Factor has the most dominant direct effect on Actual Behavior ($\beta = 0.544$; $p < 0.001$; $f^2 = 0.603$), followed by Technology Dimension ($\beta = 0.381$; $p < 0.001$; $f^2 = 0.221$). Behavioral Intention does not significantly affect Actual Behavior ($\beta = 0.032$; $p = 0.645$), indicating that it does not function as a mediator. The model demonstrates good fit (SRMR = 0.077; NFI = 0.838) and predictive relevance ($Q^2 = 0.528$). Theoretically, this study contributes by demonstrating that in the context of regional banking, trust and perceived risk play a more decisive role in shaping actual behavior than intention as a mediating variable. Practically, the findings recommend strategies focused on strengthening trust, enhancing digital security, providing assisted onboarding, and optimizing user experience to accelerate digital banking adoption

Keywords: Actual Behavior; Behavioral Intention; Cognitive Factors; Digital Banking; Technology Dimension

1. INTRODUCTION

As a leading regional bank, Bank Jatim consistently strengthens its reputation through digital transformation, national awards, asset growth of Rp118.15 trillion (YoY 16.71%), and support for the Development of Village-Based Development (P2DD) and the development of inclusive MSMEs. Bank Jatim's growth dominance: assets increased from Rp43 trillion to Rp83 trillion (≈94%), third-party funds increased by ≈109%, and profits grew by ≈45%, confirming stability and strengthening customer trust.

Table 1. Financial Overview and Financial Ratios of Bank Jatim

Description	2016	2017	2018	2019	2020
Total Assets (Rp Million)	43,032,950	51,518,681	62,689,118	76,756,313	83,619,452
Net Credit Amount (Rp Million)	28,353,067	30,360,407	32,694,687	37,372,166	40,026,045
Third Party Funds (Rp Million)	32,798,657	39,845,108	50,915,931	60,545,872	68,468,280
Profit for the Year (Rp Million)	1,028,216	1,159,370	1,260,308	1,376,505	1,488,963
Total Equity (Rp Million)	7,209,572	7,816,074	8,471,936	9,021,558	10,004,950

Source: Financial Summary and Financial Ratios

This becomes even more compelling and relevant when linked to the dynamics of the trust crisis currently facing Bank Jatim, particularly following the alleged Rp569 billion fictitious loan case that prompted the recommendation of an Extraordinary General Meeting of Shareholders (EGMS) by the East Java Regional People's Representative Council (DPRD), as well as various issues of system disruptions and hoaxes targeting digital services such as JConnect Mobile (Iswahyudi et

al., 2023; Laksono et al., 2023). In this context, regional banks face not only financial risks but also reputational and trust erosion risks that directly impact customer behavior (BPSStatistik-Indonesia, 2022; Djunaedi et al., 2023; Laely et al., 2023). This research is urgent because empirical results show that cognitive factors, particularly trust and risk perception, are the strongest determinants of actual customer behavior, even more dominant than intentions. In the current crisis of governance and cybersecurity issues, changes in public perception can directly influence customers' decisions to continue using or abandon banking services.

The emergence of digital lottery hoaxes, data leak issues, and application technical disruptions demonstrate that technology and security dimensions are no longer merely operational aspects, but strategic factors that determine the sustainability of digital service adoption. If not addressed systematically, this situation has the potential to widen the intention-behavior gap, where customers intend to use digital services but refrain due to concerns about system security and stability (BankJatim, 2023; Rachmawati & Panjaitan, 2016). In competition with national banks and fintech companies that are aggressively innovating, Bank Jatim Kota Kediri risks losing the loyalty of its productive customer generation if trust and system quality are not simultaneously strengthened. This research is urgent, serving as an academic and strategic basis for formulating an evidence-based recovery and trust-strengthening strategy. This study provides direction that governance reform, transparency, enhanced cybersecurity, and improved user experience are not merely reactive responses to a crisis, but rather key prerequisites for maintaining stable customer behavior. In a post-scandal and public pressure environment, understanding the factors that truly drive actual customer behavior is crucial to prevent Bank Jatim's digital transformation from being hampered by a prolonged crisis of trust. The adoption and sustainability of digital banking services are influenced by AI and expectation confirmation (Mi Alnaser et al., 2023), UTAUT factors such as performance and effort expectancy (Tariq et al., 2024), behavioral intention (Ramayanti et al., 2024), and technology readiness and user experience (Alkhamis, 2024). On the organizational side, HR competencies and practices have been shown to increase commitment and readiness for transformation (Vuong & Sid, 2020), but have not yet been integrated with customer behavior. This research gap arises because there is no comprehensive model that examines the simultaneous role of cognitive factors and technology dimensions on behavioral intention and actual behavior (Pattnaik et al., 2024), particularly in the context of Bank Jatim customers in Kediri City.

This study offers conceptual and contextual insights by demonstrating that, in the context of regional bank customers, specifically Bank Jatim in Kediri City, cognitive factors (trust and risk perception) and technological dimensions do not operate entirely through behavioral intentions, but rather directly influence actual behavior. This finding expands the literature on banking technology adoption, which has tended to position intention as the primary mediator between perception and behavior. This study, however, found that the mediation pathway was insignificant, while the direct pathway was very strong, particularly in terms of the influence of cognitive factors on actual behavior (Izzah & Istiqomah, 2023; Ramayanti et al., 2024). This is an important theoretical contribution because it indicates that, in the context of regional development banks with semi-traditional customer characteristics, trust can function as a "direct behavioral trigger," not merely a determinant of intention (Al-Bsheish et al., 2023, 2023; Dewanti et al., 2021).

The next novelty lies in the integration of psychological and technological approaches in a regional bank setting, rather than a national bank or fintech. This study demonstrates that for Bank Jatim Kediri customers, technological quality strongly shapes interest, but is insufficient to ensure behavioral realization. Thus, this study identifies a significant intention-behavior gap at the practical level. This differentiates it from classical adoption models such as TAM or TPB, which generally show a significant relationship between intention and behavior. This contribution is significant because it demonstrates that local social characteristics, face-to-face transaction habits, and a culture of trust in local institutions modify the pattern of variable relationships (Davis, 1993). This study also offers strategic solutions based on empirical findings as an effort to transform customer behavior. Rather than solely focusing on increasing promotions or building intention, this research emphasizes direct intervention strategies focused on trust-building and experience-based activation (Monfort et al., 2025; Wardana & Sudarmawan, 2023). This is an effort to accelerate conversion to digital services, thus providing a practical solution for Bank Jatim Kota Kediri in increasing the adoption of mobile banking and other electronic services. Recommended strategies include assisted onboarding, digital security education, improving the user experience, providing incentives for first-time digital transactions, and strengthening communication regarding data security transparency. This study aims to comprehensively analyze the influence of Cognitive Factor and Technology Dimension on Behavioral Intention and its implications on customer Actual Behavior in using digital services at Bank Jatim, Kediri City, by testing both direct and indirect (mediation) influences to identify the most dominant relationship patterns in the context of regional development banks. In depth, this study not only seeks to verify the theoretical model of technology adoption, but also examines its relevance in the characteristics of local customers who have a tendency towards habit persistence and conventional transaction preferences. The contribution of this study lies in enriching the literature on banking technology adoption behavior by showing that in regional banking, trust and risk perception can function as direct determinants of behavior without going through intention as the main mediator, while also providing practical contributions in the form of strategic recommendations based on trust-building, strengthening system quality, and user experience interventions to accelerate digital transformation and increase the effectiveness of the implementation of digital banking services for customers.

2. RESEARCH METHOD

This study uses a quantitative explanatory approach with a causal research design to examine direct and indirect relationships between variables (Abdurrahman, 2024; Avkiran & Ringle, 2018; Hammond & Opoku, 2023; Ho et al., 2025). The analytical method used is Structural Equation Modeling–Partial Least Squares (SEM-PLS) because the model is predictive, has mediating variables, and latent construct analysis with reflective indicators (Ho et al., 2025; Noor et al., 2024; Yadav et al., 2024). The research population is all active customers of Bank Jatim in Kediri who use banking technology services and are relevant to the measurement of the Cognitive Factor (CF-X1), Technology Dimension (TD-X2), Behavioral Intention (BI-Z), and Actual Behavior (AB-Y) variables which are summarized as transactions in the last 3 months with a research schedule of January 2025 – December 2025 (Hakimi et al., 2021; Khair et al., 2023; Meryawan et al., 2022).

$$n = \frac{N}{1+Ne^2} \qquad \text{Formula (1)}$$

$$n = \frac{305}{1+305.0{,}05^2}$$

Based on calculations using the Slovin formula with a sample size of 173 respondents and a margin of error of 5%, an estimated population of 305 customers was obtained. This number indicates that the sample size is more than 50% of the population, so it is considered statistically adequate to test the direct and indirect relationships between variables in the SEM-PLS model, including the mediating role of Behavioral Intention in influencing actual behavior in using digital banking services. Inclusion criteria include: (1) active customers for at least 1 year to have adequate interaction experience with bank services; (2) aged ≥17 years or have official identification; (3) use at least one main product (savings/credit); (4) willing to complete the questionnaire in full; and (5) have made at least two transactions in the last three months. These criteria ensure that respondents have an understanding and actual experience of the quality of service and the image of bank employees. The exclusion criteria include: (1) customers who have only opened an account for <3 months; (2) inactive/dormant customers; (3) internal bank employees who are also customers (to avoid internal bias); (4) respondents who complete the questionnaire incompletely or show an inconsistent, extreme answer pattern; and (5) third parties or proxies who are not the main account holders. By determining these inclusions and exclusions, the quality of the data is expected to be more valid, reliable, and representative of the perceptions of Bank Jatim Kediri customers.

This research instrument used a structured questionnaire with a Likert scale of 1–5 (1 = strongly disagree to 5 = strongly agree) to measure the Cognitive Factor (CF-X1), Technology Dimension (TD-X2), Behavioral Intention (BI-Z), and Actual Behavior (AB-Y) variables in Bank Jatim customers in Kediri. Cognitive Factor was measured through perceived risk of using digital services, perceived security threats, trust in the system, trust in data protection, and service reliability (Izzah & Istiqomah, 2023; K'ombwayo & Iravo, 2018; Tariq et al., 2024; Teka, 2020). Technology Dimension was measured through perceived ease of use, ease of understanding the interface, system security level, and data confidentiality. Behavioral Intention was measured through the intention to use the service continuously, the desire to recommend to others, the intention to use in various transaction situations, and the readiness to accept feature updates. Actual Behavior is measured through frequency of use, duration of use, consistency of use according to intention, and utilization of various available features (Akkas & Asutay, 2022; Bugi & Yusuf, 2020; Tariq et al., 2024; Ul Haq & Awan, 2020). Prior to primary data collection, a pilot test was conducted on 30 respondents to ensure the validity and reliability of the instrument, with loading factor criteria >0.70, AVE >0.50, and composite reliability >0.70. The research was conducted from January 2025 to December 2025, encompassing the stages of proposal preparation and literature review (January–March), instrument development and testing (February–April), data collection (April–June), data processing and analysis using SEM-PLS (May–August), and report preparation and publication of the research results (September–December). With this design, the research is expected to produce an empirical model that explains the direct and indirect influence of cognitive factors and technological dimensions on the intention and actual behavior of using digital banking services.

Table 2. Operational Definition of Variables

Variables	Operational Definition	Indicator Code	Indicator
Cognitive Factor (CF-X1)	Customer rational perceptions are formed from evaluations of risks, threats, and levels of trust in security, service providers, and the reliability of digital banking technology before forming usage intentions.(Akkas & Asutay, 2022; Bugi & Yusuf, 2020; Tariq et al., 2024; Ul Haq & Awan, 2020).	Risk 1 Risk 2 Trust1 Trust2 Trust3	Perception of the risks of using technology. Perceptions of potential threats to digital transactions. Trust in system security. Trust in technology service providers. Trust in the reliability of technological systems.
Behavioral Intention (BI-Z)	The level of customer readiness and commitment to use, maintain, and recommend digital banking technology	BIZ1 BIZ2	Intention to use technology in the future. The possibility of using technology in a sustainable manner.

	services now and in the future.(Kumar et al., 2020; Tajuddin et al., 2015; Wahyuni, 2012).	BIZ3	Plan to recommend to others.
		BIZ4	Intention to use in various transaction situations.
		BIZ5	Readiness to receive updates or feature developments.
Technology Dimension (TD-X2)	Customer perceptions of the technical and functional quality of digital banking systems, including ease of use, interface quality, security, and data protection.(Abdurrahman et al., 2024; Kotzebue, 2022; Pea-Assounga et al., 2024).	PEU1	Perceived ease of use of technology.
		PEU2	Satisfaction with the appearance and user interface.
		PSec1	Perception of the level of system security.
		PSec2	Perception of the level of data confidentiality.
Actual Behavior (AB-Y)	The actual behavior of customers in using digital banking technology is reflected in the intensity, consistency and variety of service use.(Izzah & Istiqomah, 2023; K'ombwayo & Iravo, 2018; Tariq et al., 2024; Teka, 2020).	X3.1	Frequency of use in daily transaction activities.
		X3.2	Duration of use within a certain period.
		X3.3	Consistency of use according to intention.
		X3.4	The use of technology in various features or service contexts.

Source: data processing, 2025

The research procedure begins with inputting and cleaning the questionnaire data of Bank Jatim customers in Kediri into SmartPLS 3 for Windows, then continued with the preparation of structural and measurement models according to the constructs of Cognitive Factor (CF-X1), Technology Dimension (TD-X2), Behavioral Intention (BI-Z), and Actual Behavior (AB-Y). The first stage of analysis is to run the PLS Algorithm with Path Weighting Scheme settings, maximum iterations of 300, and stop criterion of 1.0E-7 to evaluate the outer model, which includes convergent validity tests (outer loading >0.70 and AVE >0.50) (Abdelraheem, 2024; Gumelar et al., 2020; Sibarani et al., 2025; Zulkifli et al., 2023), construct reliability (Composite Reliability and Cronbach's Alpha >0.70), and discriminant validity using the Fornell-Larcker and HTMT criteria (<0.90) (German et al., 2022; Ho et al., 2025; Yadav et al., 2024). After the measurement model met the criteria, an inner model evaluation was conducted through analysis of the R^2 value (0.75 strong; 0.50 moderate; 0.25 weak), path coefficient (β), and significance testing using bootstrapping with 5,000 subsamples, a two-tailed test, and a 5% significance level (t-statistic >1.96 and p-value <0.05). Furthermore, the effect size (f^2: 0.02 small; 0.15 medium; 0.35 large), predictive relevance (Q^2 >0 through blindfolding with an omission distance of 7), and a mediation test to see the indirect effect of CF and TD on AB through BI were analyzed. Mediation was declared partial if both direct and indirect paths were significant, and full if only the indirect path was significant (Aljumah et al., 2022; Imam & Hengky, 2015). As a complement, the SRMR value (<0.08) was also evaluated to ensure overall model fit before interpreting the results and drawing conclusions about the research hypothesis.

3. RESULTS AND DISCUSSION

3.1 Validity and Reliability Test

The most dominant indicators are Risk1 (0.915 → 0.914) and BIZ2 (0.903 in Outer 2), while the most minor is BIZ4 (0.654 in Outer 1) before being eliminated because it is below the ideal limit of 0.70.

Table 3. Outer Loading Iterations 1 and 2

Indicator	Construct	Iteration 1	Iteration 2	Description of Changes
ABY1	Actual Behavior (AB-Y)	0.857	0.857	Still
ABY2		0.887	0.887	Still
ABY3		0.847	0.847	Still
ABY4		0.819	0.819	Still
BIZ1	Behavioral Intention (BI-Z)	0.837	0.836	Down slightly
BIZ2		0.886	0.903	Go on
BIZ3		0.894	0.898	Go on
BIZ4		0.654	—	Deleted
BIZ5		0.853	0.879	Go on
Risk 1	Cognitive Factor (CF-X1)	0.915	0.914	Stable
Risk 2		0.884	0.884	Still
Trust1		0.886	0.886	Still
Trust2		0.873	0.873	Still

Trust3		0.831	0.832	Stable
PEU1	Technology Dimension (TD-X2)	0.864	0.864	Still
PEU2		0.87	0.87	Still
PSec1		0.887	0.886	Stable
PSec2		0.783	0.783	Still

Source: data processing, 2025

Reliability test and determination show internal consistency and construct validity, as seen from Cronbach's Alpha (>0.87), rho_A (>0.87), Composite Reliability (>0.91), and AVE (>0.72), ensuring that each variable (AB-Y, BI-Z, CF-X1, TD-X2) can be relied upon for SEM-PLS analysis and supports the interpretation of causal relationships between variables.

Table 5. Reliability Test and Determination

Variables	Cronbach's Alpha	rho_A	Composite Reliability	AVE	AB-Y	BI-Z	CF-X1	TD-X2
Actual Behavior (AB-Y)	0.874	0.875	0.914	0.727	0.853	0.682	0.8	0.74
Behavioral Intention (BI-Z)	0.902	0.904	0.932	0.774	0.682	0.88	0.661	0.762
Cognitive Factor (CF-X1)	0.926	0.927	0.944	0.771	0.8	0.661	0.878	0.616
Technology Dimension (TD-X2)	0.873	0.874	0.914	0.726	0.74	0.762	0.616	0.852

Source: data processing, 2025

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3.2 Descriptive Study

Descriptive analysis did not show any missing (0), the average of all indicators was in the range of 2,642–3,058 with a dominant median of 3 (except BIZ4 = 2), so the response tended to be neutral; the highest mean value was found in ABY1 (3,058) as the most dominant indicator, while the lowest was BIZ4 (2,642) as a minor; the standard deviation was relatively high (1,269–1,413) indicating a fairly wide variation in answers; all excess kurtosis values were negative (-1,134 to -1,393) indicating a platykurtic distribution (flatter); skewness was close to zero (-0,189 to 0,245) indicating a relatively symmetrical distribution without extreme skewness.

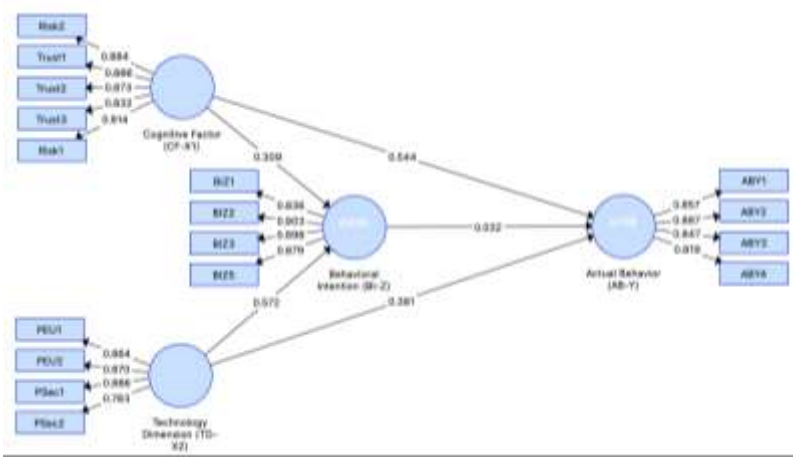
Table 6. Descriptive Analysis

	No.	Missing	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
Risk 1	1	0	2,815	3	1	5	1.33	-1,304	0.077
Risk 2	2	0	2,844	3	1	5	1,336	-1.216	0.172
Trust1	3	0	2,798	3	1	5	1,277	-1.233	0.1
Trust2	4	0	2,769	3	1	5	1,269	-1.233	0.135
Trust3	5	0	2,884	3	1	5	1,397	-1,393	0.029
BIZ1	6	0	2.85	3	1	5	1,317	-1.225	0.158
BIZ2	7	0	2.85	3	1	5	1.36	-1,321	0.123
BIZ3	8	0	2,844	3	1	5	1,332	-1,326	-0.007
BIZ4	9	0	2,642	2	1	5	1,389	-1,337	0.245
BIZ5	10	0	2.85	3	1	5	1.36	-1,304	0.067
PEU1	11	0	2,873	3	1	5	1,413	-1.33	0.141
PEU2	12	0	2,884	3	1	5	1,389	-1,371	0.104
PSec1	13	0	2.96	3	1	5	1,399	-1.38	-0.03
PSec2	14	0	2,994	3	1	5	1,297	-1.23	-0.021
ABY1	15	0	3,058	3	1	5	1,359	-1.3	-0.189
ABY2	16	0	2,913	3	1	5	1.38	-1.34	-0.016
ABY3	17	0	2,879	3	1	5	1,305	-1.134	0.148
ABY4	18	0	2.96	3	1	5	1,362	-1,344	-0.037

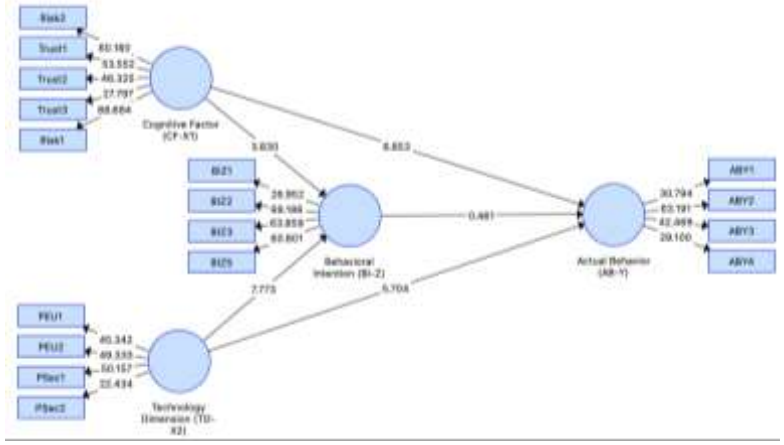
3.3 Hypothesis Testing, F Square and Effect Size

The combination of hypothesis, F Square (f^2) value, and effect size can be explained as follows: The direct relationship of Employee Branding (BI-Z) → Employee Commitment (AB-Y) shows a very small path coefficient (O = 0.032) with a T-statistic value of 0.461 and a P-value of 0.645, indicating that the effect is not statistically significant, which is reinforced by an endogenous R^2 of 0.001 and f^2 of 0.001, so that the direct contribution of Employee Branding to employee commitment

is very minimal. On the other hand, Organization Culture (CF-X1) → Employee Commitment (AB-Y) has a path coefficient of 0.544 with a T-statistic of 6.853 and a P-value of 0.000, indicating a significant positive effect, supported by R^2 of 0.603 and f^2 of 0.603, which means that organizational culture makes a large contribution to employee commitment. The relationship between CF-X1 → BI-Z (O = 0.309; T = 3.83; P = 0.000; R^2 = 0.164; f^2 = 0.164) and TD-X2 → BI-Z (O = 0.572; T = 7.773; P = 0.000; R^2 = 0.562; f^2 = 0.562) confirms that HRM and organizational culture have a significant influence on the formation of employee branding, which acts as a mediator. However, the mediation paths CF-X1 → BI-Z → AB-Y and TD-X2 → BI-Z → AB-Y show very small coefficient values (0.01 and 0.019) with T-statistics of 0.438 and 0.458 and P-value > 0.6, which indicates insignificant mediation. Thus, these results indicate that although organizational culture and HRM directly influence employee commitment, the role of employee branding as a mediator is still limited, and the effectiveness of strengthening HRM culture and practices on commitment is more dominant in direct rather than through mediation pathways. The f^2 analysis shows that the effect size of variable X on Y is medium to large for CF-X1 → AB-Y (0.603) and TD-X2 → BI-Z (0.562), while other pathways have small to almost zero effects, so that overall the largest contribution in this model comes from the direct influence of organizational culture and HRM practices on employee commitment and branding.



(a)



(b)

Figure 1.(a) Inner Model; (b) Outer Model

Table 7. Combination of Hypothesis, F Square and Effect Size

Relationship between variables	O	M	STDEV	T Statistics	P Value	R^2 (Endogenous)	f^2
BI-Z → AB-Y	0.032	0.02	0.07	0.461	0.645	0.001	0.001
CF-X1 → AB-Y	0.544	0.549	0.079	6,853	0	0.603	0.603
CF-X1 → BI-Z	0.309	0.304	0.081	3.83	0	0.164	0.164
TD-X2 → AB-Y	0.381	0.386	0.067	5,704	0	0.221	0.221
TD-X2 → BI-Z	0.572	0.575	0.074	7,773	0	0.562	0.562
CF-X1 → BI-Z → AB-Y	0.01	0.008	0.023	0.438	0.662	–	–
TD-X2 → BI-Z → AB-Y	0.019	0.01	0.041	0.458	0.647	–	–

Source: data processing, 2025

3.4 Fit Model and Blindfolding

Model fit is measured using several indicators, namely SRMR (0.077), d_ULS (0.896), d_G (0.419), Chi-Square (417.567), and NFI (0.838), which indicate that the estimated model has a good fit with the data because the SRMR value is <0.08 and the NFI is close to 0.9, while the Chi-Square value is the same as the saturated model, indicating no major deviations. Meanwhile, Blindfolding assesses the model's predictive ability towards endogenous variables through the Q^2 value. In the data, Actual Behavior (AB-Y) has $Q^2 = 0.528$ and Behavioral Intention (BI-Z) $Q^2 = 0.489$, both of which are > 0, indicating adequate model predictive ability. Meanwhile, exogenous variables (CF-X1 and TD-X2) do not have a Q^2 value because they are not predicted variables. Thus, this model is not only structurally fit but also has a fairly good predictive capacity for the endogenous variables analyzed.

Table 8. Fit Model and Blindfolding

Criteria / Variables	Saturated Model	Estimated Model	SSO	SSE	Q^2 (=1-SSE/SSO)
SRMR	0.077	0.077	–	–	–
d_ULS	0.896	0.896	–	–	–
d_G	0.419	0.419	–	–	–
Chi-Square	417,567	417,567	–	–	–
NFI	0.838	0.838	–	–	–
Actual Behavior (AB-Y)	–	–	692	326,967	0.528
Behavioral Intention (BI-Z)	–	–	692	353,501	0.489
Cognitive Factor (CF-X1)	–	–	865	865	–
Technology Dimension (TD-X2)	–	–	692	692	–

Source: data processing, 2025

3.5 Discussion

3.5.1 Analysis of Research Results

All constructs met strong validity and reliability, with the majority of outer loadings >0.80 such as Risk1 (0.915→0.914), BIZ2 (0.903), and ABY2 (0.887), while BIZ4 (0.654) was eliminated because it was <0.70; Cronbach's Alpha (0.873–0.926), rho_A (0.874–0.927), Composite Reliability (0.914–0.944), and AVE (0.726–0.774) confirmed internal consistency and convergent validity. Descriptively, the mean was at 2.642–3.058 with SD 1.269–1.413, skewness -0.189–0.245, and kurtosis -1.134–-1.393 (relatively symmetric and platykurtic distribution). Structurally, the largest influence is CF-X1→AB-Y (ß=0.544; T=6.853; p=0.000; f^2=0.603) and TD-X2→BI-Z (ß=0.572; T=7.773; p=0.000; f^2=0.562), while BI-Z→AB-Y is not significant (ß=0.032; p=0.645). The model fits well (SRMR=0.077; NFI=0.838) and has predictive relevance (Q^2 AB-Y=0.528; BI-Z=0.489).

3.5.2 Hypothesis Proof

a. H1: Behavioral Intention influences Actual Behavior

The analysis results show that Behavioral Intention does not significantly influence Actual Behavior (ß = 0.032; T = 0.461; p = 0.645; f^2 = 0.001). The very small coefficient value indicates that intention does not automatically translate into actual behavior. Statistically, its contribution is almost zero to the variation in actual behavior. For Bank Jatim Kediri customers, this finding indicates a gap between intention and action. Customers may have the desire to use mobile banking or digital services, but still prefer direct transactions at branch offices due to habit, social convenience, or limited digital literacy. This indicates that psychological factors alone are not enough to drive behavioral change. Strategically, Bank Jatim Kediri needs to reduce implementation barriers, for example through application usage assistance, digital transaction incentives, and feature simplification. Behavior transformation requires real stimuli, not just the formation of intentions. Among Bank Jatim Kediri customers, even though they intend to use mobile banking, they may still transact at branches due to habit persistence, local social norms, or low perceived behavioral control (Yang et al., 2023). This is consistent with technology adoption research, which suggests that contextual factors and actual experiences are more influential than declarative intentions. Consequently, banks' strategies should not simply build interest through promotions but also reduce implementation barriers (Kumar et al., 2020; Tajuddin et al., 2015). Experience-based interventions, such as assisted onboarding and first-time user incentives, can bridge the gap between intention and action.

b. H2: Cognitive Factors influence Actual Behavior

Cognitive factors have a positive and significant effect on actual behavior (ß = 0.544; T = 6.853; p = 0.000; f^2 = 0.603). The large effect size indicates that perceived risk and trust are the main determinants of actual behavior. In the field, Bank Jatim Kediri customers tend to use services when they feel safe and trust the system. The regional bank's stable reputation, a smooth transaction experience, and guaranteed security are factors that directly trigger action. For Bank Jatim Kediri

customers, trust in regional banking institutions and a low perception of digital transaction risk are the main factors driving actual use (Teka, 2020). In banking, trust often functions as an uncertainty reduction mechanism, so when trust is high, psychological barriers are reduced and immediate action occurs. Strategies that need to be strengthened are improving system security (Teka, 2020), communicating transparent data protection, and educating about digital security literacy (Teka, 2020). Trust-building is a top priority for improving usage behavior.

c. H3: Cognitive Factors influence Behavioral Intention

Cognitive factors also significantly influence behavioral intention (β = 0.309; T = 3.830; p = 0.000; f^2 = 0.164). Although significant, the effect is moderate. This means that the higher the trust and the lower the perceived risk, the stronger the customer's intention to use the service. At Bank Jatim Kediri, socialization of the bank's security and reputation can increase user interest (Avornyo et al., 2024; Chuang et al., 2016). The strategy is to strengthen education-based communication, customer testimonials, and publicize the security system's success to strengthen intentions before they are directed to actual behavior. In practice, when Bank Jatim Kediri customers perceive the system as secure and the bank's reputation as trustworthy, they show an increased intention to use digital services (Tajuddin et al., 2015). However, the strength of the effect is moderate, indicating that intention is also influenced by other factors such as ease of use and perceived benefits (Kumar et al., 2020).

d. H4: Technology Dimension influences Actual Behavior

The Technology Dimension significantly influences Actual Behavior (β = 0.381; T = 5.704; p = 0.000; f^2 = 0.221). This indicates a moderate but significant effect. Practically, Bank Jatim Kediri customers will use the service if the application is easy to use, responsive, and experiences few interruptions. Technical convenience and security are driving factors for immediate action. The strategy is to improve the user experience, accelerate the system, and ensure application stability (Lubis et al., 2022). Regular audits and system updates are important steps to maintain technology quality. Bank Jatim Kediri customers will use the application if the system is responsive, navigation is simple, and technical interruptions are minimal (Vuong & Sid, 2020). A positive user experience accelerates the transition from cognitive evaluation to concrete action.

e. H5: Technology Dimension influences Behavioral Intention

The Technology Dimension has the strongest influence on Behavioral Intention (β = 0.572; T = 7.773; p = 0.000; f^2 = 0.562). The large effect size indicates that technology quality is a major determinant of intention. At Bank Jatim Kediri, simple features, multi-layered security, and ease of navigation increase customer interest in using digital services. The strategy is continuous investment in system development, user-friendly interface design, and feature innovation tailored to local customer needs (Maskur et al., 2025). For Bank Jatim Kediri customers, the easier and safer the system is to use, the higher their interest in adopting it (Ho et al., 2025). Technology is the primary stimulus for intention formation compared to other cognitive factors.

f. H6: Cognitive Factors influence Actual Behavior through Behavioral Intention

The indirect effect of Cognitive Factors through Behavioral Intention was not significant (β = 0.010; T = 0.438; p = 0.662). This indicates no mediation. This means that trust and risk perception directly influence behavior without going through a strong intention stage. Customers who already trust will act immediately (Pattnaik et al., 2024). The strategy is to strengthen trust directly through positive experiences, excellent service, and security assurances without relying solely on interest-building campaigns. In the banking context, when trust is high, customers no longer go through a lengthy deliberative process; they act immediately (Vuong & Sid, 2020). This suggests that trust functions as a heuristic shortcut in decision-making.

g. H7: Technology Dimension influences Actual Behavior through Behavioral Intention

The indirect effect of the Technology Dimension through Behavioral Intention was also insignificant (β = 0.019; T = 0.458; p = 0.647). Mediation was not statistically significant. Although powerful technology shapes intentions, these intentions are not sufficient to bridge the gap between intention and action among customers. Although technology shapes strong intentions, these intentions do not automatically result in actual action (Lubis et al., 2022). External factors such as manual transaction habits or social preferences can hinder the conversion of intentions into behavior. The strategy is to provide direct stimuli such as digital transaction promotions, cashback, or mandatory activation of certain features so that intentions are immediately realized into behavior.

3.5.3 Bank Jatim's Sustainable Strategy

The results of the study showed that Behavioral Intention did not significantly influence Actual Behavior (β = 0.032; T = 0.461; p = 0.645), indicating a gap between the intentions and actual behavior of Bank Jatim Kediri customers. In the field context, this can occur because even though customers have the intention to use digital banking services or certain products,

the realization of behavior is still influenced by situational factors such as conventional transaction habits, limited digital literacy, or preferences for face-to-face services at branch offices. In other words, intentions do not necessarily transform into real actions without adequate supporting conditions. In contrast, Cognitive Factors were proven to have a significant influence on Actual Behavior (β = 0.544; T = 6.853; p = 0.000; f^2 = 0.603). This indicates that risk perception and level of trust are the main determinants of customer behavior. In practice at Bank Jatim Kediri, trust in system security, the reputation of the regional bank, and previous positive experiences greatly determine whether customers actually use certain digital services or banking products. When perceived risk is low and trust is high, customers tend to act immediately without having to go through a long process of strengthening intentions. Technology Dimension also has a significant effect on Actual Behavior (β = 0.381; T = 5.704; p = 0.000) and a very strong effect on Behavioral Intention (β = 0.572; T = 7.773; p = 0.000; f^2 = 0.562). Practically, this confirms that ease of use of mobile banking applications, system stability, and perceived transaction security are key factors in forming intentions and driving usage behavior. For Bank Jatim Kediri customers, a responsive application, simple features, and guaranteed transaction security will increase confidence in using the service regularly. However, the mediation pathway through Behavioral Intention is not significant in either the Cognitive Factor or Technology Dimension relationship to Actual Behavior (β = 0.010 and 0.019; p > 0.6). These findings demonstrate that, in the context of Bank Jatim Kediri customers, the decision to use services is more direct (direct effect) than a gradual psychological process. This means that when customers perceive the system as safe and easy to use, they act immediately without considering intention as a strong intermediary stage. Strategically, the practical implication for Bank Jatim Kediri management is that improving technology quality (usability and security) and strengthening customer trust should be a top priority rather than simply campaigns to increase interest or intention to use. Digital literacy education, enhanced security features, and transparent communication regarding customer data protection will be more effective in increasing actual behavior than promotions that only target intention formation.This finding confirms that in the context of regional banking, trust and system reliability are the main foundations in driving service adoption behavior.

4. CONCLUSION

This study concludes that actual customer behavior is more directly influenced by the Cognitive Factor and Technology Dimension than by Behavioral Intention. Cognitive Factor has the strongest influence on Actual Behavior (β = 0.544; p < 0.001; f^2 = 0.603), followed by Technology Dimension (β = 0.381; p < 0.001; f^2 = 0.221). Meanwhile, Behavioral Intention does not significantly influence Actual Behavior (β = 0.032; p = 0.645), thus it does not act as an effective mediator. The model also shows a good level of feasibility (SRMR = 0.077; NFI = 0.838) and adequate predictive relevance (Q^2 AB-Y = 0.528; BI-Z = 0.489). Thus, Bank Jatim Kediri customer behavior is more determined by trust, risk perception, and technology quality factors than simply usage intentions. Practically, these findings confirm that Bank Jatim Kediri's management needs to prioritize strengthening trust and system security rather than solely focusing on engagement campaigns. Investments in improving digital security, data protection, system stability, and simplifying application features are key strategies for increasing service usage. Furthermore, digital literacy education and transparency regarding transaction security will strengthen positive customer perceptions. Strategies based on user experience and security assurance have proven more effective in driving actual behavior than promotional approaches that solely target intent. Theoretically, this study enriches the technology adoption literature by demonstrating that, in the context of regional banking, the direct pathway from cognitive factors and technological dimensions to behavior is more dominant than the mediation mechanism through intention. This finding indicates an intention-behavior gap, where intentions do not always translate into concrete actions. This opens up room for model development by incorporating moderating variables such as habits, digital literacy, or demographic factors. Future research is recommended to expand the sample coverage to other Bank Jatim branches or compare it with national banks to test the model's consistency. Furthermore, the addition of moderating variables such as age, education level, digital experience, or social factors could help explain the gap between intentions and actual behavior. A longitudinal approach is also recommended to examine changes in customer behavior over time, thus gaining a more comprehensive understanding of the dynamics of digital banking service adoption.

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