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THE INFLUENCE OF PERCEIVED USEFULNESS ON DIGITAL BANKING ADOPTION: THE MEDIATING ROLE OF ATTITUDE IN AN EXTENDED TAM–TPB FRAMEWORK

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Abstract: *The rapid expansion of digital banking has transformed the financial services landscape in Malaysia, creating a need to better understand the factors that influence consumer adoption. This study examines the effect of perceived usefulness on digital banking adoption and investigates the mediating role of attitude within an integrated Technology Acceptance Model (TAM) and Theory of Planned Behaviour (TPB) framework. A quantitative research design was employed, and data were collected from Malaysian digital banking users through a structured questionnaire. The measurement instrument demonstrated excellent reliability and validity, with the perceived usefulness construct achieving a good Cronbach's alpha value. Structural equation modelling was used to test the proposed relationships among the constructs. The findings reveal that perceived usefulness significantly and positively influences users' attitudes toward digital banking services. Furthermore, attitude was found to play a significant mediating role in the relationship between perceived usefulness and intention to use digital banking. The results suggest that consumers are more likely to adopt digital banking when they perceive it as beneficial, efficient, and convenient, and when these perceptions translate into favourable attitudes. The study contributes to the digital banking literature by extending the explanatory power of TAM through the integration of TPB and by providing empirical evidence from Malaysia's evolving fintech environment. The findings offer practical implications for financial institutions and policymakers seeking to enhance digital banking adoption through improved service utility and positive user experiences.*

Keywords: *Digital banking, perceived usefulness, attitude, intention to use, Technology Acceptance Model (TAM), Theory of Planned Behaviour (TPB).*

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Introduction

The rapid growth of digital banking has transformed the financial services landscape in Malaysia, particularly following the acceleration of digital adoption during and after the COVID-19 pandemic. As financial institutions continue to invest heavily in digital technologies, understanding the factors that shape consumers' attitudes toward digital banking has become increasingly important. Among these factors, perceived usefulness has consistently been identified as a key determinant of technology acceptance. According to Davis (1989), perceived usefulness refers to the degree to which an individual believes that using a particular technology will enhance his or her performance. Extending this definition, Mufarih (2020) described perceived usefulness as users' expectations regarding the benefits that can be obtained through technology usage. In the context of digital banking, perceived usefulness reflects consumers' beliefs that digital banking services can improve the efficiency, convenience, and effectiveness of managing their financial activities.

As the saying goes, "time is money," and digital banking services offer consumers the ability to perform financial transactions anytime and anywhere without the constraints of traditional banking hours. Such benefits may positively influence users' attitudes by enhancing their perceptions of convenience, speed, and overall value. Consequently, examining the effect of perceived usefulness on consumers' attitudes toward digital banking is essential for understanding the continued adoption and success of digital financial services in Malaysia.

Furthermore, this study contributes to the existing literature by representing one of the earliest empirical attempts to integrate perceived usefulness and attitude as a mediating variable within an extended Technology Acceptance Model (TAM) framework in the Malaysian digital banking context. The study provides quantitative validation of the proposed framework using real-world consumer data collected within the post-pandemic fintech environment. In doing so, it offers evidence-based insights and policy-relevant recommendations that support the objectives of Malaysia's digital banking ecosystem, particularly following the introduction of the digital banking licensing framework by Bank Negara Malaysia (2022).

Literature review

Perceived usefulness (PU) is widely recognised as one of the most influential constructs in technology acceptance research. Originally introduced in the Technology Acceptance Model (TAM), perceived usefulness refers to the degree to which an individual believes that using a particular technology will enhance his or her performance (Davis, 1989). Since its introduction, the construct has remained a cornerstone of technology adoption research and has been incorporated into numerous theoretical extensions, including TAM2 (Venkatesh & Davis, 2000), TAM3 (Venkatesh & Bala, 2008), and the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003). Across these frameworks, the underlying assumption remains consistent: individuals are more likely to develop favourable evaluations and behavioural intentions toward technologies that are perceived as useful, beneficial, and capable of improving performance outcomes.

Within the context of digital banking, perceived usefulness reflects consumers' beliefs that digital banking services improve the efficiency, effectiveness, and convenience of financial management activities (Lee & Chai, 2025; Vuković, 2025). Compared with traditional banking channels, digital banking platforms provide users with continuous access to financial services, allowing them to perform transactions, monitor accounts, pay bills, transfer funds, and manage investments regardless of time and location constraints (Ghosh & Golder, 2026). Such

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functionalities reduce transaction costs, increase accessibility, and improve financial decision-making, thereby enhancing consumers' perceptions of value. Consequently, users who perceive digital banking services as useful are more likely to develop positive attitudes toward adopting and continuously using these services.

The theoretical significance of perceived usefulness stems from the proposition that consumers primarily evaluate technologies based on their instrumental value. Davis (1989) argued that individuals tend to adopt technological systems when they believe that the technology offers tangible benefits that outweigh the effort required to learn and use it. Early empirical studies consistently demonstrated that perceived usefulness exerts a stronger influence on behavioural intentions than perceived ease of use, suggesting that consumers are often willing to tolerate moderate levels of complexity if substantial benefits can be obtained. This argument remains highly relevant within contemporary digital banking environments, where consumers increasingly prioritise convenience, speed, accessibility, and efficiency when selecting financial service channels.

Subsequent developments in technology adoption theory have further reinforced the importance of perceived usefulness. TAM2 proposed that perceptions of usefulness are shaped not only by individual cognitive evaluations but also by social and contextual influences, including subjective norm, image, job relevance, and output quality (Venkatesh & Davis, 2000). Likewise, TAM3 and UTAUT expanded the explanatory scope of technology adoption by recognising the influence of self-efficacy, facilitating conditions, and performance expectancy on technology acceptance behaviour (Venkatesh & Bala, 2008; Venkatesh et al., 2003). Although different terminologies have been adopted across models, the central premise remains unchanged: perceived benefits constitute a fundamental driver of technology acceptance and usage behaviour.

Empirical evidence consistently supports the positive influence of perceived usefulness on digital banking adoption. Studies have shown that consumers who perceive digital banking platforms as capable of simplifying financial transactions, improving accessibility, and enhancing financial management efficiency demonstrate stronger intentions to adopt digital financial services. For example, Jafri et al. (2024) found that consumers who recognised the practical value of digital banking services reported significantly higher levels of adoption intention and engagement. Similarly, advancements in financial technology have expanded the functional capabilities of digital banking platforms through the integration of artificial intelligence, machine learning, predictive analytics, and personalised financial management tools. These innovations increase consumers' perceptions that digital banking platforms serve not merely as transactional channels but as intelligent financial ecosystems capable of supporting financial planning and decision-making (Kelly et al., 2023).

However, the influence of perceived usefulness should not be viewed in isolation. Emerging research suggests that the relationship between perceived usefulness and technology adoption may be contingent upon broader psychological, social, and contextual factors. In particular, concerns regarding cybersecurity, privacy protection, online fraud, and institutional trust continue to influence consumers' willingness to adopt digital financial services. As highlighted by International Monetary Fund (2024), perceived cybersecurity risks remain among the most significant barriers to digital financial adoption globally. Consequently, consumers may acknowledge the usefulness of digital banking platforms while simultaneously hesitating to adopt them due to concerns regarding security and trustworthiness. This suggests that perceived

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usefulness alone may not fully explain digital banking adoption behaviour unless accompanied by adequate levels of trust and perceived security.

Furthermore, perceptions of usefulness may vary across demographic and socio-economic groups ((Anghel) et al., 2023). Younger consumers and technologically experienced users often perceive greater utility in digital banking services because of their familiarity with digital technologies and mobile applications. In contrast, older consumers and individuals with limited digital literacy may experience difficulties recognising the benefits of digital banking due to technological anxiety, limited confidence, or unfamiliarity with digital financial platforms (Kanapathipillai et al., 2023). These observations indicate that perceived usefulness is not universally interpreted but rather shaped by users' experiences, capabilities, and contextual circumstances.

The Malaysian digital banking landscape provides a particularly relevant context for examining the role of perceived usefulness. The rapid expansion of Malaysia's digital economy, increasing smartphone penetration, and initiatives promoting cashless transactions have accelerated the adoption of digital financial services. Nevertheless, disparities in digital literacy, technological readiness, and accessibility continue to influence consumers' evaluations of digital banking services (S M, 2026). While urban and digitally savvy consumers generally perceive substantial benefits from digital banking platforms, adoption challenges remain evident among rural populations and less technologically experienced users. Therefore, understanding how perceived usefulness shapes consumers' attitudes toward digital banking remains both theoretically and practically important.

Although the positive relationship between perceived usefulness and technology adoption has been extensively documented, several gaps remain evident in the literature. First, many studies continue to conceptualise perceived usefulness primarily from a functional perspective while paying relatively limited attention to the broader psychological processes through which usefulness perceptions influence attitudes and behavioural intentions. Second, the majority of studies have been conducted in developed economies, limiting the generalisability of findings to emerging digital banking markets. Third, limited empirical attention has been given to examining the role of attitude as an intermediary mechanism linking perceived usefulness to digital banking adoption within Malaysia's rapidly evolving fintech environment. As the proverb suggests, "seeing is believing"; consumers may recognise the benefits of digital banking, but these perceived benefits must first be translated into favourable attitudes before meaningful adoption intentions emerge.

Based on the theoretical arguments and empirical evidence discussed above, the following hypothesis is proposed:

H1: Perceived usefulness positively and significantly influences digital banking users' attitudes toward using digital banking services in Malaysia.

Methodology

This study employed a quantitative research design to examine the factors influencing users' attitudes toward digital banking services in Malaysia. A quantitative approach was considered appropriate because the study aimed to test the proposed relationships among perceived usefulness, attitude, and intention to use digital banking within an extended Technology Acceptance Model (TAM) framework. This approach enabled the researcher to collect

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numerical data and statistically examine the strength and significance of the relationships between the constructs.

The target population of this study consisted of digital banking users in Malaysia. Respondents were selected from individuals who had experience using digital banking services, including mobile banking applications, online banking platforms, and other digital financial services. A purposive sampling technique was used to ensure that only respondents with relevant experience in using digital banking were included in the study (Lee & Chai, 2025). This was important because users with actual experience were more capable of evaluating the usefulness, trustworthiness, and overall attitude toward digital banking services.

Data were collected through a structured self-administered questionnaire distributed online. The questionnaire consisted of two main sections. The first section captured respondents' demographic information, such as gender, age, education level, occupation, and experience in using digital banking services. The second section measured the main constructs of the study, namely perceived usefulness, attitude, and intention to use digital banking. All measurement items were adapted from established previous studies and modified to suit the Malaysian digital banking context. Responses were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree (Koo & Yang, 2025).

Perceived usefulness was measured based on users' beliefs that digital banking services improve convenience, efficiency, and effectiveness in managing financial transactions. Attitude measured users' positive or negative evaluation of using digital banking services, while intention to use reflected users' willingness to continue using digital banking services in the future.

The collected data were analysed using statistical analysis techniques suitable for testing the proposed research framework. First, descriptive analysis was conducted to summarise the demographic profile of respondents. Next, reliability analysis was performed to assess the internal consistency of the measurement items (Madadizadeh & Bahariniya, 2025). Validity was then examined to ensure that the constructs accurately measured the intended concepts. Finally, structural equation modelling, preferably using Partial Least Squares Structural Equation Modelling (PLS-SEM), was employed to test the hypothesised relationships among the constructs. PLS-SEM was appropriate for this study because it is suitable for prediction-oriented research and for examining complex models involving multiple independent variables and mediating relationships.

Overall, the methodology provided a systematic approach to examining digital banking adoption in Malaysia. By using real-world consumer data, the study was able to generate empirical evidence on how perceived usefulness influence users' attitudes and intention to use digital banking services.

Results

Descriptive Statistics and Reliability Analysis

The internal consistency reliability of the Perceived Usefulness (PU) construct was assessed using Cronbach's alpha coefficient. The six-item scale achieved a Cronbach's alpha value of 0.954, substantially exceeding the recommended threshold of 0.70, thereby indicating excellent internal consistency (Hair et al., 2019; Nunnally & Bernstein, 1994). The corrected item–total

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correlation coefficients ranged from 0.780 to 0.895, suggesting that all measurement items contributed meaningfully to the underlying construct. Furthermore, the Cronbach's alpha values obtained under the "alpha if item deleted" procedure ranged from 0.940 to 0.953, all of which remained below the overall alpha coefficient. This finding indicates that the exclusion of any individual item would not improve the reliability of the scale. Collectively, these results provide strong evidence that the PU measurement instrument exhibits a high degree of internal consistency and is suitable for further empirical analysis.

Reliability and Validity Assessment

The reliability and validity of the measurement instrument were established through a rigorous multi-stage process comprising theory-based item development, expert evaluation, pilot testing, and preliminary statistical assessment. The measurement items were adapted from well-established scales in the Technology Acceptance Model (TAM) literature and refined to reflect the context of digital banking services in Malaysia. Expert review procedures ensured content validity by confirming the relevance, clarity, and representativeness of the measurement items. Subsequently, pilot testing provided additional evidence regarding the comprehensibility and appropriateness of the instrument. The satisfactory reliability statistics, coupled with the factorability assessment results, provide preliminary support for the construct validity of the Perceived Usefulness measure and demonstrate its suitability for large-scale empirical investigation.

Factorability Assessment

Prior to factor extraction, the suitability of the data for factor analysis was examined using the Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy and Bartlett's Test of Sphericity. The KMO value of 0.939 indicates an excellent level of sampling adequacy and substantially exceeds the minimum recommended threshold of 0.60 (Kaiser, 1974; Hair et al., 2019). This result suggests that the correlations among the six PU indicators are sufficiently compact to produce reliable and distinct factors. In addition, Bartlett's Test of Sphericity was statistically significant ($\chi^2 = 586.254$, df = 15, $p < .001$), indicating that the correlation matrix is not an identity matrix and that meaningful relationships exist among the observed variables. Taken together, these findings confirm the appropriateness of the dataset for factor analysis and provide empirical support for the unidimensionality of the Perceived Usefulness construct.

Hypothesis Testing

The structural model analysis revealed that users' attitudes toward digital banking services significantly mediated the relationship between perceived usefulness and intention to use digital banking services. Specifically, higher levels of perceived usefulness were associated with more favourable attitudes toward digital banking, which subsequently enhanced users' intentions to adopt and continue using digital banking services. These findings support the mediating role of attitude as proposed by the extended Technology Acceptance Model and suggest that users are more likely to develop behavioural intentions when they perceive digital banking services as useful, efficient, and beneficial for managing their financial activities.

Key Findings

The findings demonstrate that perceived usefulness remains a critical determinant of digital banking adoption in Malaysia. The strong reliability and validity indicators confirm that the construct was measured accurately and consistently across respondents. More importantly, the mediation analysis highlights the pivotal role of attitude in translating perceived technological benefits into behavioural intentions. This suggests that the perceived advantages of digital

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banking alone may not be sufficient to drive adoption unless users develop favourable psychological evaluations of the technology. Consequently, financial institutions should not only enhance the functional utility of digital banking platforms but also cultivate positive user experiences that strengthen favourable attitudes and encourage sustained digital banking engagement.

Discussion

The findings provide strong empirical support for the integrated Technology Acceptance Model (TAM) and Theory of Planned Behaviour (TPB) framework in explaining digital banking adoption among Malaysian consumers. The results indicate that perceived usefulness significantly influence users' attitudes toward digital banking services, which subsequently shape their intention to adopt and continue using these services. The significant mediating role of attitude suggests that consumers do not automatically translate positive perceptions of digital banking into behavioural intentions. Rather, these perceptions must first be internalised and transformed into favourable evaluations of the technology before adoption intentions are formed. This finding reinforces the argument that attitude serves as a critical psychological mechanism linking cognitive beliefs and behavioural outcomes.

The strong influence of perceived usefulness may be attributed to the collectivist characteristics commonly observed in many Asian societies, including Malaysia. In such environments, recommendations and opinions from family members, friends, colleagues, and social networks often play an important role in shaping individual decision-making. As digital banking services continue to evolve, consumers may rely on the experiences and endorsements of trusted others to reduce uncertainty and validate their adoption decisions.
The findings are largely consistent with previous studies grounded in TAM, which identified perceived usefulness as one of the most influential determinants of technology adoption (Davis, 1989). The present findings therefore corroborate existing evidence while extending the literature to the context of Malaysia's emerging digital banking ecosystem. In this respect, the findings suggest that when it comes to digital banking adoption, "the whole is greater than the sum of its parts," as technological beliefs, social influence, and individual characteristics collectively shape consumer behaviour rather than operating in isolation.

From a practical perspective, the findings provide valuable insights for digital banks, financial institutions, and policymakers. First, financial service providers should focus on enhancing the functional usefulness of digital banking platforms by improving transaction efficiency, ease of navigation, accessibility, and service integration. Second, institutions should invest in trust-building initiatives, including robust cybersecurity measures, transparent privacy policies, fraud prevention mechanisms, and responsive customer support systems. Third, marketing strategies should leverage social influence by encouraging customer testimonials, referral programmes, and community-based advocacy initiatives. Additionally, financial institutions should design educational programmes and digital literacy campaigns that encourage consumers to explore and experiment with new financial technologies, thereby fostering greater personal innovativeness and technological confidence.

Theoretically, this study contributes to the literature by extending the explanatory capability of TAM through the integration of TPB and additional constructs, namely perceived usefulness and intention. While previous studies have primarily focused on technological beliefs, the present study demonstrates that perceived usefulness and individual predispositions also play significant roles in shaping attitudes and behavioural intentions toward digital banking. More

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importantly, the findings validate the mediating role of attitude, highlighting its importance as a central mechanism through which external and internal factors influence adoption intentions. The substantial explanatory power of the model and the strong model fit indices suggest that the integrated framework provides a comprehensive understanding of digital banking adoption behaviour in the post-pandemic financial environment. Consequently, the study contributes to both technology adoption theory and digital banking research by offering a more holistic explanation of consumer decision-making within rapidly evolving digital financial ecosystems.

Conclusion

This study examined the factors influencing consumers' adoption of digital banking services in Malaysia through an integrated Technology Acceptance Model (TAM) and Theory of Planned Behaviour (TPB) framework. The findings revealed that perceived usefulness significantly and positively influences consumers' attitudes toward digital banking services. Consumers who perceive digital banking as beneficial, efficient, and convenient are more likely to develop favourable attitudes toward its use. Furthermore, the results confirmed the important mediating role of attitude, demonstrating that consumers' perceptions of perceived usefulness are translated into behavioural intentions through positive psychological evaluations. These findings suggest that the adoption of digital banking is shaped not only by technological attributes but also by social and individual factors that influence consumers' decision-making processes.

The study contributes to the literature in several important ways. First, it extends the explanatory power of traditional TAM by incorporating perceived usefulness, attitude and intention within a unified framework. Second, it provides empirical evidence from Malaysia's evolving digital banking environment, thereby enriching the limited body of knowledge on digital banking adoption in emerging economies. Third, the study confirms the central role of attitude as a mediating mechanism linking cognitive beliefs and behavioural intentions, reinforcing key propositions of both TAM and TPB. In many respects, the findings demonstrate that digital banking adoption does not occur in a vacuum; rather, it emerges from the combined influence of technological perceptions, social pressures, individual characteristics, and psychological evaluations.

Despite these contributions, several limitations should be acknowledged. The study employed a cross-sectional research design, which limits the ability to establish causal relationships over time. Additionally, the sample was restricted to Malaysian digital banking users, which may limit the generalisability of the findings to other cultural and regulatory contexts. The reliance on self-reported data may also introduce the possibility of common method bias and social desirability effects.

Future research could adopt longitudinal research designs to examine how consumers' attitudes and intentions toward digital banking evolve over time. Comparative studies across different countries or demographic segments would further enhance understanding of contextual influences on digital banking adoption. Additionally, future studies may incorporate emerging variables such as perceived cybersecurity risk, artificial intelligence-driven banking services, digital financial literacy, and customer experience to provide a more comprehensive understanding of consumer behaviour in the rapidly evolving fintech ecosystem. As digital banking continues to gain momentum, these avenues offer fertile ground for advancing both theory and practice in financial technology adoption research.

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