ABSTRACT

The development of technology has changed various activities that were originally carried out by humans, then replaced by automated or digital machines. Digital transformation has created fundamental changes in Indonesia's banking sector, leading to the emergence of what is now known as the digital banking economy. The Top Brand Index mobile banking survey of the five most popular banks in the use of mobile banking services, m-banking Mandiri or Livin' by Mandiri occupies the third position. In response to this, Livin by Mandiri has improved service quality by implementing artificial intelligence features such as the online account opening process, login features through face recognition and fingerprint, and developing an automatic financial record feature.

The purpose of this study is to determine the effect of expectation confirmation theory and features of artificial intelligence such as trendiness, visual attractiveness, problem solving, communication quality, and customization on user satisfaction and acceptance of AI enabled banking. In addition, the influence of corporate reputation on acceptance was also investigated.

The type of research used in the study is quantitative research method with descriptive and causal research objectives. This research uses a survey in the form of a questionnaire created through the Google Form platform and then distributed to respondents. The sampling technique that will be used in this study is non-probability sampling and uses convenience sampling, which is the process of collecting information from members of the population who are easily available to participate. The sample determination of 384 respondents was obtained using the Slovin formula and obtained valid answers as many as 320 respondents. The data analysis technique used in this research is descriptive analysis and structural equation modeling - partial least square (PLS-SEM) with the help of SmartPLS 4.0 software.

The results showed that expectation confirmation, perceived performance, customization, and communication quality have a positive and significant influence on user satisfaction. This study also found a positive influence of user satisfaction and corporate reputation on the acceptance of AI enabled banking. Meanwhile, the features of trendiness, visual attractiveness, and problem solving have no effect on user satisfaction.

Researchers suggest that Livin by Mandiri pay more attention to improving aspects of expectation confirmation, perceived performance, customization, communication quality, and corporate reputation that can increase user satisfaction and user acceptance of AI. Future research is expected to examine the mediation effect to find new results and understanding. In addition, it is recommended to add other factors, variables, or indicators that can affect the acceptance of AI in digital banking, considering that three of the ten variables in this study did not have an effect.

Keyword: Artificial Intelligence, Expectation Confirmation, Perceived Performance, Trendiness, Visual Attractiveness, Problem Solving, Customization, Communication Quality, Corporate Reputation, User Satisfaction, Acceptance of AI Enabled Banking.