

The Influence of Service Quality and Fomo on Interest in Using Digital Banks in Indonesia with Trust as a Moderating Variable

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Abstract. *This study aims to analyze the influence of service quality and Fear of Missing Out (FOMO) on people's interest in using digital banks in Indonesia, with trust as a moderating variable. As digitalization in the banking sector increases, understanding the factors that drive people's interest in using digital banks becomes very important, especially amid concerns about the security and reliability of services. This study uses a quantitative approach with a survey method of 464 respondents, both users and non-users of digital banking services spread throughout Indonesia. Data analysis using the Partial Least Square - Structural Equation Modeling (PLS-SEM) method with the help of SmartPLS software version 4.1.0.2. Service quality is measured using indicators such as reliability, access speed, responsiveness, and service personalization. Meanwhile, FOMO is measured through indicators of perceived loss of opportunity, social anxiety, drive to adopt new technology, and social media influence. The results of the analysis show that service quality has no effect on the interest in using digital banking. However, FOMO is proven to have a significant effect in increasing people's interest in using the service. In addition, trust has a significant but negative moderating effect on the relationship between FOMO and interest in use. This means that when trust in digital banks increases, the effect of FOMO on interest in use tends to decrease. This indicates that users who already trust the security of digital banks tend to make more rational decisions and are less influenced by trends or social pressures. On the other hand, trust does not moderate the relationship between service quality and interest in using digital banks.*

Keywords: *Bank; Digital; Service; Quality; Trust.*

1. Introduction

The development of information and communication technology has brought significant transformations in various sectors, including the banking industry. Banking digitalization in Indonesia has experienced rapid development with the emergence of digital banks that offer innovative services without the physical presence of bank branches. Digital banks make it easy for people to access banking services anytime and anywhere through applications on smartphones. Currently, there are around 15 digital banks operating in Indonesia (Viva.co.id, 2024). This shows that the digital banking sector is increasingly competitive, along with the increasing adoption of technology by the community.

Digital Bank Table in Indonesia

No	N	Digital Bank Name	No	N	Digital Bank Name
1		Sea Bank	8		Genius
2		Bank Jago	9		Line Bank
3		Blu By BCA	10		Digibank
4		Living by Mandiri	11		ME Gems
5		Aladdin Bank	12		Bank Raya
6		Allobank	13		TMRW by UOB
7		Neo commerce bank	14		Octo Mobile
			15		HiBank

Source: <https://www.viva.co.id>

According to Bank Indonesia data (2024), the nominal value of digital banking transactions reached IDR 5,103.03 trillion in February 2024, an increase of 19.72% annually. In fact, according to data collected by databooks (2023), digital transactions in Indonesia grew by 158% in the last 5 years. This reflects the increasing trust and adoption of digital technology in the banking sector. In addition, data from the Indonesian Internet Service Providers Association (APJII) in 2024 also showed that internet penetration in Indonesia had reached 79.5%, while more than 60% of the population uses smartphones. With a population of more than 275 million, this figure should support the wider adoption of digital banking services.

However, even though the technological infrastructure is adequate, various obstacles such as concerns about security, privacy, and service quality are still factors that hinder wider adoption. Based on research by Kontan.id (2024), several digital banks in Indonesia only have around 20% - 25% active customers. This figure indicates that even though the number of digital banks is increasing, the challenge in retaining active customers is still significant. According to the CPAS survey (2022), the biggest concerns of the public regarding digital banking services are the risk of hacking, transaction fraud, and network instability. The adoption of digital banks in Indonesia is still relatively low when compared to the use of conventional banks, as found in the Visa Consumer Payment Attitudes Study survey, where 51% of users still prefer conventional banks.

The adoption of digital banking in Indonesia is also influenced by several cases that undermine public trust in digital technology. One incident that greatly influenced public perception was the Tokopedia data leak in 2020, where around 91 million user data were leaked and sold on the darknet, Kominfo (2020). Although Tokopedia is an e-commerce platform, this incident caused widespread concerns about the security of digital data, including in banking services. This creates the perception that digital services, including digital banks, are not completely safe.

In addition, the 2022 National Cyber Security Index (NCSI) report noted that Indonesia's cybersecurity index score was 38.96 points out of 100, placing Indonesia in the 3rd lowest position among the G20 countries. This shows Indonesia's low readiness in dealing with cyber threats, which makes people more wary of digital-based services, including digital banking.

This situation makes people worried about the security and privacy of their data, thus reducing their interest in using digital banking services.

In addition to security concerns, cases of technical disruptions have also contributed to reducing public trust in digital banks. In 2021, one of the digital banks in Indonesia experienced a service disruption that prevented customers from accessing their accounts for several hours. This incident caused dissatisfaction and loss of trust among users. The User Satisfaction Survey (2021) reported that 15% of digital bank users experienced technical problems in the past year, with 10% of them admitting to losing trust in the service.

Several key factors influencing digital banking adoption have been discussed in previous studies. One of them is trust, which involves user confidence in the security, privacy, and reliability of services. Trust is an important variable in technology adoption, including digital banking. Research by Kumar et al. (2024) shows that trust plays an important role in driving user intentions to continue using ewallet services. Likewise, research by Teng et al. (2024) emphasizes that trust in technology and government greatly influences the adoption of digital services in various sectors. Thamanda et al. (2024) also show that consumer perceived trust has a positive effect on purchase intentions, especially in the ecommerce sector.

In addition to social influence, Fear of Missing Out (FOMO) is also a psychological factor that influences the adoption of new technology. FOMO describes the fear of missing out on information, trends, or experiences that others have, thus encouraging individuals to follow the latest technology trends. Joshi's (2024) research shows that FOMO plays a role in driving the adoption of digital payment technologies such as the Unified Payments Interface (UPI), because users are worried that they will be left behind in enjoying the benefits of the technology. Eitan and Gazit (2024) also found that FOMO triggers excessive use of new technology among social media users, mainly due to the psychological urge not to miss out on trends.

In the context of social media, Pratiwi's (2024) research found that FOMO in Instagram users influences their decision to follow the latest technology trends. Users who feel left behind are often encouraged to try and adopt popular technologies, including new digital services and applications. However, the influence of FOMO on the intention to use digital banking has not been studied specifically. This creates an opportunity for further research to explore how FOMO, as a psychological factor, can influence the adoption of digital banking services in Indonesia.

In the adoption of new technologies such as digital banks, in addition to FOMO, there are various other factors that influence public interest, including trust and service quality. Trust includes user confidence in the security, privacy, and reliability of services provided by digital banks. Several security incidents, such as data leaks at Tokopedia in 2020 and the increasing cases of digital fraud during the COVID19 pandemic, have caused public concern about digital services, including digital banks (Kominfo, 2020; Kominfo, 2021). Trust is a key factor that must be strengthened to encourage the adoption of digital banks (Teng et al., 2024).

This study aims to analyze how service quality and FOMO affect the intention to use digital banking in Indonesia, with trust as a moderating variable. By placing trust as a moderating variable, this study will see whether trust can strengthen or weaken the influence of service quality and FOMO on the intention to use digital banking.

On the other hand, Fear of Missing Out (FOMO) has been recognized as a psychological factor that drives the adoption of new technologies, especially in the context of social media and digital payment technologies such as the Unified Payments Interface (Joshi, 2024). FOMO drives individuals to use technology because of concerns about being left behind by the benefits gained by others. However, research related to FOMO is still limited to general technology or social media, and there has been no research that specifically examines the effect of FOMO on the interest in using digital banking. This gap is important to fill, considering that the adoption of digital banking is currently largely influenced by younger and tech-savvy users, where FOMO can be a major factor in their decision to use digital banking services.

This study offers novelty by placing trust as a moderating variable in the relationship between service quality and FOMO on the intention to use digital banking. In previous studies, trust has always been placed as an independent variable or direct influence, but in this study, trust is seen as a factor that strengthens or weakens the influence of service quality and FOMO on user intentions to adopt digital banking. This provides a new perspective in the literature on digital technology adoption, where trust not only functions as a direct influencing factor, but also as a key variable that moderates the interaction between other variables.

This study also focuses on the collaboration between FOMO and service quality in influencing the intention to use digital banking, something that has not been widely discussed before. While FOMO has been widely discussed in the context of social media and payment technology, its impact in the digital banking sector with trust as a moderator has not been analyzed in depth. Thus, this study offers a new contribution in understanding how FOMO can interact with service quality in influencing user decisions, especially in an environment where trust in digital services still needs to be improved, such as in the case of digital banks in Indonesia.

2. Research Methods

This study is a quantitative study with a causal approach, which aims to test the causal relationship between independent and dependent variables and the role of moderating variables. The causal approach was chosen because this study not only focuses on describing the phenomenon, but also on testing the hypothesis that connects the research variables, namely the independent variables of service quality and Fear of Missing Out (FOMO), with the dependent variable of interest in using digital banking (usage intention). In addition, this study also uses trust as a moderating variable, which plays a role in seeing whether trust strengthens or weakens the influence of service quality and FOMO on usage intention. This causal approach is important because it wants to explain the mechanism of the causal relationship between service quality, FOMO, and interest in using digital banking, which is a crucial phenomenon in the adoption of technology in the digital banking sector. Understanding this relationship not only provides theoretical insight, but can also be used by

digital banks to improve their strategies in attracting people to use digital-based banking services.

2. Results and Discussion

Variable Description

Description of Research Respondents

Data collection in this study was conducted through a survey using the random sampling method. This technique was chosen to ensure that each individual in the population has an equal opportunity to become a respondent, so that the results obtained are more representative of the population of digital bank users in Indonesia. The minimum number of respondents required is calculated using the Slovin formula. Assuming that the population of digital bank users in Indonesia covers around 270 million people and using a margin of error of 5%, the following calculation is obtained:

$$n = \frac{N}{1 + N \times e^2} = \frac{270,000,000}{1 + 270,000,000 \times (0.05)^2} \approx 400$$

Based on the results of this calculation, a minimum of 400 respondents are needed to achieve an adequate level of confidence. However, this study managed to obtain a total of 464 respondents from all over Indonesia in approximately 10 days, which certainly provides more information to be analyzed and strengthens the accuracy of the research results.

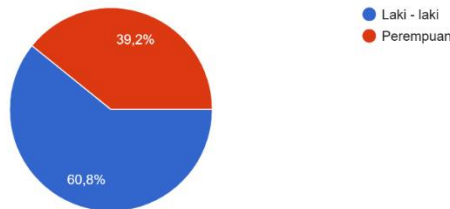
This data collection also includes various respondent biodata such as age, gender, area of residence, education level, employment status, monthly income, and digital banking usage status. This biodata is used to enrich the information obtained from the questionnaire, so that the characteristics of the respondents can be analyzed in depth. With this biodata, the survey is not only able to measure the level of interest in digital banking services, but also provides a broader understanding of the demographic profile and preferences of potential users in Indonesia.

The questionnaire was distributed using the Google Form platform which is accessed online. The use of this digital platform allows the survey to be distributed quickly and efficiently to various community groups on social media, such as WhatsApp Groups involving various groups, ranging from employees, students, entrepreneurs, to agency employees and consultants. The selection of social media as a distribution tool aims to reach respondents from various backgrounds more easily, given the high use of this application among the Indonesian people. This method provides broad and fast access to diverse groups, thus covering a more varied and rich population of digital bank users in terms of characteristics.

Gender

This survey shows that of the total respondents, 281 people or 60.8% were male, while 183 people or 39.2% were female. The dominance of male respondents shows that men participated more in the survey related to the use of digital banking.

Jenis Kelamin
464 jawaban



Respondent Data Image by Gender

This data may reflect that men may be more interested or quicker to adapt to new technologies in financial services. However, women remain an important segment in the digital banking market, albeit in smaller numbers in this survey. This information suggests that digital banks need to consider specific approaches that are relevant to both genders in order to achieve a wider reach.

Domicile (Distribution per Island)

In terms of regional distribution, respondents came from all over Indonesia, with the largest number coming from DKI Jakarta (61 respondents or 13.17%), West Java (56 respondents or 12.09%), and East Kalimantan (52 respondents or 11.24%). The high participation of respondents from DKI Jakarta and West Java can be attributed to better internet and technology infrastructure in urban areas, making it easier for them to participate in online-based surveys. East Kalimantan, which is in the spotlight as the location of the prospective new capital city of Indonesia, also had a fairly large number of respondents, reflecting significant interest in this area.

Respondent Data Table based on Domicile

Residential Area	Number of Respondents	Percentage of Respondents (%)
Jakarta	61	13.17%
West Java	56	12.09%
East Kalimantan	52	11.24%
Central Java	45	9.71%
East Java	42	9.07%
North Sumatra	40	8.64%
Banten	35	7.57%
South Sumatra	25	5.39%
West Kalimantan	20	4.32%
Bali	18	3.89%

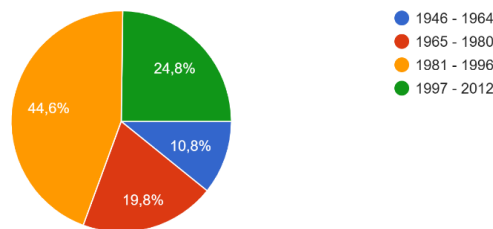
Papua	14	3.01%
Other Regions	(number according to data)	(percentage according to data)

In contrast, regions such as Papua, with 14 respondents (3.01%), had a smaller number of respondents. This is likely due to limited internet access and inadequate digital infrastructure, which can be a barrier for people there to access online surveys. This regional distribution is important to reflect the acceptance of digital banking across Indonesia and shows that while there is high enthusiasm in areas with more advanced infrastructure, there is still a gap in technology adoption in remote areas.

Year of Birth / Age

Judging from the age distribution, the majority of respondents are millennials (born between 1981 - 1996) with a total of 205 people. Millennials are known to have high adaptability to technology and often require easily accessible and flexible financial services, which are the advantages of digital banks. Generation Z (born between 1997 - 2012) totaling 115 people also participated in this survey. This generation grew up with early access to technology, so they are more open to digital services including digital banks.

Tahun Lahir
464 jawaban



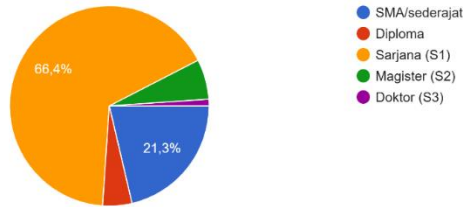
Respondent Data Image by Year of Birth

Meanwhile, the older generation, especially those born before 1980, has a lower participation rate. Respondents from this age group may have a tendency to be more cautious or less familiar with digital technology, so the adoption of digital banking in this group may be slower. This age distribution shows that digital banking tends to be more popular with younger generations, especially millennials and Gen Z, but still has opportunities among older ages with the right education and approach.

Last education

The majority of respondents have a Bachelor's degree (S1), as many as 306 people or around 66% of the total respondents. This high level of education indicates that most respondents have quite good knowledge and understanding of financial services and digital banking technology. In addition, 99 respondents have a high school education/equivalent, and 30 respondents have a Master's degree (S2).

Pendidikan Terakhir
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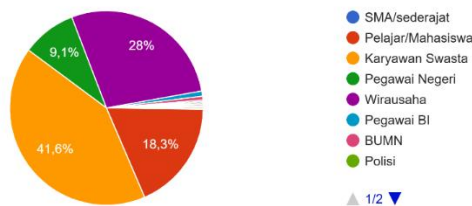
Respondent Data Image Based on Last Education

This educational distribution shows that digital banking in Indonesia attracts interest from people with a fairly high educational background. Respondents with lower education may have limited understanding or access to digital banking services. This shows the need for an easy-to-understand education strategy for those with lower secondary education, to ensure that they can also feel the benefits of digital banking services optimally.

Employment Status

Most of the respondents were private employees, 193 people, followed by entrepreneurs (130 people) and students (85 people). As the largest group, private employees may be interested in using digital banking because the service offers convenience and flexibility that suits their needs. Entrepreneurs are also a large group in this survey, who may need easily accessible financial services to support their business activities.

Status Pekerjaan
464 jawaban



Respondent Data Image by Occupation

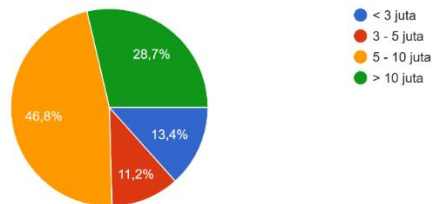
Respondents from students/college students showed that interest in digital banking has begun to form among the younger generation who are just starting their financial journey. In addition, there are also groups of civil servants and professionals from various other sectors who participated in this survey. This diversity of employment status illustrates that digital banking can attract interest from various job segments, but perhaps with different feature needs according to each profession.

Income per Month

The monthly income of respondents is dominated by those in the range of 5-10 million rupiah, totaling 217 people. This number shows that the majority of respondents have sufficient purchasing power to adopt digital banking services. In addition, there are also respondents

with incomes above 10 million rupiah and in the range of 3-5 million rupiah, which adds to the diversity of economic segments in this survey.

Penghasilan per Bulan
464 jawaban

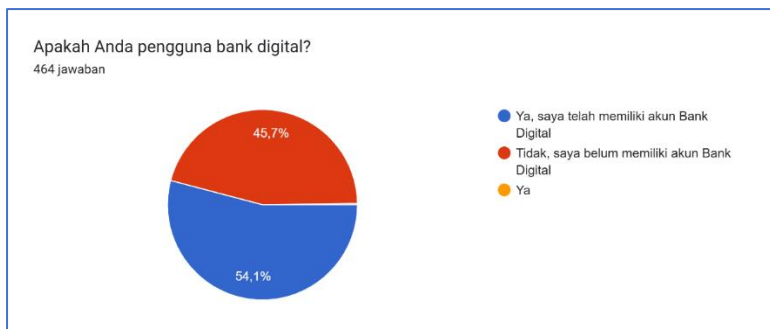


Respondent Data Image based on Monthly Income

Respondents with incomes below 3 million rupiah were fewer. This group may face obstacles in adopting digital banking services due to economic constraints. The variation in income among respondents suggests that digital banks in Indonesia need to offer a variety of services that can be accessed by all levels of society, from low to high income.

Digital Bank Usage Status

Of the total respondents, 250 people or around 54% have used digital banking, while 212 people or 46% have not used it. This data shows that although digital banking has been quite well-known and adopted by most respondents, there are still a large number who have not used this service.



Respondent Data Image based on Digital Bank user status

Respondents who have used digital banking services may find it easy and efficient to transact online, while those who have not used these services are more likely to have concerns about security or lack of understanding of the services offered. This information shows great potential for digital banks to expand their market by targeting groups who have not used these services through educational and promotional campaigns that can increase understanding and trust.

Respondents' Answer Description

Respondent response description is an important stage in research data analysis that aims to provide an overview of respondents' perceptions of the variables studied. In this study, the variables studied were Service Quality (X1), FOMO (Fear of Missing Out) (X2), Trust (Y) and

Interest in Use as a moderating variable (Z)). According to Sugiyono (2018), data description allows researchers to understand the overall response pattern and analyze how the answer tendencies appear in the research variables. This step is the basis for interpreting data correctly and compiling further analysis.

In the initial stage to find out the respondents' perceptions of the variables studied, this study uses index analysis techniques to describe the respondents' perceptions of the question items asked. Index analysis is a statistical method used to measure and summarize respondents' perceptions or attitudes towards various indicators in a research variable. This technique is often used to assess the level of satisfaction, quality, or overall perception by simplifying the data into percentage units or index scores. The results of the index analysis provide a comprehensive picture of how respondents assess certain items asked in the questionnaire.

FOMO (Fear of Missing Out) Variable (X2)

The FOMO (Fear of Missing Out) variable, which in this study was assessed using four main indicators:

- a. Feelings of Anxiety About Being Left Behind: Measures the level of anxiety respondents have about being left behind on important information or opportunities.
- b. The Need to Stay UptoDate: Describes the respondents' drive to stay up to date with the latest developments in order to feel relevant.
- c. Social Pressure: Measures the influence of the social environment (friends, family, or media) that encourages respondents to follow certain trends.
- d. Desire for New Experiences: Assesses respondents' interest in trying new things that they find interesting.

FOMO Variable Statistics Table

	Mean	Standard Deviation	Total Actual Score	Index (%)	Interpretation
Feelings of Anxiety About Being Left Behind	3.216	0.959	1486	64,329	High Perception
The Need to Stay UptoDate	3.245	0.978	1499	64,892	High Perception
Social Pressure	3.154	0.964	1457	63,074	High Perception
Desire to Gain New Experiences	3.305	0.938	1527	66.104	High Perception
Average	3.230	0.960	1492.25	64,600	

Based on the results of the statistical description for the FOMO variable, the following is an analysis of each indicator, which describes the respondents' perceptions of each aspect of FOMO:

1. Feelings of Anxiety About Being Left Behind
 - Mean: The average score of 3,216 indicates that respondents tend to have moderate anxiety about the possibility of being left behind or missing important information. This indicates that many respondents feel worried if they do not immediately know or follow the latest developments, which indicates a fairly strong FOMO related to involvement in

the latest information. This fairly high average score illustrates a deep feeling that missing information might make them miss valuable opportunities.

- Standard Deviation: The Standard Deviation value of 0.959 shows the variation in the respondents' anxiety levels. Some respondents may feel the anxiety of being left behind deeply, while others are more moderate. This shows that, despite the high average, anxiety levels can vary significantly across respondents, depending on individual characteristics and levels of social engagement.
- Perception Index: The perception index of 64.329% is in the High Perception category, indicating that the majority of respondents are quite concerned about being left behind. This high perception suggests that the fear of missing out is a common experience among respondents and may be one of their main drivers for staying up-to-date or engaged with a particular service or platform.

2. The Need to Stay UpToDate

- Mean: A mean of 3.245 indicates that respondents have a moderate drive to stay informed. This drive is often internal and driven by the need to remain relevant in their social or professional circles. This relatively high mean score suggests that many respondents see value in staying informed, for both social and professional purposes.
- Standard Deviation: The Standard Deviation of 0.978 shows that the level of this need varies among respondents, indicating differences in the intensity of the need to be up-to-date. Some respondents may feel a strong need to stay informed, while others may only feel this need occasionally. This difference may be influenced by the age, profession, or social circle of the respondents.
- Perception Index: The perception index of 64.892% shows that most respondents have a strong need to stay up to date. This high level of perception indicates that social and professional relevance factors play a significant role in driving respondents' engagement with the latest developments.

3. Social Pressure

- Mean: The mean of 3,154 indicates that respondents feel moderate social pressure to stay up to date with certain developments or trends. This social pressure can come from family, friends, or social media that give the impression that following certain trends is something important. Although not as strong as the anxiety of being left behind, social pressure is still a significant factor in respondents' FOMO experience.
- Standard Deviation: The Standard Deviation of 0.964 indicates variation in respondents' perceptions of this social pressure. For some, this pressure may come from a circle of friends who are active in current trends, while for others, the pressure may be more subtle. This indicates that social pressure is a factor that has varying impacts across individuals, depending on their social interactions and environmental expectations.
- Perception Index: The perception index of 63.074% shows that social pressure is quite influential, with a High Perception category. This indicates that many respondents feel

driven by social expectations or standards to stay on trend, which is one of the driving factors in FOMO.

4. Desire to Gain New Experiences

- Mean: The average of 3,305 indicates a strong interest among respondents in trying new experiences, especially in the context of new features or services that are considered interesting. This suggests that FOMO is not only driven by the fear of missing out but also by a positive desire to gain new experiences and knowledge. Respondents who score high on this indicator are likely to have an open attitude towards innovation and change.
- Standard Deviation: The Standard Deviation value of 0.938 is the lowest among all indicators, indicating that the desire to gain new experiences is a fairly consistent perception among respondents. This indicates that almost all respondents have similar enthusiasm in seeking new things that might enhance their experiences, both in the social and professional realms.
- Perception Index: The index of 66.104% places this indicator in the High Perception category. This indicates that many respondents are actively interested in exploring new things, which is a strong characteristic of the FOMO experience.

In conclusion, FOMO is a significant factor that drives respondents to stay engaged with the latest trends and information. The desire to not miss out and continue to gain new experiences appears to be the main driver, indicating that the fear of missing out is not only driven by anxiety but also by the positive motivation to be part of new developments. Service providers can consider this aspect of FOMO as an important element in marketing strategies or feature innovations to increase user engagement.

1) Information Search

- Mean: The average of 3,978 shows that respondents are quite active in seeking information related to the latest services. Strong interest in seeking information indicates a desire to understand the service more deeply and be open to new features or updates. This active information search reflects a high level of curiosity and interest in the service, indicating that respondents have an interest in staying involved with service developments.
- Standard Deviation: With a Standard Deviation of 0.974, the variation in information seeking is quite small, indicating that the majority of respondents show similar interests in seeking information related to services. This suggests that many respondents have a pattern of ongoing interest in updates or innovations in services, which can be interpreted as deep interest.
- Perception Index: An index of 79.567% in the High Perception category indicates that information search activity plays an important role in increasing interest in use. Respondents who actively search for information are not only interested in the service, but also try to understand the updates or new features offered. This indicates that they have deeper involvement and are likely to continue using the service in the future.

Trust Variable (Moderation)

The Trust variable as a moderation in this study is measured using four main indicators, namely:

- 1) Transaction Security: Measures respondents' confidence regarding the security of personal data and financial information when using services.
- 2) Reliability: Assesses respondents' trust that digital banks always provide services as promised.
- 3) Service Provider Integrity: Measures how much respondents believe that the service provider has high integrity.
- 4) Technical Capability: Assesses respondents' confidence in the digital bank's technical capabilities in providing a reliable and secure service experience.

	Mean	Standard Deviation	Total Score	Actual	Index (%)	Interpretation
Transaction Security	3.974	0.968	1836		79,481	High Perception
Reliability	3,879	0.996	1792		77,576	High Perception
Service Provider Integrity	3.957	0.944	1828		79,134	High Perception
Technical Skills	3,931	0.922	1816		78,615	High Perception
Average	3.935	0.957	1818		78,701	

Based on the results of the statistical description for the Trust variable, the following is an analysis of each indicator, which reflects the respondents' perceptions:

1. Transaction Security

- Mean: The average score of 3,974 indicates that respondents have a strong belief that transactions made through digital banks are safe and confidential. Transaction security is an important element in building trust, especially in digital financial services that require personal data protection.
- Standard Deviation: The Standard Deviation of 0.968 indicates little variation in respondents' beliefs regarding transaction security, with the majority feeling confident, although some may have minor concerns.
- Perception Index: The index of 79.481% shows High Perception. This indicates that the majority of respondents feel confident that this service provides an adequate level of security, which is a strong basis for user trust.

2. Reliability

- Mean: The average of 3,879 shows that respondents believe digital banking services are consistent in fulfilling their promises. This reliability is important in building long-term trust, because users feel that stable and trusted services increase their confidence in making transactions.

- Standard Deviation: Standard Deviation of 0.996 indicates that there is little variation in perceived reliability, indicating that although most respondents feel confident in the consistency of the service, there are some respondents who may experience uncertainty.
 - Perception Index: The index of 77.576% falls into the High Perception category, indicating that the majority of respondents believe in the reliability of digital banks, although there is room for improvement to make reliability more consistent.
3. Service Provider Integrity
- Mean: The average of 3,957 shows that respondents have high confidence that digital banks have strong integrity values. The integrity of service providers includes transparency, commitment to ethics, and compliance with applicable regulations, which are very important in strengthening trust.
 - Standard Deviation: With a Standard Deviation of 0.944, the variability is quite low, indicating that almost all respondents have similar perceptions regarding service integrity, demonstrating stability in this positive perception.
 - Perception Index: The index of 79.134% is included in the High Perception category. This shows that the integrity of the service provider is viewed positively by users, thus creating a strong basis of trust and increasing user loyalty to the service.
4. Technical Skills
- Mean: The average score of 3,931 indicates that respondents feel that digital banking services have sufficient technical capabilities to meet their needs. Technical capabilities include system security, access speed, and platform reliability in supporting transactions.
 - Standard Deviation: With a Standard Deviation of 0.922, the variation in this perception is quite low, indicating that the majority of respondents agree on the technical capabilities of the service, meaning that the platform has stable reliability.
 - Perception Index: An index of 78.615% indicates High Perception. Respondents' trust in the platform's technical capabilities strengthens their belief that the service can be relied upon for safe and convenient transactions.

The overall average index of 78.701% is in the High Perception category, indicating that respondents generally have strong trust in the service, both in terms of security, reliability, integrity, and technical capabilities. This analysis shows that user trust is an important foundation for the long-term success of digital services.

4. Conclusion

The rapid digital transformation over the past few decades has brought about major changes in various industrial sectors, including banking, which is now increasingly adopting digital banking services. These services offer greater ease of access and efficiency compared to conventional banks, and are supported by increasing adoption of technology among the wider community. However, although digital banking services have great potential to complement or even replace traditional banking services, their implementation in Indonesia still faces

various challenges. This shows that there are a number of other factors that influence the public's interest in fully adopting these services.

This study focuses on three main variables that are considered to play an important role in determining people's interest in using digital banking services, namely FOMO (Fear of Missing Out), Trust, and Service Quality. FOMO was chosen because this social psychological aspect is believed to be able to encourage individuals to adopt new technologies so as not to feel left behind by trends or their environment. On the other hand, trust is considered very important considering the high level of public concern for data security and privacy, especially in the digital context. Meanwhile, service quality is considered important because public perception of fast, easy, and reliable services can increase user satisfaction and long-term loyalty.

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