

**THE EFFECT OF ADVERTISING EXPOSURE OF DIGITAL
BANK, USER EXPERIENCE ON M-BANKING, AND USER'S
BRAND AWARENESS TOWARD THE INTENTION TO CREATE AN ACCOUNT.**

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ABSTRACT

The purpose of this research is to analyze the effect of Digital Bank's advertisement exposure, User Experience on M-Banking, and digital bank brand awareness toward the intention to create an account of digital bank. The new phenomenon of the mass acquisition of small banks and remodeling maneuver thus the cooperation with overseas bank during the unprecedented wave of pandemic has become the issue. Digital bank, which bank that fully operated within the digital environment has become the trend among corporations. Apart from advantages these banks have to offer, the digital era is coming, and brought its disadvantages along the way. Cybercrime, which highly related to the digital world, and digital bank, has stiffen its position as the 2nd highest reported case in Indonesia. Moreover, with the constant enhancement of MBanking, people are now allowed to engage in the easiest transactional activity as possible. On the other hand, people are now confronted with options, whether to stay with M-Banking, or opt the Digitally-operated bank. These situation however, are taken as efficiently as possible by the

digital banks corporation to create such awareness, through massive concert, exhibition, collaboration, sponsorship, and advertisement. This research is done by collecting 108 respondents and referred to primary data. The statistical analysis implemented in this research is simple linear regression, by analyzing the effect of advertising exposure of digital bank toward intention to create an account, user experience of M-Banking toward the intention to create an account, and digital bank brand awareness toward the intention to create an account. The results retracted from the statistical measurement concluded that simple linear regression test on the advertising exposure of digital bank toward intention to create an account, it showssignificance result of 0.621, user experience of M-banking toward the intention to create an account it yielded significance result of 0.382, brand awareness of digital bank on the intention to create an account, it returned with the significance result of 0.636 which means that simple linear regression of user experience on M-Banking and, Digital bank brand awareness does not show a significant effect, resulting on the statistical result all above 0.05. Therefore, three of these variables does not affect the intention to create an account of digital bank.

Keywords: Brand Awareness, User Experience, Advertising Exposure, Intention to Create an Account, Digital Bank

Background

Digitalization has become a topic that is highly anticipated by many, along with the sophistication of technologies. The update even occurs to the most crucial gadget that people are always using, the smartphone assists the way people engage in day-to-day activity. The process of converging conventional activity is happening rapidly. For instance, the act of selling products have now converged into e-commerce, which is a commercial activity that is done electronically (Kracher & Corritore, 2004). What is currently happening with commercial activity is only one out of humongous examples of how digitization has shifted people's way to do things. Furthermore, the truth on how COVID-19 struck the civilization in the middle of digitalization has so far, helped us prepare in accommodating such conventional activity to computer-mediated interaction (Kasai et al., 2021).

Changes also inevitably happen in the financial sphere, according to Jünger & Mietzner (2020), the implementation of digitalization in financial sectors is not only causing a major change in how people

would perform on the daily basis, but it has also created varieties of new facilities such as mutual funds, automatic savings, online registration, and mobile payment system. Along with the rapid sophistication in the banking system, that coalescing a conventional thus the technology provided by it, and called as "Digital Bank", which gives any services a conventional bank can provide in the palm of the users (Alkhowaiter, 2020).

The eagerness on being cashless, unperplexing procedure, reliable thus beneficial features, affordability, financial literacy and trustworthiness have become several reasons why people endure the digital banking financial services (Jünger & Mietzner, 2020, Sengupta et al., 2021, Hammoud et al., 2018). In Indonesia, there will be at least 12 expected digital banks operating nationwide (Katadata, 2021). And by focusing the scope of the current stage on behalf of opportunity, there is still enormous space for everyone. Therefore, considering the number of competitors, low level of financial literation, and rapid change in the digital era, these so-called digital banks are welcome to secure their places. One way to do so is through advertisement. Advertisement exposure is

one phrase that contains two meanings, it is the cause and the effect. Advertising according to Shimp (2007: 240) is a paid form of communication through media that is designed to influence recipients to take certain actions in the present or the future. However, along with the development of the digital platform, the explanation of advertisement has lost two of its attributes, which are the mass and paid. The insignificances of the two is due to the nature of the nowadays media, where people could create their advertisement instead of paying a media to do the work thus, the permeability of social media being instead of having such uniform audiences is varied and divided through the complexity of algorithm process (Thorson & Rogers, 2019). On the other side, exposure is a situation where the audience interacts intentionally or not with messages from advertisements (Shimp 2004: 240). Combined, the meaning of advertisement exposure is the situation of being exposed to the advertisement which created such intended effects. (Thorson & Rogers, 2019; Ahmed, Mahmood, Ahmad., 2016).

According to the article published by CNBC, data shows that from 2020 to 2021 users of the conventional banking system, especially ATM (Automatic Teller

Machine) have reportedly decreased (CNN, 2021). According to this article, 3 reputable banks have stated that the decline of conventional banking is caused due to the situation of the pandemic, and retracted almost more than 5.000 units of ATM. This shows how serious other well-known conventional banks are in competing as fast as possible to adopt the technologies to assist the demand during the rapid pace of change in these digital shifts. Their serious commitment has brought them into a situation where the focus shifts to the "digital era". The phenomena of closing many branches and ATM units thus improving more on their M-Banking, in terms of performance and client's adoption of the services. These changes of behavior in customer's preference to do the transaction online are also boosted by the pandemic situation, forcing banks to take the leap of faith within the competitive era of digitalization or be left by their customer due to unfulfilled demand (CNBC, 2021). This phenomenon of the all-at-once release of the digital bank would create a highly competitive environment, where one digital bank and another are proclaiming their ability to do things better than others for sake of new customers possess their digital bank account. Hence, there are many ways

to attract new customers to finally prefer to deposit their money in a sophisticated bank, which is their previous experience in using mobile and internet banking services provided by commercial banks. Previous experience can also be described as the feelings resulted from confronting certain events. In this context, we have seen how people are getting used to mobile and internet banking, where these two platforms do provide a banking solution without having to come to the bank. The most salient difference between these two is how digital bank has committed to being fully virtual thus, the traditional method in creating an account, where people need to visit the offline branch, signing papers by papers, are replaced by virtually reading the terms and conditions. People would only need to download the apps and the rest of the process is done virtually (Hidayati, 2020). He (Et. Al., 2015) describes that a positive experience after engaged with the product does affect the attitude towards the services.

As promising a future as digital bank has to offer, the digital world also has risks to be considered. According to Databoks (2020), cybercrime had significantly increased across Indonesia, and online fraud is placed at 2nd highest,

right before cybercrime of online provocative post.

Consumers are now faced with the rapid change in the digital world, offering various options in their demand for financial solutions. Conventional banks now are investing more to their M-banking services improvement to attract newer customers, thus, appeals their current customers to use the Mbanking services they have to offer, take it another step forward, BTPN, OCBC NISP, and even the leader in Indonesia's banking industry, BCA, are even expand their services to digital bank. On the other side, the so-called "Digital Banks" are on the hunt of attracting as many new customers as possible by offering all-in-one banking services within their mobile application, simultaneously keeping up with a fast improvement in the digital sphere.

Last but not least, using the explanations regarding the digital bank and their effort to create waves of exposure, the question that arises from this situation is whether the advertisements, user's awareness, and user's experience on using M-banking have any effect toward people's intention to create an account.

Research Problem

The competitive market in financial technology is just starting, pulses of innovation are always ready to be implemented in this digital era. One innovation that is still growing is digital banking, providing the one-stop financial solution for their customers without any necessity to physically come to the office. This improvement is followed by the already existing conventional bank, investing more and more in their M-banking apps, to attract their customers and possibly new ones. Compare to what digital bank achieved, the growth of M-banking users are almost 7 times higher. On the other hand, looking through the company's performance in innovation and advertisement, many of these banks have shown their enthusiasm in joining the competition through the advertisement that involving the introduction of their distinguished features, without disremembering the participation of public figures and attractive content to appeal customers to be enticed to create an account, especially with an unperplexing procedure to do so. However, considered features they have to offer, there are still some downsides in user's skepticism on how secure these digital banks are, knowing there are some cases of customers losing their savings without any

knowledge, considering their notably fresh start in the financial industry. Therefore, the aim of this research is to find whether there is an effect of the exposure of digital banking advertisements, user's experience on using M-banking, thus brand awareness has any effect toward people's intention to create an account.

Research Objective

Using the data perceived for this research, there are few yielded objectives proposed, which are: To analyze the effect of digital banking advertisement exposure toward intention to create an account To analyze the effect of user experience on using M-Banking toward intention to create an account To analyze the effect of digital banking awareness on intention to create an account.

Research Significance

theoretically, This research could provide the explanation of whether digital ads that use public figures as their primary attribute during the enhancement of M-Banking services entice the customer to put their money on the line. Practically, This research could be used as a source of reference for the company, especially the banking industry in assisting the financial technology shift among the customers.

Socially, this research could Provide literacy to the people on the differences between M-banking and Digital Banking and how would both of the objects signify one another.

Theoretical Framework

In relating the exposure of Digital Bank and the user's intention to create an account, the bridge can be connected through Advertising Exposure Theory by Rajeev Batra, John G. Mayer, and David A. Aaker (1996). This theory states that if consumers are exposed to advertising, it drives consumers to buy products. Through exposure, advertising create several effects, namely awareness, information, feelings after association with the brand, brand image and, sense of assurance (Batra Et. Al., 2009). The diffusion of exposure is sourced from a variety of media, such as magazines, radio, television, etc. (Shimp, 2003). Advertising exposure caused people who were exposed by the ads to gain the preservation or understanding of the information delivered in the ads. Moreover, this comprehension involved the impression that is caused by the ads (Aaker, 1986).

He et.al. (2015) describe that a positive experience after engaged with the product does affect the attitude towards the services. M-Banking is a Mobile-

based app that provides the services of a conventional bank. On the other hand, the existence of a digital bank signifies the physical availability of both platforms. M-Banking offers banking services, invented by conventional banks, whereas digital banks offer wholly digital bank services, with the existence of physical branches close to none (Hidayati, 2020). However, both rely on the internet to operate. According to Garrett (2011), User Experience or UX is an experience perceived by the consumer as a result of interaction with the product. The CUE model attempts to elaborate on technological innovation's effect on user experience (Linden Et. Al., 2019). The initial components of the CUE model concern the usefulness thus the ease-of-use features offered by the technology, all summed up in the perceived instrumental qualities. Secondly, it is the perceived non-instrumental qualities that consist of aesthetic, symbolic and motivational aspects of user personal desire and needs. These components later form the overall decision and determine whether the technology is beneficial to their expectation or prefer to choose between alternatives. This model accommodates user experience (UX) with the M-Banking

attributes, either physical, visual, and communicational aspects related to the product. The latter process in employing this model to the two variables is whether M-Banking user experiences would lead to the intention to create an account on a digital bank.

To build a set of associations, a consumer must first be aware of the brand (Washburn and Plank 2002). As one of the assets of a Brand, Awareness of the brand is the essential facet of brand equity, along with other elements. According to Aaker (1991), brand awareness is crucial due to its output for the consumer's intention to purchase the product. There are several levels of brand awareness, which are top-of-mind, brand domination, brand knowledge and brand domination. When a customer is ready to purchase something, they considered the brand. If a consumer is knowledgeable regarding the brand, they will have more purchasing options and will always make wise choices (Keller, 1992). Developing a strong brand is a company's most significant goal, as it affects not only short-term revenues but also long-term profits. As a result, a good brand management team's purpose is to create a

brand that will have more purchasing options and will always make wise choices. In the case of this research, a certain condition of the awareness of the digital banks will lead to the intention to create an account of digital bank.

Hypothesis

H1: there is an effect created by digital bank ads exposure toward people's intention to create an account in digital bank

H2: there is an effect yielded from user experience on M-banking toward people's intention to create an account in digital bank

H3: there is an effect created by people's brand awareness toward the people's intention to create an account in digital bank

Research Type

This type of research is explanatory. Explanatory research means that research aims to explain the relation of the variables studied and the relationship between one variable with another variable (Singh, 2007). This research will explain the effect of the advertising exposure of digital Bank (X1), M-Banking experience (X2), and Brand awareness of digital bank (X3) toward the

dependent variable of intention to create an account (Y1)

Population

Population according to Ardial means a group of people, events, or everything that has characteristics that want to be studied by researchers (2014). Population for this research must have the following criteria: Male and female, Aged 17 – 25 years old, Living in Indonesia, Have experience in using M-Banking The choice of Indonesia is taken due to the focus of the research, which is designated on the digital bank that exists in Indonesia.

Sampling Techniques

The sampling technique used is the non-probability sampling method, which is a sampling technique that does not provide equal opportunities for members of the population to be selected as samples because they must meet certain characteristics. According to Singh (2007), sampling is the process of determining a sampling unit based on the population. Nonprobability sampling does not incorporate the process of random selection, meaning that the probability of selection of each unit is unknown (Singh, 2007). Last but not least, the sample size of research is needed to be more than 30 to

sufficiently represent a population (Singh, 2007). The sample size for this research is 100.

Analysis Technique

Data obtained directly from respondents will be processed until arranged systematically and then hypothesis testing will be performed using simple regression. By the implementation of the simple regression lines as a part of the linear regression statistical tools, we can observe the score that one variable is given to others (Hinton, 2005). Through simple regression, best prediction values can be depicted from dependent variable (Y) to the given independent variable (X) (Singh, 2007). Therefore, the simple regression model is suitable for the research.

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Digital Bank Advertising Exposure

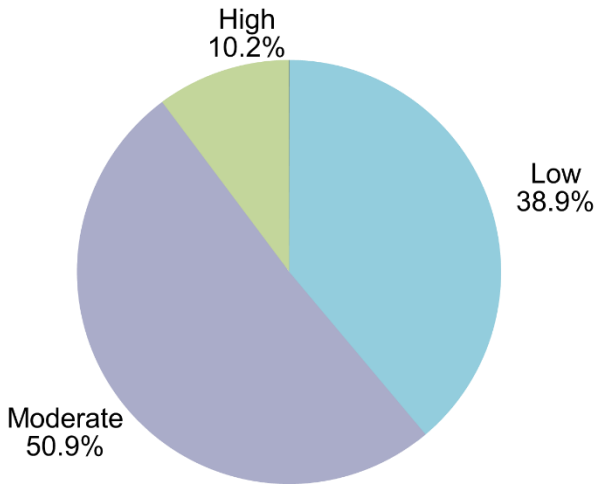


Figure 1: digital bank advertising exposure

By using the data above, it is found that almost half of the respondent is categorize as possessing a low exposure on the digital bank advertisement. The majority, however, most of them are predominantly having moderate exposure whilst the rest are highly exposed by the digital bank advertisement.

Digital Bank Brand Awareness

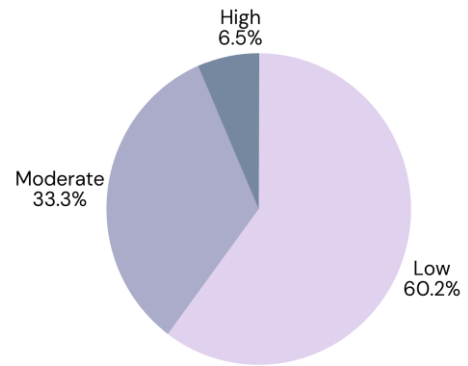


Figure 2: Digital Bank Brand Awareness

According to the data collected by scoring the respondent's answer, it can be seen that more than half of the respondent are possess low to moderate aware toward digital banks and Respondent that aware of the brand of digital bank are only a few.

USER EXPERIENCE ON M-BANKING

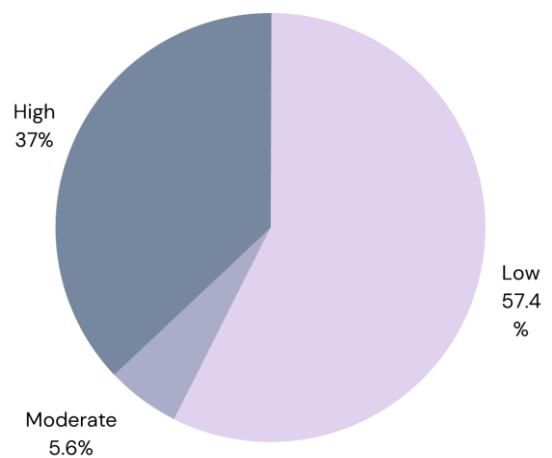


Figure 3: User Experience on M-Banking

According to data summary, it is clear that respondents are predominantly within the moderate and highly experienced users of Mbanking, where most of them are in the category of moderate experienced users. and only few of the respondents possessing low experience in the operating M-banking.

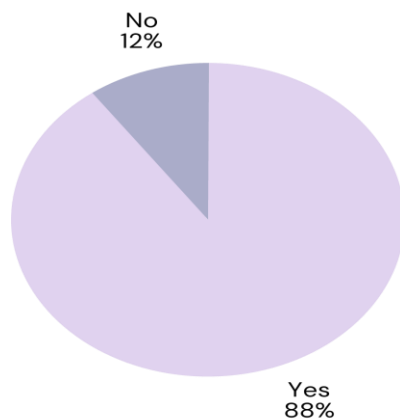


Figure 3 Intention to create an account

The last question is to evaluate the interest of the respondent in opening a new account in digital bank. It is shown that almost all respondent is interested in opening an account and only few prefer not to. Digital banks in Indonesia are particularly, there are still much more space to be improved and maximize. However, with the data gained in the intention of the 108 respondents to create

an account in digital bank or not, only few refuses the technology.

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To test the hypothesis, this study uses the SPSS (Statistical Product and Service Solution) version 25 application with the Simple Linear Regression. From the results of the calculation of the Simple Regression test, the following result are obtained:

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	.091	1	.091	1.246	.621 ^b
	Residual	39.427	106	.372		
	Total	39.519	107			

a. Dependent Variable: *Kemudahan*
 b. Predictors: (Constant), Total

Table 1: Simple Linear Regression Test on Advertising Exposure Towards Intention to Create an Account

The table above is the result of simple linear regression of the advertising exposure of digital bank toward the intention to create an account. Using the output data, it can be seen that the significance level is 0.621, meaning there are no effect of the

advertisement exposure of digital bank toward the intention to create an account. Therefore, the hypothesis is rejected.

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	.285	1	.285	.771	.382
	Residual	39.233	106	.370		
	Total	39.519	107			

a. Dependent Variable: Kemudahan
b. Predictors: (Constant), Total

Table 2: Simple Linear Regression Test On The Effect Of User Experience On M-Banking Toward Intention To Create An Account

The table of the result of simple linear regression shows that the significance number is yielded at 0.382, meaning there is no effect given by user experience on M-Banking toward the intention to create an account. Therefore, the hypothesis is rejected.

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	.084	1	.084	.225	.636
	Residual	39.435	106	.372		
	Total	39.519	107			

a. Dependent Variable: Kemudahan
b. Predictors: (Constant), Total

Table 3: Simple Linear Regression Test On Digital Bank Brand Awareness Toward Intention to Create An Account

The result of simple linear regression shows the significant number of 0.636, meaning that the number is above 0.05.

Therefore, there are no effect on Digital bank awareness toward the intention to create an account. In other words, the hypothesis is rejected.

Discussion

Reflecting on the result of this research, it is concluded that there is no effect of the exposure of digital bank advertisement toward the intention of the people to create an account.

Reflecting to the theory being used, Advertising exposure theory, consumer that are exposed to advertising would cause the consumer to purchase the product. However, aside from nurture the drives to purchasing, this theory also justifies several other effects. It states that through the process of exposed to advertisement, people would feel several effects, which are awareness, information, brand association, brand image and sense of assurance. However, in the matter of this research, the main objective is to sought the effect given by advertising exposure invented by the digital banks toward the intention to create an account.

Through explanation above, it can be retracted that the intention to create an account is not the only output of being exposed to the advertisement. There are other effects that caused by exposure. The effect of

advertising exposure can be in another output, such as awareness, information, association to the brand, brand image or sense of assurance. Whereas, it can be seen that the theory, in the matter of this research, is rejected. Digital banks are now more focusing on the scope of promotion through exhibition, sales marketing and promotion. on the side of exposure created by airing advertisement, still dim. On the other hand, the other circumstance is also included the lack of dominant advertising itself that causing on the lack of exposure among the public, it is proven as the result of the data sampling states that most of the respondent have the ability to name the color used in advertisement but unable to named taglines used by the banks.

The first known to be operating digital bank in Indonesia is the Jenius by BTPN, whom launched in 2016, leading the market. According to the annual 2021 annual report, it is said that there were more than 300 million users have downloaded financial application, 80% increase compared to 2020 annual report (Databoks, 2022). Next, Although the number has escalated, highest number of active users of digital bank has only reached 2.3 million, where it held by Jenius by BTPN. Maulani, states a positive brand image obtained by e-wallet advertisement alters to user's intention

to use the product, employs it to assist in online purchasing, food ordering, and billing services (2021). Meanwhile, digital bank, which included in digital financial services, offering the same features, has to struggle in positioning themselves between the fintech industry, with the only one-of-a-kind feature in savings. The literacy to distinguish the specific position of digital bank is yet to dwelled. In the case of this research, reflecting from the result given from simple linear regression, the theory proposed, which is the Theory of Advertising Exposure is rejected. Therefore, the intention of the people to create an account in digital bank does not affect by digital advertisement exposure.

Data yielded that there is no effect caused by the M-Banking experience (X2) toward the user's intention to create an account (Y).

The Component of User Experience or CUE model explains that the usefulness of the apps based on its physical, visual and communicational aspects. Moreover, this model also concerns on aesthetic, symbolic and motivational aspect of the user which later put as a consideration whether the technology is beneficial, or better left to other alternatives. In addition, the existence of UX (User Experience) has been acknowledged by

several companies as an important factor in creating an apps (Nugraha, Fatwanto, 2021). It assists app developer to enhance the customer experience in operating its systems through critics and feedback.

On the other hand, reflecting to the result from this linear regression, it is stated that there is no effect that caused by M-Banking experience to the intention to create an account. Yet, CUE model states that the output to be opt to the apps or choose the other alternatives. Reflecting toward the similarities between the M-banking and Digital bank, there is possibility that people whom uses M-banking and acknowledge the features are opt to it than other banking services. the existence of digital bank, on the other hand, is mere additional option among already-sustainable banking system.

Furthermore, although the banking experientially digital bank are better than M-banking, there is possibility that people have been adapted to the already-established technology that M-banking have. Compared to conventional bank, according to the evaluation taken by OJK (Otoritas Jasa Keuangan) or monetary services authority, most of the digital bank's maturity level are still below 50% (CNBC, 2021). Therefore, instead of shift from an already-helpful thus

constantly improving technology which people already used to, people prefer to stay in their M-banking and place digital bank as a consideration. Even so, it is also worth noticed that currently, Indonesia is placed as the 2nd on the countries in terms of total digital bank users, it is more than 47 million people in Indonesia, which indicates a bright future on the technology (Databoks, 2021). Therefore, using the data from the research, it is concluded that the theory proposed in an attempt to explain the effect of User Experience on M-Banking toward Intention to create an account, which is the CUE model is rejected.

In the case of the effect of brand awareness on digital bank toward the intention to create a digital bank account is none. The ability of the people to recognize the brand of digital brand that exist in Indonesia then, does not affect their intention to create an account in their financial platform. The result could be different if the level of the brand equity also higher.

Relating to the explanation from Aaker (1991), brand is a crucial asset that a company need to preserve. A strong brand helps company to aims for a long-term goal. However, knowing its position as the most basic in brand equity refrain its effect toward

the action in putting effort to the brand. Awareness, the brand is exposed to its target audience - usually through advertising that attracts attention. Customers grow familiar with the brand and recognize it at a store or elsewhere, which is the next step. Trial phase is when the customer tries it now that they recognize the brand and know what it is or stands for. Preference When a customer has a positive encounter with a brand, that brand becomes the preferred option. On the Loyalty, Users not only suggest the brand to others after a succession of positive encounters with it, but it also becomes the only one they will buy and use in that category. They hold it in such high regard that any product affiliated with it benefits from its favorable aura.

Therefore, it can be concluded that although the brand awareness does not affect the intention to create an effect, there is possibility that the subject observed are aware on the existence of the digital bank. Moreover, a financial industry is an industry of trust, where people highly concern towards the fortune trusted to these company. Whereas, the digital world is highly anticipated by its enormous possibility as a subject of crime, where the leakage of customer personal data, fraud, any act of burglary, has the possibility to happen in anytime.

This condition even worsens in the perspective of stocks market.

Data shows that most of digital bank's shares are down to mostly 40 to 50 percent after its public offering (Databoks, 2022). The staggering increase on the stock's price of digital bank can of course be justifies with a positive sentiment during current digital era, where people are prompt to be as cashless as possible. However, on the other hand, it also indicates how volatile the technology really is.

The fintech industry, in general, is deeply rooted within digital world and the security is always being the issue at stake. This claim is even more supported by the place taken by online fraud in 2020 as the 2nd most reported case of cybercrime in Indonesia (Databoks, 2020). Thus, the case of cybercrime always be the concern to the people whom want to fully trusting all of their funds. Although people aware toward the existence of digital bank, and probably other fintech products, people also aware toward the existence of probable risk in it. Not to mention centralized office of digital bank which usually only existed in major city makes people from smaller city could probably see digital bank as untrustworthy.

The existence of literal threats toward the data and customer funds within the digital world, the already-happened lost fund from their customer, and lack of offices build such negative awareness among the people. last but not least, this the theory of Brand Equity is proposed as the test during the research, however, the result shows that Brand Awareness, which is a part of Brand Equity, does not succeed in bridging the hypothesis that brand awareness of digital bank affect the intention of the people to create an account. Therefore, it is explained on why the hypothesis is rejected.

CONCLUSION AND RECOMMENDATION

Conclusion

1. According to the result of simple linear regression test on the advertising exposure of digital bank toward intention to create an account, it shows significance result of 0.621, which means that simple linear regression test is not significant. Therefore, it can be said there is no effect of the digital bank advertisement toward the intention to create an account.

2. Reflecting to the result of simple linear regression test on the user experience of M-banking toward the intention to create an account it yielded significance result of 0.382 where it is above 0.05, meaning simple linear regression test is not significant. Therefore, user experience on Mbanking has no effect on the intention to create an account.

3. Giving the result of simple linear regression on the brand awareness of digital bank on the intention to create an account, it returned with the significance result of 0.636, where it is above 0.05, meaning that simple linear regression test is not significant. Hence, it can be said that brand awareness on digital bank does not affect the intention to create an account.

Recommendation

1. The variable of advertising exposure is proven to have no significant effect on the intention to create an account in digital bank. Therefore, it is recommended in foreseeable future to take other variables other than advertising exposure, such as electronic words of mouth, News exposure, etc.
2. The variable of User Experience on M-Banking is yielded as to have no significant effect toward the intention to create an account in digital bank. Therefore, it is recommended for the futures research to be

taken with another option of variables, such as Brand equity, peer group, etc.

3. The variable of Digital bank brand awareness is concluded to have no effect on the intention to create an account. Therefore, it is advised for the future research to look forward to another option of variables, such as Negative publicity, words of mouth, or alike.

Contribution

This research is contributed toward the further discovery of the span possibility of digital bank. Result from hypothesis testing shows that the three variables proposed are rejected. therefore, it can be said that there is no effect given by Advertising Exposure of digital bank, User Experience on Digital bank, Digital Bank Brand Awareness, toward the intention to create an account.

- Theoretical contribution o In relation with the research significance, it can be said that digital bank's advertisement exposure does not affect the intention of the market to create an account. It is recommended for the digital bank company to put other method of builds exposure at consideration.
- Practical Contribution o the practical recommendation for the banking industry, although technology shift is at the very concern, this research suggests that customer whom possessed the experience in using the

product of M-Banking does not affect their intention to create an account in digital bank. therefore, it is suggested to improve more to the MBanking apps, and enhance the experience of the users.

- Social significance o Socially, this research provides the knowledge regarding the existence of digital bank, its dynamic positioning among fintech product, thus general information within the perspective of strategic communication. This research as well discuss the thorough aspects of digital bank, explanation on the M-banking, and their ways of gaining customers.

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