Various surveys have been conducted over the past few years indicating financial access in Indonesia is still not good, only 36% of Indonesians have access to financial institutions. This condition should not be underestimated because financial literacy is an absolute requirement for financial independence. To solve these problems, Indonesia has created programs and policies to improve financial access for underserved communities, i.e., inclusive financial programs. One of the inclusive financial programs is Digital Financial Inclusion (DFI) which is a digital access to use of formal financial services by underserved populations. Based on several studies, digitalization is considered appropriate because of its high penetration rate even in the poor and vulnerable. From the insight of service provider of DFI (especially banking), digitalization is considered much more efficient in reducing operational costs.

The success of the DFI service is not only determined by the service provider, but also by the acceptance of the users. It is therefore important for service providers to know how their customers are appreciating DFI services in order to help find strategic plans and increase market share. The TAM model offers a powerful and simple explanation of the factors that affect user acceptance of a technology. The main purpose of this study was to understanding consumer acceptance of using DFI which was investigated and measured by several factors through the TAM model i.e.; perceived usefulness, perceived ease of use, perceived credibility, intention to use, and actual use. The results of this study were expected to improve the development and acceptance of DFI services.

This research was conducted in Bogor City because the level of financial inclusion in Bogor City was low but the digital development was quite good. Data used in this research were primary data and secondary data. Primary data was obtained by distributing questionnaires to respondents by purposive sampling method. The number of valid respondents in this study was 134 people. The secondary data of this study were obtained from journals and other relevant sources. Processing techniques and data analysis in this research was quantitative descriptive analysis. The analytical tool in this study were Partial Least Square Structural Equation Modeling (PLS SEM) using SmartPLS 3.2.

Based on the results of this study, perceived usefulness has no significant effect (p > 0.05) to consumer interest in using DFI services. While perceived ease of use and credibility has significant (p < 0.05) and positive effect to consumer interest in using DFI services. The results of this study also proved that there was significant positive effect from the perceived credibility to perceived usefulness and ease of use at 5% significance level. Consumer interest in this study have significant (p < 0.05) and positive effect of using DFI services. The perceived ease of use in this study was a pseudo-mediator variable between perceptions of credibility and interest in consumer behavior.

Based on SEM analysis result, perceived credibility (X1) is the most influencing consumer interest in using DFI service because it has the highest
coefficient value. The indicator variable 'DFI service provider will fulfill its responsibility to customer' (X12) was the main reflection of perceived credibility because it has the highest loading factor value compared to other. Then, perceived ease of use (Y2) has indicator variable 'ease of access' (Y23) as the highest loading factor value.

The strategies for increasing consumer acceptance of DFI services are based on demographic, usage behavior, SEM, and Importance-Perceived Performance matrix analysis results. The general strategies formulated are (1) enhancing the credibility of the service provider (24 hour hotline, user friendly, and reporting transactions virtually); (2) maintaining transaction quality in speed, convenience, practicality, and flexibility; (3) improve access to services; (4) improve internal internal system (ebanking); and (5) make the service more compatible for use (increase the number of merchants / application usage for e-money).

Keywords: credibility, DFI services, ease of use, TAM, usefulness