ABSTRACT

Digital transformation in the corporate banking sector (wholesale) demands the adoption of platforms capable of integrating trade finance services efficiently and securely. This study aims to analyze the key factors influencing corporate customers' intention to adopt the Qlola by BRI platform, specifically the Digital Trade feature. The research framework employs an extended Technology Acceptance Model (TAM) by incorporating Security and Trust (ST), Institutional Support (IS), and Technology Readiness (TR) variables.

This study utilizes a mixed-methods approach. Quantitative data were collected from 32 enterprise-scale corporate entities in Indonesia and analyzed using Structural Equation Modeling - Partial Least Squares (SEM-PLS) via SmartPLS software. Furthermore, qualitative data were gathered through in-depth interviews with key informants to provide a comprehensive explanation of operational phenomena and statistical anomalies.

The results indicate that the model possesses a substantial predictive power with an R-Square value of 0.845. Hypothesis testing proves that Perceived Usefulness, Security and Trust, Institutional Support, and Perceived Ease of Use have a positive and significant effect on adoption intention. Perceived Usefulness (cost-efficiency logic and demurrage penalty avoidance) and Security and Trust (tiered authorization mechanisms) are identified as the primary determinants (dealbreakers) in the B2B segment. Conversely, the Technology Readiness hypothesis is statistically rejected. Qualitative validation reveals that this insignificance is not caused by customer unreadiness but rather by the bank's IT infrastructure governance bottlenecks, such as unannounced maintenance, latency issues in Single Sign-On (SSO), and high customer expectations for Host-to-Host integration.

The managerial implications of this study recommend PT Bank Rakyat Indonesia (Persero) Tbk to restructure the IT maintenance Service Level Agreement (SLA), escalate backend server bandwidth capacity, train Relationship Managers as digital consultants, and accelerate the release of the Open API documentation portal to facilitate the evolution toward an embedded finance ecosystem..

Keywords: ***Technology Adoption, Technology Acceptance Model (TAM), Qlola by BRI, Digital Trade Finance, Security and Trust, B2B Banking.***