

The Influence of Perceived Ease of Use, Perceived Usefulness and Trust on Interest in Using Seabank Digital Bank in Mojokerto City

Aldy Dwi Saputro ¹, Maharani Ikaningtyas ^{2*}

¹ Universitas Pembangunan Nasional “Veteran” Jawa Timur, Surabaya, 21042010067@student.upnjatim.ac.id

² Universitas Pembangunan Nasional “Veteran” Jawa Timur, Surabaya, maharani.i.adbis@upnjatim.ac.id

Corresponding Author Email: 21042010067@student.upnjatim.ac.id

ABSTRACT

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This study discusses complaints from Seabank users and potential Seabank users on social media regarding applications that are difficult to use, doubts about the security of data and funds and the benefits obtained that can hinder the continuation of Seabank positive trend. This study aims to analyze the effect of Perceived Ease of Use, Perceived Usefulness and Trust on Interest in Using Seabank Digital Bank. Using a quantitative approach, data was collected through a questionnaire with a Likert scale from Seabank Users in Mojokerto City. This study uses multiple linear regression analysis using SPSS. The results showed that Perceived Ease of Use, Perceived Usefulness and Trust simultaneously had a significant effect on Interest in Using, where these variables explained part of the variance in Interest in Using. Individual analysis showed that Perceived Usefulness and Trust had a significant positive effect on Interest in Using, while Perceived Ease of Use did not show a significant effect. These findings suggest that SeaBank should focus more on increasing service benefits and building customer trust rather than relying solely on ease of use in its marketing and product development strategies. This study contributes to research on digital marketing, user behavior in the adoption of financial technology, and strategies for increasing the adoption of digital banking services in Indonesia.

INTRODUCTION

The development of digital technology has changed various aspects of the industry, including the banking sector, where digital banking services have become the main alternative for people in conducting financial transactions. The increasing use of financial technology (fintech) is increasingly driving the adoption of digital banks (Venkatesh et al., 2020).

Not only for conventional banking that has been around for a long time, the emergence of digital banks is also an opportunity for the emergence of new banks in Indonesia. Digital transformation requires banks to change their management and operational patterns. The shift from the concept of a traditional bank to a future bank encourages banks, among others, to adjust their business strategies, rearrange their distribution

networks, encourage banking transactions through digital channels (mobile apps and the internet) including the use of the latest electronic banking devices, in an effort to improve customer experience (OJK, 2021)

In the fast-paced digital era, interest in using a service is a key factor in determining the success of technology adoption, especially in the digital banking sector. Interest in using refers to an individual's tendency or desire to try, use, or continue to use a product or service in the future. In the context of SeaBank, this interest is very important because it reflects how much interest users have in switching from conventional banking services to digital services that are fully application-based.

Interest in using digital banking services does not just appear. Factors such as perceived ease of use,

perceived usefulness, and trust in data security and application reliability play a major role in shaping this interest. This interest defines how much a person is interested and plans to use a particular technology or service. If an individual feels that the application they have does not require much effort to operate it, and therefore the person is interested and wants to continue using the application system. (Febrilia et al., 2020).

Although SeaBank has shown significant growth in Indonesia, the challenge of maintaining user interest remains an important issue. The level of interest in using it from the community varies greatly, depending on how much technology is involved and how positive or negative the public's perception of the technology is. People who feel confident in technology and believe that it can help them in their daily activities tend to have a greater perception of usefulness, so they have a greater interest and willingness to use it (Gekombe et al., 2019).

SeaBank, as one of the digital banks in Indonesia, has experienced rapid growth due to its integration with the Shopee ecosystem. However, even though the trend of using digital banking is increasing, there are still some users who are reluctant to switch from conventional banking services to fully digital banking services (Alalwan et al., 2018).

The first challenge lies in the complaints of user difficulties using the Seabank app. The complaints in this review indicate that the digital banking app fails to meet user expectations regarding ease of use. A complicated process that requires additional time and cost is contrary to the main objective of digital banking, which is to provide practical and efficient services. Thus, applications that are easy to use and do not complicate users, especially financial applications, will be more attractive to the public to use. The more difficult the technology is to use, the lower the individual interest in using it and the slower individuals and community groups will adopt it.

The second challenge lies in the perceived usefulness of using the Seabank app. From a perceived usability perspective, users who initially perceived financial benefits will now have to reconsider the benefits they obtain compared to the costs incurred. This change may cause a shift in perception towards Seabank, from being perceived as an economical and practical option, to a service that comes with additional costs. This condition affects users' assessment of the overall benefits provided by Seabank, which in turn can have an impact on users'

interest in continuing to use the service or even considering other digital bank alternatives that still offer free of charge. Users tend to feel satisfied if they get more benefit.

The third challenge is hesitation. When using the Seabank app, the hesitation in this review shows that some people are still hesitant to deposit funds in a digital bank due to concerns about security and the absence of a physical office as a place for complaints. Meanwhile, there are also those who show interest in using Seabank, but still feel anxious about potential risks such as sudden withdrawals or the safety of the deposited funds. This reflects the ambivalence among the public. They are interested in the convenience offered by digital banks, but are also concerned about the security issues that have been raised recently.

Given this phenomenon, this study aims to analyze the influence of Perceived Ease of Use, Perceived Usefulness, and Trust on Intention to Use Digital Banking. There are several research gaps that form the basis of this study. First, there is inconsistency in research results related to perceived ease of use, where several studies show a significant influence (Pratama & Suputra, 2019), while others state no significant influence (Manfarisa, 2022). Second, the role of trust in digital banking services still needs further research, because although trust is often an important factor in the adoption of digital banks, not many studies have discussed it specifically at SeaBank. Third, most studies still focus on digital banks in general, while SeaBank has a unique ecosystem with Shopee that can influence user decisions.

The novelty in this study lies in several main aspects. First, this study focuses on SeaBank as a digital bank with an e-commerce ecosystem, which has not been widely studied in previous studies. Second, this study conducts an empirical analysis of the role of perceived ease of use, usefulness, and trust simultaneously in determining user interest in the digital banking sector. Third, this study takes samples from users in Mojokerto City, providing a new perspective on the adoption of digital banking in areas with rapid digital economic development.

The study clarifies the relationship between perceived ease of use and interest in using digital services, which previously showed mixed results. In practice, this study provides insight for SeaBank and other digital banks in developing marketing strategies and developing features to better suit user preferences,

as well as assisting regulators in designing policies related to digital banking in Indonesia.

LITERATURE REVIEW

Marketing

According to the American Marketing Association in the book *Marketing Management* (2018:9) "Marketing is a role in an organization that is responsible for communicating, delivering and providing value to consumers, and managing interactions between customers and the company to achieve benefits for both parties." This is also in line with the opinion of Kotler and Keller (2016:27) in Mamesah (2020) who said that marketing is "marketing as the process by which companies create value for customers and build strong customer relationships in order to capture value from customers in return". This definition means that marketing is the process by which companies create value for customers and build strong relationships with customers, the goal is to understand the value desired by customers in return.

Based on the definition above that marketing is identifying and fulfilling consumer needs and desires. Marketing is an activity that does not only focus on simple efforts to achieve sales targets but sales are a stage of the marketing process.

Perceived Ease of Use

According to (Perwitasari, 2022), perceived ease is the extent to which a person believes that using a technology or system does not require much effort or is free from difficulties. In other words, perceived ease reflects the level of comfort and convenience felt by users when using the technology.

In the context of mobile banking services, perceived ease is related to the extent to which users feel that the service does not require much effort, is easy to understand, and is quickly mastered so that it supports user transaction activities efficiently (Natalia & Tesniwati, 2021).

H1: Perceived Ease of Use has a significant and positive direct influence on the Interest in Using SeaBank's digital services on Seabank Digital Bank Users in Mojokerto City.

Perceived of Usefulness

(Wicaksono, 2022) states that Perceived usefulness is an important factor in the Technology Acceptance Model (TAM). Perceived usefulness is an individual's perception of the extent to which technology can help them in performing their tasks or achieving their goals. Perceived usefulness is influenced by the usefulness of technology and the ability of technology to meet user needs.

In the digital era, the existence of technology such as fintech provides various benefits, for example through fast online payments, application-based financial management, and integration of various other features that support business operational efficiency. Therefore, perceived usefulness is a key element that influences the acceptance of this technology by users

H2: Perceived Usefulness has a significant and positive direct influence on the Interest in Using SeaBank's digital services on Seabank Digital Bank Users in Mojokerto City.

Trust

Macintosh and Lockskin in (Razak et al., 2018) state the definition of trust that one party relies on the belief and integrity of another party. This definition shows that one party trusts and believes in the reliability and integrity of the other party in the transaction. Trust is the basis for someone in deciding whether to use a digital bank as a means of online financial transactions or not.

H3: Perceived Trust has a significant and positive direct influence on the Interest in Using SeaBank's digital services on Seabank Digital Bank Users in Mojokerto City

Interest in Using

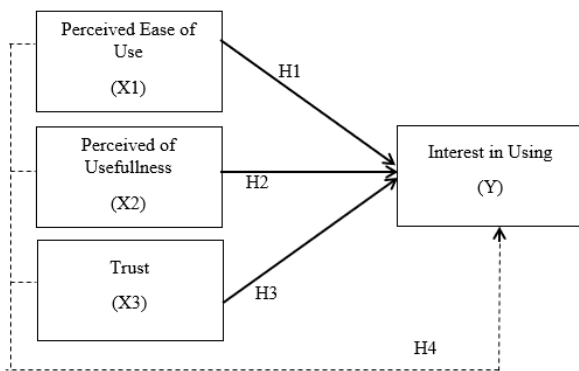
This interest defines how much a person is interested and plans to use a particular technology or service. if an individual feels that the application he has does not require much effort to operate it, and therefore the person is interested and wants to continue using the application system. (Febrilia et al., 2020).

The level of interest in using the community varies greatly, depending on how much the technology is involved and how positive or negative the public's perception of the technology is. People who feel confident in technology and believe that the

technology can help them in their daily activities tend to have a greater perception of usefulness so that they have a greater interest and willingness to use it (Gekombe et al., 2019).

H4: Perceived Ease of Use, Perceived Usefulness and Trust have a significant and positive simultaneous influence on the Interest in Using SeaBank's digital services on Seabank Digital Bank Users in Mojokerto City.

Figure 1. Conceptual Framework



Source :Processed by the author, 2025

METHOD

This study uses a quantitative approach with a causal associative research design, which aims to analyze the causal relationship between independent variables (perceived ease of use, perceived usefulness, and trust) and the dependent variable (interest in using SeaBank).

The population in this study were SeaBank users in Mojokerto City. The research sample was taken using a purposive sampling technique, with the criteria for respondents being active SeaBank users aged 18-60 years who live in Mojokerto City. The number of samples was determined using the Slovin formula with a margin of error of 8%, resulting in 156 respondents.

Data were collected through an online questionnaire distributed via Google Form. The questionnaire consisted of questions adapted from previous studies and measured using a 5-point Likert scale, from 1 (Strongly Disagree) to 5 (Strongly Agree). The data obtained were then analyzed using multiple linear regression analysis and classical assumption tests with the help of SPSS version 30

RESULT

Responden Description

The characteristics of respondents in this study reflect the profile of SeaBank users in Mojokerto City based on several main variables. The majority of respondents are in the age range of 18–35 years, with a percentage of 80%, indicating that the younger age group is more active in using digital banking services. In terms of gender, the composition of users is quite balanced with 55% male and 45% female.

Validity Test

The validity test results for each indicator in the variables used show a value greater than the r-table, where the r-table value is 0.157. Therefore, it can be concluded that the indicators used in this research variable are relevant and can be used as items in data collection.

Reliability Test

Based on the results of the reliability test above, the calculated alpha values are as follows: Perceived Ease of Use of 0.868, Perceived Usefulness of 0.909, Trust of 0.853, and Interest in Using of 0.820. These values exceed the minimum threshold of Cronbach's alpha, which is 0.60. According to Winarni, (2021), in testing data reliability using the Cronbach's alpha method, an instrument can be said to be reliable if it has a Cronbach's alpha value greater than 0.60. Thus, the data obtained can be said to be reliable and suitable for use as a data collection tool.

Normality Test

Figure 3. Normality Test

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			156
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		2.68040633
Most Extreme Differences	Absolute		.049
	Positive		.049
	Negative		-.045
Test Statistic			.049
Asymp. Sig. (2-tailed) ^c			.200 ^d
Monte Carlo Sig. (2-tailed) ^e	Sig.		.483
	99% Confidence Interval	Lower Bound	.470
		Upper Bound	.496

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

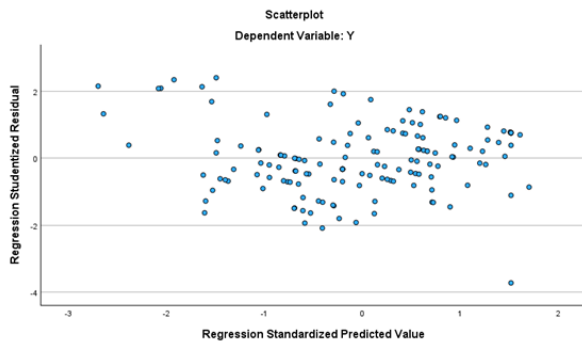
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 1335104164.

Source : Ouput SPSS 25, 2025

Based on the results of the normality test in the table above, it can be seen that the significance value or Asymp. Sig. (2-tailed) is $0.200 > 0.05$, so it can be concluded that the residual value is normally distributed.

Heteroscedasticity Test

Figure 4. Heteroscedasticity Test



Source : Ouput SPSS 30, 2025

Based on the test results above, it shows the distribution of residual points that do not form a particular pattern, although there are variations in their distribution. The distribution of points that tend to be random around the horizontal line at a residual value of zero indicates that there is no significant heteroscedasticity problem in the model.

Multicollinearity Test

Table 1. Multicollinearity Test

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Perceived Ease of Use (X1)	,350	2.856
	Perceived of Usefulness (X2)	,367	2.728
	Trust (X3)	,447	2.238

a. Dependent Variable: Interest in Using (Y)

Source : Ouput SPSS 30, 2025

Based on Table 1 above, the results of the multicollinearity test using VIF show that the VIF values for the variables Perceived Ease of Use (X1), Perceived Usefulness (X2), and Trust (X3) are all

below 10. Thus, it can be concluded that there is no indication of multicollinearity in all variables in this regression model.

Multiple Linier Regression Analysis Test

Table 2. Multiple Linier Regression Analysis Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	12.539	1.814		6.911	<,001		
	Perceived of Ease Use (X1)	-.083	.087	-.108	-.951	.343	.350	2.856
	Perceived of Usefulness (X2)	.154	.062	.279	2.505	.013	.367	2.728
	Trust (X3)	.367	.090	.413	4.093	<,001	.447	2.238

a. Dependent Variable: Interest in Using (Y)

Source : Ouput SPSS 30, 2025

Table 3 presents the results of multiple linear regression analysis, where Intention to Use (Y) acts as the dependent variable, while Perceived Ease of Use Style (X1), Perceived Usefulness (X2), and Trust (X3) act as independent variables. Based on Table 3, the resulting multiple linear regression equation is as follows: $\text{Intention to Use (Y)} = 12.539 - 0.083 X1 + 0.154 X2 + 0.367 X3 + e$

From Table 3 it can be seen that:

- The constant (β_0) of 12.539 indicates that if all independent variables are zero, then the Y value is estimated to be 12.539.
- The regression coefficient of the Perceived Ease of Use variable (X1) of -0.083 indicates that every one unit increase in X1 will decrease Y by 0.083, but the results are not significant.
- The regression coefficient of the Perceived Usefulness variable (X2) of 0.154 indicates that every one unit increase in X2 will increase Y by 0.154 with a significant effect.
- The regression coefficient of the Trust variable (X3) of 0.367 indicates that every one unit increase in X3 will increase Y by 0.367 with a significant effect.

Hypothesis Test

F-Test

Table 3. F-Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	498.615	3	166.205	22.686	<.001 ^b
	Residual	1113.610	152	7.326		
	Total	1612.224	155			

a. Dependent Variable: Interest in Using (Y)

b. Predictors: (Constant), Trust (X3), Perceived of Usefulness X2, Perceived Ease of Use (X1)

Source : Ouput SPSS 30, 2025

The F-test results show the f-count and significant value are 22,686 and 0.001, where the f-count value is greater than the f-table (2,664) and the significant value is less than 0.05. it is stated that Perceived Ease of Use (X1), Perceived Usefulness (X2), and Trust (X3) simultaneously have a significant influence on the Interest in Using (Y) SeaBank's digital services.

t-Test

Table 4. t-Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.539	1.814		6.911	<.001
	Perceived of Ease Use (X1)	-.083	.087	-.108	-.951	.343
	Perceived of Usefulness (X2)	.154	.062	.279	2.505	.013
	Trust (X3)	.367	.090	.413	4.093	<.001

a. Dependent Variable: Interest in Using (Y)

Source : Ouput SPSS 30, 2025

The results of the t-test in Table 5 show that the Perceived Ease of Use variable shows a t-count and significant value of -0.951 and 0.343, where the t-count value is smaller than the t-table (1.975) and the significant value is greater than 0.05. So H1 is rejected. Thus, it is stated that the Perceived Ease of Use variable (X1) does not have a significant effect (no effect) on the interest in using (Y) Seabank in Mojokerto City.

Furthermore, the T-Test Results of the Perceived Usefulness variable show a t-count and significant value of 2.505 and 0.013, where the t-count value is greater than the t-table (1.975) and the significant value is less than 0.05. So H2 is accepted. Thus it is stated that the variable Perception of Usefulness (X2) has a significant influence (Influential) on the interest in using (Y) Seabank in Mojokerto City

Furthermore, the T-Test Results of the Trust variable show the t-count and significant value of 4,093 and 0.001 where the t-count value is greater than the t-table (1,975) and the significant value is less than 0.05 So H3 is Accepted. Thus it is stated that the variable Perception of Usefulness (X3) has a significant influence (Influential) on the interest in using (Y) Seabank in Mojokerto City

Table 6. Coefficient of Determination Test R²

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.176 ^a	.031	.012	1.64564

a. Predictors: (Constant), Trust (X3), Perceived of Usefulness (X2), Perceived Ease of Use (X1)

Source : Ouput SPSS 30, 2025

Based on the table above, an analysis can be carried out, namely the Adjusted R Square value or coefficient of determination of 0.309, which can be interpreted that 30.9% of the variable Interest in Using (Y) is influenced by the variables Perceived Ease of Use (X1), Perceived Usefulness (X2), Trust (X3) and 69.1% is influenced by other variables outside the research.

DISCUSSION

The Influence of Perceived Ease of Use on Interest in Using.

Based on the results of the first hypothesis test (H1), it is proven that the variable Perception of Ease of Use (X1) has no significant influence (No effect) on interest in using (Y) Seabank in Mojokerto City.

The results of this study are supported by research compiled by Manfarissa (2022) showing that perceived ease of use has no effect on interest in using the Seabank Digital Bank

according to Davis' perceived ease of use theory (as cited in Wicaksono, 2022) Perceived ease of use is the extent to which a person believes that a technology system can be used easily and without requiring much effort. This perception includes aspects of the technology's ability to be understood, operated, and accessed by users efficiently. so in this study because the respondents were inhabited by Gen Z who were already technologically literate, ease of use had no effect on interest in using

This is because the majority of respondents in this study were 18-30 years old, who are already technologically literate are usually more interested in features such as free transfers, cashback promos, or high savings interest, rather than just ease of application.

The Influence of Perceived Usefulness on Interest in Using

Based on the results of the second hypothesis test (H2), it is proven that the perceived usefulness variable (X2) has a significant influence (Affected) on interest in using (Y) Seabank in Mojokerto City.

The results of this study are supported by research compiled by Ahmad (2021) showing that perceived usefulness has a significant effect on interest in using the Seabank Digital Bank

According to Davis' Perceived Usefulness Theory (as cited in Perwitasari, 2022) perceived usefulness includes the real benefits felt by users when using technology, both in terms of efficiency, effectiveness, and the ability to complete tasks faster.

This is because SeaBank users in Mojokerto may feel that this service makes their financial transactions easier, such as ease of transfer & payment without the need to come to the bank. Savings or deposit interest rates that are more attractive than conventional banks. Promos and cashbacks that increase financial benefits for users. As these benefits are perceived to be tangible, they are more interested in using SeaBank.

The Influence of Trust on Interest in Using .

Based on the results of the second hypothesis test (H3), it is proven that the variable Perception of Trust (X3) has a significant influence (Affected) on interest in using (Y) Seabank in Mojokerto City. The results of this study are supported by Rodiah (2020) which shows that perceived usefulness has a significant influence on interest in using Seabank in Mojokerto City

according to the theory of the TAM 3 model Venkatesh & Bala (as cited in Wicaksono, 2022) incorporate the trust variable into the TAM 3 model. Trust is an important element in TAM 3 because it reflects the extent to which users believe that technology is reliable and safe to use,

This is because users feel safe, are confident in the company's reputation, believe in its security system,

and the official license from the Financial Services Authority (OJK) ensures that this service is legal and supervised by regulators. In the world of digital banking, without trust, users will not dare to save money or make transactions through the platform.

The influence of perceived ease of use, perceived usefulness and trust on interest in using.

Based on the hypothesis test (H4), it is thus stated that perceived ease of use (X1), perceived usefulness (X2), and trust (X3) simultaneously have a significant influence on interest in using (Y) SeaBank bank digital services.

The results of this study are supported by Manfarissa (2022) showing that perceived ease of use, perceived usefulness, and trust simultaneously have a significant influence on interest in using SeaBank bank digital services.

This is because these three factors complement each other in shaping user interest in digital banking services. If the application is easy to use, users will feel comfortable and not hesitate to try. In addition, if users see that the application is really useful, they will be more encouraged to use it regularly. Trust is also an important factor because in digital financial services, users need to feel confident that the system is safe and reliable.

In the world of digital banking, a combination of these three factors is essential. Convenience alone is not enough, as users also need to see the benefits and security of the service. If the application is easy but not useful, users will not be interested. Conversely, if the app is useful but difficult to use, users may be reluctant to try. Similarly, if the app is easy and useful but not trusted, users will hesitate to use it. Therefore, the combination of perceived ease, usefulness, and trust creates a positive experience and encourages users to use digital banking services such as SeaBank.

CONCLUSION

Based on the results of the study, it is known that perceived ease of use does not have a significant effect on interest in using SeaBank in Mojokerto City. This finding is in line with Manfarissa's research (2022) which also shows that ease of use has no effect on interest in using SeaBank digital services. This can be explained because the majority of respondents are generation Z aged 18-30 years who are already familiar with technology, so the ease of use factor is

not crucial. They consider features such as free transfer fees, cashback promos, and high savings interest. On the other hand, perceived benefits are proven to have a significant influence on interest in using SeaBank. This result is supported by Ahmad's research (2021) which shows that the benefits felt by users - such as ease of transactions, time efficiency, and various financial benefits - encourage them to use digital banking services.

In addition, trust also has a significant effect on interest in using SeaBank, in accordance with the results of Rodiah's research (2020) which states that trust is an important factor in shaping interest in digital banking services. A sense of security, confidence in the company's reputation, application security system, and legality from OJK make users feel comfortable making transactions.

Simultaneously, the three variables-perceived ease of use, perceived benefits, and trust-are proven to have a significant influence on interest in using, as also shown by Manfarissa (2022) who states that the three factors complement each other and form a positive experience in using digital banking services. Thus, although ease of use is not a dominant factor for tech-savvy users, perceived benefits and trust remain key determinants in increasing interest in digital services such as SeaBank.

However, this study has several limitations. First, the scope of respondents is limited to SeaBank users in Mojokerto City, so the results cannot be widely generalized. Second, the coefficient of determination (R Square) value of 30% indicates that there are still 70% other factors that have not been included in the research model. Third, the use of quantitative methods alone may not be sufficient to explore the deeper reasons of each respondent.

For future research development, it is recommended to add other variables such as satisfaction, promotion, service quality, or social influence. Research can also be conducted in a wider area or nationally to strengthen generalization. A mix-method combining surveys and interviews can also be used to gain a deeper understanding of user behavior and preferences in using digital banking services.

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