Proceeding of International Business and Economic Conference (IBEC) Vol. 5 No. 1, pp. 221-232, November, 2026
http://conference.eka-prasetya.ac.id/index.php/ibec

Understanding Generation Z's Decision to Use SeaBank: The Roles of Digital Service and Perceived Security

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ABSTRACT

This study examines the effects of digital service and perceived security on the decision to use SeaBank among Generation Z users in Medan. Data were collected through an online survey of 115 active SeaBank users selected using purposive sampling. The responses were analyzed using partial least squares structural equation modeling with SmartPLS 4. The results show that digital service has a positive and significant relationship with the decision to use SeaBank ($\beta = 0.512$; $t = 4.741$; $p < 0.001$). Perceived security also has a positive and significant relationship with the decision to use SeaBank ($\beta = 0.399$; $t = 3.633$; $p < 0.001$). Together, the two predictors explain 75.5% of the variance in the decision to use SeaBank. These findings suggest that reliable digital services and users' confidence in transaction security are relevant to their choice of a digital banking service. The findings reflect respondents' self-reported decisions and should be interpreted within the study's purposively selected sample.

Keywords: Decision To Use, Digital Banking, Digital Service, Generation Z, Perceived Security.

INTRODUCTION

Generation Z grew up in the development of digital technology and is used to using digital banking services. In choosing these services, they consider convenience, efficiency, reliability, and data and transaction security. Therefore, Digital Service and Perceived Security can influence usage decisions. shows that convenience and security perception have a positive effect on the decision to use mobile banking in Generation Z.(Dzakiroh & Oktoriza, 2026)

The development of digital banking in Indonesia is one of them shown by SeaBank Indonesia. Based on the Annual Report of PT Bank SeaBank Indonesia for 2025, SeaBank has served more than 28 million customers with an average of more than 12 million transactions per day, deposits of IDR 34.8 trillion, and total assets of IDR 44.4 trillion. However, these developments do not necessarily reflect the same usage decisions for every user. shows that the perception of security and convenience is related to the sustainability of SeaBank use.(PT Bank SeaBank Indonesia, 2025)(David Dagang Kerans et al., 2025)

A pre-survey of 30 SeaBank users in Medan City showed that 83.3% of respondents considered Digital Service to have met expectations and 80% felt safe in transactions, but only 70% made SeaBank the first choice and 73.3% used it regularly. This condition shows a difference between the assessment of service and security and the decision to use. It shows that perceived security has an effect on the decision to reuse mobile banking.(Aristiana et al., 2025)

Digital Service includes convenience, efficiency, reliability, and aspects of electronic service quality in the form of efficiency, system availability, fulfillment, and privacy. The quality of these services can support the experience and use of digital services, as shown by Rahardjo & Darma (2025) who found a relationship between digital service quality and the sustainability of mobile banking use.(Parasuraman et al., 2005)

Perceived Security is related to the user's belief in the system's ability to protect personal data and transactions. shows that the perception of security has a significant effect on the decision to use mobile banking, while it shows the influence of Perceived Security on the decision to reuse mobile banking.(Rezeki et al., 2025)(Brawijaya et al., n.d.)(Aristiana et al., 2025)

Previous research on digital banking services still focuses a lot on behavioral intention, usage intention, technology adoption, and use behavior. Research on the influence of Digital Service and Perceived Security simultaneously on the Decision to Use SeaBank in Generation Z in Medan City is still limited. It also shows that the quality of e-service is related to the sustainability of the use of digital banking by Generation Z. This study aims to analyze the influence of Digital Service and Perceived Security on the decision to use SeaBank in Generation Z in Medan City.(Nugroho et al., 2023; Sebayang et al., 2024; Wijaya & Noviaristanti., 2024)(Qulub & Ayuningtyas Putri, 2024)(Rahmawati et al., n.d.)

Table 1 presents the results of a preliminary survey of 30 SeaBank users in Medan City which aims to obtain an initial overview of respondents' perception of Digital Services, Perceived Security, and decisions to use SeaBank.

Table 1.
Results of Respondents' Preliminary Survey

Variabel	Indicator	Agree + Strongly Agree	Neutral	Disagree & Strongly Disagree
Digital Service	SeaBank's app interface is attractive and easy to understand	83,3%	16,7%	0,0%
Security Perception	I believe SeaBank is able to protect my balance and account information	80,0%	20,0%	0,0%
Usage Decisions	I chose to use SeaBank over some other digital banks	70,0%	23,3%	6,7%
Usage Decisions	I use SeaBank regularly for financial transactions	73,3%	20,0%	6,7%
Usage Decisions	SeaBank's service and security advantages influenced my decision to use it	90,0%	10,0%	0,0%

The preliminary survey (Table 1) showed generally positive assessments of Digital Service, Perceived Security, and SeaBank usage decisions. However, some respondents had not chosen SeaBank as their primary service or used it regularly, highlighting the need to examine these variables' effects on usage decisions. Although previous studies support their relevance, research jointly examining Digital Service and Perceived Security in SeaBank usage decisions among Generation Z in Medan remains limited. This gap, summarized in Table 2, motivates the present study.

Table 2.
Research Gap

No	Researcher	Variables studied	Research Findings	Research Gap	Position of this Research
1	(Nugroho et al., 2023)	Service Quality, System Security, Intention to Use	Service quality and security positively affect Jenius usage intention.	Conceptual Gap: Prior studies focus on usage intention rather than actual usage decisions based on service quality and security.	This study examines SeaBank usage decisions based on users' evaluations of Digital Service and Perceived Security.
2	(Qulub & Ayuningtyas Putri, 2024)	Intention to Use, Brand Image, Perceived Behavioral Control, Digital Financial Literacy (David Dagang Kerans et al., 2025)	Perceived behavioral control and digital financial literacy affect Islamic digital bank usage.	Empirical Gap: Previous studies emphasize user behavior and financial literacy, while Digital Service and Perceived Security remain underexplored as simultaneous factors..	This study identifies Digital Service and Perceived Security as key determinants of SeaBank usage decisions.
3	(Supriyadi & Darwanto, 2023a)	Digital Service Quality, Customer Satisfaction, Usage Decisions	Digital service quality improves usage decisions through service experience.	Empirical Gap: Previous studies examine digital service quality without integrating Perceived Security into usage decisions.	This study jointly examines the effects of Digital Service and Perceived Security on SeaBank usage decisions.
4	(Sebayang et al., 2024)	Trust, Privacy Risk, Financial Risk, Mobile Banking Adoption	Privacy risks and financial risks are influencing the adoption of mobile banking through user trust.	Conceptual Gap: Prior studies focus on mobile banking adoption rather than actual usage decisions based on service quality and security.	This study integrates Digital Service and Perceived Security into a single model to explain SeaBank usage decisions.
5	(Wijaya & Noviaristanti., 2024)	UTAUT3, Perceived Security, Behavioral Intention, Use Behavior	Perceived Security contributes to the behavioral intention and use behavior of the BLU BCA Digital application.	Context Gap: Evidence on SeaBank usage decisions among Generation Z in Medan remains limited, as prior studies focus on other digital banking platforms.	This study examines SeaBank usage decisions among Generation Z in Medan using UTAUT2 as the grand theory.
6	(Rezeki et al., 2025)	Digital Service, Perceived Security, Digital	Digital Service and Perceived Security are important	Practical Gap: Further evidence is needed on how Digital Service and Perceived	This study examines how Digital Service and Perceived Security influence SeaBank

Banking Usage Decisions	factors that influence the decision to use digital banking.	Security influence SeaBank usage decisions, particularly its adoption as a primary and regularly used service.	usage decisions among Generation Z in Medan, based on pre-survey findings.

Based on Table 2, previous research shows the importance of Digital Service and Perceived Security in digital banking. However, research that simultaneously tests the Decision to Use SeaBank in Generation Z in Medan City is still limited. This research is expected to enrich the empirical evidence and become an input for SeaBank in improving service quality and security.

Research Novelty

This research has several aspects of novelty compared to previous research. In terms of theoretical novelty, this study uses UTAUT2 as a grand theory with Digital Service and Perceived Security as external variables in explaining Decision to Use in Generation Z. These two variables are contextual factors that complement the perspective of technology acceptance. .(Venkatesh et al., 2012)

In terms of empirical novelty, this study examines the simultaneous influence of Digital Service and Perceived Security on the decision to use SeaBank in Generation Z. This study expands on previous studies that focused more on behavioral intention, intention to use, or technology adoption by focusing on the decision to use as the actual use behavior (Nugroho et al., 2023; Qulub & Ayuningtyas Putri, 2024; Sebayang et al., 2024; Wijaya & Noviaristanti., 2024)

In terms of practical novelty, this study briefly provides evidence that Digital Service and Perceived Security influence the Decision to Use SeaBank in Generation Z, as well as being the basis for improving the quality of digital services and transaction security.

LITERATURE RIVIEW

Grand Theory

The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) explains technology adoption through nine constructs, including performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, behavioral intention, and use behavior (Venkatesh et al., 2012) . The theory has been applied to mobile banking adoption in Indonesia (Mufingatun, 2020) . In this study, Digital Service and Perceived Security are positioned as contextual factors influencing Generation Z's Decision to Use SeaBank (Wijaya & Noviaristanti., 2024) .

Decision To Use (Y)

Decision to Use refers to Generation Z's decision to choose and use SeaBank based on their needs, available alternatives, and perceived benefits. UTAUT2 provides the theoretical foundation for understanding technology use through the Use Behavior construct (Venkatesh et al., 2012). However, this study focuses on users' decisions to choose and use SeaBank in the context of digital banking. Therefore, Decision to Use is measured using three indicators: service selection, decision accuracy, and benefit-based decisions.

These indicators were developed based on the consumer decision-making perspective of Kotler et al. (2022) and adapted to the digital banking context. Service selection reflects users' choice of SeaBank, decision accuracy represents the suitability of their choice to their needs, and benefit-based decisions refer to the benefits considered when choosing the service. Previous studies on mobile banking decisions, including Lumbantoruan et al. (2023) and Ramadhan (2024), provide supporting context regarding

the relevance of benefits and convenience in users' decisions.(Lumbantoruan et al., 2023)(Ramadan, 2024) (Venkatesh et al., 2012)

Digital Service(X1)
In the digital banking industry, Digital Service plays an important role in shaping users' experiences through technology-based service quality. Parasuraman et al. (2005) explain electronic service quality as the ability of electronic platforms to provide services effectively and efficiently. The E-S-QUAL model comprises four dimensions: efficiency, system availability, fulfillment, and privacy. However, in this study, privacy is examined separately through the Perceived Security construct. Therefore, Digital Service is measured through three indicators: ease of use, service efficiency, and service reliability, which reflect the ease of operating the application, the efficiency of service processes, and the consistency of services in meeting users' needs. Previous studies have examined the relationship between e-service quality, perceived ease of use, and perceived usefulness among mobile banking users, highlighting the relevance of e-service quality in digital banking services.(Parasuraman et al., 2005)(Indriastuti et al., 2022; Parasuraman et al., 2005)(Shafira Az-Zahra et al., 2023)(Indriastuti et al., 2022)

Previous studies have shown that digital service quality is relevant to users' decisions to use digital banking. In this study, Digital Service represents SeaBank's service performance and is operationalized through three indicators: ease of use, service efficiency, and service reliability. These indicators reflect the ease of conducting transactions, the efficiency of service processes, and the consistency and accuracy of transaction services. This operationalization is informed by previous studies on digital banking service quality and mobile banking usage decisions.(Nugroho et al., 2023)(Buttu Kayang et al., 2024)

Perceived Security (X2)
In the context of digital banking services, Perceived Security refers to users' perceptions of a system's ability to protect personal information and financial transactions from security threats (Apau & Singh Lallie, 2022) . In this study, Perceived Security is operationalized through three indicators: data and information security, transaction protection, and accounts protection. ata and information security refers to users' confidence in the confidentiality of their personal and financial information. Transaction protection reflects users' confidence in the security of transactions and the effectiveness of security controls against unauthorized access. Account protection refers to users' confidence in the system's ability to detect suspicious account activity and prevent account misuse. These indicators were formulated to reflect security concerns relevant to SeaBank users, drawing on previous research on perceived security in banking services (Bitkina et al., 2022) and mobile banking applications (Apau & Singh Lallie, 2022) .

Hypothesis Development
The Influence of Digital Services on Usage Decisions

Digital Service is the quality of digital service performance that reflects the platform's ability to provide effective, efficient, and reliable services. According to Parasuraman et al. (2005), the quality of electronic services plays a role in shaping user evaluation of digital services. In this study, Digital Services are measured through three indicators, namely ease of use, service efficiency, and service reliability, which reflect ease of operation, process efficiency, and service consistency. The better the Digital Service is perceived, the greater the tendency of users to use digital banking services.(Parasuraman et al., 2005)

Research shows that the quality of digital services has a positive effect on the adoption of digital banking. Supriyadi and also show that the quality of digital services can encourage the use of digital banking services. It shows that e-service quality affects the use and acceptance of mobile banking through ease of use and perceived benefits. Thus, the better the Digital Service is felt, the greater the tendency of Generation Z to choose and use SeaBank. Therefore, the hypotheses proposed are:(Nugroho et al., 2023)(Supriyadi & Darwanto, 2023b)(Shafira Az-Zahra et al., 2023)

H1: Digital Service has a positive effect on Decision to Use

The Influence of Security Perception on Usage Decisions

Perceived Security refers to user's perception that the system is able to protect personal data and transactions from various security threats. Security perception is one of the user's considerations in using mobile banking services and has a positive effect on its use. found that Perceived Security has a significant effect on the intention to use mobile banking. Similar results were shown by Wijanarko and Sihite (2024), that the perception of security has a positive and significant effect on the intention to use BRImo. This shows that the higher the user's confidence in the security of the service, the greater their tendency to use digital banking services.(Apau & Singh Lallie, 2022)(Nugroho et al., 2023; Wijaya & Noviaristanti., 2024)(Hari Pratama Putra & Rachmat, 2022)

Based on the description and results of the previous research, Perceived Security is estimated to have a positive influence on the decision to use SeaBank. Therefore, the hypotheses proposed are:

H2: Perceived Security has a positive effect on Decision to Use

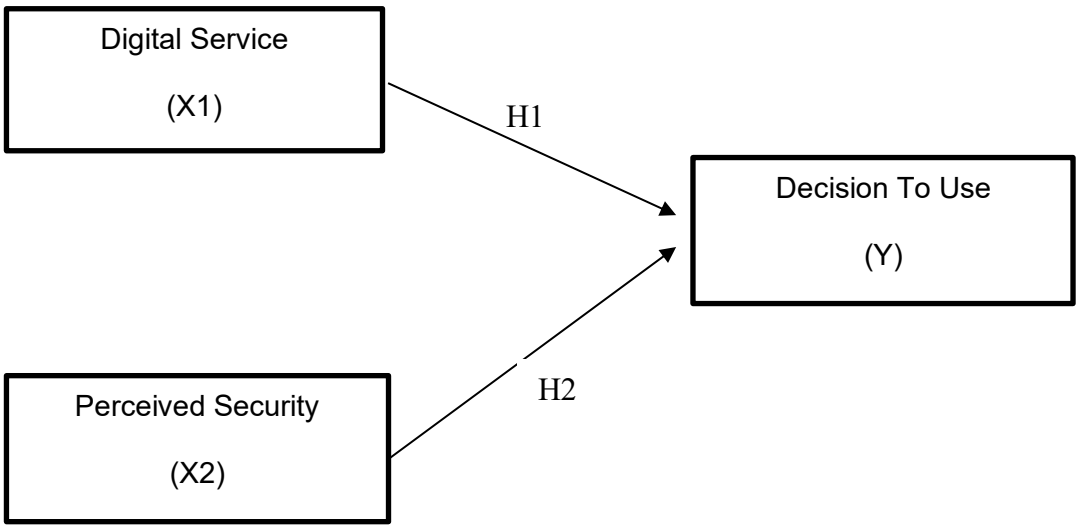


Figure 1. Conceptual Framework
Source: Developed by the authors based on Parasuraman et al. (2005), Venkatesh et al. (2012), and previous empirical studies.

Based on UTAUT2 as the theoretical foundation, the concept of E-S-QUAL from Parasuraman et al. (2005), the concept of Perceived Security, and previous research, this study views Digital Service and Perceived Security as factors that affect the Decision to Use SeaBank. Digital Service reflects service quality through efficiency, system availability, and fulfillment, while Perceived Security reflects user confidence in data protection, financial information, and transaction security. Based on this foundation, this study proposes two hypotheses regarding the relationship between Digital Service and Perceived Security to the Decision to Use SeaBank in Generation Z in Medan City.

RESEARCH METHOD

This study employed a quantitative explanatory design to examine the effects of Digital Service and Perceived Security on the Decision to Use SeaBank among Generation Z in Medan City. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4, which supports simultaneous analysis of construct relationships and prediction (Hair & Alamer, 2022)

The unit of analysis was Generation Z SeaBank users residing in Medan City, selected through purposive sampling. Respondents were required to be aged 18–29, reside in Medan, have an active SeaBank account, have conducted at least two transactions in the previous six months, and be willing to participate. The study involved 115 respondents. G Power analysis with two predictors, a 5% significance level ($\alpha = 0.05$), a moderate effect size ($f^2 = 0.15$), and 95% statistical power indicated a minimum sample of 107 respondents. The final sample exceeded this requirement to improve estimate stability and account for potentially unusable data.

Data were collected online using a structured questionnaire comprising 22 items: 10 for Digital Service, 6 for Perceived Security, and 6 for Decision to Use. The measures were based on the E-S-QUAL framework (Parasuraman et al., 2005) , (Apau & Singh Lallie, 2022) , and the Use Behavior concept in UTAUT2 (Venkatesh et al., 2012) , respectively, alongside previous studies. Responses were measured on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree).

The measurement model (outer model) was assessed using outer loadings, AVE, Cronbach's Alpha, Composite Reliability, rho_A, and HTMT to evaluate validity and reliability. The structural model (inner model) was assessed using VIF, path coefficients, R^2, f^2, and predictive relevance. Hypotheses were tested through bootstrapping with 5,000 subsamples, examining t-statistics, p-values, and confidence intervals. Effects were considered significant when $t > 1.96$ and $p < 0.05$. SRMR was also used as supplementary information to assess model fit (Hair & Alamer, 2022)

RESULTS

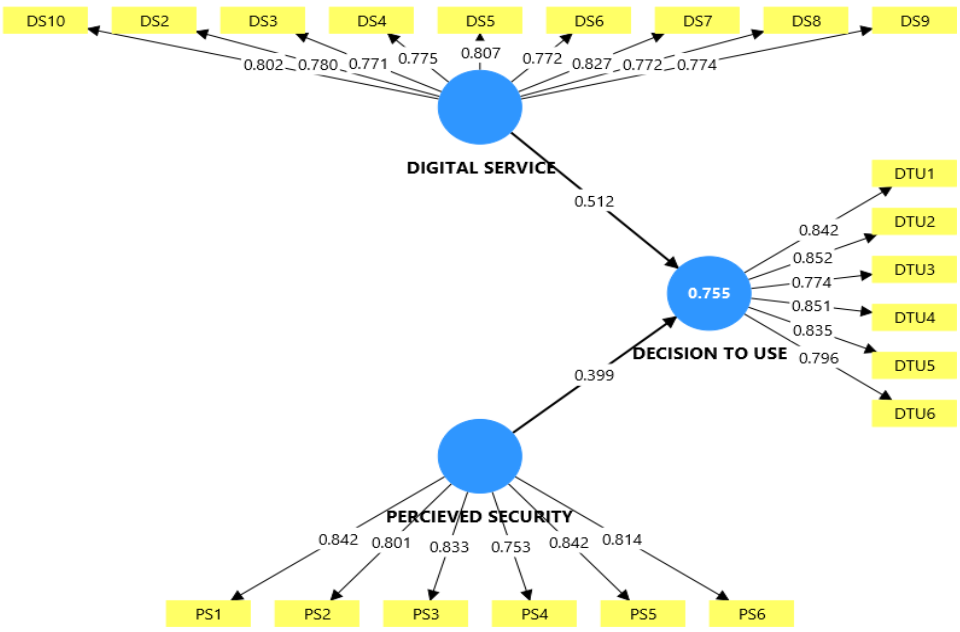


Figure 2. Structural Model Analysis Using SmartPLS 4

Outer Loading

In the initial measurement model, DS1 ("The SeaBank application is easy to learn and use") had an outer loading of 0.277. After verifying the original responses, data coding, and import process, DS1 was removed due to its low loading, and the model was reestimated. In the final model, the nine remaining Digital Service indicators had outer loadings of 0.771–0.827, The Decision to Use indicator 0.774–0.852, and Perceived Security indicators 0.753–0.842, all exceeding the recommended threshold of 0.708. Digital Service achieved a Cronbach's alpha of 0.923, composite reliability of 0.936, and AVE of 0.619.

Table 3.
Reliability

Construct	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Digital Service	0,923	0,924	0,936	0,619
Decision to Use	0,906	0,907	0,928	0,682
Perceived Security	0,898	0,898	0,922	0,664

The reliability test used Cronbach's Alpha, rho_A, and Composite Reliability, while the convergent validity was evaluated through AVE. Based on Hair et al. (2022) findings, the reliability values of > 0.70 and AVE ≥ 0.50 indicated that the criteria were met. The test results showed that Digital Service had Alpha values of 0.923, rho_A 0.924, Composite Reliability of 0.936, and AVE of 0.619; Decision to Use of 0.906, 0.907, 0.928, and 0.682; and Perceived Security of 0.898, 0.898, 0.922, and 0.664. Thus, all constructs have met the criteria for convergent reliability and validity.

Table 4.
Discriminant Validity

Construct Relationships	HTM	2,5%	97,5%	Conclusion
Digital Service ↔ Decision to Use	0,915	0,719	0,980	Fulfilled
Perceived Security ↔ Decision to Use	0,904	0,687	0,986	Fulfilled
Perceived Security ↔ Digital Service	0,899	0,658	0,979	Fulfilled

Discriminant validity was assessed using HTMT and HTMT Inference. The HTMT values were 0.915 for Digital Service–Decision to Use, 0.904 for Perceived Security–Decision to Use, and 0.899 for Perceived Security–Digital Service. Although two values exceeded the 0.90 threshold, all 95% confidence intervals were below 1, supporting discriminant validity based on HTMT inference. However, the high HTMT values warrant cautious interpretation.

Table 5.
Multicolinearity

Relationship to Y	LIVE (O)	2,5%	97,5%
Digital Service → Decision to Use	3,062	1,397	6,259
Perceived Security → Decision to Use	3,062	1,397	6,259

The multicollinearity test was conducted to determine the presence of a high correlation between exogenous variables in the research model. Based on the results of data processing using SmartPLS 4, the value of VIF Digital Service on the Decision of Use was 3.062, while the value of VIF Security Perception of the Decision of Use was also

3.062. Both values were below the limit of 5, thus indicating that there were no serious multicollinearity problems in the research model.

Table 6.
F Square

Connection	f² (O)	Interpretation
Digital Service → Decision to Use	0,350	Large
Perceived Security → Decision to Use	0,212	Medium

Based on the results of data processing, the value of f² Digital Service is 0.350 and Security Perception is 0.212. This value shows that Digital Service has a large effect, while Security Perception has a moderate effect on Usage Decisions.

Inner Model
Table 7.
R Square

Variable endogenous	R-Square	R-Square Adjusted
Usage Decisions	0,755	0,751

The R-Square test was used to determine the ability of exogenous variables to explain variations in endogenous variables in the research model. Based on the results of data processing using SmartPLS 4, the R-Square value for the Use Decision variable was 0.755, while the R-Square Adjusted value was 0.751. This shows that Digital Service and Perceived Security explain 75.5% of the Decision to Use variation in this model, while the other 24.5% of the variation has not been explained by the two variables.

Table 8.
Hipotesis

Hipotesis	Variable Relationships	b	T-statistics	P-value	Confidence Interval
H1	Digital Service → Usage Decisions	0,512	4,741	< 0.001	0,290–0,708
H2	Security Perception → Usage Decisions	0,399	3,633	< 0.001	0,187–0,614

H1: Digital Service → Usage Decisions
The test results showed that Digital Service was positively and significantly associated with SeaBank's Usage Decisions, with path coefficient values of β = 0.512, t = 4.741, and p < 0.001. The confidence interval of 0.290–0.708 also did not include zero values. Thus, H1 was supported, which showed a positive and significant relationship between Digital Service and Usage Decision in the study respondents.

H2: Safety Perception → Use Decision
The test results showed that Security Perception was positively and significantly associated with SeaBank Usage Decisions, with path coefficient values of β = 0.399, t = 3.633, and p < 0.001. A confidence interval of 0.187–0.614 did not include zero values. Thus, H2 was supported, indicating a positive and significant relationship between Security Perception and Usage Decision in the study respondents.

DISCUSSION

H1 – Digital Service

Digital Service positively and significantly influences SeaBank's Decision to Use (β = 0.512; t = 4.741; p < 0.001). Ease of access, feature clarity, speed, and service stability support users' decisions to use SeaBank. This finding aligns with (Nugroho et al., 2023) , (Supriyadi & Darwanto, 2023a) , and (Shafira Az-Zahra et al., 2023) . Therefore, SeaBank should maintain accessible features and reliable services.

H2 – Perceived Security

Perceived Security positively and significantly influences SeaBank's Decision to Use (β = 0.399; t = 3.633; p < 0.001). Transaction security and personal data protection are important considerations for users. This finding aligns with (Nugroho et al., 2023) , (Wijaya & Noviaristanti., 2024) , and (Aristiana et al., 2025) . SeaBank should therefore maintain transaction security and data protection to strengthen user confidence.

R^2

The R^2 value of 0.755 indicates that Digital Service and Perceived Security explain 75.5% of the variation in Decision to Use, while the remaining 24.5% is explained by other factors. However, the HTMT values for two construct pairs slightly exceed 0.90, requiring cautious interpretation of the results.

CONCLUSION

This study found that Digital Service and Perceived Security positively and significantly influence Decision to Use among Generation Z SeaBank users in Medan City. These findings highlight the importance of providing quality digital services and maintaining users' confidence in security to support the use of digital banking services. Together, these variables explain 75.5% of the variation in Decision to Use, indicating their substantial explanatory contribution. However, the findings should be interpreted within the scope of the purposively selected sample.

RECOMMENDATION

Digital banking providers should improve service accessibility, transaction speed, application stability, and feature clarity while maintaining transaction security and data protection. Future research should examine additional factors, explore more diverse respondents, and include other digital banking platforms to broaden the findings, as 24.5% of the variation in usage decisions remains unexplained.

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