The Effect of Ease of Use, Effectiveness, and Perception of Risk on Interest in Using Seabank Digital Bank (A Case Study in Higher Education)

Habsiah Ramadhani Putri[1], Sri Trisnaningsih [2],
[1,2]Universitas Pembangunan Nasional "Veteran" Jawa Timur, Indonesia
[1] habsiahramadhani@gmail.com,[2] trisna.ak@upnjatim.ac.id

Abstract

The development of information technology has driven the rapid growth of Financial Technology (Fintech) services, including digital banking. Ease of use, effectiveness, and transaction security have become the main factors encouraging the adoption of these services, especially among Generation Z, who are known for their adaptability to technology. One of the prominent digital banks among students is Seabank, which is recorded as the most widely used digital bank by accounting students at UPN "Veteran" East Java, with a usage rate reaching 82.9%. The purpose of this study was to analyze how ease of use, effectiveness, and risk perception influence the interest in using SeaBank digital banking among accounting students at UPN "Veteran" East Java. This study employs a quantitative method with the analysis technique of Structural Equation Modeling (SEM) based on Partial Least Squares (PLS). This technique is used to examine the relationships among variables in the research model. Primary data were collected through an online questionnaire distributed via Google Forms to 50 Accounting students (class of 2022–2023) at UPN "Veteran" East Java. The data were analyzed using SmartPLS 4.0 software. The research conducted reveals that the variables of ease of use, effectiveness, and risk perception have a positive and significant impact on the interest in using Seabank digital banks among accounting students at UPN "Veteran" East Java.
Keywords: ease of use, effectiveness, risk perception, interest in using digital banks
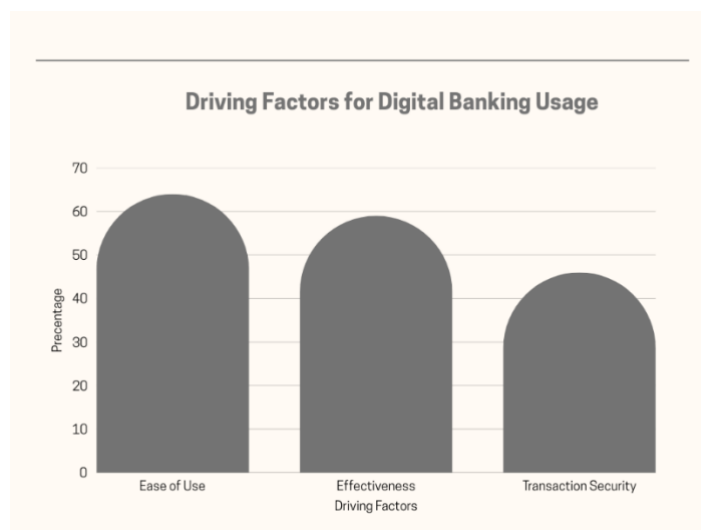
Abstrak

Perkembangan teknologi informasi telah mendorong pertumbuhan pesat layanan Financial Technology (Fintech), termasuk perbankan digital. Kemudahan penggunaan, efektivitas, dan keamanan transaksi menjadi faktor utama yang mendorong adopsi layanan ini, terutama di kalangan generasi Z yang dikenal adaptif terhadap teknologi. Salah satu bank digital yang menonjol di kalangan mahasiswa adalah Seabank, yang tercatat sebagai bank digital paling banyak digunakan oleh mahasiswa akuntansi UPN "Veteran" Jawa Timur, dengan tingkat penggunaan mencapai 82,9%. Tujuan penelitian ini adalah untuk menganalisis pengaruh kemudahan penggunaan, efektivitas, dan persepsi risiko terhadap minat penggunaan bank digital Seabank di lingkup mahasiswa akuntansi UPN "Veteran" Jawa Timur. Penelitian ini menggunakan metode kuantitatif dengan teknik analisis Structural Equation Modeling (SEM) berbasis Partial Least Squares (PLS). Teknik ini digunakan untuk menguji hubungan antar variabel dalam model penelitian. Data primer dikumpulkan melalui penyebaran kuesioner online menggunakan Google Form kepada 50 mahasiswa Akuntansi angkatan 2022–2023 di UPN "Veteran" Jawa Timur. Data dianalisis menggunakan perangkat lunak SmartPLS 4.0. Penelitian yang telah dilakukan menunjukkan hasil bahwa variabel kemudahan penggunaan, efektivitas, dan persepsi risiko berpengaruh positif dan signifikan terhadap minat penggunaan bank digital seabank pada mahasiswa akuntansi di UPN "Veteran" Jawa Timur.
Kata Kunci: *kemudahan penggunaan, efektivitas, persepsi risiko, minat menggunakan bank digital*

Habsiah Ramadhani Putri , Sri Trisnaningsih

Introduction

Based on the press release from the Governor of Bank Indonesia (BI) in October 2024, it was reported that there were 5,666.28 million digital banking transactions, reflecting a 34.43 percent annual growth in the third quarter of 2024 (Antaranews.com, 2024). The increase in the number of digital bank users is influenced by various factors that encourage individuals to adopt technology, which can be studied using the Technology Acceptance Model (TAM) approach (Rachmawati & Trisnaningsih, 2023). Interest is a key psychological factor that can help individuals achieve their goals (Putri et al, 2021). The interest in using digital banks is a crucial element that reflects an individual's desire to engage with digital-based banking services, offering convenient, practical, and effective financial solutions.

Source : Populix.com (2024)

Picture 1. Driving Factors For Digital Banking Usage

A Populix survey on perceptions of digital banks in Indonesia conducted in July 2024 showed that the factors driving digital bank usage include ease of use (64%), effectiveness (59%), and transaction security (46%). The survey results show that more than 50% of digital bank users are generation z. Students are known as generation z, or a generation that is familiar with technological developments. Based on the results of a survey conducted on random accounting students of UPN "Veteran" East Java, it was found that Seabank excelled as the

162

ENTITA: Jurnal Pendidikan Ilmu Pengetahuan Sosial dan Ilmu-Ilmu Sosial;
Special Edition Renaisans: 1ˢᵗ International Conference of Social Studies

most widely used digital bank by students, with a usage percentage of 82.9%. Meanwhile, other digital banks such as Bank Jago (4.9%), Blu by BCA (4.9%), Jenius (2.4%), and Line Bank (4.9%) show lower usage.

This research was conducted on accounting students of UPN "Veteran" East Java batch 2022-2023. The selection of accounting students from this batch is relevant because they have received courses in accounting information systems and risk management. Accounting Information Systems provides an understanding of the relationship between accounting knowledge and information technology, as well as the impact of both in increasing the effectiveness and efficiency of financial management (Sihombing & Sulistyo, 2021). Risk management courses provide students with knowledge on how to identify, analyze, and manage risks in various contexts that affect decision-making (Hopkins, 2012). A solid understanding of information technology and risk management is crucial in optimizing the use of digital banking services.

Research conducted by Cupian et al (2022) states that perceived convenience has no effect on interest in using Islamic digital banks. Mahardika et al (2021) states that ease of use has a positive effect on interest in using LinkAja Syariah fintech. Noviyanti & Erwati (2021) states that effectiveness has a positive effect on interest in using financial technology (fintech). In contrast, research conducted by Rachmawati & Trisnaningsih (2023) states that effectiveness does not contribute to the interest in using e-wallets. Research conducted by Lestari et al (2023) states that risk perception partially has a positive and significant effect on interest in using digital banks. Meanwhile, research conducted by Wijaya & Susilawati (2021) states that risk perception has a negative effect on the use of Gopay.

However, despite the growing body of research, studies specifically investigating Seabank usage among students, particularly accounting students, remain scarce. This study introduces novelty by focusing on Generation Z within the academic environment of UPN "Veteran" East Java, thereby providing a deeper and more contextual understanding of the factors influencing the interest in using digital banking services. Accordingly, this research seeks to fill existing gaps in the literature concerning digital banking adoption behavior among university students.

Based on the aforementioned research gap, further investigation into the effect of ease of use, effectiveness, and risk perception on interest in using digital banks is considered necessary. This study aims to fill this gap by analyzing the factors that influence digital bank adoption among university students, a potential user group in the digital era. By

understanding these factors, it is expected to provide deeper insights into user behavior and assist service providers in developing more effective strategies. Based on this background, a study was conducted entitled "The Effect of Ease of Use, Effectiveness, and Perception of Risk on Interest in Using Seabank Digital Bank (Case Study of Accounting Students of UPN 'Veteran' East Java)".

Method

The research method employed is a quantitative approach. As stated by Sugiyono (2022) quantitative research methods are based on positivist philosophy and are used to examine specific populations or samples. Data is collected through research instruments and then analyzed using quantitative or statistical techniques. In this study, the data type is primary data, gathered by distributing questionnaires via Google Forms. The population in this study were students of the Accounting Undergraduate Study Program class of 2022-2023, totaling 692 students. In this study, the sampling technique employed was the Purposive Sampling method, focusing on specific criteria: accounting students from UPN "Veteran" East Java, class of 2022-2023, users of Seabank digital banks and have completed courses in accounting information systems and risk management.

The type of data used in this study is primary data. Data was obtained from questionnaires by google forms that have been filled in by respondents, namely active students of the Accounting study program of UPN "Veteran" East Java batch 2022-2023. This study utilizes the Structural Equation Modeling Partial Least Square (SEM-PLS) analysis technique, employing SmartPLS software version 4.0 for assistance. This research uses PLS, which includes testing the outer model, inner model, and hypothesis testing. PLS has the advantage of measuring the correlation between each indicator variable which makes it more accurate in producing research findings, so SEM-PLS is often applied in behavior-focused research, including interest in using financial technology (Cupian et al, 2022).

Result and Discussion

Respondent Overview

Respondents were dominated by the class of 2022 with a percentage of 58% and the class of 2023 at 21%. The proportion of men is 38%% and women 62%. Respondents are students aged 19-20 years with percentages; 19 years (14%), 20 years (38%), 21 years (44%), and 22 years (4%). All respondents are active users of seabank digital bank and

have received accounting information systems & risk management courses as the criteria needed in this study.

Respondent Response Results

The presentation results of each answer given by the respondents were collected in the form of a Likert scale, the measurement scale used was 1 (strongly disagree) and 4 (strongly agree).

a. Ease of Use

There are 4 (four) questions used to measure the Ease of Use (X1) variable. These variable indicators are referred to as a set of four indicators. Respondents' results for the Ease of Use (X1) variable are as follows:

Table 1. Respondents result for the Ease Of Use (X1)

Item	Score				Total	Average
	1 (STS)	2 (TS)	3 (S)	4 (SS)		
X1.1	0	0	28	22	50	3,44
Percentage	0%	0%	56%	44%	100%	
X1.2	1	4	26	19	50	3,26
Percentage	2%	8%	52%	38%	100%	
X1.3	0	1	32	17	50	3,32
Percentage	0%	2%	64%	34%	100%	
X1.4	0	1	26	23	50	3,44
Percentage	0%	2%	52%	46%	100%	

Source: Data processed, 2025

Based on the respondents' answers, it is known that X1.1 has an average item of 3.44, stating that the answer agrees that the appearance of the Seabank digital bank is clearly designed and easy for users to understand. At X1.2 the average item of 3.26 states that the answer agrees that the features available at the Seabank digital bank are easily accessed and operated by users. In question X1.3, the average item of 3.32 states that the answer agrees that users have no difficulty in transacting using the seabank digital bank. Question X1.4 with an item average of 3.44 states that the answer agrees that the seabank digital bank provides features that make it easy for users to report problems using digital banks. available answers.

Habsiah Ramadhani Putri · Sri Trisnaningsih

b. Effectiveness

There are 4 (four) questions used to measure the Effectiveness variable (X2). These variable indicators can be summarized as four indicators. The respondents' results for the Effectiveness variable (X2) are as follows:

Table 2. Respondents result for the Effectiveness (X2)

Item	Score				Total	Average
	1 (STS)	2 (TS)	3 (S)	4 (SS)		
X2.1	0	3	22	25	50	3,44
Percentage	0%	6%	44%	50%	100%	
X2.2	0	4	22	24	50	3,40
Percentage	0%	8%	44%	48%	100%	
X2.3	0	2	22	26	50	3,48
Percentage	0%	4%	44%	52%	100%	
X2.4	0	2	28	20	50	3,36
Percentage	0%	4%	56%	40%	100%	

Source: Data processed, 2025

Based on the respondent's answer data, it is known that at X2.1 has an average of 3.44, stating that the answer strongly agrees that the features of the Seabank digital bank are easy for users to understand. At X2.2 the average item of 3.40 stated that the answer agreed that the features available at the Seabank digital bank were easy to use for daily transactions. Question X2.3 the average item of 3.48 states that the answer agrees that the use of the seabank digital bank is flexible and allows users to transact anywhere and anytime. X2.4 item average of 3.36 states that the answer agrees that the seabank digital bank can save time because it can easily make instant payments to many merchants.

c. Risk Perception

There are 5 (five) questions used to measure the Risk Perception variable (X2). These variable indicators are identified as four indicators. The respondents' results for the Risk Perception variable (X2) are as follows

Table 3. Respondents result for the Risk Perception (X3)

Item	Score				Total	Average
	1 (STS)	2 (TS)	3 (S)	4 (SS)		
X3.1	0	3	28	19	50	3,32
Percentage	0%	6%	56%	38%	100%	
X3.2	0	5	26	19	50	3,28
Percentage	0%	10%	52%	38%	100%	
X3.3	0%	3	25	22	50	3,38
Percentage	0%	6%	50%	44%	100%	
X3.4	0	2	31	17	50	3,30

Item	Score				Total	Average
	1 (STS)	2 (TS)	3 (S)	4 (SS)		
Percentage	0%	4%	62%	34%	100%	
X3.5	1	3	28	18	50	3,26
Percentage	2%	6%	56%	36%	100%	

Source: Data processed, 2025

According to the responses from the participants, it is evident that at X3.1 an average of 3.32 states that the answer agrees that the seabank digital bank security system can protect users from online fraud. At X3.2 the average item of 3.28 states that the answer agrees that the seabank digital bank is responsive enough to respond to user complaints so as to minimize the level of anxiety. In X3.3 the average item of 3.475 states that the answers agree that the products available in the seabank digital bank can be operated properly and rarely experience downtime. Question X3.4 has an item average of 3.30 stating that the answer agrees that the seabank digital bank will not disseminate user personal information to other parties. X3.5 has an item average of 3.26, stating that the answer agrees that during transactions using the seabank digital bank does not experience anxiety.

d. Interest in Using Digital Bank

There are 4 (Four) questions used to measure the variable Interest in Using Digital Banks (Y). These variable indicators are collectively referred to as four indicators. The results of respondents for the variable Interest in Using Digital Banks (Y) are as follows:

Table 4. Respondents result for the Interest in Using Digital Banks (Y)

Item	Score				Total	Average
	1 (STS)	2 (TS)	3 (S)	4 (SS)		
Y1.1	0	0	28	22	50	3,44
Percentage	0%	0%	56%	44%	100%	
Y1.2	0	0	23	27	50	3,54
Percentage	0%	0%	46%	54%	100%	
Y1.3	0	8	25	17	50	3,18
Percentage	0%	16%	50%	34%	100%	
Y1.4	0	1	20	29	50	3,56
Percentage	0	2%	40%	58%	100%	

Source: data processed, 2025

Informed by respondents' answers, it is known that in Y1.1, the average item of 3.44 states that the answer strongly agrees that users are willing to use seabank digital banks. At Y1.2 the average item of 3.54 states that the answer strongly agrees that it will use the seabank digital bank in daily transactions. At Y1.3 an average of 3.18 stated that the answer agreed that they would use the seabank digital bank to save money. Y1.4 the average item

167

of 3.56 states that the answer strongly agrees that it will recommend using the seabank digital bank to others because of the benefits obtained.

Outer Model Test Results

a. Convergence Validity Test

An indicator is considered to have met the criteria for good convergence validity if the outer loading value is> 0.7.

Table 5. Convergencece Validity Test

	Ease of Use	Effectiveness	Risk Perception	Interest in Using Digital Bank
X1.1	0,802			
X1.2	0,728			
X1.3	0,735			
X1.4	0,739			
X2.1		0,763		
X2.2		0,860		
X2.3		0,891		
X2.4		0,752		
X3.1			0,888	
X3.2			0,754	
X3.3			0,860	
X3.4			0,778	
X3.5			0,748	
Y1.1				0,746
Y1.2				0,712
Y1.3				0,825
Y1.4				0,781

Source: Data processed, 2025

all items have an outer loading value above 0.7 so it can be said that all indicators are valid and can be used in the research model.

b. Discriminant Validity Test

An indicator is considered to possess discriminant validity if its cross-loading value on the relevant indicator is greater than the values on other variables.

Table 6. Discriminant Validity Test

	Ease of Use	Effectiveness	Risk Perception	Interest in Using Digital Bank
X1.1	0,802	0,101	0,202	0,503
X1.2	0,728	0,185	0,118	0,316
X1.3	0,735	0,005	0,235	0,287
X1.4	0,739	0,183	0,426	0,361
X2.1	0,198	0,763	0,246	0,214
X2.2	0,230	0,860	0,121	0,354
X2.3	0,033	0,891	0,176	0,363
X2.4	0,090	0,752	-0,029	0,342
X3.1	0,315	0,108	0,888	0,420
X3.2	0,236	0,087	0,754	0,393
X3.3	0,250	0,061	0,860	0,338
X3.4	0,269	0,202	0,778	0,393
X3.5	0,231	0,108	0,748	0,453
Y1.1	0,449	0,286	0,301	0,746
Y1.2	0,333	0,168	0,290	0,712
Y1.3	0,383	0,402	0,503	0,825
Y1.4	0,396	0,327	0,405	0,781

Source: Data processed, 2025

the cross loading value of all intended indicators is greater than the cross loading value of other indicators. This value can be seen from the numbers that are colored red.

c. Composite Reliability

An indicator is said to meet the composite reliability criteria if the resulting value is> 0.7.

Table 7. Composite Reliability Test

	Composite reliability (rho_a)	Composite reliability (rho_c)
Ease of Use	0,781	0,838
Effectiveness	0,855	0,890
Risk Perception	0,867	0,903
Interest in Using Digital Bank	0,785	0,851

Source: Data processed, 2025

all composite reliability values are above 0.7, so it can be said that all variables have met the requirements of the composite reliability test.

d. Cronbach Alpha

An indicator is considered reliable if the value of Cronbach alpha> 0.7.

Table 8. Cronbach Alpha Test

	Cronbach's alpha
Ease of Use	0,751
Effectiveness	0,836
Risk Perception	0,865
Interest in Using Digital Bank	0,769

Source: Data processed, 2025

The Cronbach alpha value of each indicator is> 0.7 so it can be said that all indicators in this study are reliable and can be used.

Inner Model Test Results

a. R-Square Test

The closer R-Square value is to one, the more accurately the independent variable accounts for the variation in the dependent variable.

Table 9. R-Square Test

	R-square	Adjusted R-square
Interest in Using Digital Bank	0,470	0,436

Source: Data processed, 2025

b. Path Coefficients Test

The path coefficient shows the direction of influence between the independent and dependent variables. A positive value indicates a positive relationship, namely an increase in the independent variable and followed by the dependent variable, and vice versa.

Table 10. Path Coefficients Test

	Path coefficients
Ease of Use -> Interest in Using Digital Bank	0,350
Effectiveness -> Interest in Using Digital Bank	0,296
Perceived Risk -> Interest in Using Digital Bank	0,346

Source: Data processed, 2025

all indicators have positive path coefficients. From the results of path coefficient testing, it can be said that all independent variables have a positive relationship with the dependent variable.

170

ENTITA: Jurnal Pendidikan Ilmu Pengetahuan Sosial dan Ilmu-Ilmu Sosial;
Special Edition Renaisans: 1st International Conference of Social Studies

c. F-Square Test

The F-Square test measures the degree of influence that the independent variable has on the dependent variable. A value of 0.02 or higher indicates a low influence, a value of 0.15 or higher signifies a moderate influence, and a value of 0.35 or higher reflects a high influence.

Table 11. F-Square Test

	f-square
Ease of Use -> Interest in Using Digital Bank	0,204
Effectiveness -> Interest in Using Digital Bank	0,160
Perceived Risk -> Interest in Using Digital Bank	0,200

Source: Data processed, 2025

1. Ease of Use on Interest in Using Digital Bank: The f-square value for ease of use on interest in using is 0.204, indicating that the effect of ease of use on interest in using is moderate.

2. Effectiveness on Interest in Using Digital Bank: The f-square value for the effect of effectiveness on interest in using is 0.160 which indicates that the effect of effectiveness on interest in using is moderate.

3. Perception of Risk on Interest in Using Digital Bank: The f-square value for risk perception on interest in using is 0.200, which means that the effect of risk perception on interest in using is moderate.

Hypothesis Test Results

To determine whether an indicator is significant or not, it can be seen if the t-statistic value> 1.96 and the P value <0.05 indicate that there is a significant effect, and vice versa.

Table 12. Hypothesis Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Ease of Use -> Interest in Using Digital Bank	0.350	0.365	0.142	2.467	0.014
Effectiveness -> Interest in Using Digital Bank	0.296	0.301	0.111	2.662	0.008
Perceived Risk -> Interest in Using Digital Bank	0.346	0.350	0.113	3.063	0.002

Source: Data processed, 2025

171

The following are the results of hypothesis testing:

1. Ease of Use on Interest in Using Digital Bank: A path coefficient of 0.350, along with a t-statistic of 2.467 and a p-value of 0.014, indicates a significant effect. Since the t-statistic exceeds 1.96 and the p-value is below 0.05, this hypothesis is accepted.

2. Effectiveness on Interest in Using Digital Bank: The path coefficient of 0.296, a t-statistic of 2.662, and a p-value of 0.008 also signify a significant effect. With the t-statistic greater than 1.96 and the p-value less than 0.05, this hypothesis is accepted.

3. Perceived Risk to Interest in Using Digital Bank: A path coefficient of 0.346, a t-statistic of 3.063, and a p-value of 0.002 show a significant effect. The t-statistic is greater than 1.96 and the p-value is under 0.05, leading to the acceptance of this hypothesis.

The Effect of Ease of Use on Interest in Using Seabank Digital Bank

The results of the analysis show that hypothesis H1 is accepted, with the results of the analysis of ease of use having a positive and significant effect on interest in using the Seabank digital bank among accounting students of UPN "Veteran" East Java batch 2022-2023. This research is in line with the Technology Acceptance Model (TAM), where ease of use refers to the user's belief that the system is easy to operate. Students feel that the design of the Seabank application is clear and makes it easy for them to access features such as fee-free transfers and instant payments. These results support the research of Dewi & Paramita (2024) and Lestari et al (2023) which show the positive effect of ease of use variables on interest in using fintech.

Effectiveness of Interest in Using Seabank Digital Bank

Data analysis shows that hypothesis H1 is accepted, with effectiveness having a positive and significant effect on interest in using Seabank digital bank. This research supports TAM, where students find this application helpful in financial management, such as analyzing income and expenses. This result is consistent with research by Dewi & Paramita (2024) and Noviyanti & Erawati (2021), who found that effectiveness has a positive effect on interest in using fintech. Features such as QRIS and instant payments increase students' interest in using the application, providing flexibility in transactions anywhere and anytime.

The Effect of Risk Perception on Interest in Using Seabank Digital Bank

172

ENTITA: Jurnal Pendidikan Ilmu Pengetahuan Sosial dan Ilmu-Ilmu Sosial;
Special Edition Renaisans: 1ˢᵗ International Conference of Social Studies

The results of the analysis show that hypothesis H1 is accepted, with risk perception having a positive and significant effect on interest in using the Seabank digital bank. Students who have a positive perception of application security tend to be more interested in using it. This finding supports the research of Lestari et al (2023), which shows that risk perception has a significant effect on interest in using digital banks. Additional security features, such as two-factor authentication and responsiveness in handling complaints, help reduce concerns related to technical risks.

Conclusion

Based on the research results that have been processed in the previous chapter, the conclusions obtained from this research are as follows;

1. Ease of use has a positive and significant effect on the interest of accounting students of UPN "Veteran" East Java batch 2022-2023 in using Seabank digital banks.
2. Effectiveness has a positive and significant effect on the interest of accounting students of UPN "Veteran" East Java batch 2022-2023 in using Seabank digital banks.
3. Perceived risk has a positive and significant effect on accounting students at UPN "Veteran" East Java's interest in using Seabank digital banks.

Advice

Based on the conclusions of this study, the suggestions that can be given are as follows;

1. Future researchers are advised to expand the sample and add more diverse respondent characteristics.
2. Future research should add independent variables to find other factors that influence interest in using digital banks.
3. Digital bank service providers are expected to increase innovation, add features, and strengthen security systems to avoid unwanted risks.

References

Antaranews.com. (2024). *Transaksi perbankan digital tumbuh 34,43 persen di triwulan III-2024*. Antara. https://www.antaranews.com/berita/4401473/transaksi-perbankan-digital-tumbuh-3443-persen-di-triwulan-iii-2024

Cupian, Valentino, U., & Annisa Noven, S. (2022). Analisis Faktor-faktor Yang Mempengaruhi Minat Menggunakan Bank Digital Syariah pada Generasi Z: Studi Kasus di Kota Bogor. *Jurnal Ilmiah Ekonomi Islam*, *8*(02), 1679–1688.

http://dx.doi.org/10.29040/jiei.v8i2.5299

Dewi, R., & Paramita, S. (2024). Pengaruh Kemudahan Penggunaan, Efektivitas Penggunaan Dan Risiko Terhadap Minat Bertransaksi Menggunakan Financial Technology (Studi Kasus Umkm Di Kota Cimahi). *Journal of Economic, Bussines and Accounting (COSTING)*, *7*(4), 8890–8900. https://doi.org/10.31539/costing.v7i4.10604

Hopkins, P. (2012). *Fundamentals Of Risk Management* (2 ed.). Kogan Page.

Lestari, W., Fauji, R., Manajemen Keuangan, P., Ekonomi Dan Bisnis, F., Buana Perjuangan Karawang, U., & Karawang, K. (2023). Pengaruh Literasi Keuangan, Persepsi Risiko, Dan Kemudahan Penggunaan Terhadap Menggunakan Bank Digital (Seabank) (Studi Pada Masyarakat Karawang Timur). *Jurnal Manajemen Terapan dan Keuangan (Mankeu*, *12*(04), 1140–1154.

Mahardika, maulida swara, Fauzi, A., & Mardi. (2021). Pengaruh Kemudahan Penggunaan, Keamanan Dan Risiko Terhadap Minat Penggunaan Financial Technology (Fintech) Payment Linkaja Syariah. *Indonesian Journal of Economy*, *1*(3), 233–244.

Noviyanti, A., & Erawati, T. (2021). Pengaruh Persepsi Kemudahan, Kepercayaan dan Efektivitas terhadap Minat Menggunakan Financial Technology (Fintech) (Studi Kasus : UMKM di Kabupaten Bantul). *Jurnal Ilmiah Akuntansi dan Finansial Indonesia*, *4*(17), 65–74. https://doi.org/10.31629/jiafi.v4i2.3253

Populix. (2024). *Studi Analisis Ekosistem dan Persepsi terhadap Bank Digital di Indonesia Daftar Isi*.

Putri, C. S. P., Handayani, J., & Agustinus, T. M. (2021). Pengaruh Daya Tarik Promosi, Kemudahan Penggunaan, Dan Keamanan Terhadap Minat Penggunaan E-Money Pada Mahasiswa Politeknik Negeri Semarang. *Keunis*, *9*(2), 173–183. https://doi.org/10.32497/keunis.v9i2.2856

Rachmawati, D. A., & Trisnaningsih, S. (2023). Pengaruh Efektivitas, Manfaat dan Gaya Hidup terhadap Minat Penggunaan E-Wallet pada Kalangan Mahasiswa Akuntansi UPN "Veteran" Jawa Timur dengan Pendekatan Technology Acceptance Model. *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, *5*(5), 2730–2741. https://doi.org/10.47467/alkharaj.v5i5.4267

Sihombing, M. J. S., & Sulistyo, H. (2021). Pengaruh E-Commerce dan Penggunaan Sistem Informasi Akuntansi Terhadap Pengambilan Keputusan Berwirausaha. *Jurnal Sosial dan Sains*, *1*(4), 309–321. https://doi.org/10.36418/sosains.v1i4.78

Sugiyono. (2022). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (Sutopo (ed.)). Alfabeta.

Wijaya, E., & Susilawati, R. (2021). Pengaruh Persepsi Risiko dan Kepercayaan (Trust)

pada Adopsi Layanan Fintech (Studi Kasus pada Layanan Pembayaran Digital Gopay). *Indonesian Accounting Literacy Journal*, *2*(1), 202–209. https://doi.org/10.35313/ialj.v2i1.3355

175