



Analysis of the Effect of Risk Perception and Ease of Use, and Trust on interest in Using Seabank Digital Banking among Students in Indonesia in 2025

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ABSTRACT

This study investigates the impact of risk perception, ease of use, and trust on the interest of Indonesian students in utilizing SeaBank digital banking services. Employing a quantitative research method, 100 respondents were selected through a purposive sampling technique. The findings reveal that risk perception, ease of use, and trust collectively have a significant effect on the interest in using SeaBank. Individually, risk perception and ease of use demonstrate a positive and significant influence, whereas trust shows a negative but significant influence. These results underscore the importance of enhancing service reliability, operational convenience, and security to strengthen students' engagement with digital banking. It is anticipated that this research will aid in the creation of marketing strategies based on digital banking technology in Indonesia.

INTRODUCTION

Technology has become an integral part of modern society. Its rapid development, coupled with increasingly dynamic lifestyles, has driven innovation in various fields, including banking. Continuous technological advances have encouraged companies to innovate and adapt to customer needs, who increasingly demand practical, easy, and fast services.

Before the advent of today's advanced technology, banking processes were conducted manually and took significantly longer, as was the case with traditional banking services. The Financial Services Authority (OJK), through Regulation No. 12/POJK.03/2018, defines digital banking as an electronic service provided by commercial banks. This regulation highlights that the service is designed to leverage customer data to deliver a faster, easier, and more needs-based experience for users.

The rise of financial technology (fintech) has further accelerated the shift towards more practical and efficient digital banking solutions. This growth is reflected in transactional data from Bank Indonesia, which reported that the value of digital banking transactions reached IDR 5,570.49 trillion in May 2024. This figure represents a significant 10.82% year-on-year increase, underscoring the rapid adoption of these services (Oestary et al., 2024).

University students, as digital natives, are a key demographic embracing this technological shift. Digital banks offer them a seamless, fully online experience that aligns with their fast-paced lifestyles. The ability to conduct financial transactions anytime and anywhere, without the need to visit a physical bank, has made students increasingly reliant on these platforms for managing their daily finances. This convenience has fostered a greater comfort and dependence on technology for financial management.

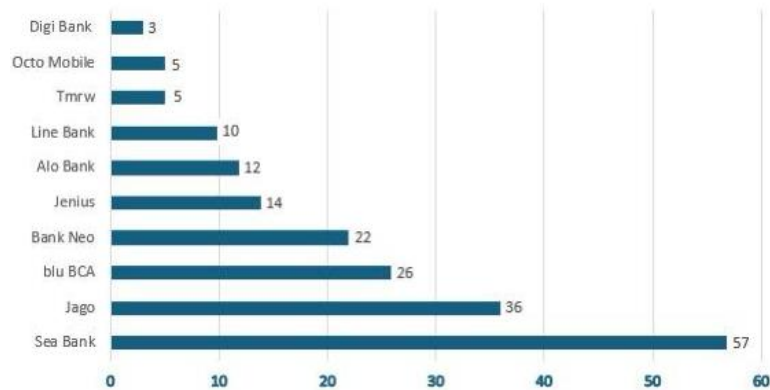


Figure 1 The most widely used digital banks in Indonesia
Source: Populix 2024

Based on Figure 1, the results of a Populix study in 2024, SeaBank is the most widely used digital bank with a usage rate of 57%, followed by Bank Jago and Blu by BCA, which also show relatively high usage rates. Overall, digital bank users primarily utilize their apps for purposes such as topping up e-wallet balances and transferring funds.

Most SeaBank users are individuals aged 17 to 27. This age group is considered the most active in using digital banking services because they are

already familiar with technology and prefer practical and fast transactions, with this age group representing the subjects in this study.

SeaBank is a digital bank application developed in collaboration with Shopee. Like other digital banking applications, it allows users to perform digital financial transactions such as interbank savings and interbank money transfers.

However, behind its popularity lies a gap between its positive image and the reality of its services. Reviews on the Google Play Store and App Store reveal various complaints, ranging from failed transactions, unupdated balances, login difficulties, to slow customer service responses. Despite this, the number of SeaBank users continues to grow, reaching 15.5 million by October 2024 surpassing the annual target (Auliana, 2024).

Previous studies have shown varying findings regarding the factors that influence interest. Research by Wijaya & Sri (2023) and Lestari et al. (2023) indicates that risk perception significantly influences interest. However, these results differ from the findings of Mustofa & Kurniawati (2024), who state that risk perception has a negative and insignificant effect on interest.

In terms of ease of use, research by Dewi & Lemos (2024) and Prena & Dewi (2023) revealed a significant influence on interest. Conversely, a study conducted by Bella et al. (2023) showed that ease of use has no influence on interest.

Differences in results were also found in the trust variable. The results of the study by Buluati et al. (2023) concluded that trust has a positive and significant effect on interest, in line with the findings of Pebriantje & Sulaeman (2023), Prena & Dewi (2023), and Bella et al. (2023). However, research by Andriani et al. (2025) states that trust does not have a significant effect on interest.

These differences in results indicate a research gap that needs to be explored further. This study uses the Technology Acceptance Model (TAM) approach. TAM (Technology Acceptance Model) is a theory used to understand how people accept and begin using technology (Wicaksono, 2022).

LITERATURE REVIEW

The Relationship Between Risk Perception, Ease of Use, and Trust in the Interest of Using SeaBank Digital Bank

Interest in using SeaBank digital banking can be influenced by several factors, including risk perception, ease of use, and trust. Walgito in Farid & Laksmi (2023) explains that interest is the extent to which someone feels attracted to something and has a desire to learn more about it and understand it more deeply. In this study, interest can be defined as the extent to which individuals feel interested in conducting transactions using digital banking. The variables of risk perception, ease of use, and trust are generally proven to influence interest in using digital banking.

The findings of a study carried out by Prayusi & Ingriyani (2023) state that the variables of financial literacy, perceived ease, perceived risk, and trust have a significant simultaneous effect on the variable of interest in using Spaylater. Conversely, according to research by Prisfita et al. (2023), it was found that among the variables of perceived benefits, convenience, security, and trust, there were two variables that did not have a significant influence, namely perceived ease and perceived security, on the interest in using.

However, some findings also indicate that not all of these variables always have a significant influence, depending on the context of the service and the characteristics of its users.

H1: It is hypothesized that risk perception, ease of use, and trust simultaneously have a significant influence on interest in using SeaBank digital banking among students in Indonesia.

The Relationship Between Risk Perception and Interest in Using SeaBank Digital Banking

According to Schiffman and Kanuk (2007) in Salsabila et al. (2021), risk perception can be understood as a form of uncertainty experienced by consumers. This uncertainty arises when consumers are unable to predict the consequences that may arise from the purchasing decisions they make. Risk perception has a significant influence on a person's interest in using digital banking services, due to the possibility of risks when conducting online transactions, such as the risk of losing funds, system errors, and even theft of personal data.

These risks will cause users to worry, thereby reducing their interest in using digital banks (Najma Nur Maulida & Khoiriyah, 2024). When someone feels uncertainty about the potential losses that may arise from using digital banks, this can influence their decision to make transactions.

Research conducted by Lestari et al. (2023) and Wijaya & Sri (2023) suggests that risk perception has a significant effect on interest. Thus, it can be concluded that risk perception influences a person's interest in using digital services. When users perceive the risk to be low, they will be more interested in using it. However, not all studies show the same results. The results of the study by Mustofa & Kurniawati (2024) indicate that risk perception has a negative and insignificant effect.

H2: There is a suspicion that risk perception partially has a significant effect on the interest in using SeaBank digital banks among students in Indonesia.

The Relationship Between Ease of Use and Interest in Using SeaBank Digital Banking

According to Davis (1989) in Farid & Laksmi (2023), ease of use refers to the extent to which a person feels that they can use a system without requiring complex skills or knowledge. In other words, the system is easy to understand and use by anyone without overwhelming or confusing users.

Research results from Dewi & Lemos (2024) and Prena & Dewi (2023) state that ease of use has a significant effect on interest. This shows that the easier an application is to use, the greater a person's interest in using it. Research conducted by Bella et al. (2023) shows that ease of use does not affect interest in using fintech.

H3: It is hypothesized that ease of use partially has a significant effect on interest in using SeaBank Digital Bank among students in Indonesia.

The Relationship Between Trust and Interest in Using SeaBank Digital Banking

A person's trust in a digital banking application includes the belief that the application is easy to use, can maintain the security of users' personal data, and is capable of meeting the needs and expectations of its users.

Trust is a person's belief in another person in a transaction or relationship, where they believe that the other party will fulfill their obligations properly, in accordance with expectations, and is willing to accept the risks that may arise (Buana & Prastiwi, 2023).

Research conducted by Buluati et al. (2023) revealed that trust has a significant influence on interest. However, this differs from the findings of Maulana & Yuliviona (2023), who found that trust does not influence interest in using the Dana e-wallet app. These findings suggest that in certain situations, there may be other factors that have a stronger influence on user interest.

Based on theory and previous research findings, it can be concluded that trust is one of the important factors influencing a person's interest in using digital banks. Although there are some previous research findings that differ, trust remains a relevant variable for further study.

H4: It is hypothesized that trust partially has a significant effect on interest in using SeaBank digital banking among students in Indonesia.

Based on a review of the literature and previous research, a theoretical framework was developed to serve as the basis for this study. The theoretical framework is presented in Figure 2.

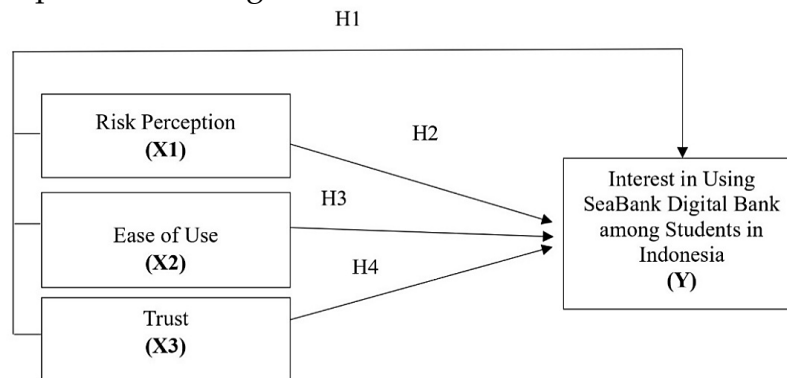


Figure 2. Theoretical Framework

Source: Results of theoretical studies from various sources that have been processed

METHODOLOGY

This study uses a quantitative method with a causal approach to analyze the influence of risk perception, ease of use, and trust on the interest in using SeaBank Digital Bank among students in Indonesia. The population in this study consists of students who use SeaBank Digital Bank, with an unknown population size. The sampling technique used is non-probability sampling with a purposive sampling method, which involves selecting respondents who meet the criteria as active SeaBank users. For this study, a sample size of 100 respondents was established using the Lemeshow formula, which is appropriate for populations

of unknown size. Data were collected through a questionnaire designed with a 4-point Likert scale. The subsequent data analysis was performed using SPSS version 26.0, employing a multiple linear regression model. Prior to the regression analysis, the data underwent a series of prerequisite tests, including assessments for validity, reliability, normality, multicollinearity, and heteroscedasticity. Finally, through both partial (t-test) and simultaneous (F-test) analyses, complemented by a coefficient of determination test.

RESEARCH RESULT

Validity Test

The validity of the research instrument was assessed by comparing the calculated r-value (r_{count}) for each item against the critical r-value (r_{tabel}). For this study, with a sample size (n) of 100 and a significance level (α) of 0.05, the degrees of freedom (df) were calculated as 98 ($n-2$). Based on these parameters, the critical r-value from the r-table for a two-tailed test was determined to be 0.196. The detailed results of this validity test for all variables risk perception, ease of use, trust, and interest in using are presented in Table 3.

Table 3. Validation Test

Variable	Indicator	r_{hitung}	r_{tabel}	Sig.	Description
Risk Perception (X_1)	X1.1	0,811	0,196	0,000	Valid
	X1.2	0,746	0,196	0,000	Valid
	X1.3	0,636	0,196	0,000	Valid
	X1.4	0,707	0,196	0,000	Valid
	X1.5	0,688	0,196	0,000	Valid
Ease of Use (X_2)	X2.1	0,724	0,196	0,000	Valid
	X2.2	0,706	0,196	0,000	Valid
	X2.3	0,721	0,196	0,000	Valid
	X2.4	0,714	0,196	0,000	Valid
	X2.5	0,725	0,196	0,000	Valid
Trust (X_3)	X3.1	0,693	0,196	0,000	Valid
	X3.2	0,704	0,196	0,000	Valid
	X3.3	0,768	0,196	0,000	Valid
	X3.4	0,738	0,196	0,000	Valid
	X3.5	0,742	0,196	0,000	Valid
Interest in Using (Y)	Y1.1	0,757	0,196	0,000	Valid
	Y1.2	0,756	0,196	0,000	Valid
	Y1.3	0,733	0,196	0,000	Valid
	Y1.4	0,791	0,196	0,000	Valid
	Y1.5	0,747	0,196	0,000	Valid

Based on Table 3, it can be seen that all indicators in the variable have a significance of < 0.05 and a r_{count} value $> r_{tabel}$, which has a value of 0.196. It can be concluded that all indicators in the variable are valid.

Reliability Test

In this study, reliability testing was conducted using Cronbach's Alpha values. A variable is said to have good reliability if the Cronbach's Alpha value produced is greater than 0.70. The reliability test results can be seen in Table 4.

Table 4. Reliability Test

Variable	Cronbach's Alpha	Criteria	N of Items	Description
Risk Perception (X_1)	0,767	0,70	5	Reliabel
Ease of Use (X_2)	0,765	0,70	5	Reliabel
Trust (X_3)	0,778	0,70	5	Reliabel
Interest of Using (Y)	0,813	0,70	5	Reliabel

The reliability of the measurement instrument was confirmed through a Cronbach's Alpha analysis, with the detailed results presented in Table 4.7. All variables demonstrated strong internal consistency, as their respective Cronbach's Alpha coefficients surpassed the commonly accepted threshold of 0.70. Therefore, the data collected in this study are considered reliable and suitable for further analysis.

Normality Test

In this study, normality testing was conducted using histogram graphs, normal probability plots, and the Kolmogorov-Smirnov (K-S) nonparametric statistical test.

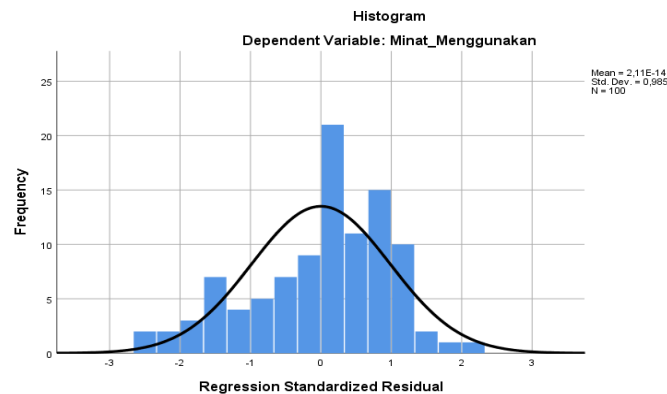


Figure 3. Histogram Graph

Based on the figure, it can be seen that the residuals are normally distributed. The distribution pattern is symmetrical and does not skew to the right or left, with a significance of 0.985. The results of the normality test using a normal probability plot can be seen in Figure 4.

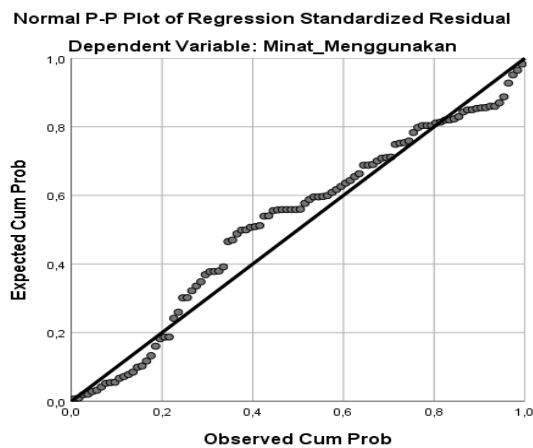


Figure 4. Normal Probability Plot

Figure 4 illustrates that the data points cluster closely around the diagonal line, which indicates a normal distribution of the residuals. This confirms that the assumption of normality has been met.

Table 5. Kolmogorov-Smirnov test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	0,29374729
Most Extreme Differences	Absolute	0,085
	Positive	0,085
	Negative	-0,073
Test Statistic		0,085
Asymp. Sig. (2-tailed)		0,075 ^c
a Test distribution is Normal.		
b Calculated from data.		
c Lilliefors Significance Correction.		

The Kolmogorov-Smirnov test for normality, detailed in Table 5, yielded a significance value of 0.075. Since this value is greater than the 0.05 alpha level ($p > 0.05$), it confirms that the variables of risk perception, ease of use, trust, and interest in using follow a normal distribution.

Multicolonicity Test

Table 6. Multicolonicity Test
Coefficients

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Risk Perception	0,666	1,501
	Ease of Use	0,525	1,905
	Trust	0,545	1,835
a. Dependent Variable: Interest in Using SeaBank Digital Bank			

Based on Table 6 in the Collinearity Statistics section, the assessment for multicollinearity indicates that the regression model is sound. All independent variables exhibited Tolerance values above the 0.10 threshold and Variance Inflation Factor (VIF) values under 10 indicate the lack of multicollinearity. This result signifies that each predictor contributes uniquely to the dependent variable and is therefore appropriate for inclusion in the final regression analysis.

Heteroscedasticity Test

In this study, heteroscedasticity testing was conducted using scatterplot graphs and Glejser tests.

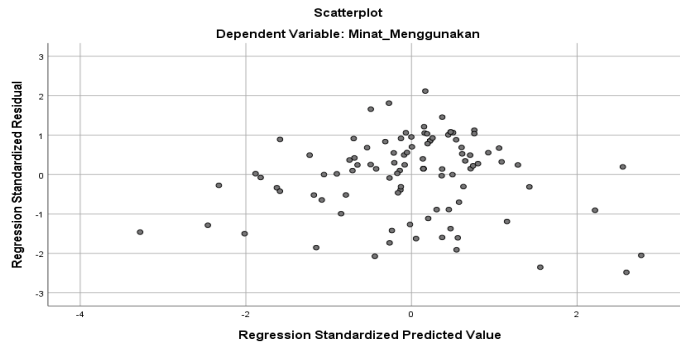


Figure 5. Scatterplot

The scatterplot presented in Figure 5 confirms the assumption of homoscedasticity. This is demonstrated by the random dispersion of the residuals, which exhibit no discernible pattern, indicating the absence of heteroscedasticity in the model. To provide statistical confirmation for the visual scatterplot analysis, the Glejser test was also employed, with its results presented in Table 7.

Gleser test

The regression model is free from heteroscedasticity, a conclusion supported by the Glejser test results in Table 7. Specifically, all independent variables yielded significance (Sig.) values greater than the 0.05 threshold.

Table 7. Gleser Test
 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	0,022	0,158		0,142	0,888
Risk Perception	0,011	0,009	0,155	1,279	0,204
Ease of Use	-0,002	0,011	-0,023	-0,166	0,868
Trust	0,012	0,01	0,159	1,193	0,236

a Dependent Variable: Abs_Res

Multiple Linear Regression Analysis

The results of the multiple linear regression test can be seen in Table 8.

Table 8. Summary Multiple Linear Regression Test
 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	12,926	0,164		78,939	0,000
Risk Perception	0,128	0,009	0,594	13,767	0,000
Ease of Use	0,142	0,012	0,588	12,093	0,000
Trust	-0,036	0,011	-0,159	-3,325	0,001

a Dependent Variable: Interest in Using SeaBank Digital Bank

Based on Table 8, the multiple linear regression equation can be formulated as follows:

Interest in Using SeaBank Digital Bank among Students in Indonesia (Y) = 12.926 + 0.128 Risk Perception + 0.142 Ease of Use - 0.036 Trust + e

The multiple linear regression analysis's findings show a constant of 12.926, which means that the interest in using SeaBank is 12.926 when the variables of risk perception, ease of use, and trust are zero. The coefficients for risk perception (0.128) and ease of use (0.142) have a positive effect, this indicates that for every one-unit increase in these variables, there is a corresponding rise in the interest to use SeaBank. In contrast, the trust variable exhibits an inverse relationship with user interest, with a coefficient of -0.036. Specifically, a one-unit rise in trust is predicted to diminish the interest in using the platform.

Statistic F Test

The critical F-value, set at 2.70, was used for this analysis. With degrees of freedom of 3 and 96 (df1=3, df2=96), this number is based on an alpha level of 0.05. Table 9 displays the actual F-test results, which are compared to this critical value to determine the overall significance of the model.

Table 9. Statistic F Test

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	68,089	3	22,696	236,875	0,000 ^b
	Residual	9,198	96	0,096		
	Total	77,288	99			
a Dependent Variable: Interest in Using SeaBank Digital Bank						
b Predictors: (Constant), Trust, Risk Perception, Ease of Use						

The analysis demonstrates that the combined variables of risk perception, ease of use, and trust have a significant impact on Indonesian students' interest in using SeaBank. Because the calculated F-value (Fcount = 236.875) is greater than the critical F-value (Ftable = 2.70), and the significance level (0.000) is less than 0.05, we can conclude that the hypothesis is supported. In other words, the students' interest in using SeaBank is significantly influenced by these three factors working together.

Coefficient of Determination Test (R²)

Table 10. Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,939 ^a	0,881	0,877	0,310
a Predictors: (Constant), Trust, Risk Perception, Ease of Use				
b Dependent Variable: Interest in Using SeaBank Digital Bank				

The value of Adjusted R-squared is 0.877, which means that the independent variables – risk perception, ease of use, and trust – can collectively account for 87.7% of the variation in the dependent variable, interest in using SeaBank. The remaining 12.3% of the variation is explained by other elements not covered in this research. This high value indicates that the model fits the data well.

Statistic t Test

To evaluate each variable individually, a t-test was performed using a critical t-value of 1.984. This value was determined based on 96 degrees of freedom ($df = 100 - 3 - 1$) and a significance level of 0.05. The results of the t-statistic test can be seen in Table 11.

Table 11. Statistic t Test

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12,926	0,164		78,939	0,000
	Risk Perception	0,128	0,009	0,594	13,767	0,000
	Easy of Use	0,142	0,012	0,588	12,093	0,000
	Trust	-0,036	0,011	-0,159	-3,325	0,001

a Dependent Variable: Interest in Using SeaBank Digital Bank

Based on Table 11, statistical t-tests can be performed to test the hypotheses for each variable as follows:

1. Hypothesis 2

A t-test was conducted to assess Hypothesis 2, which posited that risk perception has a significant effect on the interest in using SeaBank. The test yielded a calculated t-value of 13.767, which is substantially higher than the critical t-value of 1.984. Additionally, the significance level (p-value) was 0.000, which is less than the 0.05 threshold. Thus, the hypothesis stating that “It is suspected that the risk perception variable partially has a significant effect on the interest in using Seabank digital banking among students in Indonesia”. Therefore, Hypothesis 2 **accepted**.

2. Hypothesis 3

Based on a t-test, the hypothesis that ease of use has a significant effect on students' interest in using SeaBank is accepted. The calculated t-value for ease of use was 12.093, which is greater than the critical t-value of 1.984. Furthermore, the significance value of 0.000 is less than the 0.05 threshold, confirming a significant relationship. Thus, the hypothesis stating that “It is hypothesized that ease of use partially has a significant effect on interest in using SeaBank Digital Bank among students in Indonesia” (H3) is **accepted**.

3. Hypothesis 4

When the t-test was performed on the trust variable, the calculated t-value was -3.325. Even though this is a negative number, its absolute value is greater than the critical t-value of 1.984. The significance level (p-value)

was 0.000, which is less than the 0.05 threshold. These results indicate a significant relationship between trust and the students' interest in using SeaBank. Thus, the hypothesis stating that "Trust is partially significantly influenced by interest in using SeaBank Digital Bank among students in Indonesia" (H4) is **accepted**.

DISCUSSION

Based on the analysis, risk perception, ease of use, and trust collectively have a significant impact on the interest in using SeaBank. This can be seen from the simultaneous and partial hypothesis tests, which state that:

1. All three variables of risk perception, ease of use, and trust, collectively have a significant impact on the interest in using SeaBank. This means that when considered together, these factors are strong predictors of students' willingness to use the digital bank.
2. This study found that risk perception has a significant partial effect on interest in using SeaBank. This aligns with findings from similar studies by Wijaya & Sri (2023) and Lestari et al. (2023), confirming that students' concerns about risk play a crucial role.
3. The research shows that ease of use also has a significant partial effect on interest. This finding is consistent with the work of Prena & Dewi (2023) and Dewi & Lemos (2024), which also concluded that how easy a platform is to use directly influences user interest.
4. The trust was found to have a significant influence on the interest in using SeaBank. This result is supported by previous research from Buluati et al. (2023) and Prisfita et al. (2023), highlighting that a user's trust in a digital bank is a key driver of adoption.

CONCLUSIONS AND RECOMMENDATIONS

Based on the study's findings, the combined factors of risk perception, ease of use, and trust collectively account for 87.7% of the variation in the interest in using SeaBank Digital Bank. The remaining 12.3% is influenced by other variables that were not examined in this research. Partially, the variables of risk perception, ease of use, and trust have been proven to significantly influence interest in using SeaBank Digital Bank among students in Indonesia.

ADVANCED RESEARCH

This study found that 12.3% of the factors influencing interest in using SeaBank were not explained. Future studies should include additional factors including security, service features, and financial literacy that may be relevant. Adding these variables could provide a more complete picture of what drives students' interest in using the digital bank. The current study's sample was not evenly distributed across Indonesia. To make the findings more representative and generalizable to the wider student population, it is recommended that future studies use a larger and more geographically diverse sample.

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