

ABSTRAK

Layanan perbankan digital semakin banyak digunakan di Indonesia seiring berkembangnya teknologi finansial (*financial technology* atau *fintech*). Salah satu bank digital dengan jumlah pengguna yang tinggi adalah SeaBank. Meskipun pertumbuhan pengguna SeaBank cukup pesat, masih terdapat permasalahan terkait kualitas layanan, kemudahan penggunaan, dan kepercayaan pengguna. Hasil pra-survei terhadap 30 mahasiswa Universitas Amikom Purwokerto menunjukkan bahwa sebagian responden masih merasakan rendahnya manfaat (*perceived usefulness*), tingkat kepercayaan (*trust*) yang belum optimal, serta adanya kesulitan dalam penggunaan aplikasi. Selain itu, penelitian terdahulu menunjukkan hasil yang tidak konsisten mengenai pengaruh *perceived usefulness*, *perceived ease of use*, dan *trust* terhadap minat penggunaan aplikasi perbankan digital. Penelitian ini bertujuan untuk menganalisis pengaruh *perceived usefulness*, *perceived ease of use*, dan *trust* terhadap minat penggunaan aplikasi SeaBank pada mahasiswa Universitas Amikom Purwokerto, baik secara parsial maupun simultan. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik purposive sampling terhadap 100 responden pengguna SeaBank. Data dikumpulkan melalui kuesioner dengan skala Likert dan dianalisis menggunakan regresi linear berganda dengan bantuan IBM SPSS Statistics versi 26. Hasil penelitian menunjukkan bahwa *perceived usefulness*, *perceived ease of use*, dan *trust* berpengaruh signifikan terhadap minat penggunaan aplikasi SeaBank. Variabel *perceived ease of use* memiliki pengaruh paling dominan dibandingkan variabel lainnya. Secara simultan, ketiga variabel independen mampu menjelaskan 75,7% variasi minat penggunaan, sedangkan 24,3% dipengaruhi oleh variabel lain di luar penelitian. Hasil penelitian ini diharapkan dapat menjadi masukan bagi SeaBank dalam meningkatkan kemudahan, manfaat layanan, dan kepercayaan pengguna untuk meningkatkan minat penggunaan secara berkelanjutan.

Kata kunci: *Perceived Usefulness*, *Perceived Ease of Use*, *Trust*, Minat Penggunaan, SeaBank

ABSTRACT

Digital banking services are increasingly adopted in Indonesia along with the rapid development of financial technology (fintech). One of the digital banks with a high number of users is SeaBank. Despite its growing popularity, several issues remain related to service quality, ease of use, and user trust. A preliminary survey of 30 students of Universitas Amikom Purwokerto revealed that some respondents still perceive low usefulness, insufficient trust, and difficulties in using the application. In addition, previous studies have shown inconsistent results regarding the influence of perceived usefulness, perceived ease of use, and trust on intention to use digital banking services. Therefore, this study aims to analyze the effect of perceived usefulness, perceived ease of use, and trust on the intention to use the SeaBank application among students of Universitas Amikom Purwokerto, both partially and simultaneously. This study applies a quantitative approach using a purposive sampling technique involving 100 SeaBank users. Data were collected through a Likert-scale questionnaire and analyzed using multiple linear regression with IBM SPSS Statistics version 26. The results indicate that perceived usefulness, perceived ease of use, and trust have a significant positive effect on intention to use SeaBank. Among these variables, perceived ease of use has the strongest influence. Furthermore, the three independent variables jointly explain 75.7% of the variation in intention to use, while the remaining 24.3% is explained by other factors outside this study. This study is expected to provide insights for SeaBank in improving usability, service benefits, and user trust to enhance continuous usage intention.

Keywords: Perceived Usefulness, Perceived Ease of Use, Trust, Intention to Use, SeaBank.