THE INFLUENCE OF PERCEPTION OF EASE OF USE, PERCEPTION BENEFITS, SECURITY PERCEPTION AND RISK PERCEPTION ON INTEREST IN USING SEABANK DIGITAL BANK

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Abstract

This study aims to analyze the influence of Perception of Ease of Use, Perception of Benefits, Perception of Security, and Perception of Risk on Interest in Using Seabank Digital Bank in Medan City. The type of research used was quantitative with purposive sampling techniques, involving 125 respondents obtained through an online questionnaire. Primary data is collected through Google Forms, while secondary data comes from journals and internet media. The analysis techniques used include descriptive analysis, multiple linear regression, classical assumption test, validity test with Confirmatory Factor Analysis (CFA), and reliability using Cronbach Alpha. Hypothesis testing and determination coefficient were carried out using the SPSS version 26.0 program. The results of the study show that partially, the Perception of Ease of Use, Perception of Benefits, Perception of Security, and Risk Perception have a significant influence on the Interest in Using Seabank Digital Bank. The Ease of Use Perception variable is the most dominant in influencing user interest. The Adjusted R Square value of 0.460 showed that 46.0% of the variation in interest in use could be explained by the independent variable studied, while the remaining 54.0% was explained by other variables that were not included in this study.

Keywords: *Perception of Ease of Use, Perception of Benefits, Perception of Security, Perception of Risk, and Interest in Using Seabank*

1. INTRODUCTION

The development of digital technology has had a significant impact on various aspects of life, including in terms of buying and selling transactions and the use of banking services. Based on data from Insider Monkey (2023), in 2023, as many as 7.33 billion people already own a mobile phone or smartphone, which connects 91.40% of the global population through mobile networks (Mela, 2023). This shows that access to technology, including digital banking services, is becoming more widespread. One of the implications of this is the increasing demand for digital banking services that offer convenience and speed in the transaction process.

Seabank is one of the digital banks that is quite popular in Indonesia, especially because of its partnership with *the e-commerce platform* Shopee. Seabank offers a variety of features that make it easier for users to manage their finances, including the ease of opening and closing accounts, making interbank transfers, and communicating with customer service online. Data shows that Seabank's assets have increased significantly, with growth reaching 73% in 2023, from IDR 17.97 trillion in 2022 to IDR 31.09 trillion (Arlina, 2023). This growth reflects the positive response of users to the services offered by Seabank.

However, the increase in the number of users of digital banking services, including Seabank, cannot be separated from challenges, such as the perception of risks related to personal data security and the threat *of cybercrime*. Several previous studies have shown that the perception of ease of use, benefits, and security are the main factors that affect a person's interest in using digital banking services. For example, Davis (1989) research through the *Technology Acceptance Model* (TAM) model states that the perception of ease of use and the perception of benefits are key factors that can affect individual attitudes towards technology acceptance. On the other hand, Ajzen (1991) through *the Theory of Planned Behavior* (TPB)

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shows that individual interest or intention is the main factor that influences user behavior in adopting new technology. However, the results of research related to factors that affect interest in using digital banks show considerable variation. For example, research by Lestari et al. (2023) found that the perception of ease of use and risk has a positive effect on interest in using digital banks. Meanwhile, Rahmah et al. (2022) showed that the perception of usefulness and risk perception had an effect on interest, but the perception of convenience had no effect. The difference in findings from these various studies is the basis for conducting further research. Therefore, this study aims to analyze **the influence of perception of ease of use, perception of benefits, perception of security, and perception of risk on the interest in using Bank Digital Seabank**.

2. IMPLEMENTATION METHOD

The focus of this research is the people of North Sumatra who use the Seabank digital bank and are domiciled in Medan City. The population used in this study is all people domiciled in Medan City who use the Seabank digital bank. In this study, the number of the population is not known for sure, therefore to determine the number of samples, the researcher used the formula *Hair et al* (2019). In this study, the determination of the number of samples, namely 125 respondents, was calculated using the hair formula by summing all research indicators and then multiplied by the parameter 5/10. So the sample calculation in this study is 25 (number of indicators) x 5 (ratio) = 125. The Operational Definition in this study is as follows:

Table 1 Operational Definition of Variables

It	Variable	Operational Definition	Indicators	Scale
1	Interest in Use (Y)	A usage interest is a person's internal drive or strong desire to do something, in this context, to use a product, service, system, or technology. This drive arises from an individual's interest in the benefits, conveniences, or value offered by the object of use.	1. Desire 2. Conformity 3. Transaction 4. Quality 5. Recommendations (Bakhtiar et al., 2022)	Likert Scale 1-5
2	Perception of Ease of Use (X1)	Perception of ease of use, namely a person's perception of ease of using a system is the level at which a person believes that using the system will be free from mistakes in an effort. The easier it is for a system to use, the less effort a person has to make so that it can improve a person's performance when using the technology.	1. Easy to learn 2. Controllable 3. Flexible 4. Easy to use 5. Become Skillful. Davis et., al., (1989) in Ernawati, N., & Noersanti, L. (2020)	Likert Scale 1-5
3	Perception Benefit (X2)	Perception of utility is a person's subjective assessment of a technology's ability to produce profits or benefits. The perception of usefulness can be influenced by various factors, such as personal experience, available information, and level of need.	1. Accelerate work, 2. improve performance, 3. increase productivity, 4. Effectiveness 5. make work easier, 6. useful Davis et., al., (1989) in Junaedi, E., & Neneng, N.	Likert Scale 1-5

It	Variable	Operational Definition	Indicators	Scale
			(2023).	
4	Security Perception (X3)	Security perception is an individual's belief that a system or service is secure. The perception of security can be influenced by a variety of factors, such as personal experience, knowledge of security, and information received from others.	1. Guaranteed Safety 2. Maintaining Customer Personal Data 3. Protect transactions 4. Safe and Comfortable When Transacting 5. Security as expected (Kamarudin et al., 2022) and Raharjo 2005 (Junaedi & Neneng, 2023)	Likert Scale 1-5
5	Risk Perception (x4)	Risk perception is a subjective assessment of a person's possible losses that he or she can experience from the consequences of his actions or use of services. Risk perception can be influenced by various factors, such as personal safety, available information, and the level of trust in the parties involved.	1. Time risk 2. Financial Risk 3. Privacy Risks 4. performance risk. Gbongli et al., (2016), (Mahardika, & Soetomo 2019)	Likert Scale 1-5

The technique used in this study is multiple linear regression analysis with the aim of determining the influence of independent variables consisting of perception of ease of use, perception of benefits, perception of security, and perception of risk on dependent variables, namely the interest in the use of digital banks in Medan City. The multiple linear regression equations in this study are as follows:

$$Y = a + b1\ X1 + b2\ X2 + b3\ X3 + b4\ X4 + e$$

3. RESULTS AND DISCUSSION
3.1 Results

In this study, there are two types of tests carried out on data obtained from research instruments, namely validity and reliability tests. The *Confirmatory Factor Analysis* (CFA) method is used to calculate the validity test. Statements that have a loading factor above 0.50 show that these indicators form a consistent measuring tool in measuring the same construct and are able to effectively predict what should be predictable (Ghazali, 2011).

Table 2 Validity Test of *Confirmatory Factor Analysis* (CFA) Initial Stage

Coefficient	Indicators	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Coefficient
0,861	PKP.1				0,781		.889a
	PKP.2				0,829		.884a
	PKP.3				0,674		.893a
	PKP.4				0,716		.905a
	PKP.5				0,737		.905a
	PKP.6				0,760		.858a
	PM.1		0,676				.891a
	PM.2		0,812				.866a

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Indicators					Coefficient
3 PM		0,816			.892a
PM.4		0,796			.873a
5 PM		0,702			.874a
6 PM		0,655			.835a
PK.1			0,728		.888a
PK.2			0,791		.891a
PK.3			0,832		.879a
PK.4			0,802		.835a
PK.5			0,853		.916a
PK.6			0,791		.812a
PR.1	0,824				.846a
PR.2	0,915				.833a
PR.3	0,900				.776a
PR.4	0,915				.823a
PR.5	0,857				.836a
PR.6	0,889				.808a
MP.1				0,674	.810a
MP.2				0,603	.871a
MP.3		0,542			.845a
MP.4		0,564			.844a
MP.5					.878a
MP.6				-0,669	.719a

Based on the results of the factor analysis in the early stages, the KMO value reached 0.861, which exceeded the desired threshold of 0.50. This shows that the data is in accordance with the principle that indicates that a KMO value above 0.50 is considered good. According to the MSA's assessment, the initial indicators show good grades and are already grouped in one factor. However, the MP.6 indicator, has a loading factor value of -0.669, which is below the threshold of 0.50. Therefore, the deletion of the MP.6 variable is necessary to continue the next stage of the CFA validity test. In the final stage of the CFA validity test, a KMO value of 0.863 was obtained with an MSA value above 0.50. At this final stage, each indicator has been grouped with its own factor, and the loading factor value of each indicator is also above 0.50, so it is eligible for further analysis.

Table 3 Results of the Final Stage *Confirmatory Factor Analysis* (CFA) Validity Test

Coefficient	Indicators	Factor					Coefficient
		Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	
	PKP.1			0,784			.896a
	PKP.2			0,816			.880a
	PKP.3			0,640			.897a
	PKP.4			0,712			.906a
	PKP.5			0,735			.916a
	PKP.6			0,768			.857a
0,863	PM.1				0,634		.891a
	PM.2				0,761		.864a
	3 PM				0,789		.899a
	PM.4				0,797		.873a
	5 PM				0,753		.872a
	6 PM				0,668		.842a
	PK.1		0,732				.895a
	PK.2		0,787				.889a

Coefficient	Indicators	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Coefficient
	PK.3		0,825				.883a
	PK.4		0,799				.834a
	PK.5		0,860				.915a
	PK.6		0,782				.816a
	PR.1	0,827					.846a
	PR.2	0,924					.836a
	PR.3	0,909					.776a
	PR.4	0,915					.818a
	PR.5	0,847					.832a
	PR.6	0,879					.804a
	MP.1					0,539	.818a
	MP.2					0,646	.867a
	MP.3					0,660	.842a
	MP.4					0,787	.841a
	MP.5					0,625	.880a

The reliability test according to opinion (Ghazali, 2021) aims to measure questionnaire questions formed from variable indicators. The reliability measurement in this study was carried out using the Cronbach Alpha (a) statistical tool (a). Based on the results of the test, the data was declared reliable because the Cronbach Alpha value of each variable > 0.70.

Table 4 Reliability Test Results

Variable		*Cronbach's Alpha*	N	*Cutt Off*	Information
Perception of Ease of Use	(X_1)	0,889	6		
Perception of Benefits	(X_2)	0,894	6		
Security Perception	(X_3)	0,928	6	0.70	Reliable
Risk Perception	(X_4)	0,935	6		
Interest in Use	(Y)	0,805	5		

The data analysis method in this study is using linear regression. to see how the influence of perception of ease of use, benefits, security and risks on the interest in using SeaBank's digital bank in Medan City, North Sumatra, using the SPSS 26.0 program. The regression equations used in this study are as follows:

Table 5 Data Analysis Results

Type		*Unstandardized Coefficients*		*Standardized Coefficients*	t	Sig.
		B	Std. Error	Beta		
(*Colnstant*)		13,626	2,851		4,780	0,000
Perception of Ease of Use	(X_1)	0,164	0,069	0,193	2,379	0,019
Perception of Benefits	(X_2)	0,280	0,070	0,333	3,998	0,000
Security Perception	(X_3)	0,169	0,057	0,243	2,966	0,004
Risk Perception	(X_4)	0,097	0,031	0,213	3,174	0,002

The regression equation used is: $Y = 13.626 + 0.164X1 + 0.280X2 + 0.169X3 + 0.097X4 + e$. The interpretation of this equation is as follows:

a. Constant (a = 13.626): Shows the value of Interest in Use (Y) when the variables Perception of Ease of Use (X_1), Perception of Benefits (X_2), Perception of Safety (X_3), and Perception of Risk (X_4) have no effect. Under this condition, Y remains at 13.626.

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b. Coefficient X_1 (0.164): Every 1 unit increment on Ease of Use Perception (X_1) will increase Usage Interest (Y) by 0.164.

c. Coefficient X_2 (0.280): Every 1 unit increase in Benefit Perception (X_2) will increase Usage Interest (Y) by 0.280.

d. Coefficient X_3 (0.169): Each 1 unit increase in Security Perception (X_3) will increase Usage Interest (Y) by 0.169.

e. Coefficient X_4 (0.097): Every 1 unit increase in Risk Perception (X_4) will reduce the Interest in Use (Y) by 0.097.

Based on the partial test in this study with a sig of 5% and a table t of (1,979), which is calculated from (n - k) or (125 - 5 = 120). The results of the partial test are:

1. Perception of Ease of Use (X_1) has a calculated t value of 2.379 which is greater than the t_{table} (1.979) with a significance level of 0.019 (<0.05). This shows that the Perception of Ease of Use (X_1) has a significant effect on the Interest in Using SeaBank Digital Bank in Medan City. Thus, H_1 is accepted.

2. Perception of Benefits (X_2) has a calculated t value of 3.998 which is greater than the t_{table} (1.979) with a significance level of 0.000 (<0.05). This shows that the Perception of Benefits (X_2) has a significant effect on the Interest in Using SeaBank Digital Bank in Medan City. Therefore, H2 is accepted.

3. Security Perception (X_3) has a calculated t value of 2.966 which is greater than the t_{table} (1.979) with a significance level of 0.004 (<0.05). This shows that Security Perception (X_3) has a significant effect on the Interest in Using SeaBank Digital Bank in Medan City. With this result, H3 was accepted.

4. Risk Perception (X_4) had a calculated t value of 3.174 which was greater than the table t (1.979) with a significance level of 0.002 (<0.05). This shows that Risk Perception (X_4) has a significant effect on the Interest in Using SeaBank Digital Bank in Medan City. Based on these results, H_4 was accepted.

Table 5 Determinant Coefficient Test Results (R^2)

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.691a	0,477	0,460	3,656

It is known that the correlation value (R) is 0.691, and the coefficient of determination (R^2) is 0.460. This shows that the independent variables, namely Perception of Ease of Use, Perception of Benefit, Perception of Safety, and Perception of Risk, explain 46.0% of the influence on Interest in Use, while 54.0% are influenced by other variables outside of this study. Thus, this determination coefficient is included in the category of strong correlation because it is in the range of 0.51–0.99 (Strong Correlation).

3.2 Discussion

3.2.1 The Influence of Perception of Ease of Use on Interest in Using Seabank Digital Bank

Perception of Ease of Use (X_1) has a calculated t value of 2.379 which is greater than the t_{table} (1.979) with a significance of 0.019 (<0.05), so H_1 is accepted. This means that the perception of ease of use has a significant effect on the Interest in Using SeaBank Digital Bank in Medan City. The easier the app is to use, the higher the user's interest. This result is not in line with the research of Ernawati & Noersanti (2020) which states that the perception of convenience does not have a significant effect, but is in line with the research of Nursiah et al. (2022), Pranoto & Setianegara (2020), and Natalia & Tasniwati (2021) which concludes that there is a significant influence.

3.2.2 The Effect of Benefit Perception on Interest in Using Seabank Digital Bank

Perception of Benefit (X2) shows a $_{calculated\ t\text{-}value}$ of 3.998 which is greater than the $_{t\text{-}table}$ (1.979) with a significance of 0.000 (<0.05), so$_{H2}$ is accepted. This shows that the perception of benefits has

a significant effect on the Interest in Using SeaBank Digital Bank in Medan City. The greater the benefits felt, the higher the interest of users. These results are consistent with the research of Veraniazzahra et al. (2023), Rahmah et al. (2022), Natalia & Tasniwati (2021), and Junaedi & Neneng (2023), but in contrast to the research of Cupian, Valentino Ugi (2022) which found that the perception of benefits has no significant effect.

3.2.3 The Influence of Security Perception on Interest in Using Seabank Digital Bank

Security Perception (X3) has a calculated t value of 2.966 which is greater than the t_{table} (1.979) with a significance of 0.004 (<0.05), so H_3 is accepted. This means that the perception of security has a significant effect on the interest in using the SeaBank Digital Bank in Medan City. The higher the sense of security felt, the higher the user's interest. These results are in line with the research of Junaedi & Neneng (2023), Wandi et al. (2020), Mahardika Maulida Swara, and Fauzi Achmad (2021).

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

Risk Perception (X_4) has a calculated t value of 3.174 which is greater than the t_{table} (1.979) with a significance of 0.002 (<0.05), so H_4 is accepted. Risk perception has a significant effect on the Interest in Using SeaBank Digital Bank in Medan City. Although respondents felt the risks, they also considered the benefits to be balanced, so the benefits and disadvantages of using SeaBank were considered equal. These results are in line with the research of Rahmah et al. (2022), Junaedi & Neneng (2023), Natalia & Tasniwati (2021), but it is different from Mahardika & Soetomo (2019) which states that risk perception has no significant effect.

4. CONCLUSION

This study proves that factors such as the perception of ease of use, benefits, security, and risks significantly affect the interest in using SeaBank Digital Bank in Medan City. The perception of ease of use and high benefits increases user interest, while the perception of security provides a sense of security that also drives interest. On the other hand, although risk perception also has an effect, users tend to consider the balance between risk and benefit. These results provide important insights for the development of digital banking services in the future, especially in improving convenience, benefits, and security, as well as managing risk perceptions to attract more users in Medan and other regions.

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