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ANALYSIS OF FACTORS INFLUENCING GENERATION X'S INTEREST IN USING DIGITAL BANKS (A CASE STUDY ON SEABANK DIGITAL BANK)

Muhammad Ricky Syahputra Hendri
Universitas Trilogi, Jakarta, Indonesia
Ricky@trilogi.ac.id

ABSTRACT

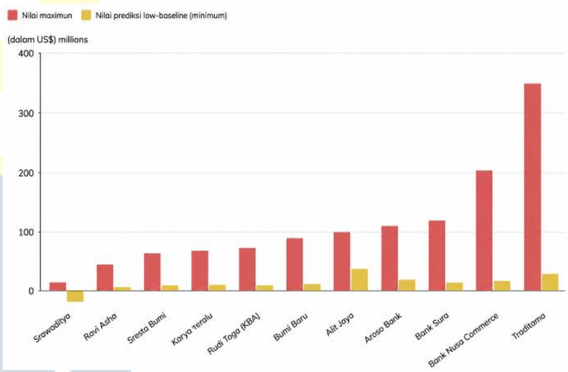
The swift evolution of information technology has accelerated the banking industry's transition into the Fourth Industrial Revolution, necessitating extensive digital adaptations and the rise of digital banking platforms. While most marketing research on digital banking predominantly focuses on younger demographics (Millennials and Generation Z), this research fills a critical empirical gap by targeting Generation X (ages 45–60) in Jakarta. This segment possesses stable purchasing power but exhibits a cautious tendency in adopting new technology. Utilizing SeaBank as the primary case study, this research employs a retrospective approach to evaluate the initial determinants that drove the existing Generation X users to adopt the platform. Employing a quantitative methodology with purposive sampling, data was gathered from 100 existing SeaBank consumers belonging to Generation X. The analysis, executed via Structural Equation Modeling-Partial Least Squares (SEM-PLS), reveals that Security and Ease of Use exert a positive and significant impact on both Trust and Consumer Interest. Conversely, Promotion has a positive but non-significant effect. Furthermore, Trust acts as a partial mediator between Security and Interest, as well as between Ease of Use and Interest, but fails to mediate the relationship between Promotion and Interest. These findings provide practical insights for digital banks to prioritize cybersecurity infrastructure and intuitive application interfaces rather than short-term marketing incentives to successfully trigger trust and interest among Generation X.

Keywords: consumer interest; promotion; ease of use; security; trust

INTRODUCTION

The continuous innovation by companies is driven by the rapid progress of information technology, which in turn significantly impacts community lifestyles. In terms of payment methods, companies continually strive to innovate by providing various conveniences to the public, as demonstrated by the increasing growth of digital banking services. Global society has been thrust into the Fourth Industrial Revolution due to massive technological leaps, characterized by Internet of Things (IoT), Cloud Computing, and Artificial Intelligence (AI) integration, which fundamentally transforms all dimensions of human activities. The wave of the Industrial Revolution 4.0 has also penetrated the banking sector, which is now required to adapt and undergo digital transformation.

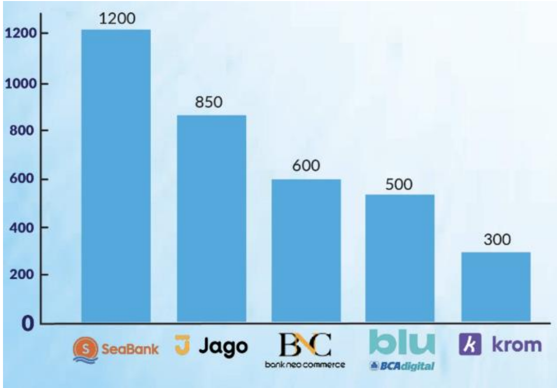
Digital banking represents a critical strategic transformation for financial enterprises, leveraging advanced information systems to enhance service operational efficiency and fulfill broad digital economy initiatives (Laudon & Laudon, 2021). In the ecosystem of digital financial services, platform adoption is fundamentally governed by critical psychological and technical determinants that dictate consumer behavior. Grounded in established behavioral frameworks, user engagement is not merely a byproduct of technological availability, but a complex mechanism driven by core dimensions. Specifically, robust technical security serves as a vital foundation for building consumer trust, directly mitigating the privacy and financial risks inherent in digital transactions. Concurrently, intuitive platform navigation, reflected in perceived ease of use, operates as a primary catalyst that shapes positive consumer attitudes toward adoption. Furthermore, strategic marketing stimuli, such as targeted promotions, interacting with these technological features to collectively influence consumer interest and long-term platform commitment. The emergence of digital banking platforms in Indonesia, notably SeaBank, Bank Jago, and Blu by BCA captivates the market by delivering seamless accessibility, rapid processing times, and an array of cutting-edge functionalities. Digital banks now function not only as providers of savings and loan services but also as modern financial platforms integrated into the public's lifestyle. This trend is supported by the increasing internet penetration and smartphone usage in Indonesia, driving the adoption of application-based banking services.



Source: techinasia.com, 2024.

Figure 1. Digital Bank Revenue and Profit/Loss

SeaBank dominates over other digital banks, especially in terms of net interest income (the difference between loan and savings interest). With revenues reaching US$355 million (about a third of the total revenue of other digital banks), SeaBank attributes its profit increase compared to 2023 to rapid credit growth and increased commission-based income. Operating as a digital-based financial enterprise, PT Bank Seabank Indonesia (SeaBank) functions under the corporate umbrella of its parent company, Sea Limited/Sea Group.



Source: KabarBursa.com, 2025.
Figure 2. Estimated Digital Transaction Volume

The growth trend is also reflected in the digital transaction volume and the revenue performance of each bank. SeaBank is recorded as the institution with the highest estimated digital transaction value, reaching around Rp1,200 trillion. The subsequent positions are occupied by Bank Jago and Neo Bank. This increase in transaction activity directly impacts revenue, indicating that leading digital banks not only excel in acquiring a user base but are also able to maximize service monetization strategies effectively.

At present, the majority of academic studies concerning Indonesian digital banking predominantly target younger demographics, namely Millennials and Generation Z, due to their presumed technological fluency. Meanwhile, Generation X (ages 45–60) is an equally important segment. This generation has relatively stable purchasing power, complex financial needs, and a tendency to seek safe and reliable banking services. However, Generation X's more cautious approach to adopting new technology can be a challenge for digital banks to attract them.

Several factors are expected to influence Generation X's interest in using digital banks. Security is a key factor, as this age group tends to be more sensitive to data protection issues and cybercrime risks. Ease of application use also plays a crucial role, as complicated interfaces can reduce their interest. Furthermore, promotion strategies and loyalty programs offered by digital banks can influence their decision to try new services. Ultimately, all these factors culminate in trust, which is the basis for sustained use of digital banking services by Generation X.

This study designated SeaBank as the primary focus of investigation owing to its rapid expansion within the Indonesian digital banking sector. Since being acquired by a global technology company, SeaBank has aggressively innovated its services and promotions, including collaborating with the popular e-commerce platform, Shopee. To understand the adoption behavior of this demographic, this study employs a retrospective approach. While the respondents are existing SeaBank users, the research specifically evaluates the initial determinants (Security, Promotion, Ease of Use, and Trust) that originally triggered their 'Interest' and subsequent decision to adopt the digital banking platform. Although numerous studies have examined digital banking adoption, the vast majority predominantly focus on digital-native generations such as Millennials and Generation Z, leaving a critical empirical gap regarding mature demographics. Generation X (ages 45–60), possessing stable purchasing power and distinct financial priorities, exhibits unique behavioral responses toward digital platforms that warrant specific academic investigation. SeaBank was selected as the primary context for this study due to its rapid expansion and prominent role in Indonesia's digital banking landscape, offering an ideal setting to evaluate how technical security, promotion, and ease of use shape customer trust and continuous adoption intent among mature consumers. Unlike previous studies limited to conceptual definitions, this research bridges the gap by empirically investigating the structural interrelationships among these variables within the framework of mature banking consumers. Based on this description, the research titled "Analysis of Factors Influencing Generation X's Interest in Using Digital Banks (A Case Study on SeaBank Digital Bank)" becomes crucial. The findings of this investigation aim to enrich the academic discourse on fintech adoption behaviors, simultaneously offering actionable intelligence to digital financial institutions for formulating tailored engagement strategies targeted at the Generation X demographic.

LITERATUR REVIEW

According to (Laudon & Laudon, 2020) in the book Management Information Systems, information security encompasses the combination of technological safeguards, operational protocols, and strategic guidelines designed to shield IT infrastructures from illicit breaches, data manipulation, unauthorized extraction, and physical harm. Security, according to (Siswanti, 2022), is a series of actions to protect information assets from various potential threats. Security constitutes a mandatory provision for digital commercial entities, as robust protective measures grant consumers psychological comfort and elevate client reliance. Essentially, it represents the psychological assurance and trust clients experience when engaging with a provider that safeguards their transactions (Pebiyanti et al., 2023). Essentially, it represents the psychological assurance clients experience when engaging with a provider. Furthermore, it reflects the degree of consumer conviction that digital networks remain secure environments for the exchange of confidential data (Desky, et al., 2022). Security is characterized as a series of crucial actions taken by digital enterprises to protect information assets and defend transactional records against various potential threats (Siswanti, 2022) . In the context of digital banks, security includes the protection of personal data and customer funds from cyberattacks. Security is not just a technical issue, but also the consumer's perception of the system's sensitivity. For Generation X, a security guarantee is an absolute prerequisite before they are willing to transfer their financial activities to a digital platform.

According to (Kotler & Armstrong, 2021) in the book Principles of Marketing (18th Edition) define promotion as the communication mix used by a company to persuade consumers regarding the value of their products. According to Tololiu and Roring (2022), sales promotion represents an essential marketing stimulus that consumers carefully evaluate when forming attitudes and purchasing decisions toward a product. With sales promotions, consumers will become more interested in a particular product, thereby fostering a certain attitude when making a purchasing decision. According to (Kartajaya, H., 2014 in Agustin, et al., 2020), promotion is a marketing function focused on persuasively communicating marketing programs to target customers/audiences to encourage exchange transactions between the company and the audience. In the digital banking era, promotions transformed into direct incentives such as interest subsidies or marketplace integration. Effective promotion for the public must have a utility value that is immediately felt for daily living needs.

According to (Schiffman & Wisenblit, 2019) in the book Consumer Behavior explain that ease of use relates to consumer perceptions regarding the low cognitive effort required to operate an innovation. According to Oktaviana et al. (2023), perceived simplicity gauges a user's confidence when interacting with a digital platform, evaluating dimensions such as clear navigation, learnability, and the minimal cognitive effort required to operate the system smoothly. Consequently, when a designated service offers a frictionless experience, consumers are significantly more likely to adopt and utilize the platform. Ease of use reflects the extent to which a consumer believes that interacting with a specific digital system will be effortless and free from heavy cognitive or physical exertion (Nurdiansyah et al., 2022). Usability is essentially characterized by its rapid learnability, high comprehensibility, uncomplicated nature, and effortless navigation. In the context of digital banks, ease of use includes the application interface and transaction time efficiency. If the technology does not have complicated technical barriers, Generation X will tend to have a higher adoption rate, making ease of use a main determinant in the desire to use the application.

Trust transcends mere forecasting and represents a consumer's firm conviction and reliance on a platform despite potential risks (Nitta & Wardhani, 2022). Trust fundamentally entails an optimistic and confident anticipation regarding another entity's intentions within an uncertain environment. Correspondingly, electronic trust is conceptualized as a user's readiness to securely depend on a digital counterpart, driven by the assurance that the service provider will faithfully fulfill its transactional commitments (Syahrina & Christiana, 2023) . Electronic trust functions as a comprehensive conviction or an inclination to rely, which facilitates confidence in a counterpart and reflects a user's readiness to be vulnerable to the actions of that partner. Consequently, the absence of this electronic confidence is acknowledged as a primary obstacle that hinders consumers from utilizing digital payment applications (Sumadi et al., 2022).

Consumer interest is defined as a person's subjective probability and psychological urge to perform a specific behavior. Fundamentally, the actual execution of any digital transaction is highly contingent upon the presence of this underlying willingness and motivation (Oktaviana et al., 2023; Syahrina & Christiana, 2023). Interest is conceptualized as an individual's psychological urge and subjective probability to carry out a particular action. Therefore, the actual adoption of any digital behavior is highly contingent upon the presence of this underlying motivation (Sumadi et al., 2022). When someone perceives that something can provide benefits, an interest will arise within that person, and this will bring satisfaction with the benefits obtained, meaning interest is related to the values that make someone have choices in their life. According to (Siswanti, 2022), interest can be interpreted as a tendency accompanied by high passion and desire for something. Interest is behaviorally defined as the strength of a person's inclination and willingness to carry out a specific financial activity (Sari & Pradesyah, 2023). Consequently, the intent to adopt digital wallets is described as the extent to which consumers are eager to leverage electronic wallet platforms for conducting financial transactions. Based on the explanation above, interest in using digital wallets can be defined as a desire to use digital wallet services as a payment tool. The interest in using the SeaBank digital bank is influenced by an evaluation of functional benefits (ease of use) and protection guarantees (security). This interest is a crucial stage in consumer psychology before they finally take concrete actions such as downloading the application and depositing funds.

Drawing upon the previously outlined background and synthesis of related literature, the theoretical framework underpinning this investigation is constructed as follow:

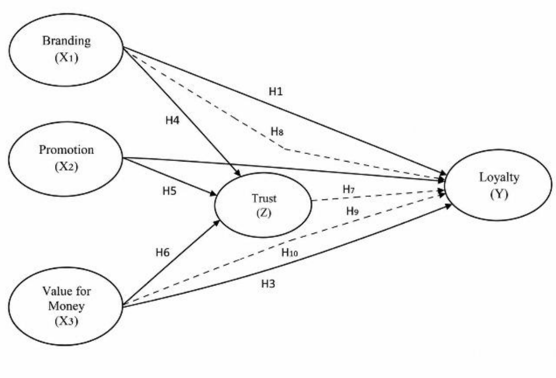


Figure 3. Theoretical Framework

RESEARCH METHOD

This investigation adopts a quantitative methodology. Sugiyono (2021) outlines this framework as being rooted in positivist philosophy, relying on structured instruments to gather data from specific demographic segments, which is subsequently subjected to statistical analysis to evaluate predefined hypotheses. The primary objective of this study is to assess the determinants driving consumer willingness to utilize digital banking platforms.

Participant selection was executed intentionally through a non-probability purposive sampling strategy. The inclusion prerequisites necessitated that respondents belong to Generation X (45 to 60 years old) residing in Jakarta, possess the SeaBank application, and have completed a minimum of one transaction. Data collection was conducted over a twomonth period from January to February 2026 using web-based surveys. Information was harvested to capture metrics on the independent constructs (Security, Promotion, and Ease of Use), the mediating construct (Trust), and the dependent construct (Interest). All variables were measured using a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The respondents were instructed to retrospectively evaluate their initial perceptions and motivations that drove their interest to start using the SeaBank application. By applying the Cochran equation, the final sample size was established at 100 active SeaBank consumers. For inferential data evaluation, the Structural Equation Modeling-Partial Least Squares (SEM-PLS) technique was executed utilizing the SmartPLS 4.0 software suite. To evaluate both the measurement and structural models, a bootstrapping procedure with 5,000 subsamples was applied to test path coefficient significance and outer model loadings. Furthermore, multicollinearity was assessed using the Variance Inflation Factor (VIF), while discriminant validity was rigorously evaluated using the Fornell-Larcker criterion and cross-loadings.

RESULT AND DISCUSSION

This investigation evaluates how Security, Promotion, Ease of Use, and Trust impact user Interest in adopting SeaBank's digital platform. Following the data evaluation executed via SmartPLS 4.0, findings indicate that a predominant share of participants exhibited favorable reactions toward the determinants shaping their usage intent.

Table 1. Constructing Reliability and Validity

Variables	Indicators	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Security	S1	0.864	0.829	0.898	0.745
	S2	0.886			
	S3	0.839			
Ease of Use	E1	0.885	0.904	0.933	0.777
	E2	0.917			
	E3	0.895			
	E4	0.826			
Trust	T1	0.858	0.863	0.917	0.786
	T2	0.874			
	T3	0.926			
Interest	I1	0.876	0.838	0.893	0.678
	I2	0.901			
	I3	0.797			
	I4	0.705			
Promotion	P1	0.822	0.857	0.913	0.777
	P2	0.893			
	P3	0.927			

Table 2. Discriminant Validity - Fornell-Larcker Criterion

Variables	Security	Ease of Use	Trust	Interest	Promotion
Security	0.863				
Ease of Use	0.733	0.881			
Trust	0.701	0.676	0.887		
Interest	0.790	0.804	0.792	0.823	
Promotion	-0.162	-0.150	-0.106	-0.076	0.882

Table 3. Discriminant Validity - Cross Loadings

Indicators	Security	Ease of Use	Trust	Interest	Promotion
S1	0.864	0.602	0.579	0.634	-0.108
S2	0.886	0.633	0.615	0.688	-0.134
S3	0.839	0.66	0.619	0.717	-0.174
E1	0.646	0.885	0.561	0.652	-0.149
E2	0.685	0.917	0.651	0.762	-0.183
E3	0.654	0.895	0.568	0.697	-0.201
E4	0.597	0.826	0.596	0.715	0.003
T1	0.593	0.539	0.858	0.675	-0.143
T2	0.649	0.614	0.874	0.701	-0.063
T3	0.622	0.641	0.926	0.73	-0.08
I1	0.675	0.72	0.661	0.876	0.051
I2	0.685	0.755	0.7	0.901	-0.007
I3	0.626	0.644	0.591	0.797	-0.141
I4	0.613	0.507	0.658	0.705	-0.187
P1	-0.158	-0.1	-0.07	-0.076	0.822
P2	-0.167	-0.126	-0.086	-0.05	0.893
P3	-0.115	-0.162	-0.117	-0.074	0.927

The evaluation of convergent validity on the reflexive indicator measurement model was carried out using the SmartPLS 4 software via outer loadings analysis. Referring to (Ghozali & Latan, 2020) an indicator is stated to have good convergent validity if its loading factor value exceeds the 0.70 threshold. Based on the data processing results, all variables have met the required AVE standards (>0.50). Furthermore, discriminant validity and reliability tests via Cronbach's Alpha and Composite Reliability showed that all data had a high level of reliability.

Table 4. Inner Model Test Results

Variables	R^2
Trust	0.549
Interest	0.793

Table 5. Hypothesis Test Result

Hypothesis	Description	Path coefficient	P values
H1	Security-> Interest	0.283	0.016
H2	Security-> Trust	0.447	0.002
H3	Promotion->Interest	0.062	0.212

Hypothesis	Description	Path coefficient	P values
H4	Promotion -> Trust	0.019	0.749
H5	Ease Of Use -> Interest	0.368	0.006
H6	Ease Of Use -> Trust	0.352	0.014
H7	Trust -> Interest	0.351	0.001
H8	Security->Trust->Interest	0.157	0.043
H9	Promotion->Trust-> Interest	0.007	0.789
H10	Ease Of Use->Trust->Interest	0.124	0.007

Based on the test results on the first structural model, a coefficient of determination (R^2) value of 0.549 was obtained. This indicates that the variables of security, promotion, and ease of use have a contribution of 54.9% in explaining the variance of the trust variable. Furthermore, in the second model equation, the R^2 value was recorded at 0.793. This finding shows that the combination of security, promotion, ease of use, and trust variables simultaneously can predict the variation in interest by 79.3%.

Hypothesis 1. Statistical findings demonstrate that security exerts a significantly positive impact on Generation X's interest in using the SeaBank digital bank, indicated by a p-value of (0.016) < 0.05. This result concludes that H1, which states there is an influence of security on Generation X's interest in using the SeaBank digital bank, is accepted. Thus, the better the security built by the digital bank, the higher the interest of Generation X in using it. This means that if a digital bank company wants to increase its users, one of the efforts that can be made is to pay attention to the security of the digital bank. This analysis confirms that for Generation X, a sense of security is the main determinant in adopting financial technology. Theoretically, this finding aligns with the core principles of Protection Motivation Theory (Prentice-Dunn & Rogers, 1986), where individuals conduct a threat appraisal before interacting with a new digital system to minimize perceived risks (Pebiyanti et al., 2023). Generation X, who tends to be more conservative than the next generation, requires a guarantee that their personal data and financial assets are protected from cybercrime risks. In the context of SeaBank, this significance proves that education regarding OJK licenses, LPS guarantees, and security features such as biometrics and two-step verification have succeeded in reducing customers' psychological barriers. According to (Laudon & Laudon, 2021) in the book Management Information Systems, information security is an absolute prerequisite for the continuity of banking information systems. Therefore, investing in cybersecurity infrastructure serves not only as an operational shield but also as an effective marketing strategy to attract the mature market segment that highly values institutional credibility and stability. These empirical results corroborate prior investigations (Sumadi et al., 2022; Handinisari et al., 2022; and Siswanti, 2023).

Hypothesis 2. The analysis reveals that security positively and significantly drives Generation X's trust in using the SeaBank digital bank, indicated by a p-value of (0.002) < 0.05. This result concludes that H2, which states there is an influence of security on Generation X's trust in using the SeaBank digital bank, is accepted. Thus, the better the security is built by the digital bank, the higher the trust of Generation X in using it. This means that if a digital bank company wants to increase user trust, one of the efforts is to pay attention to security. Theoretically, the significance of security's effect on trust aligns with the foundational Trust-Commitment Theory (Morgan & Hunt, 1994) which posits that robust technical security is a crucial reflection of a service provider's competence and integrity in modern digital platforms (Nitta & Wardhani, 2022). For Generation X, trust does not appear instantly, but through an evaluation process of concrete protection system evidence. This analysis also suggests that Generation X consumers in Jakarta rationalize risk. When SeaBank can provide robust security guarantees, such as high-level data encryption and regulatory transparency, the psychological barrier in the form of fear of losing funds can be minimized. According to (Schiffman & Wisenblit, 2019) consumer trust is built on the basis of low perceived risk. Therefore, improving the functional security system directly transforms into psychological trust capital, which becomes the main bridge for Generation X to be ready to entrust their financial assets to the digital bank platform. These empirical results corroborate prior investigations by (Pebiyanti et al., 2023 and Nitta & Wardhani, 2022).

Hypothesis 3. Data evaluation shows that promotion exerts a positive yet statistically insignificant influence on Generation X's interest in using the SeaBank digital bank, indicated by a p-value of (0.212) > 0.05. This result concludes that H3, which states there is an influence of promotion on Generation X's interest in using the SeaBank digital bank, is rejected. This indicates that the promotional incentives provided by the digital bank are currently insufficient to significantly drive Generation X's initial interest in adopting the platform. The insignificance of promotion's effect on interest in the Generation X segment shows a deep difference in consumer behavior compared to millennials or Gen Z. For Generation X, offers in the form of cashback, discounts, or high interest are often viewed with skepticism if they are not accompanied by clear evidence of security and utility. This finding reminds us that Generation X is a group that prioritizes functional value and long-term security over short-term transactional benefits. According to (Schiffman & Wisenblit, 2019) mature consumers tend to have more stable brand loyalty and are not easily influenced by aggressive promotional stimuli. In the context of SeaBank, although the promotions provided are quite massive, they are not strong enough to significantly increase Generation X's interest. These empirical results corroborate prior investigations by (Tololiu & Roring, 2022).

Hypothesis 4. The findings indicate that promotional efforts have a positive but non-significant effect on Generation X's trust in using the SeaBank digital bank, indicated by a p-value of (0.749) > 0.05. This result concludes that H4, which states there is an influence of promotion on Generation X's trust in using the SeaBank digital bank, is rejected. This implies that the current promotional strategies do not significantly contribute to enhancing Generation X's trust in the digital bank. This finding theoretically confirms that trust for Generation X is cognitive and evidence-based, not effective and easily influenced by marketing stimulation. In a high-risk industry like digital banking, promotion is not strong enough to build trust if it is not accompanied by real security attributes. Generation X's trust can only be won through system transparency and resolution, not just through the promotional mix. These empirical results corroborate prior investigations by (Soofian, 2023).

Hypothesis 5. Statistical findings demonstrate that ease of use exerts a significantly positive impact on Generation X's interest in using the SeaBank digital bank, indicated by a p-value of (0.006) < 0.05. This result concludes that H5, which states there is an influence of ease of use on Generation X's interest in using the SeaBank digital bank, is accepted. Thus, the easier the digital bank application is to use, the higher the interest of Generation X in using it. This means that if a digital bank company wants to increase its users, one of the efforts is to pay attention to the ease of use of the application. Theoretically, the significance of the effect of ease of use on interest confirms the foundational principles of the Technology Acceptance Model (Davis, 1989), as recent studies also demonstrate that perceived ease of use remains a primary driver of digital platform adoption (Oktaviana et al., 2023). For Generation X, who are not digital natives, ease of access and application navigation are crucial factors that break down technical and psychological barriers in adopting new banking services. The simpler the application's operational process, the higher their interest in using the digital bank. This analysis is in line with the view of (Schiffman & Wisenblit, 2019, who state that mature consumer groups tend to prefer innovations that provide convenience without cognitive complexity. Therefore, SeaBank's strategy of allowing transfers, bill payments, and account openings on a single intuitive platform has proven to be the main driver of Generation X's interest. These empirical results corroborate prior investigations by (Oktaviana et al., 2023; and Nurdiansyah et al., 2022).

Hypothesis 6. The analysis reveals that ease of use positively and significantly drives Generation X's trust in using the SeaBank digital bank, indicated by a p-value of (0.014) < 0.05. This result concludes that H6, which states there is an influence of ease of use on Generation X's trust in using the SeaBank digital bank, is accepted. Thus, the easier the digital bank application is to use, the higher the trust of Generation X in using it. This means that if a digital bank company wants to increase its users, one of the efforts is to pay attention to ease of use. Theoretically, this finding is supported by (Solomon, 2020) view in Consumer Behavior, which states that operational convenience is one of the indicators of digital service quality. Ease of use reduces ambiguity; customers feel more confident that their funds will reach the right destination because the process is straightforward and not confusing. Therefore, for SeaBank, the User Interface and User Experience are not just aesthetic issues, but a strategic cruciality to win the trust of the mature market segment, which tends to be more meticulous and avoids risks resulting from technological complexity. These empirical results corroborate prior investigations by (Syahrina & Christina, 2023).

Hypothesis 7. Data evaluation shows that trust exerts a significantly positive influence on Generation X's interest in using the SeaBank digital bank, indicated by a p-value of (0.001) < 0.05. This result concludes that H7, which states there is an influence of trust on Generation X's interest in using the SeaBank digital bank, is accepted. Thus, the better the trust built by the digital bank, the higher the interest of Generation X in using it. This means that if a digital bank company wants to increase its users, one of the efforts is to pay attention to the level of trust in the digital bank. Theoretically, this finding is highly aligned with the foundational Theory of Planned Behavior (Ajzen, 1991) as recent studies also confirm that an individual's trust and belief in a digital platform form a positive attitude that subsequently drives their behavioral intention (Sari & Pradesyah, 2023). For Generation X, the decision to switch to a digital bank involves high emotional and cognitive involvement; they will not show the slightest interest if the institution's integrity is still in doubt. Considering that digital banking services do not have massive physical branches like conventional banks, trust becomes an important factor for customers. This analysis is supported by (Solomon, 2020) view, which states that in service transactions, trust is the main prerequisite that bridges the perception of benefits with concrete action. Therefore, for SeaBank, maintaining the level of trust through fee transparency, system confidentiality, and customer protection is the most fundamental strategy for turning the potential Generation X market into active users, because without trust, no matter how sophisticated the convenience and promotions are, they will not be able to move their interest significantly. These empirical results corroborate prior investigations by (Sumadi et al., 2022 and Sari & Pradesyah, 2023).

Hypothesis 8. Mediation analysis indicates that trust successfully bridges the relationship between security and Generation X's interest in using the SeaBank digital bank, indicated by a p-value of (0.043) < 0.05. This result concludes that H8, which states there is an influence of security on interest mediated by Generation X's trust in using the SeaBank digital bank, is accepted. Based on these research results, it means that security can affect interest either directly or indirectly. The findings confirm that trust acts as a partial mediator in the relationship between security and consumer interest. This classification of partial mediation is established because the direct effect of security on interest remains statistically significant even when the mediating variable (trust) is included in the structural model.

Hypothesis 9. Statistical evaluation reveals that trust fails to mediate the relationship between promotion and Generation X's interest in using the SeaBank digital bank, indicated by a p-value of (0.789) > 0.05. This result concludes that H9, which states there is an influence of promotion on interest mediated by Generation X's trust in using the SeaBank digital bank, is rejected. Based on these empirical outcomes, promotion has not yet proven to be a substantial driver of Generation X's interest in adopting the SeaBank digital bank, either directly or indirectly.

Hypothesis 10. Further analysis demonstrates that trust effectively mediates the relationship between ease of use and Generation X's interest in using the SeaBank digital bank, indicated by a p-value of (0.007) < 0.05. This result concludes that H10, which states there is an influence of ease of use on interest mediated by Generation X's trust in using the SeaBank digital bank, is accepted. Based on these research results, it means that ease of use can affect interest either directly or indirectly. Consequently, the research outcomes establish that trust functions as a partial mediator in the relationship between ease of use and consumer interest. Trust is classified as a partial mediator here because the direct path from ease of use to consumer interest continues to be significant alongside the indirect path.

CONCLUSION

This research concludes that Security and Ease of Use are the primary determinants that significantly enhance the Trust and Interest of Generation X consumers in adopting SeaBank. Conversely, Promotion does not exhibit a significant effect, indicating that this mature demographic is generally skeptical of short-term marketing incentives if they are not backed by concrete system reliability. Furthermore, Trust functions as a significant partial mediator, confirming that Generation X's interest in adopting digital banking relies heavily on the institution's capacity to mitigate psychological risks and provide a straightforward operational experience.

Theoretically, these findings enrich the existing literature on digital adoption by confirming that established behavioral frameworks remain highly relevant for older demographics who prioritize risk mitigation and functional utility. Practically, it is recommended that digital banking practitioners prioritize long-term investments in robust cybersecurity infrastructure and maintain intuitive user interfaces rather than relying heavily on short-term monetary promotions.

Despite these contributions, this study has several limitations. The findings should not be broadly generalized to all Generation X consumers, as the data is derived from a limited sample of 100 SeaBank users specifically residing in Jakarta. Future research should expand the scope by incorporating larger sample sizes, comparing multiple digital banking platforms, and exploring different geographical areas to enhance empirical generalizability. Additionally, subsequent studies are highly encouraged to integrate other crucial variables, such as perceived risk, digital literacy, financial literacy, and continuance intention, to provide a more comprehensive understanding of mature consumers' behavior in the digital financial sector.

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