



## Adoption of Seabank by Generation Z in Semarang City: An Extended Technology Acceptance Model (TAM) Approach

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### ABSTRACT

The adoption of digital banking among Generation Z has become a strategic concern for financial institutions in Indonesia. This study aims to analyze the adoption of SeaBank by Generation Z in Semarang City by extending the Technology Acceptance Model (TAM) with the addition of perceived trust and subjective norm. The goal is to examine how perceived usefulness, perceived ease of use, perceived trust, and subjective norm impact attitudes toward using, and how these attitudes impact the intention to adopt SeaBank. Data were collected through an online questionnaire completed by 309 Generation Z respondents in Semarang City. The analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the proposed relationships among the variables. The results show that perceived usefulness, perceived trust, and subjective norm have a significant impact on attitude toward using SeaBank. Perceived ease of use, however, does not have a statistically significant effect. Attitude toward using is found to significantly impact the intention to adopt seabank. This research contributes by adapting the Technology Acceptance Model in a digital banking context to Generation Z, who are highly familiar with technology and influenced by peer networks. The integration of trust and subjective norm provides additional explanatory power. The findings provide practical insights for digital banking providers to design strategies that enhance user trust, capitalize on social influence, and meet the expectations of younger users.

## INTRODUCTION

The rapid digital transformation in the financial sector has reshaped the way people interact with banking services. In Indonesia, digital banking has been formally defined by Otoritas Jasa Keuangan Regulation No. 12/POJK.03/2018 as banking services delivered through electronic channels that leverage customer data to improve service quality. As this shift accelerates the nation's move toward a cashless society, Generation Z individuals born between 1997 and 2012 has emerged as a critical demographic. Their strong digital literacy, early exposure to technology, and comfort with mobile applications position them as key adopters of digital financial services (Dewi et al., 2023; Nurlaila et al., 2024).

SeaBank, a digital bank acquired by Sea Group in 2021 and integrated with Shopee, has rapidly gained popularity among young users who are highly familiar with mobile technology. With over 10 million downloads and a high user rating of 4.9 on Google Play Store (2025), SeaBank is driven by its seamless e-commerce integration, cashback features, and user-friendly interface. However, despite high usage rates, concerns over trust, cybersecurity, and data privacy continue to shape adoption behavior. The 2023 cyberattack on Bank Syariah Indonesia heightened public concern, especially among young users who are highly familiar with mobile technology but still aware of digital risks (Alfarizi, 2023).

The Technology Acceptance Model (TAM), developed by Davis (1989), has been widely used to explain user acceptance of new technologies through two primary constructs: perceived usefulness (PU) and perceived ease of use (PE). PU reflects the belief that using technology enhances task performance, while PE refers to how effortless the technology is perceived to be. Prior research shows that PU significantly influences attitude toward technology use (Larasati & Andjarwati, 2019; Rahmaniar & Fitriarningsih, 2024). Based on this, the following hypothesis is proposed: **H1 Perceived usefulness significantly influences Generation Z's attitude toward using SeaBank.**

Perceived ease of use refers to the extent to which a system is believed to be simple and effortless to use (Davis, 1989). When users find a digital banking application easy to learn and operate, they are more likely to develop a favorable attitude toward its adoption. Prior studies support this relationship in various digital contexts (Alkhaffaf et al., 2024; Saputra & Nurjihadi, 2023). Based on this, the following hypothesis is proposed **H2: Perceived ease of use significantly influences Generation Z's attitude toward using SeaBank.**

Beyond usability, perceived trust is a crucial determinant in digital environments involving sensitive personal and financial data. Trust refers to users' confidence in the platform's integrity, reliability, and data security (Tasya et al., 2023; Zhou, 2012). In the context of financial technologies, several studies emphasize that trust strongly shapes user attitudes (Al-Sulimani & Bouaguel, 2024; Kusumaningtyas & Wardani, 2022). However, TAM2 has not fully integrated this factor. Therefore, this study incorporates perceived trust as a core variable. H3: Perceived trust significantly influences Generation Z's attitude toward using SeaBank.

Subjective norm or the perceived social pressure to engage in a behavior has been added to TAM2 by Venkatesh & Davis (2000) and is particularly relevant in collectivist societies like Indonesia. For Generation Z, peer recommendations and digital influencers play a critical role in shaping perceptions of technology (Hartono et al., 2023; Ly & Ly, 2022). While earlier TAM2 models positioned SN as indirectly influencing behavioral intention, this study places it as a direct predictor of user attitude. H4: Subjective norm significantly influences Generation Z's attitude toward using SeaBank.

Lastly, attitude toward using is considered a strong predictor of intention to adopt. This reflects how an individual evaluates the act of using a digital banking service. When users perceive a platform positively because it is useful, easy, secure, and socially approved, they are more likely to adopt it (Laradi et al., 2023; Ly & Ly, 2022; Manuel & Capistrano, 2024). H5: Attitude toward using SeaBank significantly influences Generation Z's intention to adopt SeaBank.

## METHODS

This study used a quantitative approach and Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine the proposed hypotheses. The model included four independent variables perceived usefulness, perceived ease of use, perceived trust, and subjective norm impacting attitude toward using, which then impacts intention to adopt. Each construct was measured using four indicators adapted from previous studies, as summarized in Table 1.

Perceived usefulness captures how SeaBank improves efficiency and transaction performance. Perceived ease of use refers to how simple and effortless SeaBank is to operate. Perceived trust reflects user confidence in the platform's security and data protection. Subjective norm measures the social pressure from peers and media to adopt SeaBank. Attitude toward using represents the user's evaluation, while intention to adopt reflects their willingness to continue using the app.

Data were collected from Generation Z in Semarang who had used SeaBank. The sampling technique was purposive, and a 4-point Likert scale was applied to reduce neutral bias. Out of 322 responses, 309 were retained after screening for invalid patterns. Data analysis was conducted using SmartPLS 3 (Ghozali, 2021; Hair et al., 2021; Hair & Alamer, 2022).

**Table 1. Variable: Definition and Instrument**

<b>Variable</b>	<b>Definition</b>	<b>Instrument</b>
Perceived Usefulness (PU)	The extent to which an individual believes that using SeaBank will improve their transaction performance, increase productivity, and provide functional benefits in managing financial activities.	<ol style="list-style-type: none"> <li>1. PU1 SeaBank is useful.</li> <li>2. PU2 SeaBank is convenient.</li> <li>3. PU3 SeaBank increases efficiency.</li> <li>4. PU4 SeaBank speeds up payments.</li> </ol>
Perceived Ease of Use (PE)	The degree to which an individual believes that using SeaBank requires minimal effort, is easy to learn, and simple to operate for conducting financial transactions.	<ol style="list-style-type: none"> <li>1. PE1 SeaBank is as easy as cash.</li> <li>2. PE2 SeaBank is easy to understand.</li> <li>3. PE3 SeaBank is easy to use.</li> <li>4. PE4 Learning SeaBank is easy.</li> </ol>
Perceived Trust (PT)	The level of confidence users have in the reliability, integrity, and security of SeaBank, including its ability to protect personal data and ensure secure financial transactions.	<ol style="list-style-type: none"> <li>1. PT1 I trust SeaBank.</li> <li>2. PT2 I trust its information.</li> <li>3. PT3 SeaBank protects my privacy.</li> <li>4. PT4 SeaBank secures my data.</li> </ol>
Subjective Norm (SN)	The perceived social influence from important individuals, groups, or media that encourages or discourages the user from adopting and using SeaBank.	<ol style="list-style-type: none"> <li>1. SN1 Important people support my use of SeaBank.</li> <li>2. SN2 People around me expect me to use it.</li> <li>3. SN3 Media influences me to use it.</li> <li>4. SN4 My community supports using it.</li> </ol>
Attitude Toward Using (ATT)	An individual's overall positive or negative evaluation of using SeaBank as a digital banking application for financial transactions.	<ol style="list-style-type: none"> <li>1. ATT1 SeaBank is a good choice.</li> <li>2. ATT2 SeaBank is positive.</li> <li>3. ATT3 SeaBank should be promoted.</li> <li>4. ATT4 SeaBank is needed</li> </ol>
Intention to Adopt (INT)	The degree to which an individual has a deliberate plan or willingness to use SeaBank to manage personal or routine financial activities.	<ol style="list-style-type: none"> <li>1. INT1 I intend to use SeaBank.</li> <li>2. INT2 I will recommend SeaBank.</li> <li>3. INT3 I plan to use it often.</li> <li>4. INT4 I will keep using SeaBank.</li> </ol>

Source: Secondary data (2025)

**RESULTS AND DISCUSSION**

This study analyzed 309 valid responses from Generation Z in Semarang who had experience using SeaBank. Data were processed using SmartPLS 3.0. All constructs in the outer model demonstrated strong reliability and validity. Based on table 2. Outer loading values for all indicators exceeded the threshold of 0.70, confirming indicator reliability. Table 3 shows the Average Variance Extracted (AVE) for each construct ranged from 0.562 to 0.741, meeting the minimum requirement of 0.50 for convergent validity. Discriminant validity was also confirmed in Table 4, as all constructs had square root of AVE values greater than their correlations with other variables. Composite reliability values ranged from 0.837 to 0.919, and Cronbach’s alpha values were all above 0.70 in Table 5, indicating internal consistency (Ghozali, 2021).

**Table 2. Outer Loding Test**

Variable	Indicator	Outer Loading	Caption
Perceived Usefulness (PU)	PU1	0.758	Valid
	PU2	0.743	Valid
	PU3	0.770	Valid
	PU4	0.726	Valid
Perceived Ease of Use (PE)	PE1	0.774	Valid
	PE2	0.713	Valid
	PE3	0.742	Valid
	PE4	0.791	Valid
Perceived Trust (PT)	PT1	0.858	Valid
	PT2	0.822	Valid
	PT3	0.889	Valid
	PT4	0.873	Valid
Subjective Norm (SN)	SN1	0.847	Valid
	SN2	0.908	Valid
	SN3	0.718	Valid
	SN4	0.867	Valid
Attitude Toward Using (ATT)	ATT1	0.761	Valid
	ATT2	0.779	Valid
	ATT3	0.781	Valid
	ATT4	0.830	Valid
Intention to Adopt (INT)	INT1	0.860	Valid
	INT2	0.732	Valid
	INT3	0.848	Valid
	INT4	0.849	Valid

Source: Processed primary data (2025)

**Table 3. Average Variance Extracted (AVE) Test**

Variable	Average Variance Extracted (AVE)	Caption
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Perceived Usefulness (PU)	0.562	Valid
Perceived Ease of Use (PE)	0.571	Valid
Perceived Trust (PT)	0.741	Valid
Subjective Norm (SN)	0.703	Valid
Perceived Usefulness (ATT)	0.621	Valid
Intention to Adopt (INT)	0.679	Valid

Source: Processed primary data (2025)

**Table 4. Discriminant Validity Test**

Variable	PU	PE	PT	SN	ATT	INT
PU	0.749					
PE	0.585	0.755				
PT	0.499	0.501	0.861			
SN	0.440	0.441	0.608	0.838		
ATT	0.544	0.502	0.654	0.670	0.788	
INT	0.592	0.542	0.727	0.656	0.750	0.824

Source: Processed primary data (2025)

**Table 5. Internal Consistency Reliability**

Variable	Cronbach's Alpha	Composite Reliability
PU	0.741	0.837
PE	0.751	0.841
PT	0.883	0.919
SN	0.856	0.904
ATT	0.796	0.867
INT	0.841	0.894

Source: Processed primary data (2025)

**Table 6. Multicollinearity and CMB test**

Variable	VIF	Caption
PU	1.691	Valid
PE	1.696	Valid
PT	1.850	Valid
SN	1.677	Valid
ATT	1.000	Valid

Source: Processed primary data (2025)

The structural model was evaluated using several key metrics. Multicollinearity was not a concern, as all VIF values were well below the threshold of 5 (Table 6). Common method bias (Kock, 2015) was also not detected, as the model did not below 3.3 exhibit inflation or suppression effects among constructs. As shown in Table 7, the R-squared values were 0.585 for attitude toward using and 0.562 for intention to adopt, indicating moderate explanatory power. Predictive relevance was confirmed through Q-square values of 0.352 and

0.375 (Table 8), both above zero. The effect size ( $f^2$ ) analysis revealed that subjective norm had the strongest impact on attitude ( $f^2 = 0.201$ ), followed by perceived trust ( $f^2 = 0.112$ ), and perceived usefulness ( $f^2 = 0.049$ ). Perceived ease of use had only a minimal contribution ( $f^2 = 0.009$ ). Attitude toward using had a very large effect on intention to adopt ( $f^2 = 1.283$ ), confirming its role as the key mediator in the model. The model also demonstrated acceptable fit, with an SRMR value of 0.062, which is below the recommended threshold of 0.08 (Ghozali, 2021).

**Table 7. Coefficient of Determination (R-Square)**

Variable	R Square	R Square Adjusted	Category
ATT	0.585	0.579	Moderate
INT	0.562	0.561	Moderate

Source: Processed primary data (2025)

**Table 8. Effect Size Test**

Variable	f square	Category
Perceived Usefulness → Attitude Toward Using	0.049	Small Effect
Perceived Ease Of Use → Attitude Toward Using	0.009	Very Small Effect
Perceived Trust → Attitude Toward Using	0.112	Small to Medium Effect
Subjective Norm → Attitude Toward Using	0.201	Medium Effect
Attitude Toward Using → Intention to Adopt	1.283	Very Large Effect

Source: Processed primary data (2025)

**Table 9. Predictive Relevance (Q-Square)**

Variable	Q Square	Caption
Attitude Toward Using	0.352	Has predictive relevance
Intention to Adopt	0.375	Has predictive relevance

Source: Processed primary data (2025)

**Table 10. Model Fit: SRMR**

Model Fit	Saturated Model	Estimated Model
SRMR	0.062	0.084
d_ ULS	1.138	2.120
d_ G	0.439	0.514
Chi-Square	768.420	849.504
NFI	0.814	0.794

Source: Processed primary data (2025)

Bootstrapping analysis, as shown in Table 11, revealed that perceived usefulness had a significant positive effect on attitude toward using SeaBank ( $\beta = 0.185$ ,  $p = 0.001$ ) (Ghozali, 2021). The 95% confidence interval (CI = [0.083, 0.298]) did not include zero, confirming the reliability of this relationship. In contrast, perceived ease of use did not show a significant influence on attitude ( $\beta$

= 0.081,  $p = 0.241$ ), with a CI of [-0.060, 0.202], indicating statistical non-significance. Perceived trust emerged as a significant predictor of attitude ( $\beta = 0.294$ ,  $p < 0.001$ ), supported by a confidence interval of [0.154, 0.435]. Subjective norm had the strongest effect on attitude ( $\beta = 0.374$ ,  $p < 0.001$ ), with a narrow and robust confidence interval of [0.266, 0.501]. Lastly, attitude toward using SeaBank had a strong and significant effect on intention to adopt ( $\beta = 0.750$ ,  $p < 0.001$ ), with a confidence interval of [0.663, 0.805], confirming the central mediating role of attitude in the adoption process.

**Table 11. Bootstrapping**

Construct	Coefficients	T Statistics	P Values	Hypothesis	Description
PU → ATT	0.185	3.280	0.001	H1	Accepted
PE → ATT	0.081	1.175	0.241	H2	Rejected
PT → ATT	0.294	4.100	0.000	H3	Accepted
SN → ATT	0.374	6.243	0.000	H4	Accepted
ATT → INT	0.750	20.144	0.000	H5	Accepted

Source: Processed primary data (2025)

**Table 12. Bias Corrected Confidence Intervals**

Path	Original Sample (O)	Sample Mean (M)	Bias	2.5% CI	97.5% CI	Significance
PU → ATT	0.185	0.192	0.007	0.083	0.298	Significant
PE → ATT	0.081	0.081	-0.001	-0.060	0.202	Not Significant
PT → ATT	0.294	0.295	0.002	0.154	0.435	Significant
SN → ATT	0.374	0.370	-0.004	0.266	0.501	Significant
ATT → INT	0.750	0.753	0.004	0.663	0.805	Significant

Source: Processed primary data (2025)

The findings indicate that perceived usefulness, perceived trust, and subjective norm significantly influence attitude toward SeaBank. Attitude, in turn, strongly affects intention to adopt. These results align with prior studies (Al-Sulimani & Bouaguel, 2024; Ly & Ly, 2022), emphasizing the importance of perceived usefulness, trust, and social influence in digital banking adoption.

The non-significant role of perceived ease of use suggests that for Generation Z, who are highly familiar with digital innovation, usability is not a primary barrier. Instead, trust in the platform and social encouragement are more influential. SeaBank's integration with Shopee and its strong mobile-first approach likely enhance its appeal to users who are familiar with digital. However, in light of increasing cybersecurity risks, trust remains essential for sustaining user engagement.

These results imply that digital banks must prioritize data security, transparency, and user trust while also utilizing peer and media influence in their outreach strategies. For Generation Z, trust and social proof matter more than interface simplicity.

## **CONCLUSIONS**

This study investigated the adoption of SeaBank among Generation Z in Semarang using an extended Technology Acceptance Model (TAM2) framework. The analysis confirmed that perceived usefulness, perceived trust, and subjective norm significantly influence attitude toward using SeaBank. In turn, attitude has a strong and positive effect on intention to adopt. However, perceived ease of use was not a significant factor, suggesting that digital fluency among Generation Z reduces the relevance of usability as a primary driver.

These findings highlight the significance of functional value, platform credibility, and social influence in influencing digital banking adoption. For digital banks targeting young users, building trust and leveraging social endorsement may be more effective than focusing solely on ease of use. The integration of perceived trust into TAM2 also contributes theoretically by addressing a critical gap in explaining the adoption of financial technology. Future studies may consider longitudinal or comparative approaches across cities or generations. Additionally, the influence of media exposure or digital literacy could be explored to enrich the behavioral model. For practitioners, enhancing data security and peer-based campaigns is essential to sustain engagement among Generation Z users.

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