

The Influence of Perceived Ease of use, Trust, and Security on the use of E-Banking: A Case Study on Students of Universitas Pamulang

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ABSTRACT: This research aims to examine the influence of perceived ease of use, trust, and security on the adoption of e-banking services among Universitas Pamulang students. Guided by the Technology Acceptance Model (TAM), the study employs a quantitative approach using primary data obtained from questionnaires distributed to 100 respondents, selected through probability sampling. Multiple linear regression analysis is utilized to test the hypotheses. The results show that, partially, perceived ease of use and trust do not have a significant effect on the adoption of e-banking, while security has a positive and significant effect. Simultaneously, all three variables ease of use, trust, and security significantly influence the adoption of e-banking. These findings highlight that security plays a more decisive role than ease of use or trust in encouraging the adoption of e-banking services among young digital-native users. The study provides valuable insights for banking institutions to strengthen security measures and optimize digital service strategies to increase adoption rates among younger demographics.

KEYWORDS: e-banking, ease of use, trust, security, Technology Acceptance Model, adoption

INTRODUCTION

1.1 Research Background

The rapid development of digital technology has brought significant changes in various aspects of life, including the banking sector. Conventional banking services that require customers to visit branch offices are gradually being abandoned, especially by millennials who are more familiar with technology. One rapidly growing service is electronic banking (e-banking), which allows customers to carry out various banking transactions via the internet or mobile banking applications. The use of e-banking provides high convenience, efficiency, and accessibility, making it attractive to the public, especially millennials. This research focuses on analyzing the influence of perceived ease of use, trust, and security on the use of e-banking, particularly among millennial students.

Millennials are a productive age group that is highly connected to technology. According to a report from Bank Indonesia, the value of digital transactions in Indonesia in 2024 is projected to reach IDR 64,175.1 trillion, reflecting rapid growth compared to previous years. This trend shows that young people, including students, are increasingly adopting digital technology in daily life, especially in financial management. For millennials, the convenience and speed of conducting banking transactions are priorities, which is one of the main reasons they switch from traditional banking methods to e-banking services.

Perceived ease of use is one of the key factors influencing the adoption of new technology, including e-banking. According to Davis (1989) in the Technology Acceptance Model (TAM), perceived ease of use is a significant predictor in technology adoption. Recent research by Aboelmaged & Gebba (2013) also confirms that ease of use plays an important role in users' decisions to adopt digital banking services. This aligns with trends in Indonesia, where mobile banking applications, such as *Livein' by Mandiri*, recorded a 55% increase in users in 2024. This application offers features that simplify banking transactions and additional services such as bond purchases and QR code payments, providing greater convenience for users.

Trust is also a key element in e-banking adoption. According to Gefen et al. (2003), trust significantly affects users' intention to use e-commerce services, including e-banking. Trust in digital banking services is often built through positive transaction experiences, quick responses to security issues, and strong personal data protection. This is consistent with Yousafzai et al. (2009), who stated that trust is a primary predictor in decisions to adopt e-banking. Customers who trust the security and integrity of a service are more likely to use e-banking actively.

On the other hand, security is a critical factor and a primary concern in the adoption of digital services. According to Lee & Turban (2001), perceived security has a direct impact on users' trust in using e-banking. Concerns about data theft and cyberattacks often become major barriers to using these services, as revealed by Chong et al. (2010). Therefore, banks in Indonesia continue to enhance

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their security features to protect customers from the risks of digital crime. For example, *Livin' by Mandiri* has implemented various security innovations to ensure safe transactions for its customers.

Beyond these three factors, millennials—especially students—also seek banking services that offer flexibility and meet various needs. Some banks in Indonesia have begun integrating banking services with digital lifestyle features. Additional services such as bill payments, ticket purchases, and investments, all available in a single mobile banking app, have become an attraction for young users to continue using e-banking services.

This phenomenon shows a shift in banking paradigms, where e-banking not only serves as a financial transaction tool but also as a solution for daily needs. Technological advances are also driven by increasing digital literacy among the Indonesian public, particularly millennials.

This study is expected to provide deeper insights into the factors that influence millennials' decisions to use e-banking services, helping banks develop digital service strategies more aligned with market needs. This research is relevant not only for understanding the dynamics of e-banking development in Indonesia but also in the global context. As digital technology adoption continues to rise, banks must keep innovating to meet the expectations of increasingly tech-savvy millennials. This research is expected to contribute significantly to the literature on digital banking technology and serve as a reference for strategic decision-making in the banking sector.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is one of the most influential and widely used theories among researchers to explain individual acceptance of information system usage. TAM was proposed by Fred Davis in his 1986 dissertation and later published in a scholarly article in 1989. According to the Social Citation Index (SSCI) up to 2003, this model had been cited in 698 studies (Wiyono and Hartono, 2008). Davis derived TAM from the Theory of Reasoned Action (TRA) as its grand theory, though it does not include all elements of TRA. In his formulation, Davis incorporated only the attitude factor, omitting subjective norms and normative beliefs.

The TAM method is highly popular among researchers, as evidenced by the large number of studies employing it. In TAM, Davis identified two key components—perceived ease of use and perceived usefulness. Other components include behavioral intention to use, attitude toward use, and actual system usage.

Before TAM, there was the earlier Theory of Reasoned Action (TRA), developed by Martin Fishbein and Icek Ajzen in 1975 and 1980. Prior studies, originating from attitude and behavior theories, also focused on behavior from a psychological perspective. TAM emerged to explain attitudes and behaviors toward technology acceptance in a specific population.

Perceived ease of use refers to the degree of confidence and belief that using a certain technology can be done effortlessly, without significant difficulty. Supportive or unfavorable feelings toward this ease form an attitude toward the object in question. Individuals are more likely to be satisfied with technology if they believe it is easy to use and can improve their performance. For this reason, this study investigates whether ease of use, trust, and security influence customers' intention to use mobile banking. Data security, to prevent leakage, is also a determinant factor for customers in deciding to use mobile banking services.

In using an information system, acceptance or rejection by users is a key consideration. The effectiveness and success of system implementation can be measured by the number of users who accept it. Acceptance refers to users' ability and willingness to utilize a technology to make their tasks easier. TAM is used here as a tool to assess the success of information system implementation.

TAM's main objective is to explain the determinants of technology acceptance by identifying how users behave toward it. The model provides a framework for predicting and explaining technology usage. Its primary characteristics are simplicity and reliability in predicting acceptance of new information systems.

External factors influencing new system usage in TAM include **Perceived Ease of Use** and **Perceived Usefulness**. "Ease" implies minimal effort or difficulty, while "Perceived Ease of Use" reflects the belief that a system will be easy to use. When applied to banking information systems, customers perceive mobile banking systems as easy to use when they require little effort to operate, aligning with users' willingness to adopt them (Davis, 1989).

Perceived Usefulness, according to Davis, refers to the belief that using an information system will enhance performance. If users believe a system is useful, they will likely use it; conversely, if they believe it is not, they will be disinclined to adopt it. Acceptance may be influenced by system-related factors or user-related factors, such as personality, character, or individual concerns. For mobile banking, both intrinsic factors (emerging from the individual) and extrinsic factors (environmental stimuli) may affect usage. External variables influence perceived ease of use and perceived usefulness, which in turn shape behavioral intentions.

Ease of Use

Ease of use refers to the degree to which a person believes that using a particular technology will be effortless and straightforward. According to Arief Wibowo, the ease of using technology can be understood as the extent to which technology is perceived as simple

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to understand and operate. This concept explains the target users of information technology and the breadth of system usage that aligns with their preferences.

If an information system is perceived as easy to use, users are more likely to adopt it. Ease of use should save time and effort for learning, as users believe the technology is inherently easy to apply. Conversely, if the technology is difficult to use, it will be less likely to gain acceptance. Technology that is easy to operate tends to be more widely recognized and adopted.

In the banking sector, technological advancements can be seen in the ease of conducting transactions through mobile banking. Mobile banking enables customers to perform transfers, pay bills, check balances, and more, anytime and anywhere, eliminating the need to queue at teller counters or visit ATMs.

Trust

Trust is defined as a belief from one party toward another, based on the expectation that obligations or promises will be fulfilled. In the Indonesian dictionary, trust is described as the expectation or belief in the goodness and honesty of another party. Customer trust can be interpreted as their willingness to accept risk, assuming the bank will fulfill its commitments.

In an environment of uncertainty, trust represents an evaluation of the relationship between individuals, where transactions are expected to proceed as promised. Trust is linked to product and service quality; customers will not trust a bank immediately but will assess various aspects first. These aspects include:

1. **Integrity** – confidence in honesty and keeping promises.
2. **Benevolence** – belief that the bank's motivations align with the customer's interests.
3. **Competence** – the bank's ability to meet customer needs.
4. **Predictability** – consistency in the bank's behavior.

In the competitive banking sector, trust is a key driver of business growth and must be cultivated from the outset.

Security

Security is a state in which an individual feels protected from harm. In information systems, security involves detecting or preventing fraud within a system. Bank information is often accessible only to authorized individuals because it is highly valuable; if it falls into the wrong hands, it can cause significant loss.

In banking, cybercrime such as phishing is a major security threat. Phishing involves obtaining confidential customer data fraudulently. Therefore, banks must guarantee customer data protection through measures such as:

- **Cryptography** – using encryption to protect transactions.
- **Firewalls** – preventing unauthorized network access.

Security not only provides comfort for users but also increases trust, which in turn drives more frequent usage.

Usage (Intention to Use)

Usage here refers to a person's willingness or intention to use e-banking services. It reflects interest, desire, and motivation to perform certain activities. Intention to use is influenced by:

- **Internal drives** – basic human needs.
- **Social motives** – the desire to fulfill social expectations.
- **Emotional factors** – feelings that encourage or reduce interest.

In this study, intention to use is considered as the inclination of a customer before deciding to adopt mobile banking.

Mobile Banking

Mobile banking is a mobile application allowing customers to conduct banking transactions via smartphones, with funds sourced from their accounts. This service removes the limitations of location and time, enabling transactions anywhere, anytime.

Mobile banking offers features such as:

- Balance and account history inquiries.
- Fund transfers.
- Bill payments (insurance, electricity, internet, etc.).
- Purchases.
- Donations (zakat, infaq, waqf).

Advantages include time efficiency, convenience, and transaction monitoring, while disadvantages may involve daily transaction limits, poor network coverage in rural areas, and device compatibility issues.

Previous Studies

Numerous prior studies have examined ease of use, trust, and security in relation to mobile banking adoption. For example:

- **Besse Rina Kartika (2020)** found that ease of use and trust significantly affect mobile banking adoption.
- **Much Fatkhul Anwar (2018)** reported that trust had no significant effect.

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- **Risma Afifah (2017)** found both ease of use and trust significant.
- **Dziana Naafi Febrianti (2021)** showed that security and trust are significant factors.

The differences among these studies highlight varying results depending on context, location, and study population.

CONCEPTUAL FRAMEWORK

The conceptual framework in this research links the independent variables—ease of use (X1), trust (X2), and security (X3)—to the dependent variable—intention to use e-banking (Y). The hypotheses are:

- **H1:** Ease of use significantly influences intention to use e-banking.
- **H2:** Trust significantly influences intention to use e-banking.
- **H3:** Security significantly influences intention to use e-banking.

The Influence of Ease of Use on the Use of E-Banking

Ease of use has a significant influence on individuals' utilization of e-banking services. When a system is perceived as easy to use, users are more likely to feel confident and motivated to continue using it, particularly in the context of digital financial services that demand speed, accuracy, and convenience (Susanto & Goodwin, 2024). This aligns with the Technology Acceptance Model (TAM), which states that perceived ease of use is one of the primary factors influencing technology adoption. In the e-banking context, ease of access, a user-friendly interface, and straightforward transaction processes can enhance users' positive perceptions of digital banking services. Nevertheless, ease of use also requires the support of stable technology, robust data security, and adequate digital literacy to ensure users feel safe and comfortable when using the service. The implementation of user-friendly features and intuitive navigation can strengthen user loyalty and increase e-banking adoption, particularly among users who are less familiar with technology. These findings reinforce the literature on digital technology adoption, indicating that perceived ease can directly contribute to increased usage and sustained behavioral intention in using e-banking services.

H1: It is hypothesized that ease of use has a significant effect on the use of e-banking.

The Influence of Trust on the Use of E-Banking

Trust is a key element in shaping users' adoption of e-banking services. In the digital context, trust reflects users' confidence that the e-banking system will function reliably, protect personal data confidentiality, and safeguard transactions from potential risks of fraud or information leaks (Wijaya et al., 2024). When users have a high level of trust in a banking institution and the technological system it employs, they are more likely to try and continue using e-banking services. Trust is built through the bank's reputation, compliance with regulations, and consistency in providing secure and responsive digital services. Without trust, users tend to avoid digital services due to concerns over potential losses. Therefore, building and maintaining trust is a vital strategy for increasing adoption and usage of e-banking, especially in a digital era marked by uncertainty and cybersecurity risks.

H2: It is hypothesized that trust has a significant effect on the use of e-banking.

The Influence of Security on the Use of E-Banking

Security is a crucial factor influencing public use of e-banking services. In a digital ecosystem vulnerable to cyberattacks and data misuse, e-banking systems must be able to ensure the protection of personal data, strong authentication, and encrypted transactions (Rahmawati & Prabowo, 2022). Users will feel more comfortable and confident in using e-banking services when they perceive that the system has adequate security layers, such as one-time passwords (OTPs), biometric authentication, and real-time transaction notifications. Conversely, if security is perceived as weak or if data breaches frequently occur, users' intention to use the service will decrease significantly. Therefore, perceptions of digital system security are a determinant factor in individuals' decisions to adopt e-banking services consistently. This indicates that service providers must continuously update security technologies and provide user education to foster trust and comfort in conducting digital transactions.

H3: It is hypothesized that security has a significant effect on the use of e-banking.

RESEARCH METHOD

Type of Research

This study is categorized as field research, namely research conducted in the setting where the phenomena occur. Therefore, in this research, data collection was carried out directly by distributing questionnaires. The approach used in this study is a quantitative approach, which emphasizes numerical data processed using statistical methods. In this quantitative research, there are three independent variables—ease of use (X1), trust (X2), and security (X3)—and one dependent variable—usage (Y). The aim of this study is to explain a phenomenon in order to identify the causal relationships that occur, with the independent variables (ease of use, trust, and security) acting as the cause, and the dependent variable (usage) acting as the effect.

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Data Sources

The data used in this research consist of primary and secondary data. Primary data refers to data obtained firsthand, either directly from individuals or groups. Secondary data refers to data not obtained directly by the researcher but rather sourced from other parties, such as books, journals, or articles related to the research.

In this study, primary data was obtained by directly distributing questionnaires to respondents, containing a set of questions. The distribution of the questionnaire was conducted in a direct and closed manner, meaning respondents were instructed to choose from a set of predetermined answers provided in the research questionnaire.

Population and Sample

Population

The population is a generalization area that contains objects/subjects with certain characteristics and a specific quantity determined by the researcher to be studied in order to draw conclusions. The population in this study comprises Universitas Pamulang students who, either directly or indirectly, use e-banking or mobile banking services.

Sample

A sample is a subset of the population that possesses certain characteristics. The sample should be representative because it forms part of the population selected through a specific method. The sampling method used in this study is probability sampling, a technique that gives each element (member) of the population an equal chance of being selected as part of the sample.

To determine the sample size, the researcher used the Slovin formula:

$$n = \frac{N}{1 + Ne^2}$$

Where:

n = Sample size

N = Population size

e = Margin of error tolerated due to sampling error

For a large population, a tolerance level of 10% (0.1) was used. The calculation is as follows:

$$n = \frac{13.449}{1 + 13.449 (0,1)^2}$$

$$n = \frac{13.449}{1 + 134,49}$$

$$n = \frac{13.449}{135,49}$$

$$n = 99,2$$

The total population in this study is 13,449, so based on the calculation above, the sample size is 99.2, which is rounded up to 100 to ensure suitability.

DATA COLLECTION METHODS

Questionnaire

The data collection technique used in this study was a questionnaire. A questionnaire is a data collection method where written questions or statements are presented to respondents. In this research, the questionnaire used closed-ended questions, expecting short responses where respondents were asked to select one of the predetermined answer options.

Using closed-ended questions helps respondents answer quickly and facilitates the researcher in analyzing the collected questionnaires. The study employed a Likert scale, with responses to each question scored as follows:

1. Strongly Agree (SA) – score 5
2. Agree (A) – score 4
3. Neutral (N) – score 3
4. Disagree (D) – score 2
5. Strongly Disagree (SD) – score 1

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Documentation

The documentation method involves collecting data directed at the research subject. Documentation consists of historical data such as books, articles, journals, images, observation results, interviews, and others.

Research Variables

Research variables are characteristics, objects, or activities of interest in a study that vary from one object to another, allowing conclusions to be drawn. The variables in this research are independent and dependent variables.

- **Independent variables (X)**

Independent variables are variables that influence other variables or cause changes in the dependent variable. In this study, the independent variables are trust, ease of use, and security.

- **Dependent variable (Y)**

The dependent variable is influenced by the independent variables or is the effect resulting from them. In this study, the dependent variable is the usage of e-banking services.

DATA ANALYSIS AND DISCUSSION

Description of Respondents and Their Characteristics

The respondents in this study are Pamulang University (UNPAM) students who actively use mobile banking services. The selection of respondents was based on the criteria that they are active users of e-Banking, particularly in the form of mobile banking applications, and have experience using these services for daily financial activities, such as fund transfers, payments, and balance checks.

The respondent characteristics observed in this study include basic identities such as gender, faculty/major, and year of entry. These characteristics are important to understand the demographic distribution of respondents and to analyze whether there are tendencies based on respondent groups in the use of e-Banking. The respondent characteristic data are presented in the following tables:

Gender

Table 4.1 Gender of Respondents

| No | Gender | Number of Respondents | Percentage of Respondents |
|----|--------------|-----------------------|---------------------------|
| 1 | Male | 17 people | 17% |
| 2 | Female | 83 people | 83% |
| | Total | 100 people | 100% |

From Table 4.1, it is known that there are 100 respondents, consisting of 17 males (17%) and 83 females (83%). Therefore, it can be concluded that the respondents in this study are dominated by females.

Faculty and Major of Respondents

Table 4.2 Faculty and Major of Respondents

| No | Respondent Faculty/Major | Number | Percentage |
|----|-------------------------------------|--------|------------|
| 1 | Economics and Business: D4 Taxation | 43 | 43% |
| 2 | Economics and Business: Accounting | 13 | 13% |

Based on Table 4.2, it is known that the total number of respondents is 100 people.

Data Analysis Method

Research Instrument Tests

a. Validity Test

The validity test is a data testing method used to determine the feasibility of the questions that define a variable. The validity of data is measured by comparing the r-count with the r-table. The testing is declared valid if $r\text{-count} > r\text{-table}$ (at $\alpha = 0.05$). Conversely, if $r\text{-count} < r\text{-table}$, it is declared invalid. The r-table value for the validity test with 100 respondents is 0.195. The results of the validity test using IBM SPSS 25 are presented as follows.

Table 4.3 Validity Test Results of Ease Variable (X1)

| No | Item | Significance Level (α) | R Table | Sig. | R Count | Remark |
|----|------|---------------------------------|---------|-------|---------|--------|
| 1 | X1.1 | 0.05 | 0.195 | 0.000 | 0.841 | Valid |

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| No | Item | Significance Level (α) | R Table | Sig. | R Count | Remark |
|----|------|---------------------------------|---------|-------|---------|--------|
| 2 | X1.2 | 0.05 | 0.195 | 0.000 | 0.875 | Valid |
| 3 | X1.3 | 0.05 | 0.195 | 0.000 | 0.807 | Valid |
| 4 | X1.4 | 0.05 | 0.195 | 0.000 | 0.776 | Valid |
| 5 | X1.5 | 0.05 | 0.195 | 0.000 | 0.829 | Valid |

Source: Primary Data Processed, 2024

Based on the results of the validity test in Table 4.3, the Ease variable (X1) is declared valid because the significance value is less than 0.05 (5%) and the r-count value is greater than the r-table (0.195). Thus, it can be concluded that the Ease variable (X1) is valid.

Table 4.4 Validity Test Results of Trust Variable (X2)

| No | Item | Significance Level (α) | R Table | Sig. | R Count | Remark |
|----|------|---------------------------------|---------|-------|---------|--------|
| 1 | X2.1 | 0.05 | 0.195 | 0.000 | 0.842 | Valid |
| 2 | X2.2 | 0.05 | 0.195 | 0.000 | 0.866 | Valid |
| 3 | X2.3 | 0.05 | 0.195 | 0.000 | 0.846 | Valid |
| 4 | X2.4 | 0.05 | 0.195 | 0.000 | 0.840 | Valid |
| 5 | X2.5 | 0.05 | 0.195 | 0.000 | 0.836 | Valid |

Source: Primary Data Processed, 2024

The results in Table 4.4 indicate that the Trust variable (X2) is valid because the significance value is below 0.05 (5%) and r-count > r-table (0.195). Thus, all items are valid.

Table 4.5 Validity Test Results of Security Variable (X3)

| No | Item | Significance Level (α) | R Table | Sig. | R Count | Remark |
|----|------|---------------------------------|---------|-------|---------|--------|
| 1 | X3.1 | 0.05 | 0.195 | 0.000 | 0.836 | Valid |
| 2 | X3.2 | 0.05 | 0.195 | 0.000 | 0.847 | Valid |
| 3 | X3.3 | 0.05 | 0.195 | 0.000 | 0.875 | Valid |
| 4 | X3.4 | 0.05 | 0.195 | 0.000 | 0.927 | Valid |
| 5 | X3.5 | 0.05 | 0.195 | 0.000 | 0.826 | Valid |

Source: Primary Data Processed, 2024

Based on the results in Table 4.5, the Security variable (X3) is declared valid since all r-count values are greater than r-table (0.195) at a 5% significance level.

Table 4.6 Validity Test Results of Usage Variable (Y)

| No | Item | Significance Level (α) | R Table | Sig. | R Count | Remark |
|----|------|---------------------------------|---------|-------|---------|--------|
| 1 | Y1.1 | 0.05 | 0.195 | 0.000 | 0.849 | Valid |
| 2 | Y1.2 | 0.05 | 0.195 | 0.000 | 0.886 | Valid |
| 3 | Y1.3 | 0.05 | 0.195 | 0.000 | 0.796 | Valid |
| 4 | Y1.4 | 0.05 | 0.195 | 0.000 | 0.847 | Valid |
| 5 | Y1.5 | 0.05 | 0.195 | 0.000 | 0.864 | Valid |

Source: Primary Data Processed, 2024

Table 4.6 shows that the Usage variable (Y) is valid since r-count > r-table (0.195) and the significance values are all less than 0.05.

b. Reliability Test

The reliability test is used to determine the stability and consistency of respondents' answers to the questionnaire. A research instrument is considered reliable if it has a Cronbach's Alpha value > 0.60.

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Table 4.7 Reliability Test

| Variable | Cronbach's Alpha | Critical Value | Information |
|----------|------------------|----------------|-------------|
| X1 | 0.880 | 0.60 | Reliable |
| X2 | 0.900 | 0.60 | Reliable |
| X3 | 0.912 | 0.60 | Reliable |
| Y | 0.901 | 0.60 | Reliable |

Based on Table 4.7, all variables are declared reliable.

c. Classical Assumption Tests

1. Normality Test

The Kolmogorov-Smirnov test shows a significance value of $0.081 > 0.05$, so the data are normally distributed.

2. Multicollinearity Test

Tolerance values for all variables are > 0.10 and $VIF < 10.00$, so there is no multicollinearity.

3. Heteroskedasticity Test

The Glejser test shows significance values > 0.05 for all variables, so there is no heteroskedasticity.

Multiple Linear Regression Analysis

The regression equation obtained is:

$$Y = 2.185 + 0.184X_1 + 0.242X_2 + 0.472X_3 + e$$

- Constant (α) = 2.185 means that when all independent variables are 0, the Usage (Y) value is 2.185.
- X1 (Ease of Use) coefficient = 0.184 means that every 1-unit increase in ease increases usage by 0.184.
- X2 (Trust) coefficient = 0.242 means that every 1-unit increase in trust increases usage by 0.242.
- X3 (Security) coefficient = 0.472 means that every 1-unit increase in security increases usage by 0.472.

Partial Test (t-Test)

- Ease of Use (X1): t-count = 1.696 < t-table = 1.984, sig = 0.093 > 0.05. Not significant.
- Trust (X2): t-count = 1.822 < t-table = 1.984, sig = 0.072 > 0.05. Not significant.
- Security (X3): t-count = 3.900 > t-table = 1.984, sig = 0.000 < 0.05. Significant positive effect.

Simultaneous Test (F-Test)

F-count = 55.122 > F-table = 2.698, sig = 0.000 < 0.05. Ease, Trust, and Security together significantly affect Usage.

Coefficient of Determination (R²)

R² = 0.633 means 63.3% of the variation in Usage is explained by Ease, Trust, and Security; 36.7% is explained by other factors not studied.

DISCUSSION

i. Effect of Ease of Use on e-Banking Usage

Ease of use does not significantly affect e-Banking usage, consistent with Maria Tika Sanjani (2019) and Ranti Dwi Lestari (2021). Registration complexity, system errors, weak rural networks, and poor bank socialization are possible causes.

ii. Effect of Trust on e-Banking Usage

Trust does not significantly affect e-Banking usage, consistent with Rukma Ningrum (2020) and Ahmad Yudin (2021). Many users assume banks fully manage security, but large banks do not necessarily have the best safeguards.

iii. Effect of Security on e-Banking Usage

Security has a positive and significant effect on e-Banking usage, consistent with Dziana Naafi Febrianti (2021) and Muhammad Shodiqin (2021). Legal protection (such as the ITE Law) enhances user confidence and reduces fear of fraud in mobile banking transactions.

CONCLUSION AND RECOMMENDATIONS

CONCLUSION

Based on the results of the research on the Effect of Ease of Use, Trust, and Security on the Use of e-Banking at Pamulang University (UNPAM) students, the following conclusions can be drawn:

1. Effect of Ease of Use on e-Banking Usage

Ease of use has no significant effect on the use of e-Banking services. This indicates that even if an application is considered easy to use, it does not necessarily increase the level of usage among students.

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2. Effect of Trust on e-Banking Usage

Trust has no significant effect on the use of e-Banking services. This suggests that higher levels of trust in banking services do not automatically translate into increased e-Banking usage.

3. Effect of Security on e-Banking Usage

Security has a positive and significant effect on the use of e-Banking services. This means that the better the security level perceived by users, the more likely they are to use e-Banking services.

4. Simultaneous Effect of Ease of Use, Trust, and Security on e-Banking Usage

Ease of use, trust, and security together have a positive and significant effect on the use of e-Banking services.

RECOMMENDATIONS

1. For Banks

Banks are advised to further improve the security features of e-Banking services to increase user confidence in conducting financial transactions online. Enhanced security can include multi-factor authentication, real-time fraud detection systems, and data encryption.

2. For Users

Users, especially students, are encouraged to increase their knowledge and understanding of the features, benefits, and potential risks of e-Banking services so they can maximize their use effectively and securely.

3. For Future Researchers

Future researchers are suggested to expand the scope of respondents and include additional variables such as service quality, user satisfaction, and technology adoption factors in order to obtain more comprehensive research results.

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