

# Influence of Brand Image, Security, Trust, and Usefulness on Satisfaction of Seabank Users in Pekalongan

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## ABSTRACT

This study aims to determine the effect of Brand Image, Security, Trust, and Usefulness on SeaBank user satisfaction in Pekalongan. The data used in the study are primary data obtained from questionnaires. Respondents in this study were 100 respondents who live in Pekalongan who are SeaBank users. Data processing was carried out using SPSS 24 for Windows. Data collection was carried out using a questionnaire. The sampling technique used is non probability sampling with purposive sampling type. The data analysis used is validity and reliability test instrument test, classical assumption test, multiple linear test, and regression analysis test. The results of this study indicate that there is a significant positive effect, Trust and Usefulness on user satisfaction, while brand image and security have no significant effect on user satisfaction.

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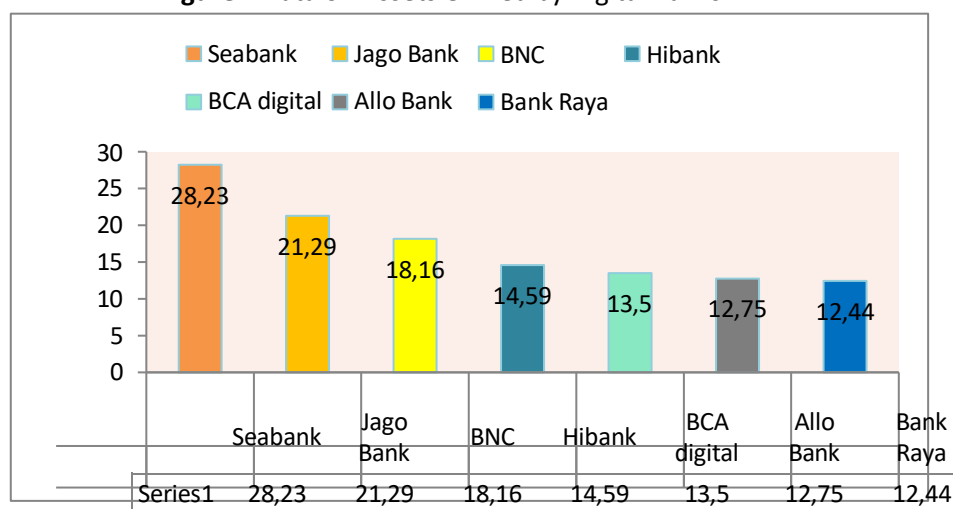
## 1. Introduction

Technological advancements in the financial industry have driven a major transformation in the banking system, particularly through the emergence of digital banks in Indonesia. Digitalization enables banks to offer faster, more efficient, and more affordable services to the wider public. Features such as mobile banking, AI-based services, and big data analytics enhance customer interaction while also improving operational efficiency. Digital banks have also become a catalyst for expanding financial inclusion, especially in areas with limited access to conventional banking services. In the journal *Development of the Banking Industry in the Digital Era* by Fitriani (2020), it is explained that this transformation has significantly improved service quality and accelerated transaction processes for customers. However, challenges such as digital literacy and cybersecurity must still be addressed to ensure that these innovations have an optimal and equitable impact, it is explained that this transformation has significantly improved service quality and accelerated transaction processes for customers. However, challenges such as digital literacy and cybersecurity must still be addressed to

ensure that these innovations have an optimal and equitable impact, according to a financial website (Finder.com) projects that Indonesian adults who have digital bank accounts will increase. As many as 25% of Indonesian adults will have a digital bank account by 2021. This figure is equivalent to 47,722,913 people in 2021. By 2022, Indonesia's digital bank users are expected to reach 31% or 59,969,877 people in 2022. The increase in digital bank users is projected to continue to increase to 39% or 74,785,062 in 2026.

SeaBank is an innovative digital bank from PT Bank SeaBank Indonesia, launched in February 2021 and registered by the Financial Services Authority (OJK). SeaBank is a savings account that facilitates financial activities in one account that provides high interest rates and offers promos and transfers anywhere for free without additional fees. This digital bank app is quite popular because it is affiliated with Shopee. In accordance with its claim to help and simplify financial activities. SeaBank has a user-friendly appearance because it carries a simple concept, where the features offered are only important and frequently used features. SeaBank's efforts in providing the best digital services have led it to achieve asset growth since its application was launched. SeaBank was ranked as the first digital bank with the most assets in terms of SeaBank's total assets by the end of 2023. As of December 31, 2023, Seabank posted total assets of IDR 28.2 trillion, which tended to stagnate from 2022, which amounted to 28.2 trillion, in 2022 there was an increase of IDR 17.2 trillion or an increase of 156% percent compared to 2021 which amounted to IDR 11 trillion, The following is data on assets owned by digital banks in Indonesia (December 2023),

**Figure 1** Data on Assets Owned by Digital Banks



Source databoks.katadata.co.id

Based on the table above, Seabank is listed as the digital bank with the most assets in Indonesia, far leaving others. However, this is inversely proportional to Seabank's service quality, in fact there is an increase in customer complaints from digital bank service users. According to the SeaBank 2024 annual report, there was an increase in the number of SeaBank Digital Bank Customer Complaints in 2024, reaching 40,565 reports, from only 2,576 reports in 2023. As evidenced by the complaints reported by mediakonsumen.id (23/10/202), there are complaints about transfer failures experienced by customers. Where the balance has been debited, but the funds do not go to the destination account. After reporting to customer service through the SeaBank application, the customer was asked to wait 1x24 hours but after waiting the customer received a report that the estimated delivery of funds on

November 2, 2023. If this problem is not corrected immediately, it will reduce customer trust so that they are not interested in continuing to use SeaBank because digital services that are expected to speed up work, in fact make it delayed.

In the midst of intense competition, user satisfaction is one of the key factors to retain and attract new customers. In this context, three main factors namely brand image, security, trust, and usefulness play an important role and will certainly affect user satisfaction in using SeaBank. Satisfaction is a feeling of pleasure or disappointment due to comparing perceived performance (experienced reality) to their expectations (expectations) (Kotler, 2009). SeaBank user satisfaction refers to the user's level of happiness and pleasure with Seabank services and products. Satisfied users will feel happy and fulfilled with their experience using Seabank. Seabank user loyalty refers to the user's level of commitment and attachment to Seabank as their preferred digital bank. Loyal users will continue to use Seabank for their financial needs, recommend Seabank to others, and not easily switch to other digital banks.

Some researchers such as Kurniawati et al., (2019) in the Analysis of the Effect of Service Quality, Price, and Brand Image on Consumer Satisfaction at Pizza Hut Restaurant, Jember Branch, suggest that brand image has a significant influence on Customer Satisfaction, then Kumala and Pranata (2020), in their research entitled The Effect of

Perceived Usefulness, Perceived Ease Of Use, Trust, And Security on Gopay Usage Satisfaction. The results show that Perceived Usefulness, Perceived Ease Of Use, and Security have a significant positive effect on Gopay Usage Satisfaction, while Trust has a non-significant positive effect. Yulianti (2023) in her research entitled The Effect of Security, Trust, Usability, and Usefulness on User Satisfaction with the SeaBank Application. The results showed that Trust, Usability, and Usefulness had a significant positive effect on User Satisfaction with the SeaBank Application, while Security had a non-significant positive effect. Then research conducted by Eko Sandy (2020) entitled The Effect of Perceived Usefulness, Perceived Ease Of Use and Trust on Customer Satisfaction in Reusing Go-Pay in Jakarta City, the results show that Perceived Ease Of Use and Trust have a significant positive effect and Perceived Usefulness has an insignificant positive effect on Go-pay user satisfaction in Jakarta City.

Based on the background above and the results of research gaps from previous studies, researchers are interested in conducting research on purchasing decisions with the title, so this study aims to determine the effect of Brand Image, Security, Trust, and Usefulness on SeaBank User Satisfaction in Pekalongan.

## **2. Literature Review**

### **Brand Image**

According to Supranto (2011) brand image is what consumers think or feel when they hear, see the name of a product or at the core of what consumers have learned or know.

### **Security**

The definition of security is the process of keeping the perceived risk at an acceptable level. The higher the level of security, the more individuals will trust the technology and this will cause individuals to use the technology. According to Enck, Ongtang, and McDaniel (2009), Security is defined as a consumer's grip to believe that personal data from consumers will not be seen, stored, and even manipulated by other unauthorized users when making online transactions. The greater the security felt by users, the greater the interest in reuse.

### **Trust**

According to Mowen and Minor in Donni Juni (2017) Trust is the whole knowledge that only users

have and all summaries made by users about objects, attributes and their uses. User trust has a huge influence on the sustainability of a company, because if a company's product is no longer trusted by users, the product will be difficult to develop in the market. But on the other hand, if the company's products are trusted by users, then the company's products will be able to continue to grow in the market.

### **Usefulness**

According to experts, usefulness or perceived usefulness is the level of a person's belief that the use of certain technology will improve their performance. Jogiyanto (2019) states that perceived usefulness is the extent to which a person believes that using certain technology will improve their job performance.

### **User Satisfaction**

The view of Kotler & Keller (2007) according to the marketing management book states that buyer satisfaction is a sense of joy or disappointment that arises after distinguishing each response to the product effort made through the desired effort on the product or service. Buyer satisfaction is felt when the results of the product enjoyed meet the buyer's expectations.

### **Hypothesis Development**

#### **The Effect of Brand Image on Customer Satisfaction**

Brand image is the customer's perception of the image and value of a brand which is reflected through the associations inherent in the minds of consumers (Keller, 1993). In the context of the Indonesian market, brand image is one of the main factors that influence customer satisfaction, especially in the midst of increasingly fierce market competition (Putri & Yuliani, 2021). Customer satisfaction is the result of consumer evaluation of the product or service received based on previously held expectations (Oliver, 1997).

A research study by Putri and Yuliani (2021) in the Indonesian e-commerce sector found that a strong brand image directly contributes to increasing customer satisfaction. In addition, research by Santoso and Widjaja (2022) in the food and beverage industry shows a significant positive relationship between brand image and customer satisfaction in the Indonesian market.

H1 : Brand Image has a significant effect on User Satisfaction with the SeaBank Application.

#### **Effect of Security on Customer Satisfaction**

Security is one of the important aspects in building customer trust, especially in today's digital era and online transactions. Security includes personal data protection, transaction security, and a system that can guarantee the confidentiality and integrity of customer information (Almuhim, 2021). In the context of business in Indonesia, especially the financial services sector and e-commerce, a high level of security is instrumental in creating a sense of security for customers so as to increase their satisfaction (Saputra & Nurhayati, 2022).

Customer satisfaction itself is a consumer's evaluation of the experience of using a product or service that exceeds or matches their expectations (Oliver, 1997). Recent studies in Indonesia show that security has a positive and significant influence on customer satisfaction. For example, research by Saputra and Nurhayati (2022) in the Indonesian digital banking sector found that system security is the main factor affecting customer satisfaction. Another study by Handayani and Kurniawan (2023) in the context of e-commerce applications also shows a positive relationship between security and customer satisfaction.

H2 : Security has a significant effect on User Satisfaction on the SeaBank Application.

### Trust has a significant effect on User Satisfaction

Trust is the user's belief in the integrity, ability, and consistency of a service or product in fulfilling their promises and expectations (Mayer, Davis, & Schoorman, 1995). In the context of digital and online services in Indonesia, trust is a critical factor affecting user satisfaction due to the level of perceived risk related to data security and transactions (Putra & Susanti, 2022). Positively formed trust can increase users' sense of security, comfort, and loyalty thus having a direct impact on their level of satisfaction (Oliver, 1997).

Recent research in Indonesia supports that trust has a significant effect on user satisfaction. For example, a study by Putra and Susanti (2022) shows that user trust in e-commerce platforms contributes significantly to increasing user satisfaction. In addition, research by Wahyuni and Hidayat (2023) on digital financial application services also found that trust is a major predictor of user satisfaction.

H3 : Trust has a significant effect on User Satisfaction on the SeaBank Application.

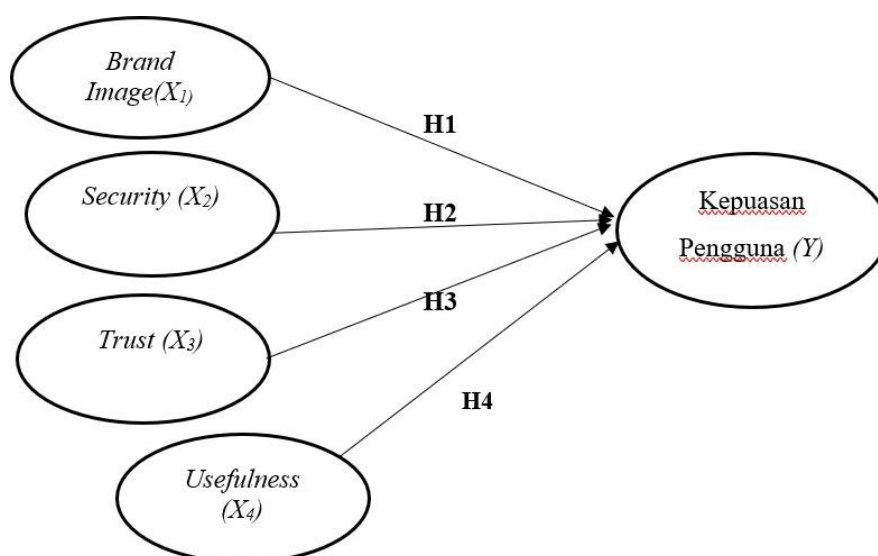
### Usefulness has a significant effect on User Satisfaction

Usefulness is the extent to which a person believes that using a system or service can improve performance or provide benefits in their activities (Davis, 1989). In the context of using digital technology and services in Indonesia, perceived usefulness is the main factor that determines the level of user satisfaction (Sari & Nugroho, 2022). Users who feel that an application or service provides real benefits will tend to feel satisfied and loyal to the service (Oliver, 1997).

Recent studies in Indonesia show that usefulness has a positive and significant influence on user satisfaction. For example, a study by Sari and Nugroho (2022) found that perceived usefulness of e-learning applications significantly increased user satisfaction among Indonesian university students. In addition, a study by Prasetyo and Hadi (2023) in the digital banking application sector also confirmed the positive relationship between usefulness and user satisfaction.

H4 : Partially *Usefulness* has a significant effect on User Satisfaction with the SeaBank Application.

Figure 2 Thinking Framework



### 3. Method, Data, and Analysis

This research is quantitative research, which aims to determine the relationship between the independent variable (X) and the dependent variable (Y). Data was obtained from filling out questionnaires distributed via Google Form with measurements using a Likert scale. The number of respondents in this study was 100. Respondents in Pekalongan. The sampling method used is simple random sampling with a purposive sampling approach. The criteria for respondents in this study are customers who are users of the SeaBank application. The data analysis technique used is multiple regression analysis.

### 4. Result and Discussion

#### Validity Test

Table 3 Validity Test Results

No.	Statement	Sig (2-tailed)	Terms	Conclusion	No.	Statement	Sig (2-tailed)	Terms	Conclusion
1	X1.1	0	< 0,05	Valid	16	X3.5	0	< 0,05	Valid
2	X1.2	0	< 0,05	Valid	17	X3.6	0	< 0,05	Valid
3	X1.3	0	< 0,05	Valid	18	X4.1	0	< 0,05	Valid
4	X1.4	0	< 0,05	Valid	19	X4.2	0	< 0,05	Valid
5	X1.5	0	< 0,05	Valid	20	X4.3	0	< 0,05	Valid
6	X1.6	0	< 0,05	Valid	21	X4.4	0	< 0,05	Valid
7	X2.1	0	< 0,05	Valid	22	X4.5	0	< 0,05	Valid
8	X2.2	0	< 0,05	Valid	23	X4.6	0	< 0,05	Valid
9	X2.3	0	< 0,05	Valid	24	Y1	0	< 0,05	Valid
10	X2.4	0	< 0,05	Valid	25	Y2	0	< 0,05	Valid
11	X2.5	0	< 0,05	Valid	26	Y3	0	< 0,05	Valid
12	X3.1	0	< 0,05	Valid	27	Y4	0	< 0,05	Valid
13	X3.2	0	< 0,05	Valid	28	Y5	0	< 0,05	Valid
14	X3.3	0	< 0,05	Valid	29	Y6	0	< 0,05	Valid
15	X3.4	0	< 0,05	Valid					

Notes: Primary Data Processed (2025)

Source: SPSS 24

#### Reliability Test

Variable	Cronbach's Alpha	Reliable Standard	Conclusion
Brand Image (X1)	0,795	0,7	Reliable
Security, (X2)	0,892	0,7	Reliable
Trust (X3)	0,849	0,7	Reliable
Usefulness (X4)	0,752	0,7	Reliable
User Satisfaction (Y)	0,836	0,7	Reliable

Notes: Primary Data Processed (2024)

Source: SPSS 24

**Classical Assumption Test**  
**Kolmogorov Sumirnov Test**

**Table 4** Reliability Test Results  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.83672670
Most Extreme Differences Absolute		.056
	Positive	.056
	Negative	-.049
Test Statistic		.056
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

**Multicollinearity Test**

**Table 5** Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
X1_TOTAL	.746	1.340
X2_TOTAL	.718	1.274
X3_TOTAL	.732	1.366
X4_TOTAL	.976	1.025

Source: SPSS 24

Based on table 5.14 above, the Variance Inflation Factor (VIF) value of the brand image variable (X1) is 1.340, security (X2) is 1.274, trust (X3) is 1.366 and usefulness (X4) is 1.025, thus the VIF value of all variables has a value below 10. While the tolerance value for the brand image variable (X1) is 0.746, security (X2) is 0.718, the trust variable (X3) is 0.732 and for the emotional security variable (X4) is 0.976 which shows a tolerance value above 0.10. So it can be concluded that there is no multicollinearity between variable X in this study.

### Multicollinearity Test

**Table 6** Multicollinearity Test

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### Heterokedastistas Test

**Table 7** Heteroscedasticity Test

Model	Sig.
(Constant)	
X1_TOTAL	.167
X2_TOTAL	.081
X3_TOTAL	.711
X4_TOTAL	.372

Source: SPSS 24

Berdasarkan tabel 3.5 nilai Signifikasi semua variabel bebas diatas 0,05. maka dapat disimpulkan bahwa data dalam penelitian ini tidak mengalami heteroskedastisitas.

### Model Fit Test

**Table 8** Model Fit Test Results

ANOVA <sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	364.527	4	121.509	34.927	.000 <sup>b</sup>
	Residual	333.983	95	3.479		
	Total	698.510	99			

Source: SPSS 24

Based on the results of table 3.6 above, it can be seen that the significance level is 0.000. Thus the significance value is smaller than 0.05, it can be stated that the regression function is suitable in estimating the effect of brand image (X1), security (X2), trust (X3) and Table 3.6 usefulness (X4) on user satisfaction.

## Multiple Linear Regression Test

**Table 9** Analisis Regresi Linier Berganda

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.269	1.860		6.059	.000
	X1_TOTAL	.264	.051	.320	1.841	.067
	X2_TOTAL	.069	.041	.138	1.658	.095
	X3_TOTAL	.445	.061	.606	7.341	.011
	X4_TOTAL	.102	.045	.160	2.245	.027

a. Dependent Variable: Y\_TOTAL

Source: SPSS 24

$$Y = 11,269 + 0.69 X1 + 0.445 X2 + 0.102 X3$$

From the analysis of the regression equation, it can be described as follows:

- The brand image (X1) regression coefficient has a positive value of 0.264, indicating that if the brand image (X1) is considered to have increased, while the variable is considered constant, it will cause purchasing decisions to increase.
- The security regression coefficient (X2) has a positive value of 0.069, indicating that if security (X2) is considered to have increased, while the variable is considered constant, it will cause user satisfaction to increase.
- The trust (X3) regression coefficient has a positive value of 0.445, indicating that if trust (X3) is considered to have increased, while the variable is considered constant, it will cause purchasing decisions to increase. variable is considered constant, it will cause purchasing decisions to increase.
- The usefulness regression coefficient (X4) has a positive value of 0.102, indicating that if usefulness (X4) is considered to have increased, while the variable is considered constant, it will cause purchasing decisions to increase. variable is considered constant, it will cause purchasing decisions to increase.

## Test Coefficient of Determination

**Table 10** Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.722 <sup>a</sup>	.522	.507	1.865

a. Predictors: (Constant), X3\_TOTAL, X1\_TOTAL, X2\_TOTAL

Source: SPSS 24

Based on table 3.7 above, the value of the coefficient of determination (R<sup>2</sup>) is 0.722 or 72.2% which is seen from the Adjusted R Square. The value of 522 indicates that the value of security (X1), trust (X2) and usefulness (X3) is 52.2% while the remaining 48.8% is explained by other factors outside the regression equation.

## **Discussion**

### **The Effect of *Brand Image* on User Satisfaction**

The results show that the brand image variable is proven to have a positive and insignificant effect on user satisfaction of the Seabank application in Pekalongan. Seabank users emphasize satisfaction more on functional aspects and application performance, such as transaction speed, ease of use, security, and cashback features. When this performance is high, the effect of brand image becomes insignificant. Therefore, in the context of SeaBank, the hypothesis that brand image is not significant in influencing the satisfaction of its digital app users has a strong theoretical footing and empirical evidence. Meanwhile, brand perception although important in the early stages of decision making is not strong enough to determine final satisfaction. The results of this research support research conducted by Fatimah, et al (2022), Adhiguna (2022), Isrok et al. (2022), Ramdhani and Widyasari (2022) which show that brand image has a positive and insignificant effect on customer satisfaction.

### **The Effect of *Security* on User Satisfaction**

The results show that the security variable is proven to have a positive and insignificant effect on User Satisfaction of the Seabank application in Pekalongan. This shows that user perceptions of the security aspects of the Seabank application do not make a large enough contribution in shaping user satisfaction directly. This result seems to contradict the theory and findings of several previous studies which state that security is an important element in shaping user satisfaction with digital financial services. However, in the context of this study, there are several explanations that can be given to understand the insignificance of the effect. This research is in line with research from Jamaludin Kamarudin (2022) which shows that security has a positive and insignificant effect on user satisfaction. SeaBank users feel that the information data provided is not guaranteed security, which means that they do not feel security points, users feel that the security system at SeaBank is not optimal.

### **The Effect of *Trust* on User Decision**

The results show that the trust variable is proven to have a significant effect on user satisfaction with the Seabank application. The higher the level of user trust in the Seabank application, the more satisfaction will increase for users of the SeaBank application. This research is in line with Eti Yulianti (2023) which shows that trust has a significant positive effect on user satisfaction. In the context of digital banking, trust can be interpreted as a payment that is guaranteed security. Then users also trust to place funds at SeaBank for a certain period of time, because SeaBank itself is guaranteed by the Deposit Insurance Corporation (LPS). Trust can be one of the differentiating factors that can build a product or service image in the minds of users, where products or services with high levels of trust will be preferred by users over products or services from competitors.

### **Effect of *Usefulness* on User Satisfaction**

The results show that the usefulness variable is proven to have a significant effect on User Satisfaction of the Seabank application. The higher the level of user confidence in the Seabank application, the more satisfaction will increase for users of the SeaBank application. From these results it can be interpreted that partially the Usefulness variable has a significant effect on the User Satisfaction variable. In other words, even though users feel that Seabank is useful or useful, this perception is not strong enough to increase their satisfaction with the application. The results of this study are supported by Susanti & Fitriani (2021).

## 5. Conclusion and Suggestions

### Conclusion

Based on hypothesis testing, it is known that the Brand Image variable has a positive and insignificant effect, Security has a positive and insignificant effect on user satisfaction, the trust variable has a positive and significant effect on user satisfaction, the usefulness variable has a positive and significant effect on user satisfaction.

### Suggestions

Based on the research results, there are several suggestions that can be conveyed. First, for the Seabank digital banking application company, although the Security variable is not significant, it is recommended to pay attention to and improve security aspects regularly to identify security gaps, avoid the risk of data leakage, and maintain user trust. Second, the Trust and Usefulness variables have a significant effect on user satisfaction, so it is recommended to continue developing new features and updating the application interface to strengthen the user experience, improve ease of use, and build trust. Furthermore, SeaBank is advised to regularly conduct user satisfaction surveys to monitor user responses and improve communication channels and user education regarding application features and security.

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