

ABSTRAK

Penelitian ini dilakukan untuk menganalisis besarnya pengaruh persepsi keamanan sistem, fitur pengendalian internal terhadap minat penggunaan berkelanjutan pada aplikasi bank digital pada mahasiswa aktif Fakultas Ekonomi dan Bisnis Universitas Pasundan.

Metode penelitian yang digunakan yaitu metode deskriptif dan verifikatif. Pengumpulan data dilakukan melalui data primer dengan cara penyebaran kuesioner kepada responden. Populasi dalam penelitian ini adalah mahasiswa aktif angkatan 2022-2025 di Fakultas Ekonomi dan Bisnis Universitas Pasundan. Teknik pengambilan sampel menggunakan *probability sampling* dengan pendekatan *proportionate stratified random sampling* serta penentuan jumlah sampel menggunakan rumus *Slovin*. Teknik analisis data yang digunakan meliputi *Method of Successive Interval* (MSI), Uji Validitas, Uji Reliabilitas, Analisis Regresi Berganda, Analisis Korelasi, Uji Hipotesis (Uji t dan Uji F), serta Analisis Koefisien Determinasi.

Hasil penelitian menunjukkan bahwa secara parsial persepsi keamanan sistem berpengaruh positif dan signifikan terhadap minat penggunaan berkelanjutan pada aplikasi bank digital (nilai t hitung = 2,218; sig. 0,028 < 0,10). Fitur pengendalian internal juga berpengaruh positif dan signifikan secara parsial terhadap minat penggunaan berkelanjutan (nilai t hitung = 9,760; sig. 0,000 < 0,10). Secara simultan, persepsi keamanan sistem dan fitur pengendalian internal berpengaruh signifikan terhadap minat penggunaan berkelanjutan (nilai F hitung = 79,581; sig. 0,000 < 0,10) dengan kontribusi pengaruh (koefisien determinasi *R Square*) sebesar 54,7% (atau *Adjusted R Square* sebesar 54,0%), sedangkan sisanya sebesar 45,3% dipengaruhi oleh variabel lain di luar model penelitian ini.

Kata Kunci: Persepsi Keamanan Sistem, Fitur Pengendalian Internal, Minat Penggunaan Berkelanjutan, Bank digital

ABSTRACT

This study was conducted to analyze the influence of perceived system security and internal control features on the intention to continue using digital banking applications among students at the Faculty of Economics and Business, Pasundan University.

The research method used was descriptive and verification. Data collection was conducted through primary data collection by distributing questionnaires to respondents. The population in this study was students active from the 2022-2025 intake at the Faculty of Economics and Business, Pasundan University. The sampling technique used was probability sampling with a proportionate stratified random sampling approach, and the sample size was determined using the Slovin formula. Data analysis techniques used included the Method of Successive Intervals (MSI), Validity Testing, Reliability Testing, Multiple Linear Regression Analysis, Correlation Analysis, Hypothesis Testing (t-test and F-test), and Coefficient of Determination Analysis.

The results of this study indicate that perceived system security has a positive and significant partial effect on the continuance intention to use digital banking applications (t-value = 2.218; sig. $0.028 < 0.10$). Internal control features also have a positive and significant partial effect on continuance intention (t-value = 9.760; sig. $0.000 < 0.10$). Simultaneously, perceived system security and internal control features have a significant effect on continuance intention (F-value = 79.581; sig. $0.000 < 0.10$) with a contribution (coefficient of determination R Square) of 54.7% (or Adjusted R Square of 54.0%), while the remaining 45.3% is influenced by other variables outside this research model.

Keywords: Perceived System Security, Internal Control Features, Continuance Intention, Digital Banking