



The influence of attitude toward behavior and social media on customer intention on the SeaBank application

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ABSTRACT

This study examines how behavioral attitudes and social media shape customers' intentions to adopt SeaBank digital banking service. Rapid fintech growth has pushed banks to enhance digital offerings and attract broader user bases. Using quantitative methods, data come from 48 respondents via structured questionnaire and the sampling technique used in this study was purposive sampling. Data was conducted using the PLS-SEM revealed that behavioral attitudes significantly boost customer intentions, while social media shows a positive but non-significant impact. The model accounts for 38.8% of intention variance, highlighting attitudes as the dominant driver over social media in digital banking uptake.

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1. INTRODUCTION

Digital technology's rapid progress has transformed financial services, especially banking by offering greater efficiency and accessibility (Dwivedi et al., 2021). Digital banking refers to the use of digital technology by financial institutions to enhance service efficiency and improve customer experience (Masitoh et al., 2023). These services allow customers to carry out financial complete transactions more efficiently without having to go to a bank branch. Financial institutions are now competing to fiercely in developing innovative digital services to attract and retain customers amidst increasingly fierce competition (Appel et al., 2020). For this reason digital banking has become a crucial issue in contemporary research (Haleem et al., 2022).

The SeaBank application is part of SeaBank Indonesia's digital-first approach by enabling users to handle transfers, payments, and balance checks on a mobile platform linked to Shopee's ecosystem (SeaBank Indonesia, 2025). SeaBank Indonesia has recorded significant growth in recent years, primarily supported by its integrated digital ecosystem with Shopee. According to a 2024 IDX Channel report, SeaBank posted an extraordinary profit of Rp52 billion in the first quarter of 2024, a fourfold increase from the same period the previous year, accompanied by a 22.1% year-on-year increase in lending to Rp18.2 trillion. However, third-party funds (TPF) decreased by 5.9% year-on-year to Rp24.5 trillion (Yudha & Ratna, 2024).

Customer intention is a key determinant in individuals' adoption of new technologies or services. (Ajzen, 2020) introduce the Theory of Planned Behavior (TPB) as a framework to explain, employs an expectancy – value framework to account for how attitude toward behavior develop. In essence, these attitudes stem from easily recalled beliefs about the behavior's probable results, referred to as behavioral beliefs. Such beliefs reflect an individual's perceived chance that engaging in the behavior will yield particular outcomes or sensations for instance, thinking that

using a heart monitor the behavior) identifies heart rhythm issues (the outcome) or proves inconvenient (the experience). Studies also indicate that attitude strongly shape consumer intentions within digital contexts (Rahi et al., 2020).

Social media ads count as online advertising, but their Web 2.0 nature creates distinct customer views and interactions. This comes from how they boost user participation like liking, sharing info, commenting, posting, and engaging directly with promoted products which can build customer loyalty and brand awareness (Alalwan, 2018). Through this platform, companies can share promotional content, product details, and customer testimonials, which can encourage consumers to try a particular product or service (Zhang, 2023).

Several previous studies were used as references the factors that influence consumer's intention to use digital services (Peña-García et al., 2020), they found that consumer attitudes strongly affect buying intentions in online settings. Conversely, (Dwivedi et al., 2021) highlighted the important role of communication through social media in shaping decision making behavior. These findings suggest that both psychological factors and digital marketing communications contribute to shaping consumer behavioral intentions.

While digital banking service keep gaining traction, past studies have mostly focused on attitudes's role in shaping customer intentions, leaving few that assess the joint effects of behavioral attitudes and social media on those intentions (Mohd et al., 2024). Past studies have explored factors like perceived usefulness, trust and technology acceptance when explaining customer intent to adopt digital banking services. Research drawing from the Technology Acceptance Model (TAM) also explains the perceived usefulness and perceived ease of use influencer user acceptance play major roles in driving users' behavioral intentions (Febisatria et al., 2025).

Drawing from the research gaps outlined above, this study seeks to investigate how behavioral attitudes and social media affect customer intentions for the SeaBank app. It aims to offer practical insights for banks to refine digital marketing efforts and boost engagement on their mobile platforms. This study offers a novel contribution by integrating Attitude Toward Behavior and Social Media variables in a single research model. Previous studies have predominantly examined these variables separately, focusing only on one factor influencing customer intention. In contrast, this study simultaneously analyzes both psychological and digital factors to provide a more comprehensive understanding of customer intention in the context of digital banking.

Despite the growing body of research on customer intention, several empirical gaps remain. Previous studies have primarily examined the influence of social media or attitude variables separately in predicting customer intention. For instance, studies on social media often focus on electronic word-of-mouth or influencer effect without integrating psychological factors such as attitude (Parveen & Chaudhary, 2025). Additionally, some studies emphasize the mediating role of attitude rather than analyzing its direct and simultaneous effect with social media on intention.

Furthermore, prior research highlights that social media influences intention indirectly through mediating variables such as credibility, content quality, and trust, rather than directly in combination with attitude (Nisa & Roostika, 2024). Therefore, limited studies have explored the simultaneous role of Attitude Toward Behavior and social media within a single integrated model. This study addresses this gap by examining both variables together to provide a more comprehensive understanding of customer intention in digital banking.

2. RESEARCH METHOD

This research uses a quantitative approach method to explore links between behavioral attitudes, social media, and customer intentions. Data from questionnaires shared with respondents experienced in digital banking. Earlier works similarly relied on surveys for quantitative analysis of variable relationships (Febisatria et al., 2025; Putri, 2025; Budiman et al., 2024). According to Moleong and J (2016) in (Haryono, 2023), qualitative research aims to understand subject phenomena such as behavior, perspectives, and motives for action narratively in their natural context. Conversely, as stated by V. Wiratna Sujarweni (2014:39) in (Siang, 2023), quantitative research generates data through statistical techniques or other measurements, the aim of test the formulated hypotheses on a specific sample.

The study applied a purposive sampling technique a method used to select participants based on specific characteristics. Unlike random methods, it relies on researcher discretion without requiring fixed sample size or theoretical foundations (Etikan, 2016). The study applied a purposive sampling technique to select respondents based on specific criteria to ensure relevant experience. The criteria included individuals who have used the SeaBank application, are within the age range of 17-35 years, and have been exposed to SeaBank promotions on social media platforms such as instaram or TikTok. These criteria were applied to ensure that respondents possess sufficient experience and understanding of digital banking services.

This approach is consistent with previous studies, which emphasize that respondents should have prior experience using mobile banking services to provide valid and reliable responses (Fitri Fadilah Widyaputri & Edy Yusuf Agung Gunanto, 2023). A total of 148 respondents participated in this study. The questionnaire consisted of several indicators representing each variable: attitude toward behavior, social media, and customer intention. A likert scale features statements or questions paired with balanced response choices, letting respondents show their agreement level. Common 5-point versions range from "Strongly Disagree" to "Strongly Agree", including "Disagree", neutral "Neither Agree nor Disagree", and "Agree" (Koo & Yang, 2025). Questionnaires offer researchers a flexible and powerful means of gathering data across various fields of study (Kuphanga, 2023).

Structural Equation Modeling (SEM), is widely employed in marketing studies as an advanced statistical method for analyzing the relationships between multiple variables in a research model, additive causal models grounded in theory (Wong, 2013). PLS-SEM consists of two main components: the outer model, which is used to evaluate the validity and reliability of latent variables, and the inner model, which analyzes the relationships among variables (Gumilar et al., 2024).

3. RESULTS AND DISCUSSIONS

Data collection occurred via an online Google Forms survey shared with active social media users over a 10 day period, from February 13 to February 22. The survey focused on SeaBank users or those exposed to it via social media, all residing in Padang City. The use of online questionnaires is often applied in quantitative its efficiency, ease of access, and ability to quickly access large numbers of respondents make it a popular tool for research (Evans & Mathur, 2018). This study involved 150 respondents, including characteristics such as gender, age, and place of residence. Prior to analysis, the validity and the accuracy and consistency of the data collection procedures were ensured. This crucial in quantitative research and is also crucial for maintaining the quality and accuracy of the measurement instruments (Sarstedt et al., 2022).

Among the 148 respondents, females dominated at 13 (76.4%), with males at 35 (23.6%). Most fell in the 17-25 age range, making up all 150 participants (100%). Nearly all lived in Padang City 149 respondents except one (0.7%). Additionally, 149 (99.3%) had encountered SeaBank promotions on social media, while just 1 (0.7) had not.

Validity Test Results

The validity test was conducted on 30 respondents using an r-table of 0.36. the validity tes used SPSS version 31.0 for Windows was used. Testing criteria are outlined as follows; if-calculated exceeds r-table (two-tailed test at 0.05 significance), the instrument or questionnaire items show significant correlation with the total score (deemed valid) (Slamet & Wahyuningsih, 2022). The validity test results for all questionnaire items are presented in Table 1.

Table 1. Validation test

Variable	Question Item	T-table	T-count	Sig	Description
<i>Attitude Toward Behavior (X1)</i>	P01	0,361	.889	0,000	Confirmed Valid
	P02	0,361	.849	0,000	Confirmed Valid
	P03	0,361	.888	0,000	Confirmed Valid
Social media (X2)	P04	0,361	.841	0,000	Confirmed Valid
	P05	0,361	.904	0,000	Confirmed Valid
	P06	0,361	.880	0,000	Confirmed Valid
	P07	0,361	.920	0,000	Confirmed Valid

Variable	Question Item	T-table	T-count	Sig	Description
Customer intention (Y)	BE8	0,361	.589	0,000	Confirmed Valid
	BE9	0,361	.704	0,000	Confirmed Valid
	BE10	0,361	.679	0,000	Confirmed Valid

Table 1 validity results show all items for Attitude Toward Behavior, social media, and customer intention variables surpassed r-table (0.361) with $p < 0.05$ significance. Every survey question passed validity checks.

Reliability Test Results

A reliability test was also conducted on 30 respondents using SPSS version 31.0 for Windows. Reliability testing employed Cronbach's Alpha is used to assess reliability. A value greater than 0.7 is considered acceptable, while those exceeding 0.80 suggest all items are consistent and the shows strong internal reliability. reliability can be classified into different categories: value exceeding 0.90 are considered excellent, those between 0.70 and 0.90 are regarded as good, values between 0.50 and 0.70 are considered acceptable, while values below 0.50 indicate low reliability (Sapulette, 2023). Reliability test results appear in table 2.

Table 2. Reliability test results

Number of Items	Cronbach's Alpha	Description
10	0,946	Very Reliable

This study tested reliability across all 10 questionnaire items. Results revealed a Cronbach's Alpha of 0.946 well above 0.70 indicating excellent internal consistency and high reliability.

Structural Model (Inner Model)

This test is conducted by checking the R-square value, you can undetstan how much influence the independent variabel in the model.

Tabel 3. R-square

	R-Square	R-Square adjusted
NP	0.388	0.380

SmartPLS 4 structural model analysis yielded an R-Square of 0.388 for customer intention (NP), with adjusted R-Square at 0.380. this means attitude toward behavior (ATB) and social media (SM) account for about 38.85% of factors driving NP, while 61.2% comes from other unmodeled variables. Per R-Square guidelines, this moderate level shows decent explanatory power. According to (Hair et al., 2019), R-square values of 0.75, 0.50, and 0.25 can be described as substantial, moderate, and weak, respectively. Therefore, the result suggest that variables included in this study are able to explain customer intention to a certain extent, but there are still other important factors outside the model that may influence customer intention. This emlies that the model has acceptable predictive relevance but can be further improved by incorporating additional variables.

The R-square of 0.388 indicates that 38.8% of customer intention can be explained by Attitude Toward Behavior and Social Media, while the remaining 61.2% is influenced by other factors not examined in this study. These factors may include perceived usefulness, perceived ease, trust, perceived risk, and service quality, which have been widely identified in previous studies as important determinants of customer intention. Therefore, future, research is recommended to incorporate these variables to provide a more comprehensive understanding of customer intention in digital banking.

Hypothesis Testing

Statistical hypothesis testing forms a core element of contemporary scientific research, acting as the primary method for deriving insights from data (Rajić, 2026). This testing process was conducted using the bootstrapping technique using SmartPLS version 4.1.1.4. A hypothesis is

considered significant when the T-statistic exceeds 1.96 and the p-value is below 0.05. The results of hypothesis testing are shown in the table below.

Table 4. Direct effect hypothesis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
ATB -> NP	0.452	0.455	0.111	4.086	0.000
SM -> NP	0.218	0.225	0.126	1.723	0.085

H1: Attitude Toward Behavior has a significant influence on Customer Intention. The results of the hypothesis testing indicate a t-value is 4.086, which exceeds critical value of (1.96). In addition, the p-value is 0.000, indicating that the effect is statistically significant. Furthermore, the path coefficient (for the original sample) is 0.452. This study confirms the initial hypothesis that attitude towards behavior has a significant positive impact on customer intention. Simultaneously, both variables contribute significantly to customer intention, although partially only attitude toward behavior shows a significant effect. It aligns with the Theory of Planned Behavior (TPB), which indicates that an individual's attitude toward a specific behavior plays a key role in forming customer intentions (Yadav & Pathak, 2017).

H2: Social Media significantly shapes Customer Intention. The results of the hypothesis testing show that the path coefficient value (original sample) is 0.218, with a T-statistic value of 1.723 which is smaller than the T-table value (1.96), p-value 0.085 > 0.05, the results of the identification study show that hypothesis two is rejected, namely that social media does not have a significant influence on customer intention.

H3: Attitude Toward Behavior and Social Media significantly and positively affect customer intentions. With an R-Squared of 0.388, attitude toward behavior and social media jointly account for 38.8% of customer intention variance, leaving 61.2% to factors beyond this model. Simultaneously, both variables contribute to Customer Intention, but partially only Attitude Toward Behavior has a significant influence. Social media influence, particularly in the financial services sector, does not always directly influence customer purchasing decisions (Chaudhuri, A., 2022).

4. CONCLUSION

This research investigates how attitude toward behavior shapes customer intentions to adopt SeaBank services. Findings confirm that positive behavioral attitudes exert a significant positive effect on these intentions, as customers viewing digital banking favorably show stronger interest in using SeaBank. This supports (Ajzen, 2020). Theory of Planned behavior explains that attitude is an important factor influencing driver of behavioral intentions.

Meanwhile, social media shows no significant effect on customer intentions. This finding suggests that, although social media is widely used as a promotional and communication tool, it is not a primary factor influencing customers' decisions to use digital banking services. Customers may rely more on personal evaluations, perceived benefits, and trust when deciding to adopt financial technology services.

The model accounted for 38.8% of customer intention variance, suggesting other unexamined factors also play a role. Future studies should incorporate additional variables like trust, perceived usefulness, and service quality to enhance explanatory strength. (Hair et al., 2021). From a practical perspective, digital banking providers are expected to focus more on improving customer perceptions and experiences to strengthen positive attitudes toward their services. Future research could broaden the study's reach by using large samples or comparing various digital banking platforms for more robust findings.

The findings of this study provide several practical implications for improving customer perceptions and attitude toward behavior digital banking services. Financial institutions should focus on enhancing user experience by ensuring that digital banking applications are easy to use, reliable, and secure. In addition, banks are encouraged to increase customer trust by providing transparent information, strengthening data security, and offering responsive customer support.

Furthermore, optimizing social media platforms with engaging and informative content can help shape positive perceptions and attitudes among customers. By implementing these strategies, digital banking providers can effectively improve customer intention to use their services.

The findings of study also provide strategic implications for the digital banking industry in enhancing customer intention. Financial institutions should prioritize the development of integrated digital strategies that combine technological innovation with customer-centric approaches. This includes improving system reliability, strengthening data security, and ensuring seamless user experiences across digital platforms.

Furthermore, banks are encouraged to leverage social media as a strategic communication tool to build brand awareness and customer engagement, rather than relying solely on direct promotional content. Previous studies highlight that digital banking adoption is influenced by factors such as trust, usefulness, and service quality, which require long-term strategic management (Baabdullah et al., 2019).

Therefore, digital banking providers should focus on developing sustainable strategies that enhance customer trust, improve service quality, and optimize digital interaction to strengthen customer intention in the long term.

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