

The Effect of Perceived Usefulness, Promotional Value, and E-Service Quality on Customer Satisfaction of Generation Z of Digital Bank Users in Medan

Natasyah¹, Faisal Umardani Hasibuan², Aqwa Naser Daulay³

^{1,2,3}Department of Management State Islamic University of North Sumatera, Medan, Indonesia

** Corresponding author: Natasyah*

Corresponding email: natasyaahh15@gmail.com

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ABSTRACT

The rapid expansion of digital banking has intensified competition among financial service providers, making customer satisfaction a critical determinant of long-term success. However, prior studies have reported inconsistent evidence regarding the effects of perceived usefulness, promotional value, and e-service quality on customer satisfaction, particularly among Generation Z users. This study investigates the influence of these three factors on customer satisfaction among Generation Z SeaBank users in Medan, Indonesia. A quantitative research design was employed using a purposive sampling approach. Data were collected from 100 respondents through an online questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results reveal that perceived usefulness is the strongest predictor of customer satisfaction ($\beta = 0.556$, $p < 0.001$), followed by promotional value ($\beta = 0.252$, $p = 0.027$). In contrast, e-service quality does not exert a significant direct effect ($\beta = 0.173$, $p = 0.184$). The model explains 93.1% of the variance in customer satisfaction ($R^2 = 0.931$), indicating substantial explanatory power. These findings extend the Technology Acceptance Model by demonstrating that perceived usefulness remains a dominant determinant of post-adoption satisfaction rather than merely technology acceptance. Practically, the results suggest that digital banks should prioritize functional value and meaningful promotional benefits while maintaining reliable service quality as a prerequisite for sustaining customer trust and competitive advantage.

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1. Introduction

The industrial revolution 4.0 has transformed many sectors, including the financial industry. The rapid development of information technology, especially after Covid-19 pandemic (Maharani et al., 2024), and supported by widespread internet access, smartphone adoption, mobile applications, and continuous connectivity, has changed the way consumers access financial services. Consumers increasingly expect banking services that are fast, convenient, flexible, and accessible without time or location constraints. As a result, banking activities that previously required visits to physical branches have gradually shifted to digital platforms.

In response to these changes, financial institutions in Indonesia have accelerated the development of digital banking services. Unlike conventional banking, digital banks provide financial services entirely through mobile applications without relying on physical branch offices (Bahy et al., 2025). This transformation has contributed to the rapid growth of the digital banking industry in Indonesia. Bank Indonesia reported that digital payment transactions reached 4.45 billion in October 2025, representing a year-on-year increase of 31.20%. This growth indicates the increasing acceptance and utilization of digital financial services across the community.

Among the digital banks operating in Indonesia, SeaBank has experienced significant growth. As part of the Sea Group ecosystem, SeaBank benefits from its integration with Shopee, enabling the company to attract a large number of digital users. In addition, SeaBank offers several competitive features, including high daily savings interest, free administration fees, and free interbank transfers. Despite these advantages and its recognition as a secure and reliable digital bank (SeaBank, 2025) maintaining customer satisfaction remains an important challenge. An increasing number of customer complaints indicates that service quality should receive greater attention as the number of users continues to grow.

Table 1. Total Seabank Complaint Data 2022-2024

Year	Total Complaints
2022	40.488
2023	50.363
2024	56.348

Source: Seabank Complaint Handling Publication Data

Based on Table 1, the number of customer complaints increased from 40,488 in 2022 to 56,348 in 2024, representing an increase of approximately 39.2% over the three-year period. Although the data do not reflect the complaint rate relative to the total number of users, the upward trend suggests that service-related issues remain an important concern as SeaBank continues to expand. This indication is further supported by negative user reviews highlighting delayed responses, balance reconciliation problems, and recurring system downtime, conditions may reduce customer satisfaction and weaken user trust if they are not addressed effectively (Putri et al., 2025)

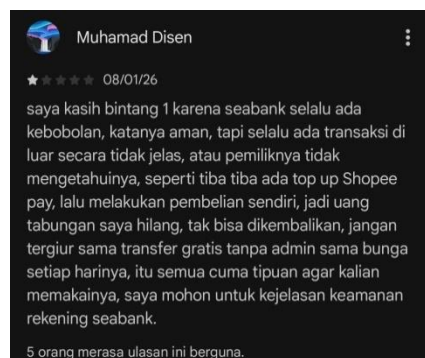


Figure 1. Seabank User Customer Complaints

Source: Seabank App on Playstore

The increasing number of complaints suggests that rapid user growth does not necessarily lead to higher customer satisfaction. While attractive features may encourage customers to adopt digital banking services, long-term satisfaction also depends on the quality and reliability of the services provided. For Generation Z, who are highly familiar with digital technology, expectations extend beyond functional benefits to include secure, responsive, and uninterrupted banking services. Therefore, understanding the factors that shape customer satisfaction has become increasingly important for digital banking providers.

Although previous studies have examined the determinants of customer satisfaction in digital financial services, the findings remain inconclusive. Perceived usefulness did not significantly influence customer satisfaction, whereas other studies found the opposite relationship. Similar inconsistencies are also evident in promotional value. (Oktaviani et al., 2024) found that promotion did not significantly affect SeaBank customer satisfaction, while (Surya et al., 2025) concluded that promotional activities positively influence customer satisfaction. Likewise, the relationship between e-service quality and customer satisfaction remains debated. These inconsistent findings indicate that the determinants of customer satisfaction in digital banking are not yet fully understood. Most previous studies also investigated digital banking or e-wallet users in general, without considering the characteristics of a specific user segment. In particular, limited attention has been given to Generation Z users of SeaBank, despite this group representing one of the largest and most active digital banking users in Indonesia. As digital natives, Generation Z may evaluate the usefulness of technology, promotional benefits, and electronic service quality differently from other customer segments. Therefore, this study aims to address both the empirical inconsistency and the contextual gap in the literature by examining the effects of perceived usefulness, promotional value, and e-service quality on customer satisfaction among Generation Z SeaBank users in Medan. The research contributes in expanding the literature on digital banking customer satisfaction while providing practical insights for improving customer experience in an increasingly competitive digital banking environment.

Literature Review

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) explains that an individual's acceptance of a technology is primarily influenced by perceived usefulness and perceived ease of use. As an extension of the Theory of Reasoned Action (TRA), TAM has been widely applied to explain users' behavioral responses toward information technology, including digital banking (Batubara et al., 2023). In this study, TAM provides the theoretical basis for examining how perceived usefulness influences customer satisfaction among Generation Z SeaBank users.

Perceived Usefulness

Perceived usefulness refers to the extent to which users believe that a technology improves their performance and facilitates task completion (Hasmiyana & Syamsuddin, 2025). Users are more likely to adopt and continue using a digital service when they perceive tangible benefits in their daily activities (Keni et al., 2020). Perceived usefulness consists of work acceleration, task simplification, productivity improvement, effectiveness enhancement, job performance, and overall usefulness. In digital banking, these benefits are reflected in faster, more practical, and more efficient financial transactions (Ghazali et al., 2026)

Promotional Value

Promotional value reflects customers' perceptions of the benefits obtained from promotional activities offered by a company. Promotion is an important component of the marketing mix that informs, persuades, and encourages consumers to use a product or service (Putra & Lubis, 2021). Promotional activities communicate the value of a service while providing additional economic benefits that may influence customer evaluations (Walean et al., 2025). Promotional activities include advertising, sales promotion, public relations, personal selling, and direct marketing (Kurniawan & Suhermin, 2023). In digital banking, promotional value is commonly represented by cashback, free transfer fees, and other financial incentives.

E-Service Quality

E-service quality refers to customers' evaluation of service quality delivered through digital platforms (Dzaki et al., 2026). It reflects how effectively an online system enables users to access services, complete transactions, and receive support (Malini & Sianturi, 2025). High e-service quality is essential for maintaining customer confidence in digital financial services. The E-SERVQUAL model measures electronic service quality through efficiency, system availability,

privacy, responsiveness, compensation, and contact (Albar, 2024). These dimensions are widely used to evaluate service performance in digital banking.

Customer Satisfaction

Customer satisfaction refers to customers' evaluation of whether a product or service meets or exceeds their expectations (Walker, 2020). Satisfaction is achieved when customers perceive that the benefits received are consistent with their expectations, whereas unmet expectations lead to dissatisfaction (Hendriana & Irawan, 2024). Satisfied customers are more likely to continue using the service, recommend it to others, and develop positive perceptions of the provider (Husna Hutapea et al., 2021). Customer satisfaction can be measured through word of mouth, repurchase intention, brand image, and purchasing decisions (Hendrawan et al., 2024).

Hypothesis Development

Perceived Usefulness and Customer Satisfaction

Perceived usefulness has consistently been identified as an important factor influencing customer satisfaction in digital services. When users perceive that a digital banking application improves transaction efficiency and simplifies financial activities, they are more likely to evaluate the service positively. Previous studies reported that perceived usefulness significantly improves customer satisfaction, although inconsistent findings have also been reported (Agasta, 2024). Based on TAM and previous empirical evidence, the following hypothesis is proposed:

H1: Perceived usefulness has a positive and significant effect on customer satisfaction.

Promotional Value and Customer Satisfaction

Promotional value provides additional economic benefits that influence customers' overall evaluation of a service (Hasibuan, 2023). Attractive promotional programs, such as cashback, discounts, and free transfer fees, increase customers' perceived value and strengthen satisfaction. Previous studies found that promotional value positively affects customer satisfaction (Adwimurti et al., 2022), although (Oktaviani et al., 2024) reported different findings. Therefore, the second hypothesis is formulated as follows:

H2: Promotional value has a positive and significant effect on customer satisfaction.

E-Service Quality and Customer Satisfaction

Service quality remains one of the main determinants of customer satisfaction in digital banking. Reliable systems, secure transactions, responsive services, and continuous availability contribute to positive customer experiences (Roren et al., 2025). Several studies found that e-service quality significantly improves customer satisfaction (Ashiq, 2026), while others reported no significant relationship (Setyawan, 2023). Given these mixed findings, this study re-examines the relationship in the context of Generation Z SeaBank users in Medan. Accordingly, the third hypothesis is proposed:

H3: E-service quality has a positive and significant effect on customer satisfaction.

2. Methods

This inquiry employs an associative analysis design where empirical phenomena are treated as concrete, quantifiable metrics, allowing for targeted investigations within a specific population or sample. As defined by (Sugiyono, 2017) associative analysis involves formulating a research proposition to evaluate the relationship between variables. The target population for this study centers on Generation Z individuals residing in Medan City who actively utilize SeaBank's digital banking services. Selecting the Gen Z cohort in Medan is justified by their profile as digital natives who heavily dominate the adoption of financial technology within major urban hubs. To gather empirical data, a non-probability sampling design was implemented utilizing a purposive sampling strategy. Consequently, participants were selected based on deliberate pre-determined criteria rather than random assignment, requiring respondents to belong to Generation Z specifically within

the age bracket of 18 to 27 years old, maintain a domicile or residence within Medan City, and have actively executed financial transactions on the SeaBank platform within the preceding three months.

To accommodate an infinite SeaBank user population in Medan, Cochran's sampling technique was applied with a 10% error margin and 95% confidence threshold. The baseline calculated sample of 96.04 was adjusted to 100 participants to enhance statistical robustness. Construct validity was maintained by mapping survey questions directly to the operational variables. Primary data collection relied on online Google Forms disseminated through WhatsApp, TikTok, and X, with items scored on a 1-to-5 Likert scale. Finally, simultaneous path modeling was executed in SmartPLS 4.0, structured around measurement framework validation, structural framework estimation, and definitive hypothesis testing.

3. Results

Respondent Characteristics

The respondent profile was dominated by Generation Z aged 17–22 years (64%), with students accounting for the largest occupational group (57%). Most respondents reported monthly expenditures between IDR 1,000,000 and IDR 3,000,000 (38%). In addition, 52% had used SeaBank for more than one year, indicating that the majority had sufficient experience with the platform.

Evaluation of the Outer Model

This model tests two measurements, namely the Validity Test (Convergent Validity test and Discriminant Validity test) and the Reliability Test.

a. Validity Test

Convergent Validity

Convergent validity was evaluated using outer loadings and Average Variance Extracted (AVE). All indicators showed outer loading values above the recommended threshold of 0.70, indicating satisfactory indicator reliability (Sugiyono, 2013). The AVE values also exceeded 0.50 for all constructs, with values of 0.776 for Perceived Usefulness, 0.777 for Promotional Value, 0.771 for E-Service Quality, and 0.795 for Customer Satisfaction. These results confirm that all constructs have adequate convergent validity and are suitable for further analysis.

Discriminant Validity

Discriminant validity was assessed using cross-loadings. Each indicator showed a higher loading on its respective construct than on the other constructs, indicating that the measurement items adequately distinguished the latent variables. Therefore, all constructs satisfied the discriminant validity requirement and were retained for structural model evaluation.

b. Reliability Test

Discriminant validity was assessed using cross-loadings. As shown in table 5, each indicator showed a higher loading on its respective construct than on the other constructs, indicating that the measurement items adequately distinguished the latent variables. Therefore, all constructs satisfied the discriminant validity requirement and were retained for structural model evaluation.

Table 5. Reliability Test

	Composite Reliability	Cronbach's Alpha	Remarks
Perceived Usefulness (X1)	0.954	0.942	Reliable
Promotional Value (X2)	0.946	0.928	Reliable
E-Service Quality (X3)	0.953	0.941	Reliable
Customer Satisfaction (Y)	0.939	0.914	Reliable

Source: Processed Data (2026)

Structural Model

The structural model produced an R^2 value of 0.931 for Customer Satisfaction, indicating that Perceived Usefulness, Promotional Value, and E-Service Quality jointly explained 93.1% of the

variance in customer satisfaction. Table 6 presents the adjusted R² value of 0.929, it confirms the strong explanatory power of the proposed model (Hair et al., 2022).

Table 6. *R-Square*

	R-Square	Adjusted R-Square
Customer Satisfaction (Y)	0.931	0.929

Source: Processed Data (2026)

The application of the blindfolding procedure within the structural model evaluation yielded a Q² value of 0.722. In accordance with the theoretical guidelines outlined by Hair et al. (2017), a Q² metric that surpasses the zero threshold (Q² > 0) establishes that the conceptual framework possesses satisfactory predictive relevance. Given that the recorded value of 0.722 comfortably exceeds the 0.50 benchmark, the model can be categorized as having a robust level of predictive accuracy. These empirical findings confirm that the structural configuration developed in this inquiry is not merely limited to explaining observational relationships among variables, but also exhibits a highly capable capacity for forecasting the values of the endogenous latent construct of customer satisfaction.

Table 7. *Q-Square*

	Q-Square	Keterangan
Customer Satisfaction (Y)	0.722	Tinggi

Source: Processed Data (2026)

Hypothesis Testing

To evaluate the proposed hypotheses, the SmartPLS 4.0 software employs a bootstrapping procedure that verifies the significance of the structural pathways connecting the independent and dependent variables. Empirical support is established when the p-value is below 0.05 and the corresponding t-statistic surpasses the standard critical value of 1.96. Adhering to these parameters, the empirical findings obtained from the path coefficients and structural framework evaluation are detailed as follows:

Table 8. Hypothesis Testing

	Original Sample (O)	Mean (M)	STDEV	t-Stat	P Values	Remarks
Perceived Usefulness-> Customer Satisfaction	0.556	0.535	0.119	4.663	0.000	Accepted
Promotional Value-> Customer Satisfaction	0.252	0.264	0.114	2.209	0.027	Accepted
E-Service Quality-> Customer Satisfaction	0.173	0.179	0.130	1.328	0.184	Rejected

Source: Processed Data (2026)

The structural model path analysis reveals that two out of three hypotheses are supported. Hypothesis 1 (H1) is formally accepted, demonstrating that Perceived Usefulness has a strong positive effect on Customer Satisfaction (O = 0.556, T = 4.663 > 1.96, P < 0.05). Similarly, Hypothesis 2 (H2) is sustained, showing that Promotional Value exerts a significant positive effect of 25.2% on satisfaction (O = 0.252, T = 2.209, P = 0.027). On the other hand, Hypothesis 3 (H3) is rejected since E-Service Quality does not meaningfully influence customer satisfaction (O = 0.173, T = 1.328, \$P = 0.184\$), failing to meet the critical statistical benchmarks.

4. Discussion

To assess what drives satisfaction among Gen Z SeaBank users in Medan City, this research analyzes the impact of e-service quality, promotional value, and perceived usefulness. Relationships among these variables were tested using specific measurement indicators within a questionnaire. Following thorough statistical analysis and data processing, the study provides a detailed and precise breakdown of the final outcomes:

a. The Effect of Perceived Usefulness on Customer Satisfaction

Perceived usefulness has a positive and significant effect on customer satisfaction among Generation Z SeaBank users in Medan. The coefficient of 0.556 shows that perceived usefulness is the strongest predictor in the model. This finding indicates that users are more satisfied when SeaBank helps them complete financial transactions quickly, easily, and efficiently. For Generation Z, digital banking is valued mainly for its practical contribution to daily financial activities (Hartanti & Kurniawan, 2025). Features such as instant transfers, easy account access, and efficient transaction processes reduce the time and effort required to manage finances. When these benefits are experienced consistently, users are more likely to consider the application useful and satisfactory. This result supports previous studies that identified perceived usefulness as an important determinant of customer satisfaction.

The finding also supports the Technology Acceptance Model. However, the result extends the role of perceived usefulness beyond initial technology adoption. In this study, usefulness also shapes users' evaluations after they have used the service. This suggests that the practical value of digital banking is relevant not only to the decision to adopt the application but also to the satisfaction formed through actual use. For SeaBank clients in Medan City, the capacity to make jobs easier stands out as the ultimate determinant of satisfaction. Customers treat the application not merely as an optional tool, but as an essential resource for handling financial demands independently and instantly. This practical efficiency directly enhances their productive routines, a dynamic that accords with (Oktafiani et al., 2021). When the perceived utility satisfies or exceeds user standards, satisfaction escalates; conversely, a deficit in expected benefits triggers a sharp reduction in consumer content. Ultimately, transactional utility operates as the definitive anchor controlling customer satisfaction trends for SeaBank.

b. The Effect of Promotional Value on Customer Satisfaction

Promotional value has a positive and significant effect on customer satisfaction, although its effect is lower than that of perceived usefulness. This result shows that users appreciate promotions when they provide direct and relevant economic benefits. Free interbank transfers, shopping discounts, and other incentives reduce transaction costs and increase the value received from using SeaBank. From a theoretical perspective, this mechanism closely corresponds with the promotion element of the marketing mix framework articulated by (Kotler & Keller, 2016). Their theory establishes that promotion serves as a critical strategic instrument for organizations to introduce, inform, and convince target audiences regarding the benefits of a product or service.

This finding is consistent with (Adwimurti et al., 2022; Putra & Lubis, 2021; Surya et al., 2025) who found that promotional activities can improve customer satisfaction. Promotion is therefore not limited to attracting new users. It may also strengthen satisfaction when customers can clearly experience the promised benefits. The significance of promotional value may be related to the characteristics of the respondents. Most were young users and students with relatively limited monthly expenditure. This group may be more sensitive to transaction fees, discounts, and financial rewards. Promotions that reduce routine expenses are therefore likely to produce an immediate positive response. Nevertheless, the smaller coefficient indicates that promotions support satisfaction but do not replace the importance of functional usefulness.

c. The Effect of E-Service Quality on Customer Satisfaction

E-service quality does not have a significant effect on customer satisfaction among Generation Z SeaBank users in Medan. Although the relationship is positive, the coefficient is insufficient to confirm a significant effect. This finding is consistent with (Bruce Carlin, 2022), (Hendrawan et al., 2024), but differs from studies that found e-service quality to be an important predictor of satisfaction (Balbin-Romero et al., 2022). The insignificant effect should not be interpreted as evidence that service quality is unimportant. A more plausible explanation is that users may view basic digital service quality as a minimum requirement rather than an additional source of satisfaction (Tuebou, 2024). Generation Z expects digital banking applications to be secure, responsive, and continuously available. When these standards are met, users may consider them normal. However, when the system is unavailable or transactions are disrupted, dissatisfaction can occur quickly.

The result may also reflect uneven evaluations across the dimensions of e-service quality. The

flexibility dimension received the lowest response, indicating concerns related to system availability and access during important transactions. Recurring downtime, maintenance, or delayed responses may reduce the positive contribution of other dimensions, such as interface efficiency, privacy, and customer support. Therefore, a high overall assessment of e-service quality does not necessarily produce satisfaction when critical service failures remain financial concerns related to system availability and access during important transactions. Recurring downtime, maintenance, or delayed responses may reduce the positive contribution of other dimensions, such as interface efficiency, privacy, and customer support. Therefore, a high overall assessment of e-service quality does not necessarily produce satisfaction when critical service failures remain.

Theoretically, this finding suggests that the effect of e-service quality may depend on customer expectations and the type of digital service. In digital banking, service reliability may function as a basic condition. It prevents dissatisfaction but may not directly increase satisfaction unless performance exceeds user expectations. Future studies may examine whether trust, perceived security, or user experience mediates the relationship between e-service quality and customer satisfaction.

The findings suggest several managerial implications for SeaBank and other digital banking providers. Perceived usefulness emerged as the strongest determinant of customer satisfaction, indicating that digital banking services should prioritize features that improve transaction efficiency, ease of use, and reliable access. Promotional value also contributes to customer satisfaction by providing direct economic benefits, such as free transfer fees and shopping discounts. However, promotional programs should remain simple, transparent, and relevant to users' needs, as excessive reliance on incentives may weaken long-term satisfaction. Although e-service quality did not significantly influence customer satisfaction, maintaining system reliability remains essential. Reducing application downtime, improving service recovery, and responding promptly to transaction-related issues are critical for sustaining customer trust. Overall, customer satisfaction among Generation Z is shaped primarily by functional value and promotional benefits, while reliable digital services provide the operational foundation that supports a consistent and positive customer experience.

5. Conclusion

This study examined the effects of perceived usefulness, promotional value, and e-service quality on customer satisfaction among Generation Z SeaBank users in Medan. The findings show that perceived usefulness and promotional value have significant positive effects on customer satisfaction, whereas e-service quality does not have a significant direct effect. Among the three predictors, perceived usefulness is the strongest determinant, indicating that functional benefits remain the primary driver of customer satisfaction in digital banking.

These findings contribute to the literature on digital banking by providing evidence that customer satisfaction is influenced not only by technological factors but also by the value users perceive from their daily banking experience. For Generation Z, practical benefits and economic incentives appear to have a greater influence on satisfaction than the perceived quality of electronic services. The results also extend the application of the Technology Acceptance Model by demonstrating that perceived usefulness remains important not only in technology adoption but also in post-adoption evaluations, particularly customer satisfaction. From a managerial perspective, digital banking providers should prioritize features that improve transaction efficiency, ease of use, and service accessibility while maintaining promotional programs that provide clear and relevant economic benefits. Although e-service quality was not found to have a significant direct effect, maintaining system stability, minimizing application downtime, and improving service recovery remain essential to sustaining customer trust and supporting a positive customer experience.

This study has several limitations. The sample was limited to Generation Z SeaBank users in Medan and employed a cross-sectional research design, which may limit the generalizability of the findings. In addition, the model examined only three explanatory variables. Future studies are encouraged to include other factors, such as trust, perceived security, customer experience, or customer loyalty, while involving broader respondent groups and different digital banking platforms to obtain a more comprehensive understanding of customer satisfaction in digital financial services.

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