ANALISIS PENGARUH *PRIVACY CONCERN, SELF-DISCLOSURE,* DAN *TRUST IN PLATFORM* TERHADAP INTENSI PENGGUNAAN BANK DIGITAL OLEH GENERASI Z MENGGUNAKAN METODE *STRUCTURAL EQUATION MODELING* (*SEM*)

ABSTRAK

Perkembangan teknologi digital telah mendorong meningkatnya penggunaan bank digital, khususnya di kalangan Generasi Z. Namun, intensi penggunaan bank digital dapat dipengaruhi oleh berbagai variabel, seperti *privacy concern*, *self-disclosure*, dan *trust in platform*. Penelitian ini bertujuan untuk menganalisis pengaruh *privacy concern*, *self-disclosure*, dan *trust in platform* terhadap intensi penggunaan bank digital oleh Generasi Z. Penelitian menggunakan pendekatan kuantitatif dengan metode *Structural Equation Modeling-Partial Least Squares* (SEM-PLS). Data diperoleh melalui penyebaran kuesioner kepada 200 mahasiswa aktif Universitas Malikussaleh yang pernah menggunakan layanan bank digital. Hasil penelitian menunjukkan bahwa model telah memenuhi kriteria validitas dan reliabilitas. Nilai R^2 menunjukkan bahwa model mampu menjelaskan 69,7% variasi *Trust in Platform* dan 64,7% variasi Intensi Penggunaan bank digital. Hasil pengujian hipotesis menunjukkan bahwa *Self-Disclosure* berpengaruh positif dan signifikan terhadap *Trust in Platform*, sedangkan *Trust in Platform* berpengaruh positif dan signifikan terhadap Intensi Penggunaan bank digital. *Self-Disclosure* juga berpengaruh secara tidak langsung terhadap Intensi Penggunaan melalui *Trust in Platform*. Sebaliknya, *Privacy Concern* tidak berpengaruh signifikan terhadap *Trust in Platform* maupun Intensi Penggunaan bank digital. *Trust in Platform* merupakan variabel yang memiliki pengaruh paling dominan terhadap Intensi Penggunaan bank digital oleh Generasi Z.

Kata kunci: Bank Digital, *Privacy Concern, Self-Disclosure, Trust in Platform, SEM-PLS.*

ANALYSIS OF THE EFFECT OF PRIVACY CONCERN, SELF-DISCLOSURE, AND TRUST IN PLATFORM ON GENERATION Z'S INTENTION TO USE DIGITAL BANKING USING THE STRUCTURAL EQUATION MODELING (SEM) METHOD

ABSTRACT

The development of digital technology has driven the increasing use of digital banking, especially among Generation Z. However, digital banking usage intention can be influenced by various variables, such as privacy concern, self-disclosure, and trust in platform. This study aims to analyze the effects of privacy concern, self-disclosure, and trust in platform on digital banking usage intention among Generation Z. This study employed a quantitative approach using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method. Data were collected through questionnaires distributed to 200 active students of Universitas Malikussaleh who had used digital banking services. The results showed that the model met the validity and reliability criteria. The R^2 values indicated that the model explained 69.7% of the variance in Trust in Platform and 64.7% of the variance in digital banking Usage Intention. Hypothesis testing showed that Self-Disclosure had a positive and significant effect on Trust in Platform, while Trust in Platform had a positive and significant effect on digital banking Usage Intention. Self-Disclosure also had an indirect effect on Usage Intention through Trust in Platform. In contrast, Privacy Concern had no significant effect on either Trust in Platform or digital banking Usage Intention. Trust in Platform was the variable with the most dominant influence on digital banking Usage Intention among Generation Z.

Keywords: Digital Bank, Privacy Concern, Self-Disclosure, Trust in the Platform, SEM-PLS.