

ABSTRACT

In Indonesia, currently there is a high potential for digital use which is dominated by the Z generation group, changes in people's behavior encourage the development of digitization of mobile banking digital transaction services. However, there is also the risk of fraud due to these changes, so that service providers and regulators need to pay attention to the use of safe digital services in order to build trust in service users.

This study aims to determine the effect of security, customer service, website information, and consumer protection on consumer trust in using digital banking transaction services. The consumer protection regulation used as a reference for research is Bank Indonesia's Consumer Protection which carries out supervision of administrators to provide a balanced position between service providers and consumers.

This study used a quantitative approach using primary data, data collection techniques were carried out using the primary survey method which was distributed to 400 respondent generation Z using Livin' by Mandiri mobile banking, then descriptive analysis and multiple linear regression analysis was carried out.

From the results of the study, it was found that security, customer service, website information, and consumer protection had a positive and significant impact on consumer trust for generation Z, simultaneously and partially. The results of this analysis show that generation Z has confidence in the use of digital banking transaction services. The research also shows that service providers have made policies that comply with Bank Indonesia regulations. Based on Bank Indonesia Consumer Protection regulations, service providers must meet the requirements in offering their products and/or services. Ensure the implementation of providing fair treatment, disclosing information transparently to customers, providing education and literacy regarding services, implementing responsible business behavior, protecting consumer assets from account misuse, providing protection of consumer data, and can carry out the settlement of complaints effectively.

The results of this research can become a consideration for service providers to increase consumer trust in the services offered, besides that for regulators to make appropriate policies to provide benefits and protection for service providers and consumers. Then the results of this study are also expected to increase public understanding in making transactions wisely.

Keywords: *digital finance, consumer protection, trust*