

ABSTRACT

In recent years, the global banking industry has undergone significant transformation with the advent of digital technology, which has increasingly facilitated access to financial services. This study aims to analyze the factors of ease of transactions and service quality and their influence on consumer interest in opening accounts at Seabank.

The study employs a quantitative method with a descriptive research design. Data collection was conducted through a survey of 400 respondents selected using non-probability and purposive sampling techniques. Data analysis was carried out using classical assumption tests, multiple linear regression analysis, and hypothesis testing.

The results of the study show that the ease of transactions in relation to consumer interest is categorized as very good, with an average percentage score of 86.35%. Similarly, service quality concerning consumer interest is also categorized as very good, with an average percentage score of 85.7%. Consumer interest in opening accounts at Seabank overall is in the very good category, with an average percentage score of 87.4%. However, individually, service quality does not have a positive influence on consumer interest in opening accounts at Seabank. Conversely, ease of transactions significantly influences consumer interest positively. Additionally, ease of transactions and service quality together have a significant influence on consumer interest in opening accounts at Seabank. These findings emphasize the importance of ease of transactions as the primary factor in attracting consumer interest in digital banks like Seabank.

Keywords: *Ease of Transactions, Service Quality, Consumer Interest*