

# The Influences of Digital Campaigns and Data Security on the Decision to Use Neobank Digital Bank Application by Generation Z in Indonesia

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## ABSTRACT

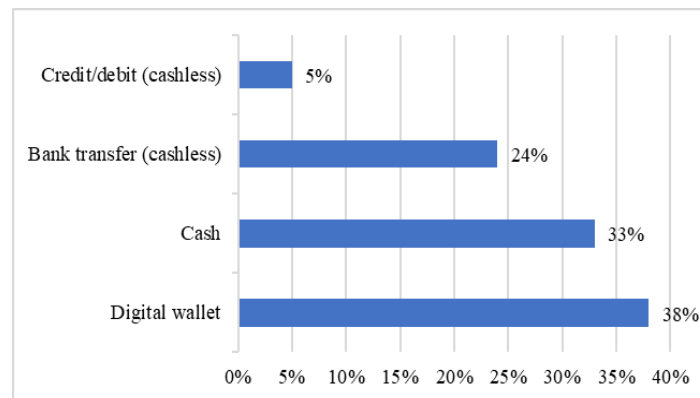
This study aims to determine the influences of: (1) digital campaigns on the decision to use the Neobank digital bank application, (2) data security on the decision to use the Neobank digital bank application, and (3) digital campaign and data security on the decision to use the Neobank digital bank application. This study used a quantitative approach with a survey method. The population in this study included all users of the Neobank digital bank application. The sampling technique used was purposive sampling with a total of 100 respondents. The data analysis techniques used include descriptive analysis, classical assumption tests, simple and multiple linear regressions, and hypothesis tests using SPSS version 23 for windows. The results of this study show that: (1) digital campaigns have a positive and significant effect on decision to use with a regression coefficient value of 0.842, (2) data security has a positive and significant effect on decision to use with a regression coefficient value of 1.070, and (3) simultaneously, digital campaigns and data security have a positive and significant effect on decision to use with a determination coefficient value ( $R^2$ ) of 0.726. This shows that 72.6% of decision to use are influenced by digital campaigns and data security, while the other 27.4% are influenced by other factors that were not studied in the study.

### Keywords:

Digital campaign, Generation Z, data security, decision to use, Neobank.

## 1. Introduction

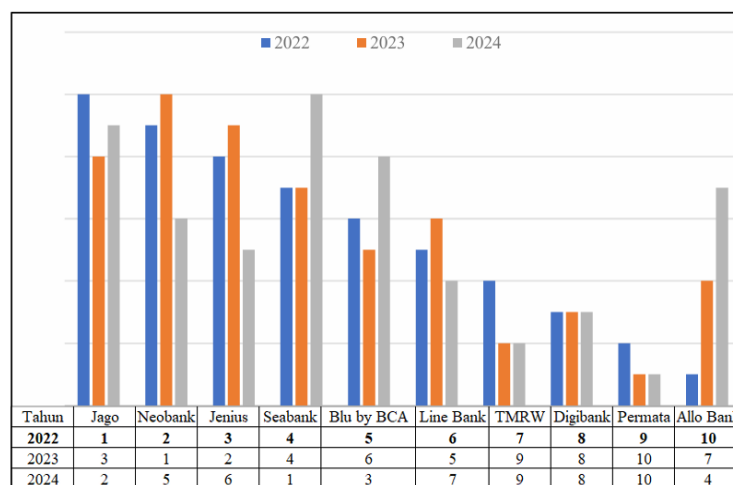
The development of digital technology has brought significant changes in various aspects of life, including the financial sector. This change encourages the increasing trend of using digital banks among the public. The emergence of this digital bank can reduce the circulation of counterfeit money and support the government in bringing Indonesia into a cashless society [1]. The public's choice in using cashless transactions is also greater by 67% than cash transactions by 33%. Apart from being a means of payment, digital banks also offer various additional features such as digital loans, investments, and insurance.



**Fig 1.** Payment Methods of Choice for the Indonesian People

The change in an all-digital lifestyle has triggered innovation in the banking sector with the presence of digital bank applications that make it easier for customers to conduct transactions and services independently through smartphones. Some of the digital banks in Indonesia are Bank Jago (PT Bank Jago), Neobank (PT Bank Neo Commerce), Jenius (PT Bank BTPN), SeaBank (PT Bank SeaBank), Blu by BCA, Line Bank (PT Hana Bank), TMRW (PT Bank UOB), Digibank (DBS Bank), Permata (PT Bank Permata), Allo Bank (PT Allo Bank Indonesia).

Based on data from [2], the most popular digital bank applications by Indonesians are SeaBank, Bank Jago, Blu by BCA, Allo Bank, and Neobank. Of the five applications, Neobank has had a dynamic growth in popularity in the last three years. In 2022, Neobank was ranked second as the most popular digital bank application, then rose to first place in 2023. However, in 2024, Neobank will be downgraded to 5th place, which shows that there are challenges in maintaining the interest of its users.



**Fig 2.** Most Popular Digital Bank Applications by the Indonesian People in 2022-2024

The decision to use this digital bank can be influenced by various factors such as digital campaigns and data security. According to [5], decision to use are influenced by digital campaign strategies that play an important role in building brand awareness and attracting Gen Z through their creative content on social media. Meanwhile, according to [6], data security is an important factor in forming trust, because users tend to choose banking applications that are able to protect personal data and ensure security in transactions.

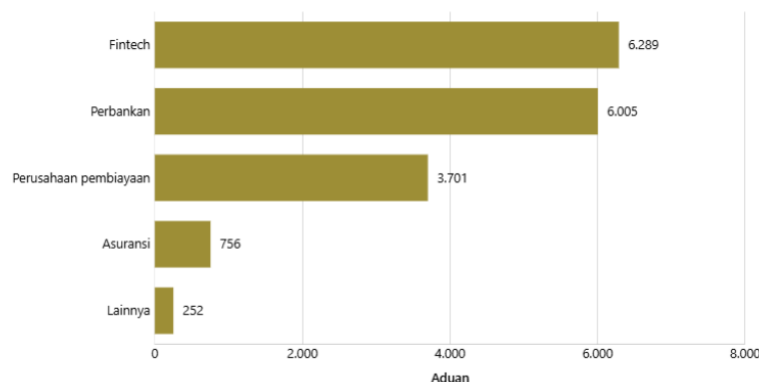
Through digital campaigns, Neobank is active in conducting campaigns with effective communication as one of the digital marketing strategies to attract users who not only convey information, but also build mutual understanding and emotional engagement with users [7]. Some of the digital campaigns carried out by Neobank are Neo Wow, #BuatSemua, #UntungBerkahMelimpah, and various other campaigns [8]. However, this digital campaign is considered not optimal enough in attracting users' interest. Based on an Ipsos [9] survey of 300 respondents, only 22% of respondents trust Neobanks. In addition, only 24% of respondents rated the appearance of the Neobank digital bank application as easy and convenient to use. This shows that there is a gap between the content and campaign strategies carried out. They do not seem attractive enough or provide a satisfying experience for users.

This is also supported by the relatively low app rating on the Google Play Store. The score is 3.4, with 37% of users giving one or two stars to the Neobank digital bank application. Thus, it reinforces that the digital campaigns carried out have not succeeded in building positive perceptions and encouraging decision to use, especially among Gen Z, who tend to be selective in choosing digital financial services.



**Fig 3.** Google Play Store Rating of Neobank Digital Bank App

On the other hand, data security is also a very important factor to be a key consideration in decision-making and attracting new users. In the midst of the rampant cybercrime cases that target digital banking, users tend to choose digital bank applications that can provide guarantees for data security. In line with data obtained from Katadata, the number of complaints for the Consumer Protection Portal Application (APPK) in 2024 was 17,003. The digital banking sector received the most complaints (6,289) of other sectors.



**Fig 4.** Number of Complaints in the Financial Sector

This is also supported by the MediaKonsumen report, that there are security cases that befall Neobank users such as unauthorized phone number changes, disbursement of funds to unknown accounts, successful balance top-ups but not entered the account, inconsistencies in the BOT system, and long customer service in handling problems.

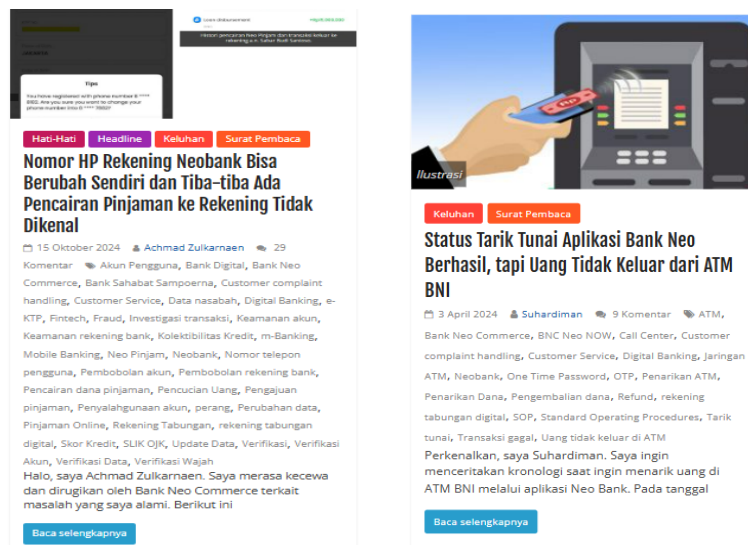


Fig 5. User Complaints Against Security

Based on the various challenges faced, this study aims to determine the influence of digital campaigns and data security on the decision to use the Neobank digital bank application in Gen Z in Indonesia. This research is expected to provide an understanding of the factors that can influence decision to use and the strategies applied to improve service quality, strengthen marketing strategies, and attract new users.

## 2. Method

This study employed a quantitative approach used to research on specific populations and samples [12]. Data collection was carried out by distributing questionnaires through google forms which were compiled based on indicators from each variable. This research was conducted in February-July 2025. The research population included all users of Neobank digital bank application, which accounted for 25.6 million users by the end of 2024. The sampling technique used was purposive sampling, with the criteria of respondents are Gen Z in Indonesia and users of the Neobank digital bank application who make transactions at least 1-2 times 1 month. Based on the formula applied, the number of samples used was 100. The data analysis techniques used were descriptive analysis, classical assumption tests, simple and multiple linear regression analysis, and hypothesis tests.

## 3. Results and Discussion

### 3.1 Result

#### 3.1.1. Statistical Descriptive Analysis

Table 1. Results of Descriptive Analysis of Variable Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Digital Campaign	100	17	40	32.82	3.783
Data Security	100	13	28	23.88	2.451
Decision to use	100	19	40	33.58	3.846
Valid N (listwise)	100				

- a. Digital Campaign (X1) has a value range of 17-40 with a mean of 32.82 and a standard deviation of 3.783. This indicates a good data distribution because the mean > standard deviation.
- b. Data Security (X2) has a value range of 13-28 with a mean of 23.88 and a standard deviation of 2.451. This indicates a good data distribution because the mean > standard deviation.
- c. The variable of Decision of Use (Y) has a value range of 19-40 with a mean of 33.58 and a standard deviation of 3.846. This indicates a good data distribution because the mean > standard deviation.

### 3.1.2. Classic Assumption Test

#### a. Normality Test

**Table 2.** Normality Test Results

One-Sample Kolmogorov-Smirnov Test	Significance	Information
Asymp.Sig. (2-tailed)	0,200 <sup>c,d</sup>	Normal

Based on the results of the Kolmogorov-Smirnov test, the value of Asymp.Sig. (2-tailed) obtained was  $0.200 > 0.05$ . Thus, it can be concluded that the data is distributed normally.

#### b. Linearity Test

**Table 3.** Linearity Test Results

Variable	Significance	Information
Digital Campaign	0,188	Linear
Data Security	0,103	Linear

Based on the results of the linearity test, the digital campaign variable has a significance value of  $0.188 > 0.05$ . Then the data security variable has a significance value of  $0.103 > 0.05$ . Therefore, it can be concluded that each variable has a linear relationship with Data Security decision to use.

#### c. Multicollinearity Test

**Table 4.** Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Digital Campaign	0,598	1,672	No Multicollinearity Occurs
Data Security	0,598	1,672	No Multicollinearity Occurs

Based on the results of the multicollinearity test, the digital campaign and data security variables had a tolerance value of  $0.598 > 0.1$  and a VIF value of  $1.672 < 10$ . Therefore, it can be concluded that there are no symptoms of multicollinearity in this regression model.

#### d. Heteroscedasticity Test

**Table 5.** Heteroskedasticity Test Results

Variable	Significance	Information
Digital Campaign	0,130	No heteroscedasticity occurs
Data Security	0,841	No heteroscedasticity occurs

Based on the results of the heteroscedasticity test, the digital campaign variable has a significance value of  $0.130 > 0.05$ . Then the data security variable has a significance value of  $0.841 > 0.05$ . Therefore, it can be concluded that there are no symptoms of heteroscedasticity in this regression model.

### 3.1.3. Simple Linear Regression Analysis

**Table 6.** Simple Linear Regression Analysis X1

Variable	Unstandardized B	t	Sig	Information
(Constant)	5,956	3,130	0,002	
Digital Campaign	0,842	14,611	0,000	Significance

The linear regression equation of digital campaigns is as follows:

$$Y = 5,956 + 0,842X$$

Based on the regression equation, it can be seen that digital campaigns are considered constant, so the value of the decision to use is 5.956. The value of the regression coefficient of positive value indicating that the direction of the relationship between the digital campaign variable and the use decision is positive. This means that if the digital campaign experiences an increase of one value, then the decision to use will increase by 0.842.

**Table 7.** Simple Linear Regression Analysis X2

Variable	Unstandardized B	t	Sig	Information
(Constant)	8,037	2,886	0,005	
Data Security	1,070	9,221	0,000	Significance

The data security linear regression equation is as follows:

$$Y = a + bX = 8,037 + 1,070X$$

Based on the regression equation, it can be seen that data security is considered constant, so the value of the decision to use is 8.037. The value of the regression coefficient of positive value indicating that the direction of the relationship between the data security variable and the use decision is positive. This means that if the data security increases by one value, then the decision to use will increase by 1,070.

### 3.1.4. Multiple Linear Regression Analysis

**Table 8. Multiple Linear Regression Analysis Results**

Variable	Unstandardized B	t	Sig	Information
(Constant)	1,679	0,797	0,427	
Digital Campaign	0,673	9,637	0,000	Significance
Data Security	0,411	3,816	0,000	Significance

The linear regression equations obtained are as follows:

$$Y = 1,679 + 0,673 X_1 + 0,411 X_2 + e$$

Based on the regression analysis, it can concluded that:

- The value of constant a indicates that the value obtained is 1.679. It can be interpreted that the independent variable is valued at 0 (constant) and the dependent variable is valued at 1.679.
- The value of the regression coefficient for the digital campaign variable (X1) is a positive (+) value of 0.673. It indicates that if the digital campaign variable increases by 1 value, then the use decision variable (Y) will increase by 0.673.
- The value of the regression coefficient for the data security variable (X2) is a positive (+) value of 0.411. It indicates that if the data security variable increases by 1 value, then the use decision variable (Y) will increase by 0.411.

### 3.1.5. Hypothesis Testing

#### a. T test (Partial test)

**Table 9. Results of the t-test (Partial test)**

Variable	B	t	Sig.
Digital Campaign	0,673	9,637	0,000
Data Security	0,411	3,816	0,000

#### 1) Digital Campaign

The significance value for the influence of digital campaigns on decision to use was  $0.000 < 0.05$  and  $t$  calculated was  $9.637 > t$  table 1.984. So it can be concluded that the digital campaign variable partially has a positive and significant influence on decision to use.

#### 2) Data Security

The significance value for the effect of virgin safety on the decision to use was  $0.000 < 0.05$  and  $t$  calculated was  $3.816 > t$  table 1.984. Therefore, it can be concluded that the data security variable partially has a positive and significant influence on decision to use.

#### b. F test (Simultaneous Test)

**Table 10. Results of Test f (Simultaneous Test)**

Variable	F	Sig
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Regression	128,797	0,000
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Based on the table above, it can be seen that the sig value for the influence of digital campaigns and data security on decision to use is  $0.000 < 0.05$ , and the f-value is calculated as  $128.797 > f$  table is 3.091. So it can be concluded that the variables of digital campaigns and data security simultaneously have an influence on decision to use.

**c. Coefficient of Determination ( $R^2$ )**

**Table 11.** Determination Coefficient Results ( $R^2$ )

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,852	0,726	0,721	2,031

Based on the table above, the R Square value is 0.726 which means that digital campaigns and data security contribute 72.6%. While the remaining 27.4% were influenced by other factors that were not included in this study.

### 3.2 Discussion

#### 3.2.1. The Influence of Digital Campaigns on the Decision to Use

Based on the results of the analysis, it is known that the value of the regression coefficient of 0.842 is positive. This shows that the direction of the relationship between digital campaign variables and the decision to use is positive. Thus, for every increase in the digital campaign variable by one value, the decision to use will increase by 0.842. Furthermore, a hypothesis test was carried out with a t-test, which showed the t-value of the table's t-> calculation, which was  $9.637 > 1.984$  and a significance value of  $0.000 < 0.05$ , meaning that H1 was accepted.

This means that there is a positive and significant influence of digital campaigns on the decision to use. This shows that engaging and informative content from digital campaigns will increase interest in applications. In addition, it also boosts the reputation, which will make users more confident to try using digital bank applications. This research is in line with research by [13], who stated that digital media promotion variables affect customer decisions in using BSI Mobile.

#### 3.2.2. The Influence of Data Security on Decision to Use

Based on the results of the analysis, it is known that the value of the regression coefficient of 1.070 is positive. This indicates that the direction of the relationship between data security variables and decision to use is positive. Therefore, every increase in the data security variable by one value, the decision to use will increase by 1,070. Furthermore, a hypothesis test was carried out with a t-test, which showed the t-value of the t-table  $> t$ -table, which was  $3.816 > 1.984$  and a significance value of  $0.000 < 0.05$ , meaning that H2 was accepted.

This means that there is a positive and significant influence between data security and decision to use. This indicates that users will feel safe if personal information is kept confidential from access by unauthorized parties, and the data is not changed unilaterally without their knowledge. This sense of security and trust will encourage users to continue



using digital banking applications. This research aligns with the research by [14], which suggest that security variables influence decision to use the DANA application.

### **3.2.3. The Influence of Digital Campaigns and Data Security on Decision to use**

Based on the results of multiple linear regression analysis, it is known that the value of the digital campaign regression coefficient is 0.673, and data security is 0.411. This shows that digital campaigns have a greater influence than data security on decision to use. Furthermore, in the f test, the f-value of the > f-calculation of the table was  $128.797 > 3.091$ , and the significance value was  $0.000 < 0.05$ , so H3 was accepted. This means that digital campaigns and data security simultaneously have a significant effect on decision to use. Then the determination coefficient ( $R^2$ ) test showed an R square value of 0.726. This indicates that 72.6% of decision to use are influenced by two independent variables, namely, digital campaigns and data security, the rest are influenced by other factors outside of this study.

## **4. Conclusion**

- a. Digital campaigns have a positive and significant effect on decision to use. This is shown through a positive regression coefficient value of 0.842 and a significance value of  $0.000 < 0.05$ , which shows the positive and significant influence of digital campaigns on decision to use. This means that there is a significant influence between digital campaigns on the decision to use the Neobank digital bank application in Gen Z in Indonesia. It can be concluded that the first hypothesis (H1) is accepted.
- b. Data security has a positive and significant effect on decision to use. This is shown through a positive regression coefficient value of 1.070 and a significance value of  $0.000 < 0.05$ , which shows a positive and significant influence of data security on decision to use. This means that there is a significant influence between data security on the decision to use the Neobank digital bank application in Gen Z in Indonesia. It can be concluded that the second hypothesis (H2) is accepted.
- c. Based on the results of the analysis, it is known that digital campaigns and data security simultaneously have a significant influence on decision to use. This can be seen from the calculation obtained from the f-calculated value of  $128.797 > f$  table 3.091 with a significance level of  $0.000 < 0.05$ . Therefore, it can be concluded that the third hypothesis (H3) is accepted. It implies that digital campaigns and data security have a positive and significant effect on the decision to use the Neobank digital bank application in Gen Z in Indonesia.

## **Conflict of Interest**

The authors state that there is no conflict of interest.

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