

ABSTRACT

Technological developments have brought significant changes in the banking sector, especially in the adoption of digital services. The Younger Generation, who are more familiar with technology, now prefer digital banking services over conventional services. This study aims to analyze the perceptions and attitudes of the Younger Generation towards digital banking services, as well as to identify the factors that influence their decisions in adopting these services. The research methodology uses a quantitative and qualitative approach with survey and interview methods with the Younger Generation in Bogor City. The results of the study show that almost all respondents from the Younger Generation have used digital banking services. In addition, this study also found that although digital services are increasingly in demand, there is still a gap in the Younger Generation's understanding of investment and insurance products available on digital platforms. This shows that although the Younger Generation tends to prefer digital services, their literacy and understanding of financial products still need to be further improved.

Keywords: *Digital Banking Services, Younger Generation Customer Perceptions, Decision to Adopt Digital Services*

