

## ABSTRACT

The rapid development of digital technology has significantly impacted Indonesia's economic sector, influencing business practices and creating new opportunities for financial products and services through digital banking. Seabank, a newly launched digital bank on February 10, 2021, is a key player in this transformation. Drawing from data provided by the Central Bureau of Statistics and previous research, this study highlights how digital technology, particularly through mobile devices like smartphones, can enhance efficiency and accessibility in various aspects of economic life. This research aims to determine whether Seabank, as a digital bank, has a significant impact on the economic growth of Indonesian society. A quantitative approach was utilized, employing classical assumption tests and simple regression analysis. The study sample focused on individuals who are Seabank users. The hypothesis tested whether digital banks have a positive and significant effect on economic growth. Data collection was conducted through the documentation method, specifically using annual financial reports. The analysis results indicate that Seabank has a positive and significant impact on the economic growth of the community, with a p-value of 0.001. Hypothesis testing through the t-test produced a t-value of 861.956, which is greater than the critical t-value of 2.042, supporting the hypothesis that digital banks positively and significantly contribute to economic growth. These findings are consistent with the theory that the performance of the banking sector can act as a driver for economic growth. Additionally, this study suggests that future research should expand the scope of independent variables and conduct comparative studies between digital and conventional banks.

**Keywords:** *SeaBank, Digital bank, Local Economy.*