

The Influence of Performance Expectations, Effort Expectations, Supportive Conditions, Social Influence, Risk, and Trust on Usage Behavior with Behavioral Intent as a Mediator (Case Study of MYBCA Adoption Among Generation Z)

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ARTICLE INFO

Keywords: UTAUT, Behavioral Intention, Use Behavior, Mybca, Generation Z

Received : 17, July

Revised : 04, August

Accepted: 25, August

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ABSTRACT

This study aims to analyze the influence of Effort Expectancy, Facilitating Conditions, Social Influence, Trust, and Risk on Use Behavior among Generation Z myBCA users in Indonesia, with Behavioral Intention as a mediating variable. The research uses a quantitative approach and survey method with 400 active myBCA users from Generation Z in Indonesia as respondents. Data analysis was conducted using Partial Least Square - Structural Equation Modeling (PLS-SEM). The findings reveal that Effort Expectancy, Facilitating Conditions, Social Influence, Trust, and Risk significantly influence Behavioral Intention. Additionally, Effort Expectancy and Behavioral Intention have a direct impact on Use Behavior. Other variables such as Performance Expectancy, Facilitating Conditions, Social Influence, Risk, and Trust influence Use Behavior indirectly through Behavioral Intention. Behavioral intention is proven to strongly mediate the relationship between these factors and use behavior. These results support the applicability of the UTAUT model in understanding mobile banking adoption and provide practical implications for enhancing BCA's digital services for Generation Z.

INTRODUCTION

Through information technology utilization, the banking industry has experienced a substantial transition in the quickly changing digital age. Mobile banking, which allows users to conveniently and effectively do a range of banking operations using their cellphones, is one of the most extensively embraced technologies in the banking sector. This change is a reaction to consumers' growing desire for financial transactions that are quick, easy, and convenient. One of the most widely used mobile banking apps in Indonesia is called myBCA, which was created by PT Bank Central Asia Tbk (BCA) as an improvement over its earlier offering, BCA Mobile. This application, which is designed to satisfy the needs of millennials and Generation Z users, provides a range of digital banking capabilities through a contemporary and integrated interface.

Generation Z is a particularly attractive market for mobile banking adoption, because they were raised in a digitally advanced world. They have high standards for secure transactions, quick service, and intuitive digital platforms. More than 70% of Indonesia's active mobile banking customers are millennials and members of Generation Z, according to Populix (2024). This figure demonstrates how these age groups' attitudes and goals be a critical determinant of digital banking apps performance like myBCA. As a result, it is critical that digital banking service providers like BCA comprehend the major elements influencing the uptake and usage patterns of their applications.

The Unified Theory of Acceptance and Use of Technology (UTAUT), created by Venkatesh et al. (2003), is among the most often used theoretical frameworks for examining how people accept technology. This model describes several key elements that affect users' behavioral intention and actual technology use, including Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. Additional variables like trust and risk, which have been demonstrated to be significant in the context of financial technology and mobile banking, have been added to the UTAUT framework in recent studies (Namahoot & Jantasri, 2022; Kaur & Arora, 2021). Previous research indicates that behavioral intention represents one of the core influences on use behavior, or the actual use of a technology. This intention is influenced by users' judgments of perceived hazards, social impact, perceived utility, ease of use, and trust. A thorough grasp of how these factors interact in the context of the myBCA application is essential for creating tactics that will boost Generation Z's adoption of the application.

However, there is still a gap in the literature regarding the adoption of digital banking technologies in Indonesia, particularly studies that use a modified UTAUT approach and concentrate on Generation Z. In an effort to close that gap, this research evaluates the mediating effect of behavioral intention while conducting an empirical analysis of the effects of performance expectancy, effort expectancy, facilitating conditions, social influence, risk, and trust on use behavior in the context of myBCA usage among Generation Z.

Performance Expectancy describes how individuals view the potential benefits of a technology, such as efficiency, customization, and convenience

(Venkatesh et al., 2003 in Manal et al., 2024). In myBCA, users highlight more complete features and customization. Studies by Herzallah et al. (2025), Almashhadani et al. (2023), and Belmonte et al. (2024) confirm its significant positive effect on Behavioral Intention, especially for Gen Z valuing speed and efficiency.

Effort Expectancy describes the extent to which individuals find a technology simple to use (Al-Jabri, 2012 in Manal et al., 2024). For myBCA, this includes simpler login, transactions, and account transfers. Prior research (Herzallah et al., 2025; Almashhadani et al., 2023; Belmonte et al., 2024) found a significant positive link to Behavioral Intention, with Gen Z favoring intuitive interfaces and minimal steps.

Facilitating Conditions relate to users' perceptions of infrastructure, tools, and assistance availability (Venkatesh et al., 2012 in Manal et al., 2024). myBCA users note smooth performance and simple access, but some issues require branch visits. Herzallah et al. (2025) found adequate infrastructure and customer service boost adoption among Gen Z.

Social Influence is the impact of others' opinions (Venkatesh et al., 2012 in Manal et al., 2024). myBCA adoption is encouraged by recommendations from peers and superiors. Studies (Herzallah et al., 2025; Almashhadani et al., 2023; Al Okaily et al., 2023; Arora et al., 2023; Hammouri et al., 2023) confirm its positive effect on Behavioral Intention.

Trust is confidence in mobile banking use (Masrek et al., 2012; Hanafizadeh et al., 2014 in Rakesh Kumar et al., 2023). For myBCA, this includes transaction notifications and real-time tracking. Angelita and Satria (2024) found Trust significantly influences Behavioral Intention for Gen Z.

Risk is the perceived potential loss (Pavlou, 2003; Jia W. et al., 2008 in Manal et al., 2024). myBCA users report concerns over data breaches, sudden account blocks, and unexpected charges. Angelita and Satria (2024) found Risk significantly affects Behavioral Intention—lower risk perception increases adoption likelihood.

While many studies (e.g., Herzallah et al., 2025; Almashhadani et al., 2023; Belmonte et al., 2024) have used UTAUT to examine mobile banking adoption, few focus specifically on Generation Z in Indonesia or integrate *Trust* and *Risk* into the framework. Research on myBCA is also scarce, despite its unique features and adoption challenges. This study fills these gaps by analyzing the effects of *Performance Expectancy*, *Effort Expectancy*, *Facilitating Conditions*, *Social Influence*, *Trust*, and *Risk* on *Behavioral Intention* and *Use Behavior* among Generation Z users. This study intends to offer both theoretical contributions to the creation of technology adoption models and useful suggestions for digital banking service providers especially myBCA looking to improve the efficacy of their user engagement tactics by examining the correlations between these variables.

The following are the goals of this study:

1. Analyze the direct influence of each independent variable on Behavioral Intention and Use Behavior.
2. Analyze how behavioral intention mediates the link between use behavior and exogenous variables.
3. Make thoughtful suggestions for enhancing myBCA's functionality and design to better suit the tastes and traits of Generation Z consumers.

LITERATURE REVIEW

Overview of the UTAUT Model for Mobile Banking Adoption

This research is conceptually grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT), introduced by Venkatesh et al. (2003), this is widely used to investigate how people use and embrace new technologies. In order to forecast user intention and behavior toward new systems, UTAUT incorporates essential components from eight prior technology acceptance models. Behavioral Intention and Use Behavior are thought to be strongly predicted by the four main variables in the original UTAUT: Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions.

In mobile banking research, UTAUT has demonstrated high predictive capability and flexibility (Rahi et al., 2019 in Wahyu Prabawati P.H., 2023). to better reflect user perceptions in the context of digital financial services, this model is extended by including Trust and Risk as additional constructs, following recommendations from Simarpreet & Sangeeta (2021) and Herzallah et al. (2025). In mobile banking, where adoption decisions are heavily influenced by perceived security and dependability, these extensions are essential (Jalani & Easwaramoorthy, 2024). By applying this extended UTAUT model, the purpose of this research is to present a comprehensive model to explore the behavioral motivators behind Generation Z's use of myBCA mobile banking

Performance Expectancy

Performance Expectancy (PE) is about the extent to which an individual believes that a particular technology will enhance their job performance or get better results. In the context of mobile banking, this concept reflects how users view the usefulness and efficiency of myBCA in facilitating transactions. PE emerged as the strongest determinant of an individual's behavioral intention to accept technology by Venkatesh et al. (2003). Users are more likely to use mobile banking when they believe it would increase productivity and accessibility to services, according to Rahi et al. (2019) in Wahyu Prabawati P.H. (2023). Furthermore, Abushanab and Pearson (2007) and Tan and Lau (2016), as cited in Simarpreet K. and Sangeeta A. (2021), highlight several determinants that shape technology adoption, including:

1. Perceived Usefulness - the assumption that utilizing a specific technology will improve an individual's performance.
2. Job Fit - the extent to which the technology aligns or fits with the tasks that the user needs to complete.
3. Relative Advantage - represents the assumption that the new technology is more beneficial compared to previous methods.

4. Extrinsic Motivation – the use of technology driven by external rewards or benefits, such as saving time, increasing convenience, and enhancing quality of life.
5. Outcome Expectation – reflects the user’s expectations regarding the results they will gain from using the technology.

Effort Expectancy

Effort Expectancy reflects the perceived ease of use of a technology. According to Al-Jabri (2012) as cited in Manal et al. (2024), mobile banking applications are considered user-friendly, shaping users’ positive attitudes and behavioral intentions. However, complexity may hinder adoption (Vrechopoulos et al., 2003, as cited in Manal et al., 2024), as users are reluctant to adopt technologies that require substantial effort. Kim et al. (2016) as cited in Manal et al. (2024) emphasized that Effort Expectancy significantly influences early stages of technology adoption.

Farzin et al. (2021) identified three dimensions of Effort Expectancy:

1. Ease of use – how easily users believe they can interact with a system.
2. Ease of acquiring skills – the belief that no special training or technical expertise is needed.
3. Confidence in operating the system – the belief that users can use the technology independently.

Facilitating Condition

Facilitating condition represent the perception that suitable tools, resources, and assistance are available to ensure effective technology utilization. According to Venkatesh et al. (2012) as cited in Manal et al. (2024), this includes access to tools and assistance needed to perform the behavior. When applied to mobile banking, Albashrawi et al. (2017) as cited in Jadil et al. (2021) describe it as the notion held by users that the bank ensures access to technical and organizational resources. Similarly, Onaolapo et al. (2018) as cited in Manal et al. (2024) emphasize that a supportive environment simplifies technology use.

Venkatesh et al. (2003), Rahi et al. (2019), and Upadhyay et al. (2022, as cited in Handayani, 2023) identify four key dimensions of Facilitating Conditions:

1. Resources – availability of infrastructure and supporting tools.
2. Knowledge – the degree of user competence in using the system
3. Technical support – access to assistance when encountering issues.
4. Compatibility – how well the system fits users’ needs, values, and experience.

Social Influence

Social Influence measures the extent to which a person’s actions are shaped by the perceptions, expectations, or recommendations of others, including family members, friends, and colleagues. Venkatesh et al. (2012) as cited in Manal et al. (2024) define it as the perceived pressure from others that impacts technology adoption decision. Specifically regarding mobile banking, social influence reflects how users perceive encouragement or expectations from

important people around them (Alalwan et al., 2017; Yu, 2012, as cited in Jadil, 2021).

Venkatesh et al. (2003) and Rahi et al. (2019, as cited in Handayani, 2023) categorize the dimensions of social influence into:

1. Social pressure – how others' views affect the user's decision.
2. Peer influence – influence from close friends or peer groups.
3. Organizational expectations – institutional norms encouraging usage.

Risk

Risk refers to users' perception of potential losses or unfavorable outcomes that may arise from the use of a particular technology. Pavlou (2003) as cited in Manal et al. (2024) defines perceived risk as the uncertainty felt by consumers due to the potential mismatch between their expectations and the actual performance of the technology. Similarly, Jia et al. (2008) as cited in Manal et al. (2024) highlight that such inconsistencies can cause hesitation and distrust in adopting new systems.

In mobile banking, perceived risks often involve fear of financial loss, data breaches, fraud, or losing access to personal devices. Al-Jabri (2012) as cited in Manal et al (2024) emphasizes that the sensitivity of user information makes digital financial transactions particularly vulnerable.

Zhao et al. (2008) as cited in Simarpreet & Sangeeta (2021) identify four main dimensions of perceived risk in digital contexts:

1. Financial Risk – Concern about unexpected costs or monetary losses while using a service or technology.
2. Performance Risk – Fear that the product or service may not perform as expected.
3. Time Risk – Worry that using the technology might waste time or reduce efficiency.
4. Social Risk – Anxiety that technology use could negatively affect one's social image or reputation.
5. Psychological Risk – Stress or discomfort resulting from the use of technology.
6. Security Risk – Concern over the theft or misuse of personal or financial information.

Trust

Trust refers to users' confidence and assurance in using mobile banking services. According to Masrek et al. (2012) as cited in Kumar et al. (2023), it reflects a sense of certainty and security regarding mobile banking transactions. Hanafizadeh et al. (2014) as cited in Kumar et al. (2023) describe trust as the voluntary willingness of individuals to engage with mobile banking services. In digital banking, trust plays a crucial role due to the sensitivity of personal and financial data involved. Users with limited awareness are more vulnerable to privacy breaches and fraud, highlighting the necessity of reliable security protocols for cultivating trust in users.

Mayer et al. (1999) as cited in Kanokkarn & Viphasiri (2023) identify three key elements of trust in business relationships:

1. Competence – the service provider’s ability and expertise.
2. Benevolence – the willingness to act in the users’ best interest.
3. Integrity – honesty, transparency, and adherence to principles.

Behavioral Intention

Behavioral Intention represents a person’s deliberate plan or willingness to adopt and utilize a specific technology in the near future. According to Venkatesh et al. (2003), as cited in Rana et al. (2024), it reflects the user’s intention to integrate new technology into their routine activities. Likewise, Warshaw and Davis (1985), as cited in Kumar et al. (2023), define it as the level to which an individual consciously plans to perform certain behaviors. In line with this, Upadhyay et al. (2022) interpret it as a purposeful willingness to engage with technology.

Use Behavior

Use Behavior refers to how frequently and consistently users engage with a technology after forming the intention to use it. Venkatesh et al. (2012) as cited in Febriani et al. (2024) define it as the actual usage behavior of individuals toward information systems. This includes regular and continued adoption of digital technologies in daily life, such as mobile banking or QRIS (Palash et al., 2022).

Use Behavior reflects not just initial adoption, but also the extent to which users utilize specific features like checking balances, transferring funds, paying bills, locating ATMs, and downloading statements (Alalwan et al., 2016; Oliveira et al., 2014, as cited in Jadil et al., 2021). It functions as a dependent variable in many research, representing the ultimate result of influencing factors like perceived risk, trust, performance expectancy, and effort expectancy.

Framework

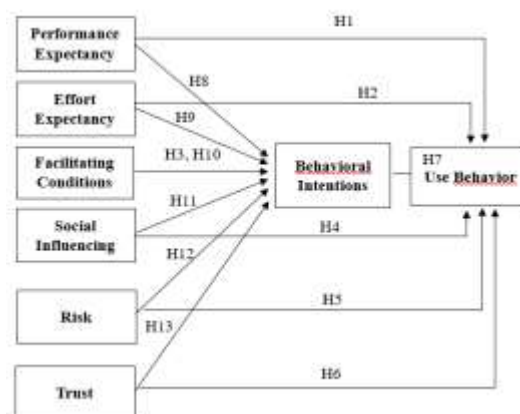


Figure. 1 Framework

H1: Performance Expectancy (X1) has a significant influence on Use Behavior (Y) of myBCA among Generation Z.

H2: Effort Expectancy (X2) has a significant influence on Use Behavior (Y) of myBCA among Generation Z.

H3: Social Influence (X3) has a significant influence on Use Behavior (Y) of myBCA among Generation Z.

H4: Facilitating Conditions (X4) have a significant influence on Use Behavior (Y) of myBCA among Generation Z.

H5: Trust (X5) has a significant influence on Use Behavior (Y) of myBCA among Generation Z.

H6: Risk (X6) has a significant influence on Use Behavior (Y) of myBCA among Generation Z.

H7: Behavioral Intention (Z) has a significant influence on Use Behavior (Y) of myBCA among Generation Z.

H8: Behavioral Intention (Z) mediates the relationship between Performance Expectancy (X1) and Use Behavior (Y).

H9: Behavioral Intention (Z) mediates the relationship between Effort Expectancy (X2) and Use Behavior (Y).

H10: Behavioral Intention (Z) mediates the relationship between Social Influence (X3) and Use Behavior (Y).

H11: Behavioral Intention (Z) mediates the relationship between Facilitating Conditions (X4) and Use Behavior (Y).

H12: Behavioral Intention (Z) mediates the relationship between Trust (X5) and Use Behavior (Y).

H13: Behavioral Intention (Z) mediates the relationship between Risk (X6) and Use Behavior (Y).

RESEARCH METHOD

Research Design

This research utilizes a descriptive method within a quantitative framework, aiming to explain and describe the phenomenon of myBCA adoption among Generation Z using the UTAUT framework. The quantitative approach is applied because the data collected is numerical and requires statistical analysis, while the descriptive method is used to provide a clear overview of user behavior and perceptions (Iba & Wardhana, 2023).

Operational Variables

Research variables are classified into:

1. Independent Variables: Performance Expectancy, Effort Expectancy, Facilitating Conditions, Social Influence, Trust, and Risk.
2. Dependent Variable: Use Behavior.
3. Mediating Variable: Behavioral Intention.

A Likert scale was employed to measure all variables, which is an ordinal scale, and it ranged from "Strongly Disagree" to "Strongly Agree." This scale was adapted from tools that have been used and proven effective in previous studies.

Population and Sample

All Generation Z myBCA users in Indonesia make up the population for this study. Based on BCA's official report (2024) and Liputan6 (2025), myBCA

had 7.7 million users in December 2024, with Generation Z representing 5% (\approx 385,000 users).

The study employed the Slovin formula to determine the sample size, which took into account a 5% margin of error, leading to a total of 400 participants. A simple random sampling method was used to make sure every person in the population had an equal chance of being selected.

Data Collection

1. Primary Data: Data collection was conducted using an online questionnaire shared with Generation Z myBCA users.
2. Secondary Data: Obtained from academic journals, books, previous research, official BCA reports, online reviews, and news articles.

Data Analysis and Measurement

Pearson Product-Moment Correlation was used to evaluate for validity at a 5% significance level ($N = 30$; r -table = 0.361). Cronbach's Alpha was used to evaluate reliability, with a 0.7 threshold. PLS-SEM was used for hypothesis testing, and SPSS was used for preliminary testing in the statistical study.

RESULT AND DISCUSSION

Structural Equation Modeling (SEM) in SmartPLS 4.0 was used to assess the proposed hypotheses. The research targeted Generation Z participants who actively use the myBCA mobile banking application. The examined constructs comprised Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), Trust, Risk, Behavioral Intention (BI), and Use Behavior (UB).

Structural Equation Modeling (SEM) is a statistical technique designed to examine causal correlations between variables within a theoretical framework. According to Iba and Wardhana (2023), Smart-PLS is commonly used to visualize and measure relationships among variables by applying the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. Unlike traditional covariance-based SEM, PLS focuses on a variance-based approach, making it more flexible and adapted for complicated models, small-scale samples, and formative indicators (Wardhana et al., 2022).

Measurement Model Evaluation (Outer Model)

The outer model looks at how hidden ideas are connected to the things that show them. This check has three main parts:

1. Convergent Validity: Measured by standardized loading factors, with values >0.7 considered acceptable. Loadings between 0.5–0.7 are still tolerable (Haryono, 2017).
2. Discriminant Validity: Examines whether constructs presumed to be unrelated are actually distinct. It is evaluated through cross-loadings and the AVE (Average Variance Extracted) criterion (Ghozali & Latan, 2020).

3. Composite Reliability: Shows how consistent the indicators are in measuring a hidden concept. If the Composite Reliability score is higher than 0.7, it means the indicators are reliable (Haryono, 2017).

Structural Model Evaluation (Inner Model)

The inner model looks at how the different ideas in the research framework are connected. Its main parts include:

1. Path Coefficients: Show how strongly and in which direction one variable is related to another.
2. Coefficient of Determination (R²): Evaluates the proportion of variance in the dependent variable explained by the independent variables. According to Hair et al. (2011), R² values can be interpreted as follows: values of 0.75 or higher indicate strong predictive power, 0.50-0.74 indicate moderate predictive power, and 0.25-0.49 indicate weak predictive power.
3. Predictive Relevance (Q²): Evaluates how well the model can forecast observed data. According to Ghozali (2018), a Q² score below 0 denotes weak predictive power, whereas a number over 0 suggests strong predictive relevance.

RESULTS

Convergent Validity

Jahan and Shahria (2022) state that an indicator fulfills the standards of convergent validity if its outer loading exceeds 0.50, indicating that the data is valid and suitable for further analysis. Convergent validity, according to Hair et al. (2021), is a measure of how well indicators consistently reflect the latent construct. The instrument satisfies the convergent validity requirements in this investigation, as evidenced by the outer loading and AVE values above 0.50 displayed by all indicators.

Table. 1 Convergent Validity

	PE	EE	FC	SI	R	T	BI	UB
PE1	0.883							
PE2	0.869							
PE3	0.896							
PE4	0.862							
EE1		0.871						
EE2		0.895						
EE3		0.875						

EE4		0.881						
FC1			0.895					
FC2			0.896					
FC3			0.900					
FC4			0.881					
SI1				0.890				
SI2				0.896				
SI3				0.885				
R1					0.843			
R2					0.875			
R3					0.862			
R4					0.872			
R5					0.874			
R6					0.847			
R7					0.875			
R8					0.882			
R9					0.856			
T1						0.886		
T2						0.884		
T3						0.888		
T4						0.898		
BI1							0.911	
BI2							0.908	
BI3							0.890	
UB1								0.921
UB2								0.928
UB3								0.905

According to Hair et al. (2021), convergent validity describes the degree to which a construct's indicators are correlated and measure the same underlying concept. This validity can be evaluated through outer loading values, where scores above 0.50 are deemed acceptable. All of the indicators in this study exhibit outer loading values larger than 0.50, with the majority above 0.85, as seen in the

above table. As a result, every indication satisfies the validity requirements and is suitable for further examination.

Discriminant Validity

Hair et al. (2021) define discriminant validity as the degree to which a construct in a structural model is empirically distinct from other constructs. It can be assessed by comparing the square root of each construct’s Average Variance Extracted (AVE) with its correlations to other constructs. Furthermore, Ghazali (as cited in Fazriansyah et al., 2022) states that discriminant validity is deemed sufficient when each construct’s AVE exceeds 0.50.

The findings show that every construct in this investigation satisfies the requirements for discriminant validity. Each indicator's loading value on its corresponding construct is higher than its correlations with other constructs, demonstrating this. As a result, every latent variable in the model has a unique empirical identity and can be distinguished from the others. The analysis shows that the measurement model meets discriminant validity criteria, as the constructs are clearly differentiated.

Reliability Test

According to Ghazali (2018), a questionnaire instrument is considered reliable if respondents’ answers remain consistent and stable over time. A construct is deemed to have good reliability when its Cronbach’s Alpha value exceeds 0.70, indicating that the indicators consistently measure the intended variable.

Table. 2 Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability (rho_s)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)	Conclusion
PE	0.901	0.903	0.931	0.770	RELIABLE
EE	0.903	0.905	0.932	0.775	RELIABLE
FC	0.915	0.916	0.940	0.797	RELIABLE
SI	0.869	0.870	0.920	0.792	RELIABLE
R	0.958	0.959	0.964	0.748	RELIABLE
T	0.911	0.912	0.938	0.790	RELIABLE
BI	0.887	0.890	0.930	0.816	RELIABLE
UB	0.907	0.908	0.941	0.843	RELIABLE

Based on the result, variables used in this research meet the requirements for reliability criteria. This is evidenced by the Cronbach’s alpha values for each variable, all of which exceed 0.7, indicating that the constructs are reliable and consistent in measuring their respective indicators.

R-Square

According to Ghazali (2018), the R² indicates the degree to which changes in the dependent variable are explained by the independent variables, with the

remaining variance being ascribed to extraneous factors. R-squared values are divided into three categories by Hair et al. (2021): A value of 0.75 represents strong, 0.50 represents moderate, and 0.25 represents weak explanatory strength.

Table. 3 R-Squarec Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Conclusion
BI	0.576	0.578	0.051	11.257	0.000	Support
UB	0.641	0.644	0.042	15.145	0.000	Support

The R-square analysis shows that the R² value of Behavioral Intention (BI) is 0.576, meaning that 57.6% of the variation in Gen Z's intention to use myBCA is accounted for by Performance Expectancy (PE), Effort Expectancy (EE), Facilitating Conditions (FC), Social Influence (SI), Risk (R), and Trust (T). The remaining 42.4% is influenced by variables not included in the model. Meanwhile, the R² value for Use Behavior (UB) is 0.641, meaning that 64.1% of actual myBCA usage is explained by Behavioral Intention, with 35.9% influenced by other unobserved variables. These values indicate the model has moderate to strong predictive power.

Q-Square

According to Ghazali and Latan (2015), the Q-square (Q²) value assesses the predictive relevance of a model in explaining endogenous variables. Based on Chin's criteria, Q² values predictive power is considered weak at 0.02, moderate at 0.15, and strong at 0.35.

$$Q^2 = 1 - (1 - R^2)(1 - R^2)$$

$$Q^2 = 1 - (1 - 0,576^2)(1 - 0,642^2)$$

$$Q^2 = 1 - (0,424)(0,359)$$

$$Q^2 = 0,848$$

In this study, the calculated Q² value is 0.848, which exceeds the threshold, indicating that the UTAUT model used has strong predictive relevance in explaining Gen Z's use behavior of myBCA.

F-Square

Based on the f² (Effect Size) analysis using SmartPLS, Behavioral Intention (BI) shows a major effect on Use Behavior (UB) with an f² value of 1.629, indicating its dominant role in explaining actual myBCA usage among Gen Z. Meanwhile, Performance Expectancy (PE), Effort Expectancy (EE), Facilitating Conditions (FC), Social Influence (SI), and Trust (T) have small effects (f² between 0.034-0.079), and Risk (R) shows a very weak effect (f² = 0.012) on BI. Thus, while

individual constructs have minor direct effects, BI acts as a significant mediator influencing actual use behavior.

Hypothesis Testing (Patch Coefficients)

According to Sugiyono (2018), a hypothesis is a temporary statement that needs to be tested through empirical data. The evaluation of whether a hypothesis should be accepted or rejected is determined by the t-statistic and p-value. At a 5% significance level ($\alpha = 0.05$), the alternative hypothesis (H_a) is accepted and the null hypothesis (H_0) is rejected if the t-statistic exceeds 1.96 or the p-value is less than 0.05. Conversely, H_a is rejected when the t-statistic is below 1.96 or the p-value exceeds 0.05. In this study, hypothesis testing was performed on 400 respondents using SmartPLS, with the calculated t-statistic values compared against the critical value set for the chosen significance level.

Table. 4 Hypothesis Testing

Variable	Original Sample (O)	T-Statistic	P-Value	Conclusion
PE → BI	0.156	3.734	0.000	Accepted
PE → UB	-0.042	0.958	0.338	Rejected
EE → BI	0.226	5.297	0.000	Accepted
EE → UB	0.086	2.230	0.026	Accepted
FC → BI	0.225	5.364	0.000	Accepted
FC → UB	0.072	1.879	0.060	Rejected
SI → BI	0.193	4.468	0.000	Accepted
SI → UB	0.050	1.312	0.190	Rejected
R → BI	-0.090	2.163	0.031	Accepted
R → UB	-0.056	1.505	0.132	Rejected
T → BI	0.144	3.754	0.000	Accepted
T → UB	0.051	1.321	0.187	Rejected
BI → UB	0.637	14.670	0.000	Accepted

Using SmartPLS, hypothesis testing was conducted by analyzing the t-statistics and p-values. As per Sugiyono (2018), a hypothesis is accepted when the t-statistic > 1.96 or the p-value < 0.05. The analysis results are summarized below:

1. H1: Performance Expectancy has a significant influence Use Behavior
 $t = 0.958 (<1.96)$, $p = 0.338 (>0.05)$ → Rejected. Performance Expectancy has no significant direct effect on Use Behavior, though it significantly influences Behavioral Intention.
2. H2: Effort Expectancy has a significant influence Use Behavior
 $t = 2.230 (>1.96)$, $p = 0.026 (<0.05)$ → Accepted. Effort Expectancy significantly and positively affects Use Behavior and also Behavioral Intention.
3. H3: Social Influence has a significant influence Use Behavior

- $t = 1.312 (<1.96)$, $p = 0.190 (>0.05)$ → Rejected. No significant direct effect on Use Behavior, though it influences Behavioral Intention positively.
4. H4: Facilitating Conditions has a significant influence Use Behavior
 $t = 1.879 (<1.96)$, $p = 0.060 (>0.05)$ → Rejected. Facilitating Conditions do not directly affect Use Behavior but significantly affect Behavioral Intention.
 5. H5: Trust has a significant influence Use Behavior
 $t = 1.321 (<1.96)$, $p = 0.187 (>0.05)$ → Rejected. Trust does not significantly affect Use Behavior, although it positively influences Behavioral Intention.
 6. H6: Risk has a significant influence Use Behavior
 $t = 1.505 (<1.96)$, $p = 0.132 (>0.05)$ → Rejected. Risk does not significantly influence Use Behavior, but has a negative and significant effect on Behavioral Intention.
 7. H7: Behavioral Intention has a significant influence Use Behavior
 $t = 14.670 (>1.96)$, $p = 0.000 (<0.05)$ → Accepted. Behavioral Intention has a strong, positive, and significant impact on Use Behavior, acting as a key mediator.

Indirect Effect

Table. 5 Indirect Effect

Correlation Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	Conclusion
PE → BI → UB	0.099	0.099	0.027	3.619	0.000	Accepted
EE → BI → UB	0.144	0.143	0.028	5.210	0.000	Accepted
FC → BI → UB	0.143	0.144	0.029	4.895	0.000	Accepted
SI → BI → UB	0.123	0.123	0.028	4.353	0.000	Accepted
R → BI → UB	-0.057	-0.057	0.027	2.085	0.037	Accepted
T → BI → UB	0.092	0.092	0.024	3.755	0.000	Accepted

Mediation testing was conducted using the indirect effect path in SmartPLS. A hypothesis is accepted if $t\text{-statistic} > 1.96$ and $p\text{-value} < 0.05$. The findings are as follows:

1. H8: Behavioral Intention mediates the relationship between Performance Expectancy and Use Behavior
 $t = 3.619$, $p = 0.000$ → Accepted. Performance Expectancy has a significant indirect effect on Use Behavior through Behavioral Intention. Users' belief that myBCA enhances performance boosts their intention, which leads to actual use.
2. H9: Behavioral Intention mediates the relationship between Effort Expectancy and Use Behavior

$t = 5.210, p = 0.000 \rightarrow$ Accepted. Effort Expectancy significantly affects Use Behavior indirectly through Behavioral Intention. When the app is easier to operate, users show stronger intention and increased usage.

3. H10: Behavioral Intention mediates the relationship between Facilitating Conditions and Use Behavior

$t = 4.895, p = 0.000 \rightarrow$ Accepted. Facilitating Conditions indirectly and significantly affect Use Behavior through Behavioral Intention. Technical support and infrastructure increase intention, driving actual use.

4. H11: Behavioral Intention mediates the relationship between Social Influence and Use Behavior

$t = 4.353, p = 0.000 \rightarrow$ Accepted. Social Influence has a significant indirect impact via Behavioral Intention. Social support increases intention, which then leads to real usage.

5. H12: Behavioral Intention mediates the relationship between Risk and Use Behavior

$t = 2.085, p = 0.037 \rightarrow$ Accepted. Risk has a significant negative indirect effect on Use Behavior via Behavioral Intention. Perceived risk reduces intention, which in turn decreases actual usage.

6. H13: Behavioral Intention mediates the relationship between Trust and Use Behavior

$t = 3.755, p = 0.000 \rightarrow$ Accepted. Trust significantly and positively affects Use Behavior through Behavioral Intention. Higher trust strengthens the user's intention, leading to increased actual use.

DISCUSSION

This study used the Unified Theory of Acceptance and Use of Technology (UTAUT) model, enhanced with Trust and Risk constructs, and Behavioral Intention as a mediating variable to assess the factors influencing the adoption and use behavior of the myBCA application among Indonesia's Generation Z.

According to the scientific results, behavioral intention, or BI, is crucial to the adoption process. The relationship between actual usage behavior (Use Behavior/UB) and external constructs (Performance Expectancy, Effort Expectancy, Facilitating Conditions, Social Influence, Trust, and Risk) is significantly mediated by the variable. This emphasizes how crucial it is to mold constructive intents in order to transform perception into real user behavior.

Of all the variables examined, Effort Expectancy (EE) emerged as the sole factor that significantly influenced Behavioral Intention and also exerted a direct, significant effect on Use Behavior. This suggests that, even among digital natives, perceived ease of use remains a critical element affecting mobile banking adoption. These results align with previous research indicating that user-friendly technology interfaces can lessen cognitive effort and enhance adoption rates.

Performance Expectancy (PE), Social Influence (SI), Facilitating Conditions (FC), Trust (T), and Risk (R) showed no direct impact on Use Behavior, but each significantly influenced Behavioral Intention. The mediation analysis further confirms that BI plays a crucial role in linking these constructs to use behavior. For example, Risk had a negative indirect effect, indicating that perceived risk

decreases users' intention to adopt, which ultimately reduces use behavior – this is consistent with previous findings that suggest perceived risk can suppress intention despite the usefulness of the technology.

Overall, the results demonstrate that Generation Z's use behavior is largely influenced by their intention to use/behavioral intention, which is shaped by their performance expectancy, effort expectancy, facilitating conditions, social influence, trust, and risk. This reinforces the importance of building user trust, minimizing perceived risks, and ensuring ease of use in digital banking platforms like myBCA.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of this study titled "*The Influence of Performance Expectancy, Effort Expectancy, Facilitating Conditions, Social Influence, Risk, and Trust on Use Behavior with Behavioral Intention as a Mediator (Case Study of myBCA Adoption among Generation Z)*," the following conclusions can be drawn:

1. Generation Z users perceive myBCA positively, especially in terms of usefulness, ease of use, and supporting infrastructure. However, not all variables have a direct impact on actual usage.
2. Performance Expectancy does not directly influence Use Behavior, indicating that perceived usefulness alone is insufficient to drive actual use without a strong behavioral intention.
3. Effort Expectancy significantly affects both Behavioral Intention and Use Behavior, meaning ease of use increases the likelihood of adoption.
4. Facilitating Conditions influence Use Behavior only indirectly through Behavioral Intention, suggesting that resource availability supports intention, which then affects usage.
5. Social Influence also has an indirect effect through intention, reinforcing that social encouragement strengthens intention, which can lead to actual use.
6. Risk negatively impacts Behavioral Intention and indirectly affects Use Behavior, meaning higher perceived risk reduces the likelihood of usage.
7. Trust does not directly influence Use Behavior but significantly affects Behavioral Intention, indicating that user trust enhances intention, which drives usage.
8. Behavioral Intention has a significant positive effect on Use Behavior, confirming it as a key determinant of actual myBCA usage among Generation Z.

Recommendations

1. Companies should strengthen key drivers of behavioral intention – such as effort expectancy, facilitating conditions, trust, and social influence – as they indirectly influence actual use.
2. Since perceived risk reduces intention to use, improving security systems and transparent communication about data protection is essential to reduce risk perception among Gen Z users.

3. Continuous enhancement of user-friendly features and interface design is necessary to maintain ease-of-use perception.
4. Although performance expectancy has no direct effect on use behavior, offering value-added and relevant features remains important to sustain perceived usefulness.
5. Companies should regularly evaluate other external factors that may influence myBCA usage and incorporate these findings into strategic decision-making.

Recommendations for Future Research

1. Future studies may explore additional variables such as self-efficacy, user experience, and perceived enjoyment, which could impact behavioral intention and use behavior.
2. Similar research could be conducted on different generations, such as millennials or Gen Alpha, to compare adoption patterns.
3. Researchers could compare multiple mobile banking apps to gain broader insights into the adoption factors of digital banking services.
4. A mixed-method approach is recommended to capture deeper insights behind user behavior beyond quantitative analysis.

FURTHER STUDY

This research is subject to several limitations. First, the sample focuses exclusively on Generation Z users of the myBCA application in Indonesia, which might constrain the extent to which the results can be applied to other age groups or user populations. Second, the study depends on self-reported survey responses, which are subject to biases like social desirability and item misinterpretation. Third, it is more difficult to track changes in user behavior or intentions over time when cross-sectional data is used. Experiments or longitudinal research may provide more in-depth understanding of causality. Lastly, the model used focuses on selected UTAUT constructs and does not include other potentially influential variables such as perceived enjoyment, habit, or user experience, which could further enhance the explanatory power of the framework.

ACKNOWLEDGMENT

The author sincerely thanks the academic advisors for their valuable guidance, the Generation Z participants for their cooperation in providing data on MYBCA adoption, and all colleagues, family, and friends for their continuous support and encouragement throughout the completion of this research.

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