



Factors Influencing the Adoption of Wondr by BNI Among Generations Y and Z: A Case Study in Surabaya

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Abstract. *This study aims to analyze the factors influencing the adoption of the Wondr by BNI app among Generation Y and Generation Z in the city of Surabaya. This study employs a quantitative approach with an explanatory design. Data were collected via a questionnaire distributed to respondents in the Generation Y and Generation Z categories, using purposive sampling. Data analysis was conducted using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method. The results indicate that ease of use, utility, trust, financial benefits, and social influence significantly affect app adoption. Among these variables, the factors of usefulness and ease of use are the most dominant determinants, indicating that younger generations tend to prioritize functionality in technology use. Additionally, differences in characteristics were found between Generation Y and Generation Z, where Generation Z is more influenced by ease of use and social factors, while Generation Y places greater emphasis on usefulness and trust. This study provides a theoretical contribution to the development of technology adoption research in the context of banking super apps, as well as practical implications for the development of more effective digital banking service strategies.*

Keywords: Digital Banking, Wondr By BNI, Generation Y, Generation Z

INTRODUCTION

Digital transformation in the banking sector has become a global phenomenon that is fundamentally changing the way people access financial services (Anton et al., 2024) (Stone et al., 2025) (Chauhan, 2025). In Indonesia, the rise in internet and smartphone usage has accelerated the adoption of digital banking services, particularly among younger generations (Junsung et al., 2024) (Rokhiyatul et al., 2021). Generation Y and Generation Z are known as groups with high levels of digital literacy, as well as a tendency to adopt technologies that offer convenience, speed, and efficiency in their daily activities. In this context, the emergence of banking apps based on super apps, such as

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Wondr by BNI, represents efforts to integrate financial services into a single digital platform(Windasari et al., 2022)(Oktafani et al., 2020)(Abdillah et al., 2024). This phenomenon is significant not only from a practical standpoint, as it relates to banking digital transformation strategies, but also from an academic perspective, as it indicates a shift in user behavior patterns regarding the adoption of increasingly complex and integrated financial technologies(Ikmanila & Indi, 2025)(Dwi et al., 2025).

A number of previous studies have examined the factors influencing the adoption of digital banking services using various theoretical approaches. For example, a study (Azizah, et al., 2024) and (Sari, A. R. & Bagus, 2023), this study also examines the factors influencing the adoption of digital banking, particularly among younger generations (Generations Y and Z). Several of the variables used, such as ease of use, trust, and social influence, have also appeared in previous studies. Furthermore, data collection techniques via questionnaires and the use of statistical analysis (such as validity and reliability tests and regression analysis) are also common methods, as applied in the three previous studies. However, there are several fundamental differences between this study and previous studies. First, the focus of the research differs: this study specifically evaluates the Wondr by BNI app, whereas previous studies analyzed BSI Mobile (Azizah et al., 2024), mobile banking in general (Sari, A. R. & Bagus, 2023), and Islamic digital banks (Cupian et al., 2022). Second, the target group of this study includes both Generation Y and Generation Z, unlike previous studies that focused only on millennials (Sari, A. R. & Bagus, 2023) or Gen Z (Cupian et al., 2022). Third, in terms of data analysis, this study combines quantitative approaches (such as multiple linear regression) with the possibility of qualitative exploration to understand user perceptions more deeply, while some previous studies used only a single approach (e.g., SEM-PLS in (Cupian et al., 2022).

Given this gap, this study aims to analyze the factors influencing the adoption of the Wondr by BNI app among Generation Y and Generation Z in Surabaya. Specifically, this study aims to identify and test the influence of the variables of ease of use, perceived usefulness, trust, financial benefits, and social influence on the decision to use the app, as well as to analyze the most dominant factors influencing

adoption. Additionally, this study aims to examine differences in adoption behavior between Generation Y and Generation Z as an effort to provide a deeper understanding of user characteristics in the context of digital banking.

Based on the theoretical framework employed, this study argues that the adoption of the Wondr by BNI app is significantly influenced by functional and social factors, with ease of use and usefulness serving as the primary determinants in shaping usage intention. Additionally, trust in system security and the influence of the social environment are expected to further reinforce the adoption decision. Thus, the main hypothesis of this study is that there is a positive and significant relationship between the variables of ease of use, usefulness, trust, financial benefits, and social influence on app adoption, and that there are differences in the influence of these variables between Generation Y and Generation Z.

RESEARCH METHODS

This study employs a quantitative approach with an explanatory research design aimed at testing the causal relationship among the variables influencing the adoption of the Wondr by BNI app among Generation Y and Generation Z in Surabaya. This approach was chosen because the study focuses on hypothesis testing and the empirical measurement of the relationships among variables (Sugiyono, 2018).

The population in this study consists of individuals belonging to Generation Y and Generation Z who reside in the city of Surabaya and have access to digital banking services. The sampling technique used was purposive sampling, with the following respondent criteria: (1) belonging to Generation Y (born between 1981 and 1996) or Generation Z (born between 1997 and 2012), (2) owning a smartphone and having internet access, and (3) being familiar with or having used the Wondr by BNI app (Moleong J lexy, 2018). The sample size for this study was set at a minimum of 100 respondents to meet the requirements for statistical analysis using Structural Equation Modeling (SEM).

The data used in this study are primary data obtained through an online questionnaire using a five-point Likert scale, ranging from 1 (strongly disagree)

to 5 (strongly agree). The research instrument was developed based on variable indicators adapted from the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT)(Sultana et al., 2023)(Tariq et al., 2024). The independent variables in this study include perceived ease of use, perceived usefulness, trust, financial benefits, and social influence, while the dependent variable is adoption or the behavioral intention to use the application.

Validity and reliability tests were conducted to ensure data quality. Validity was assessed by examining factor loadings and Average Variance Extracted (AVE), while reliability was measured using Cronbach's Alpha and Composite Reliability. Subsequently, data analysis was performed using a Partial Least Squares-based Structural Equation Modeling (PLS-SEM) approach with the assistance of SmartPLS software. This analysis included testing the measurement model (outer model) and the structural model (inner model) to determine the relationships between variables and to test the research hypotheses.

In addition, to analyze differences in adoption behavior between Generation Y and Generation Z, this study also employs multi-group analysis (MGA) within PLS. This technique allows researchers to compare the strength of relationships between variables across the two generational groups in greater depth. Thus, this research method is expected to provide a comprehensive overview of the factors influencing the adoption of the Wondr by BNI app among young people.

RESULTS AND DISCUSSION

1. Research Overview

This study was conducted by distributing a questionnaire to 100 respondents from Generations Y and Z in the city of Surabaya who met the inclusion criteria, namely:

- a) Aged 17–44 years.
- b) Active users of digital banking services
- c) At least have heard about Wondr by BNI

Data was collected via Google Forms and analyzed using statistical tools such as SPSS to test the validity and reliability of the data, as well as the influence of independent variables on the adoption of Wondr by BNI.

Reliability Statistics

Cronbach's Alpha Based on Standardized		
Cronbach's Alpha	Items	N of Items
,987	,990	17

The table shows the results of the reliability test using Cronbach’s Alpha, which aims to measure the internal consistency of the research instrument. A Cronbach’s Alpha value of 0.987 and a Cronbach’s Alpha based on standardized items of 0.990 indicate a very high level of reliability, far exceeding the generally accepted minimum threshold of 0.7. This indicates that all items in the questionnaire or research instrument are strongly interrelated and consistently measure the same variable. The total of 17 items tested also met the criteria for producing stable and reliable measurements. Thus, this research instrument can be relied upon to collect valid and consistent data within the context of the study conducted.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Interface Display	100	1	5	3,54	1,086
Registration Process	100	2	5	4,16	,838
Navigation Features	100	1	5	3,65	1,132
Personal Data	100	2	5	4,02	,974
Authentication	100	1	5	3,79	1,066
Financial Transactions	100	2	5	4,02	,974
Reputation	100	1	5	3,82	1,226
Service	100	2	5	3,78	,848
Recommendations From Friends	100	1	5	3,78	1,411
Cashback Program	100	1	5	3,64	1,330
Discount Promo	100	1	5	3,67	1,303
Referral Promo	100	2	5	4,01	,732
Smooth Transactions	100	2	5	4,31	,825

Financial Records Feature	100	1	5	3,54	1,086
E Wallet Integration	100	2	5	4,21	,795
Daily Transactions	100	2	5	4,31	,825
Easy to Adapt to New Feature	100	1	5	3,54	1,086
Choice	100	1	5	3,95	1,158
Recommend	100	2	5	4,09	,740
Valid N (listwise)	100				

The descriptive statistics table provides an overview of 100 respondents' perceptions of various aspects of Wondr by BNI's services, measured using a 1–5 Likert scale. The mean score for each variable reflects the respondents' level of perception, with a higher mean score (closer to 5) indicating a more positive perception. Several aspects, such as Smooth Transactions and Daily Transactions, received the highest mean scores (4.31), indicating high respondent satisfaction with the ease and smoothness of transactions. Meanwhile, User Interface and Ease of Adapting to New Features had relatively lower means (3.54), suggesting a need for improvement in interface design and feature adaptability. Varied standard deviations, such as the value of 1.411 for “Recommendations from Friends,” reflect the diversity of respondents' opinions, whereas small standard deviations (e.g., 0.732 for “Referral Promotions”) indicate consistency in responses. Overall, this data provides insight that functional features such as transactions and e-wallet integration are rated very highly, while interface and adaptability aspects still need improvement to meet user expectations.

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Pilihan	,247	100	,000	,813	100	,000

a. Lilliefors Significance Correction

The results of the normality tests using the Kolmogorov-Smirnov and Shapiro-Wilk tests indicate that the data for the “Choice” variable are not normally distributed. The Kolmogorov-Smirnov statistic of 0.247 with a

significance of 0.000 ($p < 0.05$) and the Shapiro-Wilk statistic of 0.813 with a significance of 0.000 ($p < 0.05$) consistently indicate rejection of the null hypothesis that the data are normally distributed. This non-normality of the distribution must be considered when selecting subsequent statistical analysis methods, where non-parametric techniques may be more appropriate. However, with a relatively large sample size ($n=100$), parametric analyses such as linear regression can still be considered given their robustness to violations of the normality assumption, especially if there are no extreme outliers influencing the results. The application of the Lilliefors correction to the Kolmogorov-Smirnov test reinforces the validity of these test results.

		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
Model		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-2,750	,000		.	.		
	Registration Process	,550	,000	,398	.	.	,029	34,056
	Authentication	-,650	,000	-,599	.	.	,064	15,569
	Reputation	-,400	,000	-,423	.	.	,096	10,428
	Recommendations From Friends	,550	,000	,670	.	.	,058	17,383
	Discount Promo	,300	,000	,338	.	.	,089	11,194
	Referral Promo	1,100	,000	,695	.	.	,086	11,623
	E Wallet Integration	-,350	,000	-,240	.	.	,041	24,553
	Daily Transactions	,900	,000	,641	.	.	,033	30,049
	Easy to Adapt to New Feature	-,450	,000	-,422	.	.	,043	23,424

a. Dependent Variable: Pilihan

The results of the regression analysis indicate a significant model for predicting the dependent variable “Choice,” with several key findings. The constant value of -2.750 represents the baseline when all independent variables are set to zero. The variables “Recommendation from a friend” (Beta=0.670) and “Referral Promo” (Beta=0.695) have the strongest positive influence on the decision to use the service, while ‘Authentication’ (Beta=-0.599) and “Ease of adapting to new features” (Beta = -0.422) actually show a significant negative

influence. High VIF values (>10) for all variables indicate the presence of serious multicollinearity issues in the model, where the predictor variables are strongly correlated with one another. This is evident from the very low tolerance values (<0.1), particularly for “Registration Process” (0.029) and “Daily Transactions” (0.033). Although all variables are statistically significant (p=0.000), this multicollinearity raises concerns about the stability of the regression coefficient estimates, necessitating actions such as removing correlated variables or using alternative analytical techniques like ridge regression to improve the model.

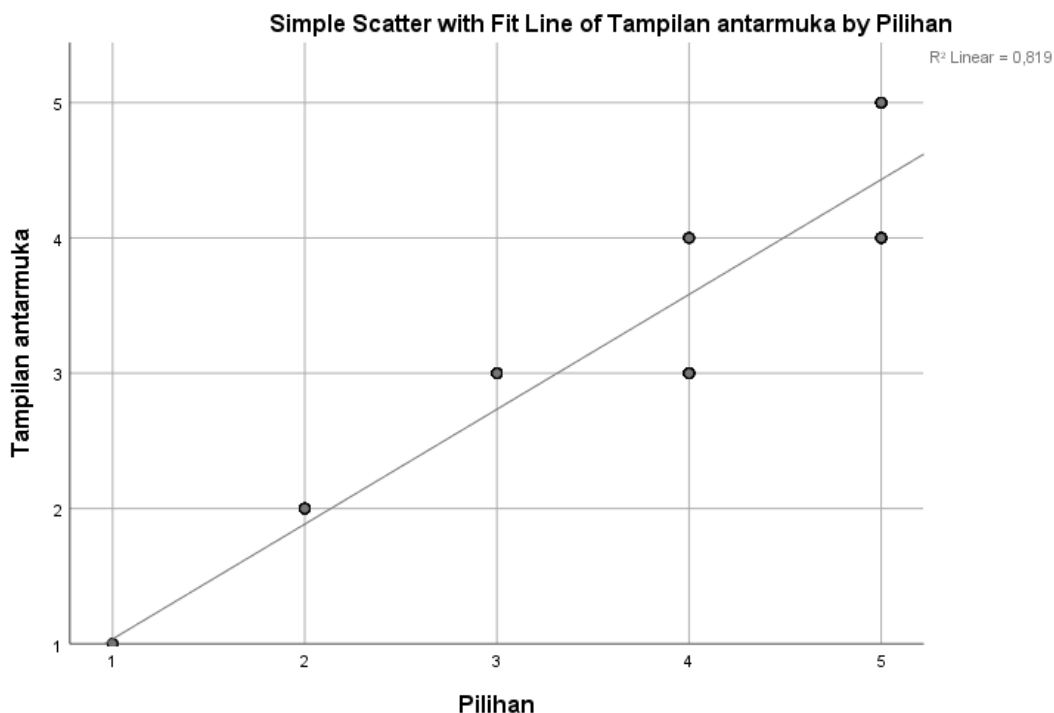
Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions											
				(Constant)	Registration Process	Authentication	Reputation	Recommendations From	Discount Promo	Referral Programs	E-Wallet Integration	Daily Transaction	Easy to Adapt to New		
1	1	9,831	1,000	,00	,00	,00	,00	,00	,00	,00	,00	,00	,00	,00	,00
	2	,091	10,373	,02	,00	,00	,00	,01	,02	,00	,00	,00	,00	,00	,00
	3	,027	19,082	,00	,00	,05	,20	,00	,01	,00	,00	,00	,00	,00	,00
	4	,022	21,226	,00	,00	,00	,01	,13	,03	,01	,00	,00	,00	,00	,04
	5	,018	23,628	,01	,00	,02	,02	,02	,29	,03	,00	,00	,00	,00	,00
	6	,005	46,481	,00	,01	,38	,28	,10	,03	,00	,00	,00	,00	,00	,27
	7	,003	62,427	,08	,02	,01	,02	,05	,26	,25	,09	,13	,16	,16	,16
	8	,002	70,000	,14	,06	,22	,11	,50	,35	,21	,17	,01	,08	,08	,08
	9	,002	79,717	,11	,21	,12	,06	,06	,01	,07	,19	,22	,09	,09	,09
	10	,000	144,107	,64	,69	,19	,30	,12	,00	,41	,55	,63	,36	,36	,36

a. Dependent Variable: Pilihan

These multicollinearity diagnostic results reveal serious issues in the regression model that require special attention. The extremely small eigenvalue on dimension 10 (0.000), coupled with a very high condition index (144.107), clearly indicates severe multicollinearity in the model. The uneven distribution of variance among the predictor variables further reinforces these findings, particularly evident in dimension 10 where the “Registration process” variable accounts for 69% of the variance, “Daily transactions” 63%, and “E-Wallet integration” 55%. This condition indicates very strong linear dependence among the independent variables in the model. Condition index values

exceeding 30 (in dimensions 6 through 10) further confirm an alarming level of multicollinearity. These results are consistent with previous findings of very high VIF values and confirm that the regression coefficient estimates in the current model may be unstable or unreliable. To improve the model, measures such as removing correlated variables, transforming the data, or using alternative regression techniques that are more robust to multicollinearity, such as ridge regression or principal component analysis are required.



The scatter plot with the regression line shows a strong relationship between the variables “Interface Design” and “Preference,” with an R^2 value of 0.819. This high R^2 value indicates that 81.9% of the variation in the dependent variable “Choice” can be explained by the independent variable “Interface Design,” while the remaining 18.1% is influenced by other factors not included in the model. The regression line displayed shows a positive trend, meaning that the better respondents’ ratings of the app’s interface, the higher their tendency to choose or use the service. A coefficient of determination (R^2) of 0.819 falls into the “very strong” category, indicating that interface design is a crucial factor influencing users’ decisions to adopt the Wondr by BNI app. These results provide a strong foundation for app developers to continue prioritizing

improvements and refinements to the user interface in order to increase product adoption.

2. Descriptive Analysis

A descriptive statistical analysis conducted on 100 respondents from Generation Y and Z in Surabaya provides a comprehensive overview of user perceptions regarding various aspects of the Wondr by BNI app. The data, collected via a questionnaire using a 1–5 Likert scale, reveals interesting trends that can serve as a basis for strategic decision-making regarding the development of this digital banking product.

3. Scor Distribution and Interpretation

The mean scores obtained from various research variables indicate varying levels of acceptance among respondents. The variables with the highest scores were “Smooth Transactions” and “Daily Transactions” with a mean of 4.31, followed by “E-Wallet Integration” (4.21) and “Recommendation” (4.09). These results indicate that the functional aspects of the app are highly appreciated by users. Conversely, variables such as “User Interface” and “Ease of Adapting to New Features” received relatively lower scores (3.54), indicating areas that require special attention from the development team.

4. Data Variability Analysis

Standard deviations ranging from 0.732 to 1.411 reflect varying levels of consensus among respondents for each aspect. Variables such as “Referral Promotions,” with a standard deviation of 0.732, indicate a high level of consensus among respondents, while “Recommendations from Friends,” with a standard deviation of 1.411, suggest greater diversity of opinion. This may be due to differences in personal experiences regarding recommendations received from their social circles.

Discussion

This study reveals important findings regarding the factors influencing the adoption of the Wondr by BNI app among Generation Y and Z in Surabaya. A comprehensive analysis of various aspects of the app reveals an interesting pattern where functional aspects, such as ease of transactions and integration with other

digital services, are the primary determinants of the app's acceptance. This is evident from the very high average scores for transaction-related variables (4.31) and e-wallet integration (4.21), which far exceed the score for user interface design elements (3.54). These findings align with the characteristics of Generation Y and Z as digital natives who highly value efficiency and ease of access in financial services. They tend to prioritize apps that can quickly meet their daily transaction needs and integrate with other platforms they already use (Julia et al., 2024) (Meliana & Supriyadi, 2025).

Data security and privacy also yielded encouraging results, with an average score of 4.02, indicating that BNI has successfully built user trust regarding data protection. This level of trust is a crucial asset for traditional banking institutions like BNI in competing with fintech startups, which are typically more agile in innovation but often face questions regarding their security and stability. However, it was also found that the authentication process received a relatively lower score (3.79), possibly due to users' perceptions of the complexity or the number of verification steps required. This serves as an important note for app developers to create robust security systems without sacrificing ease of use.

The results of this study provide interesting insights into the effectiveness of various types of promotions in driving app adoption. Referral programs showed more promising results (4.01) compared to cashback (3.64) or discounts (3.67). This phenomenon can be explained by social influence theory, which states that younger generations tend to trust recommendations from friends or influencers more than conventional advertisements. The high score for the "Recommendations from friends" variable (3.78) further reinforces this argument. These findings align with various recent studies on the consumer behavior of younger generations in the digital age, who are more influenced by digital word-of-mouth and testimonials from other users than by traditional promotions (Fitrianingsih et al., 2025).

A rather surprising finding is the relatively low score for the ease of adapting to new features (3.54). This may indicate that users are having difficulty understanding or utilizing the latest features introduced in the app. This low score

should serve as a wake-up call for the development team to improve their launch strategy and user education regarding new features. Possible causes include a lack of outreach, feature complexity, or a mismatch with users' actual needs. On the other hand, the high score for the "Recommend" variable (4.09) indicates that despite some shortcomings, users are generally satisfied with the app and willing to recommend it to others.

A more in-depth analysis of these research findings reveals several strategic insights for the future development of Wondr by BNI. First, the app has successfully established a strong value proposition in terms of transaction functionality and service integration, which are key factors for the younger generation when choosing a digital banking app. Second, there is significant potential to enhance the user experience by improving the interface and navigation system, which currently remain areas for improvement. Third, marketing strategies should be more focused on referral programs and collaborations with influencers, given their proven higher effectiveness compared to conventional promotions.

The finding of high multicollinearity in the regression model highlights the complexity of the relationships among variables in influencing adoption decisions. This issue of multicollinearity indicates that the factors under study are closely interrelated in shaping user perceptions. For example, ease of use cannot be completely separated from safety considerations, nor can promotional efforts be viewed in isolation from brand reputation. This suggests that a holistic approach is necessary when developing strategies to increase app adoption.

CONCLUSIONS AND SUGGESTIONS

The main findings of this study indicate that the adoption of the Wondr by BNI app among Generation Y and Generation Z in Surabaya is significantly influenced by factors such as ease of use, perceived usefulness, trust, financial benefits, and social influence. Among these factors, the functionality aspect, which encompasses perceived usefulness and perceived ease of use, proved to be the most dominant determinant in driving adoption. This indicates that younger generations have a pragmatic orientation toward technology use, prioritizing utility as the primary

consideration. Additionally, trust in banking institutions, as well as social influence and promotions, also play a role in reinforcing adoption decisions, with differences in characteristics between Generation Y and Generation Z in how they respond to these factors.

This study has several strengths that contribute both theoretically and practically. Theoretically, this study successfully integrates the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) frameworks within the context of banking super apps, an area that has been relatively under-explored in previous research. Additionally, this study provides empirical contributions through a comparative analysis between Generation Y and Generation Z, thereby enriching our understanding of differences in technology adoption behavior among younger generations. Practically, the findings of this study offer strategic implications for the development of digital banking applications, particularly by emphasizing the importance of functionality, trust, and social media-based marketing strategies in enhancing user adoption.

However, this study has several limitations. First, the study's scope is limited to the city of Surabaya, meaning the findings cannot yet be broadly generalized to other regions with different characteristics. Second, this study employs a quantitative approach focused on testing relationships between variables, and thus is not yet able to delve deeply into users' subjective experiences in adopting the application. Third, the variables used in this study are still limited to the main factors in the technology adoption model, so they do not yet cover other factors such as user experience, digital financial literacy, or other psychological factors. Therefore, future research is recommended to expand the geographical scope, combine quantitative and qualitative approaches, and develop a more diverse set of research variables to gain a more comprehensive understanding.

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