

Unlocking Digital Banking: Determinants of Actual Use Among Gen Z in Jabodetabek

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Abstract

This study aims to analyze the factors that affect the actual use of digital banking services in Generation Z in the Jabodetabek area. Using the Unified Theory of Acceptance and Use of Technology 3 (UTAUT3), The Information System Success Model (ISSM) and Perceived Risk Theory. This study identifies the influence of system quality, security risk perception, business expectations, and personal innovativeness on behavioral intentions, usage behavior, and actual use in digital bank applications. The quantitative research method was carried out by surveying 150 respondents using purposive sampling techniques. The results of data analysis using Partial Least Square - Structural Equation Modeling (PLS-SEM) show that system quality, business expectations, and personal innovativeness have a significant positive influence on behavioral intention and usage behavior. Conversely, the perception of security risk has a negative effect on the intention to behave. Intentional behavior and usage behavior also have a positive influence on actual use.

Keywords: *actual use, digital bank, generation Z, ISSM, UTAUT3.*

JEL Codes : **M41, M15**

INTRODUCTION

The era of globalization marks a phase of development that drives cultural change, driven by advances in science and technology (Maryamah et al., 2023). Technology has become a primary need, facilitating people's daily activities, including socializing, working, and conducting transactions (Anandia & Aisyah, 2023). This rapid technological development has also had a significant impact on various sectors, including the banking sector (Julita & Suhendra, 2023).

In today's digital era, digital-based financial services offer convenience in financial management due to their practical and flexible nature. Digital banking is now part of various customer financial activities, and with the development of banking industry 4.0, Indonesia is preparing for an era where all banking services will be conducted online without the need for physical branch offices (Galazova & Magomaeva, 2019). Digital transformation in the banking sector has changed the pattern of customer interaction with financial services. Banks in Indonesia are competing to introduce mobile banking applications and purely digital banks to increase transaction efficiency and expand service reach.

Digital transformation in Indonesia's banking sector has continued to accelerate recently. Bank Indonesia (BI) noted that in April 2024, the value of digital banking transactions reached IDR 5,341 trillion, an increase of 19.08% compared to the previous year. Even in the first semester of 2025, the growth of digital banking transactions is still consistent at 19.4% year-on-year, which shows the increasingly strong shift in people's behavior towards digital financial services. This condition reflects that digital banking has become one of the main pillars in supporting national financial inclusion.

This growth is in line with the increasing number of digital bank users. For example, in the first half of 2025, Bank Neo Commerce (BNC) was the dominant player with over 27 million users, followed by SeaBank with around 20 million users, while other digital banks such as Jago, Blu by BCA, and Allo Bank still had under 10 million users. This fact is reinforced by revenue data, where BNC recorded IDR 276 billion, SeaBank IDR 214 billion, and Bank Jago IDR 127 billion in the same period (cnbcindonesia.com, 2025).

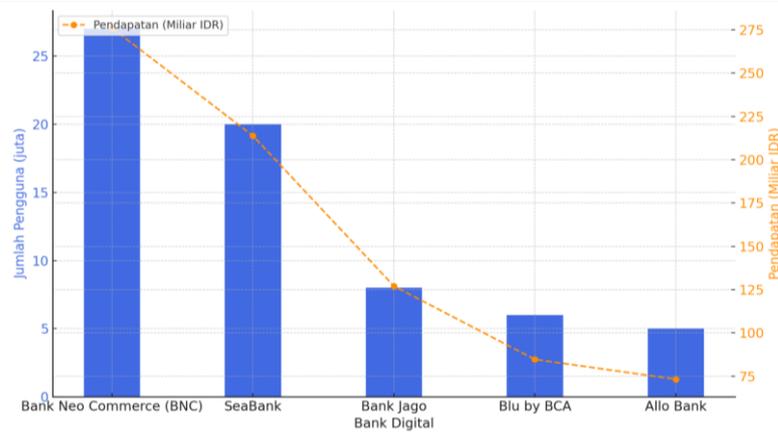


Figure 1. A Graph of the Number of Digital Banking Users in Indonesia in 2025
 Source: finansial.bisnis.com & cnbcindonesia.com (2025)

Data from the Financial Services Authority (OJK) shows that the number of digital banking service users continues to increase significantly, driven by lifestyle changes that increasingly rely on financial technology. The growth of digital banks in Indonesia is evident not only in the increasing number of users but also in their financial performance. Several digital banks were able to record significant net profits throughout the first half of 2025. Bank Neo Commerce (BNC), for example, managed to post a net profit of IDR 276.05 billion, followed by SeaBank with IDR 213.80 billion, and Bank Jago with IDR 127 billion. (finansial.bisnis.com, 2025). This comparison can be seen in Figure 2.

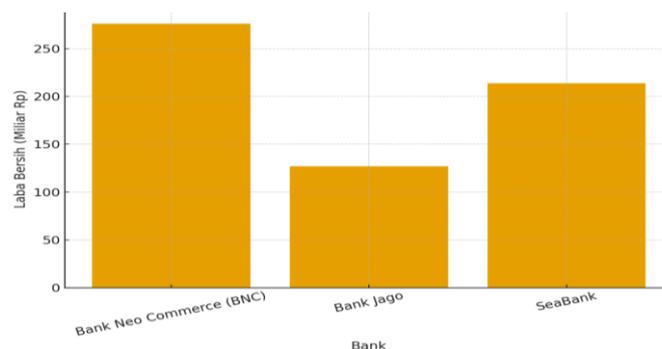


Figure 2. Digital Banking in Indonesia with the Most Revenue
 Source: finansial.bisnis.com & cnbcindonesia.com (2025)

Despite these promising achievements, various challenges still loom over the development of digital banking. One key issue is system quality. Customers frequently complain about slow application performance, transaction failures, and other technical glitches, which reduce user satisfaction and trust (Nopiani & Putra, 2021). This study demonstrates that system quality is a crucial factor in determining the sustainability of digital banking services and can determine whether customers are willing to continue using digital banking services or switch to alternatives.

Perceived security risks remain a major obstacle. Issues regarding personal data leaks, cybercrime, and online fraud often raise concerns among customers (Mustafa & Kar, 2019). This phenomenon is reinforced by reports of increasing cases of *phishing* and *fraud* digital banking in Indonesia. The Financial Services Authority (OJK), through Indonesia *Anti-Scam Center*. The International Financial Services Authority (IASA) noted that by June 2025, total losses due to online fraud had reached IDR 3.2 trillion, with more than 157,000 reported cases. By July 2025, the losses had increased to IDR 3.4 trillion. The higher the perceived risk, the lower the customer's intention to actively use digital services.

According to Ivanova and Kim (2022), another contributing factor is business expectations, namely the extent to which customers find it easy to learn and operate the application. A simple, quick-to-understand, and efficient application will increase intention and user experience. Conversely, a complex and user-unfriendly system will actually decrease adoption rates. Furthermore, personal innovation is also a key variable, especially for the younger generation. Those with a high propensity to try new technologies are

quicker to adopt digital banking services and adapt quickly as a result. *Early adopter* compared to older generations, who tend to be more cautious and reluctant to try ([Sinata.id](#), 2025). Older generations tend to be more cautious, limited to using basic features, and take longer to accept new technology.

Generation Z is known as digital natives, the first generation to grow up entirely in a digital environment. They are accustomed to interacting with technology from an early age, so they have high expectations regarding the speed, convenience, and availability of digital services (Kartal & Köksal, 2025). Compared to Millennials, Gen Z is more critical in evaluating digital experiences and demands fast and practical services that align with their lifestyles (Choudhary et al., 2024). Previous research indicates differing perspectives between Millennials and Gen Z regarding digital financial services. Millennials emphasize the importance of building trust with service providers as it relates to loyalty, while Gen Z is more focused on the ease and speed of service. From the perspective of intention to use e-banking, Millennials are recorded as having a higher intention, although banks remain the primary financial providers with the highest level of trust in both generations (Pratiwi et al., 2022).

Other research found that Gen Z actually has a higher level of trust in banks to protect personal data compared to large technology companies. For Gen Z, technical competence alone is not enough; they demand a high-quality customer experience, with 73% of respondents stating that digital experience plays an important role in determining their favorite financial brand (Rinjani et al., 2024). Gen Z is also more aware of social and environmental issues and considers a company's reputation an important factor.

Based on these conditions, it is clear that factors such as system quality, perceived security risk, effort expectancy, and personal innovativeness play a significant role in shaping the intention and behavior of digital banking usage. Although numerous studies have addressed the adoption of mobile banking, research specifically examining the sustained usage behavior, satisfaction, and loyalty of Gen Z in Indonesia remains limited. Therefore, this research aims to fill this gap while also contributing to both the development of technology adoption theory and practical strategies for the digital banking industry.

LITERATURE REVIEW

Unified Theory of Acceptance and Use of Technology (UTAUT3)

The UTAUT model introduced by Venkatesh et al. (2003) is a technology acceptance framework that brings together eight previous theories, including TAM, TRA, and TPB. This model explains that a person's intention to use technology is influenced by factors such as performance expectations, business expectations, social influences, and the availability of supportive conditions. The development, UTAUT2 (Venkatesh et al., 2012) adds elements of hedonistic motivation, price value, and habit as additional variables. Farooq et al. (2017) then complemented the model with UTAUT 3 through the dimension of personal innovativeness, which is the tendency of individuals to be open and dare to try new technologies. In the realm of digital banking, UTAUT 3 is very relevant because it can explain how convenience factors, personal innovation, and system quality contribute to shaping users' intentions and real behavior in utilizing digital services.

Information System Success Model (ISSM)

The model of information system success introduced by DeLone and McLean (1992; 2003) provides a clear framework for assessing the extent to which an information system can be considered successful. This model highlights six main aspects, namely system quality, information quality, service quality, usage rate, user satisfaction, and benefits obtained (Irmawan et al., 2023). In the context of digital banking, system quality is a crucial element because it is directly related to customer satisfaction and encourages them to continue using the service. By referring to ISSM, this study emphasizes that system quality is the main foundation that affects the formation of behavioral intentions until it leads to actual use.

Perceived Risk Theory

The theory of Perceived Risk was initially developed in the field of marketing to explain consumer behavior when facing uncertainty (Bauer, 1960) In the context of technology, risk perception can include financial, privacy, security, performance, and psychological risks. The perceived risk often reduces the user's intention to adopt new technology, even if the system is of good quality. In digital banking services,

the perception of security risks is one of the most dominant factors influencing adoption decisions. Therefore, this theory complements UTAUT 3 and ISSM by emphasizing the inhibiting side that may decrease interest in the use of digital services.

System Quality

System quality describes the extent to which an information system is able to provide reliable, easy-to-use, secure, and flexible performance so that it can optimally support the needs and activities of its users. DeLone and McLean (2003) emphasized that high system quality will have a direct impact on user satisfaction and encourage the sustainability of system utilization. In the realm of digital banking, the dimension of system quality is not only related to technical aspects but also includes the speed of transaction processing, the stability of the application when accessed, the ease of navigation of the interface, and the guarantee of the security of customer data (Hernandez & David, 2022).

More deeply, the quality of the system is closely related to the perception of benefits that users feel. Digital banking applications that are able to provide services quickly, stably, and with minimal errors will foster a positive view of the effectiveness of the technology used. On the other hand, if the system frequently experiences interruptions, transaction failures, or displays an interface that is difficult to understand, it can reduce satisfaction while reducing the tendency of customers to continue using it (He et al., 2024). Therefore, system quality plays a role as the main basis that determines the formation of behavioral intentions and real use of digital banking services.

Perceived Security Risk

The perception of security risk can be interpreted as the level of concern of users about the possibility of threats when conducting digital transactions, such as data loss, personal information leakage, identity theft, and cyber attacks that can cause financial and non-financial losses. According to Featherman and Pavlou (2003), the concept of perceived risk arises when individuals are faced with conditions of uncertainty, so they must weigh the benefits gained against the potential losses that may occur. The greater the risk felt, the lower a person's tendency to have an intention in using a technology.

The perception of security risks includes not only the technical aspect but also the psychological aspect. Security threats can cause worry, mistrust, and even stress in users. This factor can affect satisfaction as well as inhibit the sustainability of the use of digital banking technology. Therefore, digital banks are required to implement multi-layered security systems, such as Two-Factor Authentication, data encryption, and protection against malware attacks, as well as educate customers on how to transact safely. With this step, risk perception can be minimized so that customer trust and loyalty to digital services increase.

Effort Expectancy

Effort expectancy can be understood as the extent to which a person feels ease in learning, understanding, and using a technology. UTAUT, developed by Venkatesh et al. (2003), explains that when a system is considered simple and does not require much effort to operate, the level of intention of individuals to use it will be higher. In other words, the perception of convenience is one of the key factors in increasing the acceptance of technology.

In addition, effort expectancy is closely related to user satisfaction levels. Digital banking applications that are designed to be simple, stable, and easy to understand usually provide an enjoyable experience for their users. On the other hand, if the system feels complicated, or slow, or requires too many steps to complete a transaction, it can cause discomfort, decrease satisfaction, and even make users reluctant to continue using it. Thus, effort expectancy not only affects a person's intention to use technology but also becomes an important factor that determines the success of real use of digital banking services.

Personal Innovativeness

Personal innovation can be understood as an individual's tendency or attitude to dare to try, explore, and adopt new technologies. Farooq et al. (2017) integrated this variable into the development of the UTAUT 3 model, emphasizing that personal innovation is one of the important determinants in the technology acceptance process. Individuals with a high level of innovation tend to be more open to change, faster in

taking advantage of new technologies, and more easily adaptable to evolving digital features (Yang et al., 2025).

Personal innovation not only affects a person's intention to try new technologies but also determines how they use them sustainably. Individuals with a high level of innovation are generally more confident when dealing with new applications, are less likely to feel anxious, and often even encourage others to join them. Thus, personal innovation plays an important role in accelerating the development of the digital ecosystem, because those who are innovative are usually early adopters who pave the way for the spread of technology among the community.

Behavioral Intention

Behavioral intentions can be interpreted as an individual's tendency or commitment to use a technology within a certain period of time. In the UTAUT model developed by Venkatesh et al. (2003), the intention to behave is influenced by several important factors, including the perception of effort expectancy, system quality, personal innovation, and the level of risk perceived by the user. In other words, the more positive an individual's perception of these aspects, the higher the likelihood that they intend to use the technology offered. Intentional behavior is also related to long-term loyalty. Individuals who have a strong intention to use digital services are not only likely to utilize them consistently but also potentially recommend them to others. This makes the intention to behave not only a predictor of early adoption but also an important indicator in building the sustainability of the use of digital banking technology.

Use Behavior

Use behavior can be interpreted as real actions taken by individuals in utilizing a technology according to their needs. This variable appears as a direct consequence of behavioral intention, so the stronger a person's intentions, the more likely the usage behavior will occur. Within the framework of UTAUT (Venkatesh et al., 2003), usage behavior serves as an important indicator to assess the extent to which technology is truly accepted and used by its users in daily life. Usage behavior is an important benchmark in assessing the extent to which a digital system is actually successfully implemented. Intention alone is not enough, because if it is not followed by real action, then the technology cannot be said to be fully adopted by users. Therefore, this variable plays a crucial role in evaluating the effectiveness of digital bank strategies in encouraging customer engagement while finding aspects that still need to be improved so that services are more optimal.

Actual Use

Actual usage can be understood as the level of real utilization of a digital service by users in their daily activities (Rachmawati et al., 2020). This variable shows the extent to which the technology is actually implemented, not just desired or planned. Within the framework of the Information System Success Model (DeLone & McLean, 2003), actual use is one of the important indicators to assess the effectiveness and success of information system implementation. The more often and consistently the technology is used, the greater the evidence that the system provides added value to its users.

RESEARCH FRAMEWORK

The framework of this study was compiled to describe the relationship between variables that affect the adoption of digital banking services in Indonesia. The research model integrates several main theories, namely the Unified Theory of Acceptance and Use of Technology (UTAUT 3), the Information System Success Model (ISSM), and the Perceived Risk Theory. Based on this theory, system quality, security risk perception, business expectations, and personal innovation are assumed to have an influence on users' intentional behavior in utilizing digital banking services.

The intention to behave will determine the behavior of the use, which ultimately leads to the actual use. With this framework, the research is expected to provide a more comprehensive understanding of the factors that determine the success of digital banking technology adoption as well as be the basis for formulating strategies to improve service quality and customer satisfaction in the digital era.

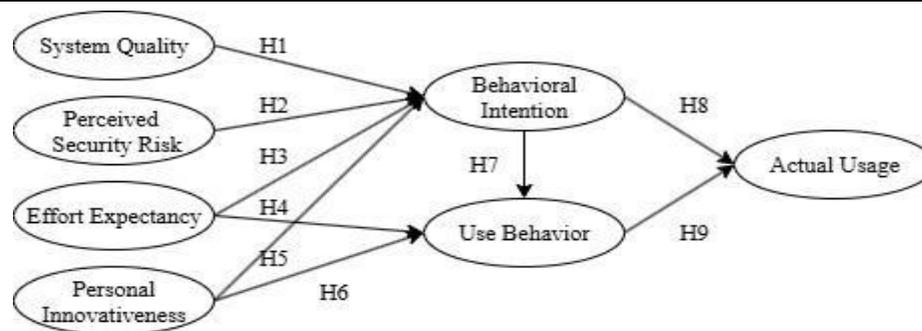


Figure 3. Research Framework

Hypothesis Development

System quality refers to the extent to which a technology service is successful in terms of its technical aspects (DeLone & McLean, 2003). When the system is able to provide high technical performance and a reliable level of accuracy, customers tend to be more motivated to adopt and use the system Chetioui et al., (2023), Mendrofa & Hastuti (2024). Based on the description above, the researcher formulated the following hypothesis:

H1: The quality of the system affects the intention to behave in users of digital bank applications.

Security risk refers to an individual's concern about potential insecurity when transmitting sensitive data through interconnected digital systems (Truc, 2024). Further research by Shao et al., (2019), also shows that user trust in the privacy and security of the system is a determining factor in the use of digital financial services. Based on the above description, the researcher formulated the following hypothesis:

H2: The perception of security risks affects the intention to behave in users of digital bank applications.

Effort expectancy is defined as the level of ease associated with the use of the system (Venkatesh et al., 2003). A person's perception of the ease of using the system is something that tends to affect a person's desire to use the system. In research conducted by Malaquias and Silva (2020), Chetioui et al., (2023), and Haryanto et al. (2023) effort expectancy is the main construct related to the use of digital services. Based on the above description, the researcher formulated the following hypothesis:

H3: Effort Expectancy affects the intention to behave among digital bank application users.

H4: Effort Expectancy affects usage behavior in digital bank application users.

Personal innovation is defined as the level of an individual's ability to accept and adopt new ideas independently without relying on the experiences of others (Truc, 2024). Previous research has empirically tested this construct and stated that consumers with higher levels of personal innovation tend to be more willing to try new, cutting-edge innovations (Alkhwaldi et al., 2022; Kumar et al., 2020). Research conducted by Aliu (2024), shows that personal innovation has an effect on the use of NFC-based payments. Based on the above description, the researcher formulated the following hypothesis:

H5: Personal innovation affects the intention to behave in digital bank application users.

H6: Personal innovation affects usage behavior in digital bank application users.

Intention to use is the level of desire or intention of the user to use the system continuously and have access to information. User behavior is the intensity of the user in using a new technology. Research conducted by Anandia and Aisyah (2023) explains that the intention of use affects the behavior of digital bank users. Based on the above description, the researcher formulated the following hypothesis:

H7: The intention of use affects the usage behavior of users of digital bank applications.

Intention to use is considered a primary predictor of actual technology use. In the context of digital banking, the intention to use reflects customers' willingness to use the service, while actual use reflects the realization of that intention through real interaction with the application. Some empirical studies support this relationship, such as the research by Anggraeni et al. (2021) and Laras Kusuma Wardana (2023), which shows that digital banking customer behavioral intention is closely related to actual adoption, particularly among tech-savvy young people. Based on the above description, the researcher formulates the following hypothesis:

H8: Intention to use influences actual use among digital bank application users.

User behavior reflects the extent to which customers actually use digital banking services in their daily activities, such as making transfers, payments, or investments through the application. Consistent user behavior will strengthen actual usage because habits are formed and comfort is gained in utilizing the service. In the context of digital banking, the more actively users interact with the application, the higher the actual usage realization. Research conducted by Oktawiranti et al. (2025) shows a positive relationship between user behavior and actual usage. Based on the above description, the researcher formulates the following hypothesis:

H9: User behavior influences actual usage among digital bank application users.

RESEARCH METHOD

This research is quantitative research, where the research instrument is in the form of a questionnaire with a Google form to obtain primary data from respondents. The population in this study is Generation Z who use digital banks in the Jabodetabek area. In this study, the sampling technique used is non-probability sampling with the purposive sampling technique, which is a sample determination technique using certain criteria such as generation Z (17-28 years old), and having been using digital banks for at least six months. The number of samples used was 150, calculated using the Lemeshow formula for large populations with values of $Z = 95\%$ (1.96), $P = 0.5$, and $d = 0.1$. This sample was then selected according to the research criteria; this research questionnaire used a Likert scale of 1-5 to collect data. In this study, the Partial Least Square - Structural Equation Modeling (PLS-SEM) data analysis technique was used, using SmartPLS 3.2.9 software to test the hypotheses in the study.

In this study, the variables used consist of system quality, perceived security risk, business expectations, personal innovation, intention to use, user behavior, and actual use. Operational variables in this study are as follows:

Table 1. Operational Definition of Variables

No.	Variable	Definition	Indicator	Source
1	System Quality	System quality is defined as a measure of a service's success from a technical perspective	1. Adaptability 2. Availability 3. Reliability 4. Response Time 5. Usability	(DeLone & McLean, 2003)
2	Perception of Security Risk	Individual perception of the security of payment procedures and data storage and transmission mechanisms	1. Improper platform usage 2. Unsafe data storage 3. Unsafe communication 4. Unsafe authentication	(Truc, 2024; Hanif & Lallie, 2021)
3	Effort Expectancy	Effort expectancy is defined as the level of ease associated with using a system.	1. Perceived ease of use 2. Complexity 3. Usability	(Venkatesh et al., 2003)
4	Personal Innovativeness	Personal Innovation is a personal characteristic that instills a desire and openness to try new advancements in the field of information technology.	1. New discoveries 2. Being the first 3. Willingness to adopt 4. Desire to try	(Farooq et al., 2017; Jefferson & Efrata, 2023).
5	Behavioural intention	Behavioral patterns that indicate a desire or willingness to purchase or use a product or service.	1. Intention to use 2. Using for needs 3. Intending to make the best use possible	(Julyazti et al., 2023; Tiwari et al., 2022)
6	Use Behavior	Customer intensity in using a technology.	1. Uses frequently 2. Has used regularly 3. Has used in daily life 4. Utilizes for business	(Venkatesh et al., 2012; Puriwat &

No.	Variable	Definition	Indicator	Source
				Tripopsakul, 2021)
7	Actual usage	Actual behavior in using systems and technology.	1. Nature of use 2. Navigation patterns 3. Number of website visits 4. Number of transactions made	(Rachmawati et al., 2020; DeLone & McLean, 2003)

Source: Processed by the Researcher (2025)

RESULTS AND DISCUSSION

In this study, the number of respondents used was 150. Questionnaires created with Google Forms were distributed thru social media such as WhatsApp, Instagram, Telegram, Facebook, etc., to the respondents. The characteristics of the respondents are shown in the following table:

Table 2. Respondent Characteristics

Characteristics	Classification	Total	Percentage
Gender	Female	83	55,3%
	Male	67	44,7%
Age	17 – 20	32	21,3%
	21 – 24	67	44,7%
	25 – 28	51	34%
Region	Jakarta	38	25,3%
	Bogor	22	14,7%
	Depok	26	17,3%
	Tangerang	30	20%
	Bekasi	34	22,7%
Job	Students	46	30,7%
	Self-Employed	30	20%
	Private Employee	56	37,3%
	Civil Servant	11	7,3%
	Housewife	7	4,7%
Education	Elementary School	1	0,7%
	Middle School	10	6,7%
	High School	48	32%
	Diploma	29	19,3%
	Bachelor's Degree	57	38%
	Postgraduate Degree	5	3,3%
Income	< Rp. 1.000.000	38	25,3%
	Rp 1.000.000 – Rp 3.000.000	29	19,3%
	Rp 3.000.001 – Rp 5.000.000	46	30,7%
	<Rp 5.000.000	37	24,7%
Long time using Digital Bank	<1 years	37	24,7%
	1 – 3 years	54	36%
	>3 years	59	39,3%
	1 – 5	43	28,7%
	6 – 10	53	35,3%

Characteristics	Classification	Total	Percentage
Intensity of Digital Banking Application Usage Per Month	11 – 15	27	18%
	>15	27	18%
Digital Banks Used	Seabank	51	34%
	Bank Jago	56	37,3%
	Bank Neo Commerce	43	28,7%

Source: Processed by the Researcher (2025)

Outer Model

Convergent Validity

Measurement can be categorized as having convergent validity if the loading factor value is >0.7 . Overall, the measurement model for the constructs in this study is generally reliable because the outer loading and cross-loading are already greater than 0.7.

Table 3. Fornell – Larcker Criterion

	EU	IP	KS	NB	PA	PP	PRK
EU	0,858						
IP	0,595	0,889					
KS	0,618	0,626	0,877				
NB	0,730	0,739	0,734	0,876			
PA	0,740	0,682	0,697	0,781	0,879		
PP	0,746	0,747	0,654	0,785	0,774	0,868	
PRK	-0,591	-0,613	-0,581	-0,724	-0,598	-0,651	0,894

Source: SmartPLS Data Processing Results, 2025.

Discriminatory Validity

Table 4. Discriminant Ratio HTMTle

	EU	IP	KS	NB	PA	PP	PRK
EU							
IP	0,653						
KS	0,671	0,680					
NB	0,787	0,798	0,783				
PA	0,790	0,728	0,738	0,819			
PP	0,793	0,795	0,688	0,821	0,801		
PRK	0,638	0,663	0,622	0,771	0,628	0,683	

Source: SmartPLS Data Processing Results, 2025.

Based on the table above, the three models of discriminant validity measurement, namely cross-loading, the Fornell-Larcker criterion, and HTMT ratio, are well met. It can be seen that all indicators that compose each variable in this study meet the discriminant validity, namely the cross-loading value exceeds 0.7. Discriminant validity with the Fornell-Larcker Criterion method shows that the root value of AVE for each variable is greater than that of the other variables. Finally, for the discriminant validity test with the HTMT ratio method, it was seen that the correlation value between latent variables was less than 0.9.

Reliability Test

Table 5. Reliability Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Extracted (AVE)	Variance
EU	0,911	0,912	0,933	0,736	
IP	0,912	0,912	0,938	0,791	
KS	0,925	0,927	0,944	0,770	
NB	0,940	0,940	0,952	0,768	
PA	0,958	0,959	0,964	0,772	
PP	0,967	0,968	0,971	0,754	
PRK	0,937	0,938	0,952	0,799	

Source: SmartPLS Data Processing Results, 2025.

The composite reliability value of all variables has met the requirements, which is >0.7. This proves that the measurements in this research are reliable.

Inner Model

Coefficient of Determination (R2) / R-Square

Table 6. R-Square

	R Square
Behavioral Intention	0,762
Actual Use	0,677
Usage Behavior	0,728

Source: SmartPLS Data Processing Results, 2025.

The model is quite good at explaining the variation in all three dependent variables, with R Square indicating that most of the variability in behavioral intention, actual use, and usage behavior can be understood and explained by the model.

Q-Square

Table 7. Q-Square

	SSO	SSE	Q² (=1-SSE/SSO)
Behavioral Intention	900,000	379,822	0,578
Actual Use	1200,000	585,284	0,512
Usage Behavior	1650,000	764,267	0,537

Source: SmartPLS Data Processing Results, 2025.

A model has a predictive relevance value if the Q-Square value is greater than 0 (zero). The Q-square value of each endogenous variable in this study can be seen in the following calculation. In this study, the author made a decision according to the practical rules for the evaluation of structural models. A value of 0.02 indicates that exogenous constructs have a small predictive relevance, 0.15 is medium, and 0.35 has a large predictive relevance.

Path Coefficient (β)

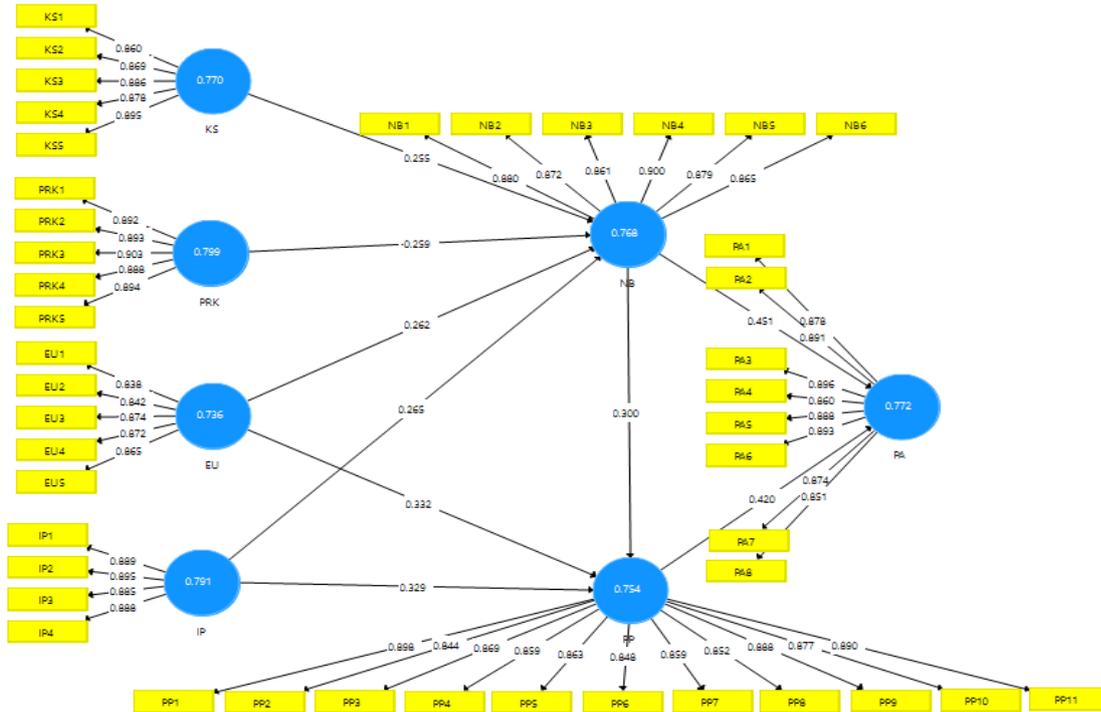


Figure 4. Path Coefficient

Source: SmartPLS Data Processing Results, 2025.

This model shows that Behavioral Intention (NB) has the greatest influence on Actual Use (PA) (path coefficient = 0.451) and has a moderate influence on Usage Behavior (PP) (path coefficient = 0.300), which means that Behavioral Intention plays an important role in determining actual use and usage behavior of a product. Performance Expectancy (EU) also plays a significant role in improving Usage Behavior (PP) (path coefficient = 0.332), indicating that the ease of use of the product can increase usage rates. Meanwhile, Personal Innovation (IP) had a moderate influence on Behavioral Intention (NB) and Use Behavior (PP), indicating that an individual's level of openness to new technologies influences product use intent and behavior. Finally, the Perception of Safety Risk (PRK) showed a negative association with Behavioral Intention (NB) (path coefficient = -0.259), which means that a high perception of security risk may reduce the intention to use the product.

Hypothesis Test

Table 8. Hypothesis Testle

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
EU -> NB	0,262	0,257	0,049	5,340	0,000
EU-> PP	0,410	0,409	0,060	6,850	0,000
IP -> NB	0,265	0,260	0,060	4,391	0,000
IP -> PP	0,408	0,405	0,054	7,532	0,000
KS -> NB	0,255	0,258	0,049	5,179	0,000
NB -> PA	0,577	0,571	0,060	9,628	0,000
NB -> PP	0,300	0,300	0,069	4,358	0,000
PP -> PA	0,420	0,429	0,060	7,006	0,000
PRK -> NB	-0,259	-0,266	0,071	3,618	0,000

Source: SmartPLS Data Processing Results, 2025.

System Quality → Behavioral Intention

The t-statistic test result is 5.179 and the p-value is 0.000, indicating a highly significant relationship between System Quality (KS) and Behavioral Intention (NB). This hypothesis is accepted, indicating that good system quality has a positive effect on behavioral intention. The research results are consistent with the study conducted by Sabarudin and Razak (2021), which found that the better the system quality, the greater the intention to use it. System quality encompasses various aspects such as reliability, responsiveness, security, and ease of use. In the context of mobile banking, system quality factors such as application stability and responsiveness have been shown to positively influence users' behavioral intentions (Wulandari et al., 2023). A high-quality system will provide a positive user experience and impact users' desire to continue using the system.

Perceived Security Risk → Behavioral Intention

The T-statistic value (3.618) and p-value (0.000) are quite significant, indicating a negative relationship between Perceived Security Risk (PRK) and Behavioral Intention (NB). This means that the higher the perceived risk related to security, the lower the intention to behave (use technology). This hypothesis is accepted. Research by Truc (2024) and Apau et al. (2025) indicates that risk perception negatively influences intention; the higher the perceived security risk (e.g., potential data loss or fraud), the lower the intention of digital service users. Research by Shao et al. (2019) shows that user trust in the privacy and security of the system is a determining factor in the use of digital financial services. Fear of potential data theft by irresponsible parties shapes an exaggerated perception of risk, thereby reducing individuals' intention to use the technology.

Effort Expectancy → Behavioral Intention

The T-statistic value of 5.340 indicates that the relationship between Business Expectation (EU) and Behavioral Intention (NB) is highly significant. With a very small p-value (0.000), the hypothesis stating that Effort Expectancy influences Behavioral Intention is accepted. This relationship is positive, meaning the higher the effort expectation, the greater the intention to behave (use technology). Several recent studies have confirmed a strong positive relationship between entrepreneurial expectations and behavioral intentions in the context of fintech (Parajuli et al., 2024). The results of this study are consistent with the findings of research conducted by Rachmawati, et al. (2020), Pamungkas & Sudiarno (2022), and Anjani & Mukhlis (2022), which state that effort expectancy has a positive and significant influence on behavioral intention. Thus, it can be concluded that effort expectancy is a factor that drives users' intention to use digital banking services.

Effort Expectancy → Use Behavior

The relationship between Effort Expectancy (EU) and Usage Behavior (PP) shows a T-statistic value of 6.850 and a very low p-value (0.000). This indicates that the relationship is highly statistically significant. Thus, the hypothesis stating that Entrepreneurial Expectation influences Usage Behavior is accepted. This means that the higher the expectation of effort, the greater the likelihood that an individual will engage in the intended technology or system usage behavior. In technology adoption research, it is often observed that if technology is perceived as easy to use, users are more likely to adopt and actively use it (Rizkalla et al., 2023). These findings align with previous research by Malaquias and Silva (2020) and Chetioui et al. (2023), confirming that effort expectancy is a key construct in fintech adoption by young people, as ease of access and ease of learning digital systems have been shown to increase the use of technology-based financial services.

Personal Innovation → Behavioral Intention

The relationship between Personal Innovation (IP) and Behavioral Intention (NB) also showed highly significant results, with a t-statistic of 4.391 and a p-value of 0.000. This indicates that the hypothesis stating that Personal Innovation influences Behavioral Intention is accepted. A 2022 study on fintech adoption in the healthcare sector found that personal innovativeness is positively related to behavioral intention to use fintech services (Hassan et al., 2022). This means that individuals who are more open to innovation tend to have a higher intention to use technology. This finding is consistent with Wardana's (2023) research on PT Bank Raya Indonesia Tbk., which confirms that personal innovativeness

significantly influences behavioral intention in the use of digital banking services. Thus, the results of this study strengthen the empirical evidence that personal innovation is a key predictor of behavioral intention in the context of digital financial service adoption.

Personal Innovativeness → Usage Behavior

The relationship between Personal Innovation (IP) and Usage Behavior (PP) shows a very high T-statistic value (7.532) and a very small p-value (0.000). This indicates that this relationship is statistically significant. Therefore, the hypothesis stating that Personal Innovation influences Usage Behavior is accepted. This means that individuals who are more innovative in terms of technology will be more likely to exhibit higher technology usage behavior. This finding is consistent with Wardana's (2023) research, which showed that personal innovativeness significantly influences the use behavior of digital banking customers at PT Bank Raya Indonesia Tbk. Many other studies also support this. Research by Alkhwaldi et al. (2022) and Kumar et al. (2020) found that personal innovation plays a significant role in shaping the adoption of digital technology, as innovative individuals are more open to new experiences. Finally, Aliu's (2024) research indicates that personal innovativeness is a key predictor of actual usage behavior in the context of digital financial adoption.

Behavioral Intention → Usage Behavior

The T-statistic of 4.358 and a p-value of 0.000 indicate that the relationship between Behavioral Intention (NB) and Usage Behavior (PP) is also significant. This hypothesis is accepted, which means that behavioral intention directly influences usage behavior. Both the original UTAUT framework and the updated UTAUT2 confirm that behavioral intention has a significant positive influence on technology use (Apau et al., 2025). The results of this study are consistent with the findings of research conducted by Indah & Agustin (2019). Ikhlah & Tama (2021) found empirical evidence that behavioral intention significantly influences use behavior. Aditya et al. (2023) confirmed that in the context of digital banks in Indonesia, behavioral intention significantly influences use behavior, so the higher the behavioral intention, the greater the tendency for users to actually utilize digital banking services.

Behavioral Intention → Actual Use

The T-statistic test result is 9.628 and the p-value is 0.000, indicating a very strong and significant relationship between Behavioral Intention (NB) and Actual Use (PA). This indicates that the hypothesis stating that behavioral intention influences actual use is accepted. In modern fintech research, behavioral intention consistently emerges as a significant predictor of actual service adoption and usage (Apau et al., 2025). The higher a person's intention to use technology, the greater the likelihood that they will actually use it. Previous research also supports this finding. Tariq, Maryam, & Shaheen (2024) found thru the UTAUT model that behavioral intention fully mediates the relationship between cognitive factors (performance expectancy, trust, facilitating conditions, risk) and the actual use of digital banking services. In other words, actual use can only occur if there is a strong behavioral intention.

Usage Behavior → Actual Use

Usage Behavior (PP) significantly influences Actual Usage (PA) with a high t-statistic (7.006) and a p-value of 0.000. This hypothesis is accepted, meaning that behavior already demonstrating technology use will have a positive impact on actual use. This finding aligns with the research by Tariq, Maryam, & Shaheen (2024), which proves that behavioral intention drives use behavior, and ultimately, usage behavior becomes a significant factor toward actual use in digital banking services. Sharma & Sharma's (2019) research emphasizes that system quality, information quality, service quality, and trust are able to strengthen customer usage behavior, ultimately leading to the actual use of mobile banking. Thus, usage behavior serves as a direct determinant influencing intention with the actualization of technology use.

CONCLUSION AND SUGGESTION

Conclusion

This study shows that factors such as system quality, perception of security risks, performance expectations, and personal innovativeness play an important role in shaping behavioral intentions, usage behaviors, and actual use of digital banking services among Generation Z in the Jabodetabek area.

1. System quality has a significant positive influence on behavioral intention, leading to an increase in usage behavior and actual use. A well-functioning and stable application encourages the desire of users to continue using digital services.
2. The perception of security risks has a negative effect on the intention to behave. The greater the concern a user has for security, the less likely they are to use digital banking services.
3. Performance expectations, which are related to ease of use, have a positive influence on the intention of behavior and usage behavior. Easy-to-use and efficient applications increase the likelihood of users engaging in more intensive use of digital services.
4. Personal innovativeness, which reflects an individual's tendency to try new technologies, also plays an important role in driving behavioral intention and usage behavior of digital banking technology.
5. There is a significant positive influence between behavioral intention and usage behavior. This means that the stronger a person's intention to use a digital service, the more likely they are to actually use the service.
6. Behavioral intention has a strong influence on the actual use of digital banking services. The higher the behavioral intention, the more likely an individual is to actually use digital banking applications in their daily lives.
7. Usage behavior also has a significant effect on actual use. This means that when individuals start using apps actively (usage behavior), they will be more likely to continue using them in the long run.

Suggestion

Managerial Implications

Digital banks need to ensure that their applications have reliable technical performance, guaranteed security, and ease of access. Improving transaction speed, application stability, and minimizing technical errors will increase user satisfaction and encourage more active use. It is important for digital banks to implement stronger security systems, such as two-factor authentication, data encryption, and ensuring protection against cyberattacks. Creating innovative and exciting new features can accelerate adoption and increase user engagement, especially Generation Z, who are highly open to new technologies.

Academic Implications

This research contributes to the development of technology adoption models, especially in the context of digital banking. The findings regarding the relationship between Behavioral Intention, use behavior, and actual use can be used as a basis for further research in the theory of UTAUT 3 and ISSM. Academics can explore additional variables that have the potential to influence the adoption of digital services, such as social influences or technology usage habits.

Implications for the General Public

Generation Z who are more open to innovation can be agents of change in educating and encouraging others to try and use digital banking services. The public is expected to be able to adapt more quickly to the financial technology offered so that it can increase financial inclusion more broadly in Indonesia.

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