

ABSTRACT

The objective of this study is to examine the factors influencing the decision to use BSI Mobile among Generation Z customers in Indonesia. This study focused on investigating the relationship between four independent variables, such as perceived usefulness, perceived ease of use, perceived security, and religiosity, on the decision to use BSI Mobile services among Generation Z customers in Indonesia.

The primary data were collected by distributing online questionnaires to the respondents using Google Forms. The target population for this study comprises Generation Z bank customers who use BSI Mobile in Indonesia. Online questionnaires were distributed to 385 respondents selected through the purposive sampling method. The collected data were analyzed using the Structural Equation Modeling—Partial Least Squares (SEM-PLS) method with the help of the SmartPLS 3.0 program.

The findings of this study showed that all independent variables, such as perceived usefulness, perceived ease of use, perceived security, and religiosity, have a positive and significant effect on the decision to use BSI Mobile services among Generation Z customers in Indonesia.

Keywords : TAM, BSI mobile, mobile banking, islamic mobile banking, BSI