

ABSTRACT

The 2020 Population Census data records that Indonesia's population is dominated by generation Z, reaching a percentage of 27,94%. Generation Z is known as a generation proficient in applying internet-based technology, thus becoming a potential market segment for m-Banking service providers. According to data presented in the BSI annual report (2022), there has been an increase about 39% in the number of BSI Mobile users, reaching 4,81 million users. This figure is not proportionate to the total of BSI customers, which reached 17,79 million people. This study aims to analyze the determining factors of BSI Mobile usage among Generation Z.

The approach in this research utilizes the Technology Acceptance Model (TAM), which includes perceived usefulness and perceived ease of use, and by adding three external variables: promotion, security, and religiosity. This research was conducted using a questionnaire method through google forms. A sample of 197 respondents is selected using non-probability sampling technique with a purposive sampling approach. Data analysis was performed using the SEM-PLS technique with the assistance of SmartPLS version 3.2.9.

The research findings indicate that perceived usefulness, perceived ease of use, promotion, and security have a positive and significant influence on BSI Mobile usage among Generation Z, while religiosity does not have an effect on BSI Mobile usage among Generation Z.

Keywords: *Perceived usefulness, perceived ease of use, promotion, security, religiosity, BSI Mobile usage, generation Z.*