

ABSTRACT

The rapid development of technology and internet penetration in Indonesia in this digitalisation era has had a positive impact on the growth of Indonesia's financial inclusion. In keeping up with fintech competition in the technology era, the banking industry presents mobile banking. Banking digitalisation with BSI Mobile has brought positive benefits in expanding the reach of financial services and increasing the financial inclusion of BSI customers. BSI Mobile experienced an increase in users of 32.80% with the number of transactions reaching Rp338.22 trillion. The demographic bonus of the population is dominated by Gen Z so this is a potential and challenge for banks.

The data collection method in this study was carried out with a quantitative analysis approach with the logistic regression analysis method. The sampling technique in this study was purposive sampling with a total sample of 230 respondents who intended and did not intend to use BSI Mobile. The research instrument used a questionnaire via the google form platform and was analysed using IBM SPSS Statistics 27.

The logit regression results show that all constructs in UTAUT2 except the Hedonic Motivation variable have a significant positive effect on BSI Mobile Behaviour Intention. The coefficient of determination shows that 68.6% of the dependent variable can be explained by the independent variable and the remaining 31.4% is explained by other constructs outside the variables of this study.

Keywords: UTAUT, BSI Mobile, Behaviour Intention, Gen Z, Logit.