

ABSTRACT

The development of digital technology has encouraged the banking sector to provide application-based financial services, one of which is Mobile Banking Byond by BSI. Although Bank Syariah Indonesia (BSI) has a large customer base, the adoption rate of the Byond by BSI application among Generation Z remains relatively low, indicating a gap between the availability of technology and the intention to use it. This study aims to analyze the determinants of the intention to use Mobile Banking Byond by BSI among Generation Z in Semarang City. This research employs the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model extended with the religiosity variable. The study uses a purposive sampling technique with 385 Generation Z respondents in Semarang City. Data analysis is conducted using logistic regression, considering that the dependent variable, intention to use, is dichotomous. The results show that social influence, price value, and habit have a positive and significant effect on the intention to use Mobile Banking Byond by BSI, while hedonic motivation has a significant but negative effect. Meanwhile, performance expectancy, effort expectancy, facilitating conditions, and religiosity do not have a significant effect on the intention to use. These findings indicate that social factors, habits, and perceived value relative to cost are the main determinants of the intention to use mobile banking among Generation Z, while utilitarian factors and religious values are not yet dominant considerations. The results of this study are expected to serve as a basis for Bank Syariah Indonesia in formulating strategies to increase the adoption of digital services that align with the characteristics of Generation Z.

Keywords: Mobile Banking; Byond by BSI; Usage Intention; Generation Z; UTAUT2; Religiosity