Marketing Mobile Banking Apps to Gen-Z: A Theory UTAUT 2

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ARTICLE INFO	ABSTRACT
Published Online: **10 September 2024** **Corresponding Author:** **Golan Hasan**	This study attempts to determine how use behavior in mobile banking for Gen-Z is influenced by social influence, perceived utility, perceived ease of use, and enabling factors. This impact is mediated by behavioral intention. This study employed a quantitative methodology that disseminated questionnaires created using Google Form. SPSS version 26 and SmartPLS version 3.0 were the tools used to process the data in this investigation. 288 Gen-Z citizens of Batam City served as the study's sample population. The study's findings suggest a substantial correlation between behavioral intention and usage behavior and perceived ease of use. A strong correlation exists between behavioral intention and perceived usefulness, but not between perceived usefulness and usage behavior. There is a positive correlation between behavioral intention and social influence, but not between use behavior and social influence. However, there is no substantial correlation between using behavior and facilitating situations and behavioral intention. There is a strong correlation between use behavior and behavioral intention. Between perceived usefulness and enabling conditions on use behavior, behavioral intention acts as a mediating factor. Because of social influence, perceived utility, convenience of use, and other considerations, people who have a high intention to use the mobile banking application are more likely to do so frequently and actively.
KEYWORDS: perceived usefulness; behavioral intention; use behavior; mobile banking; gen-z	

I. INTRODUCTION

Mobile app banking has grown in importance in the rapidly changing digital world, particularly for Generation Z, who have distinct preferences for using technology because they were raised in this age of digital plenty. The group of people born in the middle of the 1990s and the beginning of the 2010s, known as Generation Z, has received special attention for the adoption of these financial technology. For banking organizations to create successful marketing strategies, it is essential to comprehend the aspects that impact Generation Z's usage of mobile banking apps (Marpaung et al., 2021).

The problem that occurs is that electronic money is only widely used by people who live in large cities and have adequate income. Research is directed when individuals have a high and adequate salary, then at that time the individual has a very high interest in buying an item. The desire to make exchanges quickly and efficiently makes computerized exchanges a method of being able to purchase the merchandise or goods needed. In addition, offices and foundations for making installments using electronic money are still considered minimal (Nur, 2021).Currently, the absence of banking access in remote areas and the absence of

a stable internet network are the main obstacles that electronic money has not been generally accepted by every Indonesian and is only found in large urban communities.

An advancement of the original UTAUT Theory is the Unified Theory of Acceptance and Use of Technology, or UTAUT 2. With an emphasis on the corporate environment, it is intended to comprehend the elements that impact person behavior when it comes to embracing and utilizing new technology, like mobile banking apps. UTAUT Theory 2 makes use of four variables. (Shams et al., 2020). Considered Ease of Use comes foremost. This is the degree to which people find using a specific technology to be simple. It is more probable that people will adopt technology if it is simple to use. Belief in the utility of something is the second variable. This indicates how much people think utilizing technology would increase productivity or efficiency while doing specific chores. Social Influence makes up the third factor. This covers how other people—like bosses or coworkers—affect a person's choice to use or not utilize technology. Finally, is the Facilitating Conditions (Previous Experience Factor). To what degree people believe they have

the resources and assistance to use technology is the subject of this discussion (Yuliana, 2022).

Generation Z tends to demand personalized and customized user experiences. In the context of mobile banking apps, Generation Z may be more responsive to apps that offer high personalization, such as transaction recommendations based on previous user behavior or special offers according to their individual preferences. Generation Z tends to be highly socially connected and pay attention to opinions and recommendations from peers. Therefore, it is important to understand how social factors and interactions with peer's influence behaviors related to mobile banking apps.

It is important to note that social pressure can also be a factor influencing the adoption of mobile banking apps by Generation Z, which tends to be influenced by peers and social environment in adopting new technology. If peers are actively using mobile banking apps, then it is likely that Generation Z will also tend to use these apps. So previous experience can also influence the use of mobile banking applications by Generation Z (Pratama, 2022).

With positive experiences with previous banking technologies, Generation Z will be more likely to adopt mobile banking apps quickly and easily. By understanding these factors, banking companies can Hasan (2020) develop more effective marketing strategies to attract and retain Generation Z users in using mobile banking applications. This research is expected to provide valuable insights for marketing practitioners in the banking industry, as well as contribute additional understanding to the literature on technology adoption by Generation Z.

II. LITERATURE REVIEW

Use behavior or user behavior that describes how much intensity or time someone uses an application or an information system (Ferghyna et al., 2020). If users have an interest in using an information system, then users have the potential to use the system, this can occur due to a person's thoughts and beliefs if using a system can help to facilitate or improve their job performance (Shafly, 2020).

According to research by Tawafak et al. (2023), behavioral intention is positively impacted by perceived ease of use. People will be more inclined to use or make use of technology if they believe it is simple to use. According to Zhao's (2023) research, which is consistent with earlier findings, behavioral intention is positively and significantly impacted by perceived ease of use. This is because perceived ease of use reflects people's perceptions of how simple a system is to use, which can pique interest in using it. Similar findings from other Lavidas et al. studies from 2023 indicate that behavioral intention is significantly positively impacted by perceived ease of use. The results of studies by (Idilbi & Abu-Shanab, 2022; Siagian et al., 2022; Ricardianto et al., 2023) and Siagian et al., 2022) all likewise show that

behavioral intention is significantly and favorably influenced by perceived ease of use.

Users will use technology more when they believe it to be simple, efficient, and successful, according to study by Tao et al. (2023) that shows perceived ease of use has a substantial positive influence on usage behavior. Perceived ease of use has a considerable impact on usage behavior, according to another study by Limantara et al. (2021). It would appear from this that ease of use of a system can affect how often a person uses it. Other studies by (Alqaryouti et al., 2020; Sumardi & Andreani, 2021; Sundjaja et al., 2021) also corroborate these findings. Their studies also demonstrate a substantial and favorable impact on usage behavior due to perceived ease of use.

The degree to which people believe that utilizing technologies might enhance performance is known as Perceived Usefulness (Al-Adwan et al., 2023). According to research by Al-Adwan et al. (2023), behavioral intention on Metaverse-based learning platforms is significantly positively impacted by perceived utility. This makes sense as the educational metaverse platform's efficacy in learning will give users greater confidence. Bailey et al.'s research from 2022 confirms the findings of earlier studies, showing that behavioral intention to use technology (video zoom) to support student work or activities is positively and significantly influenced by perceived usefulness. The same conclusions are found in several studies by (Jariyapan et al., 2022; Wang et al., 2023; Warsono et al., 2023) regarding the strong beneficial impact of perceived usefulness on behavioral intention.

Users are more concerned with advantages when choosing to utilize a service on a system, according to study by Tao et al. (2023) which revealed that perceived usefulness has a positive and substantial influence on usage behavior. Similar findings were also made by Isma et al. (2021) in their investigation into how perceived usefulness affects use behavior in e-commerce apps. They discovered that perceived usefulness significantly improves use behavior. Customers believe that increased system speed and efficiency will have an impact on customers who are more likely to use their services, according to this data. Perceived usefulness has a strong positive influence on usage behavior, according to additional studies by Sumardi & Andreani (2021) and Limantara et al. (2021).

Liu et al.'s (2022) earlier study on the impact of social influence on mobile payment application users' behavioral intentions reveals that social influence has a strong and favorable effect on users' intentions to use PX Pay. Users intend to use PX Pay more when they believe that their surroundings have an impact on their usage, as described. The findings of this investigation are consistent with those of previous studies conducted by Muangmee et al. in 2021, which also indicates that social influence positively affects behavioral intention. The same conclusions about the substantial favorable impact of social influence on behavioral

intention are also found in other studies by Al-Riyami et al., 2023; Kaur & Arora, 2020; Yang et al., 2021.

Research by Vinnikova et al. (2020) indicates that when users frequently observe the attitudes and actions of others, these opinions become significantly influential, affecting their own evaluations and usage behavior. Similarly, Gupta et al. (2023) found that social influence positively impacts use behavior, as individuals are often swayed by the beliefs, attitudes, and actions of their peers. Rahmaningtyas et al. (2020) also conducted studies demonstrating that social influence positively affects usage behavior.

Enabling conditions refer to consumer perceptions of the tools and support available for performing an action (Erjavec & Manfreda, 2022). Their research indicates a positive relationship between these enabling conditions and behavioral intention. Similarly, Purwanto & Loisa (2020) found that facilitating conditions greatly enhance behavioral intention. Living in a technologically advanced city simplifies life for individuals, as the internet and mobile devices streamline work, and mobile banking makes managing financial transactions more efficient. This technological ease can significantly influence a person's behavioral intention. The same conclusions are found in several studies by (Al-Riyami et al., 2023; Gupta et al., 2023; Hunde et al., 2023) showing that conducive settings significantly increase behavioral intention.

Research conducted by Abbad, (2021) regarding the effect of facilitating conditions on use behavior in the use of e-learning systems by students provides findings that facilitating conditions have a significant positive effect on use behavior. It is further explained that students will use Moodle (e-learning) when the necessary resources and technical support are considered adequate, besides that support and knowledgeable staff must also be available at all times to assist students in overcoming difficulties they may face. Bereket & Hwang (2020) in his research also examines the effect of facilitating conditions on use behavior which results in the discovery that facilitating conditions consisting of the resources needed to adopt mobile money, technical assistance, and compatibility of mobile money services with other banking channels must be provided to spur people to use mobile money services or in other words facilitating conditions are able to have a significant positive effect on use behavior. The results of this study are also supported by other studies with similar results by (Ferghyna et al., 2020; Jadil et al., 2021; Thusi & Maduku, 2020) also provides the same findings that facilitating conditions have a significant positive effect on use behavior.

III. METHOD

With the understanding that quantitative methods are best suited to investigating variables that influence use behavior directly or through behavioral intention mediation, quantitative methods are employed in this study. Residents of Batam City who utilize mobile banking make up the study's demographic. Purposive sampling combined with non-probability sampling methods is used in this investigation since the population is unknown. According to Saputra et al. (2023), purposive sampling is a sample selection approach that is utilised based on specific criteria that are customised to the study aims. The SPSS version 26 and SmartPLS version 3.0 programs were used to process the data for this investigation. According to Hair et al. (2014), the minimum number of respondents required is 240, and the number of samples required is 240 residents of Batam City. This number is derived from the calculation of the number of statement indicators in the research questionnaire, which can have up to 24 indicators multiplied by 10 respondents for each indicator. The method of gathering data involves distributing a questionnaire to Batam City citizens who transact using mobile banking via the Google Form link.

Utilizing a five-point Likert scale, with 1 denoting strongly disagree and 5 denoting strongly agree, the validated questionnaire from earlier research is used in this study. Based on study by Idilbi (2022), there are four indications on the perceived ease of use variable. Based on study by Siagian et al. (2022), there are four indicators on the perceived usefulness variable. Four variables have been adopted from previous research (Linge et al., 2023): four on the use behavior variable, four on the facilitating conditions variable, four on the behavioral intention variable, and four on the social influencing variable, which have all been taken from research by Pham et al., (2022).

IV. RESULT AND DISCUSSIONS

Descriptive analysis is a method used to analyze and describe the characteristics of the data collected. In this study, 288 respondents who are mobile banking users have been taken as samples, which means that the number of samples obtained exceeds the requirements for data set. By using descriptive analysis, researchers can gain important insights into respondents' profiles, behaviors, preferences, and other factors related to the research. Respondents in this study were analyzed using the following criteria:

Table 1. Respondent Demographic Data

Criteria	Category	Total	Percentage
Gender	Male	116	40,3%
	Female	172	59,7%
Total		**288**	**100%**
Age	18-23 y.o	135	46,9%
	24-29 y.o	87	30,2%
	30-35 y.o	33	11,5%
	36-41 y.o	28	9,7%
	> 41 y.o	5	1,7%
Total		**288**	**100%**
Education	Elementary School	4	1,4%

Junior High School	9	3,1%
Senior High School	160	55,6%
Associate degree	43	14,9%
Bachelor	39	13,5%
Magister	22	7,6%
Doctoral Degree	11	3,8%
Total	**288**	**100%**

Monthly Income (IDR)		
< 4,000,000	59	20,5%
4,000,001 – 6,000,000	110	38,2%
6,000,001 – 8,000,000	60	20,8%
8.000.001 – 10.000.000	32	11,1%
> 10,000,000	27	9,4%
Total	**288**	**100%**

Jobs		
Not Yet / Not Working	10	3,5%
Student	65	22,6%
Private Employee	195	67,7%
Civil Servants	5	1,7%
Self-Employed	13	4,5%
Total	**288**	**100%**

Source: Data processed (2024)

The respondent data showed that most of the study participants were female, making up 59.7% of the total, while male respondents made up 40.3%. The most common age range among the respondents was 18 to 23 years old, accounting for 46.9% of the entire sample, followed by the 24-29 years old age group which accounted for 30.2%. In terms of recent education, many respondents had a high school equivalent educational background, which accounted for 55.6%, followed by associate degree (14.9%) and Bachelor (13.5%) levels. Most respondents (38.2%) have a monthly income between IDR 4,000,001 and IDR 6,000,000. Most respondents also worked as private employees (67.7%), with a small proportion being students (22.6%). This analysis provides a comprehensive picture of the respondents' characteristics, which can be used as a foundation for further decision-making regarding the development of more targeted marketing or service strategies.

R Square Test.
Table 2. R Square Test

Variabel	R Square	R Square Adjusted
Behavioral Intention	0,713	0,709
Use Behavior	0,500	0,491

Source: Data processed (2024)

According to the rule of thumb, the SRMR value that indicates the model fits the data is less than 0.1. The table above shows that the SRMR value is less than 0.1, which means that this research model fits the data well.

Path Coefficient/Direct Effect

The Path Coefficient table is carried out to test and prove the relationship between the variables tested. Based on the Rule of Thumb, the hypothesis can be said to be significant if the value is 5%, where the T Statistics value must be> 1.96 and the P-value must be <0.05 so that the relationship between variables can be said to have an influence.

Table 3. Path Coefficient Test

	Sample Mean	*t-statistics*	*p-values*	**Decision**
PEU → BI	0.170	1.992	0.047	H1 = Supported
PEU → UB	0.247	3.377	0.001	H2 = Supported
PUs → BI	0.232	4.337	0.000	H3 = Supported
PU→ UB	0.082	1.181	0.238	H4 = Not Supported
SI → BI	0.129	2.235	0.026	H5 = Supported
SI → UB	-0.024	2.240	0.810	H6 = Not Supported
FC → BI	0.508	7.935	0.000	H7 = Supported
FC → UB	-0.485	0.524	0.600	H8 = Not Supported
BI → UB	0.504	5.250	0.000	H9 = Supported

Source: Data Processed (2024)

Based on the results of the above calculations, it can be concluded that:

H1: Behavioural intention and perceived ease of use are related. Using a p-value of 0.047, the T-statistic is 1.992. This indicates that behavioral intention and perceived ease of use are significantly correlated, meaning that Gen Z is more likely to utilize mobile banking in the future if it is regarded to be simpler to use. Research on the convenience of using smartphone QR codes for tap-in/tap-out ticketing for commuter lines as a backup payment method is also consistent with this. which adds that behavioral intention is strongly and favorably correlated with perceived ease of use (Ricardianto et al., 2023).

H2: Perceived ease of use and usage habit are related to each other. There is a 0.001 p-value and a 3.377 T-statistic. The findings indicate a statistically significant relationship between perceived ease of use and behavior, indicating that increased usability of a mobile banking application is positively correlated with increased user adoption. According to studies on the usability of fitness programs, particularly smartphone fitness applications, the more user-friendly an application is, the more favorable an impact it will have on the behavior of its users (Vinnikova et al., 2020). This variable association supports this theory.

H3: Behavioural intention and perceived usefulness are related. With a p-value of 0.000, the T-statistic is 4.337. This indicates that the relationship between behavioral intention and perceived usefulness is statistically significant, indicating the importance of the hypothesis. This implies that Gen Z's behavioral intention to use mobile banking will be influenced by how much they believe the use is helping them. Similar studies that look at the relationship between user behavioral intention and perceived usefulness by looking at the subject of electronic public services also support this (Warsono et al., 2023).

H4: suggests a connection between use behavior and perceived usefulness. It can be observed that there is no statistical significance between these variables based on the T-statistic of 1.181 and p-value of 0.238. According to this, Gen Z's usage behavior may not be affected by perceived utility, presumably because they may eventually go to other apps that they find more feature-rich or advantageous. Hence, there is no significance to this idea. According to study on Indonesian internet market usage, perceived usefulness did not significantly correlate with use behavior (Sundjaja et al., 2021). This conclusion is consistent with that investigation. That contrasts with Isma et al. (2021), who discovered a positive correlation between use behavior and perceived usefulness. This might be because the Buka Lapak application was one of the research objects used in their study.

H5: Social influence and behavioral intention are correlated. A p-value of 0.026 and a T-statistic of 2.235 are reported. As a result, this hypothesis is significant and suggests that Gen Z's behavioral intentions to use mobile banking may be influenced by the usage of mobile banking in their surroundings. The statistical significance between social influencing and behavioral intention is demonstrated by this. According to Pham et al.'s research from 2022, social effects have a substantial impact on behavioral intention when it comes to utilizing mobile banking. Their study also looked at this link.

H6: suggests use behavior and social impact are related. The results show no statistical significance with p-value of 0.810 and T-statistics of 2.240. Therefore, there is no evidence to support this notion. Because Gen Z makes decisions based on their own requirements, societal considerations have little bearing on how they utilize mobile banking. This is consistent with Yuan et al.'s (2023) findings that there is no meaningful correlation between social impact and usage behavior in dynamic mathematics applications in China. It is at odds with the findings of Rahmaningtyas et al. (2020), who discovered a strong correlation between social influence and usage patterns in online learning environments.

H7: Behavioural intention and enabling circumstances are related. 0.000 is the extremely low p-value for the analysis's t-statistics for H7, which have a value of 7.935. It is evident from this that enabling circumstances and behavioral intention have a significant statistical relationship. Put differently, users' behavioral intention to utilize mobile banking can be strongly influenced by the existence of favorable or enabling situations. Thus, in the context of this investigation, the hypothesis is both acceptable and noteworthy. According to Purwanto and Loisa (2020), there is a substantial association between enabling circumstances factors and behavioral intents, which supports the utility of mobile banking. Similar study has been conducted in the past.

H8: suggests a connection between use behavior and enabling circumstances. As the data lacks statistical significance and has a p-value of 0.600 and T-statistics of 0.524, the hypothesis is not supported. This suggests that Gen Z's adoption of mobile banking is unaffected by suitable amenities. This result is consistent with studies on health apps that revealed no meaningful correlation (Choi et al., 2022). It runs counter to Abbad's (2021) findings, which indicate a strong positive correlation between usage behavior and enabling factors in online learning environments.

H9: implies that use behavior and behavioral intention are related. T-statistics of 5.250 and a p-value of 0.000 indicate statistical significance in the data, supporting the hypothesis. People who want to utilize mobile banking applications are likely to use them often and actively. User convenience, perceived utility, social influences, and favorable circumstances are a few examples of the variables that may have an impact on this behavior. It is more probable for users to regularly use mobile applications for financial operations if they have good intentions. This conclusion is consistent with the findings of Liu et al. (2022), who in their study on PX Pay Mobile discovered substantial results connecting behavioral intention to usage behavior.

Indirect Effect Test
Table 4. Indirect Effect Test

	Sample Mean	*t-statistics*	*p-values*	**Decision**
$PU \rightarrow BI \rightarrow UB$	0.118	3.415	0.001	H10 = Supported
$FC \rightarrow BI \rightarrow UB$	0.250	4.114	0.000	H11 = Supported

Source: Data Processed (2024)

In this study there is also an indirect variable relationship where in this relationship there is a variable that mediates.

H10: suggests a connection between use behavior, behavioral goal, and perceived usefulness. The hypothesis is supported by the statistical significance shown by the T-statistics of 3.395 and a p-value of 0.001. In this case, usage behavior and perceived usefulness are mediated by behavioral intention. Che Nawi et al.'s (2022) study on digital wallet use among Malaysian working individuals provides evidence for this mediation. They discovered that behavioral intention mediated the effect of perceived utility on use behavior. Therefore, consumers are more likely to want to use a mobile banking app actively when they believe it to be helpful. This goal then motivates regular app usage behaviors like making purchases or using other features.

H11: suggests a connection between behavioral intention, use behavior, and enabling factors. The hypothesis is supported by the statistical significance shown by the T-statistics of 4.125 and a p-value of 0.000. In this case, behavioral intention acts as a mediator between use behavior and enabling factors. Users are more likely to actively utilize mobile banking apps when they are provided with enabling conditions like dependable internet and technical help. This result is consistent with studies on how citizens respond to online apps in their daily lives, which show that behavioral intention affects the link between enabling conditions and use behavior in an indirect way (Popova & Zagulova, 2022). As a result, encouraging circumstances that encourage users to utilize mobile banking apps boost their incentive to interact often, such as by carrying out transactions and making use of the app's numerous functions.

V. CONCLUSION

As a result of the study's findings, which demonstrate a substantial correlation between behavioral intention and perceived ease of use, Gen Z is more likely to desire to use mobile banking in the future if it is thought to be user-friendly. Users are more inclined to utilize mobile banking applications that they perceive to be user-friendly, as evidenced by the strong correlation between perceived ease of use and usage behavior. Gen Z's behavioral intention to utilize mobile banking will be impacted by how much they believe utilizing mobile banking may assist them, as perceived usefulness and behavioral intention are substantially associated. Between perceived usefulness and usage behavior, there is no discernible correlation. When a program is seen more helpful or has superior features, Gen Z may just switch to it, therefore perceived usefulness in this situation has no impact on usage patterns. There is a strong correlation between social influence and behavioral intention. This indicates that the usage of mobile banking in Gen Z's surroundings might have an impact on their behavioral intention to use mobile banking. Nonetheless, social influence and usage behavior do not significantly correlate. Generation Z tends to act on necessities rather than social factors, hence their conduct about mobile banking cannot be influenced by their surroundings. Because the availability of supportive or enabling conditions has a considerable impact on user behavior intention while using mobile banking, there is a significant correlation between the two. Facilitating circumstances and usage behavior don't significantly correlate. This suggests that even with sufficient infrastructure for mobile banking, Gen Z's usage of mobile banking will not alter. There is a strong correlation between behavioral intention and use behavior. When consumers are highly motivated to utilize a mobile banking app and do so on a frequent basis. This can be influenced by several factors, including as user convenience, perceived utility, social concerns, and fortunate circumstances. Utilization behavior and perceived utility are significantly correlated, with behavioral intention acting as a mediating factor. This illustrates how an application's usefulness influences a user's intention to use it, and how that intention influences the application's usability. If users think a mobile banking app would be helpful in such circumstances, they are more inclined to actively utilize it. This goal then drives them to use the app in a consistent way, whether it is for making purchases or making use of other services. Use behavior, which is mediated by behavioral intention, is significantly correlated with the enabling conditions Encouraging circumstances for users to use mobile banking applications have an impact on their intents, which then have an impact on how they use the apps. When supporting conditions are offered to users, including knowledgeable technical help, they are more inclined to utilize the program often.

Given that the adjusted r square for this study is 49.1%, it is evident that not many factors are related to usage behavior. Perceived utility, perceived ease of use, social influence, enabling circumstances, and behavioral intention on use behavior are the primary factors on which this study focuses. It should be possible for future researchers to include additional factors, including performance expectation, that are linked to use behavior. Pratama (2022). expectation of effort In order to broaden the scope of next study and discover other variables influencing usage behavior, Marpaung et al. (2021). Subsequent investigations may compare the genders of men and women and employ the identical study methodology in various surroundings.

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