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Decoding Antecedents to Digital Banking Adoption Among Young Professionals: Evidence from Indonesia's Gen Z

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Abstract. This empirical study investigates the antecedents that influence the adoption of digital banking services among Generation Z professionals in the Jakarta area, using the Extended Unified Theory of Acceptance and Use of Technology (UTAUT2) framework and the Information System Success Model (ISSM) framework which are mutually integrated in this research. Total analysis of survey data collected from 322 Generation Z individuals working in the Jakarta area revealed that hedonic motivation and satisfaction with service quality determine usage intentions, while financial management habits directly influence actual system usage. These findings offer a tailored adoption model with practical insights in increasing young professionals' engagement with digital banking technology in Indonesia. This research contributes by addressing the gap in understanding the differences between developed and developing markets, towards expanding financial inclusion and technology readiness among the younger generation demographic in Indonesia's digital economy, especially in the context of digital banking which is currently developing rapidly.

Keywords: Digital banking, UTAUT2, ISSM, Use Behavior, Generation Z

1. Introduction

The era of Industry 4.0 is increasingly evolving, and this includes Indonesia, where various industrial sectors have predominantly transitioned to digitalization to facilitate the growth and sustainability of their business activities (Alam et al., 2021). According to (Burhan, 2020), 74% of companies in Indonesia accelerated their digitalization efforts, especially during the COVID-19 pandemic, by launching digitally-based products. In the banking sector of Indonesia, the introduction of digital banking services has influenced the operational activities of companies, leading to a profit increase of 43% - 48% (Nguyen, 2020).

According to (Egidius Patnistik, 2021), Generation Z has been working a lot using digital banking, especially in the Jakarta area, and they are the majority of people who use digital banking services for various purposes such as financial management, transactions and savings. Generation Z also spends more time on electronic devices and even less time without electronic devices compared to previous generations. Researchers focus on generation Z because according to data from the Central Statistics Agency (Badan Pusat Statistik, 2021), DKI Jakarta is the province with the highest percentage of people possessing skills in the field of digital technology. This indicates that as many as 91.79 percent of individuals aged 15 to 59 in the Jakarta area are proficient in using computer technology (digitalization) (Ridwan, 2022). This needs to be the main objective of this research, due to the characteristics of generation Z who are increasingly fanatical in using digitalization technology. This makes it easier for generation Z to try every new product related to digitalization, including digital banking without knowing the real purpose of using digital banking.

Therefore, the researcher requires an appropriate framework to be adopted in this study. Drawing from several previous research studies on factors influencing the implementation of mobile learning, waste management system implementation, hospital nurse EHR system perspectives, and internet banking (Alam et al., 2021; Alghazi et al., 2021; Al-Madhagy Taufiq-Hail et al., 2021; Ebnehoseini et al., 2022; Nikolopoulou et al., 2021; Ullah et al., 2021; Vorobeva et al., 2023).

Previous research has addressed the intention to use digital banking but was limited to focusing on Vietnam country (Nguyen, 2020). Another earlier study by (Kurniawan, 2023) also discusses the use of digital banking among Generation Z, but focuses on Generation Z as a whole and not specific to a country. Apart from that, there is also research regarding the use of digital banking services in Indonesia (Heri Putra et al., 2023) However, the target respondents for this research have not been specifically determined who they are. So there is still no research that adapts the influence of Generation Z individuals who are already working in using digital banking in developing countries, especially in the Jakarta area.

This research is aimed at the Jakarta area because this research aims to expand understanding of the factors that influence Generation Z individuals who are already working in adopting digitalization in the banking sector in the Jakarta area. To the best of the researcher's knowledge, this research is also the first research to simultaneously analyze the combination of UTAUT2 and ISSM methods in the adoption of digital banking technology in developing countries by generation Z. Most importantly, researchers found an interactive relationship between digitalization technology, especially digital banking technology. Second, researchers show the role of digital banking in achieving the goal of higher user adoption and intention to recommend in the use of digital banking.

Ultimately, this research provides insight into the adoption of digital banking among young people, namely generation Z in Indonesia, thereby enabling the study and understanding of generation Z's real reasons behind the adoption of digital banking. This can help mitigate risks and eliminate negative assumptions about digital banking products which are relatively new and continue to develop increasingly rapidly.

This research provides valuable guidance for regulatory bodies to provide digital banking users with up-to-date and comprehensive information regarding regulations regarding security and supervision in the digital banking sector. This will instill a sense of security and confidence among

digital banking users. In addition, researchers recommend providing information and education to encourage the progress of digital banking research. By focusing on digital banking usage behavior, it is hoped that this review can expand the scope of research based on the perspective of digital banking usage behavior, considering the broader functional value provided by digital banking.

2. Literature Review and Hypothesis Development

In a comprehensive analysis, researchers developed from previous research to determine a research direction that focuses on the use of digital banking by Generation Z individuals who already work in the Jakarta area. This research is structured, covering a broad scale to the details of two methods employed: UTAUT2 and ISSM.

2.1 Digital banking

Digital banking is a type of banking that supports all banking activities online to assist customers in easily accessing activities such as financial product applications, account management, deposits, transfers, payments, loan management, mutual fund investments, and other integrated services. Surveys have found that almost 20% of customers are willing to switch to other financial institutions if their current bank does not offer online banking services (Kurniawan, 2023).

Digital banking entails technological demands, including innovations in financial and commercial services related to mobile strategies, regulatory technology, distribution channels, and more (Nguyen, 2020). According to (Heri Putra et al., 2023), technological complexity has impacted the entire financial services industry, giving rise to the concept of banking as a platform (BAAP). BAAP represents digitized digital banking services to eliminate the need for people to visit bank branches. This encourages the banking industry to promote digital transformation.

2.2 The behavior of Generation Z in utilizing digital banking technology

Generation Z is a generation that has been exposed to technology since childhood, has grown up and focused on the digital and technological realm. They easily connect to the internet via mobile phones. The impact of easy internet access makes the internet the main reference source in searching for information, in the industrial era 4.0 where digitalization technology is causing generational change, it can play a more important role in determining behavior, especially in adopting information technology-based products in the context of this research, namely banking products. digital which is a new product from the development of conventional banking by utilizing a touch of technology in the banking world. Intervention for this behavior involves changing perceptions of social media, which is often considered negative because it can lead to addictive behavior (Firamadhina & Krisnani, 2021).

Generation Z exhibits different characteristics compared to previous generations, such as proficiency in technology, expressiveness, fast switching, and more. For Generation Z, information and technology are an integral part of their lives, especially since the internet has become a global culture so that nowadays, especially for Generation Z, there is a lot of adoption of digital banking compared to previous generations who are still hesitant and even less concerned about adopting digital banking which is still considered a product that is still said to be new, and even still uses conventional banking in saving, transaction and financial management activities in daily life because it is definitely trusted and has been used for a long time. This influences their values, perspective and life goals (Wijoyo, 2020). With the ease of generation Z accessing information using digitalization technology, generation Z often opens accounts at several banks, especially digital banking which has a touch of technology which is considered more practical and easy to access anywhere and anytime as well as a modern appearance and promos provided by digital banking itself, making it easier for them to compare the services and offers provided by each bank and choose to try adopting products that provide more tempting services and offers for generation Z. This encourages banks to provide more exclusive services. Financial institutions must continue to involve and maintain consumer interest in using digital banking services because they can be used anywhere, anytime and under all conditions, especially in this era of digitalization technology which continues to develop very rapidly (Kurniawan, 2023).

2.3 the Extended Unified Theory of Acceptance and Use of Technology (UTAUT2)

UTAUT2 was chosen as the primary method for this research because it assesses the Theory of Planned Behavior (TPB), the Theory of Diffusion of Innovations, and the Technology Acceptance Model. According to (Alghazi et al., 2021), the Unified Theory of Acceptance and Use of Technology (UTAUT) measures acceptance of using information technology tools such as smartphones, tablets, and other technological media in daily activities. This model can influence users' intentions to adopt technology. UTAUT2 has a significant impact on users in understanding the adoption mechanisms of a technology (Vorobeva et al., 2023). UTAUT2 is utilized to explore and understand the factors influencing the actual usage of social networking sites, which directly affects behavioral intentions in the use of social networking (Gharrah & Aljaafreh, 2021).

2.4 Information System Success Model (ISSM)

ISSM is a well-tested assessment framework that comprises seven dimensions. These dimensions include, among others: system quality, information quality, service quality, system use, intention to use, satisfaction, and net benefits. The system's success depends on the satisfaction level between its variable dimensions and the service quality model from the perspective of digital banking (Ebnehoseini et al., 2022). According to (Alam et al., 2021), the ISSM model is an ideal framework for understanding information quality, service quality, and system quality to enhance customer satisfaction in adopting a technological system to be used by users. The ISSM dimensions essentially serve the purpose of users experiencing satisfaction with a technology service system. The ISSM model illustrates that system quality and service quality have an impact on user satisfaction and the use of technology systems; the use of the system can influence user satisfaction (MARTONO et al., 2020).

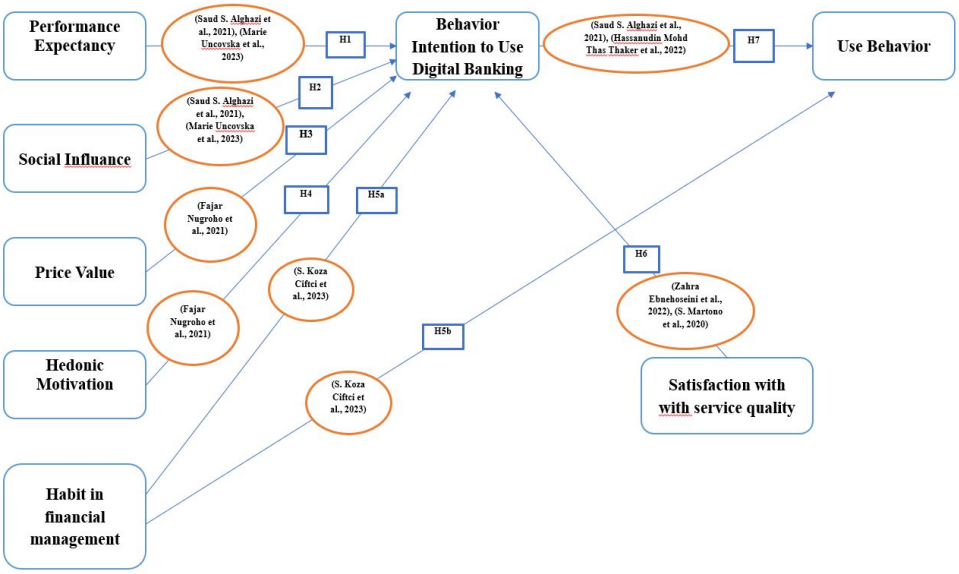

Fig.1: UTAUT2 and ISSM Research Model

2.5 Hypothesis Development

Performance Expectancy (PE) is the extent to which an individual believes that using a technological system helps gain more advantages in work performance, thereby increasing their intention to use the technology system's services. Within the scope of this research, it is stated that performance expectancy has a positive impact on the actual usage of social networking sites for educational purposes at Jordanian universities (Gharrah & Aljaafreh, 2021). Performance expectancy is considered the strongest driving factor for technology usage and can determine user behavior. To grow and gain market share, technological products must offer attractive performance that can provide effective solutions for users (Tamilmani et al., 2021). Performance expectancy also has a significant influence on the intention to use mobile devices during learning. Performance expectancy affects students' intentions to incorporate

smartphones into their learning lives (Alghazi et al., 2021).

Based on the explanation from the three previous studies above (Gharrah & Aljaafreh, 2021) ; (Tamilmani et al., 2021) ; (Alghazi et al., 2021), the Performance Expectancy (PE) variable has a significant influence on Behavioral Intention to Use (BI) on social networking sites; use of technology; and mobile devices. So the researchers chose the Performance Expectancy (PE) variable to ascertain whether the Performance Expectancy (PE) variable also has a significant influence on the Behavior Intention to Use (BI) digital banking adopted by generation Z who have worked, especially in the Jakarta area.

Social Influence (SI) represents support for a form of social life achievable through technological advancements. It is stated that social influence significantly affects the behavioral intention to use digital wallets (Mohd Thas Thaker et al., 2023). The influence of specific social groups such as parents or the surrounding environment in previous research found that these conditions most influence the adoption of new technology. However, in previous research, it was stated that social influence does not affect the implementation of mobile learning in learning activities (Alghazi et al., 2021). Based on the research by (Vorobeva et al., 2023),that discusses the implementation of waste management systems, according to the results of several technology adoption studies, information systems play a crucial role in shaping WMS adoption. Therefore, waste management remains a challenge because it depends on social behavior. In the framework of this research, social influence does not affect the implementation of waste management systems.

Based on the explanation from the three previous studies above, (Mohd Thas Thaker et al., 2023) and (Vorobeva et al., 2023) stated that Social Influence (SI) has a significant influence on Behavioral Intention to Use (BI) of digital wallets and WMS waste management technology. However, this contradicts (Alghazi et al., 2021) who stated that Social Influence (SI) does not influence the application of mobile learning in learning activities. So the researcher chose the Social Influence (SI) variable to see what impact the Social Influence (SI) variable would have on digital banking Behavior Intention to Use (BI) adopted by generation Z who have worked, especially in the Jakarta area.

Price Value (PV) is a factor that influences users in utilizing digital banking services. The results from price value have a significant impact on the usage behavior of the PSE private Scope registration system. In a previous study, UTAUT2 and TAM methods were employed in the research process, and SEM PLS and Cronbach's alpha were used to calculate the data processing results in that study (Nugroho & Mardhiyah, 2021). Similarly, based on previous research by (Alghazi et al., 2021), a study was conducted on the influence of price value on mobile learning usage. Price value affects students' intention to use mobile learning in their studies significantly. This is due to the diverse levels and lifestyles of students, making price value highly effective in influencing user intentions. Recently, price value has been emphasized by information technology researchers and electronic consumer marketers. This concept is adopted to analyze the user acceptance of new technologies or smartphone devices. The research results indicate that the price value concept is crucial in attracting consumers. Price value is positive when the identified benefits of technology use outweigh the costs incurred. Price value positively influences user intentions in the acceptance of phablet technology by DNP, and the UTAUT2 method is employed (C. Y. Huang & Kao, 2015).

Based on the explanation of the three previous studies above (Nugroho & Mardhiyah, 2021); (Alghazi et al., 2021); (C. Y. Huang & Kao, 2015), the Price Value (PV) variable has a significant influence on the Behavioral Intention to Use (BI) of the PSE Private Scope registration system; mobile learning; and phablet technology by DNP. So the researcher chose the Price Value (PV) variable to ascertain whether the Price Value (PV) variable also has a significant influence on the digital banking Behavior Intention to Use (BI) adopted by generation Z who are already working, especially in the Jakarta area in the context of this research.

Hedonic Motivation (HM) is considered as the enthusiastic attitude that individuals have towards the pleasure derived from technological services. In previous research, hedonic motivation was depicted

as influencing behavioral intentions to use electronic wallets (Mohd Thas Thaker et al., 2023). Hedonic motivation is an essential dimension in determining user behavioral intentions, representing the motivation of users to engage in certain activities. Proposing an evaluation model to identify factors that influence phablet acceptance, resulting in the finding that hedonic motivation influences the acceptance of phablet technology by DNP (C. Y. Huang & Kao, 2015). The hedonic nature of using social networking sites has a significant impact, influenced by the support of the surrounding environment, where hedonic motivation refers to the "pleasure derived from the use of technology." Hedonic motivation represents the extent to which students feel comfortable using social networking sites in the educational process. Hedonic motivation does not positively influence the actual use of social networking for educational purposes. The research utilizes the UTAUT2 method and the SPSS system for data analysis (Gharrah & Aljaafreh, 2021).

Based on the explanation of the three previous studies above, (Mohd Thas Thaker et al., 2023) and (C. Y. Huang & Kao, 2015) state that Hedonic Motivation (HM) has a significant influence on Behavioral Intention to Use (BI) of electronic wallets and phablet technology by DNP. However, this contradicts (Gharrah & Aljaafreh, 2021) which states that Hedonic Motivation (HM) does not influence the application of social networks for educational purposes. So the researchers chose the Hedonic Motivation (HM) variable to see what impact the Hedonic Motivation (HM) variable had on digital banking Behavior Intention to Use (BI) adopted by generation Z who were already working, especially in the Jakarta area.

Habit in financial management (HT) is defined by the extent to which users are involved in the use of financial products. Habit has been proven to positively influence the actual intention to use and accept the use of technology. In the framework of this research, the UTAUT2 method and the SEM PLS test system are employed for data analysis (Mohd Thas Thaker et al., 2023). Habit refers to "users engaging in behavior automatically and continuously." Habit has a positive impact on students using actual SN for academic purposes at universities in Jordan. This is due to the ease of use and handling of the website, making it easily accepted and used by various segments of the population, especially students (Gharrah & Aljaafreh, 2021). Continuous and repeated behaviors form habits, acting as a sensor in determining users' tendencies towards the use of a product or service. This study states that habit influences user behavior in the use of product services using the UTAUT2 theory method to determine the dimensions of variable characteristics (Ciftci et al., 2023). According to (Uncovska et al., 2023), habit is excluded in the UTAUT2 model theory. This is because in determining technology services for patients, each patient requires sufficient time to formulate habitual behaviors toward mHealth services. Therefore, in the framework of this research, the characteristic dimensions variable is either excluded or not used in the research.

Based on the explanation from the two previous studies above, (Mohd Thas Thaker et al., 2023); (Gharrah & Aljaafreh, 2021) stated that the Habit (HT) variable has a significant influence on Behavioral Intention to Use (BI) acceptance of technology use; SN technology academic needs of universities in Jordan. So the researchers chose the Habit in financial management (HT) variable to ascertain whether the Habit in financial management (HT) variable also had a significant influence on the Behavior Intention to Use (BI) digital banking adopted by generation Z who are already working, especially in the Jakarta area.

However, based on the explanation from the two studies above (Ciftci et al., 2023); (Uncovska et al., 2023) regarding the relationship between Habit (HT) and Use Behavior (UB). (Ciftci et al., 2023) states that the Habit (HT) variable has a significant influence on the acceptance of Use Behavior (UB) towards the use of products and services based on technology. However, according to (Uncovska et al., 2023), Habit (HT) was not used in research because mHealth services are not suitable for patients, where each patient needs sufficient time to formulate habitual behavior. So the researcher chose the Habit in financial management (HT) variable to find out whether the Habit in financial management (HT) variable is suitable for digital banking Use Behavior (UB) and whether it has a significant

influence on the digital banking Behavior (UB) adopted by generation Z. already working, especially in the Jakarta area.

Satisfaction with service quality (ST) is a comfort in usage that has been identified and considered a factor influencing the success of HER in hospitals. It is an aspect of user satisfaction assessment that impacts individuals and organizations (Ebnehoseini et al., 2022). The ISSM model indicates that system quality and service quality influence user satisfaction and system usage for both individuals and organizations. In deep understanding, the TAM and ISSM theories are employed, and SEM analysis is used as the research method (MARTONO et al., 2020). The variable "satisfaction with service quality" can be used to measure the success of information system usage by assessing user satisfaction and performance. Satisfaction with service quality is related to how often users use the information system. It influences user acceptance of information (Nugroho & Mardhiyah, 2021).

Based on the explanation of the three previous studies above (Ebnehoseini et al., 2022); (MARTONO et al., 2020); (Nugroho & Mardhiyah, 2021), the Satisfaction (ST) variable has a significant influence on the Behavioral Intention to Use (BI) success of HER in hospitals; use of technological systems; and use of an information system. So the researchers chose the performance Satisfaction with service quality (ST) variable to ascertain whether the Satisfaction with service quality (ST) variable also had a significant influence on the digital banking Behavior Intention to Use (BI) adopted by generation Z who are already working, especially in the Jakarta area in the research objectives here.

Behavior intention to use digital banking (BI) is influenced significantly by the performance of a technology service device, device compatibility, network speed, and the perceived value and learning of mobile technology devices. Additionally, the network coverage of a technology service system has a significant influence on the intention to use mobile learning. A study proposes a model using the UTAUT theory to explore important factors influencing students' intentions to use mobile learning (Alghazi et al., 2021). According to the research by (Alam et al., 2021), the integrated behavioral intention model in this study employs the technology test method for solar photovoltaic, and there is insufficient evidence in the literature regarding the adoption and intention to use solar PV systems in Malaysia. There is also a lack of evidence indicating differences in usage patterns and intentions between developed and developing countries in the use of PV solar technology. The results of the research enhance understanding of the intention to implement solar photovoltaic technology as a renewable energy source for household purposes. At the same time, students' attitudes toward the use of mobile learning in the teaching process have the strongest influence on their intention to learn using internet devices. The results of this previous research state that behavior intention to use influences use behavior by applying the UTAUT2 theory with pedagogical technology knowledge (Nikolopoulou et al., 2021).

Based on the explanation of the three previous studies above, (Alghazi et al., 2021) and (Nikolopoulou et al., 2021) stated that Behavioral Intention to Use (BI) mobile learning and internet devices have a significant influence on Use Behavior (UB) from mobile learning and internet devices. However, this is contradictory (Alam et al., 2021) which states that the Behavioral Intention to Use (BI) of solar PV systems in Malaysia does not influence the Use Behavior (UB) of using solar PV systems in Malaysia. So the researchers chose the Behavioral Intention to Use (BI) digital banking variable to see what direct influence it has on the Use Behavior (UB) of digital banking adopted by generation Z who are already working, especially in the Jakarta area in this research.

Therefore, this research formulates assumptions based on previous studies:

H1 : Performance expectancy significantly influences behavior intention to use digital banking.

H2 : Social influence significantly influences behavior intention to use digital banking.

H3 : Price value significantly influences behavior intention to use digital banking.

H4 : Hedonic motivation significantly influences behavior intention to use digital banking.

H5a : Habit significantly influences behavior intention to use digital banking.

H5b : Habit in financial management significantly influences use behavior in digital banking.

H6 : Satisfaction with service quality significantly influences behavior intention to use digital banking.

H7 : Behavior intention to use digital banking significantly influences use behavior in digital banking.

3. Research Methodology

Analysis of total survey data by distributing questionnaires via Google Form using purposive sampling and snowball techniques. The data used in this research is primary data. To achieve this goal, the researcher considers it necessary to develop special market research in the Jakarta area that meets the questionnaire criteria of 41 items based on previous research that has been developed by the researcher (Alam et al., 2021; Alghazi et al., 2021; Cajetan, 2018; Gharrah & Aljaafreh, 2021; C. H. Huang, 2021; Li et al., 2018; Nguyen, 2020; Nikolopoulou et al., 2021; Nugroho & Mardhiyah, 2021; Shiwakoti et al., 2022; Ullah et al., 2021; Uncovska et al., 2023). Data was collected on 322 Generation Z individuals who work in the Jakarta area. After collecting 322 data, the researcher filtered the data to obtain data that was ready to be processed. with sample characteristics according to the following criteria:

1) work and reside in the geographic area of Jakarta;
2) The maximum age of the respondent is 26 years;
3) Respondents have worked ≥ 3 months;
4) Have used digital banking.

Sampling criteria based on Generation Z who have worked ≥ 3 months is considered important because according to the Indonesian Employment Law Number 13 of 2003, Article 60 states that "a work agreement for an indefinite period of time can specify a trial period of up to 3 months". month, three) months". after which it is deemed appropriate.

The research model shows measurement items with a Likert scale ranging from 1 (strongly disagree) to 4 (strongly agree) in answering questionnaire questions. In total, 327 questionnaire responses were collected; however, after excluding responses that did not meet the criteria, the valid questionnaire responses amounted to 233. The data profile collected by the researcher, filled out by the respondents, shows that the research sample does not fully align with the criteria set for the research sample percentage from the population in the Jakarta area in using digital banking (Using digital banking = 98.5%; not using digital banking = 1.5%), domicile for work (Jakarta = 95%; outside Jakarta = 5%), Occupation (Private employee = 69.3%; Entrepreneur = 10.2%; Freelancer = 7.5%; Student = 7.5%; Civil servant = 1.9%; Unemployed = 1.6%; Student = 0.9%; Intern = 0.3%; Contractor employee = 0.3%; Head barista = 0.3%; Teacher = 0.3%), length of employment (≥ 3 months = 81.1%; < 3 months = 18.9%), and age (15–17 years = 1.9%; 18–20 years = 6.5%; 21–23 years = 45%; 24–26 years = 46.6%).

Questionnaires and interviews were conducted with respondents who met the search criteria, which is the reason for conducting interviews in focus at the same time as the questionnaire survey to further enrich the data from the questionnaire results (Sekaran, 2016). Within the scope of this research used 10 interview respondents to validate the answers from the 233 respondents who met the criteria. The interview consisted of 17 questions that delved deeper into the research topics. The interview process was conducted face-to-face and took approximately 5 to 15 minutes. The results of these interviews for validation were summarized using triangulation techniques, including interviews, observations, and documentation. Based on the results of these interviews, the researcher has asked permission to use the answers from 10 interview respondents to be used as reinforcement or to enrich further data in this research. The ten respondents agreed and allowed their answers to enrich the questionnaire data in this research to make it stronger and more valid, and the 10 respondents had their privacy handled and disguised for the identity of each of the ten respondents. Triangulation involves using different

perspectives to strengthen the research's benefits in diverse situations and aligning different methods in connecting the same object (Zamili, 2015).

Data analysis used SmartPLS4 software version 4.0.9.5 with the Structural Equation Modeling (SEM) - Partial Least Squares (PLS) method. Which is widely adopted by researchers to represent information related to controlling complex variable relationships between observed variables and latent variables, namely dependent variables with independent variables to provide casual explanations, where through PLS it is useful for predicting dependent variables using many independent variables so that path patterns can be estimated and can be handled formation and reflection of patterns (Hair et al., 2019) Considering there is still very little research on factors that influencing generation z in using digital banking in the Jakarta area, especially for users' daily lives, then the predictions formulated through the data obtained will have an impact on future research. SEM-PLS has two stages of evaluation: model evaluation, structure (inner model), and measurement model external model. The researcher chose the PLS method because it is considered a suitable supportive analysis tool. Through PLS, it is useful for predicting dependent variables with independent variables, allowing the estimation of path patterns and relationships (Cleff, 2019). Based on a study by (Hair et al., 2019) The review "Usage and reporting of results of PLS-SEM" shows several points of reasons why researchers adopted PLS-SEM according to the study.

1) Data analysis includes testing the theoretical framework built into the study from a predictive perspective.

2) This research has a complex structural model consisting of several structures, indices variables and variable relationships built as a research model.

3) The object of research aims to create a better level of understanding by exploring existing research theories to develop or update existing theories there is (exploratory research to develop theory).

4) Look for more than one path pattern to measure research.

5) The study has a small population, which affects the sample size, but PLS-SEM is operational on a large sample

4. Analysis and Result

The researcher collected a total of 327 respondents from the questionnaire distributed through Google Forms. Table 1 illustrates that the data encompasses various aspects to capture demographic information and details about the usage of digital banking services, such as digital banking users, the type of digital banking used, domicile and workplace regions, job types, length of employment, and age. Additionally, measurement items for each research variable were assessed using both measurement and structural models.

4.1 Demographic Results

Table 1: Demographic Data

Category	Total	Percentage
Users of digital banking		
Using digital banking	322	98.5%
Not using digital banking	5	1.5%
Total	**327**	**100%**
The type of digital banking used		
Jenius	82	
Bank jago	82	
Seabank	189	
Bank neo	51	
Blu	24	

Line bank	5	
Brimo	4	
Livin	5	
Maybank	1	
Allobank	1	
Aladin	2	
Residing or working in the Jakarta area		
Yes	306	95%
No	16	5%
Total	**322**	**100%**
Occupation or Job Type		
Private sector employee	223	69.3%
Entrepreneur / Self-employed	33	10.2%
Freelancer	24	7.5%
College Student	24	7.5%
Civil Servant	6	1.9%
Not working	5	1.6%
Student	3	0.9%
Internship	1	0.3%
Contractor employee	1	0.3%
Head barista	1	0.3%
Teacher	1	0.3%
Total	**322**	**100%**
The length of working time		
≥ 3 month	261	81.1%
< 3 month	61	18.9%
Total	**322**	**100%**
Age		
15 – 17 years	6	1.9%
18 - 20 years	21	6.5%
21 - 23 years	145	45%
24 - 26 years	150	46.6%
Total	**322**	**100%**

4.2 Evaluation of Measurement Models

This research was conducted by first evaluating the measurement model. The researcher assessed the reflective outer model to ensure reliability and validity. First, using outer loadings to ensure data readability. Outer loadings above 0.70 indicate the validity of the indicators. Table 2 shows the results of the outer loading values for each indicator. All items have outer loading values greater than 0.70, which means that all indicators are supported. After extracting the questionnaire responses from Google Forms to Excel, screening was performed for the component variables of the questions and imported into the SmartPLS4 application. Some components were removed from several latent variables that were formed. Some components removed from these latent variables include Performance Expectancy (PE), Price Value (PV), Hedonic Motivation (HM), Behavior Intention to Use (BI), and Use Behavior (UB). (PE1: Digital banking helps achieve good financial management; PE2: Digital banking is

beneficial in my daily life; PV1: Digital banking provides affordable costs with high interest; PV2: Using digital banking offers better interest than conventional banking; PV4: Using digital banking based on the credibility and brand of digital banking; HM1: Using digital banking greatly facilitates goal-setting in financial management; HM2: Using digital banking is detailed in recording financial management details; BI4: Digital banking will be increasingly used due to rapid technological developments; BI5: I would highly recommend digital banking to others for use; UB5: I usually use digital banking for transactional activities).

This is because there are outer loading values on the latent variable components that are highlighted in red, with values <0.70, indicating that the data is not valid and cannot be used. The researcher then conducted data screening in Excel using the screening technique with stdev.p (standard deviation) and correl (correlation) in Excel formulas to make the data more valid and usable. After screening the valid latent variables remaining for processing in SmartPLS4, there are 31 components from all latent variables, as follows: (PE3: Digital banking can help with financial management effectively; PE4: Digital banking improves service quality in its use; PE5: Digital banking helps track financial transactions; SI: The use of digital banking is influenced by people around me; SI2: The use of digital banking to be recognized by people around me; SI3: The use of digital banking because it is widely used by people in the future; SI4: Recommendations from my friends influence my decision to use digital banking; SI5: People who suggest that I use digital banking; PV3: Digital banking implements affordable costs; PV5: Currently, digital banking offers the best promos; PV6: Currently, digital banking offers the best value for the given interest; HM3: Using digital banking is very practical; HM4: Using digital banking is very flexible in conducting transaction activities; HM5: Digital banking is easy to use, HT1: Using digital banking for financial management purposes has become a habit for me; HT2: Using digital banking for financial management purposes is something I do without hesitation; HT3: I am used to using digital banking to manage my finances; HT4: Using digital banking in financial management has become commonplace for me; HT5: I have to use digital banking for financial management activities; ST1: I am satisfied with the quality of service provided by digital banking; ST2: I am satisfied with the working methods of this digital banking service; ST3: In my opinion, the quality of digital banking services meets needs very well; ST4: I would be more interested in banks that have adopted digital transformation by providing good service quality; ST5: If I have the opportunity to apply the use of digital banking with all the service quality provided, I would gladly do it: BI1: I feel, I want to try using digital banking; BI2: I plan to use digital banking in the near future; BI3: I will use digital banking services as needed; UB1: I think digital banking will become an integral part of life; UB2: I plan to continue using digital banking in the future; UB3: I will encourage my friends and family to use digital banking; UB4: I usually use digital banking to manage my finances).

Table 2: Convergent Validity

Construct	Item	Outer loading
Performance Expectancy (PE)	PE.3	0.788
	PE.4	0.840
	PE.5	0.795
Social Influence (SI)	SI.1	0.736
	SI.2	0.711
	SI.3	0.741
	SI.4	0.813
	SI.5	0.806

	PV.3	0.778
Price Value (PV)	PV.5	0.843
	PV.6	0.807
	HM.3	0.824
Hedonic Motivation (HM)	HM.4	0.841
	HM.5	0.833
	HT.1	0.819
	HT.2	0.857
	HT.3	0.856
Habit in Financial Management (HT)	HT.4	0.842
	HT.5	0.808
	ST.1	0.738
	ST.2	0.793
Satisfaction with the quality of service (ST)	ST.3	0.725
	ST.4	0.720
	ST.5	0.743
	BI.1	0.845
Behavior Intention	BI.2	0.821
to Use Digital Banking (BI)	BI.3	0.815
	UB.1	0.796
	UB.2	0.837
Use Behavior (UB)	UB.3	0.789
	UB.4	0.782

Secondly, the composite reliability and Cronbach's alpha coefficient were examined to assess internal consistency reliability. Expected values for both composite reliability and Cronbach's alpha are greater than 0.7, while a value of 0.6 is considered acceptable (Jogiyanto, 2016). A higher Cronbach's alpha value indicates a higher level of variable reliability. As seen in Table 3, all constructs have demonstrated internal consistency reliability. Thirdly, convergent validity was employed to assess validity. Convergent validity is supported if the average variance extracted (AVE) value is greater than 0.50 (Jogiyanto, 2016).

Table 3 illustrates the validity and reliability model in this research. As seen in Table 3, all composite reliability and Cronbach's alpha coefficients are above 0.7, indicating good internal consistency reliability, except for the routine variable with composite reliability and Cronbach's alpha coefficients above 0.60, which means the internal consistency reliability is acceptable. Table 3 also shows that all variables have AVE values greater than 0.5, signifying that the model is considered valid.

Tabel 3: Construct Validity and Reliability

Construct	Construct Reliability (rho_a)	Construct Reliability (rho_c)	Cronbach's Alpha	AVE
Performance				
Expectancy (PE)	0.742	0.849	0.734	0.652
Social Influence (SI)	0.845	0.874	0.824	0.581
Price Value (PV)	0.741	0.851	0.737	0.656
Hedonic Motivation (HM)	0.780	0.872	0.780	0.694
Habit dalam in Financial Management (HT)	0.894	0.921	0.893	0.700
Satisfaction with the quality of service (ST)	0.801	0.861	0.799	0.554
Behavior Intention to Use Digital Banking (BI)	0.768	0.866	0.769	0.684
Use Behavior (UB)	0.817	0.878	0.814	0.642

The final step in conducting the questionnaire data analysis using SmartPLS4 is measuring discriminant validity. Measurement is performed using the Heterotrait-monotrait ratio (HTMT) – Matrix criteria. Where the square root of AVE values in the correlation between latent constructs indicates good discriminant validity (Jogiyanto, 2016). Table 4 shows that each item has the highest loading on the relevant construct, thus confirming that discriminant validity has been verified.

Tabel 4: Discriminant Validity uses Heterotrait criteria – monotrait ratio (HTMT) – Matrix

	BI	HM	HT	PE	PV	SI	ST	UB
BI								
HM	0.723							
HT	0.738	0.678						
PE	0.724	0.712	0.748					
PV	0.594	0.493	0.649	0.545				
SI	0.304	0.195	0.323	0.503	0.441			
ST	0.855	0.627	0.841	0.721	0.683	0.358		
UB	0.883	0.663	0.817	0.787	0.700	0.494	0.866	

4.3 Structural Model Evaluation and Hypothesis Testing

The structural model provides estimates of the strength of relationships between constructs for the proposed hypotheses. Model evaluation is conducted by assessing the coefficient of determination (R-square) to understand the independent variable's ability to explain the variation in the dependent variable. An R-squared of 0.75 indicates a strong model, 0.50 indicates a moderate model, and 0.25 indicates a weak or fragile model (Ghozali, 2020). The R-square value can be found in the calculated PLS-SEM algorithm in the data analysis results, and then by opening the report for the R-square values.

Tabel 5: R – square Overview

	R – square	R – square adjusted
Behavior Intention to Use Digital Banking (BI)	0.546	0.532
Use Behavior (UB)	0.611	0.607

As seen in Table 5, the R-square values for behavior intention to use digital banking (BI) and use behavior (UB) are 0.546 (R-square adjusted = 0.532) and 0.611 (R-square adjusted = 0.607), respectively. This indicates that PE, SI, PV, HM, HT, and ST have explained 54% of the variance and determine attitudes with a moderate model ability regarding Generation Z factors who have worked in using digital banking in the Jakarta region. Meanwhile, it also explains that HT and BI account for 61% of the variance in determining attitudes with a moderate model ability regarding Generation Z factors who have worked in using digital banking in the Jakarta region.

Tabel 6: Path Coefficient and Hypotheses Testing

Construct	Path Coefficient	Sample mean (M)	Standard deviation (STDEV)	T statistics (<O/STDEV>)	P values	Decision
PE -> BI	0.122	0.126	0.079	1.558	0.119	H1 Rejected
SI -> BI	0.000	0.009	0.047	0.002	0.999	H2 Rejected
PV -> BI	0.055	0.060	0.063	0.867	0.386	H3 Rejected
HM -> BI	0.216	0.214	0.076	2.858	0.004	H4 Supported
HT -> BI	0.106	0.103	0.086	1.237	0.216	H5a Rejected
HT -> UB	0.438	0.434	0.067	6.496	0.000	H5b Supported
ST -> BI	0.397	0.396	0.076	5.197	0.000	H6 Supported
BI -> UB	0.432	0.436	0.064	6.735	0.000	H7 Supported

Table 6 presents the results of path coefficients, sample mean, standard deviation, T statistics, and P values. P value below 0.05 and a T statistic greater than 1.96 indicate that a hypothesis is accepted (significant), while if the P value is above 0.05 and the T statistic is less than 1.96, it indicates that a hypothesis is rejected (not significant). Therefore, in Table 7 above, it can be stated that H4, H5b, H6, H7 are accepted (significant), while H1, H2, H3, H5a are rejected (not significant). Positive path coefficient values indicate that all relationships between variables are significantly influenced, meaning that each exogenous variable has a positive impact on the endogenous variable in PE -> BI, HM -> BI, HT -> BI, HT -> UB, ST -> BI, and BI -> UB. The results in Table 6 also show that the construct variable with the strongest predictive power for the behavioral intention of Generation Z who have worked in the Jakarta region in using digital banking is satisfaction with the quality of service. Additionally, the construct variable with the strongest influence on Generation Z who have worked in the Jakarta region in using digital banking in daily life is the habit in financial management.

4.4 Discussion

Based on Table 1, it is evident that out of those who filled out the questionnaire through Google Forms, there were a total of 327 responses. Among the 327 completed questionnaire responses, 322 individuals

(98.5%) reported using digital banking from various digital banks, while only 5 individuals (1.5%) indicated that they do not use digital banking. This indicates that the Generation Z individuals who have been working in the Jakarta region are already familiar with and a significant number of them are actively using digital banking. The data suggests a substantial interest in banking technology among this demographic. This aligns with statements from previous research (Windasari et al., 2022), which mentioned that customers can withdraw money from various traditional banks. This discussion will elaborate on each hypothesis based on the questionnaire responses. The data was processed using the SmartPLS4 software version 4.0.9.5, and in this discussion, explanations for each hypothesis in the framework of this research will be provided. Additionally, the results of each hypothesis will be discussed after data processing and compared with previous research. Next, the researcher used triangulation techniques to validate and enrich the data by conducting an interview process obtained from 10 respondents, with the aim of gaining deeper insight.

Table 6 shows that the results of data processing on H1 obtained a value of (ÿ = 0.122 and P value = 0.119). This states that H1 is rejected because the P value obtained from the data processing results is > 0.05, meaning that H1 regarding the Performance Expectancy (PE) variable has no effect on behavior intention to use (BI) for generation Z who have worked in the Jakarta area in adopt digital banking. The results of this research were compared with previous research which stated that the results of the H1 research were similar to research (Nugroho & Mardhiyah, 2021). Which shows the results that Performance Expectancy (PE) has no effect on acceptance of the personal scope PSE registration information system with a value of (ÿ = 0.034 and P value = 0.746). However, this contradicts previous research from Gharrah & Aljaafreh, 2021; C. Y. Huang & Kao, 2015) , the results are actually the opposite, namely Performance Expectancy (PE) according to research here influences behavioral intention to use in the context of adoption of social networks for education by Jordanian university students and acceptance of phablet technology by DNP. The results of this research were enriched and validated from an interview with respondent 1 who stated that, "Performance Expectancy (PE) is not effective because according to him, for financial management and recording financial transactions, he prefers to record it manually because he has been used to it for a long time and the results can be more detailed in accordance with each individual's needs". This was reinforced and further enriched by the statement from respondent 7 who said, "I don't use digital banking for financial management, because in my opinion this is the same as conventional banking".

The results of data processing on H2 obtained a value of (ÿ = 0.000 and P value = 0.999). This states that H2 is rejected because in the data processing results in H2, the P value obtained from the data processing results is > 0.05, meaning that H2 regarding the Social Influence (SI) variable has no effect on behavior intention to use (BI) for generation Z. who has worked in the Jakarta area in adopting digital banking. The results of this research were compared with previous research which stated that similar results were shown in previous research by (C. Y. Huang & Kao, 2015), which shows the results that Social Influence (SI) has no effect on the acceptance of phablet technology by DNP. However, this contradicts several previous researchers from (Gharrah & Aljaafreh, 2021; Mohd Thas Thaker et al., 2023; Raffaghelli et al., 2022). the results state the opposite, namely that Social Influence (SI) according to the research here influences behavior intention to use in the context of the adoption of social networks for education by Jordanian university students, electronic wallets by people with an income of RM1000 to RM4999, early warning systems in higher education. Based on the results of data processing from H2, Social Influence (SI) has no effect on behavior intention to use (BI) for generation Z who have worked in the Jakarta area in adopting digital banking. These results are enriched and validated with the results of interviews from respondent 3 who stated, "I am not influenced by the people around me in using digital banking, I use digital banking because of the many discounts offered". This was reinforced and further enriched by the statement from respondent 4 who said, "I use digital banking without being influenced by the people around me, because I use digital banking based on the advantages it offers".

The results of data processing on H3 obtained a value of (ÿ = 0.055 and P value = 0.386). This states that H3 is rejected because the P value obtained from the data processing results is > 0.05, meaning that H3 regarding the Price Value (PV) variable has no effect on behavior intention to use (BI) for generation Z who have worked in the Jakarta area in adopt digital banking. The results of this research were compared with previous research which stated that the results of the H3 research were similar to research from (Mohd Thas Thaker et al., 2023), which shows the results that Price Value (PV) has no effect on the adoption of electronic wallets by the public with a value of (ÿ = 0.068 and P value = 0.913). However, this contradicts several previous researchers from (Alam et al., 2021; Alghazi et al., 2021; Nugroho & Mardhiyah, 2021). The results state the opposite, namely that Price Value (PV) according to the research here influences behavior intention to use in the context of internet banking adoption by customers in Malaysia who use internet banking, continuous application of mobile learning by students, acceptance of electronic registration information systems by the public. In the results of data processing From H3, that Price Value (PV) has no effect on behavior intention to use (BI) for generation Z who have worked in the Jakarta area in adopting digital banking, this result is enriched and validated by the results of interviews from respondent 5 who stated, " "I actually use digital banking just to try and be curious about digital banking, so I don't really focus on the interest rate given and so on, because the money entered here is not of a large nominal value, just enough to top up the e-wallet balance". Likewise, as said in line with respondent 7, the results of this research are increasingly enriched with data, which states that "What I see in using digital banking is actually not because of the interest given, because as a lay person I am actually more afraid of the interest offered." high, so I look more at the ease of payment, it can be done easily and the ecosystem that digital banking has is large enough so that wanting to transfer or top up your balance to an investment instrument or even an e-wallet is much more practical and easier".

The results of data processing on H4 obtained a value of (ÿ = 0.216 and P value = 0.004). This states that H4 is accepted because in the data processing results in H4, the P value obtained from the data processing results is <0.05, meaning that H4 regarding Hedonic Motivation (HM) has a significant effect on behavior intention to use (BI) for generation Z who has worked in the Jakarta area in adopting digital banking. The results of this research were compared with previous research which stated that similar results were shown in previous research by (Mohd Thas Thaker et al., 2023) which shows the results that Hedonic Motivation (HM) influences people's behavioral intention to use (BI) in adopting electronic wallets. However, this contradicts several previous researchers from (Gharrah & Aljaafreh, 2021; Nikolopoulou et al., 2021; Nugroho & Mardhiyah, 2021). The results are contradictory to this research, namely Hedonic Motivation according to the research here has no effect on behavioral intention to use in the adoption of social networks for education by Jordanian university students, adoption of mobile internet by teachers, electronic registration information systems by the personal sphere. The results of data processing from H4 show that Hedonic Motivation (HM) has a significant effect on behavior intention to use (BI) for generation Z who have worked in the Jakarta area in adopting digital banking. These results were enriched and validated by the results of the interview from respondent 2 who stated, "Still not used to submitting complaints directly or physically if there are problems with the digital banking being used". This is further strengthened and enriched by the statement from respondent 3 because digital banking uses a full technology concept so that slow or maintenance problems often occur, this makes users unable to access digital bank applications when needed.

The results of data processing on H5a obtained a value of (ÿ = 0.106 and P value = 0.216). This states that H5a is rejected because in the data processing results in H5a the P value obtained from the data processing results is >0.05, meaning that H5a regarding Habit in financial management (HT) has no effect on behavior intention to use (BI) for generation Z who have worked in the Jakarta area in adopting digital banking. The results of this research were compared with previous research which stated that similar results were shown in previous research by (Berondo & Dela Fuente, 2021), which

shows the results that Habit in financial management (HT) has no effect on behavioral intention to Use (BI) regarding exposure to technology in the education system. However, this contradicts several previous researchers from (Ciftci et al., 2023; Nikolopoulou et al., 2021; Tamilmani et al., 2021). The results are contradictory to this research, namely that Habit in financial management (HT) according to the research here influences behavior intention to use in adoption in the context of the use of distance education systems by medical education in Turkey during the Covid-19 pandemic, adoption of mobile internet by teachers, Adoption of information technology a meta-analytic evaluation by consumers. The results of data processing from H5a show that Habit in financial management (HT) has no effect on behavior intention to use (BI) for generation Z who have worked in the Jakarta area in adopting digital banking. These results were enriched and validated by interview results from respondent 7 who stated, "Initially I rarely used digital banking, but now I use digital banking quite often because I often top up e-wallets for today's payment systems." This is further strengthened and enriched by the statement of respondent 8 who revealed that, "I still have doubts about using digital banking. This is due to the newness of the digital banking product itself, where I am afraid of hacking of my personal data and the possibility of losing my deposit money".

However, the results of data processing on H5b obtained a value of (ÿ = 0.438 and P value = 0.000). This states that H5b is accepted because in the data processing results in H5b, the P value obtained from the data processing results is <0.05, meaning that H5b regarding Habit in financial management (HT) has a significant effect on Use Behavior (UB) for generation Z who has worked in the Jakarta area in adopting digital banking. The results of this research were compared with previous research which stated that similar results were shown in previous research by (Anggraeni et al., 2021), which shows the results that Habit in financial management (HT) influences Use Behavior (UB) regarding the use of digital banking by consumers in Indonesia, this is the same as previous research from (Nugroho & Mardhiyah, 2021) it is stated that Habit (HT) has an influence on use behavior (UB) in the acceptance of the personal scope PSE registration information system. These results were enriched and validated by interview results from respondent 6 who stated, "I use digital banking almost every day for transactions". This is also further strengthened by the statement of respondent 9 who mentioned using digital banking almost every day, such as in the context of making payments using QR codes for daily meals.

The results of data processing on H6 obtained a value of (ÿ = 0.397 and P value = 0.000). This states that H6 is accepted because in the data processing results in H6, the P value obtained from the data processing results is <0.05, meaning that H6 regarding satisfaction with service quality (ST) has a significant effect on behavioral intention to use (BI). for generation Z who have worked in the Jakarta area in adopting digital banking. The results of this research were compared with previous research which stated that they were in line with those shown in previous research by (Alam et al., 2021) that Satisfaction (ST) influences behavioral intention to use (BI) in the context of internet banking adoption by customers in Malaysia who use internet banking. This is also similar to research from (Ashfaq et al., 2019), which states that Satisfaction (ST) influences behavioral intention to use (BI) on the intensity of using an online product. However, in other previous studies there was the opposite (MARTONO et al., 2020). Satisfaction (ST) influences employee behavioral intentions in adopting information system technology. These results were enriched and validated by interview results from respondent 10 who stated, "So far the use of digital banking is very satisfactory, but perhaps the security system of digital banking itself needs to be paid attention to to prevent incidents such as hacking or violations". This is reinforced and enriched by the results interview from respondent 1 who stated, "The digital banking services currently provided are very good, but each digital and conventional bank definitely has its own downtime, such as transfer delays".

Likewise, the results of data processing on H7 obtained a value of (ÿ = 0.432 and P value = 0.000). This states that H7 is accepted because in the data processing results in H7, the P value obtained from the data processing results is <0.05, meaning that H7 regarding Behavior Intention to Use (BI) has a

significant effect on Use Behavior (UB) for the generation Z who has worked in the Jakarta area in adopting digital banking. The results in this context are compared with previous research from (Alam et al., 2021), which states that Behavior Intention to Use (BI) influences the Use Behavior (UB) of each person in adopting internet banking. This is also in line with previous research on Behavior Intention to Use (BI) in that the use of mobile technology in e-commerce influences the Use Behavior (UB) of every person who uses e-commerce (Vărzaru et al., 2021) and further in line with research from (Kurniawan, 2023). Regarding that Behavior Intention to Use (BI) in using digital banking influences Generation Z's Use Behavior (UB) in using digital banking. The results of this research data were enriched and validated with the results of the answer from respondent 4 who stated that, "In the future, digital banking will continue to be used as long as there are no negative issues regarding digital banking". This was reinforced and further enriched by the statement from respondent 9 who stated that, "The use of digital banking will continue because of the many conveniences offered by digital banking itself".

In this research there are limitations and concrete aspects for future research, such as:

1) First, data was collected using a purposive sampling technique, so the results obtained may not be generalizable to all aspects. Therefore, it is recommended that future researchers use random sampling data collection techniques or other techniques to obtain generalized data covering all aspects.

2) Second, this model is considered to have a low to moderate influence on customer adoption of digital banking services. Therefore, future research should include other relevant variables to refine the research model more broadly.

3) Third, the respondents in this study come from generation Z and use digital banking and have worked ≥ 3 months in the Jakarta area. Therefore, it is recommended that future researchers conduct research by comparing the differences between generation Z and previous generations, so that they can assess the behavior between groups of each generation whether there are significant differences or not in the use of digital banking.

4) Fourth, this research only focuses on the geographic area in Jakarta. Therefore, it is recommended for future researchers on digital banking to cover a wider geographical area to enrich their understanding of aspects of the digital banking user experience in the next generation.

5. Conclusion

There were 327 data obtained in this research via Google Form and 233 data that met the criteria. The data obtained from the questionnaire survey that met the criteria was then enriched through interviews with 10 respondents who met the research criteria, such as 1) the respondents were digital banking users. who reside and work in Jakarta; 2) have work experience ≥ 3 months; 3) a maximum age of 26 years, where the privacy data of the respondent's identity has been kept confidential. The author chose the research models used in this paper, namely UTAUT2 and ISSM and then the valid data was processed using the SmartPLS4 software version 4.0.9.5 application with the Structural Equation Modeling (SEM) - Partial Least Squares (PLS) method.

Based on the research results and research objectives, it can be concluded that the adoption of digital banking in this very rapid technological era by young professionals, namely generation Z, is actually due to, 1) Hedonic Motivation (HM) and Satisfaction with service quality (ST) attitudes towards digital banking have an influence This has a significant impact on Behavior Intention to Use digital banking (BI), where generation Z is already accustomed to using technology and has a consumptive lifestyle, which causes factors such as promos and discounts provided by digital banking that most make generation Z intend to use digital banking in the beginning. 2) Then the attitude of most generation Z towards habits in financial management (HT) has a significant influence on Use Behavior (UB) in the use of digital banking in daily life and is coupled with the touch of technology in digital banking. 3) In the end, Behavior Intention to Use Digital Banking (BI) has a significant influence on Use Behavior (UB) in the use of digital banking because the touch of technology in digital banking and access is very easy and provides a futuristic appearance, making generation Z suitable in using it.

However, it should be noted that generation Z does not pay attention to important factors in the banking concept itself in adopting digital banking, such as Performance Expectancy (PE), Social Influence (SI), Price Value (PV), and Habit in financial management (HT) has no significant effect on Behavioral Intention to Use digital banking. So actually there are many important factors in the concept of digital banking itself that must be known first before using digital banking, such as the Price Value (PV) provided by digital banking, whether it has been reviewed by users that it is safe and in accordance with the provisions of Bank Indonesia or not yet in providing bank interest, for which Bank Indonesia has requirements for the Deposit Insurance Agency which has criteria such as, 1) recorded on the bank's books. Personal data and deposit list as evidence of customer banking transactions are recorded in the bank's books; 2) The interest rate received does not exceed the LPS guarantee interest rate (maximum LPS interest for commercial banks is 4.25% and Rural Banks' maximum interest is 6.75% for the period 2023 to 2024); 3) Do not take actions that are detrimental to the bank; 4) Since 13 October 2008, the guaranteed balance for each customer at one bank is a maximum of IDR 2 billion. Likewise, the Performance Expectancy (PE) of digital banking itself can be used smoothly, safely and with minimal disruption when using it. Learning about a digitalization technology product is something that is very important for generation Z before using any digitalization technology product, such as digital banking in this very rapid industry 4.0 era. In this industrial era, many technology products are emerging, especially in developing countries. This is a real concern for generation Z to avoid the negative impact of digitalization technology products, so that the assessment of this digital banking product will be good for use and can even become a daily necessity in accessing banking for savings, transactions and financial management activities.

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