



## Analysis of Technology Acceptance Using the UTAUT Model: A Case Study of the Use of Blu By BCA Digital

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### Abstract

This study investigates user acceptance of the Blu by BCA Digital application using the UTAUT framework, extended with the Perceived Risk construct. The objective is to analyze key factors influencing behavioral intention to adopt digital banking services. A descriptive quantitative approach was employed through an online questionnaire distributed to Blu users. The instrument was developed from established indicators and refined through validity and reliability testing. Data were analyzed using Jamovi and WarpPLS, covering both measurement and structural model assessments. The results show that Performance Expectancy, Social Influence, Facilitating Conditions, and Perceived Risk significantly affect behavioral intention, while Effort Expectancy does not. These findings reflect users' emphasis on benefits, support systems, and security over ease of use, indicating increasing digital familiarity. This research contributes to understanding technology acceptance in the digital finance sector and provides insights for developers and institutions in enhancing user adoption.

*Keywords: UTAUT, blu by BCA Digital, behavioral intention, digital banking, user acceptance*

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### 1. Introduction

Advancements in information technology have driven significant transformation in the financial services sector, including digital banking, which is gaining increasing popularity among the public [1]. Digital banking offers convenient access to banking services solely through mobile devices without the need to visit a physical office, thereby providing time efficiency and flexibility [2]. The emergence of the Blu by BCA Digital application is one such innovation targeting the younger generation, who are accustomed to digital services and desire a more practical and intuitive banking experience [3]. As a pure digital bank introduced by one of Indonesia's largest financial institutions, Blu by BCA is an interesting subject for research because it provides fully digital banking services without physical branch offices and has shown significant growth in the youth segment.

However, the success of a digital banking application depends not only on the features offered but also on the extent to which users feel satisfied and comfortable using it [4]. This level of comfort and satisfaction is important because it influences the continuity of service usage, user loyalty, and overall perception of the bank's service quality [5]. Investigating the level of user acceptance becomes crucial to understanding how well a digital application meets user expectations and sustains long-term usage.

The Unified Theory of Acceptance and Use of Technology (UTAUT) model is a relevant approach for evaluating user technology acceptance. This model includes four main constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions, which play a crucial role in shaping the intention to use technology [6]. This model was chosen because it has proven effective in explaining digital technology adoption behavior, especially in the context of technology-based application services. In the context of the Blu by BCA Digital application, additional factors such as perceived risk are also important considerations, as they relate to user trust in system security and reliability.

Based on this, this study aims to analyze the influence of performance expectancy, effort expectancy, social influence, facilitating conditions, and perceived risk on behavioral intention in using Blu by BCA Digital. This study does not consider demographic variables as moderating variables but presents such information as descriptive data to illustrate the characteristics of respondents.

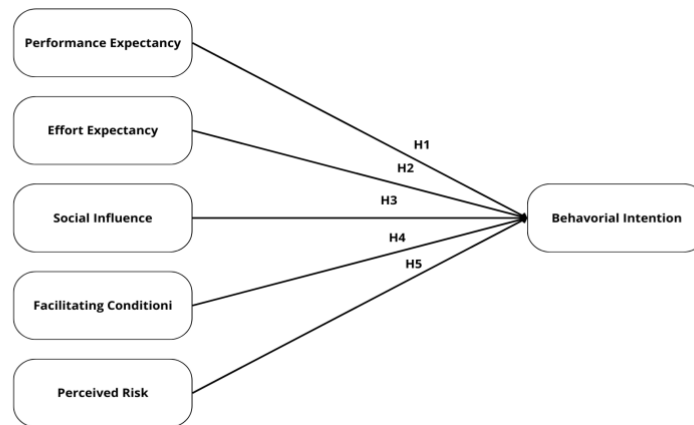


Fig. 1: Hypothesis Model Diagram

Based on the developed research model, we formulated several research hypotheses, which can be seen in detail in Table 1.

Table 1: Hypotheses

Hypothesis	Description
H1	Performance Expectancy (PE) significantly influences Behavioral Intention (BI) in the use of Blu by BCA Digital.
H2	Effort Expectancy (EE) significantly influences Behavioral Intention (BI) in the use of Blu by BCA Digital.
H3	Social Influence (SI) significantly influences Behavioral Intention (BI) in the use of Blu by BCA Digital.
H4	Facilitating Conditions (FC) significantly influences Behavioral Intention (BI) in the use of Blu by BCA Digital.
H5	Perceived Risk (PR) significantly influences Behavioral Intention (BI) in the use of Blu by BCA Digital.

## 2. Research Method

This study employs a descriptive quantitative approach aimed at describing and analyzing the phenomenon of digital banking technology adoption based on users' perceptions and experiences with the Blu by BCA Digital application. This approach is considered appropriate for obtaining a comprehensive understanding of the extent to which constructs in the Unified Theory of Acceptance and Use of Technology (UTAUT) model influence users' behavioral intention.

After identifying the research problem and conducting a literature review, the researchers developed a conceptual model based on the UTAUT framework, adapted from previous studies. The model consists of five main constructs: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), and an additional construct, Perceived Risk (PR). These variables were hypothesized to influence Behavioral Intention (BI) in the context of using Blu by BCA Digital.

The research instrument was developed in the form of a structured questionnaire, based on validated indicators for each construct. The instrument was tested for validity and reliability using a group of preliminary respondents to ensure that each item accurately and consistently measured the intended variables. Validity testing was conducted using Pearson correlation, while Cronbach's Alpha was used to assess reliability. Only indicators that met the minimum validity criteria were retained for further analysis [7].

To determine the minimum required sample size, the study referred to the formula proposed by Lemeshow et al. (1990), which is commonly used when the population size is unknown or considered large. By applying a 95% confidence level ( $Z = 1.96$ ), a margin of error of 5% ( $d = 0.05$ ), and assuming the estimated population proportion at 0.5 ( $p = 0.5$ ) to maximize the sample size, the minimum required number of respondents was calculated to be approximately 384. To strengthen the statistical power and robustness of the model, the final data were collected from 562 respondents, exceeding the minimum threshold.

The model developed in this study is expected to provide a comprehensive understanding of the factors influencing users' behavioral intention in adopting digital banking services, particularly through the Blu by BCA Digital application. This model is specifically adapted to the context of digital banking in Indonesia and contributes to the growing body of literature on consumer-oriented financial technology adoption.

### 2.1. Research Instrument

We used a questionnaire as the main instrument in this study, consisting of 27 indicators to measure variables in the UTAUT model in the context of Blu by BCA Digital usage. The questionnaire was distributed online and filled out by various respondents without geographical restrictions. Measurement was performed using a five-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree). The use of a five-point scale was chosen because it is commonly used in social research and facilitates respondents in

providing ratings that reflect their level of agreement with the statements provided. This scale also provides a balance between response variation and ease of data interpretation.

**Table 2:** Measurement Indicators

Variable	No	Questions	Indicator Items
Performance Expectancy (PE)	1	In my opinion, using Blu by BCA Digital provides benefits in daily financial transactions.	PE1
	2	In my opinion, using Blu by BCA Digital is in line with my financial management needs.	PE2
	3	In my opinion, Blu by BCA Digital speeds up my financial transaction process.	PE3
	4	In my opinion, Blu by BCA Digital reduces interaction time in transactions.	PE4
	5	In my opinion, Blu by BCA Digital does not increase efficiency in conducting transactions. (negative)	PE5
	6	In my opinion, Blu by BCA Digital does not increase my productivity in managing finances. (negative)	PE6
Effort Expectancy (EE)	1	In my opinion, Blu by BCA Digital is easy to understand.	EE1
	2	In my opinion, Blu by BCA Digital is easy to use in daily activities.	EE2
	3	In my opinion, the display and information on Blu by BCA Digital are easy to use.	EE3
	4	In my opinion, using Blu by BCA Digital does not require special skills.	EE4
Social Influence (SI)	1	I use Blu by BCA Digital because people around me recommend it.	SI1
	2	I use Blu by BCA Digital because people around me are willing to help with its use.	SI2
	3	I use Blu by BCA Digital because people around me show its benefits.	SI3
	4	I use Blu by BCA Digital due to government support for digital banking services.	SI4
	5	I trust Blu by BCA Digital because people around me assure me that this service works well.	SI5
Facilitating Conditions (FC)	1	I use Blu by BCA Digital because my smartphone supports the application.	FC1
	2	I use Blu by BCA Digital because of support from other applications such as e-wallet or mobile banking.	FC2
	3	I use Blu by BCA Digital because I have the knowledge to use it.	FC3
	4	I use Blu by BCA Digital because I can easily get help from the bank if I encounter problems.	FC4
	5	I use Blu by BCA Digital because this application is compatible with marketplaces or other applications on my phone.	FC5
Perceived Risk (PR)	1	I feel my privacy is not safe when using Blu by BCA Digital.	PR1
	2	I am concerned about the security of my personal data when using Blu by BCA Digital. (negative)	PR2
	3	I am concerned about service or system disruptions on Blu by BCA Digital. (negative)	PR3
Behavioral Intention (BI)	1	I intend to use Blu by BCA Digital for my financial transactions.	BI1
	2	If Blu by BCA Digital is always accessible without disruption, I will continue to use it even if I have other bank applications.	BI2
	3	I will not use Blu by BCA Digital in the long term. (negative)	BI3
	4	I will continue to use Blu by BCA Digital even if BCA releases other digital banking applications.	BI4

## 2.2. Data Collection Technique

This study uses a quantitative approach to measure the main factors driving the adoption of Blu by BCA Digital. Respondents in this study are general users without specific regional restrictions, allowing for a broader and more diverse perspective. The research steps are presented in the Figure.

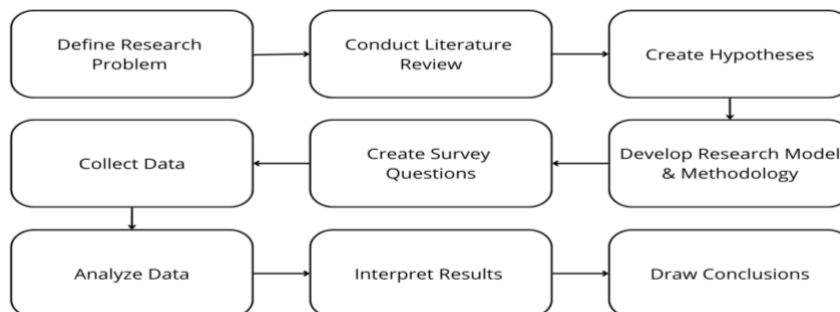


Fig. 2: Research Diagram

Data collection was conducted via Google Forms, which were distributed online through social media, digital forums, and friendship networks. Respondents were users or individuals who had previously used the Blu by BCA Digital application. Participation was voluntary, and the data obtained were guaranteed confidentiality for academic purposes.

## 2.3. Data Analysis Technique

Data analysis in this study was conducted using a quantitative approach with two statistical software packages: Jamovi and WarpPLS. Each software has its own functions and stages in the process of instrument quality testing and structural model testing.

In the initial stage, Jamovi was used to test the validity and reliability of the research instrument. Validity testing was performed through Corrected Item-Total Correlation analysis, with validity criteria based on an  $r$ -calculated value exceeding the  $r$ -table value at a 5% significance level. Furthermore, reliability testing was conducted by calculating the Cronbach's Alpha value for each construct. A construct is declared reliable if the Cronbach's Alpha value is  $\alpha \geq 0.70$  [8]. Additionally, Jamovi was also utilized to calculate the coefficient of determination ( $R^2$ ) value in the initial model as a measure of the explanatory power of the independent variables on the dependent variable.

After the instrument was declared valid and reliable, structural model analysis was performed using WarpPLS. WarpPLS is software that supports the Partial Least Squares Structural Equation Modeling (PLS-SEM) method, which is suitable for research with limited sample sizes and for latent constructs measured through several indicators.

Analysis in WarpPLS includes two main components: outer model testing and inner model testing. Outer model testing aims to evaluate the quality of individual constructs, which includes:

- Cronbach's Alpha: measures the internal consistency among indicators within one construct.
- Composite Reliability (CR): assesses the overall reliability of the construct, with a value of  $\geq 0.70$  considered adequate.
- Average Variance Extracted (AVE): used to test convergent validity; an AVE value of 0.50 indicates that the construct can explain more than 50% of the variance of its indicators.
- Outer Loadings: shows the contribution of each indicator to the construct; an ideal value is 0.70.
- Fornell-Larcker Criterion: used to assess discriminant validity between constructs, by comparing the square root of AVE against the correlation between constructs.

Subsequently, inner model testing was conducted to analyze the relationships between constructs in the research model. The results obtained include path coefficients, coefficients of determination ( $R^2$ ), and  $p$ -values to test the significance of relationships between variables [9]. The interpretation of these results forms the basis for testing the hypotheses that have been formulated. With the combined use of Jamovi and WarpPLS, this study is expected to provide comprehensive analysis results, from instrument quality evaluation to in-depth conceptual model testing.

## 3. Results and Discussion

This study involved as many as 562 respondents who provided demographic data including gender, age range, frequency of using the Blu by BCA Digital application, and willingness to complete the questionnaire. This demographic information is presented to provide a general overview of the user profile that was the object of the study, although these demographic variables were not used as variables in the simplified conceptual model of the research.

Based on gender, the majority of respondents were female, totaling 355 people (63.2%), while males numbered 207 people (36.8%). This indicates that female participation in this study was almost double that of males, which may reflect a high interest or involvement of women in digital banking services, particularly the Blu by BCA Digital application.

In terms of age, respondents were dominated by the 18-25 age group, totaling 241 people (42.9%), followed by the 26-35 age group with 224 people (39.9%). The 36-45 age group accounted for 75 people (13.3%), while the group above 45 years old numbered 18 people (3.2%). The age group under 18 was the smallest with 4 people (0.7%). These findings indicate that the Blu by BCA Digital application is most widely used by the younger generation, especially the 18-35 age group, which accounts for 82.8% of the total respondents. This aligns with the characteristics of digital banking service users, who are generally a generation accustomed to using digital technology in their daily activities.

Regarding usage frequency, most respondents stated that they use the Blu by BCA Digital application frequently, totaling 387 people (68.9%). Respondents who claimed to use it sometimes numbered 143 people (25.4%), while 32 respondents (5.7%) stated they rarely use the application. This data indicates that the majority of respondents have a high level of application usage, thus providing a relevant and experienced perspective in evaluating the convenience and acceptance of the features offered by Blu by BCA Digital.

Considering these demographic characteristics, it can be concluded that this study represents the views of active users who have substantial experience in utilizing digital banking services. The dominance of the young age group (18-35 years) at 82.8% and the high frequency of application usage (68.9% frequent users) provide strong validity to the findings of this study. This is relevant to the market segmentation of Blu by BCA Digital, which targets digital-savvy generations in Indonesia, particularly the productive age group who adopt financial technology as an integral part of their lifestyle. The dominance of female respondents and high-frequency users provides a rich perspective on user experiences in adopting and using digital banking services.

**Table 3: Demographic**

Category	Description	Count	Percentage
Gender	Male	207	36,8%
	Female	355	63,2%
Age	< 18 years	4	0,7%
	18–25 years	241	42,9%
	26–35 years	224	39,9%
	36–45 years	75	13,3%
	> 45 years	18	3,2%
Usage Frequencies	Frequent	387	68,9%
	Sometimes	143	25,4%
	Rarely	32	5,7%

Before obtaining the reliability test results as presented currently, the initial data we collected numbered around 456 respondents. However, the initial reliability test results showed that some constructs had not met adequate reliability standards. A number of indicator items had Cronbach's Alpha values that indicated an increase in reliability if these items were removed. Specifically, indicators EE2 and FC4 were identified as less reliable items and tended to decrease the internal consistency of the measured constructs.

To improve data quality and increase instrument reliability, we then added more respondents until reaching 562 respondents. In addition, we also removed indicator items EE2 and FC4 from the research instrument. This improvement was made so that the measurement tools used in the study truly reflect the intended constructs consistently and reliably.

**Table 4: Reliability Test**

Variable	Standard Deviation	Cronbach's Alpha
PE1	0.652	0.92
PE2	0.646	0.921
PE3	0.657	0.921
PE4	0.651	0.921
PE5	0.622	0.924
PE6	0.68	0.921
EE1	0.655	0.923
EE3	0.61	0.922
EE4	0.592	0.923
SI1	0.709	0.921
SI2	0.74	0.92
SI3	0.71	0.922
SI4	0.732	0.922
SI5	0.661	0.921
FC1	0.623	0.924
FC2	0.615	0.923

FC3	0.609	0.924
FC5	0.586	0.923
PR1	0.681	0.921
PR2	0.721	0.919
PR3	0.671	0.92
BI1	0.67	0.92
BI2	0.653	0.92
BI3	0.584	0.922
BI4	0.666	0.921

Reliability testing was conducted to measure the internal consistency of the items in the research questionnaire. Reliability testing in this study used Cronbach's Alpha values, where a construct is said to have high reliability if the Cronbach's Alpha value is 0.7. Based on the results of the analysis of all questionnaire items using Jamovi software, a Cronbach's Alpha value of 0.924 was obtained, indicating that the entire instrument used in this study is in the highly reliable category. Furthermore, the Cronbach's Alpha value for each indicator ranged from 0.919 to 0.924, meaning that no single item significantly reduced the reliability of the scale if removed.

### 3.1. Descriptive Analysis

Descriptive analysis was conducted to understand the general perception of respondents towards each indicator in the research constructs. Based on the calculation results, all indicators had a mean value ranging from 4.06 to 4.39 on a Likert scale of 1 to 5. This indicates that the majority of respondents gave a high level of agreement to the statements in the questionnaire.

For the Performance Expectancy (PE) construct, the indicators with the highest average were PE3 (4.33) and PE6 (4.32), indicating that respondents agreed that using Blu by BCA Digital can speed up transactions and increase productivity. Meanwhile, the Effort Expectancy (EE) construct had the highest average value on indicator EE3 (4.33), which indicates that the ease of the application interface is considered very helpful by users.

For the Social Influence (SI) construct, the mean values tended to be slightly lower than other constructs, with SI2 and SI3 having values of 4.10 and 4.21 respectively. Nevertheless, these results still show that social factors have an influence on the decision to use the application, although not as large as other constructs. The Facilitating Conditions (FC) construct showed the highest result on FC1 (4.39), indicating that respondents felt that their devices strongly supported the use of the Blu application. Furthermore, for the Perceived Risk (PR) construct, indicator PR2 (4.36) reflects respondents' concern about the security of their personal data when using digital banking services. As for the Behavioral Intention (BI) construct, indicators BI1 (4.24) and BI2 (4.20) reflect a strong intention of users to continue using the Blu application in the long term.

In general, the high average values across all indicators show that respondents' perceptions of the benefits, ease of use, technical support, and risks associated with using Blu by BCA Digital are in the positive category. These results strengthen the findings of the structural analysis that these factors indeed contribute to the formation of behavioral intention in using digital banking applications.

### 3.2. Outer Model

Subsequently, at this stage, testing of the measurement model (outer model) and structural model (inner model) was carried out, as well as hypothesis testing based on data obtained from 562 respondents who are users of the Blu by BCA Digital application. This analysis process was performed using WarpPLS version 8.0 software with the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. Previously, the initial validity and reliability of the questionnaire items had also been tested using Jamovi software to ensure the internal consistency and measurement accuracy of each construct in the research model.

Outer model analysis was performed to test the validity and reliability of the constructs used in this study. Outer model testing aims to ensure that the indicators forming a construct truly represent that construct validly and reliably. In this study, the analysis was performed using the Partial Least Square method with WarPLS 8.0 software. The criteria for validity and reliability testing included outer loadings, Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability (CR) values.

The results of the outer loading test showed that most indicators had values above 0.7, although some indicators had values below this threshold, they were still marginally acceptable because their contribution remained significant in explaining the construct [10]. Indicators such as PE5 (0.612), PE3 (0.682), and SI3 (0.667) were retained because the AVE of the related constructs still met the minimum value of 0.5.

To measure convergent validity, AVE values with a minimum threshold of 0.5 were used. All constructs in this study met this requirement, with AVE values ranging from 0.501 to 0.652. This indicates that the variables in the model have an adequate level of convergent validity.

Furthermore, construct reliability was evaluated through Cronbach's Alpha and Composite Reliability (CR) values. All constructs had Cronbach's Alpha values above 0.7 and CR values above 0.8, meaning that all constructs met the criteria for good reliability [11]. Cronbach's Alpha values ranged from 0.705 to 0.804, while Composite Reliability values ranged from 0.833 to 0.86, as shown in Table 5 below:

**Table 5:** Outer Model Result

Variable	Cronbach's Alpha	AVE	Composite Reliability	Indicator	Outer Loadings
PE	0.804	0.507	0.86	PE1	0.778
				PE2	0.727
				PE3	0.682
				PE4	0.719
				PE5	0.612
				PE6	0.741
EE	0.705	0.629	0.836	EE1	0.762
				EE3	0.794
				EE4	0.822
SI	0.75	0.501	0.833	SI1	0.77
				SI2	0.729
				SI3	0.667
				SI4	0.674
				SI5	0.692
FC	0.744	0.567	0.839	FC1	0.692
				FC2	0.786
				FC3	0.776
				FC5	0.753
PR	0.732	0.652	0.849	PR1	0.765
				PR2	0.822
				PR3	0.834
BI	0.74	0.562	0.837	BI1	0.726
				BI2	0.745
				BI3	0.745
				BI4	0.799

### 3.3. Discriminant Validity Test

Discriminant validity was evaluated using the Fornell-Larcker criterion. A construct is considered to meet discriminant validity if the square root of its AVE value is higher than its correlations with other constructs. The Fornell-Larcker table shows that the diagonal values (representing the square root of AVE) are greater than the values below them in the same row, indicating that each construct is more strongly correlated with its own indicators than with other constructs.

**Table 6:** Fornell-Larcker Result

Construct	PE	EE	SI	FC	PR	BI
PE	<b>0.712</b>	0.541	0.659	0.444	0.69	0.664
EE	0.541	<b>0.793</b>	0.503	0.375	0.49	0.485
SI	0.659	0.503	<b>0.708</b>	0.429	0.704	0.754
FC	0.444	0.375	0.429	<b>0.753</b>	0.39	0.463
PR	0.69	0.49	0.704	0.39	<b>0.807</b>	0.707
BI	0.664	0.485	0.754	0.463	0.707	<b>0.75</b>

Thus, all constructs in this study have met the criteria for convergent validity, reliability, and discriminant validity, which allows for proceeding with the next stage of analysis, namely hypothesis testing through the inner model.

### 3.4. Inner Model

At this stage, inner model analysis is used to evaluate how much the independent constructs can explain the dependent variable, which is indicated by the R Square ( $R^2$ ) value. The  $R^2$  value indicates the model's strength in explaining the variation of the endogenous construct. The  $R^2$  values are summarized in Figure 3 below:

Model Fit Measures				
Model	R	R <sup>2</sup>		
1	0.813	0.661		

Note. Models estimated using sample size of N=562

Model Coefficients - Total_BI				
Predictor	Estimate	SE	t	p
Intercept	0.9685	0.5522	1.75	0.080
Total_PE	0.1060	0.0262	4.05	< .001
Total_EE	0.0492	0.0401	1.23	0.220
Total_SI	0.3177	0.0291	10.93	< .001
Total_FC	0.1158	0.0300	3.86	< .001
Total_PR	0.2888	0.0445	6.49	< .001

Fig. 3: R-Square

Based on the processing results using Jamovi tools, an R<sup>2</sup> value of 0.661 was obtained for the Behavioral Intention (BI) construct. This means that the constructs Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), and Perceived Risk (PR) jointly explain 66.1% of the variability in user intention to use the Blu by BCA Digital application. This value indicates that the model has strong explanatory power in explaining the BI variable.

### 3.5. Hypothesis Test

Hypothesis testing was conducted to determine the direct influence of each independent variable on Behavioral Intention (BI). Significance testing was performed based on T-statistics and p-value, with the criterion that an influence is considered significant if T-statistics is 1.96 and p-value is <0.05. The results of the path coefficient testing can be seen in the following table 7:

Table 7: Hypothesis Test Result

Hypothesis	Variable	Estimate	t-value	p-value	Conclusion
H1	PE	0.106	4.05	<.001	Accepted (significant)
H2	EE	0.0492	1.23	0.22	Rejected (not significant)
H3	SI	0.3177	10.93	<.001	Accepted (significant)
H4	FC	0.1158	3.86	<.001	Accepted (significant)
H5	PR	0.2888	6.49	<.001	Accepted (significant)

Based on the results above, it is known that:

- The variables Performance Expectancy (PE), Social Influence (SI), Facilitating Conditions (FC), and Perceived Risk (PR) have a significant influence on Behavioral Intention (BI).
- Meanwhile, Effort Expectancy (EE) does not have a significant influence on Behavioral Intention, because its t-statistic value is  $1,23 < 1,96$  and its p-value is  $0,220 > 0,05$ .

These results indicate that user intention to use the Blu application is more influenced by performance expectations, social influence, facilitating conditions, and perceived risk, while the perception of effort or ease of use does not have a significant influence.

## 4. Conclusion

This study aimed to analyze the factors influencing behavioral intention to use the Blu by BCA Digital application using the UTAUT model, with the addition of Perceived Risk. The findings indicate that Performance Expectancy, Social Influence, Facilitating Conditions, and Perceived Risk significantly influence behavioral intention, while Effort Expectancy does not show a significant effect. These results suggest that users are more influenced by perceived benefits, support systems, infrastructure readiness, and concerns about security than by the ease of use—reflecting a digitally literate user base. The UTAUT-based model used in this research successfully explained 66.1% of the variance in behavioral intention. This contributes both theoretically, by confirming the relevance of UTAUT and its extensions in digital banking contexts, and practically, by offering insights for financial institutions and developers to improve user engagement. Future research may explore other behavioral or emotional variables, or apply the model across different digital financial platforms for comparative insights.

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