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Analysis of Acceptance and Usage of Blu by BCA Digital Using UTAUT Model

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Abstract

The increasing adoption of digital banking services in Indonesia encourages the importance of understanding the factors that influence the acceptance of financial technology by the public. This study aims to analyze the intention and behavior of using the Blu by BCA Digital application using the Unified Theory of Acceptance and Use of Technology (UTAUT) approach. The method used is a quantitative approach through the distribution of online questionnaires to 400 respondents who use Blu by BCA Digital, as well as data analysis using Partial Least Square Structural Equation Modeling (PLS-SEM) through the SmartPLS 4.0 application. The results of the study indicate that the Facilitating Conditions variable has a significant effect on Use Behavior, while Performance Expectancy, Effort Expectancy, Facilitating Conditions and Social Influence do not show a significant effect on Intention to Use. In addition, Intention to Use is not always followed by Use Behavior in using Blu by BCA Digital. These findings indicate that the availability of technical infrastructure and service support are crucial factors in increasing user acceptance of digital banking services. Therefore, the application development strategy should prioritize the availability of facilities that support optimal user experience.

Keywords: *blu by BCA Digital, User Acceptance, UTAUT*

1. Introduction

Digital transformation has brought significant changes in various aspects of life, including the banking sector. Mobile banking has become a major innovation in financial services that is increasingly being adopted by the public because of its ease in making transactions efficiently and flexibly. However, the adoption of mobile banking does not only depend on the technological features offered, but also on the user experience that is influenced (belief) or positive or negative feelings (affect) of individuals if they have to carry out certain desired behaviors[1].

In the context of digital banking in Indonesia, there are several factors that drive customers' intention to utilize m-banking applications and use them continuously. Performance expectancy is one of the factors. Customers use m-banking in the hope that it can help their work performance. Effort expectancy is another factor. Customers will be interested in using m-banking if they find it easy[2]. Previous research shows that intuitive and responsive UI design has a significant influence on user satisfaction and loyalty in using mobile banking applications.

The Blu by BCA Digital application is one of the mobile banking services launched by BCA Digital. Blu offers various innovative features such as accounts without physical branch offices, integration with digital ecosystems, and user experiences tailored to modern lifestyles. With features such as bluSaving for savings management and bluRewards as a loyalty program, Blu by BCA Digital seeks to attract the younger generation who are more familiar with financial technology.

However, there are still challenges in increasing the adoption of this application among the wider community. Therefore, this study applies the Unified Theory of Acceptance and Use of Technology (UTAUT) model to analyze the factors that influence user intentions and behavior in adopting Blu by BCA Digital's own mobile banking services.

2. Research Methods

This study began with the distribution of questionnaires to users of the Blu by BCA Digital application. This questionnaire was designed to measure the acceptance and use of the Blu by BCA Digital application based on the Unified Theory of Acceptance and Use of Technology (UTAUT) model. The formulation of this study focuses on the main questions: "How are users' responses and acceptance of the Blu by BCA Digital application using the UTAUT model approach?" and "What variables in the UTAUT model influence user acceptance of the Blu by BCA Digital application?"

The next stage is to conduct a literature study of relevant and similar previous research to build a theoretical framework and determine the research model. The distribution of questionnaires was carried out online via Google Form, which was shared with respondents using digital platforms such as WhatsApp and Instagram. After the questionnaire data was collected, statistical data processing was carried out

using the SmartPLS 4.0 application. Furthermore, data analysis was carried out to test the established hypotheses. This study ends by compiling conclusions and providing useful suggestions for the development of the Blu by BCA Digital application.

2.1. Unified Theory of Acceptance and Use of Technology (UTAUT)

This study refers to relevant theories and models in understanding the factors that influence user intentions and behavior in adopting mobile banking. One of the main theories used is the Unified Theory of Acceptance and Use of Technology (UTAUT)[3]. This model explains that individual decisions in using technology are influenced by four main factors, namely Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. Performance Expectancy refers to the extent to which individuals believe that technology will improve their performance, while Effort Expectancy relates to the perception of ease in using technology. The Social Influence factor or interpreted as social influence is explained as the extent to which an individual has a level of trust in the surrounding social environment to encourage him to use a new technology or system.[4].

Meanwhile, Facilitating Conditions refer to the support of infrastructure and resources available to users. Several previous studies have applied this model to analyze the adoption of mobile banking. In addition to these factors, there are also Intention to Use and Use behavior. Intention to Use refers to a person's intention to use technology based on the perception of benefits, convenience, and social factors that influence it. However, the intention to use a technology is not always directly proportional to the actual behavior of the user. Therefore, this study also reviews Use Behavior, namely how individuals actually use technology after having the intention to use it.

Furthermore, previous studies have also shown that trust and security factors play an important role in users' decisions to use mobile banking services. Trust in digital banking systems is related to perceptions of data protection, system reliability, and security in financial transactions. In addition, user interface (UI/UX) design is also an important factor that influences user experience. An intuitive and easy-to-use design can increase user satisfaction and encourage loyalty to a mobile banking application.

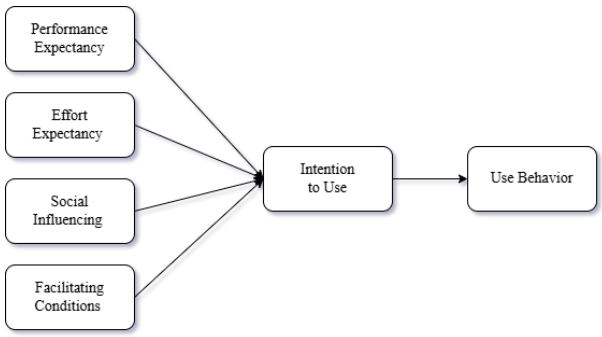

Fig. 1: Research Model

2.2. Data collection technique

In the data collection technique used in this study using a questionnaire instrument containing several questions that are in accordance with the research object. The questions asked use a Likert scale (scale 1-5) to measure the level of respondent opinion.The questionnaire was created using the Google Form tool which was then shared with respondents using digital platform media such as WhatsApp and Instagram with the hope that it can be accessed by all respondents efficiently and more widely. The data that has been collected from the results of filling out the questionnaire will be processed and analyzed to determine the relationship between variables in the UTAUT model, and can measure the level of acceptance and use of the Blu by BCA Digital application by respondents.

2.3. Population and Sample

Population is the entire subject or individual who has certain characteristics that are relevant to the research problem and are targeted for research. In quantitative research, population is the basis for determining a sample that will represent the entire group. In the context of this research, the population in question is all users of the Blu by BCA Digital application, especially those who have experience using digital banking services and are in Indonesia.

In this study, sample determination was carried out using the probability sampling method of the simple random sampling type, where each person in the population has the same chance of being selected randomly with the number of samples needed, calculated using the Slovin formula. Based on Validnews 2024 data, the number of users Blu by BCA Digital reaches around 2.3 million users[5]. Furthermore, the error tolerance is determined at 5%. After the calculation, the results can be found with the number of samples in this study as many as 400 respondents. With the Slovin Formula as follows.

$$n = \frac{N}{1 + Ne2}$$

Information:
n = minimum number of samples
N = number of user population
e = error tolerance (%)
So, the calculation of the results of the minimum number of samples required is as follows:
It is known:
N = 2,300,000
e = 5%

$$n = \frac{2.300.000}{1 + 2.300.000 \,.\, (5\%)^{2}} = 399.93 \;=\; 400 \text{ respondents.}$$

2.4. Research Indicators

In this study, the variables used are variables adopted from the UTAUT model, which are exogenous variables consisting of Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC). After that, this study uses the variables Intention to Use and Use Behavior. In this study, 19 indicators were used in the questionnaire instrument aimed at all variables in the research model. The instrument in the questionnaire contains several questions that are measured using a Likert scale from 1 to 5 in the range of respondents' answers from strongly disagree to strongly agree.

Table 1: Research Instruments

No	Variables	Indicator	Statement
1.	Performance Expectancy	PE1	Blu by BCA Digital helps me complete transactions faster than other applications.
		PE2	Blu by BCA Digital helps me to do financial transactions more practically.
		PE3	I feel that Blu by BCA Digital is superior to other digital banking services.
		PE4	Blu by BCA Digital makes it easier for me to manage and monitor transaction history more efficiently.
		PE5	I trust that Blu by BCA Digital performs transactions accurately and without errors.
2.	Effort Expectancy	EE1	I feel that Blu by BCA Digital has an interface that is easy to understand and use.
		EE2	I can easily access and find the features I need in Blu by BCA Digital.
		EE3	I can use Blu by BCA Digital without any special training or skills.
		EE4	I was able to learn how to use Blu by BCA Digital in a short time.
		EE5	Blu by BCA Digital makes it easy for me to complete transactions practically without complicated steps.
3.	Social Influence	SI1	I use Blu by BCA digital because I got a recommendation from a friend or family.
		SI2	I feel comfortable using Blu by BCA digital because the people around me are willing to help if I have difficulties.
		SI3	I became interested in using Blu by BCA Digital after seeing how other people felt the benefits.
		SI4	I use Blu by BCA Digital because it is supported by policies that encourage digital banking services.
		SI5	I trust Blu by BCA Digital because people around me are satisfied using it.
4.	Facilitating Conditions	FC1	My internet access and devices support the use of Blu by BCA Digital.
		FC2	Blu by BCA Digital customer support is always available and responsive in helping me overcome obstacles.
		FC3	I can easily find information about Blu by BCA Digital features and policies.
		FC4	I can always use Blu by BCA Digital without any technical issues.
		FC5	I feel my personal information and transactions are safe when using Blu by BCA Digital.
5.	Intention to Use	IU1	I plan to continue using Blu by BCA Digital in my banking activities.
		IU2	I would recommend Blu by BCA Digital to my friends and family.
		IU3	I am interested in trying the new features offered by Blu by BCA Digital.
		IU4	I intend to make Blu by BCA Digital the main platform for my banking needs.
		IU5	I feel that Blu by BCA Digital provides convenience and ease that makes me want to keep using it.
6.	Use Behavior	UB1	I useBlueby BCA Digital regularly more than once a week.
		UB2	In one session, I often spend quite a long time using Blu by BCA Digital.
		UB3	I tend to use Blu by BCA Digital every time I make a financial transaction.
		UB4	I use Blu by BCA Digital to get cashback through the rewards feature.

2.5. Research Hypothesis

Hypothesis is an initial assumption that explains the alleged relationship between complex phenomena, and needs to be tested through the research process to ensure its validity. In this study, the hypotheses formulated include the following:

H1 "Effort Expectancy has a positive effect on Intention to Use".
H2 "Facilitating Conditionshas a positive effect on Intention to Use".
H3 "Facilitating Conditionshas a positive influence on Use Behavior".
H4 "Intention to Usehas a positive influence on Use Behavior".
H5 "Performance Expectancyhas a positive effect on Intention to Use".
H6 "Social Influencehas a positive effect on Intention to Use".

2.6. Data Processing Methods

Data processing in this study uses a quantitative approach with the Partial Least Square Structural Equation Modeling (PLS-SEM) method. This method was chosen because it has good capabilities in analyzing relationships between latent variables, especially when the data is not normally distributed and the sample size is large. The analysis was carried out with the help of SmartPLS 4.0 software. The analysis stages are divided into two main stages:

1. Evaluation of Measurement Model

This stage aims to assess the validity and reliability of latent constructs, with the following steps:

- Convergent Validity, assessed from the outer loading value (> 0.7) and the Average Variance Extracted value (AVE ≥ 0.5).
- Construct Reliability, seen from the Composite Reliability and Cronbach's Alpha values (≥ 0.7).
- Discriminant validity, evaluated using two approaches: Fornell-Larcker Criterion and cross loading values between constructs.

2. Structural Model Evaluation
   This analysis was conducted to determine the influence between constructs with several stages:
   - Path Coefficient, to determine the strength and direction of the relationship between variables.
   - R-Square (R^2), shows the magnitude of the variance of endogenous variables that can be explained by exogenous variables.
   - The t-test is used to see the significance of the relationship between variables, by comparing the t-statistic value to the critical value and paying attention to the p-value.
   - Effect Size(f^2), to assess the influence of each independent variable on the dependent variable.
   - Predictive Relevance(Q^2), measures the predictive ability of the model using the blindfolding technique.
   - Hypothesis Testing, using t-statistic and p-value to see the significance of the relationship path between constructs.

The UTAUT model used in this study consists of six main hypotheses that are studied simultaneously. The results of the structural analysis are displayed through a path diagram model, and are discussed further in the results and discussion sections.

3. Results and Discussion

This study tests user acceptance of the application. Blu by BCA Digital using the UTAUT model. The results of the data analysis are presented in several stages, starting from the validity and reliability test of the instrument, analysis of the measurement model, to hypothesis testing. The following discussion details the key findings from each stage of the analysis.

3.1. Outer Model Analysis

Outer model analysis aims to evaluate the reliability and validity of latent constructs based on their indicators. Outer model analysis includes Convergent Validity, Average Variance Extracted, Discriminant Validity, and Composite Reliability.

1. Convergent Validity
   Convergent Validity Test is conducted by looking at the outer loading value of each indicator against its construct. An indicator is said to be valid if it has an outer loading value > 0.7 which indicates that the indicator is able to represent the construct well. Indicators with values below this limit are considered invalid and need to be considered for deletion.

Table 2: Outer Loading Test Results

Construct	Indicator	Loading	Information
EE	EE1	0.727	Valid
	EE2	0.740	Valid
	EE3	0.730	Valid
	EE4	0.769	Valid
	EE5	0.750	Valid
FC	FC1	0.785	Valid
	FC2	0.777	Valid
	FC3	0.748	Valid
	FC4	0.776	Valid
	FC5	0.787	Valid
IU	IU1	0.759	Valid
	IU2	0.769	Valid
	IU3	0.777	Valid
	IU4	0.792	Valid
	IU5	0.776	Valid
PE	PE1	0.819	Valid
	PE2	0.748	Valid
	PE3	0.823	Valid
	PE4	0.825	Valid
	PE5	0.838	Valid
SI	SI1	0.919	Valid
	SI2	0.936	Valid
	SI3	0.944	Valid
	SI4	0.898	Valid
	SI5	0.884	Valid
UB	UB1	0.820	Valid
	UB2	0.810	Valid
	UB3	0.842	Valid
	UB4	0.812	Valid

All indicators in each construct show an outer loading value above 0.7, which means it is valid and can be used to measure latent constructs. This shows that all indicators are able to represent the constructs being measured well, so that the questionnaire instrument in this study is proven to be convergently valid.

2. Composite Reliability Test
Construct reliability test using Cronbach's Alpha and Composite Reliability values. Composite reliability values that reach or exceed 0.7 indicate that the construct has good internal consistency and is suitable for use in measurement.

Table 3: Test Results Composite Reliability

Construct	Cronbach's Alpha	Composite Reliability
EE	0.798	0.861
FC	0.835	0.882
IU	0.833	0.882
PE	0.874	0.906
SI	0.953	0.963
UB	0.839	0.892

Based on table 3, the Cronbach's Alpha and Composite Reliability values of all constructs are above the threshold of 0.7, which is the minimum value recommended in social research. This indicates that all constructs in the UTAUT model have good reliability, and this research instrument can be relied on to produce consistent data.

3. Average Variance Extracted (AVE) Test
The Average Variance Extracted (AVE) test is conducted to measure the extent to which latent variables are able to explain manifest variables, and a construct is considered valid if the AVE value reaches 0.50 or more, while a value below that indicates that the construct does not meet convergent validity.

Table 4: Results of the Average Variance Extracted Test

Construct	AVE
EE	0.553
FC	0.600
IU	0.600
PE	0.658
SI	0.839
UB	0.674

Based on table 4, the results of the Average Variance Extracted (AVE) test show that all constructs have values above 0.5, which indicates adequate convergent validity. This means that each construct is able to explain the variability of its indicators well. Thus, these constructs are suitable for use in subsequent analyses and support the reliability and validity of the research findings.

4. Discriminant Validity
Discriminant validity testing is carried out using two methods. The first method is cross-loading, where an indicator is declared valid if it has the highest loading on its original construct compared to other constructs. The second method is the Fornell-Larcker Criterion, which states that a construct is valid if the square root of AVE is greater than the correlation between constructs. The results of the cross-loading test were obtained using SmartPLS 4.0.

Table 5: Cross Loading Test Results

Construct	EE	FC	IU	PE	SI	UB
EE1	**0.727**	0.169	0.185	0.038	0.117	0.143
EE2	**0.740**	0.159	0.248	0.077	0.141	0.223
EE3	**0.730**	0.095	0.224	-0.000	0.164	0.196
EE4	**0.769**	0.125	0.220	0.083	0.161	0.196
EE5	**0.750**	0.143	0.243	0.078	0.136	0.186
FC1	0.129	**0.785**	0.226	0.059	0.032	0.175
FC2	0.132	**0.777**	0.232	0.065	0.036	0.202
FC3	0.091	**0.748**	0.172	0.009	-0.048	0.113
FC4	0.207	**0.776**	0.249	0.039	0.114	0.100
FC5	0.151	**0.787**	0.202	0.014	0.111	0.106
IU1	0.219	0.176	**0.759**	0.075	0.079	0.605
IU2	0.204	0.179	**0.769**	0.126	0.069	0.598
IU3	0.190	0.214	**0.777**	0.101	0.084	0.609
IU4	0.266	0.248	**0.792**	0.176	0.072	0.635
IU5	0.294	0.274	**0.776**	0.054	0.147	0.574
PE1	0.006	0.043	0.107	**0.819**	0.030	0.165
PE2	0.048	0.065	0.052	**0.748**	-0.007	0.147
PE3	0.069	0.042	0.123	**0.823**	0.059	0.155
PE4	0.118	0.022	0.099	**0.825**	0.047	0.187
PE5	0.065	0.048	0.144	**0.838**	0.027	0.125
SI1	0.176	0.072	0.098	0.055	**0.919**	0.068
SI2	0.157	0.071	0.130	0.053	**0.936**	0.103
SI3	0.168	0.051	0.120	0.035	**0.944**	0.097
SI4	0.198	0.026	0.053	0.026	**0.898**	0.054
SI5	0.213	0.067	0.099	0.020	**0.884**	0.092
UB1	0.204	0.218	0.674	0.120	0.068	**0.820**
UB2	0.221	0.133	0.599	0.185	0.060	**0.810**
UB3	0.235	0.140	0.646	0.095	0.080	**0.842**
UB4	0.185	0.114	0.638	0.223	0.102	**0.812**

Each indicator has the highest loading value on its original construct compared to other constructs. This indicates that each indicator truly measures the intended construct and does not overlap with other constructs. Thus, discriminant validity through the cross loading method has been met.

Table 6: Test ResultsFornell-Larcker Criterion

Construct	EE	FC	IU	PE	SI	UB
EE	0.743					
FC	0.185	0.775				
IU	0.304	0.283	0.775			
PE	0.076	0.052	0.139	0.811		
SI	0.194	0.066	0.116	0.043	0.916	
UB	0.257	0.185	0.780	0.188	0.095	0.821

Based on Table 6, the results of the Fornell-Larcker Criterion test show that the square root of AVE of each construct is higher than its correlation with other constructs. This indicates that there is no problem in discriminant validity, so that the analysis can be continued to the structural model evaluation stage. The structural model is shown in Figure 2.

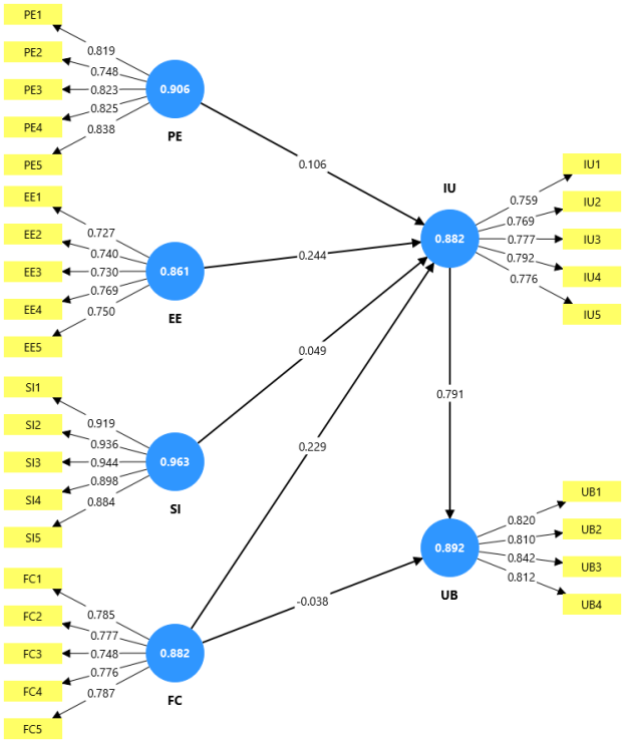

Fig. 2: Structural Model

This figure shows the relationship model between variables in the study based on the UTAUT approach. The arrows between constructs indicate the direction of the relationship (influence) and its strength is measured by the path coefficient value. This model is visualized based on the results of data processing using the SmartPLS 4.0 application.

3.2. Inner Model Analysis

The inner model analysis includes several testing stages, namely path coefficient, R^2, t-test using the bootstrapping method, effect size (f^2), predictive relevance (Q^2), and hypothesis testing.

1. Path Coefficient

   Path coefficient measures the strength and direction of influence between variables. Here is the interpretation of each relationship:

Table 7: Test ResultsPath Coefficient

Hypothesis	Path coefficients
EE → IU	0.244
FC → IU	0.229
FC → UB	-0.038
IU → UB	0.791
PE → IU	0.106
SI → IU	0.049

- EE → IU (0.244): Effort Expectancy has a positive effect on usage intention. This means that the easier the application is to use, the higher the user's intention.
- FC → IU (0.229): The available facilities also increase the intention to use.
- FC → UB (-0.038): There is no significant influence between technical facilities and actual usage behavior.
- IU → UB (0.791): Usage intention has a very strong influence on actual usage behavior.

- PE → IU (0.106) and SI → IU (0.049): Both have a small effect on intention and are not significant.

2. R-square.
R-square analysis is used to determine how much the independent variables are able to explain the dependent variables in the structural model. The higher the R-square value, the better the model's predictive ability towards endogenous variables. The R-square values of the Intention to Use (IU) and Use Behavior (UB) constructs are presented in Table 8 below:

Table 8: R-square

Variables	Indicator	R-square	Information
Intention To Use	IU	0.160	Weak
Use Behavior	UB	0.610	Currently

R-square measures how much of the variation in the dependent variable is explained by its independent variables:

- The R^2 IU value = 0.160 → shows that variables such as EE, FC, PE, and SI only explain 16% of the variation in usage intention.
- The R^2 value of UB = 0.610 → shows that 61% of the variation in usage behavior is explained by usage intentions and supportive conditions (FC).

Interpretation: This model has moderate explanatory power for usage behavior, but low for usage intention. This means that there are still many other factors outside the model that may influence.

3. T-Test
This test is conducted to evaluate whether a hypothesis can be accepted or rejected. The test is conducted using the bootstrapping method with a two-tailed test approach and a significance level of 5%. If the T-Test value exceeds 1.96, then the hypothesis is declared accepted or proven valid. Conversely, if the T-Test value is below 1.96, the hypothesis is considered not to have a significant effect.

Table 9: T-Test

Hypothesis	T statistics
EE → IU	5.365
FC → IU	4.745
FC → UB	1.161
IU → UB	29,692
PE → IU	2,536
SI → IU	1,089

Based on Table 9, the Facilitating Conditions hypothesis on Use Behavior has a t-value of 1.161 which is lower than the critical value of 1.96, so the hypothesis is rejected because it is not significant. Likewise, the Social Influence hypothesis on Intention to Use is also rejected because it only gets a t-value of 1.089.
On the contrary, the hypothesis*Intention to Use*on Use Behavior obtained a t-value of 29,692, far exceeding the significance threshold, so this hypothesis is accepted. The Effort Expectancy hypothesis on Intention to Use is also accepted because it shows a t-value of 5,365. Likewise, the Facilitating Conditions hypothesis on Intention to Use which has a t-value of 4,745, and the Performance Expectancy hypothesis on Intention to Use which obtained a t-value of 2,536, both of which are declared significant and accepted. Thus, of the total six hypotheses tested, four of them are accepted because they are significant, while the other two are rejected.

4. Effect Size (f^2)
This analysis stage aims to assess the relative contribution of each variable in the model, using the effect size (f^2) criteria where an f^2 value of at least 0.02 indicates a low impact, a value between 0.15 and below 0.35 indicates a moderate impact, and a value of 0.35 or more indicates a high impact.

Table 10: f-square

Hypothesis	f-Square	Information
EE → IU	0.066	Low
FC → IU	0.060	Low
FC → UB	0.003	Low
IU → UB	1,476	Tall
PE → IU	0.013	Low
SI → IU	0.003	Low

*Effect size*shows how much each variable contributes to the objective variable:

- IU → UB (1.476): Very large → usage intention has a strong influence on actual behavior.
- Other variables have small effects → for example, FC → UB is only 0.003, meaning there is almost no effect.

5. Predictive Relevance (Q^2)
Q^2 measures the ability of the model to predict the dependent variable. A positive value indicates the model has predictive power:

Table 11: Predictive Relevance Test Results

Endogenous Construct	Q²predict
IU	0.132
UB	0.088

IU (0.132) and UB (0.088) → the predictive power of the model is relatively low but still relevant.

6. Hypothesis Testing

Hypothesis testing in this study was conducted through five stages of structural model analysis, namely path coefficient testing, determination coefficient value (R-square), T-Test, Effect Size (f2), and Predictive Relevance (Q2). The results of the hypothesis testing are presented in Table 12.

Table 12: Hypothesis Test Results

Hypothesis	Indicator	*p-value*	Influence	*t-statistic*	Information
H1	EE → IU	0.000	Significant	5.365	Accepted
H2	FC → IU	0.000	Significant	4.745	Accepted
H3	FC → UB	0.247	Not Significant	1.161	Rejected
H4	IU → UB	0.000	Significant	29,692	Accepted
H5	PE → IU	0.012	Significant	2,536	Accepted
H6	SI → IU	0.277	Not Significant	1,089	Rejected

Based on the results of the hypothesis test shown in Table 12, hypothesis H1 shows a t-statistic value of 5.365 with a p-value of 0.000, indicating that Effort Expectancy significantly affects Intention to Use. This indicates that the easier a system is to use, the higher the user's intention to use the application. Therefore, H1 is declared accepted.

In the H2 hypothesis, the t-statistic is 4.745 and the p-value is 0.000, so it can be concluded that Facilitating Conditions have a significant effect on Intention to Use. This shows that adequate technical support and facilities help shape user intentions in using the application, making the H2 hypothesis accepted.

On the other hand, H3 shows insignificant results with a t-statistic of 1.161 and a p-value of 0.247. This means that the influence of Facilitating Conditions on Use Behavior is not statistically proven. Thus, the available facilities do not encourage users to actively use the application, so this hypothesis is rejected.

In contrast to H4, the statistical test results are very strong, with a t-statistic reaching 29,692 and a p-value of 0.000. This indicates that Intention to Use significantly influences Use Behavior, where strong intentions from users encourage them to actually use the application consistently. Therefore, this hypothesis is accepted.

Hypothesis H5 also obtained significant results, with a t-statistic value of 2.536 and a p-value of 0.012, indicating that Performance Expectancy has a positive influence on Intention to Use. In other words, the greater the user's expectation of the benefits of system performance, the greater their intention to use it. Therefore, this hypothesis is accepted.

Meanwhile, the H6 hypothesis produces a t-statistic value of 1.089 and a p-value of 0.277, which means that the influence of Social Influence on Intention to Use is not significant. This indicates that social factors from the surrounding environment are not strong enough to influence user intentions in using the system, so this hypothesis is rejected.

4. Conclusion

Based on the results of research and data analysis involving 400 respondents who use Blu by BCA Digital, using the UTAUT model approach, several conclusions can be drawn. User responses and acceptance of the Blu application are influenced by several factors within the UTAUT model. The data analysis shows that while most respondents have the intention to use the application, this intention does not always translate into actual usage behavior. The variables that significantly influence the intention to use the application are Effort Expectancy (ease of use), Facilitating Conditions (facilitation support), and Performance Expectancy (performance benefits). Meanwhile, Social Influence does not have a significant effect on the intention to use. The most dominant variable influencing actual usage behavior is Intention to Use, indicating that intention plays a key role in driving user actions. However, Facilitating Conditions does not have a direct impact on usage behavior. Overall, the UTAUT model can explain some aspects of user behavior, particularly through the path from Intention to Use to Use Behavior. Nevertheless, the R-square value suggests that other factors outside of the UTAUT model—such as trust, security, or user habits—may also influence user decisions. Of the six hypotheses tested based on the UTAUT model, four were found to be significant and accepted: the relationships between Effort Expectancy, Facilitating Conditions, and Performance Expectancy with Intention to Use, and the relationship between Intention to Use and Use Behavior. Two hypotheses were rejected due to lack of significance, namely the effect of Facilitating Conditions on Use Behavior and Social Influence on Intention to Use, indicating that not all variables have a strong direct influence on user behavior.

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