CHAPTER V

CONCLUSION

5.1 Conclusion

The research paper focuses on which variables affect Continuance Intention (Y), which is the intention to continue using mobile banking, and examines the impact of Effort Expectancy (X.1), Habit (X.2), and Performance Expectancy (X.3). The data source in this research is primary data obtained in the form of an online questionnaire. A total of 240 responses were collected during 10 December 2025 to 16 January 2026, and 170 responses were deemed valid and included in the final analysis. IBM SPSS Statistics was used in the analysis of data.

Since the classical assumption testing indicates that the regression residuals meet the normality requirement, hypothesis testing of the relationships between variables was conducted primarily using multiple linear regression. Based on the results in Chapter IV, the conclusions of this study are as follow:

1. The relationship between Effort Expectancy (X1) and Continuance Intention (Y) is positive and significant, meaning that H1 is accepted. The implication of this finding is that the easier the mobile banking application is to learn and use (e.g. clear menu, easy steps and smooth flow of the transactions), the stronger is the user intention to continue using it. That is, ease of use lowers resistance and the user becomes more at ease using the app to carry out their day-to-day financial tasks.
2. Habit (X2) is positively and significantly affect with Continuance Intention (Y). Therefore, H2 is accepted. This finding means that, when mobile banking has already become a habit (e.g. users are inclined to open the app and look at balance, transfer money, or pay bills every time), their intention to continue using the app becomes more stable and robust. What it implies is that the aspect

of habit is rather important since the action is no longer motivated solely by a conscious choice, but it is also supported by repetitive use that becomes normal and automatic.

3. Performance Expectancy (X3) has a positive and significant effect with Continuance Intention (Y).Hence, H3 is accepted. This result means that the bigger the user base thinks that the app enhances their performance (saves their time, performs transactions quicker and more conveniently, etc.), the more the intention to continue using it they have. Simply put, users will remain when they are convinced that the app actually provides significant value and benefits as opposed to other alternatives.

5.2 Research Implications

As presented in Chapter IV, this research indicates a positive and significant impact of Effort Expectancy (EE), Habit (HB), and Performance Expectancy (PE) on Continuance Intention (CI) to continue using wondr by BNI among Generation Z users. Moreover, this model demonstrates a meaningful explanatory power, where the Adjusted R Square (Adj. R^2) is 0.480. This means that these three variables explain approximately 48.0% of the variation in respondents' intention to continue using the application, while the remaining variation is influenced by other factors beyond the model.

1. Implication of Effort Expectancy

   The significant effect of Effort Expectancy indicates that perceived ease of use plays an important role in encouraging users to continue using wondr by BNI. This implies that the simpler and more intuitive the application feels, the more likely users are to keep using it over time. For implication, BNI can focus on a few concrete frictions that typically cause users to drop off: how quickly they can find key features, how many steps it takes to complete common transactions, and how

often they hit unclear labels or errors. Keeping the menu structure consistent, simplifying high-frequency flows, and improving in-app guidance because it is important especially for first-time users. By doing the several action like that wondr by BNI can make the experience feel more straightforward and reduce hesitation. Clearer error messages and recovery steps also help users feel in control, which can support stronger continuance intention over time.

2. Implication of Habit

The findings suggest that habit plays a meaningful role in continuance intention: once using wondr by BNI becomes part of a user's routine, continued use tends to happen more automatically, without much deliberate thought each time. This implies that BNI's focus should go beyond "making the app easy to use" and include making it easy to keep using until repeated actions become habitual. For wondr by BNI, that means reducing friction in the most frequent activities such as QRIS payments, transfers, and e-wallet top-ups and making these flows quick to access and consistent across sessions. Practical steps could include shortcuts to these high-frequency transactions, routine-based prompts (e.g., reminders aligned with typical payment or top-up patterns), and simple user flows that support daily financial tasks. In short, the goal is to design not only for usability, but also for repeatability so continued use naturally turns into a habit over time.

3. Implication of Performance Expectancy

The findings suggest that performance expectancy is a strong driver of continuance intention, which means users are more likely to keep using wondr by BNI when they consistently experience clear practical benefits from it. In other words, retention improves when the app helps users complete financial tasks more efficiently and with fewer disruptions in everyday use. This implies that BNI should focus on strengthening the app's functional value where it matters most by making

transactions faster and more reliable, minimizing errors or failed processes, and ensuring that key features feel dependable from day to day. It can involve increasing the speed and reliability of transactions, keep the useful financial information (spending overview, budgeting applications and savings reports) and features that simplify financial decision making. It means that users will be more inclined to stay loyal when they believe that the app is actually enhancing their financial management process and not only does the app look modern or provides simple banking services.

In general, these results suggest that the continuance intention should be maintained by a combination of usability Effort Expectancy, repeated routine formation Habit, and high Performance Expectancy. In the case of BNI, the realistic path is to ensure that make wondr by BNI should be convenient and reliable enough to be used on a daily basis and that should be designed in such a manner that it could be used repeatedly until it becomes a habitual activity among users.

5.3 Research Limitations

The research has various limitations which need to be taken into account when explaining the findings and when referring to them in the future studies:

1. Limited scope of respondents

   This paper focused only on Generation Z users of wondr by BNI who responded to the online survey. Therefore, the results may not be fully representative of all Generation Z users in different demographic segments or contexts, or users from other age groups who might have different digital behaviors and banking preferences that could lead to different usage patterns.

2. Limited variables in the research model

To explain Continuance Intention, the model only used three independent variables (Effort Expectancy, Habit, and Performance Expectancy). Even though this model explains a meaningful portion of CI (Adj. $R^2 = 0.480$), there remains unexplained variance that could be accounted for by other important factors not included in this study, such as trust, perceived security, service quality, social influence, facilitating conditions, or satisfaction.

3. Data collection method and potential response bias

   An online questionnaire was used to collect data. This method can develop bias since the responses will depend on what is reported by the respondents themselves, this can be subjected to bias due to their mood or interpretation of the statements or the respondents may be prone to giving us their best answer. Also, online distribution makes the researcher have no control over the respondents having full understanding of each item as intended by the researcher.

4. Cross-sectional research design

   The research design was cross-sectional, which implies that data had been gathered at a single time. Consequently, the research only captures the perception of the respondents at the time of the research and is unable to completely monitor how habit, expectation, or intention to further use the app will evolve over time as more features, policies, or user experience change are introduced.

5.4 Research Recommendations

Following the outcomes of this research, discussion, and conclusions, it is recommended to offer the following recommendations in order to enhance the future research as well as to offer some real-life guidance to the concerned parties:

1. Examine cross-generational targeting for underutilized wealth features

   Based on Table 4.6, Generation Z respondents mainly perceived QRIS (90.00%) and Transfer (84.12%) as the most useful features, while wealth-oriented features such as Life Goals (5.88%), Mutual Funds (3.53%), Deposits (2.94%), New Deposits (2.35%), and Bonds/Islamic Bonds (1.76%) were selected by only a small portion of users. Future research can compare Gen Z with other generations (e.g., Millennials) to identify which cohort is more inclined to use these features and what barriers (e.g., awareness, perceived risk, financial capability, or feature discoverability) explain the low adoption, so that promotional strategies can be more targeted.

2. Include additional variables to enrich the model

   As the existing model does not encompass all the variables that might contribute to Continuance Intention, future studies should introduce other variables that would be relevant in this context, i.e. trust, perceived security, facilitating conditions, social influence, service quality, perceived risk, satisfaction, or user experience. Inclusion of these variables can come up with a more detailed explanation of why users continue using wondr by BNI.

3. Use longitudinal or pre–post designs to capture habit formation over time

   Because Habit significantly influences continuance intention, future research can apply longitudinal (multi-wave) designs to observe whether habit strengthens after product updates, feature additions, or campaign exposure, and how this change affects continuance intention over time.

4. Decompose Performance Expectancy into more specific drivers

   Since Performance Expectancy is the strongest predictor in this study, future research can break it down into concrete dimensions (e.g., transaction

speed, reliability, error recovery, feature completeness) and test which dimensions most strongly drive continuance intention for wondr by BNI or any others mobile banking.

5. Test mediation/moderation mechanisms that match the current findings

   Future research can explore whether satisfaction or trust mediates the relationship between Effort Expectancy/Performance Expectancy and continuance intention, or whether financial literacy, digital literacy, and usage intensity moderate the impact of Effort Expectancy and Habit on continuance intention.