



UNIVERSITAS ANDALAS

THESIS

**FACTORS DRIVING GENERATION Z USERS' CONTINUANCE
INTENTION IN USING WONDR BY BNI MOBILE BANKING**

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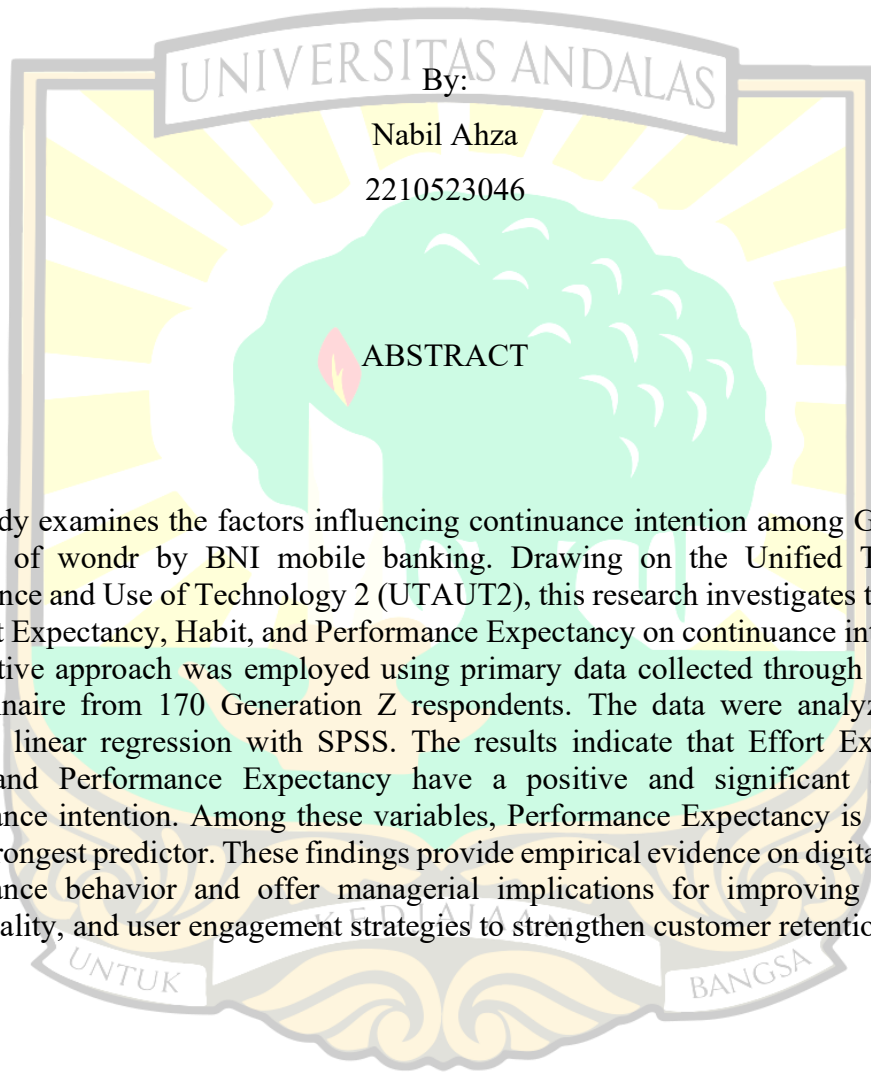
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ABSTRACT

This study examines the factors influencing continuance intention among Generation Z users of wondr by BNI mobile banking. Drawing on the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), this research investigates the effects of Effort Expectancy, Habit, and Performance Expectancy on continuance intention. A quantitative approach was employed using primary data collected through an online questionnaire from 170 Generation Z respondents. The data were analyzed using multiple linear regression with SPSS. The results indicate that Effort Expectancy, Habit, and Performance Expectancy have a positive and significant effect on continuance intention. Among these variables, Performance Expectancy is identified as the strongest predictor. These findings provide empirical evidence on digital banking continuance behavior and offer managerial implications for improving usability, functionality, and user engagement strategies to strengthen customer retention.

Keywords: Effort Expectancy, Habit, Performance Expectancy, Continuance Intention, Generation Z

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