

The Influence of Performance Expectancy, Effort Expectancy, and Trust on Interest in Using Digital Banking Among Gen Z in the Special Capital Region of Jakarta (DKJ)

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Abstract

This quantitative study aims to analyze the influence of performance expectancy, effort expectancy, and trust on behavioral intention to use digital banking among Generation Z in the Special Capital Region of Jakarta (DKJ). The research population comprised Gen Z individuals (aged 18–28 years) in DKJ who use digital banking services. Sampling was conducted using Cochran's formula and purposive sampling techniques, yielding 97 respondents. Data analysis employed Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach using SmartPLS 3.2.9 software. The results indicate that performance expectancy, effort expectancy, and trust positively and significantly influence behavioral intention to use digital banking.

Keywords: *Performance Expectancy, Effort Expectancy, Trust, Behavioral Intention, Digital Banking, Gen Z*

Pengaruh Ekspektasi Kinerja, Ekspektasi Usaha, dan Kepercayaan terhadap Minat Menggunakan Bank Digital pada Gen Z di Daerah Khusus Jakarta (DKJ)

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Abstrak

Penelitian kuantitatif ini bertujuan untuk menganalisis pengaruh ekspektasi kinerja, ekspektasi usaha, dan kepercayaan terhadap minat menggunakan bank digital pada Generasi Z di Daerah Khusus Jakarta (DKJ). Populasi penelitian adalah individu Gen Z (usia 18–28 tahun) di DKJ pengguna layanan bank digital. Pengambilan sampel menggunakan rumus Cochran dan teknik *purposive sampling*, menghasilkan 97 responden. Analisis data menggunakan *Structural Equation Modeling (SEM)* berbasis *Partial Least Squares (PLS)* melalui perangkat lunak SmartPLS 3.2.9. Hasil penelitian menunjukkan bahwa ekspektasi kinerja, ekspektasi usaha, dan kepercayaan berpengaruh positif dan signifikan terhadap minat menggunakan bank digital.

Kata kunci: Ekspektasi Kinerja, Ekspektasi Usaha, Kepercayaan, Minat Menggunakan, Bank Digital, Gen Z