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THE EFFECT OF PERCEIVED EASE OF USE AND PERCEIVED USEFULNESS ON MYBCA'S INTENTION TO USE IN GEN Z

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Abstract

This study examines how Generation Z's desire to utilize the myBCA mobile application is affected by perceived utility (PU) and perceived ease of use (PEOU) using trust as a mediating variable. To precisely capture behavioral patterns in digital financial services, the study model expands about the Model of Technology Acceptance. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to examine data from 70 respondents using a quantitative cross-sectional survey approach. The structural model showed high fit and strong predictive performance (Q square Intention to Use: 0.593). The results indicate that PU significantly and positively influences both Trust and Intention to Use. Conversely, PEOU significantly influences Trust, but doesn't directly impact the intention to use. The mediation analysis reveals that Trust fully mediates the PEOU-Intention to Use relationship, while partially mediating the relationship between PU and Intention to Use. These findings firmly suggest that Trust is a central psychological driver, transforming the perception of ease into actual adoption intention and substantially strengthening the impact of usefulness. The outcomes provide deep practical insights for financial institutions, highlighting the strategic importance of consistently strengthening user trust to enhance loyalty and adoption rates in the quickly changing digital banking market.

1. INTRODUCTION

The development of digital technology has caused significant changes in the banking and financial sectors. One of the real examples of the transformation of the financial and banking sectors is that customers no longer make conventional transactions at bank offices but can make financial transactions quickly, safely, and easily through mobile banking services which can be accessed anytime and anywhere, using a mobile phone as long as the internet is affordable. Improved internet infrastructure and penetration of smartphone use reaching 68.65% of the total population form a massive digital ecosystem (BPS, 2025).

As one of the originators of digital banking in Indonesia, Bank Central Asia (BCA) responded to this phenomenon by innovating digital banking services, namely releasing the myBCA application as a "super app" in the future. Meanwhile, in BCA's May 2024 upload, the myBCA application was named the "top of mind" mobile banking application among Generation Z in the 2024 Marketeers Youth Choice Award, which does not necessarily make the adoption of this application free from behavioral barriers.

The main problem in the adoption of digital banking in Gen Z does not lie in the accessibility of technology, but in the existence of psychological barriers and functional expectations. Gen Z is known as the generation digital

native, which is a generation that grows along with the development of the internet, social media, and digital applications. Gen has a fairly high standard for the user experience on an application or product. Based on internal data, there has been an increase in the frequency of digital transactions, which is 22.2% compared to 2023 (BCA, 2025), but this high transaction rate is often transactional and does not necessarily reflect loyalty based on trust. There is a behavioral issue that arises, namely downloading applications just because of the trend, but being reluctant to do more complex financial transactions due to the emergence of a sense of distrust in the credibility of security and functionality that is considered not intuitive. Therefore, this study focuses on identifying whether the barriers to myBCA's adoption are more influenced by psychological factors (trust) or functional factors (ease and usability).

Regarding the Technology Acceptance Model (TAM), which Davis (1998) introduced, the Technology Acceptance Model (TAM), it is explained that the variables Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) which are part of the Technology Acceptance Model (TAM) have a role in building Intention to Use. In the context of mobile banking, the traditional TAM model is considered not strong enough without involving the Trust variable.

Referring to previous studies that found theoretical tensions that showed inconsistent results regarding the role of Trust. Chawla & Joshi (2017) and Rohmatin & Firmansyah (2024), emphasizing that the Trust becomes an important mediator who mediates between the functional aspects and the intention of use. However, the opposite (Wimaflora, 2024) proves that Trust does not take part as a mediator, but is more dominant in customer satisfaction. Furthermore, According to Wulandari & Febriatmoko (2025) the study's findings demonstrated that, in the absence of mediation trust, PEOU and PU had no direct impact on the offender's intention, while Tarigan & Shu (2025) found that ease of use had no effect on purchase intent and trust did not mediate in their model.

The study found that based on the findings above, there were differences in outcomes or effects related to the role of mediation variables, namely trust between the perception of convenience, the perception of usability and the intention to use. This inconsistency implies that the function of the Trust is highly dependent on the context of the application and the user's demographic profile. Currently, studies that specifically evaluate myBCA, which is an application that integrates all BCA services in one system, are still limited, especially those aimed at Gen Z who have unique security and convenience preferences compared to previous generations. This research is here to align the findings of these different findings by re-examining the Trust's position as a mediator in the myBCA super app ecosystem.

This research aims to determine the connection between the perception of ease and usefulness of the application to the intention of use, as well as to explain how Trust can be a link of this relationship in myBCA users in the Generation Z category. young.

2. LITERATURE REVIEW

2.1 Conceptual and Theoretical Background

Perceived Ease of Use (PEOU) is a condition when a person assumes that a system or technology can be operated without requiring a lot of effort. In a super app ecosystem like myBCA that combines investments, credit cards, and QRIS in one system, the convenience mechanism is no longer just "open", but the extent to which the complexity of banking services can be simplified through an intuitive interface. For Gen Z, who have a short attention span, PEOU becomes a functional prerequisite when the application is considered difficult to learn, so the intention to try to explore risky financial features will be hampered.

Perceived Usefulness (PU) is a person's belief that the use of a system or technology can add clear and tangible benefits or benefits. Arta & Azizah (2020) in Saputra & Rafiq (2021) explained that PU is the assumption of a useful system that tends to trigger interest in use by consumers. In myBCA's service, PU acts as a value driver. When myBCA is able to offer features such as time efficiency in bank transactions or investment portfolio management in one application, Gen Z will be more motivated to adopt the system more gradually.

Trust is a user's subjective belief in the service provider that it will act according to its commitment and complete all obligations despite uncertainties and risks in the service process. According to Lu, Yang, Chau & Cao (2011) in Naufaldi & Tjokrosaputro (2020) Viewing trust as an individual belief that arises when a user is in a risky situation. In the digital banking sector, trust is not just an additional attribute, but a risk mitigation mechanism. For Gen Z, trust arises from two directions, the first is based on technical competence where the application shows that errors are rare. Then the second is integrity where the security of funds and personal data that is sensitive to the determinant of positive perception of functional features (easy and useful) can be converted into real usage behavior without fear of financial loss.

Intention to Use is a trigger from a person or a person's desire that is deliberately and really planned to do certain actions or behaviors. According to Kurniasari (2018) in Saputra & Rafiq (2021) Explains that the interest in using is the individual's will to carry out the behavior in question. In this study, the intention to use is not just a misguided desire, but a power to act that is measured through a plan of regular and continuous use. The formation of use intentions in Gen Z is influenced by the accumulation of functional experience (PEOU and PU) that has been validated by the safe race (Trust). The intention of use is reflected in the desire of users to integrate myBCA into their

daily lives and make it the main platform for transactions in the future. As an output variable, Intention to Use It is proof of the success of a digital transformation in changing user preferences from traditional methods to the super app ecosystem.

2.2 Empirical Review and HypothesisPrevious Research

Variation in results in the previous literature suggests that the application risk profile acts as a constraint of the conditions that created a gap in this study.

Tabel 1. Summary of previous research

No.	Researcher & Year	Object/Country	Findings	Analysis of Contradictions
1	Chawla & Joshi (2022)	Mobile banking, India	PEOU and PU increase Trust that affects Intention to Use	In pure banking, Trust is mandatory because the risk of losing funds is high
2	Rohmatin & Firmansyah (2024)	Fintech, Indonesia	Through Trust mediation, PEOU and Security have a major impact on Intention to Use.	Gen Z in Indonesia is very sensitive to data security issues on third-party platforms.
3	Wimaflora(2024)	JConnect Mobile app users	Customer satisfaction acts as a mediation between PEOU and PU for the intention of reusing	The object is a regional bank with customers who tend to be traditionally loyal, not digital native.
4	Wulandari & Febriatmoko (2025)	Dana e-wallet users in Semarang City, Indonesia	There is no discernible direct impact of PEOU on behavioral intention. Trust has a mediating role between PEOU and PU on behavioral intention.	E-wallet applications are often considered "small money", so convenience alone is not enough without a guarantee of balance security.
5	Tarigan & Shu (2025)	Users Tiket.com	PU has an influence on purchase intentions. PEOU has no effect on the purchase intent.	Ticket e-commerce transactions are ephemeral (not rutin), so the long-term functional aspects are less influential.

Source: Compiled by author, 2025

Based on Table 2.1, It is evident that trusts frequently play a minor role in single-use transaction applications, while they frequently serve as mediators in long-term asset management applications. myBCA as a banking super app has a high risk profile that requires strong Trust mediation to change the perception of Gen Z into real use intentions.

This research refers to the modified framework of the Technology Acceptance Model (TAM) developed by Davis (1989). In the previous TAM model, it was explained that perceived convenience (PEOU) and perceived usefulness (PU) are the main triggers for the intention to use (Intention to Use) an application or technology. However, given the modern digital services landscape, there is a need to integrate the trust factor as a link in this flow.

This study focuses on examining the role of Trust as a single mediation variable. This aims to explain how users research on the convenience and benefits of the application collectively results in the intention to use myBCA among Gen Z. This research model does not test the direct relationship between PEOU and PU, but rather looks at the impact on the intention to use through the Trust mechanism.

1. The connection between trust and PEOU
   The ease experienced when using the system can trigger an increase in user trust. This suggests that the assumption that the application is not difficult will be more reliable (Chawla & Joshi, 2017)
2. Relationship between PU and Trust
   When users believe that applications can provide real benefits and help carry out financial activities, the tendency to trust applications or systems will increase significantly (Muhajirin, 2023)
3. The relationship between Trust and Intetion to Use
   A high level of trust in the application is a driver for the intention to use the service in a sustainable and consistent manner (Chawla & Joshi, 2017)
4. The connection between Intention to Use and PEOU
   An application, when used to make it easier, will trigger the individual's desire to adopt and use it (Paramita & Hidayat, 2023)
5. The relationship between PU and Intetion to Use

The assumption that applications are able to provide real benefits and value is a motivational tool to encourage the intention to use and utilize the application (Rohmatin & Firmansyah, 2024)

6. The role of the Trust as a mediator
   Trust acts as a link between user perception of the PEOU and PU of the application and the decision to use it. PEOU and PU are met, so a Trust is formed, thus forming and strengthening the intention to use myBCA. (Muhajirin, 2023)

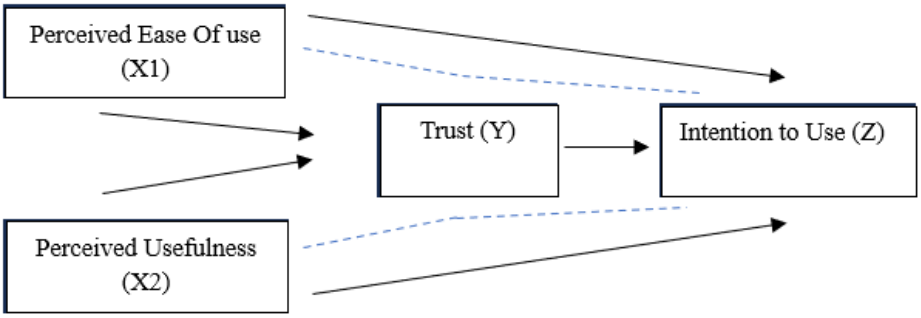


Figure 1. Diagram Hubungan Antar Variabel
Source: Compiled by author, 2025

Based on the description of the framework above, the following hypotheses can be made:
H1: PEOU has a positive effect on Trust
H2: PEOU has a positive effect on Intention to Use
H3: PU has a positive effect on Trust
H4: PU has a positive effect on Intention to Use
H5: Trust has a positive effect on Intention to Use
H6: Trust mediates the influence of PEOU on Intention to Use
H7: Trust mediates the influence of PU on Intention to Use

3. RESEARCH METHODOLOGY

3.1 Types and Approaches to Research

This research is classified as quantitative, explanatory research. This research aims to decipher the cause and effect among the variables studied through the hypothesis testing process. The choice of this quantitative approach was triggered by the desire to determine the amount of influence of PEOU and PU on Intetion to Use through the Trust intermediary.

The research approach used is the survey method. In its implementation, primary data is collected efficiently by distributing it online to a number of respondents who meet the criteria. This approach was established because it is considered effective and fast to get perceptions and responses from a number of respondents in a short time.

3.2 Research Location and Time

This research is limited to the Indonesian region. The distribution of the questionnaire was carried out online and can be accessed by all respondents who are included in the criteria without any regional restrictions. The research started from September to December.

3.3 Populasi dan Sampel

The population in the study is Generation Z in Indonesia who use the myBCA application. Gen Z is defined as individuals born between 1997 and 2012, with an age range of 18-28 years old by 2025.

The research sample is a group of people selected from a large population (Sekaran & Bougie, 2017 in Ravella (2021). The sample aims to be able to reflect and provide an overview of the general characteristics of the entire population studied. According to Arikunto (2017) in Ravella, the determination of the number of samples can be calculated using the Margin of Error formula:

$n = Z^2 : (4(moe)^2)$

Description:
n = Number of samples
Z = The level of confidence needed in determining the sample is 95% which means a Z-Score value of 1.96
moe = Moe stands for margin of error as a tolerable margin of error.
In this study, the limit used is 10% equal to 0.1.
Calculation:
$n = 1.96^2 : (4(0.1)^2)$
$n = 3.8416 : 0.04$
n = 96.04 rounded to 97

The minimum number of samples in this study is 97 respondents. In the online data collection process, 115 respondents were successfully collected. However, in an effort to ensure data quality, a data cleaning process is carried out, namely eliminating respondents who give spam answers or the same and eliminating outlier data that can interfere with model estimation. After this process, the results of 70 respondents were obtained as the final sample in this study. Although the number of final samples was below the initial target of 97 to 70, this number still met the statistical adequacy requirements to use PLS SEM based on the following criteria.

The calculation of sample size in accordance with Hair et al (2017) can be calculated by adding the paths that lead to the dependent variable with the largest number of paths, then multiplying 10 as the minimum number of samples (Ngantung, 2022). In this model, the Intention to Use variable has 3 influence paths, namely PEOU, PU, and Trust, so a minimum sample of 30 is sufficient. With a sample of 70 respondents, the model still has enough statistical power to detect indirect effects due to the use of the Bootstrapping method (5000 sub-samples) on SmartPLS. This method is a very robust non-parametric technique for small to medium sample sizes in testing the significance of mediation

3.4 Sampling Techniques

This study uses the purposive sampling method. This technique is used because it is considered to be able to screen and assign sample members based on criteria relevant to the study. Determination of criteria to ensure the validity of the data collected. This study determined that respondents were included in the category of Generation Z who were between 18 and 28 years old. In addition, respondents must have real experience using the myBCA application for at least 3 months of use. This is an effort to ensure that the responses received come from active myBCA users and from Gen Z.

3.5 Data and Data Collection Techniques

Both primary and secondary data were used in this study. Primary data is information obtained through online questionnaires sent using Google Forms. Scientific studies, journals, articles, and reports that support hypotheses and earlier study findings are examples of secondary data.

This study collected data by means of a survey through the distribution of questionnaires. The method applied is a closed-type questionnaire, which is a predominantly questioned questionnaire that only allows respondents to choose from a series of answer options that have been determined by the researcher. This questionnaire's goal is to gather pertinent and specific information on the use of myBCA among Gen Z according to the topic studied. In addition, conduct a literature study to enrich insights supporting analysis and theory in research.

3.6 Measurement Scale

The measurement method in this study is the Likert scale. The likert scale is an instrument designed to quantify the attitudes, views, or judgments that individuals or groups have on a phenomenon (Sugiyono, 2017, in Ravella, 2021). This scale aims to change subjective perceptions such as agreeing or disagreeing about an event into numerical data. After that, this numerical data can be calculated and analyzed so that it can be interpreted statistically. The range of response options provided to respondents is as follows:

Tabel 2. Likert Scale Measurements

Statement	Score
Strongly Agree	5
Agree	4
Hesitation	3
Disagree	2
Strongly Disagree	1

Source: Sugiyono (2017) in Ravella (2021)

3.5 Variable Operationalization

Research variables refer to certain attributes or factors that are the focus of a scientific study. These factors have the potential to fluctuate or change between objects within the same group, making it possible to analyze and infer (Haifa et al., 2025). Meanwhile, variable operationalization is an attribute, trait or activity that has a certain range of values that have been determined by the researcher. According to Sugiyono (2017) in Ravella (2021), the variable is transformed into a measurable and empirically studied form before the final result is drawn as a conclusion.

Variables are divided into 2 types, namely free variables and bound variables. A variable that causes the existence or alteration of another variable is called an independent variable, while a bound variable is a variable that is the result or influenced by an independent variable. In this study, it consists of 3 independent variables, namely PEOU, PU and Trust as mediators, and bound variables Intention to Use.

Table 3. Variable Operations

Variabel	Indikator	Indicator	Measurement Scale
PEOU (Davis) (X1)	Easy to Learn	The myBCA app is easy to learn	Likert Scale (1-5)
	Cotrollable	Features are easy to control	
	Clear	The app's interface is clear and easy to understand	
	Flexible	Flexible application for a wide range of transactions	
	Understandable	Users quickly become proficient in using it	
	Easye to Use	Easy-to-use app	
PU (Davis) (X2)	Quick	Apps help make transactions faster	Likert Scale (1-5)
	Performance	Improve user performance in managing finances	
	Productivity	Make users more productive	
	Effectiveness	Increase effectiveness in financial activities	
	Easier	Simplify financial activities	
	Usefull	Useful application in daily activities	
Trust (McKnight) (Y)	Integrity	BCA cares about the needs of its users	Likert Scale (1-5)
	Benevolance	BCA has an honest and trustworthy reputation	
	Competance	BCA has the ability and a competent system to maintain user data	
Intention to USe (Leon) (Z)	Future	Intention to continue using myBCA in the future	Likert Scale (1-5)
	Frequent	Plan to use myBCA frequently	
	Daily	Using myBCA in daily activities	
	Regular	Wear myBCA regularly	

Source: Author (2025)

3.8 Data Analysis Techniques

Structural Equation Modeling (SEM) with a base Partial Least Square (PLS) using the program SmartPLS are the methods employed in this study. According to Iba & Wardhana (2023), PLS SEM is a multivariate statistical approach that excels in analyzing the relationships between variables that are directly or indirectly hidden. PLS SEM is often used in technology user behavior research, due to its strong ability to comprehensively estimate how one factor might affect another. In addition, this technique remains reliable even though the sample size of the study is not large. This technique goes through several stages including:

1. Research Model Specifications
   The Technology Acceptance Model (TAM) hypothesis serves as the foundation for this study model, but modified by adding the Trust variable as a mediation. The tests in this model are divided into 2 namely:
   a) The purpose of the Measurement Model (Outer Model) is to clarify how indicators relate to latent constructs.
   b) The causal relationship between variables is explained by the Structural Model (Inner Model).
2. Evaluation of the Outer Model
   At this stage, it is ensured that the measuring tool, namely the questionnaire, is accurate and consistent before testing the relationship between variables. At this stage, there are 3 tests, namely the convergent validity test, the discriminant validity test, and the construct reliability test. First, the convergent validity test is said to be valid if loading factor more than 0.7 and Average Variance Extracted (AVE) more than 0.5. On the other hand, Hair et al., (2021) stated that the outer loading value in the range of 0.40 – 0.70 can be maintained (Prabandari, 2023). Second, the reliability test shows that the data is reliable/consistent if the value of composite reliability (CR) and Cronbach's alpha reach more than 0.7. According to Ghozali in Prabandari, (2023), value composite reliability (CR) and Cronbach's alpha >0.6 are declared reliable.
3. Inner Model Evaluation
   The next stage is to test the hypothesis that has been made by looking at the quality and strength of the correlation between the variables. There are four criteria evaluated. First, the degree to which the independent variable can account for the variation of the dependent variable is ascertained using the R square value. The R-square number, which ranges from zero to one—the closer it is to 1, the better—indicates that independent factors can account for the variety of endogenous variables. Second, measure effect size to find out the specific contribution of a variable to other constructs. According to Cohen (1988) the f-square value of the effect can be classified into 3, namely small 0.02, medium 0.15, and large 0.35. Third, the value of path coefficient to show the direction and strength of the influence that occurs between variables. According to Hair et al, the value path coefficient is -1 to +1, the closer 1+ is to a strong positive relationship and the closer to -1 is to a strong negative relationship. Fourth, counting predictive relevance (Q Square) to determine the overall ability of the model to predict future

observation values (Fauzi, 2022). According to Hair et al in Indra (n.d.) classifying the value of the Q square into 3 which is small (0.02), medium (0.15), and large 0.35.

4. Significance Test
   At this stage, testing is carried out to clarify the influence between variables whether they are true or just coincidental. The test uses the bootstrapping method. The relationship is considered significant if the t-statistic is more than 1.96 or the p-value is less than 0.05 for the significance level is 5% or the alpha is 0.05.
5. Mediation Test
   Furthermore, testing indirect influences, such as PEOU through trusts. Mediation is significant if the indirect path has a p-value of less than 0.05. If the trust removes direct influence, this is called full mediation. Meanwhile, if trust and direct influence are equally significant, it is called partial mediation.

4. RESULT AND DISCUSSION

4.1 Outer Model Testing

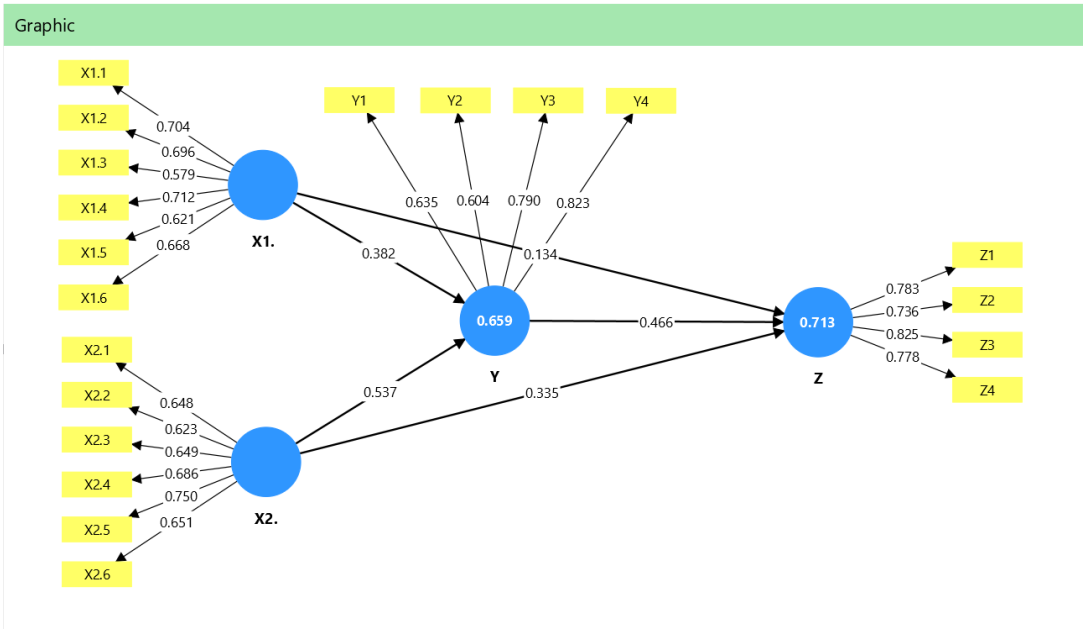


Figure 2. Graphic output SEM PLS
Source: Compiled by author, 2025

1. Validity Test

Table 4. Validity Test

Variabel	Indicator	Outer Loading	AVE	Remarks
PEOU (X1)	X1.1	0.704	0.442	Valid
	X1.2	0.696		
	X1.3	0.579		
	X1.4	0.712		
	X1.5	0.621		
	X1.6	0.668		
PU (X2)	X2.1	0.648	0.448	Valid
	X2.2	0.623		
	X2.3	0.649		
	X2.4	0.686		
	X2.5	0.75		
	X2.6	0.651		
Trust	Y1	0.635	0.517	Valid
	Y2	0.604		
	Y3	0.79		
	Y4	0.823		
Intention to Use	Z1	0.783	0.61	Valid
	Z2	0.736		
	Z3	0.825		
	Z4	0.778		

Source: Data processing (2025)

Table 4.1 demonstrates the outer loading of each indicator value between 0.579 and 0.825. This result nevertheless satisfies the retention criterion because it is over the minimal limit of 0.40, despite the indicator being below 0.7 (X1.3 of 0.579).

The AVE value in the PEOU (0.442) and PU (0.448) variables has not reached the standard threshold of 0.50. This condition indicates that the variety of errors is more dominant than the variety described by the contract, so it has the potential to affect the precision of measurement. However, referring to the argument of Hair et al., convergent validity is still stated to be fulfilled if the AVE value below 0.5 is supported by a Composite Reliability (CR) value that exceeds 0.6. Because the CR values of PEOU (0.826) and PU (0.829) have met these criteria, all indicators are maintained in order to maintain the internal consistency of the structural model.

2. Reliability Test

Table 5. Reliability Test

Variabel	Cronbach's Alpha	Composite Reliability	Remarks
PEOU	0.749	0.826	Reliabel
PU	0.756	0.829	Reliabel
Trust	0.685	0.808	Reliabel
Intention to Use	0.786	0.862	Reliabel

Source: Data processing (2025)

Based on Table 4.2, it shows that all variables have a Cronbach alpha value of >0.6 and a composite reliability of >0.7. Therefore, all variables are reliable and consistent as a measuring tool.

4.2 Inner Model Testing

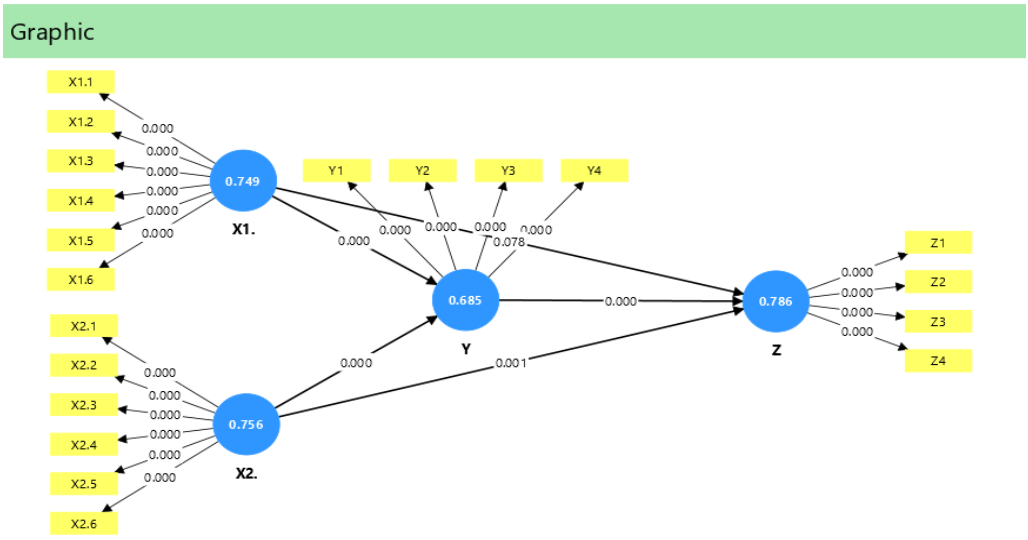


Figure 3. Graphic output Boostraping
Source: Compiled by author, 2025

1. Coefficient of Determination Test – R Square

Table 6 R Square

Variabel	R Square
Trust	0.659
Intention to Use	0.713

Source: Data processing (2025)

Based on Table 4.3, it can be seen that the Trust value reaches 0.659 which means that 65.9% of the data diversity of trust variables can be explained by other variables in models such as PEOU or PU. The exogenous variable can supply information to forecast the Trust variable, according to the R-square value, which is around 1.

Furthermore, the Intention to Use value is 0.713 which indicates that 73.3% of the variation of the Intention to Use variable can be explained by the PEOU, PU or Trust variable. This value shows the independent variable that explains Intention to Use. This value shows that the model has a strong ability to explain the various intentions to use myBCA on Gen Z.

2. Effect Size

Table 7. F Square

	Original Sampel	Categories Effect
X1. -> Y	0.301	Medium
X1. -> Z	0.033	Small
X2. -> Y	0.593	Large
X2. -> Z	0.172	Medium
Y -> Z	0.258	Medium

Source: Data processing (2025)

Based on Table 4.6, the value of f-square PU contributes the most to predicting the Trust with the f-square number reaching 0.593. In addition, it can be seen that the relationship with a moderate effect is PEOU to Trust worth 0.301, Trust to Intention to Use value 0.258 and PU to Intention to Use at 0.172. This condition indicates that PU and PEOU have a fairly important role in Trust and Intention to Use. However, this does not apply to the relationship of PEOU to Intention to Use because the f-square value of 0.033 falls into the low or weak category among the overall model. This indicates that the utility factor is much more determinant than the convenience factor for Gen Z.

3. Path Coefficients

Table 8. Path Coefficients

	Hypothesis	Coefficient	T Statistics	P Values	Verdict
X1. -> Y	H1	0.382	3.889	0.000	Accepted
X1. -> Z	H2	0.134	1.420	0.078	Rejected
X2. -> Y	H3	0.537	5.571	0.000	Accepted
X2. -> Z	H4	0.335	2.977	0.001	Accepted
Y -> Z	H5	0.466	4.291	0.000	Accepted

Source: Data processing (2025)

Based on Table 4.4, the direct influence can be interpreted as follows:

Hypothesis 1: PEOU has a positive effect on Trust

Perceived Ease of Use has a positive and significant effect on the Trust. This indicates that the myBCA application has features that are considered very useful for Gen Z, which has an effect on increasing trust when using the myBCA application.

Hypothesis 2: PEOU has a positive effect on Intention to Use

Perceived Ease of Use does not have a significant positive effect on Intention to Use. This condition indicates that myBCA users, especially among Gen Z, think that easy to use is not an advantage to use because there are other triggers that encourage use such as trust and usability.

Hypothesis 3: PU has a positive effect on Trust

Perceived Usefulness has a positive and significant effect on the Trust. The value of the coefficient is seen to be the largest among other hypotheses, this condition indicates that the key factor that shapes and maintains Gen Z's trust is the benefits obtained from the myBCA application.

Hypothesis 4: PU has a positive effect on Intention to Use

Intention to Use is positively and significantly impacted by perceived usefulness. This demonstrates that Gen Z believes that a system's or application's usability is crucial. Because it is thought to be effective and efficient in meeting its needs, the myBCA application is still in use.

Hypothesis 5: Trust has a positive effect on Intention to Use

Trust has a positive and significant effect on Intention to Use. Trust as a mediating variable is an important psychological impulse. The trust formed in Gen Z due to PEOU and PU will trigger the formation of a sense of security to use myBCA. With this, the intention to use and rely on the MyBCA application will increase.

4. Mediation Test

Table 9. Specific Indirect Effect

	Indirect effects (Original sample)	T statistics	P values	Remarks
X1. -> Y -> Z	0.178	2.734	0.003	Significant Full Mediation
X2. -> Y -> Z	0.250	3.244	0.001	Significant Partial Mediation

Source: Data processing (2025)

Based on Table 4.5 it is known that:

Hypothesis 6: Trust mediates the influence of PEOU on Intention to Use

Trust mediates fully and significantly, although hypothesis 2 is rejected. Looking at this condition, it shows that PEOU does not have enough power to make Gen Z intend to use myBCA, but PEOU can have an effect if it has gone through the formation of a Trust. So it can be concluded that convenience is only limited to forming trust among Gen Z, while the intention to use will be driven by trust.

Hypothesis 7: Trust mediates the influence of PU on Intention to Use

The trust mediates significantly and partially. It is said to be partial because PU has been proven to have a significant influence both through the Trust and directly on the intention to use. These findings indicate that Gen Z is of the view that usefulness (PU) is very crucial in encouraging the use of the myBCA application. It can be understood that the benefits provided by myBCA that are accompanied by trust will trigger an increase in using the application.

5. Q Square

Table 10. Q – Square

Variabel	Q square	Category
Y (*Trust)*	0.598	Relevance of large predictions
Z (*Intention to Use)*	0.593	The relevance of big predictions

Source: Data processing (2025)

Table 4.6 shows the Q square results of the variables Trust (0.598) and Intention to Use (0.593), which have values greater than zero. This demonstrates the adequate predictive significance of the model used in this investigation. This model has very strong predictive power and can be used to predict trust and intention to use the myBCA application in Gen Z.

4.3 Analysis of Asymmetric Effect in myBCA Adoption

Based on the test results, this study found a significant asymmetric effect between ease of use (PEOU) and usefulness (PU) in Gen Z respondents. For Generation Z, the ease of interface has been considered a basic standard that is no longer able to trigger transaction intentions independently without a sense of security. Conversely, the functional benefits in supporting daily activities become the main rational reason that is instantly converted into intent to use. This asymmetry explains why partial mediation for PU to affirm that trust is an absolute prerequisite for the convenience aspect, but serves as an added value for the benefit aspect.

5. CONCLUSION

1. Data Quality (Validity and Reliability)
   All the metrics used to assess PEOU, PU, Trust, and Intention to Use are reliable and consistent. Even though there are PEOU and PU variables with AVE values below 0.5, the measuring tool is still declared valid because it is supported by a high Composite Reliability (CR) value of more than 0.7, so that the test results are still considered stable and reliable.
2. Relationship Test Results
   There is an asymmetrical influence between usability and convenience factors in driving the intention to use myBCA in Gen Z:

a) Perceived Usefulness is the key variable, which is the most powerful predictor of all models. PU not only has a great effect on the Trust, but also directly affects the Intention to Use. This confirms that the benefits that Gen Z feel from myBCA are the main driving factor for them to use the app.

b) Trust has a central role as a driver of the intention to use. Without trust, Gen Z is less likely to use the myBCA application.
c) Perceived Ease of Use has no direct effect, may affect the Trust but does not affect the Intention to Use. This shows an asymmetry where ease of navigation is only considered a basic standard and is not strong enough to trigger transaction intent without the encouragement of other factors. For Gen Z, convenience alone is not enough to trigger the intention to use myBCA.

3. The Role of Mediation

a) The Trust mediates the PEOU against the Intention to Use (Full Mediation). The ease of myBCA's features alone is not enough to encourage intention to use, PEOU will only be effective if it succeeds in fostering trust in Gen Z first.
b) The trust mediates the PU against the Intention to Use (Partial Mediation). The usefulness of myBCA is already strong independently to encourage the intention of use, but its influence becomes much stronger when accompanied by high trust.
c) Model Predictability
d) The structural model tested in this study has a high Predictive Relevance (>0.5), which confirms that this research framework is very relevant and effective as a basis for predicting the level of Trust and Intention to Use of myBCA applications in Generation Z.

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