

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh *Effort Expectancy*, *Price Value*, dan *Habit* terhadap *Behavioral Intention*, serta dampaknya terhadap *Use Behavior* dalam konteks penggunaan layanan bank digital oleh Generasi Z. Penelitian ini menggunakan pendekatan kuantitatif melalui metode survei terhadap 195 responden yang merupakan pengguna aktif layanan bank digital. Analisis data dilakukan menggunakan *Structural Equation Modeling* (SEM) berbasis *Partial Least Squares* (PLS) dengan bantuan perangkat lunak SmartPLS 4.1.

Hasil penelitian menunjukkan bahwa *Effort Expectancy*, *Price Value*, dan *Habit* berpengaruh positif signifikan terhadap *Behavioral Intention*. Selanjutnya, *Behavioral Intention* dan *Habit* juga berpengaruh signifikan terhadap *Use Behavior*, sedangkan *Effort Expectancy* tidak memiliki pengaruh langsung terhadap *Use Behavior*. Temuan lainnya mengindikasikan bahwa *Behavioral Intention* berperan sebagai variabel mediasi dalam hubungan ketiga variabel independen terhadap *Use Behavior* dengan mediasi penuh pada *Effort Expectancy* dan *Price Value*, serta mediasi parsial pada *Habit*. Temuan ini menegaskan pentingnya pembentukan niat dan kebiasaan penggunaan dalam mendorong adopsi layanan bank digital di kalangan Generasi Z.

Kata kunci: *effort expectancy*, *price value*, *habit*, *behavioral intention*, *use behavior*, bank digital, generasi z

ABSTRACT

This study aims to analyze the influence of Effort Expectancy, Price Value, and Habit on Behavioral Intention, as well as its impact on Use Behavior in the context of digital banking services usage among Generation Z. A quantitative approach was employed through a survey method involving 195 active users of digital banking services. Data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach, utilizing SmartPLS 4 software.

The results indicate that Effort Expectancy, Price Value, and Habit have a significant positive effect on Behavioral Intention. Furthermore, both Behavioral Intention and Habit significantly affect Use Behavior, while Effort Expectancy does not have a direct impact on Use Behavior. The study also found that Behavioral Intention acts as a mediating variable in the relationship between the three independent variables and Use Behavior with full mediation occurring in the relationships between Effort Expectancy and Price Value toward Use Behavior, and partial mediation in the relationship between Habit and Use Behavior. These findings highlight the importance of fostering intention and habitual usage to enhance the adoption of digital banking services among Generation Z.

Keywords: *effort expectancy, price value, habit, behavioral intention, use behavior, digital banking, generation z*