THE INFLUENCE OF PERCEIVED VALUE AND PERCEIVED EASE OF USE ON INTENTION TO USE OF WONDR APPLICATION BY BNI AMONG GEN Z CUSTOMERS IN MANADO

PENGARUH PERSEPSI NILAI DAN PERSEPSI KEMUDAHAN TERHADAP NIAT MENGGUNAKAN APLIKASI WONDR BY BNI PADA CUSTOMER GEN Z DI MANADO

By:
Gracia Nikita Lahope[1]
David P.E. Saerang[2]
Maria V. J. Tielung[3]

[123]International Business Administration, Management Department
Faculty of Economics and Business
Sam Ratulangi University Manado

E-mail:
[1]gracialahope@gmail.com
[2]d_saerang@unsrat.ac.id
[3]mariatielung@unsrat.ac.id

Abstract: This study aims to analyze the influence of perceived value and perceived ease of use on the intention to use the Wondr application by BNI among Generation Z costumers in Manado. Wondr is a digital innovation developed by BNI in the field of mobile banking, designed to provide greater convenience and added value for its users, especially Gen Z, who dominates digital banking users. This research uses a quantitative approach, with data collected through questionnaires distributed to Gen Z respondents who have used the Wondr application. The data were analyzed using multiple linear regression. The results show that both perceived value and perceived ease of use have a significant influence both partially and simultaneously on the intention to use. These findings highlight the importance of perceived value and ease of use in shaping the intention to use mobile banking among younger generations.

Keywords: Perceived Value, Ease Of Use, Intention To Use, Mobile Banking

Abstrak: *Penelitian ini bertujuan untuk menganalisis pengaruh nilai yang dirasakan dan kemudahan penggunaan yang dirasakan terhadap niat untuk menggunakan aplikasi Wondr by BNI pada konsumen Generasi Z di Kota Manado. Aplikasi Wondr merupakan bentuk inovasi digital dari BNI dalam layanan mobile banking yang bertujuan memberikan kemudahan dan nilai tambah bagi penggunanya, khususnya Gen Z yang mendominasi pengguna layanan digital banking. Penelitian ini menggunakan pendekatan kuantitatif melalui kuesioner yang disebarkan kepada responden Gen Z yang sedang atau pernah menggunakan aplikasi Wondr. Analisis data dilakukan menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa perceived value dan perceived ease of use berpengaruh signifikan baik secara parsial maupun simultan terhadap intention to use. Temuan ini menegaskan bahwa persepsi terhadap nilai dan kemudahan aplikasi memainkan peran penting dalam membentuk niat penggunaan mobile banking di kalangan generasi muda.*

Kata Kunci: *Perceived Value, Perceived Ease Of Use, Intention To Use, Mobile Banking*

INTRODUCTION

Research Background

By looking at esxisting technology developments and changes of lifestyle, the banking industry is also starting to adapt to meet the consumer needs. One of the application of technology in banking services is the presence of mobile banking, which not only results in increased efficiency, but also a better customer experience. Mobile banking (M-banking) is a banking service that is carried out via mobile device. The use of technology in the banking service system is also considered to have a beneficial impact.

Behavioral intention to use a service can be interpreted as the degree to which a person has consciously planned to engage or not engage in a particular activity in the future (Brezavšček et al., 2016). In the context of consumer behavior, perceived value and perceived ease of use play significant roles in influencing customer intentions. Perceived value is related to how a person views the benefits and value provided by a company. Perceived

ease of use is one of the factor that effect the intention to use. It relates to the extent to which users believe the utilizing a specific service or application will offer them substantial advantages.

In Indonesia, many banks have developed mobile banking, one of which is Bank Negara Indonesia (BNI). The demand for speed and ease in transaction has encouraged BNI to create the newest banking app namely Wondr by BNI. The Wondr by BNI can be downloaded via App Store or Google Play on each customer's smartphone. Previously, BNI had a mobile banking application called BNI Mobile Banking. The Wondr application is the latest version to replace BNI Mobile Banking. Wondr provides solutions for the Indonesian people to be able to carry out more planned financial management according to their respective financial needs through the 3 (three) dimensions of finance feature (Transactions, Insight, and Growth).

In Wondr application, user can enjoy various features, including account management, cash flow recording, saving, bills payments, money transfers, and information about promos and offers. As a digital financial solution, Wondr also allows user to manage all their accounts in one platform, monitor cashflow through cash flow records, and plan short and long-term finances with saving features. All of the Wondr's features are equipped with a sophisticated security system to keep user data safe.

Perceived value in the context of mobile banking services relates to the functional benefits offered, the social value obtained, the costs incurred when using the services, and the user's emotional experience when interacting with the mobile banking application. In this context, if users feel that value and the quality they expect from the Wondr by BNI is not as great as they give or invest, then the user likely to look for other mobile banking application to use. Perceived ease of use refers to how confident users are in using a service or application. In this context, when users feel that the Wondr by BNI application is easy to understand and use, the likelihood of them adopting and using the service consistently increases. According to Tumiwa and Tuegeh (2025), perceived ease of use has a direct influence on behavioral intention in adopting technology because the simpler a system is to use, the greater the user's confidence to continue using it consistently. If Wondr by BNI is considered complicated or difficult to use, users will use other application.

Though some users feel disappointed and protested with the errors that occur in Wondr by BNI application despite this application is the newest innovation of mobile banking from BNI, but in reality users encounter many errors and feel that this application is not ready to use. This error incident makes many users complain about balance reductions even though there is a transaction failure and also QRIS code access for payment transaction cannot be accessed. This certainly causes disappointment and dissatisfaction among users and ultimately affects their intention to use the mobile banking application. These problems are important because it has a direct impact on user satisfaction and their desire to engage with the services. A smooth experiences can increase user trust and satisfaction, making them more likely to recommend the service to others. Therefore, it is important for Wondr by BNI prioritize user experience by ensuring that the application is not only functional but also easy to use, which will ultimately foster greater customer loyalty and engagement.

Most customer of mobile banking is Gen-Z. They are generation that is more familiar with the digital technology and become a pioneer in implementing this payment method. GoodStats in 2024 reported that more than 55% of the younger generation have switched to mobile banking and e-wallet as payment method. Gen-Z's consistent use of social media, mobile devices, and internet access reflects their adopting mobile banking applications and conducting transactions online. It is crucial to study about the characteristics of Gen-Z especially what factors that drives and attracts their intention to use the mobile banking services. Tumiwa and Mizik (2025) explain that for a technology to be successfully adopted, it must not only have advanced features but also provide lasting benefits and be easy for people to use. This suggests that digital applications need to combine practical benefits with a simple user experience to be widely accepted by Gen Z.

Research Objectives

This study aims to:

1. To determine the influence of perceived value and perceived ease of use simultaneously on Gen-Z intention to use Wondr Application by BNI in Manado.
2. To determine the influence of perceived value partially on Gen-Z intention to use Wondr Application by BNI in Manado.
3. To determine the influence of perceived ease of use partially on Gen-Z intention to use Wondr App by BNI in Manado

LITERATURE REVIEW

Marketing

Marketing moves beyond mere buying and selling activities. It is a process of value creation that is rooted in a deep understanding of the ever-changing reality of consumers. Marketing as an activity, institution, and process that aims to create and convey value, this idea is not just a technical production and promotion (Kotler et al., 2022).

Marketing Management

Kotler and Keller (2018) placing marketing management as an art and science that combines target market selection with the creation and delivery of superior value. This approach assumes that success is not determined by sales volume alone, but by the sustainability of relationships with customers who feel valued.

Consumer Behavior

Every purchase decision is not born spontaneously. It is formed through the accumulation of experiences, knowledge, and social influences that shape the individual's mindset and perception. The study of consumer behavior focuses on the way a person chooses, uses, and evaluates the products or services they encounter in their daily lives. Kotler, Solomon, and Armstrong describe that this behavior is influenced by cultural, social, personal, and psychological variables (Solomon, 2019).

Intention to Use

Intention to use refers to a customer's willingness and determination to engage with a service (Ajzen, 1991). According to TPB, it is shaped by attitude, subjective norms, and perceived behavioral control, while TAM (Davis, 1989) highlights the role of perceived ease of use and perceived usefulness. Studies show that user-friendly applications delivering high functional value are more likely to be adopted (Tumiwa & Mizik, 2025; Ariffin et al., 2025). Measurement indicators include intention, preference, recommendation, and positive review (Yuen et al., 2019).

Perceived Value

Perceived value is a customer's overall assessment of a product or service based on the benefits received relative to the costs incurred (Zeithaml, 1988; Kotler & Armstrong, 2018). It influences purchase decisions, loyalty, and how customers compare alternatives. Providing superior value is essential for marketers, as perceptions vary from affordability to premium benefits (Rahardja et al., 2021). Its indicators include functional, emotional, social, and monetary value (Sweeney & Soutar, 2001).

Perceived Ease of Use

Perceived ease of use refers to the extent to which a person believes that a system is simple and requires minimal effort to operate (Davis, 1989; Suryani, 2021). It plays a key role in shaping technology adoption, particularly among young users (Tumiwa & Tuegeh, 2025). Ease of use reduces psychological barriers, enhances user experience, and increases the likelihood of continued usage. Indicators include ease of operation, remembering operations, meeting user preferences, operational flexibility, and ease of becoming skilled (Widyarini & Putro, 2008).

Conceptual Framework

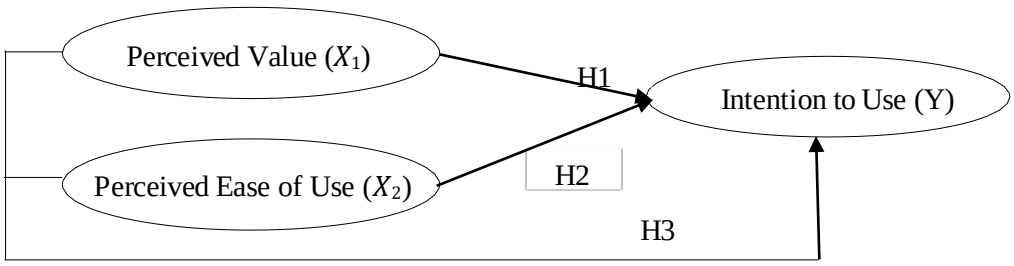

Figure 1. Conceptual Framework
Source: Literature Review

Research Hypothesis

H_1: Perceived Value and Perceived Ease of Use simultaneously influence Gen-Z's intention to use Wondr By BNI in Manado

H_2: Perceived Value partially influence Gen-Z's Intention to Use Wondr By BNI in Manado

H_3: Perceived Ease of Use partially influence Gen-Z's Intention to Use Wondr by BNI in Manado

RESEARCH METHOD

Research Approach

This study employs a quantitative approach to test the relationship between perceived value, perceived ease of use, and intention to use the WONDR application. Data were collected through structured questionnaires and analyzed using statistical tools to examine the influence of each variable.

Population, Sample Size, and Sampling Technique

The population consists of Gen Z individuals in Manado, born between 1997 and 2012, who have used the WONDR app. Using Rao Purba's formula, 100 respondents were selected through purposive sampling based on age, residency, and app usage criteria.

Type of Data and Data Source

This research uses both primary data (collected via questionnaires) and secondary data (from journals, books, and institutional reports).

Data Collection Method

Data were gathered using a Likert-scale questionnaire distributed online and offline. The instrument measured the three main variables and ensured consistency in response collection.

Operational Definition and Indicators of Research Variables

Table 1. Operational Definition and Indicators of Research Variables

Variable	Definition	Indicators
Perceived Value (X_1)	Perceived value is a customer's assessment of the value of a product or service based on its benefits compared to alternatives when they use the Wondr application	1. Functional Value 2. Emotional Value 3. Social Value 4. Monetary Value (Sweeney & Soutar, 2001)
Perceived Ease of Use (X_2)	Perceived ease of use is the extent to which a person feels that a system or technology minimizes the time and effort required to learn it, because they believe that the system or technology is easy to understand.	1. When operational 2. Ease of operation 3. Ease of remembering operations 4. As the user desire 5. Flexible in operation 6. Ease to skilled (Widyarini & Putro, 2008)
Intention to Use (Y)	Intention is the customer's interest in utilizing the Wondr application.	1. Intention to utilize 2. Preferential 3. Recommendations 4. Positive reviews (Yuen et al., 2019)

Testing of Research Instruments

Validity and Reliability Tests

According to Sugiyono (2020), Validty testing refers to the process of ensuring that an instrumnet accurately measures what it is needed to measure. Instrument validity was tested using Pearson's correlation, ensuring that each item accurately reflected its intended variable. Items with correlation coefficients above the critical value were considered valid.

According to Sugiyono (2020), reliability refers to the degree to which repeated measurements on the same object yield the same data Reliability was measured using Cronbach's Alpha, with values above 0.6 indicating acceptable internal consistency.

Data Analysis Method

Test of Classical Assumption

Normality Test

This test is conducted to check how the research variables are distributed. The normality test is usually used to determine whether the variables in a study follow a normal distribution, the result of the statistical test will be more reliable. The normality test uses P-P plot test to check if the data is normally distributed, the data is considered normally distributed if the data are spreading and follow the diagonal line.

Multicollinearity Test

The multicollinearity test is conducted to determine if there is a correlation among the independent variables in the regression model (Ghozali, 2018). Multicollinearity test is detected by Variance Inflation Factor (VIF) or Tolerance value (TOI). Multicollinearity is absent if the tolerance value > 0.10 and the VIF value < 10, whereas multicollinearity is present if the tolerance value < 0.10 and the VIF value > 10.

Heteroscedasticity Test

The heteroscedasticity test is conducted to determine whether there is a difference in residual variance between one observation and another observation in the regression model (Ghozali, 2018). Two tests were used to test for heteroscedasticity, which are the scatterplot and the Glejser test. The first test for heteroscedasticity uses a scatterplot between the predicted values (ZPRED) and the standardized residuals (ZRESID). If the points are spreading above and below 0 in Y-axis without a specific pattern, heteroscedasticity is not present. The second test uses the Glejser test, if the significance value > 0.05, it indicates that the regression model is free from heteroscedasticity.

Multiple Linear Regression Analysis

According to Sugiyono (2020:2013), multiple linear regression is a tool used to predict how changes in an independent variable will affect dependent variable. The multiple regression equation formula used is as follows:

$$Y = a + \beta 1X1 + \beta 2X2 + e$$

Y = Dependent Variables (Intention to Use)
a = Constant
$\beta 1 \beta 2$ = The regression coefficient of each variable
$X1$ = Perceived Value
$X2$ = Perceived Ease of Use
e = error

Correlation Coefficient (R) and Coefficient of Determination (R^2) Test Results

The correlation coefficient (R) ranges from -1 to +1. The closer the R value is to +1, the stronger the positive correlation between each independent variable and the dependent variable. Meanwhile, the coefficient of determination (R^2) is used to assess how well the independent variables explain the variation in the dependent variable.

Hypotheses Testing

F-Test (Simultaneous Test)

The F-test helps to find out if independent variables significantly inflence the dependent variable and to what extent they do so. The F-test criteria are as follows:

- If f count < f table (α = 0.05), then the independent factor does not have a significant effect on the dependent variable simultaneously
- I f count > f table (α = 0.05), then the independent factor has a significant effect on the dependent variable simultaneously.

T-Test (Partial Test)

The T-test is used to assess the relationship between independent variable and the dependent variable partially. The t-test can also be performed by examining the regression results with a significance level of α = 0.05. The T-test criteria are as follows:

- If t count < t table (α = 0.05), then there is no influence between the independent and dependent variable
- If t count > t table (α = 0.05), then there is an influence between the independent and dependent variable.

RESULT AND DISCUSSION

Results

Validity and Reliability Test

Table 2. Validity Test Results

Variable	Indicators	Validity			Result
		R-Count	Table R	Sig	
Perceived Value (X1)	X11	0.479	0.1966	.000	Valid
	X12	0.438	0.1966	.000	Valid
	X13	0.398	0.1966	.000	Valid
	X14	0.453	0.1966	.000	Valid
Perceived Ease of Use (X2)	X21	0.371	0.1966	.000	Valid
	X22	0.534	0.1966	.000	Valid
	X23	0.461	0.1966	.000	Valid
	X24	0.458	0.1966	.000	Valid
	X25	0.493	0.1966	.000	Valid
	X26	0.623	0.1966	.000	Valid
Intention to Use (Y)	Y1	0.468	0.1966	.000	Valid
	Y2	0.565	0.1966	.000	Valid
	Y3	0.373	0.1966	.000	Valid
	Y4	0.525	0.1966	.000	Valid

Source: Data Processed, 2025

From Table 2 it can be seen that the results of all variable questionnaire items are considered valid because the r count (Pearson Correlations) is greater than its r table (0.1966) with a significance value of 0.000 < 0.05.

Table 3. Reliability of Test Results

Alpha Cronbach	N item	Status
0.639	14	Reliable

Source: Data Processed, 2025

In this study, the Perceived Value (X1) variable includes 4 items, Perceived Ease of Use (X2) includes 6 items, and Intention to Use (Y) includes 4 items. As shown in Table 4.2, the overall Alpha Cronbach value for the 14 items is 0.639, which is higher than 0.60.

Classical Assumption Testing

Multicollinearity Test

Table 4. Multicollinearity Test

Coefficients			
Model	Collinearity Statistics		Status
	Tolerance	VIF	
Perceived Value (X1)	0.561	1.784	No Multicollinearity
Perceived Ease of Use (X2)	0.561	1.784	No Multicollinearity
a. Dependent Variable : Intention to Use			

Source: Data Processed, 2025

From Table 4, the Tolerance value of each independent variable X1 and X2, both of which is 0.561. These values are more than 0.10. In addition, the VIF value is 1.784 for X1 and X2. that is less than 10. Therefore, it can be ensured that there is no problem of multicollinearity.

Normality Test

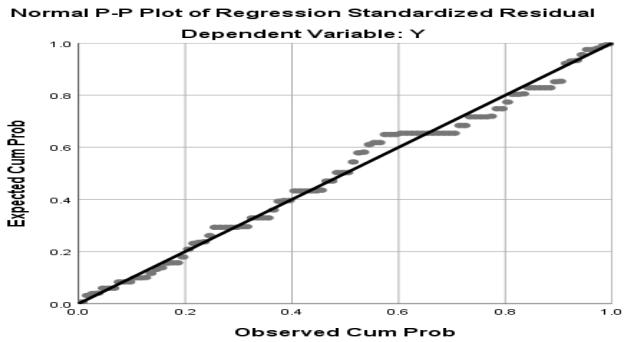

Figure 2 Normal P-Plot Graph
Source: Data Processed, 2025

Based on Figure 2, the results of the Normal Probability Plot (P-P plot test) show that the dots follow a diagonal line and show no significant deviations. It can be concluded that the data is distributed normally.

Heteroscedasticity Test
Table 5. Heteroscedasticity Tests

Model		Sig
1	Perceived Value (X1)	0.404
	Perceived Ease of Use (X2)	0.419

Source: Data Processed, 2025

Table 5 shows the results of the Glejser test. The significance values of X1 and X2 are 0.404 and 0.419. It can be concluded that there is no heteroscedasticity in the regression model, since the significance values of the two variables are above 0.05.

Multiple Linear Regression Analysis
Table 6. Multiple Linear Regression

Coefficients					
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.704	1.337		3.518	.001
	Perceived Value	.244	.095	.238	2.564	.012
	Perceived Ease Of Use	.335	.056	.551	5.945	.000

a. Dependent variables: and
Source: Data Processed, 2025

Regression analysis shows that the regression model formed is:

$$Y = 4.704 + 0.244X_1 + 0.335X_2 + e$$

- A constant value of 4.704 indicates that while perceived value (X_1) and perceived ease of use (X_2) are zero, the intent of use remains at the base level of 4.704.
- Perceived value coefficient of 0.244 indicates that any increase of one unit in perceived value will increase the intention of use by 0.244, if the other variables are considered fixed.
- Perceived ease of use coefficient of 0.335 indicates that perceived ease of use contributes more, where each increase of one unit of perceived ease of use increases usage intention by 0.335.

– Both coefficients are positive, indicating that both value and ease of use directly reinforce Gen Z's intention to use the Wondr app

Correlation Coefficient (R) and Determination Coefficient Tests (R^2)

Table 7. Correlation Coefficient (R) and Determination Coefficient (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.730	0.533	0.524	0.89426

Source: Data Processed, 2025

An R value of 0.730 indicates a strong positive relationship between perceived value and perceived ease of use with the intention to use the Wondr application. R Square of 0.533 means that 53.3% of the variation in use intention can be explained by both independent variables, while the rest is influenced by other factors. An Adjusted R Square of 0.524 indicates a fairly stable model, and a standard error of 0.89426 indicates a predictive error rate that is still within reasonable limits.

Hypothesis Test

F-Test Results (Simultaneous Test)

Table 8. F-Test

ANOVA[a]						
	Model	Number of Squares	Df	Square Average	F	Sig.
1	Regression	88.619	2	44.309	55.407	000[b]
	Residual	77.571	97	.800		
	Total	166.190	99			
a. Dependent variables: Intention to Use						
b. Predictors: (Constant), Perceived Value, Perceived Ease Of Use						

Source: Data Processed, 2025

The F-test results showed an F-value of 55.407, far exceeding the F-value of the table of 3.090, with a significance level of 0.000 (< 0.05). With a degree of freedom (df) of 2 for the model and 97 for the residual (total df = 99), this result confirms that the regression model is simultaneously valid. This means that perceived value and perceived ease of use together affect the intention to use the Wondr application by Gen Z in Manado. Thus, H_0 is rejected and H_1 is accepted, signifying that the model has strong predictive feasibility.

T-Test (Partial Test)

Table 9. T-Test

Model	T	Table T	Sig.	Decision
Perceived Value (X1)	2.564	1.984	0.012	Significance
Perceived Ease of Use (X2)	5.945	1.984	0.000	Significance
a. Dependent variable : Intention to Use				

Source: Data Processed, 2025

The results of the t-test showed that both independent variables had a significant partial influence on the intention to use Wondr. The Perceived Value variable obtained a calculated t-value of 2.564 (p = 0.012 < 0.05), exceeding the table t-value of 1.984, so H0 was rejected and H2 was accepted. Similarly, the Perceived Ease of Use shows a t count of 5.945 (p = 0.000 < 0.05), also exceeding the t table, which means H0 is rejected and H3 is accepted.

Discussion

The Influence of Perceived Value on Intention to Use

The findings of the study show that perceived value influences the intention of Gen Z in using Wondr. The value dimension includes the functional, emotional, social, and monetary aspects (Sweeney & Soutar, 2001). Each of these aspects contributes differently to the user's overall assessment of the app. The higher the perception of the benefits received, both in the form of ease of transactions, ease of use, social recognition, and cost efficiency, the greater the tendency of users to continue using the application. This explanation is in line with Zeitham (1988), which views value as the result of a comparison between the benefits felt and the sacrifices made. When the positive

perception of the benefits is stronger than the burden beared, then the use decision will be strengthened. Kotler and Armstrong (2022) stated that perceived customer value is formed when customers feel that what they get exceeds what they let go. This research also corroborates the results of the study of Purwati et al. (2020), Ramli et al. (2021), and Santoso et al. (2024) which concludes that the perceived value plays a role as a driver of the intention to use. The success of an app in building a strong perception of value is key to driving long-term user engagement. By incerasing the perceived value, BNI can strengthen Gen Z's intention to use the Wondr application and foster a sustainable and beneficial relationship between the bank and its young customers.

The Influence of Perceived Ease of Use on Intention to Use

Regression analysis showed that perceived ease of use had a partial positive influence on Gen Z's intention to use Wondr. The perception that the app is easy to understand, quick to access, and not confusing in navigation, fosters confidence in interacting with the system. For the generation that grew up with the digital ecosystem, the clarity of the interface and intuitive flow of use became a non-negotiable expectation. These findings affirm the Technology Acceptance Model (TAM) framework by Davis (1989), which places ease of use as a key determinant in technology usage decisions. When users feel that the system doesn't demand excessive cognitive effort, adoption will be faster and more consistent. This opinion is also agreed by Adams who states that the frequency and smoothness of user interaction with the system is a real reflection of the perception of ease of use (Tumiwa & Tuegeh, 2025). Several studies have also corroborated these results, such as Mogot et al. (2023), Malik et al. (2023) and Andavara et al., (2021), which found that perceived ease of use affects user engagement across a variety of digital platforms, from payment apps to e-Filing. Gen Z as a user with a high sensitivity to efficiency, demands a fast, clean, and barrier-free user experience. Improving the ease of use of the Wondr application by BNI can encourage more Gen Z users to adopt and continue using it. As a digital innovation by Bank Negara Indonesia (BNI), Wondr must offer a user-friendly design with clear navigation and a smooth experience to meet the expectations of tech-savvy users.

The Influence of Perceived Value and Ease of Use on Intention to Use

The results of the regression model test showed that simultaneously, perceived value and ease of use contributed to 53.3% variability in intention of use ($R^2 = 0.533$). This figure reflects that these two factors, when integrated, are able to form an overarching perception that affects the readiness of users to continue using the Wondr application. Perceived value provides a rational and emotional reason for users to stick around, while ease of use provides a seamless entry point to explore available features and functions. The two reinforce each other: value is difficult to perceive if interaction is disrupted, while a good user experience becomes meaningless if it doesn't offer obvious benefits. This thinking echoes the ideas of Zeithaml and Davis, who each highlight the importance of the perception of benefit and the perception of ease in shaping behavioral decisions (Kotler & Keller, 2022). In line with the views of Kotler et al. (2022) and Solomon (2019), the decision to adopt technology comes from psychological, personal, and social dynamics that cannot be separated. This finding is supported by Ramli et al. (2020) that perceived value and perceived ease of use together have a significant effect on intention to use mobile banking. Their results strengthen this study's findings by confirming that the combination of value and ease of use is an important factor in shaping the intention to use digital financial services. Therefore, the stronger the positive perception of these two factors, the greater the potential for applications like Wondr to attract and retain users, especially from Gen Z, who currently dominate digital banking users in Indonesia.

CONCLUSION AND RECOMMENDATION

Conclusion

1. Perceived value contributes positively to Gen Z's intention to use Wondr, especially through functional, emotional, social, and monetary dimensions.
2. Perceived ease of use also influences usage intent, driven by ease of navigation and simplicity of interface.
3. Both variables simultaneously explain more than 50% variation in intent to use apps.
4. These findings support the TAM and CPV theories, and are in line with previous studies on the adoption of digital technologies.

Recommendation

1. BNI needs to keep the Wondr app stable, fix technical problems quickly, and make sure key features like Transactions, Insight, and Growth work well. Regular promotions such as discounts and cashback, along with marketing on social media and through influencers, can help the app stay competitive in the digital banking market.
2. Future studies should add variables like trust or satisfaction, compare generations, and expand beyond Manado to capture wider user behavior.
3. Gen Z users should use Wondr wisely, explore its features, and give feedback to improve service and experience.

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