

ABSTRAK

Skripsi dengan judul “Pengaruh *Performance Expectancy* dan *Effort Expectancy* terhadap *Behavioral Intention* Pengguna Byond by BSI Generasi Z pada Mahasiswa Program Studi Perbankan Syariah Angkatan 2021-2022” ini ditulis oleh Moudy Nur Widiya, NIM 126401213125, dibimbing oleh Citra Mulya Sari, M.E.

Kata Kunci: *Performance Expectancy*, *Effort Expectancy*, *Behavioral Intention*, *Byond by BSI*, Generasi Z.

Penelitian ini dilatarbelakangi oleh pesatnya perkembangan digitalisasi dalam sektor perbankan syariah, terutama terkait penggunaan *mobile banking*. Penelitian ini berfokus pada generasi Z sebagai pengguna utama teknologi, dengan aplikasi Byond by BSI sebagai objek kajian. Penelitian ini mengacu pada model UTAUT yang dikembangkan oleh Venkatesh, dengan dua variabel utama yaitu *Performance Expectancy* dan *Effort Expectancy*, untuk menganalisis pengaruh terhadap *Behavioral Intention* mahasiswa dalam menggunakan aplikasi Byond by BSI.

Rumusan masalah dalam penelitian ini adalah: 1) Apakah *Performance Expectancy* dan *Effort Expectancy* berpengaruh signifikan terhadap *Behavioral Intention* pada pengguna Byond by BSI generasi Z? 2) Apakah *Performance Expectancy* berpengaruh signifikan terhadap *Behavioral Intention* pada pengguna Byond by BSI generasi Z? 3) Apakah *Effort Expectancy* berpengaruh signifikan terhadap *Behavioral Intention* pada pengguna Byond by BSI generasi Z?

Penelitian ini menggunakan pendekatan kuantitatif dan jenis penelitian asosiatif. Teknik pengambilan sampel menggunakan metode *non-probability* sampling dengan pendekatan sampling jenuh. Jumlah sampel sebanyak 72 responden mahasiswa Program Studi Perbankan Syariah Angkatan 2021–2022 yang menggunakan aplikasi Byond by BSI. Metode pengumpulan data menggunakan data primer yang dianalisis menggunakan regresi linier berganda.

Hasil penelitian menunjukkan bahwa: 1) *Performance Expectancy* dan *Effort Expectancy* secara simultan berpengaruh positif dan signifikan terhadap *Behavioral Intention* pengguna Byond by BSI generasi Z 2) *Performance Expectancy* berpengaruh positif dan signifikan terhadap *Behavioral Intention* pada pengguna Byond by BSI generasi Z 3) *Effort Expectancy* berpengaruh tidak signifikan terhadap *Behavioral Intention* pada pengguna Byond by BSI generasi Z.

ABSTRACT

The thesis entitled "The Influence of Performance Expectancy and Effort Expectancy on the Behavioral Intention of Generation Z Users of Byond by BSI among Students of the Sharia Banking Study Program Class of 2021–2022" was written by Moudy Nur Widiya, NIM 126401213125, under the supervision of Citra Mulya Sari, M.E.

Keywords: *Performance Expectancy, Effort Expectancy, Behavioral Intention, Byond by BSI, Generation Z*

This research is motivated by the rapid development of digitalization within the Islamic banking sector, particularly concerning the use of mobile banking. The study focuses on Generation Z as the primary users of technology, with the Byond by BSI application serving as the main subject of analysis. The research is based on the Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh, emphasizing two key variables: Performance Expectancy and Effort Expectancy, to examine their influence on students' Behavioral Intention in using the Byond by BSI application.

The research problems addressed in this study are: (1) Do Performance Expectancy and Effort Expectancy have a significant influence on the Behavioral Intention of Generation Z users of Byond by BSI? (2) Does Performance Expectancy significantly influence Behavioral Intention among Generation Z users of Byond by BSI? (3) Does Effort Expectancy significantly influence Behavioral Intention among Generation Z users of Byond by BSI?

This study uses a quantitative approach with an associative research design. The sampling technique applied is non-probability sampling using a saturation sampling method. The total sample consists of 72 respondents who are students of the Sharia Banking Study Program, Class of 2021–2022, and users of the Byond by BSI application. The data was collected using primary data sources and analyzed through multiple linear regression. The results show that (1) Performance Expectancy and Effort Expectancy simultaneously have a positive and significant influence on the Behavioral Intention of Generation Z users of Byond by BSI, (2) Performance Expectancy individually has a positive and significant influence on Behavioral Intention of Generation Z users of Byond by BSI, and (3) Effort Expectancy has an insignificant effect on Behavioral Intention among Generation Z users of Byond by BSI.