

Determinants of Generation Z's Intention to Open Bank Accounts through BYOND by BSI

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ABSTRACT

Purpose: This study aims to examine the factors influencing Generation Z's behavioral intention to use the BYOND by BSI online account-opening service in Yogyakarta. The study extends the Technology Acceptance Model (TAM) by incorporating Social Influence and Quality of Internet Connection.

Design/Methodology/Approach: A quantitative causal research design was employed. Primary data were collected from 240 Generation Z respondents residing in Yogyakarta through a structured questionnaire using purposive sampling. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

Findings: The findings show that Perceived Usefulness, Perceived Ease of Use, and Attitude Toward Using have positive and significant effects on Behavioral Intention to Use the BYOND by BSI online account-opening service. In addition, Social Influence positively affects Perceived Usefulness, while Quality of Internet Connection positively affects Perceived Ease of Use. These findings indicate that Generation Z's adoption of digital banking is shaped by technological, social, and infrastructural factors.

Research Implications: The findings suggest that Bank Syariah Indonesia should improve application usability, service functionality, digital infrastructure, and user engagement to encourage Generation Z's adoption of BYOND. However, the study is limited to Generation Z respondents in Yogyakarta and uses a cross-sectional design. Future research should examine broader populations and regions and consider additional factors such as trust, perceived risk, security, and facilitating conditions.

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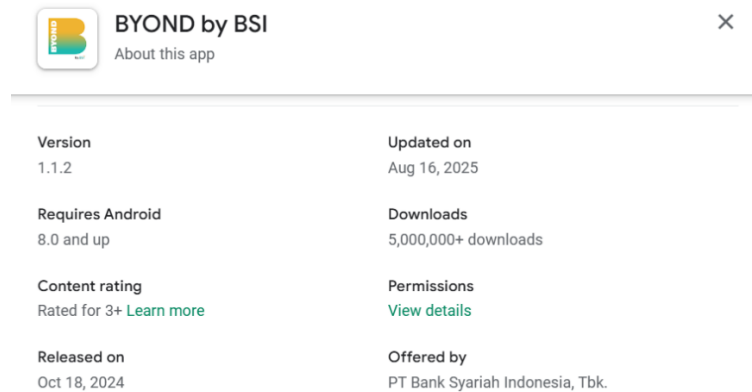
INTRODUCTION

The adoption of technology has encouraged a shift in consumer behavior toward a more digital lifestyle. This transformation is evident in Indonesia's banking industry, where digital banking transactions increased by approximately 158% over the last five years, reflecting the growing acceptance of digital financial services (Ahdiat, 2023). In response to these changes, banks are required to innovate by developing digital-based services to meet evolving customer needs (Yusuf et al., 2023). One of the most prominent digital banking services is mobile banking, which offers the most comprehensive range of features by enabling users to access various functions through their smartphones. These functions include account opening, financial transactions, and even account closure services (Yusuf et al., 2023). Account opening serves as the initial step for customers to access a broader range of banking services, such as savings, financing, transactions, and investments. The availability of online account-opening features on smartphones provides greater convenience and efficiency for prospective customers.

PT Bank Syariah Mandiri was the first Islamic bank in Indonesia to introduce an online account-opening feature via its Mandiri Syariah Mobile (MSM) application in 2019 (Wiratmini, 2020). Subsequently, the bank merged with PT Bank BRI Syariah Tbk and PT Bank BNI Syariah to form Bank Syariah Indonesia (BSI), which was officially established on

February 1, 2021. BSI offers a mobile banking service known as BSI Mobile. As of December 2023, the bank reported a 31.41% increase in BSI Mobile users, reaching 6.3 million customers, along with an 86% increase in usage of its online account-opening service (Bank Syariah Indonesia, 2024b).

Figure 1. Application Downloads on the Google Play Store



Source: Google Play Store (2025)

Bank Syariah Indonesia officially launched the BYOND by BSI SuperApp in November 2024 as part of its digital transformation initiative, replacing its predecessor, BSI Mobile (Bank Syariah Indonesia, 2024a). Unlike its predecessor, BYOND integrates financial, social, and spiritual services within a unified digital ecosystem. According to official reports, the application attracted more than 100,000 users during the first two weeks after its launch. The number of active users subsequently reached 3.5 million by March 2025 (Bank Syariah Indonesia, 2025). Furthermore, by September 2025, the application had surpassed 5 million downloads on the Google Play Store. Meanwhile, the 2025 Annual Report of Bank Syariah Indonesia recorded that 5.8 million users had registered for the BYOND by BSI SuperApp (Bank Syariah Indonesia, 2025).

Understanding how consumers modify their behavior after adopting digital services is essential for assessing the value of such services to banks (Xue et al., 2011). The growing adoption of technology-based services, such as online account opening through the BYOND by BSI application, highlights the importance of identifying the factors that influence individuals' intention to use these services. The relationship between individual behavior and technology usage has frequently been examined using the Technology Acceptance Model (TAM) (Davis, 1989). Previous studies have consistently demonstrated that TAM is a valid framework for explaining and predicting technology acceptance behavior (F. Abdullah et al., 2016). Building upon this theoretical foundation, the present study incorporates Quality of Internet Connection (QI) and Social Influence (SI) as external variables that may strengthen TAM's explanatory power.

Social influence represents one of the important external factors affecting technology adoption. Rianto & Yoganingsih (2020) argue that individuals' behavior is shaped not only by personal preferences but also by expectations arising from their surrounding social environment. Likewise, Venkatesh et al. (2003) define social influence as an individual's perception that significant others believe he or she should use a particular technology. Earlier studies further demonstrate that opinions and recommendations from family members, friends, and other reference groups substantially influence attitudes and behavioral intentions toward technology adoption (Childers & Rao, 1992).

Another contextual factor relevant to digital banking adoption is internet connectivity. Because online account-opening services operate entirely through internet-enabled devices, reliable internet access is essential to ensure a seamless customer experience. APJII reported that Indonesia's internet penetration reached 79.5% in 2024, representing approximately 221.56

million users, with Generation Z accounting for the largest proportion (34.4%) of internet users (CNN Indonesia, 2024). This generation's strong dependence on internet-based activities makes digital banking particularly attractive because such services correspond closely with their expectations of speed, convenience, and accessibility (Batubara & Anggraini, 2022). According to the 2020 Population Census, individuals born between 1997 and 2012 constitute 27.94% of Indonesia's total population, making Generation Z the country's largest demographic cohort (Badan Pusat Statistik, 2021). The census findings underscore the strategic role of Generation Z in shaping Indonesia's development, particularly in accelerating the transformation of the banking sector. At the regional level, Bappeda DIY (2025) reported that approximately 68.5% of Yogyakarta's population is in the productive age range of 15–64 years, indicating considerable potential to expand digital financial services in the region.

Although numerous studies have validated TAM in explaining mobile banking adoption (F. Abdullah et al., 2016; Yusuf et al., 2023), most existing research has focused on conventional mobile banking applications and has primarily emphasized technological determinants, particularly perceived usefulness and perceived ease of use. Empirical evidence regarding Generation Z's intention to adopt online account opening services through the newly introduced BYOND by BSI SuperApp remains limited. In addition, only a small number of studies have simultaneously examined technological, social, and infrastructural factors by integrating Social Influence and Quality of Internet Connection within the TAM framework. Consequently, the determinants of Generation Z's intention to use BYOND by BSI for online account opening have not yet been comprehensively explained.

Addressing this research gap is important because BYOND by BSI represents a new generation of Islamic digital banking that combines financial, social, and spiritual services within a single platform. This distinctive ecosystem may shape users' perceptions and behavioral intentions differently from those observed in previous studies of conventional mobile banking applications. Therefore, findings derived from earlier TAM studies cannot be directly generalized to explain Generation Z's adoption of BYOND's online account opening service.

Accordingly, this study extends the Technology Acceptance Model by incorporating Social Influence and Quality of Internet Connection as external variables to explain Generation Z's behavioral intention to use the BYOND by BSI online account opening service in Yogyakarta. The study contributes to the literature in two important ways. First, it expands TAM by integrating technological, social, and infrastructural determinants within a unified research model. Second, it provides one of the earliest empirical investigations of the newly introduced BYOND by BSI SuperApp, thereby enriching current knowledge of Islamic digital banking adoption among Generation Z. Practically, the findings are expected to support Bank Syariah Indonesia in developing more effective digital customer acquisition strategies and improving the adoption of its online account opening service. Therefore, this study aims to examine the determinants of Generation Z's behavioral intention to use BYOND by BSI by investigating the effects of Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using, Social Influence, and Quality of Internet Connection on Behavioral Intention to Use.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), originally proposed by Davis in 1986, has become one of the most influential frameworks for explaining why individuals accept and use information technologies. Rather than focusing solely on technological characteristics, TAM emphasizes users' cognitive evaluations, which subsequently shape their attitudes and intentions toward technology adoption (Chaniago & Akbar, 2020). The model consists of five

principal constructs: Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Attitude Toward Using (AT), Behavioral Intention to Use (BI), and Actual System Use (Davis, 1989)

Perceived Usefulness describes the extent to which individuals believe that a technology enhances their performance or enables them to accomplish tasks more effectively (Davis, 1989). Within digital banking, users are generally more willing to adopt a service when they perceive that it improves efficiency, simplifies financial activities, and provides practical value (Wijaya & Setiawan, 2023). Meanwhile, Perceived Ease of Use refers to users' belief that interacting with a system requires minimal effort (Davis, 1989). Applications that are intuitive, easy to understand, and straightforward to operate are more likely to encourage technology acceptance (Suhartanto et al., 2019).

Attitude Toward Using represents an individual's overall positive or negative evaluation of using a particular technology (Davis et al., 1989). A favorable attitude generally increases the likelihood that users will continue adopting and utilizing a system. Behavioral Intention to Use reflects a person's willingness or planned intention to employ a technology and is widely recognized as the most direct predictor of Actual System Use (Davis et al., 1989). Owing to its strong explanatory capability, TAM has been extensively applied in studies examining digital banking, mobile banking, and other financial technologies, making it an appropriate theoretical foundation for the present study.

Quality of Internet Connection (QI)

Quality of Internet Connection refers to users' perceptions regarding the reliability, stability, and overall performance of internet services when accessing online applications (Al-Somali et al., 2009). Because digital banking depends entirely on internet connectivity, service quality is closely associated with users' experiences during financial transactions (Sathye, 1999). A stable connection minimizes interruptions, accelerates transaction processing, and improves the overall usability of banking applications. Consequently, better internet quality is expected to strengthen users' perceptions that digital banking services are easy to use, thereby encouraging technology adoption.

Social Influence (SI)

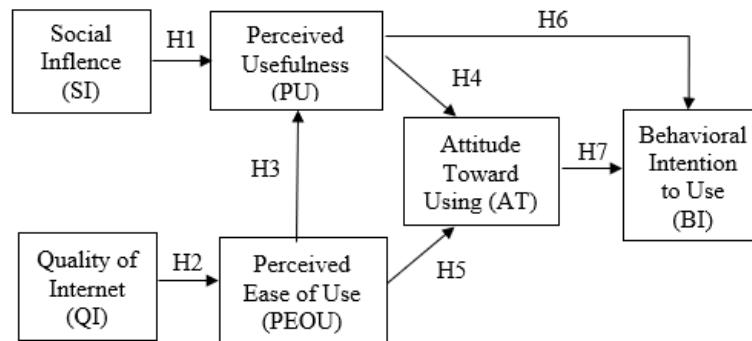
Social Influence describes the extent to which individuals perceive that significant others—including family members, friends, colleagues, or reference groups—encourage them to use a particular technology (Venkatesh et al., 2012). Such influence may arise through recommendations, advice, shared experiences, or social expectations that shape individuals' technology-related decisions (Fauziah & Ashfiasari, 2021). When evaluating a new technology, users frequently consider opinions from people they trust before forming their own judgments regarding its usefulness and suitability (Saibil et al., 2022). Therefore, social influence is considered an important external factor that shapes users' perceptions and encourages the acceptance and use of innovative digital banking services.

Conceptual Framework

Based on the Technology Acceptance Model (TAM), this study proposes a research framework that explains Generation Z's behavioral intention to use the BYOND by BSI online account opening service. The framework extends the original TAM by incorporating Social Influence (SI) and Quality of Internet Connection (QI) as external variables. Social Influence is expected to enhance Perceived Usefulness (H1), whereas Quality of Internet Connection is proposed to strengthen Perceived Ease of Use (H2). Furthermore, Perceived Ease of Use is hypothesized to positively influence both Perceived Usefulness (H3) and Attitude Toward Using (H5). Perceived Usefulness is expected to improve Attitude Toward Using (H4) and

Behavioral Intention to Use (H6), while Attitude Toward Using is proposed to directly increase Behavioral Intention to Use (H7). The proposed research model is presented in Figure 2.

Figure 2. Research Framework



METHODS

This study employed a quantitative causal design to examine the relationships among the proposed variables. The study was conducted in Yogyakarta, Indonesia, targeting Generation Z born between 1997 and 2012 who were aware of the BYOND by BSI application and its online account-opening service. Data were collected through an online questionnaire using Google Forms and selected through purposive sampling. A total of 240 valid responses were obtained, based on the recommended PLS-SEM sample size of 10 respondents per measurement indicator for 24 indicators (Hair et al., 2017). The questionnaire used a five-point Likert scale and measured six constructs: Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Attitude Toward Using (AT), Social Influence (SI), Quality of Internet Connection (QI), and Behavioral Intention to Use (BI). The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3.3.3. The measurement model was assessed through outer loadings, Cronbach's Alpha, Composite Reliability, Average Variance Extracted (AVE), and the Heterotrait–Monotrait Ratio (HTMT), while the structural model was evaluated using path coefficients and R^2 . Hypotheses were tested using bootstrapping based on t-statistics and p-values. Following Hair et al. (2022), outer loadings above 0.70, reliability values above 0.70, AVE above 0.50, and HTMT values below 0.90 were considered acceptable.

RESULT

Measurement Model

The measurement model was evaluated by examining indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator reliability was assessed using the outer loading values. During the measurement model assessment, two indicators, namely PEOU4 and AT3, were removed because their outer loading values were below the recommended threshold of 0.70 (Hair et al., 2022). After removing these indicators, all remaining indicators exhibited outer loading values ranging from 0.737 to 0.863, indicating satisfactory reliability of the remaining indicators. Internal consistency reliability was evaluated using Composite Reliability (CR). As presented in Table 2, all constructs achieved Composite Reliability values ranging from 0.834 to 0.904, exceeding the recommended threshold of 0.70. Convergent validity was further assessed using the Average Variance Extracted (AVE). As shown in Table 1, all constructs obtained AVE values ranging from 0.627 to 0.678, which are above the recommended threshold of 0.50, indicating that each construct explains more than half of the variance of its respective indicators. These results demonstrate

that the measurement model satisfies the requirements for indicator reliability, internal consistency reliability, and convergent validity.

Table 1. Measurement Model Assessment

Variables	Indicators	Item	Outer Loading	Composite Reliability (CR)	AVE
Social Influence (Hussain et al., 2019)	SI1	Who are important to me	0.820	0.863	0.678
	SI2	Who influences my behavior	0.783		
Quality of Internet Connection (Al-Somali et al., 2009)	SI3	Whose opinions I value	0.863	0.904	0.653
	QI1	Internet access is very easy	0.841		
	QI2	Accurately	0.791		
	QI3	Efficiently	0.804		
	QI4	Allow 24-hour access	0.792		
	QI5	Transaction settlement guarantee	0.813		
Perceived Usefulness (Al-Somali et al., 2009)	PU1	Solve the problem faster	0.831	0.880	0.648
	PU2	Increase performance	0.806		
	PU3	Solve many problems	0.743		
	PU4	To manage daily finances	0.835		
Perceived Ease of Use (Al-Somali et al., 2009)	PEOU1	Very clear and easy to understand	0.792	0.877	0.642
	PEOU2	Easy to use	0.759		
	PEOU3	Comprehensible	0.820		
	PEOU5	Overall, easy to use	0.829		
	AT1	Online banking will support customers	0.813		
Attitude Toward Using (Al-Somali et al., 2009)	AT2	To encourage the use of online banking	0.808	0.860	0.672
	AT4	Attitude toward using online banking is positive	0.837		
	BI1	Continuing in use	0.737		
Behavioral Intention (Al-Somali et al., 2009)	BI2	Keep using mobile banking service	0.810	0.834	0.627
	BI3	Recommend to others	0.826		

Discriminant validity was assessed using both the Fornell–Larcker criterion and the Heterotrait–Monotrait Ratio (HTMT), following the recommendations of Henseler et al. (2015). As presented in Table 2, the square root of the AVE for each construct exceeded its correlations with other constructs.

Table 2. Fornell–Larcker Criterion

	AT	BI	PEOU	PU	QI	SI
AT	0,819					
BI	0,710	0,792				
PEOU	0,724	0,650	0,801			
PU	0,716	0,624	0,726	0,805		
QI	0,667	0,595	0,649	0,782	0,808	
SI	0,566	0,527	0,567	0,508	0,557	0,823

Furthermore, the HTMT values shown in Table 3 ranged from 0.564 to 0.864, all of which were below the recommended threshold of 0.90.

Table 3. HTMT Ratio

Construct	AT	BI	PEOU	PU	QI	SI
AT	–					
BI	0.812	–				
PEOU	0.841	0.748	–			
PU	0.829	0.719	0.852	–		
QI	0.739	0.661	0.726	0.864	–	
SI	0.632	0.588	0.629	0.564	0.618	–

These findings confirm that the constructs exhibit satisfactory discriminant validity.

Table 4. R Square

	R Square	R Square Adjusted
Attitude Toward Using	0,601	0,598
Behavior Intention	0,532	0,528
Perceived Ease of Use	0,421	0,418
Perceived Usefulness	0,541	0,537

The R-square results show that the model has a good explanatory ability. Attitude Toward Using (AT) has an R² of 0.601, meaning that 60.1% of its variation is explained by the model. Behavioral Intention (BI) has an R² of 0.532, indicating that 53.2% of its variation is explained by the model. Perceived Ease of Use (PEOU) has an R² of 0.421, meaning that the model explains 42.1% of its variation. Meanwhile, Perceived Usefulness (PU) has an R² of 0.541, indicating that 54.1% of its variation is explained by the model. Overall, the results indicate that the model has sufficient explanatory power for the endogenous variables.

Hypothesis Testing

Table 5. Hypothesis Testing Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
SI -> PU	0,143	0,145	0,053	2,682	0,008
QI -> PEOU	0,649	0,647	0,057	11,303	0,000
PEOU -> PU	0,645	0,641	0,055	11,799	0,000
PU -> AT	0,403	0,404	0,074	5,437	0,000
PEOU -> AT	0,432	0,429	0,075	5,772	0,000
PU -> BI	0,238	0,237	0,073	3,275	0,001
AT -> BI	0,540	0,541	0,072	7,535	0,000

The hypothesis testing results show that all proposed relationships are positive and significant, as all p-values are below 0.05. Social Influence (SI) has a positive and significant effect on Perceived Usefulness (PU) ($\beta = 0.143$, $t = 2.682$, $p = 0.008$). Quality of Internet Connection (QI) has a positive and significant effect on Perceived Ease of Use (PEOU) ($\beta = 0.649$, $t = 11.303$, $p < 0.001$). PEOU also positively and significantly affects PU ($\beta = 0.645$, $t = 11.799$, $p < 0.001$). Furthermore, PU has a positive and significant effect on Attitude Toward Using (AT) ($\beta = 0.403$, $t = 5.437$, $p < 0.001$), while PEOU positively and significantly affects AT ($\beta = 0.432$, $t = 5.772$, $p < 0.001$). PU also has a positive and significant effect on Behavioral Intention (BI) ($\beta = 0.238$, $t = 3.275$, $p = 0.001$). Finally, AT has the strongest positive and significant effect on BI ($\beta = 0.540$, $t = 7.535$, $p < 0.001$). Overall, the results indicate that social influence, internet connection quality, perceived ease of use, perceived usefulness, and attitude toward using BYOND significantly contribute to Generation Z's intention to use BYOND by BSI.

DISCUSSION

The results show that Social Influence has a positive and significant effect on Perceived Usefulness. This finding is consistent with Min et al. (2019), who found that people are more likely to perceive technology as useful when it receives positive evaluations from people

around them. In the context of BYOND by BSI, recommendations from family, friends, peers, and online communities can strengthen Generation Z's perception of the usefulness of the online account-opening service. However, social influence is not the main factor shaping perceived usefulness. Generation Z tends to evaluate digital services independently based on their actual benefits, ease of use, and functionality. Thus, social influence may serve as an initial stimulus, while direct experience with the application plays a more important role in determining its usefulness. This finding extends TAM by showing that social factors can also influence users' perceptions of technology usefulness.

The results also show that Quality of Internet Connection has a positive and significant effect on Perceived Ease of Use. This finding is consistent with Febriandika et al. (2023), who found that internet connection quality supports the ease of using online banking services. A stable and reliable internet connection allows users to access BYOND by BSI more smoothly, making the application easier to use. This factor is particularly relevant to Generation Z, who frequently use mobile applications and online services in their daily activities. Therefore, good internet connectivity is an important external condition that supports the ease of using digital banking services. This finding also suggests that infrastructure factors should be considered when explaining technology adoption through TAM.

Perceived Ease of Use has a positive and significant effect on Perceived Usefulness. This finding supports the Technology Acceptance Model proposed by Davis (1989) and is consistent with Paramita and Hidayat (2023). When users find BYOND by BSI easy to learn and operate, they are more likely to recognize its benefits. For Generation Z, a simple interface and efficient processes can make digital banking activities more practical and convenient. Therefore, improving the usability and simplicity of BYOND by BSI can strengthen users' perceptions of its usefulness.

The findings indicate that Perceived Usefulness positively and significantly affects Attitude Toward Using. This result is consistent with Kelly and Palaniappan (2023), who found that perceived benefits contribute to positive attitudes toward technology adoption. Generation Z tends to value technologies that provide practical benefits, save time, and support daily activities (Szymkowiak et al., 2021). Therefore, positive attitudes toward BYOND by BSI are likely to develop when users recognize clear benefits from the application. This finding suggests that Islamic banks should focus not only on introducing new digital features but also on ensuring that these features provide meaningful value to users.

Perceived Ease of Use also has a positive and significant effect on Attitude Toward Using. This finding is consistent with Prastiawan et al. (2021) and Putra and Wardani (2022), who found that technologies requiring less effort tend to generate more positive user attitudes. For Generation Z, simple interfaces and uncomplicated processes are important because they are accustomed to fast and convenient digital services. When BYOND by BSI is easy to understand and operate, users are more likely to develop a favorable attitude toward the application. Thus, ease of use contributes not only to usability but also to users' overall evaluation of the service.

The results further show that Perceived Usefulness has a positive and significant effect on Behavioral Intention to Use. This finding is consistent with Setiawan et al. (2022), who identified perceived usefulness as an important factor in technology adoption intention. Generation Z tends to be attracted to digital services that provide clear benefits, convenience, and efficiency (Mulyono et al., 2023). Therefore, when BYOND by BSI is perceived as useful for opening a bank account and meeting users' banking needs, their intention to use the service increases. This finding highlights the importance of continuously improving the practical benefits and functionality of digital banking services.

Finally, Attitude Toward Using has a positive and significant effect on Behavioral Intention to Use. This finding is consistent with Kristina and Harris (2020) and Arifah and

Ratno (2024), who found that positive attitudes strengthen users' intention to adopt technology. In this study, users who have favorable evaluations of BYOND by BSI are more likely to intend to use its online account-opening service. Positive attitudes can develop when users perceive the application as useful, easy to use, and capable of meeting their banking needs. Therefore, improving the overall user experience is important for creating positive attitudes and encouraging the use of BYOND by BSI.

From a theoretical perspective, this study extends the Technology Acceptance Model by incorporating Social Influence and Quality of Internet Connection as external variables. The findings support the main relationships proposed by TAM, particularly the roles of Perceived Ease of Use and Perceived Usefulness in shaping attitudes and behavioral intention. At the same time, the influence of Social Influence and Quality of Internet Connection shows that technology adoption is also affected by social and technological conditions. This extension is relevant to Islamic digital banking because users interact with digital services within a broader social and technological environment.

The findings also contribute to the application of TAM in Islamic digital banking. While previous studies have often focused on conventional mobile banking, this study examines BYOND by BSI as an Islamic digital banking platform that provides online account-opening services. The findings show that TAM remains useful for explaining Generation Z's intention to use this type of service. However, TAM does not fully explain other factors that may influence Islamic digital banking adoption, such as trust, perceived risk, security, service quality, and religiosity. Future studies could therefore include these factors to provide a more comprehensive understanding of digital banking adoption.

The findings can also be understood from other theoretical perspectives. The influence of Social Influence is consistent with UTAUT, which recognizes social influence as an important factor in technology adoption (Venkatesh et al., 2003). The role of Quality of Internet Connection can also be related to facilitating conditions, which emphasize the importance of technological resources in supporting technology use. In addition, the influence of Attitude Toward Using on Behavioral Intention is consistent with the Theory of Planned Behavior, which emphasizes the role of attitudes in shaping behavioral intentions. These perspectives suggest that integrating TAM with UTAUT or TPB may provide a broader understanding of Generation Z's adoption of Islamic digital banking services.

CONCLUSION

This study concludes that Generation Z's intention to use the BYOND by BSI online account-opening service is influenced by technological, social, and infrastructural factors. The findings confirm the relevance of the Technology Acceptance Model (TAM), showing that Perceived Ease of Use and Perceived Usefulness play important roles in shaping users' attitudes and behavioral intentions. The findings also show that Social Influence and Quality of Internet Connection contribute to users' perceptions of the usefulness and ease of use of the service. These results indicate that the adoption of Islamic digital banking depends not only on the benefits and simplicity of the application but also on social support and reliable digital infrastructure. Theoretically, this study extends TAM by incorporating these external factors into the context of Islamic digital banking. Practically, Bank Syariah Indonesia should improve application usability, service functionality, digital infrastructure, and user engagement to encourage greater adoption among Generation Z. However, this study is limited to Generation Z respondents in Yogyakarta and uses a cross-sectional design, which may limit the generalizability of the findings. Future studies should examine broader populations and consider additional factors such as trust, perceived risk, security, and facilitating conditions to provide a more comprehensive understanding of Islamic digital banking adoption.

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