ABSTRAK

ANALISIS MODEL UTAUT 2 TERHADAP

PERILAKU GEN Z DALAM MENGGUNAKAN APLIKASI *BLU*

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Industri perbankan telah mengalami transformasi yang signifikan menjadi platform digital, salah satunya adalah munculnya aplikasi *Blu*. Meskipun memberikan banyak keuntungan, perubahan ini juga menimbulkan beberapa masalah yang dirasakan oleh nasabah, terutama di kalangan Gen Z. Oleh karena itu, tujuan dari penelitian ini adalah untuk menganalisis pengaruh UTAUT 2 terhadap perilaku Gen Z dalam menggunakan aplikasi *Blu* di Indonesia.

Penelitian ini menggunakan metode survei dengan mendistribusikan kuesioner dalam bentuk tautan *Google Form* melalui *platform* X, TikTok, dan WhatsApp. Jumlah responden yang terlibat dalam penelitian ini sebanyak 152 orang. Pengambilan sampel dilakukan menggunakan teknik *snowball sampling*.

Hasil penelitian ini menyimpulkan bahwa minat perilaku Gen Z dalam menggunakan aplikasi *Blu* dipengaruhi secara positif oleh konstruk *facilitating conditions, price value* dan *habit*. Namun, konstruk *performance expectancy, effort expectancy, social influence* dan *hedonic motivation* tidak berpengaruh positif terhadap *behavioral intention*. Konstruk *behavioral intention* juga berdampak signifikan terhadap *use behavior*.

Kata kunci: UTAUT 2, Gen Z, aplikasi *Blu*, *behavioral intention*

ABSTRACT

ANALYZING THE MODEL OF UTAUT 2 ON THE BEHAVIOR OF GEN Z IN USING THE *BLU* APP

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The banking industry has experienced a significant transformation into a digital platform, one of which is the emergence of the *Blu* application. Even though it provides many benefits, this change also raises several problems felt by consumers, especially among Gen Z. Therefore, the purpose of this study is to analyze the model of UTAUT 2 on the behavior of Gen Z in using the *Blu* application in Indonesia.

This research uses a survey method by distributing questionnaires in the form of a Google Form link via the X, TikTok and WhatsApp platforms. The number of respondents involved in this research was 152 people. Sampling was carried out using the snowball sampling technique.

The results of this research conclude that Gen Z behavioral interest in using the *Blu* application is positively influenced by the constructs of facilitating conditions, price value and habit. However, the constructs of performance expectancy, effort expectancy, social influence and hedonic motivation do not have a positive effect on behavioral intention. The behavioral intention construct also has a significant impact on use behavior.

Keywords: UTAUT 2, Gen Z, *Blu* app, *behavioral intention*