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Analyzing User Continuance Intention and Continuance Behavior of Wondr by BNI with UTAUT2 Model

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Abstrak. Digital transformation in the banking industry prompted BNI to launch Wondr by BNI in July 2024 as a replacement for its previous mobile banking app. Despite its advanced features, the application faces significant challenges in user adoption and receives user complaints regarding stability and functionality. This research aims to analyze the factors influencing the continuance intention and continuance behavior of Wondr by BNI users, utilizing the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) framework. A quantitative approach was employed through an online survey of 379 Wondr users. Data were analyzed using multiple linear regression and the PROCESS macro. The results show that Performance Expectancy, Social Influence, Price Value, and Habit have a positive and significant influence on Continuance Usage Intention (CUI). In turn, Continuance Usage Behavior (CUB) is significantly influenced by Continuance Usage Intention (CUI), Facilitating Conditions (FC), and Habit (HT). Age was also found to moderate the relationship between Hedonic Motivation and CUI. These findings provide managerial implications for BNI to encourage users to download and continue using the app by prioritizing application stability, implementing age-segmented strategies, offering more rewards and promos, adding Quick Actions / Do Again features on the home screen, introducing a Group feature, gamifying and segmenting marketing features for young users, providing clear micro-guidance, and enabling live chat customer service.

Keywords: utaut2, mobile banking, wondr by bni, post-adoption, continuance usage intention, continuance usage behavior, indonesia.

INTRODUCTION

Prior to the widespread adoption of digital technologies, the banking industry relied heavily on physical branch networks for service delivery. Customers were generally required to visit these branches to conduct essential transactions, such as withdrawing cash and checking account balances. Unlike modern systems that allow users to conduct financial transactions 24/7 without ever stepping foot inside a physical branch, this traditional model depended entirely on in-person interactions and could not offer the flexibility of remote access (Ranjan 2024).

The emergence of digital technologies in the late 20th century marked the beginning of a paradigm shift in financial service delivery (George, 2024; Gomber et al., 2018). Banks began incorporating electronic systems such as Automated Teller Machines (ATMs), online banking portals, and eventually mobile applications to streamline operations and enhance customer convenience. The evolution of mobile banking enabled customers to perform financial transactions anytime and anywhere using smartphones and internet connectivity, significantly reducing the need for physical visits to bank branches (Ungratwar et al. 2025). This transition not only improved operational efficiency for banks but also aligned with changing consumer expectations. Looking ahead, forecasts suggest that by 2026, 39% of Indonesian adults will have a digital bank account, reflecting the country's accelerating digital transformation in the financial sector (Statista 2023).

The urgency of this study aligns with the increasing use of digital services in Indonesia. According to IDN Research Institute (2025), digital finance tools have become an essential part

of daily financial management for Indonesian Millennials and Gen Z, as four out of five Gen Z respondents now use digital finance apps on a daily basis. This highlights a generational change toward tech-integrated financial management (Laudon & Laudon, 2020). Data reveal that 60% of young people choose mobile banking, and 58% use e-wallets, underlining a strong inclination toward mobile-based and contactless transactions over conventional banking systems. These figures clearly demonstrate how Millennials and Gen Z are not only adopting digital tools but also reshaping the landscape of financial services in Indonesia. However, the increase in users does not necessarily guarantee long-term loyalty, especially if a platform fails to build trust or cannot consistently meet user expectations (Luo et al., 2010). Therefore, this study focuses on Millennial and Gen Z users as the population to be examined, considering that these generations represent the largest adopters of digital financial services and their perceptions will be critical in determining the long-term success of platforms such as Wondr by BNI (Elangovan & Babu, 2024; Elsawy, 2025; Kaur et al., 2022).

Indonesia's banking sector is dominated by key players such as Bank Rakyat Indonesia (BRI), Bank Central Asia (BCA), Bank Mandiri, and Bank Negara Indonesia (BNI). These banks have introduced super-apps to streamline banking and financial services into a single platform, such as Livin' by Bank Mandiri, BRImo by Bank BRI, myBCA by Bank BCA, and Wondr by BNI. Primarily, this research focuses on the BNI Mobile Banking App.

Over the past decade, the competitive landscape among Indonesia's top banks has remained intense. In 2021, market dominance was characterized by asset value, with Bank Mandiri holding the largest share at Rp1,584.1 trillion, followed by BRI with Rp1,411.05 trillion, and BCA with assets exceeding one thousand trillion rupiah (Luthfa 2024). This competitiveness has persisted and evolved into 2024, now defined by a race for customer base expansion and digital adoption among BRI, BNI, BCA, and Mandiri (Putri 2024). These banks have engaged in significant digital transformation efforts to stay competitive in an era where customer preferences increasingly favor mobile banking. This demonstrates the growing reliance on digital banking services among Indonesians and highlights the need for continuous innovation in financial technology.

BNI's transformation journey reflects the evolution of Indonesia's banking industry from traditional branch-based services to modern digital banking. Established in 1946 as the first state-owned bank in independent Indonesia, BNI initially relied entirely on in-branch teller services while rapidly expanding its domestic and international presence, including the opening of its first overseas branch in Singapore in 1955. Major technological advancements began in the early 1990s when BNI became one of the first banks in Indonesia to introduce ATMs, providing customers greater flexibility to conduct transactions without visiting branches and marking a significant milestone in the modernization of national banking services.

Following the success of ATMs, BNI continued strengthening its digital service ecosystem throughout the 1990s and 2000s by expanding its ATM network and joining major interbank ATM networks such as ATM Bersama, PRIMA, and Link. Parallel to this development, BNI introduced 24-hour phone banking services and later SMS Banking, enabling customers to perform basic financial transactions remotely through mobile phones even without internet access. These initiatives demonstrated BNI's strong adaptability to technological change and helped transition customer behavior gradually from physical to digital service channels.

BNI's digital transformation further accelerated with the launch of Internet Banking in 2007 and the subsequent development of mobile banking applications. Internet Banking allowed customers to conduct comprehensive banking activities online, while the later introduction of BNI Mobile Banking and eventually Wondr by BNI represented a shift toward more advanced, lifestyle-integrated digital platforms. With enhanced features such as financial insights, goal-based savings, investment access, and improved user experience, BNI strengthened its position in Indonesia's digital banking landscape. The evolution from teller services to ATMs, phone and SMS banking, internet banking, and full-featured mobile applications reflects BNI's continuous commitment to innovation and customer-centric digital transformation.

Research on continuance intention and behavior in digital banking has been widely conducted using various theoretical frameworks, including the Unified Theory of Acceptance and Use of Technology (UTAUT) and its extension, UTAUT2 (Arfi et al., 2021; Fatihanisya & Purnamasari, 2021; Haris et al., 2019; Onibala et al., 2021). For instance, Venkatesh et al. (2012) introduced UTAUT2 to better explain consumer technology adoption, highlighting the roles of hedonic motivation, price value, and habit in post-adoption contexts. In the Indonesian setting, studies such as Indrawati and Putri (2018) applied UTAUT2 to examine e-payment continuance, finding that performance expectancy, social influence, and price value significantly influence continuance intention, while effort expectancy and facilitating conditions were less impactful. Similarly, Kilani et al. (2023) explored e-wallet post-adoption in Jordan and confirmed the importance of habit and price value in driving continued use. However, research focusing specifically on the continuance behavior of mobile banking super-apps like Wondr by BNI remains limited—particularly regarding the moderating effects of age, gender, and experience in the Indonesian context. This research aims to fill that gap by applying UTAUT2 to analyze the continuance intention and behavior of Wondr users, with a focus on generational differences and post-adoption dynamics. This research offers both theoretical and practical contributions. Theoretically, it extends the application of UTAUT2 in the context of a newly launched banking super-app in a rapidly digitalizing economy while examining the moderating roles of age, gender, and experience—factors that remain underexplored in post-adoption settings. Practically, the findings provide actionable insights for BNI to enhance user retention, improve app functionality, and design targeted engagement strategies, ultimately supporting the bank's digital transformation goals and competitive positioning in Indonesia's dynamic financial landscape.

MATERIALS AND METHODS

This research was conducted online and covered respondents from various regions across Indonesia, ensuring broad geographic reach and national representation. The decision to conduct the research online aligns with the nature of the study topic, which focuses on digital banking behavior; therefore, online environments are the most relevant and effective medium for engaging respondents who are active technology users (Edwards & Konold, 2020; Hayes, 2015, 2018). The research targeted individuals aged 17 years and above, as this represents the minimum legal age for independently opening and managing a mobile banking account under their own name in Indonesia. By focusing on this age threshold, the study ensures that respondents are legally responsible users who can make autonomous financial decisions

without parental supervision.

The emphasis on younger, digitally literate users is also theoretically grounded and empirically supported. Younger users in Indonesia are generally more familiar with digital technologies, more frequently engaged with mobile-based services, and demonstrate higher acceptance of digital financial innovations such as Wondr by BNI. Previous studies reinforce this relevance. For example, Kilani et al. (2023) reported that more than 90% of e-wallet users fall within the 18–35 age range, indicating that this demographic plays a dominant role in shaping continuance usage behavior in digital financial platforms. Similarly, Putri et al. (2022) found that young mobile banking users are significantly influenced by performance expectancy, hedonic motivation, and habitual use, suggesting that their engagement is driven not only by functional benefits but also by enjoyment and behavioral routine.

To ensure linguistic accuracy, conceptual clarity, and cultural appropriateness, the questionnaire was initially designed in English and subsequently translated into Bahasa Indonesia using the back-translation method. This procedure was applied to minimize potential bias, misinterpretation, or semantic distortion that may arise from language differences, considering that Bahasa Indonesia is the primary language of the majority of respondents. The translation process ensured that the meaning of each item remained consistent with the original construct definitions while still being easily understood by Indonesian respondents with diverse educational and demographic backgrounds.

The data collection process was carried out over a two-month period, from July to August 2025. This timeframe included several key stages, namely questionnaire development, pilot testing, refinement, large-scale distribution, data collection, and initial data cleaning and analysis. Conducting the research within this structured timeline helped ensure systematic implementation, consistent respondent engagement, and reliable data acquisition. Overall, the chosen timeframe, sampling scope, and online research setting were purposefully aligned with the objectives of the study to obtain valid, relevant, and contextually meaningful findings related to mobile banking continuance usage behavior in Indonesia.

RESULTS AND DISCUSSION

Final Model Results

This section presents the final outcomes of the prior phases of the empirical testing. The original research framework, shown in Figure 31, was based on the UTAUT2 model and provided a wide range of interactions. The biggest predictor of Continuance Usage Intention (CUI) was Price Value (PV) (*B*=.379), followed by Habit (HT) (*B*=.169), Social Influence (SI) (*B*=.124), and Performance Expectancy (PE) (*B*=.119), according to the hypotheses. Regarding the paths to Continuance Usage Behavior (CUB), Continuance Usage Intention (CUI) itself have the largest impact (*B*=.355), followed by Habit (HT) (*B*=.215) and Facilitating Conditions (FC) (*B*=.194). Furthermore, the framework proposed a specific moderating effect, hypothesizing that Age would significantly moderate the relationship between Hedonic Motivation (HM) and CUI.

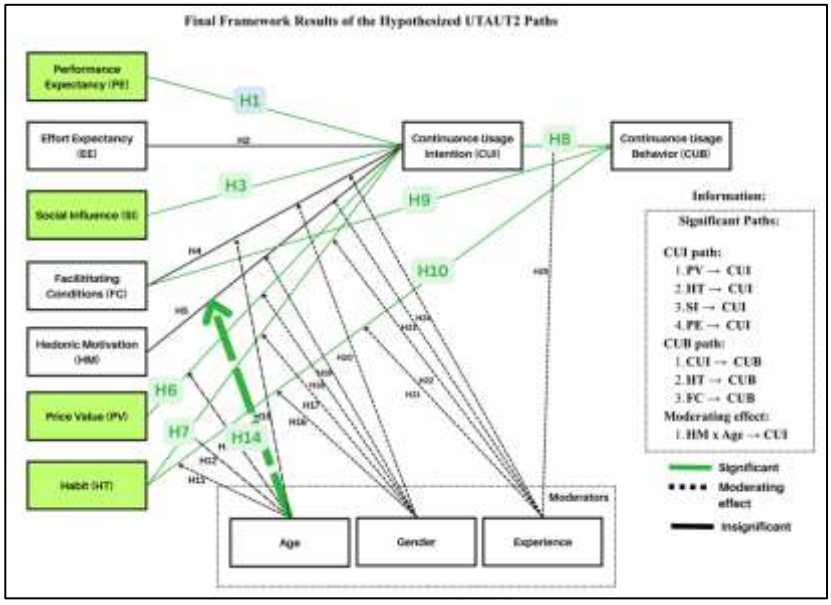

Figure 1. Final framework results of the hypothesized UTAUT2 Paths

Source: Research data analysis (2025)

Past the initial framework of hypotheses, more exploratory analyses showed several non-hypothesized but statistically significant relationships. These findings added a new understanding of how Wondr by BNI users continue to use the service. These findings are shown in Figure 32.

Testing Continuance Usage Intention (CUI) as a moderating variable led to a significant set of new findings. The analysis revealed that CUI significantly moderates several key relationships with Continuance Usage Behavior (CUB). Specifically, the effects of Social Influence (SI), Facilitating Conditions (FC), Hedonic Motivation (HM), and Habit (HT) on CUB were all found to be significantly influenced by the level of CUI.

Furthermore, the study identified an additional mediating role for Age. Age was found to have significant impact but only for the relationship between Hedonic Motivation (HM) and Continuance Usage Intention (CUI).

Finally, analysis formally identified Continuance Usage Intention (CUI) as a significant mediator in the relationship between all the predictors (X) and Continuance Usage Behavior (CUB).

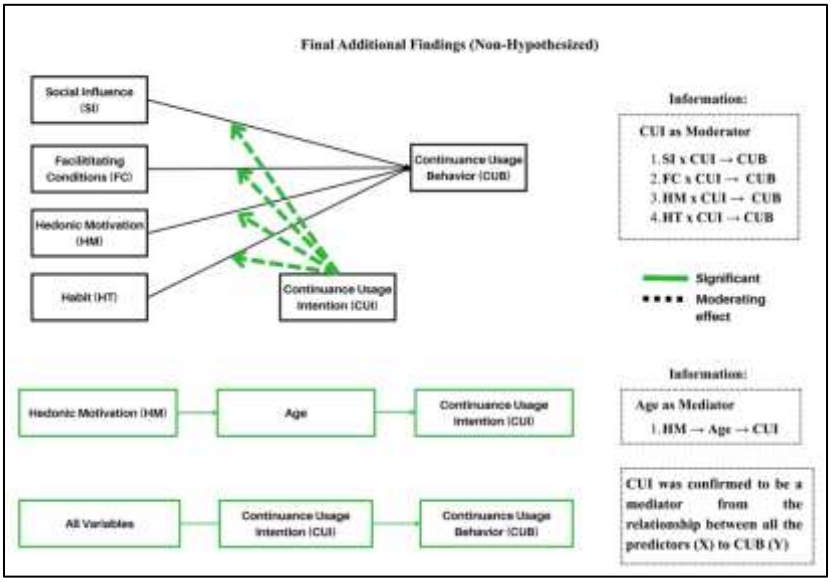

Figure 2. Final additional findings (non-hypothesized)

Source: Research data analysis (2025)

Further explanation of the results of the hypothesis is as follows:

1) H1: Performance Expectancy (PE) positively influences Continuance Usage Intention (CUI) of Wondr by BNI.

Researchers hypothesize that performance expectancy influences the continuance usage intention of Wondr by BNI in Indonesia. This study finds a positive and significant effect of performance expectancy on continuance usage intention, with $B = 0.119$; $t = 2.986$; Sig = .003.

This finding confirms that positive perceptions of Wondr by BNI, such as being useful in daily life, helpful for completing important tasks, quicker for accomplishing work, and improving productivity, directly contribute to an increase in continuance usage intention. Users who hold these positive perceptions of the application tend to continue using Wondr by BNI and intend to use it again in the future.

The result aligns with the UTAUT2 model, which identifies performance expectancy as a key antecedent of intention in consumer settings (Venkatesh *et al.* 2012). It is also consistent with Kilani *et al.* (2023), who showed that perceived usefulness within performance expectancy beliefs supports continuance usage intention. Similarly, Alalwan *et al.* (2017) demonstrated a significant relationship between performance expectancy and behavioral intention in technology adoption. Local evidence from Indrawati and Putri (2018) further emphasizes the role of utilitarian benefits in sustaining digital payment usage in Indonesia.

2) H2: Effort Expectancy (EE) positively influences Continuance Usage Intention (CUI) of Wondr by BNI.

Contrary to expectations, effort expectancy shows a positive yet statistically insignificant effect on continuance usage intention, with $B = 0.061$; $t = 1.496$; Sig = .135. Although respondents generally consider Wondr by BNI easy to operate, simple to learn, and clear to interact with, these perceptions do not appear to strengthen their intention to continue using the application. This indicates that mobile banking users in Indonesia appear to be unconcerned

about the level of simplicity or difficulty in using mobile banking.

This suggests that in a post-adoption context, ease of use is no longer the decisive element once users have already adapted to the system. UTAUT2 acknowledges that effort expectancy has a stronger impact in early adoption but tends to diminish with experience (Venkatesh *et al.* 2012). Supporting this view, Indrawati & Putri (2018) found that ease of use was not a significant determinant of continuance in Indonesian e-payments and Kwateng et al (2018) also found Effort Expectancy to be Insignificant.

3) H3: Social Influence (SI) positively influence Continuance Usage Intention (CUI) of Wondr by BNI.

Social influence is found to be positively and significantly impactful for continuance usage intention, with $B = 0.124$; $t = 3.149$; Sig = .002. Users who perceive encouragement from important people, influential peers, or valued social contacts are more likely to continue using Wondr by BNI.

The strong and significant relationship between social influence and continuance usage intention in this study may be influenced by Indonesia's strong collectivist culture. In collectivist societies, individuals are integrated into prominent in-groups (e.g., family, relatives, close peers), which makes societal standards and normative alignment particularly significant for personal decisions. The Hofstede-based Global Report clearly shows that Indonesia has a low level of Individualism (IDV) (The Culture Factor Group Oy 2024). In collectivist settings like Indonesia, people are expected to follow strong leaders and respect the rules of their group. In these situations, the opinions of family, friends, and people in positions of power are quite important and can have a big impact on how people make decisions.

As a result, social factors make people more likely to keep using apps like Wondr by BNI. Users may feel that continued usage is not only a matter of personal convenience but also aligns with the expectations and behaviors of their close social environment. This suggests why, in Indonesia, social influence persists as a crucial predictor of continuance usage intention.

This result is aligned with the UTAUT2 model, where social influence is recognized as a factor that shapes intention, especially in consumer and networked environments (Venkatesh *et al.* 2012). Previous studies provide evidence of social influence shaping technology adoption, including Alalwan *et al.* (2017) in mobile banking contexts. Indonesian research has similarly confirmed the contribution of social and peer influence in sustaining digital financial service usage (Indrawati and Putri 2018).

4) H4: Facilitating Conditions (FC) positively influence Continuance Usage Intention (CUI) of Wondr by BNI.

The hypothesis posited that facilitating conditions would enhance users' intention to continue utilizing Wondr by BNI, but the statistical test results do not substantiate this statement. The path for Facilitating Condition to Continuance Usage Intention is negative and not significant, with $B = -0.046$; $t = -1.137$; Sig = .256

The lack of a significant correlation between facilitating conditions and the continuance usage intention can be attributed to Indonesia's rapid digitalization and high mobile internet penetration. National surveys report that smartphone ownership and internet access are

widespread across demographic groups, thereby diminishing disparities in access to the technical resources required for mobile applications. In this context, facilitating conditions such as device compatibility, internet stability, and basic knowledge are perceived as standard factors rather than determining triggers of intention. When these conditions become widely accessible, users' motivation for continuing is influenced more significantly by perceived usefulness, value, and habitual behavior patterns than by the availability of infrastructure or support.

This interpretation aligns with further findings from studies indicating a weak or non-significant relationship between Facilitating Conditions and Behavioral Intention, as evidenced by Kwateng *et al.* (2018), Alalwan *et al.* (2017), Nguyen *et al.* (2020), and between Facilitating Conditions and Continuance Usage Intention (Kilani *et al.* 2023). Additionally, Indonesian continuance studies (Indrawati and Putri 2018) are referenced.

5) H5: Hedonic Motivation (HM) positively influence Continuance Usage Intention (CUI) of Wondr by BNI.

The results show that hedonic motivation has a positive but insignificant effect on continuance intention with $B = 0.054$; $t = 1.886$; Sig = .060. Enjoyment, fun, and entertainment originated from Wondr by BNI does not show a direct significant influence on decision to keep continue using it.

Theoretically, hedonic motivation was added to the UTAUT2 model to capture the intrinsic and affective drivers of technology use in a consumer context (Venkatesh *et al.* 2012). It aligns with several other studies which also failed to find a significant link between hedonic motivation and behavioral intention. For instance, a study on Sharia mobile banking in Indonesia (Yuliana and Aprianingsih 2022) and research on e-wallet post-adoption in Jordan (Kilani *et al.* 2023) both reported hedonic motivation to be an insignificant factor. Similarly, in a cross-cultural study, the influence of hedonic motivation was found to be insignificant for Lebanese mobile banking consumers in case of behavioral intention (Merhi *et al.* 2019).

This finding, however, contrasts with other contexts where hedonic motivation proved to be a key determinant. For example, studies on e-payment adoption in Indonesia (Indrawati and Putri 2018) and mobile banking in Ghana (Kwateng *et al.* 2018), Jordan (Alalwan *et al.* 2017), and Vietnam (Nguyen *et al.* 2020) all confirmed a significant positive relationship. The lack of significance for Wondr by BNI may suggest that its users are more driven by utilitarian and functional benefits rather than the entertainment value of the application.

6) H6: Price Value (PV) positively influences Continuance Usage Intention (CUI) of Wondr by BNI.

Price value demonstrates a positive and significant influence on continuance usage intention in this study ($B = 0.379$; $t = 6.605$; Sig = .000). This result suggests that users' cognitive trade-off between the perceived benefits of Wondr by BNI and its monetary cost does statistically explain their intention to continue using the service.

The UTAUT2 model includes price value to capture the cost-benefit analysis consumers perform when using technology (Venkatesh *et al.* 2012). This significant finding is consistent with the original UTAUT2 validation by Venkatesh *et al.* (2012), which established price value as a critical determinant. It also aligns with several other studies in similar contexts. For

instance, research on e-payment services (Go-Pay) in Indonesia identified price saving as a significant influencer of continuance intention (Indrawati and Putri 2018). Similar positive and significant findings were reported in studies on mobile banking in Ghana (Kwateng *et al.* 2018) and Jordan (Alalwan *et al.* 2017; Kilani *et al.* 2023).

Consequently, this outcome differs from research that found price value to be an insignificant predictor. For example, researches on digital banking in Vietnam (Nguyen *et al.* 2020) had an insignificant relationship. The significant positive result for Wondr by BNI implies that its users are indeed sensitive to the balance between costs and benefits. They likely perceive the fees associated with the service as reasonable and justified by the value they receive, making price value a key factor in their decision to continue using the application

7) H7: Habit (HT) positively influences Continuance Usage Intention (CUI) of Wondr by BNI.

Habit is found to have a positive significant influence on continuance usage intention ($B = 0.169$; $t = 4.622$; Sig = .000). This notable result indicates that the automaticity and routine of using Wondr by BNI translate into a stronger conscious intention to continue its use.

In the UTAUT2 framework, habit is conceptualized as a key post-adoption construct representing automatic behaviors learned over time, which can influence both intention and use directly (Venkatesh *et al.* 2012). This significant finding aligns perfectly with the original UTAUT2 study by Venkatesh *et al.* (2012) and numerous other researchers who have established habit as a powerful predictor of intention. For instance, studies on e-payments in Indonesia (Indrawati and Putri 2018), mobile banking in Ghana (Kwateng *et al.* 2018), and a cross-cultural study of Jordan customer (Kilani *et al.* 2023). All found a significant positive relationship between habit and intention. Additionally, research on digital banking in Vietnam also supports this finding, confirming that habit significantly drives behavioral intention (Nguyen *et al.* 2020).

Consequently, this result differs from the few studies where habit was not a key driver, such as the research on mobile banking in Jordan by Alalwan *et al.* (2017). The positive and significant path from habit to continuance usage intention for Wondr users suggests that the application has successfully integrated into their daily lives. For these users, the routine of using the app acts as a reinforcement mechanism, where the habit itself strengthens their conscious plan to keep using the service in the future.

8) H8: Continuance usage intention (CUI) positively influences Continuance Usage Behavior (CUB) of Wondr by BNI.

Continuance usage intention is the highest predictors out all the variables. significantly predicts continuance usage behavior with $B = 0.355$; $t = 8.050$; Sig = .000. Users who express a strong intention to keep using Wondr, such as planning frequent use and definite future reliance, are more likely to translate these plans into actual repeated usage and broader feature adoption.

CUI represents the motivating state that influences a user's decision to continue using a system, whereas CUB refers to the actual behavior that develops from that intention. This study supports the perspective that in post-adoption conditions, intention acts as a significant predictor of continuance usage behavior.

Bhattacherjee (2001), through the Expectation–Confirmation Theory, shown that high continuance intentions are significantly correlated with actual online service utilization. In a comparable way, Venkatesh *et al.* (2003) highlighted that intention plays a crucial role in driving system utilization in information technology. More recent findings by Kilani *et al.* (2023) confirm the CUI–CUB relationship in e-wallet adoption, showing that individuals with stronger continuance intentions are those who consistently carry out transactions and explore service features. Intention has long been acknowledged as the primary predictor of behavior in consumer research (Sheeran and Webb 2016), and this study further substantiates that link within the framework of Indonesian digital banking.

9) H9: Facilitating Conditions (FC) positively influences Continuance Usage Behavior (CUB) of Wondr by BNI.

In contrast with the relationship to continuance usage intention, facilitating conditions has a positive and significant impact on continuance usage behavior, with $B = 0.194$; $t = 5.703$; Sig = .000. The presence of resources, compatibility, and available support increases actual use rather than just intentions. Users with reliable devices, stable internet, and adequate knowledge are more likely to repeat transactions, rely on Wondr for a larger share of financial activities, and utilize its features more extensively. Here, the same factors that fail to motivate intention still matter for whether users can act on their intentions in practice.

This reflects the role of infrastructure in Indonesia, where uneven network quality or limited device capability can still pose practical barriers. Users with reliable smartphones, strong internet connections, and access to technical assistance are more likely to carry out transactions repeatedly and to explore Wondr's features more fully. UTAUT2 also proposes that Facilitating Conditions use a direct influence on actual behavior (Venkatesh *et al.* 2012).

10) H10: Habit (HT) positively influences Continuance Usage Behavior (CUB) of Wondr by BNI.

Habit has an impact on behavior ($B = 0.215$; $t = 6.475$; Sig = .000). Users who have developed routines, automatic responses, or even dependency on Wondr are those who actually carry out repeated monthly transactions and engage with a broader range of features. Unlike intention, which reflects planned motivation, behavior shows the observable outcome of habit's pull.

The stronger coefficient here highlights that habit not only shapes what users plan to do but also directly drives what they actually do. Once use is inserted into daily practices, continuance becomes automatic and less dependent on deliberate intention. UTAUT2 (Venkatesh *et al.* 2012) supports this dual role, showing that habit influences both intention and behavior. Kilani *et al.* (2023) found habit-behavior to be one of the most decent links in their model.

11) Age as Moderator

The analysis of age as a moderator revealed one significant influence on the relationship between Hedonic Motivation and Continuance Usage Intention (CUI). The H14 hypothesis was accepted. The confirmatory analysis using the PROCESS macro indicated a statistically significant negative interaction effect between Hedonic Motivation and Age (B = -0.0313; t =

-3.0551; Sig = .0024). This finding suggests that the impact of Hedonic Motivation on Continuance Usage Intention varies among users, with its strength depending on the user's age.

The negative coefficient (B = -0.0313) indicates that, with increasing age, the positive influence of Hedonic Motivation on CUI diminishes. The enjoyment derived from using the Wondr app significantly influences the continuance intention of younger users compared to older users. As age increases, the significance of enjoyment as a motivating factor for continued app usage decreases.

This outcome is consistent with the original UTAUT2 theory, where Venkatesh et al. (2012) proposed that age moderates the impact of Hedonic Motivation, with younger men being more driven by novelty and fun. This specific demographic trend is strongly supported by Kwateng et al. (2018), whose empirical analysis of mobile banking found that users under the age of 20 were particularly driven by Hedonic Motivation. This is highly relevant to the current study's sample, which predominantly comprises Gen Z and Millennials, confirming that younger cohorts prioritize the entertainment and enjoyment aspects of mobile technology.

Furthermore, Kaplan and Gürbüz (2021) also identified a statistically significant moderating effect of age on the relationship between Hedonic Motivation and Behavioral Intention. However, their findings presented a divergent pattern: unlike the typical theoretical assumption that younger users are the primary drivers of this relationship, their results did not support a stronger effect for the younger demographic, indicating a unique contextual dynamic. In comparison, Merhi et al. (2021) found that age significantly moderated the relationship between Hedonic Motivation and usage intention within their UK sample. These variations in empirical findings suggest that, while age consistently serves as a significant moderator, the direction of its influence can vary by context. For Wondr by BNI, the findings of this study specifically suggest that younger users are more effectively retained through gamification and engaging interfaces, whereas older users' intentions are likely influenced more by utilitarian factors such as Performance Expectancy and Habit.

This represents the following accepted hypothesis:

H14: Age moderates the relationship between Hedonic Motivation (HM) and Continuance Usage Intention (CUI).

While one hypothesis was significant, the other four hypotheses (H11, H12, H13, H15) related to age were rejected, with $p > .05$. This suggests that age does not influence the effects of habit (HT), price value (PV), or facilitating conditions (FC) on either CUI or CUB within the context of this study. The rejection of age as a moderator for Habit, Price Value, and Facilitating Conditions can be explained by the fact that smartphones are now a standard part of life for everyone. Once an older user adopts an app like Wondr, they build a daily routine (checking balances, paying bills) just as quickly as a younger user. Regarding Price Value, the cost of only using the app is typically free for everyone. Since there is no major financial barrier, both younger and older users view the cost-benefit trade-off in the exact same way. Finally, for Facilitating Conditions (technical support), modern apps are built to be very intuitive. This design makes the app easy enough to use that older users do not depend on extra help or resources any more than younger users do.

This represents the following rejected hypotheses:

H11: Age moderates the relationship between Habit (HT) and Continuance Usage

Behavior (CUB).

H12: Age moderates the relationship between Habit (HT) and Continuance Usage Intention (CUI).

H13: Age moderates the relationship between Price Value (PV) and Continuance Usage Intention (CUI).

H15: Age moderates the relationship between Facilitating Conditions (FC) and Continuance Usage Intention (CUI).

12) Gender as Moderator

The PROCESS macro analysis indicated that gender did not serve as a statistically significant moderator for any of the examined relationships. All interaction terms related to gender exhibited p-values exceeding the 0.05 threshold, suggesting that the relationships between the predictors (Habit, Price Value, Hedonic Motivation, Facilitating Conditions) and the outcomes (CUI and CUB) remain consistent for both male and female users.

This indicates that, in the population studied, gender does not influence the fundamental factors driving continuance intention or behavior. Consequently, all hypotheses concerning gender as a moderating variable (H16, H17, H18, H19, H20) are rejected. The rejection of gender as a moderator implies that for this generation, men and women are equally capable and comfortable with technology. Unlike in the past where one gender might have been seen as more "tech-savvy," Gen Z and Millennials have grown up with technology. As a result, the way they form a Habit or judge whether an app is worth the cost (Price Value) is identical and it is a human decision, not based on a gendered. Similarly, because both genders are equally proficient, neither men nor women require more technical support (Facilitating Conditions) than the other. They are on equal footing in how they use and enjoy the app.

This represents the following rejected hypotheses:

H16: Gender moderates the relationship between Habit (HT) and Continuance Usage Behavior (CUB).

H17: Gender moderates the relationship between Habit (HT) and Continuance Usage Intention (CUI).

H18: Gender moderates the relationship between Price Value (PV) and Continuance Usage Intention (CUI).

H19: Gender moderates the relationship between Hedonic Motivation (HM) and Continuance Usage Intention (CUI).

H20: Gender moderates the relationship between Facilitating Conditions (FC) and Continuance Usage Intention (CUI).

13) Experience as Moderator

Similar to the findings for gender, the significant moderation effects for experience were not supported by the final confirmatory analysis. The PROCESS macro test indicated that experience failed to have a statistically significant moderating effect on any of the proposed paths. The p-values for the interaction terms related to experience were all non-significant ($p > .05$).

This shows that a user's level of experience with the Wondr app doesn't really change how Habit, Hedonic Motivation, Facilitating Conditions, or Continuance Usage Intention affect their

future plans or behavior. Consequently, all hypotheses concerning experience as a moderator (H21, H22, H23, H24, H25) are rejected.

The rejection of experience as a moderator suggests that the app is simple enough to master immediately. In complex systems, a user with one year of experience would be much better than a user with one month of experience. However, the Wondr app is likely "a financial tools that was designed for everyone and can be used for every age. A new user can navigate it, form a routine (Habit), and solve problems just as well as a long-term user. Furthermore, the rejection of experience moderating the link between Intention and Behavior means that if a user wants to use the app, they can do so easily. They do not need a long history of using the app to turn their intention into action; the barrier to entry is so low that "experience" level doesn't change the outcome.

This points out the following rejected hypotheses:

H21: Experience moderates the relationship between Habit (HT) and Continuance Usage Behavior (CUB).

H22: Experience moderates the relationship between Habit (HT) and Continuance Usage Intention (CUI).

H23: Experience moderates the relationship between Hedonic Motivation (HM) and Continuance Usage Intention (CUI).

H24: Experience moderates the relationship between Facilitating Conditions (FC) and Continuance Usage Intention (CUI).

H25: Experience moderates the relationship between Continuance Usage Intention (CUI) and Continuance Usage Behavior (CUB).

1.1 Managerial Implications

This research presents multiple data-driven and strategically integrated recommendations for PT Bank Negara Indonesia (BNI). By comprehending the factors that drive continued use and their interrelations, BNI can develop a comprehensive strategy to improve user retention and increase engagement with the Wondr by BNI application. As supporting literature suggests, user satisfaction is fundamentally linked to a reliable and seamless experience, as this confirms the user's initial expectations of the service.

The managerial implications are based on study's significant findings. Each point is built by linking the highest-loading indicator of this study predictor variable (X) directly to the qualitative feedback from the respondents.

Performance Expectancy (PE) → Continuance Usage Intention (CUI)

Key Indicator (PE): "Using Wondr BNI is useful in my daily life."

The foundational priority must be to invest heavily in core application stability. The feedback data are dominated by complaints about bugs, lag, and critical transaction failures (Feedback Nos. 48, 78, 81, 211, 277). As one user reported, a proactive feature becomes useless if the “Pay PLN (Electricity)” button (Feedback No. 124) leads to a system error or failed payment (Feedback Nos. 118, 143). A user cannot perceive an app as “useful” if it is not, first and foremost, reliable.

Once this reliable foundation is established, Wondr should evolve from a purely transactional utility into a proactive daily assistant to maximize its usefulness. This recommendation addresses users who already recognize the app’s potential—such as those stating that it is very helpful for transfers but needs to be faster (Feedback No. 135)—and those

who note that "everything can be done via cellphone" when the process runs smoothly (Feedback No. 374).

A practical way to achieve this is by upgrading the existing Insights feature into an Insights and Reminder capability to anticipate upcoming obligations and offer one-tap actions (e.g., "Pay PLN [Electricity]"). This enhancement would reduce cognitive effort and transform routine payments from tasks users must remember into ones the app quietly manages. The feature could, for example, track recurring bills (such as electricity or water) that users have previously paid and send alerts before the due date. Alongside these alerts, the app could provide simple one-tap action buttons. For instance, a message might state, "Your electricity bill is due in three days," accompanied by a "Pay Bill Now" button. When tapped, the app would automatically open the correct payment screen and pre-fill details such as the customer number and the amount due.

This small change could make a substantial difference. It reduces users' mental effort, as they no longer need to remember payment deadlines or locate account details. The app would shift from being a passive tool—where users perform every task—to a proactive financial assistant that quietly manages them. As a result, users would perceive the app as more helpful and reliable in their daily lives, which, as the study indicates, increases their likelihood of continued use.

Social Influence (SI) → Continuance Usage Intention (CUI)

Key Indicator (SI): "People who are important to me think that I should use Wondr BNI."

To make social influence more effective, Wondr should turn peer approval into practical, shared actions so that shared financial tasks could be effortless.

The primary recommendation is to introduce a "Group" feature. This feature would serve as a central hub for family or particular group made to financial tasks. It offers saved family account numbers, so users can easily transfer money without searching for names or numbers repeatedly. This turns normative pressure (what important others expect) into simpler coordination. It builds on what users already like, such as Wondr being user-friendly for new users, how easy it is to make QR payments, while solving the friction that breaks this social interaction, such as error payments (Feedback no. 110, 88, 118).

Price Value (PV) → Continuance Usage Intention (CUI)

Key Indicator (PV): "At current fees and commission rates, Wondr BNI provides good value."

Users' intention to continue is highly sensitive to their calculation of value-for-money. The highest-loading indicator is explicit: "current fees and commission rates" are central to this perception. To improve PV, BNI must re-evaluate its fee structure. This can be done by directly by increasing the tangible benefits (like promotions and rewards) to make the current costs feel justified.

Users are clear that the fees are too high and prefer them to be reduced. (Feedback no. 47, 111, 156). To offset the costs, users demand more tangible benefits such as more bonuses or promotions (Feedback no. 227, 168, 88, 115).

Habit (HT) → Continuance Usage Intention (CUI) and Continuance Usage Behavior (CUB)

Key Indicator (HT): "Using Wondr BNI is something I do without thinking."

Habit drives users to both intend to continue use the app (CUI) and actually continue use it every day (CUB). To build a strong habit, the app must make common tasks feel effortless. This is done by reducing "friction" (making things simpler) and "preserving momentum" (letting users' complete tasks without interruption). The goal is to make Wondr the fastest and most automatic choice for routine financial tasks.

The primary recommendation is to surface "Quick Actions" (e.g., last three tasks and favorites) directly on the Home screen and in a device widget. This directly addresses users who want transactions to be faster and no delay and the users who want easier navigation (Feedback no. 7, 52, 4)

Furthermore, after each successful transaction, the app should offer a one-tap "Do again" button and an automatic prompt to save as a template. This locks in the routine behavior, aligns with user praise for simplicity and converts simple repetition into an automatic, low-effort habit (Feedback no. 121).

Continuance Usage Intention (CUI) → Continuance Usage Behavior (CUB)

Key Indicator (CUI): "I would definitely use Wondr BNI in the future."

To effectively convert intention into observable behavior, Wondr must close the hesitation gap (specific moment of confusion that makes a user stop or close the app) by put small, helpful tips right on the screen ("Micro-guidance") that appear exactly when and where a user might get stuck. This helps them finish their task instead of quitting.

Users explicitly state that the instructions are unclear and stuck in the UI logo, requesting tutorials. (Feedback no. 106, 108, 242). Wondr by BNI already has the feature of *Bantuan & Informasi* for help user finds information. But critics feel that the existing '*Bantuan & Informasi'* section isn't solving their problems at the moment.

Therefore, instead of relying only on a separate help menu, Wondr can use contextual, ultra-short note tips (e.g., "Save this recipient as a Favorite...") that appear right on the screen where the user is working on the specific section. These tips should be on by default for new users but allow users to deactivate them in settings later. This makes the app easier to use for beginners without forcing experts to stop and search for help.

For contextual elaboration, a specific example of how this 'ultra-short tip' would works is when a user is on the transfer screen and pauses for a minute, unsure what to select for the "Recipient Type" field. The app should then be contextual, that means it should be programmed to detect this specific hesitation and automatically show a small tip right below that field.

This "ultra-short tip" might say "*Tip: Choose 'BNI' for other BNI accounts. Choose 'Other Bank' for banks like BCA, Mandiri, etc.*" This help appears "in-flow" (inside the task itself), providing an answer instantly so the user does not have to stop and search for help."

Facilitating Conditions (FC) → Continuance Usage Behavior (UB)

Key Indicator (FC): "I can get help from others when I have difficulties using Wondr BNI."

Actual daily usage (CUB) is critically dependent on users' confidence that they can "get help from others" when they face "difficulties." User feedback shows that these conditions specifically login, verification, and app stability are frequent points of failure. users feel stranded and unable to get help, which is a direct barrier to continued use.

The primary recommendation is to implement accessible help. Some user feedback and request is for a 'live chat' button as the current email-only system is seen as too slow. Placing a live chat button and a mini-FAQ directly on error screens would fulfill this need. (Feedback no. 33 & 46)

Second, A "System Status" page within the app would be a great addition to BNI. This feature would notify users of upcoming maintenance and give real-time data on the functioning of various apps (e.g., Login, Transfers, QRIS). This shows that BNI care about being honest and trustworthy with their users by making sure they can still rely on the app's data even if a service is momentarily unavailable.

Third, BNI must also fix the problems that cause users to need help in the first place. This means fixing the technical facilitating conditions, including login/verification failures and widespread app. The IT staff must always improve their abilities in order to preserve the secure and faultless application performance (Feedback no. 373, 10, 30,46,81).

The findings of this study offer clear, data-driven directives for PT Bank Negara Indonesia (BNI) to enhance user retention and engagement with the Wondr application. By focusing on the most powerful statistical relationships, BNI can prioritize actions that will yield the highest strategic impact.

Hedonic Motivation (HM) → Continuance Usage Intention (CUI)
Key Findings:

- Mediation: **Hedonic Motivation (HM) → Age → Continuance Usage Intention (CUI)**
- Moderation: **Hedonic Motivation (HM) x Age → Continuance Usage Intention (CUI)**

Key Indicators (HM): "Using Wondr BNI is enjoyable," "Using Wondr BNI is fun," "Using Wondr BNI is entertaining."

The analysis of Hedonic Motivation (HM) revealed one of the most complex and important insights of the study. For the regression model, the direct effect from HM into CUI was insignificant, but when tested by the moderator variable, it turned into significant relationship. It shows that "fun" is not unconditional effect (same effect for everyone), but it is conditional (changes based on the condition of the user's age).

As a Moderator (HM x Age -> CUI), Age explains how strong the effect is for different groups. It determines the strength and intensity of the relationship. The analysis proves that the positive effect of "fun" (HM) on "intention" (CUI) is conditional. Specifically, this relationship is significantly stronger for younger users. For older users, the effect is much weaker or non-existent.

As a Mediator (HM -> Age -> CUI), Age explains how the effect works. A "fun" or "entertaining" app (HM) primarily appeals to a youthful mindset or identity (Age), and it is this successful appeal to their age-based identity that in turn builds their intention to use the app (CUI). In this model, Age is the mechanism or the pathway.

Data proves that Age is the single important factor for Hedonic Motivation. The moderation test shows the effect is stronger for young people, and the mediation test explains how it works, by segmented into their youthful identity. So, the younger the user, the more critical it is to pursue hedonic motivation. To win this crucial demographic segment, BNI must aggressively "chase" the enjoyable, fun, and entertaining indicators.

Currently Wondr looks modern, but it does not yet feel fun. Users already acknowledge the app's appearance is modern and its appearance is suitable for young people. However, other feedback indicates this "fun" experience has not yet been achieved, with some users stating that the entertainment features aren't interesting (Feedback no. 77, 46, 265).

From that analysis, BNI could introduce light gamification. BNI can evolve the 'BNI POIN+' from a Catalog to an Interactive Hub. The app's "BNI POIN+" loyalty system already exists, but its current design feels like a difficult catalog, not an engaging reward experience. As this exploration found, users must manually search categories, scroll endlessly, and click into each item just to see its point cost. To make this 'entertaining' and 'fun,' BNI should add a simple filter, such as a toggle switch labeled "Show Only Rewards I Can Redeem." This changes the user experience from difficult searching to instant searching.

Hedonic Motivation (HM) x CUI → Continuance Usage Behavior (CUB)

Key Indicators (HM): "Using Wondr BNI is enjoyable," "Using Wondr BNI is fun," "Using Wondr BNI is entertaining."

This finding confirms a crucial conditional effect. The impact of "fun" (HM) on "actual usage" (CUB) depends entirely on the user's pre-existing intention (CUI). The effect of Hedonic Motivation (HM) is weaker for users with low intention compared to those with high intention. In other words, "fun" features only successfully drive actual behavior (CUB) IF the user already intends to use the app (High CUI).

This result demands that BNI should adopt a segmented strategy. The finding proves that "fun" features cannot be used as a primary tool to acquire new users or win back skeptical ones. Instead, these enjoyable features are most effective as a tool to retain and deepen engagement with users who are already fans of the app.

BNI must stop wasting resources on HM features to win over skeptics (users with low intention). Because for this group, "fun" is irrelevant. So, for the skeptics, BNI must focus 100% on fixing the core problems that are killing their intention in the first place such as for example, Performance Expectancy (fix the bugs/lag).

CONCLUSIONS

This study examined the factors influencing both Continuance Usage Intention (CUI) and Continuance Usage Behavior (CUB) of Wondr by BNI users using the extended UTAUT2 framework, based on responses from 379 users. The results confirmed that CUI is significantly driven by Performance Expectancy, Social Influence, Price Value, and Habit, with Price Value emerging as the strongest predictor—indicating that users' willingness to continue using Wondr is primarily shaped by their perception of financial value and benefits. In contrast, Effort Expectancy, Hedonic Motivation, and Facilitating Conditions showed no significant effect on intention, suggesting that these elements operate as baseline expectations in the post-adoption phase rather than as motivational drivers.

The study further found that CUB is significantly influenced by CUI, Facilitating Conditions, and Habit, with intention being the strongest determinant of actual behavior—consistent with behavioral theories such as the Theory of Planned Behavior (TPB). Habit plays a dual and powerful role in shaping both intention and behavior. Age was found to moderate the effect of Hedonic Motivation on intention, reducing its influence among older users,

whereas gender and experience had no moderating effects.

The study also confirmed that CUI functions both as a mediator—linking UTAUT2 predictors to behavior—and as a moderator that strengthens key behavioral relationships, while age further contributes to explaining how enjoyment shapes intention. Practically, the findings emphasize the need for BNI to prioritize app stability, enhance functional value, strengthen social and habitual engagement features, improve support conditions, and design age-sensitive user experience strategies to sustain long-term engagement with Wondr.

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