



## **ANALYZING USER CONTINUANCE INTENTION AND CONTINUANCE BEHAVIOR OF WONDR BY BNI WITH UTAUT2 MODEL**

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**DANIA SAMODA RENDA**



**BUSINESS STUDY PROGRAM  
SCHOOL OF BUSINESS  
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## ABSTRACT

DANIA SAMODA RENDA. Analyzing User Continuance Intention and Continuance Behavior of Wondr by BNI with UTAUT2 Model. Supervised by ANITA PRIMASWARI WIDHIANI and FEBRIANTINA DEWI.

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 user adoption challenges and user complaints regarding stability and functionality. This study 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 was 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 make users keen to download and continue using the app, which are prioritize application stability, implement age-segmented strategies, boost more rewards & promos, add Quick Actions / Do Again on home screen, Group Feature, gamify and marketing segment feature for young users, add clear micro-guidance, and live chat CS.

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

## ABSTRAK

DANIA SAMODA RENDA. analisis Niat Kelangsungan Pengguna dan Perilaku Kelangsungan Pengguna Wondr by BNI dengan model UTAUT2. Dibimbing oleh ANITA PRIMASWARI WIDHIANI dan FEBRIANTINA DEWI.

Transformasi digital di industri perbankan telah mendorong BNI untuk meluncurkan Wondr by BNI pada Juli 2024 sebagai pengganti aplikasi mobile banking sebelumnya. Meskipun memiliki fitur yang canggih, aplikasi ini menghadapi tantangan signifikan dalam adopsi pengguna dan mengalami keluhan terkait stabilitas serta fungsionalitas. Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi niat keberlanjutan (continuance usage intention) dan perilaku keberlanjutan (continuance usage behavior) pengguna Wondr by BNI, dengan menggunakan kerangka kerja Unified Theory of Acceptance and Use of Technology 2 (UTAUT2). Pendekatan kuantitatif digunakan melalui survei daring terhadap 379 responden pengguna Wondr. Data dianalisis menggunakan regresi linier berganda dan makro PROCESS. Hasil penelitian menunjukkan bahwa Performance Expectancy, Social Influence, Price Value, dan Habit berpengaruh



positif dan signifikan terhadap Continuance Usage Intention (CUI). Selanjutnya, Continuance Usage Behavior (CUB) secara signifikan dipengaruhi oleh Continuance Usage Intention (CUI), Facilitating Conditions (FC), dan Habit (HT). Usia juga ditemukan memoderasi hubungan antara Hedonic Motivation dan CUI. Temuan ini memberikan implikasi manajerial bagi BNI untuk membuat pengguna tertarik mengunduh dan terus menggunakan aplikasi, yang mengutamakan stabilitas aplikasi, menerapkan strategi segmentasi usia, meningkatkan lebih banyak penghargaan & promosi, menambahkan Tindakan Cepat / Lakukan Lagi di layar beranda, Fitur Grup, fitur gamifikasi dan segmen pemasaran untuk pengguna muda, menambahkan panduan mikro yang jelas, dan layanan obrolan langsung CS.

Kata kunci: utaut2, mobile banking, wondr by bni, pasca-adopsi, niat keberlanjutan penggunaan, perilaku keberlanjutan penggunaan, indonesia.

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## **ANALYZING USER CONTINUANCE INTENTION AND CONTINUANCE BEHAVIOR OF WONDR BY BNI WITH UTAUT2 MODEL**

**DANIA SAMODA RENDA**

Final Thesis

As one of the requirements to obtain a degree of  
Bachelor of Business  
at the School of Business

**BUSINESS STUDY PROGRAM  
SCHOOL OF BUSINESS  
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## FOREWORD

In the name of Allah, the Most Gracious, the Most Merciful. All praise and gratitude are due to Allah Subhanahu wa Ta'ala for His blessings and mercy, through which this undergraduate thesis could be brought to completion. Conducted from February to December 2025, this research focuses on digital banking, specifically user behavior towards the Wondr by BNI application under the title: "Analyzing User Continuance Intention and Continuance Behavior of Wondr by BNI using the UTAUT2 Model."

The author would like to express sincere appreciation to Anita Primaswari Widhiani, S.P., M.Si. as the main academic supervisor, for her continuous guidance, valuable insights, and encouragement throughout the research and writing process. Special thanks for challenging the author to read widely and deeply, provoking a curiosity that pushed this research beyond its initial boundaries. Deep gratitude is also extended to Febriantina Dewi, S.E., M.M., M.Sc. as the second academic advisor for her constructive feedback and thoughtful suggestions.

Heartfelt thanks are extended to the author's parents for their endless prayers and encouragement, as well as their unhesitating willingness to provide emotional and financial support. The author also expresses deep appreciation to Maulia, Karina, Nabila, Audra, and Silvia, dearest friends who accompanied and supported the author throughout the completion of these studies. Their words of reassurance, their celebrations of small wins, and their supportive messages on the darkest days were invaluable, especially during moments of self-doubt and emptiness, they never failed to reach out and ask the author to go out and unwind. The author is forever touched by their unflagging efforts. Thank you to author's friends at "Admin," "Yasporbians," "Gavut," and others who cannot be mentioned individually for their moral support. To the K4 International Class, thank you for being a constant source of inspiration over the last four years together. Lastly Author thanks her friends from the IISMA Southampton cohort, and other close friends who have shared motivation, laughter, and memories during college.

Hopefully, this undergraduate thesis will provide useful insights for those interested in the development of digital banking and user behavior studies, as well as contribute to the advancement of knowledge in the field of financial technology in Indonesia.

This thesis was a journey of perseverance. There were many moments of doubt when the author wondered if this work would ever be completed, fearing the prospect of not finishing on time. However, through the support of those around the author, perseverance prevailed. Completing this undergraduate thesis is therefore not only an academic requirement but a deeply personal milestone.

To everyone who stood by the author, thank you.

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