



Conventional Banking Super Apps: Perspectives from Generation Z

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ABSTRACT

Super Apps are versatile applications that integrate various financial services within a single platform. The Super Apps referred to in this research belong to conventional banks, such as Wondr by BNI, Bale by BTN, Livin' by Mandiri, BRImo by BRI, myBCA, and BYOND by BSI. Amidst an increasingly competitive financial landscape with the presence of digital banks and fintech, understanding Generation Z's preferences becomes crucial, given that they are the largest digital users and the banking industry's primary future market. This research endeavors to identify and analyze the factors influencing Generation Z's interest in using conventional bank Super Apps. The framework implemented is a quantitative associative approach; data was procured from 110 Generation Z respondents through purposive sampling. Multiple regression analysis was applied to the variables of convenience (X1), environmental influence (X2), service features (X3), digital experience (X4), bank reputation (X5), and promotion (X6) on the interest in using Super Apps (Y). The results show that convenience, environmental influence, digital experience, and bank reputation significantly affect interest. However, service features and promotion were not found to have a significant influence. These findings provide crucial insights for conventional banks in developing effective strategies to attract Generation Z.

Keywords: *Conventional Bank; Generation Z; Perspectives; Super Apps*

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1. INTRODUCTION

Currently, a host of major banks have presented Super Apps versatile applications that combine various financial services within a single platform. From daily transactions, personal financial management, digital account opening, loan services, and insurance to investments, everything is integrated into one application. This aligns with the industry's shift towards digital growth, with various activities beginning to adapt to existing developments. To advance banking digitalization, the Financial Services Authority (OJK) has released OJK Regulation No. 12/POJK.03/2018 pertaining to the Provision of Digital Banking Services by Commercial Banks. This regulation issued by OJK states that "digital banking services are electronic banking services developed by optimizing the use of customer data in order to serve customers more quickly, easily, and according to their needs (customer experience) and can be carried out entirely independently by customers while considering security aspects. The existence of this OJK regulation anticipates that banks will be able to truly optimize the utilization of technology to address consumer requirements (Mutiasari, 2020).

The digital transformation of banking in Indonesia highlights significant achievements or advancements, starting with the adoption of mobile banking (m-banking) services that allowed customers to perform various basic transactions, ranging from checking balances to sending funds and even paying bills, using a mobile phone. The development of digital technology and increasing customer expectations for fast, efficient, and integrated banking services prompted banks to go beyond mere m-banking. Banks in Indonesia began developing more sophisticated applications with comprehensive features such as internet banking, digital onboarding, customer service chatbots, and integration with e-wallets and digital investment platforms. To date, many banks have fully transformed into digital banks, while others still maintain a conventional model but actively develop m-banking services that are adaptive to market needs, evolving into Super Apps. This symbolizes a comprehensive digital transformation and has become a key strategy for banks to enhance competitiveness and provide a more personalized, fast, and efficient banking experience for customers.

An example of a bank in Indonesia that has developed Super Apps is Bank Mandiri. Bank Mandiri, through its website at www.bankmandiri.co.id, stated that it achieved solid performance growth throughout 2022 through consistent business strategies for potential segments and the company's digital optimization process. This is all reflected in the significant growth of Bank Mandiri's digital transactions through Livin' and Kopra by Mandiri. Through a series of innovations carried out in the last year, Livin' by Mandiri has been able to serve more than 1.64 billion financial transactions. Furthermore, the transaction value of Livin' by Mandiri during 2022 reached Rp 2,435 trillion, growing 48.4% from the previous year, or year-on-year (YoY).

The strong performance of one of Indonesia's largest banks, Bank Mandiri, through its Super Apps, clearly highlights the rapid pace of digital banking in the country. This acceleration, particularly in Super App development, is significantly driven by Generation Z, Indonesia's largest demographic group. According to (Purba et al., 2025), Generation Z accounts for approximately 27.94% of Indonesia's total population, making them an incredibly influential group across educational, economic, and social spheres. The unique characteristics of Generation Z in Indonesia are largely shaped by an ever-evolving digital environment. They are accustomed to quickly accessing information and engaging in social interactions across various online platforms. This high level of technological openness means Gen Z has much higher and distinct expectations for banking products and services. This cross-cultural comparison, particularly with findings from Indonesia, represents a key contribution by highlighting that adoption patterns are not universal and vary significantly based on local cultural and demographic contexts. The relevance of this study is therefore highly crucial, as it's conducted within Indonesia's dynamic market context. With a massive Gen Z population and high digital penetration, Indonesia offers a unique environment, fueling both the expansion and intense competition between conventional banks and fintech entities.

While existing studies have predominantly concentrated on the adoption of digital bank and fintech applications, this research uniquely delves into Generation Z's preferences and the factors influencing their adoption of traditional banking applications, offering critical insights into their engagement with these banks' Super Apps. Furthermore, research on digital

consumer behavior among the younger generation tends to highlight aspects of convenience, speed, and security. However, not many studies have deeply and specifically examined what influences Generation Z's interest and perception of super apps from conventional banks against fierce competition with other more aggressive and innovative digital financial applications.

To address this research gap, this study specifically examines the key factors influencing Generation Z's perception and adoption of conventional bank super apps. Based on prior research by (Windasari et al., 2022), the independent variables Ease of Use, Social Influence, Firm Reputation, Features, and Reward are considered highly significant in similar research contexts. The same finding from (Mubarokah et al., 2024) also states that the variable of risk, which can be equated with reputation, and service features also affect the interest in using mobile banking. Therefore, this study focuses on adopting these independent variables, which are hypothesized to be critical. By investigating these specific variables, this study aims to provide a robust framework for understanding how these factors collectively shape Generation Z's interest and perception of super apps from traditional banks.

Considering this background, the research question posed in this study is, what factors influence Generation Z's interest towards the use of Super Apps owned by conventional banks amidst competition with other digital financial applications?

This study aims to identify and analyze the factors that influence Generation Z's interest in using conventional banking super apps. The relevance of this research is based on the increasing competition between conventional banking services and other digital applications, amid the reality that most of Generation Z still show a preference for Super Apps owned by conventional banks as the primary means for financial transaction activities. Expected to be able to contribute to the formulation of more adaptive and targeted digital banking strategies for the younger generation segment.

2. LITERATURE REVIEW

Interest and Intention to Use

According to (Basalamah et al., 2022), interest can be defined as when we're interested in something, we tend to pay attention to it, interact with it, and feel pleasure. Meanwhile, Sari et al. (2023) state that a condition where a person pays attention to something and wants to know more, as well as to learn or verify it further, is referred to as interest. According to (Soleha et al., 2022), interest signifies a strong disposition and enthusiasm or a strong desire for something.

This means it is an individual's tendency to voluntarily and very attentively act towards a targeted (or interesting) object. This implies that interest (intention) involves a strong inclination, enthusiasm, or desire for something. This state also includes curiosity and a desire to learn more.

According to (Atriani et al., 2020), intention to use is a state where an individual is in the stage before taking action. Interest arises when a person receives a stimulus from a product they see, which then triggers a desire or urge to use it. (Oktaviana et al., 2023) state that the desire of an individual to utilize digital financial services as a transaction method can be referred to as digital financial service intention to use. This concept is connected to the Technology Acceptance Model (TAM), initiated by Davis in 1985. This model was designed to analyze and predict user interaction with systems (Chuttur, 2009). TAM asserts that an individual's decision to use technology is shaped by two elements: perceived usefulness and perceived ease of use.

(Davis, 1989), as cited in (Windasari et al., 2022), defines perceived usefulness as the level of an individual's belief that technology adoption can contribute to the improvement of their performance. On the other hand, perceived ease of use is interpreted as a person's conviction that using technology will simplify work completion.

From the explanations above, interest in this research refers to an individual's tendency to use Super Apps as a result of stimuli, thereby triggering a desire to use them. Previous similar studies have mentioned several factors that can cause such interest to arise, for example, in (Windasari et al., 2022) concerning digital banking:

TABLE 1 | Factors of Interest in Digital Banking

Code	Description	Keywords
Economic Value	In the aspect of Digital Banking, the economic value components considered by users are cost reduction and time savings (Kenney, 1999).	Free transactions, time-saving, financial solutions, and affordable
Ease of Use	Ease of use refers to the degree to which a person is free from effort or how easy a system is to use (Davis, 1989).	Simple, convenient, and user-friendly
Social Influence	Social influence is the way a person engages in new activities due to being influenced by others.	Recommendations, and advice
Company Reputation	Good reputation guarantees a company's capability, integrity, and goodwill, thus helping to increase trust even when users have no direct knowledge of the service provider (Lohse & Spiller, 1998).	Product development, and secure
Promotion	Promotion is the value of any discount or promotion offered by digital banks through dynamically generated advertising messages. The promotion referred to in this research is an incentive provided through third parties. (Example: Discount on M-Tix top-ups using a Digital Bank).	Cost reduction, benefits, and advantages
Features	The definition of a product (service) according to Kotler and Armstrong (2010) is a competitive tool to differentiate a company's product from similar competing products. With various product features offered by manufacturers, users will be more satisfied with products that meet their needs to differentiate the company's output.	Added value, and simplifies
Curiosity	Curiosity is the desire to learn and know something to acquire new knowledge.	Digital payments, transformation, and innovation
Reward	Reward is a strategy or policy used to appreciate one's contribution in the form of financial and non-financial objectives to gain benefits. The bonus referred to in this research is an incentive provided directly by the digital bank (Example: Cashback for transfers every Monday to other banks).	Cashback and cost reduction

Source: Data Processed (2025)

Meanwhile, the variables used in this research to determine Generation Z's interest in using Super Apps owned by conventional banks include:

TABLE 2 | Factors of Interest in Conventional Bank Super Apps

Code	Keywords
Convenience	Fast transactions, ease of use, saving time and effort
Environmental Influence	Social recommendations (close contacts) and following environmental trends
Service Features	Comprehensive financial features and simplifying financial activities
Digital Experience	Comfortable, UI/UX display, and application smoothness
Bank Reputation	Trust, security, and good image
Promotion	Advertisements available, rewards, promotions, and cashback

Source: Data Processed (2025)

Super Apps

According to (Billa et al., 2022), Super Apps must be visible and integrated across all types of transactions, including marketplace purchases on the internet, online product acquisitions, and peer-to-peer transactions. Within financial services, Super Apps provide pay later options, personal finance management, integration with digital wallets, stock market updates, and cryptocurrency services. Super Apps can simplify and accelerate transaction processes while providing a more personalized experience for users.

Based on the various literature above, the definition of banking super apps can be concluded as an integrated application that provides various digital financial services within a single platform, allowing users to easily, quickly, and personally access all their banking needs through one interface.

TABLE 3 | Super Apps Features

No.	Fitur
1	Transfers & payments
2	QRIS
3	Digital account opening
4	Investment (mutual funds, bonds, etc.)
5	Digital loans (instant)
6	Cashback/Lifestyle promos
7	Personal finance tools
8	E-commerce/Lifestyle integration
9	User base & popularity
10	UI/UX

Source: Data Processed (2025)

Conventional Banks

According to the Financial Services Authority (OJK, 2022), a conventional bank is a banking institution that conducts its operations based on traditional practices. To date, BNI, BTN, and Bank Mandiri are examples of banks in Indonesia that have not yet introduced separate digital bank services (Lavinda, 2022). As technology develops, the products and services offered by banks are becoming more varied to facilitate all forms of transactions required by the public (Jalih et al., 2020).

Although they do not yet have independent digital bank entities, these banks have launched Super Apps as a strategic decision to meet customer needs digitally, including Wondr by BNI, Bale by BTN, and Livin' by Mandiri. Other banks that also have Super Apps include BRIImo by BRI, myBCA, and BYOND by BSI.

Generation Z

Generally, Generation Z was born between the mid-1990s and 2012 (Christiani et al., 2020). Regardless of differing opinions regarding the birth range of Generation Z, Berkup (2014) explains that Generation Z is a generation that has interacted with technology since birth; thus, technology significantly influences their lives. This is reinforced by Roy's (2024) statement that Generation Z is a generation that lives alongside fast-paced and connected technological devices and the internet. They are often referred to as digital natives, accustomed to social media and online platforms, and they grew up in an era where information and technology are massively developing.

The precise birth year range for Generation Z is still debated, but the most commonly used in academic research and scientific publications is 1997 to 2012. The Pew Research Center (2019)—one of the most widely referenced sources in social research—officially defines Generation Z as individuals born starting in 1997. Therefore, in this research, the sample used or categorized as Generation Z consists of individuals born starting in 1997.

Review of Previous Studies

McKinsey reveals that the use of digital banking in the Asia Pacific region has entered an acceleration phase. Nearly nine out of ten consumers in both developing and developed markets in the region are actively using digital banking, and a majority of them are open to purchasing more banking services through digital channels. A survey, which involved around 20,000 respondents in 15 Asia Pacific countries, including Indonesia, shows a similarity in the digital banking adoption rate between developing and developed nations. From 2017 to 2021, the number of consumers in developing countries who actively use digital banking surged from 55% to 88%. This figure is now approaching the adoption rate in developed countries, which stands at around 90%. This data highlights the urgency for conventional banks to adapt to digital advancements. As the generation with the largest population, Generation Z offers a strategic opportunity for banks to expand their digital reach. The following are previous studies related to interest and Generation Z:

The first study, by (Rinjani et al., 2024), titled "The Influence of Digital Banks on Gen Z's Interest." This research employed a quantitative approach with a correlational design. Its objective was to deeply explore the relationship between digital bank variables and Generation Z's interest. The results indicated that 73% of respondents stated that customer experience plays a significant role in determining their favorite bank brand. This study concluded that banks must adapt to Generation Z's digital lifestyle, learn from them, and effectively leverage social media to attract this generation's interest.

Next, there is research by (Situmorang et al., 2023), titled "Analysis of Factors Influencing the Interest in Using Mobile Banking by Economic Education Students at HKBP Nommensen University Medan." This study utilized a qualitative approach with a descriptive method. Data collection was conducted through questionnaires to gather opinions regarding the impulses that lead an individual to be interested in M-Banking. The factors influencing students' interest in M-Banking included necessity, convenience, efficiency, and ease of use.

The third study, conducted by (Windasari et al., 2022) and titled "Digital-only banking experience: Insights from Gen Y and Gen Z," utilized a sequential mixed-methods approach. For data analysis, they relied on multiple linear regression analysis to identify the relationships and significance among variables. The convenience sampling technique was employed, involving 20 respondents. The findings revealed that eight variables influenced Generation Y and Generation Z customers: Identifiable determining factors include economic value, perceived ease of use by users, social influence, corporate reputation, sales promotions, key product features, individual curiosity, and incentives or rewards.

This study addresses the existing gap by uniquely focusing on the Super Apps that are currently being widely developed by conventional commercial banks and even regional banks. The practical contribution of this study is to provide actionable insights for these banks. Thus, the findings will help them design more targeted and competitive digital strategies to engage with Generation Z, while also ensuring their long-term relevance in the increasingly dynamic banking landscape.

3. RESEARCH METHOD

This research employs a quantitative associative approach. An associative approach is research that aims to analyze cause-and-effect relationships between two or more variables (Rahman and Yanti, 2016). The associative approach aims to analyze the relationships between variables influencing interest in using Super Apps, such as convenience, environmental influence, service features, digital experience, bank reputation, and promotion. Data will be collected through questionnaires, utilizing a 1–5 Likert scale for various statements related to the research variables.

Generation Z is the population for this research, within the age range of 17-27 years. The research sample comprises Generation Z individuals who are active users of conventional banking digital services via Super Apps. Purposive sampling was used as the sampling technique for this research. Since the exact population size is unknown, the Lemeshow formula will be used to determine the sample size. According to (Rosyida et al., 2023), the Lemeshow formula is used to calculate the sample size when the total population cannot be precisely determined. The formula is

$$n = \frac{Z^2 \cdot p(1-p)}{d^2} \quad (1)$$

Description:

n = Sample size
 Z = Standard value = 1.96
 p = Maximum estimation = 0.5 (since it's unknown)
 d = Margin of error/Alpha (0.1 or 0.05) = 0.01 in this study

Result:

$$n = \frac{1,96^2 \cdot 0,5(1-0,5)}{0,1^2} = 96,04 \quad (2)$$

From these results, the minimum number of respondents used was 97. Before use, the research instruments were tested for validity and reliability to ensure the quality of the collected data.

The data analysis approach applied is descriptive-associative, utilizing multiple linear regression analysis. (Sinaga et al., 2022) define linear regression as a projection technique that uses a straight-line representation to describe the relationship between at least two variables. Variables, which are fluctuating values, are categorized into two types: determining variables (triggering factors) and influenced variables (results). This estimation is based on the assumption that historical data trends follow a linear pattern, even if this isn't always the case in reality. This growth pattern is approximated by a model that illustrates the interconnections within a given scenario.

In this study, multiple linear regression is used to determine the relationship between independent variables and the dependent variable (or interest variable): convenience (X1), environmental influence (X2), service features (X3), digital experience (X4), bank reputation (X5), and promotion (X6), and the dependent variable, which influences Generation Z's interest in using conventional bank Super Apps (Y). The multiple linear regression equation, according to Sinaga et al. (2022), is

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n \quad (3)$$

Description:

Y = Dependent variable (the variable value to be predicted)

a = Constant

$\beta_1, \beta_2, \dots, \beta_n$ = Regression coefficient values

X1, X2, ..., Xn = Independent variables

Regression equation for this study:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 \quad (4)$$

The research model was developed to examine the influence of the independent variables on the dependent variable in this study.

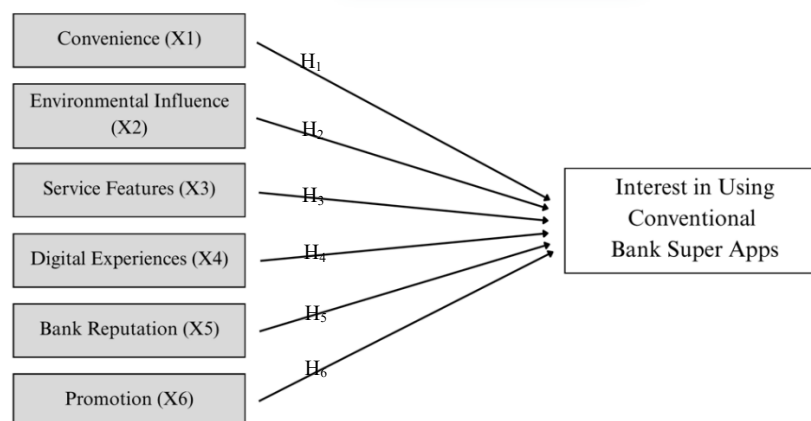


Figure 1. Research Model

This model consists of one main dependent variable, which is interest in using conventional bank Super Apps (Y). The independent variables are influenced by six main factors: convenience (X1), environmental influence (X2), service features (X3), digital experience (X4), bank reputation (X5), and promotion (X6).

The proposed hypotheses are as follows:

H1: Convenience (X1) has a positive effect on Generation Z's interest in using conventional banking Super Apps.

H2: Environmental influence (X2) has a positive effect on Generation Z's interest in using conventional banking Super Apps.

H3: Service features (X3) have a positive effect on Generation Z's interest in using conventional banking Super Apps.

H4: Digital experience (X_4) has a positive effect on Generation Z's interest in using conventional banking Super Apps.

H5: Bank reputation (X_5) has a positive effect on Generation Z's interest in using conventional banking Super Apps.

H6: Promotion (X_6) has a positive effect on Generation Z's interest in using conventional banking Super Apps.

4. RESULTS AND DISCUSSION

4.1 RESULTS

This research was conducted in May 2025, using 110 respondent answers after filtering from all submitted responses. Respondents originated from various cities across Indonesia, with 78.9% of them being Super Apps users for more than 2 years. The top three most frequently used Super Apps among the respondents were MyBCA, Livin' by Mandiri, and BRImo by BRI.

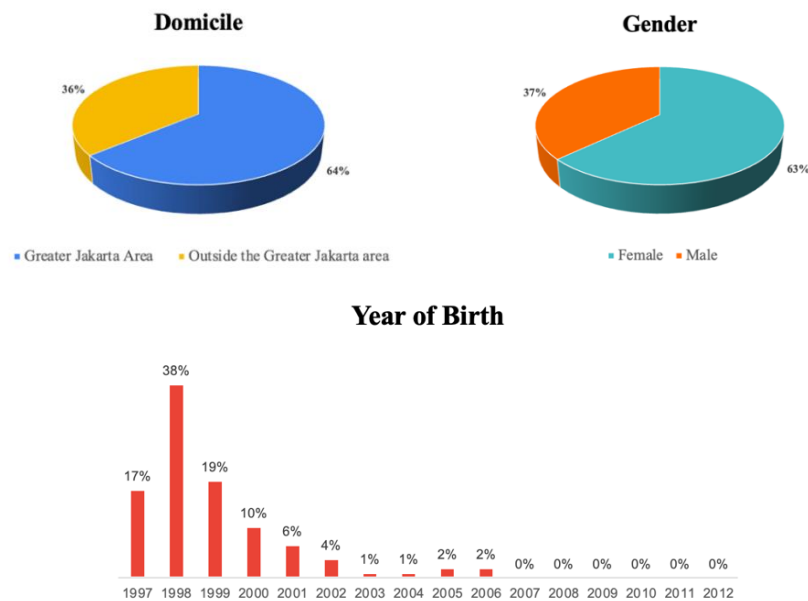


Figure 2. Respondent Charecteristics

Source: Primary Data Processed (2025)

4.1.1 Reliability and Validity Tests

In this section, reliability and item validity tests were conducted for each construct (variable) used in the study. To measure the consistency and stability of an instrument in measuring a concept, a reliability test is used, while the item validity test (through Corrected Item-Total Correlation or R-Statistic) aims to ensure that each item (indicator) accurately measures its intended construct. The results of data processing using SPSS version 29 in this research are presented as follows:

TABLE 4| Reliability and Validity Tests

Construct	Indicator	Cronbach's Alfa	R-Statistic
Convenience	X1_Q1	0.889	0.782
	X1_Q2		0.839
	X1_Q3		0.732
Enviromental Influence	X2_Q1	0.655	0.404
	X2_Q2		0.509
	X2_Q3		0.542
Service Features	X3_Q1	0.902	0.796
	X3_Q2		0.815
	X3_Q3		0.812
Digital Experience	X4_Q1	0.848	0.790
	X4_Q2		0.691
	X4_Q3		0.680
Bank Reputation	X5_Q1	0.910	0.829
	X5_Q2		0.848
	X5_Q3		0.785
Promotion	X6_Q1	0.856	0.633
	X6_Q2		0.776
	X6_Q3		0.788

Source: Primary Data Processed (2025)

Overall, the results of the reliability test indicate that for most constructs (Convenience, Service Features, Digital Experience, Bank Reputation, and Promotion), it supports excellent consistency, as indicated by Cronbach's Alpha values above 0.80. Meanwhile, the Environmental Influence construct shows moderate reliability (0.655), which is still acceptable in a research context. All indicators for all constructs demonstrate Corrected Item-Total Correlation values above the recommended threshold, indicating that all items used in the questionnaire are valid and accurately represent the constructs they measure. Thus, the research instrument possesses good measurement quality and can be used for further analysis.

4.1.2 Multiple Linear Regression Analysis

The data analysis subsequently employed a multiple linear regression method. First, the fit of the regression model was tested to ensure its suitability. With an R-square value of 0.709, 70.9% of the variance in interest in using Super Apps was successfully clarified by the interest variables, or six independent variables, in this model. Furthermore, an adjusted R-squared value of 0.692 indicates that 69.2% of the variance in interest in Super Apps can be clarified by the same six independent variables. This confirms the regression model's excellent ability to explain this variance in interest.

TABLE 5| Model Summary Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin Watson
1	.842	.709	.692	.467547599	.709	41.740	6	103	<.001	1.970

a. Predictors: (Constant), AVG_X6, AVG_X1, AVG_X2, AVG_X5, AVG_X4, AVG_X3

b. Dependent Variable: AVG_Y1

Source: Primary Data Processed (2025)

TABLE 6| ANOVA Results

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	54.476	6	9.124	41.740	<.001 ^b
	Residual	22.516	103	.219		
	Total	77.262	109			

a. Dependent Variable: AVG_Y1

b. Predictors: (Constant), AVG_X6, AVG_X1, AVG_X2, AVG_X5, AVG_X4, AVG_X3

Source: Primary Data Processed (2025)

TABLE 7| Coefficients Results

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta	t		Lower Bound	Upper Bound
1	(Constant)	-.275	.306		-.900	.370	-.882	.331
	AVG_X1	.365	.117	.322	3.130	.002	.134	.597
	AVG_X2	.208	.063	.218	3.315	.001	.083	.332
	AVG_X3	-.034	.115	-.029	-.296	.768	-.262	.194
	AVG_X4	.276	.083	.275	3.313	.001	.111	.441
	AVG_X5	.183	.073	.183	2.513	.014	.039	.327
	AVG_X6	.071	.044	.099	1.624	.107	-.016	.158

a. Dependent Variable: AVG_Y1

Source: Primary Data Processed (2025)

The regression analysis results indicate that Convenience (X1), Environmental Influence (X2), Digital Experience (X4), and Bank Reputation (X5) significantly and positively influence Generation Z's Interest in Using Conventional Bank Super Apps. This is evidenced by p-values less than 0.05 and 95% confidence intervals for the unstandardized coefficients (B) that do not include zero. The variables Convenience (Beta = 0.322) and Digital Experience (Beta = 0.275) show the strongest effects among the significant variables, indicating that ease of use and positive general digital experiences are key drivers of Generation Z's

interest. The overall regression model is excellent at explaining the variance in interest, with an R-squared of 70.9%, showing that a large portion of the variation in interest can be explained by these factors.

Conversely, service features (X3) and promotion (X6) do not show a significant influence on the interest in using conventional bank super apps, as indicated by p-values greater than 0.05 and 95% confidence intervals that include zero. This finding challenges the conventional view that service features and promotions are always effective in driving long-term interest; a more detailed explanation will be provided in the hypothesis results section.

4.1.3 Hypothesis Results

Next, assumption testing was conducted to determine if the relationships we proposed in our model were statistically significant (with the requirement that the p-value must not exceed 0.05).

TABLE 8| Hypothesis Results

Hypothesis	Hypothesis	Coefficient	p-value	Significance
H1	Convenience → Interest in Using	0.365	0.002**	Accepted
H2	Environmental Influence → Interest in Using	0.208	0.001**	Accepted
H3	Service Features → Interest in Using	-0.034	0.768 (n/s)	Rejected
H4	Digital Experience → Interest in Using	0.276	0.001**	Accepted
H5	Bank Reputation → Interest in Using	0.183	0.014**	Accepted
H6	Promotion → Interest in Using	0.071	0.107 (n/s)	Rejected

Note: *p < 0.1; **p < 0.05; ***p < 0.01.

(n/s) = not significant

Source: Primary Data Processed (2025)

Convenience (X1), with B = 0.365 and p = 0.002 (< 0.05), significantly and positively influences the interest in using conventional bank Super Apps. This means that if conventional bank Super Apps are perceived as uncomplicated, comfortable, and easy to operate, customers will have higher adaptability and willingness to use them. Researchers, including Davis (1989), (Venkatesh et al., 2008), and (Venkatesh et al., 2000), all referenced in Windasari et al. (2022), have extensively reviewed the concept of perceived ease of use within the framework of TAM theory and its model developments, where it is stated that this factor plays a crucial role in encouraging interest in technology use, especially for Generation Z, who prefer intuitive and hassle-free technology. Therefore, applications that offer convenience, or in other words are simple, comfortable, and easy to use, are preferred by this generation.

Environmental Influence (X2), with a coefficient B value of 0.208 and a p-value of 0.001 (less than 0.05), significantly and positively influences the interest in using conventional bank Super Apps. This indicates that support or norms from the social environment (e.g., recommendations from friends or family who use Super Apps from a particular conventional bank) act as a driving factor for interest in using them. Social influence has been mentioned multiple times in technology adoption literature, such as in the UTAUT model (Venkatesh et al., 2008) In other literature (Elwandi and Emiyati, 2024), it is explained that Generation Z is interconnected; they are capable of using technology and social media to spread positive messages, educate, and leverage their great potential in driving transformation, one of which is financial transformation packaged in Super Apps.

Service Features (X3), with a coefficient B value of -0.034 and a p-value = 0.768 (greater than 0.05), does not significantly influence the interest in using conventional bank Super Apps. This finding contradicts the research by Windasari et al. (2022), which stated that features in digital banks influenced the interest of Generation Y and Z customers due to a feature called "cashtag," where users could replace account numbers with nicknames. For example, if the account number is 12345, it could be replaced with a nickname like "@deliciouscake" so that other users can remember it more easily. Compared to conventional bank Super Apps, such a significantly influencing feature in digital banks cannot yet be implemented, resulting in a non-significant finding for Super Apps.

Digital Experience (X4), with a coefficient B value of 0.276 and a p-value of 0.001 (less than 0.05), significantly and positively influences the interest in using conventional bank Super Apps. This result indicates that users' positive experiences with digital aspects in general (e.g., interactions with other digital applications) correlate with a higher interest in using conventional bank Super Apps. A parallel study by Mu'asiroh and Derwanto (2021) found that prior mobile banking usage had a strong positive influence on perceived usefulness and behavioral intention. Furthermore, experience also indirectly contributes to system acceptance through user beliefs, particularly via perceived ease of use and perceived benefit (Indriantoro, 2000). The same results were also obtained in the aforementioned previous research by (Rinjani et al., 2024), where 73% of respondents stated that customer experience plays a crucial role in determining their favorite bank brand.

Bank Reputation (X5), with a coefficient B value of 0.183 and a p-value = 0.014 (less than 0.05), significantly and positively influences the interest in using conventional bank Super Apps. This confirms that the established image and trust in the reputation of conventional banks contribute to individuals' interest in utilizing their Super Apps. This research finding is consistent with (Windasari et al., 2022), where bank reputation also proved to significantly influence usage interest. Bank reputation is considered more important for online financial service providers or applications because it is not easy to build customer trust for non-physical or walk-in financial activities at branches.

Promotion (X6), with a coefficient B value of 0.071 and a p-value of 0.107 (greater than 0.05), does not significantly influence the interest in using conventional bank Super Apps. Based on this data, promotional efforts do not statistically have a significant impact on the interest in using conventional bank Super Apps. The finding that the promotion variable does not significantly influence the interest in using Super Apps is similar to the results of (Windasari et al., 2022) research regarding interest in using digital banks. However, this finding contradicts (Taken Smith, 2012) found that, for this generation, sales promotion and curiosity act as short-term drivers due to their characteristic of triggering instant actions. Therefore, strategies designed to increase promotions and arouse customer curiosity could potentially succeed for impermanent actions, such as merely a desire to try. (Santini et al. 2016). In contrast, interest in using requires long-term commitment. Commitment is closely related to purchase intention in offered financial services, including Super Apps.

The research findings indicating that Service Features (X3) and Promotion (X6) are not significant provide important insights. Theoretically, this suggests that within the conventional bank Super Apps ecosystem, where basic services are expected and promotions might currently be only short-term, other factors such as Convenience (X1) and Environmental Influence (X2) become more dominant in shaping long-term interest. This suggests the need for further exploration into the effectiveness threshold of features and promotions in high-involvement and commitment-based digital products. This finding is quite unexpected, as it challenges the view that promotion is always effective in driving long-term interest, especially for products with inherently higher risk.

4.1.4 Common Method Bias (CMB)

To assess the potential for Common Method Bias (CMB) that might arise from the self-report data collection in this study, Harman's Single Factor Test was conducted. All question items from the independent variables—Convenience (X1), Environmental Influence (X2), Service Features (X3), Digital Experience (X4), Bank Reputation (X5), and Promotion (X6)—and the dependent variable, Interest in Using Conventional Bank Super Apps (Y), were entered into an unrotated principal component factor analysis.

TABLE 9 | CMB Results

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.118	48.180	48.180	10.118	48.180	48.180
2	2.436	11.602	59.783	2.436	11.602	59.783
3	1.280	6.093	65.876	1.280	6.093	65.876
4	1.108	5.278	71.154	1.108	5.278	71.154
5	.930	4.430	75.584			
6	.791	3.767	79.351			
7	.580	2.764	82.115			
8	.524	2.495	84.610			
9	.484	2.303	86.912			
10	.405	1.929	88.841			
11	.367	1.748	90.589			
12	.331	1.575	92.164			
13	.280	1.331	93.495			
14	.250	1.189	94.683			
15	.232	1.103	95.786			
16	.215	1.025	96.811			
17	.179	.854	97.665			
18	.149	.708	98.374			
19	.126	.602	98.976			
20	.116	.554	99.530			
21	.099	.470	100.000			

Extraction Method: Principal Component Analysis

Source: Primary Data Processed (2025)

The results of the analysis indicate that the first unrotated factor explains 48.180% of the total variance. Since a single factor does not account for the majority (more than 50%) of the total variance, this suggests that common method bias is not a significant concern in this research.

4.2 DISCUSSION

This discussion section interprets the research findings regarding the factors influencing Generation Z's interest in conventional bank Super Apps. The analysis shows that some variables have a significant influence while others do not. These findings will be explored further with support from relevant theories and existing literature.

The study found that convenience, environmental influence, digital experience, and bank reputation are significant drivers of Generation Z's interest in super apps. This result is consistent with the Technology Acceptance Model (TAM), which posits that a user's perception of ease of use—captured in our study by Convenience and Digital Experience—is a primary predictor of technology adoption (Davis, 1989). The significance of these variables underscores Gen Z's preference for seamless and intuitive digital interactions, reinforcing the findings of (Situmorang et al., 2023), who also identified convenience and ease of use as crucial factors for mobile banking adoption among students. Furthermore, the strong influence of environmental influence aligns with the findings of (Windasari et al., 2022), which highlighted the role of social influence in digital banking adoption. For a digitally native generation like Gen Z, recommendations and validation from peers and social networks are paramount in shaping their decisions. The significant impact of bank reputation also confirms this, as trust in an established brand helps mitigate the perceived risks associated with new digital services (Lohse & Spiller, 1998). This suggests that conventional banks' existing reputation and integrity are a powerful asset in attracting Gen Z to their Super Apps.

Conversely, the study reveals that service features and promotions do not have a significant influence on Generation Z's interest. This unexpected finding challenges some traditional assumptions and provides a critical point for discussion. The insignificance of service features suggests that a wide array of features may not be enough to differentiate a super app or drive adoption, as basic functionalities are likely considered standard. Gen Z users may view extensive features as commonplace

rather than a unique selling point. They also dislike technology that is difficult to learn, preferring ease and convenience, a finding also suggested by general consumer behavior studies (Kotler & Armstrong, 2010). Similarly, the lack of a significant influence from promotions indicates that conventional, short-term incentives are less effective in driving sustained interest for a high-involvement product like a Super App. This finding diverges from (Windasari et al., 2022), who found that rewards and promotions were significant factors. This may be because our study focuses specifically on Gen Z's long-term interest in a particular type of platform, rather than a more general adoption intent. These results indicate a need for banks to reevaluate their strategies, moving beyond generic feature lists and fleeting discounts. Instead, banks should focus on leveraging their strong reputation and fostering authentic value through a seamless digital experience that is naturally recommended by Gen Z's social networks.

5. CONCLUSION

This research aimed to analyze Generation Z's interest in using conventional bank Super Apps. Based on the multiple linear regression analysis, several key conclusions were drawn:

- 1) A strong and significant regression model was able to explain 69.2% of the variation in Generation Z's interest in using conventional bank Super Apps (Adjusted R-Square = 0.692). Overall, the model was statistically highly significant ($F = 41.740$, $p < 0.001$), indicating that the independent variables examined collectively have a strong influence on Super App usage interest.
- 2) The research findings within the scope of Indonesia show that four out of the six independent variables were proven to significantly influence Generation Z's interest in using conventional bank Super Apps: convenience, environmental influence, digital experience, and bank reputation.
- 3) Conversely, two variables that were not proven to significantly influence Generation Z's interest in using conventional bank Super Apps were service features and promotion.

6. LIMITATION AND IMPLICATION

6.1 Limitation

This research has several limitations that need to be acknowledged:

- 1) Limitations on the Generalizability of Results: The use of a purposive sampling technique for sample selection, although relevant for targeting active Generation Z users of conventional bank Super Apps, explicitly limits the ability of this research to generalize the findings to the entire Generation Z population in Indonesia. The collected sample, despite originating from various cities, may not fully represent the demographic diversity, socio-economic backgrounds, and digital preferences of Generation Z nationally. Furthermore, focusing on "active users" of Super Apps excludes the perspectives of non-users or those who may have ceased using them, which could potentially provide additional insights into adoption barriers. Therefore, these findings should be interpreted with caution in the context of the overall Generation Z population's representativeness. For future research, it is recommended to consider additional sampling strategies such as stratified random sampling or a mixed-methods approach to enhance the generalizability of the results.
- 2) Limitations in Variable Focus and Research Methods: This research limited its analysis to six independent variables hypothesized to influence interest. It is possible that other unexamined factors (such as specific trust in cybersecurity, digital financial literacy, or prior negative experiences with banking services) could also play a significant role in shaping Generation Z's interest. Additionally, the cross-sectional nature of data collection through questionnaires limits the ability to identify definitive cause-and-effect relationships or to track the evolution of interest and the influence of these factors over time, given the rapid dynamics of Generation Z's preferences and digital technology development.

- 3) **Limitations of Variable Construct:** Furthermore, it should be acknowledged that one specific construct, namely Environmental Influence (X2), exhibited moderate reliability (Cronbach's Alpha = 0.655). While still considered acceptable within the research context, this indicates a potential for a higher degree of measurement error for this variable compared to others, which could affect the precision of its estimated effect. Future research is advised to consider refining the measurement items for this construct to enhance its reliability.
- 4) **Limitations of Robustness Testing:** Although the assumptions of linear regression have been met in this study, time/data/technical limitations did not allow for more advanced robustness tests such as bootstrapping or more in-depth subgroup analysis. Therefore, this becomes an important area to explore in future research to further strengthen the external validity and stability of the findings.

6.2 Implication

The implications of this research contribute to the technology adoption literature; the focus is on digital banking in conventional banks and Generation Z consumer behavior, encompassing:

- 1) The finding that convenience, environmental influence, digital experience, and bank reputation significantly influence interest in using conventional bank Super Apps among Generation Z strengthens The model's validity adopts TAM and UTAUT concepts. This indicates that, even though Generation Z's characteristics are unique in digital interactions, the fundamental factors underlying technology acceptance remain relevant.
- 2) This research specifically highlights the importance of bank reputation for conventional bank Super Apps among Generation Z. A solid reputation of the parent bank can serve as an anchor of trust for Generation Z within an integrated Super Apps ecosystem, enriching the understanding of how brand equity and the reputation of the parent entity can be "transferred" to new digital products and accepted by this age group.
- 3) Theoretically, this indicates that for Generation Z within the conventional bank Super Apps ecosystem, where basic services are already expected and promotions might be considered "noisy" or less personal, other factors such as convenience and the social influence from their peers become more dominant in shaping long-term interest. This finding suggests the need for further exploration into Generation Z's specific preferences regarding features and forms of promotion relevant to their characteristics as digital natives. Specifically, future research could test hypotheses such as: H1a) The impact of advanced service features on Gen Z's interest in conventional bank Super Apps is moderated by perceived feature complexity or feature overload. H1b) The perceived uniqueness and personalized relevance of service features, rather than mere presence, significantly influence Gen Z's interest. Furthermore, concerning promotions, H2a) the effectiveness of promotional activities in influencing Gen Z's interest is mediated by their trust in the promotional source (e.g., influencers vs. direct ads). H2b) Indirect promotional strategies (e.g., user-generated content, community engagement) have a stronger positive effect on Gen Z's interest than traditional direct promotions.

Meanwhile, the practical implications for conventional bank management in developing and marketing their Super Apps to attract and retain Generation Z, as the largest generation in Indonesia, include:

- 1) For Generation Z, basic features may already be a standard expectation for super apps. The addition of numerous or complex features may no longer be a primary driver of interest; instead, ease of use and a seamless experience become more important, or there is a possibility that the features offered by conventional banks through super apps are not considered unique or significantly different. Therefore, banks must prioritize the design of Super Apps' user interface (UI) and user experience (UX) to be extremely simple, comfortable, and easy to operate, specifically tailored to Generation Z's preferences. This includes intuitive navigation, efficient transaction processes, and concise, clear user guides, considering that Generation Z are digital natives who value efficiency and do not want to spend a long time learning provided complexities.

- 2) Banks need to develop marketing strategies based on social influence that resonate with Generation Z. This can be done by actively interacting on social media platforms favored by Generation Z, encouraging user-generated content, and collaborating with influencers or micro-influencers who have credibility in their eyes.
- 3) Beyond the ease of use within the application itself, banks must ensure that Generation Z customers' overall digital experience is positive and immersive. This includes consistency of experience across various digital touchpoints, fast system responsiveness, and seamless integration with other digital application and service ecosystems frequently used by Generation Z.
- 4) The established reputation of conventional banks is a valuable asset that must be leveraged in Super Apps communication strategies aimed at Generation Z. Generation Z, in fact, still seeks security and reliability in financial services. Banks must actively communicate their credibility and emphasize the stability and security of transactions within Super Apps.
- 5) Given that service features and promotions were not significant, banks need to re-evaluate the effectiveness of investments in these areas, especially for the Generation Z target. For service features, further research may be needed on what specific features truly add value, are unique, and are relevant to Generation Z's lifestyle. An example feature could be the ability to add frequently transferred-to accounts to "favorites" and rename them as desired by the customer for easier recall. As for promotions, Generation Z may be more influenced by peer recommendations (social influence) or positive real-world digital experiences (digital experience) than by discounts or bonuses. Observing current Super Apps' promotional methods, cashback with maximum nominal limits may not resonate or effectively reach Gen Z. Therefore, short-term strategies may be less effective in driving the long-term interest required for high-involvement products like Super Apps. Banks may need to focus on building long-term commitment and trust. Examples of promotions could involve collaborating with influencers who gain high engagement from Generation Z to gradually build brand awareness towards daily use in managing financial activities through podcasts, community events, and TikTok content.

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Conflict of Interest Statement: The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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