The Influence of Economic Value, Perceived Ease of Use, Social Influence, Company Reputation, Features and Rewards on The Intention to Use the OLLIN Application

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ABSTRACT

This study examines the influence of economic value, perceived ease of use, social influence, company reputation, features, and rewards on the intention to use the OLLIN application by Bank Nagari among Generation Y and Z in Padang City. A quantitative approach was employed, utilizing purposive sampling of 176 respondents, and the data were analyzed using Partial Least Squares and SmartPLS 4.0. The findings indicate that several variables have a significant positive influence on the intention to use the app, namely economic value, company reputation, and awards. These results suggest that Bank Nagari should focus on enhancing economic value, ease of use, reputation, and innovative features to increase app adoption among younger generations. This study provides practical implications for Bank Nagari, which aims to attract the attention and increase the loyalty of Generation Y and Z users in Padang City, while strengthening its competitive position in the growing digital banking industry.

INTRODUCTION

Digital banking has become a crucial innovation in the banking sector, fundamentally transforming how financial services are delivered and accessed. The rapid development of digital-only banking applications offers significant advantages, including convenience, accessibility, and speed, which are particularly relevant to younger generations who are digital natives. In Indonesia, Bank Nagari introduced the OLLIN application as part of its digital transformation strategy to meet these shifting customer expectations. Despite the increasing penetration of mobile banking, challenges remain in achieving widespread adoption, especially among Generation Y and Generation Z in Kota Padang. These groups exhibit unique behaviors and preferences influenced by factors such as economic benefits, ease of use, social environments, and reward systems. Understanding these factors is essential for Bank Nagari to optimize its digital banking services and increase customer engagement.

Previous studies have extensively explored factors affecting digital banking adoption, emphasizing constructs such as perceived ease of use, economic value, social influence, firm reputation, features, and rewards. For instance, Windasari et al., (2022) empirically demonstrated that economic value, perceived ease of use, social influence, firm reputation, features, and rewards significantly influence the intention to use digital banking services among Generation Y and Z in Indonesia. Other research has supported the influence of these factors in various contexts and countries over the last decade (Tahar et al., 2020; Malik & Annuar, 2021; Sukmaratna et al., 2024). However, while these studies have provided

a comprehensive understanding at the national or international scale, there remains a lack of in-depth, context-specific research focusing on regional digital banking applications, such as OLLIN by Bank Nagari, and their effectiveness in local generational cohorts.

This study fills the gap by examining a holistic set of determinants that affect usage intention within the specific demographics of Generation Y and Generation Z in Kota Padang. The research's novelty lies in combining multiple influencing factors — economic, social, technological, and marketing-related — in one model applied to a localized setting. Unlike previous broader studies, this focus enables a sharper understanding of the behavioral drivers pertinent to Bank Nagari's market, thereby contributing valuable insights for both academia and practitioners concerned with digital banking adoption in emerging markets.

This research is highly urgent given the rapid development of digital banking services, especially in an era of technological transformation that requires banks to be more adaptive in meeting the needs of Generations Y and Z, who are highly dependent on the convenience and speed of digital services.

Different from previous studies that focused more on technological aspects and usability the study by (Rizkyla et al., 2024), which examined digital banking among Millennials and Gen Z from the perspective of perceived usefulness and ease of use. This study highlights the importance of economic value and corporate reputation as significant factors influencing usage intent. Additionally, the study by Malik & Annuar (2021), which highlights the influence of rewards on the intention to use e-wallets, also serves as a reference. However, this thesis deepens the analysis at the local level, focusing on regional banks and specific demographic characteristics in the city of Padang.

The novelty of this research lies in its focus on combining various factors, such as economic value, firm reputation, reward, and ease of use, in the context of the OLLIN application by Bank Nagari. This specifically examines usage intentions among Generation Y and Z in the city of Padang. Another new feature is the use of a modified UTAUT model and the application of Partial Least Squares (PLS) techniques with a representative sample of young people in the research area, providing current and contextual empirical contributions compared to previous cross-cultural and national studies (Jin, Park, & Kim, 2008; Suryani & Kusumawati, 2022). Thus, this study not only reinforces previous research findings but also provides a deeper understanding of the local factors influencing the adoption of digital banking technology among Indonesia's millennial and Gen Z segments.

LITERATURE REVIEW

Previous research results related to intention to use suggest that offering appropriate features, such as ease of transactions, responsive customer service, and profitable and attractive programs, can increase user interest and desire to adopt digital banking services (Windasari et al., 2022). Research conducted by Charalambakis (2023) explains that economic Value includes the value of a good or service determined by the market. In the context of generations Y and Z, economic Value is a key consideration before using a product or service. Both generations tend to choose services that are efficient, cost-effective, and provide maximum benefits. Furthermore, they expect ease of transactions, time savings, and financial benefits such as no administration fees or other incentives. Research conducted by Maf'ula et al., (2024) defines perceived ease of use as the level of individual belief that using an information system is easy because it requires minimal effort from the user. When someone perceives technology as easy to use and provides access without requiring additional effort, they are more likely to use it.

Research conducted by Jin et al. (2008) explains that a firm's Reputation is a positive image held by an entity to build and instill trust in the minds of consumers. Hassan and Soliman (2021) also stated that a company's reputation plays a crucial role in shaping a person's interest in a particular product or service. Research conducted by Prastiawan et al., (2021) explains social influence as external factors that

can influence an individual's decision to use a technology. Social Influence also refers to the extent to which others influence an individual's behavior within their social environment.

Previous research examined that these features refer to the functions provided by an application with menus that make it easier to use. According to Nadia Suryani & Fiska Kusumawati (2023), features can significantly influence customers' intention to use. This is because attractive features can attract users to choose an application. Easy-to-use and attractive features encourage customers to explore the application further. Features are the main differentiator between one digital banking application and another. In research conducted by Lauren & Handrian, (2023), rewards are explained as conditions where mobile application users are more interested in using applications recommended by people they trust and believe in, which provide tangible benefits to them, even if the rewards are not substantial. Based on a review of the literature in the domain that influences Intention to Use, previous investigations have identified factors that influence Intention to Use based on plans that have been summarized as a conceptual research model:

To offer significant economic benefits, such as minimizing queue times, reducing payment costs, and saving time for transactions, they will be more inclined to use it. As highlighted by Charalambakis (2023) and Hariguna et al. (2020), economic value, including cost-efficiency and maximum benefits, is a primary consideration for these generations. The more users feel they are gaining monetary advantages or efficiency, the stronger their intention to use the digital banking service will be.

H1: *Economic value has a positive and significant effect on intention to use the Ollin application by Bank Nagari on Generation Y and Generation Z in Padang City.*

According to (Maf'ula et al., 2024; Malik & Annuar, 2021) perceived ease of use refers to the belief that using a system requires minimal effort. For technology-savvy generations like Y and Z, an intuitive interface, straightforward navigation, and simple interaction (as described by Thakur and Srivastava, 2014) are crucial. If the OLLIN app is seen as easy to learn, controllable, and flexible, it will positively influence their intention to adopt it.

H2: *Perceived ease of use has a positive and significant effect on intention to use the Ollin application by Bank Nagari on Generation Y and Generation Z in Padang City.*

As (Venkatesh et al., 2003; Windasari et al., 2022) explain, social influence is a strong predictor of digital banking adoption, especially among younger generations who are highly connected and value peer opinions. Recommendations, positive reviews, or the widespread use of the app within their social environment will encourage them to use OLLIN.

H3: *Social influence has a positive and significant effect on intention to use the Ollin application by Bank Nagari on Generation Y and Generation Z in Padang City.*

Jin et al. (2008) and Hassan and Soliman (2021) emphasize that firm reputation builds trust and shapes consumer interest. For digital banking, where physical presence is minimal, the bank's reputation for reliability, integrity, and good service (as noted by Lohse & Spiller, 1998) becomes a critical factor in fostering confidence and encouraging adoption among these generations.

H4: *Firm reputation has a positive and significant effect on intention to use the Ollin application by Bank Nagari on Generation Y and Generation Z in Padang City.*

This hypothesis posits that the presence of functional, attractive, and relevant features within an application will positively impact the intention to use it. Nadia Suryani & Fiska Kusumawati (2023) highlight that features are key differentiators and can significantly impact user intention. For Generations Y and Z, who seek comprehensive and innovative functionalities such as automated financial recording, split bills, flexible savings, and transaction reminders, the presence of these features will make the app more appealing and drive its usage.

H5: *Features have a positive and significant effect on the intention to use the Ollin application by Bank Nagari among Generation Y and Generation Z in Padang City.*

This hypothesis suggests that the provision of rewards or incentives by Bank Nagari through the OLLIN application will positively influence the intention of Generation Y and Z to use it. Lauren & Handrian (2023) and Malik & Annuar (2021) suggest that rewards, such as cashback, points, or vouchers, serve as motivators and can enhance user interest and loyalty. Even small benefits can encourage these generations to try and continue using the OLLIN app, as they perceive tangible advantages from their engagement.

H6: *Rewards have a positive and significant effect on intention to use the Ollin application by Bank Nagari on Generation Y and Generation Z in Padang City.*

RESEARCH METHOD

This study employs a quantitative research design with a descriptive and explanatory approach to analyze the factors influencing the intention to use the OLLIN application among Bank Nagari's Generation Y and Generation Z customers in Kota Padang. This design aligns with the research objectives to empirically test hypotheses derived from prior literature and to explain the relationships among the constructs of economic value, perceived ease of use, social influence, firm reputation, features, and rewards related to usage intention. The research object consists of users and potential users of the OLLIN digital banking application. The study specifically focuses on Generation Y (approximately 29 to 44 years old) and Generation Z (approximately 15 to 28 years old) residing in Kota Padang, representing key segments of digital banking consumers with distinct technological behaviors and preferences. Operational definitions and measurements of variables align closely with those in Windasari et al. (2022) and relevant literature to ensure construct validity and comparability.

All variables are measured using multiple indicators on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), following standard practices in similar digital banking adoption studies. Primary data are collected via an online questionnaire distributed purposively to 180 respondents from Generations Y and Z in Kota Padang. The purposive sampling method was employed to ensure that respondents were relevant to the research context, specifically active users or potential users of mobile or digital banking services, particularly those using OLLIN by Bank Nagari. The sample size was determined based on the rule of thumb requiring at least ten times the number of indicators in an SEM model, consistent with Windasari et al. (2022).

Data analysis was performed using Structural Equation Modeling (SEM) with SmartPLS software. This method enables the simultaneous evaluation of both measurement models (testing validity and reliability) and structural models (hypothesis testing and path analysis). Validity criteria include factor loadings above 0.7 and average variance extracted (AVE) above 0.5. Reliability is assessed using composite reliability and Cronbach’s alpha, with cutoffs generally above 0.7. Hypotheses were tested using bootstrapping procedures to obtain t-values and p-values, with significance typically assessed at an alpha level of 0.05.

Table 1. Measurement Variables, Indicators, and Sources

No	Variables	Indicator	Source
1	*Intention to Use* (Y)	▪ I will continue to use digital banking services in the future. ▪ I intend to use digital banking for the next six (6) months. ▪ I intend to use digital banking for the next five (5) years. ▪ I encourage others to use digital banking.	Thakur and Srivastava (2014)
2	*Economic Value* (X)	▪ The digital bank I use minimizes queue times. ▪ The digital bank I use minimizes payment fees. ▪ The digital bank I use minimizes the time it takes to make payments.	Lee, Pi, Kwok, and Huynh (2003)
3	*Firm Reputation* (X)	▪ The conventional banks that support the digital bank I use have a good reputation. ▪ Conventional banks that support digital banks, the one I use is already widely known ▪ Conventional banks that support the digital bank I use offer good service.	Jin et al. (2008)
4	*Social Influence* (X)	▪ People in my environment who use mobile payment services have higher prestige compared to those who do not use these services. ▪ The bank has supported the use of digital banking. ▪ People who are important to me feel I should use digital banking.	Windasari, NA, Kusumawati, N., Larasati, N., & Amelia, RP (2022).
5	Perceived Ease Of Use (X)	▪ I hope the digital banking system is easy to use. ▪ I can use the digital banking application quickly without any time limit. ▪ I can use this application anytime as needed without disturbing my activities.	Thakur and Srivastava (2014)
6	*Features* (X)	▪ I like using digital banking because it provides many valuable features. ▪ The digital bank I use provides the features I need. ▪ I like using digital banking applications. This is because it is interesting and has its characteristics.	Windasari, NA, Kusumawati, N., Larasati, N., & Amelia, RP (2022).
7	*Reward* (X)	▪ I like using digital banking because it gives me many benefits. ▪ I like using digital banking because I feel like I have savings from the rewards given. ▪ Using digital banking is very beneficial for me	Windasari, NA, Kusumawati, N., Larasati, N., & Amelia, RP (2022).

RESULTS AND DISCUSSION

The data analyzed in this study underwent processing using the Structural Equation Modeling (SEM) method with SmartPLS. The results of the data processing are presented in the form of tables and diagrams in the previous section, showing the validity and reliability of the instruments, path coefficient values, t-statistic values, and p-values for testing the hypotheses. The sample size of 220 respondents from Generations Y and Z in the city of Padang provided valid and representative information. Detailed demographic information on the respondents is presented in Table 2.

Table 2. Characteristics of Respondents Based on Gender

No	Gender	Total (people)	Percentage
1	Man	66	36.67%
2	Women	114	63.33%
	Total	**180**	**100%**

Table 3. Characteristics of Respondents Based on Age

No	Age	Total (people)	Percentage
1	17-27 years	107	59.44%
2	28-38 years	54	30.00%
3.	39-49 years	19	10.56%
	Total	**180**	**100%**

Table 4. Characteristics of Respondents Based on Occupation

No	Job	Total (people)	Percentage
1	Student	89	49.44%
2.	Entrepreneur	8	4.44%
3.	PNS	55	30.56%
4.	Private Employee	6	3.33%
5.	Other	22	12.22%
	Total	**180**	**100%**

Table 5. Characteristics of Respondents Based on Income

No	Income	Total (people)	Persentase
1	< Rp1.000.000 - Rp1.000.000	27	15.00%
2.	Rp1.000.000 - Rp3.000.000	64	35.56%
3.	Rp3.000.001- Rp5.000.000	48	26.67%
4.	>Rp5.000.000	41	22.78%
	Total	**180**	**100%**

Source: *SmartPLS2025*

This research included 176 valid respondents who qualified as users or potential users of the OLLIN application by Bank Nagari in Padang City. The demographic data revealed that a significant portion of the respondents were female, making up 63.33%, while males represented 36.67%. The 39-49 year age group constituted 10.56% of the participants. A majority of the respondents were students, comprising 49.44%. Regarding income, the largest segment fell within the range of IDR 1,000,000 to IDR 3,000,000, accounting for 35.56%. This profile suggests that the predominant users of OLLIN are young women from Generations Y and Z, primarily students or civil servants with middle-to-low incomes, aligning with Bank Nagari's target audience for the development and marketing of the OLLIN app in Padang.

As stated by Hair et al. (2019), Validity requirements are met when the outer loading value is greater than 0.7 and the Average Variance Extracted (AVE) surpasses 0.5.

Table 6. Output Outer Loading

	Economic Value	Features	Firm Reputation	Intention to Use	Perceive ease of use	Reward	Social Influence
EV 1	0.888						
EV 2	0.873						
EV 3	0.857						
FR 1			0.851				
FR 2			0.821				
FR 3			0.827				
FT 1		0.860					
FT 2		0.852					
FT 3		0.885					
IU 1				0.831			
IU 2				0.864			
IU 3				0.870			
IU 4				0.889			
PE 2					0.856		
PE 3					0.902		
PE1					0.852		
R 1						0.824	
R2						0.893	
R3						0.894	
S1 1							0.903
SI 2							0.875
SI 3							0.864

Source: *Output SmartPLS 4.0, 2025*

Table 7. Average variance extracted (AVE)

	Average variance extracted (AVE)
Economic Value	0.761
Features	0.749
Firm Reputation	0.695
Intention to Use	0.746
Perceive ease of use	0.758
Reward	0.759
Social Influence	0.776

Source: *Output SmartPLS 4.0, 2025*

As presented in Tables 6 and 7, all outer loading values are greater than 0.7, and the Average Variance Extracted (AVE) values are above the threshold of 0.5. These findings demonstrate that all indicators satisfy the validity criteria. Therefore, based on both AVE and outer loading assessments, the indicators are considered valid. The constructs' reliability was assessed by analyzing the composite reliability scores along with Cronbach's alpha values. The analysis results for each latent variable were generated using the SmartPLS software.

Table 8. Cronbach's Alpha and Composite Reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Description
Economic Value	0.843	0.846	0.905	Reliable
Features	0.833	0.841	0.900	Reliable
Firm Reputation	0.781	0.782	0.872	Reliable
Intention to Use	0.886	0.887	0.922	Reliable
Perceive ease of use	0.840	0.841	0.904	Reliable
Reward	0.840	0.845	0.904	Reliable
Social Influence	0.856	0.859	0.912	Reliable

Source: *Output SmartPLS 4.0, 2025*

Table 9 shows that all variables demonstrate strong reliability and are effective in measuring their respective constructs. A variable is considered to have adequate reliability if Cronbach's alpha exceeds 0.6 and its composite reliability is above 0.7. These findings confirm that the variables are reliable and suitable for evaluating the intended constructs.

R Square represents a value ranging from 0 to 1, indicating how well the independent variables explain the variation in the dependent variable. A value close to 1 indicates a higher level of explanatory power in the regression model.

Table 9. R Square

	R-square
Intention to Use	0.828

Source: *Output SmartPLS 4.0, 2025*

Table 9 shows the R-square (R^2) value for the Intention to Use variable, which reaches 0.828. This means that 82.8% of the variability in the Intention to use the OLLIN application by Bank Nagari can be explained by a combination of exogenous variables, namely, Economic Value, Perceived Ease of Use, Social Influence, Firm Reputation, Features, and Reward. The table shows that each exogenous variable has a different influence on Intention to Use, with path coefficient values indicating the strength of their influence.

Hypothesis Testing

The analysis of direct and indirect relationships was conducted using the bootstrapping method within the SmartPLS software. A hypothesis is regarded as accepted and statistically meaningful when the T-value is above 1.96 and the P-value is under 0.05. The findings from the hypothesis testing are detailed below.

Table 10. Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Result
Economic Value ➔ Intention to Use	0.263	0.260	0.080	3.300	0.001	Accepted
Features ➔ Intention to Use	0.127	0.128	0.094	1.356	0.175	Rejected
Firm Reputation ➔ Intention to Use	0.164	0.163	0.069	2.388	0.017	Accepted
Perceive ease of use ➔ Intention to Use	0.102	0.103	0.064	1.608	0.108	Rejected
Reward ➔ Intention to Use	0.175	0.176	0.082	2.127	0.033	Accepted
Social Influence ➔ Intention to Use	0.147	0.151	0.088	1.684	0.092	Rejected

Based on Table 10. The variables Features, Perceived Ease of Use, and Social Influence did not have a significant effect because their respective t-statistics (1.356, 1.608, 1.684) were less than 1.96, and their p-values were greater than 0.05; therefore, the hypotheses for these three variables were rejected. This means that the application features, ease of use, and social influence are not strong enough to influence usage intent in the context of this study. The usage intent of the OLLIN application by Bank Nagari among Generation Y and Z in Padang City is significantly influenced by economic value, company reputation, and rewards. In contrast, features, ease of use, and social influence do not show significant influence.

Discussion

The results showed that examining the influence of several factors, namely Economic Value, Perceived Ease of Use, Social Influence, Company Reputation, Features, and Awards, on the intention to use the OLLIN application by Bank Nagari among Generation Y and Z in Padang City. The analysis results show that economic value has a strong influence on the intention to use the OLLIN application by Bank Nagari. This indicates that users prioritize the efficiency of transaction time and lower costs when deciding to use the application. This finding is consistent with previous studies that emphasize the importance of financial benefits and savings as primary factors in encouraging the adoption of digital banking services, particularly among younger generations who are highly concerned about aspects of effectiveness and savings (Windasari et al., 2022; Ahn & Lee, 2019).

Company reputation plays a significant role in influencing users' intention to use. Bank Nagari, which has a good reputation, is considered more trustworthy, so this helps reduce concerns regarding security risks when using digital applications. This finding aligns with the research of Jin et al. (2008), which emphasizes the importance of company reputation as a key factor in building customer trust and loyalty, particularly in the context of digital financial services that require a high level of trust. Meanwhile, perceived ease of use and social influence, although receiving positive ratings from respondents, did not show a dominant influence on the intention to use the OLLIN application. This can be interpreted as meaning that young people in Padang, especially those in Generation Z, tend to be more skeptical of social recommendations and rely more on personal experience or other credible sources of information. This attitude is also reflected in the study by Setiawan and Mulia (2023), which states that this generation requires tangible evidence and direct experience rather than merely social influence.

The influence of rewards is also a crucial factor that can enhance user motivation and commitment. Incentive programs such as cashback and loyalty points offered by Bank Nagari can foster user interest and loyalty, supporting the findings of Rizkyla et al. (2024), who state that rewards and direct benefits positively contribute to the intention to use digital financial services. However, while the current features are appreciated, they are not yet sufficient to distinguish the OLLIN app as the top choice for users. This highlights the need for the development of more innovative features that are relevant and

appealing to the specific needs of the younger generation in Padang City, enabling the app to become more competitive. This finding also highlights the importance of product development strategies that not only add new features but also adapt to the evolving preferences and expectations of users (Suryani & Kusumawati, 2022).

CONCLUSION

This study concludes that Economic Value, Firm Reputation, and Reward have a positive and significant influence on the intention to use the OLLIN application by Bank Nagari among Generation Y and Z in Padang City, with an R-square model value of 0.828 indicating the accuracy of the model in explaining the variability of the intention to use the application. In detail, the economic value perceived by users, including time efficiency and transaction costs, is the dominant factor driving the intention to use the app ($\beta = 0.263$, $p < 0.01$). Bank Nagari's good reputation also significantly contributes to the formation of trust and the intention to use the app ($\beta = 0.164$, $p < 0.05$). The provision of rewards through various incentives has proven effective in increasing user motivation ($\beta = 0.175$, $p < 0.05$).

Conversely, the factors of perceived ease of use, features, and social influence did not have a significant influence on usage intention in this context, despite respondents perceiving these factors to be strong. This suggests the need for more targeted communication and product development strategies to effectively address and meet the needs and preferences of young users. Practical recommendations from this study are that Bank Nagari should prioritize strengthening economic value and reputation through product and service innovations that provide tangible benefits, as well as expanding and intensifying reward programs to increase adoption of the OLLIN app, particularly among the younger generation.

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