

LAMPIRAN KUESIONER

Pernyataan variabel Harapan Kinerja / *Performance Expectancy* (PE)

No	Pernyataan	Jawaban Responden				
		STS	TS	N	S	SS
PE1	Saya merasa aplikasi Wondr BNI berguna dalam kegiatan perbankan saya sehari-hari.					
PE2	Menggunakan Wondr BNI membantu saya menyelesaikan transaksi dengan lebih cepat.					
PE3	Menggunakan Wondr BNI meningkatkan produktivitas saya dalam mengelola keuangan.					

Pernyataan variabel Harapan Kemudahan / *Effort Expectancy* (EE)

No	Pernyataan	Jawaban Responden				
		STS	TS	N	S	SS
EE1	Mempelajari cara menggunakan aplikasi Wondr BNI terasa mudah bagi saya.					
EE2	Interaksi saya dengan aplikasi Wondr BNI jelas dan mudah dipahami.					
EE3	Saya merasa aplikasi Wondr BNI mudah digunakan.					
EE4	Saya merasa mudah untuk menjadi mahir dalam menggunakan aplikasi Wondr BNI.					

Pernyataan variabel Pengaruh Sosial / *Social Influence* (SI)

No	Pernyataan	Jawaban Responden				
		STS	TS	N	S	SS
SI1	Orang-orang yang penting bagi saya menyarankan saya menggunakan Wondr BNI.					
SI2	Orang-orang yang memengaruhi perilaku saya mendukung saya menggunakan Wondr BNI.					
SI3	Orang-orang yang pendapatnya saya hormati lebih suka saya menggunakan Wondr BNI.					

Pernyataan variabel Kondisi Pendukung / *Facilitating Conditions* (FC)

No	Pernyataan	Jawaban Responden				
		STS	TS	N	S	SS
FC1	Saya memiliki perangkat dan koneksi internet yang diperlukan untuk menggunakan Wondr BNI.					
FC2	Saya memiliki pengetahuan yang cukup untuk menggunakan Wondr BNI.					
FC3	Aplikasi Wondr BNI kompatibel dengan perangkat yang saya gunakan.					
FC4	Saya dapat memperoleh bantuan jika mengalami kesulitan saat menggunakan Wondr BNI.					

Pernyataan variabel Motivasi Hedonis / *Hedonic Motivation* (HM)

No	Pernyataan	Jawaban Responden				
		STS	TS	N	S	SS
HM1	Menggunakan aplikasi Wondr BNI terasa menyenangkan.					
HM2	Saya menikmati pengalaman menggunakan aplikasi Wondr BNI.					
HM3	Saya merasa terhibur saat menggunakan aplikasi Wondr BNI.					

Pernyataan variabel Nilai Harga / *Price Value* (PV)

No	Pernyataan	Jawaban Responden				
		STS	TS	N	S	SS
PV1	Saya merasa penggunaan aplikasi Wondr BNI tidak memerlukan biaya tambahan yang tinggi.					
PV2	Saya merasa aplikasi Wondr BNI memberikan manfaat yang sepadan dengan biaya yang dikeluarkan..					
PV3	Dengan kondisi saat ini, penggunaan Wondr BNI merupakan pilihan yang menguntungkan.					

Pernyataan variabel Kebiasaan / *Habit* (HT)

No	Pernyataan	Jawaban Responden				
		STS	TS	N	S	SS
HT1	Menggunakan aplikasi Wondr BNI telah menjadi kebiasaan bagi saya.					
HT2	Saya merasa ketergantungan untuk menggunakan aplikasi Wondr BNI.					
HT3	Saya merasa harus menggunakan aplikasi Wondr BNI secara rutin.					

Pernyataan variabel Niat Penggunaan / *Behavioral Intention* (BI)

No	Pernyataan	Jawaban Responden				
		STS	TS	N	S	SS
BI1	Saya berniat terus menggunakan Wondr BNI di masa depan.					
BI2	Saya akan berusaha menggunakan Wondr BNI dalam aktivitas sehari-hari.					
BI3	Saya berencana untuk menggunakan Wondr BNI secara rutin.					

Pertanyaan variabel Perilaku Penggunaan / *Use Behavior* (UB)

No	Seberapa sering Anda menggunakan fitur berikut di aplikasi Wondr BNI?	Jawaban Responden				
		TP	J	KK	S	SS
UB1	Seberapa sering Anda menggunakan fitur Transfer di aplikasi Wondr BNI? (Sesama BNI, Antar Bank, Valuta Asing, Virtual Account)					
UB2	Seberapa sering Anda menggunakan fitur Bayar/Beli di aplikasi Wondr BNI? (QRIS, Pulsa/Paket Data, Akomodasi, Layanan Publik, Utilitas)					
UB3	Seberapa sering Anda menggunakan fitur Informasi di aplikasi Wondr BNI? (Mutasi, Insight, Portfolio, e-Statement, Kartu Debit)					
UB4	Seberapa sering Anda menggunakan fitur TopUp di aplikasi Wondr BNI? (TapCash, e-Wallet)					

LAMPIRAN RESPONDEN

No.	PE1	PE2	PE3	EE1	EE2	EE3	EE4	SI1	SI2	SI3	FC1	FC2	FC3	FC4	HM1	HM2	HM3
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281	5	5	5	5	5	4	5	5	5	5	5	5	5
282	5	5	4	5	5	4	5	5	4	4	5	5	5
283	5	5	4	5	5	4	5	5	4	4	5	5	5
284	5	5	4	5	5	4	5	4	5	5	5	5	4
285	5	5	3	4	4	3	4	4	4	4	4	4	5
286	4	4	4	4	4	4	5	4	4	5	5	5	5
287	5	5	5	5	5	5	5	5	5	5	5	5	5

288	5	5	5	5	5	5	5	5	5	5	5	5	5
289	5	5	4	5	5	5	5	5	4	5	5	5	4
290	5	5	4	5	4	4	5	5	5	5	4	5	5
291	5	5	5	5	5	5	5	5	5	5	5	5	5
292	4	4	3	4	4	3	4	4	4	4	5	5	4
293	5	5	4	5	5	4	5	5	4	5	5	5	5
294	5	5	5	5	5	4	5	4	4	5	5	5	4
295	5	5	4	5	4	4	5	4	4	5	4	5	5
296	5	5	5	5	4	4	5	4	4	5	5	5	4
297	5	5	5	5	5	5	5	5	5	5	5	5	5
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311	5	5	4	5	5	5	5	5	5	4	5	5	5
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313	5	5	5	5	5	5	5	5	5	5	5	5	5
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315	5	5	4	5	5	4	5	4	5	5	5	5	5
316	5	5	5	5	5	4	5	5	5	5	5	5	5
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320	5	5	4	5	5	4	5	5	5	5	5	5	5
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323	5	5	4	5	5	5	5	5	5	5	5	5	5
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325	5	5	5	5	5	4	5	5	4	5	5	5	5
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328	5	5	5	5	5	5	5	5	5	5	5	5	5
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331	5	5	4	5	5	5	5	5	5	4	5	5	5
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333	5	5	5	5	5	5	5	5	5	5	5	5	5
334	5	5	5	5	5	4	5	5	4	4	5	5	5
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342	5	5	5	5	5	5	5	5	5	5	5	5	5
343	5	5	4	5	5	5	5	5	5	5	5	5	5
344	5	5	4	5	5	4	5	4	4	4	5	5	4
345	5	5	4	5	5	4	5	4	4	5	5	5	5
346	5	5	4	5	5	4	5	4	4	4	5	5	4
347	5	5	4	5	5	5	5	5	5	5	5	5	5
348	5	5	5	5	5	5	5	5	5	5	5	5	5
349	5	5	5	5	5	5	5	5	5	5	5	5	5
350	5	5	5	5	5	5	5	5	5	5	5	5	5
351	5	5	4	1	2	1	2	2	2	2	2	2	2
352	5	5	5	5	5	5	5	5	5	5	5	5	5
353	5	5	4	5	4	4	5	4	4	4	5	5	4
354	5	5	4	5	5	4	5	4	5	5	5	5	5
355	5	5	5	5	4	4	5	4	4	4	5	5	4
356	5	5	4	5	4	4	5	4	4	4	5	5	4
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358	5	5	4	5	5	4	5	4	4	5	5	5	5
359	5	5	5	5	5	5	5	5	5	5	5	5	5
360	5	5	5	5	5	5	5	5	5	5	5	5	5
361	5	5	5	5	5	5	5	5	5	5	5	5	5
362	5	5	4	5	5	3	5	4	4	4	5	5	5
363	5	5	4	5	4	4	5	4	4	4	5	5	5
364	5	5	4	5	5	4	5	4	4	5	5	5	5
365	5	5	4	5	5	4	5	4	4	4	5	4	5
366	5	5	4	5	5	4	5	5	5	5	5	5	5
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371	4	4	4	4	4	4	4	4	4	4	5	5	4
372	5	5	4	5	5	4	5	4	4	5	5	5	5
373	5	5	4	5	5	4	5	4	4	4	5	5	5

374	5	5	4	5	5	4	5	4	4	5	5	5	5
375	5	5	5	5	5	5	5	5	5	5	5	5	5
376	5	5	4	5	4	4	5	4	4	4	5	5	4
377	5	5	4	5	5	4	5	5	4	5	5	5	5
378	5	5	4	5	5	5	5	5	5	5	5	5	5
379	5	5	5	5	5	5	5	5	5	5	5	5	5
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382	5	5	4	5	5	4	5	4	4	5	5	5	5
383	5	5	5	5	5	5	5	5	5	5	5	5	5
384	4	4	4	4	4	4	4	4	4	5	5	5	5
385	5	5	5	5	5	5	5	5	5	5	5	5	5
386	5	5	4	5	5	5	5	5	5	5	5	5	5
387	5	5	4	5	5	4	5	4	4	4	5	5	4
388	5	5	5	5	5	4	5	4	4	4	5	5	4
389	5	5	5	5	5	4	5	5	5	5	5	5	5
390	5	5	5	5	5	5	5	5	5	5	5	5	5
391	5	5	4	5	4	4	5	4	4	4	5	5	4
392	5	5	4	5	5	4	5	5	5	4	5	5	5
393	5	5	5	5	5	5	5	5	5	5	5	5	5
394	5	5	4	5	4	4	5	4	4	4	5	5	4

LAMPIRAN HASIL UJI

Uji Validitas Kuesioner

Correlations

		Correlations			
		PE1	PE2	PE3	Total_PE
PE1	Pearson Correlation	1	.976**	.947**	.991**
	Sig. (2-tailed)		.000	.000	.000
	N	30	30	30	30
PE2	Pearson Correlation	.976**	1	.921**	.983**
	Sig. (2-tailed)	.000		.000	.000
	N	30	30	30	30
PE3	Pearson Correlation	.947**	.921**	1	.973**
	Sig. (2-tailed)	.000	.000		.000
	N	30	30	30	30
Total_PE	Pearson Correlation	.991**	.983**	.973**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	30	30	30	30

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Correlations			
		SI1	SI2	SI3	Total_SI
SI1	Pearson Correlation	1	.403*	.352	.725**
	Sig. (2-tailed)		.027	.056	.000
	N	30	30	30	30
SI2	Pearson Correlation	.403*	1	.862**	.902**
	Sig. (2-tailed)	.027		.000	.000
	N	30	30	30	30
SI3	Pearson Correlation	.352	.862**	1	.868**
	Sig. (2-tailed)	.056	.000		.000
	N	30	30	30	30
Total_SI	Pearson Correlation	.725**	.902**	.868**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	30	30	30	30

* Correlation is significant at the 0.05 level (2-tailed).

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Correlations			
		HM1	HM2	HM3	Total_HM
HM1	Pearson Correlation	1	.731**	.738**	.927**
	Sig. (2-tailed)		.000	.000	.000
	N	30	30	30	30
HM2	Pearson Correlation	.731**	1	.648**	.875**
	Sig. (2-tailed)	.000		.000	.000
	N	30	30	30	30
HM3	Pearson Correlation	.738**	.648**	1	.887**
	Sig. (2-tailed)	.000	.000		.000
	N	30	30	30	30
Total_HM	Pearson Correlation	.927**	.875**	.887**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	30	30	30	30

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Correlations				
		EE1	EE2	EE3	EE4	Total_EE
EE1	Pearson Correlation	1	.853**	.973**	.918**	.976**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	30	30	30	30	30
EE2	Pearson Correlation	.853**	1	.832**	.875**	.931**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	30	30	30	30	30
EE3	Pearson Correlation	.973**	.832**	1	.892**	.964**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	30	30	30	30	30
EE4	Pearson Correlation	.918**	.875**	.892**	1	.962**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	30	30	30	30	30
Total_EE	Pearson Correlation	.976**	.931**	.964**	.962**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Correlations				
		FC1	FC2	FC3	FC4	Total_FC
FC1	Pearson Correlation	1	1.000**	.971**	.885**	.990**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	30	30	30	30	30
FC2	Pearson Correlation	1.000**	1	.971**	.885**	.990**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	30	30	30	30	30
FC3	Pearson Correlation	.971**	.971**	1	.866**	.977**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	30	30	30	30	30
FC4	Pearson Correlation	.885**	.885**	.866**	1	.936**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	30	30	30	30	30
Total_FC	Pearson Correlation	.990**	.990**	.977**	.936**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Correlations			
		PV1	PV2	PV3	Total_PV
PV1	Pearson Correlation	1	.844**	.455*	.845**
	Sig. (2-tailed)		.000	.011	.000
	N	30	30	30	30
PV2	Pearson Correlation	.844**	1	.513**	.881**
	Sig. (2-tailed)	.000		.004	.000
	N	30	30	30	30
PV3	Pearson Correlation	.455*	.513**	1	.832**
	Sig. (2-tailed)	.011	.004		.000
	N	30	30	30	30
Total_PV	Pearson Correlation	.845**	.881**	.832**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	30	30	30	30

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Correlations

		Correlations			
		HT1	HT2	HT3	Total_HT
HT1	Pearson Correlation	1	.451*	.416*	.665**
	Sig. (2-tailed)		.012	.022	.000
	N	30	30	30	30
HT2	Pearson Correlation	.451*	1	.870**	.938**
	Sig. (2-tailed)	.012		.000	.000
	N	30	30	30	30
HT3	Pearson Correlation	.416*	.870**	1	.929**
	Sig. (2-tailed)	.022	.000		.000
	N	30	30	30	30
Total_HT	Pearson Correlation	.665**	.938**	.929**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	30	30	30	30

*. Correlation is significant at the 0.05 level (2-tailed).

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Correlations			
		BI1	BI2	BI3	Total_BI
BI1	Pearson Correlation	1	.609**	.610**	.830**
	Sig. (2-tailed)		.000	.000	.000
	N	30	30	30	30
BI2	Pearson Correlation	.609**	1	.848**	.915**
	Sig. (2-tailed)	.000		.000	.000
	N	30	30	30	30
BI3	Pearson Correlation	.610**	.848**	1	.925**
	Sig. (2-tailed)	.000	.000		.000
	N	30	30	30	30
Total_BI	Pearson Correlation	.830**	.915**	.925**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	30	30	30	30

** Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Correlations				
		UB1	UB2	UB3	UB4	Total_UB
UB1	Pearson Correlation	1	.517**	.545**	.751**	.891**
	Sig. (2-tailed)		.003	.002	.000	.000
	N	30	30	30	30	30
UB2	Pearson Correlation	.517**	1	.145	.266	.596**
	Sig. (2-tailed)	.003		.443	.155	.001
	N	30	30	30	30	30
UB3	Pearson Correlation	.545**	.145	1	.699**	.786**
	Sig. (2-tailed)	.002	.443		.000	.000
	N	30	30	30	30	30
UB4	Pearson Correlation	.751**	.266	.699**	1	.862**
	Sig. (2-tailed)	.000	.155	.000		.000
	N	30	30	30	30	30
Total_UB	Pearson Correlation	.891**	.596**	.786**	.862**	1
	Sig. (2-tailed)	.000	.001	.000	.000	
	N	30	30	30	30	30

** Correlation is significant at the 0.01 level (2-tailed).

Uji Reliabilitas Kuesioner

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.974	30

Uji HTMT 1 dan Uji Kolinearitas VIF

Collinearity Statistics (VIF)

Outer VIF Values	Inner
	VIF
EE3	3.038
FC2	2.997
BI3	2.934
HT2	2.642
PV1	2.508
PV2	2.496
PE3	2.243
SI1	2.235
HT3	2.184
HT1	1.667
HM1	1.659
HM2	1.639
BI1	1.629
FC4	1.493
UB1	1.458
UB3	1.426
UB4	1.388
PV3	1.378
HM3	1.354
UB2	1.331

Discriminant Validity

Fornell-Larcker Criterion		Cross Loadings		Heterotrait-Monotrait Ratio (HTMT)		Heterotrait-Monotrait Ratio (HTMT)		Copy to	
	Behavioral L...	Effort Expe...	Facilitating ...	Habit (HT)	Hedonic M...	Performanc...	Price Value ...	Social Influe...	Use Behavi...
Behavioral L...									
Effort Expec...	0.808								
Facilitating ...	0.721	0.907							
Habit (HT)	0.935	0.686	0.611						
Hedonic M...	0.796	0.823	0.837	0.802					
Performanc...	0.787	0.921	0.900	0.757	0.836				
Price Value (...)	0.869	0.826	0.841	0.847	0.867	0.906			
Social Influe...	0.406	0.267	0.265	0.499	0.480	0.318	0.368		
Use Behavo...	0.854	0.742	0.654	0.822	0.730	0.746	0.753	0.228	

Collinearity Statistics (VIF)

Outer VIF Values	Inner
	VIF
PE2	6.885
PE1	5.834
FC3	4.984
EE1	4.783
FC1	4.690
SI2	4.627
EE2	4.611
SI3	3.401
BI2	3.182
EE4	3.152

Uji HTMT 2

Discriminant Validity

 Fornell-Larcker Criterion	 Cross Loadings	 Heterotrait-Monotrait Ratio (HTMT)			 Heterotrait-Monotrait Ratio (HTMT)			 Copy to	
	Behavioral I...	Effort Expe...	Facilitating ...	Habit (HT)	Hedonic M...	Performanc...	Price Value ...	Social Influe...	Use Behavi...
Behavioral I...									
Effort Expec...	0.808								
Facilitating ...	0.721	0.907							
Habit (HT)	0.935	0.686	0.611						
Hedonic M...	0.796	0.823	0.837	0.802					
Performanc...	0.666	0.689	0.664	0.747	0.685				
Price Value (...)	0.869	0.826	0.841	0.847	0.867	0.764			
Social Influe...	0.406	0.267	0.265	0.499	0.480	0.357	0.368		
Use Behavi...	0.854	0.742	0.654	0.822	0.730	0.590	0.753	0.228	

Uji Validitas Konvergen

Construct Reliability and Validity

Matrix	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Behavioral Intention (BI)	0.853	0.866	0.910	0.771
Effort Expectancy (EE)	0.935	0.937	0.954	0.838
Facilitating Conditions (FC)	0.929	0.929	0.955	0.875
Habit (HT)	1.000	1.000	1.000	1.000
Hedonic Motivation (HM)	0.751	0.832	0.853	0.662
Performance Expectancy (PE)	1.000	1.000	1.000	1.000
Price Value (PV)	0.807	0.813	0.887	0.725
Social Influence (SI)	0.893	0.913	0.934	0.824
Use Behavior (UB)	0.730	0.733	0.832	0.553

Outer Loadings

Matrix	Behavioral I...	Effort Expe...	Facilitating ...	Habit (HT)	Hedonic M...	Performanc...	Price Value ...	Social Influ...	Use Behavi...
BI1	0.853								
BI2	0.903								
BI3	0.878								
EE1		0.934							
EE2		0.935							
EE3		0.898							
EE4		0.894							
FC1			0.944						
FC2			0.914						
FC3			0.948						
HM1					0.831				
HM2					0.894				
HM3					0.704				
HT1				1.000					
PE3						1.000			
PV1							0.888		
PV2							0.894		
PV3							0.765		
SI1								0.880	
SI2								0.952	
SI3								0.890	
UB1									0.745
UB2									0.709
UB3									0.767
UB4									0.751

Uji Validitas Diskriminan

Discriminant Validity

 Fornell-Larcker Criterion	 Cross Loadings	 Heterotrait-Monotrait Ratio (HTMT)				 Heterotrait-Monotrait Ratio (HTMT)			Copy to
	Behavioral I...	Effort Expe...	Facilitating ...	Habit (HT)	Hedonic M...	Performanc...	Price Value ...	Social Influe...	Use Behavi...
Behavioral I...	0.878								
Effort Expec...	0.741	0.915							
Facilitating ...	0.632	0.825	0.936						
Habit (HT)	0.710	0.658	0.556	1.000					
Hedonic M...	0.681	0.737	0.713	0.600	0.814				
Performanc...	0.630	0.667	0.640	0.728	0.616	1.000			
Price Value (...)	0.732	0.721	0.670	0.663	0.717	0.691	0.851		
Social Influe...	0.363	0.249	0.225	0.281	0.392	0.339	0.317	0.908	
Use Behavio...	0.685	0.618	0.532	0.658	0.565	0.510	0.581	0.190	0.743

Discriminant Validity

Fornell-Larcker Criterion		Cross Loadings		Heterotrait-Monotrait Ratio (HTMT)		Heterotrait-Monotrait Ratio (HTMT)		Copy to	
	Behavioral I...	Effort Expe...	Facilitating ...	Habit (HT)	Hedonic M...	Performanc...	Price Value ...	Social Infl...	Use Behavi...
BI1	0.853	0.787	0.683	0.748	0.676	0.661	0.721	0.332	0.674
BI2	0.903	0.570	0.491	0.585	0.557	0.517	0.611	0.314	0.568
BI3	0.878	0.551	0.450	0.495	0.536	0.445	0.568	0.303	0.537
EE1	0.635	0.934	0.773	0.564	0.686	0.592	0.677	0.234	0.505
EE2	0.682	0.935	0.764	0.608	0.676	0.606	0.644	0.229	0.535
EE3	0.720	0.898	0.714	0.770	0.661	0.625	0.672	0.206	0.700
EE4	0.668	0.894	0.774	0.452	0.677	0.617	0.644	0.244	0.507
FC1	0.598	0.755	0.944	0.497	0.695	0.585	0.612	0.231	0.482
FC2	0.600	0.839	0.914	0.528	0.669	0.612	0.643	0.201	0.505
FC3	0.576	0.721	0.948	0.535	0.637	0.597	0.623	0.200	0.506
HM1	0.500	0.505	0.458	0.403	0.831	0.386	0.454	0.357	0.418
HM2	0.711	0.810	0.790	0.645	0.894	0.646	0.786	0.333	0.579
HM3	0.374	0.376	0.392	0.346	0.704	0.423	0.418	0.268	0.329
HT1	0.710	0.658	0.556	1.000	0.600	0.728	0.663	0.281	0.658
PE3	0.630	0.667	0.640	0.728	0.616	1.000	0.691	0.339	0.510
PV1	0.616	0.739	0.673	0.633	0.674	0.671	0.888	0.251	0.530
PV2	0.661	0.662	0.680	0.629	0.660	0.691	0.894	0.348	0.527
PV3	0.587	0.427	0.338	0.421	0.487	0.386	0.765	0.202	0.422
SI1	0.340	0.265	0.233	0.298	0.308	0.322	0.327	0.880	0.197
SI2	0.365	0.241	0.204	0.273	0.389	0.314	0.279	0.952	0.173
SI3	0.269	0.158	0.172	0.179	0.375	0.282	0.252	0.890	0.142
UB1	0.495	0.427	0.339	0.390	0.374	0.271	0.396	0.066	0.745
UB2	0.509	0.466	0.388	0.435	0.469	0.369	0.393	0.155	0.709
UB3	0.510	0.525	0.451	0.533	0.424	0.434	0.533	0.180	0.767
UB4	0.521	0.417	0.397	0.577	0.413	0.426	0.400	0.153	0.751

Discriminant Validity

Fornell-Larcker Criterion		Cross Loadings		Heterotrait-Monotrait Ratio (HTMT)		Heterotrait-Monotrait Ratio (HTMT)		Copy to	
	Behavioral I...	Effort Expe...	Facilitating ...	Habit (HT)	Hedonic M...	Performanc...	Price Value ...	Social Influe...	Use Behavi...
Behavioral I...									
Effort Expec...	0.808								
Facilitating ...	0.692	0.886							
Habit (HT)	0.750	0.676	0.577						
Hedonic M...	0.796	0.823	0.801	0.656					
Performanc...	0.666	0.689	0.664	0.728	0.685				
Price Value (...)	0.869	0.826	0.767	0.735	0.867	0.764			
Social Influe...	0.406	0.267	0.245	0.291	0.480	0.357	0.368		
Use Behavi...	0.854	0.742	0.643	0.761	0.730	0.590	0.753	0.228	

Uji Reliabilitas

Cronbach's Alpha

 Mean, STDEV, T-Values, P-Values	 Confidence Intervals			 Confidence Interval	
	Original Sa...	Sample Me...	Standard D...	T Statistics (...)	P Values
Behavioral I...	0.853	0.849	0.027	32.174	0.000
Effort Expec...	0.935	0.932	0.022	41.619	0.000
Facilitating ...	0.929	0.918	0.036	25.773	0.000
Habit (HT)	1.000	1.000			
Hedonic M...	0.751	0.741	0.056	13.298	0.000
Performanc...	1.000	1.000			
Price Value (...)	0.807	0.802	0.039	20.748	0.000
Social Influe...	0.893	0.893	0.014	65.092	0.000
Use Behavio...	0.730	0.705	0.100	7.270	0.000

R-Squared & Adj. R-Squared

R Square

Mean, STDEV, T-Values, P-Values	
	Original Sample (O)
Behavioral I...	0.688
Use Behavio...	0.535

R Square Adjusted

Mean, STDEV, T-Values, P-Values	
	Original Sample (O)
Behavioral I...	0.683
Use Behavio...	0.532

F-Square

f Square

Mean, STDEV, T-Values, P-Values	Confidence Intervals	Confidence Intervals Bias Corrected	Samples		
	Original Sa...	Sample Me...	Standard D...	T Statistics (...)	P Values
Behavioral Intention (BI) -> Use Behavior (UB)	0.134	0.145	0.070	1.911	0.057
Effort Expectancy (EE) -> Behavioral Intention (BI)	0.081	0.078	0.048	1.682	0.093
Facilitating Conditions (FC) -> Behavioral Intention (BI)	0.001	0.007	0.010	0.073	0.942
Facilitating Conditions (FC) -> Use Behavior (UB)	0.014	0.040	0.059	0.242	0.809
Habit (HT) -> Behavioral Intention (BI)	0.110	0.122	0.115	0.952	0.341
Habit (HT) -> Use Behavior (UB)	0.107	0.106	0.080	1.343	0.180
Hedonic Motivation (HM) -> Behavioral Intention (BI)	0.009	0.018	0.021	0.416	0.678
Performance Expectancy (PE) -> Behavioral Intention (BI)	0.004	0.014	0.020	0.182	0.855
Price Value (PV) -> Behavioral Intention (BI)	0.075	0.096	0.068	1.099	0.272
Social Influence (SI) -> Behavioral Intention (BI)	0.029	0.037	0.024	1.206	0.228

Uji Hipotesis

Path Coefficients

Mean, STDEV, T-Values, P-Values	Confidence Intervals	Confidence Intervals Bias Corrected	Samples		
	Original Sample (O)	Sample Me...	Standard D...	T Statistics (...)	P Values
Behavioral Intention (BI) -> Use Behavior (UB)	0.388	0.387	0.089	4.345	0.000
Effort Expectancy (EE) -> Behavioral Intention (BI)	0.328	0.306	0.103	3.199	0.001
Facilitating Conditions (FC) -> Behavioral Intention (BI)	-0.028	-0.024	0.088	0.324	0.746
Facilitating Conditions (FC) -> Use Behavior (UB)	0.108	0.120	0.143	0.752	0.453
Habit (HT) -> Behavioral Intention (BI)	0.295	0.266	0.146	2.026	0.043
Habit (HT) -> Use Behavior (UB)	0.323	0.291	0.122	2.650	0.008
Hedonic Motivation (HM) -> Behavioral Intention (BI)	0.089	0.097	0.080	1.116	0.265
Performance Expectancy (PE) -> Behavioral Intention (BI)	-0.057	-0.039	0.108	0.524	0.600
Price Value (PV) -> Behavioral Intention (BI)	0.260	0.281	0.109	2.379	0.018
Social Influence (SI) -> Behavioral Intention (BI)	0.106	0.110	0.041	2.588	0.010

Ulasan Pengguna Wondr BNI



Clayton Mallette

★ ★ ★ ★ ★ 10/31/24

Absolutely ridiculous why i need to download this app and transfer money from my bank account to this account just to pay my electricity now. There was nothing wrong with the old system or the old application. Its just one more way for the bank to take money between transfers.

51 people found this helpful



Naffy

★ ★ ★ ★ ★ 12/1/24

I changed from bni mobile to this only to get so many drawbacks. Lost all my saved payment acc. The app has lost many details from previous app.

2 people found this helpful



Gilang Akbar Darryl Siregar

★ ★ ★ ★ ★ 11/11/24

The user interface design is so annoying and doesn't have a good layout and icon arrangement. The color choice is a really sore in the eye! This is a serious banking app, so you don't have to have a flash design yg jatohnya norak. Oiya satu lagi, the icon when clicked responded slow. So you better maximize your old app than made a new app that sucks.

82 people found this helpful



Villager Senabuna

★ ★ ★ ★ ★ 1/20/25

Heavier and Slower than the previous app, BNI Mobile Banking. The UI looks nicer but I'm here to use it for financial stuff - I need it to be responsive more than it being pretty.

12 people found this helpful



Abdul Syahid

★ ★ ★ ★ ★ 2/15/25

It's puzzling why BNI introduced Wondr as a completely new application instead of simply updating the existing BNI Mobile Banking app. The old app could have been improved with new features, UI enhancements, and better security without forcing users to migrate. This approach feels unnecessary and inconvenient, especially when the new app doesn't seem to offer groundbreaking advantages. Why complicate things for customers with what seems like a redundant and underwhelming application?

12 people found this helpful



sukmadi tejawiratma

★ ★ ★ ★ ★ 11/25/24

forced to use this application to purchase electricity token/ credit, actually the interface respond is very² slow , even could not save the number as favorite, please consider to return back to regular BNI mobile banking

3 people found this helpful



Septyaji Prisma

★ ★ ★ ★ ★ 2/1/25

I have registered many times on the Wondr BNI main page without being able to log in to make transactions. No need to switch to Wondr please, I prefer the previous BNI Mobile Banking application.

2 people found this helpful



Aasiq Zakaria

★ ★ ★ ★ ★ 11/29/24

Worse than BNI mobile app, look simple but not really ready to use for user. I want to buy PLN token in this app due to BNI mobile already moved the service to this app but not work. I suggest to keep BNI mobile app and update it to be more easy use than move to this bad app.

1 person found this helpful



Decky Darisman

★ ★ ★ ★ ★ 1/13/25

The application claims to be better than BNI Mobile, but the registration process is very complete and similar to other fintech applications, but there is a session where you have to contact an agent from BNI and there is no option to contact anyone, I prefer the old BNI mobile application and delete wondr app

10 people found this helpful

Performa BNI Mobile Banking & Wondr BNI

wondr by BNI

Launched on July 5, 2024, **wondr** by BNI is a new mobile banking application that has been equipped with the latest technology with global standards, offering services that are more personalized and tailored to the needs of each customer in managing finances and planning for the future. One of the advantages of **wondr** by BNI includes 3 financial dimensions that will be a solution for customers, namely Transaction, Insight & Growth. Promoting Hyper-Personalization by utilizing data and analytics to offer services that are more personalized and tailored to the needs of each customer. The **wondr** by BNI application is equipped with 3 Dimensions of Financial feature (Transaction, Insight, and Growth), which reflect the concept of the present, past, and future to be able to provide the best banking experience in transactions and planning for the future.

wondr by BNI Performance

wondr by BNI Performance	2024
Users (millions)	5.3
Number of Transactions (million)	195
Transaction Volume (IDR-billion)	191

5. BNI Mobile Banking

BNI Mobile Banking is BNI's flagship product that makes it easier for customers to make transactions anywhere and anytime. There are several features that are superior to BNI customers, namely interbank transfers, telco purchases/payments and utilities. BNI Mobile Banking product has value-added features, such as a digital account opening feature, fast payments with QRIS Payment, cardless cash withdrawals both at ATMs and BNI partners such as Alfamart and Indomaret, investments, foreign exchange transactions in your own account via FX Mobile, International Transfer, Lifestyle such as ordering taxis (Bluebird) and fast trains (Whoosh), and these provide convenience, speed and comfort in customer transactions.

Mobile Banking Performance

	2024	2023	Increase (Decrease)	
			Nominal	Percentage (%)
Users (millions)	18.1	16.2	1.90	11.7 ↑
Number of Transactions (million)	1,379	1,043	336	32.2 ↑
Transaction Volume (IDR-billion)	1,495	1,215	280	23.0 ↑

Komposisi Pengguna E-Banking BNI

E-Banking Users Composition*)

	2024		2023		Increase (Decrease)	
	Total (users)	Composition (%)	Total (users)	Composition (%)	Nominal (user)	Percentage (%)
BNI Mobile Banking (million)	18.13	47	16.28	52	1.86	11.4
wondr by BNI (million)	5.30	14	-	-	-	-
SMS Banking (million)	12.71	32.2	12.70	41	0.01	0.1
Internet Banking (million)	2.24	5.7	2.22	7	0.02	0.9
Total	38.38	100	31.19	100	7.19	23

E-Banking Users Composition (%)

