The Influence of Unified Theory of Acceptance and Use of Technology-3 to Analyze Factors Utilization of M-Banking Applications at UKKPPM University of Indonesia

[1]Erlina, [2]Sri Setya Handayani
[1,2] Economic Faculty, Universitas Gunadarma
Jl. Margonda Raya No. 100, Depok 16424, Jawa Barat
[1] erlina.maulana@gmail.com, [2] srisetyahandayani@yahoo.com

Abstract

The influence of progressively advanced information technology has significantly improved the effectiveness and efficiency of business operations. This research seeks to examine and determine the elements that affect intentions regarding behavior and the actual usage of mobile banking applications. This study employs a quantitative method and utilizes non-probability sampling, specifically focusing on purposive sampling. Information was gathered using an online survey sent out through Google Forms, reaching 304 users of mobile banking applications at the UKKPPM unit of the University of Indonesia. In this research, the examination of hypotheses utilizes a PLS-SEM model, aided by the SmartPLS 4. 0 program. The results show that of performance expectancy, hedonic motivation, habit, and personal innovation have a significantly positive effect on behavioral intention when using of mobile banking applications. Next, facilitating conditions and behavioral intention have positive significant effect on usage behavior at UKKPPM Univeristy of Indonesia.

***Keywords**: behavioral intention**,** mobile banking**,** PLS-SEM**,** usage behavioral, UTAUT 3*
JEL Codes : M41, M15

INTRODUCTION

Indonesia is one of the countries currently experiencing rapid development in digital technology. According to data collected by *We Are Social and Hootsuite* (2021), in 2021 total internet users in Indonesia reached 202.6 million people or 73.7% from 274.9 million people. Technological advancements have brought revolutionary changes in various service aspects, such as finance, education, health, and even banking. Therefore, it could not be denied this advancement given more facilitates on various activities (Anjani & Mukhlis, 2022). Banking sectors are going to continues innovations for make transactions moreasier in a row with current development and technology (Styarini & Riptiono, 2020). One of them is mobile banking applications appearance.

Mobile banking applications allow users to communicate with banks to execute various banking transactions anytime and anywhere. This service comes with lower physical and monetary costs by using devices, such as smartphones (Mostafa, 2020). In addition, there are many services that can be accessed, including balance checks, bill payments, and money transfers (Rita & Fitria, 2021). These services enhance the users experience by providing easy access to various available products and services (Rachmawati, Waris, & Hidayatullah, 2020). In addition to providing benefits to customers, the adoption of mobile banking allows banks to operate more efficiently by offering more cost-effective services and all at once enhancing service effectiveness, such as ease of transactions and gaining a competitive advantage to attract new customers (Prasarry, Sayoga, Marsintauli, & Handayani, 2023).

Year by year, users mobile banking continues to increase. Accordance to data from Bank Indonesia, digital banking transactions reached 15,881.5 trillion, increase of 16.15% compared the first quarter of the year before. On the other hand, transactions using debit/ATM cards decreased of 3.8% or 1,831.77 trillion. In the context of UTAUT 1, there were four determinants which directly influence to usage intentions and usage behavior (Venkatesh, Morris, Davis B, & Davis D, 2003). The determinants are performance expectancy, effort expectancy, social influence, and facilitating conditions. The next observation, there were three additional variables, such as hedonic motivation, price value, and habit (Venkatesh, Thong & Xu, 2012). Furthermore, the next construct for UTAUT 3 was developed into eight

determinants. They were performance and effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personal innovativeness (Farooq, Salam, Jaafar, Fayolle, Ayupp, Radovic-Markovic, & Sajid, 2017).

Based on the previous researched, technological developments can be used as opportunities and challenges to improve m-banking applications by each bank. Therefore, study of UTAUT 3 research model is aims to analyze how consumers accept the existence of m-banking applications in every financial transaction, especially UKKPPM employees at the University of Indonesia. Many of studies have been explored the variables can be influenced of using mobile banking applications, but there is a little research to analyze six popular mobile banking applications in a single observation. Furthermore, this study is considering that many people have already used BNI mobile banking, m-BCA, BSI mobile, Livin by Mandiri, Brimo, and BTN ibanking in their daily transactions, specifically at the UKKPPM Universitas Indonesia. This research is expected to provide additional contributions to the advancement of management knowledge, especially banking management to increase efficients and success of management in each bank.

LITERATURE REVIEW

Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT is an adoption of technology model to identify the main reasons for using information technology measured by the willingness and actual level using of technology. The first model consisted of four main variables, such as performance and effort expectancy, social influence, and facilitating conditions (Venkatesh *et al*., 2003)

Development of UTAUT model through of some previous theories of acceptance and adoption technology was successfully combined into the latest theory. Previous theories divided into eight theories, they were Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), Technology Acceptance Model (TAM), Motivational Model (MM), Combined TAM and TPB (C-TAM-TPB), Model of Personal Computer Utilization (MPCU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT). Subsequent to collaborated eight previous theories with the addition of four constructs, this theory is known as UTAUT (Venkatesh *et al*., 2003).

UTAUT 2 is an element key of new identification to related the context of constructs consumen user (Venkatesh *et al*., 2012). The newest constructs were hedonic motivation, price value, and habit with using age, gender, and experience variables as a moderating toward behavioral intention and usage behavior. UTAUT 2 described of changes the variables used. Behavioral intention in UTAUT 2 increased from 56% to 74%. Usage behavior was rapidly increased from 42% to 52%.

The next development research about UTAUT 2 given name as UTAUT 3 (Farooq, *et al*., 2017). UTAUT 3 observed eight constructs that effect behavioral intention and usage behavior. The constructs were performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personal innovativeness. Personal innovativeness is a new element construct into UTAUT 3 (Farooq *et al*, 2017).

Mobile Banking

Considering the earlier beliefs, UTAUT as the foundational theory to create a broader extended UTAUT model for mobile payments, incorporating the elements that have shown meaningful outcomes in the current mobile payment studies (Al-Saedi, Al-Emran, Ramayah, & Abusham, 2020). M-banking is a part of e-commerce that functions as a transmission of banking information via an improved wireless network, and banks have encouraged using of technology on smartphones to ensure smoothness and convenience (Sari, Afrida, & Mardiah, 2022). Digital banking services represent a type of online bank that allows users to conduct all banking tasks via the internet. This setup offers clients the ease of engaging in standard banking functions whenever it suits them. Key aspects of digital banking include making deposits, withdrawing funds, transferring money, managing accounts, applying for financial services, managing loans, paying bills, and accessing other combined services such as investing in mutual funds or the stock market (Ahmed & Sur, 2023). Based on definitions m-banking existed, mobile banking is a development

of UTAUT adoption on the financial sector, especially in the banking sector with various services which available on smartphones.

Previous Research

Venkatesh *et al*., (2012) research used a quantitative methods with Smart-PLS software and PLS (partial least squares) techniques with 1,512 participants. This study provides comparative results between UTAUT and UTAUT-2. This research generated a substantial increase explained by behavioral intentions from 56% to 74%. Meanwhile, using of technology, there was an increased from 40% to 52%. Farzin, Sadeghi, Kharkeshi, Ruholahpur, and Fattahi, (2021) research showed that the desire to adopt mobile banking has greatly impacted users' actual behavior and the sharing of their experiences with others. Additionally, the sharing of experiences has affected actual behavior and acted as a mediator in the connection between the intention to adopt mobile banking and actual usage.

A study was carried out by Liu, Chen, Kittikowit, Hongsuchon, and Chen (2022) by using multiple linear regression methods with SPSS software. Firstly, the expectations of performance, ease of use, and social impact contribute to the intention of consumers to behave, and this intention greatly affects their actual usage behavior. Secondly, there is no notable moderating effect of gender on the suggested model. Thirdly, age does moderate the relationship between performance expectations, ease of use, social influence, and behavioral intention. Finally, the level of involvement significantly influences how behavioral intention relates to usage behavior, especially regarding social influence and facilitating conditions.

Research conducted by Pinto and colleagues in 2022, data were obtained through random sampling of 201 participants who willingly completed an anonymous online survey with utilized structural equation modeling and partial least squares (SEM-PLS) analysis to evaluate the model. The uniqueness of this research stems from employing an enhanced UTAUT model with increased predictive capabilities and examining how factors such as gender, age, and experience influence outcomes. The independent variables of UTAUT-3 are capable of accounting for 75% of the changes in behavioral intention (BI). Additionally, effort expectancy (EE) accounts for 53% of the changes in performance expectancy (PE). Furthermore, behavioral intention (BI), facilitating conditions (FC), hedonic behavior (HB), and performance indicators (PI) explain 58% of the variation in the utilization of mobile augmented reality technology (MART). The differences between previous study with this research lied on amount of respondents, the year and research location, and also additional of personal innovation as an exogenous variable. This research only using performance expectancy, facilitating conditions, hedonic motivation, habit, personal innovativeness, behavioral intention, and usage behavior variabels.

Research Model

The research model that researchers can use according to literature reviews and previous research is:

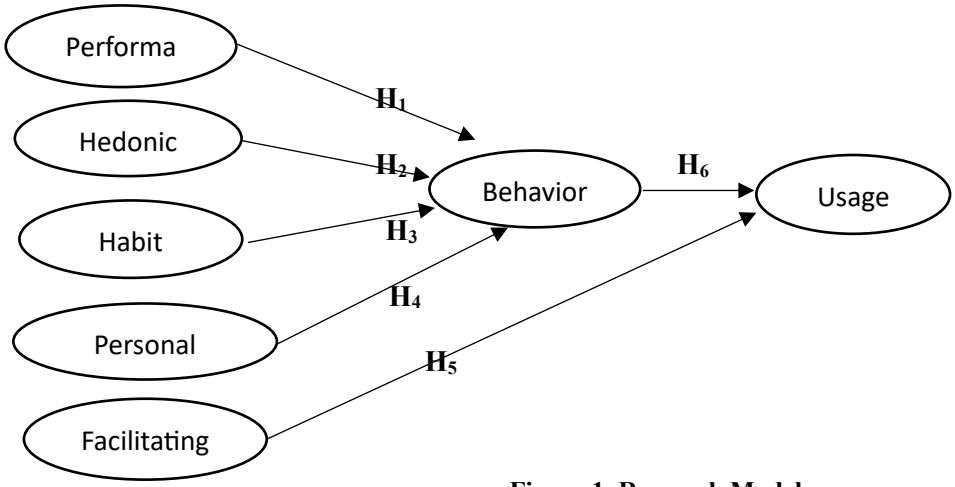

Figure 1. Research Model

Source: Venkatesh *et al*., (2003; 2012), Farooq *et al*., (2017), Ayaz & Yanartas (2020), Farzin *et al*., (2021), Maulani & Handayani, (2023), dan Mensah & Khan, (2024)

Based on the explanation before, so the hypothesis:

H_1: Performance expectancy has a positive and significant effect on behavioral intention when using of m-banking applications.

H_2: Hedonic motivation has a positive and significant effect on behavioral intention when using of m-banking applications.

H_3: Habit has a positive and significant effect on behavioral intention when using of m-banking applications.

H_4: Personal innovativeness has a positive and significant effect on behavioral intention when using of m-banking applications.

H_5: Facilitating conditions has a positive and significant effect on usage behavior when using of m-banking applications.

H_6: Behavioral intention has a positive and significant effect on usage behavior when using of m-banking applications.

RESEARCH METHOD

This study is a quantitative approach with a method used in sample and population research based on concrete data. Data used for this research consists of numbers, and calculation test tools are used to test some hypotheses using statistical analysis (Sugiyono, 2022). These findings uses a non-probability sampling method, purposive sampling type, and the Isaac and Michael formula. Using this formula, the population size at UKKPPM of the University of Indonesia is unknown. Based on the formula, the population is about 96.04. Data were obtained through an online questionnaire (Google Form). The respondents successfully obtained were 304 people. This calculation is supported by an explanation which indicates that the minimum number of samples in PLS-SEM analysis should be ten times the maximum number of arrows connected to the latent variable (Hair, Black, Babin, Anderson, & Tatham, 2010).

This observation uses six paths, so the minimum sample must be 10 x 6 = 60 participants. Thus, the number of 304 respondents is considered adequate because statistics stated that the larger the sample size, the more likely the results more be better than less. The items of the questionnaire used were developed by Venkatesh *et al*., (2003; 2012), Farzin *et al*., (2021), and Pinto *et al*., (2022). Hypothesis testing was conducted using PLS-SEM from SmartPLS 4.0 software. Limitations in this research are based on two criteria:

1. M-banking applications users on BNI mobile banking, m-BCA, BSI mobile, Livin by Mandiri, Brimo, and BTN ibanking
2. Staff at the special unit for society and public service (UKKPPM), University of Indonesia.

The results obtained by filling in the questionnaire will be scored based on a Likert scale. So, each statement can be rated from very positive to negative. The Likert scale assessment criteria consist of 1, 2, 3, 4, and 5 scores. Moreover, the operational variables research can be explained from table with details:

Table 1. Likert Scale Criteria

Pilihan Jawaban	Skor	
	Positive	Negative
Strongly Agree	5	1
Agree	4	2
Somewhat Disagree	3	3
Disagree	2	4
Strongly Disagree	1	5

Source: Sugiyono, 2022

Table 2. Research Operational Variables

Variable	Definition	Indicators	Statement Items
Performance Expectancy	Performance expectation is an extent to which m-banking technology is used to benefit users in their activities (Khechine, Raymond & Augier, 2020)	1. Perceived usefullness 2. Extrinsic motivation 3. Job-fit 4. Relative advantage (Venkatesh *et al*., 2012), (Farzin *et al*., 2021)	1. EK-$_1$: Using m-banking applications would make daily transaction activities more easier 2. EK-$_2$: Using m-banking applications would save my time 3. EK-$_3$: I wolud use m-banking applications anyplace 4. EK-$_4$: I wolud use m-banking applications anytime 5. EK-$_5$: Using m-banking applications would help me finish the tasks more efficients 6. EK-$_6$: Using m-banking applications very usefull for any transactions (Venkatesh *et al*., 2012), (Farzin *et al*., 2021)
Facilitating Conditions	Supporting facilities are how much technology is needed to build a good m-banking system (Venkatesh *et al*., 2003)	1. Capable 2. Knowledge 3. Compatibility 4. Facilitating condition (reference) (Prasarry *et al*., 2023), (Bayaga & du Plessis, 2024)	1. FC-$_1$: I had capability to operate m-banking applications 2. FC-$_2$: I had enough knowledge to operate m-banking applications 3. FC-$_3$: I used to compatibel smartphone with m-banking applications 4. FC-$_4$: I got some help necessary when I felt so hard used to m-bankng applications 5. FC-$_5$: A certain individual or team is ready to help with problems related to the m-banking applications system (Prasarry *et al*., 2023), (Bayaga & du Plessis, 2024)
Hedonic Motivation	Hedonic motivation is an encouragement for joy in using a system or technology provided by m-banking (Gurusinga & Dewiyana, 2022)	1. Fun 2. Enjoyable 3. Entertaining (Venkatesh *et al*., 2012)	1. HM-$_1$: I would be very fun when using m-banking apllications 2. HM-$_2$: I would be very entertain when using m-banking apllications 3. HM-$_3$: I would like with all of the features m-banking applications 4. HM-$_4$: I felt so enjoyable when using m-banking applications 5. HM-$_5$: I would like to using m-banking applications for every transaction

Variable	Definition	Indicators	Statement Items
			(Venkatesh *et al*., 2012)
Habit	Habit is describing how someone using the m-banking system everyday (Gurusinga & Dewiyana, 2022)	1. Habit of using multiple channels 2. Frequency of using differences channels (Venkatesh *et al*., 2012)	1. H-$_1$: Using m-banking applications has become habit for me 2. H-$_2$: I feel using m-banking applications continuously 3. H-$_3$: I must use m-banking applications 4. H-$_4$: Using m-banking applications has become natural to me 5. H-$_5$: If I want to make transaction, I will use m-banking applications (Venkatesh *et al*., 2012)
Personal Innovativeness	Self developing innovation is a characteristic that a person has to always try and adapt to developments in m-banking application technology (Farooq *et al*, 2017)	1. Curiousity 2. Level innovation (Farooq *et al*, 2017)	1. PI-$_1$: I like trying to experiment with the newest application 2. PI-$_2$: I like trying to experiment with the newest gadget 3. PI-$_3$: I like trying to experiment with the newest technology 4. PI-$_4$: When m-banking applications release new feature, I feel curious to try it 5. PI-$_5$: Usually I am the first person to using m-banking applications among my friends 6. PI-$_6$: I learn to how operate m-banking applications 7. PI-$_7$: I am looking to find out how to using m-banking applications 8. PI-$_8$: I want to make transaction with m-banking application (Farooq *et al*., 2017), (Pinto *et al*., 2022)
Behavioral Intention	Behavioral intention is a person's self-motivation in accepting and adopting technological innovation (Misra, Mahajan, Singh, Khorana, & Rana, 2022)	1. Attitude toward behavior 2. Intrinsic motivation 3. Affect toward use (Venkatesh *et al*., 2012)	1. BI-$_1$: I intend to continue using m-banking applications in the future 2. BI-$_2$: I will always try to use m-banking applications in my daily life 3. BI-$_3$: I plan to continue to use m-banking applications frequently 4. BI-$_4$: I have positive perceive about using m-banking applications 5. BI-$_5$: I want to recommend using m-banking appplications to other person for any transaction (Venkatesh *et al*., 2012), (Paolo *et al*., 2018)

Variable	Definition	Indicators	Statement Items
Usage Behavior	Usage behavior is user desire to continue using m-banking system (Bashir, 2020)	1. Attitude toward behavior 2. Intrinsic motivation 3. Affect toward use (Venkatesh *et al*., 2012), (Farzin *et al*., 2021)	1. UB-$_1$: I have used to m-banking applications for my daily banking/transaction activities 2. UB-$_2$: I have been using m-banking applications more than one (1) year 3. UB-$_3$: I have a free smartphone to using m-banking application transaction as needed 4. UB-$_4$: Using m-banking applications has become natural to me 5. UB-$_5$: I got benefits from using m-banking applications 6. UB-$_6$: I got advantage from using m-banking applications (Farzin *et al*., 2021)

Source: Venkatesh *et al*., (2012); Farooq *et al*., (2017); Khechine *et al*., (2020); Al-Saedi *et al*., (2020); Ayaz & Yanartas, (2020); Hidayat *et al*., (2020); Bashir, (2020); Farzin *et al*., (2021); Gurusinga & Dewiyana, (2022); Misra *et al*., (2022); dan Prasarry *et al*., (2023)

RESULTS AND DISCUSSION

In this research, researchers collected data questionnaries through Google form to people who used m-banking applications on BNI mobile banking, m-BCA, BSI mobile, Livin by Mandiri, Brimo, and BTN ibanking at special unit for society and public service (UKKPPM) University of Indonesia, with total items of 40 statements. Respondents of this study majority are women with 20 until 29 years old. This is caused by distributed questionnaires to colleagues and become a member Whatsapp at UKKPPM University of Indonesia.

Respondents classified based on gender, age, period work, income, and m-banking applications. Based on results, dominated respondents are women, with a percentage of 53,3%, while the remaining 46,7% are men. It is also known the age and periode work of majority respondents at UKKPPM University of Indonesia between 20 – 29 years old with amount of 45,1% and >5 years during work (38,2%). In addition, income respondents mostly about 5.000.001 – 10.000.000 IDR with 45,1% and using m-BCA applications (33,2%) as an applications transaction. Submitted hypothesis, data processing using SmartPLS 4.0 software which includes the outer and inner model, and also hypothesis testing are follows:

Table 3. Convergent Validity Test

No.	Variable	Indicator	*Outer Loading*	*Category*
1.	Performance Expectancy	PE	,951	*Valid*
			,978	*Valid*
			,725	*Valid*
			,756	*Valid*
			,969	*Valid*
			,978	*Valid*
2.	Facilitating Conditions	FC	,881	*Valid*
			,956	*Valid*
			,967	*Valid*
			,792	*Valid*
			,974	*Valid*
3.	Hedonic Motivation	HM	,764	*Valid*
			,808	*Valid*

No.	Variable	Indicator	*Outer Loading*	*Category*
			,929	*Valid*
			,930	*Valid*
			,921	*Valid*
4.	Habit	H	,922	*Valid*
			,764	*Valid*
			,878	*Valid*
			,776	*Valid*
			,782	*Valid*
5.	Personal innovativeness	PI	,805	*Valid*
			,835	*Valid*
			,773	*Valid*
			,799	*Valid*
			,728	*Valid*
			,929	*Valid*
			,958	*Valid*
			,957	*Valid*
6.	Behavioral Intention	BI	,727	*Valid*
			,755	*Valid*
			,909	*Valid*
			,769	*Valid*
			,739	*Valid*
7.	Usage Behavior	UB	,802	*Valid*
			,950	*Valid*
			,951	*Valid*
			,847	*Valid*
			,972	*Valid*
			,950	*Valid*

Source: Primary Data Processed, 2025

Based on Table 3, the outer loading values of each indicator are ≥ 70. So, it could be said that each of the constructs has conformed to the criteria for convergent validity (Ghozali, 2021).

Table 4. Discriminant Validity Test

	PE	FC	HM	H	PI	BI	UB
PE1	**,951**	,369	,299	,302	,284	,403	,367
PE2	**,978**	,368	,292	,317	,300	,429	,368
PE3	**,725**	,354	,275	,357	,236	,379	,345
PE4	**,756**	,340	,299	,276	,196	,376	,316
PE5	**,969**	,375	,288	,344	,315	,429	,357
PE6	**,978**	,373	,313	,309	,305	,426	,375
FC1	,386	**,881**	,406	,415	,325	,419	,450
FC2	,374	**,956**	,422	,449	,333	,430	,463
FC3	,387	**,967**	,416	,451	,335	,429	,424
FC4	,316	**,792**	,411	,378	,280	,388	,350
FC5	,389	**,974**	,439	,445	,336	,432	,445
HM1	,248	,347	**,764**	,387	,234	,382	,306
HM2	,349	,474	**,808**	,325	,198	,377	,384
HM3	,255	,367	**,929**	,319	,165	,336	,352
HM4	,300	,369	**,930**	,321	,190	,362	,325
HM5	,269	,419	**,921**	,362	,185	,368	,372
H1	,300	,430	,399	**,922**	,402	,566	,439
H2	,258	,366	,224	**,764**	,440	,492	,419
H3	,303	,390	,347	**,878**	,434	,560	,441
H4	,337	,385	,327	**,776**	,418	,496	,427
H5	,264	,358	,321	**,782**	,380	,540	,448
PI1	,319	,369	,179	,452	**,805**	,538	,420
PI2	,255	,281	,207	,436	**,835**	,538	,404
PI3	,251	,227	,194	,448	**,773**	,487	,345
PI4	,249	,338	,224	,426	**,799**	,505	,387
PI5	,198	,245	,126	,309	**,728**	,455	,265
PI6	,259	,288	,184	,420	**,929**	,526	,414
PI7	,272	,317	,199	,458	**,958**	,551	,423
PI8	,271	,319	,202	,450	**,957**	,549	,445
BI1	,387	,388	,358	,485	,438	**,727**	,442

	PE	FC	HM	H	PI	BI	UB
BI2	,301	,286	,338	,502	,445	**,755**	,473
BI3	,378	,381	,362	,557	,564	**,909**	,526
BI4	,363	,387	,300	,489	,429	**,769**	,472
BI5	,351	,353	,282	,481	,505	**,739**	,408
UB1	,366	,401	,346	,501	,424	,507	**,802**
UB2	,330	,425	,373	,469	,409	,531	**,950**
UB3	,392	,457	,401	,484	,430	,565	**,951**
UB4	,370	,419	,340	,468	,428	,582	**,847**
UB5	,352	,442	,385	,490	,424	,541	**,972**
UB6	,355	,414	,350	,470	,403	,526	**,950**

Source: Primary Data Processed, 2025

Based on Table 4, the cross loading values of each indicator from every variable are ≥ ,70. So, it could be said that each of constructs have conformed the criteria for discriminant validity (Ghozali, 2021).

Table 5. Reliability Test

Variable	*Cronbach's Alpha*	*Composite Reliability*	AVE	Category
Performance Expectancy	,949	,962	,809	Reliable
Facilitating Condition	,951	,963	,840	Reliable
Hedonic Motivation	,920	,941	,763	Reliable
Habit	,882	,915	,684	Reliable
Personal Innovativeness	,944	,955	,726	Reliable
Behavioral Intention	,839	,887	,613	Reliable
Usage Behavior	,960	,968	,836	Reliable

Source: Primary Data Processed, 2025

Based on Table 5, the values of Cronbach's alpha and composite reliability ≥ 0.70, and AVE ≥ 0.50. All research constructs conformed the reliability test requirements (Ghozali, 2021).

Table 6. R^2 Test

Variable	R^2	Categories
Behavioral Intention	,594	Moderat
Usage Behavior	,452	Lemah

Source: Primary Data Processed, 2025

Based on Table 6, R^2 behavioral intention variable is ,594. This indicates of PE, EE, SI, FC, HM, PV, H, and PI could be explained 59,4% of behavioral intention, while remaining of 40,6% is influenced by factors outside the research model. Meanwhile, usage behavior has R^2 value of ,452. Thus, behavioral intention variable could be explained 45,2% of usage behavior, and the remaining 54,8% is influenced by factors outside the research model. Here are the hypothesis tests with Bootstrapping using SmartPLS 4.0 software:

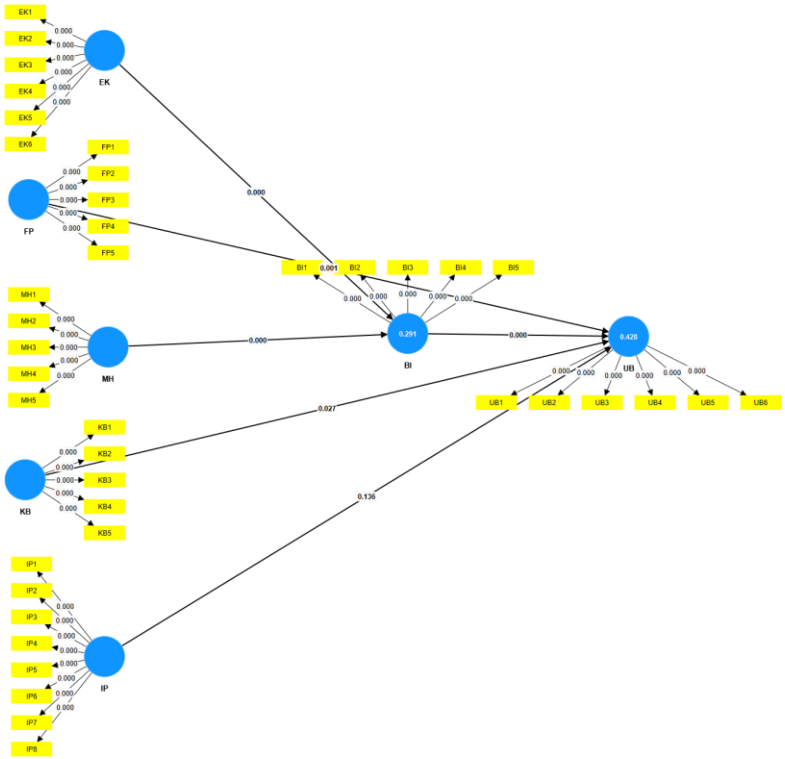

Figure 2. Full Bootstrapping Structural Model
Source: Primary Data Processed, 2025

Table 7. StatisticTest

Premise	Path	*Direction Test*	*Sample Mean*	*Std. Deviation*	T_{-count}	$P_{-values}$	Result
H_1	PE → BI	,159	,162	,052	3,081	,002	Accepted
H_2	HM → BI	,140	,142	,049	2,888	,004	Accepted
H_3	H → BI	,326	,317	,069	4,751	,000	Accepted
H_4	PI → BI	,338	,337	,066	5,130	,000	Accepted
H_5	FC → UB	,139	,138	,062	2,234	,026	Accepted
H_6	BI → UB	,266	,253	,091	2,922	,003	Accepted

Source: Primary Data Processed, 2025

Based on Table 7, it shown that H_1, H_2, H_3, H_4, H_5, and H_6 are accepted or hypothesis were proven to be true. The explanation of acceptance the hypothesis based on research that has been conducted as following are:

The Influence of Performance Expectancy on Behavioural Intention

Performance expectation indicates how easy to use an information system in a particular job, so that the benefits or advantages of using it can be felt (Venkatesh *et al*., 2003). Based on results through distributed a questionnaire to respondents, revealed that performance expectation regarding behavioral intentions regarding mobile banking applications into the strongly agree category. This indicated that respondents strongly agree that using mobile banking applications would be provide benefits and time savings in conducting financial transactions.

According to Table 7, it could be concluded performance expectancy had a significant positive influence on behavioral intention when using of m-banking applications at UKKPPM Universitas Indonesia. This results explain that H_1 in the research can be accepted or proven to be true. The results supported Venkatesh *et al*., (2003; 2012) theory, explained that performance expectancy refers to users' expectations about m-banking applications will enhance the productivity of technology use, so as performance expectancy significantly positively influential. This research also concord with Patil *et al*., (2019), Farzin

et al., (2021), Liu *et al*., (2022), Utami & Irwansyah (2022), Taufan & Wardani (2023), Ahmed & Sur (2023), Anjani & Muklis (2023), and Maulani & Handayani (2023).

The Influence of Hedonic Motivation on Behavioral Intention

Hedonic motivation is a feeling of pleasure from using information technology (Venkatesh *et al*., 2012). The results based on questionnaires completed by respondents indicated that the hedonic motivation is categorized as strongly agree with behavioral intention to using mobile banking applications. This indicates show that respondents strongly agree with feeling of pleasure arises when conducting financial transactions by using mobile banking applications.

Based on $t_{\text{-statistic}}$ value, it could be determined hedonic motivation directly positive significant effect on behavioral intention when using of m-banking applications at UKKPPM Universitas Indonesia. The second hypothesis (H_2) is accepted or proven true. This research in a row with Venkatesh *et al*. (2012), assumed hedonic motivation arises from a sensing of enjoyment about using technology. This observation matching appearance by Farzin *et al*., (2021), Pinto *et al*., (2022), Utami & Irwansyah (2022), and Anjani & Muklis (2023).

The Influence of Habit on Behavioral Intention

Habit explains that individuals continuously automatic using of information technology caused by formed of behavioral patterns (Venkatesh *et al*., 2012). This study based on questionnaires filled by respondents indicated that habit regarding behavioral intention in using mobile banking applications is categorized as strongly agree. This finding reveals that respondents strongly agree that using mobile banking applications is a necessity supporting in daily financial transaction activities.

Data were gained, habit had a positive and significant impact on behavioral intention when using of m-banking applications at UKKPPM Universitas Indonesia. The third hypothesis (H_3) was accepted or proven to be true. This study supports Venkatesh *et al*. (2012) theory that the use of technology would develop on its own if individuals continuously use that technology. The study results align with Farzin *et al*., (2021), Pinto *et al*. (2022), Yuliani & Amin (2022), Saragih & Rikumahu (2022), Taufan & Wardani (2023), and Maulani & Handayani (2023).

The Influence of Personal Innovativeness on Behavioral Intention

Personal innovation implies an individual's curiosity to try and adopt developments in information technology (Pinto *et al*., 2022). The results based on questionnaires fulfilled by respondents indicated that personal innovation had a strong agreement with behavioral intention to use mobile banking applications. Respondents very agree that curiosity about information technology developments will lead to continue efforts to adapt the technology, particularly using mobile banking applications.

Depend on result, personal innovation had a significantly positive effect on behavioral intention when using of m-banking applications at UKKPPM Universitas Indonesia. This results provide the conclusion of H_4 is accepted or proven to be true. This study congruity with Farooq *et al*., (2017), Farzin *et al*., (2021), Pinto (2022), and Maulani & Handayani (2023) that an individual's curiosity towards a technological change, so it could be led them to adopted the existing technology.

The Influence of Facilitating Condition on Usage Behavior

Supporting facilities refer to consumers beliefs about availability and ease of access to resources and support that can assist in carrying out an activity (Venkatesh *et al*., 2012). The results of the questionnaires completed by respondents indicated that facilitating conditions on behavioral intention to use mobile banking applications falls into the strongly agree category. Respondents strongly agree that using mobile banking applications as a transaction medium will be very easy if equipped with a compatible device or smartphone.

Facilitating conditions had a significant positive impact on usage behavior of using m-banking. In this context, supporting facilities such as smartphones, internet access, call centers, and application security are important tools to ensure smooth and easy service access. Thus, it can be concluded that facilities provided by m-banking have offered a comprehensive infrastructure to support 24-hour transaction

services, which in turn had a positive impact on the effective and sustainable use of m-banking. This results provide the conclusion of H_5 is accepted or proven to be true. Therefore, this research directly proportional to research of Baabdullah, Alalwan, Rana, Kizgin, and Patil (2019); Chairia, Sukmadilaga, and Yuliafitri (2020); Ferghyna and Herlambang (2020); Rachmawati, Mukhori, Majidah, Hidayatullah, and Waris (2020); Hidayat, Aini and Fetrina (2020); Pamungkas and Sudiarno (2022); Maulani and Handayani (2023); Christiana, Febriaty, Linzzy, and Putri (2024).

The Influence of Behavioral Intention on Usage Behavior

Behavioral intention indicates a users desire to adopt a cutting-edge system (Venkatesh *et al*., 2012). The results based on questionnaires filled by respondents indicated that behavioral intention regarding mobile banking application usage behavior is categorized as strongly agree. Respondents feeling strongly agree caused by continuosly to use mobile banking as a transaction medium in the future.

According to obtained results, the intention to behave positively significantly influences on usage behavior of m-banking applications at UKKPPM Universitas Indonesia. This results provide the conclusion of H_6 is accepted or proven to be true. The output accordance with Venkatesh *et al*., (2012), by Azam, Khatibi, Gunasinghe, and Abd. Hami (2019), Taufan and Wardani (2023), along with Maulani and Handayani (2023) that behavioral intention reflects an individual's desire to adopt technology.

CONCLUSION AND SUGGESTION

Conclusion

Based on the research conducted, the conclusions of this study are as follows:

1. Performance expectancy, hedonic motivation, habit, and personal innovativeness have positive and significant impact on behavioral intention of m-banking applications users at UKKPPM Universitas Indonesia. This study related to requirement and technological development era. In this era, each consumer wants and needs to support mobile banking applications that make it each transactions are going to easy, simple, and efficient. More better the mobile banking service provided, so the customers are going to be loyal with bank.
2. Facilitating conditions and behavioral intention have positive significant on usage behavior users at UKKPPM Universitas Indonesia. Users mobile banking applications always to maximize the services provided in a positive direction or towards positive things, such as investing a lot, saving, and not taking on consumer debt that can be detrimental to themselves.

Suggestion

This research is expected to provide constructive suggestions to banks continuously. For example in habit, each bank can be update the features and services in their mobile banking applications in line with growing era. This aims to ensure that mobile banking users always feel comfortable, secure, and interested for utilizing the features and services provided in their daily transactions. In addition, dominant variable is personal innovativeness. With this conditions, each bank might be explored human resources to expand their capabilities for growing the innovations mobile banking applications, like using Face ID and sound ID to login on mobile banking applications for increase security system.

REFERENCES

Ahmed, S., & Sur, S. (2023). Change in the uses pattern of digital banking services by Indian rural MSMEs during demonetization and Covid-19 pandemic-related restrictions. *Vilakshan - XIMB Journal of Management*, *20*(1), 166–192. Doi.org: 10.1108/xjm-09-2020-0138.

Al-Saedi, K., Al-Emran, M., Ramayah, T., & Abusham, E. (2020). Developing a general extended UTAUT model for m-payment adoption. *Technology in Society*, *62*, 101293.

Anjani, W., & Mukhlis, I. (2022). Penerapan model UTAUT (the unified theory of acceptance and use of technology) terhadap minat dan perilaku penggunaan mobile banking. *Jurnal Ekonomi Akuntansi Dan Manajemen*, *21*(1), 1. Doi.org:10.19184/jeam.v21i1.30570.

Ayaz, A., & Yanartas, M. (2020). *Computers in Human Behavior Reports An analysis on the uni fi ed theory of acceptance and use of technology theory (UTAUT): Acceptance of electronic document management system (EDMS)*. *2*. Doi.org: 10.1016/j.chbr.2020.100032.

Baabdullah, A. M., Alalwan, A. A., Rana, N. P., Kizgin, H., & Patil, P. (2019). Consumer use of mobile banking (m-banking) in Saudi Arabia: towards an integrated model. *International Journal of Information Management*, *44*, 38–52.

Bashir, N. A. A. (2020). Penerapan model UTAUT 2 untuk mengetahui faktor-faktor yang memengaruhi penggunaan SIORTU. *Elinvo (Electronics, Informatics, and Vocational Education)*, *5*(1), 42–51.Doi.org: 10.21831/elinvo.v5i1.30636.

Bayaga, A., & du Plessis, A. (2024). Ramifications of the unified theory of acceptance and use of technology (UTAUT) among developing countries' higher education staffs. *Education and Information Technologies*, *29*(8), 9689–9714. Doi.org: 10.1007/s10639-023-12194-6.

Chairia, Sukmadilaga, C., & Yuliafitri, I. (2020). Peran ekspektasi kinerja, ekspektasi usaha, pengaruh sosial, dan kondisi yang mendukung terhadap perilaku pengguna itqan mobile yang dimediasi oleh niat perilaku menggunakannya. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, *10*(1), 48–72.

Christiana, I., Febriaty, H., & Putri, L. P. (2024). Penerimaan e-money: Penerapan unified theory of acceptance and use of technology (UTAUT) model. *Motivasi*, *9*(1), 28. Doi.org: 10.32502/mti.v9i1.7989.

Farooq, M. S., Salam, M., Jaafar, N., Fayolle, A., Ayupp, K., Radovic-Markovic, M., & Sajid, A. (2017). Acceptance and use of lecture capture system (LCS) in executive business studies: extending UTAUT2. *Interactive Technology and Smart Education*.

Farzin, M., Sadeghi, M., Yahyayi Kharkeshi, F., Ruholahpur, H., & Fattahi, M. (2021). Extending UTAUT2 in m-banking adoption and actual use behavior: does WOM communication matter? *Asian Journal of Economics and Banking*, *5*(2), 136–157. Doi. org: 10.1108/ajeb-10-2020-0085.

Ghozali, I. (2021). *Aplikasi analisis multivariate dengan program IBM SPSS 26* (Ke-10). Badan Penerbit Universitas Diponegoro.

Gunasinghe, A., Khatibi, A., & Azam, S. M. F. (2019a). The adequacy of UTAUT-3 in interpreting academician' s adoption to e-Learning in higher education environments. *Interactive Technology and Smart Education*. Doi.org:10.1108/ITSE-05-2019-0020.

Gunasinghe, A., Khatibi, A., & Azam, S. M. F. (2019b). The Viability of UTAUT-3 in understanding the lecturers acceptance and use of virtual learning environments. *International Journal of Technology Enhanced Learning*, *1*. Doi.org: 10.1504/IJTEL.2019.10023751.

Gurusinga, J. B., & Dewiyana, H. (2022). *Evaluasi pemanfaatan USULib mobile menggunakan model*. *December*.

Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. 2010. L. (2010). *Multivariate data analysis*. New Jersey: Pearson Eucation Inc.

Hidayat, M. T., Aini, Q., & Fetrina, E. (2020). Penerimaan pengguna e-wallet menggunakan UTAUT 2 (studi kasus) (user acceptance of e-wallet using UTAUT 2-a case study). *Jurnal Nasional Teknik Elektro Dan Teknologi Informasi*, *9*(3), 239–247.

Liu, C. H., Chen, Y. T., Kittikowit, S., Hongsuchon, T., & Chen, Y. J. (2022). Using unified theory of acceptance and use of technology to evaluate the impact of a mobile payment app on the shopping intention and usage behavior of middle-aged customers. *Frontiers in Psychology*, *13*, 1–11. Doi.org:10.3389/fpsyg.2022.830842.

Maulani, E., & Handayani, S. S. (2023). Analysis of the application of the unified theory of acceptance and use of technology 3 (UTAUT-3) model on intention and Use behavior of users of mobile banking applications in the Jabodetabek region. *International Journal of Social Science and Human Research*, *6*(09), 5465–5475. Doi.org:10.47191/ijsshr/v6-i9-17.

Mensah, I. K., & Khan, M. K. (2024). Unified theory of acceptance and use of technology (UTAUT) model: factors influencing mobile banking services' adoption in China. *SAGE Open*, *14*(1), 1–18. Doi.org: https:10.1177/21582440241234230

Misra, R., Mahajan, R., Singh, N., Khorana, S., & Rana, N. P. (2022). Factors impacting behavioural intentions to adopt the electronic marketplace: findings from small businesses in India. *Electronic Markets*, 1639–1660. Doi.org: 10.1007/s12525-022-00578-4.

Mostafa, R. (2020). Mobile banking service quality: a new avenue for customer value co-creation. *International Journal of Bank Marketing*, *38*(5), 1107–1132.

Pamungkas, Z. Y., & Sudiarno, A. (2022). Implementasi model UTAUT (unified theory of acceptance and use of technology) untuk menganalisis faktor-faktor yang memengaruhi penggunaan aplikasi Brimo. *Jurnal Teknologi Informasi Dan Komunikasi (JTIIK)*, *9*(3), 569–578. Doi.org: 10.25126/jtiik.202296047.

Pinto, A. S., Abreu, A., Costa, E., & Paiva, J. (2022). Augmented reality for a new reality: using UTAUT-3 to assess the adoption of mobile augmented reality in tourism (MART). *Journal of Information Systems Engineering and Management*, *7*(2). Doi.org: 10.55267/iadt.07.12012.

Prasarry, Y. V., Sayoga, R. Y., & Marsintauli, F. (2023). Investasi digital reksa dana dengan model unified theory acceptance and use of technology (UTAUT) pada generasi Y dan Z. *Jurnal Ilmiah Manajemen Dan Bisnis*, *24*(1), 42–63. https://doi.org/10.30596/jimb.v24i1.14451.

Rachmawati, I. K., Bukhori, M., Majidah, Y., Hidayatullah, S., & Waris, A. (2020). Analysis of use of mobile banking with acceptance and use of technology (UTAUT). International Journal of Scientific & Technology Research, 9(8), 534–540.

Rita, R., & Fitria, M. H. (2021). Analisis faktor-faktor UTAUT dan trust terhadap behavioral intention pengguna BNI mobile banking pada pekerja migran Indonesia. *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, *4*(2), 926–939. Doi.org: 10.36778/jesya.v4i2.453.

Saragih, Y. W., & Rikumahu, B. (2022). Analisis faktor adopsi e-wallet gopay, OVO, dan DANA dengan model UTAUT2 pada masyarakat Jawa Barat. *Nominal Barometer Riset Akuntansi Dan Manajemen*, *11*(1), 98–121. Doi.org: 10.21831/nominal.v11i1.43075.

Sari, A., Afrida, Y., & Mardiah, N. (2022). Pengaruh kualitas layanan mobilebanking terhadap kepuasan nasabah bank syariah Indonesia (studi kasus: ASN UIN Imam Bonjol Padang) the influence of mobile banking service quality on customer satisfaction of Indonesian sharia bank (case study: ASN UIN Ima. Al-Masraf (Jurnal Lembaga Keuangan Dan Perbankan), 7, 56–68.

Styarini, F., & Riptiono, S. (2020). Analisis pengaruh customer trust terhadap keputusan menggunakan mobile banking melalui perceived risk dan perceived usefulness sebagai variabel intervening. *Jurnal Ilmiah Mahasiswa Manajemen Bisnis Dan Akuntansi (JIMMBA)*, *2*(4), 670–680.

Sugiyono. (2022). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Alfabeta.

Taufan, S., & Wardani, D. (2023). Analisis penerimaan bank digital dengan UTAUT 2 pasca pandemi. *Jurnal Manajemen Strategi Dan Aplikasi Bisnis*, *6*(2), 265–284. Doi.org: 10.36407/jmsab.v6i2.785.

Utami, R. A., & Irwansyah, I. (2022). Faktor-faktor yang mempengaruhi penggunaan aplikasi e-wallet dana di kota Samarinda. *Jurnal Bisnis Dan Pembangunan*, *11*(2), 60. Doi.org: 10.20527/jbp.v11i2.14994.

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: toward a unified view. *MIS Quarterly: Management Information Systems*, *27*(3), 425–478. Doi.org: 10.2307/30036540

Venkatesh, V., Thong, J. Y. L., & Xin Xu. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS Quarterly*, *36*(1), 157–178.

Hootsuite &We Are Social. (2021). *Digital in 2021: Essential Insights Into Internet, Social Media, Mobile, and E-Commerce Use In Indonesia. From* Retrivied from: https://datareportal.com/reports/digital-2021-indonesia.

Yuliani, I., & Amin, M. (2022). Integrasi perceived security dan promosi dalam mendeteksi perilaku konsumsi milenial Sorong di era digital: sebuah analisis model UTAUT2. *BISNIS: Jurnal Bisnis Dan Manajemen Islam*, *10*(1), 195. Doi.doi: 10.21043/bisnis.v10i1.13856