



Mobile Banking Adoption: Development Of the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) on BSI Customers in Riau Province

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Abstract

The rapid development of technology in the 5.0 era demands innovation to maximize the functions of technology that can be utilized by humans in various fields, including banking, one of whose products is mobile banking. The emergence of mobile banking demonstrates a positive impact with numerous benefits that can be experienced by customers. The purpose of this research is to study the important factors that can explain customers' intentions and behaviors in adopting mobile banking using constructs from the UTAUT 2 model, supplemented by personal innovativeness, trust, and security as additional variables to explain intentions and behaviors in adopting BSI mobile banking. The method used is quantitative, where data is collected through online questionnaires distributed to 360 customers who have adopted BSI mobile banking services, then analyzed using SEM-PLS version 3.0. The results indicate that the variables price value, habit, and security have a significant positive effect on behavioral intention. Furthermore, habit, personal innovativeness, and behavioral intention significantly positively influence use behavior, while effort expectancy has a significant negative effect on behavioral intention. The empirical results of this study imply that the proposed model extension has not yet been fully applicable, indicating that the level of adoption still needs improvement.

Keywords Consumer Behavior; Mobile Banking; UTAUT; Intention; Behavior; Technology Adoption

INTRODUCTION

The continuous development of technology is inevitable as technology advances align with the progress of science (Ngafifi, 2014). This progress has led various countries to the era of the 4.0 industrial revolution, which emphasizes technological development supported by Artificial Intelligence (AI) or commonly known as artificial intelligence and the Internet of Things (IoT) (Kotler et al., 2022). Furthermore, the emergence of the Covid-19 pandemic, which began to escalate in 2020, accelerated the pace of digitization, bringing us closer to the era of the 5.0 industry, thus making it the era of technology for humans, where it is time for

companies to deploy more advanced technology relying on the available internet base and many internet users (Kotler et al., 2022).

Research results from We Are Social examining the penetration of internet users in Indonesia in 2022 showed that out of the total population, 73.7% were internet users, totaling 204.7 million users. Compared to the previous year, this penetration indicates a growth of 1%, with 202.6 million internet users in 2021 (Kemp, 2022). The increasing number of internet users in Indonesia is evidence of the growing awareness of technology among the populace. This increase in internet usage has also led to the development of industrial

technology in the banking sector, namely Digital Banking. The trend of Digital Banking can be said to have developed rapidly (Kotler et al., 2022). This development comes from a practical, fast process that can adapt to dynamic times and advancing technology (Dz., 2018). According to OJK (2016), digital banking services include SMS banking, phone banking, internet banking, and mobile banking. However, this research focuses on one digital banking service that can be accessed via smartphones, known as mobile banking (Miftahuddin & Hendarsyah, 2019).

Based on surveys, the most widely used mobile banking app in Indonesia in 2022 was the conventional bank's mobile banking, namely BCA Mobile banking, with a percentage of 60%. In contrast, the growth of BSI mobile banking ranked fifth with a percentage of 9%. Moreover, the number of BCA mobile banking users until September 2022 reached 25.4 million users, while BSI mobile banking had 4.81 million users. The difference in percentage and growth in the number of mobile banking users clearly indicates that the interest of the public in using BSI mobile banking is still very low, even though the majority of Indonesia's population is Muslim. Currently, the Muslim population in Indonesia reaches 241.7 million out of a total population of 277.75 million. Additionally, the number of customers using BSI mobile banking differs significantly from the estimated number of BSI account holders, which is around 17 million as of June 2022. This situation occurs due to the lack of interest in using technology from BSI mobile banking.

The disparity in acceptance and usage of BSI mobile banking also occurs in Riau, where the total BSI customers in June 2021 were 194.3 thousand out of 42 office outlets spread across Riau Province. Regarding adoption, one of the BSI branch managers in Riau stated that BSI customers have started to own and use the BSI mobile banking application. From this statement, it can be concluded that the number of BSI mobile banking users still differs from the number of account holders, raising questions about the reasons why customers do not use BSI mobile banking and the reasons why they do. However, this research is more focused on the reasons why customers use BSI mobile banking and what influences them.

Based on the arising questions, the researchers conducted a study on the factors influencing behavioral intention and use behavior among BSI mobile banking users. Behavior is an individual's actions or reactions that can occur consciously or unconsciously, openly or secretly, voluntarily or involuntarily (Jogiyanto, 2007), and of course, such behavior will not occur without an intention. Because customers' behavior is shaped by stimuli or triggers (Qurthuby et al., 2019). Thus, use behavior is defined as the actual condition of using a system (Arif, 2012), while behavioral intention is the desire to perform a behavior (Jogiyanto, 2007).

This study focuses on both behavioral intention and use behavior, with respondents being BSI customers who already have the mobile banking application. To observe behavioral intention and use behavior, the researchers used the UTAUT 2 model, which is an extension of previous models such as TRA, TPB, TAM, and UTAUT. UTAUT is a structured model based on the theory of user behavior regarding the acceptance and use of technology (Venkatesh et al., 2003). This technology adoption model has been widely used as a primary variable by researchers and has proven to provide a basis for generalization of the adoption of a new innovation (AIBar & Hoque, 2017).

As time progresses, the UTAUT model was further developed into UTAUT 2, incorporating several variables such as performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, price value, and habit (Venkatesh et al., 2012). Additionally, there are three moderator variables: age, gender, and experience. However, this study did not include moderator variables as in the original model, as similar observations indicated that most studies using moderation actually decrease the resulting values (Dwivedi et al., 2019; Muhammad Taufik Hidayat et al., 2020; Suh & Han, 2002). In other studies, it was found that there was no significant relationship in the moderation effect using the UTAUT model on mobile banking users (Oliveira et al., 2014). Therefore, previous research such as that conducted by (Raza et al., 2018) and (Wahyuningsih et al., 2021) served as references for this study. Furthermore, to differentiate this study, the researchers extended the Venkatesh et al. (2012) model by

proposing additional research variables relevant to the research object, namely personal innovativeness, trust, and security.

Gaps such as those described in this section are believed to influence behavioral intention and behavior to use mobile banking. Additionally, inconsistencies between theory and results in some studies have motivated researchers to conduct further research and investigation into the application of the UTAUT 2 model on BSI Mobile banking service users, focusing on UTAUT 2 variables plus personal innovativeness, trust, and security variables. Thus, the researchers chose the title "Mobile Banking Adoption: Development of The Unified Theory of Acceptance and Use of Technology 2 (Utaut 2) on BSI Customers In Riau Province."

LITERATURE REVIEW

Consumer Behavior

Consumer behavior refers to a series of actual actions of individuals as a result of internal and external influences directing them to evaluate, select, obtain, and use desired goods/services (Subianto, 2007). Actual actions are taken because individuals desire to do something (Ajzen, 1991; Fauzia & Pratiwi, 2012). Consumer behavior is dynamic and adapts to its environment. Consumer behavior is divided into two types: rational (emphasizing logic and reasoning) and irrational (driven by desires) (Rohmah, 2020). Understanding how consumers make decisions can greatly assist companies in marketing their products and services (Putranto & Pramudiana, 2015). Behavior does not occur without behavioral intention in consumers. Behavioral intention is a component representing an individual's willingness and effort to perform underlying behaviors (Patil et al., 2020). Behavioral intention explains how user behavior directly and indicates the readiness of individuals to engage in specific behavior (Tarhini et al., 2016). According to Venkatesh et al. (2003), behavioral intention is defined as an individual's desire to use information technology for their intended purpose. Behavioral intention occurs during the decision-making process where customers have the desire to either continue or discontinue the behavior after evaluation (Tarmedj et al., 2018).

Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT is a structured adoption model used to explain user behavior and the acceptance of an information system from a psychological perspective (Jogiyanto, 2007; Venkatesh et al., 2003). The adoption model refers to the event, process, or state of acquiring something permanently or temporarily (Dedehayir et al., 2017). The UTAUT model was developed by Venkatesh et al. (2003) from eight previous models: theory of reasoned action (TRA) (Fishbein & Ajzen, 1975), technology acceptance model (TAM) (Davis et al., 1989), theory of planned behavior (TPB) (Ajzen, 1991), motivational model (MM), a model combining the technology acceptance model and the theory of planned behavior (TAM+TPB), model of PC utilization (MPCU), innovation diffusion theory (IDT), and social cognitive theory (SCT). The UTAUT model consists of four variables that influence user intention and behavior regarding technology use: performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003). These three variables are the most important factors influencing behavioral intention, while facilitating conditions and behavioral intention determine technology adoption behavior. UTAUT also includes additional variables that can be used as moderation variables such as gender, age, voluntariness, and experience.

Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2)

The rapid advancement of technology is one of the reasons for the new development of the UTAUT model. The UTAUT model was then developed into UTAUT 2 by Venkatesh et al. (2012). UTAUT 2 discusses factors that can influence the intention to use and the use of new technology (Venkatesh et al., 2012). If the original UTAUT model focuses on the context of organizational technology acceptance and use, UTAUT 2 is a model development with a focus on consumer technology acceptance and use (Yuliana et al., 2020). UTAUT 2 has been widely used by researchers, resulting in various inputs and research developments. The constructs in the UTAUT 2 model consist of three new determining factors: Hedonic Motivation, Price Value, and Habit, focused on three moderator variables: Age, Gender, and

Experience (Venkatesh et al., 2012). This study proposes the use of UTAUT 2 variables by adding other variables relevant to the research object, namely personal innovativeness, trust, and security. Based on the issues in behavioral intention and use behavior, the application of this model is expected to yield different results due to cultural differences (Pertiwi & Ariyanto, 2017).

Personal Innovativeness

The term innovation refers to individuals who have a desire to seek or obtain something different and new in their lives (Hirschman, 1980). Personal innovativeness in the technological domain is the interest of an individual to try new technology, which later the individual becomes a user and adopts that technology (Jeong et al., 2009). Personal innovativeness has an undeniable relationship with technology adoption in the last use (Farooq et al., 2017a). Consumer tendency to adopt new products plays a significant role in loyalty, decision making, preferences, and communication (Hirschman, 1980). Personal innovativeness offers some new insights into the determinants of individuals' adoption of new technology (Farooq et al., 2017b). Rogers (1962) argued that innovators who experiment with new ideas play a key role in providing meaning on how innovation works. When an innovative consumer/customer can see fewer risks in using new technology (Elhajjar, 2019). There are two constructs included in personal innovativeness: curiosity and innovativeness level.

Trust

The initial stage underlying consumer behavior is trust in goods or services because with the high level of trust perceived by consumers, they will believe that their expectations will be met (Rozi & Ziyad, 2019). Trust is considered a belief in benefiting oneself in cooperation with partners, which is generally seen as a fundamental aspect for the success of a relationship (Astuti et al., 2020). Trust is regarded as central in economic transactions due to the need for understanding the social environment (Gefen et al., 2003). In the use of technology systems, trust is needed to enhance performance in activities (Desvronta, 2021). Hoy & Tschannen-Moran (1999) mention trust

indicators including benevolence, reliability, competence, honesty, and openness.

Security

Security is defined as the ability to store and protect information from threats such as fraud, misuse, theft, and others (Aditya Widjana & Rachmat, 2011; Ahmad & Pambudi, 2014), security can be perceived as a state free from danger (Wandi et al., 2020). In connection with the adoption of mobile banking, it can be understood that the purpose of security in banking is to prevent, overcome, and protect various information systems used from the risk of illegal actions (Kholid & Soemarso, 2018). Security in banking systems is very important because it concerns highly confidential privacy data (Wandi et al., 2020). To prevent possible attacks on systems, banks use different authentication techniques, such as strong passwords and encryption, among others, which undoubtedly have very strong security (Lee et al., 2013). Indicators in the security variable include: system security, service security assurance, security and confidentiality assurance, guaranteed and protected personal information, no misuse of customer personal information (Bakhtiar et al., 2020).

Mobile Banking

The development of banking products in terms of technology is advancing. Digital Banking is a form of digital banking service provided by banks utilizing digital technology for the needs of customers in facing the growing digital economy (Sicillia & Yazid, 2020). Digital banking services according to OJK No. 12/POJK.3/2018 are developments from electronic banking services in the form of optimizing customer data to provide benefits in the form of easy, fast, and customer-tailored services, and can be done independently by customers while paying attention to security aspects (Financial Services Authority, 2018).

The Digital Banking trend is experiencing rapid development (Kotler et al., 2022). This development comes from practical, fast processes, and able to adapt to dynamic times and advancing technology (Dz., 2018). Digital Banking evolves with various innovations that facilitate transactions for its users, thereby causing changes in the lifestyle of society that impact the

transformation of financial and banking services (Anjani & Mukhlis, 2022). According to OJK (2016), Digital Banking services consist of internet banking, phone banking, SMS banking, and mobile banking. In this regard, the type of service product offered by Digital Banking is banking applications that can be accessed via Smartphones or known as mobile banking (Miftahuddin & Hendarsyah, 2019).

Mobile banking was first launched in 1995 by Exelcom with the hope of gaining customer trust by utilizing technology (Suwarjono, 2022). Mobile banking services themselves have high flexibility compared to e-banking services owned by banks (Mubarokah, 2019), considering mobile banking can be used anytime and anywhere with various features, including transaction transfers, payments, purchases, and others (OJK, 2016).

Mobile banking applications are developments from e-banking that enable customers to conduct financial transactions through mobile devices such as mobile phones or tablets (Oliveira et al., 2014). Mobile banking is also defined as one of the banking services with various features carried out via smartphones that can be accessed anywhere and anytime as long as there is a network or internet access. To use mobile banking services, the first thing to do is to become a bank customer, then download the application. Mobile banking services can be downloaded from the Play Store or App Store (Kotler et al., 2022). The presence of the application provides easy access such as checking account balances, shopping, checking account information, transfers, bill payments, accessing banks, and even investing in stocks (Farah et al., 2018).

RESEARCH METHODOLOGY

This study is a quantitative research method that tests the relationship between variables to understand how behavioral factors influence the intention to adopt and use behavior related to Islamic Mobile Banking (BSI). These variables are measured using established research instruments. Primary data is the main data collected through online questionnaires (Google Form) distributed to Bank Syariah Indonesia customers via social media. Data

containing numbers are evaluated based on statistical methods. To adjust the type of quantitative research in this study, the measurement scale for the questionnaire uses the Likert Scale approach. Furthermore, the data is processed, presented, and explained based on the results of statistical tests in numerical form and calculations.

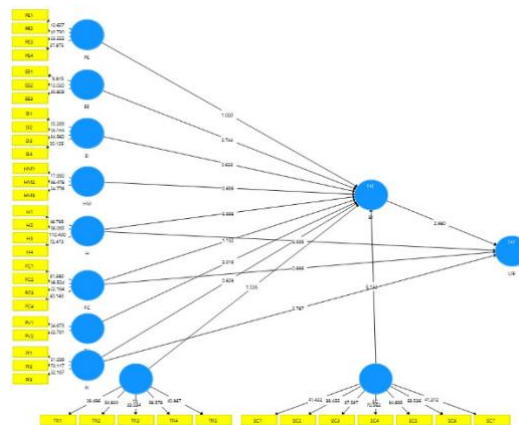
The population in this study is customers who have or use BSI Mobile banking services in Riau. The exact population size in this study is unknown because there is no accurate data on the number of customers using BSI Mobile banking in Riau. Therefore, samples are taken from various characteristics possessed by the population. Based on these characteristics and because the population size is unknown. To obtain the sample size, researchers refer to the opinion of Hair, Black, Babin, & Anderson (2014), where the sample can be obtained from the total number of indicators in the research variables (in this study there are 36 indicators) multiplied by 5 (minimum size) or 10 (maximum size).

Based on calculations in the study, researchers decided to use a sample size of 10x, which is the maximum sample size. The selection of 360 respondents was made because the data in this study is tested using SmartPLS with a minimum of 100-200 sample respondent data to be valid (Hoyle, 1995; Mahfuz et al., 2016). Thus, a larger sample size is expected to provide better data results.

RESULT AND DISCUSSION

Hypothesis Testing Results

Figure 1. Structural Model



Source: Data processed with SmartPLS 3 application, 2023

Results of Significance Testing of Structural Relationships Hypothesis Testing Hypothesis testing was conducted by observing the values obtained in the path coefficient and t-statistic through bootstrapping procedures in the Smart-PLS 3 application. Once the bootstrapping results have been obtained, the next step is to compare the t-statistic value with the t-table. If the t-statistic is greater than 1.96 (>1.96), then the proposed hypothesis is accepted. (Ghozali & Latan, 2015).

Table 1. Hypothesis Testing Results

	Original Sample (O)	T Statistics (O/STD EV)	P Values	Hasil
Performance Expectancy -> Behavioral intention	0.050	1.020	0.309	Rejected
Effort Expectancy -> Behavioral intention	-0.297	2.744	0.006	Accepted
Social Influence -> Behavioral intention	0.035	0.633	0.527	Rejected
Facilitating Condition -> Behavioral intention	-0.042	1.132	0.259	Rejected
Facilitating Condition -> Use Behavior	0.032	0.896	0.371	Rejected
Hedonic Motivation -> Behavioral intention	-0.050	0.659	0.510	Rejected
Price Value -> Behavioral intention	0.068	2.019	0.044	Accepted
Habit -> Behavioral intention	0.501	6.888	0.000	Accepted
Habit -> Use Behavior	0.502	6.698	0.000	Accepted
Personal Innovativeness -> Behavioral intention	0.052	0.829	0.408	Rejected

Personal Innovativeness -> Use Behavior	0.176	2.767	0.006	Accepted
Trust -> Behavioral intention	-0.067	1.536	0.125	Rejected
Security -> Behavioral intention	0.486	6.133	0.000	Accepted
Behavioral intention -> Use Behavior	0.246	2.980	0.003	Accepted

Source: Data processed with SmartPLS 3 application, 2023

DISCUSSION

Discussion of SEM-PLS Test Results
 This study investigates important factors in mobile banking adoption by examining constructs found in the UTAUT 2 to understand the behavioral intention and use behavior of mobile banking users.

Based on the results of this study, H1 indicates that performance expectancy does not have an influence on the behavioral intention of BSI mobile banking users. This condition indicates that customer transaction activity when adopting BSI mobile banking is not yet optimal. Thus, banks need to improve the effectiveness and efficiency of mobile banking systems so that customer transaction activities can increase. This also explains the need for customers to increase their trust in BSI mobile banking to enhance its performance in transactions for optimal outcomes. Therefore, the higher the level of customer trust in mobile banking transactions, the better the transaction performance and other facilities, and the greater the customer interest in utilizing mobile banking (Mufingatun et al., 2020). Hence, it can be concluded that customers are reluctant to increase productivity due to factors that make customers less agreeable if BSI mobile banking can enhance performance for customers.

Furthermore, this finding has shown that effort expectancy has a significant negative impact on the behavioral intention of BSI mobile banking users. This result indicates that customers tend to be hesitant when adopting BSI mobile banking services because it slightly contradicts expectations after the effort expended; in other words, adopting a new system may not always be

easily accepted. Thus, it demonstrates that efforts made do not always influence intention to use. However, sometimes the technology provided by BSI is appealing to bank customers, leading them to intend to use BSI mobile banking as a transaction tool. Essentially, customers often seek technology that simplifies operations with minimal effort, making usage easy. Therefore, banks need to enhance customer education to understand how to operate mobile banking services, so customers perceive the ease of using these services. Additionally, with the increasing number of mobile phone users and internet access in daily life, and more activities dependent on mobile phone usage, individuals become more proficient in using mobile applications. Hence, using mobile banking services only requires minimal effort, emphasizing ease and convenience (Chiwara et al., 2017). However, there are times when applications encounter issues during usage, such as disrupted internet access, maintenance, transfer constraints, login issues. This condition may create doubts about adoption intention, but it does not necessarily lead customers to cancel their intention to use mobile banking services, although it may decrease the intention to use.

The results of this study also indicate that social influence does not have an influence on the behavioral intention of BSI mobile banking users. This suggests that the large number of Muslims in Riau or the Muslim community may not necessarily be a good market for BSI mobile banking, and not all customers in technology adoption are influenced by references from others in the surrounding environment. This condition confirms that customers in this study acquire adoption intentions from personal reference trust, influencing the intention to adopt BSI mobile banking applications. These references can include the convenience offered by the application, the service features it possesses, and the reasons for effectiveness and efficiency that facilitate work, thereby attracting customer interest for adoption. Thus, customers can still have the intention to use without the influence of others and the surrounding environment suggesting it. This study aligns with the research by Wahyuningsih et al. (2021), Muttaqien et al. (2023), which states that social influence does not have an influence on behavioral intention. Therefore, the researcher in this case concludes that trust in references from others for adoption cannot be used as a basis for

adoption intention towards mobile banking, but adoption decisions can be based on personal references by considering certain factors.

Based on the results of this study, it is also evident that facilitating conditions do not have an influence on the behavioral intention of BSI mobile banking users. This indicates that the availability of facilities that make it easy for customers to use mobile banking does not fully satisfy customers. The lack of satisfactory facilities for customers, such as assistance availability when facing difficulties using mobile banking, can be considered a burden that may act as a barrier to adoption. Assistance can be considered responsiveness, which is part of the service, where responsiveness is crucial in banking if customers encounter difficulties when using mobile banking. This shows that customers pay more attention to the facilities provided and are necessary to effectively use mobile banking. Additionally, in the study by Inzaghi & Priyono (2022), it was found that good technical infrastructure, resources, and institutions can help or facilitate better understanding and operation of the system. BSI, as a banking company, must be socially responsible because it is related to the company's reputation (brand image), which can damage customer loyalty/trust (Yudiana & Setyono, 2016). Therefore, optimizing facilities for customers needs to be improved to increase customer satisfaction. Moreover, the bank will feel closer to customers and can reach them through mobile banking. Furthermore, the hypothesis testing results indicate that there is no desire or intention for customers to use BSI mobile banking as a daily transaction tool, as indicated by the frequency of BSI mobile banking usage, which may be due to the available facilities. The lack of supportive facilities when encountering difficulties can affect customers' intention to use the service. The findings of this research are consistent with studies conducted by Baptista & Oliveira (2015), Farah et al. (2018). Thus, it can be concluded that the better the facilities provided, the higher the interest in using or adopting them.

Similarly, the results also show that facilitating conditions do not have an influence on the use behavior of BSI mobile banking users. This indicates that customer behavior will not occur if the available facilities do not meet customer expectations for adopting BSI mobile banking. Therefore, banks need to maximize facilities to improve service quality

even better. As explained in the previous hypothesis regarding facilitating conditions, it can be concluded that facilitating conditions in this study are related to company support and the technical infrastructure provided for system use. However, facility issues such as disruptions in the BSI mobile banking system that occurred on May 8, 2023, caused transaction service disruptions and hindered technology adoption. This condition resulted in customers using other banking applications as alternatives that could help facilitate the required transaction activities while still retaining the BSI mobile banking application. This is in line with the information obtained, where data shows that the majority of BSI customers have other mobile banking applications they use. The findings in this research are consistent with studies conducted by Deb & Lomo-David (2014), Fatahudin (2020), which found that there is no influence between facilitating conditions and use behavior.

Furthermore, hypothesis testing in this study has shown that hedonic motivation does not have an influence on the behavioral intention of BSI mobile banking users. This indicates that customers' perceptions of mobile banking services are no longer solely based on joy and pleasure. The hedonic nature of customers is essentially an important aspect. When there is joy or happiness after purchasing a product, unplanned purchases can subsequently occur due to the attraction to the product. However, the condition as described in this study explains that for BSI mobile banking users in Riau, usage becomes comfortable and enjoyable but more towards benefits and habits, so the hedonic nature cannot explain the intention to use it. Based on this, it can be concluded that without the pleasure obtained, customers will still feel the useful benefits for them, especially in improving effectiveness and efficiency that facilitate customer work. The results of this study are consistent with research conducted by Mufingatun et al. (2020), Wahyuningsih et al. (2021), which found that hedonic motivation does not have an influence on behavioral intention.

The findings of this study affirm that price value has a significant positive influence on the behavioral intention of BSI mobile banking customers. When customers perceive high benefits, they will be influenced to use the mobile banking application. Consistent with the findings of this research, it can be stated that the reason for customers' adoption of BSI

mobile banking is because customers prefer to adopt banking services that provide more value and benefits. With low usage fees, the company has added value that can attract adoption interest. This condition demonstrates that customers' subjective evaluations of BSI mobile banking can strengthen attitudes or behaviors as a form of the service provided. Moreover, fundamentally, customers are interested in using products or services believed to offer the best performance, value, and advantages compared to others (Dootson et al., 2016; Moorthy et al., 2017). Therefore, banks provide facilities with various service features on mobile banking applications that can be used anytime and anywhere as long as there is internet access. The offers provided provide functional value and emotional value due to the pleasant experiences obtained. Thus, even in the presence of obstacles, customers will choose to persist because the service used offers the best value.

Furthermore, based on the findings of this research, it is shown that habit has a significant positive influence on the behavioral intention of BSI mobile banking customers. This confirms that habits from previous experiences can make it easier for someone to adopt other technologies, such as BSI mobile banking. It also indicates that adopting mobile banking services is no longer unusual among society, and adoption naturally occurs with the advancement of technology, which creates habits and dependence on technology. Additionally, repeated previous experiences become preferences that can have a direct impact on intention. Thus, it can be concluded that customers have the intention to use BSI mobile banking based on pleasure resulting from previous habits when adopting BSI mobile banking. If someone becomes more accustomed, habits will form, and because of this, the intention to use will become stronger.

The results of testing with a similar variable, namely habit, in this study also show that habit has a significant positive influence on the use behavior of BSI mobile banking customers. This signifies that the level of previous usage develops habitual behavior that produces certain actions and plays a significant role in the use of technology; in this case, customers will continue to be driven to use the service. This condition results in difficult-to-eliminate automatic choices and is considered a necessity because these habits make decision-making simpler. The more intensive users perform transactions, the

greater the perceived benefits, leading to increased dependence on BSI mobile banking services.

On the other hand, this study proposes three additional variables: personal innovativeness, trust, and security. The findings indicate that personal innovativeness does not have an influence on the behavioral intention of BSI mobile banking customers. This finding is contrary to the proposed hypothesis but is consistent with the research findings by Ho et al. (2020) and Fatahudin (2020). This shows that respondents' intentions towards mobile banking services are not influenced by customers' desires to try banking service technologies. This finding is also clarified by the condition when there are system constraints in BSI mobile banking, where customers begin to be cautious in saving money, making transactions, and holding back on transactions unless necessary. Thus, many users have not been able to associate existing innovations to help shape adoption intentions. However, adoption is more driven by needs. Therefore, to foster innovation in customers, banks need to enhance promotions for their products to generate interest among customers in trying out new features available in mobile banking.

In contrast to the previous testing results where personal innovativeness does not have an influence on behavioral intention, it can directly have a significant positive influence on the use behavior of BSI mobile banking customers. This shows that technological advancements have not been able to generate interest or intent for customers to use. However, usage occurs because there is a push that requires the use of BSI mobile banking, thus leading to the emergence of innovation in customers for adoption. The driving factors that become reasons for adopting mobile banking can be due to needs, where things that simplify and require minimal effort related to transactions but make work more effective and efficient become the basis for adoption.

The next finding indicates that trust does not affect the behavioral intention of BSI mobile banking customers. This shows that customer adoption intentions are not solely based on trust. Although this study found results contrary to the proposed hypothesis, it aligns with findings from other researchers, such as Farah et al. (2018), who also concluded that trust does not have a significant influence on intention. This underscores that trust fails to assess individual

intentions in adopting BSI Mobile banking. However, this situation does not lead customers to abandon the adoption of BSI Mobile banking services. To increase customer trust, banks need to re-enhance policies related to key issues by emphasizing activities that build trust and reduce consumer perceptions of risk (Patil et al., 2020).

On the other hand, the results of this study show that the security variable has a significant positive influence on the behavioral intention of BSI mobile banking customers. This indicates that security remains a central concern and a significant barrier to the adoption of mobile banking, where data leaks and breaches can occur. Thus, based on this finding, it can be stated that the reason customers have adoption intentions is because of their trust in the bank's ability to protect customer rights, both in terms of privacy and transaction security. Furthermore, based on the conditions during this study, despite experiencing system constraints in BSI mobile banking and the risk of customer information leakage, customers continue to use the mobile banking service. This indicates that customers trust the bank's ability to provide security-related services regarding personal information and customer transactions. The security possessed by the bank can demonstrate that BSI mobile banking has a good system capability and quality, thus significantly impacting customer intentions. Moreover, banking professionals consider security and privacy important for increasing adoption intentions (Bouteraa et al., 2022). Therefore, it is understandable that security will remain the primary concern for customers.

Finally, the findings of this study show that behavioral intention has a significant positive influence on the use behavior of BSI mobile banking customers. This indicates that adoption intention plays a crucial role in usage behavior. Intention is considered the closest trigger to behavioral actions or usage behavior because the desire from intention can lead to actual behavior. Accordingly, the reason customers use BSI mobile banking is because of their strong desire to continue using BSI mobile banking after adopting it due to their previous habits in using the service. Adoption intentions are obtained from success in activities that cultivate feelings of pleasure. When customers have a strong intention to use BSI mobile banking, the usage behavior of the system will increase. Moreover, the need for banking services in the era of

advancing technology allows users in various segments to access services that facilitate their work. Therefore, it can be concluded that strong intentions in customers can drive the use of BSI mobile banking services. Additionally, this condition would be highly advantageous for banks as they become closer to their customers.

IMPLICATION

The application of mobile banking services has significantly contributed to the banking industry; however, the adoption rate still needs improvement. Therefore, this research offers development and knowledge about the drivers and barriers behind behavioral intentions and usage behavior towards mobile banking services, particularly at BSI, through the extended UTAUT 2 model. The results of the research are expected to provide useful insights for all stakeholders.

The empirical results of this study have implications that the proposed extension of the UTAUT 2 model by adding three variables such as personal innovativeness, trust, and security may not yet be fully applicable. This is supported by the results of this study, where out of the 14 hypotheses proposed and tested, only 7 have an influence, while the other 7 do not.

RESEARCH LIMITATIONS

This research, like others, also has several limitations where the research sample still consists of specific groups or demographics, as this study only focused on customers using mobile banking services from Bank Syariah Indonesia. Although the research conducted has followed the theory or rules as it should, some aspects such as the obtained answer values, sample size, and number of statement items used will determine the results of data processing. Therefore, these limitations are considered to be considered for future research. Additionally, customer response information through online questionnaires (Google Form) obtained from respondents through social media distribution sometimes does not reflect their true opinions. This is because respondents have different understandings and assumptions. These limitations are expected to be addressed in future research endeavors.

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