

DOI: DOI: <https://doi.org/10.31933/dijms.v3i4.1141>Received: 28th January 2022, Revised: 20th February 2022, Publish: 29th March 2022

THE ROLE OF BEHAVIORAL INTENTIONS TO USE MOBILE BANKING: APPLICATION OF THE UTAUT2 METHOD WITH SECURITY, TRUST AND RISK FACTORS

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Abstract: The warning for social distancing from the Government during the Covid-19 pandemic has implications for main activities, one of which is conducting financial transactions. Therefore, there is a need for information for the public and mobile banking service providers regarding the dominant factors that influence behavioral intentions and use behavior. This study aims to analyze the role of the behavioral intentions of using mobile banking by applying the Unified theory of acceptance and use of technology 2 (UTAUT2) method combined with security, trust and risk as supporting factors. The data used is the data from the questionnaire. The method used is UTAUT2 with SEM-PLS as a tool to determine the effect of each variable. The results of this study indicate that performance expectancy, effort expectancy, facilitating conditions, habit and trust have a positive effect on behavioral intentions, price values have a negative effect on behavioral intentions and social influences, hedonic motivation, risk and security have no influence on behavioral intentions. In addition, habit and behavioral intention have a positive effect on use behavior, while the facilitating conditions has no influence. Age, gender, and experience can moderate the influence of habits on use behavior and experience can moderate the effect of behavioral intention on use behavior.

Keywords: Mobile Banking, UTAUT2, Security, Trust, Risk

INTRODUCTION

Massive technological evolution in the community environment affects communication and cultural activities, one of which is the existence of smartphones and the internet. In 2020 there are 175.4 million people from 272.1 million Indonesians who access the internet and the number of connected smartphones is 338.2 million units (Paridawati, Daulay, & Amalia, 2021). The growth of information technology and globalization is felt in the financial sector. The development of this information facility has an important influence and role for the banking world, this condition supports the Bank to improve the quality of services that are more comfortable, effective and efficient.

Digital economic and financial transactions continue to grow along with technological

developments, this condition is reinforced by data throughout 2020 that non-cash transactions in Indonesia have increased to Rp2774.5 trillion (Indonesia Financial Services Authority (OJK), 2020).

The COVID-19 pandemic has forced Indonesia as one of the countries affected by the virus to make several regulations such as the Large-Scale Social Restrictions and Implementation of Restrictions on Community Activities. With this regulation, it is necessary to limit community interaction activities outside the home such as working, studying, shopping, communicating and other activities carried out from home (De, Pandey, & Pal, 2020). The quality of banking services during the Covid-19 pandemic is increasingly varied with new features appearing in mobile banking such as payments for electricity, telephone, internet and so on. Apart from the benefits provided by mobile banking service providers, there are customers who are still reluctant and still hesitant to open the service. This behavior of banking service customers is reflected in the uncertainty regarding ease of use, customer skills in operating technology, perceived effectiveness of technology, risk, security and public trust in using mobile banking (Merhi, Hone, & Tarhini, 2019).

The results of (Thusi & Maduku, 2020) research show that performance expectation, facilitation conditions, habits, perceived risk, and institutional-based trust are significantly related to the behavioral intention of millennial classification society to adopt mobile banking applications as well as facility conditions, perceived risk, and intention.

One of the analytical measurement media to determine the role of intention and use of mobile banking is the second Unified Theory of Acceptance and Use Technology (UTAUT) method developed by (Venkatesh, Thong, & Xu, 2012). Adding supporting factors to complement the UTAUT2 method with customer trust, user risk and system security factors (Merhi et al., 2019). Information technology research on the intention and use of mobile banking using the acceptance and use of integrated technology theory (UTAUT2) in collaboration with supporting factors such as user risk, customer trust and system security.

Based on the problems above, this research will focus on the topic of the role of behavioral intention to use mobile banking by applying the Unified Theory of Acceptance and Use Technology (UTAUT2) method with security, trust and risk factors as supporters. With the hope of knowing the role of behavioral intentions to use mobile banking in Indonesia.

LITERATURE REVIEW

The technology acceptance model with the UTAUT concept was first introduced and developed comprehensively for knowledge and understanding related to the perception of technology acceptance (Venkatesh, Smith, & Hall, 2003). Based on the empirical study by Venkatesh, then proposed an integrated model, namely the UTAUT model, which can explain 70% of the variance in use intentions. UTAUT is a model to explain use behavior towards information technology. UTAUT is formulated with 4 core determinants of intention and use, namely performance expectancy, effort expectancy, social influence, & facilitating conditions. The difference between these models is the addition of variables such as hedonic motivation, price values and habits in UTAUT2 (Venkatesh et al., 2012).

Performance expectancy

Performance expectancy are the ability of technology to provide benefits and improve. Performance to users according to their expectations (Momani, 2020). users perceive that using m-banking can change the nature of banking, navigation patterns, number of site visits and number of transactions made Performance expectations were found to show

a significant positive impact on intentions to use mobile commerce (Gharaibeh, Gharaibeh, Gharaibeh, & Bdour, 2020)

H₁: Performance expectancy have a positive and significant influence on behavioral intentions

Effort expectancy

Effort expectancy is a user's expectation about the ease of using technology (Venkatesh et al., 2003). Usage experience has been shown to moderate the relationship between effort expectations and behavioral intentions (Marpaung, Dewi, Grace, Sudirman, & Sugiat, 2021).

H₂ : Effort expectancy have a positive and significant influence on behavioral intentions

Social influence

Social influence is expected from others on users to initiate and continue to use technology (Momani, 2020). significant social influence on behavioral intention to use mobile banking (Dhingra & Gupta, 2020).

H₃ : Social Influence have a positive and significant influence on behavioral intentions

Facilitating condition

Facilitating condition is the level of organizational and technical infrastructure that is expected to support the use of technology (Venkatesh et al., 2003). This facilitating condition have a significant impact on mobile banking adoption (Çera, Pagria, Khan, & Muaremi, 2020). As well as in previous research stated that the condition of the facility has a significant influence on use behavior (Nguyen, Nguyen, Mai, & Tran, 2020)

H₄ : Facility conditions have a positive and significant influence on behavioral intentions

H₁₁ : Facility conditions have a positive and significant influence on use behavior

Hedonic motivation

Hedonic motivation is an event that shows the level of preference or pleasure obtained from the use of innovations such as the existence of a new system(Venkatesh et al., 2003). Hedonic motivation substantially affects the sense of behavior in mobile banking (Sankaran & Chakraborty, 2021)

H₅ : Hedonic Motivation have a positive and significant influence on behavioral intentions

Price value

Price value is related to the financial aspect of using new products and systems (Venkatesh et al., 2012). Previous research has shown that price value results significantly affect behavioral intentions (Shaw & Sergueeva, 2019).

H₆ : Proce value have a positive and significant influence on behavioral intentions

Habits

Habits can be interpreted as an action that is carried out spontaneously as an accumulation of the learning process or adaptation in using technology (Venkatesh et al., 2012). Previous research obtained discussion results that lead to a significant habit

contribution to behavioral intentions (Gharaibeh et al., 2020). Previous research which states that there is a significant influence between facility conditions on usage behavior (Owusu Kwateng, Osei Atiemo, & Appiah, 2019). In their study (Venkatesh et al., 2012) the habit effect was strongest among older men, especially when they had significant experience with technology.

H₇ : Habit have a positive and significant influence on behavioral intentions

H_{12a} : Habit conditions have a positive and significant influence on use behavior

H_{12b} : Gender, Age and Experience Level will Moderate Influence of Habits on Usage Behavior, So the Effect will be Stronger in Older Men with High Experience Levels

Behavioral intention

Behavioral intention is defined as the person's perceived likelihood or subjective possibility that a person will engage in a given behavior (Venkatesh et al., 2003). There is a significant influence between behavioral intentions and usage behavior (Nguyen et al., 2020). With increasing experience, consumers have more opportunities to reinforce their habits because they have more time to deal with cues and perform related behaviors (Venkatesh et al., 2012).

H_{13a} : Behavioral Intention have a positive and significant influence on use behavior

H_{13b} : Experience will Moderate the Effect of Behavioral Intentions on Use Behavior, So the Effect will be Stronger for Consumers with Less Experience

Trust

Trust refers to the subjective belief that a party will fulfill its obligations and plays an important role in electronic financial transactions, where users are exposed to greater risk due to environmental uncertainty and a sense of loss of control (Patil, Tamilmani, Rana, & Raghavan, 2020). There is an effect of the level of trust of mobile banking users on behavioral intentions (Owusu Kwateng et al., 2019)

H₈ : Trust have a positive and significant influence on behavioral intentions

Risk

Perceived risk can be defined as the overall potential loss in pursuit of a desired outcome (Kasper & Abdelrahman, 2020). The risk perceived by the customer has an influence on behavioral intentions (Eneizan, Mohammed, Alnoor, Alabbodi, & Enaizan, 2019)

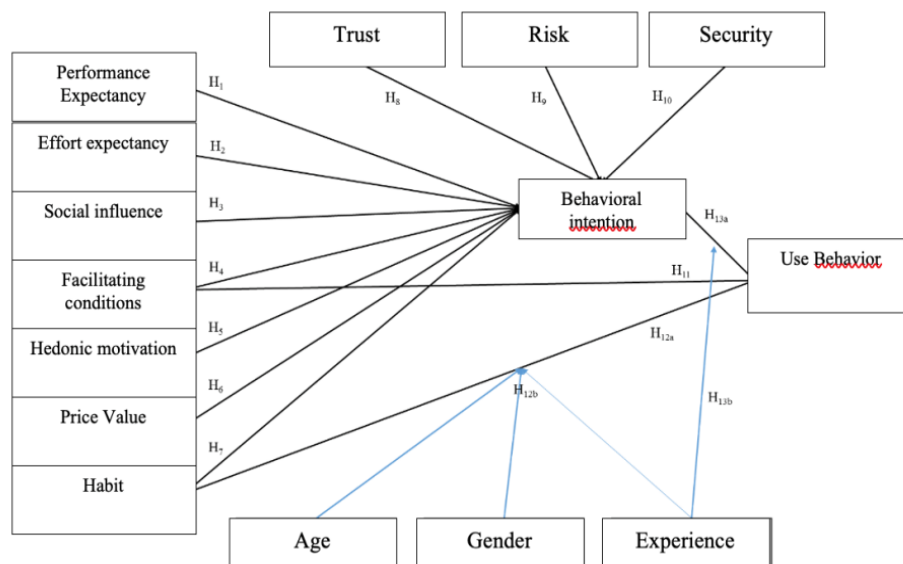
H₉ : Risk conditions have a negative and significant influence on behavioral intentions

Security

Perceived security is defined as the level of trust and confidence in web channels for transmitting sensitive information. In fact, security breaches are considered to significantly prevent consumers from accessing sensitive information online (Merhi et al., 2019). In his research stated that there was a significant influence between perceived security on behavioral intentions.

H₁₀ : Security conditions have a positive and significant influence on behavioral intentions

Based on literature review and previous research, the framework for this research is as follows :



Picture 1 Research Model

RESEARCH METHODS

The objects in this study include the role of behavior intentions of mobile-banking users in Indonesia by applying the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) methods with other supporting factors such as the level of trust, risk and security. The population in this study are all mobile banking users in Indonesia. The sample that was taken was using a simple random sampling method from the mobile banking users. The type of data used in this research is quantitative data which originates from questionnaires distributed to respondents regarding the use of mobile banking. The research data model used is a cross section model.

The method used in this study is Structural Equation Modeling (SEM) which is one of the analytical techniques used to test and estimate causal relationships by integrating path analysis and factor analysis (Hamid & Anwar, 2019). The Multi Group Analysis (MGA) test was used to measure the observed differences between groups by comparing the differences between the groups which were collected randomly from the data. Path coefficient testing or hypothesis testing is used to determine the effect between research variables. The analysis technique use the help of the SmartPLS 3.0 software program.

FINDINGS AND DISCUSSION

Measurement Outer Model

Table 1 shows the outer loadings from the construction of the second path diagram, it can be seen that all outer loadings items have a value of more than 0.6 (Hartono, 2015), then all indicator variables are valid or meet the requirements for further model measurements. The results of the AVE test for all variables have a value greater than 0.5 (Ghozali dan Latan, 2015), then all constructs have met the convergent validity requirements based on the AVE value. Based on table 1 it can be seen that the results of reliability testing on each variable get Composite Reliability and Cronbach's Alpha values greater than 0.7 (Ghozali dan Latan, 2015), this condition means that the construct has good reliability or the questionnaire used as a tool in this study has been reliable or consistent.

Table 1 Measurement Outer Model

Variable	Indicator	Outer Loadings	Cronbach's Alpha	Average Variance Extracted (AVE)
Performance Expectancy	X1_1	0,803	0,826	0,658
	X1_2	0,815		
	X1_3	0,848		
	X1_4	0,777		
Effort expectancy	X2_1	0,821	0,879	0,734
	X2_2	0,874		
	X2_3	0,875		
	X2_4	0,857		
Social influence	X3_1	0,809	0,773	0,598
	X3_2	0,855		
	X3_3	0,651		
	X3_4	0,764		
Facilitating conditions	X4_1	0,765	0,831	0,665
	X4_2	0,876		
	X4_3	0,840		
	X4_4	0,774		
Hedonic motivation	X5_1	0,826	0,735	0,646
	X5_2	0,815		
	X5_3	0,770		
Price value	X6_1	0,859	0,824	0,737
	X6_2	0,840		
	X6_4	0,877		
Habit	X7_1	0,832	0,804	0,628
	X7_2	0,701		
	X7_3	0,781		
	X7_4	0,848		
Trust	X8_1	0,870	0,856	0,699
	X8_2	0,858		
	X8_3	0,767		
	X8_4	0,844		
Risk	X9_1	0,859	0,849	0,762
	X9_2	0,873		
	X9_3	0,888		
Security	X10_1	0,900	0,854	0,773
	X10_2	0,880		
	X10_3	0,858		
Behavioral intention	Y1_1	0,807	0,881	0,738
	Y1_2	0,907		
	Y1_3	0,897		
	Y1_4	0,820		

Variable	Indicator	Outer Loadings	Cronbach's Alpha	Average Variance Extracted (AVE)
Use Behavior	Y2_1	0,756	0,726	0,641
	Y2_2	0,886		
	Y2_3	0,753		

Measurement Inner Model

Based on table 2 shows that the meaning of the joint influence of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, trust, risk, security on behavioral intention with a value of 74.7% while 25, The other 3% is caused by other factors. The meaning of the joint influence (facilitating conditions, habit, behavioral intention) on use behavior) with a value of 38.3%, while the other 61.7% are caused by other factors.

Table 2 R-Square Test Results

	R Square	R Square Adjusted
Behavioral intention	0,758	0,747
Use Behavior	0,392	0,383

Multi-Group Analysis

Table 3 shows gender for men cannot directly moderate the influence of habit on use behavior. Meanwhile, gender for female can directly moderate the influence of habit on use behavior. Age less than 26 years can directly moderate the influence of habit on use behavior. Meanwhile, the age group of 26 to 40 years and more than 40 years cannot directly moderate the influence of habit on use behavior. Experience of 1 to 3 years can directly moderate the influence of habit on use behavior. Meanwhile, the experience group of less than 1 year, 4 to 6 years and more than 6 years cannot directly moderate the influence of habit on use behavior.

Table 3 Multi-Group Analysis Results

			Path Coefficients Original	Path Coefficients Mean	STD EV	t-Value	p-Value	Conclusion
Gender	Habit -> Use Behavior	Male	0,168	0,179	0,111	1,516	0,130	Positive Not Significant
		Female	0,404	0,411	0,084	4,809	0,000	Significant Positive
Age	Habit -> Use Behavior	< 26 Years	0,334	0,326	0,117	2,857	0,004	Significant Positive
		26 to 40 Years	0,041	0,032	0,066	0,623	0,533	Positive Not Significant
		> 40 Year	0,098	0,075	0,175	0,560	0,575	Positive Not Significant
Experience	Habit -> Use Behavior	< 1 Years	0,228	0,243	0,185	1,233	0,218	Positive Not Significant
		2 to 4 Years	0,429	0,437	0,093	4,593	0,000	Significant Positive
		5 to 6 Years	0,26	0,273	0,173	1,501	0,134	Positive Not Significant
		> 6 Years	0,279	0,226	0,343	0,812	0,417	Positive Not Significant
	Behavior Intention -> Use	< 1 Years	0,680	0,661	0,228	2,976	0,003	Significant Positive
		2 to 4 Years	0,265	0,277	0,138	1,919	0,056	Positive Not

	Path Coefficients Original	Path Coefficients Mean	STD EV	t- Value	p- Value	Conclusion
Behavior						Significant
5 to 6 Years	0,386	0,390	0,211	1,832	0,067	Positive Not Significant
> 6 Years	-0,220	-0,236	0,384	0,573	0,567	Positive Not Significant

Hypothesis Test

Based on table 4, the P-Value value is less than 0.05 and the coefficient value is positive, then performance expectancy, effort expectancy, facilitating conditions, habit and trust have a positive effect on behavioral intentions. price values have a negative effect on behavioral intentions. While the P-Value value is more than 0.05, it can be concluded that social influences, hedonic motivation, risk and security have no influence on behavioral intentions. In addition, habit and behavioral intention have a positive effect on use behavior, while the facilitating condition has no effect on use behavior.

Table 4 Hypotehesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Conclusion
Performance Expectancy -> Behavioral Intentions	0,217	0,225	0,091	2,393	0,017	Accepted
Effort Expectancy -> Behavioral Intention	0,276	0,271	0,081	3,413	0,001	Accepted
Social Influence -> Behavioral Intention	0,029	0,031	0,039	0,751	0,453	Rejected
Facility Condition -> Behavioral Intention	0,162	0,156	0,073	2,226	0,026	Accepted
Hedonic Motivation -> Behavioral Intention	-0,033	-0,028	0,034	0,948	0,343	Rejected
Price Value -> Behavioral Intention	-0,099	-0,094	0,046	2,138	0,033	Accepted
Habit -> Behavioral Intention	0,229	0,228	0,073	3,132	0,002	Accepted
Trust -> Behavioral Intention	0,212	0,219	0,08	2,637	0,009	Accepted
Risk -> Behavioral Intention	-0,006	-0,010	0,032	0,199	0,842	Rejected
Security -> Behavioral Intention	0,049	0,043	0,063	0,785	0,433	Rejected
Facilitating Condition -> Use Behavior	-0,016	-0,016	0,070	0,231	0,818	Rejected
Habit -> Use Behavior	0,309	0,306	0,076	4,047	0,000	Accepted
Behavioral Intention -> Use Behavior	0,400	0,405	0,094	4,260	0,000	Accepted

The Influence of Performance Expectancy on Behavioral Intention

The condition states that each individual accepts mobile banking service technology and feels the benefits of the technology in their daily activities. The productivity of respondents is in a positive direction with the behavior of using mobile banking services to improve the respondent's job performance better. When the mobile banking service system has a positive impact on its use, it will make individuals feel the convenience provided by

banking service providers. With the presence of mobile banking services, people will have the intention to use these technology services in a sustainable manner. Previous research that proves the same hypothesis is (Çera et al., 2020), (Gharaibeh et al., 2020), (Juningsih et al., 2020), (Alalwan, Dwivedi, Rana, & Algharabat, 2018) and (Haris, WA, & Nasiri, 2019).

The Influence of Effort Expectancy on Behavioral Intention

This condition states that business expectations or ease of using mobile banking services have a positive effect on behavioral intentions. With the convenience provided by mobile banking services, users will continue to use these services. User expectations for mobile banking services are in line with the intention or plan for consistency in using the service. Users of mobile banking services feel insignificant complexity, are easy and familiar in using these services, interactions with mobile banking services are clear and easy to understand step by step, it is easy for users to become experts in using mobile banking services. Previous research that proves the same hypothesis is (Marpaung et al., 2021), (Sankaran & Chakraborty, 2021), (Purwanto & Loisa, 2020), (Muhammad Taufik Hidayat, Qurrotul Aini, & Elvi Fetrina, 2020)

The Effect of Social Influence on Behavioral Intention

This condition means that social influence does not have a significant effect on mobile banking service users to continue using the service. The social environment around users does not provide expectations for users or others to start and continue to use mobile banking service technology. The effect of close people such as family, friends and co-workers who suggest using mobile banking services does not have a significant effect on users to continue using these technology services. Previous studies that proved the same hypothesis were (Saputra, Maulidya Izzati, & Rahmadiani, 2021), (Nordhoff et al., 2020), (Purwanto & Loisa, 2020), (Shaw & Sergueeva, 2019) and (Alalwan et al., 2018).

The Influence of Facilitating Conditions on Behavioral Intention

This condition means that the level of infrastructure, organizational and technical expectations that mobile banking service users expect can support the use of the technology will significantly affect behavioral intentions to use mobile banking services on an ongoing basis. affect the use of mobile banking service technology, knowledge from outside to use the technology, and the level of compatibility of the system with the mobile banking technology currently used or compatibility. With the presence of mobile banking services, people take advantage of the facilities provided for transactions so as to save users time by avoiding going to bank branch offices and waiting in queues. Previous studies that proved the same hypothesis were (Dhingra & Gupta, 2020), (Çera et al., 2020), (Gharaibeh et al., 2020), (Eneizan et al., 2019) and (Macedo, 2017).

The Influence of Hedonic Motivation on Behavioral Intentions

This event shows that the level of preference or pleasure obtained from the use of mobile banking service innovations does not significantly affect behavioral intentions in using these services in the future. The pleasure that comes from using a mobile banking system or service technology has not been shown to play an important role in determining the acceptance and use of such technology. Previous research that proves the same hypothesis is (Nordhoff et al., 2020), (Muhammad Taufik Hidayat et al., 2020) and (Owusu Kwateng et al., 2019).

The Influence of Price Value on Behavioral Intention

This condition means that the exchange between the user's cognitive and the user's

perceived benefits of mobile banking service technology and the monetary cost of using it has a significant negative effect on the behavioral intentions of the technology service. This means that the costs incurred to use mobile banking services are quite expensive when compared to the benefits obtained. With the high cost, users will no longer use mobile banking services in the future. The perspective when the mobile banking service system has a reasonable price, and worth, which means that the value obtained from using the system is proportional to the price paid, it will have an impact on the absence of behavioral intentions in using mobile banking services. Previous studies that prove the same hypothesis are (Dakduk, Santalla-Banderali, & Siqueira, 2020) and (Owusu Kwateng et al., 2019)

The Influence of Habits on Behavioral Intentions

This condition means that the user's habit of using the mobile banking service system or technology automatically because it has gone through the learning process will have a significant direct impact on behavioral intentions to use the service technology. Actions that are carried out spontaneously as an accumulation of the learning process or adaptation in using mobile banking service technology have a positive direction on behavioral intentions to use the technology. Technology users routinely use mobile banking in everyday life such as checking balances and transacting online will become a habit and become a natural thing, this certainly creates behavioral intentions to continue to use mobile banking services in daily activities and is sustainable in the future. Previous research that proves the same hypothesis is (Karjaluoto, Shaikh, Leppäniemi, & Luomala, 2020), (Gharaibeh et al., 2020), (Saputra et al., 2021), (Merhi et al., 2019) and (Nguyen et al., 2020).

The Influence of Trust on Behavioral Intentions

This means that reliability, correctness, strength, and ability of individual opinions about mobile banking services significantly affect the behavioral intention to use the technology. The application of the level of trust in influencing behavioral intentions includes believing that mobile banking technology is able to maintain the security of personal information, trusting the procedures of the technology, believing that technology problems can be solved and believing in regulations or laws that protect the use of the technology from problems while using mobile banking. With the creation of trust from users of the mobile banking service, it will have a direct impact on the behavioral intention of using the service to continue and sustainably use the service. Previous studies that proved the same hypothesis were (Sankaran & Chakraborty, 2021), (Owusu Kwateng et al., 2019) and (Widyanto, Kusumawardani, & Septyawanda, 2020).

The Influence of Risk on Behavioral Intention

The results of this study are not in accordance with those expressed by (Balakrishnan & Shuib, 2021) and (Eneizan et al., 2019). There is a risk regarding the online payment mechanism using mobile banking services, the feeling of worry and feeling insecure in using electronic or digital payments as well as the risk of privacy disclosure when using digital services including mobile banking will not be an influence on behavioral intentions in using mobile banking services in the future. which will come. The risk perceived by service users in using technology that significantly interferes with their adoption of a mobile banking technology has no effect on behavioral intentions to use the service. Previous research that proves the same hypothesis is Cabrera-Sánchez et al. (2021).

The Influence of Security on Behavioral Intentions

The results of this study are not in accordance with those expressed by (Merhi et al., 2019). This condition means that the security factor directly does not have an influence on

behavioral intentions in using mobile banking technology because users in general have trusted the technology service. With the existing security problems, users do not feel a sense of excessive worry so that it does not have an effect or influence on the behavior of using mobile banking services in the future. Previous research that proves the same hypothesis is (Gharaibeh et al., 2020).

The Influence of Facilitating Conditions on Use Behavior

This means that with the infrastructure, organizational and technical support, users of mobile banking technology are expected to be able to support the use of the technology significantly and will not significantly affect the behavior of users to use mobile banking services consistently and continuously. The availability of supporting facilities and infrastructure to run mobile banking services will not change the user's perception of using these technology services. Previous research that proves the same hypothesis is (Putri & Suardikha, 2020).

The Influence of Habits on Use Behavior

This means that the habit of technology users to make habits in using the mobile banking service system or technology automatically because it has gone through the learning process will have a significant direct impact on usage behavior to use the application or service technology consistently and continuously. Overall gender, age and level of experience will moderate the influence of habit on usage behavior, so the effect will be stronger in younger women with moderate levels of experience. Previous research that proves the same hypothesis is (Çera et al., 2020), (Owusu Kwateng et al., 2019), (Saputra et al., 2021), (Macedo, 2017) and (Muhammad Taufik Hidayat et al., 2020).

The Influence of Behavioral Intention on Use Behavior

The level of user intention to continue using mobile banking service technology has a direct influence on usage behavior, which is manifested by the frequency and consistency of consumers using mobile banking in their daily activities or activities. This condition explains that users of mobile banking services feel that their security and privacy are maintained, in addition, without any behavioral intention to use mobile banking services, users will not consistently use these technology services. Positive research results also indicate that users of mobile banking services plan to continue using the system or technology services in the future because the perceived benefits are beneficial for service users. Overall experience level will moderate the effect of behavioral intention on usage behavior, so the effect will be stronger for consumers with less experience. Previous research that proves the same hypothesis is (Nguyen et al., 2020), (Karjaluoto et al., 2020), (Purwanto & Loisa, 2020), (Alalwan et al., 2018) and (Haris et al., 2019).

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Based on the results of the analysis and discussion, the following conclusions are as follows :

- 1) Performance expectancy, effort expectancy, facilitating conditions, habits and trust partially and directly have a positive and significant influence on behavioral intention. Price value directly has a negative influence on behavioral intention. Meanwhile, social influence, hedonic motivation, risk and security partially do not have a significant effect on behavioral intention.
- 2) Habits and behavioral intentions partially and directly have a positive and significant influence on use behavior, while facilitating conditions do not have a significant influence

on use behavior. In testing the moderation hypothesis, it was concluded that gender, age and level of experience would moderate the influence of habit on usage behavior, so that the effect would be stronger in younger women with moderate levels of experience and level of experience would moderate the effect of behavioral intentions on usage behavior, so that the effect will be stronger for consumers with less experience

Recommendations

By analyzing the research results, some suggestions that can be considered and input for mobile banking service providers and further researchers are as follows :

1) Suggestions for companies

The results of the study provide input to mobile banking service providers to add pleasure or comfort in using mobile banking such as increasing the facilities needed by service users by enhancing the existing and more attractive appearance and developing more recent technology. The development of infrastructure facilities for online mobile banking technology services such as account opening and other services can increase the behavior of using mobile banking

2) Limitations and suggestions for further researchers

This research model can be developed further by adding moderating variables or independent variables in different environments so that it will get various new perspectives related to the use of the UTAUT2 method.

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