

DETERMINANTS OF BRImo ACCEPTANCE AND USE: A PERSPECTIVE FROM THE MODEL UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY 2 (UTAUT2) MODEL

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Abstract. This study aims to examine the factors that influence behavioral intention and behavior of using BRImo using the perspective of the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model. The research sample was 300 BRI bank employees in Surabaya City. Data were analyzed using Structural Equation Modeling-Partial Least Square (SEM-PLS). This study found that performance expectations, effort expectations, facilitating conditions, hedonic motivation, and price value have a positive effect on behavioral intention to use BRImo and facilitating conditions, habits, and behavioral intentions have a positive impact on BRImo usage behavior. The behavioral intention of younger users (20-29 years old) is strengthened by performance expectancy, effort expectancy, facilitating conditions, hedonic motivation, and price value while older users (30-39 years old) are strengthened by effort expectancy and social influence. Male users' behavioral intention is strengthened by performance expectancy, effort expectancy, hedonic motivation, and habits while females are strengthened by performance expectancy, effort expectancy, and price value. The behavioral intention of 2-year users is strengthened by facilitating conditions and habits; 3-year users are strengthened by effort expectations; and 4-year users are strengthened by effort expectations and facilitating conditions. In addition, the usage behavior of 1 and 2-year users is strengthened by behavioral intentions. The behavioral intention of users with education level diploma IV is strengthened by performance expectancy; bachelor's degree is strengthened by effort expectancy, facilitating conditions, hedonic motivation, and price value; and master's degree is strengthened by effort expectancy and social influence.

Keywords: Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), Education Level, BRImo, BRI Bank Employees, Surabaya City.

I. INTRODUCTION

Technological developments have encouraged the transformation of banking services from conventional to digital systems, one of which is through mobile banking (m-banking). This service allows customers to make transactions practically without having to visit a bank office. However, this convenience is accompanied by increased security risks, such as the potential for account exploitation due to cybercrime. Several cases of fraud against Bank BRI customers through the BRImo application show that perpetrators utilize digital media, such as WhatsApp messages and fake links that resemble official websites, to obtain victims' personal and banking data (CNN Indonesia Team, 2020; Kompas.com Team, 2022; Pemred Voice Team, 2024).

Such security risks may influence customers' hesitancy in adopting m-banking. According to Mullan et al. (2017) in Merhi et al. (2021), individuals tend to be reluctant to use m-banking when they are unsure of the security, effectiveness, and capabilities required for its use. Therefore, understanding the acceptance and use of BRImo is important, considering that one of the main problems in implementing information systems is the low level of user acceptance (Murtadho & Wahid, 2016 in Budiarto, 2017).

Previous research related to acceptance and use of m-banking shows inconsistent results. Some studies found that performance expectations, effort expectations, social influence, facilitating conditions, hedonic motivation, price value, and habit have a positive effect on m-banking usage intention and behavior (Alalwan et al., 2017; Farah et al., 2018; Farzin et al., 2021; Jadil et al., 2021; Le-Hoang, 2021). However, other studies show that these variables do not always have a significant effect (Baptista & Oliveira, 2015; Cera et al., 2020; Kwateng et al., 2018; Pertiwi & Ariyanto, 2017; Thusi & Maduku, 2020).

This research uses the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), which is a development of UTAUT and designed for the consumer context (Venkatesh et al., 2012). The UTAUT2 model is considered one of the most comprehensive models in explaining technology acceptance with a high degree of explanatory power (Tobon et al., 2020 in Cera et al., 2020; Lawson-Body et al., 2018 in Thusi & Maduku, 2020). In addition, this study adds education level as a moderator variable to explain the differences in the results of previous studies, in line with the view that demographic characteristics, especially education, affect technology adoption (Venkatesh et al., 2012; Wozniak, 1987).

This study aims to analyze the factors that influence behavioral intentions and BRImo usage behavior. The results of the study are expected to be the basis for the bank in understanding customer needs and preferences, so that the development of the BRImo system can be carried out more optimally to increase user satisfaction and competitive advantage.

II. LITERATURE REVIEW

A. *Unified Theory of Acceptance and Use of Technology (UTAUT)*

UTAUT was introduced by Venkatesh, Morris, Davis, and Davis in 2003 as a unified theory of acceptance and use of technology, especially in an organizational context. UTAUT is the result of the development of eight theories in psychology and sociology that are used to explain the acceptance and use of pre-existing technology. The eight theories are Theory of Reasoned Action (TRA) by Fishbein and Ajzen in 1975, Technology Acceptance Model (TAM) by Davis in 1989, Theory of Planned Behaviour (TPB) by Ajzen in 1991, Personal Computing Utilization Model (MPCU) by Thompson et al. 1991, Motivational Model (MM) by Davis et al. 1992, Integrated Model of Technology Acceptance and Planned Behaviour (TAM-TPB) by Taylor & Todd 1995, Innovation Diffusion Theory (IDT) by Rogers 1995, and Social Cognitive Theory (SCT) by Compeau & Higgins 1995. In UTAUT, the constructs of performance expectancy, effort expectancy, and social influence determine behavioral intention toward the use of technology; behavioral intention and facilitating conditions influence use behavior; and the moderating effects of gender, age, experience, and voluntariness of use (Venkatesh et al., 2003).

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

UTAUT2 is an extension of UTAUT to study the acceptance and use of technology in a consumer context. UTAUT2 was introduced by Venkatesh, Thong, and Xu in 2012. UTAUT2 adds three constructs namely hedonic motivation, price value, and habit and eliminates the moderating effect of voluntariness of use. In UTAUT2, performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit are argued to have a significant impact on behavioral intention to adopt a particular technology. Behavioral intention, facilitating conditions, and habits directly affect technology use. Age, gender, and experience variables are also theorized to moderate various relationships in UTAUT2.

C. Education Level

According to Wozniak (1987) a person with higher education has a higher tendency to adopt new technology than someone with a lower level of education. This is because an increase in education can increase the innovative ability of a person so that it allows early adoption. Research shows that education level increases the behavior of using technology such as health technology (Lleras-Muney & Lichtenberg, 2002) and Enterprise Resource Planning (ERP) systems (Calisir et al., 2009). Therefore, it is hypothesized that education level moderates the influence of acceptance and usage factors on behavioral intention and usage behavior of m-banking.

D. Research Framework

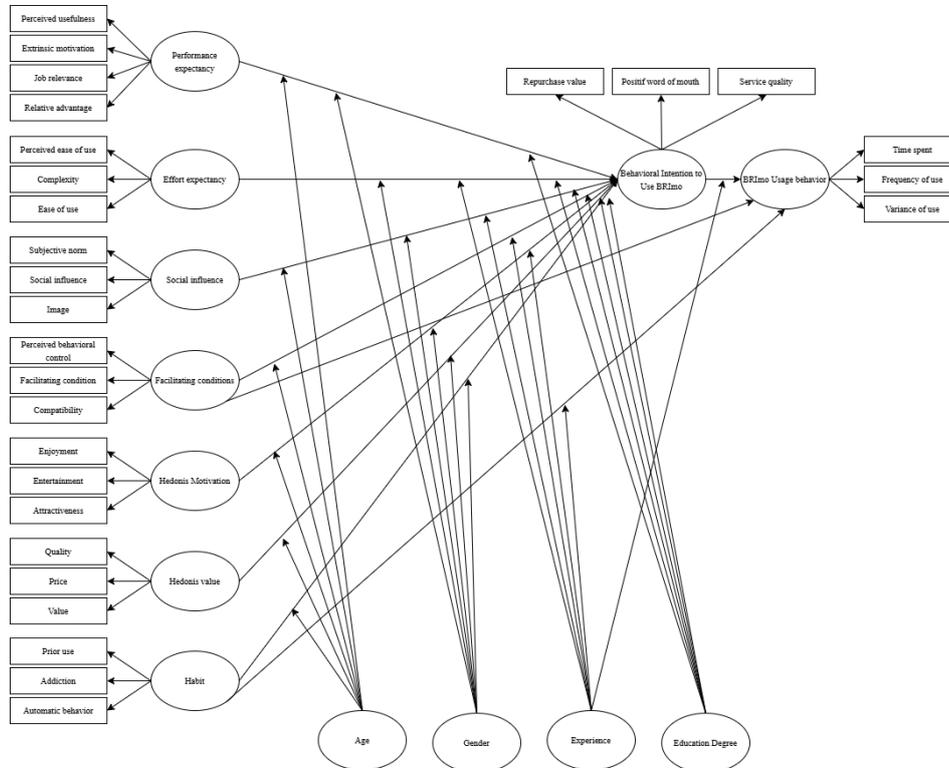


Figure 1 Research Framework

E. Hypothesis Development

Performance Expectation

Performance expectancy describes the perceived benefits of using m-banking, such as convenience, speed, and service effectiveness, and is the strongest determinant of behavioral intention in UTAUT2 (Venkatesh et al., 2012; Bhatiasevi, 2015 in Jadil et al., 2021). Various empirical studies show that the perceived benefits positively drive the intention to use m-banking (Abu-Taieh et al., 2022; Belsoska et al., 2020; Le-Hoang, 2021). Based on this description, the following hypothesis is formulated.

H1: Performance expectations have a positive effect on behavioral intention to use BRImo

Effort Expectation

Effort expectancy reflects the ease of use of technology and is equivalent to perceived ease of use in previous models (Venkatesh et al., 2003). M-banking applications that are easy to use and do not require much effort have been shown to increase technology adoption intentions (Farah et al., 2018; Farzin et al., 2021; Alalwan et al., 2017). Based on this description, the following hypothesis is formulated.

H2: Expectation of effort has a positive effect on behavioral intention to use BRImo

Social Influence

Social influence refers to pressure and support from the social environment that influences individual decisions to adopt technology (Venkatesh et al., 2003). The opinions of family, friends, and coworkers have been shown to shape the behavioral intentions of m-banking users (Shafly, 2020; Jadil et al., 2021; Merhi et al., 2021). Based on this description, the following hypothesis is formulated.

H3: Social influence has a positive effect on behavioral intention to use BRImo

Facilitating Conditions

Facilitating conditions describe the perceived availability of infrastructure, resources, and technical support that support the use of m-banking (Albashrawi et al., 2017 in Jadil et al., 2021). Adequate infrastructure and support have been shown to increase behavioral intentions and m-banking usage behavior (Farzin et al., 2021; Cera et al., 2020; Baabdullah et al., 2019). Based on this description, the following hypothesis is formulated.

H4a: Facilitating conditions have a positive effect on behavioral intention to use BRImo

H4b: Facilitating conditions have a positive effect on the behavior of using BRImo

Hedonic Motivation

Hedonic motivation reflects the pleasure and enjoyment felt when using technology, and is one of the strong predictors of behavioral intention in UTAUT2 (Venkatesh et al., 2012). The enjoyment of using m-banking through mobile devices has been shown to drive adoption intentions (Farah et al., 2018; Kamdjoug et al., 2021; Merhi et al., 2021). Based on this description, the following hypothesis is formulated.

H5: Hedonic motivation has a positive effect on behavioral intention to use BRImo

Price Value

Price value shows the comparison between the benefits obtained and the costs incurred in using m-banking (Venkatesh et al., 2012). Perceptions of good price value have been shown

to increase users' tendency to adopt m-banking services (Alalwan et al., 2017; Farah et al., 2018; Merhi et al., 2021).

Based on this description, the following hypothesis is formulated.

H6: Price value has a positive effect on behavioral intention to use BRImo

Habit

Habits are formed through repeated use of technology and previous experience, thus directly influencing usage intentions and behavior (Venkatesh et al., 2012). Empirical studies show that habits play a significant role in the intention and behavior of using m-banking (Merhi et al., 2019; Kwateng et al., 2018).

Based on this description, the following hypothesis is formulated.

H7a: Habit has a positive effect on behavioral intention to use BRImo

H7b: Habit has a positive effect on the behavior of using BRImo

Behavioral Intention

Behavioral intention reflects an individual's readiness to use a system and is a key predictor of actual behavior (Ajzen, 1991; Venkatesh et al., 2003). In the context of m-banking, behavioral intentions have been shown to significantly influence actual usage behavior (Kwateng et al., 2018; Thusi & Maduku, 2020; Shafly, 2020).

Based on this description, the following hypothesis is formulated.

H8: Behavioral intention to use BRImo has a positive effect on BRImo usage behavior.

Effect of Age on Variables

Age is used to test differences in young and old users' responses to UTAUT2 factors, where age is shown to moderate the relationship between technology acceptance constructs and behavioral intentions (Venkatesh et al., 2012). Therefore, the following hypotheses were formulated.

H9a: Age strengthens the effect of performance expectancy on behavioral intention to use BRImo.

H9b: Age strengthens the influence of effort expectations on behavioral intention to use BRImo

H9c: Age strengthens the influence of social influence on behavioral intention to use BRImo

H9d: Age strengthens the influence of facilitating conditions on behavioral intention to use BRImo

H9e: Age strengthens the influence of hedonic motivation on behavioral intention to use BRImo

H9f: Age strengthens the influence of price value on behavioral intention to use BRImo

H9g: Age strengthens the influence of habit on behavioral intention to use BRImo

Effect of Gender on Variables

Gender is used to see the differences in the influence of technology acceptance factors on behavioral intentions between men and women, as described in UTAUT2 (Venkatesh et al., 2012). Therefore, the following hypotheses were formulated.

H10a: Gender strengthens the influence of performance expectancy on behavioral intention to use BRImo.

H10b: Gender strengthens the influence of effort expectancy on behavioral intention to use BRImo

H10c: Gender strengthens the influence of social influence on behavioral intention to use BRImo

H10d: Gender strengthens the influence of hedonic motivation on behavioral intention to use BRImo

H10e: Gender strengthens the influence of price value on behavioral intention to use BRImo

H10f: Gender strengthens the influence of habit on behavioral intention to use BRImo

Effect of Experience on Variables

Experience reflects the level of user familiarity with BRImo and moderates the relationship between technology acceptance factors and usage intention and behavior (Venkatesh et al., 2012). Therefore, the following hypothesis is formulated.

H11a: Experience strengthens the effect of effort expectation on behavioral intention to use BRImo.

H11b: Experience strengthens the influence of social influence on behavioral intention to use BRImo

H11c: Experience strengthens the influence of facilitating conditions on behavioral intention to use BRImo

H11d: Experience strengthens the influence of hedonic motivation on behavioral intention to use BRImo

H11e: Experience strengthens the influence of habit on behavioral intention to use BRImo

H11f: Experience strengthens the influence of behavioral intention to use BRImo on BRImo usage behavior

Effect of Education Level on Variables

Education level is used to capture differences in technological ability and understanding, where higher education is associated with increased technology use (Lleras-Muney & Lichtenberg, 2002; Calisir et al., 2009). Therefore, the following hypotheses were formulated.

H12a: Education level strengthens the effect of performance expectancy on behavioral intention to use BRImo.

H12b: Level of education strengthens the influence of effort expectations on behavioral intention to use BRImo

H12c: Level of education strengthens the influence of social influence on behavioral intention to use BRImo

H12d: Education level strengthens the influence of facilitating conditions on behavioral intention to use BRImo.

H12e: Level of education strengthens the influence of hedonic motivation on behavioral intention to use BRImo

H12f: The level of education strengthens the influence of price value on behavioral intention to use BRImo

H12g: Level of education strengthens the influence of habit on behavioral intention to use BRImo

III. RESEARCH METHODOLOGY

A. *Type of Research*

This study uses quantitative research, which is inferential research in the sense of drawing conclusions based on the results of statistical hypothesis testing, using empirical data from

data collection through measurement (Djaali, 2021). Quantitative research was chosen because it is able to provide accurate, clear, and detailed results through the numbers that are the results of the research.

B. Population and Research Sample

The population of this study were BRI Bank employees, with a sample of BRI Bank employees working in Surabaya City. The selection of Surabaya is based on its characteristics as the second largest metropolitan city in Indonesia, where people tend to be more active in accessing and disseminating information, including information related to BRImo. The sampling technique used is convenience sampling, namely the selection of respondents based on the ease of access of researchers, given the existence of researcher relations who work as BRI Bank employees in Surabaya. The minimum sample size in SEM-PLS analysis is determined based on the rule of ten times the largest number of structural paths leading to a construct in the model (Hair et al., 2017 in Sholihin & Ratmono, 2021), so that the minimum requirement of 70 respondents is obtained. However, to improve the accuracy and consistency of estimates, it is recommended to use a sample size greater than 250 respondents (Hair et al., 2017 in Sholihin & Ratmono, 2021). Therefore, this study used 300 respondents.

C. Types and Sources of Data

This study uses primary data, namely data obtained or collected by researchers directly from the data source. This research data was obtained from respondents' answers in filling out the questionnaire. The questionnaire was adopted from Venkatesh et al. 2012 which was translated by the Brawijaya Language Center. In addition, this questionnaire has been valid and suitable for use in research after going through four pilot tests by adding definitions to each variable, revising statement sentences, and adding real examples to several statement sentences.

D. Data Collection Technique

The data collection technique used is the survey method. The tool used in the data collection process is a closed questionnaire made in the form of a google form (see attachment 1). The data collection technique begins with sharing the google form link via WhatsApp media to the researcher's relation as one of the BRI bank employees who is then forwarded to the BRI employee group in Surabaya. Data collection lasted for ten days starting on September 12 to September 21, 2024.

E. Operational Definition of Variables

The operational definitions and measurements of variables in this study were developed by Venkatesh et al. 2003, and Venkatesh et al. 2012 which are presented in the following table.

Table 1. Operational Definition of Variables

Variable	Definition	Indicator	Measurement Scale
Performance expectations	The extent to which an individual believes that using the system will help them to gain an advantage in job performance. (Venkatesh et al., 2003).	<ul style="list-style-type: none"> • perceived usefulness • extrinsic motivation • compatibility with work 	Ordinal scale in the form of a Likert scale of 1 to 5.

Variable	Definition	Indicator	Measurement Scale
Effort expectation	the level of ease associated with using the system (Venkatesh et al., 2003).	<ul style="list-style-type: none"> relative advantage (Venkatesh et al., 2003). perceived ease of use complexity ease of use (Venkatesh et al., 2003). 	Ordinal scale in the form of a Likert scale of 1 to 5.
Social influence	The extent to which an individual feels that others who are important to them believe they should use the new system (Venkatesh et al., 2003).	<ul style="list-style-type: none"> subjective norm social factors image (Venkatesh et al., 2003). 	Ordinal scale in the form of a Likert scale of 1 to 5.
Facilitating conditions	The extent to which an individual believes that organizational and technical infrastructure is available to support system use (Venkatesh et al., 2003).	<ul style="list-style-type: none"> perceived behavioral control facilitating conditions compatibility (Venkatesh et al., 2003). 	Ordinal scale in the form of a Likert scale of 1 to 5.
Hedonic motivation	the impulse to use technology by individuals who are easily influenced by the latest models and become an individual's lifestyle to fulfill their daily needs (Kosyu et al., 2003). (Kosyu, et al)	<ul style="list-style-type: none"> pleasure entertainment interest (Venkatesh et al., 2012). 	The ordinal scale is a Likert scale of 1 to 5.
Price value	consumers' perceptions of the perceived benefits of the application at the cost of using it (Dodds et al., 1991 in Venkatesh et al., 2012).	<ul style="list-style-type: none"> quality price value (Venkatesh et al., 2012). 	Ordinal scale in the form of a Likert scale of 1 to 5.
Habit	The extent to which people tend to perform behaviors automatically due to prior learning and experience (Limayem et al. 2007 in Venkatesh et al., 2012; Venkatesh et al., 2012).	<ul style="list-style-type: none"> prior use addiction automatic behavior (Venkatesh et al., 2012). 	The ordinal scale is a Likert scale of 1 to 5.

Variable	Definition	Indicator	Measurement Scale
Behavioral intention	how hard individuals are willing to try and how much effort is planned to perform the behavior (Ajzen, 1991).	<ul style="list-style-type: none"> • repurchase intention • positive word-of-mouth communication • service quality (Venkatesh et al., 2003). 	Ordinal scale in the form of a Likert scale of 1 to 5.
Usage behavior	the intensity of users in using a new technology (Jati, 2012).	<ul style="list-style-type: none"> • time spent • frequency of use • variety of use (Venkatesh et al., 2003). 	Ordinal scale in the form of a Likert scale of 1 to 5.
Age	The length of life in years calculated from birth (Hurlock, 2004).		The ordinal scale is ≤ 19 years 20-29 years 30-39 years 40-49 years ≥ 50 years
Gender	the differences between men and women in terms of values and behaviors.		The nominal scale is 0) Male 1) Female
Experience	length of use of a system within a certain period of time (Venkatesh et al., 2003).		The interval scale is 1 year 2 years 3 years 4 years
Education level	an activity of a person in developing his abilities, attitudes and forms of behavior, both for future life where through certain organizations or unorganized (Wirawan, 2019).	<ul style="list-style-type: none"> • level of education • suitability of competency majors (Wirawan, 2019). 	The ordinal scale is Diploma 1 (D1) Diploma 2 (D2) Diploma 3 (D3) Diploma 4 (D4) Bachelor (S1) Master (S2) Doctor (S3)

F. Data Analysis Method

Data analysis in this study used Structural Equation Modeling-Partial Least Square (SEM-PLS) with the help of SmartPLS version 4.1.0.8. SEM-PLS is a variance-based multivariate

analysis method used to test causal relationships and predict dependent variables based on independent variables, and is suitable for complex research models and does not require data normality assumptions (Hair, 2017 in Sholihin & Ratmono, 2021; Yamin, 2023).

The analysis is carried out through three stages, namely evaluation of the measurement model, structural model, and model quality. Evaluation of the measurement model includes validity and reliability tests. Convergent validity is met if the loading factor value is ≥ 0.70 , while discriminant validity is tested using the Fornell-Larcker criteria and cross loadings. Construct reliability is declared good if composite reliability and Cronbach's alpha ≥ 0.70 and AVE ≥ 0.50 (Hair et al., 2011; Hair et al., 2021 in Yamin, 2023).

Evaluation of the structural model is done through hypothesis testing using the bootstrapping method with 5,000 sub-samples at the 5% significance level. Because the hypothesis is one-way, the hypothesis is accepted if the p-value < 0.05 and t-statistic > 1.645 . The quality of the model was evaluated using the R-square, Q-square, and F-square values to assess the explanatory ability, predictive relevance, and magnitude of the latent variable effects (Yamin, 2023).

IV. RESULT AND DISCUSSION

A. Evaluation of the Measurement Model

The measurement model describes the relationship between variables and the measurement items that measure them. The measurement model evaluation consists of two tests, namely convergent and discriminant validity tests and reliability tests, which are described as follows.

Convergent Validity

Convergent validity means that a set of indicators represents one latent variable and the underlying latent variable (Narimawati et al., 2020). Convergent validity is seen based on the loading factor or outer loadings value. Loading factors or outer loadings are the correlation between each measurement item and the variable which describes how well the item reflects or describes the variable measurement. The acceptable loading factor value is ≥ 0.70 (Hair et al 2021, Henseler et al 2009 in Yamin, 2023).

Table 2. Outer Loadings

Variable	Indicator	Outer Loadings	Test Results
Performance expectation	EK1	0.829	Valid
	EK2	0.834	Valid
	EK3	0.821	Valid
	EK4	0.824	Valid
Business expectancy	EU1	0.802	Valid
	EU2	0.823	Valid
	EU3	0.820	Valid
	EU4	0.802	Valid
Social influence	PS1	0.854	Valid
	PS2	0.866	Valid
	PS3	0.858	Valid
Facilitating conditions	KM1	0.858	Valid

Variable	Indicator	Outer Loadings	Test Results
Hedonic Motivation	KM2	0.820	Valid
	KM3	0.824	Valid
	KM4	0.819	Valid
	MH1	0.834	Valid
	MH2	0.834	Valid
	MH3	0.867	Valid
Price Value	NH1	0.834	Valid
	NH2	0.840	Valid
	NH3	0.851	Valid
Habits	KBN1	0.866	Valid
	KBN2	0.884	Valid
	KBN3	0.855	Valid
	KBN4	0.853	Valid
Behavioral Value for Using BRImo	NP1	0.855	Valid
	NP2	0.871	Valid
	NP3	0.859	Valid
BRImo Usage Behavior	NP1	0.855	Valid
	PP1	0.863	Valid
	PP2	0.896	Valid
	PP3	0.884	Valid

Based on the test results in the table, it is found that all outer loadings values ≥ 0.70 so that each indicator represents one latent variable and underlies the latent variable.

B. Discriminant Validity

Discriminant validity indicates the extent to which a construct is conceptually and empirically different from other constructs (Yamin, 2023; Narimawati et al., 2020). In this study, discriminant validity was tested using cross loadings and the Fornell-Larcker criterion. The cross loadings test results show that each indicator has the highest correlation with the construct it measures compared to other constructs, so the indicators between variables are declared different. The Fornell-Larcker criterion test also shows that the root value of the Average Variance Extracted (AVE) of each construct is greater than its correlation with other constructs, which confirms the conceptual differences between variables.

The measurement model evaluation also includes testing convergent validity, which is assessed through the outer loading value. The test results show that all indicators have the highest outer loading values on their respective constructs and most of them are above 0.70, so the indicators are considered capable of adequately representing latent constructs.

Overall, the test results show that the measurement model has met the criteria of convergent validity, discriminant validity, and reliability, so that the research instrument is declared suitable for use in structural model testing and further hypothesis testing.

C. Reliability Test

Reliability test is used to measure the consistency of measuring instruments in measuring a concept or measuring the consistency of respondents in answering statement items in a questionnaire or research instrument (Amalia & Arthur, 2023). The reliability test is declared fulfilled if it has a composite reliability value ≥ 0.70 ; Cronbach's alpha ≥ 0.70 ; and average

variance extracted (AVE) ≥ 0.50 (Hair et al., 2011 in Yamin, 2023). The results of data testing are presented as follows.

Table 3. Composite Reliability, Cronbach's Alpha, and Average Variance Extracted values

	Cronbach's alpha	rho_a	rho_c	AVE
Performance Expectation	0.846	0.849	0.896	0.684
Effort Expectancy	0.828	0.831	0.886	0.659
Habits	0.887	0.888	0.922	0.748
Facilitating Conditions	0.850	0.851	0.899	0.690
Hedonic Motivation	0.800	0.803	0.882	0.714
Behavioral Intention To Use BRImo	0.827	0.827	0.896	0.742
Price Value	0.794	0.794	0.879	0.709
Social Influence	0.823	0.825	0.894	0.738
Brimo Usage Behavior	0.856	0.858	0.912	0.776

Based on the test results in the table, it is found that the composite reliability, Cronbach's alpha, and average variance extracted (AVE) values have been met so that the questionnaire and respondents' answers in this study are consistent.

D. Structural Model Evaluation

Table 4. Direct Effect Path Coefficient

Path	β	t	p	Decision
Performance Expectation \rightarrow Intention	0.151	2.539	0.006	Accepted
Effort Expectancy \rightarrow Intention	0.194	3.428	0.000	Accepted
Habit \rightarrow Intention	0.035	0.605	0.273	Rejected
Facilitating Condition \rightarrow Intention	0.238	3.386	0.000	Accepted
Hedonic Motivation \rightarrow Intention	0.107	1.794	0.036	Accepted
Price Value \rightarrow Intention	0.143	2.365	0.009	Accepted
Social Influence \rightarrow Intention	0.086	1.561	0.059	Rejected
Habit \rightarrow Behavior	0.321	4.727	0.000	Accepted
Facilitating Conditions \rightarrow Behavior	0.267	3.962	0.000	Accepted
Intention \rightarrow Behavior	0.220	2.989	0.001	Accepted

Age Moderation

The results of multi-group analysis show that there are differences in the influence of UTAUT2 determinants on behavioral intention to use BRImo between age groups. In the 20-29 age group, behavioral intentions are significantly influenced by performance expectations, effort expectations, facilitating conditions, hedonic motivation, and price value. In contrast, in the 30-39 age group, only effort expectations and social influence were shown to have a significant effect on behavioral intentions. This finding indicates that younger users are more responsive to benefits, fun, and facility support, while older users consider ease of use and social encouragement more.

Moderation of Usage Experience

The results of the analysis show that usage experience moderates the relationship in the model. In users with less than one year of experience, none of the UTAUT2 determinants had a significant effect on behavioral intentions, but behavioral intentions had a significant effect on usage behavior. In users with two years of experience, habits and facilitating conditions have a significant effect on behavioral intentions. Meanwhile, in users with more than three years of experience, the factors of effort expectation and facilitating conditions become the main determinants of behavioral intention, while the influence of intention on usage behavior tends to weaken. These findings suggest that in the early stages of use, decisions are exploratory, while in the advanced stages they are more influenced by convenience and system support.

Education Moderation

Based on the level of education, differences in influence were also identified. In respondents with Diploma IV education, only performance expectations have a significant effect on behavioral intentions. At the Bachelor level, effort expectations, facilitating conditions, hedonic motivation, and price value are the main determinants. Meanwhile, at the Masters level, effort expectations and social influence have a significant effect on behavioral intention to use BRImo. These findings suggest that education level affects the way individuals evaluate benefits, convenience, and social context in technology adoption.

E. Model Quality Evaluation

R Square

R square explains how much variation in endogenous variables can be explained by a number of other exogenous or endogenous variables (Yamin, 2023). An R square value of 0.75 implies a high influence, 0.50 a moderate influence, and 0.25 a weak influence (Hair et al., 2019 in Yamin, 2023). The results of data testing are presented as follows.

Table 5. R Square Value

Variable	R Square Adjusted
Behavioral intention to use BRImo	0.585
BRImo usage behavior	0.490

Based on this table, it is known that a) the amount of variation in the behavioral intention variable to use BRImo explained by performance expectations, effort expectations, facilitating conditions, hedonic motivation, and price value is 58.5% and includes a moderate influence and b) the amount of variation in the BRImo usage behavior variable explained by behavioral intention to use BRImo, facilitating conditions, and habits is 49% and includes a moderate influence.

Q Square

Q square explains how much accuracy the model predicts, if q square is greater than 0 then the exogenous variables have predictive relevance to the endogenous variables built (Yamin, 2023). A q square value of 0 means low predictive accuracy, 0.25 is moderate, and 0.50 is high (Hair et al., 2019 in Yamin, 2023). The results of data testing are presented as follows.

Table 6. Q Square Value

Variable	Q square
Behavioral intention to use BRImo	0.428
BRImo usage behavior	0.378

Based on this table, it is known that a) q square related to behavioral intention to use BRImo (0.428) > 0 and above (0.25) indicates that the variables that influence behavioral intention to use BRImo have moderate predictive relevance to the behavioral intention variable to use BRImo. Any change or variation in the behavioral intention variable to use BRImo can be predicted by the variables of performance expectations, effort expectations, facilitating conditions, hedonic motivation, and price value and b) q square for BRImo usage behavior (0.378) > 0 and above (0.25) which indicates that the model has moderate predictive relevance. The variables of behavioral intention to use BRImo, facilitating conditions, and habits are able to predict the variable of BRImo usage behavior.

F Square

F square explains how much influence exogenous or endogenous latent variables have on endogenous variables at the structural level (Yamin, 2023). The interpretation of the f square value for direct influence includes 0.02 (low), 0.15 (medium), and 0.35 (large) (Hair et al., 2021 and Henseler, 2009 in Yamin, 2023). The results of data testing are presented as follows.

Table 7. F Square value

	Behavioral intention to use BRImo	BRImo usage behavior
Performance expectation	0.025	
Business expectancy	0.048	
Habit	0.001	0.109
Facilitating conditions	0.059	0.065
Hedonic motivation	0.014	
Behavioral intention to use BRImo		0.049
Price value	0.022	
Social influence	0.009	
BRImo usage behavior		

Based on this table, it is known that a) the effect of performance expectations, effort expectations, facilitating conditions, hedonic motivation, and price value on behavioral intention to use BRImo is low, b) the effect of facilitating conditions and behavioral intention to use BRImo on BRImo usage behavior is low and c) the effect of habits on BRImo usage behavior is close to moderate.

F. Discussion

The Effect of Performance Expectations on Behavioral Intention to Use BRImo

Performance expectations have a positive effect on behavioral intention to use BRImo. Users assess BRImo as providing real benefits, such as speeding up transactions, increasing

productivity, and facilitating daily financial activities, thus encouraging application acceptance. This finding is consistent with UTAUT2 theory and research by Jadil et al. (2021).

The Effect of Effort Expectations on Behavioral Intentions to Use BRImo

Effort expectations are also proven to have a positive effect on behavioral intentions. Ease of use, simple interface design, and flexibility of features make BRImo easy to learn and use. This is in line with Farzin et al. (2021) who emphasize that perceived ease increases acceptance of m-banking.

The Effect of Social Influence on Behavioral Intention to Use BRImo

Social influence has no significant effect on behavioral intention. The decision to use BRImo is more individualized and not influenced by the views of the social environment, in line with the findings of Merhia et al. (2019) and Alalwan et al. (2017) which state that financial services are private.

The Effect of Facilitating Conditions on Behavioral Intention to Use BRImo

Facilitating conditions have a positive effect on both behavioral intention and behavior of using BRImo. The availability of resources, technical support, usage guides, and BRImo's compatibility with other applications encourage intention and actual use. These findings support the research of Baabdullaha et al. (2019), Le-Hoang (2021), and Shafly (2020).

The Effect of Facilitating Conditions on BRImo Usage Behavior

The results showed that facilitating conditions had a positive effect on BRImo usage behavior. In line with UTAUT2, BRImo's compatibility with other technologies and service support from banks make it easier for users to adopt and use the application on an ongoing basis. The availability of e-wallet integration, customer service, and official information strengthens user convenience, thus encouraging actual usage behavior. This finding is in line with Shafly (2020) who found a positive effect of facilitating conditions on m-banking usage behavior.

The Effect of Hedonic Motivation on Behavioral Intention to Use BRImo

Hedonic motivation has a positive effect on behavioral intention, indicating that aspects of pleasure, comfort, and positive experiences in using BRImo increase user interest. These results are in line with Farzin et al. (2021) and Cera et al. (2020).

The Effect of Price Value on Behavioral Intention to Use BRImo

Price value also has a positive effect on behavioral intentions. Users assess the benefits of BRImo as greater than the costs incurred, mainly due to the absence of administrative fees and the existence of promos and cashback. This finding supports Farah et al. (2018) and Farzin et al. (2021).

The Effect of Habit on Behavioral Intention to Use BRImo

Habits have no effect on behavioral intentions, but have a positive effect on usage behavior. This shows that habits play a greater role in continued use than the formation of initial intentions, in line with Farah et al. (2018) and Cera (2020).

The Effect of Habit on BRImo Usage Behavior

The results showed that habits have a positive effect on BRImo usage behavior. Users who are accustomed to following technological developments have better experience and knowledge in accepting new systems, including m-banking. The dependence of daily activities on cell phones also forms the habit of using digital banking applications. This finding is in line with Baabdullaha et al. (2019) and Cera (2020) who found that habits have a positive effect on m-banking usage behavior.

The Effect of Behavioral Intention to Use BRImo on BRImo Usage Behavior

Behavioral intention is proven to have a positive effect on BRImo usage behavior. Strong intentions encourage repeated actual use, supporting the UTAUT2 theory as well as the findings of Celuch et al. (2014), Suliantoro et al. (2015), Thusi and Maduku (2020), and Jadil et al. (2021).

The Effect of Age as a Moderating Variable that Strengthens the Variable Relationship

Respondents were predominantly aged 20-29 years (70%) and 30-39 years (29.67%), while other age groups were excluded due to low response. In the 20-29 age group, behavioral intention to use BRImo is influenced by performance expectations, facilitating conditions, hedonic motivation, and price value. Younger users tend to be attracted to fun innovations and are sensitive to price value due to resource constraints (Merhi et al., 2021). In contrast, in the 30-39 age group, behavioral intention is strengthened by social influence, in line with Venkatesh et al. (2012) who state that social influence is more dominant in older age groups. Effort expectations were found to strengthen behavioral intentions in both age groups.

The Effect of Gender as a Moderating Variable that Strengthens the Variable Relationship

The proportion of male and female respondents is balanced (50% each). The results showed that performance expectations and effort expectations strengthened behavioral intentions in both men and women. Hedonic motivation and habit only strengthen men's behavioral intentions, in line with Venkatesh et al. (2012) which states that the influence of hedonic motivation is stronger in men. In contrast, price value strengthens women's behavioral intentions because of the tendency to pay more attention to costs and financial responsibility (Slama & Tashchian, 1985 in Kwateng et al., 2018).

The Effect of Experience as a Moderating Variable that Strengthens the Variable Relationship

Respondents' BRImo usage experience is relatively evenly distributed, with the majority having less than one year to more than four years of experience. Effort expectations strengthen behavioral intentions in users with three years and more than four years of experience, while facilitating conditions strengthen behavioral intentions in users with two years and more than four years of experience. In addition, behavioral intentions are shown to strengthen actual use behavior in users with less than one year and two years of experience.

The Effect of Education Level as a Moderating Variable that Strengthens the Variable Relationship

Respondents were dominated by Bachelor (60.67%) and Master (29.33%) education, while other education levels were excluded because they did not have a response. In Diploma 4 (D4) respondents, behavioral intentions are strengthened by performance expectations. Bachelor

respondents (S1) showed strengthening of behavioral intentions through effort expectations, facilitating conditions, hedonic motivation, and price value. Meanwhile, for Masters (S2) respondents, social influence is the main reinforcing factor for behavioral intentions. This finding supports the research of Kwateng et al. (2018), Nambisan and Wang (2000), and Kang and Yoon (2008) which show that education level is positively related to technology adoption.

V. CONCLUSION

In summary, the results show that despite concerns about BRImo security due to rampant fraud cases, users still maintain the use of this application because it is influenced by factors in the UTAUT2 model, specifically performance expectations, effort expectations, facilitating conditions, hedonic motivation, price value, and behavioral intentions. These findings emphasize the importance of banks' role in improving security systems, educating customers, and responding quickly to fraud cases to maintain user trust and loyalty. Moreover, the influence of these factors varies across customer groups, with performance expectancy and effort expectancy being the most consistent determinants across respondent characteristics, while facilitating conditions, hedonic motivation, and price value reinforce BRImo use in younger age segments as well as certain groups based on gender, experience, and education level.

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