*ABSTRACT* 

Various types of technology have been specifically developed for financial

services and the banking industry, one of which is mobile banking. But the rate of

adoption of mobile banking services does not reach the expected level, especially

in developing countries. This study uses the UTAUT2 model and uses price value

variables, hedonic motivation, social influence, trust, performance expectancy,

effort expectancy, behavioral intention, facilitating conditions and adoption.

The purpose of this study is to determine the effect of price value variables,

hedonic motivation, social influence, trust, performance expectancy, effort

expectancy on behavioral intention, trust and effort expectancy variables on

performance expectancy, variable facilitating conditions on adoption, and indirect

effects of price value variables, hedonic motivation, social influence, trust,

performance expectancy, effort expectancy towards adoption.

The research method uses a quantitative approach. Data collection was

conducted on Bank Mandiri users of mobile banking services with 241 respondents.

This study uses a non-probability sampling method with convenience sampling

type. This study uses a structural equation model (SEM) and uses an ordinal scale

with 34 questions.

The results of this study indicate the variable Performance expectancy,

effort expectancy, social influence, trust, and price value have a non-significant

effect on behavioral intention. Hedonic motivation has a significant influence on

behavioral intention. Trust shows a significant influence on performance

expectancy. Behavioral intention and facilitating conditions have a significant

influence on adoption.

**Keywords**: Adoption, Customers, Mobile Banking, UTAUT2

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