

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*