

ABSTRACT

The development of technology today is very fast. All aspects of life are affected by these technological developments, it cannot be denied that the development of technology will facilitate all activities of human life. Livin' by Mandiri is a Mobile Banking application service under the auspices of PT. Bank Mandiri (Persero), which focuses on providing banking services in various financial transactions. To date, Livin' by Mandiri has 7.1 million users.

This study aims to analyze the factors that influence consumer behavior interest with the modified Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) model. These factors consist of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Price Saving Orientation, Habit and Trust as the main variables and Age and Gender as moderator variables.

This study uses descriptive methods to explain user perceptions of variables and examines the causal relationship between variables based on the hypotheses contained in the study. Data collection in this study was carried out through the distribution of online questionnaires via Google Form. The number of respondents in this study amounted to 400 respondents who live in Indonesia. The data analysis technique used in this research is using Structural Equation Modeling (SEM) with SmartPLS 3.2.9 software.

The results of the study show that there are four factors in the modified UTAUT 2 model that affect Behavioral Intention in the use of Livin' by Mandiri M-Banking services. The factors from the highest to the lowest influence respectively based on the path coefficient are Social Influence, Trust, Habit, and Hedonic Motivation. In the moderating factor, Age and Gender did not moderate the influence of the Behavior Intention factor. This model can be used by Mandiri companies as Livin' by Mandiri M-Banking service providers to be able to make decisions to maintain user interest in continuing to use Livin' by Mandiri M-Banking services by taking into account the factors that are influenced by the indicators. In addition, the UTAUT modification model in this study has a strong explanatory power in the Behavioral Intention factor (61.69%) which is included in the "Large Godness of Fit" category, so that further research can use this research as a desire by conducting research in the field of Mobile Banking with different objects.

Keywords: *Modification of UTAUT 2, Mobile Banking, Structural Equation Modeling (SEM)*