

ABSTRACT

Indonesia has entered the 4.0 revolution era where almost all activities carried out cannot be separated from digital technology. In response to this, the banking industry has carried out digital transformation, one of which is by utilizing smartphone technology to implement mobile banking applications. Bank BTPN took the initiative to utilize digital platforms, one of which is through the implementation of a digital mobile application specifically for Laku Pandai Agents called Agent Business Solutions (SUSAN). As an extension of the BTPN bank, agents are expected to reach as many customers as possible from the mass market who have not been touched by bank services. A BTPN Agent Wow! can help customers to make cash deposits, cash withdrawals and transactions such as buying credit and paying bills. However, at the end of 2021, the number of Laku Pandai Agents decreased from 167 thousand to 156 thousand Agents followed by a decrease in customers of 21.39% from the previous year. This has become an obstacle for the company where the main focus is to increase the number of transactions for BTPN WoW! Agents and customers. to increase Agent and customer income.

The purpose of this study is to analyze the factors that influence the agent's intention as an extension of the bank in using the SUSAN mobile banking application. The model approach used is the Unified Theory of Acceptance and Use of Technology (UTAUT-2) which is a modification of the previous UTAUT model framework with the addition of the independent variables Trust and Perceived of Risk. UTAUT-2 is a model that focuses on studying an acceptance and sustainable use of technology in the consumer context. This model consists of the independent variables performance expectancy, effort expectancy, social influence, facilitating conditions, the addition of 3 construct variables hedonic motivation, price value and habit and consists of two dependent variables namely behavioral intention and use behavior. Data collection in this study used a quantitative method by distributing online questionnaires via Google Forms with 400 samples. The data will then be analyzed using the Partial Least Square - Structural Equation Modeling (PLS-SLM) technique with the statistical measurement software SmartPLS 3.2.9 to test the validity, reliability, and value of the relationship between variables.

Key word: Agen, Mobile Banking, UTAUT-2, SmartPLS