

Analysis of the Application of the Unified Theory of Acceptance and Use of Technology 3 (UTAUT-3) Model on Intention and Use Behavior of Users of Mobile Banking Applications in the Jabodetabek Region



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ABSTRACT: Technological developments in the banking world are increasingly advanced, such as the existence of services available on mobile banking applications that make it easier to make transactions anywhere and anytime so that changes occur in the banking service business. The purpose of this study was to analyze the effect of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habits, and personal innovativeness on behavioral intention and use behavior in using mobile banking applications in the Jabodetabek area and find out which variables are the most dominant in explaining behavioral intentions and use behavior in using mobile banking applications. This research method uses primary data which is analyzed using PLS-SEM with SmartPLS 4.0 software. Valid data collected by 200 respondents. The sampling method in this study used nonprobability sampling with a purposive sampling technique. The results of the study show that performance expectancy, habits, and personal innovativeness have a positive and significant effect on behavioral intentions. Facilitating conditions, habits, and behavioral intentions have a positive and significant effect on use behavior. The variable that has the most dominant influence on behavioral intentions is performance expectancy.

KEYWORDS: mobile banking, PLS-SEM, behavioral intention, use behavior

I. INTRODUCTION

The advancements in financial technology, such as mobile banking, have brought about various changes in the banking industry. Services that enable users to utilize mobile banking through available mobile platforms have become possible (Rahmiati, Susanto, Hasan, & Verra, 2022). Mobile banking applications allow banks to enhance their services while reducing operational costs, even though their development incurs high expenses (Suhartanto, Dekan, Ismail, & Sundari, 2020). Social survey data indicates that the number of bank customers has now reached 49% of the total population in Indonesia.

The development of mobile banking infrastructure requires substantial investment (Banerjee & Sreejesh, 2022), and thus sustainable usage of mobile banking is an important scheme for banks to gain profits (Foroughi, Iranmanesh, & Hyun, 2019). The utilization of mobile banking can be continuously employed; therefore, banks are increasingly enhancing their services so that customers can access various banking services independently without having to visit a branch. Self-service banking includes registration, transactions (cash, transfers, payments), and much more, up to account closure, also known as digital banking.

Numerous prior research studies have investigated the factors that influence and explain why people adopt and use new technology. Several theories and models have emerged to depict the extent to which technology is accepted and used. These theories and models aim to explore how each factor influences the acceptance of technology in society. This has led to the development of various technology acceptance models, with one famous theory being the Unified Theory of Technology Acceptance and Use (UTAUT). This model was first developed by Venkatesh, Morris, Davis, and Davis (2003), combining multiple existing theories.

UTAUT was developed through a study that examined eight models/theories of technology adoption/appropriation that had been widely used in previous research. The UTAUT model was initially structured after a literature review of these eight existing models. In their research, Venkatesh et al. (2003) employed the concepts of performance expectancy, effort expectancy, attitude toward using technology, social influence, facilitating conditions, self-efficacy, and anxiety. After passing earlier tests, three determining factors were eliminated, leaving four main factors that directly determine usage intention and usage behavior: performance expectancy, effort expectancy, social influence, and facilitating conditions.

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The superiority of the UTAUT model over previous research models lies in the breadth of available variables. This is due to UTAUT itself combining variables from previous models, allowing a better understanding of individual reactions and perceptions towards technology through the UTAUT model. Venkatesh introduced the UTAUT research model in 2003 and later expanded it into UTAUT 2 in 2012 by adding three variables: hedonic motivation, price value, and habit. Subsequently, Farooq, Salam, Jaafar, Fayolle, Ayupp, Markovic, and Said (2017) further developed this research model, known as UTAUT 3.

There are eight determinants, including performance expectancy, effort expectancy, social influence, facilitating conditions, habit, hedonic motivation, price value, and an additional variable, personal innovativeness, which can measure behavior intention and use behavior variables. Based on this data, it is evident that the growth of banking technology, especially mobile banking applications, opens opportunities for banking companies to capitalize on this trend. Therefore, the researcher's objective is to determine the level of public acceptance of this financial technology using the Unified Theory of Technology Acceptance and Use 3 (UTAUT3) research model in daily life, particularly in the Jabodetabek region.

II. HYPOTHESIS DEVELOPMENT AND CONCEPTUAL MODEL HYPOTHESIS

1. The Effect of Performance Expectancy on Behavioral Intention

Based on the research done by Venkatesh et al., (2012), Farooq et al., (2017), Gupta et al., (2019), Hilal & Varela-Neira (2022), and Namahoot & Jantari (2022), which is to say that performance expectancy has a positive and significant influence on behavioral intention. In this study, performance expectancy refers to the user's belief that the mobile banking apps are useful in facilitating efficient and effective transactions. Therefore, it is hypothesized that:

H1: Performance Expectancy has a positive and significant effect on Behavioral Intention

2. The Effect of Effort Expectancy on Behavioral Intention

Derived from the studies conducted by Venkatesh et al., (2012), Nguyen et al., (2020), and Chaidir et al., (2021), it is confirmed that effort expectancy has a positive and significant influence on behavioral intention. In this study, effort expectancy refers to the user's belief that interacting with a mobile banking application will be simple and trouble-free. We therefore make the following hypothesis:

H2: Effort Expectancy has a positive and significant effect on Behavioral Intention

3. The Effect of Social Influence on Behavioral Intention

Research by Venkatesh et al., (2012), Savić & Pešterac (2019), and Chaidir et al., (2021), it is shown that social influence has a positive and significant effect on behavioral intention. In this study, social influence refers to the extent to which users feel that other important people think they should use a mobile banking application. As a result, a hypothesis can be formulated:

H3: Social Influence has a positive and significant effect on Behavioral Intention

4. The Effect of Facilitating Conditions on Behavioral Intention

Venkatesh et al., (2012), Farooq et al., (2017), and Susilowati, Rianto, Wijaya, & Sanny (2021), facilitating conditions were reported have a positive and significant effect on behavioral intention. In this study, facilitating conditions refers to the extent to which users believe that technical support and infrastructure can facilitate the use of a mobile banking application. Consequently, a hypothesis can be postulated:

H4: Facilitating Conditions has a positive and significant effect on Behavioral Intention

5. The Effect Hedonic Motivation on Behavioral Intention

In accordance with the investigations carried out by Venkatesh et al., (2012), Nguyen et al., (2020), and Pinto et al., (2022), it is confirmed that hedonic motivation has a positive influence and significant effect on behavioral intention. In this study, hedonic motivation refers to the pleasure derived from using the technology, namely the mobile banking application. Thus, a hypothesis can be suggested:

H5: Hedonic Motivation has a positive and significant effect on Behavioral Intention

6. The Effect Price Value on Behavioral Intention

Building upon the studies conducted by Venkatesh et al., (2012), Farooq et al., (2017), and Zulaikah et al., (2023), price value has been shown to influence behavioral intention. In this study, price value refers to the tradeoff between the benefits received from using the mobile banking application and the cost incurred for the transactions. A proposed hypothesis based on previous research:

H6: Price Value has a positive and significant effect on Behavioral Intention

7. The Effect Habits on Behavioral Intention

In accordance with the investigations conducted by Venkatesh et al., (2012), Farooq et al., (2017), and Azam et al., (2019), it is shown that habits have a positive and significant effect on behavioral intention. In this study, habits refers to the extent to which

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users automatically use the mobile banking apps for transactions. The proposed hypothesis is based on previous research:

H7: Habits has a positive and significant effect on Behavioral Intention

8. The Effect Personal Innovativeness on Behavioral Intention

According to the findings of Farooq et al., (2017) and Pinto et al., (2022), it was observed that a strong and meaningful impact exists between personal innovativeness and behavioral intention. This investigation defines personal innovativeness as an individual's propensity to adopt technological progress, encompassing applications such as mobile banking. A hypothesis is proposed based on previous research:

H8: Personal Innovativeness has a positive and significant effect on Behavioral Intention

9. The Effect of Facilitating Conditions on Use Behavior

Derived from the studies carried out by Venkatesh et al., (2012), Farooq et al., (2017), and Susilowati et al., (2021), it is stated that facilitating conditions have a positive and significant influence on usage behavior. In this study, facilitating conditions refer to the extent to which users believe that technical support and infrastructure can aid in using the mobile banking application. Therefore, it is hypothesized that:

H9: Facilitating Conditions has a positive and significant effect on Use Behavioral

10. The Effect Habits on Use Behavior

Drawing from the studies conducted by Venkatesh et al., (2012), Farooq et al., (2017), and Susilowati et al., (2021), it is affirmed that facilitating conditions exert a favorable and substantial impact on use behavior. In the context of this research, facilitating conditions denote the degree to which users perceive that technical assistance and the underlying infrastructure can assist in their utilization of the mobile banking application. As a result, the hypothesis posited is as follows:

H10: Habits has a positive and significant effect on Use Behavioral

11. The Effect Personal Innovativeness on Use Behavior

In accordance with the investigations carried out by Farooq et al., (2017) and Pinto et al., (2022), it is affirmed that personal innovativeness exerts a constructive and noteworthy impact on patterns of use behavior. In the context of this particular study, personal innovativeness pertains to an individual's disposition to adopt technological progress, encompassing innovations like the mobile banking application. Consequently, the following hypothesis is put forth:

H11: Personal Innovativeness has a positive and significant effect on Use Behavioral

12. The Effect Behavioral Intention on Use Behavior

According to Azam et al., (2019), behavioral intention denotes the willingness to embrace and employ a particular technology, exemplified here by the inclination to utilize the mobile banking application. Based on this premise, the following hypothesis is posited:

H12: Behavioral Intention has a positive and significant effect on Use Behavioral

Conceptual Model

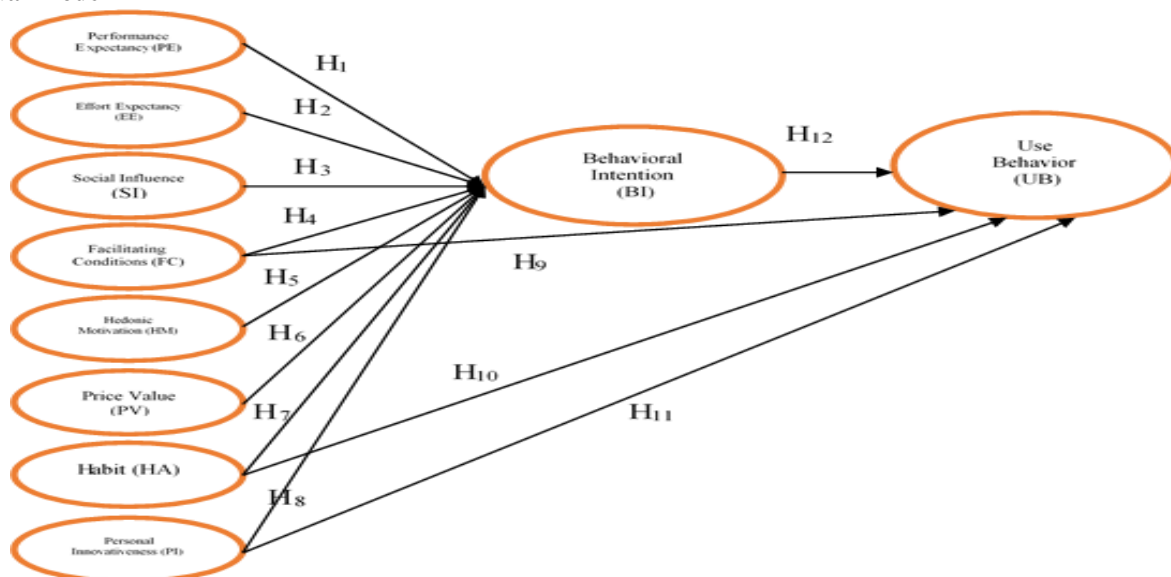


Figure 1. Conceptual Framework

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III. RESEARCH METHODS

This research adopts a quantitative approach because its focus is on testing theoretical aspects or hypotheses, involving steps such as using formulas, questionnaire measurement tools, and statistical data analysis, as explained by Sugiyono (2019). The quantitative approach aims to identify and explain cause-and-effect relationships within measurable facts, as well as to analyze relationships among variables. The central variables under study in this research include performance expectancy, effort expectation, social influence, facilitating conditions, hedonic motivation, price value, habit, personal innovativeness, behavioral intention, and use behavior. The research object is mobile banking applications, with the subjects being users of mobile banking applications in the Jabodetabek area. The researcher has selected 200 respondents who are owners of mobile banking applications in the Jabodetabek area as the research sample, using purposive sampling method that considers criteria such as a) ownership of mobile banking applications; b) residence in the Jabodetabek area. The questionnaires are assessed for viability through validity and reliability examinations. The questionnaires in this research are distributed through Google Form, and they are developed based on previous studies such as Venkatesh et al., (2012), Pinto et al., (2022), and Farzin et al., (2021). To test hypotheses, this research employs PLS-SEM analysis using the SmartPLS 4.0 software tool.

IV. RESULT OF RESEARCH AND DISCUSSION

Referring to the proposed hypotheses, the inferential analysis of statistical data in this study is conducted using the PLS-SEM method with the support of SmartPLS 4.0 software, involving stages starting from the outer model (measurement model), inner model (structural model), up to hypothesis testing (Hair et al., 2017).

Table 1. Convergent Validity Test Result

No	Variable	Indicator	Outer Loading	Categories
1	Performance Expectancy (PE)	PE1	0,868	Valid
		PE2	0,911	Valid
		PE3	0,862	Valid
		PE4	0,827	Valid
		PE5	0,806	Valid
2	Effort Expectancy (EE)	EE1	0,916	Valid
		EE2	0,930	Valid
		EE3	0,798	Valid
		EE4	0,898	Valid
		EE5	0,902	Valid
3	Social Influence (SI)	SI1	0,837	Valid
		SI2	0,873	Valid
		SI3	0,765	Valid
		SI4	0,811	Valid
		SI5	0,880	Valid
4	Facilitating Conditions (FC)	FC1	0,886	Valid
		FC2	0,842	Valid
		FC3	0,826	Valid
		FC4	0,923	Valid
		FC5	0,733	Valid
5	Hedonic Motivation (HM)	HM1	0,750	Valid
		HM2	0,908	Valid
		HM3	0,890	Valid
		HM4	0,928	Valid
		HM5	0,875	Valid
6	Price Value (PV)	PV1	0,912	Valid
		PV2	0,971	Valid
		PV3	0,883	Valid
		PV4	0,950	Valid
		PV5	0,969	Valid

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7	Habit (HA)	HA1	0,880	Valid
		HA2	0,803	Valid
		HA3	0,771	Valid
		HA4	0,891	Valid
		HA5	0,872	Valid
8	Personal Innovativeness (PI)	PI1	0,830	Valid
		PI2	0,759	Valid
		PI3	0,880	Valid
		PI4	0,877	Valid
		PI5	0,850	Valid
9	Behavioral Intention (BI)	BI1	0,922	Valid
		BI2	0,924	Valid
		BI3	0,836	Valid
		BI4	0,979	Valid
		BI5	0,882	Valid
10	Use Behavior (UB)	UB1	0,912	Valid
		UB2	0,971	Valid
		UB3	0,833	Valid
		UB4	0,950	Valid
		UB5	0,969	Valid

Source: Primary data processed, 2023

Convergent validity value refers to the loading factors of latent variables with their corresponding indicators. When the factor loading value falls between 0.5 to 0.6, it is considered satisfactory; however, if the factor loading value is ≥ 0.7 , it is deemed high (Ghozali & Latan, 2015).

Table 2. Discriminant Validity Test Result

	PE	EE	SI	FC	HM	PV	HA	PI	BI	UB
PE1	0,868	0,662	0,699	0,747	0,569	0,663	0,691	0,737	0,638	0,688
PE2	0,911	0,739	0,783	0,712	0,621	0,627	0,629	0,604	0,594	0,54
PE3	0,862	0,810	0,766	0,767	0,551	0,612	0,628	0,618	0,721	0,624
PE4	0,827	0,574	0,721	0,723	0,551	0,543	0,569	0,534	0,517	0,479
PE5	0,806	0,722	0,823	0,825	0,668	0,635	0,662	0,596	0,598	0,619
EE1	0,732	0,916	0,771	0,677	0,635	0,619	0,625	0,591	0,541	0,621
EE2	0,799	0,93	0,837	0,79	0,628	0,634	0,658	0,635	0,637	0,624
EE3	0,689	0,798	0,792	0,745	0,616	0,598	0,537	0,489	0,596	0,508
EE4	0,736	0,898	0,833	0,728	0,832	0,819	0,787	0,744	0,716	0,779
EE5	0,721	0,902	0,737	0,696	0,499	0,644	0,612	0,593	0,59	0,635
SI1	0,799	0,73	0,837	0,79	0,628	0,634	0,658	0,635	0,637	0,624
SI2	0,75	0,754	0,873	0,697	0,728	0,679	0,618	0,536	0,606	0,569
SI3	0,64	0,574	0,765	0,612	0,557	0,536	0,481	0,392	0,401	0,38
SI4	0,686	0,714	0,811	0,672	0,804	0,891	0,848	0,82	0,786	0,781
SI5	0,805	0,732	0,88	0,923	0,671	0,703	0,705	0,68	0,781	0,689
FC1	0,771	0,65	0,837	0,886	0,585	0,623	0,642	0,699	0,625	0,639
FC2	0,766	0,591	0,729	0,842	0,55	0,546	0,566	0,54	0,493	0,484
FC3	0,753	0,792	0,763	0,826	0,601	0,586	0,599	0,572	0,689	0,678
FC4	0,805	0,732	0,88	0,923	0,671	0,703	0,705	0,68	0,781	0,689
FC5	0,629	0,656	0,672	0,733	0,628	0,67	0,737	0,707	0,653	0,639
HM1	0,604	0,657	0,672	0,605	0,75	0,589	0,598	0,511	0,594	0,643
HM2	0,615	0,663	0,754	0,687	0,908	0,736	0,658	0,639	0,653	0,632
HM3	0,645	0,664	0,793	0,713	0,89	0,713	0,857	0,682	0,681	0,637

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HM4	0,522	0,55	0,703	0,598	0,928	0,718	0,666	0,629	0,66	0,62
HM5	0,625	0,653	0,673	0,559	0,875	0,724	0,74	0,756	0,691	0,656
PV1	0,677	0,74	0,751	0,732	0,702	0,912	0,704	0,819	0,805	0,803
PV2	0,667	0,683	0,752	0,727	0,705	0,906	0,762	0,785	0,822	0,805
PV3	0,686	0,714	0,811	0,672	0,804	0,891	0,848	0,82	0,786	0,781
PV4	0,489	0,455	0,601	0,452	0,576	0,73	0,511	0,567	0,586	0,491
PV5	0,622	0,665	0,774	0,653	0,703	0,922	0,711	0,851	0,797	0,767
HA1	0,716	0,705	0,777	0,697	0,713	0,784	0,880	0,81	0,843	0,818
HA2	0,659	0,542	0,715	0,776	0,662	0,633	0,803	0,682	0,603	0,628
HA3	0,48	0,508	0,529	0,525	0,674	0,517	0,771	0,654	0,534	0,587
HA4	0,576	0,578	0,626	0,563	0,741	0,737	0,891	0,785	0,701	0,741
HA5	0,687	0,715	0,776	0,715	0,645	0,728	0,872	0,704	0,707	0,819
PI1	0,565	0,456	0,644	0,649	0,649	0,813	0,686	0,83	0,726	0,707
PI2	0,442	0,437	0,495	0,426	0,548	0,674	0,718	0,759	0,662	0,552
PI3	0,627	0,678	0,625	0,657	0,621	0,708	0,67	0,88	0,731	0,743
PI4	0,658	0,6	0,672	0,682	0,615	0,706	0,692	0,877	0,727	0,698
PI5	0,713	0,691	0,74	0,743	0,668	0,781	0,842	0,85	0,901	0,95
BI1	0,718	0,634	0,814	0,821	0,728	0,855	0,773	0,846	0,922	0,841
BI2	0,684	0,741	0,774	0,723	0,747	0,848	0,745	0,817	0,924	0,834
BI3	0,506	0,465	0,56	0,623	0,587	0,671	0,81	0,779	0,836	0,763
BI4	0,713	0,685	0,782	0,738	0,745	0,841	0,778	0,864	0,979	0,89
BI5	0,664	0,641	0,703	0,643	0,605	0,746	0,674	0,796	0,882	0,807
UB1	0,633	0,584	0,727	0,73	0,725	0,851	0,78	0,852	0,883	0,912
UB2	0,637	0,639	0,707	0,728	0,683	0,8	0,815	0,853	0,866	0,971
UB3	0,631	0,767	0,688	0,628	0,664	0,727	0,76	0,749	0,793	0,883
UB4	0,713	0,691	0,74	0,743	0,668	0,781	0,842	0,85	0,901	0,95
UB5	0,645	0,696	0,699	0,693	0,683	0,795	0,839	0,848	0,818	0,969

Source: Primary data processed, 2023

Discriminant validity is assessed through cross loading, where it is determined by examining the cross loading of each variable. Measurement can be categorized as having discriminant validity when its cross loading value is > 0.7 (Ghozali & Latan, 2015).

Table 3. Reliability Test Result

Variable	Cronbach's alpha	Composite Reliability	AVE	Categories
Performance Expectancy (PE)	0,908	0,932	0,732	Reliable
Effort Expectancy (EE)	0,934	0,950	0,792	Reliable
Social Influence (SI)	0,892	0,919	0,696	Reliable
Facilitating Conditions (FC)	0,898	0,925	0,713	Reliable
Hedonic Motivation (HM)	0,920	0,941	0,761	Reliable
Price Value (PV)	0,922	0,942	0,766	Reliable
Habit (HA)	0,900	0,926	0,714	Reliable
Personal Innovativeness (PI)	0,896	0,923	0,707	Reliable
Behavioral Intention (BI)	0,947	0,960	0,828	Reliable
Use Behavior (UB)	0,965	0,973	0,879	Reliable

Source: Primary data processed, 2023

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Reliability testing employs Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE) values. If Cronbach's Alpha value is > 0.7 , Composite Reliability is > 0.7 , and AVE value is > 0.5 , the construct is considered reliable (Ghozali & Latan, 2015). If the estimated model meets the criteria for discriminant validity, further testing can be conducted on the structural model (inner model).

Table 4. R-Square

Variable	R-Square	Categories
Behavioral Intention (BI)	0,713	Strong
Use Behavior (UB)	0,618	Moderate

Source: Primary data processed, 2023

The coefficient of determination (R^2) measures the extent to which the variation in the dependent latent variable is explained by the independent latent variable. A higher R^2 value indicates a better predictive model from the proposed model. An R^2 value greater than 0.67 indicates a strong model, an R^2 value greater than 0.33 but less than 0.67 indicates a moderate model, and an R^2 value greater than 0.19 but less than 0.33 is considered a weak model.

Hypothesis testing is conducted to determine whether the formulated hypotheses are rejected or accepted by examining the values of the t-statistic and p-value.

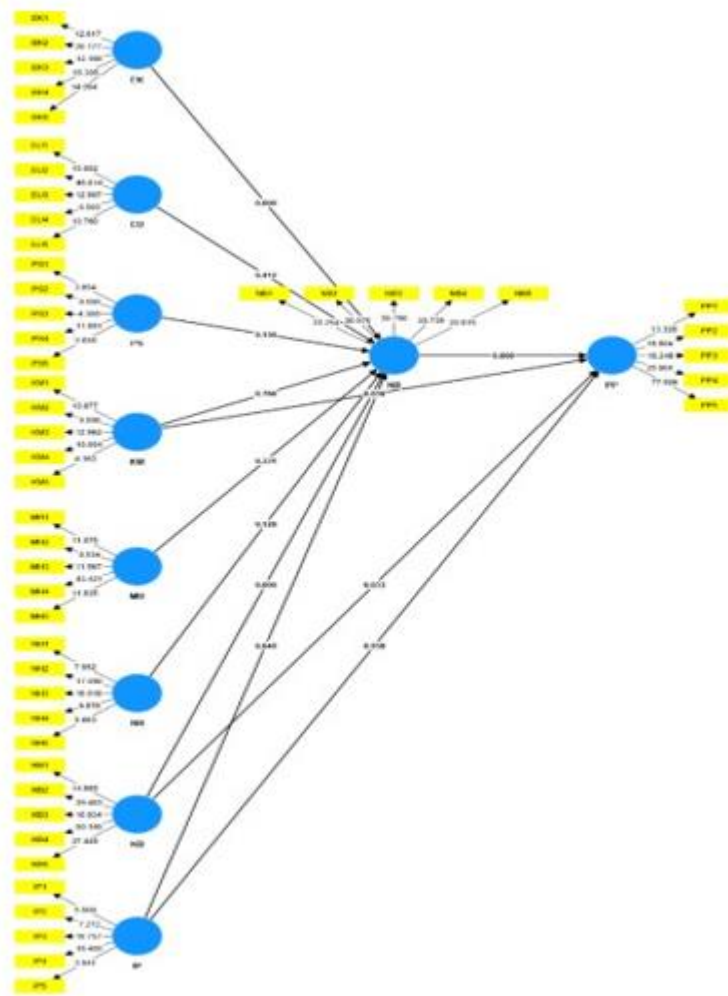


Figure 2. Full Bootstrapping Structural Model

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Table 5. PLS-SEM Result

Path	Original sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistic (O/STDEV)	P-Values	Result
PE → BI	0,344	0,345	0,070	4,895	0,000	Accepted
EE → BI	0,048	0,045	0,058	0,820	0,412	Rejected
SI → BI	0,07	0,074	0,046	1,516	0,130	Rejected
FC → BI	-0,02	-0,014	0,068	0,298	0,766	Rejected
HM → BI	0,066	0,066	0,068	0,973	0,331	Rejected
PV → BI	-0,103	-0,094	0,068	1,517	0,129	Rejected
HA → BI	0,473	0,46	0,078	6,095	0,000	Accepted
PI → BI	0,122	0,121	0,062	1,967	0,049	Accepted
FC → UB	0,233	0,228	0,111	2,096	0,036	Accepted
HA → UB	0,208	0,207	0,098	2,136	0,033	Accepted
PI → UB	-0,005	0,002	0,062	0,077	0,938	Rejected
BI → UB	0,443	0,445	0,092	4,832	0,000	Accepted

Source: Primary data processed, 2023

The criteria applied in this study are t-statistic > 1.96 with a significance level of p-value < 0.05 and a positive path coefficient.

V. DISCUSSION OF RESEARCH RESULTS

1. The Influence of Performance Expectancy on Behavioral Intention

Based on the hypothesis testing results, it was found that the value of performance expectations has a positive and significant influence on behavioral intention in using mobile banking services in the Greater Jakarta Area (Jabodetabek). This research's findings are consistent with a study conducted by Venkatesh et al., (2012) in Hong Kong regarding the use of mobile banking applications. It also aligns with the research by Farooq et al., (2017) conducted in Malaysia on the usage of attendance recording systems for students from five foreign universities in Malaysia. These results further support the study by Azam et al., (2019) indicating that performance expectancy have a positive and meaningful impact on behavioral intentions when using virtual learning environments at the University of Sri Lanka.

2. The Influence of Effort Expectancy on Behavioral Intention

Based on the research results, effort expectancy do not have an influence on behavioral intention in using mobile banking services in Jabodetabek. These findings are consistent with the research conducted by Susilowati et al., (2021) in Indonesia on users of BCA mobile banking applications. Additionally, the study by Chaidir et al., (2021) on the usage of mobile banking services in conventional and Islamic banks in West Nusa Tenggara is supported by the research by Zulaikah, Puspitasari, & Septiningrum (2023).

3. The Influence of Social Influence on Behavioral Intention

Based on the findings of the research, social influence does not have an impact on behavioral intention when using mobile banking services in Jabodetabek. These findings align with the study by Susilowati et al., (2021) conducted in Indonesia on users of BCA mobile banking applications. They are also supported by the research carried out by Azam et al., (2019) at the University of Sri Lanka regarding the use of virtual learning environments.

4. The Influence of Facilitating Conditions on Behavioral Intention

Based on the findings from the study, facilitating conditions do not affect behavioral intention in using mobile banking services in Jabodetabek. These findings align with the study by Zulaikah, Puspitasari, and Septiningrum (2023), as well as supporting the finding that facilitating conditions do not affect behavioral intentions in the research presented to IT staff at PT Kereta Api Indonesia Daop 2 Bandung.

5. The Influence of Hedonic Motivation on Behavioral Intention

The results of the study, hedonic motivation does not have an influence on behavioral intention when using mobile banking services in Jabodetabek. These findings are in line with the conclusions of the study by Hilal and Varela-Neira (2022) in Lebanon, which demonstrated that hedonic motivation does not affect customer banking behavior intentions in Lebanon.

6. The Influence of Price Value on Behavioral Intention

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The outcomes of the investigation, price value does not have an influence on behavioral intention when using mobile banking services in Jabodetabek. These findings align with the research by Nguyen et al. (2020) in Vietnam on digital banking users, stating that price value does not affect behavioral intention when using banking services. Furthermore, the study by Susilowati et al. (2021) in Indonesia on users of BCA mobile banking applications indicates that price value does not affect behavioral intention when using the mobile banking app.

7. The Influence of Habit on Behavioral Intention

The outcomes of the research, it was found that habit has a positive and significant influence on behavioral intentions when using mobile banking services in Jabodetabek. These findings are in line with the findings of the study by Venkatesh et al., (2012) in Hong Kong among mobile internet technology users, demonstrating that habit has a significant and positive impact on behavioral intentions. Furthermore, this is consistent with the study by Farooq et al., (2017) conducted at five foreign universities in Malaysia, showing that habit has a positive and significant influence on behavioral intention when using attendance recording systems in Malaysia.

8. The Influence of Personal Innovativeness on Behavioral Intention

The outcomes of the research, it was found that personal innovativeness has a positive and significant influence on behavioral intention regarding the use of mobile banking services in Jabodetabek. These findings align with the study by Farooq et al., (2017) at five foreign universities in Malaysia. Additionally, based on the research by Hilal and Varela-Neira (2022) in Lebanon, personal innovation was found to have a positive and significant influence on banking customer behavior intention.

9. The Influence of Facilitating Conditions on Use Behavior

Based on the study results, it was found that facilitating conditions have a positive and significant influence on use behavior of mobile banking services in Jabodetabek. These findings are supported by the research by Pinto et al. (2022) in Porto, Portugal, about the use of mobile augmented reality in tourism, which states that facilitating conditions have a significantly positive impact on use behavior.

10. The Influence of Habit on Use Behavior

In accordance with the research findings, it was found that habit has a positive and significant influence on use behavior of mobile banking services in Jabodetabek. These findings are consistent with the study by Venkatesh et al., (2012) in Hong Kong among mobile internet technology users, showing that habit has a positive and significant impact on usage behavior. Furthermore, this is consistent with the study by Farooq et al., (2017) conducted at five foreign universities in Malaysia, indicating that habit has a positive and significant influence on usage behavior when using attendance recording systems in Malaysia.

11. The Influence of Personal Innovativeness on Use Behavior

In light of the research findings, personal innovativeness does not have an influence on use behavior of mobile banking services in Jabodetabek. These findings align with the research by Azam et al., (2019) at the University of Sri Lanka, stating that personal innovation does not affect internet usage behavior in Sri Lanka.

12. The Influence of Behavioral Intentions on Use Behavior

Drawing from the research outcomes, it was found that behavioral intentions have a positive and significant influence on usage behavior of mobile banking services in Jabodetabek. These findings are consistent with the study by Azam et al., (2019) at the University of Sri Lanka regarding the use of virtual learning environments. This study is also supported by the research by Chaidir et al., (2021) on the usage of mobile banking services in conventional and Islamic banks in West Nusa Tenggara, which shows that behavioral intentions have a positive and significant influence on use behavior.

13. Dominant Variables

In this research, the determination of dominant variables was conducted to identify the variables that have the greatest contribution in this study, namely the variable of performance expectancy in influencing behavioral intentions to use banking services. It has the most positive impact. On the other hand, the variables of habit toward behavioral intention and behavioral intention toward use behavior are the most important variables.

VI. CONCLUSIONS

Based on the research findings, analysis conducted, and hypothesis testing within this study, the following conclusions can be drawn:

1. Performance expectancy, habit, and personal innovativeness have a positive and significant influence on behavioral intention in the use of mobile banking applications in Jabodetabek. However, effort expectancy, social influence, facilitating conditions, hedonic motivation, and price value do not affect behavioral intention in the use of mobile banking applications in Jabodetabek.

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2. Facilitating conditions, habit, and behavioral intention have a positive and significant influence on use behavior among users of mobile banking applications in Jabodetabek. Conversely, personal innovativeness does not affect use behavior among users of mobile banking applications in Jabodetabek.
3. The most dominant variables in this study are those that contribute the most significantly to the behavioral intention and use behavior variables in the context of using mobile banking applications in Jabodetabek. Based on the identification results from the research, performance expectancy toward behavioral intention in mobile banking users emerge as the most positively influential variable, while the variables of habit toward behavioral intention and behavioral intention toward use behavior are the most significant variables.

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