

The Usage of Mobile Banking Using the Unified Theory of Acceptance and Use of Technology (UTAUT) Model in Sumatera

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ABSTRACT

The island of Sumatra ranks second after Java in terms of the number of internet banking users, with a total of 62 million customers. The adoption of mobile banking can be determined and predicted by several factors measuring consumer behavior likelihood. This can be achieved through the application of the UTAUT (Unified Theory of Acceptance and Use of Technology) model. The aim of this research is to examine the usage of mobile banking using the UTAUT model, specifically in Sumatra. The research method employed is quantitative, with data obtained from distributing questionnaires to 225 respondents. The analysis of research findings is assisted by the SEM PLS 3.9 tool. The results indicate that Performance Expectancy and Effort Expectancy variables influence Usage Intention, while Social Influence does not affect usage intention. Facilitating Conditions and Usage Intention affect Usage Behavior. However, Age and Experience do not moderate the relationship between Facilitating Conditions and Usage Behavior.

Keywords: Mobile Banking, Unified Theory of Acceptance and Use of Technology (UTAUT), Sumatera Island.