Tec Empresarial
P-ISSN: 1659-2395; E-ISSN: 1659-3359

Analysis of Acceptance and Use of the Brimo Mobile Banking Application Using the Unified Theory of Acceptance and Use Technology (UTAUT)

Ni Kadek Widyawati[A], A. A. Ngr. Eddy Supriyadinata Gorda[B]

Abstract

This research analyzes the acceptance and use of the Brimo Mobile Banking Application using the Unified Theory of Acceptance and Use of Technology (UTAUT) framework. Mobile banking has become an integral part of the digital transformation in the financial sector, and understanding the factors that influence application acceptance and use is critical to increasing user adoption. The population of this research is 42,995 Bank BRI Renon Branch Office customers who have used BRIMo mobile banking in December 2022. Samples were determined using the Slovin formula with 100 samples. The data collection technique uses questionnaires using Google Forms. Data analysis was carried out using SEM-PLS analysis. The results of this research show that performance expectations, effort expectations, electronic trust, and experience in the BRImo application positively affect the behavioral intentions of BRI Renon Branch Office customers. In contrast, social influence hurts behavioral intentions. E-trust cannot mediate the influence of performance expectations in the BRImo application on the behavioral intentions of BRI customers at the Renon Branch Office. E-trust can mediate the influence of effort expectations and social influence on the BRImo application on the behavioral intentions of BRI customers at the Renon Branch Office. Experience cannot moderate the influence of independents on the BRImo application on the behavioral intentions of BRI Renon Branch Office customers.

Keywords: *Mobile Banking, UTAUT, Behavioral Intention.*

INTRODUCTION

The development sector industry in the current digital era shows various changes; one of the most prominent changes is using digital products in activity business (Widiasih & Darma, 2021) (Oktaviani et al., 2022). Convenience and practicality caused by using digital technology in business activities are among the areas in the banking sector. Various product service banking is launched at the moment. This part is big digital-based, starting from system payments, transactions, borrowing, money transfer, electronics, and so on (Merhi et al., 2019). Therefore, the level of competition in the banking world

[A]*Universitas Pendidikan Nasional, Denpasar, Indonesia, Email: kadekwidyawati918@gmail.com*
[B]*Universitas Pendidikan Nasional, Denpasar, Indonesia, Email: eddysupriyadinata@undiknas.ac.id*

has become fiercer because banks are competing to produce digital products and services to give a practical impression to customers or candidate customers.

Innovation in this digital age is done to answer global challenges in Banking, i.e., emerging applications and systems for mobile banking, generally abbreviated as m-banking (City & Kusumastuti, 2022). Mobile banking is a product of banking that provides convenience in transaction finance because it can be operated on any device with an internet connection (Lim & Lady, 2022).

According to Lim & Lady (2022), one reason somebody uses mobile banking is the practicality offered in its use. Users also hope for the security provided through mobile banking because transaction finance can be monitored directly through a mobile device. One of the banks that also gave rise to its innovation of digital services is Bank Rakyat Indonesia (BRI). BRI is always committed to consistently growing and providing optimal digital services with a customer-centric orientation. Brimo is one breakthrough service provided by BRI. BRI mobile banking has the most users (Laras, 2023). This matter shows that Bank BRI is a state-owned bank with the most mobile banking users. Condition This should cause service BRI mobile banking to be the best.

A phenomenon in 2021, namely news of lost customers' money suddenly through the application mobile banking BRIMo, is loss allegedly caused by hackers who are not responsible for answering (Nopiandi, 2021). Another problem is the disruption to digital services in the BRIMo application (Askara, 2022). The most recent case that is often problem fraud related to cost transactions carried out through the application BRIMo, which unscrupulous individuals spread through WhatsApp (Rahayu, 2022). Referring to the findings summarized observations, the researcher from BRI Bank Branch Office Renon related with data regarding the development use of BRIMo in range. 2021-2022, you can find possible significant improvements, but the increase is not stable enough.

The phenomena that occur when using the application BRIMo, especially at BRI Bank Branch Offices Renon, show that it is important to study the acceptance of digital banking services. This, from the corner, looks at the needs and habits of consumers. From that required step, an evaluation of the system owned by one tool is possible using the Unified Theory of Acceptance and Use Technology (UTAUT) model (Ayaz & Yanartaş, 2020).

Theory: This form of theory discusses the acceptance and use of technology integrated with the latest assumed to be the ideal model. UTAUT is proven capable of defining up to 70% variance behavioral intention (Adikoeswanto et al., 2022). Intention use or behavioral intention, namely inclination attitude For consistent use Of technology (Gansser & Reich, 2021); (Putra et al., 2023). In the UTAUT model theory, performance expectancy is one of the indicated factors that can impact behavioral intention. Performance expectancy is the hope that

somebody will perform technology (Korkmaz et al., 2021). Of course, Someone who hopes to perform from A technology will highly desire to use technology. Findings research by Alkhowaiter (2022) supported this research. However, different results obtained from research released by Sebastián et al. (2023) state That performance expectancy does not affect the same behavioral intention.

Besides that, effort expectancy is another factor that impacts behavioral intention in the UTAUT model. Effort expectancy indicates the level of ease of usage of A technology Because, in its use, there is no need for big effort (less effort) (Schmitz et al., 2022). The easier use of A technology can increase the desire for use and behavior of actual user technology. Results found from research This is similar to the conclusion research Barua & Barua (2023), which is known to impact positively given variable effort expectancy on behavioral intention, temporary difference results obtained by Ayaz & Yanartaş (2020), where effort expectancy does not exist impact from variable behavioral intention.

Besides performance expectancy, social influence also potentially impacts behavioral intention in the UTAUT model. Social influence is the influence someone receives to use A technology originating from the environment's surroundings or the environment's social (Nordhoff et al., 2020). The environmental social in question and walking time experience development because of the environment's social moment. Social impact can be achieved through the social media. This conclusion was supported by research conducted by Akinnuwesi (2022), and Merhi et al. (2019).

Differences in results in the study cause inconsistency because of limitations to the research, the good side methods, the use of models, and the population and sample used. Therefore, I included variable mediation and moderation in research to get clearer results. Variable mediation, i.e., e-trust, was used for the study. E-trust levels somebody's trust in using A service (Alnemer, 2022). The variable moderator used by the UTAUT model is experience or experience. Experience is a form of experience in which somebody directly observes or uses technology. This matter, by the approach of possible contingencies, explains the use of variable moderation (Irawan, 2020), where inconsistent results in the study previously caused uncertainty from possible factors that influence relationship performance expectancy, social influence, and effort expectancy toward necessary behavioral intention for evaluation. Aside from that, the resulting research conducted by Sutanto et al. (2018) shows that experience is important in the formation of intention to use somebody A technology.

Study This research uses mobile banking at Bank BRI, one of the state-owned companies with the largest mobile banking users in 2023. Due to the sample only covering mobile banking users from Bank BRI, the study's results Do Not fully explain intention behavior towards mobile banking in Indonesia. Therefore, research can expand the

sample using some banks to provide a picture of the use of mobile banking.

LITERATURE REVIEW

Unified Theory of Acceptance and Use of Technology (UTAUT)

Theory This describes technology use and acceptance in a way that the latest or so-called integrated model is appropriate for implementation. Venkatesh et al. (2003) conclude that from various constructions that influence significantly in a way direct to use and intention, 4 (four) constructs are important in reception behavior and use of UTAUT. AUTUT already filters various factors important as well as chance To have a connection with prediction intention behavior in demand or action in use technology inside A organization (Shachak et al., 2019). Theory This own relevance for review How intention use a digital technology in specifically on the elements banking. The UTAUT model is a model that describes factors that give impact from behavior usage and behavioral intention for a technology. Therefore, for do study a technology Good or No For implemented, then There is relevance for analyze based on UTAUT model variables because give visualization usage technology with comprehensive. The UTAUT model is a model that can used for do evaluation application technology.

Behavioral Intention

In theory, behavioral intention is the hope or desire of an individual to use technology information for the desired goal. Temporary Cao et al. (2021) explain that behavioral intention is the strength of an objective individual in operating behavior, especially in this TRA model. The behavioral intention theory explained previously is a theory that will be the basis of the theory regarding the interest in utilizing banking technology, especially in this case using the BRIMo application which determines customers. Theory This give runway theory about usage technology banking. theory This give description about view BRI customers regarding condition application said, good That from aspect expectation or the impact generated by the service said. Technology This always developing which is the hope Can give results positive in life human. However also needs to be done testing its validity related study this and harmony assumption with the theory that has been woke up

Performance Expectancy

Performance expectancy is a state when an individual believes that a series of systems be capable of encouraging and helping increase work performance and obtaining various profits. Draft performance expectations describe somebody using or intending to use technology, causing their hope that technology will give them benefits and capabilities to do their task well. Draft This describe If a individual in use or There is intention utilise technology caused by hope role technology That Can useful and can be optimal carry out task. Concept

This become basis for BRI customers to use application BriMO. In the concept of this model define If potential a technology for do his job Can Motivate interest user for take advantage of it, therefore theory This need more testing deep for develop it in aspects banking.

Effort Expectancy

Business Expectations explain that a personal believes that they can minimize risk business or efforts. Good energy and time are required if an A system is applied. Furthermore, Pratiwi et al. (2022) confirm that convenience in using a system will create a comfortable feeling for its users or users. Drafting this effort expectancy can theoretically become the base definition for BRI customers who use mobile banking. Draft This made into guidelines underlying theory Customer use mobile banking. Feelings For to obtain a simple technology for used No need A big undertaking indeed will be one of reason usage technology by someone

Social Influence

The theory of Social Influence refers to the extent to which a person feels influenced by other people using a system (Yuliana and Aprianingsih, 2022). Explain that using system technology information can improve an individual's status environment. Draft social influence is a relevant concept in defining the influence of social benefits received by BRI customers using mobile banking. Draft This own relevance for explain impact social experienced by customers for use mobile banking application. UTAUT theory has been give explanation about impact social that becomes part factors that can give encouragement will in usage a technology.

E-Trust

According to Fatah & Saifudin (2022), trust can interpreted as confidence that somebody needs another and depends on others. One transaction in the field of business will be capable of being executed if there is an element of confidence (Meuthia et al., 2022). Draft e-trust is developed from draft beliefs expressed by experts like Kotler and Keller (2016), where trust can be formed through digital technology. Draft This that is results development from the concept of trust which is trust in technology Can become element usage digital technology. Concept This Can become reference theory for exposes e-trust in mobile banking usage. Sense of trust in the application this and trust them on the services offered online which can give impact on application.

Actual Experience

The aspect of something experienced Not yet capable undeniable is A very important element related to behavior nor behavior (Khadijah & Putri, 2020). Experience is someone's experience in technology usage. Draft experience in the UTAUT model is the one that is used in the underlying theoretical definition to describe the experience of BRI customers on the usage of mobile banking applications.

Based on the review of the existing library, the research's framework thoughts are the framework thinking from the study.

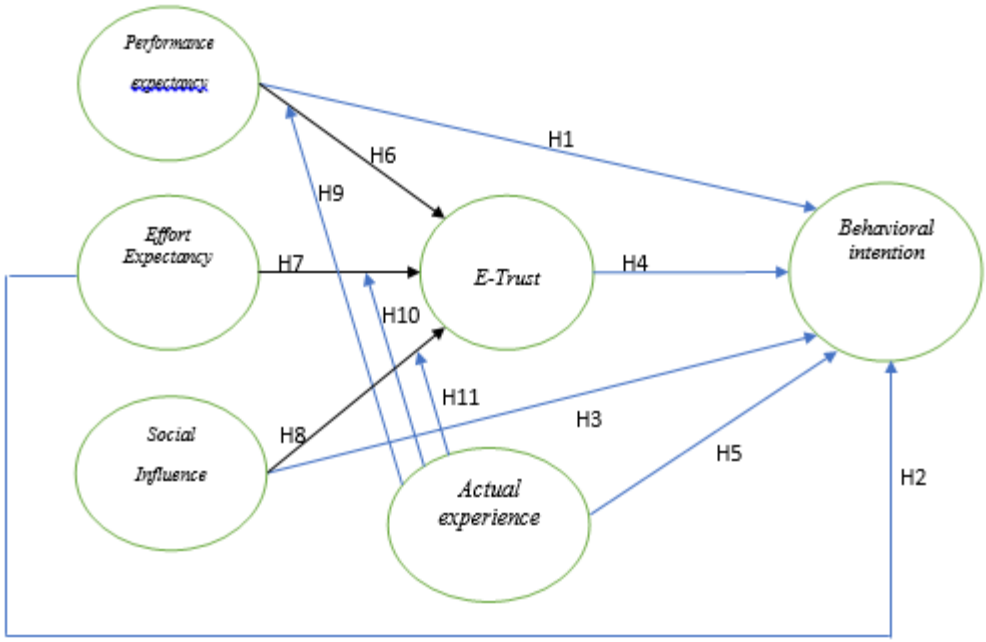


Figure 1. Thinking Framework

METHOD

Study This takes place at the Bank BRI Branch Office in Renon. Location This is chosen based on a phenomenon that occurs as a consequence of fluctuation in the use of the application BRIMo and the phenomenon of case fraud with the use of the application BRIMo. Population from study This includes 42,995 BRI Branch Office customers. Renon has operated mobile banking on the device each month of December 2022. Non-probability with type accidental sampling was used for the sampling technique. If that happens, it can be found in a spread questionnaire during fulfillment criteria. Customers who use BRI mobile banking can use it as a sample. Spread questionnaires are used for data collection techniques in the research. The questionnaire was spread to BRI Branch Office customers Renon using a Likert scale. Data on research was analyzed using the PLS technique.

RESULTS AND DISCUSSION

Data on research This is analyzed through the Partial Least Squares (PLS) technique. SEM-PLS has superiority in matter modeling because SEM-PLS can allow modeling with An indicator that is formative or reflective (Sarwono, 2018:238).

Measurement Model Evaluation Results (Outer model)

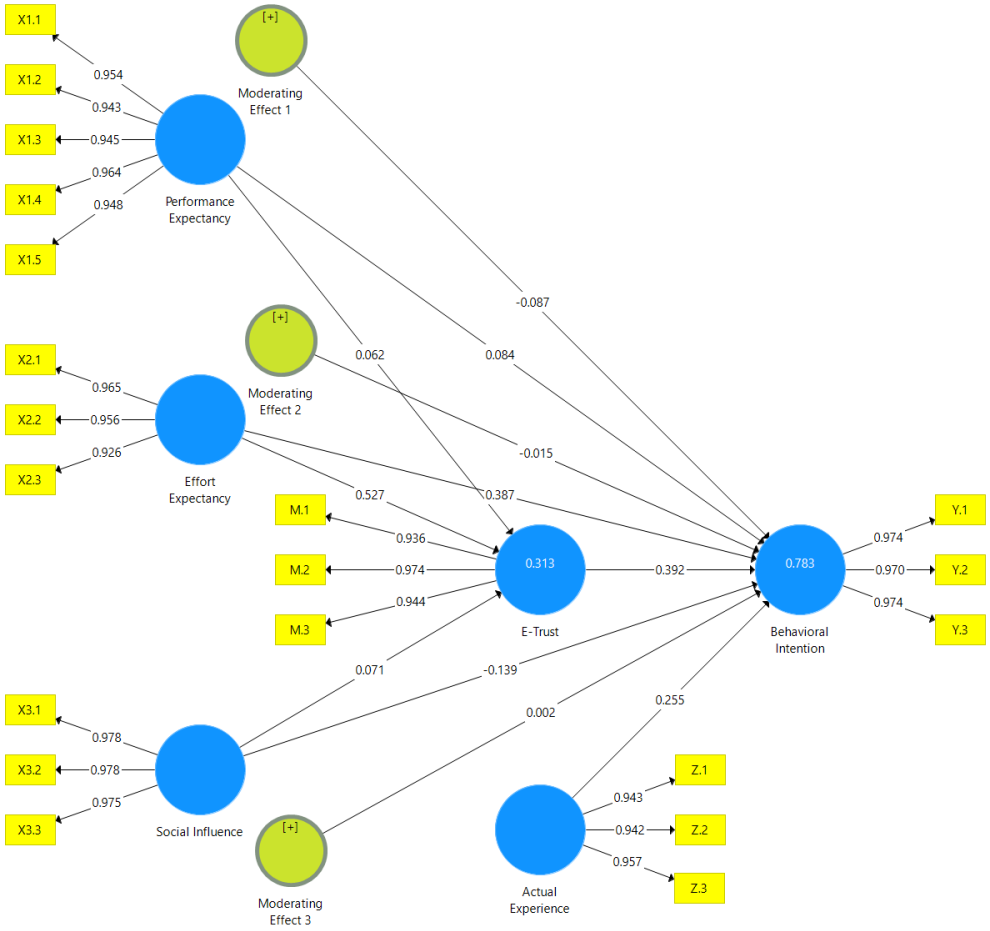


Figure 1. Outer Model

Source: Primary data processed, 2024

Table 1. Validity Test Results Convergent Validity

	Actual Experience	Behavioral Intention	E-Trust	Effort Expectancy	Performance Expectancy	Social Influence
M.1			0.936			
M.2			0.974			
M.3			0.944			
X1.1					0.954	
X1.2					0.943	
X1.3					0.945	
X1.4					0.964	
X1.5					0.948	
X2.1				0.965		
X2.2				0.956		
X2.3				0.926		
X3.1						0.978
X3.2						0.978
X3.3						0.975
Y.1		0.974				
Y.2		0.970				
Y.3		0.974				

	Actual Experience	Behavioral Intention	E-Trust	Effort Expectancy	Performance Expectancy	Social Influence
Z.1	0.943					
Z.2	0.942					
Z.3	0.957					

Source: Primary data processed, 2024

The presented table for convergent validity tests surpasses Figure 0.7. Therefore, the data used for the study Were declared valid.

Table 2. Validity Test Results Convergent AVE

	Average Variance Extracted (AVE)
Actual Experience	0.897
Behavioral Intention	0.947
E-Trust	0.906
Effort Expectancy	0.901
Performance Expectancy	0.904
Social Influence	0.954

Source: Primary data processed, 2023

Research data results from Table above state valid category because AVE values are all above 0.5.

Table 3. Outer Loading Results

	Actual Experience	Behavioral Intention	E-Trust	Effort Expectancy	Performance Expectancy	Social Influence
M.1	0.551	0.691	0.936	0.529	0.283	0.168
M.2	0.574	0.736	0.974	0.526	0.252	0.050
M.3	0.564	0.722	0.944	0.519	0.183	0.067
X1.1	0.251	0.327	0.294	0.310	0.954	0.104
X1.2	0.205	0.288	0.181	0.366	0.943	0.075
X1.3	0.254	0.318	0.221	0.368	0.945	0.117
X1.4	0.264	0.320	0.255	0.316	0.964	0.066
X1.5	0.279	0.285	0.230	0.294	0.948	0.107
X2.1	0.501	0.701	0.516	0.965	0.300	0.002
X2.2	0.488	0.678	0.489	0.956	0.306	0.043
X2.3	0.565	0.740	0.559	0.926	0.376	0.073
X3.1	0.103	-0.042	0.104	0.058	0.089	0.978
X3.2	0.107	-0.055	0.081	0.048	0.082	0.978
X3.3	0.136	-0.018	0.105	0.018	0.119	0.975
Y.1	0.685	0.974	0.717	0.718	0.299	0.004
Y.2	0.634	0.970	0.746	0.747	0.331	-0.080
Y.3	0.702	0.974	0.734	0.713	0.317	-0.036
Z.1	0.943	0.643	0.582	0.519	0.260	0.139
Z.2	0.942	0.632	0.508	0.497	0.253	0.117
Z.3	0.957	0.690	0.589	0.539	0.239	0.081

Source: Primary data processed, 2024

All mark outer loading exceeds mark from other cross loading. Thus, it can be decided if the data analyzed in the research is valid.

Table 4. Comparison AVE Root

	Actual Experience	Behavioral Intention	E-Trust	Effort Expectancy	Performance Expectancy	Social Influence
Actual Experience	0.947					
Behavioral Intention	0.692	0.973				
E-Trust	0.592	0.753	0.952			
Effort Expectancy	0.548	0.746	0.551	0.949		

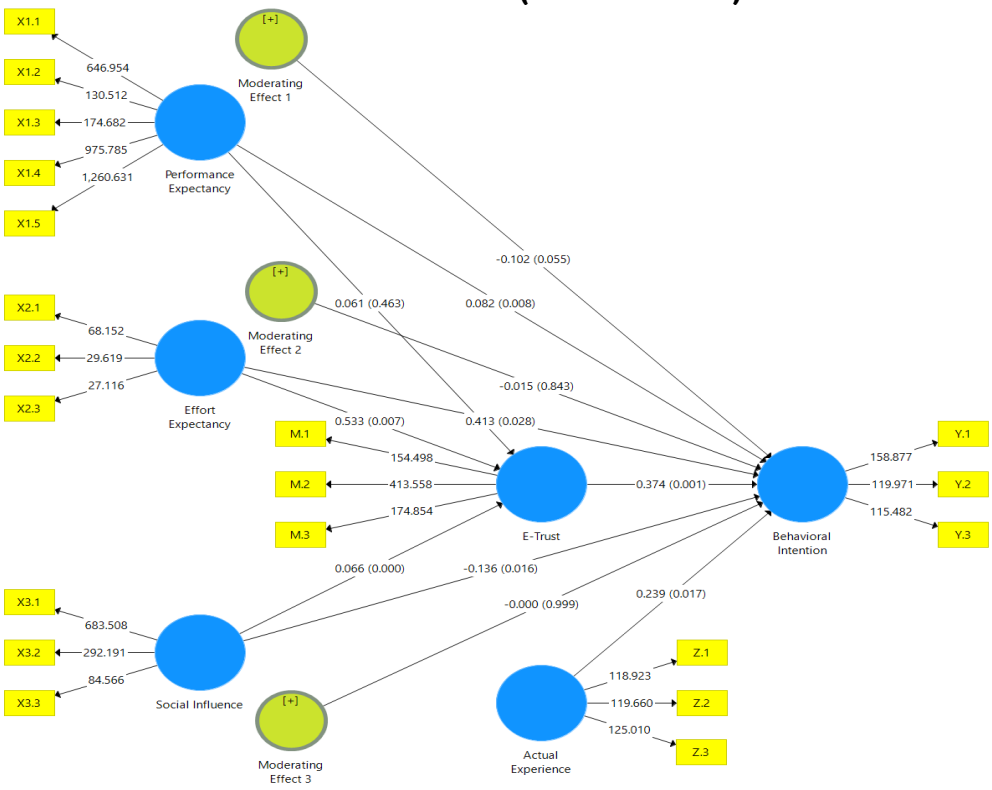
Performance Expectancy	0.264	0.325	0.252	0.346	0.951	
Social Influence	0.118	-0.039	0.099	0.042	0.099	0.977

Source: Primary data processed, 2024

The table results show that if the mark discriminant validity of the relationship variable is latent, each variable surpasses the value of 0.7. So, we Can decide if the research data Is valid.

Based on the results , we can determine whether Cronbach's alpha on each variable surpasses 0.7 and whether all marks of Composite Reliability are higher than 0.6. Therefore, we Can conclude that the research data is reliable.

Results of the Measurement Model (Inner model)



Source: Primary data processed, 2024

Figure 2. Inner Model

The research data are presented in the table obtained if the variables are free of behavioral intention. The R-square value is 0.783 in category big; that is, there is an impact worth 78.3% of the variable. The temporary impact variable free on e-trust is 31.3%.

The table also presents counts. The Q-Square value is 0.851 above 0 and close to number 1, so we can decide if the model contains meaning and is feasible, which can become relevant predictive.

Testing Hypothesis

The data analyzes describes the t-statistic results it can be displayed one by one, as follows.

1. Known mark p-value smaller than significant (0.017 < 0.05), then Can withdraw savings If experience positively impacts and

significantly affects behavioral intention. From that's results can concluded the hypothesis was accepted.

2. Found mark p-value smaller than significant (0.001 < 0.05), then Can withdraw savings If e-trust has a positively impacts and significantly affects to behavioral intention. From that's results, the hypothesis was accepted.
3. Because the p-value is smaller than significant (0.028 < 0.05), we can conclude that effort expectancy positively impacts and significantly affects behavioral intention. From that's results can concluded the hypothesis was accepted.
4. For the connection variable, the fourth mark p-value smaller than significant value (0.007 < 0.05) can formulate a conclusion if effort expectancy positively impacts and significantly affects e-trust. Based on the result, the hypothesis was accepted.
5. For the connection variable, the fifth mark p-value is greater than significant (0.055 > 0.05), than can decided conclucion if actual experience does not moderate influence performance expectancy toward behavioral intention. Therefore, the hypothesis was rejected.
6. For the connection variable, the sixth mark p-value is greater than significant (0.843 > 0.05). Then, a conclusion can be formulated if the experience does not moderately influence effort expectancy toward behavioral intention. So, the hypothesis was rejected.
7. For the connection variable seventh mark, if the p-value is greater than significant (0.999 > 0.05), the conclusion is that experience cannot moderate social influence on behavioral intention. From that's results can concluded the hypothesis was rejected.
8. For the connection variable, the eighth mark p-value is smaller than significant (0.008 < 0.05), then Can formulate a conclusion If performance expectations produce an impact positive for behavioral intention. From that's results can concluded the hypothesis was rejected.
9. For the connection variable, the ninth mark p-value is greater than significant (0.463 > 0.05), so a conclusion can be formulated if performance expectations do not impact e-trust. Based on this result, the hypothesis was rejected.
10. For the connection variable, the tenth p-value is smaller than significant (0.016 < 0.05); then, it can formulate a conclusion if social influence produces a negative effect on behavioral intention. From that's results can concluded the hypothesis was rejected.
11. For the connection variable, the sixth mark p-value is smaller than significant (0.000 < 0.05), then Can formulate a conclusion If social influence produces an impact positive and significant to e-trust. From that's results can concluded, the hypothesis was accepted.

12. Results found mark p-value smaller than significant (0.012 < 0.05) then Can withdrawn conclusion If e-trust can become mediator influence effort expectancy on behavioral intention. From that's results can concluded, the hypothesis was accepted.
13. Results found mark p-value greater than significant (0.452 > 0.05) then Can withdraw conclusion If e-trust No can become mediator influence performance expectations to behavioral intention. From that's results can concluded, the hypothesis was rejected
14. Results found mark p-value smaller than significant (0.000 < 0.05) then Can withdrawn conclusion e-trust can become mediator influence social influence to behavioral intention. From that's results can concluded, the hypothesis was accepted.

Influence Performance Expectancy (PE) against Behavioral Intention (BI)

Move on from the analysis of the results obtained findings because a mark p-value smaller than significant (0.008 < 0.05) can conclude That performance expectations impact behavioral intention positively impact and sigificantly affects. The result is that the hypothesis was accepted. Users who have confidence that using BRImo will give profit for the user and be convenient in field banking tend to have more interest in using BRImo. Bank Rakyat Indonesia can increase the intention to use the BRImo application by understanding and optimizing the factors that shape performance expectancy.

Findings This is similar to the results of research carried out by (Yuliana & Aprianingsih, 2022); (Alkhowaiter, 2022); (and Jung et al. 2020), which state that performance expectancy results in impact positively impact and significantly affect behavioral intention.

Influence Effort Expectancy (EE) against Behavioral Intention (BI)

Moving on from the analysis of the results obtained findings the p-value is smaller than significant value (0.028 < 0.05), it Can be formulated if the impact is positive and significant given the effort expectancy variable in behavioral intention. The result is that the hypothesis was accepted. Users who trust that BRImo is easy to use tend to be more interested in using BRImo. Bank Rakyat Indonesia can increase the intention to use the BRImo application by understanding and optimizing the factors that shape effort expectancy.

Findings of this research was similar with research carried out by (Sutanto et al., 2018) (Permana & Dewi, 2020) (Chang et al., 2022) If effort expectancy results in impact positive and significant behavioral intention. This means that simple and easy technology studied and used will greatly influence the intention to use such technology.

Influence Social Influence (SI) towards Behavioral Intention (BI)

Move on from the analysis of the results obtained findings p-value is smaller than significant (0.016 < 0.05), then a formulated

conclusion if social influence negatively impacts behavioral intention. The result is that the hypothesis was accepted. Users who feel social influence is used in field banking conditions in a different economy tend to have lower intention to use BRImo.

Research result This is not fully in line with the results of research conducted by Yuliana & Aprianingsih (2022), Chopdar (2022), and Erjavec & Manfreda (2022), which shows that social influence generates a positive and significant impact on behavioral intention. Differences in context, design research, and technology adoption can be why this is inappropriate.

Influence E-Trust (ET) against Behavioral Intention (BI)

Moving on from the analysis of the results obtained findings p-value is smaller than significant, we can conclude That the e-trust impact is positive and significant on behavioral intention. The result is that the hypothesis was accepted. Users with high trust and confidence tend to be more interested in using BRImo. By understanding and optimizing the factors that form E-trust, Bank Rakyat Indonesia can increase the intention to use the BRImo application.

Research conducted by Zaid et al., (2023), F. Firmansyah et al., (2022), and Lim & Lady, (2022) also similar results show that trust produces an impact on the interest use of A technology. High confidence in technology will very influence the intention to use technology.

Influence Actual Experience (AE) against Behavioral Intention (BI)

Moving on from the analysis of the results obtained findings p-value is smaller than significant (0.017 < 0.05), it Can be formulated if experience produces an impact positive and significant to behavioral intention. The result is that the hypothesis was accepted. Every user who uses BRImo and feels satisfied with the moment-use application BRImo tends to have more interest in using BRImo. By understanding and optimizing the factors that shape experience, Bank Rakyat Indonesia can increase intentions to use the BRImo application.

Research conducted by Curtale et al. (2021) and Nordhoff et al. (2020) was had similat results these studies show that experience is an aspect that can increase interest in technology. Your experience when using technology will greatly impact your intent to use technology.

Influence Performance Expectancy (PE) against Behavioral Intention (BI) with E-Trust (ET) as a mediator

Move on from the analysis of the results obtained findings mark p-value greater than significant (0.452 > 0.05), then formulate a conclusion if e -trust. No, it can mediate influence performance expectations to behavioral intention. The result is that the hypothesis was rejected. Users who trust the application BRImo No can immediately influence the expectations of users who use the BRImo and their intention to use the application BRImo. Research conducted by

Jung et al., (2020), Chang et al., (2022); and Zaid et al., (2023) show that trust holds an important role in building interest use. Differences in context, design research, and technology adoption can become reasons for inappropriate Use.

Influence Effort Expectancy (EE) against Behavioral Intention (BI) with E-Trust (ET) as a mediator

Moving on from the analysis of the results obtained findings p-value is smaller than significant value (0.012 < 0.05), we can conclude that -e-trust can mediate influence effort expectancy to behavioral intention. The result is that the hypothesis was accepted. Users who trust the application BRImo can influence users' expectations of convenience in using the application BRImo and their intention to use the application BRImo. Research conducted by Jung et al., (2020); Chang et al., (2022); and Zaid et al., (2023) show that trust holds an important role in building interest use. Your trust in using A technology will influence the user's convenience in using the BRImo and intention to use the BRImo.

Influence Social Influence (SI) towards Behavioral Intention (BI) with E-Trust (ET) as a mediator.

Moving on from the analysis of the results obtained findings p-value is smaller than significant (0.000 < 0.05), we can conclude That e-trust can mediate social influence on behavioral intention. The result is that the hypothesis was accepted. Users who own trust in the application BRImo can have an influence on social influence within the use of the application BRImo and the intention to use the application BRImo. Research conducted by Jung et al., (2020); Chang et al., (2022); and Zaid et al., (2023) show that trust holds an important role in building interest use. Your trust in the use of technology will influence corner. Look to influencers who promote the use of the BRImo application and intend to use it.

Influence Performance Expectancy (PE) against Behavioral Intention (BI) with Actual Experience (AE) as moderator

Move on from results analysis obtained findings mark p-value is greater than significant (0.055 > 0.05) then Can formulated conclusion if experience cannot moderately influence performance expectancy towards behavioral intention. The result is that the hypothesis was rejected. Users who own experience in using the application kind BRImo No as well as immediately can strengthen influence on expectations user to benefits that can be obtained provided by the application BRImo and intention use application BRImo Findings This is similar to results research carried out by Sutanto et al. (2018) show that experience can become moderator against behavioral intention. Differences in context, design research, and technology adoption can become reasons for inappropriate Use.

Influence Effort Expectancy (EE) against Behavioral Intention (BI) with Actual Experience (AE) as moderator

Move on from results analysis obtained findings because the mark p-value is greater than significant (0.843 > 0.05) with a beta value of -0.015 and t statistic worth 0.225 then Can formulated conclusion If the experience does not become a moderator influence effort expectancy on behavioral intention. The result is that the hypothesis was rejected. Users who own experience using application kind BRImo No as well as immediately can strengthen influence on expectations user to convenience in use application BRImo and intention use application BRImo Findings Research conducted by Sutanto et al. (2018) Show that experience can become a moderator to behavioral intention. Differences in context, design research, and technology adoption can become reasons for inappropriate Use.

Influence Social Influence (SI) towards Behavioral Intention (BI) with Actual Experience (AE) as moderator.

Moving on from the analysis of the results obtained because the mark p-value is greater than significant (0.999 > 0.05), formulate a conclusion if the experience does not moderate social influence on behavioral intention. The result is that the hypothesis was rejected. Users with experience using applications such as BRImo No can immediately strengthen social influence that promotes BRImo and intention to use BRImo. Findings This is not similar to the results of research carried out by (Dewi, 2020); (and Sutanto et al. 2018), which show that experience can become a moderator of behavioral intention. Differences in context, design research, and technology adoption can become reasons for inappropriate Use.

CONCLUSION

Guided by the results, research data analysis, and discussion, the conclusion from the study Is as follows: 1) Performance expectancy in the application BRImo produces an impact on the behavioral intention of BRI Branch Office customers Renon. 2) Effort expectancy in the application BRImo positively impacts BRI customers' behavioral intention. 3) Social influence on the application BRImo produces an impact on the behavioral intention of BRI customers. 4) E-trust on the application BRImo produces an impact on the behavioral intention of BRI customers. 5) Experience with the application BRImo has an impact on the behavioral intention of BRI customers. 6) E-trust cannot mediate influence performance expectancy in the application of BRImo to the behavioral intention of BRI customers. 7) E-trust is capable of mediating the influence of effort expectancy in the application of BRImo to the behavioral intention of BRI customers. 8) E-trust can mediate social influence on applications BRImo to the behavioral intention of BRI customers. 9) Experience cannot moderately influence performance expectancy in the application BRImo to the behavioral intention of customers. 10) experience no capable moderate influence effort

expectancy in the application BRImo to the behavioral intention of BRI customers. 11) Experience no capable moderate social influence on applications BRImo to the behavioral intention of BRI Branch Office customers Renon.

REFERENCES

Adikoeswanto, D., Eliyana, A., Syamsudin, N., Budiyanto, S., Arief, Z., & Anwar, A. (2022). The mediation role of adoption readiness on perceived anxiety and attitude toward using database management systems at correctional institutions. *Heliyon, 8*(8), e10027. https://doi.org/10.1016/j.heliyon.2022.e10027

Akinnuwesi, B.A., Uzoka, F.M.E., Fashoto, S.G., Mbunge, E., Odumabo, A., Amusa, O.O., Okpeku, M., & Owolabi, O. (2022). A modified UTAUT model for accepting and using digital technology for tackling COVID-19. *Sustainable Operations and Computers, 3* (November 2021), 118–135. https://doi.org/10.1016/j.susoc.2021.12.001

Alkhowaiter, W.A. (2022). Use and behavioral intention of m-payment in GCC countries: Extending meta-UTAUT with trust and Islamic religiosity. *Journal of Innovation and Knowledge, 7*(4), 100240. https://doi.org/10.1016/j.jik.2022.100240

Alnemer, H. A. (2022). Determinants of digital banking adoption in Saudi Arabia: A technology acceptance model approach. *Digital Business, 2*(2), 100037. https://doi.org/10.1016/j.digbus.2022.100037

Askara. (2022). *BRImo Error Today 10 October 2022? BRI Bank Open Voice, Take Note of Safe Transaction Methods*. Retrieved from: https://denpasar.suara.com/read/2022/10/10/160121/brimo-error-hari-ini-10-oktober-2022-bank-bri-buka-besar-buat-cara-aman-transaksinya

Ayaz, A., & Yanartaş, M. (2020). An analysis of the unified theory of acceptance and use of technology theory (UTAUT): Acceptance of electronic document management system (EDMS). *Computers in Human Behavior Reports, 2* (September). https://doi.org/10.1016/j.chbr.2020.100032

Barua, Z., & Barua, A. (2023). Modeling the predictors of mobile health adoption by Rohingya Refugees in Bangladesh: An extension of UTAUT2 using combined SEM-Neural network approach. *Journal of Migration and Health, 8*(May 2021), 100201. https://doi.org/10.1016/j.jmh.2023.100201

Cao, G., Duan, Y., Edwards, J.S., & Dwivedi, Y.K. (2021). Understanding managers' attitudes and behavioral intentions towards using artificial intelligence for organizational decision-making. *Technovation, 106*, 102312. https://doi.org/10.1016/j.technovation.2021.102312

Chang, M., Walimuni, A., Kim, M. Cheol, & Lim, H. soon. (2022). Acceptance of tourism blockchain based on UTAUT and connective theory. *Technology in Society, 71*(May), 102027.

https://doi.org/10.1016/j.techsoc.2022.102027
Chopdar, P. K. (2022). Adoption of COVID-19 contact tracing app by extending UTAUT theory: Perceived disease threat as moderator. Health Policy and Technology, 11(3), 100651. https://doi.org/10.1016/j.hlpt.2022.100651
Curtale, R., Liao, F., & van der Waerden, P. (2021). User acceptance of electric car-sharing services: The case of the Netherlands. Transportation Research Part A: Policy and Practice, 149 (September 2020), 266–282. https://doi.org/10.1016/j.tra.2021.05.006
Erjavec, J., & Manfreda, A. (2022). Online shopping adoption during COVID-19 and social isolation: Extending the UTAUT model with herd behavior. Journal of Retailing and Consumer Services, 65 (November 2021), 102867. https://doi.org/10.1016/j.jretconser.2021.102867
Fatah, AS, & Saifudin. (2022). The Impact of Affinity, Convenience, and Social Media Marketing in Influencing Interest in Using Sharia e-Banking. J-EBIS: Journal of Islamic Economics and Business, 7 (2), 311–328.
Firmansyah, F., Purnamasari, PE, & Prajawati, MI (2022). E-banking Service Quality and E-trust and their Implications for E-customer Satisfaction and E-customer Loyalty. Iqtishoduna , 18 (2), 122–140. https://doi.org/10.18860/iq.v18i2.13857
Gansser, O.A., & Reich, C.S. (2021). A new acceptance model for artificial intelligence with extensions to UTAUT2: An empirical study in three application segments. Technology in Society, 65, 101535. https://doi.org/10.1016/j.techsoc.2021.101535
Irawan, CA (2020). Moderating Variables in the Concept of Contingency and the Role of Mediating Effects in Companies. https://osf.io/7nfqu/download
Jung, J. H., Kwon, E., & Kim, D. H. (2020). Mobile payment service usage: US consumers' motivations and intentions. Computers in Human Behavior Reports, 1 (February), 100008. https://doi.org/10.1016/j.chbr.2020.100008
Khadijah, K., & Putri, IS (2020). Analysis of the Application of the Utaut Model on Behavioral Interests in the Use and Use of Internet Banking. ProBank , 4 (2), 230–232. https://doi.org/10.36587/probank.v4i2.512
Korkmaz, H., Fidanoglu, A., Ozcelik, S., & Okumus, A. (2021). User acceptance of autonomous public transport systems: Extended UTAUT2 model. Journal of Public Transportation, 23 (1), 100013. https://doi.org/10.5038/2375-0901.23.1.5
Kota, TP, & Kusumastuti, SY (2022). Analysis of the Influence of Customer Interest in Using Mobile Banking Using the Technology Acceptance Model (Tam) Framework. Journal of Economic Appreciation, 10 (3), 276–288. https://doi.org/10.31846/jae.v10i3.515
Kotler, P., & Keller, K. L. (2016). Marketing Management 12th edition

Volume 1. & 2 . PT Index.

Laras, A. (2023). Number of Mandiri, BRI, BCA and BNI Jumbo Mobile Banking Users, Who is Top? Finansial.Bisnis.Com. https://finansial.bisnis.com/read/20231123/90/1717069/besar-user-mobile-banking-mandiri-bri-bca-dan-bni-jumbo-isa-teratas

Lim, R., & Lady, Lady. (2022). Factors that Influence Interest in Using Mobile Banking Services in Batam. Jesya (Journal of Sharia Economics & Economics), 5 (1), 941–947. https://doi.org/10.36778/jesya.v5i1.677

Merhi, M., Hone, K., & Tarhini, A. (2019). A cross-cultural study of the intention to use mobile banking between Lebanese and British consumers: Extending UTAUT2 with security, privacy and trust. Technology in Society, 59 (July), 101151. https://doi.org/10.1016/j.techsoc.2019.101151

Meuthia, RF, Ferdawati, Gustati, Handayani, D., & Sulastri, RE (2022). The Influence of Security, Privacy, and Familiarity on Interest in Using the National Digital Samsat Application (Signal) with E-Trust as an Intervening Variable. Journal of Financial and Business Accounting, 15 (2), 557–566. https://jurnal.pcr.ac.id/index.php/jakb/

Nopiandi, N. (2021). If you lose your balance at BRI Bank, the bank is not responsible—consumer Media. https://mediakonsumen.com/2021/08/09/surat-pembaca/saldo-ilang-di-bank-bri-party-bank-tidak-berresponsible

Nordhoff, S., Louw, T., Innamaa, S., Lehtonen, E., Beuster, A., Torrao, G., Bjorvatn, A., Kessel, T., Malin, F., Happee, R., & Merat, N. (2020). Using the UTAUT2 model to explain the public acceptance of conditionally automated (L3) cars: A questionnaire study among 9,118 car drivers from eight European countries. Transportation Research Part F: Traffic Psychology and Behavior, 74, 280–297. https://doi.org/10.1016/j.trf.2020.07.015

Oktaviani, NPS, Wardani, KDKA, & Gorda, AANES (2022). Use of E-Commerce to Support the Development of Bamboo Micro, Small and Medium Enterprises (MSMEs) in Kerobokan Village. Empowerment: Journal of Community Service, 5 (02), 208–214. https://doi.org/10.25134/empowerment.v5i02.4620

Permana, GPL, & Dewi, LPK (2020). Analysis of Acceptance and Use of the Ovo Application Using the Unified Theory of Acceptance and Use of Technology (Utaut) in Denpasar City. Scientific Journal of Accounting and Business, 4 (2), 186. https://doi.org/10.38043/jiab.v4i2.2331

Petcharat, T., & Leelasantitham, A. (2021). A retentive consumer behavior assessment model of the online purchase decision-making process. Heliyon , 7 (10), e08169. https://doi.org/10.1016/j.heliyon.2021.e08169

Pratiwi, NPD, Ariyanto, D., Putra, INWA, & Mimba, NPSH (2022). Assessment of the Success of Implementing Xero Accounting

Software Using the UTAUT and Delone & McLean Models. Accounting E-Journal, 32 (2), 3764. https://doi.org/10.24843/eja.2022.v32.i02.p13

Putra, IPKSD, Gorda, AANES, Darma, GS, & Mahyuni, LP (2023). Influence Attitude and Behavioral Intention of the Millennial Generation to Adoption of Telemedicine Platforms in Bali in the New Normal Era. International Journal of Social Science and Business, 7 (2), 369–380. https://doi.org/10.23887/ijssb.v7i2.55468

Rahayu, R. (2022). BRI Confirms that the Circular Regarding the Transaction Fee of IDR 150,000 Per Month Is Incorrect. Tempo. Co.

Schmitz, A., Díaz-Martín, A.M., & Yagüe Guillén, M.J. (2022). Modifying UTAUT2 for a cross-country comparison of telemedicine adoption. Computers in Human Behavior, 130 (May 2021). https://doi.org/10.1016/j.chb.2022.107183

Sebastián, M. G. de B., Antonovica, A., & Sarmiento Guede, J. R. (2023). What are the leading factors for using the Spanish peer-to-peer mobile payment platform Bizum? The applied analysis of the UTAUT2 model. Technological Forecasting and Social Change, 187 (June 2022). https://doi.org/10.1016/j.techfore.2022.122235

Shachak, A., Kuziemsky, C., & Petersen, C. (2019). Beyond TAM and UTAUT: Future directions for HIT implementation research. Journal of Biomedical Informatics, 100 (July), 103315. https://doi.org/10.1016/j.jbi.2019.103315

Sutanto, S., Ghozali, I., & Handayani, RS (2018). Factors That Influence the Acceptance and Use of Regional Financial Management Information Systems (Sipkd) in the Perspective of the Unified Theory of Acceptance and Use of Technology 2 (Utaut 2) in Semarang Regency. Journal of Accounting and Auditing, 15 (1), 37. https://doi.org/10.14710/jaa.15.1.37-68

Venkatesh, V Moris, M.G., Davis, G.B., & F.D., D. (2003). User Acceptance of Information Technology: Toward a Unified View. MIS Quarterly, 27 (3), 425–475.

Widiasih, NPS, & Darma, GS (2021). Millennial Digital Content Creator on New Normal Era: Factors Explaining Digital Entrepreneur Intention. Asia Pacific Management and Business Applications, 010 (02), 161–176. https://doi.org/10.21776/ub.apmba.2021.010.02.4

Yuliana, PD, & Aprianingsih, A. (2022). Factors involved in adopting mobile banking for the Sharia Banking Sector using UTAUT 2. Journal of Finance and Banking, 26 (1), 184–207. https://doi.org/10.26905/jkdp.v26i1.6858

Zaid, AA, Kakeesh, DF, Al-weshah, GA, & Al-debei, MM (2023). Journal of Open Innovation: Technology, Market, and Complexity Consumer post-adoption of e-wallet: An extended UTAUT2 perspective with trust. Journal of Open Innovation: Technology,

Markets, and Complexity, 9 (3), 100113. https://doi.org/10.1016/j.joitmc.2023.100113