

Determinants of Mobile Banking Adoption: An Empirical Study of BJB Digi Using UTAUT-3

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ABSTRACT

The development of the BJB Digi mobile banking system was spurred by the banking industry's digital revolution. There is a discrepancy between the potential of BJB Digi and the actual customer adoption rate, as evidenced by the fact that average sales growth has slowed despite an increase in users and digital channel penetration, and user reviews continue to be focused on concerns about features, technical difficulties, and service fees. The purpose of this study is to examine how the concepts from the Unified Theory of Acceptance and Use of Technology 3 (UTAUT-3) - performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personal innovativeness - affect the behavioral intention and user behavior of BJB Digi customers. The results of an online survey were examined using partial least squares-structural engineering modeling (PLS-SEM), and 415 BJB Digi customers were chosen using the purposive sample approach. While facilitating conditions, habit, personal innovativeness, and behavioral intention have a positive effect on use behavior, these findings demonstrate that performance expectancy, effort expectancy, and facilitation conditions have a significant impact on behavioral intention. Behavioral intention is mediating that effort expectancy influences use behavior, while the other characteristics

were not shown to be important. These findings validate that the main factors influencing the success of BJB Digi adoption are perceived usefulness, ease of use, supporting facilities, habitual usage, and customers' innovative characteristics. They additionally demonstrate the relevance of the UTAUT-3 model in explaining mobile payment use habits at regional development financial institutions.

Keywords: Mobile banking, UTAUT-3, BJB Digi, behavioral intention, use behavior, personal innovativeness.

INTRODUCTION

The Fourth Industrial Revolution and the rapid advancement of information technology have driven digital transformation in various sectors, including banking. Financial institutions no longer rely solely on physical office networks, but are required to provide fast, secure, and accessible services at any time through digital channels. The digitization of processes and services is key to operational efficiency and a strategy to maintain competitiveness amid changing customer behavior that increasingly prioritizes convenience and practicality in transactions. The majority of in-person encounters at conventional branch offices have been replaced via internet channels including ATMs, online banking, and especially mobile banking, which has become the main

way that banks and their customers communicate.

Mobile banking has become one of the most common digital banking services because it makes a variety of transactions, including checking balances, moving payments, paying bills, and adding money to digital wallets, easily accessible via smartphones. Nevertheless, consumer views of security, usability, and trust are just as important in determining the uptake of mobile banking as technological accessibility. Changchit et al. (2020) stress that consumers' choices to utilize mobile banking are heavily influenced by trust, whereas Ali et al. (2021) demonstrates how attitudes about one's own ability to utilize technology—including one's knowledge, competence, and self-efficacy—also affect one's inclination to use it. Lashitew et al. (2019) claim that since mobile banking makes financial services easily accessible at any time as long as there is an internet connection, it is seen to be more convenient than using the internet for banking. According to the rise of fintech in Indonesia has also altered the financial services industry with faster, more affordable, and advanced approaches to business (Almansour & Elkrghli, 2023; Hu et al., 2019; Knewton & Rosenbaum, 2020), thereby increasing competitive pressure on conventional banks to strengthen their digital capabilities.

Bank BJB, as the Bank for Regional Development in Banten and West Java, has responded to these dynamics by implementing a digital transformation strategy and developing the BJB Digi mobile banking service. Internal data shows that the frequency of BJB Digi transactions has continued to increase, with an average growth of around 65.14% over the last five years, indicating significant customer acceptance of this channel. However, this growth slowed down in 2023 and 2024, indicating that the service's use has not reached its maximum potential. On the other hand, user review data on the Google Play Store shows that the average rating for the BJB Digi app is around 3.6 out of 5, with a

significant proportion of low-rated reviews (one to three stars). These negative reviews are dominated by complaints related to technical problems, feature disruptions, a less intuitive user experience, and the perception that administrative costs are less competitive than other banking apps. This situation illustrates a discrepancy between BJB Digi's potential as a digital banking solution and the actual degree of satisfaction with it and utilization patterns, particularly with regard to the aspects of price value, favorable conditions, and anticipated operational conditions that do not yet fully satisfy customer requirements.

Baabdullah et al. (2019) and Kwateng et al. (2019) found that perceived benefits, ease of use, social influence, and facilitating conditions are important variables affecting the intention and behavior of using mobile banking. Maulani & Handayani (2023) underline that consumer use intensity and loyalty are significantly influenced by technological acceptability in the context of digitally based financial services in metropolitan regions. Gunasinghe et al. (2019) show that UTAUT-3 is able to adequately explain the acceptance of Virtual Learning Environment (VLE) among lecturers, while Bhatnagr & Rajesh (2024) utilize UTAUT-3 to analyze the adoption and intention to recommend neobanking services. Maulani & Handayani (2023) also emphasized that UTAUT-3 makes an important contribution to understanding digital technology adoption behavior in financial services.

A concept of private creative ability is added to UTAUT-3, which was invented by Farooq et al. (2017) as a sequel to UTAUT-2. The suggested paradigm considers a number of aspects, including hedonic motivation, price value, habit, social influence, performance expectancy, effort expectancy, and facilitating conditions, in addition to people's inclination to try and accept technological advances. Nurhayati (2024) asserts that UTAUT-3 has a higher explanatory power than previous models such as TAM, IDT, and the original

UTAUT, and is considered relevant for examining user behavior towards new technologies in various contexts. However, empirical studies applying UTAUT-3 in the context of mobile banking in Indonesia, particularly in regional development banks such as Bank BJB, are still relatively limited. The majority of Indonesian research on mobile banking still uses the TAM, UTAUT, or UTAUT-2 models, and it hasn't explicitly looked at how individual creativity and habit contribute to the understanding of how people use mobile banking apps in local banks.

This study was carried out to methodically discover variables that shape client's intent to utilize and use attitude with regard to the BJB Digi application. It was motivated by the gap between Bank BJB's digitalization strategy and the phenomenon of slowing transaction frequency growth and high user complaints, as well as the limitations of empirical studies of UTAUT-3 at regional development banks with relation to mobile banking. The specific objective of the study is to investigate how behavioral intention is impacted by performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and personal innovativeness. Furthermore, it will investigate the ways in which these structures and the behavior motivator interact to influence BJB Digi usage patterns. The conceptual progress of the study looks at how human imagination influences technology use behavior prediction while contributing to the body of knowledge on the usage of UTAUT-3 in the context of mobile banking at Indonesian regional banks. The results of the study should, in theory, give BJB leadership solid recommendations for creating features, user experiences, and prices for BJB Digi services that better suit the requirements and preferences of customers. This will help the bank become a stronger competitor in today's environment of digital banking and accelerate the effectiveness of its digital overhaul.

LITERATURE REVIEW

The introduction of mobile banking, which lets customers handle their finances independently at any time and from any location, is one of the many breakthroughs in digital monetary services brought about by advances in technology for information and communication. From an innovation diffusion perspective, technology adoption is understood as a gradual process starting from the knowledge stage, persuasion, decision, implementation, to confirmation, where individuals gradually evaluate the benefits and risks before deciding to use an innovation on an ongoing basis (Rogers, 2003). Customers' perceptions of new companies' worth, usability, and danger have a big impact on their adoption in the context of service marketing (Indrawati et al., 2017; Kotler & Armstrong, 2019).

In the banking sector, digital transformation has forced banks to shift most of their service processes from physical channels to electronic channels. Various studies show that mobile banking services can improve enhancing customer satisfaction, increasing market penetration, and improving the operational effectiveness through speed, convenience, and real-time service availability (Alalwan et al., 2017; Dhingra & Gupta, 2020; Mahfuz et al., 2016). But in addition to technical preparedness, customer buying habits elements including perceived advantages, convenience, social impact, utilization of technology patterns, and unique inventive traits all play a role in how well the mobile banking system is implemented.

Technology adoption is seen as a gradual process starting from knowledge, persuasion, decision, implementation, to confirmation, when individuals evaluate the benefits and risks before using an innovation continuously (Rogers, 2003). Consumer thoughts on advantages, convenience, dangers, and perceived value all play a role in the choice to accept innovative offerings in the finance sector (Kotler & Armstrong, 2019). Then, mobile banking devices emerged as a kind of digital

banking service that enables users to visit branch offices less often by doing a variety of financial operations in real time using cellphones (Baabdullah et al., 2019; Dhingra & Gupta, 2020; Mahfuz et al., 2016). Various studies in developing countries show that even though the technological infrastructure is adequate, the level of utilization of mobile banking is often hampered by perceptions of risk, trust, digital literacy, and cost-benefit perceptions (Hidayat et al., 2020; Mahfuz et al., 2016). These conditions are relevant to BJB Digi, where user growth and transaction frequency are not yet fully in line with the potential of digital channels, and there are still many complaints related to features and costs. As a result, an analytical structure is required to describe the elements that affect the intentions and actions of consumers.

Numerous models of technological adoption have been created, such as TRA, TPB, TAM, TAM2, C-TAM-TPB, MM, MPCU, IDT, and SCT. Venkatesh et al. (2003) synthesized these eight models into the Unified Theory of Acceptance and Use of Technology (UTAUT) with four main constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions, which influence behavioral intention and use behavior. This model is able to explain about 70% of the variance in usage intention, which is higher than previous models. Then, hedonic motivation, price value, habit, and moderating factors of age, gender, and experience were added to UTAUT to create UTAUT-2 for marketing situations (Venkatesh et al., 2012). Studies on digital services for customers, such as e-wallets and telephone banking, often use

UTAUT-2 (Alalwan et al., 2017; Hidayat et al., 2020; Mahfuz et al., 2016).

Farooq et al. (2017) further suggested the Extended UTAUT-2 or UTAUT-3 by including a new construct called personal innovativeness, which measures people's propensity to actively experiment with new technology. UTAUT-3 has been used in lecture capture system (Farooq et al., 2017), e-learning (Gunasinghe et al., 2019), digital music services (Nurhayati, 2024), neobanking (Bhatnagr & Rajesh, 2024), and other digital financial services (Maulani & Handayani, 2023). However, the use of UTAUT-3 in the context of mobile banking at Regional Development Banks in Indonesia (including BJB Digi) is still limited, with most studies in Indonesia still using TAM, UTAUT, or UTAUT-2. This demonstrates that there is a lack of studies the current research attempts to address by examining the role of UTAUT-3 factors—including personal creativeness—in explaining Bank BJB consumers' mobile banking use patterns.

Performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, personal innovativeness, behavioral intention, and use behavior make up the UTAUT-3 model, which is modified for this research. These structures are relevant in understanding the adoption and use of digital financial services, such as mobile banking, according to a number of research (Alalwan et al., 2017; Baabdullah et al., 2019; Bhatnagr & Rajesh, 2024; Farooq et al., 2017; Hidayat et al., 2020; Maulani & Handayani, 2023; Nurhayati, 2024; Venkatesh et al., 2003, 2012; Wijaya & Noviaristanti, 2024).

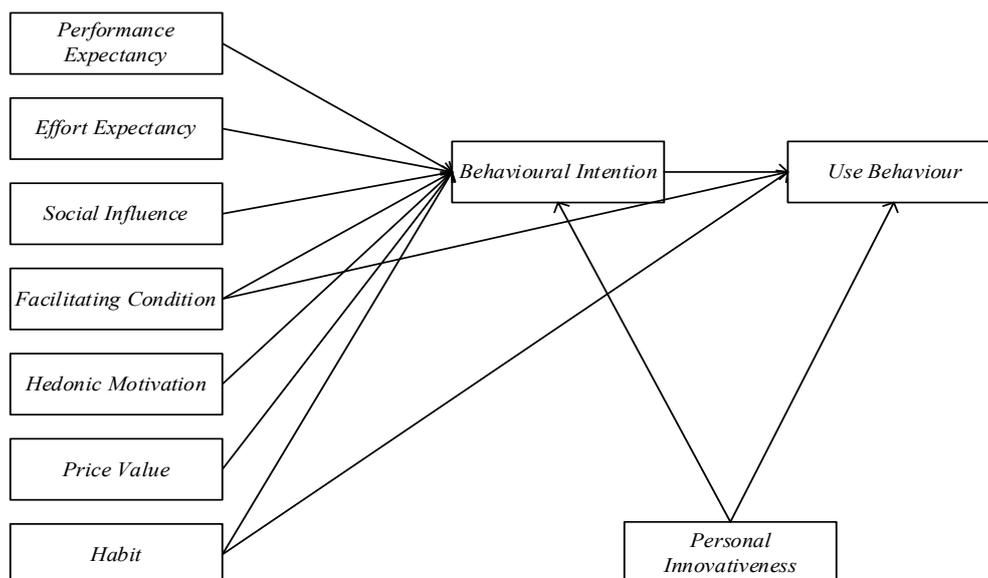


Figure 1. Conceptual Framework of the UTAUT-3 Model
Source: Farooq et al. (2017)

MATERIALS & METHODS

With a descriptive design and survey technique, this study uses a quantitative approach to investigate the causal relationship between the UTAUT-3 model's features and the intention and behavior of Bank BJB customers using the BJB Digi mobile money application. An explanatory quantitative approach is considered appropriate when researchers want to test the influence between variables that have been formulated in hypotheses based on theory and previous research findings (Creswell, 2014; Sugiyono, 2021). The main instrument used was a structured questionnaire developed based on the UTAUT-3 theory from Venkatesh et al. (2012) and replicated in the context of mobile banking in various previous studies (Kwateng et al., 2019; Maulani & Handayani, 2023).

Customers of Bank BJB who utilize the BJB Digi application made up of the study's population. Bank BJB's internal statistics for 2024 showed that there were 2,257,068 BJB Digi customers; Thus, the researchers required to choose an adequate number of participants of a size that could be measured statistically. A minimum need of around 400 BJB Digi user responders was reached by using the Slovin algorithm 5% margin of error to determine the necessary sample

size. In fact, 415 respondents completed and returned questionnaires; hence, this figure was deemed sufficient to satisfy the demands of SEM-PLS modeling and multivariate analysis. Purposive sampling was the sample strategy used, and the following inclusion requirements were met: Respondents had to be at least 17 years old, be Bank BJB clients, and have used the BJB Digi application for financial transactions. Google Forms was used to create an online survey that was sent to clients in accordance with the study's requirements in order to gather primary data. The survey was divided into two parts: (1) demographic and BJB Digi usage data concerns (gender, age, education, and occupation); and (2) statements evaluating the UTAUT-3 constructs includes performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, personal innovativeness, behavioral intention and use behavior. Each concept statement was scored using a 5-point Likert scale, where 1 meant "strongly disagree" and 5 meant "strongly agree." This allowed for the quantitative assessment of respondents' attitudes and views. The product moment correlation was used for preliminary validity assessment; items were deemed valid if the correlation coefficient to the total score was

higher than 0.30 (Indrawati, 2015; Silalahi, 2018).

Eight external, one mediator, and one endogenous construct were among the factors examined. The exogenous constructs were performance expectancy (PE), effort expectancy (EE), social influence (SI), facilitating conditions (FC), hedonic motivation (HM), price value (PV), habit (HB), and personal innovativeness (PI). Behavioral Intention (BI) was an exogenous domain, while Use Behavior (UB) was the endogenous construct. Each construction's metrics were adapted from the UTAUT-2/UTAUT-3 evaluations and previous studies on the use of cell phones and financial technology, such as Baabdullah et al. (2019); Bhatnagr & Rajesh (2024); Changchit et al. (2020); Farooq et al. (2017); Gunasinghe et al. (2019); Venkatesh et al. (2012), and the UTAUT-3 study in the context of Indonesian mobile banking (Maulani & Handayani, 2023), and then adjusted to the context of BJB Digi services. The variable operationalization table details the dimensions and indicators of each construct, for example, PE is measured through the perception of improved performance and ease of completing

transactions; EE through the perception of ease of use; SI through the influence of important people around the respondents; FC through the availability of facilities and bank support; HM through the enjoyment and comfort of using the application; PV through the perception of relative benefits compared to costs; Habit through habits and automation of use; PI through the courage to try new technologies; BI through the intention to continue using BJB Digi; and UB through the intensity and variety of application feature usage.

Based on the UTAUT-3 theory, the study's conceptual model includes PE, EE, SI, FC, HM, PV, HB, and PI as predictors of BI and UB, and BI as the main moderator of UB. When considering mobile banking and digital financial services, these connections were created based on the findings of Venkatesh et al. (2012), which showed that behavior intention and habit are powerful predictors of technology usage (Baabdullah et al., 2019; Ghalandari & Branch, 2012; Kwateng et al., 2019; Lashitew et al., 2019). This conceptual model forms the basis for the formulation of hypotheses and testing using PLS-SEM.

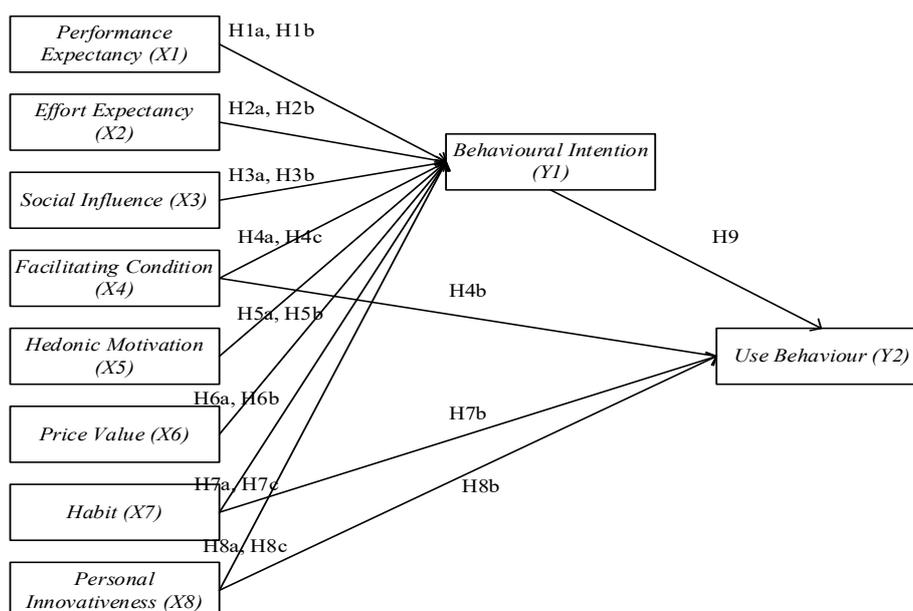


Figure 2. UTAUT-3 Research Model
Source: Researcher's work (2025)

The following research hypotheses are developed in accordance with this research model:

- H1a: Performance expectancy has a positive effect on behavioral intention.
- H1b: Performance expectancy has a positive effect on use behavior through behavioral intention as a mediating variable.
- H2a: Effort Expectancy has a positive effect on Behavioral Intention.
- H2b: Effort expectancy has a positive effect on use behavior through behavioral intention.
- H3a: Social influence has a positive effect on behavioral intention.
- H3b: Social influence has a positive effect on use behavior through behavioral intention.
- H4a: Facilitating conditions have a positive effect on behavioral intention.
- H4b: Facilitating conditions have a positive effect on use behavior.
- H4c: Facilitating conditions have a positive effect on use behavior through behavioral intention.
- H5a: Hedonic motivation has a positive effect on behavioral intention.
- H5b: Hedonic motivation has a positive effect on use behavior through behavioral intention.
- H6a: Price value has a positive effect on behavioral intention.
- H6b: Price value has a positive effect on use behavior through behavioral intention.
- H7a: Habit has a positive effect on use behavior.
- H7b: Habit has a positive effect on use behavior.
- H7c: Habit has a positive effect on use behavior through behavioral intention.
- H8a: Personal innovativeness has a positive effect on behavioral intention.
- H8b: Personal innovativeness has a positive effect on use behavior.
- H8c: Personal innovativeness has a positive effect on use behavior through behavioral intention.

- H9: Behavioral intention has a positive effect on use behavior.

The data analysis technique used is Structural Equation Modeling with a Partial Least Squares (PLS-SEM) approach, using SmartPLS 4 software as the main tool. PLS-SEM was chosen because it is capable of testing models with many latent constructs and indicators simultaneously, does not require strict normal distribution assumptions, and is suitable for relatively moderate sample sizes such as 415 respondents (Abdillah & Hartono, 2015; Hair et al., 2021).

There were two primary stages of the study. Convergent validity (outer loading and AVE), discriminant legitimacy (Fornell-Larcker, HTMT, and cross loading), as well as accuracy (Cronbach's Alpha and Composite Reliability) are the first steps in assessing the measurement technique (outer model) to evaluate the quality of the indicators. The criteria used refer to Chin & Todd (1995); Indrawati (2015); Silalahi (2018), Where indications are deemed reliable if Cronbach's Alpha is ≥ 0.6 and Composite Reliability is ≥ 0.7 , and valid if outer loading is > 0.7 and AVE is > 0.5 .

Second, the scale and significance of the relationship between components are assessed by testing the framework model (inner model) using the R-square, Q-square, effect size (f^2), and path coefficient significance tests with a significance threshold of 5% (Abdillah, 2018; Ghozali, 2018; Hair et al., 2021). This method guarantees that the system used has sufficient predictive capacity to describe the purpose and habits of BJB Digi usage by Bank BJB customers in addition to having accurate and trustworthy instruments.

RESULT

415 persons representing Bank BJB clients using the BJB Digi application completed an online survey as part of the primary data gathering process. The majority of the respondents were generally of working age, or productive age, and the gender distribution of the respondents was well

balanced between men and women. The overwhelming majority of respondents worked in the official industry, namely in civil servants, state-owned and regional-owned company, and individual professional corporations, and had at least a high school degree or bachelor's degree. This makeup is consistent with the primary characteristics of mobile banking service users found in a number of earlier research, who are often well educated, in the productive age range, and have frequent access to digital information (Alalwan et al., 2017; Mahfuz et al., 2016). This profile also indicates that the respondents have sufficient digital literacy to adopt mobile banking services such as BJB Digi.

Descriptively, the respondents' responses to all research constructs show a positive trend. Overall, the average score for Personal Innovativeness, Facilitating Conditions, Performance Expectancy, Effort Expectancy, and Habit is higher than 80%. Facilitating Conditions also received a good rating; the majority of respondents felt that supporting facilities such as internet networks, the availability of customer service, and the reliability of the BJB Digi system were adequate. Habit and Personal Innovativeness were also in the high category, indicating that most respondents

were quite accustomed to using BJB Digi for various transactions and tended to be open to utilizing new features. Meanwhile, Hedonic Motivation and Price Value received good ratings, but not as high as the functional construct; this suggests that BJB Digi is positioned more as a functional application than a source of pleasure, while perceptions regarding service costs and fees tend to be more diverse. This pattern is in line with the findings of several studies that mobile banking is generally perceived as a utility- and efficiency-oriented service, rather than entertainment (Baabdullah et al., 2019; Dhingra & Gupta, 2020).

Outer Model

Convergent validity tests show that all outer loading values are above the minimum criterion of 0.70 and ensure the Average Variance Extracted (AVE) number for each construct is more than 0.50. Each indicator is thus deemed to satisfy the criteria because it can account for more than half of the variation of its latent construct by Abdillah & Hartono (2015); and Hair et al. (2021). This indicates that the items in the questionnaire are well structured and relevant to the UTAUT-3 constructs and the measured usage behavior variables.

Table 1. Results of the Convergent Validity and AVE Tests

Variables	Item	Loading Factor	AVE
<i>Performance Expectancy</i>	PE1	0.858	0,760
	PE2	0.867	
	PE3	0.887	
	PE4	0.874	
<i>Effort Expectancy</i>	EE1	0.857	0,752
	EE2	0.870	
	EE3	0.861	
	EE4	0.880	
<i>Social Influence</i>	SI1	0.886	0,758
	SI2	0.861	
	SI3	0.864	
<i>Facilitating Condition</i>	FC1	0.861	0,723
	FC2	0.817	
	FC3	0.849	
	FC4	0.874	
<i>Hedonic Motivation</i>	HM1	0.867	0,766
	HM2	0.881	
	HM3	0.878	
<i>Price Value</i>	PV1	0,872	0,746

Variables	Item	Loading Factor	AVE
	PV2	0,865	
	PV3	0,854	
<i>Habit</i>	HB1	0,869	0,744
	HB2	0,831	
	HB3	0,887	
<i>Personal Innovativeness</i>	PI1	0,889	0,794
	PI2	0,897	
	PI3	0,888	
<i>Behavioral Intention</i>	BI1	0,887	0,778
	BI2	0,869	
	BI3	0,891	
<i>Use Behavior</i>	UB1	0,854	0,751
	UB2	0,889	
	UB3	0,856	
	UB4	0,867	

The HTMT and Fornell-Lambert criteria were used to assess the validity of discrimination. Each implicit complex was quite different from the others, according to the findings of the HTMT test, which revealed that all correlation ratios between constructs were below the 0.90 threshold. Additionally, the Fornell-Larcker test demonstrated that each construct's AVE square root was greater than the correlation between components, indicating that the criteria for discriminant validity were met. Notwithstanding their theoretical connections, these results show that each construct—including Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic

Motivation, Price Value, Habit, Personal Innovativeness, Behavioral Intention, and Use Behavior—has a conceptual domain that is very different (Fornell & Larcker, 1981; Hair et al., 2021).

Regarding dependability, all constructions' Cronbach's Alpha and Composite Reliability ratings were higher than the 0.70 cutoff. This implies high internal consistency of the collection of indicators in assessing each latent construct (Indrawati, 2015; Silalahi, 2018). The measuring tools used in this research are thus appropriate for use in structural model analysis because they satisfy the requirements of reliability, validity with discrimination, and convergent validity.

Table 2. Reliability Test Results

Variables	Cronbach's alpha	Composite Reliability
BI	0,857	0,913
EE	0,890	0,924
FC	0,873	0,913
HB	0,829	0,897
HM	0,848	0,908
PE	0,895	0,927
PI	0,870	0,920
PV	0,830	0,898
SI	0,840	0,904
UB	0,889	0,923

Inner Model

After the measurement model was judged to meet the criteria, structural model testing was done to ascertain the degree of link between latent constructs. The R-square (R²) value suggests that a considerable

amount of the variation in Behavioral Intention (BI) and Use Behavior (UB) may be explained by the combination of external factors. The R² value for UB, in instance, was found to be around 0.323, falling into the weak to moderate category. This

indicates that factors outside the model may still account for BJB Digi usage behavior. But in the field of information systems and consumer behavior research, an R2 score in this range is still considered respectable and instructive (Hair et al., 2021).

Table 3. R-Square values

Variables	R-square	R-square Adjusted
BI	0,370	0,357
UB	0,323	0,317

Both BI and UB have a Q² value > 0, according to the Q-square (Q²) analysis, indicating that endogenous variables can be well predicted by the model. A number of

relationships, particularly those that are significant to BI and UB, have a moderate to substantial impact, according to the effect size (f²) analysis. Among the most common are the effects of Facilitating Conditions on Use Behavior and/or Behavioral Intention. Additionally, in accordance with the Goodness of Fit (GoF) interpretation guidelines of PLS-SEM, the model's total GoF score of 0.513 shows that it fits the data well in describing the connections between the variables in the research (Abdillah & Hartono, 2015; Tenenhaus et al., 2005).

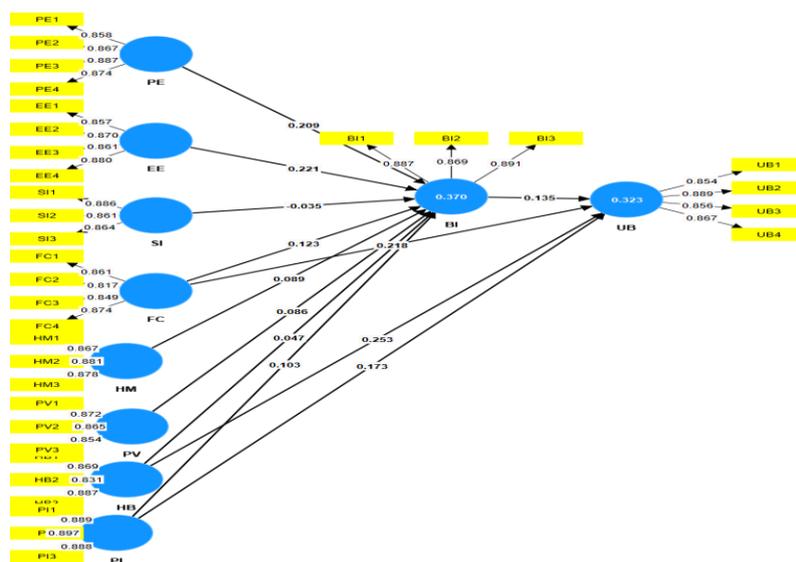


Figure 2. Hypothesis Testing Model
Source: SmartPLS 4 Output, processed research data (2025)

Table 3. Hypothesis Test Results

Hypothesis	Impact	Original Sample (O)	T-statistics	P-value
H1a	PE > BI	0,209	3,466	0,001
H1b	PE > BI > UB	0,028	1,849	0,065
H2a	EE > BI	0,221	4,067	0
H2b	EE > BI > UB	0,03	2,073	0,038
H3a	SI > BI	-0,035	0,611	0,541
H3b	SI > BI > UB	-0,005	0,545	0,586
H4a	FC > BI	0,123	2,177	0,03
H4b	FC > UB	0,218	3,71	0
H4c	FC > UB > UB	0,017	1,624	0,105
H5a	HM > BI	0,089	1,659	0,097
H5b	HM > BI > UB	0,012	1,181	0,238
H6a	PV > BI	0,086	1,559	0,119
H6b	PV > BI > UB	0,012	1,233	0,218
H7a	HB > BI	0,047	0,906	0,365
H7b	HB > UB	0,253	4,684	0
H7c	HB > BI > UB	0,006	0,762	0,446
H8a	PI > BI	0,103	1,667	0,096

Hypothesis	Impact	Original Sample (O)	T-statistics	P-value
H8b	PI > UB	0,173	3,08	0,002
H8c	PI > BI > UB	0,014	1,334	0,182
H9	BI > UB	0,135	2,447	0,014

The bootstrapping results' path coefficient, T-statistic, and P-value were analyzed at a 5% significance level in order to evaluate the hypothesis. To sum up, the test findings show the following patterns: The following factors have a positive and significant impact on behavioral intention (BI): performance expectancy (H1a), effort expectancy (H2a), and facilitating conditions (H4a); social influence (H3a), hedonic motivation (H5a), price value (H6a), habit (H7a), and personal innovativeness (H8a) have no significant effect on BI; and facilitating conditions (H4b), habit (H7b), and behavioral intention (H9) have a positive and significant impact on use behavior (UB).

According to the test results, Performance Expectancy, Effort Expectancy, and Facilitating Conditions are the components that consistently contribute to the creation of Behavioral Intention (BI) among all the possible pathways. The actual usage of the BJB Digi application is also influenced by habit, personal innovativeness, behavioral intention, effort expectancy (indirectly), and facilitating conditions.

DISCUSSION

Performance Expectancy on Behavioral Intention

Performance Expectancy (PE) contributes favorably and significantly to Behavioral Intention (BI). This implies that consumers' desire to continue using BJB Digi will be greater the more they believe it may help increase the effectiveness and productivity of transactions. This result aligns with UTAUT (Venkatesh et al., 2003) With several research on the uptake of digital services such as mobile banking that highlights the significance of perceived advantages in figuring out if someone wants to utilize technology (Baabdullah et al., 2019; Bhatnagr & Rajesh, 2024; Wijaya & Noviaristanti, 2024).

Effort Expectancy on Behavioral Intention

Furthermore, Effort Expectancy (EE) greatly enhances BI and has a powerful indirect effect on Use Behavior (UB) through Behavioral Intention (BI). This implies that if BJB Digi is seen as being easy to use, as shown by characteristics such as an intuitive user interface, simple transaction stages, and clear menu navigation, users may be encouraged to intend to use it and subsequently raise the actual intensity of use. These findings converge with those of Farooq et al. (2017); Nurhayati (2024); and Venkatesh et al. (2003, 2012) said that a major factor influencing the adoption of different digital technologies is perceived simplicity of use. These findings highlight how crucial it is for Bank BJB to enhance UI/UX quality and streamline transaction processes in order to increase the intention to use BJB Digi.

Facilitating Conditions on Behavioral Intention and Use Behavior

It has been shown that Facilitating Conditions (FC) significantly and favorably affects Use Behavior (UB) and Behavioral Intention (BI). This shows that the availability of supporting facilities such as the quality of the BJB Digi system network, internet network availability, ease of access to help/customer service, and the availability of user guides can be very important factors both in the intention formation stage and in the actual use stage. These conclusions align with the outcomes of studies by Bhatnagr & Rajesh (2024); Hidayat et al. (2020); Maulani & Handayani (2023), which confirm that supporting conditions are important determinants.

Facilitating Conditions (FC) mostly functions via a direct channel to Use Behavior (UB), as shown by the lack of significance in the indirect path of FC → Behavioral Intention (BI) → UB. This means that when supporting facilities are

adequate, customers tend to directly use BJB Digi without having to go through a long process of changing their intentions. In practical terms, this confirms that Bank BJB's efforts to maintain system stability, minimize errors/bugs, provide responsive customer service, and provide easily accessible guidance will contribute directly to increased use of BJB Digi.

Social Influence, Hedonic Motivation, and Price Value

Use behavior (UB) and behavioral intention (BI) are not significantly impacted by social influence (SI). This indicates that customers' decisions to use BJB Digi are more individual and rational, not greatly influenced by social pressure from family, friends, or coworkers.

This finding differs from several studies that found a significant role for social influence (e.g., (Nguyen & Nguyen, 2023; Venkatesh et al., 2003). Hedonic Motivation (HM) also has no significant effect on Behavioral Intention (BI) or Use Behavior (UB).

This indicates that BJB Digi is perceived primarily as a utilitarian application to facilitate transactions, rather than as a source of pleasure or entertainment. This finding confirms that the context of mobile banking at Bank BJB is still very function-oriented, so product development strategies should prioritize reliability, speed, and security over “fun” factors, although improvements in aesthetics and convenience remain important.

Price Value (PV) also had no significant effect on Behavioral Intention (BI) or Use Behavior (UB). This can be interpreted as meaning that respondents (the majority of whom were educated and had relatively stable incomes) tended to consider the cost structure and rates of BJB Digi as “given” or relatively equivalent to similar applications, so it was not a major factor that encouraged or discouraged use. This finding differs from several studies in other contexts that found Price Value (PV) to be significant (Alalwan et al., 2017; Mahfuz et al., 2016).

Habit and Personal Innovativeness

Habit (HB) was shown to have a favorable and substantial impact on Use Behavior (UB), but no significant influence on Behavioral Intention (BI). Since intention is relatively steady, the habit of using BJB Digi no longer affects intention; Rather, it is more immediately reflected in actual usage behavior. This is consistent with the opinion of Venkatesh et al. (2012) that in the advanced stages of the technology adoption cycle, habit tends to be a direct predictor of behavior, rather than intention. This finding is also consistent with Dhingra & Gupta (2020); and Maulani & Handayani (2023), They discovered that a significant element influencing the level of mobile banking use is habit.

Use Behavior (UB) is positively and significantly impacted by Personal Innovativeness (PI), whereas Behavioral Intention (BI) is not significantly impacted by PI. This means that customers who have innovative tendencies, such as being brave in trying new technologies, curious about digital features, and quick to adopt new services, tend to directly convert their innovative character into BJB Digi usage behavior, without going through a major change in intention. This finding enriches the research results of Bhatnagr & Rajesh, (2024); Farooq et al. (2017); and Nurhayati (2024) by showing that in the context of regional banks such as Bank BJB, personal innovativeness can be an important driver of actual usage behavior, especially in the early adopters and tech-savvy customer segments.

Behavioral Intention toward Use Behavior

According to the UTAUT/UTAUT-2/UTAUT-3 paradigm, Use Behavior (UB) is positively and significantly impacted by Behavioral Intention (BI). The goal to keep using BJB Digi does, in fact, increase the intensity and diversity of the application's usage in day-to-day activities, including transfers, bills, purchases, and QRIS transactions, as this research shows. These

results are consistent with the findings of Alalwan et al. (2017); Maulani & Handayani (2023); and Venkatesh et al.

(2003, 2012), studies show that the primary predictor of technology usage behavior is Behavioral Intention (BI).

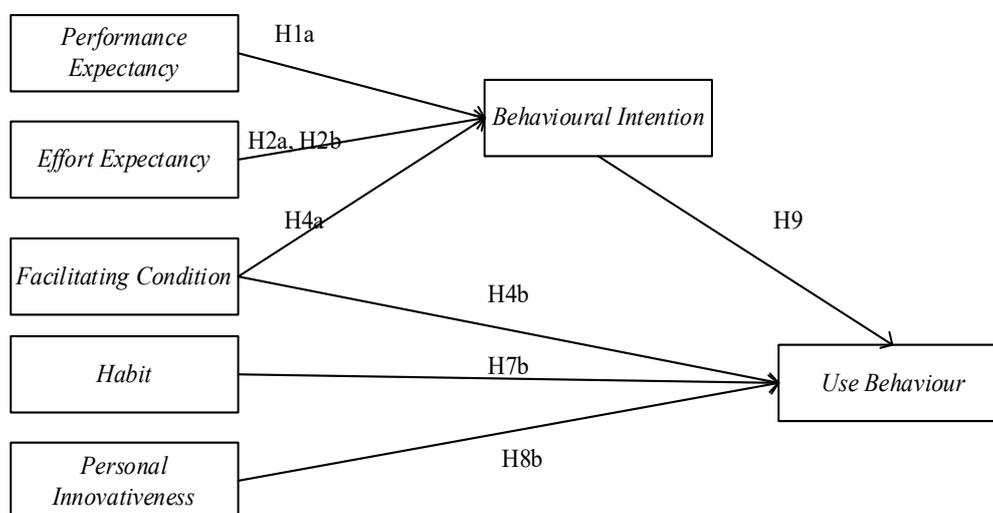


Figure 3. Research Model After Hypothesis Testing
Source: Researcher's processing (2025)

Overall, the results of the research demonstrate that the UTAUT-3 model can typically be used to explain the usage of BJB Digi, especially in relation to the roles of Behavioral Intention, Performance Expectancy, Effort Expectancy, Facilitating Conditions, Habit, and Personal Innovativeness. The fact that certain factors (Price Value, Hedonic Motivation, and Social Influence) were not significantly demonstrated specificity in the context of mobile banking at Regional Development Banks. This theoretically advances the UTAUT-3 literature in Indonesia, especially in the area of regional banking. Practically speaking, these findings can be used to inform how BJB Bank management prioritizes enhancements to functional benefits, usability, supporting facility quality, and the development of positive habits in order to boost BJB Digi usage and the bank's digital transformation success.

CONCLUSION

Using the UTAUT-3 paradigm, this research examines the variables influencing Bank BJB consumers' purpose to behave while using the BJB Digi mobile banking app. The findings, which are based on data from 415

respondents and PLS-SEM analysis, indicate that while behavioral intention is positively and significantly impacted by performance expectancy, effort expectancy, and facilitating conditions, use behavior is positively and significantly impacted by facilitating conditions, habit, personal innovativeness, and behavioral intention. Moreover, neither intention nor use behavior was significantly impacted by price value, hedonic incentive, or social influence, nor by most of the other mediation pathways. However, through behavioral intention, effort expectancy had a significant indirect impact on use behavior. These results indicate that, rather than social influence, pleasure, or explicit price perception, the success of BJB Digi usage is more determined by the perception of the application's functional benefits, ease of use, adequate facility support, usage habits, and the innovative character of customers. In theory, these findings support the applicability of UTAUT-3 in elucidating mobile banking use patterns within the framework of regional development banks. According to this study's practical recommendations, Bank BJB should give top priority to enhancing BJB Digi's

advantages and usability (including UI/UX and transaction flow), preserving the system's quality and dependability, and promoting the development of new customer segments and habit formation as advocates adoption. The limitations of this study, which only looked at one bank and left out other factors including perceived risk, trust, and the quality of digital services, provide opportunities for future research that adds constructs, broadens the context, and employs more varied research techniques.

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