

Examination Of Customer Interest In The Use Of The Mandiri Syariah Mobile Application At PT. Bank Syariah Mandiri Bekasi Branch Office



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Abstract

We inspect client premium in the utilization of the Mandiri Syariah Mobile application as a type of improvement in the computerized world at one of the Islamic banks in Indonesia. The reason for this review was to decide the impact of control (age, sex, and experience) on the connection between free factors (execution assumptions, exertion, impact of social beliefs, assistance conditions, decadent inspiration, value esteems, and propensities) on the reliant variable (conduct expectations and conduct). utilization conduct) which alludes to the Unified Theory Acceptance and Use of Technology (UTAUT) II model. The technique is a quantitative methodology with an informative examination plan that intends to clarify the factors to be considered and the impact between one variable and another. Social conditions, assistance conditions, indulgent inspiration, value esteems, propensities with conduct expectation factors. Given the consequences of the examination, execution assumptions have the most significant relationship, precisely 43.2% on social goals. Subsequently, this review proposes that before expanding the connection between social aims to utilize conduct, PT Bank Syariah Mandiri needs to reinforce the impact of the seven factors on social goals.

Keywords: Unified Theory of Acceptance and Use of Technology (UTAUT) II Mandiri Syariah Mobile, PT Bank Syariah Mandiri Bekasi Branch.

1. Introduction

The origins of the development of the digital economy can be seen based on developments originating from the economic world[1-4]. This development can be seen from the use of internet media and technology as a form of communication, collaboration and also



cooperation between a company and another company or between one individual and another individual. This form of collaboration, communication and cooperation can bring a profit or profit in an economic activity[4].

The forms of collaboration, communication and cooperation in the development of this media can bring a profit or profit in an economic activity[5].

These economic activities cover various business areas, such as the transportation business, the freight forwarding service business, as well as the banking service business. One example in our daily lives is the process of financial transactions that we do using banking products. A machine or technological tool that is often used in carrying out payment activities is a form of development in the world of technology. Automatic Teller Machine (ATM), mobile banking, Short Message Service (SMS) banking, internet banking and SMS Notifications are some examples of banking service products that utilize technology for their operational activities which we can call "Digital banking" (Financial Services Authority, 2012).

In the development of this digital world era, services in the banking world have undergone changes. In Indonesia, branchless banking services are regulated in the Financial Services Authority Regulation (POJK) number 12/POJK.03/2018. The regulation regulates banking companies in terms of ownership of digital banking products and also safeguards customer data along with transactions made by customers[6].

The Global Community for Mobile Content & Commerce[7], (2015) describes statistical data for the number of mobile content & commerce users in Indonesia in 2014 which increased by 9% from 2012 and 13% higher than the world average. This finding is supported by the results of their research based on interest in mobile content. The findings can be seen in Figure 1.01 below.

GROWTH IN INDONESIAN MOBILE BANKING BUOYS THE GLOBAL MARKET

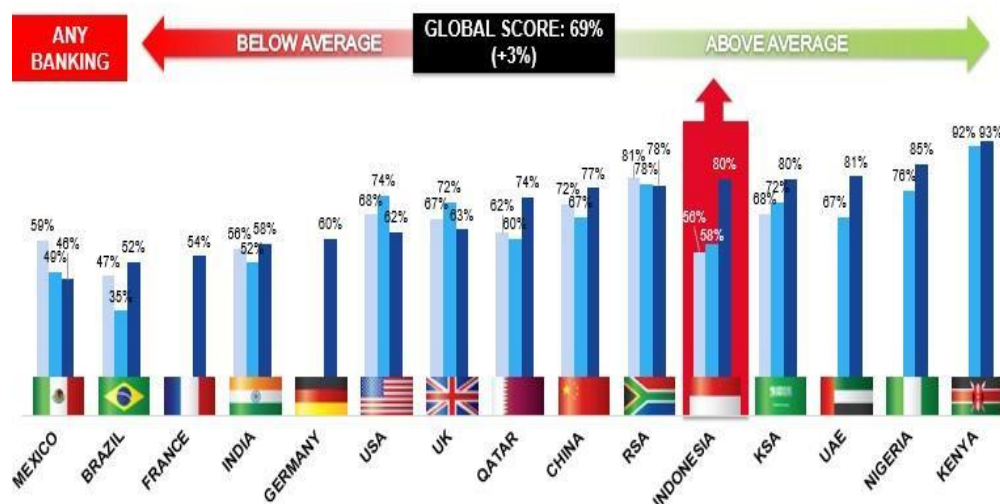


Figure 1. Growth Percentage of Mobile Banking users in Indonesia and several other countries

(Source: The Global Community for Mobile Content & Commerce, 2015)

Based on Figure 1. above, it can be explained that the results of research in 2015 conducted by The Global Community for Mobile Content & Commerce, it can be seen that mobile banking users have increased very sharply, it can be seen that mobile banking users in Indonesia in 2012 were 56%, then in 2013 as much as 58% and in 2014 as much as 80%. Based on the data above, it can be seen that the interest in the use of mobile banking

applications has increased very sharply and mobile banking applications are applications of interest.

In Indonesia, banks are divided into two types, namely conventional banks and Islamic banks. One of the existing Islamic banking industries is Bank Syariah Mandiri. Bank Syariah Mandiri was established on October 25, 1999. With the majority of shares controlled by one of the State-Owned Enterprises (BUMN), namely PT. Bank Mandiri (Persero) Tbk. One form that the company has taken in order to increase competitiveness is by presenting a new mobile banking named Mandiri Syariah Mobile. Mandiri Syariah Mobile has a variety of new features and services that did not exist in the old form of mobile banking PT. Mandiri Syariah Bank.

Based on Google Play Store data, there are already more than 500,000 downloads of the Mandiri Syariah Mobile application (Google LLC, 2019). The number of downloads of this application is not enough to prove that customers have a high interest in the Mandiri Syariah Mobile application when compared to 743 branch offices under the auspices of 8 regional offices and 7.99 million accounts that have been opened and spread throughout Indonesia for their customers.

One of the branch offices owned by PT Bank Syariah Mandiri is the Bekasi Branch Office (KC) which is active and ranked in the top 10 in the acquisition of fee-based income-digital banking from 28 main branches in Regional Office 3 Jakarta in 2017. This rating proves that this lack of interest can be proven by the comparison of active users and inactive users of the Mandiri Syariah Mobile application which has a ratio of 1: 4 which means that out of 4 accounts registered every day, only 1 active account uses the application. seen in Figure 2 below.

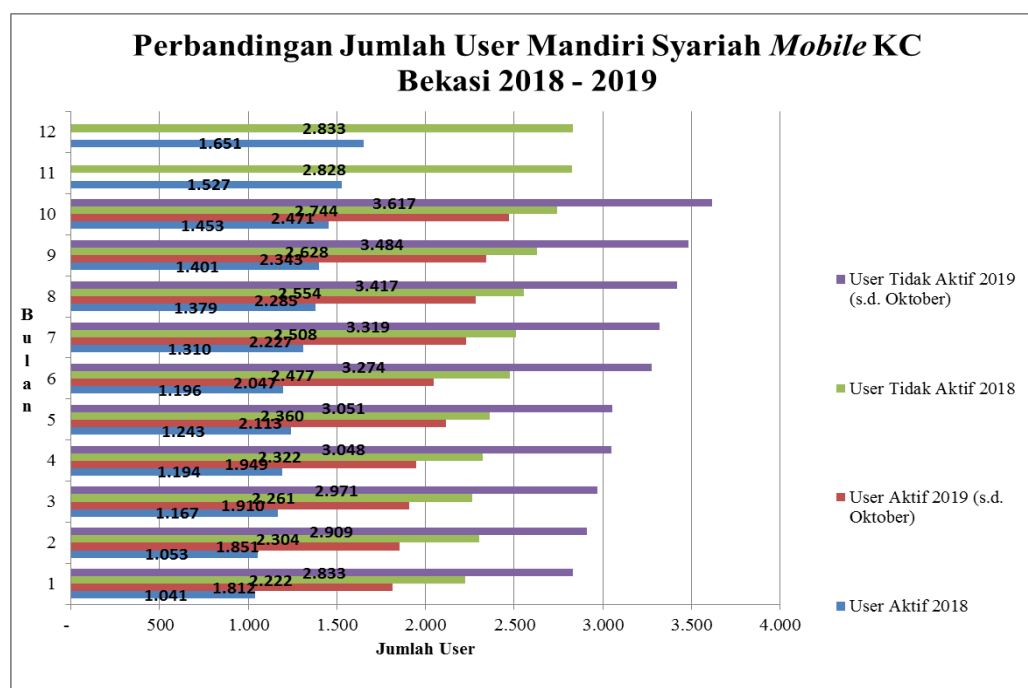


Figure 2. Comparison of the Number of Mandiri Syariah Mobile KC Bekasi Users in 2018-2019

(Source: Internal Data of PT. Bank Syariah Mandiri Bekasi Branch Office)

Based on Figure 2 above, we can see that in December 2018, there were 4,484 accounts registered with the Mandiri Syariah Mobile application, but of the total, only 1,651 accounts were actively using the application. A total of 2,833 accounts were recorded as inactive when using the Mandiri Syariah Mobile application. The same thing happened in 2019, based on the picture above, it can be seen that there were 6,088 accounts registered with the application, but only 2,471 active accounts were used. A total of 3,617 registered accounts are not active using the Mandiri Syariah Mobile application. Based on the data from Figure 1.02 above, it can

be concluded that there is low interest in using the Mandiri Syariah Mobile application by KC Bekasi customers.

Based on these problems, PT. Bank Syariah Mandiri can conduct a survey of interests and also use the financial-based applications that they launch. This measurement is intended to find out what factors influence customer interest in using the application, what can be done to develop customer interest in using the application, and so on. Furthermore, in terms of these problems, researchers want to know and want to measure interest in using the Mandiri Syariah Mobile Application. Researchers measure this interest using a theory derived from Venkatesh, et al (2012) known as the Unified Theory of Acceptance and Use of Technology (UTAUT 2) Model[8-10].

The model has 3 independent variables (hedonic motivation, price value, and habit) which are added with performance expectancy, effort expectancy, social influence, facilitating conditions derived from the UTAUT model version 1. The seven variables will be examined on customers of PT. Bank Syariah Mandiri Bekasi Branch Office and associated with the dependent variable, namely behavioral intention. The seven variables will also be associated with age, gender, and experience as variables that can moderate or influence or not on the relationship.

The use of the UTAUT 2 Model in this study, can help PT Bank Syariah Mandiri to predict the development of its technology so that it can be accepted and used by its customers. So that PT. Bank Syariah Mandiri can also seize market share from other Islamic banks, even from conventional banks. Based on the description of the background above and also the phenomena that occur at Bank Syariah Mandiri Bekasi Branch Office, researchers want to know more about the analysis of customer interest in the use of the Mandiri Syariah Mobile application at Bank Syariah Mandiri KC Bekasi.

1. Does the performance expectancy factor moderated by age and gender affect customer interest in using the Mandiri Syariah Mobile application at Bank Syariah Mandiri KC Bekasi?
2. Does the effort expectancy factor moderated by age, gender and experience affect customer interest in using the Mandiri Syariah Mobile application at Bank Syariah Mandiri KC Bekasi?
3. Does the facilitating condition factor moderated by age, gender and experience affect customer interest in using the Mandiri Syariah Mobile application at Bank Syariah Mandiri KC Bekasi?

The purpose of this study was to determine customer interest in the use of the Mandiri Syariah Mobile application at Bank Syariah Mandiri KC Bekasi using the Unified Theory of Acceptance and Use Of Technology (UTAUT) model. digitalization and knowledge of current customer needs so that developments can be carried out that exceed customer expectations. PT Bank Syariah Mandiri has more competitive advantages in the eyes of the community.

2. Study Literature

Based on the background that has been described by the researcher in Chapter I, the researcher looks for and reads several references related to the research that will be carried out by the researcher. Acceptance and use of a technology can be measured using the UTAUT Model 2 which focuses more on the use of a technology by customers. UTAUT 2 adds 3 (three) constructs from the first model, namely (habit, hedonic motivation, and price value) on the use and acceptance of information technology. Table 1 shows some of the reading material used by the researcher with the suitability of the model used by the researcher, namely the UTAUT Model 2. This model is used for customer acceptance and also the use of technology. The use is based on several constructs, namely performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit.

The following are ten previous studies that serve as a reference for this research:

No	Author Name, Year	Title	Variable	Conclusion
1	Karanasios, S. (2018)	Toward a unified view of technology and activity: The contribution of activity theory to information systems research. [11]	<i>Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FE), Behavioral Intention (BI), Use Behavior, age, experience, gender, usage</i>	<p>Based on the research conducted, the results obtained that:</p> <p>PE has a positive and stronger perceived relationship with men and young workers on BI</p> <p>EE has a positive and stronger perceived relationship with women as well as older workers and those who have less experience with BI</p> <p>SI has a positive and stronger relationship with women with lower experiences of BI</p> <p>Facilitating conditions have a positive relationship with a stronger effect on older workers with higher experience of usage.</p>
2	Visvanath Venkatesh, James Y.L Thong, Xin Xu; 2017	<i>Consumer Acceptance and Use of Information Technology: Extending The Unified Theory of Acceptance and Use of Technology</i> [12]	<i>Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), Hedonic Motivation (HM), Price Value (PV), Habit, Age, Gender, Experience</i>	<p>Based on the research conducted, the results obtained that:</p> <p>a. HM has a strong influence on younger men with less experience of BI</p> <p>PV has a positive effect on older women.</p> <p>Habit has a strong influence on older men with more experience.</p>

3	Indrawati, Dianty Anggraini Putri; 2018	<i>Analyzing Factors Influencing Continuance Intention of E-Payment Adoption Using Modified UTAUT 2 Model (A Case Study of Go-Pay from Indonesia) [13]</i>	<i>Habit, Trust, Social Influence (SI), Price Saving Orientation, Hedonic Motivation (HM), dan Performance Expectancy (PE)</i>	Based on the research conducted, they can be sorted from a large impact on continuance intention to a small impact, namely: Habit, Trust, Social Influence (SI), Price Saving Orientation, Hedonic Motivation, and Performance Expectancy.
4	Gupta, A., Dogra, N., & George, B. 2018.	<i>UTAUT and UTAUT 2; A Review and Agenda for Future Research [14].</i>	<i>Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Price Value (PV), Behavioral Intention (BI), Hedonic Motivation (HM), Habit</i>	Based on his research, UTAUT 2 is more able to explain and contribute to future contributions than UTAUT.
5	Ahmad Nurul Fajar, Frits Septian Johaness, Abba Suganda Girsang, Gunawan Wang; (2018)	<i>Evaluation of the Used of Visual Electronic Banking System Application using UTAUT 2 in Bank Central Asia Corporation [15].</i>	<i>Facilitating Conditions (FC), Social Influence (SI), Effort Expectancy (EE), Habit, Hedonic Motivation (HM), Use Behavior (UB), Performance Expectancy (PE), Effort Expectancy (EE)</i>	Based on research conducted by FC, PE, SI, HM have a positive relationship with BI (ordered by the largest to the smallest relationship). Meanwhile, EE and habit have a negative relationship with BI. BI has a positive relationship with UB.
6	Dwivedi, Y. K., Rana, N. P., Tamilmani, K., & Raman, R. (2020)	<i>A meta-analysis based modified unified theory of acceptance and use of technology (meta-UTAUT): a review of emerging literature. Current opinion in psychology, 36, 13-18. [16].</i>	<i>Hedonic Motivation (HM), Social Influence (SI), Price Value (PV), Facilitating Conditions (FC), Effort Expectancy (EE), Performance Expectancy (PE), Behavioral Intention (BI), Gender</i>	Based on research conducted by HM, SI, PV, FC, EE, PE has a positive relationship to BI in using PT Telkom's home digital service

7	Preeti Tak, Savita Panwar; 2017	<i>Using UTAUT 2 Model to Predict Mobile App Based Shopping: Evidences from India</i> [17]	<i>Habit, Hedonic Motivation (HM), Facilitating Conditions (FC), Social Influences (SI), Effort Expectancy (EE), Behavioral Intention (BI)</i>	Based on research conducted by Habit, HM, FC, SI, EE has a positive effect on the use of mobile apps
8	Ali Abdallah Alalwan, Yogesh K. Dwivedi,	<i>Factors Influencing Adoption of Mobile Banking by Jordanian Bank Customer</i> [18]	<i>Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating</i>	PE influences BI the most to use mobile banking. Furthermore, BI is also influenced by EE, SI, and FC.
9	Nripendra P. Rana; 2017	<i>Extending UTAUT 2 with Trust</i> [19]	<i>Condition (FC), Price Value (PV), Behavioral Intention (BI), Hedonic Motivation (HM), Trust</i>	HM which is very influential on the use of mobile banking, followed by PV.
10	Adelyn Kuan Lai Kit, Ann Hui Ni, Emeilee Nur Freida Binti Mohd Badri, Tang Kia Yee; 2014	<i>UTAUT 2 Influencing The Behavioural Intention to Adopt Mobile Applications</i>	<i>Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Condition (FC), Price Value (PV), Behavioral Intention (BI), Hedonic Motivation (HM), Habit</i>	PE, EE, HM and Habit influence BI to adopt mobile apps. Meanwhile, SI, FC, and PV have no effect on BI to adopt mobile apps.

Banks are institutions that operate for profit. Article 1 of Law Number 21 of 2008, explains that a bank is an agency that collects funds from the public in the form of savings and is redistributed in the form of credit or other forms. This is done in order to improve the standard of living of many people. In its activities, banks are supervised by a banking supervisory body named by the Financial Services Authority (OJK)[20].

In addition to this understanding, mobile banking is also a banking transaction through mobile media, either in the form of the m-Banking application or the mobile operator's default application. Based on research from the same model of using the UTAUT 2 model conducted by Mas Yogi & Ariyanto (2017, p. 1392) it is explained that interest and behavior towards the use of mobile banking is strongly influenced by the performance expectancy of the

application[21]. The research suggests mobile banking service providers to guarantee a sense of security for their users by linking the risk factors of using the application.

3. Result and Discussion

This research was conducted from December 2019 to January 2020 which was carried out for approximately 1 month. This research was conducted by distributing questionnaires to 96 respondents who are customers of PT Bank Syariah Mandiri Bekasi Branch Office who have activated the Mandiri Syariah Mobile Application and have also used the application. Questionnaires were distributed to customers who came directly to the researchers so that researchers could meet face-to-face with these customers to maintain the validity of the data provided by respondents, as well as assist respondents when difficulties occurred in filling out the questionnaire.

Gender

In this study, researchers took a sample of 96 respondents. The respondents were divided into 51 respondents were women and 45 respondents were men, the results can be seen in Figure 3 below.



Figure 3. Diagram of Research Respondents Profile Based on Gender

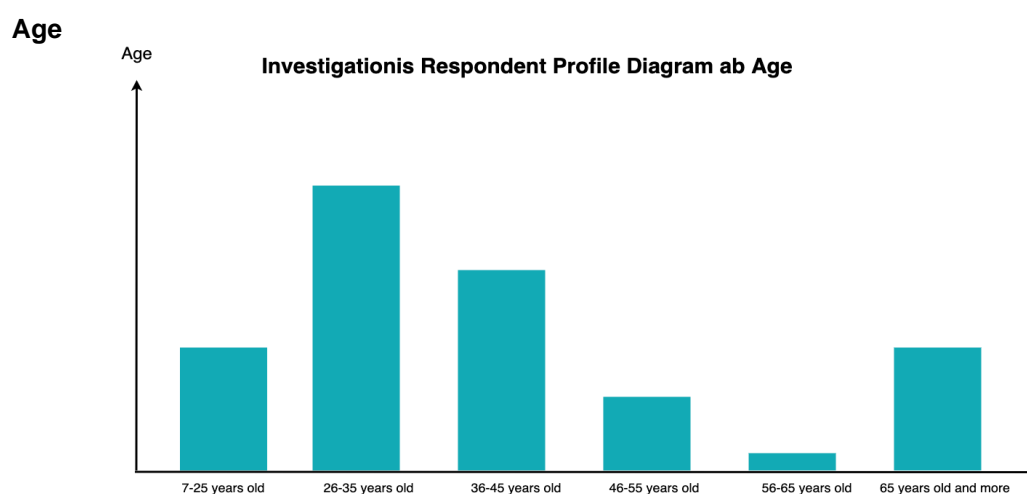


Figure 4 Diagram of Research Respondents Profile Based on Age of Respondents (Age)

Based on the picture above, it can be concluded that the age range of 26-35 years is the age group with the highest number of people activating and using the Mandiri Syariah Mobile Application, which is as many as 33 respondents. Development of Unified Theory Acceptance and Use of Technology (UTAUT) 2 Model
Several theories that underlie the theory of Venkatesh, et al include:

Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivation Model (MM), Theory of Planned Behavior (TPB), Combined TAM and TPB, Combined TAM and TPB, Model of PC Utilization (MPCU), Innovation Diffusion Theory (IDT), Social Cognitive Theory (SCT). These theories were reviewed and filtered by Venkatesh, et al for use in researching the acceptance and use of technology. The summary results of the theories carried out by Venkatesh, et al (2003) we now understand as the UTAUT Model.

The UTAUT 2 model can be seen in Figure 5 below.

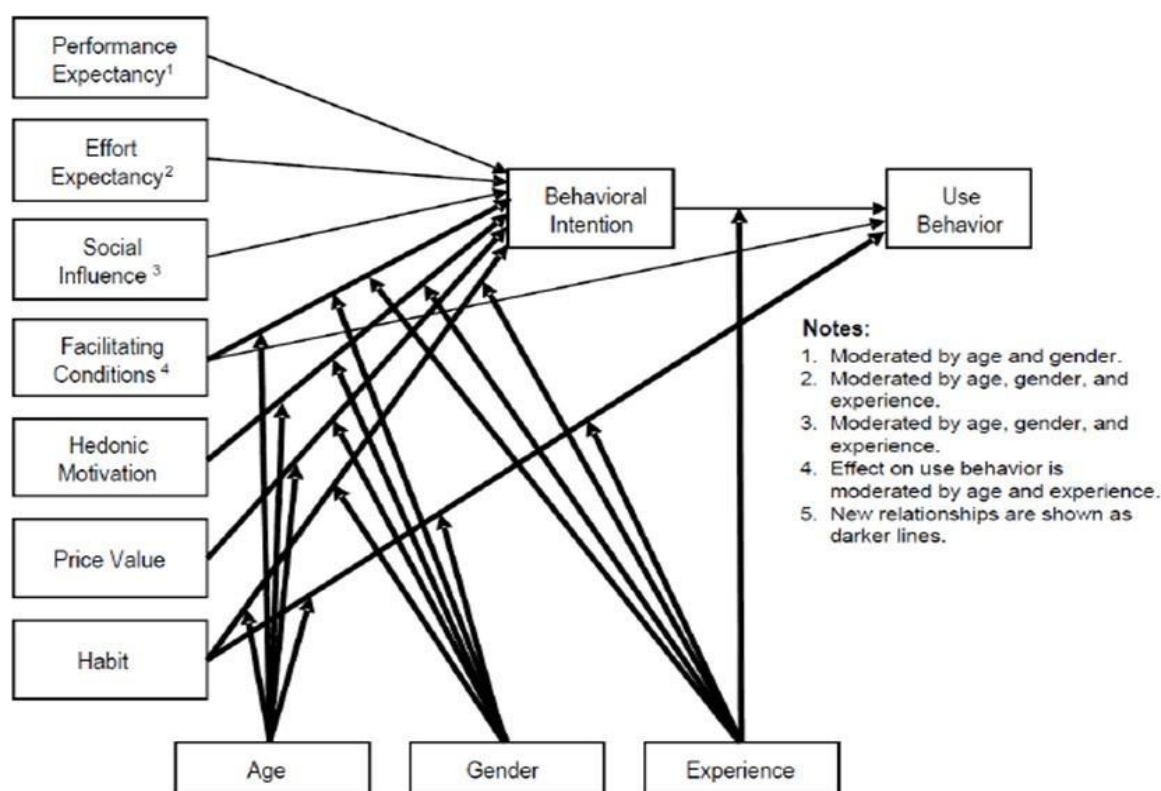


Figure 5. UTAUT 2 Model

Based on Figure 2.01 above, it can be seen that UTAUT 2 has 3 types of variables, namely, independent variables consisting of performance expectancy, effort acceptance, social influence, facilitating conditions, hedonic motivation, price value, and habit; dependent variable which includes behavioral intention and use behavior, as well as moderate variable which consists of age, gender, and experience (Venkatesh, Y. L. Thong, & Xu, 2012). The description of the addition of 3 (three) constructs, namely:

1. Hedonic Motivation
2. Price Value
3. Habit

Validity and Reliability Test Results

Before distributing the questionnaires, the researchers conducted a test distribution of the questionnaires given to 30 respondents. This questionnaire test was conducted to test the validity and reliability of the questions in the questionnaire. A measuring instrument is declared valid if the instrument measures what it is supposed to measure (Sanusi, 2011, p. 76). After the researcher got valid data, then the researcher conducted a reliability test on the question. Umar (2011) explained that the reliability test was used to determine whether the questionnaire instrument could be used more than once at least with the same respondent. The distribution of the research questionnaire test was carried out on December 12, 2019 at PT Bank Syariah Mandiri Bekasi Branch Office. The calculation of the validity and reliability tests was carried out using the IBM SPSS ver 25 program. The results of the two tests can be seen in the table below.

a. Validity Test Results

The validity test conducted by the researcher was carried out on 25 questions on the independent variable (independent) which was divided into 7 types of variables, and 36 questions on the dependent variable which was divided into 2 types of variables. The results of the validity test can be seen in Table 1 below.

Table 1. Table of Validity Test Results 30 Respondents

(Item)	R count	R tabel 5% (30)	Criteria
PE 1	0.826	0.361	Valid
PE 2	0.931	0.361	Valid
PE 3	0.965	0.361	Valid
PE 4	0.743	0.361	Valid
EE 1	0.868	0.361	Valid
EE 2	0.903	0.361	Valid
EE 3	0.958	0.361	Valid
EE 4	0.929	0.361	Valid

EE 5	0.897	0.361	Valid
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Item	R count	R tabel 5% (30)	Criteria
SI 1	0.848	0.361	Valid
SI 2	0.876	0.361	Valid
SI 3	0.870	0.361	Valid
FC 1	0.754	0.361	Valid
FC 2	0.913	0.361	Valid
FC 3	0.944	0.361	Valid
FC 4	0.768	0.361	Valid
HM 1	0.801	0.361	Valid
HM 2	0.928	0.361	Valid
HM 3	0.874	0.361	Valid
PV 1	0.800	0.361	Valid
PV 2	0.925	0.361	Valid
PV 3	0.952	0.361	Valid
H 1	0.918	0.361	Valid
H 2	0.921	0.361	Valid
H 3	0.874	0.361	Valid
BI 1	0.796	0.361	Valid
BI 2	0.909	0.361	Valid
BI 3	0.831	0.361	Valid
U1	0.498	0.361	Valid
U2	0.498	0.361	Valid
U3	0.528	0.361	Valid
U4	0.443	0.361	Valid

U5	0.498	0.361	Valid
U6	0.498	0.361	Valid
U7	0.443	0.361	Valid
U8	0.528	0.361	Valid
U9	0.510	0.361	Valid
U10	0.521	0.361	Valid
U11	0.873	0.361	Valid
U12	0.841	0.361	Valid
U13	0.848	0.361	Valid
U14	0.789	0.361	Valid
U15	0.743	0.361	Valid
U16	0.838	0.361	Valid
U17	0.821	0.361	Valid
U18	0.842	0.361	Valid
U19	0.873	0.361	Valid
U20	0.838	0.361	Valid
U21	0.596	0.361	Valid
U22	0.498	0.361	Valid
U23	0.708	0.361	Valid
U24	0.475	0.361	Valid
U25	0.527	0.361	Valid

Item	R count	R tabel 5% (30)	Kriteria
U26	0.497	0.361	Valid
U27	0.473	0.361	Valid
U28	0.712	0.361	Valid

U29	0.528	0.361	Valid
U30	0.564	0.361	Valid
U31	0.665	0.361	Valid
U32	0.478	0.361	Valid
U33	0.531	0.361	Valid
U34	0.803	0.361	Valid
U35	0.536	0.361	Valid
U36	0.740	0.361	Valid

Based on the results listed in table 4.01 above, get an R Table of 0.361 which is known to be used for the number of N = 30 with a significance level of 5%. After performing calculations on the results of the questionnaire test, the researcher calculated from the data that had been obtained to determine Rcount which can be seen in Table 4.01 above. Based on the comparison of Table and Rcount above, it can be concluded that the results of the overall calculation of $R_{\text{Count}} > R_{\text{Table}}$ indicate that the entire questionnaire in this study is valid and can be used as an instrument in the study.

b. Reliability Test Results

The researchers also did the same with the question items to test the reliability of the questionnaire. Reliability test is done by looking for Cronbach's Alpha value. If Cronbach's Alpha value > 0.60 , then the reliability test results are considered reliable (Umar, 2011). The results of the reliability test can be seen in table 2 below.

Table 2. Table of Reliability Test Results 30 Respondents

Variabel	Cronbach's Alpha Value	Comparison Results	Description
<i>Performance Expectancy(X1)</i>	0.881	> 0.60	<i>Reliable</i>

Variabel	Cronbach's Alpha Value	Comparison Results	Description
<i>Effort Expectancy (X2)</i>	0.947	> 0.60	<i>Reliable</i>
<i>Social Influence (X3)</i>	0.830	> 0.60	<i>Reliable</i>
<i>Facilitating Condition (X4)</i>	0.860	> 0.60	<i>Reliable</i>

<i>Hedonic Motivation (X5)</i>	0.826	> 0.60	<i>Reliable</i>
<i>Price Value (X6)</i>	0.873	> 0.60	<i>Reliable</i>
<i>Habit (X7)</i>	0.888	> 0.60	<i>Reliable</i>
<i>Behavioral Intention (Y1)</i>	0.781	> 0.60	<i>Reliable</i>
<i>Use Behavior (Y2)</i>	0.950	> 0.60	<i>Reliable</i>

Based on the results of the above calculations carried out to find reliability tests, it can be seen that all variables have a Cronbach Alpha value > 0.60 which means that the questionnaire is reliable.

4. Conclusion

The development of the digital economy that has occurred so far has provided several conveniences, both in conducting business activities, communicating, and even carrying out financial transaction activities. The mobile banking application that is integrated with personal accounts makes various financial needs can be met in just an instant. Customers can perform all financial activities with just the blink of an eye, without having to come to a bank branch office or queue via a teller.

Mandiri Syariah Mobile as one of the mobile banking applications owned by PT Bank Syariah Mandiri is an example of an application that provides many conveniences to its customers. Based on the convenience offered, it turns out that on the ground there are still many customers of PT Bank Syariah Mandiri Bekasi Branch Office who have not actively used the application. Interest in using (behavioral intention) is one of the factors that binds several variables that exist in this study such as performance expectancy, effort expectancy, social influence, hedonic motivation, price value and habit which are factors or determinants of interest in using (behavioral intention). In addition, use behavior is also a determining factor in analyzing interest in using an application.

This study gives the result that age, gender and experience cannot influence the relationship of the seven variables that affect behavioral intention. The results obtained are direct relationships of the seven variables. Performance expectancy ranks first with the greatest influence on its relationship with behavioral intention. Furthermore, the relationship between price value, effort expectancy, habit, social influence, hedonic motivation, and facilitating conditions. The relationship between behavioral intention and Use Behavior has a low relationship which indicates that there is an indirect impact on customer interest in using the Mandiri Syariah Mobile Application based on the relationship between the seven previous variables.

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