ABSTRACT

This study aims to analyze the factors influencing the use of the Ollin application, a mobile banking service of Bank Nagari, in Padang Pariaman Regency using the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model. The research focuses on three key constructs: Performance Expectancy, Effort Expectancy, and Habit, with Behavioral Intention as a mediating variable and Use Behavior as the dependent variable. A quantitative approach with a survey method was employed, involving 228 respondents who are active users of the Ollin application. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The results indicate that Effort Expectancy has a positive and significant effect on Behavioral Intention, while Performance Expectancy does not. Behavioral Intention significantly influences Use Behavior, and Habit directly affects Use Behavior. Furthermore, Behavioral Intention fully mediates the relationship between Effort Expectancy and Use Behavior, but does not mediate the relationship between Performance Expectancy and Use Behavior. These findings suggest that ease of use is the primary driver for adopting Ollin, surpassing perceived benefits, and highlight the importance of fostering habitual use to increase actual application usage.

Keywords: *UTAUT2, mobile banking, Ollin, Use Behavior, Padang Pariaman*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi penggunaan aplikasi Ollin, layanan mobile banking Bank Nagari, di Kabupaten Padang Pariaman menggunakan model Unified Theory of Acceptance and Use of Technology 2 (UTAUT2). Penelitian berfokus pada tiga konstruk utama, yaitu Performance Expectancy, Effort Expectancy, dan Habit, dengan Behavioral Intention sebagai variabel mediasi dan Use Behavior sebagai variabel dependen. Pendekatan kuantitatif dengan metode survei digunakan, melibatkan 228 responden pengguna aktif aplikasi Ollin. Analisis data dilakukan menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM) dengan SmartPLS 4.0. Hasil penelitian menunjukkan bahwa Effort Expectancy berpengaruh positif dan signifikan terhadap Behavioral Intention, sementara Performance Expectancy tidak berpengaruh signifikan. Behavioral Intention berpengaruh signifikan terhadap Use Behavior, dan Habit berpengaruh langsung terhadap Use Behavior. Selain itu, Behavioral Intention memediasi secara penuh hubungan antara Effort Expectancy dan Use Behavior, tetapi tidak memediasi hubungan antara Performance Expectancy dan Use Behavior. Temuan ini mengindikasikan bahwa kemudahan penggunaan merupakan faktor utama pendorong adopsi Ollin, melampaui manfaat yang dirasakan, serta menyoroti pentingnya pembentukan kebiasaan penggunaan untuk meningkatkan penggunaan aktual aplikasi."

Kata Kunci: *UTAUT2, mobile banking, Ollin, Use Behavior, Padang Pariaman*