UTAUT 2 (UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY-2) AND TRUST INTEGRATION MODEL TOWARDS BEHAVIORAL INTENTION TO CONTINUE, WILLINGNESS TO RECOMMEND, AND LEVEL OF USE

Nevi Arisona
Indonesia Banking School, Indonesia
arizona_ney@yahoo.co.id
Whony Rofianto
Indonesia Banking School, Indonesia
rofianto@ibs.ac.id
Anna Riana Putriya
School of Business and Management, Institut Teknologi Bandung, Indonesia
anna_riana@sbm-itb.ac.id

Abstract
This research uses the integration model of UTAUT 2 and Trust by testing the constructs of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Habit, Price Value, and Trust as forming Behavioral Intention to Continue and their implications for Willingness to Recommend and Level of Use. Data was collected using a survey method with 102 Permata Mobile X user respondents who actively used Permata Mobile X. The questionnaire was distributed via Google Forms, and the data was processed using the Partial Least Square Structural Equation Model approach with the help of SmartPLS 3.0 software. The results of this research are that Performance Expectancy and Social Influence are proven to affect behavioral intention to continue positively. Furthermore, Behavioral Intention to Continue has been proven to positively affect Willingness to Recommend and Level of Use. Meanwhile, other hypotheses have not shown significant facts. Several managerial implications were explained at the end of the paper.

Keywords
technology acceptance model; UTAUT2; trust; behavioral intention to continue, willingness to recommend; level of use.

JEL Classification
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Introduction

Currently, digital services have developed rapidly, one of which is in the banking industry sector. The Internet has changed how financial institutions provide banking services and activities (Eriksson et al., 2008). The business transformation in the banking world that is currently widespread is the presence of mobile banking services. *Mobile banking* is an application that provides banking transaction services and is directly connected to bank accounts (Anderson, 2009). Online banking is designed to increase customer comfort by meeting their needs by making it easy to check accounts, transfer money, open accounts, pay bills, pay loans, et cetera. At the same time, banks can also benefit from reduced operational costs (e.g., labor and service costs), faster and more precise synchronization of customer data, and so on (Montazemi & Qahri-Saremi, 2015).

Today's mobile banking market is highly competitive, and mobile banking service providers work to attract new customers and retain existing customers (Wang et al., 2019). Since the cost of acquiring new customers is significantly higher than retaining

existing customers, encouraging customers to continue using mobile banking services is an important task to gain a sustainable competitive advantage that helps ensure the long-term prosperity of companies providing mobile banking services (Bhattacharya, 1998). Sustained intention to use mobile banking is equally beneficial for customers and banks (Wang et al., 2019). For banks and financial institutions, the benefits are savings in overhead costs and an increased number of customers. In contrast, for customers, the benefits include time flexibility, convenience, 24/7 service accessibility, anonymity, security, avoiding face-to-face risks, health problems (including but not limited to concerns related to the pandemic), transaction costs and efforts to be made, as well as optimizing customer money with features related to organizing digital spending (Abu-Taieh et al., 2022). Although mobile banking has advantages and disadvantages, the next question is whether customers will continue to use the application (Talukder et al., 2021).

In 2000, several banks in Indonesia began implementing mobile banking. Almost all commercial banks in Indonesia already provide mobile banking application services. This condition has impacted the increase in mobile banking users in Indonesia. According to data from BI (www.bi.go.id), there has been an increase in mobile banking users over the last three years, starting from 2020-2022, with an increase in transaction volume of approximately 149% and an increase in transaction value of approximately 110%.

This research uses the UTAUT 2 (Unified Theory of Acceptance and Use of Technology-2) technology acceptance model, which is a model that looks at the factors that influence a person's acceptance of technology. Concerning the acceptance of mobile banking technology in the banking world, an additional variable was added that can support this research, namely trust. This research is expected to explain the factors that influence customers' intention to continue using mobile banking, which factors influence the user's decision to recommend the mobile banking application to others, and how often an individual will use the mobile banking application.

The researcher is a synthesis of several previous research models (Abu-Taieh et al., 2022; Dhingra & Gupta, 2020; Driediger & Bhatiasevi, 2019; Farzin et al., 2021; Khan, 2022; Le et al., 2020; Yu, 2012). Researchers combine the UTAUT 2 model with the development of the "trust" variable to adapt to the context of the research object, namely mobile banking, a technology-based banking application. Previous research used models to see the influence of behavioral intention, word of mouth, and level of use. Researchers want to develop further this model by looking at the influence of behavioral intention to use, willingness to recommend, and level of use. This factor is of interest to researchers because the aim of the banking industry in launching mobile banking applications is, of course, to improve customer experience in banking transactions. By downloading the application, the intention to use it will arise, and the customer will then continue using the application by carrying out transactions on mobile banking. After that, customers felt an exciting experience and wanted to recommend this application to others and increase their transactions at the bank. This condition will certainly increase profits for the relevant banks.

This research aims to determine the positive influence of performance expectancy on behavioral intention to continue, effort expectancy on behavioral intention to continue, social influence on behavioral intention to continue, facilitating conditions on behavioral intention to continue, hedonic motivation on behavioral intention to continue, habit on behavioral intention to continue, price value on behavioral intention to continue, trust on behavioral intention to continue, then explaining behavioral intention to continue strengthens the positive influence of willingness to recommend and level of use.

Theoretical Background dan Hypothesis Development

UTAUT (Unified Theory of Acceptance and Utilization of Technology) was built as a unified combination of eight existing and published acceptance models, namely Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), Combined TAM and TPB (C-TAM-TPB), Innovation Diffusion Theory (IDT), Social Cognitive Theory (SCT), Motivational Model (MM), and Model of PC Utilization (MPCU) (Venkatesh et al., 2003). The four primary constructs of UTAUT that play an essential role as direct determinants of behavioral intention and use behavior are performance expectancy, effort expectancy, social influence, and facilitating conditions. In its journey, UTAUT was developed into the UTAUT 2 theory. There are 3 additional direct determinants of behavioral intention and use hedonic motivation, price value, and habit (Venkatesh et al., 2012).

H1: Performance expectancy has a positive influence on behavioral intention to continue.

From a digital banking perspective, customers will likely prefer to improve their performance using digital banking. Previous research (Le et al., 2020) found that performance expectancy had a positive effect on intention to use mobile banking. This is confirmed by other research (Abu-Taieh et al., 2022; Farzin et al., 2021; Khan, 2022; Yu, 2012), which shows that customers' beliefs about the performance of mobile baking can drive their desire to use it in the real world.

H2: Effort expectancy does not have a positive influence on behavioral intention to continue.

Effort expectancy is a decisive factor influencing changes in customer behavior (Venkatesh et al., 2012). Convenience is a factor that can stimulate individuals to use digital technology. Manual and physical banking transactions feel tedious and time-consuming, and customers tend to avoid them (Khan, 2022). Effort expectancy has been proven to positively influence behavioral intention to use (Abu-Taieh et al., 2022; Farzin et al., 2021; Khan, 2022; Le et al., 2020). However, even though effort expectancy is often mentioned in theory as having a significant impact on behavioral intentions, in research (Dhingra & Gupta, 2020; Yu, 2012), the results of empirical studies do not show that there is an influence between effort expectancy and behavioral intention to use.

H3: Social influence has a positive influence on behavioral intention to continue.

Social influence is a variable that very significantly influences customer behavioral intention (Patil et al., 2020; Venkatesh et al., 2012). Social influence influences behavioral intention (Abu-Taieh et al., 2022; Dhingra & Gupta, 2020; Farzin et al., 2021; Khan, 2022; Le et al., 2020; Yu, 2012). A few researchers found that social influence has a negative relationship with behavioral intention (Alalwan et al., 2018; Merhi et al., 2019; Mohd et al., 2022). The results obtained are the opposite of research in general. This research was conducted in a particular social-cultural context for the people of Lebanon, the UK, Jordan, and Islamic Bank customers in Malaysia.

H4: Facilitating conditions does not have a positive influence on behavioral intention to continue.

The UTAUT model validates that facilitating conditions are directly related to behavioral intention and the use of any technology (Venkatesh et al., 2012). Previous literature found that facilitating conditions determine behavioral intention (Alalwan et al., 2017) and consumer usage behavior (Mohd et al., 2022). The finding strengthens this hypothesis that positively facilitating conditions influence behavioral intention to use (Dhingra & Gupta, 2020; Farzin et al., 2021; Yu, 2012). However, previous research also stated that facilitating conditions did not influence behavioral intention (Abu-Taieh et al., 2022).

H5: Hedonic motivation does not have a positive influence on behavioral intention to continue.

The entertaining aspect of using digital technology attracts customers to use the system (Khan et al., 2021). Often, the use of technology is accompanied by technology anxiety, namely stress experienced by users due to a large number of applications with various functions, information overload, high and continuous connectivity intensity, system changes, relearning, and security problems. For this reason, in the context of mobile banking, an attraction is needed to create hedonic motivation so that technology stress can be eliminated or minimized and motivate customers to use mobile banking. Previous studies explain that perceived enjoyment influences usage behavior, leading to the construct of hedonic motivation (Thong et al., 2006). Likewise, previous research findings suggest that the entertaining aspect of using digital technology attracts customers to use the system (Khan et al., 2021). The significance of hedonic motivation is a concern for web designers to add several fun and entertainment features to the system (Alalwan et al., 2017). Hedonic motivation is also a factor that positively influences behavioral intention to use in several previous studies (Dhingra & Gupta, 2020; Farzin et al., 2021a; Khan, 2022).

H6: Habit does not have a positive influence on behavioral intention to continue.

In the UTAUT model, *habit* is defined as the extent to which people perform behavior automatically due to learning from their experience using a particular technology. The UTAUT model further explains and validates that habits influence behavioral intention and use behavior (Farzin et al., 2021; Khan, 2022). Habit is the most critical factor influencing behavioral intention in the UTAUT 2 model research conducted by Dhingra and Gupta, 2020. However, several studies show that habit does not have a significant effect on behavioral intention (Ain et al., 2015).

H7: Price value does not have a positive influence on behavioral intention to continue.

If, by using a technological system, the costs incurred by the individual are cheaper, then it will be attractive for the individual to continue using the technology. According to previous research, many consumers consider cost factors in using digital systems (Farzin et al., 2021a; Khan, 2022; Merhi et al., 2019). Likewise, research states that price is one of the main factors in using mobile banking for bank customers in Jordan (Alalwan et al., 2017). However, some empirical studies state that price value does not significantly influence behavioral intention (Dhingra & Gupta, 2020). This factor may be influenced by considerations that customers are okay with paying a fee, considering that the costs and time involved are more significant if the customer visits the bank directly.

H8: Trust has does not have a positive influence on behavioral intention to continue.

Trust can influence behavioral intention to adopt a technology (Arvidsson, 2014; Chauhan, 2015; Singh & Sinha, 2020; Slade et al., 2014). Trust can influence the continued use of mobile payments through customer satisfaction. The hypothesis that trust has a positive influence on behavioral intention has also been demonstrated in several previous studies (Abu-Taieh et al., 2022; Dhingra & Gupta, 2020; Farzin et al., 2021; Khan, 2022; Le et al., 2020)

H9: Behavioral intention to continue has a positive influence on willingness to recommend.

Customers' willingness or intention to adopt technology can be essential in generating positive recommendations from customers to their colleagues (Farzin & Fattahi, 2018). The most common recommendation made by customers is in the form of word of mouth. Even though many media are channels for individuals to obtain information, references from word of mouth are still an option for consumers as a basis for purchasing decisions or using technology. When people spread positive word of mouth

about a product or service, they are more likely to use it in the real world or in actual use (Farzin et al., 2020). Customers also tend to adopt technology when they are in a positive mood, which can influence their desire to do word of mouth for a service or product (Lien et al., 2018). The tendency to adopt indicates the likelihood of carrying out a particular behavior by that person (Farah et al., 2018). Thus, this explains that an individual's intention to continue using technology (behavioral intention to continue) can encourage individuals to be willing to recommend technology (willingness to recommend) to others. Likewise, the tendency to use is a form of customer belief and is believed to precede actual usage behavior (Arahita & Hatammimi, 2015). This factor means that the individual use of technology is based on previous intentions and beliefs to continue using the technology. Previous research also supports and approves the positive influence of behavioral intention on word of mouth (Abu-Taieh et al., 2022).

H10: Behavioral intention to continue has a positive influence on the level of use.

Considering that the ultimate business goal of banks is to attract customers to adopt and use their services rather than just the intention to adopt services, this research was conducted to examine further the relationship between factors that influence customers' intention to continue using mobile banking with usage. Actual results from customers continuously through the level of use variable. Regular use of Permata Mobile Behavioral intention positively affects the intention to increase the intensity of mobile banking use (Le et al., 2020). Behavioral intention also positively influences long-term orientation or long-term use orientation (Khan, 2022).

Research Method

The objects of this research are customers who use Permata Mobile X at Bank Permata. Permata Mobile X all indicator latent constructs are operationalized in a multi-item scale with indicator questions adopted from relevant previous research. The performance expectancy construct is measured with four indicators based on previous research (Dhingra & Gupta, 2020). The effort expectancy construct is measured with three indicators based on previous research (Dhingra & Gupta, 2020). The social influence construct is measured with four indicators based on previous research (Dhingra & Gupta, 2020). The facilitating conditions construct is measured with four indicators based on previous research (Dhingra & Gupta, 2020). The hedonic motivation construct is measured with four indicators based on previous research (Dhingra & Gupta, 2020). Based on previous research, the habit construct is measured with four indicators (Dhingra & Gupta, 2020). The price value construct is measured using four indicators based on previous research (Dhingra & Gupta, 2020). Based on previous research, the trust construct is measured with four indicators (Chemingui & Lallouna, 2013). The behavioral intention to continue construct is measured with three indicators based on previous research (Wang et al., 2019). The willingness to recommend is measured with four indicators based on previous research (Lien et al., 2018). The level of use construct is measured with three indicators based on previous research (Le et al., 2020).

These construct indicators are outlined in an online questionnaire format using a Likert scale pattern with an answer scale ranging from 1=Strongly disagree to 7=strongly agree. Hypothesis testing based on empirical data that has been collected is carried out using a PLS-SEM approach, which allows identifying constructs driving endogenous variables in complex models with the need for a minimum amount of data that is not large, data that is not always customarily distributed (Hair et al., 2017). The minimum sample size requirement must be 10 times the maximum number of arrows pointing to the latent variable anywhere in the PLS path (Hair et al., 2017). This research used a

sample of 100 Bank Permata customers who had used the Permata Mobile X application at least 3 times in the last 6 months. Respondents' ages varied from 17 to over 53 years, with types of work including private employees, entrepreneurs, civil servants, homemakers, and students.

Results and Discussion

The results of the structural model estimation indicate a significant positive influence of performance expectancy on behavioral intention to continue (β=0.371, ρ<0.05), which means it supports H1. The estimation results also show a significant positive influence between social influence and behavioral intention to continue (β=0.256, ρ<0.05), which means that H3 is proven. Furthermore, behavioral intention to continue shows a significant positive effect on willingness to recommend (β=0.825, ρ<0.05) and level of use (β=0.627, ρ<0.05), which means that H9 and H10 are proven in this research. Meanwhile, the six other hypotheses proposed by H2, H4, H5, H6, H7, and H8 did not show any symptoms of a significant influence between the constructs of effort expectancy, facilitating conditions, hedonic motivation, habit, price value, trust on behavioral intention to continue.

Table 1. Measurement Model

Contruct, Cronbach's Alpha, AVE	Indicator	Loading Factor
Performance Expectancy (α=0.910, AVE=0.788)	In my opinion Permata Mobile X useful for my daily life.	0.874
	Using Permata Mobile X, allows me to complete banking transactions more easily.	0.919
	Using Permata Mobile X increases the effectiveness of handling banking transactions.	0.913
	Permata Mobile X allows me to do banking transactions anywhere.	0.843
Effort Expectancy (α=0.891, AVE=0.821)	It's easy to become proficient in using Permata Mobile	0.898
	The Permata Mobile X system is easy to learn.	0.929
	Using Permata Mobile X does not require a lot of effort.	0.891
Social Influence (α=0.921, AVE=0.812)	People who are important to me think I should use the Permata Mobile X facility.	0.952
	People who influence my behavior think I should use Permata Mobile	0.884
	People whose opinions I value prefer that I use Permata Mobile X facilities.	0.952
	Most people around me use Permata Mobile.	0.807
Facilitating Condition (α=0.867, AVE=0.716)	I have the necessary resources to use Permata Mobile.	0.872
	I have the necessary knowledge to use Permata Mobile.	0.806
	I can get help from others when I have difficulty using Permata Mobile.	0.820
	Permata Mobile X is compatible with other services I use.	0.883
Hedonic Motivation (α=0.951, AVE=0.872)	Using Permata Mobile X makes me happier.	0.950
	Using Permata Mobile X is interesting.	0.894
	Using Permata Mobile X is very enjoyable.	0.968
	Using Permata Mobile X is very entertaining.	0.922
Habit (α=0.741, AVE=0.659)	I am used to using Permata Mobile X.	0.907
	I use Permata Mobile X every day.	0.726
	Using Permata Mobile X has become a regular thing for me.	0.793
Prive Value (α=0.859, AVE=0.779)	Use of Permata Mobile X involves reasonable and reasonable fees.	0.789
	Using Permata Mobile X has good economic value.	0.921
	At current prices, the Permata Mobile X provides good value.	0.930
Trust (α=0.872, AVE=0.723)	I believe that Permata Mobile X can be trusted.	0.840
	I believe that my data on Permata Mobile X is confidential.	0.874
	I received a direct confirmation message or notification from the transaction I made on Permata Mobile X.	0.800

	I believe that Permata Mobile X is reliable.	0.885
Behavioral Intention to Continue (α=0.958, AVE=0.922)	I intend to continue using Permata Mobile X for the future.	0.968
	I plan to use Permata Mobile X frequently.	0.957
	I intend to use Permata Mobile X more frequently in the future.	0.956
Willingness to recommend (α=0.954, AVE=0.879)	I am willing to recommend Permata Mobile X to others.	0.963
	I am willing to share the benefits of Permata Mobile X with other people.	0.946
	I am willing to encourage others to transact with Permata Mobile	0.953
	I have positive things to say about the Permata Mobile X	0.887
Level of Use (α=0.885, AVE=0.812)	How many times do you use Permata Mobile X during a month?	0.881
	How many hours do you use Permata Mobile X in a day?	0.869
	How frequently do you use Permata Mobile X?	0.951

From the results of this research, the two exogenous variables, performance expectancy, and social influence, are in accordance by previous research. Meanwhile, other exogenous variables are the opposite of previous research. Previous research succeeded in proving that all endogenous variables have a positive impact on behavioral intention to continue. A possible explanation for this difference is due to differences in location and type of sample work, which causes cultural differences and understanding of digital literacy.

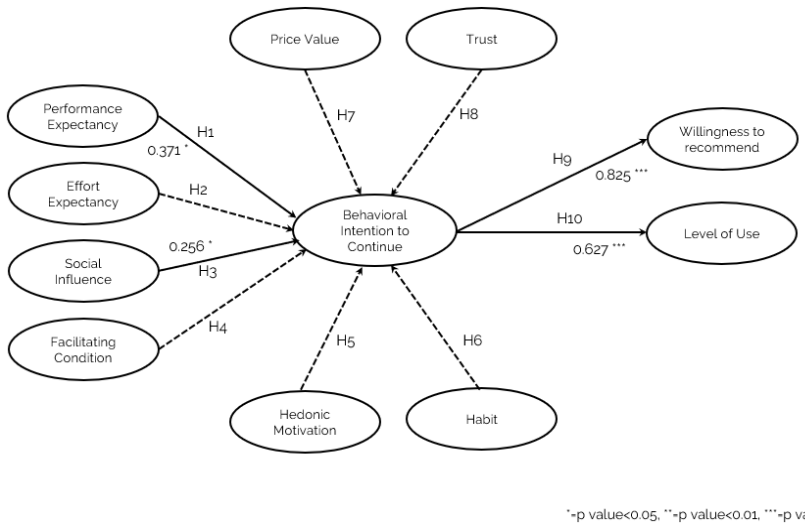

Figure 1. Research Model and Structural Estimation Model Results

In this digital era, people are starting to get used to using applications to make their work easier. Likewise, consumers or banking industry customers want a mobile banking application in everyday life. This condition will, of course, further increase customer effectiveness in carrying out banking transactions. Therefore, a mobile banking application that can make it easier for customers to complete banking transactions effectively dramatically influences their decisions to use it (Farzin et al., 2021). Permata Bank customers think that Permata Mobile X can help them improve

performance and make banking transactions more accessible, so they decided to continue using Permata Mobile X.

Currently, the interface of mobile banking services launched by banks in Indonesia is relatively like one another. This fact explains why customers do not feel a significant difference on Permata Mobile X. Respondents feel that on average all mobile banking offered by banks in Indonesia has an interface that is easy to learn and use.

Some of the respondents from this research are Permata Bank payroll customers and customers who have the Astra Group business ecosystem. The payroll collaboration between Permata Bank and related companies means that employees must open an account at Permata Bank to distribute employee salaries. Due to these conditions, company employees finally opened an account at Bank Permata and register with Permata Mobile X. Permata Bank also provides a free transaction fee feature when making transfers to fellow Permata Bank customers. This condition makes it easier for the community, co-workers, or family members, to influence someone to use the Permata Mobile X application.

Respondents realized that supporting facilities such as mobile phones and networks are needed to enjoy mobile banking services. Respondents also knew that customer care services at banks were very ordinary. Respondents realized this was necessary, but the effect was not significant because it was familiar.

The happiness and comfort felt by respondents after using Permata Mobile X did not significantly influence the respondents' decision to use Permata Mobile X. It is more about satisfaction because transactions are easier and faster, not because you are entertained by the application or other reasons related to lifestyle.

Most of the respondents are Permata Bank payroll customers. Respondents opened an account at Bank Permata because there was a requirement from the company where they worked to distribute employee salaries. Respondents finally got used to making transactions at Bank Permata; however, this is still not a strong reason for respondents to use Permata Mobile X.

Permata Bank offers free transfer fees for customers who transfer funds via Permata Mobile. Several competing banks also provide free services, it was deemed less attractive for respondents to continue using Permata Mobile X for this price values purpose.

So far, respondents believe that Bank Permata can be trusted because of Permata Bank's long experience, and Permata Bank is also one of the largest and well-known banks in Indonesia. This condition supports respondents who also believe that the security of Permata Mobile X services is guaranteed. Trust is something that customers pay attention to; however, because the level of trust is already high in Permata Bank, customers do not make this the main issue that encourages customers to make transactions at Permata Mobile X.

The excellent experience when using Permata Mobile X making respondents wants to make other people feel the benefits of using Permata Mobile X too.

Respondents who have continued using Permata Mobile X can feel the benefits and uses of the Permata Mobile X service. This experience will determine how often users use Permata Mobile X services. A positive experience will certainly make customers often use Permata Mobile X services. If the customer's experience is negative, this will result in infrequent or low-intensity use of Permata Mobile X services.

Conclusions and Managerial Implications

This research shows crucial results for managerial practice, especially for Permata Bank and mobile banking service providers in general. So far, customers have used Permata Mobile X because this application can help users complete their banking transactions efficiently. The managerial implication that can be given to support this is the

completeness of the features of Permata Mobile X. For example, Permata Bank can currently add an e-toll top-up feature via Permata Mobile X.

Concerning convincing customers that Permata Bank's services can be helpful in everyday life, Permata Bank must be able to create a perception among customers that the product and service offerings from Permata Bank are suitable and in line with customer needs. This condition can be done with advertising and promotional materials that showcase the ease of transactions through Permata Mobile X.

Permata Bank must also be able to attract key people from a community or group, and it is hoped that the critical person can influence the community or group to use Permata Mobile X. In line with Permata Bank's priority strategy this year, namely that Permata Bank is a trusted business ecosystem partner, Permata Bank can approach the principal or parent company or organization so that stakeholders from the principal or parent company can also be influenced to open an account at the Permata bank. Apart from that, key opinion leaders and artists or famous people can also be used to support promotional materials from Permata Bank.

Permata Bank has ambition, by 2030 to become the most profitable bank in Indonesia with triple growth and gain customers' deep trust, as measured by a high net promoter score. One of the things that can be done to achieve this ambition is that Permata Bank can focus more on increasing customers desire to continue using Permata Mobile X. Permata Bank is expected to focus more on providing complete features that can facilitate daily customer transactions and increase social engagement or the level of involvement of a group or community in the penetration of its products in the market. This aligns with Bank Permata's ambition to gain customers' trust through the net promoter score, which shows how much people are willing to promote Bank Permata to others. With the increasing number of customers actively carrying out transactions at Bank Permata, achieving its ambition to become the most profitable bank in Indonesia with triple growth from its current position is possible.

Research Limitation

This research also has limitations that open up further development in subsequent research. Further research using different objects can be carried out to validate the findings of this research. This research is limited to the influence of the Behavioral Intention to Continue variable on Willingness to Recommend and Level of Use. It is hoped that future research can add other variables that influence Willingness to Recommend and Level of Use.

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