

ANALYSIS OF THE APPLICATION OF THE UTAUT2 MODEL ON THE USE OF E-COMMERCE FEATURES IN THE BSI MOBILE BANKING APPLICATION

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Abstract

The rapid development of today's era means that every person, organization or company must also have ideas and creativity to continue to keep the company or business attractive and left behind. Therefore, this research aims to find out how to apply the UTAUT2 model to the use of E-commerce features in the BSI mobile banking application. This research uses descriptive quantitative analysis research methods which aim to test theories, build facts, show relationships between variables, provide statistical descriptions, estimate and predict results. The data in this research uses secondary data, namely data from questionnaire results. The data analysis technique in this research is quantitative descriptive, starting with the t test, then continuing with the F test. The results of this research are that performance expectations, business expectations, habits, social influence, facilitating conditions, hedonic motivation, price value, interest in use have a significant effect on e-commerce features. The value of $F_{count} > T_{table}$ ($295.705 > 1.98$), as well as the significance value ($0.000 < 0.05$). In the research that has been conducted, it is proven that the variables of facilitating conditions, hedonic motivation, and price value influence the intention to use e-commerce features, and the variables of habit and intention to use influence the behavior of using e-commerce.

INTRODUCTION

As internet users increase throughout the world, not only in Indonesia, technological development has accelerated at a very high speed in recent years. According to a survey conducted by the Indonesian Internet Service Providers Association (APJII) in 2017, it shows that the number of internet users in Indonesia has currently reached 143.26 million people out of a total population of 262 million people in Indonesia. The very rapid development of information technology is changing people's lifestyles to become increasingly dependent on the presence of information technology which makes everything easier to be more effective, efficient, and considered more economical compared to the lifestyle before information technology existed (Suwandi & Azis, 2018).

As stated by Westland and Clark (2000) in Handayani (2005) that the use of systems in organizations has increased dramatically. This increase is none other than due to the demands of modern organizations, and is also caused by a society that is hungry for information. This information system is a stepping stone for organizations to help present information quickly, accurately and openly as expected by the public. Apart from providing information and many other benefits, there are also not many people who fail in operating the system. Many development projects fail due to several internal or external factors (Davis, 1989). The decision to adopt a system is in the hands of the manager, but the successful use of the technology depends on the acceptance and use of each individual user (Hartono, 2007) the behavior of the system user from the attitudes and perceptions of the system user.

Sharia banking as an economic sector that carries a customer centric concept is expected to be able to meet the needs of its customers in the field of financial transaction services. One of sharia banking's efforts to meet customer needs can start from the process of seeing or identifying the office first, such as what type of product or service the customer needs, for example by identifying consumer behavior. This is because each consumer has different behavior in consuming products or services. (Tjiptono, 1995; Setiadi, 2003; Zahrah et al., 2020; Usman, 2012; Farahdiba, 2020; Kalsum, 2008).

Mobile banking is a banking service offered by banks using smartphones to facilitate banking activities (ABSTRACT.Pdf, n.d.). Every bank is competing to create applications to simplify banking services. Just like Bank Syariah Indonesia (BSI) is competing in this matter, creating a BSI mobile application that can make things easier for bank users. Bank Syariah Indonesia Mobile or BSI Mobile is a channel created to access customer accounts using 3G/4G and WiFi technology via smartphone. By having a rating of 4.3 on a scale of 1 to 5, this application has 5 million users. And it has 127 thousand users who have provided these reviews.

UTAUT is a model to explain user behavior towards information technology (Venkatesh et al., 2003). The UTAUT2 model is a development of the UTAUT model which has been combined and successfully developed previously. The UTAUT2 model forms the intention to behave (Behavior Intention) and user behavior towards a technology (Use Behavior) which is influenced by performance expectations (Performance Expectancy), expectations for an effort (Effort Expectancy), social influence (Social Influence), and supporting conditions (Facilitating Conditions), hedonic motivation for information system users (Hedonic Motivation), value of benefits in the information system (Value) and also user habits (Habit).

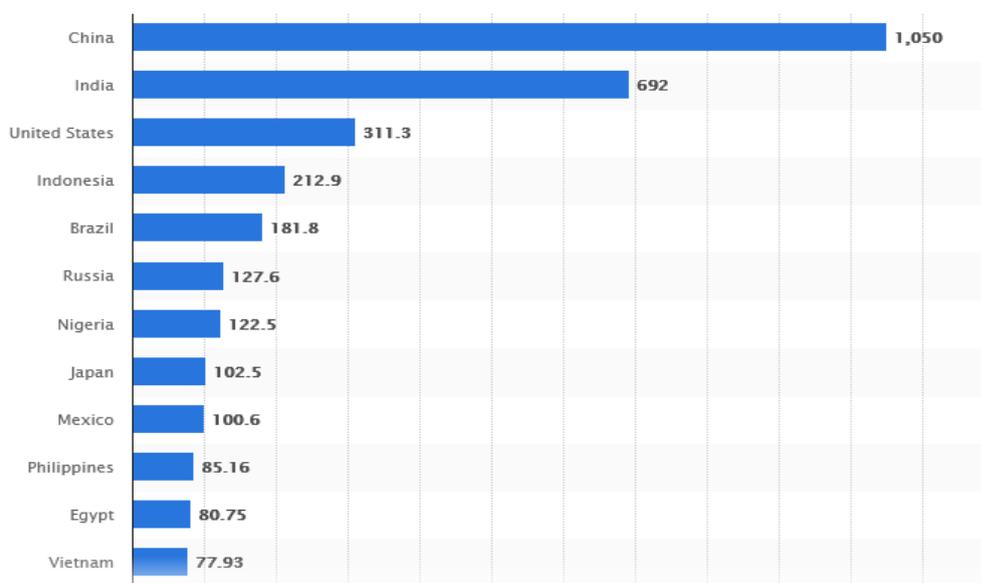
Marketplace companies during the current pandemic are also experiencing impacts. Threats, obstacles and opportunities must be identified as early as possible. He needs expertise to be able to successfully seize opportunities and an evaluation of strengths and

weaknesses must be carried out periodically, for example by examining marketing, finance, production, organization and all the factors contained in the business. For certain types of products, panic and unplanned purchases occur through online channels (Harahap & Amanah, 2022). According to Heshmat (2020), the causes of panic buying of food, beverage products and the accumulation of toilet paper during the corona virus outbreak were 7 factors, namely: 1). Two ways of thinking.

There are two levels of decision: first, the basic level, individual decisions are best understood as interactions between the logical brain and the emotional brain. Both systems use different operations. The brain logically calculates and considers evidence. The emotional brain is intuitive, fast, largely automatic and not easily accessible to consciousness. The logical mind tells us, "No, I don't need to buy another roll of toilet paper." But the emotional brain says, "I'd better be safe than sorry." Our emotional minds are very attuned to visual images and we have seen graphic images of people on social media and news media wearing masks and so on. 2). Anticipatory anxiety. Anticipatory anxiety is fear that is experienced before it occurs. As we have seen in the coronavirus pandemic, fear exists long before the actual infection occurs. 3). Fear is contagious. Just like viruses, fear has a tendency to spread from person to person. This may be the case even though in the first place, there is no rational basis for the fear. As a result, a group of people who do not know each other can spontaneously come to adopt emotional unity.

In panic buying, people feel, "If they did it, I might as well do it." 4). Herd mentality. This is another cause of panic buying. As social creatures, we interpret danger situationally based on how others react. When the herd instinct resists, people suspend judgment and start doing what everyone else is doing. So, if other people panic buy food, people will panic and follow the herd. 5). Intolerance to uncertainty. It can be defined as the inability to accept the possibility that a negative outcome may occur in the future, whatever the conditions under which it may occur. What makes the coronavirus What's frustrating for some people is the fact that there are a lot of unknowns about it – when or where it might occur.

Currently, internet use in the world is increasing after the pandemic, with an increase of 268 million new users globally recorded in 2021-2022. Quoted from the World Population Review, the increase in internet use from year to year is due to the emergence of smartphones. This smartphone changes the way people access the internet and makes the internet easier for the general public to access. It is taken from data released by Statista that in 2023 the largest use of the internet in the world will be China, it is shown that half of China's population has used the Internet, this number reaches 1.05 billion people, and is followed by India with 692 million Internet users which is in second place, the United States with 311 million people in third place, Indonesia with 212.9 million users which is in fourth place, and in fifth place is Brazil which has 181.8 million users. Internet. This will be accessed in January 2023.



Gambar 1.1 Negara-Negara Pengguna Internet Terbesar di Dunia

Server-based banking services require a smartphone and internet network to use. From the table above it can be seen that internet use in Indonesia has enabled people to access everything via the internet. Data shows that in the past 2 years, internet usage in Indonesia has continued to increase, reaching 212 million users, which is in fourth place in the world. This growth occurs due to the emergence of new customers every year and changing smartphone lifestyles due to following the development of models issued by dealers.

The author tries to relate the phenomenon of why Indonesian people still use little e-commerce features in BSI mobile with applications and other features and systems using UTAUT2. Based on the research that has been carried out, no research conducted by previous researchers has used the UTAUT model to understand public acceptance of the use of e-commerce features in BSI mobile in Indonesia. In research conducted by (Venkatesh et al., 2003) it was stated that the UTAUT model was proven to be successful in achieving 70% of the variance in determining behavioral intentions to use information technology compared to other theories, so researchers believe UTAUT is able to help researchers understand the actual intentions and behavior of users of e-commerce features in the BSI mobile application.

RESEARCHMETHODS

This research uses descriptive quantitative methods, Sugiono (2016:7) explains that quantitative research methods are methods based on the philosophy of positivism, used in researching samples and research populations. Quantitative research is research that presents data in the form of numbers as a result of the research. And the descriptive method is a systematic, factual and accurate picture or description of existing phenomena. Quantitative descriptive research is research that describes variables as they are and is supported by data in the form of numbers produced from actual conditions.

Regarding the title raised, namely Analysis of the Application of the UTAUT2 Model in the Use of E-Commerce Features in the BSI Mobile Banking Application. This research is descriptive quantitative analysis research which aims to test theories, build facts,

show relationships between variables, provide statistical descriptions, estimate and predict the results. The data in this research uses secondary data, namely data from questionnaire results. The data analysis technique in this research is quantitative, starting with the t test, then continuing with the F test.

RESULTS AND DISCUSSION

This research aims to explain the intentions and behavior of users of e-commerce features on the BSI mobile banking application using the application of the Unified Theory of Acceptance and Use of Technology (UTAUT2) model. Based on the research results from empirical testing and discussion, it can be concluded that this research proves the positive and significant influence of Performance Expetancy, Effort Influence, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, Habit, Behavior Intention, and Use Behavior.

There were 90 questionnaires distributed. So from the results of the questionnaire that has been distributed it can be concluded that as many as 89.5% use the e-commerce feature on BSI mobile banking and the remaining 10.5% do not use this feature. From the results of the questionnaire obtained when viewed in terms of age, the 19-22 year age group dominates this research with a percentage of 84.4%. Students were the largest number of respondents who used e-commerce features at 89.7%, followed by housewives or private workers at 10.3%. Of the 6 sub features of e-commerce in BSI mobile, namely; Bukalapak, Tokopedia, Shopee, Doku, BUMDes, and Bhineka. The most frequently used is Shopee payments or purchases, which has 94.7% usage and the rest uses Tokopedia.

Uji Hipotesis

Uji t (Parsial)

Tabel.1 Hasil Uji Parsial Signifikansi(Uji T)

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.675	,715		-.943	,348
	Performance Expetancy	-.710	,082	-.578	-8,656	,000
	Effort Expetancy	-.025	,032	-.023	-.763	,448
	Social Influence	,026	,025	,032	1,033	,305
	Facilitating Conditions	,110	,043	,069	2,524	,013
	Hedonic Motivation	,122	,043	,094	2,817	,006
	Prive Value	,148	,032	,115	4,566	,000
	Habit	-.011	,017	-.013	-.656	,514
	Behavior Invitation	,573	,041	,485	14,128	,000
	Use Behavior	1,059	,073	,913	14,527	,000

a. Dependent Variable: Fitur E-Commerce

Sumber: Data diolah dengan SPSS

Tabel. 2 Hasil Uji Simultan Signifikansi (Uji F)

Model		ANOVA ^a				
		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	391,713	9	43,524	295,705	,000 ^b
	Residual	13,247	90	,147		
	Total	404,960	99			

Sumber: Hasil data diolah dengan SPSS

The calculated F for the ANOVA model in table 2 is 295.705. It can be concluded that performance expectations, business expectations, habits, social influence, facilitating conditions, hedonic motivation, price value, interest in use have a significant influence on e-commerce features.

1. Performance Expectancy has a Positive Influence on Behavioral Intention.

Hypothesis testing proves that the t-statistic value for the performance expectation variable is met. This value shows that the level of effectiveness of use, speed and comfort for customers greatly influences the intention to use e-commerce features. This is shown by the high level of performance expectations so that the intention to use e-commerce features is also increasing.

The performance expectancy variable is important in influencing users' intentions to use e-commerce, which means the extent to which users using new technology can provide benefits to consumers in carrying out their activities. Based on hypothesis 1, e-commerce can meet user expectations in terms of performance and have an impact on better performance or productivity, thereby strengthening users' ability to use e-commerce features. With effectiveness, speed and convenience being the main indications of user intentions to use e-commerce features. Therefore, the implication for companies is to continue to maintain their level of performance expectancy so that behavioral intention continues to increase. So the first step that companies can take is to expand working relationships with various merchants so that users can choose where they want to carry out transactions using e-commerce features.

Judging from the high use of e-commerce features in payments or purchases, this is a determining factor for users in intending to use e-commerce features. There are 89.5% of users who choose to use this feature and the rest do not use it. And each user uses more than 3 transactions, which means that users have used this feature more often for Shopee purchases or payments that are available in this feature. And users believe that this feature makes their work and activities easier.

As Lin Arshy said in an interview, "I use this application very often, in fact almost every time I want to transfer or purchase via e-commerce, this feature is very helpful. I am very grateful to have found this application. Apart from being sharia based, this application is also very helpful."

The results of this research are consistent with the results of research (Indah & Agustin, 2019) regarding the application of the UTAUT model to understand the actual intentions and behavior of GO-PAY users in Padang City; Ni Komang & I Made (2020) regarding the application of the UTAUT2 model to explain Intentions and Behavior of Using E-money in the city of Denpasar. This research hypothesis is based on the relationship between variables and the research findings above are as follows:

H₁: Performance expectations have a positive effect on intention to use e-commerce features

2. The Influence of Effort Expectancy on Intention to Use E-commerce Features

This variable can be interpreted as the level of ease of use of an information system which can reduce a person's effort in doing a job (Venkatesh et al., 2003). The ease of using these e-commerce features can increase users to prefer using these features rather than making cash transactions. When the user feels that he does not need to put in a lot of effort when using the application then the user will have high expectations to get the desired performance, otherwise their performance expectations will be low. In this case, the e-commerce features are easy to use and understand and practical to use.

Even though users have experienced difficulties when using the application, this does not constitute a benchmark for users to stop using this feature. From the hypothesis testing that has been carried out, 26.3% of users have experienced difficulties in making transactions. However, even so, quite a few users are satisfied with this feature. As stated by Afifatu Rahmah in a review of the BSI mobile banking application, saying "While using the BSI m-banking application, financial transactions become easier, the features in the application are also easy to use and different from other m-banking. Basically, the features are complete, you can make savings, make transactions, do charity, it's all at BSI. As long as I use this application, I have never been disappointed at all, the application continues to run smoothly. "Really recommended for those who are confused about looking for m-banking." And Virgie Aulia Andrinie also said "The application is good, so far there have been no problems whatsoever. If you're still lagging, try checking again whether your internet connection is stable or not. This application also makes transactions really easy, there are some m-banking that often have errors but so far BSI has been running smoothly without any problems. Hopefully it continues smoothly in the future."

So it can be said that using the features in this application is quite easy, based on the large number and increasing use of these features. The higher the effort expectation (Effort Expectancy) obtained when using the system, the higher the intention to use the system. Research conducted by R. Kristoforus & SRI Andayani (2013) regarding the Application of the UTAUT Model to Understand the Behavior of Academic Information System Users; Amirul Mukminin, et al (2019) regarding the Application of the UTAUT Model for "PAYLATER" User Behavior in Traveloka.

H₂: Business expectations have a positive effect on intention to use e-commerce features.

3. The Influence of Social Influence on Intention to Use e-commerce features on the BSI Mobile application

It can be said that this variable is a tool to measure the level of environmental influence that has great support (family, friends, social artists, society and relatives) that has great support for users to use e-commerce features. As social creatures who definitely need help from other people, people are more easily influenced by the people around them, especially if they get encouragement to use or do something, such as using a new system. This shows that one of the factors in a person's intention to use new technology is if they get the support of people around them.

According to the results of the hypothesis that has been carried out, there are 21.1% of users using this feature who are encouraged by friends, celebrities, family and the rest use this feature because of their own will. As Kasti Wijayanti said, "I found out about this application yesterday, because a friend of mine was an intern at the BSI office. Well, coincidentally, I don't have an account from another bank. So, at the same time, create an account and activate mobile banking. At first there was a brief problem but it has been resolved, "I don't use the e-commerce feature very often, only a few times. "Because I'm used to using purchases with Cash On Delivery (COD) payments," he continued. So it can be said that environmental influence or support from people around is not a benchmark for someone to use the application.

H₃: Pengaruh sosial berpengaruh positif pada pengguna untuk menggunakan fitur e-commerce.

4. Pengaruh Kondisi Memfasilitasi (Facilitating Condition) terhadap Perilaku Aktual Pengguna Fitur E-Commerce

Variabel ini diartikan sebagai tingkat dimana seseorang percaya bahwa infrastuktur dan sumber daya tersedia untuk mendukung penggunaan actual sistem informasi (Venkatesh et al., 2003). Hal tersebut menunjukkan bahwa penggunaan actual individu dalam menggunakan fitur e-commerce sebagai transaksi pembayaran ataupun penjualan yang didukung oleh infrastruktur dan teknis yang memadai menggunakan smartphone berbasis android untuk disetiap pembelian ataupun pembayaran pada fitur yang didalamnya seperti Bukalapak, Tokopedia, Shopee, Doku, BUMDes, dan Bhineka. Penggunaan fitur tersebut juga mengharuskan pengguna untuk memiliki keterampilan dan ilmu untuk mengakses saat peroperasian fitur yang terhubung oleh internet. Penggunaan pada fitur tersebut menggunakan biaya yang harus dikeluarkan berupa data internet, yang berarti pengguna harus tersambung dengan jaringan internet saat menggunakan fitur tersebut. Pengguna tidak akan menggunakan suatu sistem jika tidak memiliki infrastruktur dan sumber daya seperti finansial dan keterampilan operasional (Amrullah & Anjar, 2018).

Sesuai dengan hasil hepotesis yang telah didapat bahwa saat ini individu lebih menyukai penggunaan internet yang sudah dapat diakses dimanapun dan kapanpun, bahkan pengguna terhubung dengan internet lebih dari 3 jam perharinya. Dan bahkan saat bekerja pun hampir seluruh masyarakat terhubung dengan internet. Tak hanya itu bahkan dari kalangan muda maupun lansia terhubung dengan internet. Seperti yang dikatakan oleh Siti Khoiriah "Setiap kegiatan saya pasti banyak menggunakan *handphone*, bahkan kebanyakan hari saya menggunakan *handphone*. Bersyukur sekali sekarang apa-apa sudah mudah diakses, contohnya saya mau belanja. Saya gak

perlu keluar untuk pergi berbelanja. Saya bisa menggunakan aplikasi untuk berbelanja, menggunakan pembayaran lewat mobile banking ataupun sistem COD sekalipun.”

Kondisi yang memfasilitasi memiliki hubungan yang signifikan terhadap perilaku actual (*Use behavior*) penggunaan sistem informasi (Venkatesh et al., 2003). Hal tersebut sejalan dengan hasil penelitian yang dilakukan oleh Dewi & I Ketut (2017) mengenai faktor-faktor yang mempengaruhi Minat dan Perilaku Penggunaan Sistem E-Filling di Kota Denpasar dengan Model UTAUT. Dan Mohamad & Salina (2018) mengenai Examining the Relationship Between UTAUT Construct, Technology Awareness, Financial Cost and E-Payment Adoption among Microfinance Clients in Malaysia.

H₄: Social influence has a positive effect on users to use e-commerce features.

5. The Influence of Hedonic Motivation on User Intentions in Using E-Commerce Features in the BSI Mobile Application

Defined as the fun or pleasure obtained from using technology, Hedonic Motivation is proven to play an important role in determining the acceptance and use of a technology (Brown & Venkatesh, 2005). From several research studies, information states that hedonic motivation is defined as the pleasure obtained or felt which directly influences the acceptance and use of technology.

The user's enjoyment of using a system can be a motivation for someone to use the system, as said by Fikri Azhari in the BSI Mobile review “I really like the BSI application, the features are complete. Easy to use, really doesn't disappoint. “BSI is getting more advanced.” From these reviews it can be seen how much users like using the application, which means that the application is useful to that user.

And what Annisa Rachmah said, “I really like this feature, it's very easy to use, not difficult and trustworthy. I often use this feature when shopping. If I don't have cash, I usually use payment via this feature. And I don't have to bother anymore when my order arrives.”

These results are also in line and consistent with research by Ni Komang & I Made (2020) regarding the application of the UTAUT 2 Model to Explain Intentions and Behavior of Using E-Money in Denpasar City. El-Masri & Tarhini (2017) regarding Factors Affecting the Adoption of e-learning systems in Qatar and USA: Extending the Unified Theory. Therefore it can be concluded that:

H₅: Hedonic motivation has a positive and significant influence on the intention to use e-commerce features in the BSI mobile application

6. The Influence of Price Value on User Intentions to Use E-Commerce Features in the BSI Mobile application

Price value is a value that comes from what is felt by users which is often considered an important indicator in predicting purchasing behavior that can influence a company's competitive advantage. Traditionally, the definition of Price Value is a trade-off between benefits and sacrifices (Ramdhani et al., 2017). When the perceived benefits are greater than the costs incurred, consumers show a willingness to adopt a particular technology (Venkatesh et al., 2012). The results of research conducted by Jung et al., (2016) and Mani & Chouk (2016) can be concluded that the price value has a positive and significant effect on the use of the

smart watch system. What this research means is that e-money users have benefits compared to using non-cash or currency payments, such as getting discounts, cashback by using e-money for payment transactions. Based on the description above, both theory and several previous studies regarding the influence of price value on intentions to use information systems, it can be said that price value has a positive effect on intentions to use e-commerce.

Even though using this feature still carries costs, many users still use the payment system via the e-commerce feature, this is because the price paid by the user does not influence users not to use the e-commerce feature because the benefits received and felt by the user are greater than the costs incurred. This means that users feel that using non-cash payments or using e-commerce features is more profitable.

As Delima said, "Even though there is a handling fee taken by BSI for every transaction made, I don't have a problem with it, but the costs incurred are not too big. I also prefer using this feature, when I make payments via the e-commerce feature I will get vouchers that are more profitable for me. So I'm not too burdened by the costs incurred.

These results are also in line and consistent with the results of research by Ni Putu & Luh Gede (2021) regarding Analysis of Electronic Money Adoption using the UTAUT 2 Model. El-Masri & Tarhini (2017) regarding Factors Affecting the Adoption of e-learning systems in Qatar and USA: Extending the Unified Theory.

H₆: Price value has a positive and significant effect on intention to use e-commerce features in the BSI mobile application

7. The Influence of Habits on User Intentions to Use E-Commerce Features in the BSI Mobile Application

Habits are a person's behavior that tends to act automatically as an effect of learning accumulated from the knowledge, experience and abilities possessed by that person (Venkatesh et al., 2015). Habit can also be said to be the extent to which a person tends to use a technology or use a technology product spontaneously because of learning. Habits consist of three criteria, namely, past behavior, reflex behavior, and a person's life experience (Ramdhani et al., 2017). The corresponding influence of a person's habits on personal technology use when they encounter diverse and ever-changing environments (Venkatesh et al., 2012).

DariFrom the hypothesis obtained, each person uses a smartphone for more than 3 hours per day, and the hypothesis obtained is that the use of the BSI mobile application among users of the application is more than 3 times a week. Which can be interpreted as meaning that users often use the application. As Fatimah Meysha said, "I use the application more than 3 times a week, sometimes I use it for online transfers, purchasing electricity tokens or other things. If I use the e-commerce feature, it depends on me shopping online. If I'm in the mood or need something I have to use online purchases, maybe more than 3 times a week, but there are times when I don't buy anything in a week. It depends on my finances."

So the results of this research are in line and consistent with research conducted by Jorge Arena et al., (2015) regarding Elderly and Internet Banking: An Application of UTAUT2, Oktafani & Sisilia (2020) regarding Analysis of the Application of the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) Model in the Adoption of the OVO Digital Wallet Dayeuh Kolot Bandung (Case study of

Generation Z as OVO users), and Tak & Panwar (2016) regarding Using UTAUT 2 Model to Predict Mobile App Based Shopping: Evidence from India. So the hypothesis results obtained are:

H₇: Habits have a positive and significant effect on the intention to use e-commerce features in the BSI mobile application

8. The Influence of Intention to Use on the Actual Behavior of Users of E-Commerce Features in the BSI Mobile Application

A high level of intention to use (Behavior Intention) will influence the level of use of a system (Venkatesh et al., 2003). A person's intention or desire to use a system in the future is called Behavioral Intention. If someone intends or wishes to use a new system then he will decide to use that system. Behavior itself has a direct and significant relationship with actual behavior (Use Behavior) in using information systems (Venkatesh et al., 2003). The Theory of Reasoned Action (TRA) confirms the direct influence of intentions on behavior. It is believed that an individual will carry out a behavior if they have the intention to do so because an individual's behavior is an expression of a person's intention or desire which is carried out consciously (Susanto et al., 2018).

As Devi Aprilia said, "I have intended to use this application from the start. When this bank was first established, I had the intention of opening an account here, not only for e-commerce purchases or payments, BSI mobile can also use the alms feature and as a storage tool, etc. Because it is based on sharia, I also have more trust, if I use e-commerce I can count on it quite often. So I just believe it."

Therefore, it can be said that this hypothesis is in line and consistent with research conducted by Khan et al., (2017) regarding Understanding Online Banking Adoption in a Developing Country: UTAUT2 With Cultural Moderators, Hoque & Sorwar, (2017) regarding the International Journal of Medical Informatics Understanding Factors Influencing the Adoption of Health by the Elderly: An Extension of the UTAUT Model. So from the results of the research above it can be concluded that:

H₈: Intention to use has a positive effect on behavior in using e-commerce features in the BSI mobile application.

CONCLUSION

This research was conducted to test the validation and reliability of the UTAUT2 model applied to technology, for example the E-commerce feature in the BSI mobile application, as well as one of the results of an empirical study to provide understanding, description and insight in order to explain the intentions and behavior of using e-commerce features in the BSI mobile application using the UTAUT2 model. In the research that has been conducted, it is proven that the variables of facilitating conditions, hedonic motivation, and price value influence the intention to use e-commerce features, and the variables of habit and intention to use influence the behavior of using e-commerce. From this, it can be concluded that the higher the facilitating conditions, hedonic motivation or feeling of pleasure that users get when using e-commerce features and the trade-off between costs and benefits received by users, the greater a person's confidence that the technology system will have great benefits in the future and can motivate other individuals to use these e-commerce

features. Habit is the extent to which a person is spontaneous regarding previous learning, this habit will trigger the user to continue using technology.

The implication of this research for practitioners is that the government and companies publishing e-commerce features such as aspects of facilitating conditions, hedonic motivation, price values, intentions and people's habits. The industry must continue to develop e-commerce features to increase consumer satisfaction by issuing promos and cashback using transactions via e-commerce features. This promotion can encourage other users to invite them to use the e-commerce feature. The government and companies providing e-commerce features are working together to provide access to use e-commerce so that consumers can enjoy the facilities easily, whether by payment or otherwise. This will indirectly increase the use of e-commerce and consumer confidence in using e-commerce.

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