ABSTRACT

The Unified Theory of Acceptance and Use of Technology (UTAUT) Examination towards Use Behavior of E-banking Mandiri (Studi on Users of E-Banking Mandiri Which in Sub-district Rajabasa Bandar Lampung)

By

Fitri Aningsih

This study aim is to know the factors that influence the use behavior of e-banking Mandiri by using model UTAUT which has been modified. Type of this research is explanatory research. The population in this study are all users of e-banking Mandiri which in sub-district Rajabasa Bandar Lampung. The sample in this study was 100 respondents by using accidental sampling technique.

Based on test result of the analysis obtained that performance expectancy and social influence are positive and significant influence towards behavioral intention of e-banking Mandiri. Facilitating conditions and behavioral intention of e-banking Mandiri are positive and significant influence towards use behavior of e-banking Mandiri. While effort expectancy is negative influence towards behavioral intention of e-banking Mandiri. Next research may add a moderator variable in research according to the original model UTAUT, in order to explain more about the application of this model and scope of research to next research can be expanded so the level of generalization population is larger.

Keywords: behavioral intention, effort expectancy, facilitating conditions, performance expectancy, social influence, smartPLS, use behavior, UTAUT