

Performance Expectancy Analysis, Social Influence and Facilitating Conditions on Behavioral Usage Through Behavioral Intention in Using Mobile Banking

by Ike Kusdyah R10

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**Performance Expectancy Analysis, Social Influence and
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2 **Ike Kusdyah Rachmawati**
Institute Technology and Business Asia of Malang

2 **M Bukhori**
Institute Technology and Business Asia of Malang

Syarif Hidayatullah
University Merdeka of Malang

Abdul Waris
State Polytechnic of Malang

3 **Abstract**

The development of increasingly advanced technology has made all banks, both banks that are under BUMN and private banks, compete to launch banking service applications, namely Mobile Banking. Mobile Banking is a banking service that aims to provide smooth and easy banking by utilizing information technology. Research to examine the extent to which performance expectancy, social influence and facilitating conditions influence behavioral usage, to see whether performance expectancy, social influence and facilitating conditions affect behavioral usage through behavioral intention. This research is an explanatory research, the location of this research is conducted in Malang city, East Java. The population in this study were all people who transact using mobile banking with a total sample of 160 respondents. Data analysis techniques used descriptive statistical analysis, path analysis (path analysis) and testing hypothesis. The results of the analysis 1) performance expectancy affects behavioral usage, 2) social influence affects behavioral usage, 3) facilitating conditions affect behavioral usage, then 4) performance expectancy affects behavioral usage through behavioral intention, 5) social influence affects behavioral usage through behavioral intention, 6) facilitating conditions affect behavioral usage through behavioral intention.

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