

ABSTRAK

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**PERAN PERCEIVED ENJOYMENT, EFFORT EXPECTANCY,
PERFORMANCE EXPECTANCY, DAN TRUST DALAM MEMBENTUK
BEHAVIORAL INTENTION PENGGUNA MOBILE BANKING**

(xvi + 114 halaman; 9 gambar; 18 tabel; 4 lampiran)

Penelitian ini bertujuan untuk menganalisis pengaruh *Perceived Enjoyment*, *Effort Expectancy*, *Performance Expectancy*, dan *Trust* terhadap *Behavioral Intention* dalam penggunaan layanan mobile banking. Latar belakang dari penelitian ini didasari oleh tren adopsi teknologi keuangan digital yang terus meningkat di Indonesia, khususnya di kalangan generasi muda, namun masih ditemukan kesenjangan pemanfaatan pada segmen masyarakat tertentu. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui penyebaran kuesioner kepada pengguna mobile banking. Teknik analisis data yang digunakan adalah Partial Least Square Structural Equation Modeling (PLS-SEM) dengan bantuan software SmartPLS 4.0. Hasil penelitian menunjukkan bahwa seluruh variabel independen, yaitu *Perceived Enjoyment*, *Effort Expectancy*, *Performance Expectancy*, dan *Trust*, secara simultan berpengaruh positif dan signifikan terhadap *Behavioral Intention*. Temuan ini menunjukkan bahwa kenyamanan, kemudahan penggunaan, ekspektasi kinerja, dan kepercayaan merupakan faktor penting dalam membentuk niat perilaku pengguna terhadap layanan mobile banking. Hasil penelitian ini diharapkan dapat memberikan kontribusi bagi pengembangan strategi pemasaran dan peningkatan kualitas layanan digital di sektor perbankan.

Kata kunci: *Perceived Enjoyment*, *Effort Expectancy*, *Performance Expectancy*, *Trust*, *Behavioral Intention*, *Mobile Banking*

Referensi: 23 (1991–2025)

ABSTRACT

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**THE ROLE OF PERCEIVED ENJOYMENT, EFFORT EXPECTANCY,
PERFORMANCE EXPECTANCY, AND TRUST IN SHAPING
BEHAVIORAL INTENTION OF MOBILE BANKING USERS**

(xvi + 114 pages; 9 figures; 18 tables; 4 appendices)

This study aims to analyze the influence of perceived enjoyment, effort expectancy, performance expectancy, and trust on behavioral intention in the use of mobile banking services. The background of this research is based on the growing adoption trend of digital financial technology in Indonesia, particularly among younger generations, although gaps in usage remain in certain demographic segments. This research employs a quantitative approach using a survey method by distributing questionnaires to mobile banking users. The data analysis technique used is Partial Least Square – Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS 4.0 software. The results indicate that all independent variables perceived enjoyment, effort expectancy, performance expectancy, and trust simultaneously have a positive and significant influence on behavioral intention. These findings highlight that comfort, ease of use, performance expectations, and trust are crucial factors in shaping users' intention to continue using mobile banking services. This study is expected to contribute to the development of marketing strategies and the improvement of digital service quality in the banking sector.

Keywords: Perceived Enjoyment, Effort Expectancy, Performance Expectancy, Trust, Behavioral Intention, Mobile Banking

References: 23 (1991–2025)