

ABSTRACT

The banking industry in Indonesia has entered a new phase of competition that prioritizes digital capabilities to provide the best service for customers. This can be seen with digital transformation which is supported by solid, stable and reliable digital economic conditions. In the midst of this competition, the phenomenon of lifestyle banking features being developed by banks has emerged, however, challenges have arisen regarding the intention in adopting features that are not yet optimal and resistance originating from various factors.

The purpose of this study is to determine what variables affect consumers' intentions to adopt the Livin Sukha as a banking lifestyle feature on Livin by Mandiri. The aspects studied include consumer Utilitarian Motives, the attractive of User Interface and factors from technology acceptance using a modification of the Unified Theory of Acceptance and Use of Technology-2 (UTAUT-2). It is anticipated that this research would enhance the performance of mobile banking and strategic planning for feature development in the future.

The phenomenon under investigation in this work is explored using quantitative research methods, specifically causal research. Data collection techniques involve surveying respondents to obtain primary data. The research sample consist of 177 respondents, calculated using the GPower tools. Subsequently, the data is statistically analyzed using Structural Equation Modeling – Partial Least Square (SEM-PLS) to test the research hypotheses.

The study's findings indicate that three variables strongly and favorably affect consumers' intentions to adopt the Livin Sukha feature, namely Habit, Perceived Security, and Epistemic Value. In addition, the study confirms the substantial and favorable influence of Behavioral Intention on Use Behavior. The results of the multi-group analysis show that the moderating variables—age, gender, and income—do not significantly affect the intention to use the Livin Sukha feature.

With the modification of UTAUT-2, It is anticipated that this study will contribute to the existing literature by understanding the variables influencing interest in technology adoption. From a practical perspective, the Habit factor can be used by the Bank as a guide to evaluate, maintain, or eliminate merchants to strengthen habitual use. In terms of Perceived Security, the company can continue to campaign for security guarantees in transactions using this feature. As for Epistemic Value, the company should prioritize sparking consumer curiosity by collaborating with merchants that have a strong ecosystem, are trending, and use the latest technology, in addition to offering other value-added benefits like flash sales, discounts, and cashback for consumers.

Keywords: *Behavioral intention, financial technology, technology acceptance, UTAUT-2, mobile banking*