## *ABSTRACT*

*The digital development in Indonesia has driven a significant transformation in banking services, including through mobile banking applications, as reflected by an internet penetration rate of 79.5% of the total population in 2024. One such application that has seen increased adoption is Livin' by Mandiri, where millennials and Gen Z account for 77% of its total users. The application is designed to provide an easy, fast, and integrated financial experience but still faces challenges in maintaining user satisfaction and loyalty.*

*This study aims to analyze the factors influencing effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, system quality, service quality, information quality, trust, attitude, dan perceived security regarding actual usage and its impact on customer satisfaction and attitudinal loyalty in using the Livin' by Mandiri application, , specifically through the Unified Theory of Acceptance and Use of Technology (UTAUT) approach and the moderating variable of personal innovativeness.*

*This research uses a quantitative approach by distributing questionnaires to 203 Livin' by Mandiri users. The data was analyzed using the Partial Least Square Structural Equation Modeling (PLS-SEM) technique to test the relationships between variables and an Importance-Performance (cIPMA) matrix to test hypotheses and map strategic priorities. The goal of this method is to identify the factors that significantly influence the actual usage, satisfaction, and attitudinal loyalty of the application's users.*

*The results of this study show that the variables of effort expectancy, facilitating conditions, price value, habit, information quality, attitude, actual usage, and satisfaction have a positive contribution in encouraging usage, increasing satisfaction, and building user loyalty. In contrast, social influence, hedonic motivation, system quality, service quality, trust, and perceived security do not show a significant influence on actual usage, indicating that practical factors, habits, and information quality are more dominant than social influence, hedonic motivation, or security perceptions.*

*The main contribution of this research lies in a deeper understanding of digital consumer behavior in Indonesia and its strategic implications for the development of mobile banking services. The study also highlights the role of personal innovativeness in the user's relationship with the application. These findings are expected to serve as a reference for application developers and banks in enhancing the digital customer experience.*


*Keywords: Attitudinal Loyalty, Customer Satisfaction, M-banking, UTAUT, Personal Innovativeness*