

## ABSTRACT

*The rapid development of technology touches almost every line of society in the world. One of the impacts of the rapid growth of technology globally is the introduction of mobile banking by the banking industry. Mobile banking, also known as m-banking, is a service designed to facilitate the relationship between customers and banks and to help customers in managing accounts and conduct banking transactions. This study aims to determine the acceptance and use of sharia mobile banking service users in generations Y and Z of Semarang City.*

*This study adopts the Unified Theory of Acceptance and Use of Technology (UTAUT) 2 with seven independent variables, namely Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, and Habit, as well as two dependent variables, namely Behavioral Intention and Use Behavior. The data used are primary data collected by distributing questionnaires to 192 respondents who use sharia mobile banking services domiciled in Semarang City. Data analysis in this study used a Structural Equation Model (SEM) with a Partial Least Square approach as an analysis tool which was assisted by software SmartPLS 3.*

*The results showed that the variables Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, and Habit positively and significantly influence on Behavioral Intention. Meanwhile, the facilitating conditions, habit, and behavioral intention variables positively and significantly affect Use Behavior. The Facilitating Conditions variable is the strongest predictor in influencing the Use Behavior variable. This is because the higher the condition of the facility, the perception of a person towards the resources and support available for a technology, the higher the behavior of users of sharia mobile banking services.*

*Keyword: Sharia mobile banking, UTAUT 2, acceptance of technology.*