ABSTRACT

This study aims to determine the acceptance and use of digital banking at Bank Syariah Indonesia Semarang City using the UTAUT2 model. Digital banking is a service provided by banks to support various kinds of banking transactions that are carried out quickly, easily, and conveniently.

This study uses purposive sampling techniques, by taking a sample of 100 respondents who are digital banking users at Bank Syariah Indonesia Semarang City. This research instrument used a questionnaire and was analyzed using SmartPLS 3.2.9.

The results of the analysis prove that effort expectancy, social influence, hedonic motivation, and habit each positively and significantly affect the behavioral intention of using digital banking at Bank Syariah Indonesia Semarang City. While the variables performance expectancy, facilitating condition and price value did not have a significant influence on behavioral intention. Perceived security has a negative influence on behavioral intention. The variables of facilitating condition, habit, and behavioral intention have a positive and significant influence on the use behavior of digital banking use of Bank Syariah Indonesia Semarang City. This research can provide practical implications for banks to improve the quality of digital services.

Keywords: UTAUT2, *Digital Banking, Behavioral Intention, Use Behavioral, Perceived Security*