

ABSTRACT

This study aims to identify what factors influence interest in utilization and usage behavior in using mobile banking applications added with trust factors in Accounting Study Program Students, Faculty of Economics and Business, Diponegoro University. This study uses the Unified Theory of Acceptance and Use (UTAUT) model by Venkatesh et al. (2003), which consists of performance expectancy variables, effort expectations, social factors and facilitating conditions, then added with one trust variable.

This study uses primary data obtained from questionnaires distributed to Accounting Study Program Students of the Faculty of Economics and Business, Diponegoro University who use mobile banking applications in their lives. By using non-probability sampling techniques in sample selection, and obtained a sample of 269 research samples. The data analysis technique uses the Partial Least Square - Structural Equation Model (PLS-SEM) analysis method using SmartPLS 3.3.3 software.

The results of this study aim to determine the effect of accounting information system quality, along with service and system security on interest in utilizing mobile banking applications. The results showed that the variables of performance expectations, effort expectations, and trust had a positive and significant effect on interest in the use of mobile banking applications, as well as the variables of facilitating conditions and interest in utilization also had a positive and significant effect on the behavior of using mobile banking applications. Meanwhile, the social factor variable has no effect on interest in utilizing mobile banking applications.

Keywords: Students of Accounting Study Program, Faculty of Economics and Business, Diponegoro University, Mobile Banking, Unified Theory of Acceptance and Use of Technology (UTAUT), and Trust Factors.