

ABSTRACT

Mobile banking applications continue to evolve in the banking industry, including BTN Mobile, which is used by customers for various financial transactions. This study aims to analyze the influence of utilitarian value and hedonic value on the continuance intention to use BTN Mobile, with attitude as an intervening variable. Data were collected from 142 respondents who are customers of Bank BTN Jakarta Harmoni Branch and active users of BTN Mobile. Data collection was conducted through a questionnaire consisting of open-ended and closed-ended questions using a 5-point Likert scale. Data analysis was performed using the Structural Equation Model (SEM) method with the assistance of AMOS software.

The results show that utilitarian value and hedonic value positively influence user attitude, and attitude positively influences the continuance intention to use BTN Mobile. Additionally, attitude is proven to be a significant mediating variable between utilitarian value, hedonic value, and continuance intention. However, directly, utilitarian value and hedonic value do not have a positive and significant effect on continuance intention. These findings provide implications for mobile banking application developers to enhance user experience by considering utilitarian and hedonic aspects that contribute to satisfaction and the continuance intention to use the application.

Keywords: *Utilitarian Value, Hedonic Value, Attitude, Continuance Intention, Mobile Banking*