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Evaluating the Acceptance and Success of Mobile Banking Systems Using a Combination of UTAUT2 and Delone & McLean Models

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ABSTRACT

Mobile Banking is a digital banking innovation designed to facilitate financial transactions, payments, and account management. However, ensuring that the application meets user expectations remains a challenge. Based on Playstore reviews, 30% of users reported various obstacles, particularly difficulty accessing the app, leading to transaction failures. This study aims to see what factors affect user satisfaction. The research employed the SemPLS method, chosen due to its ability to handle complex models with multiple latent variables and assess intricate relationships between constructs. SemPLS is particularly useful for exploratory research and allows analysis without strict assumptions regarding data distribution. Data were collected from 382 respondents, determined using the Lemeshow formula. Validity was tested using factor loading (≥0.7), while reliability was confirmed through Cronbach's Alpha and Composite Reliability (CR) ≥0.7.The findings indicate that human factors significantly impact user satisfaction, contributing 43.6% base R-Square value. Key influencing factors include Price Value, Performance Expectancy, Effort Expectancy, Social Influence, Hedonic Motivation, Facilitating Conditions, Habits, and Behavioral Intentions. Among these, Effort Expectancy, which represents ease of use, plays a crucial role in user satisfaction.To improve user experience, it is recommended to enhance access speed by optimizing server performance, reduce transaction failures through system stability improvements, and integrate AI-driven customer support for real-time troubleshooting. Future research could explore the role of trust and security perceptions in increasing user satisfaction and loyalty. These findings emphasize the importance of considering human aspects in digital service development to create a seamless and efficient banking experience.

I. INTRODUCTION

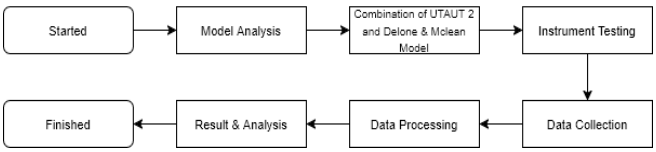
In today's digital era, technology-based banking services such as mobile applications are a major necessity to provide convenience and efficiency to customers. [1] The Mobile Banking is one of the digital service innovations designed to fulfill user needs, such as financial transactions, payments, and account management[2]But, similar to many other banking apps, the biggest obstacle is figuring out how to make sure the app can live up to user expectations in order to boost client loyalty and happiness.[3] Although this application has been designed to make it easier for users, there are still various obstacles that can affect the level of satisfaction, namely Based on comments found on mobile banking reviews in PlayStore, 30% of users commented on various obstacles in using this application. Among these are difficulties accessing the application which often leads to transaction failures, thus harming both users and service providers, In addition, this application often experiences access interruptions at night, which creates inconvenience and frustration for users who want to make transactions or access important services outside of working hours These issues indicate that the quality of services and systems still needs to be improved to support a more optimal user experience. This research uses a combination approach of two models, namely UTAUT 2 (*Unified Theory of Acceptance and Use of Technology*) and DeLone & McLean

Information System Success Model. The UTAUT 2 model is used to evaluate factors technology, such as performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value and habits [4] Meanwhile, The DeLone & McLean model evaluates information systems' performance by taking into account the quality of the system, the information, and the services. [5].These two models will be combined using AHP (Analytic Hierarchy Process) to support decision making on which research model to use. By combining these two models, the research can identify not only user acceptance of the technology but also the quality of service that affects overall satisfaction. This approach is considered relevant to provide deeper insights in the context of banking applications [6] It is anticipated that this study will offer a more thorough and organized understanding of the critical elements influencing the degree of user satisfaction with the mobile banking. Moreover, the findings of this research also have the potential to become a foothold for Mobile banking, in designing strategies to improve application quality, both in terms of technical and user experience. Thus, application development not only aims to improve customer satisfaction, but also encourages the creation of long-term loyalty among users in the future[7].

The Analytic Hierarchy Process, also known as AHP, is a systematic method used to break down complex, unstructured problems into elements or variables arranged in a hierarchy. This method aims to identify which variables have the most influence on the final outcome, by assigning subjective weights or values to reflect the relative importance of each variable. Through this approach, decision-making becomes more focused and measurable, thus facilitating a comprehensive evaluation process. By organizing the problem, identifying potential solutions, calculating probability values for variables, establishing priorities, taking time preferences into account, and recognizing hazards, the decision-making process concentrates on choosing the optimal choice. The comparison is ultimately based on a single criterion, regardless of how many options are found or how carefully probability values are investigated. [8] An essential component of the Analytic hierarchical Process (AHP), which uses a functional hierarchical structure as its primary tool, is human perception. AHP aims to simplify complex and unstructured problems by breaking them down into smaller, organized elements. These elements are then arranged systematically in hierarchical levels, so that the analysis and decision-making process can be carried out more purposefully and effectively. Human judgment is a major source of input for this method. To improve the consistency of these input data and increase the accuracy of the decision-making process, a new technique has been devised. Choosing the best supplier for a supply chain is one of the many practical applications for AHP. [9].

II. METHOD

Analyzing the several elements that affect users happiness with the mobile banking of bank jambi mobile is the goal of the methodology used in this study. To have a more thorough grasp of the dynamics of user satisfaction, the method integrates two theoretical models: the DeLone & McLean model and UTAUT 2. Figure 2.1, which displays the Research Framework, provides a detailed view of the phases and actions involved in this research process.



Figurei 2.10 Research Framework

A research framework is a structure or plan used to organize and plan research.

2.1 Model Analysis

In this study, The complex interactions between latent variables are statistically analyzed using the Structural Equation Modeling Partial Least Squares (SEM-PLS) method. SEM-PLS becomes a very useful tool, especially when the research model involves a large number of indicators and latent variables, or when the data used does not meet the assumption of normal distribution. With this approach, the analysis becomes more flexible and effective, allowing researchers to explore complex relationships between variables more deeply and accurately.

2.1.1 Outer Model

The initial stage in the model evaluation process is to measure the Outer Model. At this stage, validity and reliability tests are carried out to ensure that the questions in the questionnaire used are valid and consistent. Validity and Reliability tests have an important role in measuring the level of accuracy and stability of research instruments. The validity test aims to assess the extent to which a measuring instrument, such as a questionnaire or test, is able to measure what it is intended to measure. This validity consists of content validity, which ensures that all aspects of the construct under study have been covered in the instrument, as well as construct validity, which tests whether the instrument accurately reflects the theoretical concept being studied. Thus, measuring the Outer Model is a crucial step in ensuring the reliability and accuracy of research results. measures the intended theoretical concept. Statistically, validity can be tested using Pearson correlation, where items are considered valid if they have a significant relationship with the total score. [10]. Reliability testing is the process of measuring the consistency and reliability of an instrument,

such as a questionnaire or test, to ensure the results are stable if used repeatedly under the same conditions.This test is important so that the data collected can be trusted and used for further analysis, ensuring that the instrument is able to produce consistent and accurate data in measuring the variables under study.[11]

2.1.2 Inner Model

Furthermore, Inner Model analysis is the second step in the model evaluation process. An essential part of the research model that explains the structural relationship between latent variables is the Inner Model. Researchers can test and assess hypotheses about the interactions and influences of latent variables at this level. The Path Coefficient, which illustrates the direction and strength of the relationship between variables, and the R-Square (R^2), which quantifies the extent to which the independent variable can account for the dependent variable, are the primary elements of the Inner Model. Researchers can obtain a profound understanding of the pattern of correlations between variables by examining the Inner Model, which leads to more precise and significant interpretations.[12] The relationship between latent variables is represented by path coefficients, which show how strong and which way the association is, whether it is positive or negative. In contrast, R-Square (R^2) is a statistical metric that illustrates the percentage of the dependent variable's variation that can be accounted for by the model's independent variables. The higher the R^2 value, the better the model is at explaining data variability, which also indicates how strong the relationship between the variables under study is. Thus, evaluating the Inner Model provides a comprehensive picture of the pattern of relationships and influences between latent variables, strengthening the basis for interpreting research results.[13].

2.2 Combination Model

The combination of models will explain the stages carried out using AHP(*Analytic Hierarchy Process)*, the final result of which will be a model that will be used for further data processing.

2.2.1 Model UTAUT 2

The UTAUT2 model is a development of the UTAUT model, which focuses more on the use of technology in the context of consumer behavior.[14]. This model consists of seven constructs, Performance Expectancy, Effort Expectancy, social influence, supporting conditions, hedonic motivation, price value, and habits. [15]. The UTAUT2 model is a development of the UTAUT model which previously focused more on organizational and performance aspects, by adding three new variables that are relevant to consumer use of technology. The following is the UTAUT2 development model.

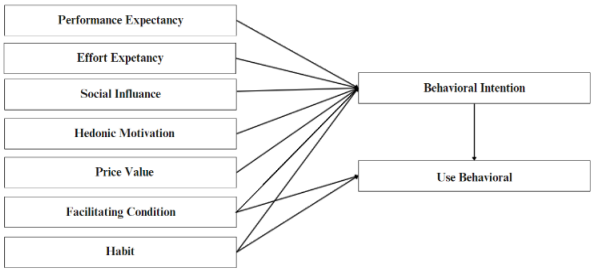


Figure 2.2 UTAUT Model 2

Below is a description of each key variable in UTAUT 2 according to recent research. [16]

1) Performance Expectancy (PE) namely How far someone believes that technology will increase their productivity or performance.
2) Effort Expectancy (EE) refers to the extent to which a person believes that the use of a particular technology will be easy and not require much effort.
3) Social Influence (SI) is how encouragement from people around influences a person's decision to use technology.
4) Facility Conditions (FC) refer to an individual's perception that they have adequate resources and support to efficiently utilize technology.
5) Motivation Hedonic is the satisfaction or pleasure felt when using technology, especially regarding the entertainment aspect.
6) Price Value (PV) consumer perceptions regarding the balance between the benefits obtained from using technology and the costs that must be incurred.
7) Habit (HA) which is a pattern of using technology that has become a routine, where the more often it is used, the greater the likelihood of continuing to use it.

2.2.2 Delone & Mclean

The DeLone & McLean model was designed to the effectiveness of information systems and has been refined by a number of academics.

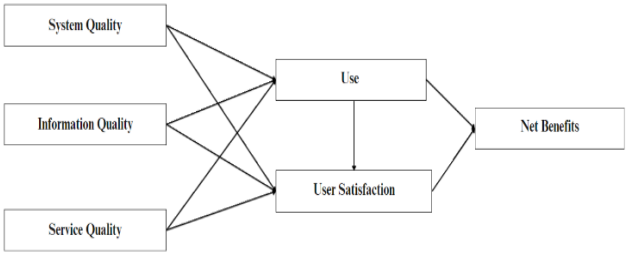


Figure 2.3 Model Delone & Mclean

Out of all the models of information system success, the DeLone & McLean model was the most studied and

improved. This model illustrates how user use and satisfaction are positively impacted by information, system, and service quality, which in turn impacts the net benefits or outcomes attained [17]. The following is the Delone & Mclean Development Model figure 2.3.

The following is an explanation of each dimension measured based on the DeLone & McLean model in accordance with Mulya et al. [18] :

1) System Quality (SQ), which measures the performance of software and hardware when the system is used.
2) Information Quality(IQ) refers to the extent to which the information produced by the information system is considered relevant, accurate, complete, timely, and easy to understand, so that it is able to support user decision making effectively.
3) Service Quality(SV) namely user expectations of the services provided when using the system.
4) Use (UE), namely the frequency of users using the system, either voluntarily or compulsorily.
5) User Satisfaction (US) namely the user's response to their experience when using the information system.
6) Net Benefits (NB) namely the impact of information systems on user performance, whether individuals, organizations, or groups.

2.3 Instrument Testing

Research instrument testing is a process of evaluating the quality of measuring instruments, such as questionnaires or scales, to ensure that these instruments are able to measure research variables validly and reliably. The purpose of this test is to ensure that the data generated is suitable for use in further analysis in research. If the instrument does not meet the validity and reliability criteria, it is necessary to redevelop and retest the instrument.[19]

2.4 Data Collection

Data Collection is this stage involves a systematic process of collecting information needed to answer research questions or test hypotheses.The following is a detailed explanation of the data collection stages. Data collection is a crucial stage in research that affects the quality and reliability of the results By following systematic steps, researchers can ensure that the data collected is relevant and can be used effectively to answer the research questions.

2.5 Data Processing

In order to assess the link between variables in the context of technology adoption and information system success, data processing utilizing the UTAUT2 and DeLone & McLean models employs a statistical method. Performance Expectancy, Effort Expectancy, Social Influence, Hedonic Motivation, Price Value, Supporting Conditions, and Habits are the seven primary constructs that make up UTAUT2, an information technology acceptance analysis model. These constructs have an impact on two fundamental constructs: Behavioral Intention and Use Behavior.[20] The DeLone and McLean model is a paradigm for assessing how well information systems work. Through the definition, description, and explanation of the connections among the six primary criteria used to evaluate information systems, this model seeks to offer a thorough knowledge of the success of information systems [21].

III. RESULT AND DISCUSSION

Result & Discussion The aim is to explain the findings obtained after data analysis, and relate them to theory or previous research. This discussion is the result of research from combination of the two models of the Mobile application system.

3.1 Result

3.1.1 Result Combination Model

Result of combination of the two models can provide more comprehensive insights into technology adoption and information system success[22]. These two models allow a more complete understanding of technology adoption and successful system use from two different perspectives. The following is a proposed combination of models tested using AHP (Analytical Hierarchy Process) based on the hierarchical structure below :

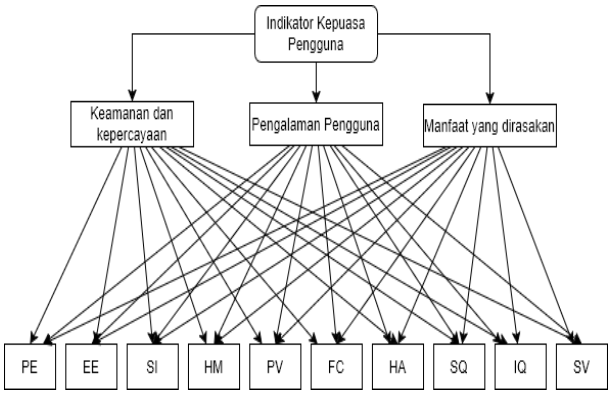


Figure 3.1 Hierarchical Structure

Based on Figure 3.1 Hierarchical Structure of the model above, which illustrates the relationship between indicators of user satisfaction with three main aspects, namely Security and Trust, User Experience, and Perceived Benefits. The relationship between these factors will be analyzed using the AHP approach to determine the weight of the importance of each variable in assessing the indicators to be used. The following is a pairwise comparison matrix table (Criteria) filled with numbers to represent the relative level of importance between one element and another. Below is a pairwise matrix table based on criteria.

TABLE 3.1
PAIRWISE MATRIX OF CRITERIA

Matrix Kriteria Utama				
Trust and security	User Experience	Perceived benefits	Total	Average
0,67	0,07	0,22	2,04	3,06
0,57	0,06	0,32	0,19	3,01
0,80	0,05	0,27	0,81	3,03
			Lamda Max	3,03
			CR	0,01
			CI	0,03

Table 3.1 above presents the results of the analysis conducted to evaluate the main criteria. There are three main criteria: Trust and Security, User Experience, and Perceived Benefits. The values in the table reflect the relative weight of each criterion, with the total weight for each criterion calculated and summarized in the Total column. The Lambda Max value of 3.03 indicates consistency in judgment, while the Consistency Ratio (CR) and Consistency Index (CI) values of 0.01 and 0.03 respectively indicate within acceptable limits that the Consistent Index limit must be less than (<0.1). The following is the weight of each UTAUT 2 and Delone & Mclean variable.

TABLE
3.2 VARIABLE WEIGHT

Criteria	Trust and Security	User Experience	Perceived Benefit	Weight Total	Weight Precentation
Performance Ekspectancy	0,083	0,005	0,041	0,129	**12,94%**
Effort Ekspectancy	0,062	0,003	0,024	0,089	**8,85%**
Social Influence	0,066	0,004	0,012	0,082	**8,18%**
Hedonic Moivation	0,040	0,002	0,027	0,069	**6,88%**
Price Value	0,105	0,006	0,044	0,155	**15,47%**
Facilitating Condition	0,060	0,004	0,014	0,078	**7,85%**
Habbit	0,028	0,002	0,035	0,065	**6,47%**
System Quality	0,081	0,013	0,032	0,126	**12,62%**
Information Quality	0,053	0,012	0,019	0,084	**8,40%**
Service Quality	0,091	0,013	0,019	0,123	**12,34%**
					100,00%

The table presents the weighted contribution of various factors influencing user satisfaction in Mobile, categorized into Trust and Security, User Experience, and Perceived Benefits. The highest contributing factor is Price Value (15.47%), indicating that users prioritize cost-effectiveness. Performance Expectancy (12.94%), System Quality (12.62%), and Service Quality (12.34%) also play crucial roles, suggesting that users expect a reliable system and high-quality service. Effort Expectancy (8.85%) and Social Influence (8.18%) moderately impact satisfaction, highlighting the importance of ease of use and peer influence. Meanwhile, Hedonic Motivation (6.88%) and Habit (6.47%) have the lowest influence, implying that entertainment and habitual usage are less critical. These findings suggest that improving system reliability, service quality, and ease of use, while maintaining a strong price-value proposition, can significantly enhance user satisfaction with Mobile. The next step the author will combine models based on priorities and each weight can see in Figure 3.2 below.

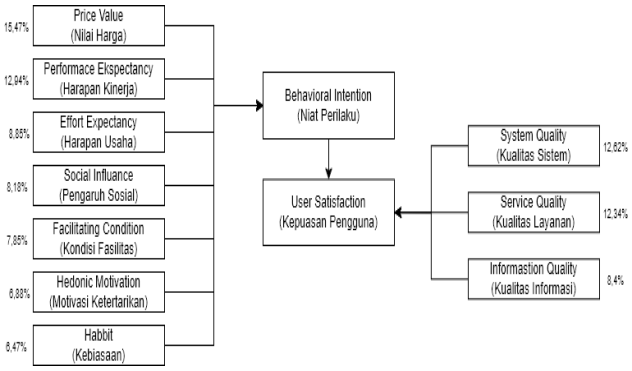


Figure 3.2 Model Combination

The diagram illustrates the factors influencing User Satisfaction in Mobile, categorized into two main components: Behavioral Intention and System-Related Factors. On the left, Behavioral Intention is shaped by multiple human factors, with Price Value (15.47%), Performance Expectancy (12.94%), and Effort Expectancy (8.85%) playing significant roles, indicating that users prioritize cost-effectiveness, expected performance, and ease of use. Other factors, including Social Influence (8.18%), Facilitating Conditions (7.85%), Hedonic Motivation (6.88%), and Habit (6.47%), also contribute to user satisfaction by affecting users' behavioral intentions toward the application. On the right, System Quality (12.62%), Service Quality (12.34%), and Information Quality (8.40%) directly influence User Satisfaction, suggesting that a stable system, reliable customer service, and accurate information are crucial in maintaining positive user experiences. The model highlights the importance of balancing user expectations, service quality, and technical performance to enhance overall satisfaction and encourage continuous usage of Mobile Banking . Figure 3.3 shows the path diagram for the combination of the Delone & Mclean and UTAUT 2 models.

Figure 3.3 Combination Model path diagram

A modeling tool for measuring the influence of each of the model's variables is the combination route diagram for the UTAUT 2 and Delone & Mclean models. To determine the factors influencing the satisfaction of mobile banking service users, the DeLone & McLean Information System Success Model and the Theory of Acceptance and Use of Technology 2 (UTAUT 2) are used. With a focus on elements that directly affect usage intention and actual user behavior, such as price value, hedonic incentive, social influence, enabling conditions, performance expectancy, effort expectancy, and habit, UTAUT 2 emphasizes technology adoption. [23].

3.1.2 Result SEM-PLS Analysis

The SEM-PLS analysis is used to evaluate the relationships between factors influencing user satisfaction with Mobile. This method assesses the strength and significance of paths in the research model, ensuring reliability and validity through factor loading (≥0.7), Cronbach's Alpha (≥0.7), and Composite Reliability (CR ≥0.7). With the aid of SmartPLS software, the model will be examined utilizing the SEM-PLS approach. An additional technique for testing the model is the SEM-PLS method. The data used in this test is questionnaire data from 382 respondents who are acti ve users of the mobile application in the last 3 months.

The Outer Model is evaluated by looking at and measuring the validity and reliability of the model used. Convergent validity is evaluated using factor loadings (≥0.7) confirming that each construct effectively explains its indicators.Ensuring that each construct is distinct from others. Meanwhile, reliability testing is conducted using Cronbach's Alpha (≥0.7) to measure internal consistency and guarantee that the items used for each construct provide stable and consistent results. In this study, all indicators meet the required statistical thresholds, demonstrating that the measurement model is both valid and reliable for further structural analysis.

This convergent validity test aims to see the suitability between questions and indicators. It is declared valid if the loading factor is greater than 0.7. A high factor loading indicates that an indicator strongly contributes to its construct, while AVE ensures that the construct explains at least 50% of the variance in its indicators. CR measures the internal consistency of the construct, confirming its reliability. strengthening the accuracy of the research findings Can be seen in table 3.4 *loading factor* value.

TABLE 3.4 LOADING FACTOR

Variable	Indicator	Loading Factor
Price Value	PV.1	0,889
	PV.2	0,847
	PV.3	0,805
Performance Ecpectancy	PE.1	0,827
	PE.2	0,906
	PE.3	0,863
Effor Ecpectancy	EE.1	0,777
	EE.2	0,857
	EE.3	0,747
Social Influance	SI.1	0,837
	SI.2	0,932
	SI.3	0,916
Facilitating Condition	FC.1	0,859
	FC.2	0,834
	FC.3	0,818
Hedonic Motivation	HM.1	0,921
	HM.2	0,923
Habit	HA.1	0,909
	HA.2	0,888
System Quality	SQ.1	0,847
	SQ.2	0,895
	SQ.3	0,868
Service Quality	SV.1	0,890
	SV.2	0,845
	SV.3	0,792
Information Quality	IQ.1	0,871
	IQ.2	0,806
	IQ.3	0,875
Use Behavioral	UB.1	0,795
	UB.2	0,815
	UB.3	0,80
User Satisfaction	US.1	0,788
	US.2	0,961
	US.3	0,933

All indicators have loading factor values above 0.7, as shown in Table 3.4 above. This suggests that the questions and indicators disseminated have compatibility and a high degree of validity since the convergent validity value satisfies the convergent validity criteria. Indicators HA.1 and HM.1 in the Habits and Hedonic Motivation variables had the highest loading factor values. Assessing the appropriateness of questions and indicators is the goal of this convergent validity test; an indicator is deemed valid if its loading factor value is higher than 0.7. Table 3.1 displays the value of the Loading Factor.

2. Reliability Test

Examining the Composite Reliability value is how the Reliability Test is conducted. A dependable value is

displayed if the Composite Reliability score is higher than 0.7.

TABLE 3.5
RELIABILITY TEST RESULTS.

Variable	Composite reliability	Description
Price Value (PV)	0.806	Very Realiable
Performance Ecpectancy (PE)	0.836	Very Realiable
Effort Ecpectancy (EE)	0.723	Very Realiable
Social Influance (SI)	0.880	Very Realiable
Facilitating Condition (FC)	0.804	Very Realiable
Hedonic Motivation (HM)	0.824	Very Realiable
Habit (HA)	0.768	Very Realiable
Syetem Quality (SQ)	0.849	Very Realiable
Service Quality (SV)	0.796	Very Realiable
Information Quality (IQ)	0.826	Very Realiable
Use Behavioral (UB)	0.732	Reliable
User Satisfaction (US)	0.877	Reliable

Variable in Table 3.5 has the following composite reliability values: Price Value = 0.858, Performance Expectancy = 0.883, Effort Expectancy = 0.906, Social Influence = 0.820, Facilitating Conditions = 0.850, Interest Motivation = 0.811, Habits = 0.904, System Quality = 0.895, Service Quality = 0.804, Information Quality = 0.918, Behavioral Intention = 0.753, and User Satisfaction = 0.759. So it can be concluded from the Composite reliability value for all variables that it is greater than 0.7, which means that all variables have reliability and reliability. The variable with the highest Composite reliability value is the Information Quality variable, while the lowest Composite reliability value is the Behavioral Intention variable.

b. Inner Model

The inner model or structural model aims to test the relationship between latent variables in the research model, assess the strength of influence through path coefficients, and measure the extent to which independent variables are able to explain the dependent variable using the R-squared (R^2) value. In addition, the inner model is also used to test hypotheses by observing the significance of the relationship through t-statistics and p-value tests.

a. R-squared Analysis

In a model, the R-squared (R2) value is intended to demonstrate the extent to which the independent variable can account for variations or shifts in the dependent variable. Table 3.6 below shows the findings of the R-square value based on the data processing that was done.

TABLE 3.6
R-SQUARE VALUE

Variabel	R-square
Use Behavioral (UB)	0.436
User Satsfaction (US)	0.506

Based on the table above, the R-square (R^2) value for the Behavioral Intention variable is 0.436, while for the User Satisfaction variable, it is 0.506. This indicates that Price Value, Performance Expectancy, Business Expectations, Social Influence, Facility Conditions, Interest Motivation, and Habits collectively influence Behavioral Intention by 43.6%, while the remaining 56.4% is affected by other external factors. Similarly, System Quality, Service Quality, and Information Quality contribute 50.6% to User Satisfaction, whereas 49.4% is influenced by other variables not included in this study. Furthermore, based on the obtained R-square (R^2) values, a Goodness of Fit (GoF) assessment will be conducted using the Q-Square (Q^2) value. A higher Q-Square value indicates a better model quality. The following section presents the Q-Square calculation.

$$Q^2 = 1 - (1 - R^2 1)(1 - R^2 1)\ldots(1 - R^2 p)$$
$$Q^2 = 1 - (1 - 0{,}436) \times (1 - 0{,}506)$$
$$= 1 - (0{,}564) \times (0{,}494)$$
$$= 1 - 0{,}27$$
$$= 0{,}73$$

The Q-Square score, as determined by the computation results, is 0.73, indicating that 73% of the research data is diverse. The structural model in the study has a good Goodness of Fit (Gof) value, according to the Q-Square results.

b. Research Hypothesis

A research hypothesis is a temporary statement or conjecture made based on theories, concepts or initial observations that aims to predict the relationship between two or more variables and provide a clear direction for research.[24] In order to ascertain whether the presumed links are accurate, hypotheses are typically empirically evaluated using data collecting and statistical analysis..[25] seeks to determine the significance of the link between the model's latent variables. This procedure involves examining the path coefficient value and utilizing t-statistics and p-value to determine its significance. At the 5% significance level, the hypothesis is typically accepted if the t-statistics > 1.96 or the p-value < 0.05. Table 3.4 below shows the t-statistics and P-Value results based on the data processing that was done.

Seven of the eleven hypotheses that were put forth were accepted, while four were rejected, according to the findings of the hypothesis testing that was conducted using SEM-PLS. Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facility Conditions (FC), Interest Motivation (HM), and Habits (HA) are latent variables that significantly impact behavioral intentions (UB), according to the accepted hypothesis. In addition, it has been demonstrated that Behavioral Intention (UB) significantly affects User Satisfaction (US).

TABEL 3.7
T-STATISTICS DAN P-VALUE

Hypothesis	Influence Variable	T statistics (>1,96)	P values (<0,05)
H1	Price Value (PV) -> Use Behavioral(UB)	1.74	0.08
H2	Performance Ecpectancy (PE) -> Use Behavioral (UB)	4.31	0.00
H3	Effort Ecpectancy (EE) -> Use Behavioral (UB)	4.11	0.00
H4	Social Influance (SI) -> Use Behavioral (UB)	2.17	0.03
H5	Facilitating Condition (FC) -> Use Behavioral (UB)	4.55	0.00
H6	Hedonic Motivation (HM) -> Use Behavioral (UB)	4.07	0.00
H7	Habit (HA) -> Use Behavioral (UB)	2.95	0.00
H8	System Quality (SQ) -> User Satisfaction(US)	1.32	0.18
H9	Service Quality (SV) -> User Satisfaction (US)	1.77	0.07
H10	Information Quality(IQ) -> User Satisfaction (US)	1.37	0.16
H11	Use Behavioral (UB) -> User Satisfaction (US)	21.21	0.00

This suggests that the UTAUT2 model's components are crucial in determining users' intentions to utilize the Mobile application, which in turn affects how satisfied they are.. On the other hand, four hypotheses were rejected, namely Price Value (PV) had no significant effect on Behavioral Intentions (UB), and System Quality (SQ), Service Quality (SV), and Information Quality (IQ) had no significant effect on User Satisfaction (US).

3.2 Discussion

3.2.1 Model Combination

The AHP analysis results shown the table above, it can be concluded that each sub-criteria has a different weight. The three main criteria used in this analysis are Trust and Security, User Experience, and Perceived Benefits where Price Value has the highest weight of 15.47% and the lowest weight is Habit, which is 6.47% so that all variables have a maximum weight.

3.2.2 Discussion Outer Model

The outer model is designed to assess the connections between indicators and the latent variable they are intended to measure. In this research, the outer model is utilized to examine the validity and reliability of the measurement tools, which incorporate variables derived from UTAUT2 and DeLone & McLean models.

- *Convergent Validity Test:* Convergent validity is assessed by examining the loading factor values. The results of the analysis indicate that all indicators exhibit loading factor values exceeding 0.7, demonstrating a robust relationship between the indicators and their corresponding latent variables.
- .*Discriminant Validity Test:* Discriminant validity was evaluated by analyzing the AVE (Average Variance Extracted). The findings reveal that all variables possess an AVE value greater than 0.5, signifying that each variable accounts for over 50% of the variance in its indicators. This satisfies the required standards for discriminant validity.
- *Reliability Test:* The reliability of the research instrument was assessed using Composite Reliability (CR) and Cronbach's Alpha. The analysis reveals that all variables exhibit a CR value exceeding 0.7, indicating strong internal consistency within the instrument. Based on these outcomes, it can be inferred that the research instruments fulfill the necessary criteria for validity and reliability. Consequently, they are deemed dependable for measuring the variables associated with the UTAUT2 and DeLone & McLean models.

3.2.3 Discussion Inner Model

The inner model is employed to examine the relationships between latent variables within the integrated framework of the UTAUT2 and DeLone & McLean models. The findings from the analysis reveal the degree to which independent variables such as Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Price Value, and Habit influence the dependent variable, User Satisfaction. According to the test results:

1) Performance has the strongest influence on user satisfaction, which shows that the better the performance of the Mobile application, the higher the level of satisfaction.
2) System Quality, Information, and Service from the DeLone & McLean model also strengthen user satisfaction, proving that technical aspects and accurate information are crucial.
3) Habit and Social Influence proved significant, indicating that external factors and convenience in using the application play an important role in building user loyalty.
4) Price Value and Facilitating Conditions, although having a smaller influence, are still relevant in building positive user experiences.

The model's significant predictive power on user satisfaction is demonstrated by the results of the R-Square (R^2) test, which measures how well the independent variables can explain the dependent variable.

V. CONCLUSION

The conclusion resulting from this research is a combination of the UTAUT 2 and Delone & Mclean models to determine the factors that influence the satisfaction of Jambi Mobile Bank users after processing the distributed questionnaires so that it can be concluded.

According to the results of the hypothesis test, the behavioral intention (UB) of Jambi Mobile Bank customers is significantly impacted by Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facility Conditions (FC), Interest Motivation (HM), and Habit (HA). It has also been demonstrated that behavioral intention (UB) improves user satisfaction (US). This implies that a user's

intention to keep using an application and their degree of pleasure are directly correlated with how well they perceive its advantages, convenience, social support, facilities, interest, and usage habits. Behavioral Intention (UB) is not significantly impacted by Price Value (PV), and User Satisfaction (US) is not significantly impacted by System Quality (SQ), Service Quality (SV), or Information Quality (IQ).

This indicates that factors such as price, technical quality, service, and information are not sufficiently strong to directly impact user intentions and satisfaction. Instead, personal factors and user experience play a more significant role in shaping satisfaction with the Mobile application. According to the R-square (R^2) values, Behavioral Intention (UB) is influenced by 43.6% by variables including Price Value, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, and Habit, while the remaining 56.4% is attributed to factors outside the model. On the other hand, User Satisfaction (US) is influenced by 50.6% by System Quality, Service Quality, and Information Quality, with the remaining 49.4% influenced by other external factors.

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