ABSTRACT

Bank Rakyat Indonesia (BRI) is one of the largest Indonesian government-owned banks with 32.8 million customers across Indonesia. Despite having the largest number of customers in Indonesia, many customers have not yet used BRI mobile that can increase the effectiveness and flexibility. The study was conducted to determine the main factors affecting BRI customers using BRI mobile.

This study uses a modified Unified Theory of Acceptance and Use of Technology (UTAUT) model with a questionnaire data collection tool that is distributed in   D. K. I Jakarta. The data were processed using AMOS's Structural Equation Modeling (SEM) analysis technique.

The results revealed Performance Expectancy, Effort Expectancy and Social Influence Positive Influence to Behavior Intention and Facilitating Conditions positively affect Use Behavior.

Based on the results of the research, the BRI should improve the performance of BRI Mobile in order to make it even better, making BRI Mobile easy to learn so that customers can advise their closest people to use BRI Mobile.

In addition, BRI should pay attention to technological resources and knowledge of customers, provide guidance on BRI Mobile services to potential users of BRI Mobile services.

Keywords: Bank, BRI, Mobile Banking, (UTAUT) modification, *Structural Equation Modeling* (SEM)