ABSTRACT

The advancement of digital technology has transformed payment methods within campus environments, including the use of mobile banking applications. This study aims to analyze user satisfaction with the BNI Mobile application as a payment medium at the Canteen of Telkom University Purwokerto Campus using the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) model. A quantitative approach was employed through a questionnaire distributed to students who had used BNI Mobile for transactions at the campus canteen. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of SmartPLS software. The results indicate that Hedonic Motivation has the most significant influence on Behavioral Intention, followed by Trust which significantly affects Use Behavior. Meanwhile, Price Value and Behavioral Intention towards Use Behavior showed negative effects, although statistically insignificant. The outer and inner model evaluations confirm that all indicators meet the required validity and reliability standards. The study concludes that user satisfaction and behavior in using BNI Mobile are primarily influenced by enjoyable experience, habit, and trust, rather than price or ease of use alone. The findings provide valuable insights for application developers and campus administrators in enhancing digital payment services for students.

Keywords: *BNI Mobile, Digital Payment, UTAUT 2, User Satisfaction, SmartPLS.*