

## ABSTRACT

*This study aims to examine the factors influencing behavioral intention and actual usage among users of the mobile banking application Livin' by Mandiri. The independent variables analyzed include performance expectancy, facilitating conditions, risk, trust, and habit, with behavioral intention serving as a mediator between exogenous variables and actual usage behavior. The study employs a quantitative approach using Structural Equation Modeling (SEM) conducted via AMOS, with a purposive sample of 189 active users in Semarang City.*

*The results indicate that performance expectancy, facilitating conditions, trust, and habit exert a positive and significant effect on behavioral intention, whereas risk has a negative yet statistically significant impact. Behavioral intention was found to be a primary predictor of actual usage behavior and simultaneously mediates the influence of exogenous variables on usage behavior. Total effect analysis demonstrates that behavioral intention contributes most substantially to application usage intensity, followed by trust, performance expectancy, facilitating conditions, and habit, while risk maintains a negative effect.*

*These findings underscore that users' intention is shaped by their perceptions of application performance, system support, trust, and habitual use, whereas perceived risk may reduce usage intention. Practically, enhancing trust, habit, and performance expectancy, alongside risk mitigation, is critical to increasing engagement and actual use of mobile banking services. This study provides insights for developing digital application management strategies and contributes to the literature on user behavior in technology-based financial services.*

*Keywords: Livin' by Mandiri, behavioral intention, actual usage behavior, trust, habit, risk, SEM.*