

Analysis of Factors Affecting the Acceptance and Use of the Qlola BRI Platform Using the UTAUT Model (A Study on Non-Individual Customers at BRI Central Park Sub-Branch Office)

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ABSTRACT

Digital transformation is revolutionizing global business, prompting all industries, including banking, to embrace digital technologies, with BRI leading the way through innovations like the BRI Cash Management System (CMS) to cater to evolving customer demands. This study examines the factors influencing the behavioral intention and use behavior of non-individual customers in adopting the Qlola BRI digital banking application. Using the UTAUT model, the research highlights that performance expectancy, effort expectancy, social influence, facilitating conditions, and behavioral intention significantly impact the adoption and usage of Qlola BRI. Additionally, the moderating role of user experience was found to significantly strengthen the influence of effort expectancy on behavioral intention, while weakening the effect of social influence. However, experience did not significantly moderate the relationship between facilitating conditions and use behavior. The findings suggest that companies with higher experience rely more on their own judgment rather than social influence when deciding to use digital banking technologies. This study provides valuable insights for banks and financial institutions to enhance user adoption strategies by focusing on ease of use, performance benefits, and reliable support infrastructure.

Keywords: Qlola BRI, Behavioral Intention, Use Behavior, UTAUT Model, Experience Moderation

INTRODUCTION

Digital transformation has reshaped the global business landscape, requiring companies across all sectors to adapt and transform in order to remain competitive in the market. The banking sector is no exception. Traditionally reliant on physical interactions through offline branch offices, banks are now expected to integrate digital technology into all aspects of their operations and services. As one of the largest banking institutions in Indonesia, with the widest operational network and a broad customer base, BRI continues to innovate its digital services to accommodate the evolving transaction needs of its customers in this digital era. One of BRI's key innovations is the development of a digital platform related to the financial transactions of non-individual customers, known as the BRI Cash Management System (CMS).



Figure 1 CMS BRI Login Page

Source: <https://ibank.bri.co.id>

BRI's Cash Management System (CMS), launched in 2009, was designed as a digital financial management service for non-individual customers, allowing them to independently manage their finances through a secure, web-based platform. It offers various features such as maker, checker, and signer roles, and is equipped with a token for secure transaction approvals. In addition to preventing financial leakage and delays in bill payments, CMS supports real-time domestic and international fund transfers and provides easy access to account balances and transaction histories anytime, anywhere. To keep pace with rapid technological advancements and evolving customer needs, BRI introduced Qlola BRI in 2022 as a next-generation CMS platform that is more comprehensive, integrated, and innovative. With enhanced features and services aimed at improving financial management efficiency and flexibility for corporate clients, the migration from CMS BRI to Qlola BRI marks a strategic initiative to elevate customer experience and drive digital transformation within the banking sector. Qlola BRI is positioned as a modern, accessible, and fully integrated cash management solution aligned with BRI's broader digital



Figure 2 Qlola BRI Login Page

Source: <https://qlola.bri.co.id>

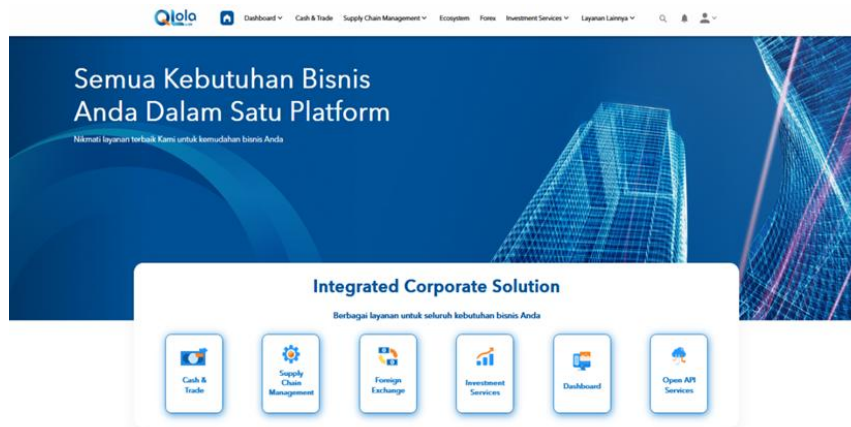


Figure 3 Qlola BRI Home Menu Page

Source: <https://qlola.bri.co.id>

Qlola BRI offers several advantages over its predecessor, CMS BRI. It features a more comprehensive and integrated system, including solutions for cash management, trade and bank guarantees, corporate finance, supply chain, foreign exchange, merchant services, and human resources. Designed with a modern and user-friendly interface, Qlola BRI also provides seamless access to all BRI services through a single login, enhancing convenience for users. Its high-security technology ensures safe and reliable transactions, especially for high-volume and high-value operations. Despite its benefits, the migration from CMS BRI to Qlola BRI presents challenges, such as the need for user adaptation, potential operational disruptions during data migration, and resistance from customers accustomed to the old system. To address these issues, regular socialization and assistance are necessary. Qlola BRI is expected to serve as a key platform for capturing large-scale business transactions from non-individual customers, ultimately contributing to the growth of BRI's transaction-based deposit portfolio (CASA). As of March 2024, Qlola BRI had processed transactions worth IDR 6,788 trillion with over 300,000 users, marking a leading achievement in Indonesia's banking industry, particularly among state-owned banks.

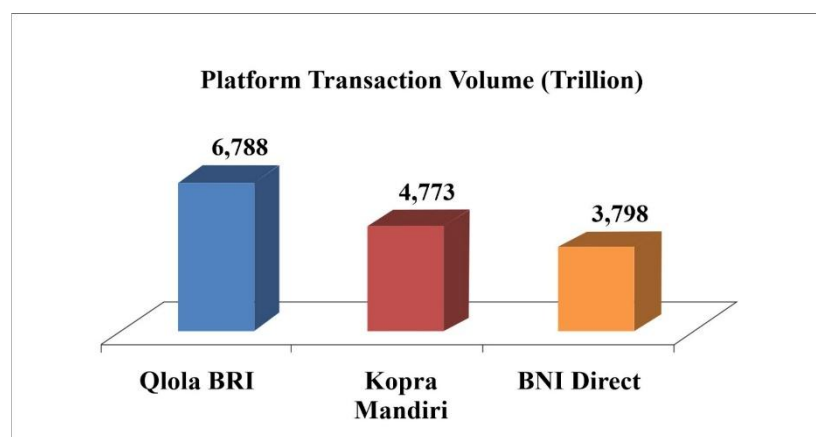


Figure 4 Platform Transaction Volume Data as of March 2024

Source: <https://www.bri.co.id>, <https://www.bankmandiri.co.id>, and <https://bni.co.id> (processed)

The transaction volume of Qlola BRI contributed to BRI's CASA portfolio amounting to IDR 871 trillion as of March 2024. However, the impact of Qlola BRI's transaction volume on the CASA portfolio is still not considered optimal when compared to the CASA portfolio in the state-owned banking industry. Therefore, it is necessary to conduct research to identify how Qlola BRI is accepted and used by BRI's non-individual customers.

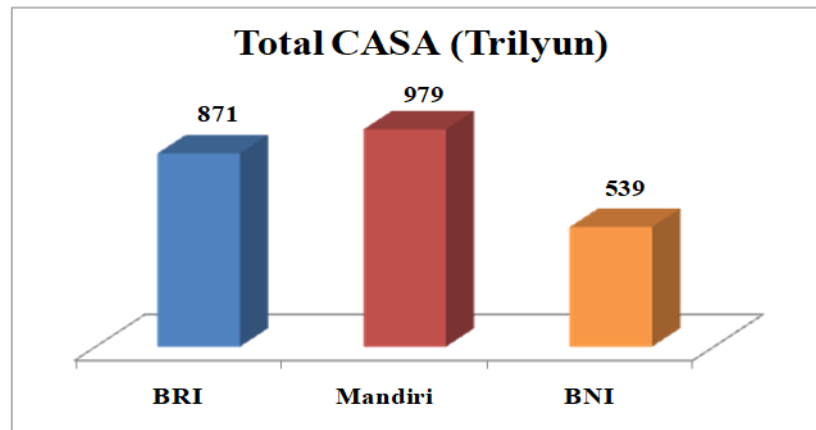


Figure 5 CASA Portfolio Data of Banks – March 2024

Source: Published financial reports from <https://www.bri.co.id>, <https://www.bankmandiri.co.id>, and <https://bni.co.id> (processed)

Within the scope of BRI Central Park Sub-Branch Office, the performance of CASA-based deposits as of June 2024, in terms of both target achievement and year-to-date growth, is still not optimal, as shown in the following table:

Table 1 CASA Performance of BRI Central Park Sub-Branch

						In millions	
Deposits	Position			June 2024 Target	June 2024 Target Achievement	YtD	YoY
	June 2023	Dec 2023	June 2024				
Demand Deposits	80.052	110.828	81.224	93.292	87,06%	-26,71%	1,46%
Savings	159.509	182.104	166.958	166.619	100,20%	-8,32%	4,67%
Total CASA	239.561	292.932	248.182	259.911	95,49%	-15,28%	3,60%

As of June 2024, the CASA performance at BRI Central Park Sub-Branch remained below target, with only 95.49% achievement and a significant year-to-date decline of 15.28% (IDR 44.7 billion), indicating the need to explore contributing factors. This study focuses on understanding the acceptance and use of the Qlola BRI platform among non-individual customers, as it is expected to support CASA growth. Using the Unified Theory of Acceptance and Use of Technology (UTAUT), the research examines key variables—performance expectancy, effort expectancy, social influence, and facilitating conditions—along with experience as a moderating factor. Prior studies support the relevance of these variables in

explaining technology adoption in banking. The findings are intended to guide strategies for improving digital platform adoption and strengthening BRI's future performance.

METHOD

Type of Research

This study is causal research with a *positivist* paradigm, using a deductive approach and a quantitative methodology through a survey, analyzing organizations (*non-individual Qlola BRI* customers) as the unit of analysis.

Operationalization of Variables

Key variables include *Performance Expectancy*, *Effort Expectancy*, *Social Influence*, *Facilitating Conditions*, *Behavioral Intention*, *Use Behavior*, and *Experience*, measured with indicators on a 5-point *Likert* scale.

Population and Sample

The population consists of 88 *non-individual Qlola BRI* customers at *BRI KCP Central Park*, with total sampling used. A total of 84 respondents completed the questionnaire, yielding a 95.5% response rate.

Data Collection and Sources

Primary data were collected via closed-ended questionnaires distributed through *Google Forms*, while secondary data were obtained from journals, articles, and relevant literature sources.

Validity and Reliability Tests

All questionnaire items are valid (significance ≤ 0.05 and *t*-value $> t$ -table) and reliable, with *Cronbach's Alpha* values exceeding 0.70, indicating consistent measurement.

Data Analysis Technique

Descriptive analysis illustrates respondent data with classification into five categories based on percentage scores, complemented by *Partial Least Squares Structural Equation Modeling (PLS-SEM)* to test relationships among variables.

PLS-SEM Evaluation

The model assessment includes the *outer model* (convergent validity, discriminant validity, reliability) and *inner model* (R^2 , F^2 , Q^2 , and *Goodness of Fit*) to ensure predictive power and relevance in examining causal relationships.

RESULT AND DISCUSSION

Descriptive Analysis

Descriptive analysis was conducted to summarize respondents' perceptions of each questionnaire item related to *Performance Expectancy*, *Effort Expectancy*, *Social Influence*, *Facilitating Conditions*, *Behavioral Intention*, *Use Behavior*, and *Experience*.

Table 1. Classification of Interpretation of Variable Scores

No	Classification	Presentation Range
1	Very Bad	20% - 36%

2	Bad	36% - 52%
3	Pretty Good	52% - 68%
4	Good	68% - 84%
5	Excellent	84% - 100%

Source : Processed data adopted from Riduwan & Kuncoro (2012:22)

The *performance expectancy* variable was measured through 5 question items contained in the questionnaire, with a summary of respondents' answers as follows:

Table 2. Respondents' Answers to *Performance Expectancy Variables*

Item	Answer					Total Score	Ideal Score	Percentage	Category
	1	2	3	4	5				
PE1	0	1	6	45	32	360	420	85,71%	Very Good
PE2	0	0	10	48	26	352	420	83,81%	Good
PE3	0	0	5	53	26	357	420	85,00%	Very Good
PE4	0	0	1	58	25	360	420	85,71%	Very Good
PE5	0	0	2	56	26	360	420	85,71%	Very Good
Total Score of the Performance Expectancy Variable						1789	2100	85,19%	Very Good

Source : Data that has been processed

The performance expectancy variable shows that Qlola BRI contributes positively to the company's financial transactions, falling into the "Very Good" category with a score of 85.19%.

The *effort expectancy* variable was measured through 4 question items contained in the questionnaire, with a summary of respondents' answers as follows:

Table 3. Respondents' Answers to the *Effort Expectancy Variable*

Item	Answer					Total Score	Ideal Score	Percentage	Category
	1	2	3	4	5				
EE1	0	3	9	45	27	348	420	82,86%	Good
EE2	0	4	8	48	24	344	420	81,90%	Good
EE3	0	3	12	46	23	341	420	81,19%	Good
EE4	0	1	13	43	27	348	420	82,86%	Good
Total Score of the Performance Expectancy Variable						1381	1680	82,20%	Good

Source : Data that has been processed

Based on the data on the position of the *effort expectancy* variable on the continuum line above, it can be seen that Qlola BRI user companies have the perception that Qlola BRI is easy to use and accessible by companies with the "**Good**" category with a score of 82.20%.

The *social influence* variable was measured through 4 question items contained in the questionnaire, with a summary of respondents' answers as follows:

Table 4. Respondents' Answers to Social Influence Variables

Item	Answer					Total Score	Ideal Score	Percentage	Category
	1	2	3	4	5				
SI1	0	1	8	56	19	345	420	82,14%	Good
SI2	0	3	12	45	24	342	420	81,43%	Good
SI3	0	1	8	55	20	346	420	82,38%	Good
SI4	0	1	9	50	24	349	420	83,10%	Good
Total Score of the Performance Expectancy Variable						1382	1680	82,26%	Good

Source : Data that has been processed

The social influence variable, with a "Good" category score of 82.26%, indicates that the company's use of Qlola BRI is influenced by business partners, owners, the finance department, and BRI's reputation. The facilitating *conditions variable* was measured through 4 question items contained in the questionnaire, with a summary of the respondents' answers as follows:

Table 5. Respondents' Answers to the Facilitating Conditions Variable

Item	Answer					Total Score	Ideal Score	Percentage	Category
	1	2	3	4	5				
FC1	0	6	17	34	27	334	420	79,52%	Good
FC2	0	7	15	37	25	332	420	79,05%	Good
FC3	0	4	10	40	30	348	420	82,86%	Good
FC4	0	7	14	39	24	332	420	79,05%	Good
Total Score of the Performance Expectancy Variable						1346	1680	80,12%	Good

Source : Data that has been processed

The facilitating conditions variable falls into the "Good" category with a score of 80.12%, indicating adequate infrastructure, knowledge, support from bank staff, and system compatibility in using Qlola BRI.

The behavioral *intention variable* was measured through 3 question items contained in the questionnaire, with a summary of the respondents' answers as follows:

Table 6. Respondents' Answers to *Behavioral Intention Variables*

Item	Answer					Total Score	Ideal Score	Percentage	Category
	1	2	3	4	5				
BI1	0	0	7	55	22	351	420	83,57%	Good
BI2	0	0	6	63	15	345	420	82,14%	Good
BI3	0	1	19	51	13	328	420	78,10%	Good
Total Score of the Performance Expectancy Variable						1024	1260	81,27%	Good

Source : Data that has been processed

Based on the data on the position of the *behavioral intention* variable on the continuum line above, it can be seen that the company's intention to use Qlola BRI is included in the **"Good"** category with a score of 81.27%.

The *use behavior* variable was measured through 4 question items contained in the questionnaire, with a summary of the respondents' answers as follows:

Table 7. Respondents' Answers to Use *Behavior Variables*

Item	Answer					Total Score	Ideal Score	Percentage	Category
	1	2	3	4	5				
UB1	0	0	9	45	30	357	420	85,00%	Very Good
UB2	0	0	11	42	31	356	420	84,76%	Very Good
UB3	0	1	7	47	29	356	420	84,76%	Very Good
UB4	0	0	2	58	24	358	420	85,24%	Very Good
Total Score of the Performance Expectancy Variable						1427	1680	84,94%	Very Good

Source : Data that has been processed

Based on the data on the position of the *use behavior* variable on the continuum line above, it can be seen that the intensity of Qlola BRI use by Qlola BRI user companies is included in the **"Very Good"** category with a score of 84.94%.

The *experience* variable was measured through 3 question items contained in the questionnaire, with a summary of the respondents' answers as follows:

Table 8. Respondent Answer Results to Experience Variables

Item	Answer					Total Score	Ideal Score	Percentage	Category
	1	2	3	4	5				
E1	0	1	6	53	24	352	420	83,81%	Good
E2	0	0	12	49	23	347	420	82,62%	Good
E3	0	2	7	54	21	346	420	82,38%	Good
Total Score of the Performance Expectancy Variable						1045	1260	82,94%	Good

Source : Data that has been processed

Based on the experience variable position data on the continuum line above, it can be seen that the company's level of experience and routine in using Qlola BRI is included in the "Good" category with a score of 82.94%.

SEM-PLS Analysis

This study employs SEM-PLS to address the research questions and test hypotheses related to the UTAUT model in Qlola BRI usage by non-individual BRI customers. SEM-PLS is used to analyze interactions among multiple variables, consisting of two models: the outer model (for testing validity and reliability) and the inner model (for assessing relationships between variables). The outer model analysis includes convergent and discriminant validity, as well as Cronbach's Alpha and Composite Reliability. The results were processed using SmartPLS version 4.

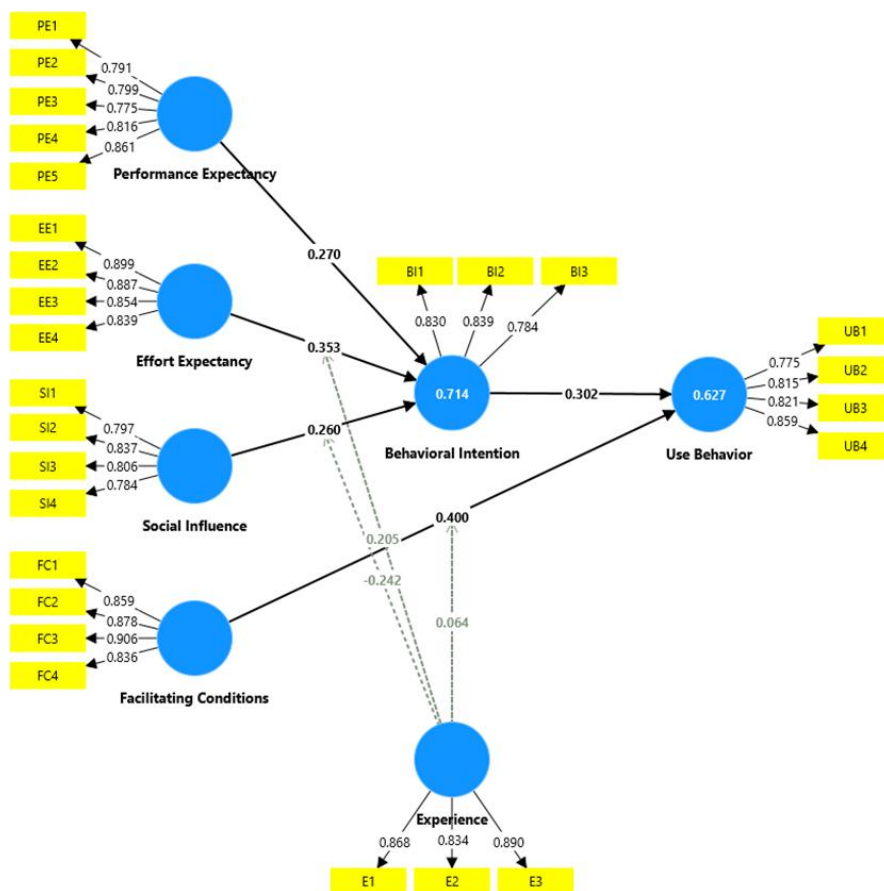


Figure 1. Outer Model Analysis Results

Source : Data processed using SmartPLS 4

Convergent validity in the outer model is assessed by item-construct correlations, where a loading value >0.70 and AVE >0.50 indicate good validity (Ghozali, 2014:39). The results below are based on SmartPLS version 4 analysis.

Table 9. Convergent Validity Test Results

Variable	Items	Loading Factor	AVE	Information
Performance Expectancy	PE1	0,791	0,655	Valid
	PE2	0,799		Valid
	PE3	0,775		Valid
	PE4	0,816		Valid
	PE5	0,861		Valid
Effort Expectancy	EE1	0,899	0,757	Valid
	EE2	0,887		Valid
	EE3	0,854		Valid
	EE4	0,839		Valid
Social Influence	SI1	0,797	0,650	Valid
	SI2	0,837		Valid
	SI3	0,806		Valid
	SI4	0,784		Valid
Facilitating Conditions	FC1	0,859	0,757	Valid
	FC2	0,878		Valid
	FC3	0,906		Valid
	FC4	0,836		Valid
Behavioral Intention	BI1	0,830	0,669	Valid
	BI2	0,839		Valid
	BI3	0,784		Valid
Use Behavior	UB1	0,775	0,669	Valid
	UB2	0,815		Valid
	UB3	0,821		Valid
	UB4	0,859		Valid
Experience	E1	0,868	0,747	Valid
	E2	0,834		Valid
	E3	0,890		Valid

Source : Data processed using SmartPLS 4

Based on the convergent validity results, all indicators are valid with loading factors >0.70 and AVE >0.50 . Discriminant validity testing ensures that each latent construct is distinct. The results below are generated using SmartPLS version 4.

Table 10. Results of the Discriminant Validity Test (Fornell – Lacker Value)

BI	0,818							
EE	0,609	0,870						
E	0,630	0,314	0,864					
FC	0,643	0,491	0,597	0,870				
PE	0,585	0,462	0,340	0,453	0,809			
THE	0,664	0,499	0,628	0,581	0,407	0,806		
UB	0,696	0,547	0,627	0,710	0,569	0,624	0,818	

Source : Data processed using SmartPLS 4

Table 11. Results of Discriminatory Validity Test (Cross Loading)

BI1	0.830	0.520	0.580	0.525	0.493	0.610	0.539	0.025	-0.007	0.025
BI2	0.839	0.437	0.445	0.474	0.497	0.506	0.600	0.045	-0.043	0.096
BI3	0.784	0.586	0.466	0.577	0.445	0.509	0.570	-0.034	-0.080	0.203
E1	0.561	0.868	0.218	0.495	0.334	0.595	0.570	-0.193	-0.102	0.126
E2	0.469	0.834	0.289	0.395	0.254	0.498	0.456	-0.168	-0.102	0.109
E3	0.592	0.890	0.312	0.635	0.289	0.530	0.587	-0.211	-0.108	0.161
EE1	0.574	0.348	0.899	0.476	0.399	0.449	0.509	-0.028	-0.068	-0.191
EE2	0.563	0.301	0.887	0.484	0.363	0.415	0.492	0.025	0.080	-0.148
EE3	0.479	0.207	0.854	0.366	0.350	0.390	0.447	0.186	0.144	-0.083
EE4	0.494	0.223	0.839	0.368	0.504	0.483	0.449	0.110	0.113	-0.087
FC1	0.577	0.567	0.416	0.859	0.432	0.519	0.614	-0.046	0.052	0.114
FC2	0.531	0.502	0.380	0.878	0.331	0.484	0.593	-0.131	0.033	0.068
FC3	0.557	0.557	0.450	0.906	0.429	0.517	0.683	-0.199	-0.029	0.071
FC4	0.577	0.446	0.463	0.836	0.379	0.503	0.574	-0.177	-0.100	0.028
PE1	0.511	0.272	0.396	0.370	0.791	0.259	0.481	0.273	0.176	0.182
PE2	0.387	0.182	0.297	0.417	0.799	0.245	0.333	0.279	0.287	0.227
PE3	0.407	0.179	0.355	0.275	0.775	0.391	0.317	0.377	0.356	0.260
PE4	0.482	0.300	0.299	0.350	0.816	0.303	0.473	0.224	0.199	0.277
PE5	0.545	0.397	0.494	0.413	0.861	0.435	0.633	0.213	0.184	0.176
SI1	0.433	0.328	0.521	0.333	0.244	0.797	0.357	0.099	0.129	-0.007
SI2	0.649	0.607	0.379	0.515	0.371	0.837	0.587	-0.091	-0.072	0.042
SI3	0.483	0.443	0.551	0.427	0.314	0.806	0.465	0.048	0.142	0.058
SI4	0.531	0.590	0.201	0.564	0.360	0.784	0.559	-0.050	0.061	0.137
UB1	0.484	0.520	0.373	0.497	0.450	0.396	0.775	-0.052	-0.020	0.166
UB2	0.536	0.446	0.474	0.597	0.541	0.556	0.815	0.047	0.028	0.144
UB3	0.599	0.538	0.475	0.653	0.395	0.531	0.821	-0.153	-0.070	0.064
UB4	0.646	0.547	0.459	0.567	0.484	0.548	0.859	0.075	0.084	0.102
E x FC	0.015	-0.222	0.077	-0.160	0.331	-0.012	-0.027	1.000	0.731	0.494
E x SI	-0.053	-0.120	0.071	-0.012	0.287	0.065	0.007	0.731	1.000	0.613
E x EE	0.132	0.154	-0.150	0.081	0.273	0.074	0.142	0.494	0.613	1.000

Source : Data processed using SmartPLS 4

Based on Tables 10 and 11, each variable shows a higher correlation with its own indicators than with others, indicating good discriminant validity. Next, reliability is tested using Cronbach's Alpha and Composite Reliability, both of which should exceed 0.70 (Ghozali & Latan, 2019:77). The results are presented below using SmartPLS version 4.

Table 12. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Recommended Values	Information
Behavioral Intention	0,752	0,858	0,70	Reliable
Effort Expectancy	0,893	0,926	0,70	Reliable
Experience	0,831	0,898	0,70	Reliable
Facilitating Conditions	0,893	0,926	0,70	Reliable
Performance Expectancy	0,868	0,904	0,70	Reliable
Social Influence	0,823	0,881	0,70	Reliable
Use Behavior	0,835	0,890	0,70	Reliable

Source : Data processed using SmartPLS 4

The table shows that all variables have Cronbach's Alpha and Composite Reliability values above 0.70, indicating they are reliable. Thus, the outer model is valid and reliable, and suitable for further analysis. R^2 analysis is then used to measure the influence of independent variables on dependent variables. The higher the R^2 value, the stronger the influence. The results are shown below using SmartPLS version 4.

Table 13. Results of Analysis R^2

Variable	R2	R2 Adjusted
Behavioral Intention	0,714	0,691
Use Behavior	0,627	0,609

Source : Data processed using SmartPLS 4

Based on the R^2 analysis, behavioral intention is influenced by performance expectancy, effort expectancy, and social influence moderated by experience with $R^2 = 0.714$ (71.4%). Use behavior is influenced by behavioral intention and facilitating conditions moderated by experience with $R^2 = 0.627$ (62.7%). Q^2 analysis evaluates the model's predictive relevance, where $Q^2 > 0$ indicates significance. The results are shown below using SmartPLS version 4.

Table 14. Analysis Results Q^2

Variable	Q2 Value
Behavioral Intention	0,614
Use Behavior	0,584

Source : Data processed using SmartPLS 4

Based on the Q^2 analysis, the model has predictive relevance, with Q^2 values of 0.614 for behavioral intention and 0.584 for use behavior. F^2 analysis measures the effect size of independent variables, where 0.02 = weak, 0.15 = moderate, and 0.35 = strong effect (Ghozali, 2014:42). The F^2 results are presented below using SmartPLS version 4.

Table 15. Results of Analysis F^2

Variable	F2 Value	Information
OR > BI	0,161	Keep
EE > BI	0,250	Keep
THE > BI	0,116	Weak
BI > UB	0,113	Weak
FC > UB	0,221	Keep
E x EE > BI	0,100	Weak
E x SI > BI	0,156	Keep
E x FC > UB	0,016	Weak

Source : Data processed using SmartPLS 4

Based on the F^2 analysis, effort expectancy has the strongest effect on behavioral intention ($F^2 = 0.250$), while facilitating conditions moderated by experience have the weakest effect on use behavior ($F^2 = 0.016$). Model quality was then evaluated using goodness of fit analysis with the following calculations.

Table 16. GoF Analysis Results

Variable	R2 Value	AVE
Performance Expectancy		0,655
Effort Expectancy		0,757
Social Influence		0,650
Facilitating Conditions		0,757
Behavioral Intention	0,714	0,669
Use Behavior	0,627	0,669
Experience		0,747
Average	0,501	0,600

Source : Data processed using SmartPLS 4

$$\text{GoF} = \sqrt{0.501 \times 0.600}$$

$$\text{GoF} = \sqrt{0.300}$$

$$\text{GoF} = 0.548$$

The GoF value of 0.548 indicates that the research model is well-functioning, acceptable, and fit. Hypothesis testing analysis is shown in the following figure.

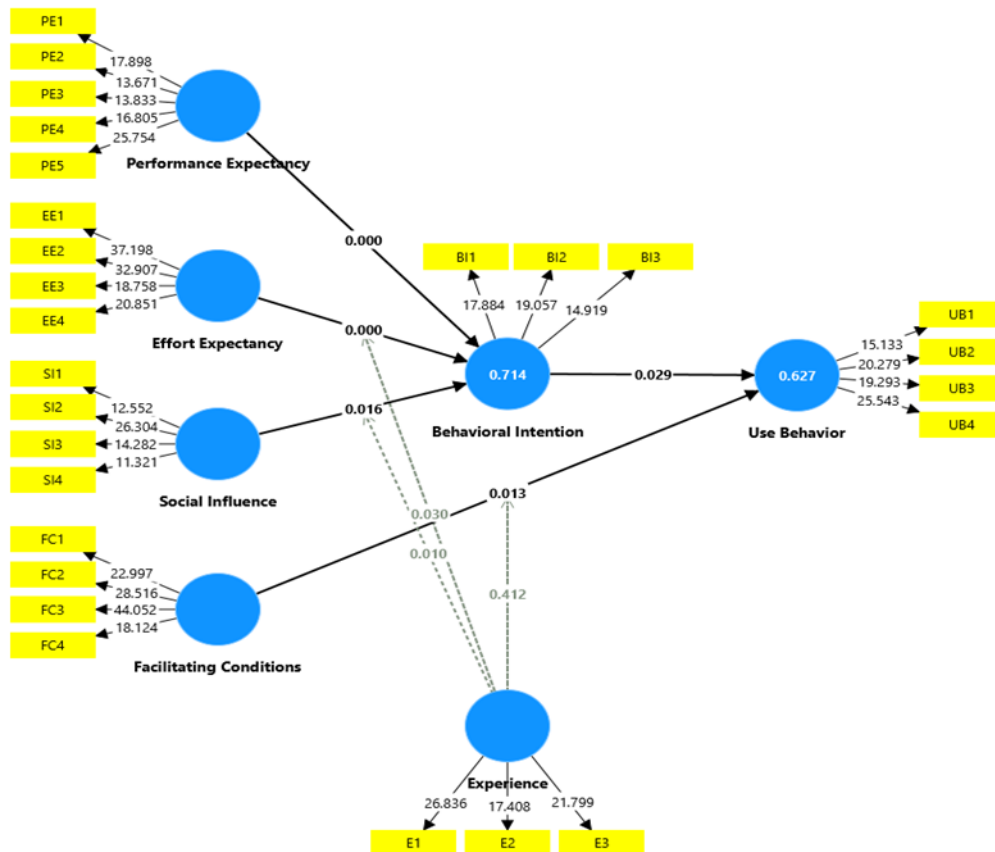


Figure 2. Hypothesis Test Results

Source : Data processed using SmartPLS 4

Hypothesis testing examined the effects of independent and moderating variables on dependent variables. An influence is significant if $p\text{-value} < 0.05$, and not significant if > 0.05 . The results from SmartPLS version 4 are shown below.

Table 17. Hypothesis Test Results

Hypothesis	Path Coefficients	Original Sample (O)	T Statistics (O/STDEV)	P Values	Information
H1	OR > BI	0,270	3,867	0,000	Accepted
H2	EE > BI	0,353	2,038	0,000	Accepted
H3	THE > BI	0,260	2,411	0,016	Accepted
H4	FC > UB	0,400	2,493	0,013	Accepted
H5	BI > UB	0,302	2,189	0,029	Accepted
H6	E x EE > BI	0,205	2,174	0,030	Accepted
H7	E x SI > BI	- 0,242	2,582	0,010	Accepted
H8	E x FC > UB	0,064	0,820	0,412	Rejected

Source : Data processed using SmartPLS 4

Based on the hypothesis test results, performance expectancy ($p = 0.000$, $O = 0.270$), effort expectancy ($p = 0.000$, $O = 0.353$), social influence ($p = 0.016$, $O = 0.260$), facilitating conditions ($p = 0.013$, $O = 0.400$), and behavioral intention ($p = 0.029$, $O = 0.302$) all have positive and significant effects on their respective dependent variables, so H1 to H5 are accepted. Experience significantly moderates the effect of effort expectancy on behavioral

intention ($p = 0.030$, $O = 0.205$) and social influence on behavioral intention ($p = 0.010$, $O = -0.242$), thus H6 and H7 are accepted. However, experience does not significantly moderate the effect of facilitating conditions on use behavior ($p = 0.412$, $O = 0.064$), so H8 is rejected.

Discussion

Based on the hypothesis test results, performance expectancy, effort expectancy, social influence, facilitating conditions, and behavioral intention all have positive and significant effects on behavioral intention and use behavior of Qlola BRI among non-individual customers. Performance expectancy influences users' belief that Qlola BRI improves financial transactions, accountability, and productivity, aligning with Venkatesh et al. (2003) and supported by studies in Malaysia, Czech Republic, and Indonesia. Effort expectancy reflects the ease of use and accessibility of Qlola BRI, consistent with prior research in Malaysia and India. Social influence affects behavioral intention through external encouragement from owners and partners, also supported by studies in Malaysia and Indonesia. Facilitating conditions, including technical support and infrastructure, significantly impact use behavior, echoing findings in Malaysia and Indonesia. Behavioral intention strongly drives actual use behavior, confirming previous studies. Experience significantly moderates the effects of effort expectancy (enhancing influence) and social influence (weakening influence) on behavioral intention, indicating that more experienced companies rely less on social influence. However, experience does not significantly moderate the effect of facilitating conditions on use behavior, showing that adequate infrastructure and support are crucial regardless of experience level. These findings are supported by various related studies across different contexts.

CONCLUSION

Based on the research findings and analysis using the Structural Equation Modeling (SEM) method with the Unified Theory of Acceptance and Use of Technology (UTAUT) approach on non-individual customers at BRI Central Park Sub-Branch, several conclusions can be drawn. Overall, respondents' perceptions of performance expectancy, effort expectancy, social influence, facilitating conditions, behavioral intention, use behavior, and experience were positive, with average ratings categorized as "Good." Performance expectancy, effort expectancy, and social influence had a positive and significant influence on behavioral intention, while facilitating conditions significantly affected use behavior. Experience was found to moderate the influence of effort expectancy and social influence on behavioral intention but did not moderate the effect of facilitating conditions on use behavior. The R^2 values for behavioral intention and use behavior also indicate the presence of other influencing variables not included in this study, which may affect the use of the Qlola BRI platform at BRI Central Park Sub-Branch.

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