

THE INFLUENCE OF THE HOT-FIT MODEL ON INFORMATION SYSTEM IMPLEMENTATION IN THE LIVIN' BY MANDIRI APPLICATION

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Abstract

This study aims to examine the influence of the HOT-Fit model on the implementation of information systems in the Livin' by Mandiri application. Different from previous studies that discussed the use of mobile banking in Indonesia, but with a different focus and scope. In this study, analyzing the influence of user satisfaction factors on the Livin' by Mandiri application, the HOT model is used because it has a holistic approach in distributing various factors that influence technology acceptance. This study uses a quantitative approach with a survey design. The population in this study includes all Bank Mandiri customers domiciled in Bengkulu City. Sample selection in this study was carried out using non-probability sampling, using the convenience sampling method, using the Hair et al. method, obtained a sample of 240 people. The data source for this study uses primary data with data collection techniques through the distribution of questionnaires at branch offices and through Google Form links. Data analysis was carried out using SmartPLS software. The results of the study indicate that the success of the implementation of the Livin' by Mandiri application is not only determined by technological aspects, but also by human, organizational, and technological factors, as described in the HOT-Fit model. Dimensions related to system usability and user satisfaction play the most important role in generating net benefits, while service and system quality need to be supported by a fit with user needs and experience to deliver optimal impact. This research supports the implementation of the HOT-Fit model in mobile banking implementation, while also providing recommendations for Bank Mandiri to optimize the development of digital services that focus on user needs.

Keywords: *HOT-Fit Model, Information System Implementation*

INTRODUCTION

In the context of increasingly rapid digital development, information technology has fundamentally revolutionized the banking industry. One key innovation in this transformation is the introduction of mobile banking, or m-banking. According to the latest data, the number of transactions via mobile banking services has shown a consistent upward trend year over year (Laras, 2024). This increase indicates that digital banking services have shifted from being merely an alternative to becoming an essential need for modern society, so that each bank strives to provide excellence through the development of more functional features, improving security systems, and improving the user experience on the m-banking applications they offer.

As one of the largest financial institutions in Indonesia, Bank Mandiri has demonstrated its commitment to digital transformation by launching the Livin by Mandiri app. This app is designed with a comprehensive range of features, spanning basic transaction services and integration with various digital ecosystems (Firdaus & Rachmawati, 2024). In recent years, the Livin by Mandiri app has only had 27.3 million users (Cahyono, 2024). This figure is still lower than MyBCA, which recorded 31.1 million users (Juliana & Riofita, 2024), and BRI's BriMo, which tops the list with 37.14 million active users (Wendi, 2024). This adoption gap indicates that even though an app's features are comprehensive, the determining factor for user sustainability and expansion lies in the extent to which the app is able to generate high user satisfaction. In the HOT-Fit model, user satisfaction plays a crucial role because it directly contributes to reuse intentions, loyalty, and positive recommendations to others, thus supporting sustainable user growth. The Human–Organization–Technology (HOT) model is a conceptual framework developed to evaluate the success of adopting information technology systems through the interaction between three main dimensions, namely Human, Organization, and Technology (Yusof, 2008). The Human variable includes the system use dimension, which

represents the extent to which users interact with the available system, as well as the user satisfaction variable, which reflects the level of user acceptance and comfort with the system (Yusof, 2008). The Organization variable involves the organizational support dimension, which includes internal structure, institutional policies, work culture, and managerial support that play a role in supporting the success of technology implementation (Yusof, 2008). Meanwhile, the Technology variable consists of several main dimensions. System quality measures the reliability, ease of use, and technical performance of the system. Information quality assesses the extent to which the information produced by the system is relevant, accurate, and easy to understand by users. Service quality, meanwhile, relates to the effectiveness of technical support and the level of responsiveness of the service to user needs (Yusof, 2008).

In the context of analyzing the influence of user satisfaction factors on the Livin' by Mandiri application, the HOT model can be used because it provides a holistic approach in evaluating various factors that influence technology acceptance. For example, research conducted by Nidiacitra & Darma (2023) analyzed the use of the Digi CS digital service machine by BNI bank customers using the Human–Organization–Technology (HOT-FIT) Model approach. Meanwhile, research by Michaela (2020) evaluated the implementation of the BCA Mobile application in the Denpasar area using the HOT-FIT model. The results showed that the quality of the system, information, and services had a significant impact on system usage and user satisfaction as well as the net benefits obtained from using the mobile banking application. Firdaus & Rachmawati (2024) examined the effect of e-service quality on user satisfaction and loyalty of the Livin' by Mandiri application. The results showed a positive relationship between factors such as interface design, reliability, and personalization with customer loyalty. Eka Juliana and Hendra Riofita (2024) discussed Bank Mandiri's marketing strategy through the development of Livin' by Mandiri application features. The research results show the success of Bank Mandiri's digital strategy in increasing the number of users.

Previous studies have generally addressed specific aspects separately within the context of mobile banking adoption. Therefore, a more comprehensive analysis is needed to identify the various variables that could potentially influence users' decisions and intentions to adopt the Livin by Mandiri app more broadly and sustainably, using the HOT (Human–Organization–Technology) model and all its variables in an integrated manner.

LITERATURE REVIEW

Human–Organization–Technology (HOT-Fit) Theory

This model was first introduced by Yusof (2008) as an extension of the information systems success model previously developed by DeLone and McLean, by adding an organizational dimension to provide a more comprehensive perspective on system success, particularly in the context of public service institutions and complex organizations.

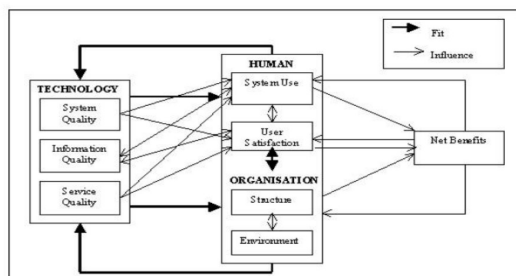


Figure 1 Human–Organization–Technology Fit (HOT-Fit) Model

In the Human–Organization–Technology Fit (HOT-Fit) model, there are three main components: technology, people (users), and organization, which interact dynamically to determine the success of information systems implementation. Technology quality, which includes system quality, information quality, and service quality, contributes to increased system usage, user satisfaction, system development, and adaptation of organizational structures and environments. Therefore, improving technology quality has the potential to increase the effectiveness of system usage, which in turn has a positive impact on user satisfaction and supports the continuous system development process (Sabran et al., 2020).

Human

The HOT-Fit framework describes the role of individual users as a key factor in the success of an information system. In the context of implementing a mobile banking application like Livin by Mandiri, users play a central role because they directly interact with the system in their daily activities. This dimension is crucial considering that even a technically superior system will not achieve optimal results without active use and satisfaction from its users (Sabran et al., 2020). The human variable consists of two main dimensions, namely system usage and user satisfaction.

Technology

The technological dimension is a fundamental component that significantly determines the success of information system implementation. This variable encompasses various technical aspects of the system, including how the system is designed, the quality and accuracy of the information produced, and the quality of service provided to users. The role of technology is crucial because the technical elements of a system will influence users' perceptions, experiences, and attitudes when interacting with the system (Sabran et al., 2020). According to Sabran et al. (2020), technology variables in the context of information systems consist of three main aspects, namely system quality, information quality and service quality.

Organization

In the HOT-Fit model, the organizational dimension consists of two main dimensions, namely organizational structure and organizational environment, each of which has a specific and complementary function to support the success of the information system (Sabran et al., 2020). Measurement of organizational structure and organizational environment focuses on the extent to which customers perceive the institution's readiness to facilitate their digital transaction needs.

Net Benefit

This concept represents the level of a system's contribution to supporting operational processes, work efficiency, and more effective decision-making. Net benefit is considered an important indicator in evaluating the success of an information system because it reflects the tangible impact it has on user performance and the organization as a whole (Ariantoro, 2023). Net benefits are quantitative in nature such as increased productivity and cost efficiency, net benefits also include qualitative aspects such as increased user satisfaction and positive perceptions of the digital services provided.

Hypothesis

Hypotheses are formulated based on a conceptual framework that provides temporary answers to the formulated problems. The following are the hypotheses in this study:

- H1: System Quality influences System Use in the Livin by Mandiri application.
- H2: System Quality influences User Satisfaction in the Livin by Mandiri application.
- H3: System Quality influences Organizational Structure in the Livin by Mandiri application.
- H4: Information Quality influences System Use in the Livin by Mandiri application.
- H5: Information Quality influences User Satisfaction in the Livin by Mandiri application.
- H6: Service Quality influences System Use in the Livin by Mandiri application.
- H7: Service Quality influences User Satisfaction in the Livin by Mandiri application.
- H8: System Use influences User Satisfaction in the Livin by Mandiri application.
- H9: User satisfaction influences net benefit in using the Livin by Mandiri application.
- H10: Organizational structure influences organizational environment in using the Livin by Mandiri application.
- H11: System usability influences net benefit in using the Livin by Mandiri application.
- H12: Organizational structure influences net benefit in using the Livin by Mandiri application.

METHOD

This study uses a quantitative approach with a survey design. The population in this study includes all Bank Mandiri customers domiciled in Bengkulu City, consisting of the Bengkulu S. Parman Branch Office, the Bengkulu Ahmad Yani Sub-Branch Office, the Bengkulu Panorama Sub-Branch Office, and the Bengkulu Selebar Sub-Branch Office (Bank Mandiri Bengkulu Area, 2025). The sample selection in this study was carried out using nonprobability sampling, using the convenience sampling method. The sampling technique used is the formula of Hair et al, (2010:176) if the population size is unknown, the determination of the number of samples can be determined by multiplying the number of questions by 10, so the sample size required as a data source in this study is 240 people with a total of 24 questions. The data source for this study uses primary data with data collection techniques that can be done through face-to-face questionnaire distribution at branch offices and through Google Form links and barcodes. Data analysis using SmartPLS software included testing the measurement model (outer model) including convergent validity, discriminant validity, and construct reliability. Next, the structural model (inner model) was tested by assessing the R^2 and Q^2 values, as well as the significance of the relationships between latent variables using the t-statistic (bootstrapping) test.

RESULTS AND DISCUSSION

Based on the results of the questionnaire returns, the profile of respondents involved in this study can be seen as presented in Table 1.

Table 1 Respondent Profile

Uraian	Frekuensi	Persentase
Usia:		
a) < 20 tahun	21	8,75%
b) 20 – 25 tahun	70	29,17%
c) 26 – 30 tahun	83	34,58%
d) > 30 tahun	66	27,50%
Total Responden	240	100%
Jenis Kelamin:		
a) Laki-laki	103	42,92%
b) Perempuan	137	57,08%
Total Responden	240	100%
Pekerjaan:		
a) Pelajar/Mahasiswa	42	17,50%
b) Pegawai Negeri	35	14,58%
c) Karyawan Swasta	115	47,92%
d) Wiraswasta	48	20,00%
Total Responden	240	100%
Frekuensi Penggunaan Livin by Mandiri:		
a) Kurang dari 10x dalam sebulan	209	87,08%
b) Lebih dari 10x dalam sebulan	31	12,92%
Total Responden	240	100%

Source: Questionnaire Completion Data, 2026

Outer Model

According to Hair et al., the measurement model (outer model) is a model that describes the relationship between indicator variables and latent variables.

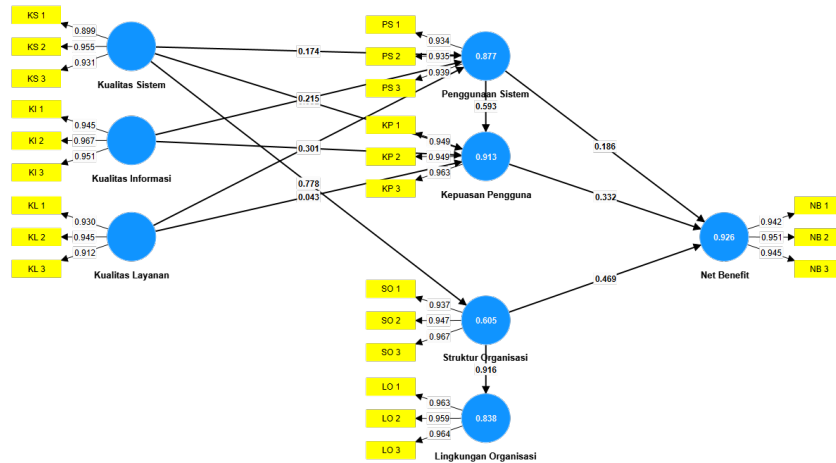


Figure 2: PLS Algorithm Results

Source: SmartPLS (v.4) 2026 Output

Model Evaluation (Outer Model)

Convergent Validity Test Results

Tabel 2 Uji Validitas Konvergen

Variabel	Loading Factor	Cut Off	Keterangan
Kualitas Sistem	0,899-0,955	> 0,70	Valid
Kualitas Informasi	0,945-0,967	> 0,70	Valid
Kualitas Layanan	0,912-0,945	> 0,70	Valid
Penggunaan Sistem	0,934-0,939	> 0,70	Valid
Kepuasan Pengguna	0,949-0,963	> 0,70	Valid
Struktur Organisasi	0,937-0,967	> 0,70	Valid
Lingkungan Organisasi	0,959-0,964	> 0,70	Valid
Manfaat Bersih	0,942-0,951	> 0,70	Valid

Source: SmartPLS (v.4) 2026 Output

Based on Table 2 above, it can be seen that the outer loadings for all variable instruments in this study are >0.70. Therefore, it can be concluded that all variable instruments in this study are valid and can be used for further testing.

Average Variance Extracted (AVE) Test Results

Table 3 Results of the Average Variance Extracted (AVE) Test

Variabel	Average variance extracted (AVE)	Keterangan
Kepuasan Pengguna	0,910	Valid
Kualitas Informasi	0,911	Valid
Kualitas Layanan	0,863	Valid
Kualitas Sistem	0,862	Valid
Lingkungan Organisasi	0,926	Valid
Net Benefit	0,895	Valid
Penggunaan Sistem	0,876	Valid
Struktur Organisasi	0,904	Valid

Source: SmartPLS (v.4) 2026 Output

Based on Table 3 above, it can be seen that the Average Variance Extracted (AVE) value for all variable instruments in this study is >0.5. Therefore, it can be concluded that all variable instruments in this study are valid and can be used for further testing.

Discriminant Validity Test Results

Table 4 Fornell-Larcker Values

Variabel	Kepuasan Pengguna	Kualitas Informasi	Kualitas Layanan	Kualitas Sistem	Lingkungan Organisasi	Net Benefit	Penggunaan Sistem	Struktur Organisasi
Kepuasan Pengguna	0,954							
Kualitas Informasi	0,910	0,955						
Kualitas Layanan	0,901	0,904	0,929					
Kualitas Sistem	0,800	0,803	0,761	0,929				
Lingkungan Organisasi	0,901	0,880	0,851	0,812	0,962			
Net Benefit	0,942	0,884	0,889	0,787	0,924	0,946		
Penggunaan Sistem	0,942	0,892	0,921	0,799	0,885	0,919	0,936	
Struktur Organisasi	0,927	0,885	0,871	0,778	0,916	0,943	0,897	0,951

Source: SmartPLS (v.4) 2026 Output

Table 4 above shows that each variable meets the Fornell-Lacker discriminant validity criteria, namely the square root of the AVE value is greater than the correlation between the other variables. All constructs demonstrate good discriminant validity.

Reliability Test Results

Table 5 Reliability Test Results

Variabel	Cronbach's alpha	Keterangan
Kepuasan Pengguna	0,950	Reliabel
Kualitas Informasi	0,951	Reliabel
Kualitas Layanan	0,921	Reliabel
Kualitas Sistem	0,920	Reliabel
Lingkungan Organisasi	0,960	Reliabel
Net Benefit	0,941	Reliabel
Penggunaan Sistem	0,929	Reliabel
Struktur Organisasi	0,947	Reliabel

Source: SmartPLS (v.4) 2026 Output

Based on Table 5 above, it can be seen that the Cronbach's alpha value for all variable instruments in this study is >0.7. Therefore, it can be concluded that all variable instruments in this study are reliable and can be used for further testing.

Composite Reliability Test Results

Table 5 Composite Reliability

Variabel	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Kepuasan Pengguna	0,950	0,951	0,968	0,910
Kualitas Informasi	0,951	0,952	0,969	0,911
Kualitas Layanan	0,921	0,922	0,950	0,863
Kualitas Sistem	0,920	0,925	0,949	0,862
Lingkungan Organisasi	0,960	0,961	0,974	0,926
Net Benefit	0,941	0,942	0,962	0,895
Penggunaan Sistem	0,929	0,930	0,955	0,876
Struktur Organisasi	0,947	0,948	0,966	0,904

Source: SmartPLS (v.4) 2026 Output Results

Based on Table 5 above, it can be seen that the composite reliability value for all variables is greater than 0.7, so each variable in this study is declared highly reliable and can be used for further testing.

Inner Model

The Structural Model (Inner Model) is a model that describes the relationship between latent variables, both between exogenous variables and endogenous variables and between endogenous variables and endogenous variables (Nurhalizah et al., 2023).

ANALYSIS OF THE EFFECT OF THE HOT-FIT MODEL ON THE IMPLEMENTATION OF THE INFORMATION SYSTEM IN THE LIVIN' BY MANDIRI APPLICATION

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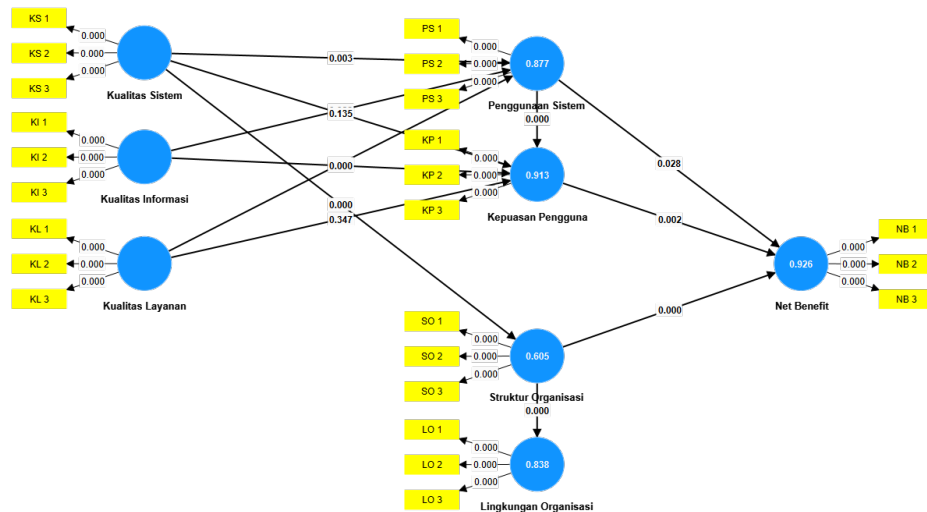


Figure 3 Structural Model

Source: SmartPLS (v.4) 2026 Output Results

R-Square Test Results

Table 6 R Square Test Results

Variabel	R-square
Kepuasan Pengguna	0,913
Lingkungan Organisasi	0,838
Net Benefit	0,926
Penggunaan Sistem	0,877
Struktur Organisasi	0,605

Sumber: Hasil Output SmartPLS (v.4) 2026

Based on table 6 above, it shows the R-Square value for the User Satisfaction variable in the strong category with a value of 0.913 or around 91.3% can be explained by the independent variables in this study while 8.7% is explained by other variables not in this study. For the Organizational Environment variable, the R-Square value is in the strong category, with a value of 0.838 or around 83.8% can be explained by the independent variables in this study while 16.2% is explained by other variables not in this study. The Net Benefit variable has an R-Square value in the strong category, with a value of 0.926 or around 92.6% can be explained by the independent variables in this study while 7.4% is explained by other variables not in this study. For the System Usage variable, the R-Square value is in the strong category, with a value of 0.877 or around 87.7% can be explained by the independent variables in this study while 12.3% is explained by other variables not in this study. The Organizational Structure variable has an R-Square value in the moderate category, with a value of 0.605 or around 60.5% can be explained by the independent variables in this study, while 39.5% is explained by other variables not in this study.

Model Fit Test Results

Table 7 Model Fit Test Results

Variabel	Saturated model	Estimated model
SRMR	0,032	0,149
d_ ULS	0,315	6,622
d_ G	1,04	1,639
Chi-square	1370,75	1715,303
NFI	0,857	0,822

Source: SmartPLS (v.4) 2026 Output

Based on Table 7 above, the SRMR value for the saturated model is 0.071 and 0.086 for the estimated model. This indicates that the saturated model has a better level of goodness of fit than the estimated model, as the model's SMR value is closer to 0. Furthermore, the Chi-square data can be seen, which is a test statistic used to test the significance of differences between the estimated model and the actual data. The lower the value, the better the

model fits the data. In this study, the Chi-square value for the saturated model is 1370.75, lower than the estimated model's 1715.303, indicating that the saturated model has a better goodness of fit.

Predictive Relevance Test Results (Q Square)

Table 8 Predictive Relevance

Variabel	Q ² (=1-SSE/SSO)	Keterangan
Kepuasan Pengguna	0,760	Memiliki nilai <i>predictive relevance</i>
Kualitas Informasi	0,762	Memiliki nilai <i>predictive relevance</i>
Kualitas Layanan	0,680	Memiliki nilai <i>predictive relevance</i>
Kualitas Sistem	0,671	Memiliki nilai <i>predictive relevance</i>
Lingkungan Organisasi	0,789	Memiliki nilai <i>predictive relevance</i>
Net Benefit	0,733	Memiliki nilai <i>predictive relevance</i>
Penggunaan Sistem	0,699	Memiliki nilai <i>predictive relevance</i>
Struktur Organisasi	0,749	Memiliki nilai <i>predictive relevance</i>

Source: SmartPLS (v.4) 2026 Output

Based on Table 8 above, it can be seen that all variables in this study have a Q² value > 0, thus concluding that the predictive relevance model for the observational data in this study is in the good/excellent category.

Hypothesis Test Results

Table 4.9 Hypothesis Testing

Hubungan Variabel	Arah Hubungan	Original sample (O)	P values	Keterangan
Kepuasan Pengguna -> Manfaat Bersih	Positif	0,332	0,002	Diterima
Kualitas Informasi -> Kepuasan Pengguna	Positif	0,301	0,000	Diterima
Kualitas Informasi -> Penggunaan Sistem	Positif	0,215	0,022	Diterima
Kualitas Layanan -> Kepuasan Pengguna	Positif	0,043	0,347	Ditolak
Kualitas Layanan -> Penggunaan Sistem	Positif	0,594	0,000	Diterima
Kualitas Sistem -> Kepuasan Pengguna	Positif	0,052	0,135	Ditolak
Kualitas Sistem -> Penggunaan Sistem	Positif	0,174	0,003	Diterima
Kualitas Sistem -> Struktur Organisasi	Positif	0,778	0,000	Diterima
Penggunaan Sistem -> Kepuasan Pengguna	Positif	0,593	0,000	Diterima
Penggunaan Sistem -> Manfaat Bersih	Positif	0,186	0,028	Diterima
Struktur Organisasi -> Lingkungan Organisasi	Positif	0,916	0,000	Diterima
Struktur Organisasi -> Manfaat Bersih	Positif	0,469	0,000	Diterima

Source: SmartPLS (v.4) 2026 Output Results

Relationship between System Quality and System Use

Based on the results of the first hypothesis test, the p-value was $0.003 < 0.05$ and the t-statistic was $2.786 > 1.960$. These results indicate that System Quality influences System Use in the use of the Livin by Mandiri application. Therefore, it can be concluded that the first hypothesis is accepted. This means that the higher the

System Quality perceived by customers, the higher the level of usage. This finding is consistent with research by Wardani (2023) and Safira & Rofianto (2023), which found that system quality has a positive and significant impact on the intensity of system use by independent customers. The development of HOT-Fit is based on the understanding that information technology system adoption cannot be evaluated solely from technical aspects but is also influenced by user readiness and acceptance, as well as the role of institutions in providing structural support, policies, and resources that interact dynamically in determining the success of information system implementation.

The Relationship between System Quality and User Satisfaction

Based on the results of testing the second hypothesis regarding the effect of System Quality on User Satisfaction in using the Livin by Mandiri application, the coefficient value was 0.052, with a p-value of $0.135 > 0.05$, and a t-statistic of $1.102 < 1.960$. These results indicate that System Quality has no effect on User Satisfaction in using the Livin by Mandiri application. Therefore, it can be concluded that the second hypothesis is not accepted. This means that although the interface is simple, easy to learn, easy to operate, and accessible anytime and anywhere, this does not necessarily directly increase user satisfaction. This finding aligns with the research of Ihsan & Yulianingsih (2025), which confirmed that System Quality (KS) also does not have a significant effect on User Satisfaction (KP). Furthermore, research conducted by Duhe et al. (2022) confirmed the absence of a significant effect of System Quality on User Satisfaction. From the HOT-Fit theory perspective, this study demonstrates that system quality does not directly determine user satisfaction because the success of an information system depends not only on technological aspects but also on the alignment and harmonious interaction between humans, the organization, and technology.

Relationship of System Quality to Organizational Structure

Based on the results of testing the third hypothesis regarding the effect of System Quality on Organizational Structure in the use of the Livin by Mandiri application, the coefficient value was 0.778, with a p-value of $0.000 < 0.05$, and a t-statistic of $12.984 > 1.960$. These results indicate that System Quality influences Organizational Structure in the use of the Livin by Mandiri application. Therefore, it can be concluded that the third hypothesis is accepted. This means that good System Quality is inseparable from the role of a supportive organizational structure. With the support of an excellent organizational structure, it is able to strengthen the quality of the existing system so that it can provide maximum digital services to customers. This finding is consistent with the results of research by Nidiacitra & Darma (2023) and Michaela (2020), the quality of the system implemented by institutions shows positive results in influencing the efficiency of the company's organizational structure. The development of HOT-Fit is based on the understanding that the adoption of information technology systems cannot be evaluated solely from technical aspects, but is also influenced by user readiness and acceptance, as well as the role of institutions in providing structural support, policies, and resources that interact dynamically in determining the success of information system implementation.

The Relationship between Information Quality and System Use

Based on the results of the fourth hypothesis testing related to the influence of Information Quality on System Use in the use of the Livin by Mandiri application, it shows a coefficient value of 0.215, p-values of $0.022 < 0.05$ and t-statistics of $2.017 > 1.960$, with these results indicating that Information Quality influences System Use in the use of the Livin by Mandiri application. So it can be concluded that the fourth hypothesis is accepted. This means that the better the Information Quality provided by the Livin by Mandiri application, the more System Use will increase by customers. This finding is consistent with the results of research by Michaela (2020) and Wardani (2023) emphasizing that the presentation of high-quality information has a positive effect on the interest and frequency of system use. The development of HOT-Fit, in system use is a key dimension in assessing the effectiveness of an information system. A system that is frequently used by its users indicates that the system has met the user's needs practically and psychologically. Meanwhile, systems that are rarely used even though they are technically good, indicate obstacles in adopting or utilizing available features (Michaela, 2020).

The Relationship between Information Quality and User Satisfaction

Based on the results of testing the fifth hypothesis regarding the influence of Information Quality on User Satisfaction in using the Livin by Mandiri application, it shows a coefficient value of 0.301, p-values of $0.000 < 0.05$ and t-statistics of $3.535 > 1.960$, with these results indicating that Information Quality influences User Satisfaction in using the Livin by Mandiri application. So it can be concluded that the fifth hypothesis is accepted. This means

that the better the Information Quality provided by the Livin by Mandiri application, the higher the level of User Satisfaction felt by customers. This finding is consistent with the results of Michaela's (2020) study which evaluated BCA mobile banking using the HOT-Fit model showing that information quality has a positive and significant effect on user satisfaction. Prasetya & Prayogo's (2025) study also showed that information quality significantly influences mobile banking user satisfaction. HOT-Fit development of user satisfaction is crucial as a direct reflection of system quality and the efficiency of user-technology interactions. This aspect reflects not only satisfaction with technical performance, such as system response speed and stability, but also service aspects, including ease of access to information, clarity of instructions, and quality of technical support, all of which contribute to reuse intentions.

The Relationship between Service Quality and System Use

Based on the results of the sixth hypothesis testing related to the effect of Service Quality on System Use in the use of the Livin by Mandiri application, it shows a coefficient value of 0.594, p-values of $0.000 < 0.05$ and t-statistics of $6.723 > 1.960$, with these results indicating that Service Quality influences System Use in the use of the Livin by Mandiri application. So it can be concluded that the sixth hypothesis is accepted. This means that the better the Service Quality provided to customers, the higher the level of System Use. This finding is consistent with the results of Michaela's (2020) research which evaluated BCA mobile banking using the HOT-Fit model showing that service quality has a positive and significant effect on system usability. Nidiacitra & Darma's (2023) research also found that service quality has an important role in influencing the use of digital systems by customers. The development of HOT-Fit emphasizes that service quality, as part of the technological dimension, plays a crucial role in encouraging system usage through positive interaction experiences between users and service providers. Furthermore, in the context of system usage, HOT-Fit states that a system that is frequently used by its users indicates that the system has met the user's practical and psychological needs. Thus, responsive and reliable service quality can increase user convenience, thereby encouraging the intensity of use of the Livin' by Mandiri application in daily financial activities.

The Relationship Between Service Quality and User Satisfaction

Based on the results of the seventh hypothesis testing related to the effect of Service Quality on User Satisfaction in the use of the Livin by Mandiri application, it shows a coefficient value of 0.043, p-values of $0.393 > 0.05$ and t-statistics of $0.347 < 1.960$, with these results indicating that Service Quality has no effect on User Satisfaction in the use of the Livin by Mandiri application. So it can be concluded that the seventh hypothesis is not accepted. This means that even though Service Quality with technical support, responsive services with guaranteed system protection are considered quite good, this does not guarantee to increase User Satisfaction. This finding is in line with the results of research by Tsaqib et al., (2024) which confirmed that service quality has a negative and insignificant impact on user satisfaction. In addition, the results of research conducted by Rafli & Yunanto (2024) confirmed that Service Quality does not have a direct effect on customer satisfaction. From the perspective of HOT-Fit theory, the results of this study indicate that service quality as a technological dimension does not directly influence user satisfaction, because the success of an information system is determined by the interaction between humans, organizations, and technology, not just one aspect. Therefore, even if service standards are met well, user satisfaction can still be meaningless if it is not supported by other factors such as suitability to user needs and support from the organization. Furthermore, in the context of user satisfaction, this finding can also be explained through the Expectation Confirmation Theory, where satisfaction is not only influenced by service quality, but also by the match between expectations and actual user experiences. As described, satisfaction arises when the results of using a system meet initial expectations or provide added value that exceeds what was anticipated by the user (Firdaus & Rachmawati, 2024). Thus, if the quality of service only meets minimal expectations without providing additional value, then its impact on user satisfaction will be insignificant.

The Relationship between System Use and User Satisfaction

Based on the results of the eighth hypothesis testing related to the effect of System Use on User Satisfaction in using the Livin by Mandiri application, it shows a coefficient value of 0.593, p-values of $0.000 < 0.05$ and t-statistics of $5.790 > 1.960$, with these results indicating that System Use influences User Satisfaction in using the Livin by Mandiri application. So it can be concluded that the eighth hypothesis is accepted. This means that the higher the System Use in using the Livin by Mandiri application, the higher the User Satisfaction felt by customers. This finding is consistent with the results of Michaela's (2020) research which evaluated BCA mobile banking using the hot fit model showing that system use has a positive and significant effect on user satisfaction. Firdaus &

Rachmawati's (2024) research also found that e-service quality factors, which encourage usage, positively influence Livin' by Mandiri customer satisfaction. The HOT-Fit development explains that the human component functions through the variables of system usage and user satisfaction, where the interaction between these variables indicates that intensive system use tends to increase user satisfaction levels (Ariantoro, 2023). Furthermore, a system that is frequently used by its users indicates that the system has met user needs both practically and psychologically (Michaela, 2020). Therefore, the greater the use of the Livin' by Mandiri application, the greater the opportunity to increase user satisfaction.

The Relationship Between User Satisfaction and Net Benefit

Based on the results of the ninth hypothesis testing related to the influence of User Satisfaction on Net Benefit in the use of the Livin by Mandiri application, it shows a coefficient value of 0.332, p-values of $0.002 < 0.05$ and t-statistics of $2.818 > 1.960$, with these results indicating that User Satisfaction influences Net Benefit in the use of the Livin by Mandiri application. So it can be concluded that the ninth hypothesis is accepted. This means that the higher the User Satisfaction felt by the customer, the higher the Net Benefit. This finding is consistent with the results of research by Wardani (2023) and Alfina & Irfan (2019) which states that the level of user satisfaction makes a positive contribution to achieving net benefits from an information system. The development of HOT-Fit reveals that the human element contributes through user satisfaction variables which have a direct relationship with the net benefits generated by the system. It was found that high intensity of system use tends to increase user satisfaction, which in turn contributes to the net benefits derived from the system. Furthermore, net benefits represent the end result of system implementation, demonstrating a tangible impact on users' efficiency and effectiveness in their activities. Therefore, user satisfaction is a crucial element linking system utilization and achieving maximum benefits.

The Relationship between Organizational Structure and Organizational Environment

Based on the results of the tenth hypothesis testing related to the influence of Organizational Structure on the Organizational Environment in the use of the Livin by Mandiri application, it shows a coefficient value of 0.916, p-values of $0.000 < 0.05$ and t-statistics of $40.576 > 1.960$, with these results indicating that Organizational Structure influences the Organizational Environment in the use of the Livin by Mandiri application. So it can be concluded that the tenth hypothesis is accepted. This means that the better the Organizational Structure of a company, the more it will support the creation of a conducive Organizational Environment. This finding is consistent with the results of research by Nidiacitra & Darma (2023) and Pratama & Setyohadi (2022), a well-organized organizational structure has a positive effect in forming a healthy organizational environment for system development. The development of HOT-Fit explains that organizational elements that include organizational structure and environment are strongly interconnected in supporting the success of information systems. Organizational structure serves to adapt to the technology implemented and provide feedback for system development, while the organizational environment is influenced by the interaction between individuals and technology within the organization. Therefore, an efficient organizational structure will create a flexible organizational climate, thus supporting the optimization of digital systems like the Livin' by Mandiri app.

Relationship between System Use and Net Benefit

Based on the results of the eleventh hypothesis testing related to the effect of System Use on Net Benefit in the use of the Livin by Mandiri application, it shows a coefficient value of 0.186, p-values of $0.028 < 0.05$ and t-statistics of $1.912 > 1.960$, with these results indicating that System Use influences Net Benefit in the use of the Livin by Mandiri application. So it can be concluded that the eleventh hypothesis is accepted. This means that the higher the System Use by customers, the higher the level of Net Benefit. This finding is consistent with the results of research by Alfina & Irfan (2019) and Michaela (2020) which confirmed that the intensity of system use has been proven to have a positive effect on obtaining net benefits for both users and institutions. This relationship is also confirmed by the findings of Nidiacitra & Darma (2023) which show that the human factor (System Use) has a positive and significant effect on Net Benefit. The development of HOT-Fit emphasizes that the success of an information system is influenced by the quality of the technology used and the level of fit between human, organizational, and technological factors. In this study, system use, as part of the human dimension, reflects the extent to which customers actually utilize the functions available in the Livin' by Mandiri application. The greater the intensity and quality of system utilization, the greater the opportunity to generate net benefits, whether in the form of transaction efficiency, ease of access to financial services, or increased user satisfaction. This is consistent

with the HOT-Fit concept, which states that the ideal interaction between users and technology will produce tangible results that are directly felt by individuals and organizations.

The Relationship between Organizational Structure and Net Benefit

Based on the results of the twelfth hypothesis testing related to the influence of Organizational Structure on Net Benefit in the use of the Livin by Mandiri application, it shows a coefficient value of 0.469, p-values of $0.000 < 0.05$ and t-statistics of $4.959 > 1.960$, with these results indicating that Organizational Structure influences Net Benefit in the use of the Livin by Mandiri application. So it can be concluded that the twelfth hypothesis is accepted. This means that the better the Organizational Structure owned by Bank Mandiri, the higher the Net Benefit. This finding is consistent with the results of research by Michaela (2020) and Lusiana (2020) showing that Organizational Structure has a positive and significant effect on the Net Benefit obtained. The development of HOT-Fit explains that organizational dimensions, especially organizational structure, have a crucial role in determining the success of information systems. An effective organizational structure demonstrates clear responsibilities, strong coordination, and sufficient policy support and resources for system implementation. In the context of utilizing the Livin' by Mandiri application, sound organizational management creates a harmonious integration between the applied technology and user needs, enabling the system to operate optimally. Consequently, this will impact the net benefits experienced by customers, both in terms of efficiency, convenience, and service quality.

CONCLUSION

Based on the results of hypothesis testing regarding the relationship between human, organization, and technology on satisfaction with the use of the Livin By Mandiri application, the following conclusions can be drawn:

1. The System Quality dimension has been shown to significantly influence System Use in the Livin by Mandiri application. This indicates that a simple interface, ease of use, and accessibility anywhere and anytime can encourage customers to continue using the Livin by Mandiri application for daily transaction activities.
2. The System Quality dimension has been shown to have no significant influence on User Satisfaction in the Livin by Mandiri application. This indicates that the technical quality of the system is not sufficient to increase customer satisfaction, as satisfaction is more influenced by conformity to user expectations and perceived tangible benefits.
3. The System Quality dimension has been shown to significantly influence Organizational Structure in the use of the Livin by Mandiri application. This demonstrates that a good system must be supported by a competent, integrated organizational structure and policies that support optimal technology implementation.
4. The Information Quality dimension has been shown to significantly influence System Use in the use of the Livin by Mandiri application. This indicates that accurate, relevant, and reliable information can increase customer trust, ultimately encouraging them to continue using the Livin by Mandiri app.
5. The Information Quality dimension has been shown to significantly influence User Satisfaction in using the Livin by Mandiri app. This indicates that providing quality information can provide a positive experience for customers, which can encourage customer engagement as users of the Livin by Mandiri app, thus creating satisfaction while using the app.
6. The Service Quality dimension has been shown to significantly influence System Use in using the Livin by Mandiri app. This indicates that technical support, responsive service, and security assurance can increase customer comfort and intensity of use of the Livin by Mandiri app.
7. The Service Quality dimension has been shown to have no significant influence on User Satisfaction in using the Livin by Mandiri app. This shows that good service quality alone cannot directly increase customer satisfaction while using the Livin by Mandiri app if it is not balanced with system performance and the direct benefits experienced by customers.
8. The System Use dimension has been shown to significantly influence User Satisfaction in using the Livin by Mandiri app. This indicates that intensive and optimal use of the Livin by Mandiri app can further increase customer satisfaction.
9. The User Satisfaction dimension has been shown to significantly influence Net Benefit in using the Livin by Mandiri app. This factor indicates that a high level of satisfaction can encourage the creation of net benefits such as efficiency, effectiveness, and ease of financial decision-making by customers.
10. The Organizational Structure dimension has been shown to significantly influence the Organizational Environment in using the Livin by Mandiri app. This demonstrates that a good organizational structure can create a conducive organizational environment to support the operation and success of digital systems.

11. The System Use dimension has been shown to significantly influence the Net Benefit of using the Livin by Mandiri application. This indicates that the intensity of Livin by Mandiri application use can increase productivity, effectiveness, and the application's utility value for customers.
12. The Organizational Structure dimension has been shown to significantly influence the Net Benefit of using the Livin by Mandiri application. This demonstrates that a good organizational structure in terms of human resources, policies, and system integration can maximize the benefits experienced by customers.

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