

ABSTRACT

ANALYSIS OF MOBILE BANKING UTILIZATION ADOPT TECHNOLOGY ACCEPTANCE MODEL (TAM)

(CASE STUDY AT BANK CENTRAL ASIA IN JAKARTA)

The importance of conducting research on mobile banking utilization, caused by the development of information technology and the internet growth and the number of mobile users. This affects in particular BCA banking services through the availability of electronic banking services, including mobile banking. Jakarta is the most aware of mobile banking technology, but the level of mobile banking users is still low, at below 40%. BCA Mobile ranked first in several award among other banks that provide similar services.

Through this research will be evaluated the effect of variable Perceived Usefulness, Perceived Ease of Use, Perceived Credibility, Computer Self-Efficacy toward Behavioral Intention on the BCA Mobile application using the concepts of Technology Acceptance Model (TAM).

Data were collected through a questionnaire by mail or electronically to 400 BCA customers domiciled in Jakarta who uses BCA Mobile facilities and analyse using multiple linear regression analysis.

Based on the evaluation of the effect of the construct of the Technology Acceptance Model (TAM) obtained results that Perceived Usefulness, Perceived Ease of Use, Perceived Credibility, Computer Self-Efficacy has an influence on Behavioral Intention.

Based on the research results, we recommend BCA Mobile can be easier to operate, simplified and easier for users menadapatkan information about how to use the BCA Mobile.

Keywords: *Technology Acceptance Model (TAM), Mobile Banking, Management Operation*