

## **ABSTRACT**

*Technology is a science that helps the survival of humans, and help give a sense of comfort, and safety. The number of internet users in Indonesia certainly cannot be denied business world also pushed for more advanced and developed. The Internet is becoming the media of doing sales and purchase transactions. In addition the internet becomes a medium to find information and exchange information. Information technology also encourages banks to participate in utilizing the internet.*

*The utilization of information technology that is accessible through a variety of media such as mobile/cellular, tablets, can also be used as a means to conduct banking transactions. During the last few years, commercial banks have introduced internet-based banking systems to improve operations and reduce costs. Mobile banking is a form of service product that offered by commercial banks in Indonesia. Mobile Banking is one of the services banking information via wireless most recently offered the bank using mobile technology to support fluency and ease of banking activities. Mobile banking facilities can respond to the demands of the customer who wants the service fast, secure, convenient, inexpensive, and available at any time (24 hours non-stop), and can be accessed from anywhere, simply through cell phones.*

*The purpose of this research is to know the response of consumers as well as see the influence between the variables regarding Trust (T), Perceived Value (PV), Perceived Ease of Use (PEOU), Social Influence (SI) and the Intention to Use (IU) of M-banking by using approach to the Technology Acceptance Model (TAM).*

*This Research method using quantitative methods, with the aim of descriptive research. The sample used in this study a number of 400 respondents with purposive sampling technique. Analytical techniques descriptive analyses and data using SEM-PLS using outer inner model and model.*

*The results showed that the responses of the respondents regarding Trust M-banking is considered moderate, the perception of acceptance of values (Perceived Value) M-banking is considered good, the perception of the ease of acceptance (Perceived Ease of Use) M-banking is considered well, the perception of the influence of social (Social Influence) M-banking is considered good and intent to use (Intention to Use) M-banking is considered high. Trust (T) has a significant influence against the Intention to Use (IU), the Perceived Value (PV) have significant effects against the Intention to Use (IU), Perceived Ease of Use (PEOU) have significant influence against Perceived Value (PV), Perceived Ease of Use (PEOU) have significant effects against the Intention to Use (IU), Social Influence (SI) have significant effects against the Intention to Use (IU).*

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