

ABSTRACT

The percentage of mobile banking users in Indonesia is still low compared to internet users and mobile users. While mobile banking has several features, the users will have more productivity and benefits if they use it and also mobile banking because digital finance can increase Indonesia's gross domestic product and reduce financial service costs. This phenomenon can cause Indonesians to be unproductive and hinder Indonesia from achieving maximum state profits. Five factors are predicted to be factors that can influence the interest of mobile banking users. Factors are represented by using the Technology Acceptance Model (TAM) Theory which contains perceived usefulness (PU), perceived ease of use (PEOU), perceived credibility (PC), computer self-efficacy (CSE), perceived financial cost (PFC) and behavioral intention (BI).

The purpose of this study is to influence behavioral intentions and increase BCA Mobile banking users in Indonesia. Cross-sectional data were collected by conducting an online survey questionnaire containing 25 items completed by 385 respondents. Perceived usefulness, computer self-efficacy, and perceived financial cost have a positive influence on behavioral intention whereas perceived ease of use and perceived credibility do not have a positive influence on behavioral intentions.

From these results, the company suggested to maintain the ease of learning of mobile banking, mobile banking compatibility, and the good value provided by mobile banking, improve mobile banking features, clarity of mobile banking interactions, mobile banking security, provide more support to help customers experiencing difficulties in using mobile banking, and reduce the cost of using mobile banking.

Keywords: Analyze, Mobile Banking, SPSS, TAM