

## ABSTRACT

*The development of technology and information is causing a big change in people's lives. Access to information is now greatly facilitated by the internet. This phenomenon results in a high demand for information using the internet network. Various benefits are offered by mobile banking services, making banks in Indonesia must implement an online payment system. Various advantages of mobile banking services, make institutions collaborate with banks to implement online payment systems, one of which is Indonesia.*

*The purpose of this study is to find out factor that influence customer's behaviour intention and its effect on the adoption of mobile banking at Indonesia by using UTAUT2 model. The UTAUT 2 model has eight variables, that is performance expectancy, effort expectancy, social influences, fasilitating condition, hedonic motivation, trust, behaviour intention and adoption.*

*This study using quantitative research methods with conclusive research types. The population in this study were all mobile banking users at Indonesia. The sample in this study amounted to 200 respondents. Data collection is done by distributing questionnaires through the google form. The sampling technique used is non-probability with purposive sampling. Data analysis techniques in this study used the method of Stuctural Equation Modeling (SEM) with the help of Lisrel 8.8 software.*

*The results of this study indicate that effort expectancy, social influences and hedonic motivation do not have a significant effect to behavioral intention, while performance expectancy and trust have positive and significant to behavioral intention. Effort expectany and trust is positive and significant to performance expectations. Fasilitating conditions and behavioral intentions have positive and significant to adoption.*

*Based on the results of the study, to improve the behavioral intentions of customers adopting mobile banking, the IT department at each bank is expected to*

*make a command button on a simple mobile banking application so that it is easy to use by customers, provide education about the safety and benefits that can be enjoyed through the use of a mobile banking application, banks are expected to provide online chat features on the mobile banking application, periodically evaluate the features of the mobile banking application, and improve the privacy security of customers of mobile banking users.*

*Keyword: Mobile Banking, Behaviour Intention, Adoption, UTAUT2 and SEM.*