

ABSTRACT

The user of BNI mobile banking services in Indonesia is experiencing very good developments. As the use of the internet and mobile phones are increasing, the application of technology in the banking industry especially BNI must be able to provide convenience and security to its customers to use the technology developed. Therefore, an in-depth evaluation with an appropriate model is needed to ensure that the technology developed is able to have a good impact.

This study will evaluate the acceptance of technology used in BNI mobile banking by using the Technology Acceptance Model (TAM) acceptance model with the addition of external variables namely Perceived Trust, Perceived Risk, and Social Image which are influenced by internal and external factors of BNI's company as its object.

The population of this research is BNI customers who use BNI mobile banking. Samples were obtained as many as 75 respondents with predetermined criteria. Respondent data was collected by distributing questionnaires through social media and the analysis techniques used in data processing were using partial least squares or abbreviated as PLS.

Partial least square is a multivariate statistical technique that can handle many response variables as well as explanatory variables at once. This analysis is a good alternative for multiple regression analysis methods and principal component regression, because this method is more robust or immune. Robust means that the model parameters do not change much when a new sample is taken from the total population.

This research is expected to broaden the writer's insight in the field of technology development, especially in the science of technology acceptance. In addition, research can be useful for companies to find out what combinations of variables can affect the adoption of the use of mobile banking technology and is expected to be useful for companies to conduct evaluations related to application

development that has been created to achieve customer satisfaction in using the BNI mobile application.

Keyword: Mobile Banking, Partial Least Square (PLS), Technology Acceptance Model (TAM)