Abstract

The use of smartphone technology has been beneficial. One of smartphone utilization is the use of Mobile Banking. However, the adoption rate of Mobile Banking technology in Indonesia is still relatively low. This research aims to know the adoption rate of Mobile Banking in Indonesia using Technology Acceptance Model. Based on the result, it shows that the influence of self-efficacy on perceived ease of use, self-efficacy and perceived credibility on attitude towards use, and attitudes towards use on adoption intentions provide significant value. The result can conclude that users are confident and trusted in themself in using the M-Banking application. Still, users do not feel the ease and usefulness offered by the M-Banking application in Indonesia.