

ABSTRACT

The development of information technology and the increasing use of the internet in Indonesia has resulted in the emergence of new opportunities for banks to provide banking services that can be accessed via smartphones, namely mobile banking. However, the growth of mobile banking transactions in Indonesia has not solved other countries. The slow growth of mobile banking transactions in Indonesia is due to the lower number of mobile banking users compared to the number of customers. The number of mobile banking users in January 2023 was only 29.1% of the total population in Indonesia.

This study aims to describe the mechanism by which perceived reputation influences customer behavioral intentions related to mobile banking adoption based on the Technology Acceptance Model.

The method used in this study is a quantitative method with a type of causal investigation. Data collection was carried out using the survey method by distributing questionnaires using Google forms. The measurement of each variable in this study uses a 5-point Likert scale. Sampling used a non-probability sampling technique with a purposive sampling type with 385 respondents. The data analysis technique uses Structural Equation Model (SEM) with Smart-PLS 3.2.9.

The results of the study show that perceived reputation has a positive and significant relationship to trust, perceived ease of use, and behavioral intention. However, perceived reputation has a positive and insignificant relationship to perceived risk and perceived usefulness. Furthermore, trust has a positive and significant relationship with perceived usefulness, perceived ease of use, and behavioral intention. However, it has a negative and significant relationship to perceived risk. Then perceived risk has a positive and insignificant relationship to perceived usefulness and perceived ease of use. However, perceived risk has a negative and insignificant relationship to behavioral intention. Furthermore, perceived ease of use has a positive and significant relationship with perceived usefulness and behavioral intention. Lastly, perceived usefulness has a positive and significant relationship with behavioral intention.

The research contributes to the literature by considering the role of corporate reputation in influencing customer behavioral intentions regarding mobile banking adoption. Further research is suggested to re-investigate the variables in this study to the different characteristics of respondents, or it can be focused on certain areas or certain banks so that the research results can be more specific.

Keywords: *Perceived Reputation, Trust, Perceived Risk, Perceived Usefulness, Perceived Ease of Use, Behavioral Intention*