

## ABSTRACT

The growth of information technology has resulted in the widespread use of the internet around the world, including in Indonesia. This technological development has drastically altered the banking sector landscape. Furthermore, mobile banking applications have emerged as one of the breakthroughs altering the financial sector. Although consumers benefit from these services, risks and future cyberattacks offer obstacles for these digital businesses. Cyberattacks, banking fraud, hacking, phishing, and security awareness are all key difficulties posed by the banking industry's digital transition. This study looked at perceived security, perceived privacy, security awareness, trust, and perceived usefulness of intention to use mobile banking. This study used a quantitative research method, with data collected via questionnaires online.

The study's participants were 400 active mobile banking users from Generation Y and Z in Bandung City. The Structural Equation Modeling is used to analyze the acquired data in this study. This study's findings show that perceived security, perceived privacy, security awareness, and trust all have a substantial and favorable influence on Generation Y and Z preference to use mobile banking in Bandung City. Furthermore, the study discovered that perceived security and trust had a large and favorable effect on perceived usefulness of mobile banking. Furthermore, perceived usefulness were discovered to have a favorable and significant effect on the intention to use mobile banking.

Keywords: Intention to Use, Mobile Banking, Perceived Privacy, Perceived Security, Perceived Usefulness, Security Awareness, Trust