

ABSTRACT

This study was conducted to determine the factors that cause a person to use mobile banking services. The purpose of this study presented was to determine what factors are likely to influence and determine the predominant factor someone in using mobile banking services.

Technological developments involving the banking sector was not spared to facilitate customer transactions. Mobile banking is one of the services provided by the bank in order to facilitate customers in managing his bank account.

The method used is descriptive research. The research data obtained from questionnaires regarding mobile banking services to 273 respondents using sampling techniques nonprobability sampling. The variables tested in this study using a variable contained in the Technology Acceptance Model (TAM), which has developed so that in this study using 14 variables.

The results of the research with technical analysis is factor analysis realizing the two new factors using the mobile banking service that can represent the initial proposed 14 factors, namely Flexibility and Image Bank, and Perceived Benefit. According to the calculations have been done, Flexibility and Bank Image factor is the dominant factor that makes people use mobile banking services.

Keywords: *Factor Analysis, Mobile Banking, Flexibility And Bank Image, Perceived Benefit.*