

ABSTRACT

With a significant growth of telecommunication networks over the past decade and the use of mobile phones that outnumber the population in Indonesia, unlike the more advanced regional countries such as Singapore and Malaysia where online and mobile banking are seen as the main methods to interact with banks, market analysis shows that while there are benefits offered by mobile phones in transactions and accessing financial information, the use of mobile banking is not as large as expected. BCA's efforts in directing customer transactions on the mobile banking have shown good results in the last few years, it can be seen from the number of BCA Mobile app downloaders on the Play Store has reached 10 million. In early 2017 BCA added a new feature, which is a 'Tarik Tunai Tanpa Kartu' (cash withdrawal without card) that is now accessible in many BCA ATMs spread across Indonesia. Various awards have been received by Bank BCA, one of them is TOP Brand Survey e-channel category for five years in a row.

This study aims to determine the impact of perceived technology security, perceived risk, and trust on consumer intention to use and recommend BCA Mobile in Indonesia. Data collection was done by cluster sampling method to get 417 respondents spread in Indonesia. Structural Equation Model (SEM) using SmartPLS software version 3.2.7 is used as the analysis technique. The results show that perceived security technology has negative impact, and trust is a major factor in the interest of users in using BCA Mobile services.

Keywords : Mobile Banking, Perceived Technology Security, Perceived Risk, Trust, SEM.