

## **ABSTRACT**

*The increasingly rapid development of technology and financial services in digital era have succeeded in encouraging financial technology. One product of financial technology is mobile banking. Mobile banking is a service that is operated by using a mobile device to carry out a financial transaction activity. Although the use of mobile banking in Indonesia has increased, Bandung City has the lowest percentage level of account ownership compared to other cities.*

*The purpose of this study was to find out what factors influence the behavioral intention to use mobile banking in Bandung City. The research model used in this study is The Unified Theory of Acceptance and Use of Technology with addition of trust and network externalities.*

*The research method used in this study is a quantitative method. Data collection is done by distributing questionnaires to 400 respondents. Data analysis techniques used descriptive analysis, classical assumption test, and multiple linear regression analysis.*

*The results of this study indicate that the variable effort expectancy, performance expectancy, social influence, trust, and network externalities have a significant positive effect on behavioral intention to use mobile banking mounted 34%, while the rest 66% is influenced by other factors.*

*The result of the study are expected to be a reference from the bank as a mobile banking provider to increase trust by disseminating information to consumers so that consumers can believe that mobile banking is safe, accurate, and reliable service.*

*Key words: Financial Technology, Mobile Banking, Network Externalities, Trust, UTAUT*