

## ABSTRAK

The development of technology now especially on the internet and smartphones can facilitate human activities. At present many cities in Indonesia is implementing SmartCity programs including the City of Jakarta, Bandung City, Makassar City, Semarang City and Surabaya City. One of the characteristics of SmartCity is residents who support cashless transactions. Mobile banking is one example of the application of cashless. Mobile Banking is a service system that follows technological developments. Mobile Banking is issued by financial institutions such as banks to make it easier for customers to transact using only mobile devices or cellular phones.

This research was conducted to see what factors influence the adoption of mobile banking at the transaction level at Mandiri Online. The population is Bank Mandiri customers who use Mandiri Online and have made transactions at Mandiri Online. The variables used are Perceived Awareness, Availability of Resources, Computer Self-Efficiency, Perceived Images, Perceived Ability to Use, Perceived Information Quality, Multilingual Options, Perceived Functional Benefit, Perceived Uncertainty, Perceived Security, Perceived Trust, and Mobile Banking Adoption at Transaction stage will be analyzed using path analysis.

The results of this study show that Perceived Awareness, Availability of Resources, Computer Self-Efficiency, Perceived Images, Perceived Ability to Use, Perceived Information Quality, Multilingual Options, Perceived Functional Benefit, Perceived Uncertainty, Perceived Security, and Perceived Trust affect Mobile Banking Adoption at Transaction Stage by 55%.

Based on the results of the study, to increase the adoption of mobile banking at the transaction Stage, Bank Mandiri must pay attention to variables such as Perceived Functional Benefit, Perceived Security, and Perceived Uncertainty.

Keywords: adoption, mobile banking, transactions