

## ABSTRACT

Mobile Banking or M-Banking is banking services through communication devices (mobile phones) are quite practical to use. As the name implies, this is truly mobile and can be used anywhere and anytime, as long as it is connected to the network operator. So, customers do not need to go to the ATM to make transactions. The purpose of this study is expected to provide new lessons or knowledge for the author in examining the problem with the study of the scope of *Performance Expectancy*, *Effort Expectancy*, *Social Influence*, and *Perceived Risk* which is the topic of research.'

This research have four variable X namely performance expectancy, effort expectancy, social influence, perceived risk and the intention for the variable Y. The type of research on this study is quantitative approach. Since this study purpose is to examine the relationships between variables, then this study used-causality research. The measurement scale in this study is likert scale.

The sample of this study was 100 respondents who were respondents who used mobile banking. The data analysis technique used is descriptive analysis and path analysis with the help of SPSS version 23 software.

The result of this study is to find that independent variables consisting of Performance Expectancy, Effort Expectancy, Social Influence and Perceived Risk together has a significant influence on Intention on Using Mobile Banking Service. Variable Performance Expectancy ( $X_1$ ) has a value of  $t_{\text{value}} (2.409) > t_{\text{table}} (1,985)$  and a significance level of  $0,018 < 0,05$ , then  $H_0$  is rejected. Therefore, it can be concluded that partially there is a significant influence from Performance Expectancy ( $X_1$ ) on Intention on Using Mobile Banking Service (Y). Effort Expectancy variable ( $X_2$ ) has a value of  $t_{\text{value}} (0.728) < t_{\text{table}} (1,985)$  and a significance level of  $0.468 > 0.05$ , then  $H_0$  is accepted. Therefore, it can be concluded that partially there is no significant effect of Effort Expectancy ( $X_2$ ) on Intention on Using Mobile Banking Service (Y). Variable Social Influence ( $X_3$ ) has a value of  $t_{\text{value}} (0.255) < t_{\text{table}} (1,985)$  and a significance level of  $0.799 > 0.05$ , then  $H_0$  is accepted. Therefore, it can be concluded that partially there is no significant effect of Social Influence ( $X_3$ ) on Intention on Using Mobile Banking Service (Y). Variable Perceived Risk ( $X_4$ ) has a value of  $t_{\text{value}} (2.023) > t_{\text{table}} (1,985)$  and a significance level of  $0.046 < 0.05$ , then  $H_0$  is rejected. Therefore, it can be concluded that partially there is a significant effect of Perceived Risk ( $X_4$ ) on Intention on Using Mobile Banking Service (Y).

The calculation of the Determination Coefficient ( $R_2$ ), which is equal to 0.337 or 33.7%. While the remaining 66.3% is influenced by other factors.

**Keyword: Performance Expectancy, Effort Expectancy, Social Influence, Perceived Risk, Intention, Mobile Banking.**