ABSTRACT

Internet usage has been increasing from time to time, yet, based on the survey, there is result stating that the usage in finance still low on Jawa Tengah. One of the the usage in finance, is the usage of m-banking products. Mega Bank is one of the bank that provide such service (M-Smile). This study have a goal to identifying the factors that influence the M-Smile m-banking technology adoption on Jawa Tengah. Extended UTAUT model is being used with age and gender as moderating variable to study the factors ofm-banking usage behavior. PLS-SEM is used for data analyzing from survey result with the amount of 187 sample of Mega Bank consumers.WarpPLS 7.0 is used for analyzing the data. The result show that performance expectancy and social influence have a role to influence the behavioral intention. Effort expectancy and facilitating conditions and trust are having no effect on behavior intention. The result also showing that age can't be a moderating variable and gender gender does have a moderating effect on social influence and behavioral intention.

Keywords: m-banking, UTAUT, trust, age, gender, adoption, PLS-SEM, WarpPLS 7.0