

Abstract

In the current era of globalization, Indonesia has experienced some very rapid economic and technological developments. Information technology is a very important requirement. This information technology has a tremendous impact in today's banking world. Recently, there have also been many changes in the field of information technology, as well as in the telecommunications sector, mostly due to pressure and intense competition in the banking world.

This development is getting faster day by day. Therefore, currently the banking industry is increasingly aggressive in creating systems that combine information technology with finance, one of which is Mobile Banking. In this study, the author uses a descriptive method with a quantitative approach. Quantitative methods seek to formulate problems, develop models, obtain data, find solutions, test solutions, analyze results, and apply results. All indicators and variables have been tested for validity with the criteria of each trial and all have passed the validation test.

In this study, the author uses a descriptive method with a quantitative approach. Quantitative methods seek to formulate problems, develop models, obtain data, find solutions, test solutions, analyze results, and apply results. The author uses an online questionnaire/questionnaire method as a data collection technique that is distributed through social media such as whatsapp etc. so that a sample of 105 respondents can be taken which will then be analyzed consisting of 62 women and 43 men with an estimated age range of 17 to 60 years. The questionnaire was then processed by quantitative methods using the SmartPLS application. The data processing process with the SmartPLS application uses the bootstrap method or what is often called random doubling. SmartPLS is used to describe whether there is a relationship between variables.

This study has standard criteria for outer loading values > 0.7 , AVE > 0.5 and reliability and validation tests > 0.7

If the T value is above > 1.96 then it is considered to have a significant effect, whereas if the T value is below < 1.96 then the hypothesis is considered insignificant. And if the P Values are more than > 0.05 then it is considered that the variable has no effect.

And Original Simple (O) or also called the coefficient value shows the positive or negative current of a variable.

Keywords: M-Banking, Use behavior, M-Banking intention