

ABSTRACT

The development of Mobile Banking usage in Indonesia is in line with the economic development in Indonesia. Customers have greater opportunities to utilize various financial information services and receive the latest updates from banking institutions, one of which is by using Mobile Banking services. Mobile Banking services are provided by banks with the main purpose of providing convenience to customers in conducting online transactions. Banking services via the internet are in the form of a website from a bank that provides direct banking services without the need to come to the bank concerned.

This type of research is quantitative using a questionnaire as a data source and SPSS 27.0 software as a data analysis technique. In this study using 100 respondents who are the public as customers of Mobile Banking users of Bank Riau Kepri Syariah in Riau Province with sampling techniques, purposive sampling.

This study concluded that the variables of Usability, Convenience, Trust, Security, Perceived Privacy and Technological Competence have a positive and significant influence on the Intention to Use Mobile Banking Services for Bank Riau Kepri Syariah customers in Riau Province. This means that the better the value of Usability, Convenience, Trust, Security, Perception of Privacy and Technological Competence in Mobile Banking, the greater the intention of customer behavior to use Mobile Banking.

Keywords: *Mobile Banking, Intention to Use, Customer*