Abstract

In the era of globalization, Information Technology has played an important role in every business activities. One of which is mobile banking. By the introduction of mobile banking, users can conduct their banking activities effectively and efficiently with anytime and anyplace experiences through their mobile devices. But in fact of the benefits offered, many people in Jakarta are still cannot fully accept such technology.

With the use of Technology Acceptance Model (TAM) as the framework, this research will use additional factors such as perceived enjoyment, amount of information, security & privacy, and quality of connection. The purpose of this research is to identify what factor is the most influencing people in adopting mobile banking and hopes that one would find useful information from this research by knowing what factors are the most influencing people in adopting mobile banking.

The method used to gather information is done in the form of questionnaire (both online & direct approach) using Likert Scale which is distributed to 150 people who have experienced in using mobile banking by using accidental sampling technique. From the data that have been processed, it found that among several factors that influencing people in adopting mobile banking, Perceived Ease-of-Use (PEOU) proves to be the most influencing factor. This means that from the perspective of the users, mobile banking is difficult to use.

This research conclude that the level of adoption of mobile banking in Jakarta is low due to people belief that using mobile banking is difficult and will make their banking transaction more ineffective and inefficient.

Keywords
Mobile, Banking, Technology Acceptance Model (TAM), Perceived Usefulness, Perceived Ease-of-Use, Perceived Enjoyment, Amount of Information, Security & Privacy, Quality of Connection.