

## ABSTRAK

BNI adalah salah satu bank yang sangat dikenal di Indonesia. Meskipun demikian tidak bisa dipungkiri bahwa *mobile banking* terus berkembang dan membuat persaingan semakin ketat. Demi mempertahankan pasar, BNI harus meningkatkan inovasi dan pengembangan *mobile banking*-nya agar dapat bersaing.

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh dari *social influence, system quality, self-efficacy, facilitating condition, situational normality, structural assurances* terhadap *perceived usefulness, perceived ease of use, trust* yang membentuk *behavioral intention*. Manfaat dari penelitian ini adalah untuk menambah pengetahuan dan untuk mengetahui tingkat *behavioral intention* di bank BNI di Manado khususnya dalam penggunaan *mobile banking*.

Penelitian ini merupakan penelitian yang bersifat kausal dengan menggunakan metode kuantitatif dan diolah dengan bantuan program statistik yaitu SPSS versi 22.0. Pengumpulan data dilakukan dengan penyebaran kuesioner menggunakan teknik *snowball sampling* kepada 150 responden dengan karakteristik responden yaitu pria dan wanita, berdomisili di Manado, dengan batasan usia 18 – 60 tahun, telah menjadi nasabah BNI dalam kurun waktu 1 tahun terakhir, dan menggunakan *mobile banking minimal 2x selama setahun*

**Kata Kunci:** *social influence, system quality, self-efficacy, facilitating condition, situational normality, structural assurances, perceived usefulness, perceived ease of use, trust, behavioral intention*

## ABSTRACT

BNI is one of the most well-known banks in Indonesia. However, it is undeniable that mobile banking continues to grow and makes the competition tougher. In order to maintain the market, BNI must improve innovation and development of its mobile banking in order to compete.

The purpose of this study was to determine the effect of social influence, system quality, self-efficacy, facilitating conditions, situational normality, structural assurances on perceived usefulness, perceived ease of use, and trust that form behavioral intention. The benefits of this research are to increase knowledge and to determine the level of behavioral intention at BNI bank in Manado, especially in the use of mobile banking.

This research is using quantitative methods and processed with the help of a statistical program, namely SPSS version 22.0. Data was collected by distributing questionnaires using snowball sampling technique to 150 respondents with the characteristics of the respondents, namely male and female, domiciled in Manado, with an age limit of 18-60 years, have become BNI customers within the last 1 year, and use mobile banking at least 2x for a year

Keywords: social influence, system quality, self-efficacy, facilitating condition, situational normality, structural assurances, perceived usefulness, perceived ease of use, trust, behavioral intention