

ABSTRACT

The rapid development of technology has changed the pattern of life in society to become completely digital. The impact of digital technology encourages people to choose products that provide efficiency and ease to use in everyday life such as in transactions. Mobile banking provides ease in the features such as transfers, payments and presentation of information regarding balances, account mutations, credit card bills, interest rates, and the nearest branch/ATM location and etc. Interest is an encouragement or desire in a person or a desire in a person for a particular object. The process of determining interest occurs because someone has gained experience from an object or activity that has been felt. Someone to determination of interest is influenced by different factors, such as men and women have different perspectives in determining interest. This study purpose to analyze the influence of gender on the intention to use mobile banking in Central Java. This study used the Structural Equation Modeling – Partial Least Square (SEMPLS) model with the testing software Smartpls 3.0. This study did get 186 respondents by distributing questionnaires online using the Google form. The results of this study did not found significant gender differences in attitude and perceived behavior control of interest in using mobile banking. However, significant differences were found in the subjective norms of interest in using mobile banking in Central Java.

Keywords: *interest, mobile banking, gender, Structural Equation Modeling Partial Least Square*