

## **ABSTRACT**

*Technology is increasingly developing, bringing transformation to various aspects of life, starting from the way we communicate and payments to the economy. The existence of mobile banking can bring about significant changes in banking services, where banking services can be carried out by customers themselves. The research objective is to analyze the factors that influence the decision to use mobile banking for PT customers. Bank Rakyat Indonesia (Persero) TBK Semarang Sudiarto Branch.*

*The research population is the accumulation of active users of the BriMO Mobile Banking application across all PT funding customers. Bank Rakyat Indonesia Tbk Semarang Sudiarto Branch has 49,000 customers. Determination of the sample uses simple random sampling, taking samples in a random manner without paying attention to the strata in the population. The sample for this research was 100 respondents.*

*The research results show that mobile banking performance influences usage decisions with a positive influence, coefficient value of 0.818 and significant value of 0.001 (H1 Accepted). Mobile banking transaction costs have a significant effect on usage decisions with a negative coefficient value of -0.159 and a significant value of 0.014 (H4 Accepted). The decision to use influences the level of use with a positive influence, coefficient value of 0.434 and significant value of 0.001 (H5 Accepted). Ease of use does not have a significant effect on the decision to use a significant value of 0.150 (H2 Rejected). Security trust does not have a significant effect on the decision to use a significant value of 0.325 (H3 Rejected).*

***Keywords: Mobile Banking Performance, Ease of Use, Mobile Banking Security Trust, Mobile banking transaction costs, Decision to Use.***