

## ABSTRACT

*The existence of digitalization in the banking and government sectors in financial transactions changes the behavior of customers or users from cash to non-cash transactions. This study aims to determine the effect of TAM variables such as; perceived benefits, perceived ease of use, perceived trust, subjective norms and education level on the acceptance of Bank Sumsel Babel mobile banking on PNSD in Belitung Regency using the Structural Equation Modeling (SEM) analysis technique with the Warp PLS 8.0 application. The sampling method in this study is convenience sampling. There were 140 people with civil servant status in Belitung Regency and were customers of Bank Sumsel Babel who became respondents in the questionnaire distributed online.*

*The results showed that perceived usefulness, perceived trust, and subjective norms had a positive effect on attitudes towards use. While perceived ease of use and education level were not significant on attitudes towards using mobile banking. Attitude of use mediates perceived usefulness, perceived trust and subjective norms towards behavioral intentions. The conclusion is that most PNSD in Belitung Regency are influenced by factors of benefits, trust in a technology and social roles/others (subjective norms) in adopting BSB mobile services.*

**Keywords:** *Technology Acceptance Model, Mobile Banking, Perceived Usefulness, Persepsi Perceived Ease of Use, Perceived Trust, Subjective Norm, Education Level, Attitude Toward to Using Mobile Banking, Behavioral Intention of Mobile Banking.*