

ABSTRACT

This research aims to analyze the factors that can influence the millennial generation in using mobile banking. The approach in this research uses the Technology Acceptance Model (TAM) that has been developed by Davis (1989), namely benefits and convenience, and by adding three external variables, namely security, experience and compatibility. The research model was empirically tested using survey data from the millennial generation of students at Diponegoro University.

The data collection method is done through a questionnaire. The population of this research is Diponegoro University's students who are active in the 2019/2020 academic year and have used mobile banking. The sampling method is using non probability sampling approach purposive, with sample of 100 respondents were analyzed using multiple linear regression analysis by using SPSS 26.0.

The result of the analysis shows that all constructs in the TAM model namely benefits, convenience and the three external variable, security, experience and compatibility have a positive and significant effect on the use of mobile banking in the millennial generation partially or simultaneously. Rated R square of 0.538 indicates that 53.8 % interest in the use of mobile banking can be explained by the independent variable and students by 46,2 % influenced by other variables that are not included in this research. The implication of the results of this research is relevant for the millennial generation to be more confident on using mobile banking that can simplify their banking activities.

Keywords : Benefits, Ease, Security, Experience, Compatibility , Mobile Banking , Technology Acceptance Model (TAM) .