

ABSTRACT

Along with time, the need of information technology has become a very important aspect for many. Quick and exact information has been the main need for the users of the information. The banking sector is an industry that utilizes the information technology because it is based on the awareness of the banking players to run a business. In the banking world, the example of application of information technology is the banking transactions through mobile phones or internet or as known as Internet Banking and Mobile Banking.

The purpose of this research is to know the effect of Word of Mouth towards mobile banking adoption of mobile banking on Bank Mandiri's customers with using 7 variables, such as word of mouth, trust, social news, perceived usefulness, perceived ease of use, attitude, and intention.

This research was conducted by using quantitative method, with the type of research is causal conclusive. The population on this research is users of Bank Mandiri's mobile banking in Bandung with samples of 250 respondents. The technique used on this research is non-probability with purposive sampling method. Data collection is done through the spread of online questionnaire using Google form. The data analysis techniques and hypothetical testing are done using Structural Equation Modeling with Lisrel 8.80.

Based on the data processing results, Perceived Usefulness variable has a positive and significant impact on Attitudes with result 2,26, Perceived Usefulness has no effect on Intention to continue using with result 0,41, Perceived Ease of Use has no effect on Attitude with result 0,38, Social Norm has a positive and significant impact on Perceived Ease of Use with result 6,57, Social Norm has a positive and significant impact on Perceived Usefulness with result 3,95, Trust has a positive and significant impact on Perceived Ease of Use with result 3,13 and Perceived Usefulness positive and significant with result 3,37, Attitudes has a positive and significant impact on Intention to continue using with result 4,86, Word of Mouth has a positive and significant impact on Perceived Ease of Use -2,16. Word of Mouth has no effect on Perceived Usefulness with result -1,04, Word of Mouth has a positive and significant impact on Social Norm with result 19,32, Word of Mouth has a positive and significant impact on Trust with result 26,96, Word of Mouth has a positive and significant impact on Attitudes with result 5,05 and Word of Mouth has a positive and significant impact on Intention to continue using with result 2,03

Keywords : Word of Mouth, Mobile Banking, Bank Mandiri, SEM