

## **ABSTRACT**

*This study aims to identify the factors that influence the intention to use mobile banking for Indonesian and Malaysian consumers. The research approach uses a quantitative approach with the Partial Least Squares Structural Equation Modeling (PLS-SEM) method through the SmartPLS 3.0 analysis tool. Performance expectancy, effort expectancy, social influence, price value, habit, hedonic motivation, trust, perceived security, and perceived privacy as variables independent and behavioral intention as the dependent variable. The subjects in this research were consumers mobile banking in Indonesia and Malaysia. The results showed that performance expectancy, effort expectancy, price value, trust, perceived security, and perceived privacy had a positive and significant effect on behavioral intention in Indonesia and Malaysia. Meanwhile, hedonic motivation is only influence positive and significant in Indonesia. Habit and social not influence in Indonesia and Malaysia.*

*Keywords: Behavioral intention, mobile banking, consumers, Indonesia, Malaysia*

