

ABSTRACT

In the new era the interaction between technology and people has started because of security, ease of use, hassle free, time saving, easy to track expenses and being more satisfied. One of the business sectors that is most affected by technological developments is the banking sector. Currently, banks compete to offer a service product whose function is to support various banking activities with customers. This study aims to examine and analyze the effect of the ease and usefulness of using mobile banking on the millennial generation.

The population in this study are customers who use mobile banking in the millennial generation. Samples were taken as many as 100 respondents with purposive random sampling technique. The data collection method used in this study is a questionnaire and data testing using the SPSS Statistics 23 program. The data analysis used includes validity test, reliability test, classical assumption test, multiple linear regression analysis, goodness of fit test, and coefficient of determination.

The results of the analysis show that the convenience, benefits, and trustworthiness of using mobile banking have a positive and significant effect on the interest in using mobile banking in the millennial generation simultaneously or partially. The coefficient of determination shows that the interest in using mobile banking in the millennial generation can be explained by the ease of use, 44.4% trust, the remaining 55.6% is explained by other variables outside of this study.

Keywords: *convenience, benefits, trust, interest, mobile banking, millennial generation.*

