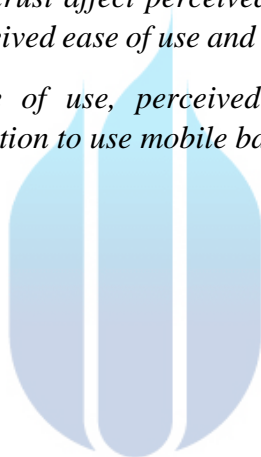


ABSTRACT

The increase in internet penetration in Indonesia which has reached 77.02% is not in line with the growth of Bank Mandiri mobile banking users to the number of customers which is still low. This study evaluates perceived ease of use, trust, compatibility, security, and convenience on intention to use M-banking with the mediation of perceived usefulness. This study distributed online questionnaires collected through social media and obtained 210 respondents in the Jabodetabek area. This research method uses quantitative with the Partial Least Square (PLS) - Structural Equation Modeling (SEM) method using the Smart PLS 3.0 program. The results state that perceived usefulness affects intention to use M-banking, perceived ease of use and trust affect perceived usefulness. Perceived usefulness variables can mediate perceived ease of use and trust in intention to use M-banking

Keywords: perceived ease of use, perceived usefulness, trust, compatibility, security, convenience, intention to use mobile banking



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ABSTRAK

Peningkatan pada penetrasi internet di Indonesia yang telah mencapai 77,02% tidak sejalan dengan pertumbuhan pengguna *mobile banking* Bank Mandiri terhadap jumlah nasabah yang masih rendah. Penelitian ini mengevaluasi persepsi kemudahan, kepercayaan, kompatibilitas, keamanan, dan kenyamanan terhadap minat penggunaan *M-banking* dengan mediasi persepsi kegunaan. Studi ini mendistribusikan kuesioner *online* yang dikumpulkan melalui *social media* dan diperoleh 210 responden di wilayah Jabodetabek. Metode penelitian ini menggunakan kuantitatif dengan metode *Partial Least Square (PLS) - Structural Equation Modeling (SEM)* menggunakan program Smart PLS 3.0. Hasil penelitian menyatakan bahwa persepsi kegunaan berpengaruh terhadap minat penggunaan *M-banking*, persepsi kemudahan dan kepercayaan berpengaruh terhadap persepsi kegunaan. Variabel persepsi kegunaan dapat memediasi persepsi kemudahan dan kepercayaan terhadap minat penggunaan *M-banking*,

Kata kunci: persepsi kemudahan, persepsi kegunaan, kepercayaan, kompatibilitas, keamanan, kenyamanan, minat penggunaan *mobile banking*

