***ABSTRACT***

*Beata Blanca / 26150260/ 2019/ The Effect of Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment on Behavioral Intention to Use through Consumer Attitude in Mobile Banking Bank Mandiri/ Advisor: Ir****.*** *Dergibson Siagian, M.M.*

*The development of Information Technology (IT) has a large role for human activities, also influences the business world. Information Technology in the banking world is now very common. Banking industries, especially in Indonesia, have implemented Information Technology in their operational activities. In the banking world, the development of information technology has made companies change business strategies by placing technology as the main element in the process of product and service innovation. Users play a very important role in the implementation of a new system, because of the level of user readiness to accept the new system has a major influence in determining the success or failure of the development / implementation of the system. Therefore, in this study the effects of Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment on Behavioral Intention to Use through Consumer Attitude on Bank Mandiri Mobile Banking will be examined.*

*Each variable is measured through previous theories that support this research. Perceived usefulness consists of 6* *measurements work more quickly, improve job performance, increase productivity, enhance effectiveness and useful. Whereas the perceived ease of use consists of 6 measurements* *easy to learn, controllable, clear & understandable, flexibe and easy to become skillful and easy to use. Perceived enjoyment consists of 3 measurements* *enjoyable, pleasure process and fun. Furthermore, consumer attitude consists of 4 measurements* *good idea, pleasant, desirable to use and wise idea. Finally, behavioral intention to use consists of 5 measurements* *loyalty, switch, pay more, external response and internal response.*

*The object of this research is Mobile Banking Bank Mandiri, with total sample 125 respondens. The sampling technique used is a non-probability sampling technique, using the judgment sampling method. The analytical method used is a structural equation model (Structural Equation Model) using WarPls 5.0.*

*The output generated by WarPLS shows that perceived usefulness has positive and significant effect on consumer attitude, perceived usefulness does not directly and indirectly effect toward behavioral intention to use, perceived ease of use has a direct positive and significant effect on consumer attitude, perceived ease of use has a positive and significant effect both directly and indirectly towards behavioral intention to use, perceived enjoyment has a direct positive and significant effect on behavioral intention to use, perceived enjoyment has a positive and significant effect indirectly towards behavioral intention to use, but does not affect directly toward behavioral intention to use, consumer attitude has a positive and significant effect toward behavioral intention to use.*

*Based on the results of data analysis, the conclusions from this study are that 6 out of 7 hypotheses that already made has been proven to have a positive and significant influence. While 1 of the 7 hypotheses that already made has not been proven to have a significant influence.*