**ABSTRACT**

Cindy Callista Kunnardy / 25150126 / 2015 / The Influence of Perceived Usefulness, Perceived Ease of Use and Performance Expectancy on Intention to Use Mediated by Attitude at Bank Central Asia’s Mobile Banking.

Mobile banking is a service that provide and assist customer to perform banking transactions through smartphones. Bank Central Asia is one of the bank that provide banking transaction using mobile banking application. Although various facilities have been provided by Bank Central Asia, there are still some risks and problems in using Bank Central Asia's mobile banking. Previous researchers who used the Technology Acceptance Model (TAM), focused on which factors were considered the most significant towards Intention to Use mobile banking such as Perceived Usefulness, Perceived Ease of Use and Performance Expectancy through Attitude as mediation. This is why the reason researcher is interested to research about The Influence of Perceived Usefulness, Perceived Ease of Use and Performance Expectancy on Intention to Use Mediated by Attitude at Bank Central Asia’s Mobile Banking.

Theory that used to support this research was the definition of Perceived Usefulness, Perceived Ease of Use, Performance Expectancy, Attitude and Intention to Use. And also supported by the theory of relationships between Perceived Usefulness with Attitude, Perceived Ease of Use with Attitude, Performance Expectancy with Attitude, Attitude with Intention to Use, Perceived Usefulness with Intention to Use, Perceived Ease of Use with Intention to Use, Performance Expectancy with Intention to Use.

The object of this research is Bank Central Asia’s mobile banking application. The method of data collection in this study was using communication method and non-probability sampling with judgmental sampling techniques. Therefore, a questionnaire was distributed online through Google Docs for 110 respondents who used Bank Central Asia’s mobile banking. The procedure that used to test was structural equation model using WarpPLS 6.0 and SPSS 25.0.

The result showed that Perceived Usefulness affect positive but not significant impact towards Attitude, Perceived Ease of Use and Performance Expectancy affect positive and significant impact towards Attitude, Attitude affect positive and significant impact towards Intention to Use, Perceived Usefulness is proven to have a direct positive effect on Intention to Use, but there is not enough evidence that Perceived Usefulness has an indirect positive effect on Intention to Use, Perceived Ease of Use is not proven to have a direct positive effect on Intention to Use, but it proved to have a positive indirect effect on Intention to Use. Performance Expectancy is not proven to have a direct positive effect on Intention to Use, but it is proven to have an indirect positive effect on Intention to Use.

The conclusion of this study was all the hypotheses has been proven positive but there were also some hypotheses that proven not significant either directly or indirectly.