**ABSTRACT**

Mario Widjaya / 27150056 / 2019 / Impact of Perceived Usefulness, Perceived Ease of Use, Perceived Credibility On Behavioral Intention to Use and Consumer Attitude As Mediation On Mobile Banking Bank Mandiri / Ir. Dergibsion, M.M.

The development of Information and Communication Technology is believed to have vital role in the progress of business banking world with one of it’s greatest invention, mobile banking. One of banks in Indonesia that provides mobile banking is Mandiri Bank. With many features provided, Mandiri Bank believes that it’s mobile banking is effortless and useful to fulfill the customers’ needs without have to feel insecure. In reality of the practice of mobile banking with it’s three characteristics: perceived usefulness, perceived ease of use, and perceived credibility, Mandiri finds it’s weakness in stabilizing the service system which can cause inconvenience. Hence, this issue pulls the writer’s attention to do a research about The Influence of Perceived Usefulness, Perceived Ease of Use, and Perceived Credibility in Behavioral Intention to Use Through Consumer Attitude in Mandiri’s Mobile Banking.

The theory used to support this research is the definition of Perceived Usefulness, Perceived Ease of Use, and Perceived Credibility, Consumer Attitude, and Behavioral Intention to Use. The writer also used another theory of the relation between Perceived Usefulness towards Consumer Attitude, Perceived Ease of Use towards Consumer Attitude, Perceived Credibility towards Consumer Attitude, Perceived Usefulness towards Behavioral Intention to Use, Perceived Ease of Use towards Behavioral Intention to Use, Perceived Credibility towards Behavioral Intention to Use, and Consumer Attitude towards Behavioral Intention to Use.

The object of this research is the service in Mandiri’s mobile banking. The research method used in this research is communication method, then to collect samples, non probability sampling with judgment sampling technique is used. The instrument of this research is questionnaire distributed through Google Form, filled by 100 respondents who are the users of Mandiri’s mobile banking. The procedure used in model testing and data analysis is structural equation modeling with the help of WarpPLS 6.0 and SPSS 20.0 apps.

The research outputs show that Perceived Usefulness has positive and significant influence towards Consumer Attitude, Perceived Usefulness has negative with not significant influence towards Behavioral Intention to Use, but is positive and significant through Consumer Attitude, Perceived Ease of Use has positive and significant influence towards Consumer Attitude, Perceived Ease of Use has positive and significant influence towards Behavioral Attention to Use directly and indirectly, Perceived Credibility has positive and significant influence towards Consumer Attitude, Perceived Credibility has direct positive with no significant influnce towards Behavioral Attention to Use, but is positively and significantly influencing through Consumer Attitude and Consumer Attitude has positive and significant influence towards Behavioral Attention to Use.

In conclusion, this research shows that all of the hypothesis besides Perceived Usefulness and Perceived Ease of Use towards Behavioral Attention to use which Consumer Attitude must be included, is proven to have a positive and significant influence.