**ABSTRACT**

Mellisa / 24150118/2019 / *Effects of Perceived Usefulness, Perceived Ease of Use, and Trust on Behavioral Intention to Use through Consumer Attitude on Bank Mandiri mobile banking. Advisor: Ir. Dergibson Siagian, M.M.*

*Mandiri mobile banking is Bank Mandiri's banking services that make it easier for customers to carry out various financial and non-financial transactions using applications that can be accessed via a smartphone. Related to Bank Mandiri's mobile banking application, the researchers believe that mobile banking can be useful, make it easier to conduct banking transactions and can be trusted so that they can build a positive attitude towards consumers that can ultimately create consumer intention to use the mobile banking application. Therefore, the authors are interested in conducting research on the Effects of Perceived Usefulness, Perceived Ease of Use, and Trust on Behavioral Intention to Use through Consumer Attitude in Bank Mandiri Mobile Banking.The theory used to support this research is the definition of Perceived Usefulness, Perceived Ease of Use, Trust, Consumer Attitude, and Behavioral Intention to Use. Then supported by the theory of the relationship between Perceived Usefulness with Consumer Attitude, Perceived Ease of Use with Consumer Attitude, Trust with Consumer Attitude, Perceived Usefulness with Behavioral Intention to Use, Perceived Ease of Use with Behavioral Intention to Use, Trust with Behavioral Intention to Use and Consumer Attitude with Behavioral Intention to Use.*

*The object of this research is Bank Mandiri's mobile banking application. The method of data collection in this study uses the method of communication and sampling using nonprobability sampling with judgmental sampling techniques. Therefore, online questionnaires were distributed through Google Docs as many as 107 respondents who used the Bank Mandiri mobile banking application. The procedure used for model testing and data processing is a structural equation model (Structural Equation Modeling) using WarpPLS 5.0 and SPSS 20.0.*

*The results showed that Perceived Usefulness had a positive and significant effect on Consumer Attitude. Perceived Ease of Use has a positive and significant effect on Consumer Attitude. Trust does not affect Consumer Attitude. Perceived Usefulness has a positive and significant effect on Behaviroal Intention to Use both directly and indirectly. Perceived Ease of Use has a positive and significant effect on Behind Oral Intention to Use both directly and indirectly. Trust has a positive and significant effect on Behavioral Intention to Use directly, but indirectly the Trust has no effect on Behavioral Intention to Use. Consumer Attitude has a positive effect on Behavioral Intention to Use.*

*The conclusion of this study is that 5 of the 7 hypotheses that exist have been shown to have a positive and significant influence both directly and indirectly.*