***ABSTRACT***

*Wendy Dwiputra/24150042/2019/Mediation of Attitude Toward Usage in the Effect of Perceived Usefulness, Perceived Ease of Use and Perceived Trust on Behavioral intention in Mobile Banking Bank Central Asia (BCA)/Advisor: Ir. Dergibson Siagian, M.M.*

*Bank are means of intermediation in financial terms and functional in supporting payment system activities in the economy. Bank Central Asia (BCA) is one of the banks that has launched a mobile banking application to fulfill customer needs. On the other hand, the application of mobile banking has not been used evenly. Therefore, the researchers are interested in conducting research on Mediation of Attitude Toward Usage in the Effect of Perceived Usefulness, Perceived Ease of Use and Perceived Trust on Behavioral intention in Mobile Banking Bank Central Asia (BCA).*

*The theories used to support this research are the definition of perceived usefulness, perceived ease of use, perceived trust, attitude toward usage, and behavioral intention. Then this research is also supported by theories about perceived usefulness relationship with attitude toward usage, the relationship of perceived ease of use with attitude toward usage, perceived trust relationship with attitude toward usage, perceived usefulness relationship with behavioral intention, relationship perceived ease of use with behavioral intention, relationship perceived trust with the behavioral intention, relationship attitude toward usage with behavioral intention.*

*This research object is Bank Central Asia (BCA) mobile banking application. The method of data collection in this study uses the method of communication with online questionnaires and for sampling using nonprobability sampling with judgment sampling technique. Therefore, a questionnaire was distributed online through Google Docs to 125 respondents who are using the mobile banking application of Bank Central Asia (BCA). The procedure used for model testing and data processing is a Structural Equation Modeling using WarpPls 5.0 and SPSS 20.0.*

*The results showed that perceived usefulness had a positive and significant effect on attitude toward usage, perceived ease of use had a positive and significant effect on attitude toward usage, perceived trust had a positive and significant effect on attitude toward usage, perceived usefulness had a positive and significant effect both directly and indirectly to the behavioral intention, perceived ease of use directly affects the behavioral intention, but it has a positive and significant indirect effect, perceived trust directly influences the behavioral intention, but has a positive and significant indirect effect, attitude toward usage positive and significant effect on the behavioral intention.*

*The conclusion from this study was existing hypotheses have been proven to have a positive and significant influence, except that perceived ease of use and perceived trust to the behavioral intention, must be through attitude toward usage.*

*Keywords: Perceived Usefulness, Perceived Ease of Use, Perceived Trust, Attitude Toward Usage*, *Behavioral Intention*