

## **ABSTRACT**

*The purpose of this study was to determine the influence of Perceived usefulness, Perceived ease of use, Perceived risk, Attitude toward M-banking terhadap Behavioral intention in PT Bank Syariah Mandiri Semarang, Sample in this study is 100 people. The reseach is a convenince sampling, SPSS Program. The result of this study indicate that Perceived usefulness has a positive influence on attitude toward M-banking. Perceive ease of use has a positive influence on attitude toward M-banking. Perceived risk has a positive influence on attitude toward M-banking. Perceived usefulness has a positive influence on Behavioral intention. Perceive ease of use has a positive influence on Behavioral intention. Perceived risk has a positive influence on Behavioral intention. Attitude toward M-banking have a positive influence on Behavioral intention.*

*Keywords : Perceive usefulness, Perceived ease of use, Perceived risk, Attitude toward M-banking and Behavioral intention.*

## ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh *persepsi penggunaan, persepsi kemudahan penggunaan persepsi resiko*, dan Sikap terhadap *M-banking* terhadap *Behavioral Intention* pada PT Bank Syariah Mandiri Semarang. Sample dalam penelitian ini sebanyak 100 orang, jenis penelitian ini adalah *convenience sampling*, dengan menggunakan Program SPSS. Hasil penelitian ini menunjukkan bahwa semua hipotesa dalam penelitian ini dapat diterima. Hasil penelitian ini menunjukkan bahwa *Perceived Usefulness* memiliki pengaruh positif terhadap Sikap terhadap *M-banking*. *Perceived Ease of Use* memiliki pengaruh positif terhadap Sikap terhadap *M-banking*. *Perceived Risk* memiliki pengaruh positif terhadap Sikap terhadap *M-banking*. *Perceived Usefulness* memiliki pengaruh positif terhadap *Behavioral Intention*. *Perceived Ease of Use* memiliki pengaruh positif terhadap *Behavioral Intention*. *Perceived Risk* memiliki pengaruh positif terhadap *Behavioral Intention*. Sikap terhadap *M-banking* memiliki pengaruh positif terhadap *Behavioral Intention*.

Kata kunci : *Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Sikap terhadap M-banking dan Behavioral Intention*