

ABSTRACT

The research aims to determine whether the perception of benefit, ease of use, and beliefs influence the positive attitude and the use of mobile banking services, this research aims to analyze the factors most dominant influence on positive attitudes use mobile banking services.

The population used in this study is a customer who had used mobile banking facilities. The sample in this study of 100 respondents and the techniques used are non-probability sampling technique with accidental sampling approach (sampling by coincidence). The analytical method used was quantitative analysis is multiple regression analysis. This analysis includes: validity and reliability, classic asumsi test, multiple regression analysis, hypothesis testing via test t and test f, and the coefficient of determination (R²).

Based on this analysis, the following regression equation,

$$Y = 0,337 X_1 + 0,327 X_2 + 0,239X_3$$

Benefit perception variables have the most influence on the positive attitude of the use of mobile banking services 0.337, followed by the variable ease of use of 0.327, followed by the variable that has the most confidence low at 0.239 . Hypothesis testing is performed using the t test showed that the three independent variables, namely perceived benefit (X₁), ease of use (X₂), and trust (X₃) studied proved positively and significantly affects the dependent variable is the positive attitude of the use of mobile banking services (Y). Then f can be determined through testing that the variable perceptions of benefits, ease of use, and trust, it is feasible to test the dependent variable is the positive attitude of the use of mobile banking services. Adjusted R Square indicates that 74.4 % of variation positive attitude usage of mobile banking services can be explained by three independent variables in a multiple regression equation. While the remaining 25.6 % is explained by other variables outside these three variables .

Keywords: Perceived benefits, ease of use, confidence, positive attitude automobile use banking services.