

## INTISARI DAN KATA KUNCI

Penelitian ini bertujuan untuk menganalisis pengaruh *perceived ease of use*, *perceived usefulness*, *trust*, dan *attitude* terhadap *intention to adopt* layanan *m-Banking* pada nasabah Bank BPD DIY Cabang Utama dengan mempertimbangkan pengaruh mediasi dari *attitude*. Metode yang digunakan adalah pendekatan kuantitatif dengan desain *cross-sectional* menggunakan kuesioner yang disebarikan kepada 400 nasabah pelajar/mahasiswa. Data dianalisis menggunakan *Structural Equation Modeling* (SEM). Hasil penelitian menunjukkan bahwa *perceived ease of use* dan *perceived usefulness* memiliki pengaruh signifikan terhadap *attitude*, yang berpengaruh positif terhadap *intention to adopt m-Banking*. *Attitude* juga memediasi pengaruh *perceived ease of use* dan *perceived usefulness* terhadap *intention to adopt*. Nilai *R-Square* untuk variabel *attitude* dan *intention to adopt* masing-masing adalah 0,444 dan 0,451, menunjukkan kemampuan prediksi model yang cukup baik.

Kata Kunci: *Perceived Usefulness, Perceived Ease of Use, Attitude, Trust, Intention to Adopt.*

### **ABSTRACT AND KEYWORD**

*This study aims to analyze the influence of perceived ease of use, perceived usefulness, trust, and attitude on the intention to adopt m-Banking services among Bank BPD DIY Main Branch customers, considering the mediating effect of attitude. A quantitative approach with a cross-sectional design was employed, using a questionnaire distributed to 400 student customers. Data were analyzed using Structural Equation Modeling (SEM). The results show that perceived ease of use and perceived usefulness significantly influence attitude, which positively impacts the intention to adopt m-Banking. Attitude also mediates the effects of perceived ease of use and perceived usefulness on the intention to adopt. The R-Square values for attitude and intention to adopt are 0.444 and 0.451, respectively, indicating that the model has reasonably good predictive capability.*

*Keywords: Perceived Usefulness, Perceived Ease of Use, Attitude, Trust, Intention to Adopt.*