

## INTISARI

Penelitian ini bertujuan untuk mengetahui dan menganalisis seberapa besar Pengaruh *perceived usefulness*, *perceived ease of use*, resiko keamanan, resiko privasi, resiko kinerja, resiko finansial dan resiko sosial, terhadap niat nasabah menggunakan *mobile banking* pada Bank BCA di Surabaya.

Pengolahan data dilakukan menggunakan analisis regresi linear berganda dengan software SPSS 16. Data digunakan dalam penelitian ini adalah data primer yang diperoleh dari penyebaran kuesioner. Responden dalam penelitian ini adalah 100 responden yang pernah menggunakan *m-banking* BCA di Surabaya dalam 3 bulan terakhir. Teknik pengambilan sampel penelitian ini adalah *non probability sampling*.

Hasil penelitian ini menunjukkan bahwa *Perceived usefulness*, *perceived ease of use*, resiko keamanan, resiko privasi, resiko kinerja, resiko finansial dan resiko sosial berpengaruh positif terhadap niat nasabah menggunakan *mobile banking* pada Bank BCA di terima.

Kata Kunci : *Perceived usefulness*, *perceived ease of use*, resiko keamanan, resiko privasi, resiko kinerja, resiko finansial, resiko sosial.

## **ABSTRACT**

*This study aims to identify and analyze how much Influence of perceived usefulness, perceived ease of use, security risk, privacy risk, performance risk, financial risks and social risks, on the intention of customers to use M-banking at Bank BCA in Surabaya.*

*Data processing was performed using multiple linear regression analysis software SPSS 16. The data used in this research is primary data obtained from questionnaires. Respondents in this study were 100 respondents who had used the m-banking BCA in Surabaya in the last 3 months. The sampling technique of this research is non probability sampling.*

*These results indicate that perceived usefulness, perceived ease of use, security risk, privacy risk, performance risk, financial risk and social risk positive influence on the intention of customers to use mobile banking at Bank BCA received.*

*Keywords: Perceived usefulness, perceived ease of use, security risk, privacy risk, performance risk, financial risk, social risk.*

