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***ANALYSIS FACTORS AFFECTING CUSTOMERS TO ADOPT MOBILE
BANKING APPLICATIONS IN BATAM***

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Abstract

The research aimed to analyze and to know the affect of perceived usefulness, perceived ease of use and perceived risk towards adoption of mobile banking on bank customers in Batam based on the number of mobile banking users .

The method carried out in this study is purposive sampling method, and carried out by distributing questionnaires to 250 customers of BCA, Mandiri, BNI and BRI banks in Batam. After distributing the questionnaires and collected back, questionnaires is analyzed with regression by using SPSS (Statistical Package for Social Sciences) program.

The results of this study indicate a positive significant relationship between variables perceived usefulness and perceived ease of use and a significant negative relationship on the perceived risk variable on adoption of mobile banking. This shows the above variables have an important role in the decisions of customers in the use of mobile banking.

Key Words: *Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Adoption of Mobile Banking*