

UNIVERSITAS INTERNASIONAL BATAM

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ANALYZE THE INFLUENCE OF PUBLIC INTEREST IN BATAM FOR USING COVENTIONAL MOBILE BANKING APPLICATION

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ABSTRACT

This study aims to find out what makes people living in Batam want to use conventional mobile banking applications. This research can help banks in developing policies to increase the interest of the peoples of Batam in using and doing transaction using mobile banking.

This research was conducted to the people of Batam who have mobile banking and have transacted mobile banking at conventional bank such as BCA, BNI, BRI & Mandiri. Total number of respondents in this study was 269 respondents.

Result show that all independent variables such as perceived usefulness, perceived ease of use, perceived compatibility, perceived trust have a positive effect on behavioural intention to use mobile banking.

Keywords: *perceived usefulness, perceived ease of use, perceived compatibility, perceived trust, behavioural intention to use mobile banking.*