

ABSTRACT

Regional development bank (BPD) or also known as Bank Nagari is the regional bank of West Sumatra wich is growing at this time. Bank Nagari has a digital technology based services called Mobile Banking Bank Nagari which functions to facilitate cutomers in making transactions without the need to come to a bank or ATM machine except for cash withdrawals. The payment system using mobile banking provide unlimited access for customers to the banking sevices needed.

This study was conducted to determine the effect of perceived usefulness, perceived ease of use and risk on intention to use of mobile banking Bank Nagari Kantor Pusat Padang. This study use quantitative methods with descriptive methods, double linear regression method, partial hypothesis (uji t) and simultan hypothesis (uji f), and coefficient determination (R^2) as analyze technique. Sampling with the sampling technique method used is Nonprobability sampling with kind of sampling purposive. All of the respondent of this study are 100 people or respondent.

The result of this study the partial hypothesis of perceived usefulness, perceived ease of use and perceived risk has a positive and significant effect on intention to use of mobile banking Bank Nagari Kantor Pusat Padang. Based on simultan hypothesis, together the perceived usefulness, perceived ease of use and perceived risk have a significant effect on intention to use of mobile banking Bank Nagari Kantor Pusat Padang by 66,3%.

Keywords: Perceived Usefulness, Perceived Ease Of Use, Perceived Risk, Intention to Use