

ABSTRACT

At this time technology continues to develop to be more sophisticated with the presence of the internet. One technology that continues to develop over time with the advent of the internet is mobile banking services. As a result of increasingly sophisticated mobile banking, it encourages people in Indonesia to make transactions through mobile banking. Along with the increasing number of mobile banking transactions in Indonesia, on the other hand, there is competitive competition between BCA Mobile, BRI Mobile, BNI Mobile Banking and Livin' by Mandiri which presents features that are not much different. Therefore, positioning analysis is needed as a way to find out perceptions in the minds of consumers and see the position of mobile banking in the minds of consumers which will be the company's strategy to focus more on marketing in the future.

The current study uses four mobile banking objects because the four mobile banking occupy the top four positions in mobile banking services. The purpose of this study is to describe the positioning of the four mobile banking services and to find out which mobile banking is the most superior based on perceived usefulness, perceived ease of use, security and trust.

The research method used is a quantitative method with data analysis techniques in the form of descriptive analysis and Multidimensional Scaling (MDS). This research uses non-probability sampling technique. The data used is primary data by distributing questionnaires with a total of 385 respondents. The population used in this study is the Indonesian people who have used or are currently using the four mobile banking services that are the object of research.

The results showed that the dominant respondents were respondents aged 21-25 years with male gender. The last education is high school, has a monthly income of > IDR 5,000,000 and has a working status as a student. Based on the description of positioning, BCA Mobile is in the best first position, then Livin' by Mandiri is in second place, after that there is BRI Mobile in third place and in fourth place is BNI Mobile Banking. Overall, BCA Mobile is perceived as the most superior mobile banking compared to the other three mobile banking based on the four variables.

The results of this study are expected to be able to contribute to the science of marketing management and consumer behavior related to mobile banking positioning. In addition, research can be used as reference material for banks that provide mobile banking services to develop strategies that can improve the quality of mobile banking services in order to increase the satisfaction of mobile banking users.

Keywords: *Multidimensional Scaling, Mobile Banking, Perception, Positioning, Perceived Usefulness, Perceived Ease Of Use, Security, Trust.*