

ABSTRAK

Wawan Saputra 2015/15059176: Pengaruh Manfaat, Kemudahan, Kepercayaan, dan Ketersediaan Fitur Terhadap Minat Penggunaan *Mobile Banking* dengan *Attitude* Sebagai Variabel *Intervening* pada Bank Syariah Mandiri Kantor Kas Universitas Negeri Padang.

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Purpose - This study analyzes: (1) The effect of perceived ease of use on perceived of usefulness, (2) the effect of perceived of usefulness on attitude, (3) the effect of perceived ease of use attitude, (4) the effect of trust on attitude, (5) the effect of feature on attitude, (6) the effect of attitude on intention tu use.

Methodology - This type of research is causative research. The population in this study was all costumers Bank Syariah Mandiri cash office Padang State University . By using purposive sampling we use 200 customers as the respondent. This study used online questionnaires as the data collection instrument, This study analyzed the data by using structural equation modeling (SEM) with smart PLS 3.0 as the software package.

Finding - The results of his study indicate that: (1) perceived ease of use has a significant effect on perceived of usefulness. (2) perceived of usefulness has a significant effect on attitude. (3) perceived ease of use has a significant effect on attitude. (4) perceived trust has a significant effect on attitude. (5) feature has a significant effect on attitude. (6) attitude has significant effect on intention to use.

Keywords: Intention to use, attitude, Perceived use fullness, perceived ease of use, trust, feature.