ABSTRACT

Internet is the one of varios technological advances, that can be considered as the most revolusionary. Internet indirectly changes the way someone, in enjoying media information, because it transforms a conventional data information into a data with digital form. Content digitalization allows a new innovative development in many ways, including in the banking sector. One of the company in banking sector that producing a banking-based applications is Bank BRI, with its application, namely BRI mobile banking. The are many factors that can influence and make consumers intend to use BRI mobile banking applications, among them are perceived usefulness, percieved ease of use, and perceived risk

So, this research was conducted with the aim to test whether percieved usefulness, percieved ease of use, and percieved risk, influence the consumer intention to use BRI mobile banking applications.

The data are obtained and collected through a questionnaire, distributed to 400 respondents whom are haven't used the BRI Mobile Banking application, using a simple random sampling technique. Then the data was analyzed by SEM Partial Least Square analysis using the SMARTPLS v.3.0 for Windows program.

Based on the results from descriptive method, variable percieved usefulness, percieved ease of use, percieved risk and consumer intention on the BRI Mobile Banking have a fairly good value, this means that the respondents have a fairly good perception of all these variables. From the verivicative method, it was found that percieved usefulness had an influence on consumer intention, percieved ease of use also had an influence on consumer intention, and percieved risk also influence the consumer intention in using BRI mobile banking.

Keywords: Percieved Usefulness, Percieved Ease Of Use, Percieved Risk, Consumer Intention