## **ABSTRACT**

Nowadays, technological developments are increasingly rapid, regardless of the lives of everyday people that can not be separated from the activities that exist in smartphone and internet technology. Research currently uses four mobile banking objects in Indonesia, they are BCA Mobile, Mandiri Mobile, BNI Mobile and BRI Mobile.

The purpose of Multidimensional Scaling (MDS) is to see which objects or parts of objects exist in the same area, and which are different. A person's perception varies from the results that a person gets through receiving, selecting anything by forming a picture that someone can feel. Quantitative Research Methods, a type of descriptive research. The sampling technique used in the current study is nonprobability sampling. Collection data has been done by distribute questionnaire in online to 400 respondents.

Similar results from the research show that BCA Mobile, BNI Mobile, BRI Mobile and MANDIRI Mobile brand mobile banking have no resemblance to one another. Result of perception by attributes, the BCA Mobile is the most good, followed by BNI Mobile, MANDIRI Mobile, and BRI Mobile

Keywords: Multidimensional Scaling, Perception, Perceptual Map, Mobile Banking