THE INFLUENCE OF PERCEIVED USEFULNESS, EASE OF USE, COMPATIBILITY AND RISK ON MOBILE BANKING USER ATTITUDE

(Study at PT. Bank Rakyat Indonesia Tbk. Branch Malang Kawi)

MINOR THESIS

Submitted as Prerequisite of Bachelor Degree of Business Administration
Faculty of Administrative Science Brawijaya University

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MOTTO

“go big or go home”

MINOR THESIS APPROVAL

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DECLARATION OF AUTHORSHIP

I declare in good faith that the best of my knowledge, in the text of this minor thesis there is no scientific papers that have been asked by other to get work or opinion ever written, except in writing cited in this manuscript and called in the source citations and bibliography.

If it is found in the text of this minor thesis can be proven there are elements of this minor thesis are willing doing aborted and academic degrees which have been acquired (S1) is canceled, and processed in accordance with laws and regulations applicable (UU Nomor 20 Tahun 2003, Pasal 25 ayat 2 dan Pasal 70).

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SUMMARY

Restu Andhi Ardana, 2014, **The Influence Perceived Usefulness, Ease of Use, Compatibility, and Risk On Mobile Banking User Attitude (Study at PT. Bank Rakyat Indonesia Branch Malang Kawi).** Dr. Kertahadi, M.Com, Devi Farah Azizah, S. Sos, MAB, 107 pages

The purpose of this research is to know and to find out how the influence of Perceived Usefulness, Ease of Use, Compatibility, and Risk On Mobile Banking User Attitude study at PT Bank Rakyat Indonesia Branch Malang Kawi. Type of this research can be considered as the explanatory research with the hypothesis testing and the method of sample collection in this study is using a accidental sampling technique where the use criteria are all customers that using the mobile banking facility that amount 96 person.

From the research result can be seen that positive effect between usefulness (X1), ease of use (X2), compatibility (X3), and risk (X4) variables to mobile banking user attitude (Y) it can be seen from the F equal to 22.028 with a F significance equal to 0.000 ($p < 0.05$), Moreover, There are usefulness variable who has a influence dominant, proved to with has the coefficient beta highest that is 0,291 and t 2,987 as well as value of probability 0,004 ($p < 0,05$).

While known the amount of the effect of four variables simultaneously to mobile banking user attitudes (Y) as seen from adjusted R square value 0,470 the value of indicates that feach variable usefulness (X1), ease of use (X2), compatibility (X3), and risk (X4) contributed respectively by 47% to mobile banking user attitude. While 53% were influenced by other variables not examined in this study. The resulting regression equation is Y = 6,779 + 0,347 X1 + 0,396 X2 + 0,295 X3 + -0,154 X4

Key Word: Usefulness, Ease of Use, Compatibility, Risk, User Attitude

PREFACE

Praise the author pray the presence of Almighty God, who has given grace and guidance, so writer could solve minor thesis called **"The Influence of Perceived Usefulness, Ease of Use, Compatibility, and Risk On Mobile Banking User Attitude (Study at Nasabah Bank Rakyat Indonesia Cabang Malang Kawi)".**

Minor Thesis is the final project submitted to qualify in acquiring bachelor of business administrator in Administrative Science Faculty, Brawijaya University.

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Malang, 11 August 2014

Author

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CHAPTER I

INTRODUCTION

A. Background

Along with the development of era, information and communication technology has developed very rapidly and has a very important role in the life of society. Technology provides tremendous benefits for the life of the community both in communicating, working, doing business, as well as transact. Globalization will greatly affect all aspects of life, both for the development of science as well as for lifestyle. There are two things that make information technology is considered so important in spurring the growth of the world economy. First, it encourages an increase in demand for information technology products itself like PCs, laptops, as well as a means for building a network of the internet. Second, information technology makes it easy to conduct business transactions in general. One development of information technology and communication is the considerable use of mobile phone, besides through of internet medium. Currently, many aspects of life that uses mobile phone, internet medium and including banking industries. Conducted by online banking system is one delivery price of the cheapest to perform a banking service (Sathye, 1999).

Bank is a financial institution that in business activities institution plays role as an intermediary between parties with each other, are parties who have funds in parties and need funds. In general, the banks have function as financial intermediary in society. Other functions of the financial institutions which provide services within the payment transaction process. Banking services include a variety of activities in order to conduct transactions relating to community interests for the business world. Function of banking institution as an intermediary parties who have excess funds with the parties which require funds bring consequences on the interaction between bank as business doers with consumer banking customers as users. In order to improve the efficiency of their operations and the quality of bank services to its customers, banks are required to develop a business strategy.

The reliability of bank in the future more determined by how efficiently in digging fund source of cheap. The most effective way to reach future it is developing electronic banking channels or known as e-banking. The development of e-banking is relatively more efficiently with the support of information technology. E-banking offers convenience without limits to customers. The service is one of the banking services via e-banking, for every transaction can be done anytime and anywhere. E-banking is basically has a number of services that Anjungan Tunai Mandiri (ATM), debit card, short message service (mobile banking), telephone (call center / phone banking) and internet (internet banking). To use the e-banking service the customer of course must have a savings account to keep the money that will be transacted.

One of e-banking services which is the main product is mobile banking. Using mobile banking is admitted much help problem service wiith the mobile banking services provided by a bank, service will be being fast and effective as well as done anywhere and anytime for 24 hours a day 7 days in a week. Thus, customers no longer need to queue up at the teller while going to send some money. This is the kind of thing that can attract customers to open accounts at the bank in question. The customer can be serviced anywhere, customers also can trade anywhere. Mobile banking or better known as M-Banking is a banking service or facilities to use communication tools such as mobile phones, in the provision of facilities for transaction banking via sms (text message) on your mobile. With the development of mobile banking, could allow the bank to improve services to our customers, fulfill the needs of the market, given the ease and speed in performing transactions anytime and anywhere. Mobile banking today considered to be more effective and efficient in its use with the cell phones and m-banking services, banking transactions usually done manually means activity formerly carried by visiting bank customers can now be done without having to visit bank using mobile customers can save time and cost. Affording ease m-banking services to customers to do banking transaction such as a check balances, transfers between accounts, and others.

Despite all the available benefits are many, but it still has not been able to interest the customer using M-Banking due to the lack of socialization which is conducted by the bank, and customers already feel comfort with the existing services. Although the quality of technical information technology systems has

increased, but there are still many who have experienced failure in its application. Further researches show that causes failure now is more on the behavioral aspect (Jogiyanto, 2007:114). These things that make researchers intend to give a description will mobile banking so as to be considered by customers to use mobile banking.

Technology Acceptance Model (TAM) developed by Davis in 1989, as a model of user acceptance on an information system. The Technology Acceptance Model (TAM), the benefits and ease of use are believed to affect the attitudes that ultimately have an impact on the behavior of interest to use it. In accordance with TAM, the use of the system (Actual System Usage) most influenced by interest for use (Behavioral Intention Toward Usage). Behavioral Intentions Toward Usage is affected by two beliefs, namely the user's perception of the benefits (Perceived Usefulness) and user perception of ease (Perceived ease to use). Perceived Usefulness is defined as the degree to which a person believes that using a particular system can improve its performance, and perceived ease to use is defined as the degree to which a person believes that using the system does not need any effort. Perceived ease of use also has an effect on the perceived usefulness which can be interpreted that if a person feels the system is easy to use then system is useful for them. Users of technology will have an interest in using technology when the technology system was useful and easy to use. (Jogiyanto, 2007:115).

Perceived of ease of use is an indication of the perception of benefits that affect confidence in mobile banking. Given the technical limitations of mobile

devices, the ease of use is becoming pre-eminence acceptance of mobile applications (Vankatesh, 2000). This applies to the mobile payment service, which competes with payment solutions needed to provide benefits when heading to the convenience aspect. Important aspects related to mobile payment services are ease of use, including for example, clear symbols and function keys, payment processing steps are few and simple, graphical display, and help functions. As a result, researchers included perceived ease of use of mobile payment services in a model of consumer acceptance. (Vankatesh and Davis, 1996).

The perceived of compatibility refers to match innovations with values and beliefs with your ideas and needs prior to the introduction of these new innovations. Compatibility meant not only the suitability of mobile banking transactions in the customs or values that are shared by users of mobile banking, but also compatibility with products offered by service providers of mobile banking. Risk is a subjective estimate of the consumer to suffer a loss in receiving the desired results (Pavlou, 2001:32). In this study risk indicators views of the action taken by the bank to minimize the risk of use M-Banking. Consumer confidence on the services will affect the consumer's interest to take advantage of such services.

PT. Bank Rakyat Indonesia (Persero) Tbk Branch Malang Kawi is one of the banks that have already implemented mobile banking service as a service to its customers do interaction and transactions to the bank, with mobile banking BRI, the customer PT Bank Rakyat Indonesia (Persero) Tbk Branch Malang Kawi no need to come to the Bank or an ATM to make a transaction. Transfers, check

balances, pay phone or electric or other products offered by the bank can be done with mobile banking. Mobile banking can be used to minimize operational cost bank because unnecessary opened a new branch or add the atm machine. Thus the mobile banking is one of the electronic banking service which is owned PT. Bank Rakyat Indonesia (Persero) Tbk Branch Malang Kawi, will provide benefits for the bank and its customers. The reason was chosen PT. Bank Rakyat Indonesia (Persero) Tbk Branch Malang Kawi as a location for research because PT. Bank Rakyat Indonesia (Persero) Tbk Branch Malang Kawi already implemented mobile banking service as a service to its customers, to see the extent to which the use of mobile banking benefits and to be able to improve the quality and use of mobile banking service in PT. Bank Rakyat Indonesia (Persero) Tbk Branch Malang Kawi. Using mobile banking, banks can provide ease of transaction which can grow in the customer satisfaction.

Based on the description above and researchers take on title:

"The Influence of Perceived Usefulness, Ease of Use, Compatibility, and Risk On Mobile Banking User Attitude"

B. Problem Formulation

Based on the background issues that have been mentioned above, the formulation of problems in this research are as follows:

1. Is the Perceived Usefulness, Ease of Use, Compatibility and Risk affect simultaneously on Mobile Banking User Attitude in PT. Bank Rakyat Indonesia Branch Malang Kawi?
2. Is the Perceived Usefulness, Ease of Use, Compatibility and Risk affect partially on Mobile Banking User Attitude in PT. Bank Rakyat Indonesia Branch Malang Kawi?
3. Which variables is the most dominant influence on Mobile Banking User Attitude on PT. Bank Rakyat Indonesia Branch Malang Kawi?

C. Research Objectives

Based on the formulation of the problem that has been set out above, so purpose of this study is:

1. To explain the influence of perceived usefulness, ease of use, compatibility, and risk simultaneously on mobile banking users attitudes.
2. To explain influence of perceived usefulness, ease of use, compatibility, and risk partially on mobile banking users attitudes.
3. To explain the most dominant variable can influence on Mobile Banking User Attitudes.

D. Research Contribution

1. Theoretical Aspect

   The results of this research are expected to contribute thought and could serve as a reference. Especially for researchers who require information and want to do research in the same field. Particularly with regard to services that use information technology to a bank, namely Mobile Banking.

2. Practical Aspect

   Research results are expected to be beneficial and becomes a consideration for a banking services company of e-banking services, particularly mobile banking to be able to improve services for customers.

E. Systematic of Discussion

To provide an overview of this research, the author provides a brief overall description of the systematic discussion as follows:

CHAPTER I : INTRODUCTION

This chapter is contains the background of the problem, formulation of the problem, purpose of the study, the contribution of research and writing systematic.

CHAPTER II : THEORITICAL REVIEW

This chapter is describes the theories are used as the basis for the implementation of research, understanding of perceived usefulness, ease of use, compatibility, risk, previous studies, the research model and hypotheses.

CHAPTER III : RESEARCH METHOD

This chapter is contains the type of research, population, sample, sampling techniques, data and data sources, data collection techniques, the operational definition and measurement of variables, and data analysis methods.

CHAPTER IV : RESULT AND DISCUSSION

This chapter contains the implementation of the research, description of the data, data analysis, and data analysis methods.

CHAPTER V : CLOSING

This chapter contains the results of the research conclusions, limitations of the study, and suggestions for future research.

CHAPTER II

THEORITICAL REVIEW

A. Empirical Review

Contains empirical review of previous research in which readers can learn the differences and similarities between several previous studies that references the current study. Here the author explains it in the form of the table below:

Table 1: The Comparison Between Previous Studies and Current Study

No	Researchers	Year	Title	Variables	Analysis Methods
1	Ja-Chul Gu	2009	Determinants of Behavioral Intention To Mobile Banking	System Quality, Perceived Usefulness, Perceived Ease of Use, Self-efficacy and Trust, Behavioral Intention	This study found that self-efficiency was the strongest antecedent of perceived ease of use, which directly and indirectly affected behavioral intention through perceived usefulness in mobile banking. Structural assurances are the strongest antecedent oftrust, which could increase behavioral intention of mobile banking.

No	Researchers	Year	Title	Variables	Analysis Methods
2	Ibrahim M. Al-Jabri	2012	Mobile Banking Adoption: Application of Diffusion of innovation Theory	Relative Advantage, Complexity, Compatibility, Observability, Trialabi;ity, Perceived Risk	It is found that relative advantage, compatibility, and observability have positive impact on adoption. Perceived risk has a negative impact on adoption
3	Mohamed Gamal Aboelmaged	2013	Mobile Banking Adoption: An Examination of Technology Acceptance Model and Theory of Planned Behavior	Attitude, Perceived Usefulness, Perceived Ease Of Use, Behavioral Control, Subjective Norm, Mobile banking adoption	The result indicate a significant positive impact of attitude toward mobile banking and subjective norm on mobile banking adoption
4	Current Study	2014	The Influence of Perceived Usefulness, Ease of Use, Compatibility, and Risk on Mobile Banking User Attitude	Perceived Usefulness, Ease of Use, Compatibility, and Risk to Mobile Banking User Attitude	Explanatory Research with survey approach by take sample of sample on mobile banking user on PT. BRI cabang Malang Kawi

B. Theoritical Review

1. Information Technology

Information technology has undergone rapid change from year to year, the new technology can cause a reaction in the user themselves, either accept or reject reaction. Therefore it necessary to understand Technology Acceptance Model (TAM) by user. Factor of user is one very important aspect to implement of a new technology, because the level of user readiness to accept the technologies have a great influence in implementation of these technologies.

> While 0'Brian and Marakas (2008:7) distinguish the term information system and information technologies are sometimes used interchangeably, they are two distinct concepts. As defined above, the term information system describe all of the components and resources necessary to deliver it's information and functions to the organization. In contrast, the term information technologies to the various hardware, software, networking, and data management components necessary for the system to operate.

The development of information technology will not off from the use of technology optimally. Availability and quality of technology can not change anything if is not matched by the attitude and behavior to use them. It means that the technology is available as well as any quality will not be useful if there is no attitude and behavior to operate the technology as needed. The useful that can be derived from the emergence of the technology remains highly dependent of the user itself instead of the technology quality.

2. Bank

a. Understanding Bank

Understanding the banks according to the Indonesian law number 10 of 1998 dated 10 November 1998 on the banks is: "Business entities that collecting fund from public in the saving and spend that to people in the form of credit and other or forms in order to improve the living standards of people at large".

Meanwhile, according to Kasmir (2004:8), the bank can simply be defined as a financial institution whose main activity is to collect funds from the public and distribute the funds back to the community as well as provide other banking services. Based on the above statement, it can be concluded that the bank is a type of financial institutions that carry a wide range of services that aim to raise funds and distribute it to the community at the same time to improve the lives of many people.

b. Bank Function

The following are some of the functions of banks by Kasmir (2004:9), namely:

1) Funding

This event is a fund buying activities of the community by offering various types of deposits. Deposits are often called by the name of the account, types of deposits that exist among others, savings deposits.

2) Lending

This activity is an activity of selling funds to communities by providing loans, known as credits. Loans receivable consist of investment loans, working capital loans, trade credits, earning credit, consumer loans, credit profession. The interest rate offered depends on the ability of the channel bank.

3) Provide Other Bank Services

Services other are auxiliary to support the activities of collecting and distributing the funds. This activity is more beneficial for the bank and the customer. The Services that are offered in the form of bank transfers, clearing, collection, safe deposit boxes, credit cards, bank notes, bank guarantees, bank draft, letter of credit, traveler's checks, accept deposits, servicing payments, and play in the capital markets.

c. Types of Bank

According to Kasmir (2004:18), that the type can be viewed from various aspects, among others:

1) Based on Function

a) Commercial Bank, Bank conducting business in a conventional and syariah or provides services in payment traffic.

b) Bank Perkreditan Rakyat, Bank conducting conventional business and or based on syariah principles in their actions do not provide services in payment traffic.

2) Based on Ownership

a) Government Owned Bank, Is a bank certificate of incorporation and the capital is owned by the government, so that the entire profit the bank is owned by the government anyway.

b) National Bank Owned, The national private Bank is the bank that all or most of its capital owned by privately as well as its founding deed was established by the private sector, as well as the Division of benefits is also performed for private anyway. Examples of Bank Muamalat, Bank Danamon, Bank Central Asia, Bank Lippo, Bank Niaga, and others.

c) Private Foreign Owned Bank, The Bank is a branch of the bank that is in foreign countries, either property of a foreign private or foreign Government. Ownership owned by foreign parties. For example the ABN AMRO bank, City Bank, and others.

3) Based on Status

a) Exchange Bank, Is that banks are allowed to trade overseas or in connection with foreign currency as a whole, for example the transfer abroad, overseas collection, travelers checks, clearing and payment L / C, and others.

b) Non-Bank Foreign Exchange, Is a bank that does not have permission to carry out foreign exchange transactions as a bank, so it can not carry out transactions such as foreign exchange bank.

4) Based on Determine Price

a) Based on Conventional Principle is bank looking for profit and pricing to clients using two methods, namely Establish interest as selling price, either for deposit products such as checking, savings and time deposits, as well as lending products (credit). Pricing is known as a spread based, Applying various nominal fee or a certain percentage of products other bank services. Pricing is known as fee-based.

b) Based on Syariah Principle, Bank is based on Islamic principles apply rules based on Islamic law agreement between the bank and other parties both in terms of saving money, business financing or other banking activities.

3. Mobile Banking

a. Definition of Mobile Banking

Mobile banking is one form of electronic banking (e-banking) offered through mobile service and bank connected through database internet where customers can perform and transact financial services in an environment specious (virtual environment). Mobile banking is a banking service that can be accessed directly via the mobile phone network/mobile GSM or CDMA using data services provided by mobile phone operators

such as Telkomsel, Indosat, XL and other telephone operators (Maryanto Supriyono, 2011:67).

b. Type of Mobile Banking Service

According Wibisono (2008) mobile banking can be classified in four types of services, namely:

1. Using the Interactive Voice Response (IVR) or commonly called the phone banking than M-banking, as customers must call and then guide by electronic messages in the select menu telephonic transaction.
2. Using Short Message Services (SMS) as a base technology. SMS-based services combined with a SIM toolkit on the SIM card so that each operator can access services through the menu does not have to type a command through SMS. SIM toolkit is a specification of the GSM mobile SIM card. It is intended that GSM mobile operators can add data or functions into the SIM card. Examples such as menus operators, mobile banking, e-mail and others.
3. Using the Wireless Application Protocol (WAP) is to mobile banking services that replicate internet banking into a cell phone that is supported by the WAP technology. WAP technology is the merger of three pieces of the network technology is developing very rapidly, namely wireless data, telephone and the internet. The services provided are similar to internet banking it just looks more

simple so that it can be displayed on the screen of your mobile phone.

4. Use third-party application, for example with the use of java-based applications, is applications that are able to connect the mobile java technology with the bank via the service data.

c. Factors Implementing of Mobile Banking

According Hutabarat (2010) mobile banking has several advantages for customers who could be factors of mobile banking implementation, namely:

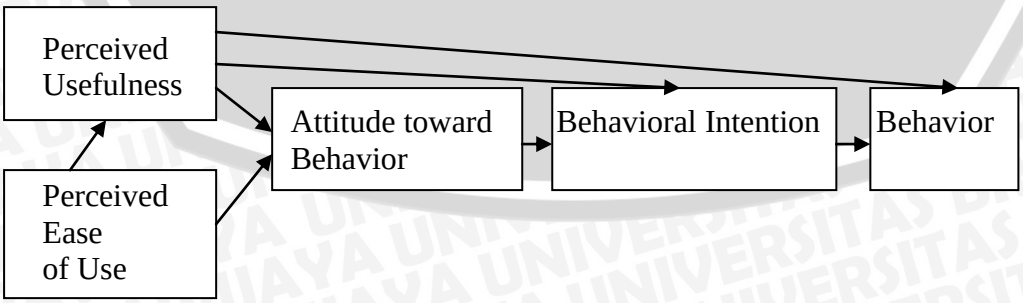
1. Easy, use of mobile banking is very easy. To make a deal we do not need to come in person to the bank, except when registering cell phone numbers. In addition, do not need to have special skills to use mobile banking.
2. Practical, Every customer can directly transact banking through mobile phones all the time, anytime and anywhere.
3. Safe, Mobile banking is equipped with a protection system that automatically programmed maximum daan since registration. The security system is a Personal Identification Number (PIN) which can be filled. Every transaction made will also be randomized to ensure the safety of each customer transaction.
4. Use Friendly, Mobile banking menu is design such a way that is easy to use by people. Customers simply select the type of

transactions that are already available from the menu, so no need to remember or memorize the transaction code.

5. Comfort, Through mobile banking, customers like having a personal ATM in the palm of the hand, for a variety of transactions that can be carried in the ATM dapaat also be done through mobile banking, except for cash withdrawals.

4. Technology Acceptence Model (TAM)

According Jogiyanto (2007: 111) One theory about the use of information technology systems that are considered very influential and used to describe an individual acceptance of the use of information technology systems is Technology Acceptance Model (TAM) was first introduced by Davis (1986), which was developed from the Theory of reasoned Action (TRA) by Ajzen and Fishbein (1980). TAM adds two main constructs in the model TRA. The two main construct is perceived usefulness and perceived ease of use.. Model of TAM can be seen in the following figure:



Source: Jogiyanto, 2007: 112

Based on these images of TAM, TAM goal is to provide the descriptions about external factors that influence the attitude, behavioral intention, and user behavior. TAM assume that a person adopts the technology is generally determined by attitude toward using technology to maximize the use of technology itself by user. In other words, technology acceptance by user is the evaluation of the behavior.

5. Attitude

According to Kreitner and Kinicki (2003:182) attitude defined as "tendency to respond something consistently to support or not supported by observing a particular object." Attitudes provide an efficient way to size up the world. When we have to respond quickly to something, the way we feel about it can guide how we react (Myers, 2005:134)

Based on several definitions, could be conclude if an attitude is a state in which person moves to act or do in social activities with certain feelings in response to the situation or condition of the object in the surrounding environment. In addition it also provides readiness to the positive respond or negative respond toward the object.

6. Perceived Usefulness

Jogiyanto (2007:114) defines perceived usefulness as the extent to which a person believes that using a technology will improve his job performance ("as the extent to the which a person Believes that using a

technology will Enhance his or her performance"). Previous studies showed that perceived usefulness constructs are positive and significant influence on the use of information systems (ex Davis, 1989; Chau, 1996). In addition, perceived usefulness constructs is the most significant and important construct influencing attitude, interest (behavioral intention) and behavior in the use of technology it compared with the other constructs.

Based on the above explanations, it can be concluded that the perceived usefulness as an explanation of where the user believes that using the technology will improve performance of the user in learning. User perception to the benefits technology can be measured from several factors such as use of technology can accelerate the completion of tasks, use of technology can increase job performance.

7. Perceived Ease of Use

Perceived ease of use are the extent to which a person believes that using a technology will be free of effort. Previous studies showed that perceived ease of use influence the perceived usefulness, attitudes, interest (behavioral intention) and actual use (behavior) (Jogiyanto, 2007:115). Based on the explanations that have been presented, the perceived ease of use is an explanation of where the user believes that the technology can be used easily and free of problems. The following factors may be used to measure perceived ease of use; Using technology is not difficult for the user, users feel confident to do what is necessary with easily available

technology, users feel confident that learning to use the technology does not require a great effort.

8. Perceived Compatibility

Compatibility refers to compatibility of innovation with the values of user confidence with the ideas and needs prior to the introduction of new innovations (Lin, 2011). A person tends to implement new innovations such as mobile banking, if the new innovation in accordance with the life style, needs, culture, or custom. Compatibility become one factors that influence the attitude of the use of information technology as described in research by Ibrahim M Al-Jabri (2012). Ibrahim enter construct compatibility as one of the factors that influence the attitude of use mobile banking services. In a study conduct by researchers, compatibility to be one of the hypothesis being tested to its influence on the attitude of the use of mobile banking.

9. Perceived Risk

According to (Sjoberg et al, 2004), the perception of risk is a subjective assessment of the probability of the type that focuses on how the accident happened and their consequences. Perception of risk covers evaluation possibility for negative consequences. Risk perception leads to the beliefs about the possible gain or loss beyond the considerations that include special relationship with trust. According to Dowling and Staelin

in Pavlou (2001), if it risk increases of a trade information to the decision, risk associated with trust. In this study, risk indicators views of the action taken by the bank to minimize risk using M-Banking, expected actions taken by the bank to minimize risk will have a positive impact on consumer interest in using the technology.

10. The Relationship Between Mobile Banking With User Attitude

Attitude toward behavior are positive or negative feelings for someone to do a particular behaviours (Davis, 1989). Lee (2008) States that attitude refers to an individual's perception of it self, either favorable or unfavorable towards a particular behaviours. In other words, one's attitude can also be seen from the trust a person to want to use a system.

In using mobile banking, mobile banking users trust can be shown through the perception usefulness and perception ease of use. A positive feeling will show how great a technology system that information is advantageous for someone. When a technology information system is considered beneficial for its users, positive feelings brought about also getting bigger. In this research, a positive feeling of users mobile banking indicated by feeling like anyone to advantage given mobile banking.

11. Concept and Hypotheses Model

a. Concept Model

Uma Sekaran in Sugiyono (2006:47) argues that, a framework of thinking is a conceptual model of how the theory relates to the various factors that have been identified as an important issue. Based on the exposure that has been described, it can be drawn a conceptual model of the concept as follows:

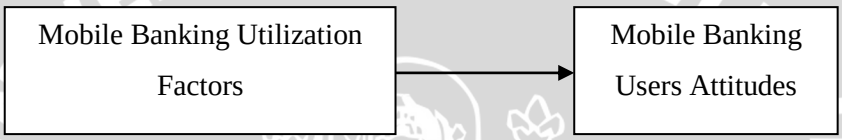


Figure 1: Concept Model

b. Hypotheses Model

Hypothesis is a temporary answer to the formulation of research problems. It said provisional because new answers given based on relevant theory, not based on empirical facts obtained through data collection (Sugiyono, 2006:51). Model of hypothesis in this study are:

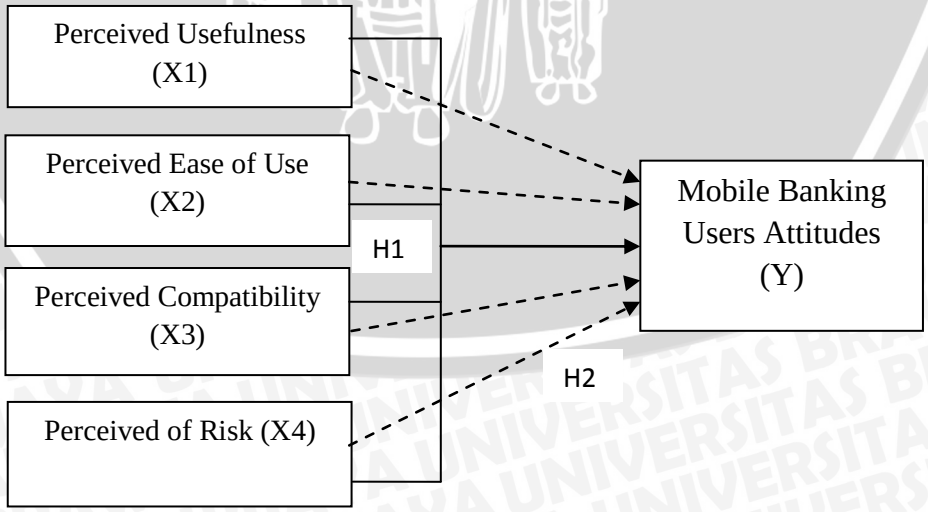


Figure 2: Hypotheses Model

 = Partially Influence

 = Simultaenously Influence

Hypothesis:

1. H1: Perceived Usefulness (X1), Perceived Ease of Use (X2), Perceived Compatibility (X3), Perceived Risk (X4) have significant simultaneous influence on mobile banking user attitudes (Y)
2. H2: Perceived Usefulness (X1), Perceived Ease of Use (X2), Perceived Compatibility (X3), Perceived Risk (X4) have significant partial influence on mobile banking user attitudes (Y)
3. H3: Perceived Usefulness (X1) is the most dominant variable can influence on Mobile Banking User Attitude

CHAPTER III

RESEARCH METHOD

A. Type of Research

This study use explanatory research that aims to describe the relationship between variables by testing the hypotheses. Singarimbun and Effendy (2008:5) defines explanatory research as research that explains the relationship between the variables through hypotheses test. Whereas the approach used in this research is a survey approach. According to Singarimbun and Effendy (2008:3) "survey research is a research that takes a sample from a population and used the questionnaires as a data collection tool that subject. This research aims to determine and explain the influence of perceived usefulness, perceived ease of use, perceived compatibility and perceived risk on mobile banking user attitudes

B. Research Location

Research location at PT. Bank Rakyat Indonesia (Persero), Tbk-Branch Malang Kawi Office located at Jl. No. Kawi. Malang 20-22. This location was chosen because it has been supported by the facility of mobile banking in running operations.

C. Concept, Variable, Operational Definitions and Measurement

1. Concept

Singarimbun and Efendi (2008:34) state that concept is “an abstraction of a phenomenon that was formulated on the basis of a generalization of a number of events, circumstances, groups or individuals concerned.” The

concept is needed in scientific research to accurately depict the phenomenon under study. Concepts used in this research are as follow:

a. Mobile Banking Utilization Factors
b. Mobile Banking User Attitude

2. Variable

Based on the function variables are divided into the dependent variable and independent variables. The dependent variable is often referred to as the output variables, criteria, consequently. The independent variable is a variable that affects or is the cause dependent variable (Sugiyono, 2006:33). The variable in this research is:

a. Perceived Usefulness (X1)
b. Perceived Ease of Use (X2)
c. Perceived Compatibility (X3)
d. Perceived Risk (X4)
e. User Attitude (Y)

3. Operational Definition

The level of measurement represent the mathematical possibilities available for quantitative analysis such as adding, substracting, multiplaying and dividing when researcher want to define the phenomenon to study; how to measure observations (Singarimbun and Efendi (2008). Operational definitions of each concepts and variables which have been presented, it can be described as follows:

a) Perceived Usefulness (X1)

Perceived usefulness is defined as the extent to which a person believes that using a technology will improve his job performance (Jogiyanto, 2007:114)

b) Perceived Ease of Use (X2)

Jogiyanto (2007:115) mentions that the perception ease of use is the extent to which a person believes that using a technology will be free of effort.

c) Perceived Compatibility (X3)

Suitability refers to the match between innovation with the values and beliefs as well as users with ideas and needs prior to the introduction of new innovations.

d) Perceived Risk (X4)

Risk is defined as the subjective estimates to suffer losses in the consumer receiving the desired results (Pavlou, 2001).

e) User Attitude (Y)

Behavior that will be done the user to always uses mobile banking or only intermittently use.

The operational definition of variable in the table are as follow:

Table 2: Operationalization of Research Variable

Variables	Indicators	Items	Sources
Perceived Usefulness (X1)	1. Efficient 2. Easy to transact 3. Useful	1. Using this Mobile Banking enhances the efficiency of my banking activities. (X1.1) 2. Using this Mobile Banking make it easier to do my banking activities. (X1.2) 3. Using Mobile this Banking make it enables me to accomplish my banking activities more quickly. (X1.3)	Ja-Chul Gu (2010), Mohamed Gamal Aboelmaged (2013)
Perceived Ease of Use (X2)	1. Easy to use 2. Easy to learn	1. Mobile Banking is easy to use (X2.1) 2. Learning to operate	Ja-Chul Gu (2010), Mohamed Gamal Aboelmaged (2013)

		Mobile Banking is easy (X2.2)	
Perceived Compatibility (X3)	1. Accordance with manage finance 2. Accordance with lifestyle 3. Accordance with requirement	1. Mobile Banking fits well with the way user like to manage finances (X3.1) 2. Mobile Banking is compatible with lifestyle (X3.2) 3. Using Mobile Banking fits into user working style (X.3.3)	Ibrahim M. Al-Jabri (2012)
Perceived of Risk (X4)	1. Feeling full of risk 2. Feeling loss 3. Feeling of causing unexpected problems	1. Information about my transactions may be tampered by others (X4.1) 2. Fear that the PIN codes get lost (X4.2) 3. Information about my transactions may be known to others (X4.3)	Ibrahim M. Al-Jabri (2012)
User Attitudes (Y)	1. Save Time 2. Very Secure	1. Using mobile banking will save time	Mohamed Gamal Aboelmaged

	3. Low Cost 4. Help customers	(Y1.1) 2. Using mobile banking will be secure (Y1.2) 3. Using mobile banking will save money (Y1.3) 4. Using mobile banking will be good for users (Y1.4)	(2013)

4. Measurement

The traditional view of measurement involves the discovery of real numerical relations (ratios) between things (magnitudes and attributes), and not to the attempt to construct numerical relations where they do not otherwise exist. In this research the measurement scale used is a Likert scale. According to Sugiyono (2009:93) Likert scale "is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena".

Using a Likert scale, the variables to be measured are converted into an indicators. The indicators are used as a starting point to develop an instrument items that a statement or a question. The answer of each item instrument that uses a Likert scale has gradations from very positive to

very negative. For the purposes of quantitative analysis, the answer was given criterion and a score, as in the following table:

Measurement Scale

No.	Jawaban	Kode	Bobot
1	Strongly Agree	SS	5
2	Agree	S	4
3	Neutral	N	3
4	Disagree	TS	2
5	Strongly Disagree	STS	1

Source: Sugiyono, 2009:94

Assesment Criteria:

SA (SS) : strongly agree with a very good degree of valuation assumptions

A (S) : agree with a good degree of valuation assumptions

N (N) : neutral valuation assumption is quite good degree

D (TS) : does not agree with the degree of unfavorable valuation assumptions

SD (STS) : strongly disagree with degrees assuming very unfavorable assessment

Scores above the range, interval (the highest score lowest score) / number of classes = (n - 1) / 5 = 0,8. So that the class can be specified intervals each class are as follows:

a) 1,00 – 1,80 = very low
b) > 1,80 – 2,60 = low
c) >2,60 – 3,40 = good enough
d) > 3,40 – 4,20 = good
e) >4,20—5,00 = excellent

D. Population and Sample

1. Understanding Population and Sample

Sugiyono (2006:72) states that the population is composed of generalization; objects or subjects that have certain qualities and characteristics that set by the researchers to be studied and then drawn conclusions. Sample is part of the number and characteristics of the population (Sugiyono, 2006:73). In other words, some but not all, elements will form the sample population. So the sample is a subgroup or a portion of the population. By studying the samples, researchers will be able to draw conclusions that can be generalized to the study population.

2. Technique of Sample Method

The sampling method in this study is the use of techniques accidental. Accidental sampling is a sampling technique based on chance, anyone who by chance met with investigators can be used as a sample, if it is deemed the person who happened to be found suitable as a data source (Sugiyono, 2006:77). Samples were taken of course that met the criteria for the study sample had been using mobile banking.

Determination of the number of samples using Slovin formula, namely:

$$n = \frac{N}{1+Ne2}$$

Description:

N = population total

n = sample total

e = Margin error (Percentage of error because in advertence 10%)

The number of customers Bank Rakyat Indonesia Branch Malang Kawi who use mobile banking totaled 2200 customers, with *e* = 10% then the number of samples to be taken are numbered 95,65217 with rounding 96 respondents to be sampled.

E. Data Collection Techniques

1. Source of Data

To collect the data, needs data sources from which is obtained with the respondent that can explain or give an explanation of things that are required in connection with the research data. The data obtained for this study is obtained through two sources of data collection, while the sources are as follows:

a) Primary Data

Data is obtained from the first source directly from the field. In this study, data obtained through by questionnaires from the respondents on Bank Rakyat Indonesia Branch Malang Kawi.

b) Secondary Data

Secondary Data is the primary data that has been processed further and is served by both the primary data collectors or by other parties, for example in the form of tables or diagrams. These Data include data about the history and background of the founding of the Bank Rakyat Indonesia, the organizational structure, as well as supporting data to another.

2. Data Collection Methods

a) Questionnaire

Method of data collection is done by creating and distributing questionnaires or list of questions with answer choices that have been provided and addressed to the respondent to obtain written data pertaining to the study. So in this study the researchers used a questionnaire enclosed.

b) Interview

Method of data collection was conducted by interviewing informants in BRI directly related to the Mobile Banking service.

3. Research Instrument

Research instrument is a device or facility used by research to collect data so that his job is easier and the results were good, in the sense of more carefully, complete and systematic so easy in sports (Arikunto, 2006:160). Some instrument that can be used in accordance with the methods data, is:

a) Questionnaire

In this study, the questionnaire contained questions that shaped Multiple Choice Questions are the type of choice questions where respondents were asked to choose answers from a variety of alternative answers. The main purpose of the making of this questionnaire is to obtain data about the respondents is relevant to the purpose of the survey and to obtain valid information and high reliability.

b) Documentation

The recording of documents obtained from the company, contains information related to the research.

F. Validity and Reliability Test

1. Validity Test

According Sugiyono (2006:109), Valid means that the instrument can be used to measure what should be measured. Validity test is done to test whether an instrument measuring instrument has been carrying out its functions. On the validity of the test target is the construction validity by correlating the scores obtained on each item with the total score. Benchmark of validity test if the correlation coefficient is equal to 0.3 or more (smallest 0.3) / r ≥ 0.3 and probability r correlation ≤ 0,05 or r count ≥ r table then the data is valid (Sugiyono , 2006:115). In this study validity test using Pearson product moment correlation formula (Suharsimi, 2008:236) as follows:

$$r_{xy} = \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{(n\sum x^2 - (\sum x)^2)(n\sum y^2 - (\sum y)^2)}}$$

Description :

r = Coefficient

n = Number of samples

x = Score of items

y = Variable Total

The validity test using SPSS 16 for Windows

2. Reliability Test

Sugiyono (2006:110) explains that the instrument is a reliable instrument when used several times to measure the same object, would yield the same

data. In this study the reliability test using Alpha Cronbach formula (Suharsimi, 2008:236) as follows:

$$r11 = \left(\frac{k}{(k-1)}\right)\left(1 - \frac{\sum \sigma b^2}{\sigma t^2}\right)$$

Description :

r 11 = Instrumen reliability

K = Number of items or number of questions about

$\sum \sigma b^2$ = Number of item variance

σt^2 = Total variance

An instrument said to be reliable, if it has a Alpha Cronbach greater than or equal to 0.6 ($\alpha \geq 0.6$), otherwise if Alpha Cronbach less than 0.6 ($\alpha < 0.6$) generally identifies internal consistency that not satisfy.

G. Data Analysis

Analysis of data is a very important part in scientific research, due to the analysis, meaning that data can be useful in solving the research problem. In this study, data analysis was performed with the following stages

1. Descriptive Analysis

According to Umar (2008:105) analysis of descriptive variables imposed on research, but its own, not associated with other variables. Based on these variables, analysis can be performed to obtain information about a lot of

things. According to Sugiyono (2006:147), explained that the analysis is descriptive statistics were used to analyze the data in a manner described or describe the data that has been collected as-is without intending to make general conclusions applicable to or generalization. So it can conclude that descriptive statistics are statistics used to analyze the data in a way describes or represents data that have been collected as is without to generalize research results.

2. Classical Assumption Test

Theoretically, the use of regression models will produce a valid parameter value, if the model can meet the requirements of the classical assumptions. A classic assumption that must be met is or residual confounding variable has a normal distribution, there is no autocorrelation, no Heteroskedasticity, and no multicollinearity.

a. Normality Test

Normality test aimed to test if the variable in the disturbance variable regression model or the residual data has a normal distribution. Performed using non-parametric statistical test Kolmogorov-Smirnov (K-S). If obtained probability value < 0.05, the residual data are not distributed normally, whereas if the probability value > 0.05, the residual data are distributed normally (Ghozali, 2009:115).

b. Multicollinearity Test

According to Maryati (2007:56) multicollinearity test aimed to test whether the regression model found a correlation between the independent variables. It can be seen from the tolerance value and Variance Inflaction Factor (VIF) via SPSS program. Common cut-off value used to indicate the multicollinearity is tolerance value < 0.10 or equal to the VIF > 10. Whereas if the VIF < 10 then it does not happen multicollinearity (Ghozali, 2006:91).

c. Heterocedastisity Test

Ghozali (2006:105) explains that "heteroskedasticity test aimed at testing whether the regression model of the residual variance inequality occurs one to another observation." When the homoskedastic error term is violated and the variance is different for different observations we refer to this as heteroskedasticity (Andren, 2007:91). If the residual variance from one observation to another observation fixed, then it is called homoskedastic and if different it is called heteroskedasticity. According to Ghozali (2006:105) that heteroscedasticity can be detected by looking at the graph plots the predicted value of the dependent variable that ZPRED with the residual of SRESID. Detection of presence or absence of heteroscedasticity can be done by looking at the presence or absence of certain patterns in the scatterplot graph between SRESID and ZPRED where Y is the Y that has been predictable, and X is the residual (Y predicted - Y actual).

Ghozali (2006:105) states that:

1. If there is a specific pattern, such as the existing dots forming a regular pattern (wavy, widened and then narrowed), then indicated after heteroskedasticity.
2. If there is no clear pattern, and the points spread above andcbelow 0 on the Y, then it does not happen heteroskedasticity

In addition, there are other ways to detect the presence of heteroscedasticity is to use Glejser test on the SPSS program. According to Gujarati in Ghozali (2006:108) states to regress residual absolute value of the independent variables. If the independent variables statistically significant affects the dependent variables, there is indication of heteroskedasticity. And when the probability of significance above the level 0.05 (probability of significance > 0.05) that the regression model does not contains the heteroskedasticity

d. Autocorrelation

Autocorrelation conducted to determine the correlation between a disturbance at a period in the previous it error is usually the case for using time series data. According to Andren (2008:22) “Autocorrelated error term can take a range of different specifications to manifest a correlation between pair wise observation”. Autocorrelation test is done by calculating the value of Durbin Watson. (DW), According to Andren (2008:27)”The Durbin Watson test (DW) is maybe the most common test for autocorrelation and is based on the assumption that

the structure is of first order". The decision whether or not there is autocorrelation in Andren (2008:28) as follows:

1. If the Durbin-Watson values greater than the upper limit (upper bound) so autocorrelation coefficients equal to zero. This means there is negative autocorrelation problem.(DW>Du) and (DW<4-Du)
2. If the Durbin-Watson value is lower than the line limit (lower bound) so autocorrelation coefficient greater than zero. This means there is positive autocorrelation problem.

If the Durbin-Watson value lies between the upper and lower limits, then it cannot be concluded

3. Multiple Regression Analysis

Multiple regression analysis is analyzed to the phenomenon which to indicate a causal relationship, where a dependent variable is determined by one or more independent variables ". and for knowing presence or not of the influence between computer anxiety and computer attitude to end user computing skill, it is used multiple linear regression method, because in this case any four of independent variable involve fear, anticipation, pessimism, optimism and to easing the implementation of the calculation then the idea of research will use the tools of SPSS 16 for windows. Multiple regression analysis with using four independent variable it could be written was (Sugiyono,2006:211):

Y= a+b1X1+b2X2+b3X3+…..+bnXn

Description:

Y : The value of independent between dependent variable

a : Constanta

b : Regression Coefficient

X : Independent Variable

4. Hypothesis Testing

a. Simultaneous test (F Test)

Hypothesis testing is used for determine the effect of independent variables on the whole to Dependent Variable. This test is done by comparing the value F with value F table. F test is based on a test statistic that follows the F distribution. We would like to know if the model that we stated is equivalent to the null hypothesis, or if the alternative hypothesis is a significant improvement of the fit. Decision criteria are:

1) If sig F < Level of significant (α) then H0 is rejected (significant effect)
2) If sig F > *Level of significant* (α) then Ha is accepted (no significant effect)

Based on significance basis, the criteria if significance > 0.05 then H0 is accepted and if significance < 0.05 then H0 is rejected.

b. Partial Test (T Test)

Hypothesis testing with "t test" is to look for "t" and compare with "t table", is an independent variable in Partial had a significant effect to the dependent variable. The formulation of the hypothesis in this test as follows.

1) If t > t table then H0 is rejected

2) If t < t table then H0 is accepted (no significant effect)

Based on significance, criteria if significance > 0.05 then H0 is accepted and if significance < 0.05 then H0 is rejected

CHAPTER IV

RESULT AND DISCUSSION

A. An Overview of The Company

1. Bank History

Bank Rakyat Indonesia (BRI) is a Government-owned bank that aims to give priority to the customer satisfaction. Bank Rakyat Indonesia (BRI) as commercial banks shows best banking activities with service priority to UMKM to support increased economic community. Bank Rakyat Indonesia (BRI) established in Purwokerto, Central Java by Raden Aria Wiraatmadja by the name of Hulp en Spaarbank der Inlandsche-Bestuurs Ambtenaren or Deposits Bank and Savings owned Privaci social nationality Indonesia (native). Standing on 16th December 1895, which then serve as the day of birth of BRI.

Founder of Bank Rakyat Indonesia, Raden Aria Wirjaatmadja in the period after the independence of INDONESIA, based on Government Regulations No. 1 tahun 1946 Pasal 1 mentioned that BRI is a first government bank in Indonesia Republic. The existence of a war situation to maintain independence in 1948, the activities of BRI stuck for a while and just getting active again after the Renville Agreement in 1949 changed its name to the Bank Rakyat Indonesia. At that time through a PERPU No. 41 tahun 1960 formed the Bank Koperasi Tani dan Nelayan (BKTN) which is fusing together between BRI, fishermen and Farmers Bank and also

Nederlandsche Maatschappij (NHM). Then based on the Penetapan Presiden (Penpres) No. 9 tahun 1965, BKTN is integrated into Bank Indonesia with name Bank Indonesia Urusan Koperasi Tani dan Nelayan.

After going on for a month, came out Penpres No. 17 tahun 1965 about formation of single Bank under the name of Bank Negara Indonesia. In the new conditions, Indonesia Urusan Koperasi, Tani dan Nelayan (eks BKTN) is integrated with the name of Bank Negara Indonesia unit II Rural areas, while the NHM became Bank Negara Indonesia unit II bidang Export-Import. Based on Undang-Undang No. 14 tahun 1967 tentang Undang-undang Pokok Perbankan dan Undang-undang No. 13 tahun 1968 tentang Undang-undang Bank Sentral, which essentially restores the function of Bank Indonesia as the Central Bank and the Bank Negara Indonesia Unit II Bidang Rular dan Ekspor Impor and separated each into two Banks, Bank Rakyat Indonesia and Bank Ekspor Impor Indonesia.Furthermore based on Undang-undang No. 21 tahun 1968 set back basic duties BRI as public bank. Since august 1 1992 based on Undang-undang perbankan No. 7 tahun 1992 and Peraturan Pemerintah RI No. 21 tahun 1992 status BRI changed into PT Bank Rakyat Indonesia (persero) ownership still 100 % on the government.

PT BRI (Persero) which was established in 1895, is based on a small community service until now remained consistent with the focus of credit facilities to the small entrepreneurs.

2. Vision and Mission PT. Bank Rakyat Indonesia (Persero) Tbk Cabang Kawi, Malang

a. The vision of Bank Rakyat Indonesia, PT (Persero), Tbk Kantor Cabang Kawi, Malang:

Become a commercial bank leading who always prioritising the satisfaction of customers**.**

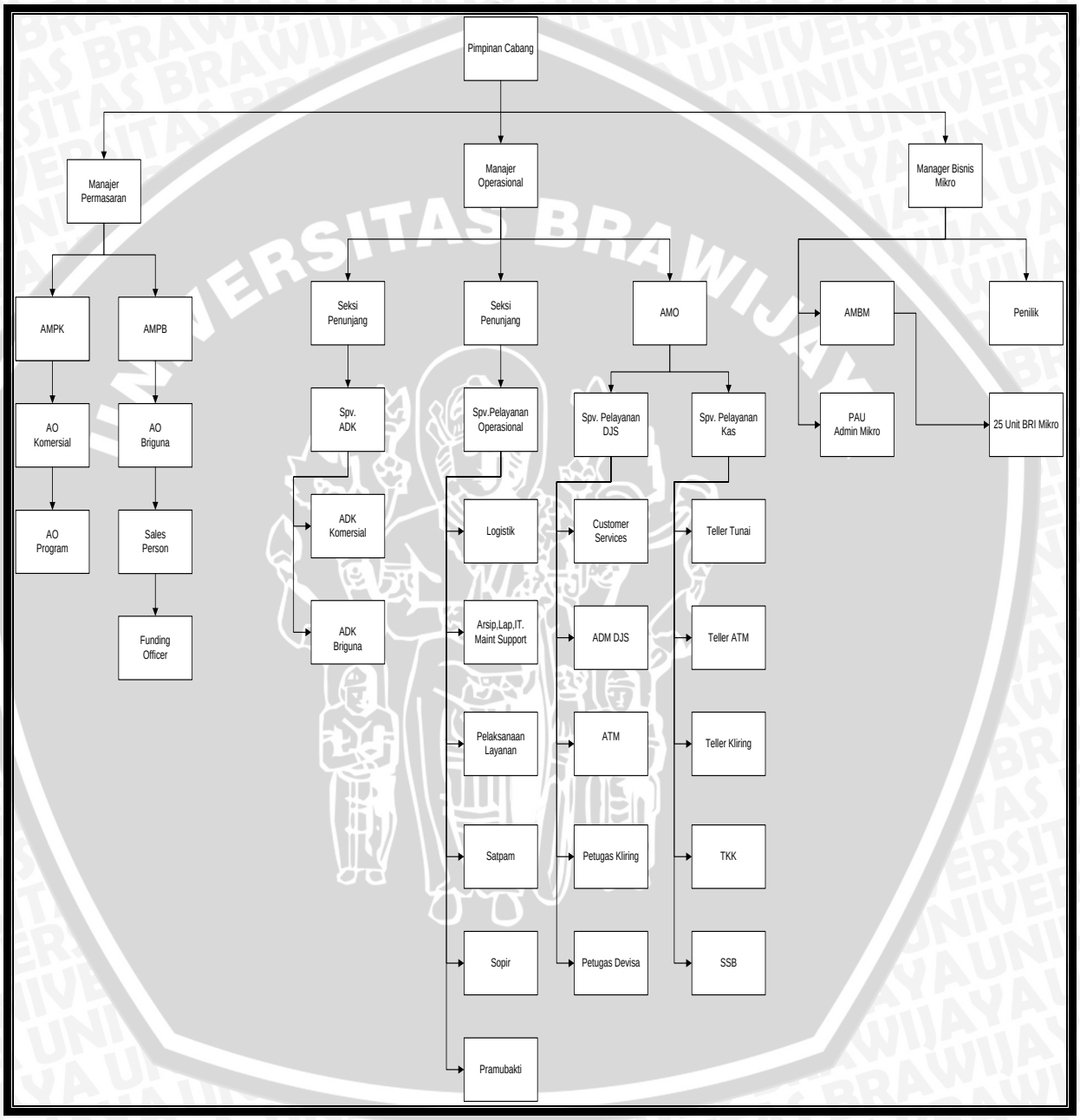
b. The Mission of Bank Rakyat Indonesia, PT (Persero), Tbk Kantor Cabang Kawi, Malang:

1) Do the best banking activities with emphasis on services to micro, small and medium enterprises to support an increase in the economic society.
2) Provide excellent service to customers through a network of widespread and supported by human resources professionals by implementing good corporate governance practices.
3) Provide optimal benefits and advantages to the parties concerned.

3. Organizational Structure

The organizational structure is a systematic overview of the relationship cooperation between the people who are in an organization or institution in order to achieve the goals of the organization or agency. The organizational structure is something that is very important for every organization in the company because it is through the organizational structure of authority and

responsibilities can be viewed and implemented with clear and achieves its intended purpose.



(Source: Bank Rakyat Indonesia Cabang Kawi, Malang)

FIGURE 3: **Organizational Structure**

B. Overview of Respondent

Characteristic features of the respondents obtained based on the results of questionnaires given directly to customers of Bank Rakyat Indonesia Branch Malang Kawi using mobile banking facilities. From the results of questionnaires distributed to 96 respondents, the picture can be obtained as follows:

1. Gender of Respondents

Regarding the comparison of the gender of the respondents are customers of Bank Rakyat Indonesia Branch Malang Kawi using mobile banking facilities, in full can be seen in Table 3 below:

Table 3: Distribution of Responden by Gender

Gender	Number Responden	Precentage %
Men	60	62,5%
Women	36	37,5%
Total	96	100

Sources: Processed Data, 2014

Based on table 3, of the 96 respondent are customers of Bank Rakyat Indonesia Branch Kawi using mobile banking facilities can be seen that mostaremen that were 60 respondents or 62,5% while the female respondents as many as 36 respondents or 37,5%. These results may indicate that the group of male respondents are more dominant than the female respondents, respondents in this case because men generally have a higher business activity

so where bank shavean important role over the work done and the support of mobile banking provide convenience in carrying outbanking activities.

2. Age Level of Respondents

A description of the age level of respondents customers of Bank Rakyat Indonesia Branch Malang Kawi using mobile banking facilities, in full can be seen in table 4 below:

Table 4: Distribution of Respondent by Age

Age	The number of respondents	Percentage %
>15 – 20 years	-	-
>20 – 25 years	10	10,4%
>25 – 30 years	34	35,4%
>30 – 35 years	24	25%
>35 years	28	29,2%
Total	96	100%

Source : Processed Data, 2014

Based on table 4, of the 96 respondents can be said that the age of >25-30 years is the age of most customers Bank Rakyat Indonesia Branch Malang Kawi using mobile banking as many as 34 respondentsor 35,4%. This is likely due to the age range of the person's own in come and still have a relatively high desire to develop a business that is done so that the existence of mobile banking support activities to be conducted.

3. Education Level of Respondent

To know the education level of the respondents are owned by customers of Bank Rakyat Indonesia Branch Malang Kawi using mobile banking facilities and the number of each level of education can be seen in Table 5 below:

Table 5: Distribution of respondents based on education

Education levels	The number of respondents	Percentage %
Elementary school (SD)	-	-
Junior High School (SLTP)	-	-
Senior High School (SMA)	10	10,4%
Diploma (D1, D2 dan D3)	23	24%
Degree S1	56	58,3%
Double Degree	7	7,3%
Total	96	100%

Source : Processed Data, 2014

From table 5 can be explained that the number of respondents is 10 or 10,4% were on high school graduates/SMK, Diploma (D1, D2 and D3) as many 23 respondents or 24% and as many as 56 or 58,3% were graduate S1. Based on these results it can be concluded that out of 96 respondents are customers of Bank Rakyat Indonesia Branch Malang Kawi using mobile banking facilities found the most highest education level is Bachelor S1 with 56 respondents or 58,3%. The education level directly affects the thinking process in the determination of policy or determination of banking products that will be used.

4. Occupation of Respondent

Characteristics of respondents based jobs can be grouped into four groups of this type of work, while to determine the number of respondents by type of work foreach group can be seen in table 6 below:

Table 6: The distribution of respondents based on work

Kinds of work	The number of respondents	percent age%
Civil servants / PNS	12	12,5%
Private / Swasta	19	19,8%
Self employed / Wiraswasta	32	33,3%
BUMN	28	29,2%
Student / Pelajar/ Mahasiswa	5	5,2%
Jumlah	96	100%

Source : Processed Data, 2014

Based on table 6, of the 96 respondents can be described that as many as 12 or 12,5%, on employee / civil servant, the number of respondents with a job as private sector employees as many as 19 or 19,8%, and as a self employed is 33,3% or 32 respondents. The number of customers who become self-employed, it makes the existence of banks is very important to support the activities undertaken.

5. Mobile Banking Information Resources of Respondent

Sources of information used by the respondent to obtainin formation about mobile banking facility with Bank Rakyat Indonesia branch Malang Kawi complete branch can be seen in table 7 below:

Table 7: Distribution of respondents based on a source of information

Source of Informastion	The number of respondents	Percentage %
Advertising	12	12,5%
Relationship	24	25%
Friends	36	37,5%
Family	24	25%
Total	96	100%

Source : Processed Data, 2014

Based on table 7, of 96 respondents cen be describe is Bank Rakyat Indonesia Branch Malang Kawi who use mobile banking facilities that most information about the existence of mobile banking through friends, that as many as 36 respondents or 37,5%. Those results showed friendship relation gives more information on these new technologies and facilities shows that media advertising used by Bank Rakyat Indonesia Branch Malang Kawi in providing information on the whereabouts of mobile banking has not been effectively used to give information about the facilities and advantages offered through mobile banking.

C. Description of Respondents Answers

Description of respondents to describe the respondents to the questionnaire that was given to the respondents, customers of Bank Rakyat Indonesia Branch Malang Kawi using mobile banking facilities. To find descriptions of the respondents' answers are complete can be described as follows:

1. Usefulness (X_1)

Table 8: Description of Respondents Answer Regarding Usefuness Variable (X_1)

No	Indicator	Answer Alternative										Amount		Mean
		5		4		3		2		1				
		F	%	F	%	F	%	F	%	F	%	F	%	
1	X1.1	23	24,0	64	66,7	7	7,3	1	1,0	1	1,0	96	100	4,1
2	X1.2	19	19,8	65	67,7	10	10,4	0	0,0	2	2,1	96	100	4,0
3	X1.3	34	35,4	51	53,1	9	9,4	2	2,1	0	0,0	96	100	4,2
Mean of Variable														4,1

Source : Processed Data, 2014

Description:

1. Using this mobile banking enhance the efficiency of my banking activities ($X_{1.1}$)
2. Using this mobile banking make it easier to do my banking activities ($X_{1.2}$).
3. Using this mobile banking make it enables me to accomplish my banking activities more quickly ($X_{1.3}$)

Item X1.1, regarding the responses of respondents over a statement about mobile banking can increase efficiency in banking activities. Table 8 shows that the respondents stated strongly agree as many as 23 people (24,0

percent), as many as 64 people (66,7%) of respondents stated agreed and the neutral stated as many as 7 people (7,3 percent) as well as respondents who stated not agree as much as 1 person (1,0%) and respondents who stated strongly disagree as much as 1 person (1,0%) of respondents with an average score of 4,1. Thus it can be concluded that the majority of respondents agree to mobile banking can increase efficiency in banking activities.

Item X1.2, regarding the responses of respondents over a statement about mobile banking can make it easier to conduct banking activities. Table 8 shows that the respondents strongly agree 19 people (19,8 percent), as many as 65 people or 67,7% stated agree and respondents stating neutral as much as 10 or 10,4%, as well as respondents who stated strongly disagree as much as two (2,0%) of respondents with a score of an average of 4,0. The results showed that the majority of respondents agree that mobile banking can make it easier to conduct banking activities.

Item X1.3, namely regarding the responses of respondents over a statement using mobile banking allows users to accomplish banking activities more quickly. Table 8 shows that the respondents strongly agree as many as 34 people (35,4%), a total of 51 people or 53,1% of respondents stated agreed and stated that the neutral as much as 9 or 9,4% and respondents who stated not agree as much as 2 or 2,1% of respondents with an average score of 4,2. Thus it can be concluded that the majority of respondents agree to respond the statement, which is using mobile banking allows users to accomplish banking activities more quickly.

2. Ease of Use (X_2)

Table 9: Description of Respondents Answer Regarding Ease of Use Variable (X_2)

No	Indicator	Answer Alternative										Amount		Mean
		5		4		3		2		1				
		F	%	F	%	F	%	F	%	F	%	F	%	
1	X2.1	41	42,7	46	47,9	8	8,3	1	1,0	0	0,00	96	100	4,3
2	X2.2	31	32,3	49	51,0	15	15,6	1	1,0	0	0,00	96	100	4,1
Mean of Variable														4,2

Source : Processed Data, 2014

Discription:

1. Mobile banking is easy to use ($X_{2.1}$)
2. Learning to operate mobile banking is easy ($X_{2.2}$).

Item X2.1, is about the responses of the respondents upon the statement easy to use mobile banking. Table 9 shows that respondents stated strongly agree as many as 41 people (42,7 percent), as many as 46 people or 47,9% stated agree and respondents stating neutral as much as 8 (8,3%) and respondents who stated not agree as much as 1 person (1,0%) of respondents with an average score of 4,3. Based on these results it can be concluded that the majority of respondents agree that mobile banking is easy to use

Item X2.2, namely regarding the respondent's statement regarding the response is very easy to learn to operate the mobile banking. Table 9 shows that respondents stated strongly agree as many as 31 people (32,3 percent), as many as 49 people or 51,0% stated agree and respondents stating neutral as much as 15 (15,6%) and respondents who stated not agree as much as 1

person (1,0%) of respondents with an average score of 4,1. The results showed that the majority of respondents agree that it is very easy to learn to operate the mobile banking.

3. Compatibility (X_3)

Table 10: Description of Respondents Answer Regarding Compatibility Variable (X_3)

No	Indicator	Answer Alternative										Amount		Mean
		5		4		3		2		1				
		F	%	F	%	F	%	F	%	F	%	F	%	
1	X3.1	28	29,2	54	56,2	13	13,5	1	1,0	0	0,00	96	100	4,1
2	X3.2	17	17,7	53	55,2	23	24,0	2	2,1	1	1,0	96	100	3,8
3	X3.3	22	22,9	45	46,9	28	29,2	1	1,0	0	0,00	96	100	3,9
Mean of Variable														3,9

Source : Processed Data, 2014

Description:

1. Mobile banking fits well with the way I like to manage my finance ($X_{3.1}$)
2. Mobile banking is compatible with my lifestyle ($X_{3.2}$).
3. Using mobile banking fits into my working style ($X_{3.3}$)

Item X3.1, namely regarding the responses of respondents over a statement about mobile banking fits well as a way for users to manage their finances. Table 10 shows that respondents stated strongly agree as many as 28 people (29,2 percent), as many as 54 people or 56,2% stated agree and respondents stating neutral as much as 13 (13,5%) and respondents who stated not agree as much as 1 person (1,0%) of respondents with an average score of

4,1. Based on these results it can be concluded that the majority of respondents agree that mobile banking is well suited as a way for users to manage their finances.

Item X3.2, namely regarding the responses of respondents over a statement that mobile banking is appropriate as a lifestyle. Table 10 shows that respondents stated strongly agree as many as 17 people (17,7 percent), as many as 53 people or 55,2% stated agree and respondents stating neutral as much as 23 (24,0%) respondents as well as respondents who stated not agree as much as 2 (2,1%) and respondents who stated strongly disagree as much as 1 person (1,0%) with average score of 3,8. The results showed that the majority of respondents agree that mobile banking is appropriate as a lifestyle.

Item X3.3, namely regarding the responses of the respondents upon the statement concerning the use of mobile banking work style fits into the user. Table 10 shows that respondents stated strongly agree as many as 22 people (22,9 percent), as many as 45 people or 46,9% stated agree and respondents stating neutral as much as 28 (29,2%) and as well as respondents who stated not agree as much as 1 person (1,0%) of respondents with an average score of 3,9. Based on these results it can be concluded that the majority of respondents agree that using mobile banking work style fits into the user.

4. Risk (X_4)

Tabel 11: Description of Respondents Answer Regarding Risk Variable (X_4)

No	Indicator	Answer Alternative										Amount		Mean
		5		4		3		2		1				
		F	%	F	%	F	%	F	%	F	%	F	%	
1	X4.1	16	16,7	62	64,6	10	10,4	7	7,3	1	1,0	96	100	3,8
2	X4.2	27	28,1	50	52,0	10	10,4	8	8,3	1	1,0	96	100	3,9
3	X4.3	28	29,1	50	52,0	9	9,3	8	8,3	1	1,0	96	100	4,0
Mean of Variable														3,9

Source : Processed Data, 2014

Description:

1. Information about my transaction may be tempared by others ($X_{4.1}$)
2. I fear that the PIN codes get lost ($X_{4.2}$).
3. Information about my transaction may be known to others ($X_{4.3}$)

Item X4.1, namely regarding the responses of the respondents upon the statement concerning the use of mobile banking is very risky because the information about the transactions can be tampered with by someone else. Table 11 shows that respondents stated strongly agree as many as 16 people (16,7%), and as many as 62 people or 64,6% stated agree and respondents stating neutral as much as 10 (10,4 percent), as well as respondents who stated not agree as much as 7 persons (7,3%) and respondents who stated strongly disagree as much as 1 person (1,0%) of respondents with an average score of about 3,8. Based on these results it can be concluded that the majority of

respondents agree that the use of mobile banking is very risky because the information about the transactions can be tampered with by someone else.

Item X4.2, namely regarding the responses of respondents above statement regarding the use of mobile banking is very risky because it could lose the PIN. Table 11 shows that respondents stated strongly agree as many as 27 people (28,1 percent), as many as 50 people or 52,1% stated agree and respondents stating neutral as much as 10 (10,4 percent), as well as respondents who stated not agree as much as 8 people (8,3%) and respondents who stated strongly disagree as much as 1 person (1,0%) of respondents with an average score of 3,9. Based on these results it can be concluded that the majority of respondents agree that the use of mobile banking is very risky because it could lose the PIN.

Items X4.3, namely to comment on a statement of the respondents using mobile banking is very risky because information about the transactions can be known by others. On a table 11 show that respondents said strongly agree about 28 people (29,2%), some 50 people or 52,1% said they agreed and respondents said neutral as much as 9 (9,4 %) and respondents stated it did not agree as many as 8 people (8,3 %) and respondents said strongly disagree of as much as 1 people (1,0 %) of respondents with the average score of 4,0. Based on these results can be inferred that the majority of respondents said they agreed that uses mobile banking is very risky because information about the transactions can be known by others.

5. User Attitude (Y)

Table 12: Description of Respondents Answer Regarding User Attitude Variable (Y)

No	Indicator	Answer Alternative										Amount		Mean
		5		4		3		2		1				
		F	%	F	%	F	%	F	%	F	%	F	%	
1	Y1.1	25	26,0	64	66,7	5	5,2	2	2,1	0	0,0	96	100	4,1
2	Y1.2	11	11,5	48	50,0	34	35,4	2	2,1	1	1,0	96	100	3,6
3	Y1.3	27	28,1	59	61,5	8	8,3	1	1,0	1	1,0	96	100	4,1
4	Y1.4	23	24,0	62	64,6	9	9,4	2	2,1	0	0,0	96	100	4,1
Mean of Variable														4,0

Source : Processed Data, 2014

Description:

1. Using mobile banking will save time ($Y_{1.1}$)
2. Using mobile banking will be secure ($Y_{1.2}$)
3. Using mobile banking will save money ($Y_{1.3}$)
4. Using mobile banking will be good for user ($Y_{1.4}$)

Items Y1.1, about the responses of the respondents upon the statement using mobile banking will save you time. The table 12 shows that the respondents stated strongly agree as much as 25 people (26,0 percent), as many as 64 people or 66,7% of respondents agreed and stated that the neutral as many as 5 people (5,2%) and respondents who stated as disagree as much as 2 (2,0%) with an average score of orders of 4,1. From these results it can be concluded that the majority of respondents agree that using mobile banking will save you time.

Items Y1.2, is regarding the responses of respondents over a highly secure statement concerning the use of mobile banking. The table 12 shows that the respondents stated strongly agree as much as 11 people (11,5 percent), as many as 48 people 50,0% agree and respondents stating neutral as much as 34 (35,4%) and respondents who stated as disagree as much as 2 (2,1%) and 1 or 1.0% respondents stated strongly disagree with the stated score an average of 3,6. The results showed that the majority of respondents agree that it is very safe to use mobile banking

Items Y1.3, namely to comment on the statement respondents using mobile banking will save on the cost. On a table 12 show that respondents said really agree a total of 27 people (28,1 %), to 59 people or 61,5 % said they agreed and respondents said neutral as much as 8 (8,3%) of respondents and respondents stated it did not agree as much as 1 people (1,0%) and respondents said strongly disagree about 1 of people 1,0% with the average score of 4,1. Thus can be inferred that the majority of respondents said they agreed response to the statement that uses mobile banking will save on the cost.

Items Y1.4, namely to comment on a statement of the respondents using mobile banking would be good for users. On a table 12 show that respondents said really agree a total of 23 people (24,0%), a total of 62 people or 64,6% said they agreed and respondents said neutral as much as 9 (9,4%) of respondents and respondents stated it did not agree as much as two people (2,1%) with the average score of 4,1. Thus can be inferred that the

majority of respondents said they agreed response to the statement that uses mobile banking would be good for the user.

D. Validity and Reliability Test

Validity Test in this research use a method of factor analysis, whereas for reliability test use a alpha cronbach with using SPSS 16 statistical tools for windows:

Table 13: Validity and Reliability Test Of Usefulness (X1)

No	Indicator	Correlation Coefficient (r)	Probability	Description
1	X1.1	0,831	0,000	Valid
2	X1.2	0,917	0,000	Valid
3	X1.3	0,859	0,000	Valid
Alpha Cronbach = 0,838				Reliable

Source: Processed Data, 2014

This table above can be known that all the indicators for the usefulness variable (X1) has a probability level 0,000 where the value is smaller than 0,05 (p <0,05), so that overall indicator is valid. While reliability calculating of alpha cronbach is 0,838 for overall is reliable because greater than 0,6.

Table 14: Validity and Reliability Test Of Ease of Use (X2)

No	Indicator	Correlation Coefficient (r)	Probability	Description
1	X2.1	0,896	0,000	Valid
2	X2.2	0,908	0,000	Valid
Alpha Cronbach = 0,770				Reliable

Source: Processed Data, 2014

This table above can be known that all the indicators for the ease of use variable (X2) has a probability level 0,000 where the value is smaller than 0,05 (p <0,05), so that overall indicator is valid. While reliability calculating of alpha cronbach is 0,770 for overall is reliable because greater than 0,6.

Table 15: Validity and Reliability Test Of Compatibility (X3)

No	Indicator	Correlation Coefficient (r)	Probability	Description
1	X3.1	0,832	0,000	Valid
2	X3.2	0,881	0,000	Valid
3	X3.3	0,884	0,000	Valid
Alpha Cronbach = 0,833				Reliable

Source: Processed Data, 2014

This table above can be known that all the indicators for the compatibility variable (X3) has a probability level 0,000 where the value is smaller than 0,05 (p <0,05), so that overall indicator is valid. While reliability calculating of alpha cronbach is 0,833 for overall is reliable because greater than 0,6.

Table 16: Validity and Reliability Test Of Risk (X4)

No	Indicator	Correlation Coefficient	Probability	Description
1	X4.1	0,948	0,000	Valid
2	X4.2	0,966	0,000	Valid
3	X4.3	0,948	0,000	Valid
Alpha Cronbach = 0,950				Reliable

Source: Processed Data, 2014

This table above can be known that all the indicators for the risk variable (X4) has a probability level 0,000 where the value is smaller than 0,05 (p <0,05), so that overall indicator is valid. While reliability calculating of alpha cronbach is 0,950 for overall is reliable because greater than 0,6.

Table 17: Validity and Reliability Test Of User Attitude (Y)

No	Indicator	Correlation Coefficient	Probability	Description
1	Y1.1	0,767	0,000	Valid
2	Y1.2	0,759	0,000	Valid
3	Y1.3	0,844	0,000	Valid
4	Y1.4	0,820	0,000	Valid
Alpha Cronbach = 0,806				Reliable

Source: Processed Data, 2014

This table above can be known that all the indicators for the user attitude variable (Y) has a probability level 0,000 where the value is smaller than 0,05 (p<0,05), so that overall indicator is valid. While reliability

calculating of alpha cronbach is 0,806 for overall is reliable because greater than 0,6.

E. Classic Assumption Test

1. Normality Test

Regression model can be said to meet the assumptions of normality if residual Obtained from the regression model are normally distributed. Hypothesis testing is:

H0: Distribution of residuals are normally distributed

H1: Distribution of residuals are not normally distributed

The way to test this assumption, it can be used Kolmogorov-Smirnov method which reject H0 if ρ-0,05 which will be described in the following table:

TABLE 18: On-Sample Kolmogorov-Smirnov Test

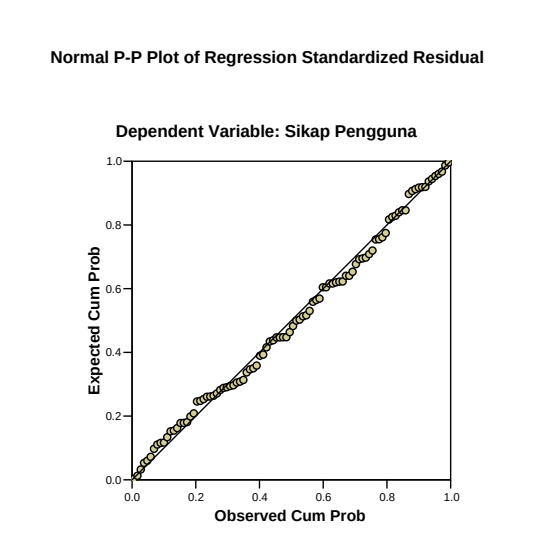
On-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	1.52868351
Most Extreme Differences	Absolute	.044
	Positive	.044
	Negative	-.043
Kolmogorov-Smirnov Z		.435
Asymp. Sig. (2-tailed)		.992

a. Test distribution is Normal.

Source: Processed Data, 2014

Kolmogorov-Smirnov test based on the Table, in get ρ-Value (Asymp. Sig. (2-tailed)) is 0,992, where the value is greater than α = 0,05. Because significant value is greater than α = 0,05, can be concluded that the assumption of normality has been met, so that it can be stated if the regression model was fit for use. Results of Normality assumption test illustrated in the figure as follows:



Source: Processed Data, 2014

FIGURE 4: Cum Prob Grafik

If the value of residual Unstandarized have presented in the P-P plot graph which comparing the actual of distribution cumulative residual to the actual of cumulative distribution, so it is seen the plot of residual have form a straight line which indicates the residuals have a normal distribution because the plot of the residual form a straight line pattern.

2. Multicollinearity Test

In order to determine whether or not the relationship which very strong and perfectly linear, and nothing the relation between variables X, then

performed multicollinearity test because each variable must be independent. multicollinearity test done through linear regression test using SPSS software, with reference to the value of tolerance, VIF (Variance Inflation Factor) and correlation coefficient between variables. Criteria which used, include:

a). If the tolerance value < 0.1 then it happened muliticolinearity

b). If the VIF value > 10 then it happened multicollinearity.

Through test on SPSS software using these criteria, the multicollinearity test results are:

TABLE 19: MULTICOLLINEARITY TEST

Variable	Tolerance	VIF	Description
X1	0,590	1,696	Non muliticolinearity
X2	0,688	1,453	Non muliticolinearity
X3	0,544	1,837	Non muliticolinearity
X4	0,922	1,085	Non muliticolinearity

Source: Processed Data, 2014

Here are the results of multicolinearity test to the independent variables:

a). Tolerance for usefulness (X1) is 0,590 and the value of VIF = 1,696

b). Tolerance for ease of use (X2) is 0,688 and VIF value = 1,453

c). Tolerance for compatibility (X3) is 0,544 and VIF value = 1,837

d). Tolerance for risk (X4) is 0,922 and VIF value = 1,085

Linearity Testing on multicollinearity test is result that the value of tolerance in all independent variable has a value > 0.1 and has a value of VIF

<10, based on the result, it can be concluded if there is no multicollinearity between the independent variables.

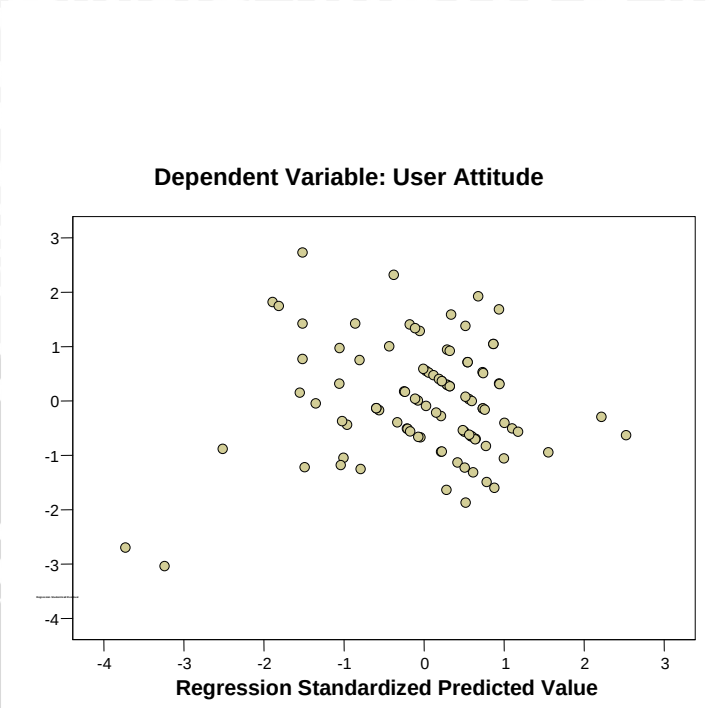
3. Heteroscedasticity Test

Besides to the multicolinearity, the linearity test is also done heteroscedasticity test which it to determine whether inequality value of residual deviation caused by independent variables value or any differences from variance value by increasing value the independent variable. Heteroscedasticity test in this study done to test the histograms and scatter plots. Level of data homogeneity was tested using the hypothesis criteria, among others:

H0: the data variety of homogeneous

H1: the data are not homogeneous variety

How to test heteroscedasticity is to look at the plot graph between predicted value of dependent variable (ZPRED) with residual (SRESID). If there are certain pattern, such as dots which form a particular pattern regular (bumpy, narrow and then the wide), it indicates there has been a heteroscedasticity (homokedastisitas assumptions are not met). Whereas, if there is obvious pattern, and the points spread above and below of zero on the Y , then there is heteroscedasticity (assuming heteroscedasticity are met).



Source: Processed Data, 2014

FIGURE 5: Scatterplot

Based on the picture above it can be seen that the distribution and amount of data values in the respondents have passed the test of heteroscedasticity, namely the histogram image where the lines of normal curve are resembles a bell. Furthermore, the result of heteroscedasticity test is using scatter plots, can be seen scattered dots above and below zero on the Y axis in general, the Result of heteroskedstisitas test showed that the research data had homogeneous variety.

4. Autocorrelation Test

To test the variables are researched, namely whether there is autocorrelation or not, it can be used to test the Durbin-Waston (DW).

Diagnosis of autocorrelation in the regression model is done by testing the value of Dubin-Waston.

TABLE 20: AUTOCOLLERATION TEST

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.701[a]	.492	.470	1.562	1.825

a. Predictors: (Constant), TX4, TX2, TX1, TX3

b. Dependent Variable: TY

Source: Processed Data, 2014

According Sarwono (2012:116) "Provisions is going to happen if the autocorrelation Durbin-Watson value: 1 < DW > 3". From 20 durbin-watson values obtained by 1,825. This value has meaning not happen autocorrelation in this regression model.

F. Multiple Linear Regression Analysis

This study uses multiple linear regression analysis method which aims to determine the influence perceived usefulness, ease of use, compatibility, risk on mobile banking user attitude in PT. Bank Rakyat Indonesia Branch Malang Kawi especially in the customer who use a mobile banking. Multiple linear regression method as the analysis used to determine the effect more than one independent variable (X) to the dependent variable (Y). Based on the results of data processing is using the software SPSS 16, gained summaries as in the following table:

TABLE 21: Recapitulation Result of Multiple Linear Regression The Influence of Perceived Usefulness (X1), Ease of use (X2), Compatibility (X3), and Risk (X4) on Mobile Banking User Attitude

Variable		Coefficient B	Coefficient Beta	t	Sig. t	Description
Dependent	**Independent**					
Mobile Banking User Attitude	Usefulness (X1)	0,347	0,291	2,987	0,004	Significant
	Ease of Use (X2)	0,396	0,230	2,556	0,012	Significant
	Compatibility (X3)	0,295	0,261	2,573	0,012	Significant
	Risk (X4)	-0,154	-0,180	-2,310	0,023	Significant
Constant		6,779		4,026	0,000	
R	: 0,701					
Adjusted R Square	: 0,470					
F	: 22,028					
Sig. F	: 0,000					
N	: 96					

Source: Processed Data, 2014

The following is regression models from the calculation of using multiple linear regression analysis:

Y = 6,779 + 0,347 X1 + 0,396 X2 + 0,295 X3 + -0,154 X4

The regression model can be interpreted through the following explanation:

a). Constants

Based on the test results of partially is amount 6,779. Through the constant value known if there is not independent variables that consists of (X1, X2, X3, X4), the greater the level of perceived

usefulness, ease of use, compatibility and risk on mobile banking by 6,779.

b) The influence of usefulness (X1) on mobile banking user attitude (Y). The coefficient Value of usefulness (X1) regression is 0,347 it shows each usefulness variable experiencing increase positive changes on mobile banking user attitude as well as having relationship which unidirectional. If usefulness (X1) variable increase by 1 point, Y variable will increase by 0,347 and if usefulness (X1) decreases by 1 point , Y variable will decrease by 0,347.

c) The influence of ease of use (X2) on mobile banking user attitude (Y). The coefficient value of ease of use (X2) regression of 0,396 it shows each ease of use variable (X2) experiencing positive increase on mobile banking as well as having relationship which unidirectional. If ease of use (X2) variable increase by 1 point, Y variable will increase by 0,396 and if ease of use (X2) decreases by 1 point, Y variable will decrease by 0,396.

d) The influence of compatibility (X3) on mobile banking user attitude (Y). Regression coefficient of compatibility (X3) is 0,295, this indicates each compatibility variable (X3) experienced positive changes on mobile banking user attitude as well as having relationships which unidirectional. If compatibility (X3) variable increase by 1 point, Y variable will increase by 0,295 and if

compatibility (X3) decreases by 1 point, Y variable will decrease by 0,295.

e) The influence of risk (X4) on mobile banking user attitude (Y). Regression coefficient of risk (X4) is -0,154, this indicates each risk variable (X4) experienced negative changes on mobile banking user attitude as well as having relationships which unidirectional. If risk (X4) variable increase by 1 point, Y variable will increase by -0,154 and if risk (X4) decreases by 1 point, Y variable will decrease by -0,154.

Based on the interpretation of the regression model has been described above, it can be identified the contribution of the four independent variables which affect the dependent variables, ie independent variables consist of Usefulness (X1), Ease of Use (X2), Compatibility (X3), Risk (X4), partially have an influence to the dependent variable is mobile banking user attitude (Y).

In this study, the interpretation results of regression model are usefulness (X1) has a positive effect of 0,347, ease of use (X2) of 0,396, compatibility (X3) of 0,295, and risk have significant negative influence -0,154. Which means that usefulness, ease of use, compatibility have a significant positive influence, and risk have a significant negative influence on moble banking user attitude.

G. Hypothesis Test Results

a) Simultaneous Test (F test)

Simultaneous testing done to show, what all the variables used in the regression models have a significant influence to the Y variable. All of these variables simultaneously tested using F test. Testing of data is using multiple linear regression method and the F test using SPSS 16 for windows software. F test results are on the next table.

The F-test for the four independent variables and the dependent variable, the F test is amount 22,028 with F significance is 0,000 smaller than 0,05 (f <0.05) so that Ho is rejected. Reject is means if the hypothesis of variable usefulness, ease of use, compatibility and risk simultaneously to give influence on mobile banking user attitude variables are acceptable.

The influence simultaneously from the four independent variables on mobile banking user attitude can be seen from the value of Adjusted R Square 0,470. This value indicates that each variable of usefulness, ease of use, compatibility and risk influences contributed 47% on on mobile banking user attitude, while the remaining 53% is influenced by other variables not examined in this research.

b) Partial test (t test)

This study in addition to using the F test was also conducted t tests the purpose to identify independent variables which have a more

dominant influence to the independent variables. Tests conducted at the 0.05 level with decision-making criteria, namely:

1) If the probability of t > 0.05 then H0 is accepted or Ha were rejected which means that independent variables tested individually have no significant relationship to the dependent variable.
2) If the probability of t <0.05 then H0 were rejected or Ha were accepted which means if the independent variables tested individually have a significant relationship to dependent variable.

TABLE 22: HYPOTESIS TEST

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.779	1.684		4.026	.000
	Usefulness	.347	.116	.291	2.987	.004
	Ease of use	.396	.155	.230	2.556	.012
	Compatibility	.295	.115	.261	2.573	.012
	Risk	-.154	.429	-.180	-2.310	.023

a. Dependent Variable: User Attitude
Source: Processed Data, 2014

a) The influence of usefulness (X1) on mobile banking user attitude (Y)

The influence of usefulness on mobile banking user attitude based on partial calculations is known that the influence of usefulness

has an positive effect on mobile banking user attitude significant level are 0, 05 (ρ <0,05), if the other variable is assumed constant, It can be seen that usefulness has a beta coefficient value are 0,291 with t is amount 2,987 and a probability value 0,004 (ρ < 0, 05) so that Ho is rejected. Rejected Ho means there is a significant positive effect of usefulness (X1) on mobile banking user attitude (Y).

b) The influence of ease of use (X2) on mobile banking user attitude (Y)

The influence of ease of use on mobile banking user attitude based on calculations partial known that the ease of use variable effects have the positive effect on mobile banking user attitude variable at significant level 0,05 (ρ <0, 05), if the other variable is assumed constant. It can be seen that ease of use has a beta coefficient value are 0,230 with t is amount 2,556 and a probability value 0,012 (ρ< 0,05) so that Ho is Rejected. Rejected Ho means there is have significant positive effect of ease of use (X2) on mobile banking user attitude (Y).

c) The influence compatibility (X3) on mobile banking user atttitude (Y)

The influence of compatibility on mobile banking user attitude based on partial calculations is known that the influence of compatibility has an positive effect on mobile banking user attitude significant level are 0,05 (ρ <0,05), if the other variable is assumed constant, It can be seen that compatibility has a beta coefficient value are 0,261 with t is amount 2,573 and a probability value 0,012 (ρ< 0,05) so that Ho is rejected. Rejected Ho means there is a significant

positive effect of Compatibility (X3) on mobile banking user attitude (Y).

d) The influence of risk (X4) on mobile banking user attitude (Y)

The influence of risk on mobile banking user attitude based on partial calculations is known that the influence of risk has an negative effect on mobile banking user attitude significant level are 0,05(ρ <0,05), if the other variable is assumed constant, It can be seen that risk has a beta coefficient value are -0,180 with t -2.310 and a probability value 0,023 (ρ< 0,05) so that Ho is rejected. Rejected Ho means there is a significant positive effect of risk (X4) on mobile banking user attitude (Y).

H. Discussion

Results of data analysis from 96 respondents of user mobile banking in the PT Bank Rakyat Indonesia Malang, known that the independent variables consisting of usefulness (X1), ease of use (X2), compatibility (X3), and risk (X4) together have an influence on mobile banking user attitude (Y). The level of influence simultaneously from four variables on mobile banking user attitude can be seen from Adjusted R Square value is 0,470. Value indicates if each usefulness (X1), ease of use (X2), compatibility (X3), and Risk (X4) variables to contributed 47% on mobile banking user attitude, while 53% were influenced by other variable not investigated in this study.

Moreover, based on the results of the analysis in this study can be identified the contribution of four independent variables that affect to the dependent variable, that is consists of usefulness (X1), ease of use (X2), compatibility (X3), and risk (X4) is partially has an influence to the dependent variable mobile banking user attitude with usefulness (X1) is the dominant effect variable. This is indicated by the high beta coefficients are: 0,291 and with a probability values 0,004 (p <0,05). Following the discussion of each variable:

1. Usefulness variable (X1)

   Usefulness (X1) has a significant positive influence on mobile banking user attitude (Y), and the results also showed usefulness variables (X1) has the most dominant effect variable on mobile banking user attitude (Y). This is indicated by the high beta coefficients are: 0,291 and with a probability values 0,004 (p <0,05). This study is consistent with the research from Ja Chul Gu (2009) and Mohamed Aboelmaged (2013). This finding reflects the pragmatic-free dimension in mobile banking adoption decision which based on subjective and social acceptance rather than being useful and benefical, users are willing to use mobile banking if they find it useful for their work.

2. Ease of use variable (X2)

   Ease of use (X2) has an significant positive influence on mobile banking user attitude (Y). The results are consistent with research Ja Chul Gu (2009) and Mohamed Gamal Aboelmaged (2013) this research suggests that mobile banks need to consider how to use

mobile banking service easily. In addition, banks need to try to be trustworthy and provide services accurately and with high speed.

3. Compatibility variable (X3)

   Compatibility (X3) has an significant positive influence on mobile banking user attitude (Y), this study is consistent with the research from Ibrahim M. Al-Jabri (2012), in previous studies shown that compatibility has a significant positive influence on using mobile banking. This implies that mobile banking service fits well in the manner customer manage their finance, and suitable to their working and lifestyle and therefore they like to adopt mobile banking. When customers or prospective customers perceive that using mobile banking is completely compatible with their current ways of banking and it fits well with the way they like to do banking, they tend adopt it.

4. Risk variable (X4)

   Risk (X4) has a negative significant influence on mobile banking user attitudes (Y), this study is consistent with the research from Ibrahim M. Al-Jabri (2012). They fear that their PIN codes may get lost and end up in wrong hands and the information about their transactions could be known and tampered by others, this customers concern must be addressed by banks have by providing assurances that their banking transactions are safe and whole mobile banking system is trustworthy.

CHAPTER V

CLOSING

A. Conclusion

Based on the description of the research and discussion in chapter four, so conclusions in this study are as follows:

1. Hypothesis stating there was significant influence between the variable perceived of usefulness, ease of use, compatibility and risks on the mobile banking user attitude simultaneously proved or accepted. Means there is a strong relationship between the variables from the perceived of usefulness, ease of use, compatibility, and risk of variable bound to the user attitude of mobile banking.
2. The influence of partially at variable perceived of usefulness in multiple linear analysis results showed that the existence of a direct relationship between the perceived of usefulness on mobile banking user attitude so that one unit increase in the variable perception of usability will be up by one unit owned mobile banking users attitude variables.
3. The influence of partially at variable perceived of ease of use in multiple linear analysis results showed that the existence of a direct relationship between the perceived of ease of use on mobile banking user attitude so that one unit increase in the variable perception of ease of use will be up by one unit owned mobile banking users attitude variables.

4. The influence of partially at variable perceived of compatibility in multiple linear analysis results showed that the existence of a direct relationship between the perceived of compatibility on mobile banking user attitude so that one unit increase in the variable perception of compatibility will be up by one unit owned mobile banking users attitude variables.

5. The influence of partially at variable perceived of risk in multiple linear analysis results showed that the existence of a direct relationship between the perceived of risk on mobile banking user attitude so that one unit increase in the variable perception of risk will be up by one unit owned mobile banking users attitude variables.

6. Among the free variables, variable perception of usability (X 1) is the dominant variables or the most influential user attitudes towards mobile banking (Y). The influence of variable given the perception of usefulness (X 1) was in line with the attitude of mobile banking users (Y). If the application of the variable perception of usability (X 1) increases, then the attitude of the users (Y) will increase.

B. Suggestion

Through the conclusion of the results, it can be put forward some suggestions that are expected to benefit all parties. As for the suggestions given, among others:

1. Mobile banking facility offered to customers must have a robust system in processing the transaction so that the error rate can be minimized. This effort to provide its customers a guarantee of security in the transaction so that the things which can be detrimental to customers can be avoided.
2. It is expected that the bank gave grievance must provide facilities that will be done by the customer so that the mobile banking facility offered strictly in accordance with the expectations of the customers and can be used as an attempt to establish a policy in the event of problems associated with attempts to improve the facilities of mobile banking services are offered to customers.
3. For other researcher swho are interested in this research is expected to continue to refine them by using other variables that affect the efforts to increase customer satisfaction and are expected to increase the sample size of this study so that the study can be grown

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Attachment 1

RESEARCH QUESTIONNAIRE

Case : Filling Out The Questionnaire Request

To : Respondent

Honourably,

With respect to the presence of research that researchers do with the title **"the influence of perceived usefulness, ease of use, compatibility, and risk on mobile banking user attitude"**, for that researchers please willingness to fill a questionnaire follows. The study is done in order to meet a task end for to win the title degree (S-1) on major administrator of a business, the faculty of administrator science, university of brawijaya malang.

Researchers expect aid father / mother / brother to deign give real answers and as soon as possible restore a questionnaire this to researchers.For concern, assistance researcher want to thank.

Honour,

Restu Andhi Ardana
Nim.0910320182

RESPONDENT IDENTITY

Name *) :

Age : .....Year

Gender : Men / Women **)

Education Level : Elementary School / Junior High School / Senior High School / Diploma / Degree / Double Degree**)

Occupation : Civil Servant / Private / Self Employed / BUMN / Student **)

Mobile Banking Information : Advertising / Relationship / Friends / Family **)

Description:

*) May not filled
**) the streak is unnecessary

The completion of the guidelines:

1. Give sign (√) according your opinion in box answers available.
2. Select only a single answer on each answer.
3. Answer choices description:

   VA : Very Agree
   A : Agree
   N : Netral
   NA : Not Agree
   VNA : Very Not Agree

1. Perceived Usefulness (X1)

No.	STATEMENT	ALTERNATIVE ANSWER				
		VA	A	N	NA	VNA
1.	Using this mobile banking enhances the efficiency of my banking activities					
2.	Using this mobile banking make it easier to do my banking activities					
3.	Using this mobile banking make it enables me to accomplish my banking activities more quickly					

2. Perceived Ease of Use (X2)

No.	STATEMENT	ALTERNATIVE ANSWER				
		VA	A	N	NA	VNA
1.	Mobile banking is easy to use					
2.	Learning to operate mobile banking is easy					

3. Perceived Compatibility (X3)

No.	STATEMENT	ALTERNATIVE ANSWER				
		VA	A	N	NA	VNA
1.	Mobile banking fits well with the way I like to manage my finances					
2.	Mobile banking is compatible with my lifestyle					
3.	Using mobile banking fits into my working style					

4. Perceived Risk (X4)

No.	STATEMENT	ALTERNATIVE ANSWER				
		VA	A	N	NA	VNA
1.	Information about my transaction may be tampered by others					
2.	I fear that the PIN codes get lost & end up in wrong hands					
3.	Information about my transaction may be known to others					

5. User Attitude (Y)

No.	STATEMENT	ALTERNATIVE ANSWER				
		VA	A	N	NA	VNA
1.	Using mobile banking will save me time					
2.	Using mobile banking will be secure					
3.	Using mobile banking will save me money					
4.	Using mobile banking will be good for me					

~ THANK YOU ~

Attachment 2

Questionnaire Tabulation Result

No.	x1.1	x1.2	x1.3	TX1	x2.1	x2.2	TX2	x3.1	x3.2	x3.3	TX3	x4.1	x4.2	x4.3	TX4	y1.1	y1.2	y1.3	y1.4	TY
1	4	5	5	**14**	5	5	**10**	4	5	5	**14**	5	5	5	**15**	5	4	5	5	**19**
2	5	5	5	**15**	5	4	**9**	5	4	5	**14**	5	5	4	**14**	4	4	5	5	**18**
3	4	4	4	**12**	5	5	**10**	4	4	4	**12**	3	3	2	**8**	5	4	4	5	**18**
4	5	5	5	**15**	5	5	**10**	5	5	5	**15**	2	2	2	**6**	4	5	5	5	**19**
5	4	4	4	**12**	5	4	**9**	4	4	4	**12**	5	4	4	**13**	4	3	4	4	**15**
6	5	5	5	**15**	4	4	**8**	5	4	5	**14**	4	4	4	**12**	4	3	4	4	**15**
7	4	4	4	**12**	4	4	**8**	3	3	3	**9**	4	4	4	**12**	3	4	3	3	**13**
8	4	5	4	**13**	4	4	**8**	4	4	5	**13**	2	2	3	**7**	4	4	4	5	**17**
9	5	4	4	**13**	4	4	**8**	5	4	5	**14**	4	5	5	**14**	4	3	5	4	**16**
10	4	5	5	**14**	5	4	**9**	4	4	4	**12**	4	4	4	**12**	4	3	3	4	**14**
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13	4	4	4	**12**	5	5	**10**	4	4	4	**12**	2	2	2	**6**	5	5	5	5	**20**
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17	4	3	3	**10**	4	3	**7**	3	3	3	**9**	4	4	4	**12**	5	4	5	4	**18**
18	4	3	3	**10**	4	4	**8**	4	3	3	**10**	4	4	4	**12**	4	3	4	4	**15**
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79	4	4	4	**12**	4	5	**9**	4	5	4	**13**	4	5	4	**13**	4	4	4	4	**16**
80	4	5	5	**14**	5	4	**9**	4	4	3	**11**	4	5	5	**14**	4	4	4	5	**17**
81	4	4	4	**12**	5	5	**10**	4	3	3	**10**	4	4	5	**13**	4	3	4	4	**15**
82	4	4	5	**13**	4	4	**8**	4	4	4	**12**	4	4	4	**12**	4	4	4	4	**16**

83	5	5	5	**15**	4	5	**9**	4	5	4	**13**	5	5	5	**15**	4	4	4	4	**16**
84	3	3	4	**10**	3	4	**7**	4	4	3	**11**	4	3	4	**11**	4	3	3	4	**14**
85	1	1	2	**4**	4	4	**8**	2	1	2	**5**	5	5	5	**15**	2	2	1	2	**7**
86	4	4	4	**12**	4	4	**8**	5	5	4	**14**	4	4	4	**12**	4	5	4	4	**17**
87	5	4	5	**14**	4	4	**8**	4	4	4	**12**	3	3	3	**9**	4	4	4	4	**16**
88	5	4	4	**13**	5	4	**9**	5	4	4	**13**	3	2	2	**7**	4	4	4	4	**16**
89	3	3	3	**9**	3	3	**6**	4	3	3	**10**	4	4	4	**12**	5	4	4	3	**16**
90	5	4	5	**14**	4	4	**8**	4	4	3	**11**	2	2	2	**6**	5	5	5	5	**20**
91	4	4	4	**12**	3	3	**6**	3	3	3	**9**	2	2	3	**7**	5	3	4	4	**16**
92	4	4	5	**13**	4	4	**8**	4	5	4	**13**	4	4	4	**12**	5	4	4	4	**17**
93	2	1	2	**5**	3	3	**6**	3	3	3	**9**	5	5	5	**15**	2	1	2	2	**7**
94	4	4	4	**12**	5	5	**10**	4	3	3	**10**	4	4	4	**12**	4	3	4	4	**15**
95	4	5	4	**13**	5	4	**9**	4	5	4	**13**	4	5	5	**14**	4	3	4	3	**14**
96	4	4	4	**12**	4	4	**8**	4	5	4	**13**	4	4	5	**13**	4	5	5	4	**18**

Attachment 3

Validity Test Usefulness (X1)

Correlations

		x1.1	x1.2	x1.3	TX1
x1.1	Pearson Correlation	1	.670**	.513**	.831**
	Sig. (2-tailed)		.000	.000	.000
	N	96	96	96	96
x1.2	Pearson Correlation	.670**	1	.715**	.917**
	Sig. (2-tailed)	.000		.000	.000
	N	96	96	96	96
x1.3	Pearson Correlation	.513**	.715**	1	.859**
	Sig. (2-tailed)	.000	.000		.000
	N	96	96	96	96
TX1	Pearson Correlation	.831**	.917**	.859**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	96	96	96	96

**. Correlation is significant at the 0.01 level (2-tailed).

Validity Test Ease of Use (X2)

Correlations

		x2.1	x2.2	TX2
x2.1	Pearson Correlation	1	.627**	.896**
	Sig. (2-tailed)		.000	.000
	N	96	96	96
x2.2	Pearson Correlation	.627**	1	.908**
	Sig. (2-tailed)	.000		.000
	N	96	96	96
TX2	Pearson Correlation	.896**	.908**	1
	Sig. (2-tailed)	.000	.000	
	N	96	96	96

**. Correlation is significant at the 0.01 level (2-tailed).

Validity Test Compatibility (X3)

Correlations

		x3.1	x3.2	x3.3	TX3
x3.1	Pearson Correlation	1	.588**	.606**	.832**
	Sig. (2-tailed)		.000	.000	.000
	N	96	96	96	96
x3.2	Pearson Correlation	.588**	1	.680**	.881**
	Sig. (2-tailed)	.000		.000	.000
	N	96	96	96	96
x3.3	Pearson Correlation	.606**	.680**	1	.884**
	Sig. (2-tailed)	.000	.000		.000
	N	96	96	96	96
TX3	Pearson Correlation	.832**	.881**	.884**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	96	96	96	96

**. Correlation is significant at the 0.01 level (2-tailed).

Validity Test Risk (X4)

Correlations

		x4.1	x4.2	x4.3	TX4
x4.1	Pearson Correlation	1	.890**	.836**	.948**
	Sig. (2-tailed)		.000	.000	.000
	N	96	96	96	96
x4.2	Pearson Correlation	.890**	1	.872**	.966**
	Sig. (2-tailed)	.000		.000	.000
	N	96	96	96	96
x4.3	Pearson Correlation	.836**	.872**	1	.948**
	Sig. (2-tailed)	.000	.000		.000
	N	96	96	96	96
TX4	Pearson Correlation	.948**	.966**	.948**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	96	96	96	96

**. Correlation is significant at the 0.01 level (2-tailed).

Validity Test User Attitude (Y)

Correlations

		y1.1	y1.2	y1.3	y1.4	TY
y1.1	Pearson Correlation	1	.441**	.538**	.521**	.767**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	96	96	96	96	96
y1.2	Pearson Correlation	.441**	1	.475**	.444**	.759**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	96	96	96	96	96
y1.3	Pearson Correlation	.538**	.475**	1	.675**	.844**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	96	96	96	96	96
y1.4	Pearson Correlation	.521**	.444**	.675**	1	.820**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	96	96	96	96	96
TY	Pearson Correlation	.767**	.759**	.844**	.820**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	96	96	96	96	96

**. Correlation is significant at the 0.01 level (2-tailed).

Reliability Test Usefulness (X1)

Case Processing Summary

		N	%
Cases	Valid	96	100.0
	Excluded[a]	0	.0
	Total	96	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.838	3

Reliability Test Ease of Use (X2)

Case Processing Summary

		N	%
Cases	Valid	96	100.0
	Excluded[a]	0	.0
	Total	96	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.770	2

Reliability Test Compatibility (X3)

Case Processing Summary

		N	%
Cases	Valid	96	100.0
	Excluded[a]	0	.0
	Total	96	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.833	3

Reliability Test Risk (X4)

Case Processing Summary

		N	%
Cases	Valid	96	100.0
	Excluded[a]	0	.0
	Total	96	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.950	3

Reliability Test User Attitude (Y)

Case Processing Summary

		N	%
Cases	Valid	96	100.0
	Excluded[a]	0	.0
	Total	96	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.806	4

Attachment 4

Distribution Frequency Usefulness (X1)

Statistics

		x1.1	x1.2	x1.3
N	Valid	96	96	96
	Missing	0	0	0

Frequency Table

x1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1.0	1.0	1.0
	2	1	1.0	1.0	2.1
	3	7	7.3	7.3	9.4
	4	64	66.7	66.7	76.0
	5	23	24.0	24.0	100.0
	Total	96	100.0	100.0	

x1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	2.1	2.1	2.1
	3	10	10.4	10.4	12.5
	4	65	67.7	67.7	80.2
	5	19	19.8	19.8	100.0
	Total	96	100.0	100.0	

x1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	2.1	2.1	2.1
	3	9	9.4	9.4	11.5
	4	51	53.1	53.1	64.6
	5	34	35.4	35.4	100.0
	Total	96	100.0	100.0	

Distribution Frequency Ease of Use (X2)

Statistics

		x2.1	x2.2
N	Valid	96	96
	Missing	0	0

Frequenciy Table

x2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.0	1.0	1.0
	3	8	8.3	8.3	9.4
	4	46	47.9	47.9	57.3
	5	41	42.7	42.7	100.0
	Total	96	100.0	100.0	

x2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.0	1.0	1.0
	3	15	15.6	15.6	16.7
	4	49	51.0	51.0	67.7
	5	31	32.3	32.3	100.0
	Total	96	100.0	100.0	

Distribution Frequency Compatibility (X3)

Statistics

		x3.1	x3.2	x3.3
N	Valid	96	96	96
	Missing	0	0	0

Frequenciy Table

x3.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.0	1.0	1.0
	3	13	13.5	13.5	14.6
	4	54	56.2	56.2	70.8
	5	28	29.2	29.2	100.0
	Total	96	100.0	100.0	

x3.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1.0	1.0	1.0
	2	2	2.1	2.1	3.1
	3	23	24.0	24.0	27.1
	4	53	55.2	55.2	82.3
	5	17	17.7	17.7	100.0
	Total	96	100.0	100.0	

x3.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	1.0	1.0	1.0
	3	28	29.2	29.2	30.2
	4	45	46.9	46.9	77.1
	5	22	22.9	22.9	100.0
	Total	96	100.0	100.0	

Distribution Frequency Risk (X4)

Statistics

		x4.1	x4.2	x4.3
N	Valid	96	96	96
	Missing	0	0	0

Frequenciy Table

x4.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1.0	1.0	1.0
	2	7	7.3	7.3	8.3
	3	10	10.4	10.4	18.8
	4	62	64.6	64.6	83.3
	5	16	16.7	16.7	100.0
	Total	96	100.0	100.0	

x4.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1.0	1.0	1.0
	2	8	8.3	8.3	9.4
	3	10	10.4	10.4	19.8
	4	50	52.1	52.1	71.9
	5	27	28.1	28.1	100.0
	Total	96	100.0	100.0	

x4.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1.0	1.0	1.0
	2	8	8.3	8.3	9.4
	3	9	9.4	9.4	18.8
	4	50	52.1	52.1	70.8
	5	28	29.2	29.2	100.0
	Total	96	100.0	100.0	

Distribution Frequency User Attitude (Y)

Statistics

		y1.1	y1.2	y1.3	y1.4
N	Valid	96	96	96	96
	Missing	0	0	0	0

Frequenciy Table

y1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	2.1	2.1	2.1
	3	5	5.2	5.2	7.3
	4	64	66.7	66.7	74.0
	5	25	26.0	26.0	100.0
	Total	96	100.0	100.0	

y1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1.0	1.0	1.0
	2	2	2.1	2.1	3.1
	3	34	35.4	35.4	38.5
	4	48	50.0	50.0	88.5
	5	11	11.5	11.5	100.0
	Total	96	100.0	100.0	

y1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	1.0	1.0	1.0
	2	1	1.0	1.0	2.1
	3	8	8.3	8.3	10.4
	4	59	61.5	61.5	71.9
	5	27	28.1	28.1	100.0
	Total	96	100.0	100.0	

y1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	2.1	2.1	2.1
	3	9	9.4	9.4	11.5
	4	62	64.6	64.6	76.0
	5	23	24.0	24.0	100.0
	Total	96	100.0	100.0	

Attachment 5

Analysis Multiple Linier Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.701[a]	.492	.470	1.562

a. Predictors: (Constant), Resiko, Kemudahan Penggunaan, Kegunaan, Kesesuaian

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	214.955	4	53.739	22.028	.000[a]
	Residual	222.003	91	2.440		
	Total	436.958	95			

a. Predictors: (Constant), Resiko, Kemudahan Penggunaan, Kegunaan, Kesesuaian

b. Dependent Variable: Sikap Pengguna

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations
		B	Std. Error	Beta			Zero-order
1	(Constant)	6.779	1.684		4.026	.000	
	Kegunaan	.347	.116	.291	2.987	.004	.591
	Kemudahan Penggunaan	.396	.155	.230	2.556	.012	.505
	Kesesuaian	.295	.115	.261	2.573	.012	.577
	Resiko	-.154	.067	-.180	-2.310	.023	-.298

a. Dependent Variable: Sikap Pengguna

Attachment 6 Classic Assumtion Test

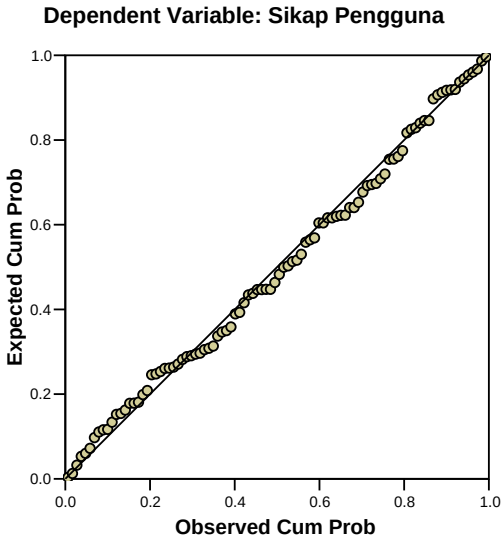
Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	1.52868351
Most Extreme Differences	Absolute	.044
	Positive	.044
	Negative	-.043
Kolmogorov-Smirnov Z		.435
Asymp. Sig. (2-tailed)		.992

a. Test distribution is Normal.

Normal P-P Plot of Regression Standardized Residual



Autocolleration Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.701[a]	.492	.470	1.562	1.825

a. Predictors: (Constant), TX4, TX2, TX1, TX3

b. Dependent Variable: TY

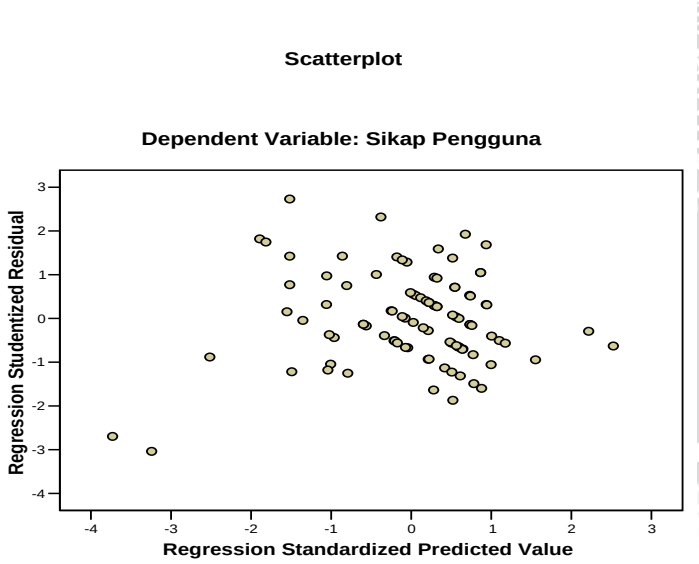
Multicollinearity Test

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	Kegunaan	.590	1.696
	Kemudahan Penggunaan	.688	1.453
	Kesesuaian	.544	1.837
	Resiko	.922	1.085

a. Dependent Variable: Sikap Pengguna

Heteroscedasticity Test



PT. BANK RAKYAT INDONESIA(PERSERO)Tbk.
KANTOR CABANG MALANG KAWI
Jl. Kawi No. 20 – 22 Malang - 65111
Telp. (0341) 327666, 362217 Facsimile (0341) 32810

Nomor : B.7209/KC –XVI/LYI/07/2014
Lampiran : -
Perihal : Keterangan Kegiatan riset / survey

Malang, 17 Juli 2014

SURAT KETERANGAN

Dengan ini Kantor BRI Cabang Malang Kawi menerangkan bahwa mahasiswa Universitas Brawijaya Malang dengan data sebagai berikut :

Nama	: Restu Andhi Ardhana
Nim	: 0910320182
Jurusan/Program Studi	: Admnistrasi Bisnis
Lamanya	: ± 2 Minggu (08 Juli 2014 s/d 17 Juli 2014)
Peserta	: 1(satu) orang.
Judul	: The Influence Of Perceived Usefulness, Ease Of Use, Compatibility, And Risk On Mobile Banking User Attitude.

Telah Selesai Melaksanakan kegiatan riset / survey di Kantor Cabang BRI Malang Kawi selama ± 2 Minggu (08 Juli 2014 s/d 17 Juli 2014) dan peserta 1 (satu) orang.

Demikian surat keterangan ini dibuat dengan sebenarnya dan untuk dipergunakan sebagaimana mestinya.

PT. Bank Rakyat Indonesia(Persero)Tbk
Kantor Cabang Malang Kawi

Andri Wicaksono
Manager Operasional

Tindasan :
- Arsip

MELAYANI DENGAN SETULUS HATI

INTEGRITAS, PROFESIONALISME, KEPUASAN NASABAH, KETELADANAN, PENGHARGAAN KEPADA SDM

CURRICULUM VITAE

Biodata Lengkap

Nama	: Restu Andhi Ardana
Jenis Kelamin	: Laki-laki
Tempat, Tanggal Lahir	: Gresik, 31 Mei 1991
Status	: Belum Menikah
Agama	: Islam
Alamat Asal	: PERUM. GSP Blok E7 No.3 Gresik
Anak Ke	: 1 dari 2 bersaudara
No. HP	: 085730064610
E-mail	: restu.andhi@gmail.com

Riwayat Pendidikan

Formal

1997 – 2003 : SDN Pongangan I Gresik

2003 – 2006 : SMPN 3 Gresik

2006 – 2009 : SMAN 1 Manyar Gresik

Non Formal

Desktop Application Training (DAT)

Pengalaman Magang

Kantor PT. Bank Rakyat Indonesia Cabang Malang Kawi

Pengalaman Organisasi

1. Staf Bidang Eksternal Divisi Public Relation Research Study Club (RSC) Periode 2010
2. Kepala Bidang Inventaris & Komputer Divisi Kerumahtanggaan Research Study Club (RSC) Periode 2011

Karya Tulis Ilmiah yang Pernah Dibuat

The Influence of Perceived Usefulness, Ease of Use, Compatibility and Risk On Mobile Banking User Attitude.