

ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mendasari minat nasabah dalam menggunakan layanan *mobile banking*, faktor mana yang dominan serta kendala yang dihadapi nasabah dalam penggunaan layanan *mobile banking*. Penelitian ini dilakukan pada nasabah pengguna *mobile banking* di PT Bank Tabungan Negara (Persero) Tbk, Cabang Surabaya Bukit Darmo. Jenis penelitian ini adalah kuantitatif deskriptif. Data penelitian diperoleh dari penyebaran kuesioner. Metode analisis data yang digunakan adalah metode analisis deskriptif. Hasil penelitian ini menunjukkan bahwa faktor yang mendasari minat nasabah dalam menggunakan layanan *mobile banking*, yaitu faktor persepsi manfaat, persepsi kemudahan pengguna, kenyamanan, kepercayaan dan ketersediaan fitur. Faktor yang dominan yang mendasari minat nasabah menggunakan layanan *mobile banking* adalah faktor kenyamanan.

Kata kunci: *mobile banking*, persepsi manfaat, persepsi kemudahan pengguna, kenyamanan, kepercayaan, ketersediaan fitur.

ABSTRACT

The goal of this research is to analyze the factors that underlie the interest of customers in using mobile banking, and which factors are dominant among the listed, as well as to determine what difficulties are faced by the customers while using mobile banking services. This research was conducted on the customers of mobile banking users in PT Bank Tabungan Negara (Persero) Tbk, Bukit Darmo, Surabaya branch. The data of this descriptive quantitative research were obtained from the questionnaire distribution, where the data analysis was done by using descriptive analysis method. The results of this research indicate that the factors which underlie the interest of customers in using mobile banking services are the perceived of usefulness, perceived ease of use, convenience, credibility and the availability of features. The dominant factor regulating the interest of customers in using mobile banking services is the convenience factor.

Keywords: *mobile banking, perceived of usefulness, perceived ease of use, convenience, credibility, availability of features.*