

## ABSTRAK

**Pengaruh Persepsi Kemudahan, Keamanan, dan Fitur Transaksi terhadap Keputusan Penggunaan *Mobile Banking* dengan *Social Influence* sebagai Variabel Pemoderasi**  
**(Studi Pada Mahasiswa Akuntansi Angkatan 2022-2024 Universitas Sanata Dharma Yogyakarta)**

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Perkembangan teknologi digital mendorong meningkatnya penggunaan *mobile banking* sebagai sarana transaksi keuangan yang praktis dan efisien. Keputusan penggunaan *mobile banking* dipengaruhi oleh berbagai faktor, seperti persepsi kemudahan, keamanan, fitur layanan, serta *social influence*. Penelitian ini bertujuan untuk menguji pengaruh persepsi kemudahan, keamanan, dan fitur layanan terhadap keputusan penggunaan *mobile banking* dengan *social influence* sebagai variabel pemoderasi.

Penelitian ini adalah penelitian kuantitatif, dengan menggunakan metode survey melalui kuesioner yang disebarakan dalam bentuk tautan *Google Form*. Jumlah responden dalam penelitian ini sebanyak 230 orang. Teknik pengambilan sampel pada penelitian ini menggunakan *purposive sampling*. Penelitian ini menggunakan analisis jalur *Structural Equation Model* (SEM) dengan *software* SmartPLS 4 untuk membuat analisis PLS-SEM.

Hasil penelitian menunjukkan bahwa persepsi kemudahan, keamanan, dan fitur layanan berpengaruh positif terhadap keputusan penggunaan *mobile banking*. *Social influence* yang diduga sebagai variabel moderasi tidak mampu memperkuat hubungan antara persepsi kemudahan dan keamanan terhadap keputusan penggunaan *mobile banking*, namun mampu memperkuat hubungan antara fitur layanan terhadap keputusan penggunaan *mobile banking*.

**Kata Kunci:** Persepsi Kemudahan, Keamanan, Fitur Layanan, *Social Influence*, Keputusan Penggunaan, *Mobile Banking*.

**ABSTRACT**

***“The Influence of Perceived Ease, Security, and Transaction Features on the Decision to Use Mobile Banking with Social Influence as a Moderating Variable”  
(Study on Accounting Students of the 2022-2024 Class of Sanata Dharma University Yogyakarta)***

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*The rapid development of digital technology has led to an increasing use of mobile banking as a practical and efficient financial transaction tool. The decision to use mobile banking is influenced by various factors, including perceived ease of use, security, service features, and social influence. This study aims to examine the effects of perceived ease of use, security, and service features on the decision to use mobile banking, with social influence serving as a moderating variable.*

*This study employed a quantitative research approach using a survey method through questionnaires distributed via a Google Forms link. A total of 230 respondents participated in this study. The sampling technique used was purposive sampling. Data were analyzed using the Structural Equation Modeling (SEM) approach with SmartPLS 4 software to perform PLS-SEM analysis.*

*The results indicate that perceived ease of use, security, and service features have a positive effect on the decision to use mobile banking. Social influence, which was hypothesized as a moderating variable, was not found to strengthen the relationship between perceived ease of use and security with the decision to use mobile banking. However, social influence was found to strengthen the relationship between service features and the decision to use mobile banking.*

*Keywords: Perceived Ease of Use, Security, Service Features, Social Influence, Usage Decision, Mobile Banking.*