

## ABSTRAK

Penelitian ini bermaksud dapat menyadari Pengaruh Ekuitas Merek, Manfaat, dan Kemudahan Terhadap Penggunaan *Mobile Banking* (Studi Kasus: Mahasiswa UIN Raden Fatah Palembang). Penelitian kuantitatif dilakukan dengan menggunakan data primer serta sekunder. Data primer pada penelitian ini dihasilkan dari data kuesioner melalui dan data sekunder dihasilkan melalui buku, jurnal yang mendukung penelitian. Populasi pada penelitian ini ialah Mahasiswa UIN Raden Fatah Palembang. Kemudian penentuan sampel pada penelitian ini adalah *probability sampling* melalui penggunaan *simple random sampling*. Jumlah sampel pada penelitian ini sejumlah 100 *respondent*. *Statistical package for social science* juga dikenal sebagai IBM SPSS, diterapkan untuk menguji data. Teknik tersebut meliputi uji validitas serta reliabilitas, uji penerimaan klasik seperti uji normalitas, uji multikolinearitas, uji heteroskedastisitas, analisis regresi berganda, uji f, uji t dan uji  $R^2$ .

Karena nilai  $t_{hitung} 3,787 > t_{tabel} 1,985$  serta nilai signifikansi  $0,000 < 0,05$ , maka hasil penelitian menunjukkan ekuitas merek berpengaruh positif terhadap penggunaan *mobile banking*. Karena nilai  $t_{hitung} 2,403 >$  dari  $t_{tabel} 1,985$  dan nilai signifikansi  $0,018 < 0,05$ , maka terdapat pengaruh positif manfaat terhadap penggunaan *mobile banking*. Karena  $t_{hitung} 4,005 > t_{tabel} 1,985$  dan nilai signifikansi  $0,000 < 0,05$ , maka kemudahan berdampak positif terhadap penggunaan *mobile banking*.

**Kata Kunci :** Ekuitas Merek, Manfaat, Kemudahan dan Penggunaan *Mobile Banking*.

## **ABSTRACT**

*This research intends to realize the effect of brand equity, benefits, and convenience on the use of mobile banking (Case Study: Student of UIN Raden Fatah Palembang). Quantitative research was conducted using primary and secondary data. Primary data in this study was generated from questionnaire data through and secondary data generated through books, journals that support research. The population in this study were students of UIN Raden Fatah Palembang. Then the determination of the sample in this study is probability sampling through the use of simple random sampling. The number of samples in this study were 100 respondents. The statistical package for social science, also known as IBM SPSS, was implemented to test data. These techniques include validity and reliability tests, classical acceptance tests such as normality tests, multicollinearity tests, heteroscedasticity tests, multiple regression analysis, f tests, t tests and  $R^2$  tests.*

*Because the tcount value is  $3.787 > t_{table} 1.985$  and a significance value of  $0.000 < 0.05$ , the results of the study show that brand equity has a positive effect on the use of mobile banking. Because the tcount is  $2.403 >$  from  $t_{table} 1.985$  and the significance value is  $0.018 < 0.05$ , there is a positive effect on the benefits of using mobile banking. Because tcount is  $4.005 > t_{table} 1.985$  and a significance value of  $0.000 < 0.05$ , convenience has a positive impact on the use of mobile banking.*

**Keywords: Brand Equity, Benefits, Convenience and Use of Mobile Banking.**