

## **ABSTRACT**

*The world is currently affected by the Covid-19 pandemic. In Indonesia, all society activities began to be limited by implementing social distancing and physical distancing to reduce the number spread of Covid-19. One of the impacts of this pandemic is that all banking activities have been limited, and our society is encouraged to do all banking activities digitally. This thing probably could affect the quality of individual performances. However, all banking activities can still be done by utilizing mobile banking applications. For example, BNI mobile banking application, which the amounts of users still increasing during the Covid-19 pandemic.*

*This research aims to evaluate BNI mobile banking applications and find out the impact of using BNI mobile banking application on individual performance in banking activities during the Covid-19 pandemic by applying Delone & Mclean and Task Technology Fit (TTF) models. The population in this research is a customer who uses BNI mobile banking and is at least 17 years old. This research has collected a sample of 196 respondents. The data was collected by distributing online questionnaires with data analysis techniques using SEM-PLS.*

*Based on this research, the results reveal that user satisfaction and task technology fit are important variables to influence individual performance in banking activities because it has the highest effect size and has the highest importance value compared to other variables. The system quality and information quality positively affect user satisfaction, then the technical and task characteristics positively affect task technology fit. Understanding the impact of mobile banking on individual performance in banking activities during the Covid-19 pandemic could be useful for the company to improve and evaluate their mobile banking application to retain users and give more a positive influence for their users.*

**Keywords:** *Mobile Banking, Mclean & Delone, TTF, Individual Performance*