ABSTRACT

The use of various technologies in the financial services sector has brought significant changes to the banking industry. Along with the increase in features designed to support customer needs in using BCA mobile banking, including both BCA mobile and MyBCA, PT Bank Central Asia Tbk customers are expected to experience a decrease in the value of the Satisfaction, Loyalty, and Engagement Index for the mobile banking aspect in 2024.

This research aims to analyze the factors influencing BCA customers' use of mobile banking myBCA. The research model used is the Technology Acceptance Model (TAM), extended by incorporating the security perception variable for consumers using mobile banking. The study examines the extent to which the constructs of perceived usefulness and perceived ease of use, as utilitarian aspects, and perceived enjoyment, as a hedonic aspect, influence satisfaction and the continued intention to use BCA mobile banking.

This study employs a quantitative approach with purposive sampling, calculated using the Slovin formula, resulting in a sample of 409 respondents. Data analysis is conducted using Partial Least Squares (PLS) and Structural Equation Modeling (SEM) with the SmartPLS data processing tool. The findings reveal that perceived usefulness does not significantly influence user satisfaction but has a positive and significant effect on continuance intention to use. Perceived ease of use has a positive and significant effect on perceived usefulness, user satisfaction, and perceived enjoyment. Perceived enjoyment and perceived security both have a positive and significant effect on user satisfaction, but no significant effect on continuance intention to use. User satisfaction has a positive and significant effect on continuance intention to use. The moderating effect of perceived usefulness on user satisfaction and continuance intention to use is more significant in the utilitarian aspect than the hedonic aspect. The influence of perceived ease of use on user satisfaction is significantly greater in the utilitarian aspect compared to the hedonic aspect. Perceived enjoyment does not have a significant positive moderating effect on user satisfaction and continuance intention to use in the hedonic aspect compared to the utilitarian aspect.

This study provides a reference for BCA to focus on improving the quality factors that influence customers to adopt BCA mobile banking services, especially in helping users conduct financial transactions. This implies that users of the myBCA mobile banking application primarily value transactional features such as fund transfers, balance inquiries, account mutation checks, bill payments, and purchases. It can also serve as a primary strategy in implementing digital transformation. Further research related to mobile banking usage could incorporate additional variables to gain a deeper understanding of the factors influencing mobile banking adoption.

Keywords: *mobile banking,* TAM, *perceived usefulness, perceived ease of use, perceived enjoyment, perceived security*