

ABSTRACT

The growth of internet users is currently considered a potential for the development of digital transactions in Indonesia. The presence of smartphones that help companies, especially banks, in developing banking programs in line with developments that exist in the midst of people's lives. In recent years, mobile banking has become very popular among the public because mobile banking is able to provide services that offer several advantages for customers, namely saving time, convenience, and mobility. This encourages banking companies to analyze whether the level of service in a sharia mobile banking application has so far provided satisfaction to its users. The development of Islamic mobile banking in the city of Semarang is quite potential. This is according to the statistics of the city of Semarang which states that the Muslim population of the city of Semarang in 2020 will reach 1,470,442 people, which should be predicted to increase the growth in the use of Islamic banking. However, the magnitude of this potential is not comparable to the quality of Islamic banking. This study aims to analyze the convenience, security, service, and trustworthiness of customer satisfaction in using Islamic banking mobile banking. The method used in this research is Structural Equation Modeling (SEM) with SmartPLS 3 analysis tool. Primary data was obtained through a questionnaire with 100 samples of people in the city of Semarang. The results of the study stated that convenience and service had a positive and significant effect on customer satisfaction, security and trust had no significant effect on customer satisfaction.

Keywords: Mobile banking, security, service quality, trust, customer satisfaction