ABSTRACT

This study explains the effect of functional failures, system failures, and information failures that occur in BSI Mobile on decisions to use BSI Mobile. This study also analyses the role of trust as mediation between the three failure models and the decision to use BSI mobile.

This study aims to analyse how the effect of failures that occurred in BSI Mobile last May 2023 on the decision to use BSI Mobile using Tan's Failure Model analysis and trust as a mediating variable.

The method used in this study uses PLS-SEM analysis. The PLS-SEM method is used to analyse the effect of functional failure, system failure, information failure on the decision to use BSI Mobile and is used to analyse these three failures on the decision to use BSI Mobile through trust as a mediating variable.

The results showed that trust is an important variable that determines the decision to use BSI mobile when functional failure and information failure occur. When there is no trust, system failure is the most important variable that determines the decision to use mobile BSI, followed by functional failure. These results also imply that when information failure occurs, based on respondents' perceptions, trust can be used to avoid customers from using BSI mobile. Furthermore, increasing the level of trust can be achieved by increasing the level of security.

Keywords: *Tan's Failure Model, Functional Failure, System Failure, Information Failure, BSI Mobile*