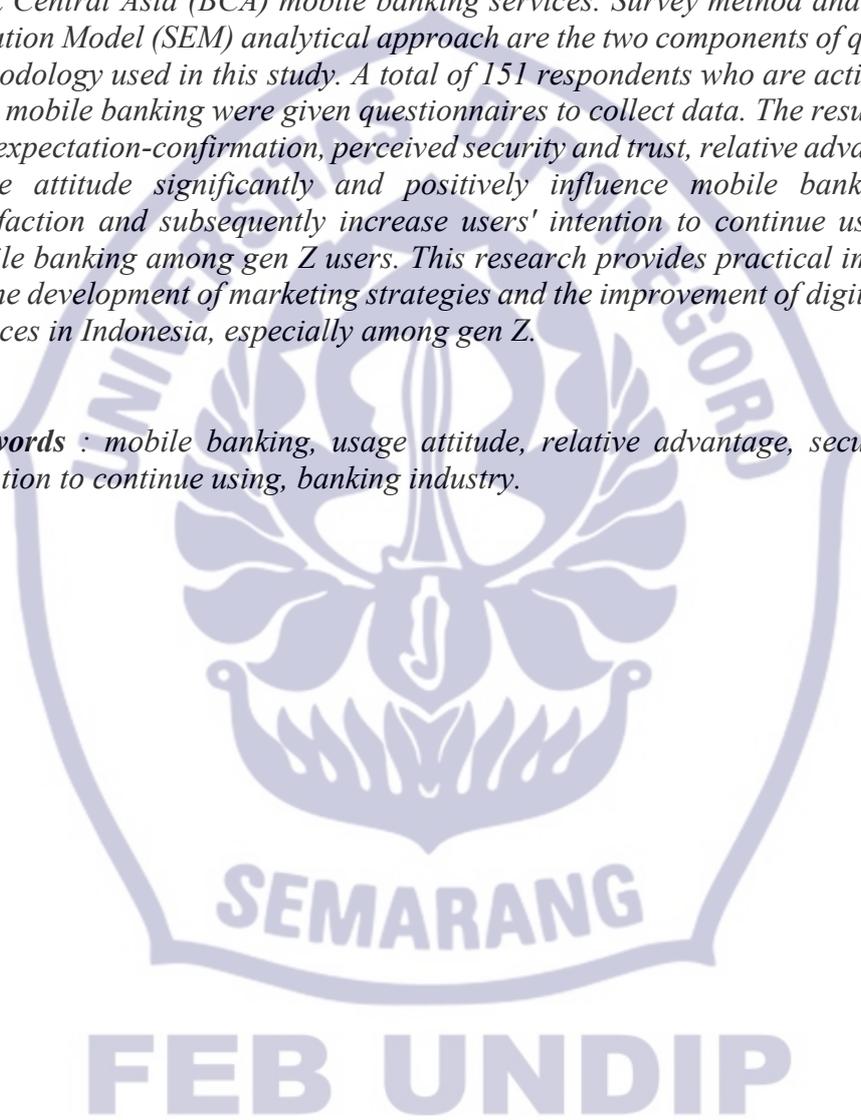


## **ABSTRACT**

*The banking sector has experienced significant changes as a result of advances in digital technology, especially in the use of mobile banking services. This study aims to determine the factors that influence Generation Z's intention to continue using Bank Central Asia (BCA) mobile banking services. Survey method and Structural Equation Model (SEM) analytical approach are the two components of quantitative methodology used in this study. A total of 151 respondents who are active users of BCA mobile banking were given questionnaires to collect data. The results showed that expectation-confirmation, perceived security and trust, relative advantage, and usage attitude significantly and positively influence mobile banking usage satisfaction and subsequently increase users' intention to continue using BCA's mobile banking among gen Z users. This research provides practical implications for the development of marketing strategies and the improvement of digital banking services in Indonesia, especially among gen Z.*

**Keywords** : mobile banking, usage attitude, relative advantage, security, trust, intention to continue using, banking industry.



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