

ABSTRACT

M-BCA is a mobile banking service from Bank BCA that provides digital banking technology innovations that can be used for transactions both at home and abroad. BCA mobile banking is a pioneer of banking applications and its features are always updated so that it always meets all the needs of customers in making transactions through banks. This study aims to analyze how much influence the perceived usefulness, perceived ease of use, trust, perceived risk on satisfaction in the continuance intention of BCA mobile banking in Indonesia.

The population used in this study are consumers who have a BCA Bank account and aware of the existence of M-BCA mobile banking services in Indonesia, having done transactions at least once in the last two months. The sample was 161 respondents. The sample collection method used purposive sampling. The data collection method was questionnaires. This research used Structural Equation Modeling (SEM) analysis with AMOS 24.0 analysis tools.

The results of this study indicate that perceived usefulness, perceived ease of use, trust, perceived risk, and satisfaction have a positive and significant effect on continuance intention. Moreover, the perceived usefulness, perceived ease of use, perceived trust, and perceived risk have a positive and significant effect on satisfaction.

Keywords: *digital banking, cellular banking, reuse intention, Indonesia, continuance intention, satisfaction.*