

## ABSTRACT

*The digital era is rapidly advancing, as indicated by the increasing number of internet users each year, and it is also impacting the banking sector. Bank Central Asia (BCA) was the first bank to launch BCA mobile banking services in Indonesia. However BCA has encountered shortcomings in the form of disruptions during the improvement of its mobile banking services. Recently, it has been observed that there are still disruptions in the BCA mobile banking service. Therefore, BCA's mobile banking system needs to be further improved to eliminate such disruptions. The main objective of analyzing BCA's mobile banking service among customers and its determining factors. The respondents in this study are customers from the Bandung Regency. The researchers employed the confirmatory factor analysis method to evaluate constructs and structural equation modeling to test the study hypotheses. This research method uses descriptive quantitative methods to analyze "Analyzing the Use of BCA Mobile Banking for Ease of Transactions in Bandung Regency" which has a sample of 100 respondents aged 20-40 years who live in Bandung Regency. Data collection for this research uses the Structural Equation Modeling (SEM) method, to test and show causal relationships between variables in a model and analysis will be carried out using Smart PLS software. The results of this research show that use influences other variables, perceived usefulness, ease of use, and perceived usefulness to ease of use.*

**Keywords :** *mobile banking, use, perceived usefulness*