

ABSTRACT

With the worldliness of current technology, all types of transactions can be carried out using electronic media without direct physical contact. This greatly affects the use of mobile transactions, which can be done anywhere and anytime if needed. Mobile banking is an application that allows customers to conduct virtual transactions online. This online facility can only be used on smartphones.

There are various reasons why customers need mobile banking: it is convenient because there is no need to go to the bank or ATM, transactions become faster, it facilitates checking balances through gadgets, it makes it easier to find information about bank products, and it has easy operability. The purpose of this research is to prove that the predetermined variables will affect customer satisfaction in using BSI bank's mobile banking.

This research uses Confirmatory Factor Analysis (CFA) which is used to test or confirm the hypothesized model. The hypothesized model consists of one or more latent variables, which are measured by one or more indicator variables. The data collection process uses the tool of Structural Equation Modeling (SEM)

The results of this study indicate that Ease of Use has a positive and significant influence and is a primary construct related to the use of mobile banking. However, the relationships of perceived usefulness, social influence, price, and trust have negative influences.

A suggestion that can be given by the author to the company is to providing a tutorial or initial optimization guide for the use of the Bank BSI mobile banking application and to develop an adaptive application, meaning the application should function well on various types of mobile phones used by users.

Keywords: *Mobile banking, Perceived Usefulness, Customer Satisfaction, Online, Transaction*