

ABSTRACT

The development of technology and information encourages banks to provide mobile banking services to facilitate marketing in carrying out their banking tasks / activities. Succeeding from the superiority of mobile banking, many bank users still prefer non-Mobile banking services (PC-based e-banking) and switch to a new transaction system (FinTech) which appears to compete with banks to provide financial services. The need to increase usage for mobile banking users, their mobile banking service providers must use effective methods to encourage users to use their services.

The purpose of accepting this is to try to discuss the success factors of use in the post-consumption phase of mobile banking use in Indonesia (BRI Mobile, BTN Mobile Dan Mandiri Mobile). We are happy to welcome Model Expectations (ECM), which are confirmation, benefits received, satisfaction, and intention to continue IS by adding important factors of security and privacy that are accepted, trustworthiness, and self-efficacy. The method of data collection is done through the transfer of questionnaires to users of mobile services. The technical analysis of the data in this study used the SEM-PLS method with the help of SmartPLS V.3.2.8.

Based on the results of data processing it can be seen that all the proposed hypotheses accepted, with the exception of three: H4 (Confirmation – user satisfaction); H6 (Security and perceived privacy - satisfaction) and H9 (perceived usefulness - continuation intention to use). Confirmation as post-consumption perceptions plays an important role directing user perceptions such as perceived usefulness and perceived security and privacy felt in the use of banking services, especially mobile banking. Perceived security and privacy that are felt positively affect trust but not the satisfaction. The perceived usefulness positively affect all connected constructs: trust, satisfaction, except for continuation intention to use by mobile banking. The direct relationship between trust and continuation intention to use has a positive and significant influence.. Trust positively and significantly affects the satisfaction of users of mobile banking users. User satisfaction positively and significantly influences the intention to use mobile banking. The user's self-efficacy about services positively and significantly influences continuation intention to use mobile banking services.

Keywords : ECM, Mobile Banking, , Perceived Security And Privacy, Trust, Self-Efficacy.