

ABSTRACT

The percentage of BCA mobile banking users in Indonesia is still low compared to other mobile banking banks, internet users and mobile phone users higher than mobile banking users. Therefore, the application of technology in banking industry, especially BCA, should be evaluated with a model that is in accordance with the intent of ensuring that the technology used is able to have a positive impact.

This research will evaluate the technology used in BCA mobile banking using the Task Technology Fit (TTF) model influenced by task characteristics, technology characteristics and habitual use which is influenced by internal and external factors to bca's mobile banking performance as the object.

The population of this study was bca bank customers who used mobile banking for banking transactions and samples taken from this study as many as 100 respondents. Data retrieval is done by disseminating questionnaires through social media with data analysis techniques using SEM-PLS.

The results of the study showed Task Technology Fit (TTF) was influenced by task characteristics, and technology characteristics had a significant influence on Habitual Use on bca mobile banking performance. In this study, the highest significant influence value was Task Technology Fit (TTF) on Habitual Use and Task Technology Fit (TTF) on the performance of Mobile Banking BCA

Based on the results of the research, Task Technology Fit and Habitual Use is the top priority to increase performance because it has the highest importance value compared to other variables.

Keywords: BCA, Habitual Use, Mobile Banking, Performances Technology, Pls (Partial Least Square), Task Technology Fit.