

## **ABSTRACT**

*The rapid development of technology has become the main driver of the emergence of digital-based products and services. The existence of this technology is expected to facilitate all needs for the community, one of which is in banking. One of the technology-based banking service products is mobile banking. Digital mobile banking services are required to be a solution to conventional banking obstacles and meet the needs of its users. In Indonesia, the mobile banking that has the most users is BCA Mobile. However, with the most users, the quality of BCA Mobile itself still often complained about by its users. Factors that often complained about are functional failures, system failures, information failures, and service failures on the use of mobile banking which ultimately affect user satisfaction.*

*This study aims to determine how much influence functional failure, system failure, information failure, and service failure have on the use of BCA Mobile and its relationship with user satisfaction. The method used is quantitative method and descriptive method. The sampling technique uses SRS or simple random sampling with a sample size of 400 respondents who are BCA Mobile users in Indonesia. Data collection using a questionnaire distributed via Google Form. The data analysis technique used is SEM - PLS with SmartPLS 4.0 software.*

*The results of this study indicate that functional failures, system failures, information failures, and service failures are in the "Good" category. Functional failure, information failure, and service failure have no effect on the use of BCA Mobile. Meanwhile, system failure has a negative and significant effect on the use of BCA Mobile. And the use of BCA Mobil affects user satisfaction.*

*Keywords: Functional Failure, System Failure, Information Failure, Service Failure, Mobile Banking Usage, User Satisfaction*