ABSTRACT

The Covid-19 virus pandemic makes people more careful in conducting transactions, people prefer to make transactions that are minimal in physical contact, because it allows people to make transactions without having to interact directly. One way to avoid the transmission of the Covid-19 virus is by conducting banking transactions using mobile banking. Therefore, this study aims to determine what factors influence users on mobile banking. This research was conducted using the DeLone & McLean model and additional variables of trust, social influence, intimacy, loyalty, and continuance intention. Based on the model and variables used, this study was conducted to find out the factors that influence the use, satisfaction, intimacy, loyalty, continuing intention, and the individual impact of mobile banking in using mobile banking. Data was collected on the condition that the respondents had used mobile banking. The data collected were 204 respondents.data were analyzed using the Partial Least Square – Structural Equation Modeling (PLS-SEM) method using the SmartPLS 3.2.9 application. The results showed that the factors that influence users in using mobile banking are system quality, service quality, trust, social influence, use, satisfaction, and intimacy.

Keywords: Mobile Banking, DeLone & McLean, PLS-SEM