

**MEMAHAMI FAKTOR-FAKTOR PENENTU *CONTINUANCE USAGE*
INTENTION MOBILE BANKING BCA DI INDONESIA**

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ABSTRAK

Tujuan penelitian kali ini untuk meneliti kebiasaan berbelanja masyarakat Indonesia yang mulai berubah menjadi *online*, dan kebiasaan bertransaksi untuk membayar juga berubah menjadi transaksi secara *online* atau biasa disebut dengan *mobile payment*, Bank Indonesia mencatat bahwa kenaikan transaksi *mobile payment* atau Uang Elektronik (UE), selama pemberlakuan PSBB bulan April 2020 mencapai 64,48 persen secara tahunan. Perkembangan ini menunjukkan menguatnya kebutuhan transaksi Ekonomi dan Keuangan Digital (EKD). Penelitian kali ini menggunakan jenis penelitian *causal research* diuji secara kuantitatif menggunakan metode SEM (*Structural Equation Modeling*) *software* SPSS 18 dan *software* AMOS 22. Penelitian ini ingin memahami lebih dalam mengenai pengaruh *confirmation*, *perceived usefulness*, *perceived ease of use*, *satisfaction*, *attitude*, *self efficiency*, *channel preference*, terhadap *continuance intention* pada *m-banking* BCA di Indonesia. Hasil penelitian menggunakan 170 responden dan menunjukkan 12 hipotesis yang diteliti terdukung positif signifikan.

Kata Kunci: *perceived usefulness*, *perceived ease of use*, *satisfaction*, *attitude*, *continuance intention*

**UNDERSTANDING THE DETERMINING FACTORS OF CONTINUANCE
USAGE INTENTION MOBILE BANKING BCA IN INDONESIA**

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ABSTRACT

In this study to examine the shopping habits of the Indonesian people who are starting to turn online, and the habit of transacting to pay has also turned into online transactions or commonly referred to as mobile payments, Bank Indonesia noted that the increase in mobile payment transactions or Electronic Money (EU), during the implementation of PSBB April 2020 reached 64.48 percent on an annual basis. This development shows the strengthening of the need for transactions in the Digital Economy and Finance (EKD). This study uses a type of causal research that is tested quantitatively using the SEM (Structural Equation Modeling) method SPSS 18 and AMOS 22 software. channel preference, on the continued intention of BCA's m-banking in Indonesia. The results of the study used 170 respondents and showed that the 12 hypotheses studied were positively and significantly supported..

Key words: perceived usefulness, perceived ease of use, satisfaction, attitude, continuance intention