

ABSTRACT

Technological and information developments encourage banks to provide internet-based services by presenting mobile banking services. Various advantages of mobile banking services, make the banks compete to provide these services for the convenience of their customers, one of which is Bank Mandiri.

The purpose of this study is to find out the factors that influence the intention to use and satisfaction of customers and their influence on the actual independent mobile usage banking in the city of Bandung. This study has seven variables, that is service quality, information quality, system quality, trust, satisfaction, intention to use, and actual usage.

In this study using quantitative research methods with a type of conclusive research. The population in this study were mobile banking users in the city of Bandung. The sample in this study were 302 respondents. Data collection is done by distributing questionnaires through google form. The sampling technique used was non-probability with convenience sampling. Technical data analysis in this study used the method of Structural Equation Modeling (SEM) with the help of Lisrel 8.7 software.

The results of this study show that service quality, information quality, trust and satisfaction have a significant influence on intention to use, while system quality does not have a significant effect on the intention to use. Service quality, information quality, system quality has a significant influence on satisfaction, while trust does not have a significant effect on satisfaction. Satisfaction and intention to use have a significant influence on actual usage.

Based on the results of research, to increase the actual use of independent mobile banking, banks should independently improve the performance of call centers to answer customer problems, provide the latest information and improve security, so that customers continue to use the Mandiri mobile banking application.

Keywords: *Mobile Banking, Actual Usage, D & M Models and SEM.*