

ABSTRAK

The rapid growth of the internet has changed the way companies connect with their consumers, including the banking business with the growth of information technology, banks provide services that make it easier for customers to process transactions by launching M-banking services, better known as mobile banking. MyBCA as the front line of digital solutions from PT Bank Central Asia Tbk, is designed to be the answer to customer transaction needs in following today's digital lifestyle and trends, especially for customers who choose banking from home.

This study aims to determine the extent of influence that mobile banking service failure has on the use of m-banking, as well as the relationship between m-banking and user satisfaction on MyBCA. This study uses a quantitative method. The population used in this study were M-Banking MyBCA users, with a sample of 390 respondents who participated in filling out the questionnaire.

This study uses SMART PLS version 3.1 software in data processing. The results of this study show functional failure has a positive and significant effect on the use of m-banking. System failure has a positive and significant effect on the use of m-banking. Information failure has a positive and significant effect on the use of m-banking. Service failure has a positive and significant effect on the use of m-banking. And use of m-banking has a positive and significant effect on use satisfaction toward m-banking.

Keywords: *Functional Failure, System Failure, Information Failure, Service Failure, Use Of M-Banking, Use Satisfaction Toward M-Banking.*