THE EFFECT OF EASE OF USE AND SERVICE FEATURES ON TRANSACTING INTENTION IN MY BCA MOBILE BANKING APPLICATION TOWARD TRUST AS A MEDIATION

THESIS

As a requirement to obtain Bachelor's Degree

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PREFACE

We give all praise and gratitude to God Almighty who has bestowed His blessings and gifts on the author, so that the author can complete the thesis entitled "The Effect of Ease of Use and Service Features on Transacting Intention in My Bca Mobile Banking Application toward Trust as a Mediation". This thesis aims to meet one of the requirements in obtaining a Bachelor of Arts-1 degree in the Department of Management, Faculty of Economics and Business, Tanjungpura University, Pontianak.

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The Author hopes that everyone who has assisted will be given many reprisals. Suggestions and critics will be accepted and used by the writer in the future for a better revision. This thesis is expected to provide numerous benefits to anyone who reads it and in need of information, as well as for further knowledge.

Pontianak, 2024

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PENGARUH KEMUDAHAN PENGGUNAAN DAN FITUR LAYANAN TERHADAP MINAT BERTRANSAKSI PADA APLIKASI MY BCA MOBILE BANKING TERHADAP KEPERCAYAAN SEBAGAI MEDIASI

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh kemudahan penggunaan dan fitur layanan terhadap minat bertransaksi melalui kepercayaan sebagai variabel mediasi. Manfaat dari dilakukan penelitian ini adalah agar mengetahui kemudahan dalam penggunaan aplikasi MY BCA dan fitur layanan yang terdapat di dalam aplikasi MY BCA pada minat dalam bertransaksi pengguna dan dapat menumbuhkan rasa kepercayaan mereka terhadap layanan aplikasi MY BCA. Data dikumpulkan melalui survei terhadap 150 responden di Indonesia dan dianalisis secara statistik mengunakan SmartPLS 4.0. Hasil penelitian menunjukkan bahwa kemudahan penggunaan berpengaruh positif dan tidak signifikan terhadap kepercayaan, fitur layanan berpengaruh positif dan signifikan terhadap kepercayaan, kemudahan penggunaan berpengaruh positif dan signifikan terhadap minat bertransaksi, fitusr layanan berpengaruh positif dan tidak signifikan terhadap minat bertransaksi, kepercayaan berpengaruh positif dan signifikan terhadap minat bertransaksi. Dengan demikian, kepercayaan tidak berpengaruh sebagai variabel mediasi antara kemudahan penggunaan dan fitur layanan terhadap minat bertransaksi.

Kata Kunci : *kemudahan penggunaan, fitur layanan, kepercayaan, minat bertransaksi, mobile banking*

THE EFFECT OF EASE OF USE AND SERVICE FEATURES ON TRANSACTING INTENTION IN MY BCA MOBILE BANKING APPLICATION TOWARD TRUST AS A MEDIATION

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ABSTRACT

This study aims to examine the effect of ease of use and service features on transaction interest through trust as a mediating variable. The benefits of this study are to determine the ease of use of the MY BCA application and the service features contained in the MY BCA application on user transaction interest and can foster their trust in the MY BCA application service. Data were collected through a survey of 150 respondents in Indonesia and analyzed statistically using SmartPLS 4.0. The results of the study indicate that ease of use has a positive and insignificant effect on trust, service features have a positive and significant effect on trust, ease of use has a positive and significant effect on transaction interest, service features have a positive and insignificant effect on transaction interest, trust has a positive and significant effect on transaction interest. Thus, trust does not have an effect as a mediating variable between ease of use and service features on transaction interest.

Keywords : *ease of use, service features, trust, transacting interest, mobile banking*

PENGARUH KEMUDAHAN PENGGUNAAN DAN FITUR LAYANAN TERHADAP BUNGA TRANSAKSI PADA APLIKASI MY BCA MOBILE BANKING TERHADAP KEPERCAYAAN SEBAGAI MEDIASI

RINGKASAN

1. Latar Belakang dan Tujuan Penelitian

Studi ini meneliti bagaimana kemudahan penggunaan dan berbagai fitur layanan aplikasi mobile banking MY BCA memengaruhi minat pengguna dalam bertransaksi. Studi ini mengeksplorasi peran kepercayaan sebagai faktor mediasi dalam hubungan ini. Dengan menganalisis bagaimana desain yang ramah pengguna dan fungsi yang membantu memengaruhi keterlibatan pengguna, studi ini bertujuan untuk menunjukkan bahwa pengalaman pengguna yang positif dapat meningkatkan kepercayaan pada aplikasi. Aplikasi MY BCA merupakan aplikasi mobile banking yang dikembangkan oleh Bank Central Asia (BCA), salah satu bank swasta terbesar di Indonesia. Aplikasi MY BCA memungkinkan nasabah BCA untuk melakukan berbagai aktivitas perbankan, seperti mengecek saldo rekening, mentransfer dana, membayar tagihan, membeli pulsa telepon seluler, bahkan melakukan investasi. Daya tarik utamanya terletak pada antarmuka yang mudah digunakan, protokol transaksi yang aman, serta integrasi dengan berbagai layanan perbankan MY BCA. Jika dibandingkan dengan aplikasi perbankan pesaing di Indonesia, seperti LIVIN (oleh Bank Mandiri), BRImo (oleh Bank Rakyat Indonesia, BRI), dan OCTO Mobile milik Cimb Niaga. Adapun tujuan dari penelitian ini adalah sebagai berikut :

a. Menguji dan menganalisis pengaruh kemudahan penggunaan terhadap kepercayaan
b. Menguji dan menganalisis pengaruh fitur layanan terhadap kepercayaan
c. Menguji dan menganalisis pengaruh kemudahan penggunaan terhadap minat bertransaksi
d. Menguji dan menganalisis pengaruh fitur layanan terhadap minat bertransaksi

e. Menguji dan menganalisis pengaruh kepercayaan terhadap minat bertransaksi
f. Menguji dan menganalisis mediasi kepercayaan terhadap kemudahan penggunaan dan minat bertransaksi
g. Menguji dan menganalisis mediasi kepercayaan terhadap fitur layanan dan minat bertransaksi

2. Metode Penelitian

Jenis penelitian yang digunakan merupakan penelitian kuantitatif berupa asosiatif kausal dan Teknik pengumpulan data dilakukan melalui penyebaran kueisoner. Jumlah sampel yang diambil dalam penelitian ini sebanyak 150 responden yang ada di seluruh wilayah Indonesia dengan menggunakan Teknik pengambilan sampelnya yaitu non-probability sampling dengan metode purposive sampling dan alat analisis yang digunakan adalah SEM (Structural Equation Model) dengan menggunakan SmartPLS 4.0. Berikut adalah kriteria responden yang digunakan untuk memilih sampel untuk penelitian ini:

1. Responden minimal berusia 17 tahun
2. Responden tinggal di wilayah Indonesia
3. Responden melakukan transaksi 2 hingga 3 kali dalam sebulan menggunakan aplikasi MY BCA.

Berikut ini adalah hipotesis yang diajukan sebagai pendekatan sementara untuk mengatasi masalah ini :

H_1 : Kemudahan penggunaan berpengaruh signifikan terhadap kepercayaan

H_2 : Fitur layanan berpengaruh signifikan terhadap kepercayaan

H_3 : Kemudahan penggunaan berpengaruh signifikan terhadap minat bertransaksi

H_4 : Fitur layanan berpengaruh signifikan terhadap minat bertransaksi

H_5 : Kepercayaan berpengaruh signifikan terhadap minat bertransaksi

H_6: Kepercayaan memediasi pengaruh antara kemudahan penggunaan dan minat bertransaksi

H_7 : Kepercayaan memediasi pengaruh antara fitur layanan dan minat bertransaksi

3. Hasil Pembahasan

a. Kemudahan Penggunaan berpengaruh positif dan tidak signifikan terhadap kepercayaan. Hal ini ditunjukkan dengan nilai original sampel = 0.163 yang artinya berpengaruh secara positif, dan diikuti dengan nilai T-Statistic sebesar 1.844 yang lebih kecil dari 1.96 dan nilai P-Value sebesar 0.065 yang lebih besar dari 0.05

b. Fitur layanan berpengaruh positif dan signifikan terhadap kepercayaan. Hal ini ditunjukkan dengan nilai original sampel = 0.200 yang artinya berpengaruh secara positif, dan diikuti dengan nilai T-Statistic sebesar 2.283 yang lebih besar dari 1.98 dan nilai P-Value sebesar 0.022 lebih kecil dari 0.05

c. Kemudahan penggunaan berpegaruh positif dan signifikan terhadap minat bertransaksi. Hal ini ditunjukkan dengan original sampel = 0.160 yang artinya berpengaruh positif, dan diikuti dengan nilai T-Statistic sebesar 2.120 yang lebih besar 1.98 dan nilai P-Value 0.034 lebih kecil dari 0.05.

d. Fitur layanan berpengaruh positif dan tidak signifikan terhadap minat bertransaksi. Hal ini ditunjukkan dengan original sampel = 0.157 yang artinya berpengaruh secara positif, dan diikuti dengan nilai T-Statistic sebesar 1.922 yang lebih kecil 1.96 dan nilai P-Value sebesar 0.055 yang lebih besar 0.05.

e. Kepercayaan berpengaruh positif dan signifikan terhadap minat bertransaksi. Hal ini ditunjukkan dengan original sampel = 0.205 yant artinya berpengaruh secara positif, dan diikuti dengan nilai T-Statistic sebesar 2.057 yang lebih besar dari 1.98 dan nilai P-Value sebesar 0.040 yang lebih kecil 0.05.

f. Kemudahan penggunaan berpengaruh positif dan tidak signifikan terhadap minat bertransaksi yang dimediasi oleh kepercayaan. Hal ini ditunjukkan dengan nilai original sampel sebesar = 0.033 yang artinya berpengaruh positif, dan diikuti dengan nilai T-Statistic sebesar 1.346 yang lebih kecil dari 1.98 dan nilai P-Value sebesar 0.178 yang lebih besar dari 0.05 yang artinya tidak signifikan

g. Fitur layanan berpengaruh positif dan tidak signifkan terhadap minat bertransaksi yang dimediasi oleh kepercayaan. Hal ini ditunjukkan dengan nilai original sampel sebesar = 0.041 yang artinya berpengaruh positif, dan diikuti dengan nilai T-Statistic sebesar 1.404 yang lebih kecil dari 1.98 dan nilai P-Value 0.161 yang lebih besar dari 0.05 yang artinya tidak signifikan.

4. Kesimpulan dan Saran

Kesimpulan

a. Kemudahan penggunaan berpengaruh positif dan tidak signifikan terhadap kepercayaan pada pengguna aplikasi MY BCA
b. Fitur Laayanan berpengaruh positif dan signifikan terhadap kepercayaan pada pengguna aplikasi MY BCA
c. Kemudahan penggunaan berpengaruh positif dan signifikan terhadap minat bertransaksi pada pengguna aplikasi MY BCA
d. Fitur layanan berpengaruh positif dan tidak signifikan terhadap minat bertransaksi pada pengguna aplikasi MY BCA
e. Kepercayan berpengaruh positif dan signifikan terhadap minat bertransaksi pada pengguna aplikasi MY BCA
f. Kemudahan penggunaan berpengaruh positif dan tidak signifikan terhadap minat bertransaksi yang dimediasi oleh kepercayaan pada pengguna aplikasi MY BCA
g. Fitur layanan berpengaruh positif dan tidak signifikan terhadap minat bertransaksi yang dimediasi oleh kepercayaan pada pengguna aplikasi MY BCA

Saran

1. Responden penelitian ini menyatakan bahwa pelaku usaha sering melakukan kesalahan berulang-ulang ketika melakukan internet banking. Oleh karena itu, pihak bank harus memperhatikan tampilan internet banking. Internet banking hendaknya memiliki tampilan yang mudah dipahami dan disertai dengan panduan agar nasabah dapat menggunakannya tanpa melakukan kesalahan berulang-ulang.
2. Bagi pemasar, yang bertugas mengomunikasikan produk kepada konsumen, mereka harus menyadari dan beradaptasi dengan fenomena saat ini. Pemasar harus menghindari promosi produk yang diboikot atau menjadi sasaran permusuhan secara tidak sengaja. Seperti yang kita ketahui, fenomena saat ini

merupakan peluang untuk lebih mempromosikan produk lokal, sehingga pemasar dapat memanfaatkannya sebagai sarana promosi.

THE EFFECT OF EASE OF USE AND SERVICE FEATURES ON TRANSACTING INTENTION IN MY BCA MOBILE BANKING APPLICATION TOWARD TRUST AS A MEDIATION

SUMMARY

1. Background and Research Objectives

This study examines how ease of use and various service features of the MY BCA mobile banking application affect user interest in making transactions. This study explores the role of trust as a mediating factor in this relationship. By analyzing how user-friendly design and helpful functions affect user engagement, this study aims to show that a positive user experience can increase trust in the application. The MY BCA application is a mobile banking application developed by Bank Central Asia (BCA), one of the largest private banks in Indonesia. The MY BCA application allows BCA customers to perform various banking activities, such as checking account balances, transferring funds, paying bills, buying mobile phone credits, and even making investments. Its main appeal lies in its easy-to-use interface, secure transaction protocols, and integration with various MY BCA banking services. When compared to competing banking applications in Indonesia, such as LIVIN (by Bank Mandiri), BRImo (by Bank Rakyat Indonesia, BRI), and OCTO Mobile owned by Cimb Niaga. The objectives of this study are as follows:

a. Testing and analyzing the effect of ease of use on trust
b. Testing and analyzing the effect of service features on trust
c. Testing and analyzing the effect of ease of use on transacting intention
d. Testing and analyzing the effect of service features on transacting intention
e. Testing and analyzing the effect of trust on transacting interest
f. Testing and analyzing the mediation of trust on ease of use and transacting intention
g. Testing and analyzing the mediation of trust on service features and transacting intention

2. Research Method

The type of research used is quantitative research in the form of causal associative and data collection techniques are carried out through the distribution of questionnaires. The number of samples taken in this study was 150 respondents throughout Indonesia using the sampling technique, namely non-probability sampling with the purposive sampling method and the analysis tool used is SEM (Structural Equation Model) using SmartPLS 4.0. The following are the respondent criteria used to select samples for this study:

1. Respondents are at least 17 years old
2. Respondents live in Indonesia
3. Respondents make transactions 2 to 3 times a month using the MY BCA application.

The following are hypotheses proposed as a temporary approach to address this issue:

H_1 : Ease of use has a significant effect on trust

H_2 : Service features have a significant effect on trust

H_3 : Ease of use has a significant effect on transacting interest

H_4 : Service features have a significant effect on transacting interest

H_5 : Trust has a significant effect on transacting interest

H_6 : Trust mediates the effect between ease of use and transacting interest

H_7 : Trust mediates the effect between service features and transacting interest

3. Discussion Results

a. Ease of Use has a positive and insignificant effect on trust. This is indicated by the original sample value = 0.163 which means it has a positive effect, and is followed by a T-Statistic value of 1.844 which is smaller than 1.96 and a P-Value value of 0.065 which is greater than 0.05

b. Service features have a positive and significant effect on trust. This is indicated by the original sample value = 0.200 which means it has a positive effect, and is followed by a T-Statistic value of 2.283 which is greater than 1.98 and a P-Value value of 0.022 which is smaller than 0.05

c. Ease of use has a positive and significant effect on transacting intention. This is indicated by the original sample = 0.160 which means it has a positive effect, and is followed by a T-Statistic value of 2.120 which is greater than 1.98 and a P-Value value of 0.034 which is smaller than 0.05.
d. Service features have a positive and insignificant effect on transacting intention. This is indicated by the original sample = 0.157 which means it has a positive effect, and is followed by a T-Statistic value of 1.922 which is smaller than 1.96 and a P-Value value of 0.055 which is larger than 0.05.
e. Trust has a positive and significant effect on transacting intention. This is indicated by the original sample = 0.205 which means it has a positive effect, and is followed by a T-Statistic value of 2.057 which is greater than 1.98 and a P-Value value of 0.040 which is smaller than 0.05.
f. Ease of use has a positive and insignificant effect on transacting intention mediated by trust. This is indicated by the original sample value of = 0.033 which means it has a positive effect, and is followed by a T-Statistic value of 1.346 which is smaller than 1.98 and a P-Value value of 0.178 which is greater than 0.05 which means it is not significant
g. Service features have a positive and insignificant effect on transacting intention mediated by trust. This is indicated by the original sample value of = 0.041 which means it has a positive effect, and is followed by a T-Statistic value of 1.404 which is smaller than 1.98 and a P-Value value of 0.161 which is greater than 0.05 which means it is not significant.

4. Conclusion and Recommendation

Conclusion

1. Ease of use has a positive and insignificant effect on trust in MY BCA application users
2. Service features have a positive and significant effect on trust in MY BCA application users

3. Ease of use has a positive and significant effect on transacting intention in MY BCA application users
4. Service features have a positive and insignificant effect on transacting intention in MY BCA application users
5. Trust has a positive and significant effect on transacting intention in MY BCA application users
6. Ease of use has a positive and insignificant effect on transacting intention mediated by trust in MY BCA application users
7. Service features have a positive and insignificant effect on transacting intention mediated by trust in MY BCA application users

Recommendation

1. Respondents of this study stated that business actors often make repeated mistakes when doing internet banking. Therefore, banks must pay attention to the appearance of internet banking. Internet banking should have an easy-to-understand appearance and be accompanied by a guide so that customers can use it without making repeated mistakes.
2. For marketers, who are tasked with communicating products to consumers, they must be aware of and adapt to current phenomena. Marketers must avoid promoting products that are boycotted or become the target of unintentional hostility. As we know, the current phenomenon is an opportunity to further promote local products, so that marketers can use it as a means of promotion.

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CHAPTER I
INTRODUCTION

1.1 Background

The internet, as well as the advancement of science and technology, make anything feasible and accessible through electronics, this is stated by Mahmudah (2021). The banking sector sees a significant opportunity as it continues to grow. financial offers this option to maximize financial services. Mobile banking, often known as m-banking, refers to applications that use mobile technology to provide banking services. This service application makes it easier for users to access banking services and technologies, such as helping customers manage financial transactions more quickly and easily.

The Technology Acceptance Model (TAM), user acceptance of technology is strongly influenced by simplicity of use. Davis (1989a) defined perceived ease of use as "the degree to which a person believes that using a particular system would be free of effort." This suggests that systems with intuitive features and user-friendly interfaces are more likely to promote positive attitudes and, in turn, increase transaction intents.

The service aspects offered by digital platforms are equally important. Fast processing speeds, secure payment gateways, and customized interfaces are examples of high-quality service features that produce satisfying user experiences that have a direct impact on user engagement. Service quality according to Berry & Zeithaml (1988), is "the extent to which a service meets or exceeds customer expectations." In addition to increasing customer pleasure, features that cater to their demands foster loyalty, which is crucial for recurring business. Study from Zeithaml & Bitner (2021), for example shows that well-designed service elements boost customer retention and perceived value.

Although service features and convenience of use are crucial, trust mediates the conversion of these qualities into real transaction intentions. In digital environments, where consumers frequently encounter doubts regarding security, privacy, and dependability, trust is especially important. The willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action is how Mayer & Davis (1995) describe trust. By fostering confidence in the system and lowering the perceived risk of online transactions, trust empowers users to make decisions with little hesitation.

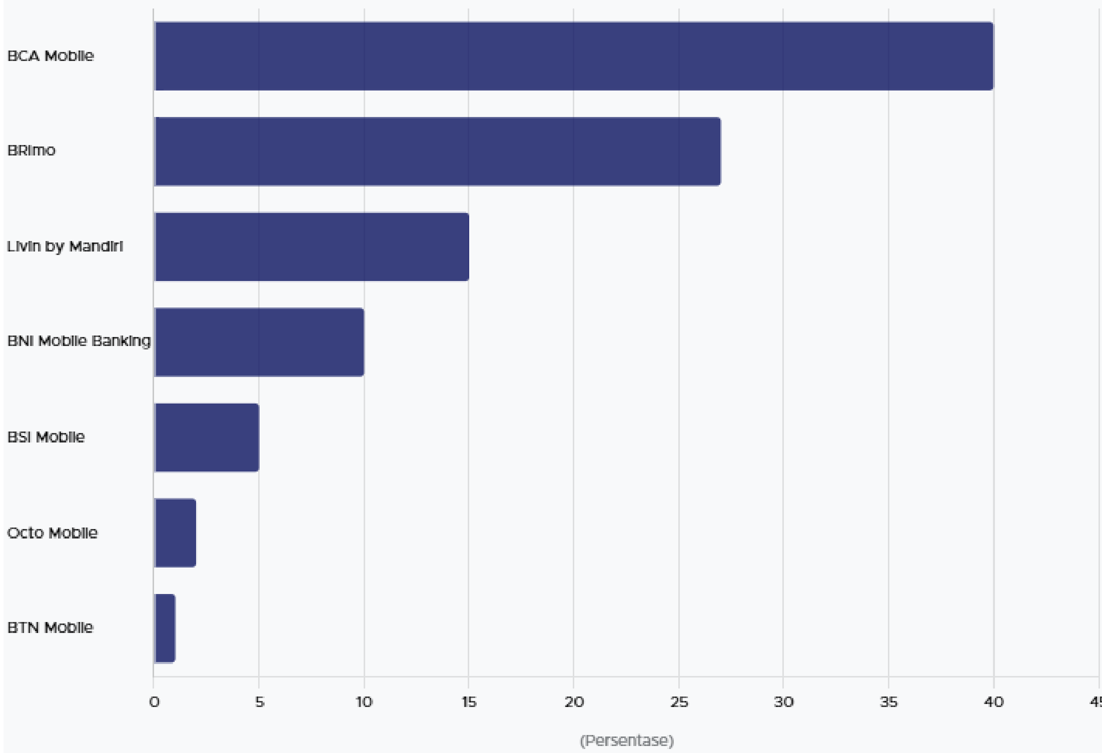

Figure 1. 1 Internet Banking Users In 2024

Source : data.goodstats.id

According to above figure shows that MY BCA mobile banking have 40% of respondents chose BCA Mobile as the most popular mobile banking, both in terms of interface and available features. Guaranteed convenience and security make many respondents choose banking services from this bank. The second most popular mobile banking is held by BRImo, with 27%. BRImo is a digital banking service from PT

Bank Rakyat Indonesia Tbk (BRI) which was first launched in February 2019. Only 2 months after its launch, BRImo recorded 2.2 million transactions with a sales volume reaching IDR 1.2 trillion. The third position is held by Livin by Mandiri, with a total of 15%, followed by BNI Mobile Banking with 10%, BSI Mobile with 5%, Octo Mobile with 2%, and BTN Mobile with 1%, this stated bv Agnez Z. Yonathan (2024) Journalists from GoodStats

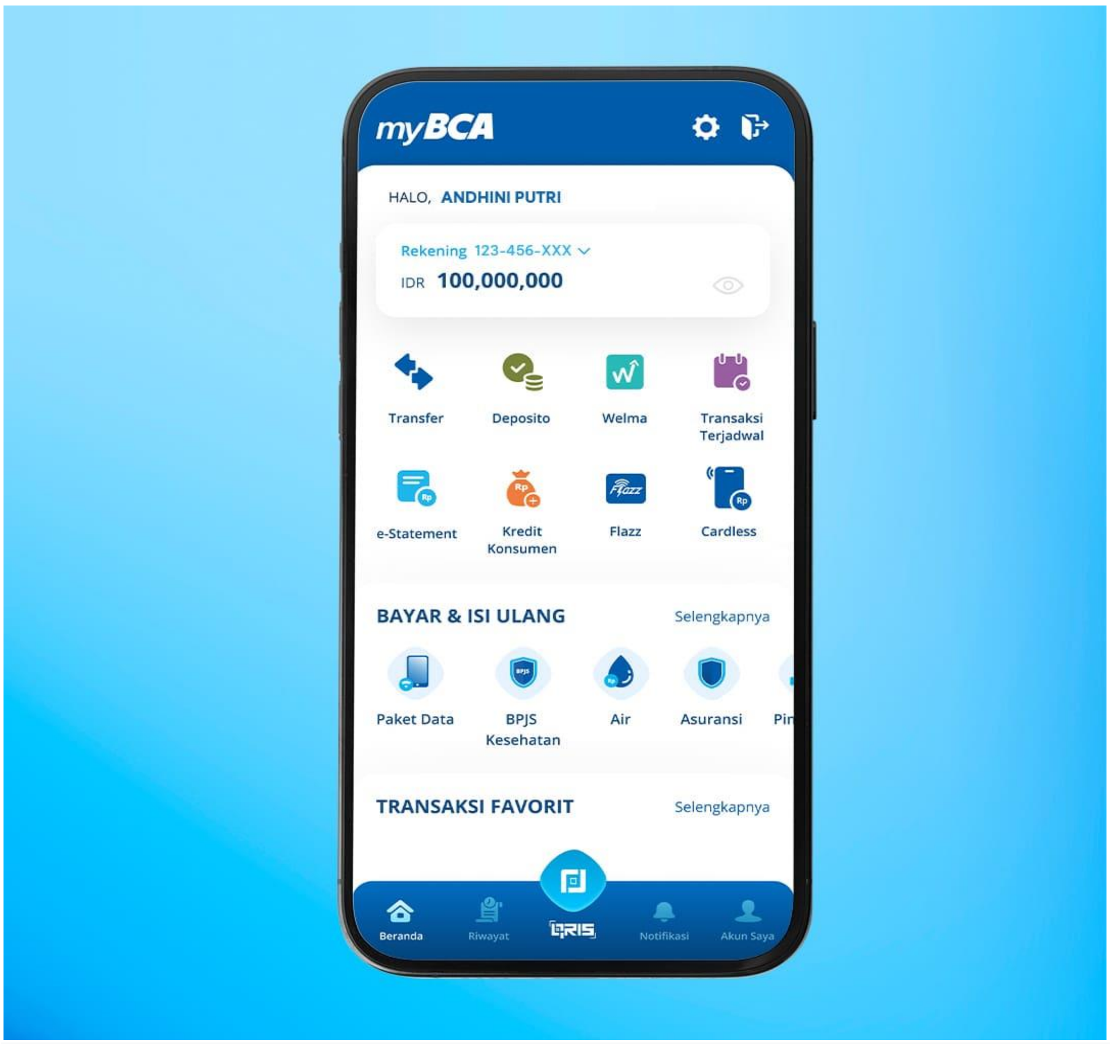

Figure 1. 2 Features of the My BCA Mobile application
Soruce : bca.co.id

According to figure 1.2 shows that. However, there are still issues with guaranteeing customer happiness and trust even with the technological developments and feature-rich designs of apps like BCA Mobile. According to Pavlou (2003) says that the research indicates that when users believe a platform is dependable, safe, and easy to use, they are more likely to complete a transaction . Therefore, enhancing mobile banking services requires an understanding of how trust, service features, and simplicity of use interact.

Meanwhile research conducted by Hasbullah (2023) which observe ease of use of e-banking towards online interest transactions. This research uses a quantitative (statistical) approach using multiple linear regression analysis, based on the results of this research, it shows that the ease of use variable has no effect on interest in online transactions, while from research conducted by Nasir (2021) which observe ease of use towards transaction interest using OVO application on undergraduate students of Tamansiswa Sarjanawiyata University. This research shows that perceived ease of use has a positive and significant effect on transaction interest in using the OVO application.

While research conducted by Astuti and Saputra (2022) which observe service features towards transacting intention use BSI mobile in the city of Banda Aceh. This research result show demonstrate service features have an impact on BSI mobile users simultaneously. The results of this research also show that service features have a positive and significant influence on interest in transactions using BSI mobile, while the results of research conducted by Juliantina (2023) which observe service features towards transacting intention use financial technology ShopeePay. This research show that The usability of service features does not significantly increase the likelihood of using fintech ShopeePay for transactions.

From research conducted by Nurlaela, et al (2023) which observe quality service on interest in using BCA mobile banking through trust as as an intervening variable. This research show that Perception of Ease and Quality of Service directly and indirectly influences Interest in Using BCA Mobile Banking via Trust, while conducted research by Tolabi (2021) which observe service quality towards in interest using BRI Syariah in Magelang city with trust as an intervening variable. This research show that trust is able to mediate the quality of sharia services has a positive and significant effect on the interests of society.

Based on the background above, it is necessary to conduct a study on how ease of use affects trust in the transactin intention on the MY BCA mobile application, where the results of the research that has been explained previously stated that it generally has a positive and significant effect. Examining the role of service features in increasing interest in transacting. Examining how trust mediates the relationship between these factors and overall interest in transacting through the application, where from research conducted by experts the results are generally positive and significant

1.2 Problem Formulation

1.2.1 Research Question

In recent years, the growth of mobile banking has transformed how clients engage with financial institutions. Bank Central Asia (BCA), one of Indonesia's top banks, has launched mobile banking services to provide consumers a quick and effective platform for executing different financial activities. Despite the increased popularity of mobile banking, significant problems and opportunities for development remain. The fundamental topic addressed in this thesis is the identification and study of factors that influence customer satisfaction and usage frequency of BCA's mobile banking services.

In this research, we will examine how ease of use and service features influence interest in transactions through trust as a mediating variable. The problem that will be looked for is whether the users of the MY BCA application have a significant and positive influence.

1.2.2 Problem Question

Based on the research background and problem statement above, the research questions can be identified as follows :

1. Does ease of use have a significant effect on trust ?
2. Does service features have a significant effect on trust ?
3. Does ease of use have a significant effect on transacting intention ?
4. Does service features have a significant effect on transacting intention ?

5. Does trust have a significant effect on transacting intention ?
6. Does ease of use have a significant effect on transacting intention mediated by trust ?
7. Does servie features have a significant effect on transacting intention mediated by trust ?

1.3 Research Objective

Based on the research background, problem statement, and research question above, the research objectives can be identified as follows:

1. To test and analyze the influence ease of use and trust
2. To test and analyze the influence service features and trust
3. To test and analyze the influence ease of use and transacting intention
4. To test and analyze the influence service features and transacting intention
5. To test and analyze the influence trust and transacting intention
6. To test and analyze the mediating of trust on ease of use and transacting intention
7. To test and analyze the mediating of trust on service features and transacting intention

1.4 Research Contribution

1.4.1 Theoretical Contribution

From the perspective of interest in transactions on the MY BCA application, this is It is hoped that this research can enrich scientific studies, especially management science in the field of marketing management. This relates to ease of use and service features as variables, with trust being the mediating variable

1.4.2 Practical Contribution

This study is expected to provide more knowledge to PT companies. Bank Central Asia Tbk to develop and implement a plan to create an innovative application that can attract the Indonesian people to make transactions using the MY BCA application, with an innovative application it can increase MY BCA users in Indonesia so that it becomes the pioneer of mobile banking which is most often used for transactions

1.5 Contextual Overview

Based on data from the goodstats data site (2024), there is data that describes the diverse mobile banking users in Indonesia which is listed in figure 1.1. The applications owned by BCA Bank and various banks in Indonesia are quite familiar to the ears of the Indonesian people, especially those who are not familiar with mobile banking. Therefore, in this study, the object is users of the MY BCA mobile banking application in Indonesia. This study is to determine how much ease of use affects interest in transacting, and trust in mediating between ease of use, and service features on interest in transacting on the MY BCA mobile banking application in Indonesia