

ABSTRAK

Perkembangan teknologi informasi telah mendorong transformasi layanan perbankan menuju layanan digital melalui aplikasi *mobile banking*, salah satunya adalah MyBCA. Meskipun menawarkan berbagai kemudahan dalam bertransaksi, hasil pra-survei menunjukkan bahwa minat penggunaan aplikasi MyBCA di kalangan mahasiswa Universitas Amikom Purwokerto masih perlu ditingkatkan. Selain itu, ditemukan beberapa kendala dalam penggunaan aplikasi MyBCA, terutama berupa gangguan sistem atau aplikasi, kendala transaksi seperti keterlambatan dan kegagalan transfer, serta gangguan server atau *maintenance*. Oleh karena itu, penelitian ini bertujuan untuk menganalisis pengaruh *Performance Expectancy*, *Effort Expectancy*, *Social Influence*, dan *Facilitating Conditions* terhadap Minat Penggunaan aplikasi MyBCA pada mahasiswa Universitas Amikom Purwokerto. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Populasi penelitian adalah mahasiswa Universitas Amikom Purwokerto yang menggunakan aplikasi MyBCA. Teknik pengambilan sampel menggunakan *purposive sampling* dengan jumlah sampel sebanyak 100 responden. Data dikumpulkan melalui penyebaran kuesioner dengan skala Likert lima poin. Analisis data dilakukan menggunakan metode *Structural Equation Modeling–Partial Least Squares* (SEM-PLS) dengan bantuan perangkat lunak SmartPLS 4, melalui tahapan evaluasi *outer model*, *inner model*, dan pengujian hipotesis menggunakan teknik *bootstrapping*. Hasil penelitian menunjukkan bahwa *Performance Expectancy*, *Effort Expectancy*, *Social Influence*, dan *Facilitating Conditions* berpengaruh positif dan signifikan terhadap Minat Penggunaan aplikasi MyBCA. Dengan demikian, seluruh hipotesis dalam penelitian ini diterima. Penelitian ini diharapkan dapat menjadi bahan pertimbangan bagi PT Bank Central Asia Tbk dalam meningkatkan kualitas layanan, kemudahan penggunaan, serta dukungan terhadap aplikasi MyBCA guna meningkatkan minat penggunaan, khususnya di kalangan mahasiswa.

Kata Kunci: MyBCA, UTAUT, Minat Penggunaan, *Mobile Banking*, SEM-PLS.

ABSTRACT

Digital transformation has driven the development of banking services toward digital platforms through mobile banking applications, one of which is MyBCA. Although the application offers various conveniences for conducting transactions, the results of a preliminary survey indicate that several issues were identified in the use of MyBCA, such as: application disruptions, transaction-related problems (transfer delays and failed transfers), and server disruptions. Therefore, this study aims to analyze the effects of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions on the intention to use the MyBCA application among students at Universitas Amikom Purwokerto. This study employed a quantitative approach using a survey method. The research population consisted of students at Universitas Amikom Purwokerto who use the MyBCA application. The sample was selected using purposive sampling, involving 100 respondents. Data were collected through questionnaires using a five-point Likert scale. Data analysis was conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the assistance of SmartPLS 4 software, through the evaluation of the outer model, inner model, and hypothesis testing using the bootstrapping technique. The results indicate that Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions have positive and significant effects on the intention to use the MyBCA application. Thus, all hypotheses proposed in this study are accepted. This study is expected to provide useful considerations for PT Bank Central Asia Tbk in improving service quality, ease of use, and support for the MyBCA application to increase users' intention to use the application, particularly among university students.

Keywords: MyBCA, UTAUT, Behavioral Intention, Mobile Banking, SEM-PLS.