

ABSTRACT

This study aims to analyze and determine how much perceived usefulness, service quality, and quality of Self-Service Technology mobile banking-based applications influence user satisfaction and personal finance in South Tangerang City. The method used in this study is a quantitative method using primary data obtained from distributing questionnaires. The sampling technique used is purposive sampling with a sample size of 200 respondents. The data analysis method in this study uses the Structural Equation Model (SEM) with SmartPLS 3.0. These results indicate that perceived usefulness, service quality, and quality of Self-Service Technology positively affect user satisfaction and personal finance.

Keywords: Perceived Usefulness, Service Quality, Quality of Self-Service Technology, User Satisfaction, Personal Finance, Mobile Banking