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Analysis Of Success Of Mandiri Mobile Banking Information System With Delone & Mclean Models

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ARTICLE INFO

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ABSTRACT

The Mandiri Mobile Banking application is currently continuing to develop in order to serve its customers, this is also being done so that Bank Mandiri can compete with other banks in Indonesia. It is important for banking service providers to know the success of mobile banking in order to create strategic plans and increase the number of customers in the future. One of the models that is often used to measure the success of an information system is the DeLone & McLean Information System Success Model in which there are six constructs, namely system quality, information quality, service quality, use, user satisfaction, and net benefits. This research uses descriptive research type. The data collection technique uses the survey method by distributing questionnaires to respondents, namely Mandiri mobile banking users. The sample of this research is 385 respondents. The method of analysis in this study uses Structural Equation Modeling (SEM) based on Partial Least Square (PLS). The results of the study show that all hypotheses are accepted and it is said that Mandiri mobile banking is in good condition and has been successful in providing benefits to customers who use mobile banking.

INTRODUCTION

Technological advancements have given rise to the internet, making it easier for people to access information from around the world. The rapid development of technology has impacted various aspects of life, including the banking sector in Indonesia. This transformation has enabled the emergence of digital banking services through mobile banking applications. The implementation of mobile banking aims to achieve several objectives, such as reaching a broader customer base and facilitating customer interactions anytime and anywhere, whether day or night. Thus, mobile banking services serve as an effective and user-friendly alternative, providing a solution for customers to access banking services as needed, as long as they have an internet connection and a smartphone.

The increasing number of banks has intensified competition among banking institutions in Indonesia. As a result, banks strive to enhance customer value by offering services tailored to their needs and preferences. For the banking industry, this rapid growth presents a significant opportunity that must be carefully monitored and managed to continuously develop mobile banking services that are more appealing, widely used, and beneficial to the public. With a growing number of mobile banking users, banks can achieve greater cost efficiency and streamline banking operations by providing more effective services and offerings. To enhance customer satisfaction and foster long-term loyalty, banks must analyze and understand customers' true expectations when using mobile banking services (Rachmadi & Handaka, 2019).

The phenomenon at Bank Mandiri indicates that despite the rapid growth of mobile banking, there has been no research identifying gaps in understanding the factors influencing the success and

challenges of implementing mobile banking services at the bank. Previous studies have not conducted an in-depth analysis of the key factors affecting the success of mobile banking at Bank Mandiri, particularly in relation to its impact on customer satisfaction and loyalty.

While mobile banking technology has become a crucial solution in digital banking, there are still limited studies that utilize a comprehensive theoretical framework to assess the success of mobile banking information systems. One theoretical model that can address this gap is the DeLone & McLean Information System Success Model, which comprises six key constructs for evaluating information system success, including system quality, information quality, user satisfaction, and organizational impact (DeLone & McLean, 2003).

This study seeks to bridge the gap by applying the DeLone & McLean model to evaluate the success of mobile banking at Bank Mandiri and enhance the understanding of factors influencing customer satisfaction and loyalty in mobile banking usage. Therefore, conducting an in-depth analysis of mobile banking information system success is essential, considering not only technical aspects but also its impact on customer perceptions and behavior in Indonesia. This is especially relevant in the context of Bank Mandiri, which is undergoing a significant digital transformation.

PT Bank Mandiri Tbk is one of the leading conventional banks currently undergoing a digital transformation. A survey conducted by Top Brand aimed to assess the performance of the largest brands in Indonesia. In the Electronic-Channel category, five conventional banks successfully secured nominations for the 2022 Top Index.

Table 1.1 Top Brand Index 2022 Mobile Banking in Indonesia

Top Brand Mobile Banking	
Brand	Top Brand Index
m-BCA	47,4%
BRI Mobile	19,4%
m-Banking Mandiri	12,9%
BNI Mobile	11,2%
CIMB Niaga Mobile	3,8%

Source: https://www.topbrand-award.com

Table 1.1 shows that Mandiri Mobile Banking ranks third, reflecting a relatively lower index compared to m-BCA and BRI Mobile. Despite this, Mandiri Mobile Banking remains among the Top Brand Mobile Banking services in Indonesia. The platform offers various features, including balance inquiries, transaction history checks, fund transfers to fellow Mandiri accounts and other domestic banks, mobile credit and token purchases, bill payments, and other transactions. Recently, Bank Mandiri has introduced an innovation by launching a new version of its mobile banking application.

The Mandiri Mobile Banking application has undergone a complete redesign. Typically, updates are made to enhance the existing application, but this time, users are required to download a new app called "New Livin' by Mandiri", as the previous version is no longer supported. Upon installing the new application, users gain access to more comprehensive and advanced features.

Mandiri Mobile Banking continues to evolve to enhance customer service and maintain Bank Mandiri's competitiveness among other banks in Indonesia. For banking service providers, understanding the success of mobile banking is crucial for strategic planning and increasing the customer base in the future. One widely used model for measuring the success of an information system is the DeLone & McLean Information System Success Model (Larasati & Andayani, 2019).

The DeLone & McLean model, developed by DeLone and McLean in 1992, consists of six constructs: system quality, information quality, user satisfaction, use, individual impact, and organizational impact. However, with the rapid advancement of technology, the model was revised in 2003, introducing two additional constructs: service quality and intention to use, while also merging individual and organizational impact into a single construct called net benefits.

The primary objective of this study is to examine and analyze the impact of system quality, information quality, and service quality on usage, user satisfaction, and net benefits of Mandiri Mobile Banking using the DeLone and McLean model. It is expected that the findings of this study will contribute to the development and enhancement of Mandiri Mobile Banking while also serving as a valuable reference for future research.

MATERIALS AND METHODS

This study was conducted to evaluate the success of the Mandiri Mobile Banking information system using the DeLone and McLean model through a quantitative descriptive research approach. The population in this study consists of all Bank Mandiri customers in the Jabodetabek area who utilize Mandiri Mobile Banking services. The sampling technique employed was non-probability sampling, meaning that not all elements in the population had an equal chance of being selected, and participants were unaware of their selection for the study. Since the exact population size is unknown or unlimited, the sample size was determined using the Bernoulli equation as referenced in Aditya et al. (2020). Based on this formula, the study involved 385 respondents who were Bank Mandiri customers and active users of Mandiri Mobile Banking.

Data collection was carried out through an online questionnaire distributed via Google Forms to all 385 respondents. Participants were asked to complete the questionnaire, allowing researchers to efficiently gather data while saving time, effort, and costs. This method was chosen to capture respondents' genuine perceptions. The collected data were then analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach, processed through SmartPLS 3.0. The use of PLS was chosen because it facilitates the construction and testing of research models (Atmaja et al., 2022). The analytical process involved three main stages: testing the outer model, the inner model, and the model fit assessment, followed by hypothesis testing. This study applied the DeLone & McLean (2003) Success Model, incorporating six variables: System Quality, Information Quality, Service Quality, Use, User Satisfaction, and Net Benefits.. The development of thoughts in this study is as follows:

Effect of System Quality on Usage

Kumalasari et al. (2022) define system quality as the perceived ease of use, referring to the extent to which a technology is considered easy to understand and operate. Users who find a system simple to use and requiring minimal effort are more likely to adopt it. The more frequently the system is utilized, the higher its quality is perceived by users. Research conducted by Bardijan & Binastuti (2022), Kenlly (2019), Huda et al. (2018), and Khairrunnisa Ulfah & Yunanto (2019) provides empirical evidence that system quality has a significant impact on usage.

Effect of System Quality on User Satisfaction

System quality refers to the inherent characteristics of an information system. When users encounter no issues and find the system easy to use, they are more likely to be satisfied with it. A well-functioning system, as perceived by users, tends to enhance their satisfaction. Research conducted by Marselina et al. (2022), Andriyanto et al. (2021), and Hidayatullah et al. (2020) provides empirical evidence that system quality significantly influences user satisfaction.

Effect of Information Quality on Usage

Information quality refers to users' evaluation of an information system's performance in delivering relevant and reliable information based on their experience with the system. According to DeLone & McLean (2003), the higher the quality of information provided by the system, the greater the likelihood of users intending to use or actually using it. Research by Bardijan & Binastuti (2022), Andriyanto et al. (2021), Permana & Mudiyanti (2021), and Kenlly (2019) provides empirical evidence that information quality has a significant impact on system usage.

The Effect of Information Quality on User Satisfaction

Information quality refers to the quality of the output generated by the information system. Higher information quality leads to better decision-making. System users expect to obtain the necessary information when using the system. High-quality information timely, accurate, relevant, and aligned with other quality criteria positively impacts user satisfaction. Research conducted by Huda et al. (2018), Marselina et al. (2022), Permana & Mudiyanti (2021), and Hidayatullah et al. (2020) provides empirical evidence that information quality influences user satisfaction.

Effect of Service Quality on Usage

Service quality is defined as users' overall evaluation of the excellence of an information system. DeLone and McLean (2003) identified that service quality positively impacts information system usage. The level of assurance and attention provided by both the system and its provider influences users' intention to use and continue using the system. When users perceive the service quality as high, they are more likely to use the system and less inclined to switch to alternatives. Research by Marselina et al. (2022), Andriyanto et al. (2021), and Ilmawawn & Pujani (2020) provides empirical evidence that service quality affects system usage.

Effect of Use on User Satisfaction

Mahmudah & Indriyanti (2023) define system usage as the measurement of how users utilize the functions of an information system, while user satisfaction refers to the level of user contentment with the system and the results it produces. System usage and user satisfaction are closely interconnected. Positive experiences in using the system contribute to greater user satisfaction. Although system usage must come first, these positive experiences enhance satisfaction over time. Research conducted by Andriyanto et al. (2021) and Kenlly (2019) provides empirical evidence that system usage influences user satisfaction.

Effect of Use on Net Benefits

Net benefit refers to the advantages or positive outcomes experienced by individuals and organizations after the implementation of an information system. This study measures net benefit through individual impact, which represents the effect of an information system on users' performance and decision-making. Leavitt, as cited in Putri & Helfasari (2019), found that the adoption of a new information system influences individuals' responses, leading to increased motivation to compete and enhance performance. More frequent system usage results in greater user learning and adaptation. Research by Bardijan & Binastuti (2022), Permana & Mudiyanti (2021), and Hidayatullah et al. (2020) provides empirical evidence that system usage has a significant impact on net benefit.

Effect of User Satisfaction on Net Benefits

User satisfaction is the response and feedback generated by users after using an information system. An information system that meets user expectations is one that is high-quality and provides user satisfaction. Satisfied users contribute to improved individual and organizational performance. Research conducted by Bardijan & Binastuti (2022), Andriyanto et al. (2021), Hidayatullah et al. (2020), and Ilmawawn & Pujani (2020) provides empirical evidence that user satisfaction has a significant impact on net benefit.

RESULTS AND DISCUSSION

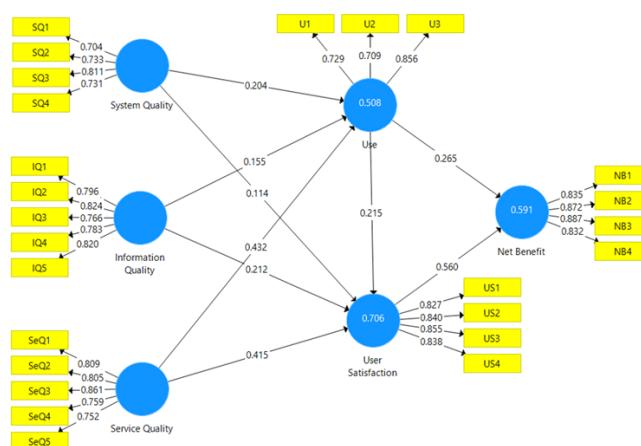**Evaluation Results of the Measurement Model (Outer Model)**

Figure 1. Outer Structural Model

The results of this research included data analysis and a comprehensive discussion. After studying further step by step in PLS analysis, data analysis was obtained, namely analyzing the outer model, inner model and hypothesis testing. The Outer Model Test consisted of a Convergent Validity Test which was measured using the loading factor parameter, namely the correlation between item scores/component scores and construct scores. The following are the results of Convergent Validity testing for each variable.

Table. 1 Output Outer Loading

Variable	Indicator	Loading Factor	Description
System	SQ1	0.704	Valid
Quality	SQ2	0.733	Valid
	SQ3	0.811	Valid
	SQ4	0.731	Valid
	IQ1	0.796	Valid
Information	IQ2	0.824	Valid
Quality	IQ3	0.766	Valid
	IQ4	0.783	Valid
	IQ5	0.820	Valid
Service	SQ1	0.809	Valid
Quality	SQ2	0.805	Valid
	SQ3	0.861	Valid
	SQ4	0.759	Valid
	SQ5	0.752	Valid
Use	U1	0.729	Valid
	U2	0.709	Valid
	U3	0.856	Valid
User	US1	0.827	Valid
Satisfaction	US2	0.840	Valid
	US3	0.855	Valid
	US4	0.838	Valid
Net	NB1	0.835	Valid
Benefits	NB2	0.872	Valid
	NB3	0.887	Valid
	NB4	0.832	Valid

Based on Table 1, the data processing results for convergent validation variables, namely system quality, information quality, service quality, utilization, user satisfaction, and net benefit, using SmartPLS show that the outer model value, or the correlation between constructs and variables, has a loading factor value above 0.5, which means that the convergent validation requirements are met. This states that all constructs are valid for all variables in this research model. After conducting a validity test using the outer loading value, a discriminant validation test was subsequently conducted using the extracted average variance value (AVE). The results of the discriminant test are shown below.

Table. 2 Discriminate Validity Test

Variable	AVE	Root AVE
System Quality	0,5565	0,746
Information Quality	0,6368	0,798
Service Quality	0,6368	0,798
Use	0,5888	0,767
User Satisfactiom	0,7056	0,840
Net Benefits	0,7344	0,857

This test is carried out to see how big the differences are between variables. The value seen in this test is the average variance extracted (AVE) value, overall all variables have a value of > 0.50 so they can be declared valid. After that, reliability testing was carried out to find out whether the variables used in this research were reliable or not. Reliability testing uses Cronbach's Alpha and composite reliability values.

Tabel. 3 Composite Reliability

Variable	Composite Reliability	Cronbach's Alpha	*Rule of Thumb*	Evaluasi Model
System Quality	0.833	0.733		Reliabel
Information Quality	0.898	0.857		Reliabel
Service Quality	0.897	0.857	> 0,70	Reliabel
Use	0.810	0.655		Reliabel
User Satisfactiom	0.906	0.861		Reliabel
Net Benefits	0.917	0.879		Reliabel

Based on Table 3, the composite reliability value for all constructs is above 0,70 and the Cronbach alpha for all constructs is above 0,60. Thus, it can be concluded that all constructs have good reliability.

Structural Model (Inner Model)

After the estimated model meets the validity and reliability criteria, then the structural model (inner model) is tested. Structural model testing is done by looking at the R-square value which is a goodness-fit model test. The following table shows the R-Square for dependent constructs

Table. 4 R Square and Q-square values

Variable	R Square	$1-R^2$	$Q^2=1-(1-R1^2)(1-R2^2)(1-R3^2)$
Use	0.706	0,294	
User Satisfactiom	0.508	0,492	0,940838
Net Benefits	0.591	0,409	

Table 4 shows that about 70.6% (moderate or tending to be strong) of the total variability (diversity) of the user satisfaction variable (construct) can be explained by its exogenous variables, namely information quality, system quality, service quality and usage. About 50.8% (moderate or tending to be strong) of the total variability (diversity) of the usage variable (construct) can be explained by its exogenous variables, namely information quality, system quality and service quality. About 59.1% (moderate or tending to be strong) of the total variability (diversity) of the net benefit variable (construct) can be explained by its exogenous variables, namely user satisfaction and usage. Table 4.13 shows the Q-square value of this research model is 0.940838. This value is greater than 0 and close to 1. This indicates that this research model can be included in the "strong" category or has good predictive relevance.

Hypothesis Test

To find out whether each hypothesis is acceptable, a bootstrap algorithm is used with a t-value to determine the level of significance of the path coefficient. The hypothesis is accepted if the t-value is > 1.96 and the p-value is < 0.050.

Table. 5 Hypothesis Test

	Hypothesis	Original Sample	T Statistics (|O/STDEV|)	P Values	Information
H1	System Quality affects on Use.	0.204	3.571	0,000	Accepted
H2	System Quality affects on User Satisfaction.	0.114	2.451	0,015	Accepted
H3	Information Quality affects on Use.	0.155	2.013	0.045	Accepted
H4	Information Quality affects on User Satisfaction.	0.212	4.026	0.000	Accepted
H5	Service quality affects use	0.432	6.433	0,000	Accepted
H6	Service Quality affects on User Satisfaction.	0.415	7.269	0,000	Accepted
H7	Use affects on User Satisfaction.	0.215	3.455	0,001	Accepted
H8	Use affects on Net Benefits.	0.265	4.019	0.000	Accepted
H9	User Satisfaction affects on Net Benefits.	0.560	8.312	0.000	Accepted

The table above indicates that this study aims to identify the factors influencing the usage and satisfaction of Mandiri Mobile Banking users. This research is based on DeLone & McLean (2003), which evaluates the success of an information system through dimensions such as system quality, information quality, service quality, user satisfaction, and net benefits. Based on this model, the following research findings were obtained:

System quality has been found to have a positive impact on the usage of Mandiri Mobile Banking. The higher the system quality, the more frequently users engage with mobile banking. A well-designed system enhances accessibility, making users more inclined to utilize mobile banking for financial transactions. In this context, high system quality supports better decision-making within the company. When the accounting system provides high-quality information, management decisions tend to be more accurate and effective. Conversely, a poorly functioning system can lead to decreased user satisfaction. These findings align with research by Larasati & Andayani (2019), Andriyanto et al. (2021), and Permana & Mudiyanti (2021), which demonstrate that system quality positively influences system usage.

Additionally, system quality has been shown to positively impact user satisfaction. This implies that the better the Mandiri Mobile Banking system, the higher the level of user satisfaction. When users feel secure, comfortable, and satisfied with a system that is accessible, user-friendly, and reliable, their overall satisfaction with Mandiri Mobile Banking increases. This, in turn, fosters greater user loyalty to the service. High system quality also supports accounting information systems in generating accurate and reliable financial reports, which are crucial for decision-making. These findings are consistent with research by Marselina et al. (2022), Andriyanto et al. (2021), and Hidayatullah et al. (2020), which confirm that system quality influences user satisfaction.

The quality of mobile banking information has a positive impact on usage. This means that the higher the quality of information in Mandiri Mobile Banking, the higher its usage. The use of technology and information systems increases efficiency and ensures an increase in the quality of mobile banking operational services. Practical data processing can be achieved by implementing an accounting information system with an application system that is tailored to the needs of mobile banking. The existing data processing system is intended to overcome obstacles that employees often face in the past. This allows data to be processed faster, errors can be reduced, the information presented is valid, and mobile banking performance is increasing and Mandiri Mobile Banking is increasingly advanced. This means that providing complete, relevant, and accurate information to mobile banking users will increase the use of the system, because information in mobile banking is needed by customers so that they are willing to use mobile banking. The results of this study support the research of Larasati & Andayani (2019), Andriyanto et al. (2021), Permana & Mudiyanti (2021) and Fatimah & Suyanto (2016) which state that the quality of information affects usage.

Service quality has been found to have a positive impact on usage. This indicates that the higher the quality of Mandiri Mobile Banking services, the more frequently users engage with the platform. As a result, mobile banking users participating in this study experienced high-quality service. Therefore, mobile banking usage ensures service quality. If mobile banking services provide trust, empathy, and responsive support such as offering solutions that align with user behavior and ensuring efficient service users are more likely to use mobile banking more frequently. These findings align with the research conducted by Marselina et al. (2022), Andriyanto et al. (2021), and Ilmawawn & Pujani (2020), which confirm that service quality influences system usage.

Service quality has also been shown to have a positive effect on user satisfaction. It is one of the key factors influencing user satisfaction with accounting information systems. A perception of high service quality can enhance user satisfaction and indirectly improve company performance. It is anticipated that better service quality will lead to higher user satisfaction with the accounting information system. This means that the higher the quality of Mandiri Mobile Banking services, the more satisfied its users will be. Customers are likely to be highly satisfied when mobile banking services effectively assist users facing difficulties and provide quick responses to their inquiries. Conversely, slow complaint resolution may result in dissatisfaction among system users (Fifi Yusmita, 2024).

The findings of this study are consistent with the research of Sediyono et al. (2022), Hidayatullah et al. (2020), Ilmawawn & Pujani (2020), Pertiwi et al. (2020), and Iqbal et al. (2021), which suggest that service quality influences user satisfaction. Additionally, usage has been found to have a positive effect on user satisfaction. Accurate recording of accounting information contributes to optimal outcomes, serving as a foundation for future decision-making. The more customers use Mandiri Mobile Banking, the more satisfied they become, as they feel their financial and informational needs are being met. The availability of high-quality information and well-structured services fosters greater trust in mobile banking services. The benefits and convenience of mobile banking contribute positively to user

satisfaction. These findings support the research of Andriyanto et al. (2021), Ilmawawn & Pujani (2020), and Latif et al. (2019), which concluded that usage influences user satisfaction.

Its usage has a significant positive impact on net benefits. This means that the more customers utilize Mandiri Mobile Banking, the greater the net benefits they receive from the service (Ashar Basyir, 2016). The increasing use of mobile banking for various purposes—such as checking account balances, transferring funds, making investments, conducting payment transactions, and accessing other financial services—provides greater advantages for customers, as it allows them to perform transactions anytime and anywhere. These findings support the research of Andriyanto et al. (2021), Ilmawawn & Pujani (2020), and Permana & Mudiyanti (2021), which indicate that system usage influences net benefits.

Ultimately, user satisfaction positively impacts net benefits for customers. When customers are satisfied with the convenience and efficiency of mobile banking, they gain more advantages. This satisfaction motivates users to continue using mobile banking, as it enhances their productivity, effectiveness, and ease of conducting financial transactions (Agustina & Sutinah, 2019). Therefore, user satisfaction is closely linked to the benefits they derive from mobile banking. By analyzing the interconnection between system quality, information quality, service quality, usage, and user satisfaction, it can be concluded that these factors mutually support each other, contributing to increased mobile banking usage, customer satisfaction, and overall benefits. The successful improvement and enhancement of these aspects directly impact customer loyalty, and the value gained, further solidifying Mandiri's position in the mobile banking market. These findings align with the research of Pertiwi et al. (2020), Andriyanto et al. (2021), Hidayatullah et al. (2020), and Ilmawawn & Pujani (2020), which confirm that user satisfaction influences net benefits.

CONCLUSIONS AND SUGGESTION

Based on the results of data analysis and hypothesis testing, all hypotheses have been confirmed. Customers who use Mandiri Mobile Banking agree that the system quality of the platform is secure, easy to access, and user-friendly. The information quality provided by Mandiri Mobile Banking is comprehensive, accurate, relevant, and timely. Additionally, the service quality ensures reliability, empathy, and a responsive approach to customer needs. Therefore, it can be concluded that Mandiri Mobile Banking is performing well and has successfully provided benefits to its users. However, this study has certain limitations, such as the sample being restricted to the Jabodetabek area, the exclusive use of the DeLone and McLean model, and a cross-sectional research design. Future studies are encouraged to expand the sample coverage to improve the generalizability of findings, as well as to compare mobile banking services across different banks. Additionally, future research could explore alternative acceptance models beyond DeLone and McLean and adopt a longitudinal approach to assess changes in user perceptions and satisfaction over time..

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