

ABSTRACT

The development of information technology is now growing rapidly, this can be seen from the development of internet users, and except in the country of Indonesia. Regarding the internet in the country of Indonesia is increasing, this shows that technology at this time is the need of the Indonesian people to facilitate all work processes, including in banking matters. This phenomenon has made more internet technology advancements appear, one of which is digital banking through applications to support the public in conducting banking transactions. Jenius is a revolutionary banking application from a BTPN bank equipped with a debit card. VISA which helps its users in its financial activities such as saving, transacting, and translated more simply, which can be used via smartphones anywhere and anytime which is popular among Indonesian people, seen from the highest number of jenius users in the Jabodetabek area, so it is necessary to consider what factors influence consumers using the Jenius application in Jabodetabek.

This study discusses the factors that influence consumers using banking applications on behavior. Besides changing the policy that turned into an intention to adopt to use a genius banking application.

This type of research is quantitative research that aims at descriptive research. When the study was conducted in a cross section without intervening data. The approved model is used to determine the intention to use a genius banking application in Jabodetabek, based on the Technology Acceptance Model (TAM) model consisting of Perception of Ease of Use, Benefit Perception, Bank Credibility, Perceived Risk, Perceived Risk, Perceived Trust, Attitudes, Intention to adopt .

The sampling technique used in this study was purposive sampling. Data obtained by questionnaire questions through Google Forms on Jenius banking application users in Greater Jakarta with a total sample of 385 respondents. This type of research is quantitative analyzed with regression analysis conducted with IBM SPSS 25 software used to test the hypothesis relationship between variables. The results of this research are related to direct statistics for variables of perceived ease of use, perceived usefulness, bank credibility, perceived trust with athletes to use Jenius banking applications. Related to the indirect statistical relationship for perceived risk variables with features for using Jenius banking applications. In addition, there is also a direct statistical relationship for variables with the intention to adopt to use the Jenius banking application.

Keywords: *digital banking, TAM, behavior, intention to adopt*