

ABSTRACT

Along with the development of technology that continues to grow, encouraging various industries to make a transformation towards the digital era. One of the industry that has begun to transform into the digital era is the banking industry by developing digital banking services by presenting a comprehensive digitalization process in banking activities. Digital banking services are a form of innovation in banking activities. One of the commercial banks that has provided digital banking services is BTPN with Jenius which was launched in August 2016. Thus, this study aims to analyze the factors that influence the rate of adoption of Jenius Digital Banking in Bandung and Jakarta.

Digital Banking is the digitalization of banking activities (transformation to online) in all activities and services provided by banks by implementing a comprehensive digitalization process. This research uses the Diffusion of Innovation Theory research model which is defined as a theory that explains how an innovation are adopted from time to time by looking at innovation decision process that affect the adoption of innovation among members of the social system. This study uses the independent variable relative advantage, compatibility, complexity, trialability, observability, and perceived risk to see the effect on the rate of adoption of Jenius digital banking.

This research uses quantitative methods with descriptive analysis techniques and uses multiple linear regression analysis as a data analysis technique. The method of data collection was carried out using a purposive sampling technique with 400 respondents who were users of Jenius digital banking in Bandung and Jakarta by distributing questionnaires online through social media.

As the results of this study, by looking at the results of the calculation of the F value for simultaneous tests and t values for partial tests, it is known that six of seven H_0 on this research are rejected. Meanwhile, H_05 which stated that trialability hasn't a significant positive impact on the rate of adoption of Jenius digital banking, was accepted. Based on the coefficient of determination it is known that 62.1% rate of adoption of Jenius digital banking services can be explained using relative advantage, compatibility, complexity, trialability, observability, and perceived risk, while 37.9% adoption of Jenius digital banking can be explained by other factors outside from this study.

Thus, it can be concluded that relative advantage, compatibility, and observability have positive impact on the rate of adoption of Jenius digital banking services in Bandung and Jakarta. Then, complexity and perceived risk have negative impact on the rate of adoption of Jenius digital banking services in Bandung and Jakarta. While, trialability have no significant effect. Thus, it is expected that the results of this study can be useful for future researchers and for Jenius to be able to consider the results of this study to develop and improve their services, especially considering perceived risk so the users can feel more secure in using Jenius

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