

ABSTRACT

PT. Bank Tabungan Pensiunan Nasional Tbk. (BTPN) is a foreign exchange bank that focuses on serving the mass market segment consisting of pensioners, micro, small and medium enterprises, productive poor communities; consuming class segment; and the corporate segment. In August 2016, BTPN launched its second mobile banking platform, Jenius, aimed at smartphone users who were more technology savvy and lived in urban areas. Although the use of mobile banking in Indonesia is increasing every year, the number of users is still relatively low compared to other countries because the average consumer prefers standard payment methods using credit or debit cards, transferring through banks or making transactions in cash.

This study aims to determine and analyze the factors that influence the continuance intention of using Jenius with the Expectation-Confirmation Theory (ECT) model and based on satisfaction associated with the Self-Determination Theory (SDT) variable. The population used in this study is Jenius mobile banking users in Indonesia. Researchers use the Slovin formula to determine the number of samples. The number of samples that will be collected is 400 respondents with Jenius users. Researchers use SEM and PLS methods in analyzing data.

The results showed the respondent's response to the continuance intention was 79.67%, according to the slightly high category. Based on the ECT model, the variables of perceived usefulness, expectation confirmation, trust, and quality affect satisfaction, which directly influences the continuance intention in Jenius applications. Based on SDT, all variables affect consumer satisfaction on Jenius applications.

Keywords: continuance intention, Expectation-Confirmation Theory, Self-Determination Theory, mobile banking, Jenius