

Abstract

The number of customers using the BJB DIGI application in the operational area of BJB (Bank Jabar Banten) in Bandung City has consistently increased over time, necessitating a financial transaction security system to protect users and minimize potential losses. Since its launch in 2016, BJB has continuously encouraged customer adoption of BJB DIGI. One such effort involves enhancing perceived security through the development of a financial transaction security system compliant with ISO 27001 standards. To support this, BJB requires feedback on customers' knowledge of financial transaction security via the application, as outlined in BJB's security policy for app usage.

This study aims to examine how customers' knowledge of financial transaction security through the BJB DIGI application influences their interest in using the application for digital financial transactions in BJB's operational area in Bandung City. A quantitative approach was employed, utilizing structural equation modeling (SEM) analysis with partial least squares (PLS) via the SmartPLS application.

The results conclude that there is a **positive and significant influence** of BJB DIGI users' knowledge of financial transaction security on their interest in using the application. A higher level of customer knowledge regarding the security features and benefits of the BJB DIGI application reduces perceived risks in banking transactions, thereby increasing trust in the product. This trust further motivates customers to adopt and consistently use BJB DIGI for digital transactions.

Keywords: Knowledge, Financial Transaction Security, BJB DIGI, Interest