

## **ABSTRACT**

Along with the increasingly sophisticated and modern variety of technologies, the use of the internet is also increasingly used in various aspects of life and one of them is from banking sector. Nevertheless, the user of banking service is still low compared with internet users itself and smartphone users even it has some features that beneficial for the users. Moreover, it's also beneficial for the country.

This research aims to analyze factors influencing behavioral intention towards adoption of Jenius in Indonesia. Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) Model is used.

The data was gathered through an online survey and earned 400 valid respondents who use Jenius for the past six months. All the data gathered has passed the validity and reliability tests. Furthermore, the research hypothesis was tested using Structural Equation Modeling (SEM) on SmartPLS.

The result shows Effort Expectancy (EE), Facilitating Conditions (FC), Performance Expectancy (PE), Self-Efficacy (SE), Security (SEC) and Social Influence (SI) have an effect of 47.4% on Hedonic Motivation (HM). Then the Hedonic Motivation (HM) variables, Effort Expectancy (EE), Facilitating Conditions (FC), Performance Expectancy (PE), Self-Efficacy (SE), Security (SEC) and Social Influence (SI) have an effect of 53.6% towards Behavioral Intention (BI).

From the analysis, the company suggested to improve socialization and the marketing, improving services so that users can feel comfortable in using the application, maintain the best service to users and improving facilities for users so that they are more interested in adopting the services.

Keywords :Banking, Indonesia, Jenius, UTAUT2