

ABSTRACT

In the past few years, the banking sector has utilized the development of financial technology in banking services by creating information technology-based banking transaction media, namely mobile banking. One of the banks that made use of this development was the BTPN bank by issuing its mobile banking product named Jenius. Jenius is one of the mobile banking companies whose downloads have increased significantly, because Jenius is considered relevant to today's digital users. But behind the success of Jenius in the download, it turns out there are a lot of awes in using the application like, sometimes the application is forced to close by itself, can't log in and so on. This research is based on many of the user's complaints in the use of Jenius applications with the basic theory of using UTAUT. This study is to see how the influence of performance expectancy, effort expectancy, social influence, and facilitating conditions on use behavior with adoption intention as a mediator.

This research uses quantitative methods and sampling is done using probability sampling techniques using purposive sampling. The number of respondents as many as 100 people with the analysis technique used is descriptive analysis and multiple linear regression analysis

.Based on the results of this study, there are several variables that are not related to each other, namely performance expectancy does not have a significant impact on adoption intention with a value of 4.56% from a minimum value of 5.00%. Furthermore, effort expectancy does not have a significant impact on adoption intention with a value of 4.75%. Then the facilitating condition does not have a significant impact on adoption intention with a value of 1.12%. But social influence has a significant impact on adoption intention with a value of 10.50%.

Keywords: *UTAUT, Jenius, Mobile Banking, Bandung*