

## ABSTRACT

The development of the Internet in Indonesia is growing rapidly. Along with the growth of internet penetration, the increase in internet banking frequency reached 17 percent, where previously in 2012 is 150 million transactions and 2016 is 406 million transactions. One of the digital banking that is popular in Indonesia is called Jenius. Jenius is a revolutionary banking application that designed and developed by PT. Bank Tabungan Pensiunan Nasional Tbk (BTPN). Since Jenius launched their application, there is 3 million application downloader with 700 hundred thousand active users in Indonesia. Since the success of Jenius as a pioneer of digital banking in Indonesia, it is important to analyze factors influencing the continuance intention of Jenius users in adopting Jenius in order to increase the future Jenius positions.

This research aims to analyze factors influencing the continuance intention of Jenius adoption in Indonesia. A research model used in this research is a Modified Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) Model with adding a new variable which is Trust.

The data in this research gathered through an online survey and earned 432 valid respondents who in the age of 17-60 years old and already use Jenius for at least three times. To test the hypothesis, the author uses Structural Equation Modeling (SEM) and the statistical software which is SmartPLS 3.2.8

The result revealed that there are three factors in the Modified UTAUT2 Model which significantly influence the continuance intention of Jenius adoption, namely *Trust*, *Habit*, and *Price Saving Orientation*. In terms of moderating factors, only *Gender* is moderating Trust towards *Continuance Intention*. The model can predict strongly the continuance intention of consumers towards Jenius services in Indonesia since the  $R^2$  is 71%. This model can be used by Jenius management in making decisions to maintain the continuance intention of consumers towards Jenius adoption by paying attention to those factors and their indicators.

This research has found that the most significant factor from UTAUT2 Model that influence the continuance intention of Jenius adoption in Indonesia is Trust. It means that Jenius could be minimizing errors by improving and upgrade the system and security routinely in order to engage the consumers. For further research, since this modified UTAUT2 has a strong explanatory power which is 71%, further research is expected to do research in the field of digital banking but with a different research object. Also, future studies are recommended to extend the current research by analyzing factors behind resistance to Jenius.

***Keywords: Jenius, Continuance Intention, Adoption, UTAUT 2, Indonesia***