

ABSTRACT

Currently the world has entered the industrial era 4.0, including Indonesia. One of the sectors that is experiencing development from industry 4.0 is the financial sector, especially banking. With this development, banking companies have created an internet-based banking service system, known as mobile banking. One of the banks implementing mobile banking services is Bank BTPN with their application Jenius which was launched on August 11, 2016, this service has a variety of attractive features and a unique appearance aimed at millennials by providing convenience and comfort to conduct banking transaction activities digitally. Although Jenius offers a variety of diverse and innovative services, Jenius has a smaller number of users, namely 2.4 million users, when compared to other mobile banking services such as BRI Mobile which has 24 million users and BCA Mobile which has 9 million users.

In this study, measurements will be carried out to determine how the acceptance of mobile banking technology uses the Technology Acceptance Model (TAM) based on the constructs of Perceived Usefulness, Perceived Ease of Use, Attitude and Intention to Use with additional extensions of Social Image, Perceived Trust and Perceived Risk to Jenius users in Indonesia.

The method used in this study is a quantitative method with non-probability sampling techniques with a total of 400 respondents. The data was collected by distributing questionnaires to respondents which would then be analyzed using the Structural Equation Model (SEM) technique in the Technology Acceptance Model.

The results of the study indicate that the Perceived Ease of Use variable and the Social Image variable have a positive influence on the Perceived Usefulness variable. In addition, the Perceived Usefulness variable and the Attitude variable do not have a positive influence on the Intention to Use variable. In addition, the Perceived Usefulness variable has a positive influence on the Attitude variable.

The suggestion for Jenius given by the author is to improve the services they have such as appearance, features and stability of access so that someone who uses Jenius can improve their performance and work performance.

Keywords: *Mobile Banking, Technology Acceptance Model, SEM, Jenius, Social Image.*