

ABSTRACT

Technological development is a characteristic of the current development. The development of information technology has led to the evolution of conventional financial services into digital services. Bank Indonesia (BI) noted that digital economic and financial transactions are increasing along with the increasing public preference for online shopping, the expansion of digital payments, and the acceleration of digital banking. PT Bank Jago Tbk is one of the digital banks that runs a digital bank application called Jago. This study aims to determine the factors that influence the customer's Continuance Intention in using the Jago Application. The results of this study are expected to be input for PT Bank Jago Tbk to plan and improve financial services effectively to customers.

The theoretical approach used in this study is the modified Technology Continuance Theory (TCT) model. The variables used in this study are Confirmation, Self-Efficacy, Channel Preference, Perceived Usefulness, Satisfaction, Attitude, and Continuance Intention.

Data were collected through online questionnaires distributed by Google Form to 269 PT Bank Jago customer who had used Jago Application. Technique for analyzing is Structural Equation Model (SEM) using AMOS application.

The result of this research indicate that a variable which significantly influence Perceived Usefulness is Confirmation. Variables which significantly influence Satisfaction are Perceived Usefulness and Confirmation. Variables which significantly influence Attitude are Satisfaction and Perceived Usefulness. Variables which significantly influence Continuance Intention are Satisfaction, Self-Efficacy, Attitude, and Perceived Usefulness.

This study has found that the most significant factor of the model that influence Continuance Intention of Jago application adoption is Satisfaction. PT Bank Jago Tbk must provide excellent service and performance that can meet customer expectations in order to create user satisfaction. Further research can conduct research on Continuance Intention in using other digital banking by changing the Channel Preference variable, because in this study, that variable didn't influence Continuance Intention of Jago application adoption.

Keywords: Digital Bank; Finance; Jago; TCT Model; Technology