

## ***ABSTRACT***

*The application of Artificial Intelligence (AI), especially chatbots, in financial applications is increasing, but has not been fully accepted by all users of the chatbot feature in the Flip application using a combined model of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), and adding external constructs in the form of trust and perceived risk. Data were collected through an online questionnaire filled out by 467 respondents, then analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method. The results show that Perceived Usefulness (PU) has a significant effect on Attitude (AT) with a coefficient of 0.234 and a p-value of 0.000. Perceived Ease of Use (PEOU) has a significant effect on PU (coefficient 0.589;  $p = 0.000$ ) and AT (coefficient 0.436;  $p = 0.000$ ). Subjective Norm (SN), Perceived Behavioral Control (PBC), and Trust (TR) also have a significant effect on Intention to Use (IT), with coefficients of 0.198 ( $p=0.000$ ), 0.149 ( $p=0.001$ ), and 0.512 ( $p=0.003$ ), respectively. However, Attitude (AT) does not have a significant effect on Intention (coefficient -0.005;  $p=0.946$ ), and trust (TR) also does not show a significant effect (coefficient 0.145;  $p=0.064$ ). These findings indicate that trust and perceived usefulness play a more important role than attitude or trust in influencing the intention to use AI chatbots in financial applications.*

**Keywords:** *Artificial intelligence, Chatbot, financial applications, Flip ,TAM, TPB.*