Analysis of Interest in the Use of the Jenius Application Using the Technology Acceptance Model Method Approach

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Abstract— In line with the rapid pace of mobile banking services today, banks are trying to provide services that are fast, easy, convenient, anytime and anywhere. Based on ratings and short reviews on Google Playstore and complaints via @jeniushelp on Twitter, it was found that many Jenius application users experienced problems such as account activation difficulties, mechanisms at login, problems loading time for application pages, unilaterally blocked accounts, and deducted funds automatic. Therefore, Jenius is required to provide added value to the online banking application provided, which will become a recommendation for Jenius to improve its effectiveness and services, so that it becomes a competitive advantage for the company. In this study the authors used the TAM method approach and found that the Perceived Usefulness and Perceived Ease of Use variables did not affect the interest in using the Jenius application, while the Actual of Use and Perceived Enjoyment variables had an effect on the interest in using the Jenius application.

Keywords— TAM, Jenius Application, Behavioral Intention to Use.

I. INTRODUCTION

Jenius is a banking application launched by Bank Tabungan Pensiun Nasional (BTPN). This banking application is equipped with several features that aim to facilitate financial activities via the user's smartphone. Jenius provides a debit card that can be used for international payments. This feature is highlighted by Jenius because submitting an account registration does not require lengthy methods and conditions so that it can be used immediately to be registered for international payments.

In line with the rapid pace of mobile banking services today, banks are trying to provide services that are fast, easy, convenient, anytime and anywhere for customers to carry out financial transactions safely. Mobile banking can improve service quality while reducing service costs. Based on ratings and short reviews on Google Playstore, it was found that many Jenius application users experienced problems such as account activation difficulties, login mechanisms, problems loading time for the Jenius application pages, and unilaterally blocked accounts. Then Jenius also has a complaint or assistance account via Twitter @jeniushelp. Based on complaints through reviews, many Jenius application users whose funds were automatically deducted without being informed in detail about the reasons, were unable to withdraw from the Flexi Saver service, so that payment via QR Payment was difficult.

Therefore, Jenius is required to provide added value to the applications it uses and understand how consumers behave and perceive the services they develop. By knowing the factors that influence user acceptance of the online banking application provided, it will be a recommendation for Jenius to improve its effectiveness and services, so that it becomes a competitive advantage for the company.

One of the measurements of application acceptance is the TAM method approach, namely the Technology Acceptance Model. Several studies such as those compiled by Yeni Okt Apii entitled Analysis of Interest in the Use of Brimo Applications with the Technology Acceptance Model (TAM) Approach (Yeni Oktapiani, et al., 2020) said that the variables Perceived Usefulness, Perceived Ease of Use, and Actual of Use had no effect on interest in using the BRImo application, whereas Perceived Enjoyment variable affects the interest in using the BRImo application. Then the research compiled by Hilmi Aulia entitled Analysis of the Utilization of Trafi Applications to Gunadarma Students with the Technology Acceptance Model (TAM) Method (Hilmi Aulia, 2018) said that of the 5 variables, namely perceived ease of use, perceived usefulness, attitude to use, interest in behavior and actual use, it can be seen that all variables are positive or can be accepted by Gunadarma students.

Based on the above reasons, the authors are interested in researching the measurement of interest in using the Jenius application with the TAM method approach using the Perceived Usefulness factor (usability), Perceived Easy of Use (ease), Attitude Toward Using Technology (attitude), Behavioral Intention To Use (intention), Perceived Enjoyment (convenience), Actual Technology Use (actual use of technology) to find out the behavioral intention to use (user interest) in the Jenius application.

II. THEORITICAL BASIC

A. Analysis

According to the Big Indonesian Dictionary (KBBI), the meaning of analysis is an investigation of an event (essay, action) to find out the real situation (causes, reasons, sit the case).

Analysis is an activity to look for a pattern besides analysis is a way of thinking that is related to systematic testing of something to determine parts, the relationship between parts and their relationship to the whole(Spradley,2016), doing analysis is difficult work, it requires hard work. There is no specific way in which to conduct the analysis, so each

researcher must find his own method that feels appropriate to the nature of the research. The same material can be classified differently(Sugiyono, 2016).

B. Jenius Application

Jenius is a digital banking application that allows customers to have bank accounts and manage finances from their cell phones, both Android and IOS based. This application was launched by the Bank Tabungan Pensiun Nasional (BTPN) on 11 August 2016, after undergoing a development period of 18 months with a total investment value of IDR 500 billion in its operations. Jenius is connected to the national banking ecosystem and the international payment system via a visa debit card.

Jenius has features that aim to simplify and speed up transactions via cell phones. The feature offered is Pay which can send requests for money bills with $ Cashtag, cellphone number, or e-mail address, and can also track whether the money request has been paid, or send a reminder if needed. The Save feature, which is a type of savings offered, has 3 types, namely Flexi Saver (flexible savings for money allocation), Dream Saver (automatic savings for dreams), and Maxi Saver (maximum interest-bearing time deposit). Control features that function for account monitoring, including Card Center, In & Out, E-Statement, and Moneytory. The Accessibility feature, which is the latest breakthrough from Jenius, is a new Jenius access that is easier and faster by doing it directly from the smartphone keyboard without having to open an application or the web. And the Fund feature that functions to apply for Flexi Cash without additional requirements and without any fees.

C. TAM (Technology Acceptance Model)

The TAM model is adopted from the TRA (Theory of Reasoned Action) model, which is a theory of action that argues with the premise that a person's reactions and perceptions of something will determine attitudes and behavior. User reactions and perceptions will influence the acceptance of this technology. In general, technology users will have positive perceptions of technology, while negative perceptions arise when technology users have a bad experience when using the technology (Willy Abdulah, 2018 ; HM Jogiyanto, 2018).

Davis (1989) argues, there are five attitudes that influence a person's behavior in accepting technology, including the following (Nindya Rahmah, 2017):

a. Perceived Ease of Use, which is a convincing perception that technology is easy to use.
b. Perceived Usefulness, which is a convincing perception that technology can provide benefits.
c. Atitude towards Using, namely when users are using technology.
d. Behavioral Intention to Use, namely user behavior to continuously use technology
e. Actual System Usage, namely the actual use of technology based on the benefits obtained.

The TAM model conceptualizes how users accept and use new technology. It originates from a psychological theory approach to explaining users which refers to the user's beliefs, attitudes, interests and behavioral relationships. The characteristic of the TAM model is that it is simple but can predict the acceptance and use of technology. External variables can be replaced and adjusted according to the research object and topic. From the various research results that have been carried out using the TAM model, for example, are: complexity, trust, self-efficacy, social factors, service assurance, information quality, and so on (Fatmasari & Ariandi, 2014).

D. Likert Scale

The measurement scale uses a Likert scale which is a scale that can be used to measure a person's attitudes, opinions, and perceptions (Sugiyono, 2016). This study uses a Likert scale to determine the level of answer to agree from respondents to the questions asked. The rating scale is 1-5, with alternative answer, namely Stringly Agree (SS), Agree (S), Neutral (N), Disagree(TS), Strongly Disagree (STS). Respondent in this study were users of the Jenius application in around Jakarta.

III. RESEARCH METHODS

A. Research Models and Hypotheses

The independent variables or independent variables used include perceived usefulness, perceived ease of use or perceived ease of use, actual use, and perceived enjoyment or perceived convenience. The dependent variable or dependent variable used is the behavioral intention to use interest in the Jenius application. The research model used is as shown in Figure 1.

Fig. 1. Research Model

This research was conducted to find out about the interest in using the Jenius application. From the results of the theory development described above, the following hypotheses can be derived:

H0: Perceived Usefulness, Perceived Ease Of Use, Actual Of Use, Perceived Enjoyment simultaneously (together) have no effect on Behavioral Intention Of Use or Interest in Using Jenius Applications.

H1: Perceived Usefulness partially affects Behavioral Intention Of Use or interest in using the Jenius application

H2: Perceived Ease Of Use partially affects Behavioral Intention Of Use or interest in using the Jenius application.

H3: Perceived Actual Of Use partially affects Behavioral Intention Of Use or interest in using the Jenius application.
H4: Perceived Enjoyment partially affects Behavioral Intention Of Use or interest in using the Jenius application.
H5: Perceived Usefulness, Perceived Ease Of Use, Actual Of Use, Perceived Enjoyment simultaneously (together) affect Behavioral Intention Of Use or Interest in Using Jenius Applications.

B. Population, Sample, and Sampling Technique

The population in this study is the Jenius application users who are scattered around Jakarta. The minimum sample size is 100 to 200 to 200 samples with 5 to 20 times the number of indicators estimated (Hair, et al,2017). In this study, there are 20 question items, so that the recommendations of the theory above are met, then the sample size is 5 times the number of questions or as many as 5 x 20 = respondents. So the sample of this research is 100 customers who are users of the Jenius application who live around Jakarta. And in this study using non-probability sampling with the criteria for Jenius application users who are within the scope of the population and have used the Jenius application at least once.

C. Data Analysis

In this data analysis, it explains the stages that must be taken in processing data such as the research instrument test stages, classical assumption tests, and statistical tests.

The Research Instrumen Test, before being processed, the data that has been collected must go through validity and reliability tests to determine whether the data is valid or reliable (Jubele, et al, 104-109). The next test stage is the classical assumption test which consists of five tests including autocorrelation test, multicollinearity test, heteroscedasticity test, multiple linear analysis, and analysis of the coefficient of determination (Jubele, et al, 104-109). An then Statictic Test that The last test was carried out, namely the F test (simultaneous) and the t test (partial) to determine the effect of the independent variable on the dependent variable (Yeni Oktapian, 2020).

IV. RESULT

A. Respondent Profile Description

Information regarding the characteristics of respondents is necessary for the development of research instruments and for the smooth implementation of main research. Some of the characteristics of the respondents are based on gender, respondents are based on age, and respondents are based on occupation.

a. Respondents Based on Gender, of the 100 respondents using the Jenius application, 56% of the respondents were female and 44% of the respondents were male
b. Respondents by Age, of the 100 respondents using the Jenius application, 54% of respondents were 17-24 years old, 33% of respondents were 25-32 years old, 9% of respondents were 33- 40 years old, and 4% of respondents were> 40 years old.
c. Respondents by Occupation, Of the 100 respondents who use the Jenius application, 79% of respondents work as

private employees, 14% of respondents as students / students, 4% of respondents work as civil servants, and 3% of respondents other than private employees, students, and civil servants.

B. Descriptive Statistics of Data

Descriptive statistical testing aims to describe the character of the sample in the study and provide descriptions of the variables used in the study. The results of the descriptive statistical test can be seen in Table 1.

TABLE 1. Descriptive Statistic

Descriptive Statistics						
	N	Minimum	Maximum	Sum	Mean	Std. Deviation
PU	100	12,00	20,00	1624,00	16,2400	2,37461
PEUO	100	7,00	20,00	1569,00	15,6900	2,48915
AOU	100	9,00	20,00	1413,00	14,1300	2,09210
ENJ	100	11,00	20,00	1547,00	15,4700	2,12942
BIU	100	9,00	20,00	1483,00	14,8300	2,84287
Valid N (listwise)	100					

Source : Primer Data, 2021

C. Validity Test

The validity test is used to measure whether a questionnaire is valid or not. It is said valid if the questions on the questionnaire can reveal something that will be measured by the questionnaire (Nasabah P, et, al, 2017). Each question in the questionnaire is considered valid if it meets the requirements rcount> rtabel at the significance level α 0.05 and degree of freedom (df) = n-2, which means the number of samples used in the study [33]. Validity Test Results can be seen in Table 2

TABLE 2. Validity Test Result

No.	Variabel	Indikator	R hitung	R Tabel	Keterangan
1.	Perceived Usefulness (PU) (X1)	PU1	0,701	0,1966	Valid
		PU2	0,693	0,1966	Valid
		PU3	0,623	0,1966	Valid
		PU4	0,693	0,1966	Valid
2.	Perceived Ease Of Use (PEOU) (X2)	PEOU1	0,702	0,1966	Valid
		PEOU2	0,619	0,1966	Valid
		PEOU3	0,749	0,1966	Valid
		PEOU4	0,678	0,1966	Valid
3.	Actual Of Use (AOU) (X3)	AOU1	0,707	0,1966	Valid
		AOU2	0,395	0,1966	Valid
		AOU3	0,663	0,1966	Valid
		AOU4	0,629	0,1966	Valid
4.	Perceived Enjoyment (ENJ) (X4)	ENJ1	0,657	0,1966	Valid
		ENJ2	0,680	0,1966	Valid
		ENJ3	0,632	0,1966	Valid
		ENJ4	0,638	0,1966	Valid
5.	Behavioral Intention Of Use (BIU) (Y)	BIU1	0,785	0,1966	Valid
		BIU2	0,752	0,1966	Valid
		BIU3	0,766	0,1966	Valid
		BIU4	0,826	0,1966	Valid

Table 2 shows the results of the validity testing that has been carried out. The results of the rcount value were compared with rtabel. The r-table value is obtained from the r-table distribution with a significant level of 0.05 with a two-sided test with the number of data (n) = 100 or (df) = n-2 or df = 100-2 = 98, it is found that the r-table value is 0.1966. . Based on the tests that have been carried out, all r count values of the indicators in all variables are greater than rtabel. So it

can be concluded that all indicators in this study are valid.

D. Reliability Test

Reliability test results can be seen in table 3.

TABLE 3. Reliability Test Result

No.	Variabel	Nilai Cronbach Alpha	Koefisien Cronbach Alpha	r_tabel	Keterangan
1.	Perceived Usefulness	0,875	0,6	0,1966	Reliabel
2.	Perceived Ease Of Use	0,864	0,6	0,1966	Reliabel
3.	Actual Of Use	0,624	0,6	0,1966	Reliabel
4.	Perceived Enjoyment	0,720	0,6	0,1966	Reliabel
5.	Behavioral Intention Of Use	0,901	0,6	0,1966	Reliabel

Table 3 shows the results of the reliability testing that has been carried out. Results The Cronbach Alpha value was compared with the Cronbach Alpha coefficient and r table. Based on the tests that have been done, all alpha values> alpha coefficient or alpha values> 0.6, and alpha values> rtable. It can be concluded that the Cronbach Alpha value of the variable Perceived Usefulness (usability), Perceived Easy of Use (ease), Attitude Toward Using Technology (attitude), Behavioral Intention To Use (intention), Perceived Enjoyment (convenience), Actual Technology Use actually), and intention to use is reliable.

E. Normality Test

Normality test aims to test whether in the regression model the dependent variable and the independent variable both have a normal distribution or not. The method that can be taken to test the normality of the data is to use the Normal P-P Plot Graph by looking at the distribution of the data. If on the graph the data distribution follows a diagonal line pattern, then the data is normal. If the table test of normality using the Kolmogorov-Smirnov sig value> 0.05, then the data is normally distributed. The Normality Test in this study is as follows:
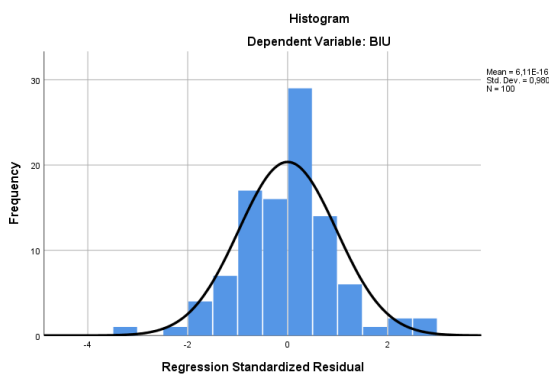

Fig. 2. Normality Test Histogram Graph Variable Behavioral Intention Of Use

In Table 4 Normality Test, it can be seen that the results of the normality test using the normality test through Analyze non-parametric one sample KS show that the data is normally distributed by testing the residual values obtained from the

linear regression model. Based on this table, it can be seen that all variables in this study are normally distributed. Because the number generated from the normality test is above 0.05, which is 0.080 on the Monte Carlo Sig. (2-tailed).
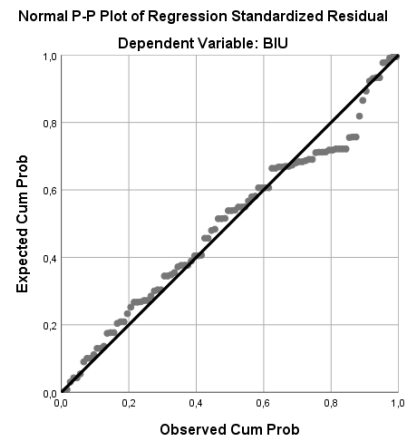

Fig. 3. Normal Probability Variable Plot Behavioral Intention Of Use

TABLE 4. Kolmogorov Smirnov Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			100
Normal Parameters[a,b]	Mean		0,0000000
	Std. Deviation		1,59867582
Most Extreme Differences	Absolute		0,125
	Positive		0,125
	Negative		-0,055
Test Statistic			0,125
Asymp. Sig. (2-tailed)			,001[c]
Monte Carlo Sig. (2-tailed)	Sig.		,080[d]
	99% Confidence Interval	Lower Bound	0,073
		Upper Bound	0,087

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.

F. Multicollinearity Test

Multicollinearity test aims to test whether in a regression model there is a correlation between independent variables and also aims to determine whether the relationship between independent variables has multicorrelation problems (multicollinearity symptoms) or not. The assumption of multicollinearity is the VIF value <10 and the tolerance value> 0.1, so there is no multicollinearity.

TABLE 5. Multicollinearity Result

Variabel	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Perceived Usefulness	0,552	1,811
Perceived Ease Of Use	0,462	2,163
Actual Of Use	0,408	2,450
Perceived Enjoyment	0,421	2,375

Source : Primer Data, 2021

Based on the multicolinearity test that has been carried out on the variable perceived usefulness, Perceived Ease Of Use, Actual of Usem and Perceived Enjoyment, it can be seen that the Tolerance value> 0.1 and VIF <10. So it can be concluded that the regression model used is free of multicollinearity or there are no symptoms. Multicollinearity.

G. Heteroscedasticity Test

The heteroscedasticity test shows the difference in variance (variance) between the residuals of one observation and another. To detect heteroscedasticity, a scatterplot was used between ZPRED and SRESID. If the points on the scatterplot do not form a certain pattern, and spread above and below the zero Y axis, then there is no heteroscedasticity in the regression model. The tests carried out in this study are shown in Figure 4.
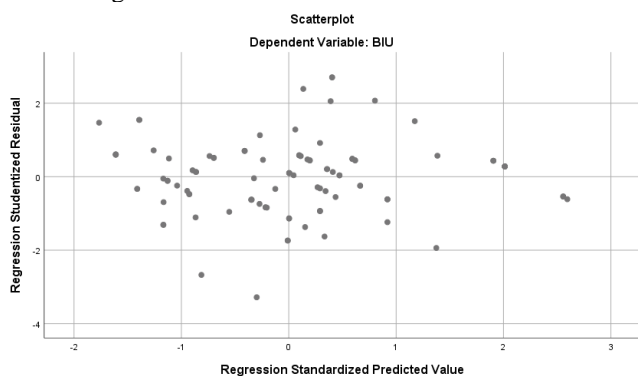

Fig. 4. Results of the Scatterplot Heteroscedasticity Test

Figure 4 shows that the points on the scatterplot do not form a certain pattern, and spread above and below the zero Y axis, so it can be concluded that there is no heteroscedasticity in the regression model.

H. Multiple Linear Regression Analysis

Multiple regression analysis techniques are used to determine the relationship between the independent variable (free) and the dependent variable (bound). The independent variables used are perceived usefulness, Perceived Ease Of Use, Actual of Use and Perceived Enjoyment, then the dependent variable is Behavioral Intention to Use. The following table shows the results of multiple linear regression tests which can be seen in Table 6.

TABLE 6. Multiple Linear Regression Result

		Coefficients[a]				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-3,652	1,334		-2,739	0,007
	PU	0,151	0,093	0,126	1,627	0,107
	PEUO	-0,030	0,097	-0,026	-0,308	0,759
	AOU	0,426	0,123	0,314	3,472	0,001
	ENJ	0,677	0,119	0,507	5,704	0,000
a. Dependent Variable: BIU						

Source : Primer Data, 2021

The results obtained in this analysis are shown in Table 6

in the regresu analysis briefly including multiple linear regression equations. In the coefficient B shows the results of the regression equation analysis which the following equation can be formed:

$$Y = -3{,}652 + 0{,}151X_1 - 0{,}030X_2 + 0{,}426X_3 + 0{,}677X_4 \qquad (1)$$

I. Multiple Correlation Test (R)

Multiple correlation analysis is used to determine the level of the relationship between the variables with a minimum of two independent variables together on the dependent variable. The value of R ranges from 0 to 1, the value getting closer to 1 means that the relationship is getting stronger, on the other hand, the value is getting closer to 0, the weaker the relationship is. The R Test results can be seen in Table 7 below:

TABLE 7. Result of R Test

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,827[a]	0,684	0,67	1,63199
a. Predictors: (Constant), ENJ, PU, PEUO, AOU				
b. Dependent Variable: BIU				

Source : Primer Data, 2021

Based on the results of table 7 above, the R number is 0.827. This shows that there is a very strong relationship or a strong influence between perceived usefulness, perceived ease of use, actual use, perceived convenience and interest in using the Jenius application.

J. Analysis of the Determinant Coefficient (R2)

The coefficient of determination (R2) is basically used to measure the ability of the model to explain the variation in the dependent variable. The small value of R2 means that the ability of the independent variables to explain the variable is very limited. The results of the determinant analysis can be seen in the Output Model Summary in table 4.7 above. Based on the output obtained, Adjust R Square is 0.67 or 67%. This shows that the percentage of contribution to the influence of perceived usefulness, Perceived Ease Of Use, Actual of Use and Perceived Enjoyment on interest in use is 67%, while the rest is explained by other variables outside of this study (100% - 67% = 33%). Then the Standard Error of the Estimate is 1.631, this means that the number of errors in predicting Interest in Use is 1.631.

K. T test (Partial Significance)

The t test is used to determine whether the independent variable partially affects the dependent variable. Partial significance testing aims to see the extent to which the influence of each independent variable on the dependent variable partially (one by one). The test decision is if the variable has an effect if the value of Sig <α, with α is 0.05 or tcount> ttable (A. Umum, et al, 2019).

Before performing the t test to determine the effect of the independent variable on the dependent variable (bound), it is

necessary to determine the value of the t table, namely α = 5%: 2 = 2.5 with degrees of freedom (df) nk-1 (n is the number of cases and k is number of independent variables). Then the table can be determined by $t_{tabel} = t(α/2;n-k-1) = t(0.025;95) = 1,985$. The t test results can be seen in the Coefficients output in Table 8 as follows:

TABLE 8. Partial Significance Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3,652	1,334		-2,739	0,007
	PU	0,151	0,093	0,126	1,627	0,107
	PEUO	-0,030	0,097	-0,026	-0,308	0,759
	AOU	0,426	0,123	0,314	3,472	0,001
	ENJ	0,677	0,119	0,507	5,704	0,000

a. Dependent Variable: BIU

Source : Primer Data, 2021

From the results of the output above, it can be seen that the t-count value of each variable can provide the following hypothesis test results:

1. The effect of Perceived Usefulness (X1) on Interest in Use (Y), the t value is 1.627 with a significant value of 0.107. This shows that tcount <1.985 and Sig> 0.05. Thus H0 is accepted and Ha is rejected. This means that the perceived usefulness variable does not have a significant effect on the interest in using the Jenius application.

2. The effect of Perceived Ease Of Use (X2) on Interest in Use (Y), the tcount value is 0.308 with a significant value of 0.759. This shows that tcount <1.985 and Sig> 0.05. Thus H0 is accepted and Ha is rejected. This means that the perceived convenience variable does not have a significant effect on the interest in using the Jenius application.

3. The effect of Actual Of Use (X3) on Interest in Use (Y), the tcount value is 3,472 with a significant value of 0.001. This shows that tcount> 1.985 and Sig <0.05. Thus H0 is rejected and Ha is accepted. This means that the actual usage variable has a significant effect on the interest in using the Jenius application.

4. The effect of Perceived Enjoyment (X4) on Interest in Use (Y), the tcount value is 5.704 with a significant value of 0.000. This shows that tcount> 1.985 and Sig <0.05. Thus H0 is rejected and Ha is accepted. This means that the perceived convenience variable does not have a significant effect on the Interest in Using Jenius Applications.

L. F Test (Simultaneous Significance)

The F test is used to determine whether the independent variable (X) together has a significant effect on the dependent variable (Y). Before carrying out the F test to determine the independent (independent) variables together on the dependent variable, it is necessary to determine the F table value, namely with α = 5% = 0.05 with degrees of freedom (df) nk-1 (n is the number of cases and k is the number of independent variables). F table = F (k :n-k-1) = F(4:100-4-1) = F(4:94) =

2.47. As for the results of Simultaneous Significance (Test F) carried out with the help of SPSS, the complete results can be seen in Table 9.

TABLE 9. Simultaneous Significance Test Results (Test F)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	547,089	4	136,772	51,353	0,000ᵇ
	Residual	253,021	95	2,663		
	Total	800,110	99			

a. Dependent Variable: BIU

b. Predictors: (Constant), ENJ, PU, PEUO, AOU

Source : Primer Data, 2021

From the results of the output above, it can be seen that the significance value for the effect of Perceived usefulness, Perceived Ease Of Use, Actual of Use and Perceived Enjoyment simultaneously on Interest in Use is 0.000 which is <0.05 and the value of Fcount is 51.353 which is> 2.47. So it can be concluded that Ha test is accepted which means Perceived usefulness, Perceived Ease Of Use, Actual of Use and Perceived Enjoyment have a simultaneous effect on Behavioral Intention to Use. From the above findings, it can be concluded that the model is accepted and all independent variables simultaneously have a significant impact on the dependent variable, it can also be explained that Ha is accepted.

V. CONCLUSION

A. Conclusion

Based on the results of the research and discussion described in the previous chapter, the following conclusions can be drawn:

1. Based on all the tests that have been done, it can be seen that the level of accuracy of each test is valid. For example, the validity test for the correlation value> 0.1966, the reliability test for Cronbach Alpha value> 0.6 and> 0.1966, the normality test for the value of Sig> 0.05, for the multicollinearity test for tolerance value> 0.1 and VIF value <10, and for the heteroscedasticity test for the value of Sig> 0.05.

2. Based on the results of the hypothesis, it can be concluded that the overall results are as follows:

   a. The variables Actual Of Use (AOU) and Perceived Enjoyment (ENJ) have a significant positive effect on the interest in using the Jenius application around Jakarta, because the AOU tcount value is 3,472> ttable 1,985 and the tcount ENJ is 5,704> ttable 1,985. Meanwhile, the variables of Perceived Usefulness and Perceived Ease of Use do not have a significant effect on the interest in using Jenius applications around Jakarta.

   b. The variables Perceived usefulness, Perceived Ease of Use, Actual of Use, Perceived Enjoyment simultaneously affect the Interest in Using Jenius Applications around Jakarta.

3. Factors affecting actual usage are easy service, being a frequently visited application for transactions, application performance, and can be recommended. Meanwhile, the factors that influence the perception of convenience are feeling comfortable while saving savings, attractive applications, making transactions easily, and feeling happy when saving savings and transacting digitally.

B. Recommendation

In this study there are still many shortcomings. Therefore, for further similar research and Jenius, the researcher provides the following suggestions:

1. Further research is expected to increase the number of respondents participating in filling out the questionnaire, and detailing the areas of the city of Jakarta so that better research results can be obtained and can use other supporting variables which are thought to be factors affecting the interest in using the Jenius application.
2. Jenius must be able to maintain and even increase comfort and actual use in order to be accepted as a technological innovation that helps customers make digital transactions.

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