ABSTRACT

Seeing the development of economic transaction patterns that are starting to change due to the momentum of the pandemic, BCA *has taken adaptive steps to focus on digital transactions.* BCA *launched a digital application called* Blu by BCA Digital (PT Bank Digital BCA)*. Even though it is an application launched by the* BCA Group*,* Blu by BCA Digital *also has challenges because there are several competitors in the digital banking sector.*

This study aims to analyze the acceptance of Blu by BCA Digital *application through the Technology Acceptance Model (TAM) method. The sample taken is 250 users of* Blu by BCA Digital*. The method used by the researcher is purposive sampling. Primary data was collected by online questionnaire with a Likert scale and interview. This study uses* SmartPLS-SEM *to analyze research data.*

The conclusion of this research are (a) subjective norms has a positive effect on perceived ease of use, (b) subjective norms has a positive effect on perceived usefulness, (c) perceived ease of use has a positive effect on perceived usefulness, (d) perceived ease of use has a negative effect on attitude towards using, (e) perceived usefulness has a positive effect on attitude towards using, (f) perceived risk has a negative effect on attitude towards using, (g) user innovativeness has a positive effect on attitude towards using, (h) attitude towards using has a positive effect on behavioral intention.

Keywords : Technology Acceptance Model, Blu by BCA Digital, SmartPLS-SEM