

ABSTRACT

This research aims to analyze the influence of perceived usefulness, perceived benefits, and perceived risk on interest in using the Pasar Rakyat Indonesia Application (PARI) with attitude as a mediating variable at PT Bank Rakyat Indonesia. Digital transformation in the banking and commerce sectors is driving the adoption of technology-based applications such as PARI. However, slowing user growth in 2024 highlights the need for further understanding of the factors that influence user interest.

This research uses a quantitative approach with a positivism paradigm. Data was collected through surveys of users and potential users of the PARI application. Data analysis was carried out using statistical methods to test the relationship between the variables studied.

It is hoped that the research results will provide insight for PT Bank Rakyat Indonesia in increasing the adoption of the PARI Application by strengthening the user's perceived usefulness, benefits and risk mitigation. Apart from that, this research also contributes to the development of literature related to technology adoption in the digital financial sector, especially in the banking context in Indonesia.

Keywords: *Perception of Usefulness, Perception of Benefits, Perception of Risk, Attitude, Interest in Use, PARI Application, Digital Banking.*

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