

ABSTRACT

This research is motivated by the knowledge gap that influences the financial behavior of millennials, particularly in the use of mobile banking applications like BRImo. Many millennials in Indonesia only utilize basic features, unaware of BRImo's potential to support financial literacy. The purpose of this study is to analyze the relationship between financial literacy, financial behavior, and trust in the security of the BRImo application, and their influence on the level of application usage among millennial customers of the BRI Cikarang Branch. The method used was quantitative, with data collected through a questionnaire distributed to 172 eligible respondents. The results show that financial literacy and financial behavior significantly influence trust in the security of the BRImo application. Furthermore, this trust has been shown to encourage wider application usage. These findings reinforce the importance of financial education in increasing the adoption of digital banking services among the younger generation.

Keywords: *Financial Literacy, Millennial Financial Behavior, Trust in Application Security, BRImo Usage*

