

## The Influence of Perceived of Usefulness, Ease, Risk and Trust on Continuous Intention in Using BRI Mobile Banking (Study of BRI Mobile Banking Users in Banyumas Regency)

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### ABSTRACT

This study attempts to investigate the influence of perceptions of usefulness, convenience, risk and trust on continuous intention in utilizing BRI m-banking. This research was conducted on BRI mobile banking users in Banyumas Regency as research objects. The variables included in this study are those of benefit, convenience, risk and trust as independent variables, while continuous intention is the dependent variable. This study's methodology is quantitative. The sample that was utilized in this research was 130 respondents obtained through the purposive sampling method. Questionnaires with a Likert scale were distributed as part of this data collection method. The data obtained was processed utilizing SPSS version 26.

## **INTRODUCTION**

Progress in the digital era in Indonesia is accelerating in the field of information, especially digital payments. This progress can be caused by the way humans look for new discoveries that can facilitate current and even future activities (Syabila & Khasanah, 2023). The convenience provided by information technology in the banking industry can be seen as an opportunity to develop the banking business (Cakra, 2021). At this time, technological developments have changed cash payments to non-cash in terms of digital transactions which are much more efficient. Using digital services, it will be much simpler in payment transactions anytime and anywhere, regardless of location and time (Hartono, 2023).

Based on data from BRI, (2024), the number of BRI mobile banking users in Indonesia has increased by 26.6% compared to last year. This increase shows that BRI mobile banking has become an important part of the daily lives of Indonesians, in line with the trend of using modern technology. As emphasized by Septiani & Muzayanah, (2024), the increasing need for software and the internet encourages people to switch to digital services. One of the impacts of this trend is the increasing use of digital services as a payment method.

Thus, people prefer to use mobile banking because it can be used for transactions such as shopping, transfers, and paying bills without the need to go to an ATM (Amrin, 2024). The findings of Ratmono et al., (2023) also support this, by showing that the features of a service play an important role in maintaining customers' ongoing interest in remaining loyal to use the service.

Interest in using mobile banking can indicate a behavior where customers use mobile banking as a means to meet their financial transaction needs (Pratama & Binastuti, 2023). As explained by Sharabati et al., (2022), sustained interest shows the user's desire to continue to explore and be loyal to the mobile banking service they choose. This is in line with the findings of Atarwaman, (2022) customer interest in using mobile banking is strongly influenced by perceptions, such as perceived usefulness obtained from several other factors, such as ease of transactions, time efficiency, and wider accessibility.

Perceived usefulness, or the belief that using technology such as mobile banking can increase efficiency and productivity, is an important factor influencing customer interest Rusminah HS & Hilmianti, (2021) and Okky Natalia & Rini Tesniwati, (2021). Customers may feel that mobile banking makes it easier for them to make transactions, save time, and access financial information anytime and anywhere. Several studies prove that perceived usefulness has a positive effect on continuous intention, such as in research conducted by Cakra, (2021) and Syabila & Khasanah, (2023).

Ease of use is key in technology systems, especially in services such as mobile banking which are designed to facilitate user transactions (Wijaya & Sri, 2023). According to Atarwaman, (2022), this convenience then becomes a driver for someone to behave, namely the easier the level of service is used, the more often the service will be used. Based on the results of research by Noviyanti & Erawati, (2021) and Natalie & Listen, (2021), it is stated that convenience has a positive effect on interest. However, in another study, Syabila & Khasanah, (2023)

showed the opposite, namely convenience has a negative effect on continuous intention.

Risk, especially security risk, can reduce consumer interest in continuing to use a service (Septiani & Muzayanah, 2024). Customers strongly consider transaction risks, such as personal data theft or account breaches, when using mobile banking. Transactions conducted remotely without direct interaction with bank tellers increase this risk perception, especially among the older generation who may be less familiar with digital technology (Matnin et al., 2021). Based on the results of Brahanta & Wardhani, (2021) and Atarwaman, (2022), risk has a positive effect. However, it is not in line with the research of Siswanti, (2022) and Rodiah & Melati, (2020) which state that risk has a negative effect on continuous intention.

According to Mahmudah, (2021), trust is formed from customer confidence that the bank will fulfill its obligations to maintain transaction security and provide easy-to-use services. This finding is supported by Joni et al., (2022) who state that security is a key factor in building customer trust in mobile banking. Research by Nurparliana et al., (2022), Damanik et al., (2022) and Asrunputri et al., (2023) revealed that trust has a significant positive effect.

Referring to this background, the author will conduct a study with the title of the effect of perceived usefulness, convenience, risk, and trust on continuous intention to use BRI mobile banking. By understanding the factors that influence customer sustainable interest, it is hoped that it can contribute to banks in developing more effective strategies to increase the use of mobile banking services.

This research is very relevant because in previous research Cakra, (2021) focused more on the variables of perceived usefulness, convenience and risk of using mobile banking. However, the role of trust variables, especially in the context of customer continuous intention, has not been widely studied. This research comes to fill the research gap by paying special attention to the trust variable, which has not been discussed in previous studies. Thus, this study is expected to make a significant contribution in understanding the factors that influence customers' sustainable interest in using BRI mobile banking.

The purpose of this study is to provide information about a number of factors that encourage BRI customers to continue using BRI mobile banking services. Through analysis of perceived usefulness, convenience, risk and trust in services, it is hoped that a deeper understanding can be obtained.

## **LITERATURE REVIEW**

### ***TAM (Technology Acceptance Model)***

TAM was implemented by Davis, (1989) to develop and describe why technology users find it easy to use. According to Aldrin et al., (2023) the TAM model adds two important factors, namely how useful the technology is and how easy the technology is to use. The adoption of this theory concerns the factors used when analyzing the use of new technology by users of technology that is already in use (Caroline & Hastuti, 2021). According to Aldrin et al., (2023) Users tend to utilize a technology system if they are convinced that the system can make it easier for them, achieving work goals more effectively in their daily activities.

Ease of use is a major factor in choosing to use a system that can minimize effort and if it is practical when used.

### ***Perceived Usefulness***

The benefits obtained by customers can ensure that the service is effective in managing transactions and accessing financial information (Wijaya & Sri, 2023). Mobile banking offers many benefits and flexibility in accessing services for its users (Pratama & Binastuti, 2023). In the TAM theory put forward by Davis, (1989), it results that the perception of benefits to users functions like a measuring device to analyze acceptance towards technology use. This model also aims to predict how likely someone is to use new technology in their work (Noviyanti & Erawati, 2021). This is in line with research (Okky Natalia & Rini Tesniwati, 2021), (Syabila & Khasanah, 2023) and (Febrian et al., 2021).

Indicators of perceived usefulness can be grouped according to Cakra, (2021), including:

- 1) BRI mobile banking makes performance even better.
- 2) By using BRI mobile banking, the transaction process is faster than bank teller services.
- 3) Using BRI mobile banking can maximize effectiveness in everyday life.
- 4) Using BRI mobile banking supports my activities, especially those related to banking.

H1 : Perceived usefulness has a positive effect on continuous intention.

### ***Ease***

In a technology service, ease of use of the system is very important. Because it is directly related to the way the system is operated. Mobile banking is specifically designed to provide convenience for its users. With this convenience, customers can freely utilize the various service features offered (Wijaya & Sri, 2023). This TAM theory also shows that user convenience and usefulness are determining factors in the level of acceptance of a technology. Ease of use of the system means that the system is designed with a simple and uncomplicated appearance, so that customers can quickly understand how it works (Rusminah HS & Hilmianti, 2021). This is in accordance with research (Wijaya & Sri, 2023), (Cakra, 2021) and (Syabila & Khasanah, 2023).

Indicators of ease according to Cakra, (2021), as follows:

- 1) Instructions for use on BRI mobile banking are easy to follow.
- 2) Using BRI mobile banking does not require much effort between users and the system.
- 3) The system in BRI mobile banking can be operated easily.
- 4) Using BRI mobile banking makes all financial matters easier

H2 : Ease has a positive effect on continuous intention.

### ***Risk***

Risk can be an obstacle to consider because it is one of the important elements that influence continuous intention to use mobile banking (Septiani & Muzayanah, 2024). In general, risk shows a person's decision to use, or avoid using the service (Wijaya & Sri, 2023). However, customers must also remain

vigilant and manage risks well, effective risk management is a top priority for customers who use mobile banking. This is in line with research (Hartono, 2023), (Septiani & Muzayanah, 2024) and (Atarwaman, 2022).

The risk indicators presented according to Pratama & Binastuti, (2023), include:

- 1) By using BRI mobile banking, the data I use to register can be known by others.
- 2) By using BRI mobile banking, the bank can allow my personal information to be accessed by other organizations without permission.
- 3) When transacting using BRI mobile banking, the data is easily lost.
- 4) By using BRI mobile banking, my privacy is at risk of illegal use.

H3 : Risk has a positive effect on continuous intention

### *Trust*

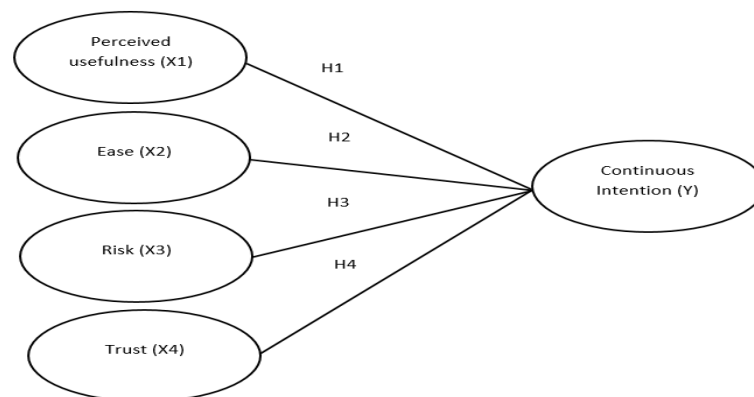
Trust is basically a person's high confidence in another party that is in accordance with what is expected and can provide results that do not disappoint (Febrian et al., 2021). According to Noviyanti & Erawati, (2021), trust is a belief in the existence of mutual dependence between one party and another. Meanwhile, according to Mahmudah, (2021), trust is a belief that the other party can act in accordance with the agreed agreement. This is in line with research (Fernos & Alfadino, 2021), (Syabila & Khasanah, 2023) and (Septiani & Muzayanah, 2024).

Trust indicators according to Pratama & Binastuti, (2023), as follows:

- 1) I believe BRI mobile banking has strict security controls.
- 2) I believe in bank privacy protection for consumers.
- 3) I believe that transactions made through BRI mobile banking are safe.
- 4) I believe information about my mobile transactions will not be known to others.

H4 : Trust has a positive effect on continuous intention

Based on the development of previous research, the relationship between variables and the formulation of hypotheses in this study, the following framework is formulated:



**Figure 1. Framework of Thought**

*Source: (Cakra, 2021), (Adjie et al., 2021), (Syabila & Khasanah, 2023) and has been developed in this study.*

## METHODOLOGY

The population of this study were BRI mobile banking users in Banyumas Regency. Sampling this study using purposive sampling technique, namely samples selected based on certain criteria relevant to the research:

- 1) Respondents have or use the BRI mobile banking application.
- 2) Respondents have made transactions with BRI mobile banking more than once.
- 3) Respondents who reside or domicile in Banyumas Regency.

Data collection was carried out by distributing questionnaires via a Google Form link shared via WhatsApp and Instagram. This study uses quantitative data types, with data collection through questionnaires that use a Likert scale to measure research variables. Based on calculations with the slovin formula and a margin of error of 10% (0.1) in accordance with Sugiyono, (2013), the required sample size is around 100 respondents. However, to ensure data representativeness and accuracy, 137 respondents were collected. Of these, 130 questionnaires met the valid criteria and were used for further analysis. The collected data were analyzed using SPSS 26.

## RESEARCH RESULTS

The research questionnaire contains a list of statements on 20 indicators and contains related data seen from gender, age, latest education, and income / month from 137 respondents.

Table 1. General Description of Respondents by Gender

No.	Gender	Number of Respondents	Percentage
1	Male	13	9,5%
2	Female	124	90,5%
<b>Total</b>		137	100%

*Source: Primary data processed 2024*

Table 2. Overview of Respondents by Age

No.	Age	Number of Respondents	Percentage
1	17-22	105	76,6%
2	22-28	27	19,7%
3	28-34	4	3,0%
4	34-40	1	0,7%
5	>40	0	0%
<b>Total</b>		137	100%

*Source: Primary data processed 2024*

Table 3. General Description of Respondents based on Last Education

No.	Last Education	Number of Respondents	Percentage
1	SMA/K	119	87%
2	D3	2	1,4%
3	S1	14	10,2%

<b>4</b>	S2	0	0%
<b>5</b>	Others	2	1,2%
<b>Total</b>		137	100%

Source: Primary data processed 2024

Table 4. General Description of Respondents based on Income/month

<b>No.</b>	<b>Income</b>	<b>Number of Respondents</b>	<b>Percentage</b>
<b>1</b>	<1.000.000	60	43,8%
<b>2</b>	1.000.000-3.000.000	72	52,5%
<b>3</b>	>3.000.000	5	3,7%
<b>Total</b>		137	100%

Source: Primary data processed 2024

### *Instrument Test*

#### 1. Validity Test

Tabel 5. Validity Test

<b>Variabel</b>	<b>r count</b>	<b>r table</b>	<b>sig</b>	<b>Valid</b>
<b>XI</b>	0,856	0,171	0,000	valid
<b>X1</b>	0,876	0,171	0,000	valid
<b>X1</b>	0,809	0,171	0,000	valid
<b>X1</b>	0,837	0,171	0,000	valid
<b>X2</b>	0,795	0,171	0,000	valid
<b>X2</b>	0,848	0,171	0,000	valid
<b>X2</b>	0,875	0,171	0,000	valid
<b>X2</b>	0,841	0,171	0,000	valid
<b>X3</b>	0,842	0,171	0,000	valid
<b>X3</b>	0,831	0,171	0,000	valid
<b>X3</b>	0,875	0,171	0,000	valid
<b>X3</b>	0,868	0,171	0,000	valid
<b>X4</b>	0,863	0,171	0,000	valid
<b>X4</b>	0,934	0,171	0,000	valid
<b>X4</b>	0,904	0,171	0,000	valid
<b>X4</b>	0,921	0,171	0,000	valid
<b>Y</b>	0,909	0,171	0,000	valid
<b>Y</b>	0,859	0,171	0,000	valid
<b>Y</b>	0,893	0,171	0,000	valid
<b>Y</b>	0,882	0,171	0,000	valid

Source: processed 2024

Based on the results of the validity test analysis for variables X1, X2, X3, X4 and Y on 130 respondents, all question items are valid. This is indicated by the total pearson correlation value ( $r \text{ count} > r \text{ table}$ ) (0.171) (Ghozali, 2018).

2. Reliability Test

Tabel 6. Reliability Test

Variabel	Cronbach's alpha	Measurement standard	Desc.
X1	0,864	0,60	reliabel
X2	0,857	0,60	reliabel
X3	0,876	0,60	reliabel
X4	0,927	0,60	reliabel
Y	0,908	0,60	reliabel

Source: processed 2024

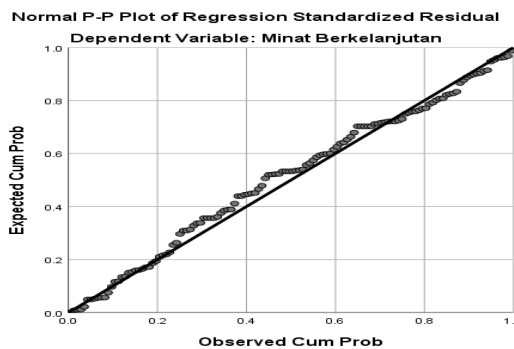
Based on the table of reliability test results, it shows the results of the Cronbach's Alpha value on variables X1, X2, X3, X4 and Y greater than 0.60. This shows that the research instrument has an adequate level of reliability in accordance with the standards used (Ghozali, 2018).

*Classical Assumptions*

1. Normality Test

Ghozali, (2018) describes, normality testing is used to see whether the deviation of the regression model data (residuals) follows a normal distribution pattern.

Table 7. Research Results



Source: processed 2024

In Table 7. Analysis using the P-Plot graph shows that the data follows a normal distribution pattern, as indicated by the line connecting the data points.

Table 8. Kolmogorov Smirnov Test

**ONE-SAMPLE  
KOLMOGOROV-SMIRNOV TEST**

N		Unstandardized Residual	130
NORMAL PARAMETERS <sup>A,B</sup>	Mean		.0000000
	Std. Deviation		2.23384491
	MOST EXTREME DIFFERENCES	Absolute	
Positive			.040

	Negative	-.074
<b>TEST STATISTIC</b>		.074
<b>ASYMP. SIG. (2-TAILED)</b>		.078 <sup>c</sup>

Source: processed 2024

In Table 8. Asymp. Sig through Kolmogorov-Smirnov testing  $0.078 > 0.05$  indicates, the data is normally distributed.

## 2. Multicollinearity Test

Ghozali, (2018), explains that multicollinearity testing is applied to test for the presence of a high linear correlation between independent variables in the regression model.

Table 9. Multicollinearity Test

Model	Colinearity Statistics	
	Tolerance	VIF
$X_1 \rightarrow Y$	0.434	2.306
$X_2 \rightarrow Y$	0.344	2.907
$X_3 \rightarrow Y$	0.349	2.863
$X_4 \rightarrow Y$	0.991	1.009

Source: processed 2024

In Table 9. Tolerance  $> 0.10$  and VIF  $< 10$ , Ghozali, (2018) these findings indicate that there is no multicollinearity problem between the independent variables.

## 3. Glejser Heteroscedasticity Test

Ghozali (2018), describes heteroscedasticity testing aimed at detecting the inequality of variance from the residuals for each observation to the regression model.

Table 10. Glejser Heteroscedasticity Test

Model	t	Sig.
<b>(Constant)</b>	2.001	0.048
<b>Perceived Usefulness</b>	0.039	0.969
<b>Ease</b>	0.844	0.400
<b>Risk</b>	-0.656	0.513
<b>Trust</b>	-1.657	0.100

Source: processed 2024

In Table 10. Sig.  $> 0.05$  Ghozali, (2018) for all variables indicates that there is no heteroscedasticity problem.

**Multiple Linear Regression Analysis**

*Hypothesis Testing:*

1. T-test

Table 11. T-test

Model	Unstandardize		Std.Coe	t	sig.
	d	Std.			
	B	Std.	s		
	Beta				
Constant	3.899	1.512		2.580	0.011
X <sub>1</sub> → Y	0.059	0.108	0.058	0.547	0.585
X <sub>2</sub> → Y	0.352	0.133	0.316	2.638	0.009
X <sub>3</sub> → Y	0.326	0.132	0.294	2.476	0.015
X <sub>4</sub> → Y	0.008	0.041	0.014	0.191	0.848

Source: processed 2024

Model Regressions :

$$Y = 3,899 (\alpha) + 0,059 (X_1) + 0,352 (X_2) + 0,326 (X_3) + 0,008 (X_4) + e$$

The table presented shows the effect of each variable, namely:

1. Referring to the findings of the analysis, sig 0.585 > 0.05 indicates X<sub>1</sub> has no significant effect on Y.
2. Referring to the findings of the analysis, sig 0.009 < 0.05 indicates that X<sub>2</sub> has a significant effect on Y.
3. Referring to the findings of the analysis, sig 0.015 < 0.05 indicates X<sub>3</sub> has a significant effect on Y.
4. Referring to the findings of the analysis, sig 0.848 > 0.05 indicates X<sub>4</sub> has no significant effect on Y.

2. F test

Table 12. F test

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	400.505	4	100.126	19.443	.000 <sup>b</sup>
Residual	643.718	125	5.150		
Total	1044.223	129			

Source: processed 2024

Based on the presented table, the significance value is 0.000 < 0.05 and the F-count is 19.443 > F-table 2.44. Thus the independent variables together have a significant influence on the dependent variable.

3. Determination Coefficient Test

Table 13. Determination Coefficient Test

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.619 <sup>a</sup>	0.384	0.364	2.269

*Source: processed 2024*

Referring to the resulting SPSS test, the coefficient of determination (R-square) of 0.384 explains that the independent variables are simultaneously able to explain 38.4% of the variance in the dependent variable. While 61.6% gets from other variables that are not models.

## **DISCUSSION**

### ***The Effect of Perceived Usefulness on Continuous Intention***

The results of the analysis show that perceived usefulness does not have a significant effect on continuous intention in using BRI mobile banking services. The significance value obtained is  $0.585 > 0.05$ , with  $t$  count  $0.547 < t$  table  $1.97912$ , so the hypothesis proposed in this study is rejected.

This finding, although not in line with TAM theory which generally states that perceived usefulness is an important factor in technology adoption, can be explained by several factors. Most likely, in the context of this study, customers prioritized the ease of use of the application rather than simply knowing its benefits. The lack of customer understanding of the features and benefits of BRI mobile banking products is a significant factor in rejecting the hypothesis of this study. The results of this study provide important implications for the development of BRI mobile banking applications that suit customer needs. This finding is in line with the findings of previous research by Fernos & Alfadino, (2021) and Sumadi et al., (2022) that perceived usefulness does not have a significant effect on continuous intention.

### ***The Effect of Ease of Use on Continuous Intention***

This analysis shows that the significance level of  $X_2$  to  $Y$  is  $0.009 < 0.05$  and  $t$  count  $2.638 > t$  table  $1.97912$ , indicating that convenience has a significant effect on continuous intention. Thus, the second hypothesis in this study is accepted.

These findings are in line with the TAM theory which explains that convenience in mobile banking services can also be interpreted as a view or belief that technology is easy to understand (Asrunputri et al., 2023). The results of the study concluded that there is a relationship between convenience and continuous intention in using mobile banking. These findings are reinforced through research findings (Cakra, 2021), (Fernos & Alfadino, 2021) and (Pratama & Binastuti, 2023).

### ***The Effect of Risk on Continuous Intention***

This analysis shows that the significance level of  $X_3$  to  $Y$  is  $0.015 < 0.05$  and  $t$  count  $2.476 > t$  table  $1.97912$ , indicating that risk has a significant effect on continuous intention. Thus, the third hypothesis in this study is accepted.

According to the Technology Acceptance Model (TAM) theory, interest is influenced by risk perception, namely uncertainty when deciding to use it. Septiani & Muzayanah, (2024), explain that the level of risk can affect the continuous of customer interest in using these services. With good security features, it is considered safe and not risky for its users (Wijaya & Sri, 2023). This

is relevant to the findings of the studies (Cakra, 2021), (Septiani & Muzayanah, 2024), (Syabila & Khasanah, 2023) and (Okky Natalia & Rini Tesniwati, 2021).

### ***The Effect of Trust on Continuous Intention***

This analysis shows that the significant level of  $X_4$  to  $Y$  is  $0.848 > 0.05$  and  $t$  count  $0.191 < t$  table  $1.97912$ , indicating that trust has no significant effect on sustainable interest. The test results on the fourth hypothesis stated that it was rejected.

Based on the results of the analysis, it can be concluded that there is no significant relationship between the level of trust and sustainable interest in continuing to use BRI mobile banking. TAM theory shows that trust is the main key, if users do not believe in the security of a technology, they will not use it at all. By understanding that perceived ease of use has a more dominant role than trust, banks can develop more effective marketing and product development strategies. There are other factors that allow BRI mobile banking users to have more influence on sustainable interest, such as the ease of use in the features offered that encourage more sustainable use. Thus, this is also reinforced by the results of research (Hanifah & Mukhlis, 2022), (Prasetyo & Hasyim, 2022), (Aziz & Hendrasto, 2020) and (Noviyanti & Erawati, 2021).

## **CONCLUSIONS AND RECOMMENDATIONS**

The analysis that has been carried out leads to the conclusion, there is no significant influence between the perceived usefulness variable to the continuous intention to use BRI m-banking, there is a significant influence between the convenience variable to the continuous intention to use BRI mobile banking, there is a significant influence between the risk variable to the continuous intention to use BRI m-banking, there is no significance of the influence between the trust variable to the continuous intention to use BRI mobile banking.

One of the causes of the low R-square value is that the indicators used may not fully describe the variables studied, so the relationship between variables is not clear. In addition, the uneven composition of respondents, with the dominance of younger respondents, can affect the results of the study and reduce the generalizability of the findings. The limitations of indicators in representing variables and the possibility of non-linear relationships that are not detected by linear regression models are also contributing factors. Overall, these results imply the need to add other relevant variables and diversify respondents to improve the model's ability to explain the dependent variable.

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