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The Effect of Benefits, Ease, and Risk on the Interest of BRI BANK Customers in Using BRIMO (Empirical Study on BRI Bank Customers Solo Kartasura Branch Office)

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ABSTRACT: *This study aims to obtain empirical evidence on the effect of benefits, ease, and risk on customer interest in using the BRIMO mobile banking application. The population in this study is customers of Bank BRI Solo Kartasura Branch. The sampling method in this study used purposive sampling with a questionnaire method. The number of samples collected was 100 customers. This type of research is quantitative research. The collected data was then analyzed using multiple regression analysis using SPSS software version 26. Before testing the hypothesis, classical assumption testing is carried out first which includes data quality tests (validity tests and reliability tests), normality tests, multicollinearity tests, heteroscedasticity tests. After that, hypothesis testing was carried out in the form of multiple linear regression analysis tests, t-tests, f-tests, and coefficients of determination (R^2). Based on the results of the tests conducted, it shows that the variables of benefits and ease have a significant effect on customer interest in using BRIMO. Conversely, the risk variable does not have a significant effect on customer interest in using BRIMO.*

Keywords: *Benefits, Ease, Risk, Customer Interest, BRIMO*

I. INTRODUCTION

Advances and technological developments accompanied by the development of technology-based information systems occur so rapidly in this era of globalization. The rapid development of technology has become more modern. Many companies are starting to develop their performance in the information technology sector. The advancement of communication and information systems is then adopted by banks, one of which is banking services through smartphones or known as mobile banking. Mobile Banking is a banking product service created to provide Ease for customers and banks in the process of banking transactions. According to (Rithmaya, 2016) the development of services carried out by technology-based banking in the form of internet banking, smartphone-based mobile banking, in the form of applications in which there are many options according to customer needs and the application was created to facilitate and accelerate the transaction system in this instant era to seize market share.

Today's banking world has realized that customers today not only consider what banks they save or invest in, not only consider the interest or benefits that will be obtained in the banking, but customers also need sophistication and completeness of features of a banking product, because currently what customers are looking for is not only *value* that will be obtained from what is offered by the bank, but the quality and Eases that can help and facilitate customer transactions. Bank Rakyat Indonesia (BRI) is one of the largest state-owned banks in Indonesia. Bank Rakyat Indonesia (BRI) was established in Purwokerto, Central Java by Raden Bei Aria Wirjaatmadja on December 16, 1895.

With the existence of modern technology, people can better utilize technology that has been modernized and can also take advantage of facilities that have been provided by related parties. This not only has an

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influence on the management of a company, but also has a significant influence on accounting information systems in a business organization. In accordance with the development of technology that is increasingly advanced and increasingly modern, effective and efficient communication is increasingly needed so that many people want to create tools that can help humans in overcoming problems with communication so that the internet is created. The internet is also used by people and organizations to do business. Especially in banks, one form of service developed by banks is *internet banking services.*

Internet banking is a banking transaction service that can be carried out by customers either from home, business premises or in other locations that are not in real bank locations (branch offices) using communication media such as computers, cellular phones and landlines. *Internet Banking* is a very interesting technological development because it can make transactions directly anytime, anywhere and can be accessed for 24 hours using internet / mobile data via smartphone.

Mobile banking technology connects millions of computer networks of individuals and organizations around the world. There are at least six reasons why *mobile banking* technology is so popular and beneficial to life in the digital age; among others wider connectivity and reach, lower communication costs, lower transaction costs, lower agency fees, interactive, flexible, and easy, and better ability to distribute knowledge quickly (Laudon and Laudon, 2000).

The presence of *mobile banking* services that are able to follow the digitalization trend in adjusting the needs of bank customers with the aim of facilitating and accelerating customer transaction activities. However, from some of the advantages and advantages provided by this *mobile banking* service, it certainly cannot be denied the fact that this service also has weaknesses that will later involve several parties including the bank and its own customers. This weakness is a risk factor in the use of banking services through *mobile banking* applications (Ashari, 2019).

Forms of online-based banking services are *Automatic Teller Machine (ATM*) and electronic banking (*e-banking)* (Irmadhani and Nugroho, 2012). Bank Indonesia divides e-banking services into 4 categories, namely internet banking, *mobile banking, phone* banking and SMS *banking*. Currently, many aspects of life use internet and mobile media, including the banking industry. Banking done online is the cheapest delivery system for performing banking services (Robinson, 2009; Sathye, 1999). A number of studies have also identified benefits for bank customers, including cost and time savings and benefits obtained by bank customers (Howcroft et al, 2002).

BRIMO, the latest BRI Bank Digital Finance application based on internet data that makes it easy for BRI customers and non-customers to be able to transact with the latest user *interface* and *user experience*, face recognition login features, *fingerprint login, top up*, QR payments and other interesting features, with a choice of *Source of Fund* (source of funds) each transaction can use a Current/Savings account. The purpose of developing the latest version of the BRI Mobile (BRIMO) application is to prepare a new *business model* in the future, shifting the habits of customers who previously transacted through BRI work units, then shifting to ATMs and SMS Banking, it is hoped that in the future all customers will start transacting through *internet banking.* How to register BRIMO and activate the latest BRIMO application is very easy, and can be done directly through the BRIMO application.

Based on the background described above, the author takes the title " **The Effect of Benefit, Ease, and Risk on the Interest of BRI BANK Customers in Using BRIMO (Empirical Study on BRI Bank Customers Solo Kartasura Branch Office)"**.

From the background of the problem that has been described, the formulation of the problem is as follows:

1. Does the benefit affect the customer's interest in using the BRIMO mobile banking application?
2. Does the ease affect the customer’s interest in using the BRIMO mobile banking application?
3. Does the risk affect the customer’s interest in using the BRIMO mobile banking application?

II. MATERIAL AND METHODS

2.1 Theoretical Foundation

1. Benefits

Benefits are the usefulness of an output felt by the community, can be in the form of the availability of services or facilities that can be accessed by the public. According to Kabir (2013: 100), benefit is defined as the extent to which mobile banking can meet the needs of its users. According to (Kholid &; Soemarso, 2019), the benefits of use are the extent to which someone believes that using a technology will improve the performance of the work they do.

- Benefits Indicators

  According to (Rithmaya, 2016), indicators to measure benefit variables are:
  1. Improve job performance.
  2. Make work easier.
  3. The overall technology used is considered useful.

2. Ease

According to Davis in George et al. (2015: 7) ease of use will be perceived as the degree to which a person believes that using a certain system or innovation is free from physical and mental effort. According to Widjana in Pambudi et al (2014) ease of use means individual confidence that using an information technology system will not be troublesome or require great effort when used. According to Laksana et al (2015), ease of use is defined as the extent to which a person's belief that using a technology will be free from effort. So if someone believes that a technology is easy to use, then that person will use it. So that this Ease variable provides an understanding that a system is made not to make it difficult for the user, but instead a system is made with the aim of providing ease for the user who then perceives good things.

- Ease Indicators

  According to (Rithmaya, 2016), indicators to measure Ease variables are:
  1. Easy to learn.
  2. Flexible.
  3. Can control the work.
  4. Easy to use.

3. Risk

According to Dowling (1986) in Farizi and Syaefulah (2013), perceived *risk* is a negative consumer perception of a number of activities that are based on negative outcomes and allow that these results become real. Risk perception greatly affects the level of trust. If the risk of using mobile banking is large, it will reduce customers to use mobile banking. Conversely, if the risk contained in mobile banking is small, it will increase customers to use services on the system (Hadi &; Novi, 2015). According to Ram & Sheth in Al-Jabri & Sadiq (2012: 382), risk perception refers to the level of risk in using technological innovation. With the bank's efforts to minimize risk, customers will also accept mobile banking and decide to use it.

- Risk Indicators

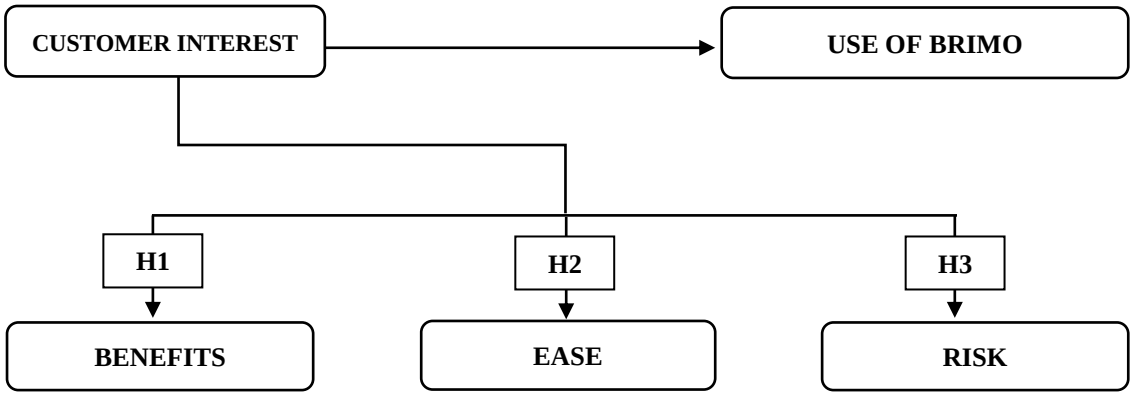
  According to (Sakti, 2013), indicators to measure risk variables are:
  1. The magnitude of the risk.
  2. Transaction security.
  3. Transaction needs.
  4. Security guarantee from the bank.

4. Customer Interest

Interest is the tendency to be interested in something fixed ralative to pay more attention and remember continuously followed by a sense of pleasure to obtain satisfaction in achieving satisfaction in the use of technology. According to Kusumah in Bangkara (2016) defines that interest is one of the psychological aspects of humans that can encourage to achieve goals. According to Jogiyanto (2007: 116) *behavioral intention* is a

person's desire (interest) to do a certain behavior. This means that a person's interest in doing something can be predicted by his attitude towards his behavior and how he thinks others will judge him if he performs that behavior. An indicator to determine customer interest in using mobile banking services is a person's desire to use the technology and will continue to use it for the future.

2.2 Thinking Framework



Based on the above frame of mind, the hypothesis proposed by the researcher is as follows:

1. H_1 : There is an influence of Benefits variables on the interest of Bank BRI customers in using BRIMO.
2. H_2 : There is an influence of Ease variables on the interest of Bank BRI customers in using BRIMO.
3. H_3 : There is an influence of Risk variables on the interest of Bank BRI customers in using BRIMO.

2.3 Research Methods

2.3.1 Data Types and Sources

This type of research is quantitative research by testing hypotheses. The main data of this study was obtained directly from respondents (primary data), namely by distributing questionnaires (*online*) to respondents, namely respondents/customers at Bank BRI Solo Kartasura Branch Office through Google Form. Questionnaire is one of data collection by providing or disseminating a list of statements to respondents. And this research uses *an explanatory research type using survey* methods.

2.3.2 Population and Sample

1. Population

The population in this study is all customers who use BRIMO *mobile banking* at Bank BRI Solo Kartasura Branch Office. And the researchers took samples in this study were all customers who used mobile banking at Bank BRI Solo Kartasura Branch Office. who use the BRIMO *mobile banking* application totaling 100 respondents/customers.

2. Sample

The sampling technique uses purposive sampling method. According to Dana P. Turner, purposive sampling is a sampling technique used when researchers already have individual targets with characteristics that match the study. In this study using the Likert model attitude scale. Attitude scales are used to determine a person's assessment of something. On this scale, respondents expressed their agreement and disapproval of several statements related to the object to be studied.

2.3.3 Data Analysis Methods

Data analysis is the process of simplifying data into a more interpretable form. The data collected from the results of research in the field, the author will compare with literature data, then analyze it to draw conclusions. Data analysis in this study was carried out quantitatively.

In this study, before hypothesis testing is carried out, the research instrument will be tested for validity and reliability. to know the quality of the data. Classical assumption testing was carried out to satisfy the multiple linear regression assumptions used to test the hypothesis in this study. The tests carried out in this classical assumption test consist of normality tests, multicollinearity tests, and heteroscedasticity tests. The heteroscedasticity test in this study is by using the Glejser test or absolute residual from the data. For hypothesis testing, it is performed with multiple linear regression tests. After escaping the regression equation, the hypothesis will be performed with a partial test (t-test). Before hypothesis testing, simultaneous tests (F-test) and coefficient of determination (R^2 Determination) will be carried out.

3 RESULT

3.1 Results of Descriptive Statistical Analysis

Table of Descriptive Statistical Analysis Results

Variable	N	Min	Max	Mean	Std. Deviation
Benefits (KF)	100	5.00	15.00	13.9200	1.88926
Ease (KD)	100	3.00	15.00	13.5100	2.59563
Risk (RS)	100	3.00	15.00	12.1500	2.53212
Customer Interest (MP)	100	3.00	15.00	11.9100	2.35314
Valid N (listwise)	100				

Source : Primary data processed 2023

Based on the data from descriptive statistical analysis using SPSS Software version 26 shows the following results:

a. Benefits (KF) minimum value 5.00, maximum value 15.00, Mean value 13.92, and standard deviation 1.89.

b. Ease (KD) minimum value 3.00, maximum value 15.00, Mean value 13.51, and standard deviation 2.59.

c. Risk (RS) minimum value 3.00, maximum value 15.00, Mean value 12.15, and standard deviation 2.53.

d. Customer Interest (MP) minimum value 3.00, maximum value 15.00, Mean value 11.91, and standard deviation 2.35.

3.2 Data Quality Test Results

3.2.1 Validity Test Results

Based on calculations using SPSS Software version 26, showing the results of the validity test of all variables with *Pearson* correlation analysis, as follows:

Table of Validity Test Results

Variable	Number of Items	r_{xy} range	Information
Benefits (KF)	3	0.812-0.946	All Valid Items

Ease (KD)	3	0.868-0.932	All Valid Items
Risk (RS)	3	0.758-0.871	All Valid Items
Customers Interest (MP)	3	0.710-0.845	All Valid Items

Source : Primary data processed 2023

From the SPSS output table above, then:

a. It is known that the value of Sig. 2-tailed for the relationship or correlation of Benefits (KF) with Interest in Use (MP) in Pearson-Correlation is positive from the range of 0.812-0.946, it can be concluded that all question items of the Benefits variable (KF) are declared valid.

b. It is known that the value of Sig. 2-tailed for the relationship or correlation of Ease (KD) with Interest in Use (MP) in Pearson-Correlation is positive from the range of 0.868-0.932, it can be concluded that all question items of the Ease variable (KD) are declared valid.

c. It is known that the value of Sig. 2-tailed for the relationship or correlation of Risk (RS) with Interest in Use (MP) in Pearson-Correlation is positive from the range of 0.758-0.871, it can be concluded that all Risk variable question items (RS) are declared valid.

d. It is known that the Pearson-Correlation value of the Customers Interest (MP) variable has a positive value from the range of 0.710-0.845, it can be concluded that all question items of the Customers Interest (MP) variable are declared valid.

3.2.2 Reliability Test Results

Based on calculations using SPSS Software version 26, shows the results of reliability tests of all variables with *Cronbach's Alpha*, as follows:

Table of Reliability Test Results

Variable	r table	Cronbach's Alpha	Information
Benefits (KF)	**0.195**	0.886	Reliable
Ease (KD)		0.878	Reliable
Risk (RS)		0.712	Reliable
Customers Interest (MP)		0.714	Reliable

Source : Primary data processed 2023

From the SPSS output table above, then:

a. It is known that *Cronbach's Alpha* value for the Benefits (KF) variable is 0.886 > 0.195, so it can be concluded that all question items of the Benefits (KF) variable are declared reliable.

b. It is known that *Cronbach's Alpha* value for the Ease (KD) variable is 0.878 > 0.195, so it can be concluded that all Ease variable (KD) question items are declared reliable.

c. It is known that *Cronbach's Alpha* value for the Risk (RS) variable is 0.712 > 0.195, so it can be concluded that all Risk variable (RS) question items are declared reliable.

d. It is known that *Cronbach's Alpha* value for the Customers Interest (MP) variable is 0.714 > 0.195, so it can be concluded that all question items of the Customers Interest (MP) variable are declared reliable.

3.3 Classical Assumption Test Results

3.3.1 Normality Test Results

Normality Test Results Table

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.54412446
Most Extreme Differences	Absolute	.060
	Positive	.060
	Negative	-.059
Test Statistics		.060
Asymp. Sig. (2-tailed)		.200[c,d]

Source : Primary data processed 2023

Based on the Kolmogorov-Smirnov table above, it shows that the significance value of Asymp. Sig. (2-tailed) is 0.200, this means that the significance value > 0.05 according to the basis of decision making in the Kolmogorov-Smirnov normality test above, it can be concluded that the data above are normally distributed. Thus, the assumption or requirement of normality in the regression model has been met.

3.3.2 Multicollinearity Test Results

Multicollinearity Test Results Table

Variable	Tolerance	VIF	Information
Benefits (KF)	.442	2.264	No multicollinearity occurs
Ease (KD)	.440	2.275	No multicollinearity occurs
Risk (RS)	.991	1.009	No multicollinearity occurs

Source : Primary data processed 2023

The basis for decision making in this multicollinearity test can be done by looking at the value of Tolerance and VIF. Based on the SPSS output table above, it is known that the Tolerance value for all variables > 0.10. It is also known that the VIF value for all variables < 10.00. So it can be concluded that there is no multicollinearity.

3.3.3 Heteroscedasticity Test Results

Table of Heteroscedasticity Test Results

Variable	Sig.	Information
Benefits (KF)	.148	No heteroscedasticity occurs
Ease (KD)	.815	No heteroscedasticity occurs
Risk (RS)	.291	No heteroscedasticity occurs

Source : Primary data processed 2023

Based on the output table above, it is known that the Significance value (Sig.) for all variables is > 0.05. Means it can be concluded that heteroscedasticity does not occur.

3.4 Hypothesis Test Results

3.4.1 Multiple Linear Regression Analysis Results

Multiple Linear Regression Analysis Results Table

Variable	Unstandardized Coefficients	Information
	B	
(Constant)	.218	
Benefits (KF)	.439	Significant
Ease (KD)	.412	Significant
Risk (RS)	.001	Insignificant

Source : Primary data processed 2023

Based on the table above, the multiple linear regression equation is obtained as follows:

MP = 0.218 + 0.439 KF + 0.412 KD + 0.001 RS + e

Based on the above formula, it can be interpreted as follows:

a. **Constant**: based on the results of hypothesis testing shows a constant value of 0.218. The positive coefficient means that the influence of other variables not described in the regression model has a directly proportional relationship with Interest in Use. Therefore, if all independent variables have a value of 0, then the value of the free variable is 0.218.

b. **Benefits**: the value of the regression coefficient of the independent variable of benefits of 0.439 shows a positive sign. This means that if the benefits decrease by 1 unit while other independent variables are constant, then the value of Interest in Use of benefits will increase by 0.439, assuming the other independent variables are fixed.

c. **Ease**: the value of the regression coefficient of the independent variable of ease of 0.412 shows a positive sign. This means that if ease decreases by 1 unit while other independent variables are constant, then the value of Interest in Use of convenience will increase by 0.412, assuming the other independent variables are fixed.

d. **Risk**: the value of the regression coefficient of the risk independent variable of 0.001 indicates a positive sign. This means that if the risk decreases by 1 unit while other independent variables are constant, then the value of Interest in Use of risk will increase by 0.412, assuming the other independent variables are fixed.

3.4.2 Partial Test Results (t-Test)

Partial Test Results Table (t-Test)

Variable	t	Sig.	Information
Benefits (KF)	3.500	.001	H_1 Accepted
Ease (KD)	4.496	.000	H_2 Accepted
Risk (RS)	.020	.984	H_3 Rejected

Source : Primary data processed 2023

Based on the output results above, it shows the following results:

a. The calculated t value for the Benefits (KF) variable is 3,500 with a significance value of 0.001 < a α value of 0.05, then H1 is acceptable.

b. The calculated t value for the Ease variable (KD) is 4.496 with the significance value of the Ease variable (KD) of 0.000 < the α value is 0.05, then H_2 is acceptable.
c. The calculated t value for the Risk (RS) variable is 0.020 with the significance value of the Risk (RS) variable of 0.984 > the α value is 0.05, then H3 is rejected.

3.4.3 Simultaneous Test Results (F-Test)

Table of Simultaneous Test Results (F-Test)

Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	312.142	3	104.047	42.316	.000[b]
	Residuals	236.048	96	2.459		
	Total	548.190	99			

Source : Primary data processed 2023

Based on the results of the simultaneous test output (F-test), it shows that all independent variables simultaneously affect the Customers Interest (MP) variable.

3.4.4 Test Results of Coefficient of Determination (R^2 Determination)

Table of Test Results of Coefficient of Determination (R^2 Determination)

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.755[a]	.569	.556	1.56807	1.792

Source : Primary data processed 2023

Based on the table of SPSS output results above, it shows that all independent variables are able to reveal 55.6% of the dependent variables.

4 DISCUSSION

1. The effect of Benefits on interest in using BRIMO

The results of hypothesis 1 show that Benefits has a significance level of 0.001 < α = 0.05 then H1 is accepted, so it can be said that Benefits affects the interest in using BRIMO.

This means that the benefits felt by respondents in this study outweigh the losses obtained. The benefits of using BRIMO will increase customer productivity and performance if the customer has a high level of trust in the BRIMO application. Customers believe that they can develop performance, increase productivity and increase effectiveness when using BRIMO, so respondents have a strong perception of the benefits of using mobile banking so that it will affect interest in using it.

The results of this study are in line with research conducted by Irwan Tirtana and Shinta Permata Sari (2014) entitled "Analysis of the Influence of Perceived Usefulness, Perceived Ease and Trust on the Use of Mobile Banking", which states that the variable of Benefits affects customer interest in using Mobile Banking.

2. The effect of Ease on the interest in using BRIMO

The results of hypothesis 2 show that Ease has a significance level of 0.000 < α = 0.05 then H2 is accepted, so it can be said that Ease affects the interest in using BRIMO.

This means that the use of mobile banking will increase customer productivity and performance if the customer has a high level of trust that the BRIMO application can be used easily. Customers believe that using the BRIMO application will be easy to learn, easy to use, clear and understandable and make them more skilled,

so they will use it continuously. It can be concluded that a person's behavioral interest in the use of information technology, one of which is based on the Ease obtained when using it.

The results of this study are in line with research conducted by Yeni Oktapiani, Maria Rosario, Afrizal Nehemia (2020) entitled "Analysis of Interest in Using the BRIMO Application with a Technology Acceptance Model (TAM) Approach", which states that the variable of Ease affects customer interest in using BRIMO.

3. The effect of risk on interest in using BRIMO

The results of hypothesis 3 show that the risk has a significance level of 0.984 > α = 0.05 then H3 is rejected, so it can be said that the risk has no effect on the interest in using BRIMO.

From the results of the analysis, it can be seen that the risk perception in the BRIMO application is stated to have no partial influence on customer interest in using BRIMO for customers of BANK BRI Solo Kartasura Branch. There is no effect on risk perception variables due to the lack of risk or still categorized as low risk experienced when customers use BRIMO. This is also because many users of the application are millennials who can easily use the application in everyday life and also customers who use the Mobile Banking application that the author met at BANK BRI Solo Kartasura Branch rarely experience things that can cause certain risks. Such as default transactions, the occurrence of wrong transfers, non-entry of credit, and others. To improve all risk prevention for the use of BRIMO, BRI banks must increasingly maintain and anticipate all possible losses/risks that can occur in the use of the application.

This is consistent with research conducted by Agustina et al. (2018) which suggests that risk perception variables have no effect on customer interest, in this study it is explained that customers have confidence in the use of online transactions because customers assume that the risks or losses that can be experienced by users in using online transactions have no losses for their users. Meanwhile, research by Rithmaya (2016) and Utami &; Herawati (2020) suggests that risk perception affects customer interest.

5 CONCLUSION

Based on the results of research on the Effect of Benefits, Convenience, and Risk on the Interest of BRI BANK Customers in Using BRIMO (empirical study on BRI Bank customers of Solo Kartasura Branch Office) the author can conclude the following results :

1. Benefits affects Interest in Use. This means that the benefits felt by respondents in this study outweigh the losses obtained. The benefits of using BRIMO will increase customer productivity and performance if the customer has a high level of trust in the BRIMO application. Customers believe that they can develop performance, increase productivity and increase effectiveness when using BRIMO, so respondents have a strong perception of the benefits of using mobile banking so that it will affect interest in using it.
2. Ease affects Interest in Use. This means that the use of mobile banking will increase customer productivity and performance if the customer has a high level of trust that the BRIMO application can be used easily. Customers believe that using the BRIMO application will be easy to learn, easy to use, clear and understandable and make them more skilled, so they will use it continuously. It can be concluded that a person's behavioral interest in the use of information technology, one of which is based on the convenience obtained when using it.
3. Risk has no effect on Interest in Use. There is no effect on risk variables due to the lack of risk or still categorized as low risk experienced when customers use BRIMO. This is also because many users of the application are millennials who can easily use the application in everyday life.

Suggestion

1. For further research, it can expand the population of the sample used so that the results of the study can represent more customers.
2. The variables used can be added or replaced with other variables so that the results obtained are more varied and can be used as a comparison.

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