

**THE EFFECT OF PERCEPTION OF BENEFITS, EASE OF USE,  
RISK AND TRUST IN CUSTOMERS' INTEREST IN USING  
BNI MOBILE BANKING  
(Study at Bank BNI 46 Tanjung Balai Branch Office)**

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**Abstract**

*In order to achieve its goal and objective, BNI Bank as one of the largest state-owned banks in the financial services industry relies heavily on its customers to run its service processes. As a result, BNI Bank must enhance the perception of benefits, usability, trust, and risk. These elements seem to have a direct impact on consumer interest. This study aims to determine and analyze the perception of benefits on customer interest in mobile banking, the ease of use of Mobile Banking, the risk to the interests of mobile banking customers, and the level of trust in the interests of BNI mobile banking customers at the Tanjung Balai branch office. This research utilizes quantitative methodologies. The population and sample for this study were established using non-probability testing and a quota sampling technique with a total of 100 participants. This research utilizes both primary and secondary sources. The data analysis approach involves the data validity test, classical assumption test, multiple linear regression analysis test, partial test, simultaneous test, and coefficient of determination test. According to the results of this investigation, the value of the independent variable has a major impact on customer interest (Y), whereas trust (X4) has only a minor influence on customer interest.*

**Keywords:** Benefit Perception, Customer Interest, Ease of Use, Mobile Banking

## **1. INTRODUCTION**

BNI Mobile Financial is a banking service facility that makes it simple to transact directly via cellphones in a way that is safe, convenient, and rapid. This facility was developed in response to the increasing need for speed and convenience in the banking industry. In addition, BNI Mobile Banking offers transaction services for obtaining balance information, as well as transfers, payments for telephone bills and credit cards, payments for airplane tickets and credit purchases, opening Taplus accounts and Deposit accounts, and other similar services. In addition, the BNI Mobile Banking app can be activated and put to use for completing transactions involving foreign currencies.

Customers have different perceptions of how it should be used, and in order for it to be accepted by customers, there must be certain parameters that can motivate customers. Before using something, people frequently have a perception that there is a risk involved (Cahya & Maula, 2021). Customers' perceptions of risk are informed by their prior knowledge and experiences with mobile banking, and thus represent an assessment of the situation.

According to Jogiyanto Hartono (2019), interest is the motivation and desire to engage in specific activities. When someone wants to mobilize, they must have an internal motivation, which is to pique the interest of Bank BNI Tanjung Balai Branch customers

in mobile banking. When the perceived risk to be accepted is in line with the customer's needs and the service's ease of use is appropriate, the customer is interested in using it. In contrast, if the customer believes that these factors are inappropriate, he or she will be less motivated to use the service.

According to Fadlan (2018), the information system has a significant effect on the effectiveness of mobile banking management, while customers bear the risks associated with future transactions, such as data fraud. As a result, the financial institution needs to do more to persuade its customers that the service represents a significant innovation in the industry. Hence, in order to keep up with customer demand, Bank BNI Tanjung Balai Branch now offers mobile banking.

Hidayati (2018) A low perception of the perceived risk of using credit cards increases respondents' interest in using credit cards, leading them to anticipate and plan to use credit cards in the coming months. The less uncertainty and unintended consequences that occur, the less risk is perceived. If respondents perceive a low level of risk, it may pique their interest in using a credit card. In contrast, if the perceived risk associated with using a credit card is high, individuals tend to avoid doing so. Consequently, the perception of risk can influence respondents' desire to use credit cards.

Considering the aforementioned phenomenon, it can be inferred that customer interest is still greatly influenced by perceptions of benefits, usability, trust, and risk. Given that Bank BNI is one of the largest state-owned banks in the financial services sector, it is essential that customers be able to carry out their service processes in order for the company to realize its vision and mission. BNI Tanjung Balai Branch is geographically located in a coastal area, where Tanjung Balai residents are generally less responsive to technological changes than those living in urban areas. This is also consistent with the BNI program, which involves shifting banking transactions from a face-to-face pattern with customers / customers to a digital banking program, which is why researchers chose to conduct this study at the BNI Tanjung Balai branch office.

Based on the background above, this research aims to determine and analyze the perception of benefits on customer interest mobile banking, analyze the ease of use of Mobile Banking, as well as find out risk to the interests of mobile banking customers and analyze trust in the interest of BNI mobile banking customers at the Tanjung Balai branch office.

## **2. LITERATURE REVIEW**

According to Rahmatsyah (2018), the perception of usefulness is the subjective likelihood that potential users will employ a particular application to facilitate their work performance. This simplified performance can result in improved physical and non-physical benefits, such as faster and more satisfying results when compared to not utilizing the product with the new technology.

Perception of ease of use is a measure where a person believes that using a technology can be easily understood and does not require much effort but must be simple to use and simple to operate (Jogiyanto Hartono, 2019). According to Istiarni & Hadiprajitno (2014), ease of use is the level of user expectations regarding the amount of effort required to use a system. The extent to which an application is passed reflects a person's belief that a technology is simple to understand.

The meaning of risk in the KKBI is an unpleasant (harmful) consequence of an action or activity. According to Yunita (2018) the definition of business risk is as follows:

"Business risk is one of the company's asset risks that will be faced if the company uses debt that is too high due to the burden of borrowing costs made by the company."

Perceived trust can be defined as the customer's trust in the bank's ability to prove the convenience and privacy of the customer's account. Security means that its use is guaranteed, the effect of data or information loss is very low, and minimal risk of theft. In conducting transactional interactions, trust is built on the notion that the one he trusts will act in accordance with his expectations (Susanti, 2018).

According to Andraina (2019) interest is a condition of a person paying attention to something, which is accompanied by a desire to know, have, learn, and prove. From the above definition, it can be concluded that interest is an interest and inclination towards what is desired, and is expected by someone, to have and achieve something that has the potential to cause feelings of pleasure and satisfaction for him.

Mobile banking is a banking service that users can access directly through their mobile phones utilizing the Subscriber Identification Module (SIM) card menu, often known as the data service menu or SIM tool (2010). Mobile banking provides nearly identical services as ATMs, including transfers, balance information, account modifications, exchange rate information, payments (credit cards, PLN, telephone, cell phones, insurance), and impulsive purchases (credit top-ups, stock purchases). With the introduction of mobile banking, banks are attempting to simplify user access to transactions. Obviously, consumers who already have mobile banking services do not need to visit an ATM or a bank branch because they can conduct banking transactions via their telephones at any time.

### **3. RESEARCH METHODS**

The form of research used is quantitative research. This quantitative approach is defined as a positivist research method used to study a specific population or sample, gather data using research tools, evaluate quantitative or statistical data, and test predetermined hypotheses. The population of this research is users who use mobile banking BNI Tanjung Balai Branch with sampling technique using non-possibility testing procedures using a quota sampling approach used by 100 respondents. With the characteristics of the respondents based on several considerations in this study, namely at least 17 years old and a customer of BNI Tanjung Balai Branch. The data analysis technique used is instrument test, multicollinearity, heteroscedasticity test, multiple linear regression, and hypothesis testing.

### **4. RESULTS AND DISCUSSION**

This study was carried out at the Bank BNI 46 Tanjung Balai Branch office. On 5 July 1946, Bank Negara Indonesia was created and prepared to become the Circulation Bank or Central Bank in charge of issuing and administering Indonesian currency. A few months after its inception, Bank Negara Indonesia began issuing the nation's first legal tender, the Oeang Republic of Indonesia (ORI). *Raden Mas* (RM) Margono Djojohadikusumo was the original founder and President Director of Bank Negara Indonesia, as well as the proponent of the development of a Bank Central or Circulation Bank. In 1955, Role of State Bank Indonesia transitioned from a development bank to an authorized foreign exchange bank. With the injection of capital in 1955, status Bank

Negara Indonesia became a commercial bank governed by the 1955 Emergency Law number 2. It enhances the government's confidence in BNI enterprises by introducing numerous banking innovations. Then, in 1969, Bank Negara Indonesia's legal status was changed to that of a Persero, under the name PT Bank Negara Indonesia.

#### **4.1. The Effect of Perceived Benefits on Customer Interest in Using Mobile Banking at BNI 46 Tanjung Balai Branch Office**

This study's findings demonstrate the impact of perceived benefits on customer interest in mobile banking at the BNI 46 Tanjung Balai Branch. The Benefit Perception variable has a sig value, as indicated by the t-test results. It is  $0.099 < 0.05$ , and the value of the t statistic is  $1.665 > t$  table's 1.660. Thus, it can be argued that the perceived benefit variable (X1) has a substantial impact on the customer interest variable (Y).

This is also in accordance with the results of previous research by Widianingrum (2021) Syarif Hidayatullah State Islamic University Jakarta with the title "The Effect of Benefits, Ease and Service Features on Customer Interest in Using Islamic Bank Mobile Banking and Its Impact on Customer Satisfaction" which obtained the results of the study showing that there is a direct influence where between the benefit variable (X1) on the customer interest variable (Y) using mobile banking.

#### **4.2. The Effect of Ease of Use on Customer Interest in Using Mobile Banking at BNI 46 Tanjung Balai Branch Office**

This study demonstrates the impact of Ease of Use on Customer Interest in Mobile Banking at the BNI 46 Tanjung Balai Branch.

Almost all indicators of User Ease of use received a score of 100 percent, indicating that the Ease of Use variable had an effect on Customers in Using Mobile Banking at BNI 46 Tanjung Balai Branch. This was supported by the t test results, which indicated that the Ease of Use variable (X2) had a significant effect on customer interest (Y), with a sig. value of  $0.000 < 0.05$  and a tstatistic value of  $3.932 > t$  table 1,660.

Previous research that is in accordance with this research is Fadlan (2018), Universitas Brawijaya with the research title "The Effect of Perception of Ease and Perception of Usefulness on the Use of Mobile Banking (Study of Students Using Mobile Banking Universitas Brawijaya). The results of this research prove that they feel the ease of using mobile banking.

#### **4.3. The Effect of Risk on Customer Interest in Using Mobile Banking at BNI 46 Tanjung Balai Branch Office**

This study demonstrates the impact of risk on BNI 46 Tanjung Balai Branch customers' desire to use mobile banking. The results of the t-test on the variable Risk yielded a significant sig value. As much as  $0.000 < 0.05$  and tstatistic  $6.022 > t$  table 1.660, the Risk Variable affects Customer Interest in Using Mobile Banking at Bank BNI 46 Tanjung Balai Branch. Consistent with the indication of the risk variable is the study by Kusuma (2019), Syarif Hidayatullah State Islamic University, entitled "The Effect of Security, Satisfaction, Ease, and Trust on the Loyalty of Mobile Banking Users of BNI Syariah Bank" (Case Study in the South Jakarta area and West Jakarta)".

#### **4.4. The Effect of Trust on Customer Interest in Using Mobile Banking BNI 46 Tanjung Balai Branch Office**

The findings of this research indicate that the Trust variable does not have a significant effect on the Customer Interest variable (Y). This is demonstrated by the fact that the t test results obtained by sig. of 0,297 > 0.05 and the value of T statistic is 1.048 < t table 1.660; consequently, the hypothesis Ha4 is rejected as a consequence of these findings. Because the answers are based on the results of the distribution of data processing answers from respondents from each statement of the confidence variable to get a hesitant or neutral answer, this indicates that the respondent's level of interest in the customers is still low, which indicates that the trust variable does not have a significant effect on customer interest in Bank BNI 46 Tanjung Balai.

#### **4.4. The Effect of Perceived Benefits, Ease of Use, Risk, and Trust on Customer Interest in using Mobile Banking at Bank BNI 46 Tanjung Balai Branch Office**

The findings of this study reveal that the combined effect of perceived benefits, convenience of use, risk, and trust has a substantial impact on customer interest in Mobile Banking at the BNI 46 Tanjung Balai Branch. The F test findings demonstrate that the Fstatistic value is 33,442 and the significance level is 0.000. Therefore, Fstatistic > Ftable (33,442 > 2.70) in both calculations, and the significance level is 0.000 < 0.05. This demonstrates that H5 is accepted, indicating that the independent variables (free), namely Perception of Benefits, Ease of Use, Risk, and Trust, have a positive and statistically significant effect on the dependent variable (bound), namely Customer Interest. Thus, the perceived value, usability, risk, and Trust aspects can improve consumer interest in Mobile Banking at the Bank BNI 46 Tanjung Balai Branch. However, if one of the variables declines, client interest may also decline. This is because the four variables affect customer interest simultaneously.

In addition, a Coefficient Test ( $R^2$ ) show that R statistic has a value of 0.765 indicates that there is a strong association between Perception of Benefits (X1), Ease of Use (X2), Risk (X3), and Trust (X4) on Customer Interest in Using Mobile Banking at Bank BNI 46 Tanjung Balai Branch.

The value of R square is 0.585, which indicates that Perception of Benefits (X1), Ease of Use (X2), Risk (X3), and Trust can affect 58.5% of customer interest in utilizing Mobile Banking at BNI 46 Tanjung Balai Branch (X4). Meanwhile, the other 41.5% is influenced by variables beyond the scope of this study.

## **5. CONCLUSION**

On the basis of the previous chapter's data analysis and discussion of research findings, it can be determined that:

- 1) Customer Interest is significantly affected by Variables Benefits Perception (X1), Ease of Use (X2), and Risk (X3).
- 2) Trust variable (X4) has no significant effect on customer interest (Y) where is sig. It can be seen by the value of 0,297 > 0,05 and the tstatistic is 1,048 < ttable 1,660, so with that result, Ha4 is rejected.



- 3) According to the outcomes of the tests, Fstatistic have value of 33,442, and the significance level was set at 0.000. Because of this, the Fstatistic > Ftable value ( $33,442 > 2.70$ ), and the significance level is  $0.000 < 0.05$ . Hence, Hypothesis 5 (H5) is correct, which indicates that the independent variables (independent), namely Perception of Benefits, Ease of Use, Risk, and Trust, have a positive and significant effect on the dependent variable, namely Customer Interest, either simultaneously or partially.

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