


The Effect of Convenience, Benefits, and Risks on Interest in Using Brimo Mobile Banking Services in Mantup District

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| Article Info | ABSTRACT |
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| <p>Keywords: convenience, benefits, risks, interests, mobile banking.</p> | <p>This study aims to determine the influence of convenience, benefits and risks on interest in using mobile banking services in a case study in Mantup District. This type of research is quantitative research. The population in this study is BRImo application users in Mantup District. Sampling in this study is based on Lemeshow's research formula obtained from 96 samples. The tests in this study used validity test analysis tools, reliability test, multiple linear regression test, multiple correlation test, determination coefficient test, partial test (t test), and simultaneous test (F test). The results of the study showed that the variables of convenience, benefit, and risk had a partial or simultaneous and significant effect on the variables of interest in using the BRImo service. Benefits were the most dominant variable in this study.</p> |
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INTRODUCTION

In the era of globalization like today, in the domestic and international markets, business competition between companies is getting tighter. The rapid advancement of data innovation today has made individuals' lifestyles change and increasingly depend on the presence of data innovations that make things simpler, more powerful, capable, and considered more efficient than the lifestyle before the advent of data innovation. Companies that want to develop must be able to provide products in the form of quality goods or services. Strategy is the most important role in the key to success for a company. One of them is utilizing information technology as one of the Company's strategies (Kota, et al. 2023).

The adoption of information technology in the banking industry is carried out to improve services to customers. In order to provide satisfaction to customers, several banks are trying to improve technology and information systems. There are several improvements in information technology-based services in banking, including SMS banking, internet banking, and Mobile banking. Mobile banking is a banking facility that functions to make it easier for customers to carry out activities, especially banking transactions, by not having to be present on the spot other than to withdraw cash (Amatun Nur, 2020).

According to Widiyanti, (2020) Convenience is a new technology that is easy to understand, easy to use, easy to reach and practical in its use. Ease gives an indication that a system is designed not to make it difficult to use, but rather to make it easier for someone

to complete their work (Adyas, 2019). In other words, someone who uses a system will work more easily than someone who does not use a system or manual.

The second factor that affects customer interest in using mobile banking is the benefits. According to Arta & Azizah (2020) Benefit is a system that is useful in its use, so many consumers will be more interested and decide to use the service. Consumers who have a high perception of benefits, then he will be motivated to use the system.

The third factor that affects the use of mobile banking is risk, according to Ayu, (2020) risk perception is a negative view of consumers towards a series of activities that may produce undesirable results, with the possibility that these results may occur. The public must have fears or concerns about the use of mobile banking related to cybercrime committed by people who take advantage of security weaknesses or negligence from the customers themselves. These things may affect customer interest in using mobile banking.

Based on the description of the background of the problem above, the author is interested in taking the following research title: The Influence of Convenience, Benefits and Risks on Interest in Using Brimo Mobile Banking Services in Mantup District

RESEARCH METHODS

The method used in this study is a quantitative method with a descriptive approach. The population in this study is the people of Mantup District who use the BriMo application at least once in a transaction. The sample used was 96 respondents using the lemeshow formula. The sampling technique in this study is a non-probability sampling technique, using the purposive sampling method. The data collection technique used a questionnaire compiled using a Likert scale. The analysis methods used were validity test, reliability test, multiple linear regression test, multiple correlation test, determination coefficient test, t test, and F test.

RESULTS AND DISCUSSION

Validity Test

Table 1. Validity Test

| Variabel | Item Comparison | Calculation | rtabel | Remarks |
|-----------------------|-----------------|-------------|--------|---------|
| Facilities (X1) | X1.1 | 0,932 | 0,1689 | Valid |
| | X1.2 | 0,730 | 0,1689 | Valid |
| | X1.3 | 0,932 | 0,1689 | Valid |
| | X1.4 | 0,743 | 0,1689 | Valid |
| Benefits (X2) | X2.1 | 0,877 | 0,1689 | Valid |
| | X2.2 | 0,836 | 0,1689 | Valid |
| | X2.3 | 0,788 | 0,1689 | Valid |
| Risk (X3) | X3.1 | 0,870 | 0,1689 | Valid |
| | X3.2 | 0,854 | 0,1689 | Valid |
| | X3.3 | 0,877 | 0,1689 | Valid |
| Interest in Using (Y) | Y1 | 0,893 | 0,1689 | Valid |
| | Y2 | 0,826 | 0,1689 | Valid |

| Variabel | Item Comparison | Calculation | r _{table} | Remarks |
|----------|-----------------|-------------|--------------------|---------|
| | Y3 | 0,737 | 0,1689 | Valid |

Source: SPSS Data Processing

Based on table 1, the validity test results show that all the research variable items have a calculation of > r_{table}, namely at a significant level of 10% ($\alpha=0.1$) and $df = n-k = 96-2 = 94$. So the r_{table} = 0.1689 is obtained. So it can be concluded that all indicators can be said to be valid.

Reliability Test

Table 2. Reliability Test Results

| Variabel | Cronbach Alpha | Remarks |
|-----------------------|----------------|----------|
| Facilities (X1) | 0,855 | Reliabel |
| Benefits (X2) | 0,781 | Reliabel |
| Risk (X3) | 0,830 | Reliabel |
| Interest in Using (Y) | 0,757 | Reliabel |

Source: SPSS Data Processing

In table 2, the results of the reliability test show that the variable in this study has a Cronbach,s Alpha value > 0.60. So that the results of all statement items are declared reliable.

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Table 3. Multiple Linear Regression Test Results

| Model | Unstandardized Coefficients | | Standardized Coefficients | | t | Say. |
|--------------|-----------------------------|------------|---------------------------|--|-------|------|
| | B | Std. Error | Beta | | | |
| 1 (Constant) | 1.021 | .722 | | | 1.413 | .161 |
| Facilities | .161 | .068 | .225 | | 2.366 | .020 |
| Benefits | .419 | .078 | .419 | | 5.348 | .000 |
| Risk | .294 | .095 | .304 | | 3.100 | .003 |

Source: SPSS Data Processing

Based on the calculation results of the regression equation model above, it can be interpreted as follows:

$$Y = a + b_1 X1 + b_2 X2 + b_3 X3 + e$$

1. $\alpha = 1.021$, the value of the constant is positive which indicates that there is a one-way relationship, meaning that if the variables of convenience, benefit and risk are considered constant ($X1, X2, X3 = 0$) then the interest in using is 1.021.
2. $\beta_1 = 0.161$, the regression coefficient of the convenience variable (X1) means that the convenience variable has a positive influence on the interest in using or if the ease increases by one unit, it will be followed by an increase in interest in using by 0.161 assuming that the other influencing variable is considered constant ($\alpha, X2, X3 = 0$).
3. $\beta_2 = 0.419$, the regression coefficient of the benefit variable (X2), meaning that the benefit variable has a positive influence on the interest in using or if the benefit increases

by one unit, it will be followed by an increase in interest in using by 0.419, assuming that the other variable that affects is considered constant ($\alpha, X_1, X_3 = 0$)

4. $\beta_3 = 0.294$, the regression coefficient of the risk variable (X_3), meaning that the risk variable has a positive influence on the interest in using or if the risk increases by one unit, it will be followed by an increase in interest in using by 0.294, assuming that the other variable that affects is considered constant ($\alpha, X_1, X_2 = 0$).

So the most dominant variable based on standardized coefficient beta is the benefit variable, which is 0.419.

Multiple Correlation Test

Table 4. Multiple Correlation Test Results

| Model | R | R Squalre | ALadjusted R Squalre | Std. Error of the Estimalte | Chalnge Steel Styles | | | | Silg. F Chaln ge |
|-------|--------|-----------|----------------------|-----------------------------|----------------------|-----------|-----|-----|------------------|
| | | | | | R Squalre Chalnge | F Chalnge | df1 | df2 | |
| 1 | .860al | .739 | .730 | .858 | .739 | 86.816 | 3 | 92 | .000 |

Source : SPSS Data Processing

Based on table 4 above, the results of the multiple correlation test show a coefficient (R) of 0.860, so it can be concluded that the level of relationship between ease, benefit and risk to interest has a very strong relationship.

Coefficient of Determination

Table 5. Determination Coefficient Test Results

| Model | R | R Squalre | ALadjusted R Squalre | Std. Error of the Estimalte |
|-------|--------|-----------|----------------------|-----------------------------|
| 1 | .860al | .739 | .730 | .858 |

Source: SPSS Data Processing

Based on table 5 above, the magnitude of the determination coefficient or R square is 0.739 or 73.9%. Thus, it can be interpreted that 73.9% of interest in using BRImo services in Mantup District is influenced by convenience, benefits and risks. While the remaining 26.1% was influenced by other variables.

T test (Partial test)

Table 6. Test Results t

| Model | Unstandardilzed Coeffilcilent | | Standardilzed Coeffilcilent | | T | Silg. |
|--------------|-------------------------------|------------|-----------------------------|--|-------|-------|
| | B | Std. Error | Beta | | | |
| 1 (Constant) | 1.021 | .722 | | | 1.413 | .161 |
| Facilities | .161 | .068 | .225 | | 2.366 | .020 |
| Benefits | .419 | .078 | .419 | | 5.348 | .000 |
| Rilnilko | .294 | .095 | .304 | | 3.100 | .003 |

Source: SPSS Data Processing

Based on table 6, the influence of each variable can be known as follows:

- a. The Convenience variable (X1) from the t-test results was obtained with a tally of 2.366 > a table of 1.661 and a significant of 0.020 < 0.1, then it can be concluded that H1 is accepted and H0 is rejected, which means that there is a positive and partially significant influence between the convenience variable and the interest in using the BRImo service in Mantup District.
- b. The Benefit Variable (X2) from the results of the t-test was obtained with a calculation of 5.348 > a table of 1.661 and a significant 0.000 < 0.1, so it can be concluded that H1 is accepted and Ho is rejected, which means that there is a positive and partially significant influence between the benefit variable and the interest in using the BRImo service in Mantup District.
- c. The Risk Variable (X3) from the t-test results was obtained with a calculation of 3.100 > a table of 1.661 and a significant 0.003 < 0.1, then Ho was rejected and H1 was accepted, which means that there was a positive and partially significant influence between the risk variables and interest in using BRImo services in Mantup District.

F Test (Simultaneous Test)

Table 7. F Test Results (Simultaneous Test)

| Model | Unstandardized | | Standardized Coeffilcilents | | T | Sig. |
|--------------|----------------|------------|-----------------------------|--|-------|------|
| | B | Std. Error | Beta | | | |
| 1 (Constant) | 1.021 | .722 | | | 1.413 | .161 |
| Facilities | .161 | .068 | .225 | | 2.366 | .020 |
| Benefits | .419 | .078 | .419 | | 5.348 | .000 |
| Rilsilko | .294 | .095 | .304 | | 3.100 | .003 |

a. Dependent Varilable: Milnat
 Source: SPSS Data Processing

Based on table 7 above, the F test / simultaneous test obtained $F_{cal} > F_{tabel}$ (86.816 > 2.14) with a significant value of less than 0.1, which is 0.000 which means that together the variables of convenience, benefits and risks have a significant influence on interest in using BRImo services in Mantup District.

CONCLUSION

Based on the results of the research and discussion that has been stated above, the following conclusions can be drawn:

1. The variables of convenience (X1), benefit (X2) and risk (X3) partially had a positive and significant effect on interest in using BRImo services in Mantup District.
2. The variables of convenience (X1), benefit (X2) and risk (X3) simultaneously had a positive and significant effect on interest in using BRImo services in Mantup District.
3. The variable that has the most dominant influence on interest in using BRImo services in Mantup District is benefit (X2) based on a beta coefficient of 0.419.

This research has limitations, including that in this study it only focuses on Mantup District, the results may not be directly applied to other areas due to differences in conditions

and characteristics in the area, limited sample sizes, in this study the variables studied are only the variables of convenience, benefits, and risks. For further research, it is suggested that the research area can be expanded so that the results of the latest research can obtain different results from this study, it is hoped that it can add samples to the next research, can add other variables that can affect interest in using mobile banking such as income, education, or digital literacy level can be considered in the next research.

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