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EVALUATING THE IMPACT OF PERCEIVED USEFULNESS, PERCEIVED CONVENIENCE, AND PERCEIVED RISK ON CUSTOMER'S INTEREST IN USING E-BANKING: AN INTEGRATION OF TECHNOLOGY ACCEPTANCE MODEL

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ABSTRACT

The trend of automation and data exchange in technology which include cyber-physical systems, internet of things (IoT), cloud computing, and cognitive computing has affecting banking industry from conventional banking system into a digital one or called as E-banking. The digital banking era 4.0 is an opportunity for banks in the country for further innovation to provide services to customers. This innovation has addressed a positive competition for financial technology's growth. Every transaction process in banking can be overcome and carried out effectively and efficiently by using E-Banking. Service facilities help customer's needs especially in high business mobility by making transaction anywhere more effectively and fast. This research is done at PT Bank Negara Indonesia Tbk (BNI), Kcp-diponegoro with all customers as respondents by using purposive sampling technique. Data analysis technique is used by multiple linear regression analysis processed through SPSS 18.0 for Windows software program. Based on data analysis result, it was found that perceived usefulness, perceived ease of use, and perception of risk had a positive and significant effect on customer's interest in the use of E-banking.

KEY WORDS

Perceived usefulness, perceived convenience, perception of risk, customer's interest.

In industry 4.0, manufacturing technology is already on the trend of automation and data exchange. These include cyber-physical systems, internet of things (IoT), cloud computing, and cognitive computing. This trend has changed many areas of human life, including the economy, the world of work, even lifestyle. In short, the industrial revolution 4.0 instilled intelligent technologies that could connect with various areas of human life. Many things were unthinkable before, suddenly appeared and became new innovations, and opened up a very large business land.

The digital banking era 4.0 is an opportunity for banks in the country to further innovation to provide services to customers. This innovation is needed to address the competition for financial technology's growth. The growth of E-banking is predicted to increase because of the benefits offered by the bank to customers. Every transaction process in banking can be overcome and carried out effectively and efficiently by using E-Banking.

Technology that is increasingly sophisticated and able to be utilized by the banking industry, banking activities can now be carried out with mobile phones, namely with E-banking facilities. Service facilities help the needs of customers who have a high enough business so as to make it more effective and efficient to time. This convenience could reach customer's satisfaction in making transaction anywhere. The average people who use this service is business people for example: retail, commerce, companies, online buying and selling and school payments. According to the results of Baso's research (2016), perception of risk has a significant positive effect. While Wulandari (2017) believed perception of risk has negative impact on customer's interest in interacting by using internet banking. Perception of risk for customers is a matter of uncertainty and unintended consequences occur in carrying out an activity.

In each service has its own risks as happened in KCP Diponogoro not all customers use m-banking services correctly with the lack of understanding in using technology which therefore causing a wrong password when entering application and often mis-transferred in making transaction.

LITERATURE REVIEW

According to Rochmawati (2016) TAM considers that technology adoption by users is determined by two perceptions, namely the perception of benefits and the perception of ease of use. Several models were built to analyze and understand the factors that influence the acceptance of the use of computer technology, including those recorded in various literatures and references to research results in the field of information technology, for example, the Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), and Technology Acceptance Models (TAM). According to (Jogiyanto, 2008:111) the technology acceptance model (TAM) is a model of acceptance of information technology systems that will be used by users. TAM adds two main constructs to the TRA model. These two main constructs are usability perceived usefulness and perceived ease of use.

According to (Jogiyanto, 2008: 114) perceived usefulness is defined as the extent to which a person believes that using a technology will improve the performance of his work. Based on the following definition, it can be seen that perceived usefulness is a belief about decision-making process. According to research by Ziza Ricmala (2016) perceived usefulness can be measured by several indicators: Facilitate Transaction Speed in using M-banking services to Buy – Sell online, facilitate transactions in using banking services, benefits of M-banking in obtaining information quickly, m-banking is able to save time because it can help access where and anytime, urgent needs can be quickly resolved through M-banking services.

Fauzia Muji (2019) in his book defines information system as a integrated collection of subsystems or components or parts of any physical or non-physical that are interconnected and cooperate with each other. While perceived convenience is defined as the extent to which an information technology system is fun and enjoyable. Heijden (2004) in Chun (2008) states that, perceived convenience refers to the consumer's perception of pleasure and pleasure comes from using the system. Furthermore, Moon and Kim (2001) and Heijden (2003) in Chun (2008) see the enjoyment that perceived as a source of intrinsic motivation refers to the performance of an activity for no apparent reason other than the performance process itself. If using the system is felt to be fun, then the users will be motivated to use it and the emergence of the assumption that the perception of comfort will have a positive effect on the use of system.

According to Hotlina Sari (2019) convenience of use is a term that represents the extent to which an innovation is considered not difficult to understand, learn or operate. According to (Jogiyanto, 2008:71) perceived risk is a customer's perceptions of the uncertainty of undesirable consequences in carrying out an activity (A consumer's perception of the uncertainty and adverse consequences of engaging in an activity). Risk is always associated with the possibility of something detrimental happening that is unexpected or unwanted, so that uncertainty or the possibility of something happening, which if it occurs will result in losses (Wulandari, 2016). According to Dahlan Syuhada 2013, Minat is an abstract psychiatric process that is expressed by all circumstances of activity; there are objects that are considered valuable so that they are known and desired, so that the process of the soul creates a feeling of tendency towards something, passion and desire for something. It can also be said that interest creates a strong desire which can be measured through perceived usefulness, perceived convenience, and perceived risk.

METHODS OF RESEARCH

This research was conducted at PT Bank Negara Indonesia Tbk, Kcp-diponegoro by using Purposive Sampling technique. The total population in this study is including all of

customers at PT Bank Negara Indonesia Tbk, KCP-Diponegoro with the number of 1,751 customers. However, in order to determine a minimum sample and predict the population averages, the number of samples obtained is 95 respondents which is calculated based on Slovin formula. The data analysis technique used in this study is multiple linear regression analysis processed by using SPSS 18.0 for Windows software program. Sampling criteria are criteria used namely:

- is a registered customer at PT Bank Negara Indonesia Tbk Kcp Diponegoro;
- customers who use M-banking services.

RESULTS AND DISCUSSION

Based on normality test, Asdypm value. Sig. (2-tailed) which is greater than 0.05 which indicates that the data is distributed as much as normal. Based on uji multicholineritas it is shown that all free variables have a tolerance value of > 0.10, as well as the calculation of VIF values, all variables have a VIF nilai < 10. This means that in the regression model created there are no symptoms of multicollinearity. The results of regression analysis with the SPSS Version 20 for Windows program can be seen in Table 1:

Table 1 – Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients		Significance
	B	Standard Error	Beta	t	
Constant	2,107	2,373		0,888	0,377
Perceived Usefulness (X1)	0,462	0,077	0,458	5,983	0,000
Perceived Convenience (X2)	0,360	0,061	0,340	4,564	0,004
Perceived Risk (X3)	0,440	0,079	0,426	5,555	0,000
<i>R Square = 0,540 F Count = 35,609</i>					
<i>Adjusted R Square = 0,525 Signifikansi F = 0,000</i>					

Source: Data Processed (2022).

$$Y = 2.107 + 0.462X1 + 0.360X2 + 0.440X3 + e$$

The double linear regression equation above, can be described as follows:

- The constant value of 2,107 means that if the variable interested in using E-banking (Y) is not influenced by the three free variables or perceived usefulness (X1), perceived convenience (X2), and perceived risk (X3) is worth zero (0), then the average amount of interest in using E-banking will be 2,107;
- The regression coefficient for the perceived usefulness variable (X1) is positive, indicating the presence of a relationship on customer's interest in using E-banking (Y). The variable regression coefficient X1 of 0.462 means that the more positive the customer's understanding of perceived usefulness, will lead to an increase in the interest in using E-banking by 0.462%;
- The regression coefficient for the perceived convenience variable (X2) is positive, indicating an unidirectional relationship with customer's interest in using E-banking (Y). The variable regression coefficient X2 of 0.360 means that the more positive perceived convenience that customers feel, will lead to an increase of customer's interest in using E-banking by 0.360%;
- The regression coefficient for perceived risk variable (X3) is positive, indicating a unidirectional relationship with customer's interest in the use of E-banking (Y). The X3 variable regression coefficient of 0.440 means that the more positive the customer's understanding of perceived risk, will lead to an increase of interest in the use of E-banking by 0.440%.

Based on the results of the research analysis conducted, the following discussions can be made:

Testing the effect of perceived usefulness (X1), perceived convenience (X2), and perceived risk (X3) on customer's interest in using E-banking (Y) shows that perceived

Usefulness, perceived convenience, and perceived risk have a positive effect simultaneously or together on interest in using E-banking for customers at PT Bank Negara Indonesia Tbk Kcp Diponegoro, so H1 is accepted. The test results can mean that the factors that encourage customers' interest in using E-banking services at PT Bank Negara Indonesia Tbk Kcp Diponegoro are perceived usefulness, perceived convenience, and perceived risk formed from customer views regarding the use of these services.

Testing the effect of perceived usefulness (X1) on customer's interest in using E-banking (Y) shows the results that perceived benefits have a positive direction and have a significant effect on customer's interest in using E-banking at PT Bank customers. Negara Indonesia Tbk Kcp Diponegoro, so H2 is accepted. The test results can mean that if customers at PT Bank Negara Indonesia Tbk Kcp Diponegoro have a good perceived usefulness in using E-banking services, the customer's interest in using E-banking will increase. On the other hand, if customers at PT Bank Negara Indonesia Tbk Kcp Diponegoro have an unfavorable perceived usefulness in using E-banking services, customer's interest in using E-banking will decrease.

Testing the effect of perceived convenience (X2) on customer's interest in using E-banking (Y) shows the results that convenience of use has a positive direction and has a significant effect on interest in using E-banking on customers at PT Bank Negara Indonesia Tbk Kcp Diponegoro, so H3 is accepted. The test results can mean that if customers at PT Bank Negara Indonesia Tbk Kcp Diponegoro assess that E-banking services have good perceived convenience, which therefore causing an increase in customer's interest in using E-banking. On the other hand, if customers at PT Bank Negara Indonesia Tbk Kcp Diponegoro consider that E-banking services have poor usage comfort in perceived convenience, interest in using E-banking will also decrease.

CONCLUSION

Perceived risk reflects on uncertainty consumer perceptions on a number of undesirable consequences in carrying out an activity, which therefore perceived risk has an influence on customer's interest in E-banking use. The greater the perceived risk, the greater the possibility of user involvement will be in using the system which shaping customer's perception in a number of consequences or risks involved. This positive relationship was also reflected by Jogiyanto's theory (2008:71) that the view of information system users on the risk of use plays a role in increasing their interest in using an information system because it is related to a fairly good understanding of risk and risk management, so that risk perception will have a positive relationship to interest in using information systems.

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