International Conference 1st ICON-ECOBIZ
"Leveraging Sustainable Digital Economy Entrepreneurship and Future Energy System"
Faculty of Economic and Business, Universitas PGRI Semarang, 2024

The Influence of Perceptions of Ease, Benefits, Trust, And Risk on Interest in Using the Brimo M-banking Application in Semarang City

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Abstract
This study aims to evaluate the influence of perceived ease, benefits, trust, and risk on public interest in using the BRImo m-banking application in Semarang City. The approach used is quantitative, with the target of the study being BRImo users domiciled in Semarang. The sampling technique was carried out non-probability with the purposive sampling method, namely selecting 110 respondents who had actively used BRImo for at least one year. Data analysis was carried out through multiple linear regression using SPSS version 26 software. Based on the results of the partial test (t test), perceived ease did not show a significant effect on interest in using BRImo (t count <t table, 1.227 <1.982). On the other hand, perceived benefits had a positive and significant effect on interest in use (t count> t table, 3.431> 1.982), as well as the trust variable (t count> t table, 3.442> 1.982). On the other hand, risk perception does not have a significant effect (t count < t table, 0.262 < 1.982). The results of the simultaneous test (F test) show that all independent variables together influence the interest in using BRImo (F count > F table, 28.224 > 2.46). The results of this study are expected to provide practical contributions to banking in improving digital services, help users understand the factors that drive interest in using BRImo, and become a scientific reference in the field of digital service marketing research.

Keywords: Perception, Trust, Benefits, Risks, m-banking.