

The Influence of Perceived Usefulness and Perceived Ease of use on Behavioral Intention on Brimo Application Users in Bengkulu City



Putra, Ray Ardian¹, Soleh Ahmad², Febliansa M. Rahman³

^{1,2,3} Department Magister Management, Faculty Economics and Business, Dehasen University , Bengkulu, Indonesia

ABSTRACT: The current study aimed to examine the influence of perceived usefulness and perceived ease of use on behavioural intention among Brimo application users in the city of Bengkulu. A quantitative approach and survey methods were used to collect data. Brimo application users in the city of Bengkulu were used as the sample for this research. Using a questionnaire, data was collected from 96 Brimo application users in the city of Bengkulu. Multiple regression analysis was used to test this research hypothesis. The research results statistically show that: (1) perceived usefulness has a significant positive effect on behavioral intention, if in core self-evaluation the higher the perceived usefulness, the higher the behavioral intention; (2) perceived ease of use has a significant positive effect on behavioral intention, if in core self-evaluation the higher the perceived ease of use, the higher the behavioral intention; (3) perceived usefulness and perceived ease of uses together have a significant positive effect on behavioral intention, if in core self evaluation the higher the perceived usefulness and perceived ease of uses, the higher the behavioral intention. Perceived usefulness and perceived ease of use can influence behavioral intention by 36%. The remaining 64% is explained/influenced by variables outside the model.

KEYWORDS: Perceived Usefulness, Perceived Ease Of Use, Behavioral Intention

INTRODUCTION

Amidst uncertain economic conditions, digital transactions in Indonesia have consistently recorded growth. In recent years, mobile banking services through smart phones have become the new prima donna as a payment method in the digital space. The growth of digital banking transactions is felt by a number of banking industry players, digital transactions in Indonesia show good and significant progress. He said that several banks with digital transactions helped increase the number of transactions, because big banks have also built many digital ecosystems (<https://finansial.bisnis.com>, accessed 2023). In 2019 PT Bank Rakyat Indonesia (Persero), Tbk. launched the BRImo application. BRImo is a development application from BRI Mobile which collaborates with Mobile Banking, Internet Banking and electronic money in just one transaction menu. BRImo as the latest digital banking innovation that provides convenience and comfort of banking transactions to make transactions anywhere and anytime. BRImo has a better security system than BRI Mobile because it has implemented user interface (UI) and user experience (UX) technology. PT Bank Rakyat Indonesia (Persero) Tbk's digital transactions have increased through the smartphone application, BRImo, amounting to Rp1,567 trillion with 1,063 million transactions by the end of August 2022. Until the end of this year, the issuer coded BBRI shares projects that the value of BRImo transactions can reach Rp2,500 trillion. BRImo has 20.24 million users as of August 2022, with an average user growth of 700,000-800,000 per month. As a financial super app, BRImo continues to strive to complete features to make BRImo a one-stop solution for digital banking for customers (<https://finansial.bisnis.com>, accessed 2023). Therefore, increasing Perceived Usefulness and Perceived Ease of Use needs to be done by companies in order to create customer Behavioral Intention. This does not escape the banking world, the development of information technology has required the Bank to increase its Perceived Usefulness and Perceived Ease of Use for customers. Today the Bank has utilized technological developments in its banking services by launching products in the form of information technology-based banking transaction service media, namely mobile banking (m-banking). Previous research shows that perceived usefulness is positively related to behavioral intention to use mobile payments (Chinomona. R, 2013). Other research also shows that perceived usefulness is the most significant and important construct that influences attitude, behavioral

The Influence of Perceived Usefulness and Perceived Ease of use on Behavioral Intention on Brimo Application Users in Bengkulu City

intention, and behavior in using other constructs (Jogiyanto, 2018). Research conducted by Chinomona R (2013) revealed a positive relationship between perceived ease of use and behavioral intention to use mobile payment services. Another study conducted by Chiu, J. L., Bool, N. C., & Chiu, C. L. (2017) also states that the supporting factors in consumer intention to use a mobile service are perceived usefulness and perceived ease of use. This means that someone will have behavioral intention towards a technology if he has perceived usefulness and perceived ease of use on that technology.

LITERATURE REVIEW

1. Perceived Usefulness

According to Jogiyanto (2018) perceived usefulness is a belief that using a technology will improve individual performance. The usefulness perceived by the user of the information system can be known from the user's own belief in deciding to accept the information system, who believes that the use of the information system provides positive value for him. Perceived usefulness is "the degree to which a person believes that using a particular system would enhance his or her job performance" (Chinomona. R. 2013). This means that users believe that using the information system will be able to improve their performance. So that in perceived usefulness a belief will be formed to make a decision whether to use the information system or not. If the user believes that the system is useful then of course he will use it, but on the other hand if he does not believe that it is useful then the answer will definitely not use it. So the concept of perceived usefulness shows user confidence in the contribution of information systems to user performance..

2. Perceived Ease of Use

According to Macintosh G (2015) perceived ease of use is defined as "the degree to which a person believes that using a particular system would be free of effort". This means that users believe that the information system is easy to use, so it does not require great effort and will be free from difficulties. Perceived ease of use can explain the reasons for users to use the system and can explain if the new system can be accepted by users. According to Kotler and Keller (2016) Perceived Ease of Use is the company's willingness to rely on business partners. Perceived Ease of Use depends on a number of interpersonal and interorganizational factors, such as Company competence. perceived ease of use is a belief that using a technology will be free from effort so that it affects the decision-making process for using the technology. If someone believes that information systems are easy to use then he will use them. Conversely, if someone believes that the information system is not easy to use, he will not use it..

3. Behavioral Intention

According to Rangkuti (2012) behavioral intention is a person's desire (intention) to carry out a certain behavior. Jogiyanto (2018) also states the same thing that behavioral intention is a person's desire to carry out a certain behavior. The relationship between intention and behavior is based on the assumption that humans make rational decisions based on the information they have. Thus, a person's behavioral intention to perform behavior is a direct determinant of actual behavior. Intention is assumed to capture the motivational factors that influence behavior, it is an indication of how hard people are willing to try, how much effort they plan to put into performing the behavior. As a general rule, the stronger the intention to engage in behavior (behavior), the greater the performance or effort (Sidik, 2015). Intention is often used to understand how attitudes can impact actual behavior and how negative attitudes will lead to unfavorable intentions and behavior (Gasper, 2015).

4. Analysis Framework

One of the factors used by producers to customers to increase Behavioral Intention is Perceived Usefulness and Perceived Ease of Use. Based on the explanation above regarding the effect of Perceived Usefulness and Perceived Ease of Use on Behavioral Intention. As for the framework thinking in a study, this could be seen in the picture this :

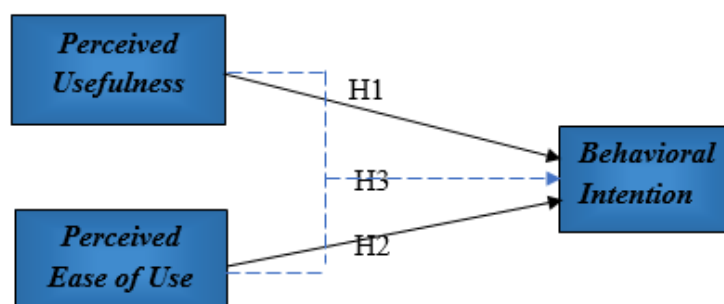


Image 1. Analysis Framework

The Influence of Perceived Usefulness and Perceived Ease of use on Behavioral Intention on Brimo Application Users in Bengkulu City

The framework of this research is based on the theory and research results on the topic of mobile payment that have been done. The Technology Acceptance Model (TAM) theory has become the theoretical basis for knowing the interest in using mobile payments. Aditya, R., & Wardhana, A. (2016) found that perceived usefulness is an important factor influencing behavioral intention and Perceived ease of use is also a very important factor in measuring behavioral intention because the process is faster and its use is clearer. Perceived ease of use is also an important factor in internet banking transactions because the use of the internet makes services easier and more flexible.

5. Research hypothesis

As for the hypothesis in a study, this is:

H1: It is suspected that perceived usefulness (X1) affects behavioral intention (Y).

H2: It is suspected that perceived ease of use (X2) has an effect on behavioral intention (Y).

H3: It is suspected that perceived usefulness (X1) and perceived ease of use (X2) together affect behavioral intention (Y).

RESEARCH METHODS

The type of research used in this study is quantitative method. This research will produce data in the form of numbers or numbers. In accordance with its form, the data obtained will be processed or analyzed using mathematical or statistical calculation techniques. This research is survey research, which is research that takes samples directly from the population. Judging from the problem under study, this research is causality research, which aims to analyze the relationship and influence (cause-and-effect) of two or more phenomena through hypothesis testing. research based on theory or hypothesis that will be used to test a phenomenon that occurs is classified as a type of research (Sugiyono, 2019).

To solve the problems raised in this research, the authors use descriptive correlational research methods, with the intention of interpreting or interpreting the data obtained from the research results. By conducting quantitative research by analyzing the numbers from the questionnaire, it can be seen how much influence Perceived Usefulness, and Perceived Ease of Use have on Behavioral Intention of Brimo application users in Bengkulu city.

RESULTS AND DISCUSSION

The method used to analyze the effect of various independent variables on one dependent variable. Multiple regression analysis is used to determine how much influence the independent variables, namely: Perceived usefulness (X1) and Perceived ease of use (X2), on the dependent variable (dependent) Behavioral intention (Y)..

Table 1 Table title. Multiple Linear Regression Analysis.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.079	1.770		2.869	.005
	Perceived usefulness	.425	.081	.477	5.248	.000
	Perceived ease of use	.142	.059	.219	2.410	.018

a. Dependent Variable: Behavioral intention

Based on Table 1, the test results of the perceived usefulness variable show the t value = 5.248 with a significance value of 0.00 <0.05. With a significance value below 0.05, it shows that Perceived usefulness has a significant influence on Behavioral intention. This means that hypothesis 1 is accepted. The test results above show that this study states that perceived usefulness affects behavioral intention. Providing the best service to BRImo application users is one of the keys to success in maintaining behavioral intention to use the application. These results are in accordance with the opinion of Tjiptono (2012) which states that user perceptions of the overall perceived usefulness provided by an application or service related to what users expect will have a direct effect on behavioral intention.

The results of this study are also supported by research conducted by Astria and Basyir (2022) which examines the acceptance of the use of internet banking, finding that perceived usefulness is an important factor in influencing the intention to use or behavioral intention of internet banking. Likewise, research conducted by Setyawati (2020) found that perceived ease of

The Influence of Perceived Usefulness and Perceived Ease of use on Behavioral Intention on Brimo Application Users in Bengkulu City

use has a positive and significant effect on behavioral intention. Perceived usefulness is the beginning to influence user intentions. Users will be more intentional if they know the services provided are as expected and have good quality.

Based on Table 1, the test results for the perceived ease of use variable show the t value = 2.410 with a significance value of 0.018 <0.05. With a significance value below 0.05, it shows that perceived ease of use has a significant effect on behavioral intention. This means that hypothesis 2 is accepted. Perceived ease of use shows that a person will use mobile banking if he feels the ease of using mobile banking so that he does not need to use a lot of effort so that he will use the mobile banking or continue to use mobile banking in the future (Agarwal & Karahanna 2000). This is also reinforced by (Henderson & Divett 2003) which states that perceived ease of use forms a person's attitude towards an application so that he will use it. Therefore, the more positive the perceived ease of use of the application, the higher the likelihood of using mobile banking. This shows that the perceived ease of use is formed because the company is able to provide good expectations to its users and manage relationships with users with good features and services.

The results of this study are also supported by research conducted by Setyawati (2020) where perceived ease of use has a positive and significant effect on behavioral intention and research conducted by Aditya & Wardhana (2016) which states that perceived ease of use has a positive and significant effect on behavioral intention in using a form of information technology which can be influenced by factors such as technology design that is easy to learn and research conducted by Setyawati (2020) which also states that perceived ease of use is one of the factors that encourage behavioral intention towards technology use.

Table 2. Table title. F test.

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	136.991	2	68.496	26.170	.000 ^b
Residual	243.415	93	2.617		
Total	380.406	95			

a. Dependent Variable: Behavioral Intention

b. Predictors: (Constant), Perceived Ease Of Use, Perceived Usefulness

Based on Table 2, the data processing results obtained with the regression coefficient value of significance or p-value is 0.00, the significance value is smaller than the alpha value at the value level of 0.05. Thus the Ho hypothesis is rejected and accepts the H3 hypothesis. This can be interpreted that there is a joint influence between perceived usefulness (X1) and perceived ease of use (X2) on the dependent variable behavioral intention (Y). The simultaneous test results are also supported by Astria and Basyir's research (2022) which states that perceived usefulness and perceived ease of use simultaneously affect behavior intention and research conducted by Aditya & Wardhana (2016) which states that perceived usefulness is related to the usefulness of technology, where when technology is doubtful, a person's intention to use technology will not arise. Thus it can be said that perceived usefulness and perceived ease of use are important determinants that can affect behavior intention. A quality BRImo application that is supported by a positive image in the eyes of users will increase user intention on the BRImo application in Bengkulu city.

CONCLUSION

1. Perceived usefulness has a significant effect on the behavioral intention of the BRImo application in Bengkulu city. This means that the better the perceived usefulness felt by users when transacting in the BRImo application, the better and more behavioral intention will also increase for BRImo application users in Bengkulu city.
2. Perceived ease of use has a significant effect on the behavioral intention of the BRImo application in Bengkulu city. This means that the better the perceived ease of use felt by users when transacting the BRImo application to users, the better and more behavioral intention will also increase for BRImo application users in Bengkulu city.
3. Perceived usefulness and perceived ease of use together have a significant effect on behavioral intention on the BRImo application in Bengkulu city. This means that the better the Perceived usefulness and perceived ease of use that users feel when transacting in the BRImo application, the better and more behavioral intention will also increase for BRImo application users in Bengkulu city..

The Influence of Perceived Usefulness and Perceived Ease of use on Behavioral Intention on Brimo Application Users in Bengkulu City

REFERENCES

- 1) Aditya, R., & Wardhana, A. (2016). Pengaruh perceived usefulness dan perceived ease of use terhadap behavioral intention dengan pendekatan Technology Acceptance Model (TAM) pada pengguna Instant Messaging LINE di Indonesia. *Jurnal Siasat Bisnis*, 20(1), 24–32.
- 2) Agarwal, R. & Karahanna, E., 2000. Time Flies When You're Having Fun: Cognitive Absorption and Belief's about Information Technology Usage. *MIS Quarterly*.
- 3) Astria dan Basyir. 2022. Pengaruh Perceived Usefulness Dan Perceived Ease Of Use Terhadap Behavioral Intention Yang Dimediasi Oleh User Satisfaction Pada Nasabah Pengguna Aplikasi Bca Syariah Mobile Di Kota Banda Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen*. Vol. 7, No. 2.
- 4) Chinomona. R. 2013. The influence of perceived ease of use and perceived usefulness on trust and intention to use mobile social software. *African Journal for Physical, Health Education, Recreation and Dance*, 19(2), pp.258-273..
- 5) Chiu, J. L., Bool, N. C., & Chiu, C. L. (2017). Challenges and factors influencing initial trust and behavioral intention to use mobile banking services in the Philippines. *Asia Pacific Journal of Innovation and Entrepreneurship*, 11(2), 246–278.
- 6) Gasper. (2015). Pengukuran tingkat Behavioral Intention Pelanggan untuk Meningkatkan Pangsa Pasar PT. Rineka Cipta. Jakarta. 112.
- 7) Henderson, R. & Divett, M.J., 2003. Perceived usefulness, ease of use and electronic supermarket use. *International Journal of Human Computer Studies*, 59 (3). <https://finansial.bisnis.com>, accessed 2023
- 8) Jogiyanto. 2018. "Sistem Informasi Keperilakuan", Yogyakarta: Andi.
- 9) Kotler, Philip dan Keller, Kevin. 2016. *Manajemen Pemasaran*. Jilid 1. Edisi ke 13. Diterjemahkan oleh Bob Sabran. Jakarta: Erlangga.
- 10) Macintosh, G, Lockshin, L. S. (2015). Retail Relationship and Store Loyalty : A Multilevel Perspective. *Internasional Journal of Research in Marketing*, 5, 489..
- 11) Rangkuti, Freddy. 2012. *Measuring customer satisfaction*. Jakarta: Gramedia Pustaka.
- 12) Setyawati. 2020. Pengaruh Perceived Usefulness, Perceived Ease Of Use Terhadap Behavioral Intention To Use Dengan Attitude Towards Using Sebagai Variabel Intervening. *Jurnal Ekobis Dewantara* Vol. 3 No. 1 J.
- 13) Sidik. (2015). *Marketing dan Kasus-kasus Pilihan*. In CAPS (cetakan pertama, p. 84).
- 14) Sugiyono (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabet.
- 15) Tjiptono, Fandy. 2012. *Strategi Pemasaran*. Edisi kedua. Yogyakarta: Andi.



There is an Open Access article, distributed under the term of the Creative Commons Attribution – Non Commercial 4.0 International (CC BY-NC 4.0 (<https://creativecommons.org/licenses/by-nc/4.0/>)), which permits remixing, adapting and building upon the work for non-commercial use, provided the original work is properly cited.