

The Role of Attitudes in Editing the Effect of Perception of Benefits and Use of Use on Interest in Using Internet Banking

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Abstract:

This study aims to determine the effect of perceived benefits and the ease of use of interest in using BRI internet banking with the role of attitude as mediation. The location of this research was conducted at PT Bank Rakyat Indonesia Denpasar Branch Renon. The population in this study were BRI internet banking users, which numbered 3,641. This study uses a type of quantitative data, using primary and secondary data sources, and data collection techniques used are interviews, documentation, and using instruments in the form of questionnaires. Sampling in this study is proportional to each customer. While the determination of respondents used random sampling by lottery on the customer list. The minimum number of samples targeted in the study were 98 people. The analysis technique used is Structural Equation Modeling (SEM) with a variance based or component based approach with Partial Least Square (PLS).

The results of this study indicate that: 1) Perception of benefits has a positive and significant effect on attitudes, 2) Ease of use has a positive and significant effect on attitudes, 3) Perception of benefits has a positive and significant effect on interests, 4) Ease of use has a positive and significant effect on attitudes, 5) Perception of benefits has a positive and significant effect on interest through attitudes, 6) Ease of use has a positive and significant effect on interest through attitude.

Keywords: Internet banking, Role of attitudes, Perception of benefits, Ease of use, Interest

Preliminary:

Internet banking first appeared in the United States in the mid-1990s, where financial institutions in the United States introduced and developed internet banking to provide better banking services (Sri Maharsi, 2017). Internet banking is one of the bank services that allows to obtain information, communicate and conduct banking transactions through the internet network, and is not a bank that only provides banking services through the internet (Tampubolon, 2014).

Banks as institutions engaged in finance have increased the growth of internet banking users. The success of internet banking depends on how it should receive the system. Therefore, it is important for the bank to find out how its

customers appreciate internet banking services in order to help find strategies and improve the market. Thus, an important issue for the bank to compile implementing internet banking is to find out what factors influence decisions that use internet banking services. From the results of interviews with the Denpasar Branch Operations Assistant PT Bank Rakyat Indonesia, the number of customers in 2017 was 27,203, and the total revenue using internet banking was 3,641 users (13.3%).

This research was conducted based on the existence of two reasons, namely: (1) there was a research problem found in PT Bank Rakyat Indonesia Denpasar Branch Office Renon, that is,

using internet banking was still less than the specified target, Increasing internet banking users was not produced. (2) there is a research gap that has been carried out, where there are results of previous studies that are not related to consideration of benefits, ease of use, attitudes, and interests of use. Based on the description of the above background with this study, researchers are interested in conducting further research with the title "Leadership role in mediating perceptions of perceived benefits and ease of use of interest in using internet banking"

Literature Study:

1. Consumer Behavior

Consumer behavior is the study of how individuals, groups, and organizations choose, buy, use, and how goods, services, ideas, or experiences to satisfy their needs and desires (Kotler and Keller, 2014). Consumer behavior is the activities of individuals who are directly involved in services including the decision making process. There are two important elements of the meaning of consumer behavior, namely: (1) the decision-making process, (2) physical activities that involve individuals in valuing, obtaining and using economic goods and services (Swastha, 2014).

This study examines the behavior of customers of Bank Rakyat Indonesia Denpasar Branch Renon, in the interest of using Bank Rakyat Indonesia internet banking from aspects of customer psychological factors, namely about aspects of perceived ease and benefits of internet banking. By selecting, arranging, and interpreting matters related to internet banking, customers will be able to feel that they are satisfied or dissatisfied with internet banking or known as ib-BRI. If they are satisfied, then they will choose to use this internet banking in the future, and vice versa. Therefore, the behavior of using internet banking is appropriate for researching the interest in using internet banking.

2. Online banking:

a. Understanding online banking

Pikkarainen et.,al. (2014:204) define online banking as an internet portal that allows customers

to use various banking services from paying bills to investing. Mukherjee and Nath (2013: 5) interpret online banking as a number of banking activities that allow customers of the bank concerned to be able to access available information on balance reports, transfers, bill payments and others via telecommunications networks without leaving their home or office . In addition, online banking provides information about products and services, access to account deposit data, shipping products and services electronically, using networks or communication technologies that create digital value.

Based on several definitions of online banking above, it can be concluded that online banking is a banking activity that can be carried out by customers either from home, office or in other locations that are not in the real bank location using communication media such as computers, cellular phones and home phones.

3. Perception of benefits:

a. Understanding perception of benefits

The benefits of technology will be limited if the ability to run the technology is also limited so that the benefits that can be felt by each individual will also differ depending on how much they are able to operate and utilize the technology. According to Jogiyanto (2014: 114) the perception of use benefits is the extent to which someone believes that using a technology will improve the performance of his work.

In the context of this research, it can be interpreted that the usefulness perception in online banking is the customer's subjective view of the benefits obtained by customers in improving customer performance because it uses online banking. When customers have used online banking services many times, customers have benefited from the online banking service. A positive attitude to using online banking arises because customers believe that online banking can improve performance, productivity and effectiveness of performance and benefit online banking for customers. Therefore, the perception of the benefits of online banking

influences the attitude of the customers towards the use of Online banking itself.

4. Ease of use:

a. Understanding ease of use

Perception of ease of use is a level where one believes that technology is easy for Davis to understand (2014: 320). This definition is also supported by Arief Wibowo (2017) who states that perceptions about the ease of use of a technology are defined as a measure where one believes that the technology can be easily understood and used. According to Amijaya, which is fundamental to Iqbaria (2014) this perception of ease will then have an impact on behavior, namely the higher a person's perception of the ease of using the system, the higher the level of utilization of information technology.

In this study, the context of the perception of ease of use of online banking means that customers believe that transacting through online banking media is easy to understand. The perception of ease of use will reduce the efforts (both time and energy) of the customers in learning the ins and outs of transactions through online banking. Thus, if online banking services are perceived to be easy to use by customers, the service will often be used. Systems that are more frequently used indicate that the system is easy to operate and easier to use by users (users).

5. Attitude:

a. Understanding attitude

Attitude is someone's closed response to a stimulus or a particular object, which has involved the factors of opinion and emotions in question (happy-unhappy, agree-disagree, all right and so on) according to Azwar (2014). According to Gerungan (2014) the definition of attitude is as an individual's awareness to determine real behavior and behavior that might occur. Attitude is an expression of one's feelings which reflects his likes or dislikes for an object. Because a person's attitude is the result of a psychological process, it

cannot be observed directly but must be inferred from what Suprapti said or did (2014: 135).

6. Interest:

a. Understanding interest

According Jogiyanto (2017: 116), interest in behavior (behavioral intention) is the desire (interest) someone to do a certain behavior. This means that a person's interest in performing behavior is predicted by his attitude towards his behavior and how he thinks other people will judge him if he does this behavior. Suharsimi Arikunto (2016), interest is a person's consciousness in an object, a matter or situation that is related to him. Kinanti (2013), interest is a fixed tendency of the soul to pay attention and remember some activities or activities. So someone who is interested in an activity and pay attention to the activity must be based on pleasure and if there is a feeling of pleasure, then someone will consistently use it in the future.

Method:

Research sites:

This research was conducted at a banking company at PT Bank Rakyat Indonesia Denpasar Branch Renon, having its address at Dr Kusuma Atmaja No. 1 Denpasar Renon. The background of the selection of research locations in this place is the discovery of problems at PT Bank Rakyat Indonesia Denpasar Branch Renon, namely customers using internet banking are still less than the specified target, and the increase in internet banking users is inconsistent.

Population and Samples:

The population in this study were internet banking users at PT Bank Rakyat Indonesia Denpasar Branch Renon totaling 3,641. Based on calculations with the Slovin formula, the minimum number of samples targeted in the study was 98 people. The sampling method in this study was proportionate sampling or sampling proportionally to each customer. While the determination of respondents uses random sampling (random sampling) by lottery on the customer list.

Data collection technique:

Data collection techniques used are interviews, and by using instruments in the form of questionnaires.

Research and Testing Instruments:

Test instrument research is a tool used to measure natural and social phenomena observed. Researchers in the social field of research instruments are often compiled themselves including testing their validity and reliability.

Data analysis technique:

1. Descriptive Analysis

Descriptive analysis is also intended to describe respondents' perceptions of the indicators of each research variable, based on the tendency of respondents' responses to the items in the research instrument. The description of each indicator is presented in the form of frequency, percentage, or mean (mean). With this descriptive analysis, a description of the respondents' perceptions of the indicators that reflect the variables studied is obtained.

2. Inferential Analysis

The inferential analysis method used in this study using Smart PLS is to test the measurement model and structural model simultaneously with available analysis data of 50 from the distribution of questionnaires, this study uses Structural Equation Modeling (SEM) with a variance based or component based approach with Partial Least Square (PLS). When the structural model to be analyzed meets the recursive model and the latent variable has an indicator that is formative, reflective or mixed, then the most appropriate approach to use is PLS.

Results:

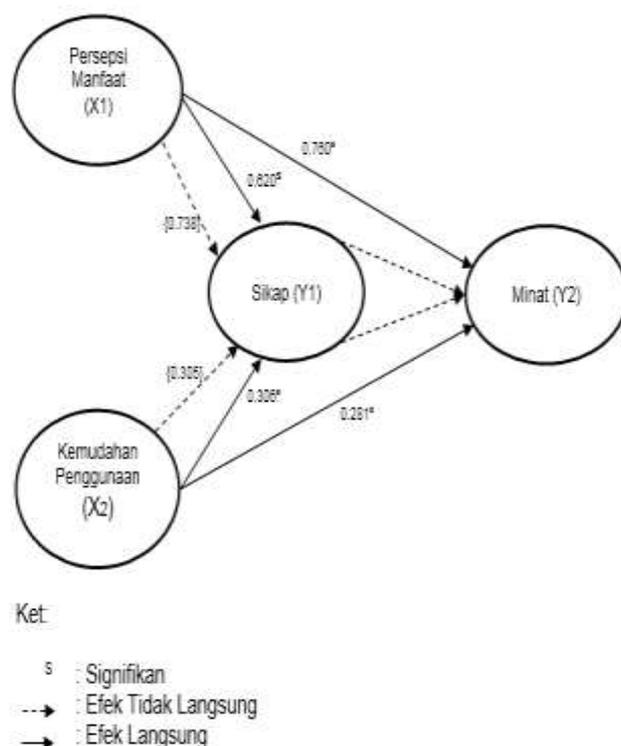
Hypothesis Testing Results

- a. Benefit perception (X1) has a positive and significant effect on attitude (Y1). The results obtained can be interpreted as more useful internet banking for users, thus increasing the attitude of users to use BRI internet banking.
- b. The ease of use (X2) has a positive and significant effect on attitude (Y1), it can be interpreted as the easier way to use internet banking, it will improve the attitude of users to use BRI internet banking
- c. Benefit perception (X1) has a positive and significant effect on interest (Y2), which means

that the more useful internet banking is for users, the more interest users will have in using BRI internet banking.

- d. The ease of use (X2) has a positive and significant effect on attitude (Y1), which can be interpreted as the easier way to use internet banking, it will increase the interest of users to use BRI internet banking.
- e. The results of this test determine that the perception of benefits (X1) can influence interest (Y2) through attitude mediation (Y1) capable of being empirically proven. Based on these results, it can be stated that the more useful internet banking for users will have an impact on increasing user attitudes and will directly increase the interest of users to use internet banking.
- f. The results of this test determine that ease of use (X2) can influence interest (Y2) through attitude mediation (Y1). Based on these results, it can be stated that the easier the way to use internet banking will have an impact on increasing user attitudes and directly the interest of users to use internet banking will increase.

Based on the results of testing the hypotheses described above, a path diagram is arranged as shown in Figure 2 below.



Discussion:

1. Effect of Perception of Benefits on the attitude of users to use internet banking The influence of perceived benefits on attitudes can be interpreted as more useful internet banking for users, thus increasing the attitude of users to use BRI internet banking. Perception of benefits and attitudes is a very important factor where management must be able to provide good perceptions of benefits to internet banking users so that user attitudes are more positive and companies must be able to generate positive attitudes to internet banking users so that internet banking users increase.
2. Effect of User Ease on the attitude of users to use internet banking The results of hypothesis testing indicate that the easier the way to use internet banking is that it can improve the attitude of users to use BRI internet banking.
3. Effect of Perception of Benefits on the interest of users to use internet banking The results of hypothesis testing indicate that perceived benefits have a positive and significant effect on interest. This result gives more meaning to the meaning of internet banking so that it can increase the interest of users to use internet banking.
4. Effect of User Ease on user interest to use internet banking The ease of the user has a positive and significant effect on attitudes. This result gives the meaning that the easier the way to use internet banking is to be able to improve the attitude of users to use internet banking.
5. Effect of Perception of Benefits on Interest Through Attitudes As Mediating Variables The results of hypothesis testing indicate that the perception of benefits has a positive and significant effect on interest through attitude as a mediating variable, so that it can be said that if someone feels that the information system is useful, customer interest will increase if the customer's attitude is positive in using internet banking.

6. Effect of Ease of Use on Interest Through Attitudes As Mediating Variables The results of hypothesis testing indicate that ease of use has a positive and significant effect on interest through attitude as a mediating variable. These results give the meaning that the easier the way to use internet banking is to be able to improve the attitude of users and will have an impact on the interest of users to use internet banking is increasing.

Conclusion:

Based on the discussion that has been described in the previous chapter, it can be concluded that the results of hypothesis testing perceptions of benefits and ease of use have a positive and significant influence in improving attitudes and interests in using internet banking at PT Bank Rakyat Indonesia Denpasar Branch Renon. This can be seen with the following direct and indirect effects test results:

1. Benefit perception (X1) has a positive and significant effect on attitude (Y1), this means that the more useful internet banking for users will have an impact on the increasing attitude of users in using BRI internet banking.
2. The ease of use (X2) has a positive and significant effect on attitude (Y1), so that it can be interpreted as being easier to use internet banking so that it will have an impact on the increasing attitude of users in using BRI internet banking.
3. Perception of benefits (X1) has a positive and significant effect on interest (Y2), which means that the more useful internet banking for users will have an impact on the increased interest of users to use BRI internet banking.
4. Ease of use (X2) has a positive and significant effect on attitude (Y1), which means that the easier the way to use internet banking will have an impact on the increased interest of users to use BRI internet banking.
5. Perception of benefits (X1) can influence interest (Y2) through attitude mediation (Y1),

this can mean that the more useful internet banking for users will have an impact on increasing user attitudes and will directly impact users' interest in using BRI internet banking .

6. Ease of use (X2) can affect interest (Y2) through attitude mediation (Y1), this means that the easier the way to use internet banking will have an impact on increasing user attitudes and will directly impact user interest in using BRI internet banking.

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