
THE INFLUENCE OF PERCEIVED EASE OF USE, PERCEIVED USEFULNESS AND TRUST ON INTEREST IN USING BNI MOBILE BANKING (CASE STUDY BNI KCU JAKARTA PUSAT)

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Abstract

This study aims to determine the influence of Perceived Ease of Use, Perceived Usefulness and Trust on Interest in Using BNI Mobile Banking in KCU Jakarta Pusat. The measurement scale in this study uses a Likert scale and the data is processed using the SEM-PLS (Structural Equation Modeling-Partial Least Square) method. The population of this study is the customer who uses BNI mobile banking in KCU Jakarta Pusat, the sample is determined based on the non-probability sampling method, with a total sample of 97 respondents. Based on research conducted by researchers it can be concluded that Trust has a positive and significant influence more dominant on Interest in Using BNI Mobile Banking in KCU Jakarta Pusat, meaning that the more the customer trusts in the security provided by the BNI Mobile Banking application, the greater the interest in using the application .

Keywords : Ease, Usefulness, Trust, Interest in Using

I. Preliminary

In the current era of globalization, technological developments are increasingly rapid. This is marked by the emergence of various kinds of human activities that involve technology in it. The rapid development of information technology has an impact, namely changing people's habits or behavior.

The development of information and communication technology and its application in Indonesia is growing rapidly, according to Internet World Stats, until the end of 2011 internet users in Indonesia are estimated to reach 55 million people, or around 22.4% of Indonesia's population. This is all due to the cheaper rates and devices such as modem internet connections and netbooks today, coupled with the presence of today's popular tablet PCs. And most people have made it a medium for shopping transactions such as e-tickets and e-banking. (Prabantoro & Hariyanto, 2015)

The development of internet technology is also followed by the banking industry in Indonesia, this opportunity is used by banks in Indonesia, both state and private banks. Currently, banking services are demanded to be faster, easier and more flexible. This opportunity was also followed by PT Bank Negara Indonesia (BNI). Customers who have a BNI account can use an ATM, telephone or cellphone and even the internet to make transactions related to online-based banking operations. Technology has opened up new

markets, new products, new services and efficient delivery channels for the banking industry. Banks have changed from providing paper-based banking solutions to the latest technology. The development of banking makes it easier for customers to use a variety of its products anytime and anywhere (M, Bharti. 2016).

BNI Mobile Banking is one of the most widely used applications among millennials today, this application makes it easier for every banking transaction that can be accessed via a cellphone connected to the internet. The features of BNI mobile banking are various and always up to date. This application is also secured by the transaction manager and password so that users of the BNI mobile banking application feel safe when making banking transactions.

Mobile banking is the act of conducting online financial transactions with the help of mobile telecommunication devices such as cell phones or tablets. Through mobile phones, banking users can access financial and non-financial services such as account management, balance information, transfers, bill payments, PIN changes and checkbook requests (Dahlberg, Mallat, Ondrus & Zmijewska, 2008; Luarn & Lin, 2005; Shaikh & Karjaluo, 2015). in (Fadlan, n.d.)

II. LITERATURE REVIEW

2.1 Research Review

The first national journal research review used in this study, was first written by, Abi Fadlan and Rizki Yudhi 2018 with the title: The Effect of Perceptions of Ease and Perception of Usability on the Use of Mobile Banking (Studies on Students of Mobile Banking Users of Universitas Brawijaya). This study uses an explanatory research method with a quantitative approach. The object of this research is all Brawijaya University students who use mobile banking, obtained a sample of 96 respondents. The analytical method used is descriptive analysis and multiple linear regression analysis. The Result When a technology, which in this study is mobile banking, can be easily understood and used and is believed to be of benefit to its users, it will affect one's behavior in adopting or using mobile banking.

Review of the second national journal research by, Yaufi Andriyano, 2016 in a study entitled: The Effect of Perceptions of Ease, Perceptions of Usefulness, Perceptions of Risk and Trust on Interests in Using Mobile Accounts (Case Study of Cimb Niaga Customers in Yogyakarta Special Region). The research method used in finding and processing data is quantitative research, this research is included in associative research. The population in this study were CIMB Niaga customers in the Special Region of Yogyakarta Province. The samples were determined using purposive sampling technique. This study took 97 respondents as samples. The results showed a positive and significant effect of perceived ease of interest in using mobile accounts for customers of CIMB Niaga D.I. Yogyakarta. The positive and significant influence of perceived usefulness on the interest in using mobile accounts for CIMB Niaga D.I. Yogyakarta customers. The negative and significant effect of Risk Perception on Interest in Using Mobile Accounts on CIMB Niaga D.I. Yogyakarta customers. Positive and significant influence of Trust on Interest in Using Mobile Accounts on CIMB Niaga D.I. Yogyakarta customers.

Review of the third national journal research by, Risma Afifah 2017 in a study entitled: The Effect of Benefits, Convenience, Trust and Availability of Features on the Use of Mobile Banking at Bank Syariah Mandiri. This study uses a questionnaire as an instrument to take a sample of 100 respondents, who are Bank Syariah Mandiri mobile

banking users in the city of Jakarta. The sampling method used is probability sampling. The analytical method used in this research is multiple linear regression analysis. The results of this study are the variables of benefits, convenience, trustworthiness and feature availability together have a significant effect on the use of Bank Mandiri Syariah mobile banking. This is based on the results of the F test of 23.101 and a significance level of 0.000. This means that the higher the variable benefits, convenience, trustworthiness and availability of features together, the higher the mobile use of Bank Syariah Mandiri.

The fourth national journal research review by Kevin Danurdoro & Wulandari 2016 in a study entitled: *The Impact Of Perceived Usefulness, Perceived Ease Of Use, Subjective Norm, And Experiential Toward Student's Intention To Use Internet Banking*. The study population was all students of the 2013 State University of Malang Development Economics Study Program with a sample of 368 students. Samples were collected by purposive sampling. After a survey with questionnaire distribution, 96 students were finally obtained who fit the research criteria. Data analysis in this study used multiple linear regression analysis to analyze the linear relationship between two or more independent variables and the dependent variable. The results show that Perceived Ease of Use and experience significantly influence students to use internet banking and its usefulness and subjective norms do not have a significant effect on students using Internet Banking. The usefulness of internet banking does not make students feel interested in using Internet Banking, one reason is the limited usefulness of internet banking for non-cash transactions.

A review of the fifth national journal research by Ni Nyoman Suaryani, Linda Novita and I Gusti Ayu Ketut Giantari 2016 in a study entitled: *The Role of Attitudes in Mediating the Influence of Perceived Usefulness on Intentions to Use Internet Banking in Denpasar City*. This study aims to determine how the effect of perceived usefulness and attitudes on one's intention to use internet banking in Denpasar City. The population in this study is the people of Denpasar city who have the intention to use internet banking, data is obtained directly through interviews and questionnaires distributed to respondents about the role of attitudes in mediating the influence of Perceived Usefulness on the intention to use internet banking in the city of Denpasar. In this study the authors chose to take a sample of 140 respondents. The results of this study state that Perceived Usefulness has a positive and partial influence on one's intention and attitude towards using internet banking in Denpasar City. The positive and significant influence of attitudes on one's intention to use internet banking in the city of Denpasar. It was also found that the intention to use internet banking in the city of Denpasar can be influenced by Perceived Usefulness and attitude partially as a mediating variable. However, because the mediation that occurs is partial, without attitude, Perceived Usefulness is still able to have a positive and significant effect on the intention to use internet banking in the city of Denpasar.

The first international journal research review used in this study was written by V.V. Ravi Kumar, Anurag Lall and Tanmay Mane 2017 with the title: *Extending the TAM Model: Intention of Management Students to Use Mobile Banking: Evidence from India*. This study aims to study the fundamental factors that influence management students in their intention to use mobile banking. This study uses two constructs of the technology adoption model and then expands it further to include two additional constructs. The population of this study were students who studied postgraduate programs in the last year of management at various management institutions in eight major cities in India. The questionnaire was tested among 20 students to perfect the instrument. The questionnaire was then distributed to 190 other students. The results of this study indicate that Perceived Usefulness, Perceived Ease of Use, Social influence, and Trust propensity

are factors that underlie or influence behavioral intention to use mobile banking services (Intention to use mobile banking among management students).

The second international journal research review used in this study was written by Indrajit Sinha and Sujit Mukherjee 2016 with the title: Acceptance Of Technology, Related Factors In Use Of Off Branch E-Banking: An Indian Case Study. The aim of this study is to evaluate and investigate why e-banking branches in India are not accepted so far in developed countries, despite the benefits of offsite electronic banking, the growth of electronic banking in India is still below expectations. This study integrates the construction of the technology acceptance model (TAM), the innovation diffusion model (DOI) and the belief theory model. Data were collected through surveys and analyzed using multiple regression techniques. The results show that the factors of trust on technology, trust on banks, perceived ease of use, perceived usefulness, complexity are factors that significantly influence customers to use e-banking in India. while factors such as Perceived Risk are not significant. The study also determined that trust in technology was the most important factor.

The third international journal research review used in this study, written by F. Muñoz-Leiva, S. Climent-Climent and F. Liébana-Cabanillas, 2017 with the title: Determinants Of Intention To Use The Mobile Banking Apps: An Extension Of The Classic Tam Model. This study develops a technology acceptance model that integrates the diffusion theory of innovation, perceived risk and trust in the classic TAM model to explain what factors determine the acceptance of mobile banking application users. Participants should check out the mobile applications of the largest European banks. In the proposed model, an external influence approach is included, theoretically and originally stated by Davis et al. (1989). The proposed model is tested empirically using data collected from an online survey that applies structural equation modeling (SEM). The results obtained in this study are the ease of use of the m-banking application which has a positive impact on user attitudes, the ease of use of the m-banking application has a positive impact on usability, usability has a positive impact on user attitudes, usability has a negative impact on the intention to use the application. m-banking, the user's attitude towards the intention to use the m-banking application has a positive impact, social image has a positive effect on the ease of use of the m-banking application, social image has a positive effect on the usability of the m-banking application, social image has a positive impact on attitudes towards m-banking application, Trust on m-banking has a negative effect on the user's perceived risk, trust has a positive impact on ease of use, trust has a positive impact on user attitudes, perceived risk has a negative effect on the user's intention to use it.

2.2 Marketing Management

Marketing is one of the important activities that a company needs to do to increase its business and maintain the company's survival. In addition to marketing activities, companies also need to combine functions and use their expertise so that the company runs well. With good marketing, the company can achieve the goals the company wants.

According to the American Marketing Association (AMA) quoted by Kotler & Keller (2016), "Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large. " Which means that marketing is the activity, organizing institutions and processes for creating, communicating, delivering and exchanging offers that have value for customers, clients, partners, and society at large.

2.3 Marketing Services

Marketing is a process of perceiving, understanding, stimulating and fulfilling the needs of a specially selected target market by channeling the resources of an organization to meet these needs.

Marketing provides an understanding of the dynamic interrelationships between the company's products and services, consumer wants and needs, and the activities of competitors. Services as any action or action that can be offered by a party to another party which are basically intangible and cannot result in ownership of something. Therefore, services have several unique characteristics that differentiate them from goods and have an impact on the way they are marketed.

According to Kotler and Gary Armstrong (2012), services are all activities and various activities or benefits offered for sale by a party to another party, which essentially this service is intangible and does not result in a transfer of ownership of anything.

2.4 Consumer Behaviour

According to Kotler and Keller (2009) Consumer behavior is the study of how individuals, groups, and organizations choose, buy, use, and how goods, services, ideas, or experiences satisfy their needs and wants. The study of consumer behavior focuses on how individuals make decisions to use their available resources (time, money, effort) to buy consumption-related goods. This includes what they buy, why they buy, when they buy, where they buy, how often they buy, and how often they use it.

2.5 Technology Acceptance Model (TAM)

Technology Acceptance Model, abbreviated as TAM, is a model built to analyze and understand the factors that influence the acceptance of the use of computer technology. This theory was first coined by Davis (1986) and subsequently used and re-developed by several scientists, for example Adam et al. (1992) Szajna (1994), Igbaria et al. (1995) and Venkatesh and Davis (2000).

(Prabantoro & Hariyanto, 2015) The TAM model can not only predict, but also can explain that researchers and practitioners can identify why certain factors are unacceptable and provide possible appropriate steps. TAM is the development of TRA and is believed to be able to predict user acceptance of technology based on the impact of two factors, namely the Perceived Usefulness perspective and the Perceived Ease of Use perspective (Davis, 1989). According to Davis (1989) in the book Jogiyanto (2010) TAM is an information system theory designed to explain how users understand and apply information technology.

2.6 Perceived Ease Of Use

According to Jogiyanto (2010), the Perceived Ease of Use perspective can convince users that the information technology that will be applied is an easy thing and not a burden for them. Identify the dimensions of perceived ease, namely, ease to learn (easy to learn), ease to use (easy to use), clear and understandable (clear and easy to understand), and become skillful (Wibowo et al: 2015).

2.7 Perceived Usefulness

According to Jogiyanto (2010), the perspective of use (Perceived Usefulness) is to ensure that the information technology used will provide benefits. Thompson et. al

(Thompson) then put forward the conclusion that the benefits of information technology are the impacts expected by information technology users in carrying out their duties. Thompson (1991) also states that individuals will use information technology, if that person has an understanding of the benefits or uses (usefulness) is good for its use.

2.8 Trust

In general, trust is defined as a psychological state that builds an intention to accept vulnerability based on expectations of intentions or other behaviors, Kassim and Abdullah (2010). According to Kassim and Abdullah, trust is seen as a very important factor in the process of building and maintaining relationships, although it is also recognized as difficult to manage. When trust is conceptualized as a dimension of the technology acceptance model, trust can be seen as having a striking influence on users' willingness to engage in online money exchange and the sensitivity of personal information. It is difficult to imagine that consumers will transact with online retail without placing their basic trust in a particular vendor Chung and Shin (2010).

2.9 Intention in Use

According to Kotler, interest is something that arises after receiving stimulation from the product he sees, then interest arises to try the product and finally the desire to buy and be able to own the product arises. Purchase interest can be identified through dimensions, namely transactional interest, referential interest (Wibowo et al: 2015).

According to Jogiyanto (2010) The behavior of the desire to use (Behavioral Intention to Use) is to increase user behavior to continue using information technology.

2.10 Mobile Banking

Mobile Banking has been introduced as a channel for making mobile payments which is a solution to facilitate and make micropayments easier for customers and bank account holders (Audi, et al, 2016) in (Afifah, 2017).

Mobile banking is a banking facility or service using mobile communication tools such as mobile phones, with the provision of facilities for banking transactions through a (featured) mobile application. Through cellphones and mobile banking services, banking transactions are usually done manually, meaning that activities that were previously carried out by customers by visiting the bank, can now be done without having to visit a bank outlet, only using the customer's cellphone can save time and costs, in addition to saving mobile time. Banking also aims to prevent customers from being outdated in using modern electronic media and can also take more advantage of the mobile phone media which is usually used for communication but can also be used for doing business or making transactions.

III. REASEARCH METHODE

Based on the type of investigation, researchers conduct causal research in this scientific research. Sugiyono (2017) says that causal research is a causal relationship. So there are independent variables (variables that influence) and dependent (influenced) as well as intervening variables (interlude / between).

The sample in this study were 97 respondent customers based on the Moe formula, because they did not know the number of mobile banking users in Central Jakarta KCU. The data collection technique in this study was a questionnaire. According to Sugiyono (2017) a questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer.

IV. RESEARCH RESULT AND DISCUSSION

The method of analysis in this research uses Component or Variance Based Structural Equation Modeling where the data processing uses the Partial Least Square (Smart-PLS) program. PLS (Partial Least Square) is an alternative model of Covariance based SEM (Ghozali, 2014).

1. Outer Model

a. Convergent Validity

Convergent validity is measuring the validity of reflective indicators as a variable measure which can be seen from each variable indicator. Individual indicators are considered valid if they have a correlation value above 0.70. However, at the research stage of scale development, the loading factor of 0.50 to 0.60 is still acceptable (Chin, 1998 in Ghozali, 2015).

Table 1. Outer Loading

	Minat Menggunakan	Perceived Ease	Perceived Useful	Trust
A2			0.861	
A3			0.842	
A4			0.783	
A5			0.886	
B1				0.820
B2				0.906
B3				0.871
B4				0.808
C1	0.826			
C2	0.855			
C3	0.919			
C4	0.856			
S3		0.816		
S4		0.793		
S5		0.841		
S6		0.828		

Source : Primary data is processed (2020) with PLS 3.2.9

In Table 1, it can be seen that the construct values for all variables of Perception of Ease, Perception of Usefulness, Trust, and Interest in Using have reached above 0.700, the scores for the indicators of each construct range from 0.783 to 0.919. Thus the indicators used are sufficient to describe each of the variables to be measured.

b. Average Variance Extracted (AVE)

In a confirmatory analysis, the average percentage of AVE values between indicators of a set of latent constructs is a summary of convergent indicators. A good construct has a value greater than 0.50.

Table 2. AVE Result (*Average Variance Extracted*)

Variabel	Rata-rata Varians Diekstrak (AVE)
Minat Menggunakan Mobile Banking (Y)	0.748
Perceived Ease Of Use (X1)	0.672
Perceived Usefulness (X2)	0.712
Trust (X3)	0.727

Source : Primary data is processed (2020) with PLS 3.2.9

In Table 2, it can be seen that the construct values for all variables of Perception of Ease, Perception of Usefulness, Trust, and Interest in Using have a value of not less or more than 0.50. Based on these results it can be concluded that each construct with its indicators is good because it has met the minimum value requirements, which must be higher than 0.50.

c. Discriminant Validity

Discriminant Validity Testing, reflexive indicators can be seen in the cross loading between the indicator and the construct. An indicator is declared valid if it has the highest loading factor for the intended construct compared to the loading factor for other constructs.

Table 3. Discriminant Validity Result (*cross loading*)

	Minat Menggunakan	Perceived Ease	Perceived Useful	Trust
A2	0.581	0.655	0.861	0.580
A3	0.516	0.603	0.842	0.444
A4	0.694	0.558	0.783	0.560
A5	0.617	0.633	0.886	0.511
B1	0.616	0.587	0.515	0.820
B2	0.658	0.631	0.523	0.906
B3	0.696	0.616	0.571	0.871
B4	0.565	0.579	0.530	0.808
C1	0.826	0.600	0.615	0.697
C2	0.855	0.678	0.663	0.594
C3	0.919	0.667	0.666	0.661
C4	0.856	0.636	0.557	0.627
S3	0.632	0.816	0.561	0.553
S4	0.519	0.793	0.495	0.518
S5	0.646	0.841	0.705	0.527
S6	0.637	0.828	0.604	0.716

Source : Primary data is processed (2020) with PLS 3.2.9

Based on Table 3, it can be seen that the loading factor value of each indicator is greater than the cross loading value, which means there is no problem with Discriminant Validity and it is considered to be Realible.

Table 4. Discriminant Validity Result (*Fornell-Larcker Criterion*)

	(Y)	(X1)	(X2)	(X3)
Minat Menggunakan Mobile Banking (Y)	0.865			
Perceived Ease Of Use (X1)	0.747	0.820		
Perceived Usefulness (X2)	0.725	0.726	0.844	
Trust (X3)	0.746	0.708	0.627	0.852

Source : Primary data is processed (2020) with PLS 3.2.9

Based on Table 4, it can be seen that each construct is greater than the correlation between one construct and another. Therefore, it can be said to have good discriminant validity. Thus, these indicators can be used for further testing.

d. Reability Composite

Composite reliability testing aims to test the reliability of the instrument in a research model. If all latent variable values have a composite reliability value or Cronchbach alpha ≥ 0.7 , it means that the construct has good reliability or the questionnaire used as a tool in this study has been reliable or consistent.

Table 5. Composite Reability dan Cronchbach Alpha Result

	Cronbach's Alpha	Reliabilitas Komposit	Keterangan
Minat Menggunakan Mobile Banking (Y)	0.887	0.922	Realibel
Perceived Ease Of Use (X1)	0.838	0.891	Realibel
Perceived Usefulness (X2)	0.865	0.908	Realibel
Trust (X3)	0.874	0.914	Realibel

Source : Primary data is processed (2020) with PLS 3.2.9

Based on Table 5, it can be seen that the value of Composite Reability and Cronchbach Alpha has met the requirements, which has a value of > 0.7 so that it can be said that the variables of Perception of Ease, Perception of Usefulness, Trust, and Interest in Using are reliable or considered reliable to measure the unit of analysis being observed.

2. Inner Model

After the model is estimated by the Outer Model criteria, the next step is testing the structural model (inner model). Inner model testing is the development of a theory-based model in order to analyze the relationship between exogenous and endogenous variables that have been described in a conceptual framework. Inner model analysis is carried out in order to ensure that the structural model built is robust and accurate. Testing of the structural model is done by looking at the R-square which is the goodness-fit test of the model.

a. R-square

Look at the R-Square (R²) value which is the model's Goodness of Fit (GoF) test. In assessing the model with PLS begins by looking at the R-Square (R²) for each dependent latent variable. The coefficient of determination R-Square (R²) shows how much the independent variable explains the dependent variable. The value of R-Square (R²) is zero to one. If the R-Square (R²) value gets closer to one, the independent variables provide all the information needed to predict the variation in the dependent variable. Conversely, the smaller the R-Square (R²) value, the more limited the ability of the independent variables to explain the variation in the dependent variable. The value of R-Square (R²) has a weakness, namely the value of R-Square (R²) will increase every time there is an addition of one independent variable even though the independent variable does not have a significant effect on the dependent variable.

Table 6. R-square Resulty

	R Square	Adjusted R Square
Minat Menggunakan Mobile Banking (Y)	0.692	0.682

Source : Primary data is processed (2020) with PLS 3.2.9

Based on Table 6, it can be seen that the R-square (R²) value of the Interest to Use variable is 0.692 which means that the variables of Perceived Ease of Use, Perceived Usefulness, and Trust affect Interest in Using by 68.2% while 31.8% is influenced by other variables not examined in this study.

b. Hypothesis Testing

Hypothesis testing can be seen from the t-statistics value and probability value. This significance value can be obtained by bootstrapping procedures. Seeing the significance of the hypothesis by looking at the parameter coefficient value and the t-statistical significance value on the bootstrapping report algorithm, the significance value of t-statistics must be more than 1.96 (Ghozali, 2015).

Table 7. Hypothesis Result

Hipotesis	Sampel Asli (O)	t-Statistik (O/STDEV)	P Values	Keterangan
S -> C (H1)	0.269	2.158	0.031	Positif-Signifikan
A-> C (H2)	0.298	2.643	0.008	Positif-Signifikan
B-> C (H3)	0.369	3.886	0.000	Positif-Signifikan

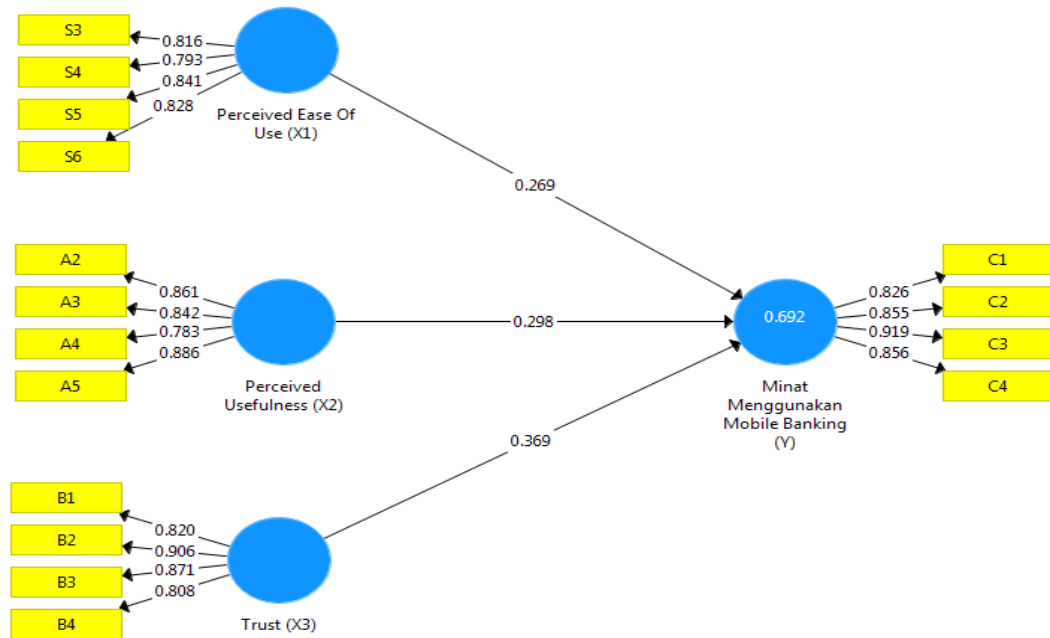
Source : Primary data is processed (2020) with PLS 3.2.9

Based on Table 7 it can be explained as follows:

1. The relationship between Perceived Ease of Use and Interest in Use is positive. So the hypothesis H1 in this study can be concluded that the Ease of Perception has a positive and significant effect on Interest in Using.
2. The relationship between Perceived Usefulness and Interest in Using is positive. So the H2 hypothesis in this study can be concluded that the perceived usefulness has a positive and significant effect on the Interest in Using.

3. The relationship between Trust and Interest in Using is positive. So the hypothesis H3 in this study can be concluded that Trust has a positive and significant effect on Interest in Using.

Picture 1. Bootstrapping Result



Source : Output PLS 2020

Based on the analysis using PLS (Partial Least Square), the researcher will then discuss the analysis that has been done. This research was conducted to determine the effect of Perception of Ease, Perception of Usability and Trust on Interest in Using BNI Mobile Banking at KCU, Central Jakarta.

a. The Effect of Perceived Ease on Interest in Using

Based on the research that has been done, it can be identified that the more someone believes that the BNI Mobile Banking Application has easy-to-use features, the more someone will want to use the BNI mobile banking application. Most users use mobile banking services to make financial transactions faster and more convenient. If when using the BNI mobile banking application the user feels that the features they have are clear, easy to use, easy to understand and easy to master, it will increase someone's interest in using the application and vice versa. If the mobile banking feature is complicated and difficult to learn, it will reduce the user's intention to use it.

b. The Effect of Perceived Usability on Interest in Using

Based on this research, it can be explained that when the Mobile Banking application BNI can be said to have met the needs of users with the benefits and features obtained in the application, so that it can generate interest in users to be able to use the BNI Mobile Banking application. The findings in this study are in accordance with the concept of Davis (1989) who conceptualizes that perceived usefulness is measured through indicators such as improving job performance, making work easier and overall the technology used is felt to be useful, so that perceived usefulness is perceived in the use of mobile banking.

c. The Effect of Trust on Interest in Using

Based on this research, it can be explained that when the trust in using mobile banking has increased in the sense that the bank can improve the security system and bank secrecy system, the interest in using mobile banking will also increase. In other words, if customers believe that their personal data and transactions are safely maintained, it will increase the value of trust and make customers interested in using mobile banking, so that more customers will trust the services of the bank.

V. CONCLUSIONS AND SUGGESTIONS

5.1 Conclusion

Based on the results of the research that has been done, it can be concluded that:

- 1) The results of the research from the Ease of Perception (X1) prove that the ease of using the BNI Mobile Banking application has a direct role that is sufficient to create interest in using the BNI Mobile Banking application.
- 2) The results of the research on Usability Perception (X2) prove that the user's perception of the benefits received by using the application has a direct role that is sufficient to create interest in using the BNI Mobile Banking application.
- 3) The results of the research on Trust (X3) show that Trust is the most important factor in the interest in using the BNI mobile banking application. The more customers trust in the security provided by the BNI Mobile Banking application, the greater the interest in using the application.

5.2 Suggestions

Based on the research results and conclusions presented earlier, the following suggestions can be given in this study, namely as follows:

- 1) Perception of Ease (X1) the indicator that has the lowest score is "Need extra understanding of using the Mobile Banking application" which means the BNI Mobile Banking application makes it easier to operate the application so that customers can learn the features easily. The more frequently used systems indicate that they are easier to understand, easier to operate, and easier to use.
- 2) Perception of Usefulness (X2) the indicator that has the lowest value is "Using the BNI Mobile Banking application helps my work productivity increase." Which means that most respondents have not felt the benefit of using the application. Mobile Banking BNI can improve the application and also features to increase the benefits of using the Mobile Banking application. This is of course to increase the benefits of BNI Mobile Banking products for customers.
- 3) Trust (X3) the indicator that has the lowest value is "Mobile Banking BNI fulfills its responsibilities to customers" which means that most respondents object to this statement because trust is an important thing in conducting banking transactions through the internet, protecting the interests of customer transactions, maintaining commitment to serving customers, and providing benefits to users. In this case, the BNI Mobile Banking application continues to uphold a high level of trust and is always committed to protecting customer personal data responsibly and increasing the intensity of socialization so that BNI Mobile Banking can gain customer trust.

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