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AFFECTING FACTORS CUSTOMER INTEREST IN USING MOBILE BANKING BNI 46 MUSI BRANCH PALEMBANG

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Abstract

This reseach was motivated by customer interest mobile banking which is continues to increase, espesially during the pandemic Covid 19. The purposed of this research to find out, how the influence of each variables of convinience, benefit and risk either partially or simultaneously on customers interest by using mobile banking. The sample in this reseach was customers of Bank BNI 46 Musi Palembang, there were totally 100 peoples during took for reseach samples. This reseach methods use multiple linier regression. The datas quality testing was done by Validity and Reability tests. The hypothesis tested was done by t test, f test and determinant (R2). The results of this reseach has indicate that the variables of convinience, benefits and risks either partially or simultaneously affect customer interest by using mobile banking. Based on the validity tested obtained the value of Signifacant (2-tailed) 0.000 is smaller than 0.05, its mean valid, and r count (person correlation) is greater than r tabel (0.1966) so that the item or question was valid. While based on reability, Cronbach's Alpha > 0.60 mean tha the datas was realiabled. The coefficient of Determination (R2) obtained 1s 0.719 mean that 71.9 percent of customer interest was influenced such as convience, benefits and risk variables, while remaining 28.1 percent was explained by other variables. And the R value (correlation coefficient) of 0.848 mean that there were a strong relation between variables.

Keywords : Customer interest, Mobile Banking

1. PENDAHULUAN

The development of banking technology today is an important thing to pay attention to, even as an urgent demand for everyone to solve all problems quickly and ease all work. Along with this situation, the development of information technology, especially the role of computers, has become a serious concern. This information technology has an impact on the banking world today. At this time, changes in information technology and telecommunications have undergone many changes, this is due to the pressure of competition in the banking world. Improvement of information technology-based services in banking, including sms banking, internet banking, mobile banking and others. Mobile banking offers convenience for consumers in terms of payment transactions and money transfers.

The Bank provides mobile banking services to meet customer demands and needs as an alternative for conducting banking transactions. Through mobile banking, customers can access banking products and services using a smartphone. Mobile banking transactions can be done anywhere and anytime for 24 hours without customers coming to the bank or Automated Teller Machines (ATM). Mobile Banking

has various interesting features that can make it easier for customers to transact. Accessible features such as balance checks, transfers, bill payments, credit purchases, and others.

Mobile Banking is an application that supports customers in realizing their desire to be able to carry out banking transactions through smartphones. The entry of mobile banking into the banking world has a positive impact on consumers (customers) in conducting banking transactions. Consumers (customers) no longer have to do banking transactions by coming to the bank. Consumers (customers) only need to use their smartphones, both cellphones and TAB, by being connected to the internet network to be able to run the mobile banking application, (Laksana, Astuti and Dewantara, 2015).

According to Shaikh and Karjaluoto in Charissa (2019), mobile banking technology is one of the facilities that is carried out by self-service. This technological change allows banks to please customers with easy solutions for customers through this mobile banking facility. In recent years mobile banking has indeed become popular among the public because mobile banking has services such as ATMs and offers a number of advantages for customers, namely convenience, time saving, convenience, and mobility (Sahoo, in Charissa, 2019). During the Covid-19 pandemic, digital banking services have become the customer's mainstay for transactions. People do not need to leave their homes because the government is now making a policy of Large-Scale Social Restrictions (PSBB). Related to the existence of this policy, the community is very limited to carry out activities such as shopping, electricity payments, PDAM payments, Wifi and others. With Mobile Banking, people don't need to travel to the bank to transfer payments, it's also very risky if you make payments to the bank directly because you have to touch an atm machine and meet people. Covid-19 has encouraged the use of digital technology for the public in conducting financial transactions through banks. There has been a surge in the frequency of banks through mobile banking and internet banking applications since Covid-19 entered Indonesia in March last year.

In March 2020 there was an increase in mobile banking transactions by 67.2 on an annual basis (yoy) or 15% from the previous month (mom) to 267 million transactions. Meanwhile, internet banking transactions also increased by 48.4% (yoy) or 11.9% (mom) to 121 million transactions. Five months later or in August, mobile banking transactions increased 54.3% (yoy) or 5.7% (mom) to 302.6 million transactions and internet banking transactions increased 49.3% (yoy) or 4% (mom) to 135 million transactions. PT Bank Negara Indonesia 46 Tbk (BNI 46), for example, since the pandemic status came out in March 2020 to October 2020, has launched a variety of new features that make it easier for customers to access and transact via mobile banking. It was recorded that as of September 2020, the total number of BNI 46 mobile banking customers was 6.79 million, up 56.7% year on year (yoy). With transaction value reaching Rp 335 trillion, up 80.4% yoy and the number of transactions reaching 211 million, up 48.1% on an annual basis. This increase cannot be separated from the shift in consumer behavior / customers who switch to digital systems during the pandemic. Where people do not require physical contact, so they can participate in suppressing the spread of COVID-19. Mobile banking services are expected to make it easier for customers to transact. According from the survey results of the pre-survey, it is known that the number of BNI 46 bank customers at the Musi Palembang branch in March 2021 who use mobile banking services is 62,605

customers. Since the occurrence of the Covid-19 pandemic, every new customer who opens an account at Bank BNI 46 Musi Palembang branch is automatically created as well as mobile banking. According to research by Venkatesh and Davis, in Annur (2019) the TAM theory shows that the desire (interest) of individual behavior to use a system is determined by two beliefs, namely: (a) Perceived usefulness, which is defined as the extent to which a person believes that the use of certain information systems will improve their performance and (b) perceived ease of use, defined as the degree to which a person believes that using the system does not require any effort (free of effort).

This study is intended to see and find out the factors that influence customer interest in using mobile banking BNI 46 Musi Palembang Branch, in addition, an analysis will be carried out using existing analytical techniques.

2. LITERATURE REVIEW

2. 1. Definition of Banking

Definition of Bank Banks are included in the service industry because their production provides services to the public. The definition of a bank according to RI law number 10 of 1998, a bank is "a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and or other forms in order to improve the standard of living of the people at large (Kasmir 2014). Bank is a type of financial institution that performs various services, such as providing loans, circulating currency, supervising currency, acting as a place for storing valuable objects, financing company business, and others. (Abdurrachman, 2014).

Banks are official financial institutions that have a license from the relevant authorities to raise funds from the public. Funds that have been collected from the community will be redistributed in the form of financial products such as credit or loans to the community again so that the existing funds can be more productive and can move the economy.

2.1.2 Definition of Customer

According to Pardede in Alifia (2021) a customer is a person who entrusts the management of his money to a bank to be used in banking business operations, thereby expecting a monetary reward for the deposit. Customers according to Article 1 paragraph (17) of Law no. 10 of 1998 is "Parties who use bank services". Customers have an important role in the banking industry, where funds deposited by customers in banks are the most important funds in bank operations to run their business. A bank customer is someone who is dependent or becomes a bank customer. In this case the customer is also said to be a person who uses the services provided by the bank.

2.2 Definition of Readability

Understanding interest is all human actions that arise due to encouragement from within and stimulation from outside, but will not happen if there is no interest. According to Widyastuti, in Permatasari (2019) interest is a desire that is driven by a desire after seeing, observing and comparing and considering the desired needs. Interest is one of the important elements that determine in carrying out a job in addition to talent and intelligence The success of people in carrying out work, the greater the chance if the person has an interest in the work he is doing.

2.2.1 Factors Affecting the Awakening of Interest

There are several factors that influence interest, namely:

a. Job differences mean that with differences in work a person can estimate interest in

the level of work he wants to achieve, the activities carried out, the use of his free time, and so on.

b. Socio-economic differences mean that a person with a high socioeconomic status will more easily achieve what he or she wants than someone with a low socioeconomic status.

c. The difference between hobbies / hobbies means how a person uses his spare time.

d. Gender differences mean that the interests of women and men will be different, for example in shopping patterns.

e. Age difference, meaning that each age has a different interest in an item or other activity.

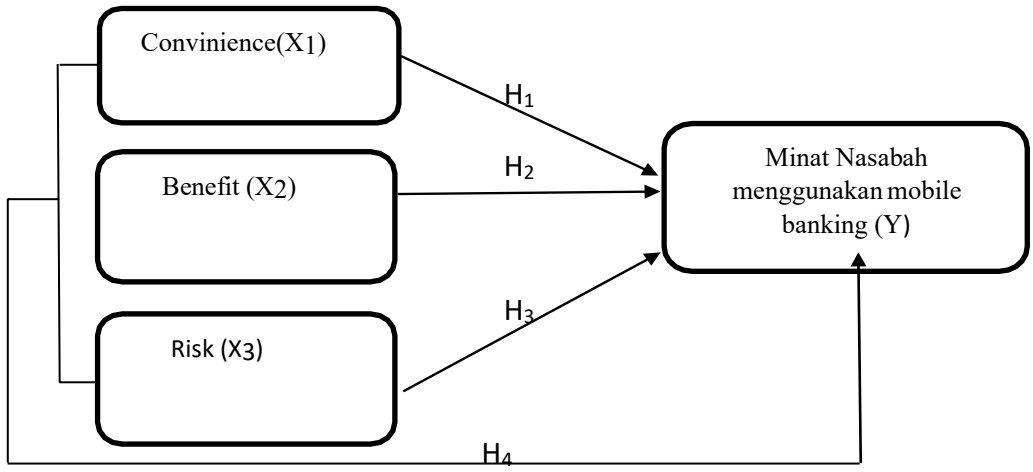
2.2 Definition of Mobile Banking

Bank Indonesia (2018) defines mobile banking as a banking service that can be accessed directly by customers via mobile phones. Mobile banking services can be used using the menu that is already available through the mobile banking application. Mobile Banking is a banking service that can be accessed directly via GSM (Global for Mobile Communication) cellular phones using SMS (Short Message Service). Mobile Banking is a banking service via cellular phones using the data network used by customers. As consumers move online and become more mobile, digitalization is forcing banks to undergo the most extensive transformation in banking history. Mobile banking is one of the results of bank services that are in great demand by customers because this service allows customers of a bank to be able to carry out banking transactions and view information about their accounts using any type of cellphone.

2.4. Empirical Overview

Research on the factors that influence customer interest in using mobile banking has been studied before, both in the form of journals and theses. in the previous study, the observed variables were ease of use, efficiency and security and carried out at Bank Syariah Mandiri Payakumbuh Branch Office, using a modified Technology Acceptance Model (TAM) approach and gender as an external variable, convenience and benefit variables as well as comfort and security, conducted at Bank Syariah Mandiri Lubuk Pakam Branch Office, variables of personal interest and student situational interest in internet banking and mobile banking, carried out on Millennials Generation of Sharia Bank users in Yogyakarta. Meanwhile, in the research that the researcher will do, the observed variables are convenience, benefits and risks and are carried out at Bank BNI 46 Musi Palembang Branch.

2. 5. Framework



2. 6. Hypothesis

The hypotheses formulated in this study are as follows

H1 = Convenience variable has a positive effect on customer interest in using Mobile Banking.

H2 = Benefit variable has a positive effect on customer interest in using Mobile Banking.

H3 = Risk variable has no negative effect (positive effect) on customer interest in using Mobile Banking.

H4 =The three variables, convenience, benefits and risks simultaneously have a significant effect on customer interest in using Mobile Banking.

3. RESEACH METHODE

The object of this research is the customer of Bank BNI 46 branch of Musi Palembang who uses mobile banking. This research is supported by primary data in the form of customer data from Bank BNI 46 Musi Palembang branch who use/interest in using Mobile Banking. The population in this study were customers of Bank BNI 46 Musi Palembang branch using Mobile Banking with a total population of 62,059 customers.

Which :

N = Sample size

N = Population

e = Percent allowance for inaccuracy due to sampling error that is still tolerable or desirable 10% (Umar, 2015).

$$n = \frac{62.059}{1 + (62.059)(0,10)^2}$$

= 99,84 customers

Based on the results of calculations using the Slovin formula with a population of 62,059 customers, the sample in this study amounted to 99.84 but because the subject is not a fractional number, it is rounded up to 100 respondents/customers.

multiple linear regression model is shown by the following equation:

Description :

Y = Minat menggunakan *mobile banking*

X1 =Persepsi kemudahan
X2 = Persepsi Manfaat
X3 = Persepsi Resiko
a = Intercept
b = Koefisien Regresi
E1 = Eror Term

This studied used the ordinal scaled or better known as the Likert scale in the preparation of the questionnaire. The Likert scale is a scale that contains 5 levels of answer preference with the following choices (Ghozali, 2013).

Table 3.1 Linkert Scale

No	Alternatif Jawaban	Skor
1	Sangat Setuju (SS)	5
2	Setuju (S)	4
3	Netral (N)	3
4	Tidak Setuju (TS)	2
5	Sangat Tidak Setuju (STS)	1

4. RESULT AND DICCUSSION

4.1 Reseach Result

Research data obtained from questionnaires distributed to customers of Bank BNI 46 Musi Branch as many as 100 respondents. The following are the characteristics of respondent data based on gender:

Table 4.1 Respondent Education

No	Pendidikan	Jumlah (orang)	Persentase (%)
1	SMA	33	33
2	Diploma (D 3)	4	4
3	Sarjana (S1)/ D IV	50	50
4	Magister (S2)	6	6
5	Doktor (S3)	4	4
	Total	100	100

Sumber : Primer data procced, 2021

From the table above shows the character of the respondents based on education, the data shows 33 respondents with the latest high school education or 33%, respondents with the last education Diploma 3 as many as 4 people or 4%, respondents with the latest education S1/DIV as many as 50 people or 50% , and respondents with the latest education S2 as many as 7 people or 7%. And respondents with the latest education S3 as many as 6 or 6%. So the majority espondents in this study took the last education S1/DIV. The following are the characteristics of respondents by occupation

Table 4.2 Respondent Works

No	Pekerjaan	Jumlah	Persentase (%)
1	Pegawai/ karyawan	36	36
2	Wiraswasta	17	17
3	Guru/Dosen	18	18
4	Mahasiswa/ pelajar	25	25

5	Ibu Rumah Tangga	4	4
	Total	100	100

Sumber : Primer data procced 2021

From the table above, it can be seen that the respondents who work as employees/employees as many as 36 people or 36%, respondents who work as entrepreneurs as many as 17 people or 17%, respondents who work as teachers/lecturers as many as 18 people or 18%, respondents who work as 25 students or 25%, and housewife respondents as many as 4 people or 4%. So that the majority of respondents in this study work as employees or employees

4.1.1 Validity dan Reliability Test

Table 4.3

Validity dan Reliability Convinience Variable

Correlations

		X1 1	X1 2	X1 3	X1 4	X1 5	X1 total
X1 1	Pearson correlation	1	.566**	.564**	.471**	.515**	.804**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100
X1 2	Pearson correlation	.566**	1	.568**	.222*	.383**	.718**
	Sig. (2-tailed)	.000		.000	.026	.000	.000
	N	100	100	100	100	100	100
X1 3	Pearson correlation	.564**	.568**	1	.595**	.408**	.839**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100
X1 4	Pearson correlation	.471**	.222*	.595**	1	.492**	.726**
	Sig. (2-tailed)	.000	.026	.000		.000	.000
	N	100	100	100	100	100	100
X1 5	Pearson correlation	.515**	.383**	.408**	.492**	1	.728**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100
X1_total	Pearson correlation	.804**	.718**	.839**	.726**	.728**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

*. Correlation is significant at the 0.05 level (2-tailed).

In the table above it can be seen that the value of Sig. (2-tailed) 0.000 is less than 0.05 then it is valid and r count (Pearson Correlation) is greater than r table (0.1966) so that the item or question is valid.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.819	.821	5

Source : Procced data, 2021

A variable is said to be reliable if it has Cronbach's Alpha > 0.60, in the table above it can be seen that Cronbach's Alpha 0.819 means reliable

Table 4.4

Validity Test and Reability Test Benefit Variable

Correlations

		X2 1	X2 2	X2 3	X2 4	X2 5	X2_total
X2 1	PearsonCorrelation	1	.461**	.315**	.426**	.523**	.701**
	Sig. (2-tailed)		.000	.001	.000	.000	.000
	N	100	100	100	100	100	100
X2 2	PearsonCorrelation	.461**	1	.474**	.553**	.341**	.717**
	Sig. (2-tailed)	.000		.000	.000	.001	.000
	N	100	100	100	100	100	100
X2 3	Pearson correlation	.315**	.474**	1	.648**	.544**	.775**
	Sig. (2-tailed)	.001	.000		.000	.000	.000
	N	100	100	100	100	100	100
X2 4	Pearson Correlation	.426**	.553**	.648**	1	.566**	.836**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100
X2 5	PearsonCorrelation	.523**	.341**	.544**	.566**	1	.801**
	Sig. (2-tailed)	.000	.001	.000	.000		.000
	N	100	100	100	100	100	100
X2_total	PearsonCorrelation	.701**	.717**	.775**	.836**	.801**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

In the table above it can be seen that the value of Sig. (2-tailed) 0.000 is less than 0.05 then it is valid and r count (Pearson Correlation) is greater than r table (0.1966) so that the item or question is valid.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.823	.825	5

Source: proceed data, 2021

Tabel 4.5
Validity dan Reliability Risk Variable

Correlations

		X3 1	X3 2	X3 3	X3 4	X3 5	X3_total
X3 1	Pearson correlation	1	.644**	.580**	.368**	.441**	.807**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100
X3 2	PearsonCorrelation	.644**	1	.645**	.281**	.542**	.810**
	Sig. (2-tailed)	.000		.000	.005	.000	.000
	N	100	100	100	100	100	100
X3 3	PearsonCorrelation	.580**	.645**	1	.335**	.542**	.794**
	Sig. (2-tailed)	.000	.000		.001	.000	.000

	N	100	100	100	100	100	100
X3 4	Pearson correlation	.368**	.281**	.335**	1	.514**	.650**
	Sig. (2-tailed)	.000	.005	.001		.000	.000
	N	100	100	100	100	100	100
X3 5	PearsonCorrelation	.441**	.542**	.542**	.514**	1	.782**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100
X3_TOTAL	PearsonCorrelation	.807**	.810**	.794**	.650**	.782**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed)..

A variable is said to be reliable if it has Cronbach's Alpha > 0.60, in the table above it can be seen that Cronbach's Alpha 0.824 means reliable. In the table above it can be seen that the value of Sig. (2-tailed) 0.000 is less than 0.05 then it is valid and r count (Pearson Correlation) is greater than r table (0.1966) so that the item or question is valid

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on StandardizedItems	N of Items
.824	.827	5

Source : Proceed data, 2021

Tabel 4.6
Validity Test and Realiblity Readability Variable

Correlations

		Y 1	Y 2	Y 3	Y 4	Y 5	Y_TOTAL
Y 1	Pearson Correlation	1	.563**	.508**	.566**	.399**	.765**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100
Y 2	Pearson Correlation	.563**	1	.506**	.621**	.515**	.819**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100
Y 3	Pearson Correlation	.508**	.506**	1	.551**	.482**	.753**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100
Y 4	Pearson Correlation	.566**	.621**	.551**	1	.579**	.851**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100
Y 5	PearsonCorrelation	.399**	.515**	.482**	.579**	1	.757**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100
Y_TOTAL	Pearson Correlation	.765**	.819**	.753**	.851**	.757**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

*Correlation is significant at the 0.05 level (2-tailed).

In the table above it can be seen that the value of Sig. (2-tailed) 0.000 is less than 0.05 then it is valid and r count (Pearson Correlation) is greater than r table (0.1966) so that the item or question is valid.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.848	.849	5

Source : Proceed data, 2021

4.1.1 Analysis of Factors Affecting Customer Interest in using Mobile Banking BNI 46 Musi Palembang Branch

The regression model used in this study is a multiple linear regression model, namely to analyze the effect of convenience (X1), benefits (X2), and risk (X3) on customer interest in using mobile banking BNI 46 Musi Palembang Branch (Y). The independent variables that are thought to influence customer interest in using mobile banking at BNI 46 Musi Palembang Branch are limited to three variables, namely: convenience variable (X1), benefit (X2), and risk (X3). The three variables were analyzed using multiple linear regression models with the help of SPSS version 20.
Based on the results of the estimation of the factors that influence customer interest in using mobile banking BNI 46 Musi Palembang Branch, the R2 value, F value and the value of the parameter estimates of the variables that influence it are obtained. The results of linear regression analysis, with the help of SPSS 20.0, can be seen in the following table.

Tabel 4.7 Analisis Regresi Linier Berganda

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	-1.557	1.478		-1.053	.295
	Kemudahan	.438	.123	.368	3.566	.001
	Manfaat	.257	.111	.234	2.320	.022
	Resiko	.385	.062	.390	6.186	.000

Sumber: data diolah, 2021

The results of multiple linear regression analysis are written as follows: Y = -1.557+ 0.438X1 + 0.257X2 + 0.385X3 + e
For the regression equation can be interpreted as follows:

1. A constant of -1,557 indicates that if the independent variables, namely convenience, benefits and risks, are assumed to be constant, then customer interest in using mobile banking will decrease by 1,557.
2. The convenience regression coefficient (X1) of 0.438 states that every one percent increase in convenience will increase the change in customer interest in using mobile banking (Y) which occurs by 0.438 or 43.8% with the assumption that the benefits (X2) and risks (X3) is constant.
3. The benefit regression coefficient (X2) of 0.257 states that each additional one percent benefit will increase the change in customer interest in using mobile banking (Y) that occurs is 0.257 or 25.7% with the assumption that the convenience (X1) and risk (X3) is constant.
4. The risk regression coefficient (X3) of 0.385 states that each additional one percent

risk will increase the change in customer interest in using mobile banking (Y) which occurs by 0.385 or 38.5% with the assumption that the convenience variables (X1) and benefits (X2) is constant.

Hypohtesis Test

4.1.1.1 Partial Test (t Test)

Partial testing is used to determine whether the independent variable partially affects the dependent variable. The results of the test of the influence of the variable interest in using mobile banking which include convenience, benefits and risks partially on customer interest in using mobile banking can be seen in the following table:

Table 4.11
Partial Test Result (t Test)

No	Variabel	T hitung	T tabel	Sign	Keterangan
1	Convinence	3.5666	1.66088	0.001	Terima H_1
2	Benefit	2.320	1.66088	0.022	Terima H_2
3	Risk	6.186	1.66088	0.000	Terima H_3

Source: proceed data, 2021

The criteria for acceptance of the hypothesis are as follows:
If T-count > T-table or –T count < -T table then H0 is rejected and Ha is accepted.
If T-count < T-table or –T-count > -T table, then H0 is accepted and Ha is rejected. T table can be found in the statistical table at a significance of 0.05 obtained using the following formula:

Df = n – k – 1
= 100 – 4 -1
= 95

Note: n = Number of Samples
K = Number of Variables
The T-table value for data 100 with variable 4 is 1.66088. Influential when T-count > from T-table, the hypothesis of the three independent variables will be dibahas secara individual mulai dari kemudahan (X1), manfaat (X2), dan resiko (X3).

4.2 Discussion

4.2.1 T Test for Interest Variable (X1)

Testing the relationship between the convenience variable and the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch, the hypothesis is as follows:

H0 : There is no influence between the convenience variable on the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch

Ha : there is a positive influence between the convenience variable on the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch

Based on the previous table 4.6, we can see that the T count is 3.5666 for the X1 variable, which is greater than the T table of 1.66088 with a sig value. of 0.001 is smaller than 0.05. then we can draw the conclusion that the convenience variable has a significant positive effect partially on the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch, so the initial hypothesis (Ha) reads "there is a positive influence between the perception of the convenience variable on the Y variable. (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch". Received.

This shows that when the ease of using mobile banking increases, the interest in using mobile banking will also increase, so that when customers feel it is easy to learn to use, easy to get what they need, and easy to operate mobile banking, it will affect customer interest. using mobile banking.

4. 2. 2 t Test for Benefit Variable (X2)

Testing the relationship between the benefit variable and the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch, the hypothesis is as follows:

H0 : There is no effect between the benefit variable on the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch

Ha : There is a positive influence between the benefit variable on the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Branch

With a sign of 0.022, which is smaller than 0.05, it can be concluded that the benefit variable has a partially significant positive effect on customer interest in using mobile banking, so the initial hypothesis (Ha) reads "there is a positive influence between the perception of the benefit variable on the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch", accepted. This shows that when customers feel the benefits of using mobile banking have increased, the interest in using mobile banking will also increase, so that when customers feel the benefits of learning to use, easy to get what they need, and easy to operate mobile banking, it will affect customer interest in using mobile banking.

4. 2. 3 t Test for Risk Variable (X3)

Testing the relationship between the risk variable and the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch, the hypothesis is as follows

H0 : There is no influence between the risk variable and the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch

Ha : There is an influence between the risk variable and the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Branch

With a sign of 0.000 less than 0.05, it can be concluded that the risk variable has a partially significant positive effect on customer interest in using mobile banking, so the initial hypothesis (Ha) reads "there is a positive influence between the perception

of the risk variable on the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch", was accepted. This shows that the high level of risk does not reduce customer interest in using mobile banking. In other words, customers believe in the security of mobile banking in Indonesia.

Before using mobile banking services, customers must have considered the various possible risks. For example, the risk of leaking the customer's PIN and personal data, the risk of a virus attack, the risk of sending the wrong item, or even the customer making a typo. However, all these risks can be minimized, either from the bank or from its customers. To prevent leakage of PIN and personal data, the bank can provide multiple layers of security so that third parties cannot steal customer data. Meanwhile, to reduce the risk of mis-sent or typo, customers can re-check (reread) before sending. Then the conclusions obtained from the results of the Partial Test above are as follows:

1. There is a significant influence between the perception of the convenience variable on the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch, accepted**.**
2. There is a significant influence between the perception of the benefit variable on the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch, accepted.
3. There is a significant influence between the perception of the risk variable on the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch, accepted.

So it can be concluded that partially or individually, the convenience, benefit and risk variables have a significant effect on customer interest in using mobile banking**.**

4.3. Simultanous Test (F test)

The F test is an analysis used to test the effect of the independent variables together (simultaneously) on the dependent variable. So in this study the F test serves to prove whether there is an effect between the convenience variable (X1), benefit (X2), and risk (X3) on the Y variable (customer interest in using mobile banking) at Bank BNI 46 Musi Palembang Branch simultaneously. the following researchers present in the following table:

Tabel 4.12. Uji F (Simultan)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	627.366	3	209.122	82.078	.000[a]
	Residual	244.594	96	2.548		
	Total	871.960	99			

a. Predictors: (Constant), Resiko, Manfaat, Kemudahan Dependent Variable: Interest

The criteria for acceptance of the hypothesis are as follows:

a. F count F table means Ho is accepted and Ha is rejected. This means that the independent variable has no significant effect on the dependent variable and the equation cannot be accepted as an estimator.

b. F count > F table means Ho is rejected and Ha is accepted. This means that the independent variable simultaneously is a significant explanation of the dependent variable and the equation can be accepted as an estimator.

From the table above, the calculated F is 82,078, then the F table can be found in the Statistics table at a significance of 0.05 obtained by using the following formula:

Df (1) = k – 1 df (2) = n – k

= 4 – 1 = 100 - 3

= 3 = 97

Information: n = Number of Samples, k = Number of Variables

Based on the table above, the calculated F value is 82,078 with a sig value. of 0, 000. This shows that the calculated F value is greater than F table 2.70 and the sig. 0.000 value is less than 0.05. Thus, H0 is rejected and Ha is accepted. So it can be concluded that the variables of Ease, Benefit and Risk, together have a significant influence on Interest in Using Mobile Banking. This is in line with the research conducted by Laksana (2015) which states that the F test results show that together the perceived usefulness variables, perceived ease of use, perceived risk and perceived suitability have a significant effect on interest in using mobile banking. This happens because the F test results show that Fcount is greater than Ftable.

4.3.1 Coefficient of Determination Test Results (R2 Test) and Correlation Coefficient

Tabel 4.3.1
Coeficient Determination Result

Model	R	R Square	AdjustedR Square	Std. Error of the Estimate
1	.848[a]	.719	.711	1.59620

a. Predictors: (Constant), Resiko, Manfaat, Kemudahan

b. Dependent Variable: Minat

Source: Proceed data, 2021

Based on the table above, the adjusted R Square number is 0.711. This means that there is a strong and positive relationship between the independent variable and the dependent variable because the R value is close to 1, while the coefficient of determination (R2) is 0.719, which means that customers are interested in using mobile banking at BNI 46 Branches. Palembang Musi 71.9 percent influenced or determined by the convenience variable (X1), benefit (X2), and risk (X3), while the remaining 28.1 percent is explained by other variables not included in the model.

This is in line with the research conducted by Laksana (2015) which states that the results of the calculation of the coefficient of determination (R2) indicate that the contribution of the independent variables (Perception of Benefit, Perception of Ease of Use, Perception of Risk and Perception of Suitability) in influencing the dependent variable (Interest in using mobile banking) is 50.4%, while the remaining 49.6% is influenced by other variables outside the core variables used in the study

In addition to the coefficient of determination in the table above, there is also a correlation coefficient that shows the magnitude of the relationship between the independent variables, namely Perception of Convenience, Perception of Benefits and Perception of Risk on the dependent variable, namely Interest in Using Mobile Banking with an R value (correlation coefficient) of 0.848. This correlation value indicates that the relationship between the independent variables, namely Perception of Ease (X1), Perception of Benefits (X2) and Perception of Risk (X3), on the dependent variable, namely Interest in Using Mobile Banking, is included in the strong category because it is in the interval between 0.6 - 0 ,8.

CONCLUSION

Based on the research conducted, the conclusions that can be drawn from the results of this study are:

1. Partial Ease, Benefit and Risk variables have a significant positive effect on customer interest in using mobile banking. This means that the higher the value obtained, the customer's interest in using mobile banking will increase.
2. The three Simultaneous Convenience, Benefit and Risk variables have a significant positive effect on customer interest in using mobile banking. This means that the higher the value obtained, the customer's interest in using mobile banking will increase.

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