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REVIEW OF PERCEPTION USEFULNESS AND EASE OF USE PERCEPTION OF INTENTION TO USING THE BRI MOBILE APPLICATION FOR SMALL BUSINESS LOAN ENTREPRENEURS IN SERANG CITY

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ABSTRAK

Study aims to determine the effect of perceived usefulness and perceived ease of use on intentions to use the BRI mobile application. The research method used is a quantitative method which views human behavior or behavior as predictable, objective and measurable, and aims to test certain theories by examining the relationship between between variables. The research data was obtained from questionnaires distributed to respondents, namely Bank Rakyat Indonesia customers who use the BRI mobile application, totaling 120 respondents. Based on the results of data processing indicated by the t-count value, it was found that the variables X1 (perceived usefulness) and X2 (perceived ease of use) had a significant influence on the intention to use (Y) the BRI mobile application. The results of the F test also show that perceived usefulness and perceived ease of use have a simultaneous (simultaneous) effect on customers' intention to use the BRI mobile application.

Keywords: usefulness, ease of use, intention, mobile application

1. INTRODUCTION

The last decade of internet technology has experienced significant development, especially in Indonesia. This can be seen from the number of business people from various industries starting to adopt technology to serve their customers such as the retail industry, transportation to banking. According to researchers, business people adopt internet technology which is divided into two stages. First, they adopt website-based internet technology by launching a website that can be accessed with a personal computer. Second, they adopt internet technology based on mobile applications that can be accessed by *smartphones* . This can be seen at the beginning of the emergence of online buying and selling sites in Indonesia only using websites such as Lazada, Shopee, Tokopedia and so on. Then they just developed a mobile application for online buying and selling sites the.

The development of internet technology based on mobile applications is very important for every business person because the majority of Indonesian people have adopted this technology using their *smartphones* . This is evidenced by a survey conducted by APJII in 2016. They found that the majority of Indonesian people have used it, namely 132.7 million people, of which more than 95% more users access the internet using smartphones (APJII, 2016). That way, the opportunity to serve customers who are actively using smartphones is wide open. In general, the BRI mobile financial services application provides various benefits and ease of use. In terms of benefits, the BRI mobile application can make it easier for a customer to carry out various kinds of transactions ranging from bill payments, buying credit, money transfers and so on. Meanwhile, in terms of ease of operation, customers only need to install the application, register and after that they can immediately make transactions. Overall, this BRI mobile application makes it easier for its customers to make financial transactions because it can be done anywhere and anytime without having to come to the nearest office or atm. Meanwhile, internet technology, especially financial services mobile applications, has not been used properly by customers in conducting transactions finance.

Researchers suspect that people do not know the benefits and ease of using the application in meeting the needs of their financial transactions. Therefore, researchers are interested in conducting research and examining more deeply the impact of usefulness and ease of use in encouraging customers' intention to use the BRI mobile application for Small Business Loan Entrepreneurial Customers in Serang City.

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2. LITERATUR REVIEW

Usefulness Perception

According to Davis (1989) perceived usefulness is the degree to which a person believes that using certain technologies can improve their performance. In the view of TAM *(technology acceptance model)* usefulness has the most important role in encouraging someone to use a technology, especially mobile applications. Because people will consider the benefits first before deciding whether to use it or not. If a technology is felt to provide great benefits to a person's life or work, then they will have a great tendency to use the technology. In general, the usefulness of using the BRI mobile application is a general description of the extent to which an individual can benefit from using the BRI Mobile application. People who use the BRI mobile application can carry out various financial activities anywhere and anytime, such as making transfers, buying credit, checking balances and so on. That way, people who use the application will be greatly helped because they can carry out various kinds of financial activities in one application in *real time* .

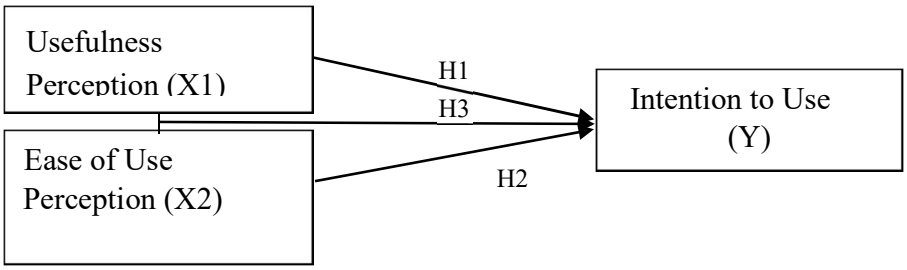
Ease of Use Perception

According to Davis (1989) perceived ease of use is the degree to which a person believes that a technology is easy to use without requiring much effort. In the view of TAM *(technology acceptance model)* ease of use also plays an important role as a driver for someone to use a technology, especially a mobile application after perceived usefulness. This is indicated by empirical evidence which finds that the effect of the ease of using a technology is not greater than its benefits in encouraging someone to use a technology (Davis, 1989; Davis et al., 1989). The ease of use of the BRI mobile application is a general description of the extent to which a person can operate the application without the help of others. People who use the BRI mobile application can easily use financial services such as making transfers, buying credit, checking balances and so on without the help of others. Because the application is easy to learn, clear and easy to understand how to operate. That way, someone who uses the application will very easily get the financial services they need without having to spend a lot of money. effort.

Intention Use

According to Hartono (2007) interest is a person's desire to perform a behavior. The definition shows that interest will lead to a certain behavior that they want. For example, individual interest in a technology. If the individual is interested in using the technology, he will have a high desire to use it. This is in line with the opinion of Davis et al., (1989) which says that interest in using a technology is the level of how strong a person wants or has the intention to use a technology.

Picture. Framework



Hypothesis

H1: Perceived usefulness has a positive effect on intentions to use the BRI application mobile

H2: Perceived ease of use has a positive effect on intentions to use the BRI application mobile

H3: Perceived usefulness and perceived ease of use have a joint effect on intention to use the BRI application mobile

3. RESEARCH METHODOLOGY

This research was conducted using a quantitative approach which views human behavior or behavior as predictable, objective and measurable (Yusuf, 2017). Furthermore, the quantitative approach also aims to test certain theories by examining the relationship between variables (Noor, 2011). Therefore, this study aims to examine the things that encourage someone to use the BRI mobile application that focuses on the usefulness and ease of use in determining the intention to use the BRI mobile application from all BRI customers in Indonesia.

This study uses a *non-probability* sampling technique because not all members of the population have the same opportunity to be selected as samples (Sugiyono, 2015). *The sampling* technique is carried out by *purposive sampling* which is carried out by giving certain considerations to make members of the population into the selected sample (Sugiyono, 2015). These criteria include, customers have used the BRI mobile application for at least 6 months, the number of samples in this study followed the Malhotra requirements, namely 10 times the indicator = 10x10 = 100 respondents

4. ANALYSIS AND DISCUSSION

Test Validity

Validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to measure the variables to be measured. Test the validity in this study using *Pearson's Product Moment Coefficient* r with the decision-making criteria as stated by Ghozali (2018). The statement items are said to be valid if r arithmetic > r table, on the other hand if r arithmetic r table then the statement is declared invalid. This study used a sample of 120 respondents with a probability level of 5%, so that the r table value was 0.1793 . In detail the results of validity testing can be seen in Table 4.3.

Table 4.3 Validity Test Results

No	Variable	Items	r-Count	r-Table	Information
1.	Perceptual Usefulness	KBP1	0.524	0.1793	Valid
		KBP2	0.611		Valid
		KBP3	0.645		Valid
		KBP4	0.574		Valid
		KBP5	0.630		Valid
		KBP6	0.557		Valid
		KBP7	0.531		Valid
		KBP8	0.586		Valid
2.	Ease of Use Perception	KPP1	0.613	0.1793	Valid
		KPP2	0.527		Valid
		KPP3	0.590		Valid
		KPP4	0.591		Valid
		KPP5	0.593		Valid
		KPP6	0.575		Valid
3.	Intention to Use	INTENTION1	0.566	0.1793	Valid
		INTENTION2	0.595		Valid
		INTENTION3	0.669		Valid
		INTENTION4	0.591		Valid
		INTENTION5	0.609		Valid
		INTENTION6	0.513		Valid

Source: SPSS 23 . Data Processing Results

Based on the validity test using the calculated r value and the table r value above, it can be seen that all measurement items have a calculated r value greater than 0.1793 . Therefore, it can be concluded that overall the measurement items are said to be valid.

Test Reliability

The reliability test was used to measure the consistency of the measurement results from the questionnaire in repeated use. The reliability test in this study used *Cronbach alpha* with a coefficient value greater than or equal to 0.6 (Ghozali (2018). If the *Cronbach* Alpha coefficient value > 0.6 then the question is declared reliable. Conversely, if the Cronbach *Alpha coefficient* 0.6 then the question is declared unreliable The results of the reliability test can be seen in Table 4.4.

Table 4.4. Reliability Test Results

No	Variable	Items	*Cronbach Alpha*	Results
1	Perceived usefulness	8	0.715	Reliable
2	Perceived ease of use	6	0.607	Reliable
3	Intention to use	6	0.626	Reliable

Source: SPSS 23 . Data Processing Results

The results of the reliability test in Table 4.4 show that overall variable have score *cronbach alpha* on 0.6 . _ The variables of perceived usefulness, perceived ease of use and intention to use each get values of 0.715, 0.607 and 0.626, respectively. Based on the testing of this instrument, it can be concluded that all items do not have validity and reliability problems.

Assumption Test Classic

Test Normality

Normality test aims to test whether the sample used has a normal distribution or not. The normality test aims to determine whether the research variables have a normal distribution or not. The researcher uses histogram regression analysis of residual and PP plot as following:

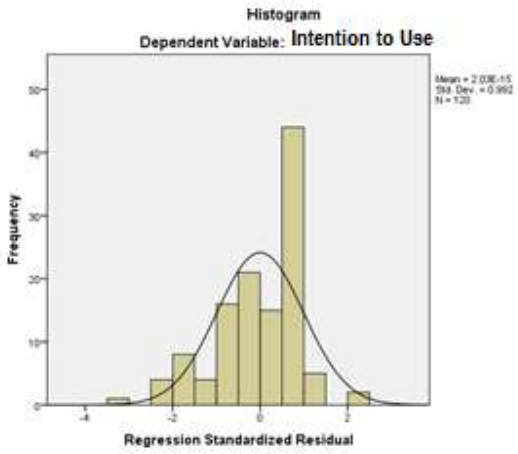


Figure 4. 1 **Residual Regression Histogram**

Source: SPSS 23 . Data Processing Results

From Figure 4.1, it can be seen that the residual value is in a *bell-shaped curve* with both sides widening to infinity. It can be concluded that the data is normally distributed. Furthermore, the normality test is also carried out by looking at *the probability plot* below : this.

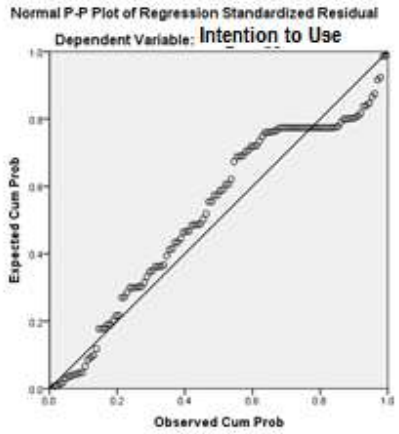


Figure 4. 2 **P-plot Regression**

Source: SPSS 23 . Data Processing Results

From Figure 4.2, it can be seen that the distribution image with data points spread around the diagonal line and the distribution of data points in the direction following the diagonal line, the variables are normally distributed. Based on Figure 4.1 and Figure 4.2 above, it can be concluded that the *Residual Regression Histogram* and *P-Plots* show the distribution data pattern. normal.

Test Multicollinearity

Multicollinearity test was conducted to detect whether there was a correlation between independent variables. The multicollinearity test can be seen from the *tolerance value* and *variance inflation factor* (VIF). In Table 4.5 can be seen the results of the multicollinearity test.

Table 4. 1 Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	The usefulness of the receptionist	.530	1.888
	Ease of use_perception	.530	1.888

a. Dependent Variable: Y

Source: SPSS 23 . Data Processing Results

Based on the table above, it can be seen that all independent variables, namely perceived usefulness (X1) and perceived ease of use (X2) have a tolerance value greater than 0.10 and a VIF value less than 10. This means that there is no multicollinearity, so the data is good. used in the regression model. The criteria used to indicate the presence or absence of multicollinearity symptoms are tolerance value > 0.10 or equal to VIF < 10.

Test Autocorrelation

The autocorrelation test aims to test whether in the linear regression model there is a correlation between the confounding error in period t and the confounding error in period t-1 (previous). test that used to detect the presence of autocorrelation, namely the Durbin-Watson (DW) test. The results of the Durbin-Watson test can be seen in the table below.

Table 4. 2 Test Results Autocorrelation

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.671[a]	.451	.441	.31405	2.011

a. Predictors: (Constant), The usefulness of the receptionist
Ease of use_perception

b. Dependent Variable: Intention to Use

Source: SPSS 23 . Data Processing Results

The regression results in the table above obtained the Durbin-Watson test value of 2.011. This means that the DW value is between du (1 ,7360) to 4-du = 2.264. Thus the observation sample is 120 and 3 explanatory variables, the critical value of Durbin-Watson is at a significant level of 95% (α = 0.05). The Durbin-Watson value of 2.011 is in the area where there is no positive autocorrelation or negative.

Test Heteroscedasticity

The heteroscedasticity test aims to test whether in a regression model, there is an inequality of variance or residuals from one observation to another. The test is carried out with the Glejser test, namely by regressing the absolute value of the residual on the independent variable. The results of the heteroscedasticity test can be shown in the table below.

Table 4. 3 Geljser Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.090	.182		-.496	.621
	The usefulness of the receptionist	.076	.053	.179	1.430	.155
	Ease of use_ perception	.003	.053	.007	.057	.955

a. Dependent Variable: RES2

Source: SPSS 23 . Data Processing Results

Based on the table above, it can be seen that each variable has a significance value greater than 0.05, which is at values 0.155 and 0.955. Thus, it can be concluded that the regression model proposed in this study does not occur heteroscedasticity.

Regression Analysis multiple

This analysis is used to determine how much influence the perceived usefulness variable (X1) and perceived ease of use (X2) have on the variable intention to use (Y). The results of the multiple linear test in this study can be seen in the table below: this:

Table 4. 4 Multiple Linear Regression Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.281	.309		4.146	.000
	The usefulness of the receptionist	.450	.090	.470	4.989	.000
	Ease of use_ perception	.247	.091	.256	2.717	.008

a. Dependent Variable: Intention to Use

Source: SPSS 23 . Data Processing Results

Based on the results of the coefficients above can be developed with multiple linear regression equation model as follows:

$$\text{Intention to use (Y)} = + {}_1 X1 + {}_2 X2 + e$$

If the values in table 4.10 above are substituted , the following values will be obtained:

$$\text{Intention to use (Y)} = 1.281 + 0.450X1 + 0.247X2 + e$$

From the regression equation that has been compiled above, it can be interpreted as follows:

1. The constant value of 1.281 indicates that if the independent variable is zero (0) or is omitted, then the intention to use is 1,281.
2. The coefficient of perceived usefulness of 0.450 indicates that for each additional one unit of perceived usefulness, it will be followed by an increase in intention to use of 0.450.
3. The coefficient of perceived ease of use of 0.247 indicates that each additional one unit of perceived ease of use, it will be followed by an increase in intention to use of 0.247.

Coefficient of Determination *(R^2)*

According to Ghozali (2018) coefficient Furthermore, the researcher also tested the coefficient of determination ($R2$) to find out how much the independent variable was able to explain the dependent variable. The determination value is determined by the *Adjusted R Square value* . The value of this coefficient is between 0 and 1, if the result is closer to 0 it means the ability of the variables is very limited. But if the result is close to 1, it means that the independent variables provide almost all the information needed to predict the variation of the dependent variable.

Table 4. 5 Results of the Analysis of the Coefficient of Determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.671[a]	.451	.441	.31405

a. Predictors: (Constant), The usefulness of the receptionist Ease of use_perception

b. Dependent Variable: Intention to Use

Source: SPSS 23 . Data Processing Results

From the table above, it can be seen that the *Adjusted R2 value* reflects the ability of the independent variable to explain the variation of the dependent variable. Based on processing using *Windows SPSS 23 software* , the *Adjusted R2* value obtained is 44.1 %. This value shows that 44.1% of the variation in the value of the variable intention to use the BRI mobile application can be explained by perceived usefulness and perceived ease of use, while the remaining 55.9% is explained by other variables not included in the regression model. According to Ghozali (2018) coefficient

Furthermore, the researcher also tested the coefficient of determination (R2) to find out how much the independent variable was able to explain the dependent variable. The determination value is determined by the *Adjusted R Square value* . The value of this coefficient is between 0 and 1, if the result is closer to 0 it means the ability of the variables is very limited. But if the result is close to 1, it means that the independent variables provide almost all the information needed to predict the variation of the dependent variable.

Table 4. 6 Results of the Analysis of the Coefficient of Determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.671[a]	.451	.441	.31405

a. Predictors: (Constant), The usefulness of the receptionist Ease of use_perception

b. Dependent Variable: Intention to Use

Source: SPSS 23 . Data Processing Results

From the table above, it can be seen that the *Adjusted R2 value* reflects the ability of the independent variable to explain the variation of the dependent variable. Based on processing using *Windows SPSS 23 software* , the *Adjusted R2* value obtained is 44.1 %. This value shows that 44.1% of the variation in the value of the variable intention to use the BRI mobile application can be explained by perceived usefulness and perceived ease of use, while the remaining 55.9% is explained by other variables not included in the regression model.

Test Hypothesis

Test - t

The t-test is used to determine whether there is a linear influence between the independent variable and the dependent variable. The t-test was performed by comparing the t-count value with the t-table. The results of the t-test can be seen in the table below this.

Table 4. 7 t test results

No	Variable	t-count	t-table	∑	α	description
1	Usefulness perception	4,989	1,980	0.000	0.05	Take effect
2	Ease of use perception	2,717		0.008		Influential

Based on the results of the t-test above, it can be concluded that in the perceived usefulness variable, the t-count value is greater than the t-table, namely 4.989 > 1.980 and the significance value is smaller than the probability level, which is 0.000 < 0.05, then Ho is rejected and Ha is accepted. . This means that the perceived usefulness variable has a positive and significant effect on intention use. From the results of the t-test, it can also be concluded that the perceived ease of use variable obtained a t-count value that is greater than the t-table, namely 2.717 > 1.980 and the significance value is smaller than the probability level, namely 0.008 < 0.05, then Ho is rejected and Ha received. This means that the perceived ease of use variable has a positive and significant effect on intention use.

Test F

The F statistical test was conducted to test whether the model used in this study was a feasible model or not. The F test is used to determine whether all the independent variables in this research model have a joint influence on the dependent variable (Ghozali, 2018) . F test is done by comparing the calculated F value and F table. The results of the F test can be seen in the table below:

Table 4. 8 F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.471	2	4.735	48.012	.000[b]
	Residual	11.540	117	.099		
	Total	21.010	119			

a. Dependent Variable: Niat_menggunakan

b. Predictors: (Constant), kemudahan_penggunaan_Persepsian, Kebermanfaatan_Persepsian

Source: SPSS 23 . Data Processing Results

This study used 120 samples of data, so the F table value was obtained at 3.07 and the calculated F value was found to be 48,012. This shows that the calculated F value is greater than the F table value (48.012 > 3.07) , meaning that the two independent variables in this study jointly affect the dependent variable with a significance value smaller than the probability value (0.000 < 0.05).). Thus, it can be said that the independent variables in this study, namely perceived usefulness and perceived ease of use have a simultaneous effect on the dependent variable (intention to use).

DISCUSSION

The Effect of Perceived Usefulness on Intention to Use the BRI Application Mobile

The first hypothesis is to find out whether there is an effect of perceived usefulness on intention to use. The results showed that the perceived usefulness variable obtained a t-count value of 4.989 and a table value of 1.980 and a significance value of 0.000. These results indicate that the t-count value is greater than the t-table value (4.989 < 1.980) and the significance value is smaller than the value of = 0.05 (0.000 < 0.05), and the regression coefficient has a value of 0.450. This means that this study succeeded in proving the first hypothesis which states that perceived usefulness has a positive and significant effect on intention to use. According to Davis (1989) perceived usefulness is the degree to which a person believes that using a particular technology can improve performance. Usefulness relates to the benefits that a person gets when using a technology. If the benefits received by the person are high, then they will have a high intention to use the technology. Bank BRI customers consider that the BRI mobile application is able to increase their productivity or the need for their financial transactions because it can be done anywhere and anytime. For example, a person can check the amount of money in his personal account or make a money transfer simply by using the BRI mobile application without the need to visit the nearest branch office or BRI ATM. This condition shows that the BRI mobile application can provide convenience for customers' lives, especially in using banking services at the Bank. That way, the high benefits provided by the BRI mobile application can encourage someone's intention to use the application to meet their needs.

of Perceived Ease of Use on Intention to Use the BRI Application Mobile

The second hypothesis is to find out whether there is an effect of perceived ease of use on intention to use. The results showed that the perceived ease of use variable obtained a t-count value of 2.717 and a t-table value of 1.980 and a significance value of 0.008. These results indicate that the t-count value is greater than the t-table value (2.717 > 1.980) and the significance value is smaller than the value of = 0.05 (0.008 < 0.05), and the regression coefficient has a positive value of 0.247. This means that this study succeeded in proving the second hypothesis which states that perceived ease of use has a positive and significant effect on intention to use. According to Davis (1989) perceived ease of use is the degree to which a person believes that a technology is easy to use without requiring much effort. The ease of use can be seen from the features and steps that need to be taken to complete the financial transaction process in the BRI mobile application. For example, when someone wants to transfer money to another account using the BRI mobile application, that person only needs to enter the destination account number, transfer nominal and pin, after which a notification will appear that the transaction has been successful. This condition shows that the BRI mobile application can be used easily by every bank customer without the need for assistance from the bank officer. Thus, the high ease of use in operating the BRI mobile application can encourage a person's intention to use the application to meet their needs.

The Effect of Perceived Usefulness and Perceived Ease of Use on Intention to Use the BRI Application Mobile

The third hypothesis is to find out whether there is an effect of perceived usefulness and perceived ease of use together (simultaneously) on the intention to use the BRI mobile application. The results showed that the perceived usefulness variable and perceived ease of use obtained the calculated F value of 48,012 and the F table value of 3,07 and a significance value of 0.000. These results indicate that the calculated F value is greater than the table F value (48.012 > 3 .07) and the significance value is smaller than the value of = 0.05 (0.000 < 0.05). This means that this study succeeded in proving the third hypothesis which states that perceived usefulness and perceived ease of use have a simultaneous (simultaneous) effect on intentions to use the BRI mobile application.

4. CONCLUSIONS AND SUGGESTIONS

Based on the results of the t-test on the first hypothesis, it shows that perceived usefulness has a positive and significant effect on the intention to use the BRI mobile application. This is evidenced by the value of t-count > t-table (4.989 <1.980) and a significant value of 0.000 (<0.05) which indicates that H1 is accepted, then perceived usefulness has a positive and significant effect on intention to use. Based on the results of the t-test on the second hypothesis, it shows that perceived ease of use has a significant positive effect on intention to use the BRI mobile application. This is evidenced by the value of t-count > t-table (2.717 > 1.980) and a significant value of 0.008 (<0.05) which indicates that H2 is accepted, then perceived ease of use has a positive and significant effect on intention. use. Based on the results of the F test on the third hypothesis, it shows that perceived usefulness and ease of use perceptions have a simultaneous (simultaneous) effect on the intention to use the BRI mobile application. This is evidenced by the calculated F value > F table (48.012 > 3.07) and a significant value of 0.000 (< 0.05) which indicates that H3 is accepted, then the perceived usefulness and perceived ease of use influence simultaneously (simultaneously) on intention. use. For researchers who will conduct similar research, it is hoped that they can add several external individual factors such as social norms, facilitating conditions and so on to become a determining factor or driving individual's intention to use the BRI mobile application. Further research can also be carried out on other dissimilar applications so that the results can be generalized. The company management should be able to disseminate the use of the BRI mobile application to all regions in Indonesia so that each customer can fulfill their financial transaction needs anywhere and anytime. That way, every customer will be satisfied and loyal to Bank BRI because of the benefits and convenience of financial transactions in the digital era like today only by using their smartphone, namely the BRI application. mobile. In practice, the BRI mobile application must prioritize the usability aspect because its effect on the intention to use the application is greater than the convenience aspect. In other words , BRI mobile users prefer application which give benefit more than more easy used. It could be that the respondents did not experience significant difficulties because the majority of the generation are familiar/accustomed to using the application.

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