

THE EFFECT OF PERCEPTIONS OF EASE OF USE AND PERCEPTIONS OF USEFULNESS ON INTEREST IN MEDIATION BY ATTITUDES OF USERS OF BRI INTERNET BANKING SERVICES IN THE SPECIAL AREA OF YOGYAKARTA

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Abstract: This study aims to determine the effect of perceived ease of use and perceived usefulness on interest mediated by the attitudes of BRI internet banking service users in DI Yogyakarta. researchers used a quantitative approach to the survey method. The population in the study were all BRI internet banking service users in the Special Region of Yogyakarta. The number of samples used was 180 respondents, determined through purposive sampling technique. The data analysis tool uses Partial Least Square (PLS) based Structural Equation Modeling (SEM). The results showed that perceived ease of use and perceived usefulness directly had a positive and significant effect on the attitudes of BRI internet banking users in DI Yogyakarta. Perceived ease of use and perceived usefulness directly have a positive but not significant effect on interest in BRI internet banking users in the Special Region of Yogyakarta. Attitudes directly have a positive and significant effect on interest in BRI internet banking users in the Special Region of Yogyakarta. Perceived ease of use and perceived usefulness indirectly have a positive and significant effect on interest mediated by attitudes towards BRI internet banking users in the Special Region of Yogyakarta.

Keyword: *Perceived ease of use, Perceived Usefulness, Attitudes, Interest, Internet Bank*

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1. Introduction.

Currently, information and communication technology in Indonesia has developed rapidly, this is indicated by the development of internet technology which is increasingly widespread and internet users in Indonesia are increasing from year to year. At the beginning of 2021, the growth of internet users in Indonesia reached 202.6 million users, and has experienced an increase of 15.5 percent or 27 million users compared to January 2020 (Riyanto, 2021). The increase in internet users also encourages the progress of the business world, the internet can be a medium for searching and providing information, the internet can also be a media for promotion and for making buying or selling transactions.

In addition, the development of the internet has also had an extraordinary impact on the banking industry in Indonesia. Until now, the development of information technology has created a good delivery of banking information services by adjusting the needs and preferences of consumers. The application of information and communication technology in

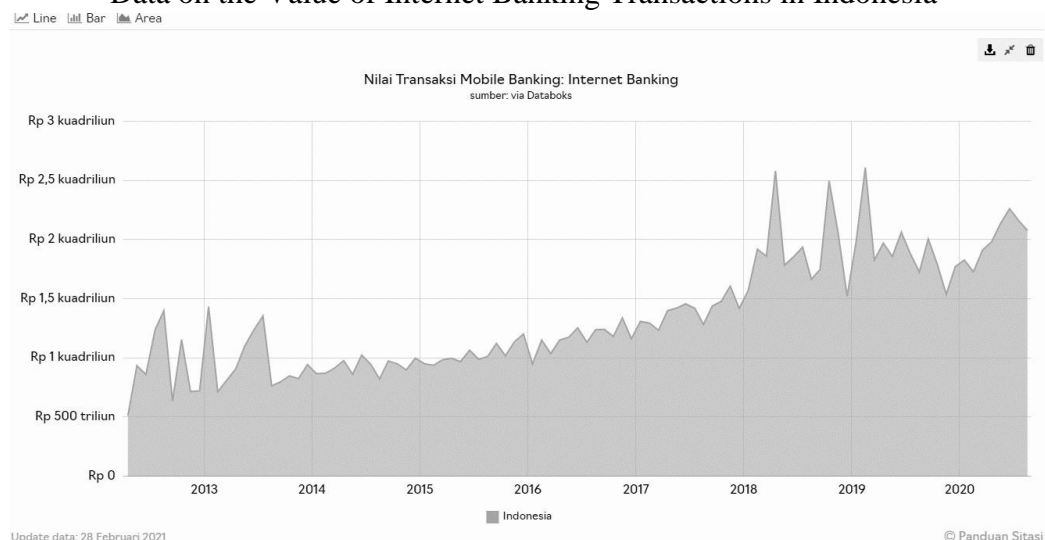
the banking industry is a sector that has developed relatively rapidly compared to other sectors, several types of technology including Automatic Teller Machines (ATMs), banking application systems, real time gross settlement systems, electronic clearing systems, and Internet banking. The development of this technology began to be adopted by the banking industry to improve services. Banks in Indonesia, both government-owned and private-owned, see this as an opportunity that must be used to improve the services of their companies.

In today's banking sector, it is certain that a good information system is a necessity because it will make it easier for customers to access information, which ultimately depends on the use of internet banking. Al-Somali (2009) explains that in using internet banking, customers can carry out various kinds of financial transactions electronically through the internet network, personal computers or laptops whenever they want to do it according to their needs, without having to be restricted (Bangkara & Mimba, 2016). Some of the internet banking service activities that can be carried out are the activity of transferring funds between accounts, or between banks, checking account balances, to paying routine monthly bills, such as: telephone, credit, electricity and credit cards. There are many advantages that customers can get when using internet banking services, one of which can be seen from their use which can save energy and time, because the use of internet banking services can be done anywhere and anytime as long as the user has supporting facilities to run internet services.

Internet banking provides a new opportunity for banking industry players by providing a challenge in the competitiveness of internet technology adoption. Convenience, benefits in using and convenience in transactions are customer preferences in choosing which bank to use. Seeing this opportunity, it becomes a challenge for banking companies to introduce internet banking services to customers so that more and more people use internet banking.

Figure 1

Data on the Value of Internet Banking Transactions in Indonesia



Source : Katadata.com

The use of internet banking has experienced significant growth. According to the data obtained, the growth of mobile banking transactions in the use of internet banking in Indonesia continues to experience growth from a transaction value of Rp. 500 trillion could become Rp. 2 quadrillion in 2021, even in 2020 the transaction value will reach Rp. 2.5

quadrillion (Katadata, 2021). In addition, according to data from Bank Indonesia (BI) in a press conference on the results of the Board of Governors' Meeting (RDG), it has been noted that throughout 2020 non-cash transactions have increased along with the growth of digitalization. With the value of digital banking transactions touching Rp. 2,774.5 trillion or an increase of 13.91% on an annual basis and with the volume of digital banking transactions reaching 513.7 million transactions or an increase of 41.53% (Sahara, 2021).

Seeing the opportunities and challenges that exist in the development of internet banking in the banking industry, competition in improving services to get customers' interest in using internet banking is one of the strategies of many companies, both private banks and state-owned banks. This can be seen in table 1 of the Top Brand Index (TBI) data from several internet banking in Indonesia over the past few years.

Table 1. Top Brand Index (TBI) in internet banking in 2019-2021.

Brand	Year			Rank		
	2019	2020	2021	2019	2020	2021
BCA	36%	37,1%	40,2%	1	1	1
MANDIRI	18,3%	17,5%	15,9%	2	2	3
BRI	17,4%	16,3%	17%	3	3	2
BNI	13,3%	16,2%	15,8%	4	4	4
BII	2,9%	2,8%	2,5%	5	5	5

Source : Top Brand Award, 2020

One of the largest government-owned banking companies in Indonesia that uses internet banking as a service is PT. Bank Rakyat Indonesia (Persero) Tbk. Based on table 1, it can be seen that Bank Rakyat Indonesia (BRI) has experienced developments in internet banking services according to the Top Brand Index (TBI). BRI has been upgraded in 2021 to rank 2nd and is the best state-owned bank. In 2020, BRI decreased to 16.3% from 17.4% in 2019 and then increased in 2021 to 17% and succeeded in shifting Bank Mandiri from 3rd place. From Bank Mandiri itself it has continued to decline since 2019 starting from a value of 18.3% to 17.5% in 2020 and has decreased again to 15.9% in 2021. Unlike other banks, BCA continues to experience increase the percentage value since 2019 starts from a value of 36% to 37.1% in 2020, in 2021 to 40.2% and continues to rank 1st on the Top Brand Index (TBI).

BRI is one of the banks in DI Yogyakarta, DI Yogyakarta is one of the provinces with a large percentage of internet users in Indonesia. based on data presented by the Association of Indonesian Internet Service Providers (APJII) at the launch of the 2019-2020 Indonesian internet user survey results, the percentage of internet users in the region reached 71% or 2,746,706 of the population. With a large percentage of internet users in Yogyakarta, this could be a potential for BRI to continue to improve internet banking services so as to increase customer interest in using internet banking services (APJII, 2020). For this reason, it is important to conduct research on the factors that influence the customer's interest in using internet banking services. The further development of internet banking services is expected to increase customers' use of these services.

This research is also motivated by a research gap from the results of previous research, the results of Jouda's research (2020) show that perceived ease of use has a positive effect on interest in using. While the research results from Bashir et al. (2015) showed that perceived ease of use has a significant indirect effect on intention to use, where perceived ease of use influences intention to use mediated by attitude. The results of Le Hoang's research (2020)

show that perceived usefulness has a positive effect on mobile banking services. While the results of research by Bashir et al. (2015) showed that perceived usefulness has a significant indirect effect on interest, where perceived usefulness influences interest mediated by attitude. It can be concluded that in research conducted by Bashir & Madhavaiah (2015) perceptions of ease of use and perceived usefulness cannot have a direct effect, so an attitude is needed as a mediator towards interest in using mobile banking. In research related to attitudes, there is a research gap in the results of previous studies. The results of Jouda's research (2020) show that perceived ease of use has a positive effect on attitudes. While the results of Ho et al. (2020) showed that perceived ease of use has no effect on attitudes.

The Effect of Perceived Ease of Use on Attitudes

According to Davis (1989), perceived ease of use is the degree to which a person believes that using a particular system can reduce effort in doing something. Meanwhile, Nasri and Charfeddine (2012) define the perception of ease of use as a person's belief that the use of a technology makes it easier to understand and use (Bangkara & Mimba, 2016). Someone can feel the ease of using technology if it is user-friendly, easy to operate and remember to use. The easier it is to use technology, the more useful and more likely it will be accepted by users (Bashir & Madhavaiah, 2015).

The direct impact of the Technology Acceptance Model (TAM) on increasing the relationship between interest in using and perceived ease of use will later affect performance and reduce work (Davis, 1989). Likewise, when a bank provides easy-to-use internet banking, it will certainly encourage customers to use the service. In this study, the perception of ease of use refers to customers. They use internet banking so it involves a minimum level of effort. By simplifying the processes and steps involved, this process can be easily accepted by them. A similar relationship between the two constructs has been empirically validated in many studies on internet banking (Bangkara & Mimba, 2016). This is in accordance with previous research conducted by Bashir and Madhavaiah (2015), the results of the study indicate that perceived ease of use has a positive and significant influence on attitudes towards internet banking use.

H1 : Perceived ease of use directly has a positive and significant effect on attitudes of BRI internet banking users in the Special Region of Yogyakarta.

The Effect of Perceived Usefulness on Attitudes

Perceived usefulness is defined as a system that will provide the benefits they aspire to, and enhance the functions they perform (Davis, 1989). Someone will use a system if he feels confident that the system is useful (Jogiyanto, 2007). This is supported by the statement of Aldmour (2016), a system that has a high intensity perceived benefits, will make users believe there is a positive relationship between usage performance. Perceived usefulness can be interpreted as the extent to which target customers believe that using certain technologies will generate significant value for them (Olaleye, Salo, Sanusi, & Okunoye, 2018).

Perceived usefulness refers to the extent to which an individual believes that using a particular system will improve his job performance (Davis, 1989). Therefore, customers tend to choose internet banking if they find it more useful than branch banking. Previous studies have concluded that customers who feel the benefits and uses of internet banking offers, they tend to form a positive attitude towards mobile banking (Bashir & Madhavaiah, 2015).

H2 : Perceived usefulness directly has a positive and significant effect on attitudes of BRI internet banking users in the Special Region of Yogyakarta.

The Effect of Perceived Ease of use on Interest

Perceived ease of use is defined as the extent to which a person believes that using a technology can be free from effort (Jogiyanto, 2007). If a system is easy to use, then users will have an interest in using the system. Over the last few decades, perceived ease of use will positively influence customer interest in using internet banking services. Thus, many researchers have studied the effects of perceived ease of use on behavioral intentions such as Malaquias and Hwang (2019), Putri and Djatnika (2013). The results of this study are consistent with another study by Le-Hoang (2020) which shows that perceived ease of use has a direct positive effect on customer interest in using mobile banking.

H3 : Perceived ease of use directly has a positive and significant effect on interest in BRI internet banking users in the Special Region of Yogyakarta.

The Effect of Perceived Usefulness on Interest

Davis (1989) states related to the Technology Acceptance Model (TAM) that the use of the system is most influenced by the intention to use. In addition, this interest can also be influenced by two beliefs, namely perceived ease of use and perceived usefulness. Someone has an interest in using internet banking services if they know that there are positive benefits to be gained from using the service. Perceived usefulness is the strongest motivator and has a direct influence on interest in using M-Banking (Wessels & Drennan, 2010). These results are consistent with previous research conducted by Kansal (2016) which states that perceived usefulness has a positive influence on customer interest in using M-Banking.

H4 : Perceived usefulness directly has a positive and significant effect on interest in BRI internet banking users in the Special Region of Yogyakarta.

The Effect of Attitudes on Interests

Attitude is defined as a learned tendency to respond in a consistent manner with regard to the advantage gained in relation to a given object (Fishbein and Ajzen, 1975). In this study, attitude is defined as a person's positive or negative feelings towards the use of internet banking services. Davis (1989) describes attitude as a construct in the Technology Acceptance Model (TAM) that is capable of influencing one's interests. Regardless of personal, social, psychological and utilitarian aspects, they tend to continue to interact and shape behavioral outcomes as well as behavioral aspects such as perceptions, attitudes and beliefs about internet banking attributes. This attribute plays an important role in the adoption or rejection of use. Attitude is considered an important predictor of interest in deciding to use internet banking (Jouda, 2020).

H5 : Attitudes directly have a positive and significant effect on interest in BRI internet banking users in the Special Region of Yogyakarta.

The Effect of Perceived Ease of Use on Interest Through Attitude

In the Technology Acceptance Model (TAM), perceived ease of use is placed as the main belief that influences and mediates the influence of other variables on attitudes and intentions to use information systems (Davis, 1989). Perceived ease of use can have an impact on interest in using a technology. The higher a person's perception of the ease of use of internet banking services, the interest in using them will increase. From previous research conducted by Jouda (2020) it was found that perceived ease of use has a positive effect on attitudes and has a significant direct effect on interest in using M-Banking. These results can

be interpreted by the mediating role played by attitudes in the research model, so that perceived ease of use has an indirect effect on interest.

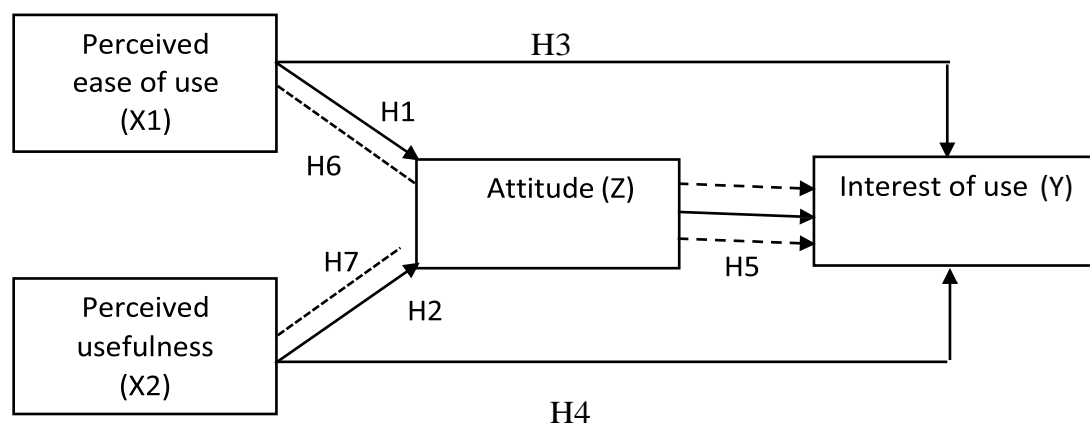
H6 : Perceived ease of use indirectly has a positive and significant effect on interest mediated by attitudes towards BRI internet banking users in the Special Region of Yogyakarta.

The Effect of Perceived Usefulness on Interest Through Attitudes

According to Jogiyanto (2007), interest is a function of two basic determinations including perceptions of social pressure to perform or not perform a behavior and attitudes toward behavior (personal aspects). So it can be interpreted that a person's interest can also be influenced by attitude. Technology users will have an interest in using it if they feel the technology system is useful and easy to use. This is supported by Bashir and Madhavaiah's research (2015) showing that attitudes can mediate the impact of perceived usefulness on customer interest in using internet banking services.

H7 : Perceived usefulness indirectly has a positive and significant effect on interest mediated by attitudes towards BRI internet banking users in the Special Region of Yogyakarta.

Figure 2
Research Framework



2. Research Methods

In this study, the population used was all BRI internet banking service users in the Special Region of Yogyakarta. The sampling technique used was purposive sampling, with a sample size of 150. At the time the research was taking place it was still in the Covid-19 pandemic situation, so in collecting data by distributing questionnaires online via the Google form. Furthermore, in the data collection process, researchers began distributing questionnaires online via Google forms so that they could be reached widely and the time for taking them was relatively faster. Furthermore, in sorting the questionnaire fillers who were respondents in this study, the researchers used a sorting system on the Google form. If the questionnaire filler is not a BRI internet banking user and lives either permanently or temporarily in the Special Region of Yogyakarta, then the questionnaire filler cannot continue filling out the questionnaire and automatically does not become a respondent in the study.

Measurement

The data collection procedure used a questionnaire, each question item was assessed with a Likert scale. The variables used in this study for the independent variables were perceived ease of use, perceived usefulness, interest as the dependent variable and attitude as a mediating variable. The perceived ease of use variable was measured using 5 question items,

perceived usefulness was measured by 6 question items, interest was measured by 4 question items, attitudes are measured by 4 question items posed to respondents.

Analysis Method

The data analysis method used in this study is Structural Equation Modeling (SEM) based on Partial Least Square (PLS) with a two step approach. The first is focused on the results of the measurement model (outer model) and the second is focused on the results of the structural model (inner model).

3. Result and Discussion

3.1. Result

Outer Model

The outer model or measurement model is focused on testing the validity and reliability of each indicator on its latent variables. In the convergent validity test, the outer loading value or loading factor is required. An indicator is declared to meet convergent validity in the good category if the outer loading value is > 0.7 . The following is the outer loading value of each indicator:

Table 2. Convergent Validity

	Interest in Using	Perception of usefulness	Perception ease of use	Attitude	Description
PE1			0,825		Valid
PE2			0,832		Valid
PE3			0,870		Valid
PE4			0,880		Valid
PE5			0,820		Valid
PU1		0,813			Valid
PU2		0,877			Valid
PU3		0,872			Valid
PU4		0,848			Valid
PU5		0,878			Valid
PU6		0,894			Valid
IU1	0,899				Valid
IU3	0,907				Valid
IU4	0,876				Valid
AT2				0,869	Valid
AT3				0,899	Valid
AT4				0,862	Valid

The results of the discriminant validity test using the cross loading factor value are as follows:

Table 3. Discriminat Validity

	Interest in Using	Perception of usefulness	Perception ease of use	Attitude
PE1	0,480	0,604	0,825	0,518
PE2	0,534	0,633	0,832	0,531

PE3	0,529	0,660	0,870	0,633
PE4	0,603	0,698	0,880	0,657
PE5	0,580	0,682	0,820	0,613
PU1	0,528	0,813	0,580	0,596
PU2	0,581	0,877	0,636	0,666
PU3	0,587	0,872	0,716	0,631
PU4	0,616	0,848	0,709	0,605
PU5	0,577	0,878	0,672	0,671
PU6	0,614	0,894	0,715	0,692
IU1	0,899	0,622	0,590	0,678
IU3	0,907	0,609	0,613	0,674
IU4	0,876	0,582	0,534	0,682
AT2	0,662	0,681	0,631	0,869
AT3	0,668	0,669	0,628	0,899
AT4	0,664	0,609	0,588	0,862

Based on the data in the table above, it can be seen that all indicators have a higher cross loading value on their latent variables compared to other variables. In addition, each indicator has a cross loading value > 0.7 . Thus, all the indicators used can be declared to meet the criteria for the discriminant validity test and can be continued for use in the next measurement step.

Validity test can also be seen through the Average Variance Extracted value. According to Ghozali (2018) said that a good model is required when the AVE of each construct has an expected value > 0.5 .

Table 4. *Average Variance Extracted (AVE)*

	Average Variance extracted (AVE)
Perception ease of use	0,560
Perception of usefulness	0,639
Interest in Using	0,616
Attitude	0,779

Based on the table above, all latent variables have an AVE value ≥ 0.5 . Thus it can be stated that each variable has good validity.

Reliability measurement uses the composite reliability statistical test, in which a variable can be declared to meet composite reliability if it has a composite reliability value of > 0.7 (Ghozali, 2018).

Table 5. *Reliability test Result*

	ReliabilitasKomposit	Description
Perception ease of use	0,864	Reliabel
Perception of usefulness	0,914	Reliabel
Interest in Using	0,831	Reliabel
Attitude	0,884	Reliabel

Inner Model

Inner model analysis is carried out to ensure that the structural model built is robust and accurate. Inner model analysis can be known from the coefficient of determination (R-Square), Q-Square Relevance (Q-Square), Goodness of Fit (GoF) which can be seen as follows, R2 shows that attitude is influenced by perceived convenience and perceived usefulness of 59.4%, the remaining 40.6% is influenced by other factors not included in the model. While interest in using is influenced by perceived convenience, perceived usefulness and attitude by 61%, the remaining 39% is influenced by other factors that are not included in the model. Interest in using is influenced by perceived convenience, perceived usefulness, and attitude of 59.4% meaning that the observed values have been well constructed with predictive relevance. Goodness of Fit (GoF) is used to validate the overall structural model. The criteria for assessing Goodness of Fit are 0.1 (small GoF), 0.25 (medium GoF), and 0.36 (large GoF) (Ghozali, 2018). The Goodness of Fit value in this study was 52.34% which means it has a large GoF value.

Hypothesis Test Results

The results of the direct effect hypothesis test can be seen in table 6, where based on the path analysis in the table, the t-statistic value for the variable perceived ease of attitude is $3.928 > t\text{-table (1.960)}$ and P-Value $0.00 < 0.05$. Thus H1 is accepted, meaning that the perception of convenience directly has a positive and significant effect on attitudes of BRI internet banking users in the Special Region of Yogyakarta. For the t-statistical value of the perceived usefulness variable on attitude, it is $6.291 > t\text{-table (1.960)}$ and P-Value $0.00 < 0.05$. Thus H2 is accepted, meaning that the perception of usefulness directly has a positive and significant effect on attitudes of BRI internet banking users in the Special Region of Yogyakarta. The t-statistic value for the perceived ease of use variable is $1.491 < t\text{-table (1.960)}$ and the P-Value is $0.137 > 0.05$. Thus H3 is rejected, meaning that the perceived ease of use directly has a positive but not significant effect on the intention to use BRI internet banking users in the Special Region of Yogyakarta. The t-statistic value for the perceived usefulness variable on interest in using is $1.780 < t\text{-table (1.960)}$ and P-Value $0.076 > 0.05$. Thus H4 is rejected. This means that the perceived usefulness directly has a positive but not significant effect on the intention to use BRI internet banking users in the Special Region of Yogyakarta. The t-statistic value for the perceived ease of use variable is $6.327 < t\text{-table (1.960)}$ and P-Value $0.00 > 0.05$. Thus H5 is accepted, meaning that attitude directly has a positive and significant effect on interest in BRI internet banking users in the Special Region of Yogyakarta.

Table 6. Result of the Direct effect Hypothesis Test

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>
Perception ease of use → Attitude	0,311	0,315	0,079	3,928	0,000
Perception of usefulness → Attitude	0,503	0,501	0,080	6,291	0,000
Perception ease of use → Interest in Using	0,143	0,139	0,096	1,491	0,137

Perception of usefulness → Interest in Using	0,168	0,175	0,094	1,780	0,076
Attitude → Perception of usefulness	0,532	0,528	0,084	6,327	0,000

Indirect influence and total influence can be seen in table 7 below

Tabel 7. Indirect Influence Hypothesis Test Result

	Specific Indirect Effects	T Statistics (O/STDEV)	P Values
Perception ease of use -> Attitude- >interest in using	0,166	3,397	0,001
Perception of usefulness ->Attitude- >interest in using	0,268	4,519	0,000

The effect of perceived ease of use on intention to use through attitude is 0.166 or 16.6% and the effect of perceived usefulness on intention to use through attitude is 0.268 or 26.8%. Based on the path analysis in table 4, the t-statistic value for the variable perceived ease of use on interest in using through attitude is 3.397 > t-table (1.960) and P-Value 0.001 < 0.05. Thus H6 is accepted, meaning that perceived convenience indirectly has a positive and significant effect on interest mediated by attitudes towards BRI internet banking users in the Special Region of Yogyakarta. The t-statistic value for the variable perceived usefulness of interest in using through attitude is 4.519 > t-table (1.960) and P-Value 0.00 < 0.05. Thus H7 is accepted, meaning that the perception of usefulness indirectly has a positive and significant effect on interest mediated by attitudes towards BRI internet banking users in the Special Region of Yogyakarta.

The total effect of perceived ease of use on interest through attitude is 0.309, the total effect of perceived usefulness on intention to use through attitude is 0.436, and the total effect of attitude on intention to use is 0.532.

Tabel 8. Total impact

	Attitude	Interest in Using
Interest in using		
Perception ease of use	0,311	0,309
Perception of usefulness	0,503	0,436
Attitude		0,532

3.2. Discussion

The results in this study indicate that perceived convenience has a direct positive and significant effect on attitudes towards BRI internet banking services in the Special Region of Yogyakarta. Perceived convenience has a positive and significant effect, meaning that BRI's internet banking services provide convenience in terms of being easy to learn, easy to use as intended, easy to remember, easy to understand, easy to use. These various conveniences have an influence on the attitude of BRI internet banking service users. The results of this study support previous research conducted by Jouda (2020) which stated that perceived ease of use has a positive and significant effect on attitudes. This finding is also consistent with the research of Bashir and Madhavaiah (2015) where perceived convenience has a direct positive and significant effect on attitudes toward internet banking services.

The results in this study indicate that perceived usefulness has a direct positive and significant effect on attitudes towards BRI internet banking services in the Special Region of Yogyakarta. This research is in line with research conducted by Ho, Wu, Lee, & Pham (2020) which states that perceived usefulness has a positive and significant influence on the attitudes of mobile banking users, meaning that when the indicators of perceived usefulness increase, attitudes toward using internet banking services will also increase. BRI internet banking services provide benefits that users can experience in terms of productivity, provide an important role in using, facilitate work, speed up work, improve user performance and provide benefits in using the service.

The results in this study indicate that perceived convenience has a direct positive but not significant effect on the intention to use BRI internet banking services in the Special Region of Yogyakarta. From these results it can be interpreted that changes in perceived ease of use will not affect interest in using internet banking services. This can be explained because informal interactions with some respondents indicated that financial matters were considered a high-risk service and therefore, ease of use by some respondents was interpreted as ease of doubting their interest due to fear of losing money. The results of this study are in accordance with Kansal's research (2016) which found that there was no significant relationship, in the case of mobile banking for the sample studied, between perceptions of ease of use and intention to use. Similar research was also conducted by Bashir & Madhavaiah (2015) which stated that there was no direct effect of perceived convenience on interest in using internet banking.

The results in this study indicate that perceived usefulness has a direct positive but not significant effect on the intention to use BRI internet banking services in the Special Region of Yogyakarta. From these results it can be interpreted that changes in the level of perceived usefulness will not affect interest in using internet banking services. This can be explained because users feel that they are often unable to use BRI internet banking services due to several constraints so they cannot utilize the service to make transactions. Constraints experienced such as sometimes the application is having problems so it cannot be used, then the delay in incoming notifications raises doubts whether the transaction has taken place or not. The results of this study are in line with previous research conducted by Bashir & Madhavaiah (2015) which stated that there was no significant direct effect between the relationship between perceived usefulness and interest in using internet banking.

The results in this study indicate that attitudes have a direct positive and significant effect on the intention to use BRI internet banking services in the Special Region of Yogyakarta. This research is in line with research conducted by Marakarkandy, Yajnik, & Dasgupta (2017) which explains that attitude has a positive and significant effect on interest in using internet banking. That is, when the indicators of attitude increase positively, the interest in using internet banking services will also increase. This finding is supported by research conducted by Ho, Wu, Lee, & Pham (2020) stating that the main determinant of behavioral intention to adopt mobile banking is identified as an attitude which has a strong influence on interest. These findings imply that the formation of a positive attitude towards mobile banking among users will increase their interest in using internet banking services.

The results of this study indicate that perceived convenience indirectly has a positive and significant effect on the intention to use through attitudes towards BRI internet banking services in the Special Region of Yogyakarta. Attitudes have a positive effect in mediating the relationship between the influence of perceived ease of use and interest, indicating that if the user's attitude increases, then the influence relationship between perceived ease of use and

intention to use also increases. This research is in line with research conducted by Bashir & Madhavaiah (2015) which states that attitude fully mediates the effect of perceived ease of use on intention to use. Perceived ease of use has a significant indirect effect on interest and does not have a significant direct effect on interest. On the other hand, perceived ease of use has a significant direct effect on attitudes, and attitudes also have a significant effect on interest. This confirms that attitude acts as a strong mediating variable within the Technology Acceptance Model (TAM) framework. Therefore, these results imply that banks should promote their internet banking services by communicating the ease of use, and other benefits of internet banking services to customers, so that they develop a positive attitude towards using internet banking.

The results in this study indicate that perceived usefulness indirectly has a positive and significant effect on the intention to use through attitudes towards BRI internet banking services in the Special Region of Yogyakarta. Attitudes have a positive influence in mediating the relationship between the influence of perceived usefulness on interest, indicating that if the attitude of the user increases, then the influence relationship between perceived usefulness on intention to use also increases. This research is in line with research conducted by Jouda (2020) which states that perceptions of usefulness as a whole have an effect on shaping consumer attitudes towards interest in using mobile banking. Therefore, this implies that banks should promote their internet banking services by communicating the benefits of internet banking services to customers, so that they develop a positive attitude towards using internet banking.

4. Conclusion

The results of this study indicate that perceived convenience has a direct positive and significant effect on attitudes towards BRI internet banking users in the Special Region of Yogyakarta. Perceived usefulness has a direct positive and significant effect on attitudes towards BRI internet banking users in the Special Region of Yogyakarta. but not significant to interest in BRI internet banking users in the Special Region of Yogyakarta. Perceived usefulness directly has a positive but not significant effect on interest in BRI internet banking users in the Special Region of Yogyakarta. Attitudes directly have a positive and significant effect on interest in internet banking users BRI in the Special Region of Yogyakarta, Perceived convenience indirectly has a positive and significant effect on interest mediated by attitudes towards BRI internet banking users in the Special Region of Yogyakarta, Perceptions of convenience Benefits indirectly have a positive and significant effect on interest mediated by attitudes towards BRI internet banking users in the Special Region of Yogyakarta.

Suggestions and limitations of research

Based on the research and conclusions, it shows that the influence of perceived convenience and perceived usefulness on intention to use is fully mediated by user attitudes towards BRI internet banking services in the Special Region of Yogyakarta. With the increased convenience and benefits received by users, a positive attitude will be fostered so as to increase interest in using BRI internet banking services. The results of this study are expected to provide input for companies to pay attention to BRI's internet banking services in providing users with greater ease of use.

The results of this study are also expected to provide a reference for other researchers to pay attention to factors of interest, attitude, perceived convenience, and perceived usefulness

in implementing an information system based on internet banking services. The researcher concludes that to increase user interest in using internet banking services, The company must be able to improve the attitude, convenience and benefits of users of BRI internet banking services.

For future researchers, because there are limitations in this study, namely research is only limited to four variables such as perceived usefulness, perceived convenience, attitudes and intentions to use. For further research, other variables can be included, such as trust, security perceptions, and social influence. Researchers can also add samples that are more representative of the population.

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