



## THE EFFECT OF PERCEIVED USEFULNESS AND PERCEIVED RISK TO THE UTILIZATION OF INTERNET BANKING (STUDY ON BRI INTERNET BANKING CUSTOMERS IN SEMARANG CITY)

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### Info Article

*History Article:*

Received March 2018

Approved April 2018

Published June 2018

*Keywords:*

*Perceived Usefulness; Perceived Risk; Internet Banking Utilization.*

### Abstract

This study aims to analyze the effect of perceived usefulness and perceived risk of consumers to internet banking utilization. The population of this study is the bank's customers who use BRI's internet banking in Semarang city with the number of samples are 50 respondents by using purposive sampling technique. The result of this study shows that the significance value of simultaneous hypothesis test  $< 0.05$ , thus  $H_0$  is rejected. It means that  $H_0$  stating both perceived usefulness and perceived risk variable significantly affect to the participation of BRI bank members in Semarang city is accepted. In addition, the partial hypothesis of t-test for the perceived usefulness variable is 5.949 with the significance value  $< 0.05$ , thus  $H_0$  is rejected. The test result of perceived risk variable obtained t count value equal to 3.925 with the significance value  $< 0.05$ , then  $H_0$  is rejected. It means that the performance of hypothesis (H1) stating the perceived usefulness and perceived risk variable significantly influence to the success of BRI bank in Semarang city is accepted. The conclusion of this study is that the higher perceived usefulness and perceived risk to the consumer will enhance the success of internet banking utilization. The recommendation for the future research is that they should consider other variables which have effect to the internet banking utilization.

### Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh perceived usefulness dan perceived risk konsumen terhadap pemanfaatan internet banking. Populasi dalam penelitian ini adalah nasabah bank yang menggunakan internet banking BRI di kota Semarang dengan jumlah sampel sebanyak 50 responden dengan menggunakan teknik purposive sampling. Hasil penelitian ini menunjukkan bahwa nilai signifikansi uji hipotesis simultan  $< 0,05$ , sehingga  $H_0$  ditolak. Artinya  $H_0$  yang menyatakan perceived usefulness maupun perceived risk berpengaruh signifikan terhadap partisipasi anggota bank BRI di kota Semarang diterima. Selain itu, hipotesis parsial t-test untuk variabel perceived usefulness adalah 5.949 dengan nilai signifikansi  $< 0.05$ , sehingga  $H_0$  ditolak. Hasil pengujian variabel perceived risk diperoleh nilai t hitung sebesar 3.925 dengan nilai signifikansi  $< 0.05$ , maka  $H_0$  ditolak. Ini berarti bahwa kinerja hipotesis (H1) yang menyatakan perceived usefulness dan perceived risk yang dirasakan berpengaruh signifikan terhadap keberhasilan bank BRI di kota Semarang diterima. Kesimpulan dari penelitian ini adalah bahwa perceived usefulness lebih tinggi dari perceived risk kepada konsumen akan meningkatkan keberhasilan pemanfaatan internet banking. Rekomendasi untuk penelitian masa depan adalah bahwa mereka harus mempertimbangkan variabel lain yang berpengaruh pada pemanfaatan internet banking.

## INTRODUCTION

The growth of information technology in Indonesia is very rapid in the past of ten years. Banking services demanded faster, easier and more flexible. The rapid growth of Internet change the way of firm to connect with their customers such as banking business (Jun & Cai, 2001). Since the Internet utilization as a medium of shopping is still the main thing, banking service providers also requires to predict the acceptance of Internet by consumers, and to deeply understand why they have to do such thing (Manzano et al., 2009). The consumers prefer internet services due to they do not have to meet directly with the service providers and dealing with the behavior of other consumers (Walker & Johnson, 2006; Mitic & Kapuolas, 2012).

The fundamental change of banking industry is the displacement of traditional bank into electronic banking (Yahyapour, 2008). In order to expand its service network thus they open branch offices in many places, this time the banks started to involve the use of information technology especially internet banking to simplify its business processes (Dwitama, 2012).

By the rising public interest in the use of internet and mobile phones, the development of internet banking network becomes very important for the firm's business to maintain the customer's loyalty (Yudha & Isgiyarta, 2015). Internet banking is able to answer the customers's demand to provide fast service, safe, convenient, inexpensive, available 24 hours and it can be accessed from anywhere, whether mobile phone, computer, tablet or laptop. Internet banking is one of the bank services that enable customers to obtain information, communication and conduct banking transactions through the Internet. Internet banking also offers the ease of checking balances, check transaction history, money transfer, bill payment, credit purchase, get interest rates, currency exchange rates and a simulation of credit.

In research conducted by Kaleem and Ahmad (2008) in Pakistan mentions that internet banking as a means to minimize the inconvenience, reduce transaction costs and save time. Ease of obtaining information and many benefits will increase the use of information systems (Choi et al., 2011; Lech, 2012). The advantage of providing Internet banking services could be a cheap solution development of infrastructure rather than opening a branch or ATM outlets (Sutadi, 2001). Banks do not have to have branch offices, saving operating costs and fixed costs by replacing the function of employees and physical facilities

with information technology (Lifen et al., 2008). Internet banking users continues to increase as customers begin to recognize and become familiar with this service.

SWA Magazine (2014) provides information that PT. Bank CIMB Niaga Tbk recorded a growth of the internet banking service, especially on the mobile user, the user growth of this service since it was launched in March 2013 to 2014 increased by more than 50 percent to more than 500,000 active customers conducting transactions with the service, with the number of transactions reached 1.3 million transactions per month. The enthusiasm of Indonesian customers using internet banking services are also reflected at the of BCA bank, Mandiri bank, BNI bank and BRI bank. Four banks are included in the ranking of top 100 websites Indonesia by [www.alexa.com](http://www.alexa.com) version (site rating service). Report from Alexa per May 20, 2015, BCA internet banking services (*klikbca.com*) ranked 15, Mandiri bank (*ib.bank-mandiri.co.id*) ranked 24th, BNI (*ibank.bni.co.id*) ranked 71 and BRI (*ib.bri.co.id*) 91 ratings.

Internet banking has the terms of technology to be adopted since the service is offered to support banking activities for customers and can be accessed as well as the offer of the relevant market, has benefits for customers, and easily obtained (Walker & Johnson, 2006). The use of e-banking and its utilization in the work is still an important concern in the study. Although there is a significant improvement of hardware and software ability, many problems that arise during the use of the technology is low utilization of the existing information systems, as evidenced by the imbalance of internet banking users with a number of bank customers in Indonesia. Based on the survey results of a research institute in Indonesia namely MARS (Marketing Research Specialist) in 2014 revealed that of the 1,710 customers in five major cities in Indonesia (Jakarta, Bandung, Semarang, Surabaya and Medan) surveyed, as many as 34,7% claimed to understand internet banking and only 8.1% have internet banking to make trade activities actively.

Continuing results survey by MARS, bank customers in Indonesia mostly use internet banking merely to see a balance, therefore, the banks need to improve strategies for more and more customers use Internet banking in order to give higher value by bank's customers. Payment transactions can be further developed into a business activity so that customers can get the benefits of internet banking. A product or service may have been available for some time, but it is important for banks to understand the consumer behavior of the product for the first time and decide whet-

her to adopt it due to it is relatively new internet banking facilities for Indonesia people. Knowing what factors that could affect consumer use some facilities provided by banks, are expected to provide maximum value added for some services to consumers and a competitive advantage for banking company itself.

This study analyzes the acceptance of internet banking adoption caused due to a phenomenon or problem occurs. Namely crimes committed using information technology and communication can occur in ordinary crimes as well as those specifically targeted to other information technology infrastructure and communications as its victims, which is the impact of a crime arising out of information use and communication technologies negatively can damage the system of social order, the paralysis of national economy of a country, the weakness of the defense system and security and can also have the opportunity to be used as a tool of terror. Internet banking transactions can not be avoided will be the emergence of new crimes committed by individuals or groups of people to carry due to the loss is not small for the community and even the state, such as burglary financial ownership which is cause harm to customers and the theft of information materials belonging to the customer. The Internet is media used by them. The security system on internet banking, despite being done strictly by the bank, but the phenomenon is still frequent occurrence of crime rates with different motifs on internet banking users ranging from account break-ins and theft of customer data.

The main objective of this study is to analyze and more understanding of the perceptions knowledge that affect users in the acceptance of internet banking. Thereby, it drives a research conducted at BRI bank in Semarang city in order to analyze perceived usefulness and perceived risk on customers utilization who using internet banking which affect the transaction back by the customer in using internet banking at BRI bank in Semarang. These perceptions are part of a trust that will affect the attitude of customers to continue using internet banking services. According to the research by Widyarini and Putro (2008) with the result showed that the effect of perceived ease of using internet on interest in using internet banking are positive and significant, perceived usefulness internet banking are positive and significant effect on the interest in using internet banking; perceived ease of use Internet banking affect Internet banking utilization; perceived risk significantly influence the interest in using internet banking; confidence significantly affects the interest in using internet banking.

## Hypothesis Development

The utilization of Internet banking shows an individual decision to use or not use technology to accomplish a series of duties. Ideally, in relation to the suitability of the task-technology factors, technology utilization is measured by how much the user chooses to utilize the system. The operationalization of the decision reflects customers to use technology based on the results of its evaluation of the suitability factor technological tasks so that the utilization of technology takes place in a voluntary situation. However, this proportion is very difficult in field studies (Sugeng & Indriantoro, 1998; Jurnal, 2001). As a solution, in order to extent the utilization conceptualized as an integrated information system on each individual routine tasks, either by individual choice or mandate of the organization. Those concept reflects the individual choice or organization to accept the system or institutional of system. This concept operated by asking how high dependence of users to computer-based information system that is available on the organization.

Internet banking is one of the models of behavior literature utilization of information technology in management information systems. This model provides a theoretical basis to explore the factors that explain utilization of software and link it with the performance of the user. Internet banking is focused on attitudes how the user utilize information technology expanding based on perceived usefulness and ease of internet banking utilization. Internet banking is one of many influential research models in study determinants of information technology acceptance. Internet banking is widely used to predict the level of user acceptance and usage based on the perception of ease benefits of information technology utilization. The implications of acceptances can be studied by examining the relationship between the acceptance of information technology and its impact on individual users.

The Perception of efficiency defined "The prospective user's Subjective probability that using a specific application system will increase is his or her job performance within an organization context" (Davis, 1989). The perception of the ability to use the technology is the "degree to with the prospective users expect the target of the system to be free of effort" (Davis, 1989). According to Pavlou (2001) the actual factors that affect people's use of technology is an eccentric motivation and intrinsic motivation. Extrinsic motivation is motivation caused by the perception that technology is an instrument to improve a different value on the results obtained from the specific activity. Intrinsic motivation grows when

the main requirement of an activity there. In this study, extrinsic motivation obtained from the perceived usefulness. Extrinsic and intrinsic motivation can also be caused because of the trust factor and risks, especially for transactions of a personal nature and require security in information technology utilization. The relations between usefulness and customers utilization in using internet banking is very positive which the perceived level of efficiency is an instrumental to enhance the different values on the results, therefore proposed hypothesis:

H1: Perceived usefulness has positive effect on internet banking utilization.

Risk is a condition of uncertainty considered people to decide or not to conduct online transactions online. People really consider the distance and impersonal atmosphere in online transactions and global infrastructure which contains elements of risk. Risk is defined as a subjective estimate of the consumer to suffer loss in the receive desired outcomes (Pavlou, 2001). According to Dowling and Staelin (1994) if the risk was increased from just information to the product purchasing decisions transaction, the risks associated with confidence. In this study, risk indicators seen from the actions taken by banks to minimize the risk on internet banking utilization, it expected some actions taken by banks to minimize the risk and positive impact on the utilization of consumer to use technology offered. The relationship of risk to internet banking utilization is negative impact, which the customer will be higher in the use of internet banking if they received a low risk ion banking system transaction. Therefore, the hypothesis is offered:

H2: Perceived risk has negative affect to internet banking utilization.

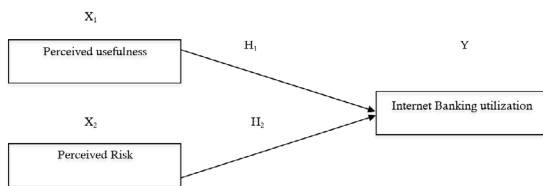


Figure 1. Mind Map

**METHOD**

The Respondents are all customers who have access and utilize internet banking transactions. The reason for conducting this study in Semarang city due to the research is more focus on the perception that affect the interest of bank customers who using internet banking in Semarang

city. In addition, this study has two independent variables thus it requires 50 respondents as samples. This study employs two independent variables namely perceived usefulness (X<sub>1</sub>), perceived risk X<sub>2</sub> and one dependent variable of Internet Banking utilization (Y).

All variables in this study is the latent variables or constructs variables namely the variable that cannot be measured directly or unobserved variables. Therefore, the existence of these latent variables measured by indicators or manifest variables namely Likert scale questions (Ghozali, 2011). In this study, the measurement of these questions using a Likert scale of five levels. Five-level Likert scale is the scale of agreement level on indicators questions of the scale range 1: Strongly Disagree, 2: Disagree, 3: Neutral, 4: Agree and 5: Strongly Agree.

**RESULT AND DISCUSSION**

**Respondents Overview**

The number of respondents in this study around to 50 peoples. Practically the data collection is conducted by distributing more than 50 questionnaires. It is based on the fact that a lot of questionnaires have incomplete responses. The determination samples of this study is ensuring the respondents are customers who use BRI internet banking in Semarang city. The data presentation to identify the respondent here, which is to provide an overview of the respondent. As for the picture respondents sample in this study are classified by age, gender, income, employment and education.

**Respondents based on Age**

Table 1. Respondent based on age

Age	Amount of Respondens	Percentage
< 18 years	1	2%
19 – 30 years	27	54%
31 – 51 years	21	42%
> 50 years	1	2%
Total	50	100%

The variety respondents are customers of BRI Bank in Semarang city, so it will allow respondents also varies by age. On consumer side of a product, the age is often a determinant for the

action or decision or behaviors associated with a product or service. The tabulation age of the respondents is as Table 1.

Based on Table 1, it can be seen that for most respondents ages are between the ages of 19-30 years as many as 27 people or 27%, followed by respondents aged 31-50 years as many as 21 people or 21%. This is because at that age a person is experiencing a productive phase.

**Respondents based on Gender**

Internet banking is a means to conduct banking transactions so it possible that customers who use vary based on gender. The composition of respondents by gender are presented in Table 2.

**Table 2.** Respondent base on Gender

Gender	Amount of Responden	Percentage
Male	26	52%
Female	24	48%
Total	50	100%

Based on Table 2, it can be seen that most respondents were male as many as 26 people (52%), while female respondents were 24 people (48%).

**Respondents According to Jobs**

Work often affects a person's behavior in his decision. Besides the work in general also reflects a particular form of purchasing behavior towards internet banking utilization. Tabulation of respondents regarding the work presented in the Table 3.

**Table 3.** Respondents based on Jobs

Kind of Job	Amonut of Respondent	Percentage
Private Workers	12	24%
Civil Workers	10	20%
Entrepreneur	18	36%
Student	2	4%
Others	8	16%
Total	50	100%

Table 3 shows that the work of most respondents is as self-employed as many as 18 people or 36%, followed by private sector employees

as many as 12 people or 24%. This provides an explanation that clients from among the people working as self-employed is a potential consumer on internet banking products BRI bank.

**Respondents According to Education**

Education often affects a person's behavior in his decision. Besides the educational background in general also reflects a particular form of purchasing behavior towards a product or service. Tabulation of respondents regarding the work presented in the Table 4.

**Table 4.** Respondents based on Education

Education	Amount of espondents	Percentage
Elementry School	0	0%
Junior High School	0	0%
Senior High School	8	16%
Diploma	14	28%
Bachelor	18	36%
Master	8	16%
Docor	2	4%
Total	50	100%

Table 4 shows that the majority of respondents education is a graduate of Bachelor as many as 18 people or 36%. The level of education on a person influence his decision in choosing a trusted internet banking.

**Time and Research location**

This research is conducted at BRI bank in Semarang city. There are 4 branches in the city, namely BRI KC Semarang Ahmad Yani, BRI KC Pandanaran Semarang, BRI KC Semarang Pattimura and BRI KC Brig. Sudiarto Where each branch office including the Branch Office, Unit, Treasury office and terraces that spread in Semarang city. This study conducted on May to August, 2016.

**Description variable of percived usefullnes (X<sub>1</sub>)**

Based on the research result the percentage description of perceived usefulness variable obtain 76.83%. It is based on the usability perception variables included in the good category. Judging from the respondent distribution in the perceived usefulness variable obtain the results as presented in the Table 5.

According to the Table 5 seen that as many as 4.00% or as much as four respondents stated that the perception of the usefulness of BRI Bank in Semarang Uncategorised excellent, 20.00% or as much as 20 respondents stated that the useful-

**Table 5.** The distribution of respondent answer on Percived Usefullness Variable

Interval	Criteria	Frequency	Percentage
12.7 < Scor ≤ 16	Very good	21	42%
9.3 < Scor ≤ 12.6	Good	14	28%
8.9 < Scor ≤ 9.2	Quite good	8	16%
6.5 < Scor ≤ 8.8	Unfavorable	2	4%
4 < Scor ≤ 6.4	Not good	6	12%

ness perception of BRI Bank in Semarang Uncategorised well, 57.00% or as much as 57 respondents stated that the usefulness perception of BRI Bank in Semarang Uncategorised poorly and 19.00% or as much as 19 respondents stated Perception usability BRI Bank in Semarang is not good.

**Description of Percived Risk Variable (X<sub>2</sub>)**

Based on the research result the percentage description of risk Perception variable obtained a percentage of 67.17%. It is based on the percentage of descriptive analysis, risk perception variables included in the good category. Judging from the distribution of respondents on Risk Perception variables obtained the results as presented in Table 6.

Based on Table 6 shows that as much as 20% or as much as 10 respondents stated that BRI bank services in Semarang city Uncategorised very good, 24% or as much as 12 respondents stated that BRI bank services in Semarang city Uncategorised good, while 14% or number 28 of respondents said their perception of the usability is quite good. 16% or as much as 8 respondents stated that BRI bank services in Semarang city Uncategorised unfavorable and 12% or as much as six respondents said BRI services in Semarang is not good.

**Description of Internet Banking Utilization Variable (Y)**

Based on the results of the study descriptions percentage for variable power perception

in order to obtain a percentage of 57.13%. Percentage of 57.13% based on descriptive analysis, usability perception variables included in the category of good. Judging from the distribution of respondents on variables Use of Internet Banking obtained the results as presented in Table 7.

Based on Table 7 appears that as much as 14% or as much as seven respondents stated that the utilization of Internet Banking BRI Bank in Semarang Uncategorised very good, 8% or 4 respondents stated that the utilization of Internet Banking BRI Bank in Semarang Uncategorised good, while 52 or some 26% of respondents said their utilization of Internet Banking pretty good. 22% or as much as 11 respondents stated that the utilization of BRI Bank Internet Banking in Semarang Uncategorised poor and 4% or as much as 2 respondents stated Utilization of BRI Bank Internet Banking in Semarang is not very good.

**Regression Analysis and Hypotheses Test**

The Influence of usefullnes perception and risk perception on the utilization of internet banking at BRI Bank Semarang City can be seen in multiple regression analysis that includes simultaneous test and partial test. Before that, this regression analysis on the classical assumption of which is not containing multikolinieritas, heterokedastisitas and the data were normally distributed residuals.

If the model has fulfilled classical assumption, then the model can be regarded as an ideal model, in econometrics called BLUE (Best Linear Unbiased Estimator).

**Table 6.** Distribution of Respondents Answers On Variable Perceived Risk

Interval	Criteria	Frequence	Percentage
10.3 < Skor ≤ 12	Very Good	10	20%
8.4 < Skor ≤ 10.2	Good	12	24%
6.6 < Skor ≤ 8.3	Quite good	14	28%
4.8 < Skor ≤ 6.5	Unfavorable	8	16%
3 < Skor ≤ 4.7	Not good	6	12%

**Table 7.** Distribution of Respondents Answers on Perceived usefulness variable

interval	Criteria	frequency	Percentage
10.3 < scor ≤ 12	Very good	7	14%
8.4 < scor ≤ 10.2	Good	4	8%
6.6 < scor ≤ 8.3	Quite good	26	52%
4.8 < scor ≤ 6.5	Unfavorable	11	22%
3 < scor ≤ 4.7	Not good	2	4%

**Table 8.** The Result of Multicollinearity Test

Model	Coefficients <sup>a</sup>	
	Tolerance	VIF
1 (Constant)		
Percieved Usefulness	.644	1.553
Perceived Risk	.644	1.553

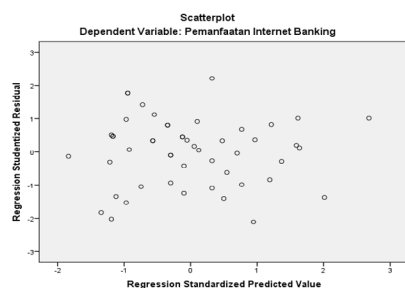
a. Dependent Variable: Internet Banking Utilization

**Multicollinearity Test**

The Table 8 shows the tolerance value of each level value > 0.1 and VIF < 10, so it can be inferred that the regression model does not contain Multicollinearity.

It shown in the Figure 2, it was not scattered and do not form a regular pattern, as well as being above or below the zero axis vertical, which means it does not contain heterokedastisity in regression model.

**Heteroscedastisity Test**



**Figure 2.** Heteroscedasticity Result Test

**Normality Test**

Based on Table 9, the Kolmogorov-Smirnov test for normality of each variables, data analyzed by SPSS for windows release 16.0. Basic decisions based on probability.

If the probability > 0.05 so the data study is normally distributed. 9 on a row of Tables Asymp.Sig (2-tailed) obtained significance value of 0.111, 0.121 and 0.281. The significance value of each variables > 0.05, it means that H<sub>0</sub> received, which means that the data are normally distributed residuals.

**Table 9.** One-Sample Kolmogorov-Smirnov Test

		Internet Banking utilization	Usefulness Perception	Risk Perseption
N		100	50	50
Normal Parameters <sup>a</sup>	Mean	8.70	9.00	10.50
	Std. Deviation	2.270	3.010	2.215
Most Extreme Differences	Absolute	.167	.140	.151
	Positive	.167	.140	.151
	Negative	-.119	-.079	-.129
Kolmogorov-Smirnov Z		1.203	1.184	.990
Asymp. Sig. (2-tailed)		.111	.121	.281

a. Test distribution is Normal.

**Table 10.** Regression Analysis Results

Model		Coefficients <sup>a</sup>			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	.785	.846		.928	.358
	Perceived Usfulness	.430	.072	.570	5.949	.000
	Perceived Risk	-.385	.098	-.376	3.925	.000

a. Dependent Variable: Internet Banking utilization

### Regression Analysis

This method is used to determine the regression equation in order to influence the perceived perception ( $X_1$ ) and Risk Perception ( $X_2$ ) on the Utilization of BRI Bank Internet Banking in Semarang (Y). Based on the research results of multiple regression analysis calculation as summarized in the Table 10.

Based on Table 10, it was obtained multiple regression equation as follows:  $Y = 0.570 X_1 - 0.376 X_2 + e$ . The coefficients of regression equation is positive, it has meaning when there is an increase usefulness perceptions it will also affect the increasing og internet banking utilization, while also if there is an increase in risk perception, it will also affect the increasing of internet banking utilization at BRI bank in Semarang.

### Simultat Research Hypothesis Testing (Test F)

The results of simultaneous test using SPSS for windows release 16.0 can be seen in the following Table 11. From the results test of regression coefficients jointly demonstrate the significant value of 0.000. The significance value less than 0.05 so  $H_0$  is rejected. This means that the performance of hypothesis (Hi) stating perception variable usefulness and risk perceptions significantly affect the participation of members of BRI Bank in Semarang accepted.

### Partial Research Hypothesis Testing (t test)

Hypothesis testing is partially visible from the t test. If the values obtained p value  $< 0.05$  then  $H_0$  is rejected, which means no significant influence. Partial assay results using SPSS for windows release 16.0 can be seen in the Table 12.

Based on the Table 12, it can be seen that t count for usefulness perception variable is 5.949 with a significance value of 0.000. The significance value less than 0.05 so  $H_0$  is rejected. This means that the performance of hypothesis (Hi) which states usefulness Perception variable significantly influence to the participation of BRI bank in Semarang accepted.

The test results for Risk Perception variables obtained t count equal to 3.925 with significance value of 0.016. The significance value less than 0.05 so  $H_0$  is rejected. This means that the performance of hypothesis (Hi) stating Risk Perception variables significantly influence the success of BRI bank in Semarang accepted.

### Determination Coefficient Test (R<sup>2</sup>)

The amount influence of perceived usefulness and perceived risk significantly affect to the participation members of BRI Bank in Semarang City. It can be seen from the coefficient of determination (R<sup>2</sup>). More details can be seen in the Table 13.

**Table 11.** The Result of Simultan test

Model		ANOVA <sup>b</sup>				
		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	182.357	2	91.178	61.095	.000 <sup>b</sup>
	Residual	70.143	47	1.492		
	Total	252.500	49			

a. Predictors: (Constant), Perceived Risk, Perceived usefulness

b. Dependent Variable: Internet Banking Utilization



**Table 12.** The Result of t Test

Model		Coefficients <sup>a</sup>				
		t	Sig.	Correlations		
				Zero-order	Partial	Part
1	(Constant)	.928	.358			
	Perceived usefulness	5.949	.000	.794	.655	.457
	Perceived Risk	3.925	.000	.716	.497	.302

Dependent Variable: Internet Banking Utilization

Based on the Table 13, it obtained the price of R Square 0.722. Thereby indicating that the regression model of usefulness perception and Risk Perception jointly affect to the participation members of BRI Bank in Semarang has been matched with the field data or goodness of fit criteria that indicated in Rsquare value of more than 0.5 or 50%. Therefore, in this study the model was able to explain that the usefulness perception and risks perception of internet banking utilization is 72.2%, while 27.8% is influenced by other factors that are unknown in this study.

**The Effect of Perceived Usefulness on Internet Banking Utilization**

The results showed that perceived usefulness and significant positive effect on the utilization of internet banking at BRI’s customers in Semarang city. This means that the greater increasing of usefulness perception so it also can improve the utilization of internet banking. It supports the reseach by Pavlou (2001) which reveals that the actual factors that affect people’s use of technology is an eccentric motivation and intrinsic motivation. Extrinsic motivation is motivation caused by perception that technology is an instrument to improve a different value on the results obtained from the specific activity. Intrinsic motivation grows when the main requirement of an activity there. In this study, extrinsic motivation derived from the perceived usefulness. Extrinsic and intrinsic motivation can also caused by trust factor and risks, especially for transactions of a personal nature and require security in the use of information.

Such findings can be drawn from the description of a variable percentage indicates that the perceive usefulness of 76.83%, which means indicates that the perceive usefulness of the customers or users of internet banking at BRI bank in Semarang capable either. That is the description of the phenomenon are as follows:

Many customers of BRI Bank, especially in Semarang using internet banking due to have a reason that internet banking utilization able to minimize the time because it does not need to go to the bank location. Many of these clients especially those who work as executives or businessmen find it all with their application so that they have the perceived perception that Internet banking is particularly useful for those busy times.

The Customer of BRI bank in Semarang strongly felt that the benefits of internet banking can do all kinds of transactions required by customers. That is the practicality of using internet banking is greatly needed by the customers especially for those who have solid business activity.

Some customers also recognize that internet banking utilization is easy to use by any customer. This indicates that any customers of BRI bank in Semarang feel of easy using internet banking applications, so they have a strong perception that the use of internet banking is a convenience of facility provided by BRI bank, which may not be owned by another bank.

BRI’s customers in Semarang recognize that using internet banking is very flexible since it can be done anywhere. This indicates that there is no limit place to conduct transactions by using internet banking. It certainly has a full indication

**Table 13.** The Result of Determination Coefficient Test

Model Summary <sup>b</sup>						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.850a	.722	.710	1.222	1.743	

a. Predictors: (Constant), Perceived Risk, Perceived Usefulness

b. Dependent Variable: Internet Banking Utilization

that internet banking awareness among customers of Bank BRI, especially in Semarang city so good. they feel the easiness of internet banking benefits.

### **The Influence of Perceived Risk to Internet Banking Utilization**

The result shows that the perceived risk has significant effect on the utilization of internet banking at BRI Bank customers in Semarang city negatively. It implies that when the influence of high risk of internet banking will reduce internet banking utilization, otherwise if the influence of risk perception is low, the internet banking will enhance the utilization of internet banking. These findings support the concept developed by Pavlou (2001) which states if the risk was increased from just information to the transaction, the risks associated with confidence. In this study, risk indicators seen from the actions taken by banks to minimize the risk of internet banking utilization, are expected to actions taken by banks to minimize the risk of a positive impact on the utilization of consumer to use the technology. The results of these studies can be explained in the description on a variable percentage of 67.17% . Risk Perception explained that risk perception of internet banking at BRI Bank is able to minimize the risk as well. This implies that customers of Bank BRI in Semarang aware of the risks so that they are able to minimize the risk tendency. For more details on these descriptions are as follows.

The customer of BRI Bank in Semarang understand to conduct transactions via internet banking does not cause higher risk. So the awareness of the risks they encourage them to transact via the internet banking application.

Some customers of BRI bank in Semarang have the notion transaction through internet banking do not require a lot of consideration. it means they are very confident that the convenience of internet banking application is very easy for them to access free and safe transactions.

Many customers of BRI bank in Semarang convinced that some transactions via internet banking has potential risks are lower than the manual process. This is because many highly rigid safety instruments on the system and technical information owned by Bank BRI, so that these risks can be minimized with good and motivating clients to use optimum of internet banking

### **CONCLUSION AND RECOMMENDATION**

The research result provide an input and information that the bank should optimize their usability of Internet banking technology for the customers to control some indications of custo-

mer feel good and efficient by using BRI's internet banking, namely by enhancing the bandwidth of Internet banking and adding some facilities or features of banking transaction. The internet banking transaction is able to serve customers for 24 hours. The result also indicates that the bank have to pay attention to the risk taken when the customer uses Internet banking technology. In addition, the security of internet banking system must be guaranteed by the bank thus the customers will have comfortable for using internet banking services at the bank as well as the bank should be able to minimize the risk faced by customers in using internet banking technology namely to maximize the security of internet banking system. Furthermore, it should have monitoring team for 24 hours in keeping the network and internet banking system.

Remembering the limitation of this study, it is necessary to the future research agenda should consider other variables that predicted effect on the use of internet banking technology. It is intended that the influence of independent variables on internet banking technology utilization is greater than information content. Thereby, there are lots of variables out of perceived usefulness and perceived risk that can effect the internet banking utilization. However, not only it but the future reseach has to control any conditions that can influence the customers to use internet banking technology.

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