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The Effect of Perceived Usefulness, Perceived Ease of Use and Security on Behaviour Intention of BRImo Application on Gen Z In the City of Padang

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Abstract: This study aims to analyze the influence of perceived usefulness, perceived ease of use, and security on the behavioral intention of the BRImo application among Gen Z in Padang City. This study employs a quantitative approach with a purposive sampling design, involving 200 respondents who are users of the BRImo app. Primary data was collected through an online questionnaire distributed to Gen Z individuals who either intend to use or have already used the BRImo app. The analytical methods applied include descriptive analysis and multiple regression analysis using SPSS software version 25. The results of the study indicate that: (1) Perceived Usefulness has a significant influence on the Behaviour Intention of the BRImo application among Gen Z in Padang City; (2) Perceived Ease of Use also has a significant influence on Behaviour Intention among Gen Z in Padang City; and (3) Security significantly contributes to the Behaviour Intention of the BRImo application among Gen Z in Padang City. These findings provide important insights for app developers in enhancing the adoption and usage of BRImo among the younger generation.

Keyword: Behaviour Intention, Perceived Usefulness, Perceived Ease of Use, Security, BRImo

INTRODUCTION

The rapid development of technology in the digital era has made people's lives and activities progress towards a more modern direction. This is certainly inseparable from the development of technology in the field of finance and banking. The presence of technological developments has changed many people's lives from traditional to full of modernity, especially during the current Gen Z era. Technology in payment systems can replace the role of cash as a means of payment into non-cash payments that are more effective and efficient.

In Indonesia, the adoption of mobile banking has been growing rapidly, along with the higher penetration of smartphones and internet in the society. Various banks have developed their mobile banking applications to meet the needs of customers who are increasingly digitized. One of the most popular and widely used mobile banking applications in Indonesia

is BRImo. One of the banks with the largest assets in Indonesia that presents technology-based banking services, PT Bank Rakyat Indonesia

(Persero) Tbk, can be seen with BRI Mobile or BRImo has been used by 31.6 million users, an increase of 32.5% yoy. Currently, almost all of the bank's banking transactions BRI has been digitized up to 99% by 2023. The number of customers then continued to increase in September 2024, BRImo users had reached 37.1 million, jumping 24.7% yoy.



Source: CNBC Indonesia

Figure 1. Brimo growth from 2021-2024

BRImo has also been widely recognized as the best mobile banking app in Indonesia, with a score of 4.7 on both Android (Google Play Store) and iOS (App Store) platforms.

TAM (Technology Acceptance Model) is one of the behavioral theories that explains the approach to utilizing information technology. This TAM (Technology Acceptance Model) was introduced by Davis (1989) who developed a framework for thinking about interest in using information technology based on perceived usefulness (Perceived Of Usefulness), perceived ease of use (Perceived Ease Of Use) and security (Security).An interesting phenomenon is the increasingly dominant generation Z (Gen Z) in the technology user landscape. Gen Z, born between the mid-1990s and early 2010s, is a generation that was familiar with digital technology from an early age. They are known as "digital natives" who rely heavily on mobile devices and the internet for various activities, including banking. Gen Z's preference for convenience, speed and accessibility are important factors in the adoption of digital financial services.

Although it has many advantages and conveniences in using the BRImo application, there are still many people who carry out services and transactions manually. Judging from BRImo users who often complain that this application sometimes often errors when logging into the application so that it takes a long time to use it so that it will make it difficult for users if used in times of urgency (Mojok.co 2024).

Behavior Intention is crucial to understanding the adoption and continued use of BRImo among Gen Z. Behavioral intention refers to a person's subjective probability of performing a certain behavior. banks must know the factors that influence public interest, especially Gen Z in using BRImo, the first is seen with Perceived Usefulness as defined by Devina (2016), can find out the extent of the benefits of using BRImo, it is hoped that it will be more comfortable and flexible in using this mobile service such as for transaction features, so as to encourage

public intention. There are many complaints related to process and transaction problems in the application.

Neta's research (2024) shows that usage intention is influenced by perceived benefits. With this perceived benefit, it has overcome problems in saving time and improving Gen Z's performance because BRImo provides services such as money transfers, cardless withdrawals, and electronic payments that reduce the need to visit branch offices, so this has a positive and very significant effect on usage intention. Many complaints are related to the stages of using the application features, such as notifications that are not real time so you have to wait a few seconds or minutes and verification using a camera that is difficult because the application does not respond quickly. So from these problems, BRImo users, especially Gen Z, really want the application usage feature with easier and faster stages.

In line with research conducted by Astria & Wahdiniwaty (2021), it states that perceived ease has an impact on behavior, the higher the perception of using a system, the higher the use of the technology. Security considerations in choosing a mobile banking application are also very important because this application will store important information and data for users. Mobile banking is developed on smartphones that operate using cellular networks and internet connections.

Fraud cases experienced by users of mobile banking applications can affect a person's trust and intention to use mobile banking. Based on research conducted by (Shafira et al., 2023) shows that security affects the intention to use mobile banking applications. If the security is maintained, customers feel safe and comfortable in making transactions so that their level of satisfaction will increase.

Based on the problems and phenomena that occur, the authors want to explore the level of intention \ Gen Z to use the BRImo application as a transaction medium in the city of Padang. This study uses the intention to use the BRImo application as the dependent variable, while the perceived ease of use, benefits and security become independent variables. The purpose of this study is to identify and analyze whether perceptions of ease of use, benefits, and security of BRImo application users have a positive or negative impact on their intention to use it as a transaction medium. Padang City was chosen as the research location, with Gen Z as the target respondent.

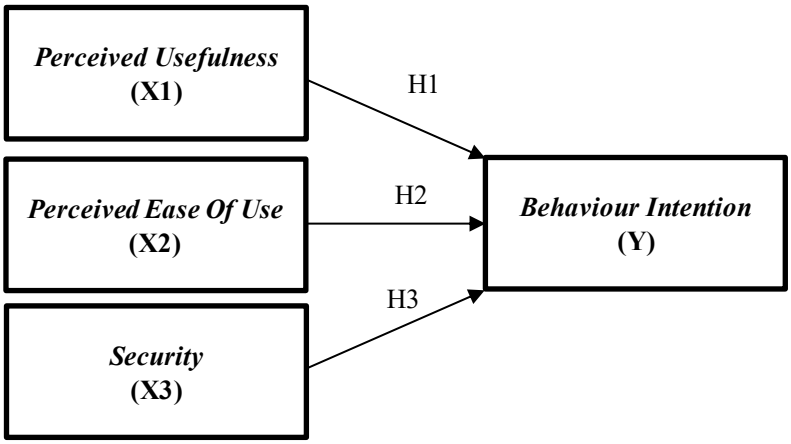

Figure 2. Conceptual Framework

The hypothesis of this study:
H1: Perceived Usefulness has a positive and significant effect on Behaviour Intention
H2: Perceived Ease Of Use has a positive and significant effect on Behavior Intention
H3: Security has a positive and significant effect on Behavior Intention.

This research is expected to increase public knowledge, understanding and contribute to the development of economic science, especially related to the study of Gen Z's intention to use other Mobile Banking services. This research is also expected to help provide an overview for Bank Rakyat Indonesia regarding the factors that influence customers in accepting and using online services available through BRImo, especially generation Z. So that it can improve services to suit the needs of generation Z. So that it can improve services to suit customer needs and preferences.

METHOD

This type of research is quantitative research. This research was analyzed using SEM (Structural Equation Modeling) which is operated through SPSS (Statistical Package for the Socail Sciences) software. researchers used a type of non probability sampling and purposive sampling method. Dana P. Turner (2020) explains that purposive sampling is used when researchers want to target individuals with certain characteristics that are relevant to the research.

The population of this study is Gen Z who has the intention or desire and who has used the BRImo application in Padang City. In this study, the total number of indicators is 20 from 2 variables, namely the independent variable and the dependent variable.

N = 10 x number of indicators
N = 10 x 20 indicators
N = 200 respondents

So it can be determined that the minimum sample size in this study is 200 respondents. The data collection technique in this study is to use a quantitative approach. All respondents will be distributed questionnaires online via google form which are filled in completely containing questions to be answered according to their experience using an assessment of the Likert scale. Using research instruments with validity tests and reliability tests. Data analysis includes Descriptive Analysis, Statistical Analysis, Classical Assumption Test, Multiple Regression Analysis and Hypothesis Testing.

RESULTS AND DISCUSSION

Descriptive Characteristics of Variables

In this study with variables that aim to see the effect of Perceived Usefulness, Perceived Ease Of Use and Security on Behaviour Intention of the BRImo application on Gen Z. Presentation of data for each variable is in the form of a frequency distribution where each respondent gives an assessment according to the actual situation. The following are the results of descriptive analysis of all research variables.

Table 1. TCR of Behavioral Intention Variable (Y) TCR of Behavioral Intention Variable (Y)

No	Statement	Mean	TCR	Kriteria
1	I feel motivated to use the BRImo app.	4,21	84,2 %	Good
2	I use the BRImo app repeatedly.	4,32	86,4 %	Good
3	I would like to recommend the BRImo app to others.	4,06	81,2 %	Good
4	I have positive comments about the BRImo app.	4,18	83,6 %	Good
Total		4,19	83,8 %	Good

Source: Primary Data from Questionnaire 2025

Based on the table above, it can be seen that the overall average interest in using BRImo is 4.19 with a TCR of 83.85% which is categorized as good. The highest average is found in statement item number 2, namely "I use the BRImo application repeatedly" of 4.32 with a TCR of 86.4% which is in the good category, this states that users have the intention of using the BRImo application.

Table 2. TCR Variable Perceived Usefulness (X TCR Variable Perceived Usefulness (X1)

No	Statement	Mean	TCR	Criteria
1	Transactions using the BRImo app are quick and convenient.	4,22	84,4 %	Good
2	Using the BRImo app can improve payment transaction performance.	4,26	85,2 %	Good
3	Using the BRImo app can increase my productivity.	4,10	82 %	Good
4	Using the BRImo app can increase the effectiveness of financial transactions.	4,26	85,2 %	Good
5	Using the BRImo app is easy and hassle-free.	4,18	83,6 %	Good
6	The BRImo app is very useful for everyday activities.	4,29	85,8 %	Good
Total		4,21	84,2 %	Good

Source: Primary Data from Questionnaire 2025

Based on table 2, it can be seen that the overall average Perceived Usefulness variable is 4.21 with a TCR of 84.2% which is categorized as good. The highest average is found in statement item number 6, namely "The use of the BRImo application is very useful in daily activities" of 4.29% with a TCR of 85.8% which is in the good category, this states that the BRImo application is useful for users.

Table 3. TCR Variable Perceived Ease of Use (X2) TCR Variable Perceived Ease of Use (X2)

No	Statement	Mean	TCR	Criteria
1	The display of the BRImo application is user-friendly..	4,06	81,2 %	Good
2	The features in the BRImo app can be controlled according to the user's preferences.	4,02	80,4 %	Good
3	Every feature and banking service in the BRImo app is easy to understand.	4,03	80,6 %	Good
4	The features and banking services of the BRImo app can be accessed anytime.	3,93	78,6 %	Enough
5	The BRImo app can be customized according to user preferences.	3,92	78,4 %	Enough
6	Various versions of the BRImo app improve user proficiency across a range of devices.	4,00	80 %	Good
Total		3,99	79,8 %	Cukup

Source: Primary Data from Questionnaire 2025

Based on table 3 above, it can be seen that the overall average of the Perceived Ease Of Use variable is 3.99 with a TCR of 79.8% which is categorized as quite good. The highest average is found in statement item number 1, namely "The appearance of the BRImo application is user-friendly" of 4.06 with a TCR of 81.2% in the good category, this states that the BRImo application is quite easy to use.

Table 4. TCR Variable Security (X3)

No	Statement	Mean	TCR	Criteria
1	There is nothing to worry about when conducting transactions with the BRImo app.	3,91	78,2 %	Enough
2	Transactions with the BRImo app provide a sense of security.	3,87	77,4 %	Enough
3	The BRImo app is safe to use.	3,92	78,4 %	Enough
4	The possibility of losing money in the BRImo app is low.	3,89	77,8 %	Enough
Total		3,89	77,8 %	Enough

Source: Primary Data from Questionnaire 2025

Based on table 4, it can be seen that the overall average of the Security variable is 3.89 with a TCR of 77.8% which is categorized as sufficient. The highest average is in statement item number 3, namely "The BRImo application is safe to use" of 3.92 with a TCR of 78.4% which is in a fairly good category, this states that the level of security in using the BRImo application is safe.

Hypothesis Testing

The hypothesis results in the test can be seen from the following table.

Table 5. The t-test

Model	Understandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	2.130	.677		3.147	.002
Perceived Usefulness	.350	.034	.510	10.415	.000
Perceived Ease Of Use	.098	0.27	.188	3.670	.000
Security	.220	0.38	.290	5.827	.000

a. Dependent Variable: Behaviour Intention

Source: Primary Data from Questionnaire 2025

Based on table 5 above, the results of hypothesis testing based on the Coefficient and Signature can be concluded that:

1) Based on the partial regression test, the t-count value is 10.415 regression coefficient (beta) 0.350 with probability (p) = 0.000. Based on the results of data processing where the significant value (p) ≤ 0.05, it can be concluded that Perceived Usefulness has a Positive and Significant Effect on Behavior Intention. Then hypothesis 1 is accepted.
2) Based on the partial regression test, the t-count value is 3,670 regression coefficient (beta)

0.098 with probability (p) = 0.000. Based on the results of data processing where the significant value (p) ≤ 0.05, it can be concluded that Perceived Ease Of Use has a Positive and Significant Effect on Behavior Intention. Then hypothesis 2 is accepted.

3) Based on the partial regression test, the t-count value is 5,827 regression coefficient (beta) 0.220 with probability (p) = 0.000. Based on the results of data processing where the significant value (p) ≤ 0.05, it can be concluded that Security has a Positive and Significant Effect on Behavior Intention. Then hypothesis 3 is accepted.

The Effect of Perceived Usefulness on Behavior Intention

There is a positive relationship between the perceived usefulness variable and behavior intention. The more benefits offered to users, the greater their intention to use the BRImo application. Customers will consider the perceived benefits they feel when using the BRImo application service, as well as the extent to which BRImo can increase efficiency and effectiveness in conducting daily financial transactions.

This research is in line with the results of research conducted by Nurlina (2023), which shows that the Perceived Usefulness variable has a significant positive effect on customer trust in using BRI Mobile at the Kartini Unit in Palu City and research by Pasha Angeli, et al (2024) also states that perceived benefits have a positive and significant effect on the intention to use the BRImo Mobile Banking application in Bandar Lampung. which shows that one of the factors that encourage customers to use BRImo services makes it easier for customers to carry out banking transactions and more convenient without having to come directly to the bank and queue, BRImo can be accessed anywhere and anytime. With users who feel the benefits of BRImo transaction features and services, it increases the intention to continue using the BRImo application.

Thus, it can be concluded that Perceived Usefulness affects Behavior Intention in making transactions using the BRImo application in daily payment activities.

The Influence of Perceived Ease Of Use on Behavior Intention

There is a positive relationship between the variables perceived ease of use and behavior intention. The easier it is to use the BRImo application services offered to customers, the higher someone's intention to use the service.

This research is in line with research conducted by Lutfiah (2023), which shows a significant influence between perceived ease of use on interest in using the BRImo application for FEB Unisma Malang students and research by Ahmadi Soegiyatno, F. (2022) Perception of ease of use on usage intensity in Gunung Pati District, Semarang City, which shows that perceived ease of use is influenced by application features that are easy to use, so that customers are easy to make payment transactions without many obstacles. The use of the BRImo application does not require difficult effort and there is clarity and ease of use of the system. This is in accordance with the tendency of Gen Z who like practical things, so they prefer to use technology that facilitates activities in the BRImo application service.

Thus, it can be concluded that users will be interested in using applications such as BRImo when they find it easy to use, and Perceived Ease of Use has a positive effect on BRImo's Behaviour Intention.

Effect of Security on Behaviour Intention

The higher the level of security in the BRImo application, the greater the user's intention to use it. This research is in line with previous research conducted by Ratna Sari, et al (2024) showing that Security has a significant effect on interest in using the BRImo application in Prabumulih City and research, Maharani, S., & Sundari, E. (2024) the effect of Security on Behavioral Intention To Use BRI Mobile in Pekanbaru City, that security has a positive and

significant effect on behavioral intention to use BRI Mobile. The results of his research reveal that people use technology more often with a higher level of security.

Users intend to continue using BRImo because they believe making payments with BRImo is safer and there are no worries that lead to a sense of security. Transactions through the BRImo application are also equipped with proof of transactions that include the sender's name, nominal, payment date, and design on the receipt, thus minimizing fraud. So that users believe in BRImo and feel safe to continue using this BRImo application.

Thus, it can be concluded that Security has a positive and significant effect on the intention to use the BRImo application. This shows that the higher the security perceived by users, the greater their intention to use the BRImo application.

CONCLUSION

Based on the results of data analysis and discussion that has been carried out, it can be concluded that the Perceived Usefulness variable has a positive effect on the Behaviour Intention of the BRImo application. Feeling the benefits when transacting is a key factor that encourages customers to continue using BRImo services. This shows that the more benefits users feel, the greater their intention to use the BRImo application.

The Perceived Ease Of Use variable has a positive effect on Behaviour Intention of the BRImo application. The ease of learning and operating the application, flexibility of access is a driver for customers to continue using the BRImo application. This shows that users tend to be interested in using the BRIMo application when they find it easy to use so they intend to continue using BRImo.

Security variables have a positive effect on Behaviour Intention of the BRImo application. Security and assurance of the confidentiality of authentication data are important factors in increasing usage intention. This shows that the tighter the security level of the BRImo application, the

The research conducted also still has shortcomings and limitations. The security variable has the lowest criteria compared to other variables, so it is hoped that BRImo will continue to try to improve security and supervision of the application system in line with technological developments. It is also hoped that BRImo will be able to maintain its commitment so as to increase customer confidence to continue using the BRImo application for the future. This research is also expected to be the basis for further research so that more complete information can be obtained and can expand the scope of research on the intention to continue using the BRImo application.

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