Analysis Of Factors Affecting Consumer Decisions In Using Brimo Digital Services At Pt. Bank Rakyat Indonesia (Persero) TBK

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Abstract: This study aims to analyze the factors that influence consumer decisions in utilizing BRImo digital services at PT Bank Rakyat Indonesia (Persero) Tbk. The variables studied include perceived usefulness, perceived ease of use, trust, perceived risk, social influence, digital promotion, and service innovation. The research method used a quantitative approach with multiple linear regression analysis. The results show that all independent variables simultaneously have a significant effect on the decision to use BRImo, as indicated by the F test with a significance level of < 0.001. Partially, the four variables that have a significant effect are perceived usefulness, social influence, digital promotion, and service innovation. Service innovation is the most dominant factor, confirming that feature development and improvement in digital service quality are key elements in driving BRImo adoption. Meanwhile, perceived ease of use, trust, and perceived risk do not show a significant influence, indicating that users are already at a more mature stage of technology utilization, so that ease and security are considered basic standards for digital banking services. The coefficient of determination value of 0.775 indicates that the research model is able to explain 77.5% of the variation in BRImo usage decisions. Overall, the findings of this study confirm that service innovation, perceived usefulness, and digital promotion strategies are important factors in increasing consumer decisions to use mobile banking services.

Keywords: BRImo, consumer decisions, mobile banking, service innovation, digital promotion.

I. INTRODUCTION

The development of information technology has driven significant transformation in the banking industry. Information technology plays a role in providing faster, more efficient, and more accessible financial services (Aziz & Utami, 2019). This digitalization has enabled banks to provide flexible services through mobile banking, which makes it easier for customers to conduct transactions anytime and anywhere (Pranoto & Setianegara, 2020). The growth in the use of digital services shows that people are increasingly dependent on technology in their daily financial activities.

PT Bank Rakyat Indonesia (Persero) Tbk has responded to these developments by developing the BRImo app, which integrates mobile banking, internet banking, and electronic money services into a single digital platform. Features such as biometric login, QRIS payment, and cardless cash withdrawal demonstrate BRI's efforts to provide innovative and secure services. Recent data shows a significant increase in the number of BRImo users from year to year, which illustrates consumers' increasing preference for BRI's digital banking services. However, consumers' decisions to use digital services are not only influenced by technological features, but also by individual perceptions, trust levels, risk perceptions, and social factors. Previous studies have shown mixed results; some studies found that security, benefits, and convenience significantly influence the use of mobile banking, while other

studies showed that perceived risk does not have a strong influence. These varying findings indicate the need for more comprehensive research.

The research gap arises due to the limited number of studies that specifically examine consumer behavior towards BRImo and the lack of research that integrates the variables of perceived usefulness, perceived ease of use, trust, perceived risk, social influence, digital promotion, and service innovation into a single analytical model. Meanwhile, theories such as the Technology Acceptance Model (TAM) developed by Davis (1989) emphasize the important role of perceived usefulness and perceived ease of use in technology adoption, but its application in the context of BRImo is still relatively limited. Therefore, this study aims to analyze the influence of various factors—perceived usefulness, perceived ease of use, trust, perceived risk, social influence, digital promotion, and service innovation—on consumer decisions in using BRImo, both partially and simultaneously. The results of this study are expected to contribute to the literature on technology adoption in the digital banking sector and serve as a basis for BRI in developing strategies to improve the quality of digital banking services.

II. METHOD

1. Type od Research

This study uses a quantitative approach to analyze the influence of various factors on consumer decisions in using BRImo digital services at PT Bank Rakyat Indonesia (Persero) Tbk. This method was chosen because it is able to measure the relationship between variables objectively through statistical data processing. The variables studied consist of perceived usefulness, perceived ease of use, trust, perceived risk, social influence, digital promotion, and service innovation as independent variables, and the decision to use BRImo as a dependent variable.

2. Data Sources and Collection Techniques

The research data consists of primary and secondary data. Primary data was obtained by distributing questionnaires to BRImo users at the BRI Branch in Pasar Minggu, South Jakarta. Secondary data was collected from relevant literature in the form of books, reports, and scientific publications. The sampling technique used non-probability sampling with a purposive sampling method, with the criteria for respondents being active BRImo users aged 18–45 years who had been using the application for at least six months.

3. Research Instruments

The main instrument was a structured questionnaire with a five-point Likert scale. The questions were compiled based on seven research variables to measure respondents' perceptions, experiences, and assessments of BRImo services. The instrument was tested for validity and reliability before being used extensively.

4. Data Collection Procedure

The questionnaire was distributed online via Google Forms over a two-week period. Respondents filled out statements that had been tailored to the research variables. The collected data was then selected and processed to ensure the completeness and consistency of the answers.

5. Data Analysis Techniques

Data analysis was performed using multiple linear regression with the help of SPSS software. The stages of analysis included:

 a) Validity and Reliability Tests to ensure the quality of the instruments.

 b) Classical Assumption Tests, which included tests for normality, multicollinearity, and heteroscedasticity.

 c) F-test and t-test to determine the simultaneous and partial effects of each independent variable.

 d) Coefficient of Determination (R^2) to see the model's ability to explain the variation in BRImo usage decisions.

The regression model used in this study is: $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \varepsilon$, where Y is the decision to use BRImo and X_1–X_7 are the independent variables in the study.

III. Result

I. Validity Test

Validity testing was conducted to assess the suitability of each statement item in measuring the research construct. The validity test was conducted using 30 test respondents and analyzed using IBM SPSS Statistics 31. All items in the variables of Perceived Usefulness, Perceived Ease of Use, Trust, Perceived Risk, Social Influence, Digital Promotion, Service Innovation, and Consumer Decision showed a calculated r value higher than the table r (0.361), with a range of 0.910–0.982. These results confirm that all items meet the validity criteria and are suitable for use as research instruments.

II. Reliability Test

The reliability test was conducted using Cronbach's Alpha method. All research variables showed alpha values between 0.951 and 0.964, which are well above the minimum limit of 0.70. These values reflect a very strong level of internal consistency, so the instrument is declared reliable and capable of providing stable measurement results.

III. Normality Test

The normality test through histograms and Normal P-Plots showed that the residual distribution followed a normal distribution pattern. The histogram appeared to cluster around the median value with a balanced spread, while the points on the P-Plot spread along the diagonal line without significant deviation. Thus, the normality assumption was fulfilled and the model was feasible to proceed to the next stage of analysis.

IV. Multicollinearity Test

The results of the multicollinearity test show that the VIF values of all variables are below 10 and the tolerance values are above 0.10, so there is no high correlation between the independent variables. This condition indicates that the regression model is free from multicollinearity and the parameter estimates can be interpreted accurately.

V. Heteroscedasticity Test

The scatterplot between the residuals and the predicted values shows a random distribution of points without forming a specific pattern. There is no clustering or widening of variance, so it can be concluded that there is no heteroscedasticity. The residual variance is constant, so the assumption of homoscedasticity is fulfilled.

VI. Multiple Linear Regression Test

Multiple linear regression analysis produces the equation: $Y = -0.804 + 0.060 X_1 + 0.170 X_2 + 0.103 X_3 - 0.008 X_4 + 0.154 X_5 + 0.185 X_6 + 0.385 X_7$. The regression coefficients indicate that most independent variables have a positive relationship with consumer decisions to use BRImo services.

a. t-test

The t-test results show that the variables Perceived Ease of Use (X_2), Social Influence (X_5), Digital Promotion (X_6), and Service Innovation (X_7) have a significant effect on consumer decisions, with a significance value <0.05 and a t-value exceeding the t-table (1.968). Variables X_1, X_3, and X_4 did not show a significant partial effect.

b. F test

Simultaneous testing shows that all independent variables together have a significant effect on the dependent variable. The calculated F value of 143.610 is greater than the table F value of 2.10, with a significance value < 0.001. Thus, the regression model as a whole is declared valid.

c.   Coefficient of Determination

The R Square value of 0.775 indicates that 77.5% of the variation in consumer decisions can be explained by the seven independent variables in the model. The Adjusted R Square value of 0.770 reinforces that the model has good and stable explanatory power.

IV.   DISCUSSION

1.   Simulataneous Influence of Vaeiables on Consumer Decisions Using BRImo

The results show that all variables—perceived usefulness, perceived ease of use, trust, perceived risk, social influence, digital promotion, and service innovation—have a significant simultaneous effect on the decision to use BRImo, with an F value of 143.610 (sig. < 0.001). This confirms that consumer decisions are the combined result of perceptions of benefits, ease of use, security, social influence, promotional strategies, and the quality of innovation offered by BRImo. These findings are in line with previous studies (Maulana et al., 2019; Ma'ruf et al., 2023; Pratoga et al., 2024; Cahyo, 2024; Heryanto & Tjokrosaputro, 2021; Altamimi, 2022) which emphasize the importance of technological benefits, security, digital promotion, and innovation in increasing the adoption of digital banking services.

2.   Partial Influence of Research Factors on Consumer Decisions

Partially, four variables have a significant influence, namely perceived usefulness, social influence, digital promotion, and service innovation. Perceived usefulness increases the decision to use because consumers feel real benefits such as efficiency and ease of transaction. Social influence also has an effect, reflecting the important role of recommendations from family, friends, and digital education. Digital promotion has proven effective through online campaigns, educational content, and reward programs. Service innovation is the most dominant factor because the development of features such as QRIS, e-wallet top-ups, tax payments, and investment services increases the relevance of BRImo for users. Conversely, perceived ease of use, trust, and perceived risk do not have a significant partial effect. This indicates that users are already at an advanced stage of adoption, so that ease, security, and risk are no longer major factors in decision making. These findings are in line with the study by Prayoga et al. (2024).

3.   Simultaneous Effect Based on the Coefficient of Determination

A coefficient of determination value of 0.775 indicates that 77.5% of the variation in BRImo usage decisions can be explained by the research variables, while the remaining 22.5% is influenced by other factors such as network quality, user experience, cybersecurity, and digital banking competition. The high R² value indicates that the research model has a strong ability to explain consumer behavior, in line with Iradwati's (2023) findings regarding the influence of service quality and innovation on the use of digital banking services.

V.   Conclusion

Based on the results of the analysis and discussion, it can be concluded that consumer decisions in using BRImo digital services at PT Bank Rakyat Indonesia (Persero) Tbk are significantly influenced by a combination of perception, social, promotional, and service innovation factors. Simultaneous test results show that perceived usefulness, perceived ease of use, trust, perceived risk, social influence, digital promotion, and service innovation collectively have a significant influence on the decision to use BRImo, so that the research model is declared feasible and capable of comprehensively explaining consumer behavior. Partially, perceived usefulness, social influence, digital promotion, and service innovation are proven to have a significant effect on consumer decisions. These findings indicate that users' perceived benefits, social influence, the effectiveness of digital promotion strategies, and the innovation of features and services are the main factors driving the adoption of BRImo mobile banking. Among these variables, service innovation is the most dominant factor, emphasizing the importance of developing features that are relevant, practical, and tailored to customer needs in order to increase the appeal of digital banking services. Conversely, perceived ease of use, trust, and perceived risk did not show a significant partial influence. This indicates that the majority of respondents are already at a relatively mature stage of technology adoption, so that aspects of ease of use, security, and risk are considered basic standards that are already

inherent in digital banking services and are no longer key factors in decision making. The coefficient of determination value of 0.775 indicates that the research model is able to explain 77.5% of the variation in BRImo usage decisions, while the rest is influenced by other factors outside the research model. Thus, this study provides empirical contributions to the development of literature on digital banking technology adoption and practical implications for PT Bank Rakyat Indonesia (Persero) Tbk to prioritize service innovation and digital promotion strategies to increase the use of BRImo in a sustainable manner.

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Table 1

Validity Test

	Item	R Table	R Value	Description
Perceived Usefulness (X$_1$)	X1.1	0,361	0,949	Valid
	X1.2	0,361	0,982	Valid
	X1.3	0,361	0,975	Valid
Perceived Ease of Use (X$_2$)	X2.1	0,361	0,954	Valid
	X2.2	0,361	0,952	Valid
	X2.3	0,361	0,933	Valid
	X2.4	0,361	0,950	Valid
Trust (X$_3$)	X3.1	0,361	0,929	Valid
	X3.2	0,361	0,934	Valid
	X3.3	0,361	0,955	Valid
	X3.4	0,361	0,956	Valid
Perceived Risk (X$_4$)	X4.1	0,361	0,935	Valid
	X4.2	0,361	0,928	Valid
	X4.3	0,361	0,941	Valid
	X4.4	0,361	0,940	Valid
Social Influence (X$_5$)	X5.1	0,361	0,938	Valid
	X5.2	0,361	0,935	Valid
	X5.3	0,361	0,942	Valid
	X5.4	0,361	0,957	Valid
Promosi Digital (X$_6$)	X6.1	0,361	0,949	Valid
	X6.2	0,361	0,956	Valid
	X6.3	0,361	0,948	Valid
	X6.4	0,361	0,949	Valid

Inovasi Layanan (X_7)	X7.1	0,361	0,943	Valid
	X7.2	0,361	0,957	Valid
	X7.3	0,361	0,936	Valid
	X7.4	0,361	0,910	Valid
Keputusan Konsumen (Y)	Y.1	0,361	0,950	Valid
	Y.2	0,361	0,946	Valid
	Y.3	0,361	0,913	Valid
	Y.4	0,361	0,943	Valid

Table 2

Reliability Test

Variable	Cronbach's Alpha	N of Item
Perceived Usefulness (X_1)	0,961	3
Perceived Ease of Use (X_2)	0,962	4
Trust (X_3)	0,959	4
Perceived Risk (X_4)	0,952	4
Social Influence (X_5)	0,954	4
Promosi Digital (X_6)	0,964	4
Inovasi Layanan (X_7)	0,951	4
Keputusan Konsumen (Y)	0,951	4

Table 3

Multicollinearity Test

Item	Tolerence	VIF	Keterangan
X1	0,252	3.965	No Multicullinearity
X2	0,164	6.115	No Multicullinearity
X3	0,144	6.925	No Multicullinearity
X4	0,404	2.476	No Multicullinearity
X5	0,314	3.190	No Multicullinearity
X6	0,240	4.160	No Multicullinearity
X7	0,122	8.204	No Multicullinearity

Figure 1

Histogram

Histogram
Dependent Variable: Y

Mean = 1.26E-17
Std. Dev. = 0.988
N = 300
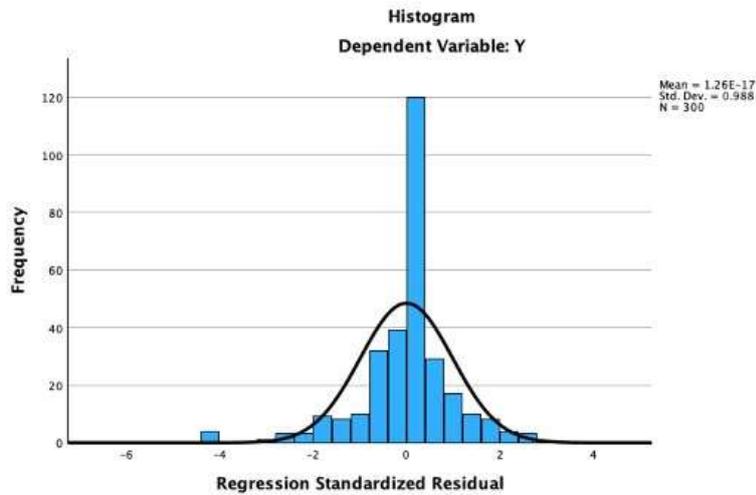
Figure 2

P-Plot
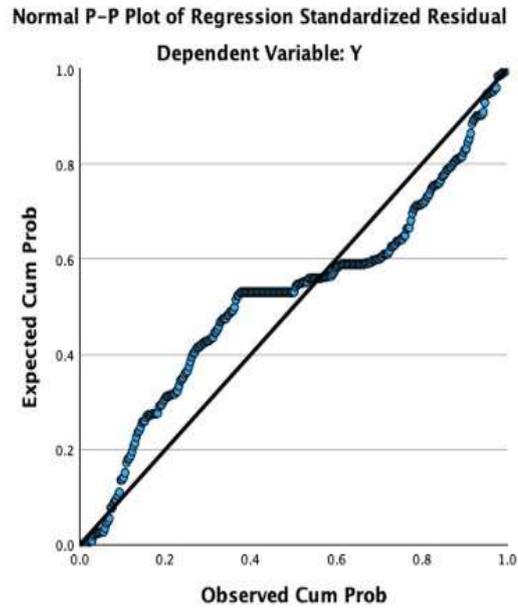
Figure 3

Scatterplot
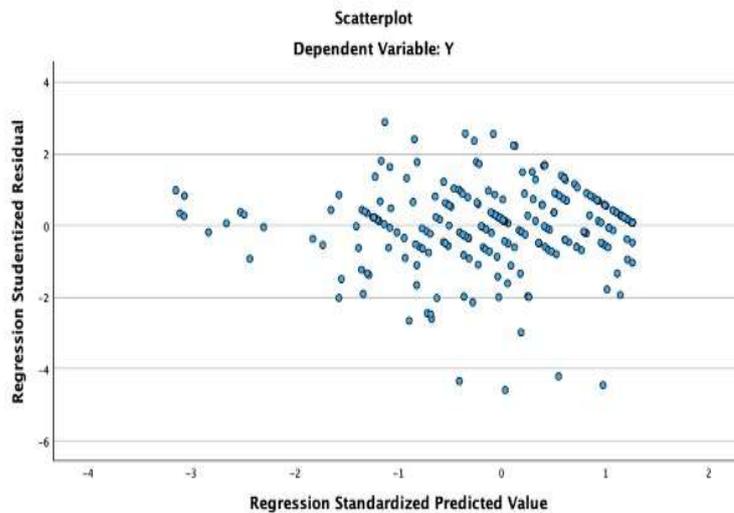
Figure 4

T test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	−.804	.561		−1.434	.153
	X1	.060	.081	.041	.738	.461
	X2	.170	.079	.148	2.156	.032
	X3	.103	.081	.092	1.264	.207
	X4	−.008	.038	−.009	−.211	.833
	X5	.154	.048	.159	3.204	.002
	X6	.185	.055	.190	3.357	<.001
	X7	.385	.090	.341	4.284	<.001

a. Dependent Variable: Y

Figure 5

F Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3267.804	7	466.829	143.610	<.001[b]
	Residual	949.196	292	3.251		
	Total	4217.000	299			

a. Dependent Variable: Y
b. Predictors: (Constant), X7, X4, X5, X1, X6, X2, X3

Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.880[a]	.775	.770	1.803	.775	143.610	7	292	<.001

a. Predictors: (Constant), X7, X4, X5, X1, X6, X2, X3