FACTORS AFFECTING THE INTEREST OF CUSTOMERS USING INTERNET BANKING ON BRI CUSTOMERS SAMARINDA KCP SEBERANG

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Abstract. The aim of this research is to find out the factors that influence the customer's interest in using internet banking at PT BRI KCP Samarinda Seberang. Method of this research using quantitative. The analysis tool uses multiple regression with SPSS. The results showed the factors of Ease, Perception of Usability, Risk, and Trust overall had a positive effect on customer interest in using internet banking.


INTRODUCTION

Banking has an important role in economic activities in a country. Its activities are inseparable from the flow of payment traffic that uses money as its medium. Banks as fund collectors and channeling funds to the public, so that the bank as an intermediary service [1]. Banking activities cannot be separated from the use of technology, including internet banking (e-banking). Internet banking is a technology-based service. Many bank customers in Indonesia use internet banking facilities in banking transactions. Transactions can be done anytime and anywhere without being limited by place and time.

Internet banking (E-Banking) offers customers the ability to conduct non-cash transactions at any time easily and comfortably by accessing through a computer (internet network) without having to come to the bank concerned. Innovation of banking services through internet banking technology is expected to reduce transactional costs and queues that occur in bank offices. Based on data from the Indonesian Financial Services Authority in 2016 the development of internet banking users in Indonesia continues to increase from year to year [2] Seen clearly in the table below which shows that there is a high increase in internet banking users.

Table 1

<table>
<thead>
<tr>
<th>Year</th>
<th>Internet Banking User</th>
<th>Frequency of Transactions using internet banking</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>13.600.000</td>
<td>150,800.000</td>
</tr>
<tr>
<td>2013</td>
<td>18.866.000</td>
<td>247,200.000</td>
</tr>
<tr>
<td>2015</td>
<td>29.700.000</td>
<td>263,900.000</td>
</tr>
<tr>
<td>2016</td>
<td>50.400.000</td>
<td>405,400.000</td>
</tr>
</tbody>
</table>

Source: Bijak Ber-Elektronic Banking-OJK.2016
Customer interest according to namely external influences, awareness of needs, introduction of products and alternative evaluations are things that can lead to consumer buying interest [3] This external influence consists of marketing efforts and socio-cultural factors. Customer interest in the use of internet banking is based on various factors including Perception of Ease of Use, Perception of Usability, Comfort, Trust. These four factors are very important and need to be considered to determine the percentage of customer interest in using internet banking.

One of the banks offering internet banking services is PT Bank Rakyat Indonesia (Persero). PT Bank Rakyat Indonesia noted that customers using BRI's e-banking services rose 20.09 percent as of the first quarter of 2014. This boosted the company's fee-based income. BRI's e-banking performance that continues to improve can be seen from the increase in the number of users, the number of transactions, and the volume of transactions at ATMs, SMS Banking and Internet Banking BRI from the user side. Kompas newspaper reported that the number of BRI Internet Banking users rose 218.7% year on year, from 430,000 to 1.38 million. Not only users, transactions through BRI e-banking are also increasingly favored by customers. BRI's Internet Banking transactions increased 154% (year on year), from 4.1 million to 10.5 million [4, 5]

Bank Rakyat Indonesia (BRI) presents a banking application called BRI Mobile in 2010. BRI Mobile is an application that integrates e-banking services including Mobile Banking, Internet Banking, T-Bank, Brizzi and there are additional menus namely BRI Info, and BRI calls that can be accessed via a smartphone. At present, BRI Mobile service users reach 12 million users from the targeted 10.5 million users with total transactions reaching Rp 62 trillion[6]

PT Bank Rakyat Indonesia (BRI) (Persero) recorded an encouraging performance through its digital banking application, BRImo. Since its launch in February until the end of September 2019, transactions on the BRImo application have reached 45.5 million times with a nominal value of Rp 18.4 trillion. The users of this computer technology have touched 2.2 million people. BRI Corporate Secretary Hari Purnomo said, on average the addition of BRImo users touched 250,000 to 350,000 per month. “BRImo customers often use transaction features including transfers, bill payments, top-up, top-up Gopay and LinkAja,” Hari said according to the release information Kompas.com received [7]

The high use of internet banking by BRI customers is interesting to do a study to analyze what factors influence customers' interest in using internet banking. Because by knowing these factors, the bank providing internet banking services can encourage the interests of customers who actually have the facility to access internet banking so they want to use internet banking. The focus of this research is BRI KCP Samarinda Seberang customers and has used BRI mobile banking as a population in this study.

LITERATURE REVIEW

According to perceived Ease of Use is the most important factor in determining whether users adopt and whether they actually use the proposed new technology [8] PU is the level where someone believes that the use of a particular technology will improve its performance. Moreover, PEOU is defined as a measure by which a person believes that using certain technology will be free of effort.

Define Perceived ease of use is how much computer technology is felt to be relatively easy to understand and use [9] Individual perception related to the ease of using a computer (perceived ease of use) is the level where individuals believe that using a particular system will be free from errors. This perception will then have an impact on behavior, i.e. the higher one's perception of the ease of using the system, the higher the level of information technology utilization.

Perceive Usefulness

(Davis, 1989) defines perception of usability as the degree to which a person believes that using a particular system can improve performance.[9] In accordance with TAM, the actual system usage is most influenced by the interest to use (behavioral intentions toward usage. Behavioral intentions toward usage are influenced by two beliefs, namely user perception of usefulness and perceived user ease of perceived ease of use). Commerce usefulness is defined as the level where someone believes that using a particular system will improve performance.

Risk

According to Perceived risk is considered as the customer's perception of the existence of uncertainty and also the negative consequences of buying products or using services[10] Before using a technology, someone will certainly consider the risks of such
use. Risk is a condition of uncertainty that people consider to decide whether or not to make a transaction online. People really consider the distance and impersonal atmosphere in online transactions and global infrastructure that contains many risk elements. Risk is defined as a subjective estimate of consumers to suffer losses in receiving the desired results. According to Dowling and Staelin in if the risk increases from just information to the decision to purchase a product (transaction), the risk is associated with trust (trust)\(^{[11]}\).

**Trust**

Trust is confident in others in the hope that other people will not behave opportunistically\(^{[12]}\) This is a belief that the other party will behave according to social ethics and there is a belief that the party that is trusted will fulfill the commitment. According to is a foundation of business because business transactions between two or more parties will occur if each trusts\(^{[13]}\)

Customers are more likely to doubt the trust aspect of the bank and customers are also more likely to doubt the security aspects offered by the bank. Trust has a high influence on your interests in online transactions.

**Internet Banking**

Internet banking, also known as online banking, mobile banking or e-banking. According to the wikipedia site is conducting transactions, payments, and other transactions via the internet with a bank-owned website equipped with a security system. Mobile Banking is a banking information service via new competitive wireless offered by banks using mobile technology to support the smooth and easy banking activities.

**METHODS**

This research design, type using a quantitative approach. The type of data used in this study is quantitative data, that is data in the form of figures that can be calculated in order to\(^{[14, 15]}\) According to Santosa (2016), explanatory research is research used to explain the position of the variable under study and the relationship between one variable and another. The research conducted was to examine the relationship of independent variables, namely, Perceived Ease of Use (\(X_1\)), Perception of Usability (\(X_1\)), Risk (\(X_2\)), Trust (3) on the dependent variable, namely Customer Interest (Y).

**Population.** Population is a generalization area that consists of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions\(^{[14, 15]}\) The population in this study are customers who use Internet Banking services at BRI KCP Samarinda Seberang.

**Sample.** The sample is part of the number and characteristics possessed by the population\(^{[15, 16]}\) The number of samples used was 20 of 100 respondents. The researchers distributed 110 questionnaires. Of the 110 questionnaires, only 103 were returned. Of the 103 questionnaires in the form of paper, there were 3 questionnaires that could not be used because they were damaged. So, the total number of questionnaires returned and can be used is 100 sheets of 110 questionnaires distributed.

**Data type**

Furthermore, the data used are primary and secondary data, including:

1. **Primary Data**
   
   In this study the data used are primary data. Primary data is data obtained by researchers from first sources, both individuals and individuals such as filling out questionnaires or interviews with\(^{[17]}\). In this study primary data are questionnaires, by distributing questionnaires that have been provided by researchers. The measurement scale used to measure the research instrument is a 5-point Likert scale, ranging from intervals 1-5 or ranging from strongly disagreeing to strongly agreeing\(^{[16]}\)

2. **Secondary Data**
   
   Definition of secondary data according to\(^{[15, 16]}\) is a data source that does not directly provide data to data collectors, for example through other people or through documents or data contained on the website. Data obtained by several techniques of collection, including:

   1. **Data collection techniques using a questionnaire (questionnaire)**. Questionnaire is a data collection technique that is done by giving a set of questions or written statements to respondents to answer\(^{[16]}\) The type of questionnaire used in this study is a closed questionnaire (structured questionnaire) is a questionnaire that is presented in such a way that respondents are asked
to choose one answer to one question. The instrument used to measure this variable is by using a 5-point Likert scale. Respondents' answers in the form [3] 3 choices from five alternatives, i.e.

STS = Strongly Disagree (Sangat Tidak Setuju)
TS = Disagree (Tidak Setuju)
CS = Quite Agree (Cukup Setuju)
S = Agree (Setuju)
SS = Strongly Agree (Sangat Setuju)

2. Literature Study. Literature study is a method of collecting data which is done by reading books, literatures, journals, references related to this research and previous research relating to the research being carried out.

3. Online Research. Data collection techniques that come from sites or websites that relate to various information needed in research.

Characteristics of Respondents

Gender in general can make a difference in a person's behavior. In one field of work gender can often be a differentiator of the activities carried out by individuals. Presentation of respondent data by gender is as follows.

<table>
<thead>
<tr>
<th>No</th>
<th>Gender</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Woman</td>
<td>37</td>
<td>37%</td>
</tr>
<tr>
<td>2.</td>
<td>Man</td>
<td>63</td>
<td>63%</td>
</tr>
<tr>
<td></td>
<td>Amount</td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Primary data processed, 2018

Age in relation to individual behavior at work sites is usually a reflection of individual experiences and responsibilities. The age tab of the respondent can be seen as follows.

<table>
<thead>
<tr>
<th>No</th>
<th>Age</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>17-20 year</td>
<td>17</td>
<td>17%</td>
</tr>
<tr>
<td>2.</td>
<td>21-25 year</td>
<td>32</td>
<td>32%</td>
</tr>
<tr>
<td>3.</td>
<td>26-30 year</td>
<td>34</td>
<td>34%</td>
</tr>
<tr>
<td>4.</td>
<td>31-35 year</td>
<td>13</td>
<td>13%</td>
</tr>
<tr>
<td>5.</td>
<td>&gt;36 year</td>
<td>4</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td>Amount</td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Primary Data prosseced, 2018

The work is related to the needs and interests of customers when using internet banking at the BRI KCP Samarinda Seberang. The following is a table of respondents by occupation.

<table>
<thead>
<tr>
<th>No</th>
<th>Occupation</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Private employees</td>
<td>32</td>
<td>32%</td>
</tr>
<tr>
<td>2.</td>
<td>Businessman</td>
<td>27</td>
<td>27%</td>
</tr>
<tr>
<td>3.</td>
<td>BUMN employee</td>
<td>12</td>
<td>12%</td>
</tr>
<tr>
<td>4.</td>
<td>Government</td>
<td>6</td>
<td>6%</td>
</tr>
<tr>
<td>5.</td>
<td>Housewife</td>
<td>4</td>
<td>4%</td>
</tr>
<tr>
<td>6.</td>
<td>Student</td>
<td>19</td>
<td>19%</td>
</tr>
<tr>
<td></td>
<td>Amount</td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Primary Data prosseced, 2018

Education is often seen as a condition which reflects a person's ability. Presentation of respondent data based on education is as follows.
Based on the data in table 5, it shows that the highest number of respondents is from the group of respondents who have an bachelor education of 43% or 43 people.

RESULT

Multiple Linear Regression Test Results

A good regression equation model is one that meets the requirements of classical assumptions, including all data normally distributed, the model must be free from the symptoms of multicollinearity and free from heterokedasticity. From the previous analysis it has been proven that the equation model proposed in this study has met the requirements of classical assumptions so that the equation model in this study has been considered good. Regression analysis is used to test hypotheses about the effect of partially independent variables on the dependent variable. Based on the estimation of multiple regression with SPSS 17, the results obtained are as in table 6

Table 6. Multiple Linear Regression Test Results

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized B</th>
<th>Std. Error</th>
<th>Stand Beta</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (Constant)</td>
<td>-.29227</td>
<td>.410</td>
<td>-.627</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Ease Perception</td>
<td>.854</td>
<td>.165</td>
<td>.396</td>
<td>5.192</td>
<td>.000</td>
</tr>
<tr>
<td>Usability Perception</td>
<td>.468</td>
<td>.145</td>
<td>.244</td>
<td>3.226</td>
<td>.002</td>
</tr>
<tr>
<td>Risk</td>
<td>.659</td>
<td>.173</td>
<td>.280</td>
<td>3.816</td>
<td>.000</td>
</tr>
<tr>
<td>Trust</td>
<td>.676</td>
<td>.146</td>
<td>.346</td>
<td>4.618</td>
<td>.000</td>
</tr>
</tbody>
</table>

Source: Output SPSS

a. Dependent Variable: Customer Interest

Based on the processed data in the table presented, the following regression equation is obtained

\[ Y = 0.396X1 + 0.244X2 + 0.280X3 + 0.346X4 \]

Based on the multiple linear regression equation can be described as follows

a. Ease Perception Regression Coefficient (X1) = 0.396 indicates that the variable perceived ease of use (X1) has a positive effect on customer interest (Y) that is increased by 0.396

b. The coefficient of regression of Usability Perception (X2) = 0.244 indicates that the variable perception of usability (x2) has a positive effect on customer interest (y), which is an increase of 0.244

c. Risk regression coefficient (X3) = 0.280 indicates that the risk variable has a positive effect on customer interest (Y) in the amount of 0.280.

d. Trust coefficient regression (X4) = 0.346 indicates that the variable Trust has a positive effect on customer interest (Y) in the amount of 0.346.

Based on the description above it can be seen that the variable which has a high influence on customer interest is the perceived ease of use variable while the variable that has the lowest effect is the perceived usefulness variable.

Test Results (Partial Test)
Hypotheses 1, 2, 3, and 4 in this study were tested for truth by using partial tests. This test is done by looking at the significance level (p-value), if the significance level resulting from the calculation is below 0.05 then the hypothesis is accepted, conversely if the significance level of the calculated results is greater than 0.05 then the hypothesis is rejected.

Table 7. T Test Results (Partial Test)

<table>
<thead>
<tr>
<th>Coefficientsa</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>-.29227</td>
<td>.410</td>
</tr>
<tr>
<td>Ease Perception</td>
<td>.854</td>
<td>.165</td>
</tr>
<tr>
<td>Usability Perception</td>
<td>.468</td>
<td>.145</td>
</tr>
<tr>
<td>Risk</td>
<td>.659</td>
<td>.173</td>
</tr>
<tr>
<td>Trust</td>
<td>.676</td>
<td>.146</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Customer Interest

The magnitude of the effect of each independent variable (perceived ease of use, perceived usefulness, risk and trust) on the dependent variable can be seen through the value of the significance of each variable:

**Effect of perceived ease of use (X1) on customer interest (Y)**

The hypothesis put forward:

H1: Perception The ease of use has a positive effect on customers' interest in using internet banking at BRI banks.

In the t test, the result of tcount was 5.192 which was greater than t table (1.990) with a significant level of 0.000 less than 0.05. This shows that the variable perceived ease of use (X1) affects customer interest. These results are consistent with the results of research by Gilang (2010), Aisiiyah Amanah (2014) and Fauzan and Maya (2018) that perceived ease of use has a significant effect on customer interest. And from the test results it can be concluded that H1 is accepted, meaning that there is a positive influence on the perceived ease of use variable on customer interest. These results are consistent with Davis's theory (1989: 2320) that the perception of ease of use has a significant effect on customer interest because the higher the ease of Internet Banking, the greater the desire and ability of users to use it and ultimately be positive towards the customer's interest in using internet banking.

a. Effect of perceived usefulness (X2) on customer interests (Y)

The hypothesis put forward:

H2: The perception of usability has a positive effect on customer interest in using internet banking at BRI banks.

In the test of t, the result of tcount is 3.226 which is bigger than t table (1.990) with a significant level of 0.002 less than 0.05. This shows that the usability perception variable (X2) influences customer interest (Y). And from the test results it can be concluded that H2 is accepted, meaning that there is a positive influence on the perception of usability variable using customer interest.

This result is in accordance with the results of Imam Sugih's research (2015) that the perception of usability has a positive influence on the interests of customers in using internet banking because internet banking provides many uses so that it will increase customer interest in using internet banking at BRI banks.

b. Risk Effect (X3) on customer interest (Y).

The hypothesis put forward:

H3: Risk positively influences customer interest in using internet banking at BRI banks.

In the t test, the result of tcount was 3.816, greater than t table 1.990 with a significance level of 0.000, less than 0.05. This shows that the risk variable has a positive effect on customer interest in using internet banking. And from the test results it can be concluded that H3 is accepted, meaning that there is a positive influence on the use risk variable on customer interest.
These results are consistent with the results of the study of Alisiyah Amanah (2014) and Gilang (2010) that risk variables have a positive effect on customer interests. It can be seen that transactions using internet banking at Bank BRI are already protected by PIN facilities, thereby reducing the risk when using internet banking, according to Ikbar (2016) if the customer considers that using mobile banking is very useful and makes it easy for his business to make customers ignore the risks that can occur. As well as a good system can reduce the occurrence of risk., It certainly will increase customer interest in using internet banking.

**Influence of Trust (X4) on customer interests (Y).** The hypothesis put forward:

H₄: Trust has a positive effect on customer interest in using internet banking at BRI banks.

In the t test, the result of tcount was 4.618, greater than t table 1.990 with a significance level of 0.000, less than 0.05. This shows that the variable Trust has a positive effect on customer interest in using internet banking at Bank BRI. And from the test results it can be concluded that H₄ is accepted, meaning that there is a positive influence of the trust variable on customer interest.

This result is in accordance with research conducted by Sauca (2009), Alisiyah (2014), Gilang (2010) and Fauzan and Maya (2018) which states that trust has a positive effect on customer interest.

**F Test**

F test (F-test) is intended to determine the effect of independent variables (perceived ease of use, usefulness, risk and trust) simultaneously (together) to the dependent variable (customer interest). The results of the F test calculation can be seen in the following table:

| Table 8. Test Results F
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ANOVA</strong></td>
<td>Model</td>
<td>Sum of Squares</td>
<td>Df</td>
<td>Mean Square</td>
<td>F</td>
</tr>
<tr>
<td>Regression</td>
<td>847.815</td>
<td>4</td>
<td>211.954</td>
<td>25.593</td>
<td>.000</td>
</tr>
<tr>
<td>Residual</td>
<td>786.775</td>
<td>95</td>
<td>8.282</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1634.590</td>
<td>99</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Trust, Risk, Usability Perception, Ease Perception
b. Dependent Variable: Customer Interest

The criteria used are:
H₀: There is no effect of perceived ease of use, perceived usefulness, risk and trust in customer interest.

H₁: There is the influence of perceived ease of use, perceived usefulness, risk and trust in customer interest.

Based on the calculation results, the calculated F value of 27.018 is greater than F Table 2.47 with a significance probability approaching zero (P value = 0.000). Thus Ho is rejected, meaning that the variable perception of convenience, perceived usefulness, risk and trust influences interest the customer.

**Determination Coefficient Test (R²)**

The coefficient of determination is a quantity that indicates the amount of variation in the dependent variable that can be explained by the independent variable. The coefficient of determination is determined by the R square adjust value as can.

| Table 9. Determination Coefficient Test Results
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Model Summary</strong></td>
<td>Model</td>
<td>R</td>
<td>R Square</td>
</tr>
<tr>
<td>1</td>
<td>.720</td>
<td>.519</td>
<td>.498</td>
</tr>
<tr>
<td>a. Predictors: (Constant), X4, X3, X2, X1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Dependent Variable: Y</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on the results of the calculation of regression estimates, the adjusted value of the Determination Coefficient (adjusted R²) is 0.498 meaning that 49.8 percent of the variation of all independent variables (perceived ease of use, usefulness, risk and trust)
can explain the dependent variable (customer interest), while the remaining 50.2 percent is explained by other variables not proposed in this study.

CONCLUSION

Based on the results of discussions about the interests of customers in using internet banking at PT. Bank Rakyat Indonesia (Persero), Tbk. Samarinda Seberang Sub-Branch Office, some conclusions from the results of the analysis can be presented as follows:

1. Based on the results of the discussion and testing shows that of the four variables, the variable Perception of Ease, Perception of Usability, Risk and Trust as a whole has a positive effect on customer interest in using internet banking.

2. Based on the results of multiple linear regression tests the Ease variable has a dominant influence on customer interest in using internet banking. This is indicated by the results of the regression test where the coefficient value of the comfort variable is greater than the other variables and has the smallest significant value.

3. The perceived ease of use variable has a positive effect on customer interest in using internet banking. This is indicated by the value of t variable count is 5.192 and is greater than t table 1.990. The effect given is positive, this can be seen from the magnitude of the coefficient of the variable perception of information technology in the regression equation that is equal to 0.396.

4. The variable perception of usability in use has a positive effect on customer interest in using internet banking. This is indicated by the value of the calculated t variable is 3.266 and greater than t table 1.990. The effect given is positive, this can be seen from the magnitude of the coefficient of the ease of use variable in the regression equation that is equal to 0.244.

5. Partially, the risk variable has a positive effect on customer re-interest in using internet banking. This is indicated by the t value of this variable is 3.816 and is greater than t table 1.990. Simultaneously the influence given is positive, this can be seen from the magnitude of the risk variable coefficient in the regression equation that is equal to 0.280.

6. The trust variable has a positive effect on customer re-interest in using internet banking. This is indicated by the calculated value of t variable is 4.618 and is greater than t table of 1.990. The effect given is positive, this can be seen from the magnitude of the coefficient of service feature variables in the regression equation that is equal to 0.346.

The amount of adjusted determination coefficient (adjusted R²) of 0.498 means that 49.8 percent of the variation of all independent variables (perception of information technology, ease of use, risk and service features) can explain the dependent variable (customer re-interest in using internet banking), while the remaining 50.2 percent is explained by other variables not proposed in this study.

REFERENCES

4. in *Kompas*. 2015.