

The Influence of Business Expectations, Performance Expectations, Business Expectations, and Social Influences on Interest in Using BRImo (BRI Mobile)

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ABSTRACT

This study aims to determine the effect of performance expectancy, effort expectancy and social influences on behavioral intention of BRImo (BRI Mobile) at BRI Unit Karangrejo Magetan. The data used are primary data obtained from questionnaires. Data analysis used is t test, F test and coefficient of determination. The results of this study indicate that performance expectancy has a partial effect on behavioral intention of BRImo at BRI Unit Karangrejo Magetan. This means that high performance expectations will trigger BRImo's behavioral intention for their daily transactions. Business expectancy has a partial effect on behavioral intention BRImo at BRI Unit Karangrejo Magetan. This means that the better the effort expectancy, the behavioral intention of BRImo by customers will also increase. Social influence partially affects the behavioral intention of BRImo at BRI Unit Karangrejo Magetan. This means that a large social influence will result in greater customer behavioral intention in transactions using BRImo.

Keywords:*performance expectancy, effort expectancy, social influences, behavioral intention*



INTRODUCTION

The development of digital information technology in the contemporary era has driven a fundamental transformation in the patterns of human interaction with information systems, particularly in the context of organizations and public services. The intensified use of technology-based systems has not only transformed the internal working mechanisms of organizations but also reshaped the way individuals make decisions, conduct transactions, and interpret the ease of service. Since the early 2000s, the increasing adoption of information systems in organizations has been noted as a structural phenomenon inseparable from the demands for efficiency and effectiveness (Mega, 2021; Kaluarachchi & Nagalingam, 2024). This phenomenon has intensified as the penetration of the internet and mobile devices has made digital technology a primary need, no longer merely a supporting instrument.

In the digital economy landscape, the banking sector is one of the domains experiencing the most significant disruption (Lestari, 2020). Financial transactions that previously relied on physical presence and the use of cash have now shifted to digital platforms that enable speed, flexibility, and a wider range of services. Mobile banking has emerged as a concrete manifestation of this transformation, where banks act not only as financial institutions but also as technology service providers (Liu et al., 2023). Bank Rakyat Indonesia (Persero) Tbk responded to this dynamic by launching the BRImo (BRI Mobile) application, an integrated platform designed to facilitate various customer banking transaction needs in a single mobile-based application. The existence of BRImo represents a paradigm shift in banking services from product-oriented to user-experience-oriented.

However, high levels of technology penetration do not necessarily guarantee successful utilization of an information system. Individual decisions to accept and use technology are still influenced by the user's subjective perception of the system. In this context, the Technology Acceptance Model (TAM) developed by Davis (1989) remains relevant as a conceptual framework to explain technology acceptance behavior (Zidan & Auliya, 2023). The TAM emphasizes that perceived usefulness and perceived ease of use are the primary determinants in shaping individual attitudes and interest in using information systems. The perception that a system is useful and easy to use will encourage an individual's tendency to adopt the technology continuously (Fedorko et al., 2021; Rofiah & Suhermin, 2022). However, the evolving social environment and the complexity of modern digital technology indicate that the relationships between variables in the TAM are not always linear and consistent across contexts.

Several previous studies have shown varying empirical findings regarding factors influencing interest in and use of information systems. Azzahra et al.'s

(2023) study of Regional Work Units in Riau Province revealed that performance expectations, business expectations, and social factors significantly influence interest in using information systems, which in turn impacts actual use of those systems. These findings underscore the importance of cognitive and social dimensions in driving technology adoption within government bureaucracies.

Meanwhile, Ningrum (2016), who studied Rural Credit Banks in Karanganyar Regency, found that performance expectations, business expectations, social factors, task suitability, and facilitating conditions simultaneously influenced user interest in using information systems. These results broaden the understanding that task characteristics and environmental support also play a significant role in shaping user interest, particularly in microfinance institutions.

In contrast to these two studies, Christinawati (2016) showed inconsistent results. In her study, performance expectations, effort expectations, and social factors were not shown to influence intention to use information systems, while facilitating conditions were the only variable with a significant influence. These differing findings indicate empirical inconsistencies that point to the possible influence of user context, system characteristics, and the institutional environment on technology acceptance mechanisms (Binyamin, 2020; Handayani et al., 2023).

The disparity in previous research results implicitly indicates that technology acceptance models cannot be universally understood without considering the specific user context and the type of system being studied. Mobile app-based digital banking, such as BRImo, has distinct characteristics compared to organizational information systems or conventional banking, both in terms of user interaction intensity, perceived risk, and real-time service expectations. Furthermore, customers, as external users, have more heterogeneous behavioral patterns, backgrounds, and preferences than internal users of an organization.

Based on these conditions, this study focuses on customers of PT Bank Rakyat Indonesia (Persero) Tbk, BRImo users, in the Karangrejo Magetan Unit. This object selection aims not only to re-examine the variables of performance expectations, business expectations, and social influence, but also to capture the dynamics of technology acceptance in the context of digital banking services that directly impact people's daily lives. Thus, this study is expected to provide a deeper understanding of the patterns of interest in using mobile banking, while enriching the empirical literature related to the application of TAM in the context of digital banking in Indonesia, which still shows room for diverse interpretations and findings.

Framework of thinking

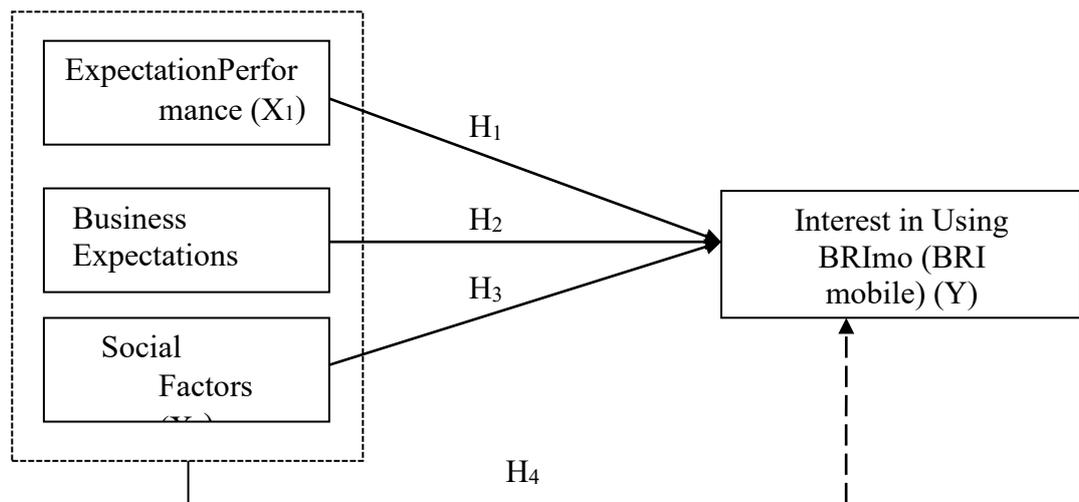


Figure 2.2 Framework of Thinking

Information:

————— = partial test (t test)

----- = simultaneous test (F test)

Hypothesis

Performance Expectations Influence Interest in Using BRImo (BRI Mobile) at BRI Unit Karangrejo Magetan

The results of research by Fiddin (2014) and Ningrum (2016) stated that performance expectations influence the interest in utilizing information systems. A good information system is reliable and makes it easy for users to obtain accurate, high-quality, and fast information, thus making it easier for users to complete work on time. Based on the understanding of the influence of performance expectations on the interest in utilizing information systems, the following hypothesis is proposed:

Ho1 : Performance Expectations do not affect the Interest in Using BRImo (BRI Mobile) at BRI Unit Karangrejo Magetan.

Ha1 : Performance Expectations Influence Interest in Using BRImo (BRI Mobile) at BRI Unit Karangrejo Magetan.

Business Expectations Influence Interest in Using BRImo (BRI Mobile) at the BRI Karangrejo Magetan Unit

Information systems that are easy to use tend to be used by individuals/entrepreneurs to complete a task. Effort expectations have a strong influence on the interest in using an information system (Vankatest, et.al., 2012). This is supported by research by Ningrum (2016) and Suhartini (2017), which states that effort expectations significantly influence the interest in using information systems. Based on several previous studies on the influence of effort expectations on the interest in using information systems, the following

hypothesis is proposed:

Ho2 : Business Expectations do not affect the Interest in Using BRImo (BRI Mobile) at BRI Unit Karangrejo Magetan.

Ha2 : Business Expectations Influence Interest in Using BRImo (BRI Mobile) at BRI Unit Karangrejo Magetan.

Social Factors Influence Interest in Using BRImo (BRI Mobile) at BRI Unit Karangrejo Magetan

Social factors are defined as the degree to which an individual perceives that others have convinced him or her that he or she should use information technology. This is supported by research by Fiddin (2014) and Ningrum (2016), which states that social factors influence the interest in utilizing information systems. Social factors influence the interest in utilizing information systems, encouraging individual interest in using information systems, thus encouraging individual interest in using information systems within the organization. The role of social factors in the decision to utilize information systems is complex and has a broad scope of organizational involvement. Social factors are indicated by the extent of support from coworkers, senior managers, leaders, and the organization. Based on several previous studies on the influence of social factors on the interest in utilizing information systems, the following hypothesis is proposed:

Ho3 : Social Factors does not affect the interest in using BRImo (BRI Mobile) at the BRI Karangrejo Magetan Unit.

Ha3 : Social Factors influence on the interest in using BRImo (BRI Mobile) at the BRI Karangrejo Magetan Unit.

Performance Expectations, Business Expectations, and Social Factors Influence Interest in Using BRImo (BRI Mobile) at BRI Unit Karangrejo Magetan

Factors that support interest in using information systems includes performance expectations, business expectations, social factors and conditions Which facilitate isfactorsupporters a individual believe that using an information system will help in increase its performance. Performance expectations, business expectations, social factors and facilitating conditions simultaneously influence the interest in using information systems (Ningrum, 2016).

Facilitating conditions are defined as a person's perception of infrastructure, resources, and technical aspects for the use of technology (Venkantesh, 2012). This is in accordance with the research results of Ningrum (2016) and Khairiyah (2017) which stated that performance expectations, business expectations, social factors and facilitating conditions simultaneously influence the interest in using information systems. Based on several previous studies on the influence of facilitating conditions on information system users, the following hypothesis is proposed:

- Ho4 : Performance Expectations, Business Expectations, Social Factors and Facilitating Conditions do not influence the Interest in Using BRImo (BRI Mobile) at BRI Unit Karangrejo Magetan.
- Ha4 : Performance Expectations, Business Expectations, Social Factors and Facilitating Conditions influence the Interest in Using BRImo (BRI Mobile) at BRI Unit Karangrejo Magetan.

RESEARCH METHODS

RoomScope of Research

This research is quantitative. The subjects were customers interested in using BRImo at BRI Unit Karangrejo Magetan. Primary data was obtained from questionnaires. Data analysis methods included multiple linear regression, coefficient of determination, t-test, and F-test. The results of this study can be utilized by BRI Unit Karangrejo Magetan to increase customer interest in using BRImo through performance expectations, business expectations, and social influence..

Population and Sample

The population in this study is all customers who are interested in using BRImo at the BRI Unit Karangrejo Magetanin 2021 as many as 29,145. Due to the large population, the sample size was determined using the Slovin formula, resulting in a sample size of 100 respondents..The sampling method used is the purposive sampling method.

Types and Methods of Data Collection

The type of data used in this study is primary data.. The method used in this research is a questionnaire.

Operational Definition of Variables

Performance Expectations

Performance expectation is a level of belief where an individual believes that using a system will help improve performance (Venkatesh et al., (2003) quoted by Indrawati et al., 2017). Performance expectation indicators are: perceived usefulness, extrinsic motivation, job vit, relative advantage and outcome expectation.

Business Expectations

Effort Expectancy is the level of ease of use of an information system. Information systems that are easy to use are more likely to be used by individuals to complete a task (Vankatest, et.al., 2012). Indicators of effort expectancy include: perceived ease of use, complexity, and ease of use.

Social Influence

Social influence is the degree to which a person perceives that important people believe that he or she should use a system (Venkatesh et. al., 2012). Indicators of social influence are subjective norms, social factors, and image.

Interest in Utilization

Behavioral intention indicates the extent to which a person will use a particular technology in the future. This is indicated by a person's desire to use the technology (Indrawati, et. al. (2017). Indicators of interest in use are: intention to use in the future, intention to always use a system in everyday life and plans to use a system as

often as possible.

Data Analysis Methods

1. Data Quality Test

a. Validity

According to Ghozali (2016), validity testing is used to measure the validity of a questionnaire. A questionnaire is considered valid if the questions in the questionnaire are able to reveal what the questionnaire is intended to measure.

b. Reliability

According to Ghozali (2016), an instrument in the form of a questionnaire is said to be reliable if a person's answers to the statements are consistent or stable over time.

2. Multiple Linear Regression

According to Sugiyono (2017), multiple linear regression analysis is a regression that has one dependent variable and two or more independent variables...In regression analysis, besides measuring the strength of the relationship between two or more variables, it also shows the direction of the relationship between the dependent and independent variables (Ghozali, 2016:94). The analysis method used is a multiple linear regression model, the equation of which is written as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$$

3. Hypothesis Testing

a. t-test

According to Ghozali (2016), the t-statistic test basically shows how far the influence of one independent variable individually explains the variation in the dependent variable.

b. F test

According to Ghozali (2016), the F test basically shows whether all independent variables included in the model have a joint influence on the dependent variable.

4. Coefficient of Determination

According to Ghozali (2016), the coefficient of determination is a tool **for measure how far the model's ability to explain variations in the dependent variable.**

RESULTS AND DISCUSSION

The researcher distributed 100 questionnaires, of which 100 were returned. The researcher assisted the respondents in completing the questionnaires, with the aim of obtaining the best possible results.

Table 1 Return of Questionnaire Sheets

Questionnaires distributed	100 sheets
Corrupted questionnaire	0 sheets
Unreturned questionnaires	0 sheets
Completed and returned questionnaire	100 sheets

1. Respondent Characteristics

a. Respondent Characteristics Based on Age

The results of the distribution of the questionnaire on respondent characteristics based on age are as follows:

Table 2 Respondent Characteristics Based on Age

Respondent Age	Number of Respondents	Percentage (%)
< 20 years	16	16%
21 - 30 years old	34	34%
31 - 40 years old	29	29%
> 40 years old	21	21%
Amount	100	100%

Respondent characteristics data based on age as shown in Table 2, as follows: respondents aged less than 20 years were 16 people or 16%, respondents aged 21 - 30 years were 34 people or 34%, respondents aged 31 - 40 years were 29 people or 29% and respondents aged over 40 years were 21 people or 21%. Based on this explanation, it can be concluded that BRImo is widely used by people aged 21-30. This is because those aged 21-30 are considered millennials, and the convenience and comprehensive features available make BRImo their preferred users now and in the future.

b. Characteristics Based on Gender

The results of the questionnaire distribution from the respondent characteristics aspect based on gender are as shown in Table 3.

Table 3 Respondent Characteristics Based on Gender

Gender Respondents	Number of Respondents	Percentage (%)
Man	52	52%
Woman	45	45%
Amount	100	100%

Respondent characteristics data based on gender can be described as follows: 52 male respondents or 52% and 48 female respondents or 48%. Based on the description, it can be concluded that the number of BRI Unit Karangrejo Magetan customers who use BRImo between men and women is almost the same, but there are still more male customers. This is because many male customers socialize with colleagues from the same profession or live in environments with many BRImo users, so they need BRImo to elevate their social status.

c. Characteristics Based on Education

The recapitulation of the results of the distribution of the respondent characteristics questionnaire based on education is shown in Table 4.

Table 4 Respondent Characteristics Based on Education

Respondent Education	Amount	Percentage
SENIOR HIGH SCHOOL	25	25%
Diploma	34	34%
Bachelor	41	41%
Amount	100	100%

The data from the distribution of the questionnaire on the characteristics of respondents based on their level of education as shown in Table 4.4 can be described as follows: respondents whose education level is high school are 25 people or 25%, respondents whose education level is Diploma 34 people (34%) and 41 respondents (41%) had a bachelor's degree. Based on these results, it can be concluded that the higher a person's education level, the more receptive they are to technological change. Highly educated customers easily assess which information technology is easy, practical, and efficient to use. Therefore, many highly educated customers use BRImo..

d. Characteristics Based on Type of Income

Recapitulation of the results of distributing the questionnaire on respondent characteristics based on income as in table 5.

Table 5 Respondent Characteristics Based on Income Level

Respondents' Income	Amount	Percentage
< Rp. 2 million	29	29%
Rp. 2 million - Rp. 5 million	32	32%
> Rp. 5 million	39	39%
Amount	100	100%

The data from the distribution of the questionnaire on the characteristics of respondents based on their income as shown in Table 5 can be described as follows: respondents whose income level is less than Rp. 2 million are 29 people or 29%, respondents whose income is between Rp. 2 million - Rp. 5 million 32 people (32%) and 39 people (39%) with an income of over Rp. 5 million. Based on these results, it can be concluded that the majority of customers who use BRImo have savings of over Rp. 5 million. A large income makes it easier for customers to carry out transactions for daily needs, such as purchasing food, drinks, groceries, and conducting transactions with their business partners. This makes customers use BRImo due to its ease, effectiveness, and efficiency in conducting transactions..

Summary of Respondents' Answers

Table 6 Summary Results of Respondents' Answers

Pernyataan	Respondents' Answers											
	SS		S		N		TS		STS		Total	
	F	%	f	%	f	%	f	%	f	%	f	%
X1.1	31	31%	52	52%	17	17%	0	0%	0	0%	100	100%

X1.2	29	29%	50	50%	21	21%	0	0%	0	0%	100	100%
X1.3	29	29%	63	63%	8	8%	0	0%	0	0%	100	100%
X1.4	30	30%	66	66%	4	4%	0	0%	0	0%	100	100%
X1.5	31	31%	64	64%	5	5%	0	0%	0	0%	100	100%
\bar{X}	30	30%	59	59%	11	11%	0	0%	0	0%	100	100%
X2.1	32	32%	57	57%	11	11%	0	0%	0	0%	100	100%
X2.2	33	33%	56	56%	11	11%	0	0%	0	0%	100	100%
X2.3	34	34%	55	55%	11	11%	0	0%	0	0%	100	100%
\bar{X}	33	33%	56	56%	11	11%	0	0%	0	0%	100	100%
X3.1	27	27%	61	61%	12	12%	0	0%	0	0%	100	100%
X3.2	25	25%	64	64%	11	11%	0	0%	0	0%	100	100%
X3.3	28	28%	60	60%	12	12%	0	0%	0	0%	100	100%
\bar{X}	26.67	26.67%	61.67	61.67%	11.67	11.67%	0	0%	0	0%	100	100%
Y1.1	45	45%	55	55%	0	0%	0	0%	0	0%	100	100%
Y1.2	46	46%	54	54%	0	0%	0	0%	0	0%	100	100%
Y1.3	46	46%	54	54%	0	0%	0	0%	0	0%	100	100%
\bar{X}	45.67	45.67%	54.33	54.33%	0	0%	0	0%	0	0%	100	100%

Based on table 6, the meaning of the respondents' answers can be explained as follows:

1. Performance Expectation (X1)

The average number of respondents who answered strongly agree and agree was 30% and 59%. Eleven% of respondents responded neutrally. Based on this data, it can be concluded that the majority of respondents (89%) acknowledged that using BRImo is very helpful in transacting with business partners. Respondents also acknowledged that transacting using BRImo is much easier and more efficient. Respondents said that using BRImo allows them to transact without leaving their homes.

2. Business Expectation (X2)

The average number of respondents who answered strongly agree and agree was 33% and 56%. Another 12% responded neutrally. Based on these data, it can be concluded that the majority of respondents (89%) felt they had no difficulty operating BRImo, despite being self-taught or self-directed. Respondents were satisfied with using BRImo for transactions because it saves time.

3. Social Influence (X3)

The average number of respondents who answered strongly agree and agree was 26.67% and 61.67%, respectively. Another 11.67% of respondents answered neutral. This indicates that the majority of respondents (88.36%) use BRImo because most people around them already use it for transactions. This is because BRImo is easier, faster, and more efficient than conventional transaction methods. Respondents believe using BRImo will improve their social status.

4. Interest in Utilization (Y)

The average number of respondents who answered strongly agree

and agree was 45.67% and 54.33%, respectively. This indicates that all respondents (100%) are interested in using BRImo in the future. They are aware of technological advances that make transactions easier, faster, and more efficient using BRImo, and therefore are determined to continue using BRImo.

2. Data Quality Test

a. Validity

Table 7 Results of Validity Testing of Performance Expectation Variables

Statement Items	r table	r count	Final decision
1	0.1654	0.823	Valid
2	0.1654	0.836	Valid
3	0.1654	0.843	Valid
4	0.1654	0.861	Valid
5	0.1654	0.833	Valid

Based on Table 7, it can be proven that statement item number 1 has a calculated r value of 0.823, statement item number 2 has a calculated r value of 0.836, statement item number 3 has a calculated r value of 0.843, statement item number 4 has a calculated r value of 0.861, statement item number 3 has a calculated r value of 0.833, so it can be concluded that all statement items in the performance expectation variable are valid. This can be identified from all statement items 1 to 5 having a calculated r value > r table, so it can be concluded that the results of this validity study can be used as a further research step.

Table 8 Results of Validity Testing of Business Expectation Variables

Statement Items	r table	r count	Final decision
1	0.1654	0.984	Valid
2	0.1654	0.994	Valid
3	0.1654	0.984	Valid

Based on Table 8, it can be proven that statement item number 1 has a calculated r value of 0.984, statement item number 1 has a calculated r value of 0.994 and statement item number 3 has a calculated r value of 0.984. This can be concluded that all statement items in the business expectation variable are valid. This can be identified from all statement items from number 1 to 3 having a calculated r value > r table, so it can be concluded that the results of this validity study can be used as a step for further research.

Table 9 Results of Validity Testing of Social Influence Variables

Statement Items	r table	r count	Final decision
1	0.1654	0.860	Valid
2	0.1654	0.952	Valid
3	0.1654	0.913	Valid

Based on Table 9, it can be proven that statement item number 1 has a calculated r value of 0.860, statement item number 1 has a calculated r value of 0.952 and statement item number 1 has a calculated r value of 0.913. This can be concluded that all statement items in the social influence variable are valid. This can be identified from all statement items from number 1 to 3 having a calculated r

value > r table, so it can be concluded that the results of this validity study can be used as a step for further research.

Table 10 Results of Validity Testing of Utilization Interest Variable

Statement Items	r table	r count	Final decision
1	0.1654	0.928	Valid
2	0.1654	0.943	Valid
3	0.1654	0.883	Valid

Based on Table 10, it can be proven that statement item number 1 has a calculated r value of 0.928, statement item number 2 has a calculated r value of 0.943 and statement item number 1 has a calculated r value of 0.883. This can be concluded that all statement items in the utilization interest variable are valid. This can be identified from all statement items from number 1 to 3 having a calculated r value > r table, so it can be concluded that the results of this validity study can be used as a further research step.

b. Reliability

Table 11 Reliability Test Results

Research Variables	Cronbach's Alpha	Alpha Count	Decision-making
Performance Expectations	0.70	0.936	Reliable
Business Expectations	0.70	0.994	Reliable
Social Influence	0.70	0.957	Reliable
Interest in Utilization	0.7	0.961	Reliable

Based on the reliability test data in Table 11, it can be explained that performance expectations have a reliability value of 0.936, effort expectations have a reliability value of 0.984, social influence has a reliability value of 0.957, and utilization interest has a reliability value of 0.961. The reliability value of the variables in this study has a Cronbach's alpha value greater than 0.70. Therefore, it can be concluded that all variables in this study are reliable and can be used for further research.

3. Multiple Linear Regression

Table 12 Results of Multiple Linear Regression Testing

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,146	.236		4,853	.000
	Performance Exp	.349	.086	.394	4,072	.000
	Exp_business	.204	.054	.265	3,805	.000

Social_relation ship	.236	.076	.290	3.113	.002
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a. Dependent Variable: Interest_pemnftan

Based on the data from Table 12, the regression line equation is:

$$Y = 1.146 + 0.349X_1 + 0.204X_2 + 0.236X_3 + e$$

The equation above can be explained as follows:

- 1) The constant value is 1.146, which means that the utilization interest is 1.146, which occurs if the performance expectation variables (X1), effort expectation (X2), and social influence (X3) are not involved.
- 2) The regression coefficient for the performance expectation variable (β_1) is 0.349. This means that if performance expectations (X1) increase by one factor, then utilization intention (Y) will also increase by 0.349. This value has a positive effect, meaning that better performance expectations will have an impact on improving utilization intention.
- 3) The regression coefficient for the business expectation variable (β_2) is 0.204. This means that if business expectations (X2) increase by one factor, then utilization interest (Y) will also increase by 0.204. This value has a positive effect, meaning that better business expectations will have an impact on improving utilization interest.
- 4) The regression coefficient for the social influence variable (β_3) is 0.236. This means that if social influence (X3) increases by one factor, then the utilization intention (Y) will also increase by 0.236. This value has a positive effect, meaning that the stronger the social influence, the better the utilization intention will be.
- 5) Based on the regression coefficient values, of the three variables, the most influential is performance expectations. This is supported by Fiddin's (2013) research, which states that performance expectations influence interest in utilizing information technology. The results show that performance expectations have a significant value of $\rho = 0.000$ and a calculated t-value of 3.646, which is greater than the calculated t-values of the other variables.

4. Hypothesis Testing

a. t-test

1) The influence of performance expectations on the interest in using BRImo at the BRI Karangrejo Magetan Unit

The partial test results obtained a calculated t value of 4.072. The calculated t value is greater than the t table value ($4.072 > 1.66088$) and the significance value of the performance expectation variable is 0.000 less than 0.10, so H_0 is rejected and H_a is accepted. This can be interpreted partially that there is a positive and significant influence of performance expectations on the interest in using BRImo at BRI Unit Karangrejo Magetan. When depicted, it looks like Figure 1.

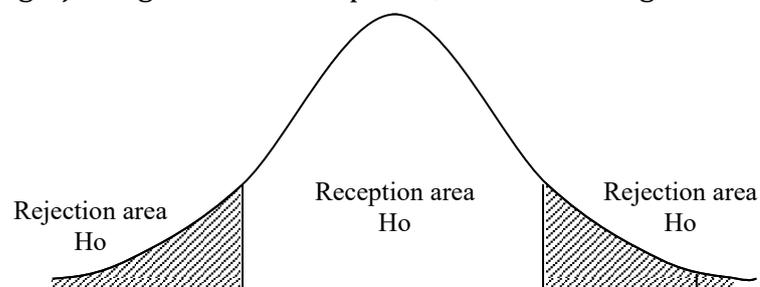


Figure 1. Results of the t-test for the Performance Expectation Variable

2) The influence of business expectations on the interest in using BRImo at the BRI Karangrejo Magetan Unit

The partial test results obtained a calculated t value of 3.805. The calculated t value is greater than the t table value ($3.805 > 1.66088$) and the significance value of the business expectation variable is 0.000, which is less than 0.10, so H_0 is rejected and H_a is accepted. This can be interpreted partially as having a positive and significant influence of business expectations on the interest in using BRImo at BRI Unit Karangrejo Magetan. When depicted, it looks like in Figure 2.

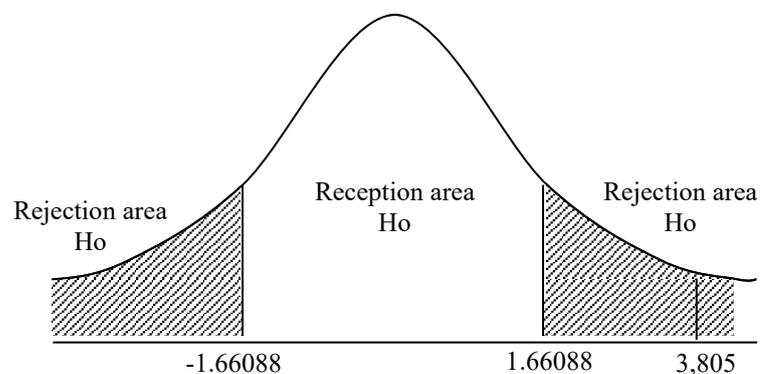


Figure 2 Results of the t-Test for the Business Expectation Variable

3) The influence of social influence on the interest in using BRImo at the BRI Karangrejo Magetan Unit

The partial test results obtained a calculated t value of 3.113. The calculated t value is greater than the t table value ($3.113 > 1.66088$) and the significance value of the social influence variable is 0.002, which is smaller than 0.10, so H_0 is rejected and H_a is accepted. This can be interpreted partially as having a positive and significant influence of social influence on the interest in using BRImo at BRI Unit Karangrejo Magetan. When depicted, it looks like in Figure 3.

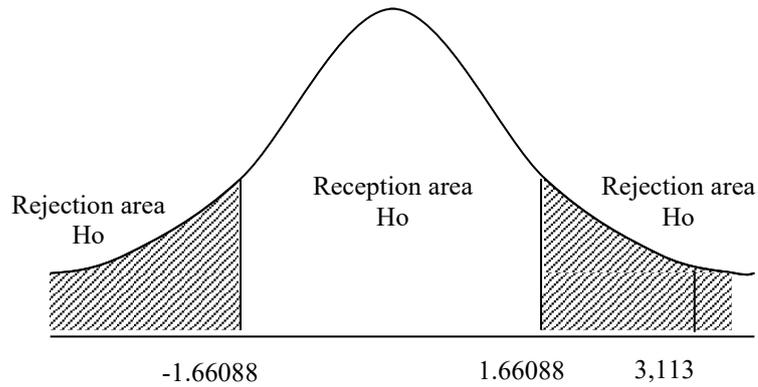


Figure 3 Results of the t-test for the Social Influence Variable

b. F test

Table 13 Simultaneous Results (F Test)

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	15,506	3	5,169	66,698	.000b
	Residual	7,440	96	.077		
	Total	22,946	99			

a. Dependent Variable: Interest_pemnftan

b. Predictors: (Constant), Social_influence, Business_exp, Performance_exp

Based on Table 13, the calculated F value is 66.698 and the F table value is 2.14. Based on these data, it can be concluded that the calculated F is greater than the F table ($66.698 > 2.14$), so H_0 is rejected and H_a is accepted. This means that there is an influence between the variables of performance expectations, business expectations, and social influences on the interest in using BRImo at BRI Unit Karangrejo Magetan. When depicted, it looks like in Figure 4.

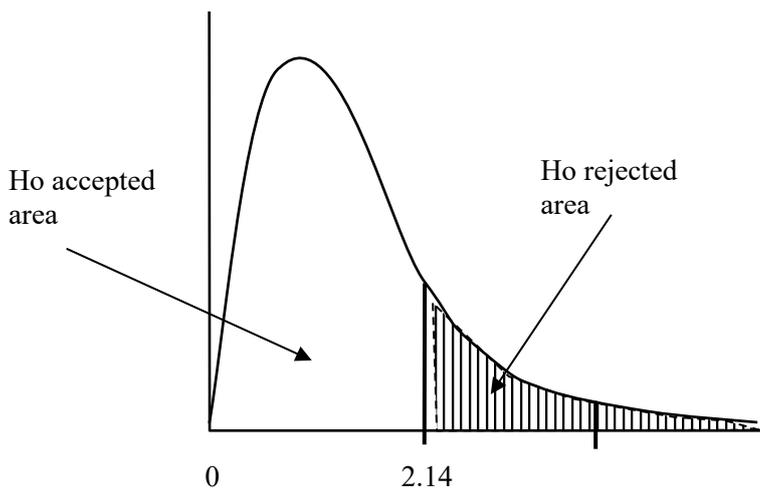


Figure 4 F Test Results

5. Coefficient of Determination

Table 14 Results of the Determination Coefficient (R²) Test

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.822a	.676	.666	.27838

a. Predictors: (Constant), Social_influence, Business_exp, Performance_exp

b. Dependent Variable: Interest_pemnftan

The coefficient of determination is 0.666. This means that 66.6% of the BRImo utilization intention variable at the BRI Karangrejo Magetan Unit is influenced by performance expectations, business expectations, and social influences. The remaining 33.4% is influenced by other variables not included in this study, such as education and experience.

Table 15 Summary of Research Results

Hypothesis	Regression Test	t-test	Sig.	Results	Information
Hypothesis 1: performance expectations influence utilization intention	The regression coefficient of the performance expectation variable is 0.349	t-value 4.072	0,000	Ho1 is rejected Ha1 is accepted	Performance expectations influence utilization interest
Hypothesis 2: business expectations on utilization interest	The regression coefficient of the business expectation variable is 0.204	The calculated t value is 3.805	0,000	Ho2 is rejected Ha2 is accepted	Business expectations influence utilization interest

Hypothesis 3: social influence influences the interest in utilization	The regression coefficient of the social influence variable is 0.236	The calculated t value is 3.113	0.002	Ho3 is rejected Ha3 is accepted	Social influence influences the interest in utilization
Hypothesis 4: performance expectations, effort expectations and social influence jointly influence the intention to utilize	The calculated F value > F table or 66.698 > 2.14 with a significance value of 0.000 < 0.10, then Ho4 is rejected and Ha4 is accepted. Performance expectations, business expectations and social influence have an effect on utilization interest.				
Coefficient of Determination (R ²)	The coefficient of determination value is 0.666 or 66.6%, this shows that performance expectations, business expectations and social influence have a power of 66.6% in influencing utilization interest and the remaining 33.4% is influenced by other variables outside this research model.				

Conclusion

Based on the analysis and explanation in the discussion, it can be concluded that performance expectations have a partial effect on the interest in using BRImo at BRI Unit Karangrejo Magetan. This indicates that the higher the performance expectations perceived by customers, especially regarding ease and speed in transactions, the greater the customer's interest in using BRImo in daily transaction activities. In addition, business expectations have also been shown to have a partial effect on the interest in using BRImo. The better the customer's perception of ease of use and the benefits obtained, such as time savings and ease and speed in transactions with business partners, the greater the customer's interest in using BRImo will be. Furthermore, social influence also has a partial effect on the interest in using BRImo at BRI Unit Karangrejo Magetan. This indicates that the social environment has an important role in shaping customer mindsets and decisions, where encouragement, recommendations, and beliefs from the surrounding environment can encourage customers to use BRImo in transactions. Simultaneously, performance expectations, business expectations, and social influence have been shown to influence the interest in using BRImo. Thus, the higher these three factors, the higher customer interest in using BRImo for transactions. Furthermore, the study results show that performance expectations, business expectations, and social influence contribute 66.6% to the interest in using BRImo at the BRI Karangrejo Magetan Unit. This confirms that the increase in interest in using BRImo is strongly influenced by high performance and business expectations, as well as strong social influence. Meanwhile, 33.4% of interest in using BRImo is influenced by factors other than the variables examined in this study.

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