The Effect of Risk Perception and Benefit Perception on Interest in Using the Allo Bank Application at Transmart Mataram with Trust as an Intervening Variable

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Abstract. This study aims to see the influence of risk perception and benefit perception on the use of interest mediated by trust variables - sampling with purposive sampling technique with 100 respondents who are Allo Bank users at Transmart Mataram. The research questionnaire was distributed to all respondents, and then the collected data was analysed using the PLS-SEM technique. The results showed that risk perception did not affect the interest in using Allo Bank at Transmart Mataram. Furthermore, perception of benefits and trust positively and significantly affect interest in using Allo Bank. At the same time, risk perception is found to have a negative and significant effect on trust, and perception of benefits has a positive and significant effect on confidence. Furthermore, although trust cannot mediate the impact of risk perception on interest in using, trust can judge the effect of perception of benefits on using Allo Bank in Transmart Mataram. The results of this research can be helpful in digital banks in further development and innovation to increase public interest in digital banking.

Keywords: Risk Perception; Benefit Perception; Interest in Using; Trust; Allo Bank.

INTRODUCTION

Technological developments in the current era of globalisation encourage fierce competition in the business world. This sophisticated era demands a lot of growth from many fields of Information Technology (IT). One of the formats of technological progress that is very significant is the opening of the Internet. Until now, the world has arrived at the industrial era 4.0, characterised by integrating all human activities into the virtual world without direct contact [1]. The development of science has resulted in various actions that rely on technology to make it easier for humans to use, such as e-government, e-wallet, e-education, e-laboratory, e-commerce, and others, all packaged in electronic form.

Payment systems or transactions previously could only be done in cash (cash-based). Now, transactions can be done non-cash. One of Indonesia's developing non-cash payment instruments is electronic money or e-money. After the issuance of regulations regarding E-money by Bank Indonesia, the circulation of E-Money began to increase yearly [2]. Digital payment applications or digital wallets such as Dana, Go-Pay, and Shopee pay to Allo Bank with Allo pay features are now very popular and widely used by the public such as Dana, Go pay, Shopee pay to Allo Bank with Allo pay features.

Allo Bank can be categorised as a newcomer in the digital payments category. Allo Bank can be used for transactions in several CT Corp companies such as Trans Studio Mall, Trans Park, Trans Icon and Transmart throughout Indonesia. All Transmart outlets throughout Indonesia aggressively promote Allo Bank, one of which is in Mataram City, West Nusa Tenggara. Transmart Mataram began implementing the use of Allo Bank in June 2022. Allo bank users in Mataram until August 2022 reached 7,000 since it opened last June but experienced a drastic decrease in interest in using it the following month.

Interest in using is the degree to which a person's desire or drive to perform a particular behaviour is substantial [3]. In marketing, interest in using is classified as buying interest (willingness to accept), which is part of the behavioural component in the consumption attitude. Other marketing experts define buying interest as consumer behaviour that arises in response to an object that indicates the customer's desire to purchase [4]. Meanwhile, the literature also says that the decision to buy is influenced by the value of the evaluated product [4]. If the perceived benefits outweigh the sacrifices to get it, then the urge to believe it is higher. Conversely, if the benefits are smaller than the sacrifices, then buyers will usually refuse to accept and generally switch to evaluating other similar products.

Based on the explanation above, a person's interest can be influenced by the product's perceived benefits. Following the research results from [2] in his study, the perception of help positively and significantly affects the interest in using electronic money. At the same time, the opposite finding by [5] shows that the perceived benefit does not affect interest in using electronic payments. According to [6], the perceived advantage of use is how much a person thinks using technology will improve their performance.

Another factor that can influence a person's interest is the perceived level of risk. Research results by [7] show that risk perception positively and significantly influences interest in using electronic money services. The opposite finding is put forward by [8], namely, that risk perception does not affect consumer buying interest. According to [9], it is a state of uncertainty that a person considers when deciding "yes" or "no" to make a transaction. The issuer of electronic money (e-money) needs to consider this security risk factor to minimise public perception of the risk of transactions that can occur due to transactions carried out electronically with the aim that electronic money users avoid various worries when transacting using electronic money. Some risk factors that can occur by electronic money users include errors in entering numbers or codes when recharging electronic money due to user error themselves (human error) or because of facilities that have not been maximised.

The trust factor can also affect the interest in using online transactions. Research conducted by [10] found that trust affects interest in e-money. Meanwhile, the opposite result was found by [11]: trust does not involve buying stakes. According to [12], trust is a psychological state of intention to accept vulnerability based on positive expectations of another choice or behaviour. In addition to having a direct effect, trust can mediate the perception of risk and practicality in its influence on buying interest. Author [13] research concluded that the threat felt by consumers indirectly affects consumer confidence to make online transactions on the selected online shopping site, which in deciding to make online transactions has previously passed the stage of interest in buying. Suppose consumers' trust in online shopping sites is high and exceeds the risk factors consumers feel. In that case, consumers will establish relationships and make online transactions through these online shopping sites even though there are still perceived risks. It can be said trust determines the actions that a consumer will take even though consumers still feel the danger that hurts the results of the steps to be taken [14].

Similarly, the level of security in transactions, especially on one sales site, will produce a highly positive perception of trust and buying interest, and vice versa; poor quality will result in a negative perception of the level of confidence and interest in buying. This is also by the study's results [15], which show that the perception of expediency has a positive and significant effect on trust, and trust has a positive and significant impact on purchase intent.

METHOD

Causality research is the type of research used. Causality research analyses the influence of one or more variables on other variables [16]. The study was conducted on 100 Allo Bank users at Transmart Mataram. The research questionnaire was distributed to all respondents, and then the collected data was analysed using the PLS-SEM technique. The characteristics of respondents in this study are pretty varied, as illustrated in Table 1.

Table 1 – Characteristics of Respondents

Variable	Description	No	%
Gender	Male	58	58
	Female	42	42
Age	Under 30 years old	68	68
	31-40 years old	23	23
	41-50 years old	8	8
	51-60 years old	1	1

Variable	Description	No	%
Education	Elementary School	1	1
	Junior High School	2	2
	Senior High School	37	37
	Bachelor Degree	60	60
Income	< IDR 1.500.000	14	14
	IDR 1.500.000–2.500.000	30	30
	IDR 2.500.001–5.000.000	32	32
	> IDR 5.000.000	24	24

RESULTS AND DISCUSSION

The data in this study were analysed using the PLS-SEM technique consisting of measurement and structural model tests. The outer model is then measured by convergent validity, discriminant validity, and reliability. This model is called a reflective measurement model because it evaluates the values of loading factor, composite reliability, Cronbach's alpha, AVE value, and discriminant validity. The cut-off value for the loading factor commonly used to measure convergent validity is ≥ 0.5, with an average variance extracted (AVE) value of about 0.5 or above.

Table 2 − Correlation value (outer loading) and AVE

No.	Risk Perception (X1)	Outer Loading	AVE
1.	X1.1	0,780	
2.	X1.2	0,762	
3.	X1.3	0,860	
4.	X1.4	0,894	0,670
5.	X1.5	0,809	
6.	X1.6	0,873	
7.	X1.7	0,738	
No.	Benefit Perception (X2)	Outer Loading	AVE
1.	X2.1	0,818	
2.	X2.2	0,778	
3.	X2.3	0,874	0,646
4.	X2.4	0,756	
5.	X2.5	0,745	
6.	X2.6	0,843	
No	Trust (Z)	Outer Loading	AVE
1.	Z1.1	0,827	
2.	Z1.2	0,892	0,712
3.	Z1.3	0,810	
No.	Interest in Using (Y)	Outer Loading	AVE
1.	Y1.1	0,855	
2.	Y1.2	0,861	0,718
3.	Y1.3	0,856	
4.	Y1.4	0,816	

Based on the table, it can be seen that all measurement items on each variable, both Risk Perception (X1), Benefit Perception (X2), Trust (Z) and Interest in Using (Y) variables, show an outer loading value of > 0.5, so it can be said that all indicators are valid. In addition, the AVE value of all research variables is more than 0.5, which means that the magnitude of variation in all items contained in each research variable meets the requirements for good convergent validity. Furthermore, reliability tests were carried out, and the results obtained in this study are presented in Table 3.

Table 3 − Results of the Reliability Test

Variable	Composite Reliability	Cronbach's Alpha
Risk Perception	0,934	0,918
Benefit Perception	0,916	0,891
Trust	0,881	0,798
Interest in Using	0,910	0,869

Based on the table, the value of Cronbach's alpha and Composite Reliability of all research variables is more than 0.7, indicating that the reliability level is accepted. So overall, the variables in this study, namely Risk Perception (X1), Benefit Perception (X2), Trust (Z) and Interest in Using (Y), are reliable. Meanwhile, structural model testing is carried out to test the coefficient of determination (Q2), which measures how well the model can explain variations in dependent variables and test the hypothesis of this study. The following is the value of the coefficient of determination of this study.

Table 3 − Coefficient of Determination

No	Variable	R^2	Q^2
1	Trust	0,331	0.720
2	Interest in Using	0,581	

In this case, Q^2 is the same as the regression analysis interpretation of the coefficient of determination (R^2). Based on the results of the total coefficient of determination of 0.720, the diversity of data this research model can explain is 72%. At the same time, the rest is explained by other variables from outside the model that are not in-

cluded in this research model. Hypothesis testing is then done through a bootstrapping process to see if the independent variable influences the non-free variable by comparing the t count with the t table. If t counts / statistics > t table, the independent variables individually affect the de-

pendent variables. If the probability of significance is smaller than 0.05 (α) seen from the p-value, the independent variable individually affects the dependent variable. The test results can be seen in Figure 1 and Table 4 below.
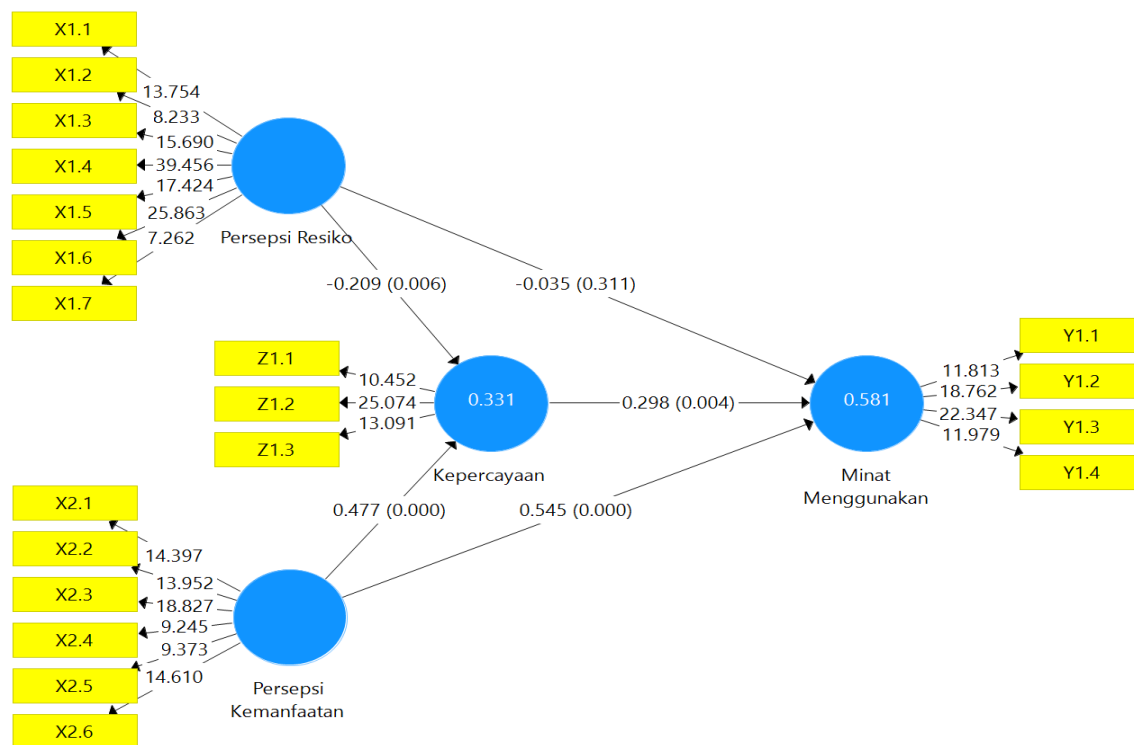

Figure 1 – Path Coefficient

Table 4 – Results of Model Structural Test

Influence Between Variables	Coefficient	T-Statistics	P-value	Conclusion
X1 -> Y	-0,035	0,496	0,311	Insignificant
X2 -> Y	0,545	4,364	0,000	Significant
X1 -> Z	-0,209	2,568	0,006	Significant
X2 -> Z	0,477	5,023	0,000	Significant
Z -> Y	0,298	2,730	0,004	Significant
X1 -> Z -> Y	-0,062	1,532	0,064	Significant
X2 -> Z -> Y	0,142	2,573	0,006	Significant

sis testing with PLS, with test results showing that the coefficient value is -0.035 with a p-value of 0.311 (more significant than the error tolerance value of 5% / 0.05), which means a negative but not significant effect, it can be stated that the first hypothesis is rejected. This finding aligns with the Theory of Planned Behavior (TPB). The SDGs can be used to explain that trust and perceived risk influence interest in using technology. One of the advantages of SDGs is their ability to analyse a situation in which individuals have no control over their behaviour. The SDGs explain that usage behaviour in information technology is determined by the perception of risk that may be experienced when using the technology [17].

According to [6], technology users will perceive the technology provided positively. Negative perceptions will arise as a result of the use of these technologies. This means that negative perceptions develop after users have tried the technology or users have had a bad experience with using the technology. In the context of interest in using

Based on the figure and table above, the relationship between variables can be explained as follows:

1. This study's First Hypothesis (H1) states, "It is suspected that Risk Perception has a negative and significant influence on Interest in Using Allo Bank in Mataram Transmart". Through hypothe-

Allo Bank, consumers who have an interest in using Allo Bank are not determined by the perception of risk in its use. This is possible because the risk of using Allo Bank is relatively small, although there are some cases, such as entering the wrong account when making a delivery. Still, these complaints are speedy to handle. The findings of this study are slightly different from the results of research conducted by [7]. Risk perception positively and significantly influences interest in using electronic money services.

This study's second hypothesis (H_2) states, "It is suspected that the perception of benefits has a positive and significant influence on the interest in using Allo Bank in Transmart Mataram". Through hypothesis testing with PLS with test results showing that the coefficient value of 0.545 with a p-value of 0.000 (lower than the error tolerance of 5% (0.05) means a positive and significant effect, it can be stated that the second hypothesis can be accepted.

This finding aligns with one of the theories regarding the use of information systems, which is considered very influential and is generally used to explain individual acceptance of information systems: the Information Technology Acceptance Model (TAM). TAM is an information systems theory that models how users begin to receive and use technology [18]. This study also strengthens the research results from [15], where his analysis stated that the perception of benefits positively and significantly affects the interest in using electronic money.

This study's third hypothesis (H_3) states, "It is suspected that trust has a positive and significant influence on interest in using Allo Bank in Mataram Transmart". Through hypothesis testing with PLS, test results were obtained which showed that the coefficient value of 0.298 with a p-value of 0.004 (lower than the error tolerance of 5% (0.05), which means a positive and significant effect, so that it can be stated that the third hypothesis can be accepted.

In line with the Technology Acceptance Model designed explicitly for modelling the acceptance of information systems and technology is an adaptation of the Theory of Reasoned Action (TRA) by Icck Ajzen and Martin Fishbein, which is a theory of action based on the premise that the reaction and perception of a person to something will determine the attitude and behaviour of that person [17]. A perception of trust in front of something will give birth to behaviour in the

form of someone's interest in using goods. Several studies have been conducted that are the same as the study's results, namely [10], which says that trust affects interest in using e-money. Likewise, research by [19, 20] found that confidence positively affects interest in e-money.

This study's fourth hypothesis (H_4) states, "It is suspected that Risk Perception has a negative and significant influence on Consumer Confidence in using Allo Bank at Transmart Mataram". Through PLS testing with test results showing that the coefficient value is -0.209 with a p-value of 0.006 (lower than the error tolerance of 5% (0.05), which means a negative and significant effect, it can be stated that the fourth hypothesis is accepted.

The existence of these adverse outcomes or experiences determines the following behaviour. The smaller the risk perception of an individual, the greater the level of trust, and vice versa. This study's results align with research by [21]. It was found that perceived risk factors and beliefs have a relationship and influence each other. The higher consumer confidence in online buying and selling transactions, the lower the risk factor consumers feel. This study's results strengthen the research conducted by [22], which found that risk perception hurts trust.

This study's fifth hypothesis (H5) states, "It is suspected that Perception of Benefits has a positive and significant influence on Consumer Confidence in using Allo Bank at Transmart Mataram" through PLS testing with test results that show a coefficient value of 0.477 with a p-value of 0.000 (lower than the error tolerance of 5% (0.05) which means a positive and significant effect so that it can be stated that the fifth hypothesis is accepted.

This result is in line with the theoretical concept of TAM quoted by [6], which explains that two factors influence the acceptance of technology, namely the perception of ease of use and the perception of the benefits of technology. The user's perception of perceived usefulness determines their trust in the technology. In addition, according to [18], the perception of help is a measure of a person's belief that using technology will improve their work performance. If a person believes an information technology system can be helpful, he will use it. The results of this study strengthen the results of research conducted by [15], which shows that the perception of expediency has a positive and significant effect on trust.

This study's sixth hypothesis (H6) states, "It is suspected that Risk Perception has a positive and significant influence on Interest in using Allo Bank in Mataram Transmart through the Trust variable". Through hypothesis testing with PLS, test results were obtained which showed that the coefficient value of -0.062 with a p-value of 0.064 (more significant than the error tolerance of 5% (0.05), which means a negative but not significant effect, so that it can be stated that the sixth hypothesis can be accepted.

This finding does not align with the theoretical concept proposed by [17], related to the Theory of Planned Behavior (TPB), that risk perception and trust influence interest in using technology. TPB explains that usage behaviour in information technology is determined by the perception of risk experienced when using the technology and the built element of trust. However, these findings are in line with the results [13]. In his research, it was concluded that the risk felt by consumers indirectly affects consumer confidence to make online transactions on the selected online shopping site, which in deciding to make online transactions has previously passed the stage of interest in buying. It can be said trust determines the actions that a consumer will take even though consumers still feel the risk that hurts the results of the steps to be taken.

This study's seventh hypothesis (H7) states, "It is suspected that the perception of benefits has a positive and significant influence on the interest in using Allo Bank in Transmart Mataram through the variable Trust". Through hypothesis testing with PLS, test results were obtained which showed that the coefficient value of 0.142 with a p-value of 0.006 (smaller than the error tolerance of 5% (0.05), which means a positive and significant effect, so that it can be stated that the seventh hypothesis can be accepted.

The results of this study are in line with the theoretical concepts put forward by [17] related to the Theory of Planned Behavior (TPB) and theories about the use of information systems that are considered very influential and are generally used to explain individual acceptance of the use of information systems [18]. The level of security in transactions, especially on one sales site, will produce a high positive perception of trust and buying interest and vice versa with poor quality, resulting in a negative perception of confidence and good in buying. This is in line with the research results from [15], which show that the perception of expediency has a positive and significant effect on trust, and trust has a positive and significant impact on purchase intent.

CONCLUSIONS

Based on the results of the research and discussion described above, conclusions can be drawn from this study as follows:

1. Risk Perception does not affect the Interest in Using Allo Bank at Transmart Mataram. The perception of risk does not influence consumers' increasing interest in using Allo Bank at Transmart Mataram.

2. Perceived Benefits positively and significantly affect Interest in Using Allo Bank at Transmart Mataram. The higher the benefits consumers feel, the higher the consumer interest in using Allo Bank, and vice versa.

3. Trust positively and significantly affects the Interest in Using Allo Bank. The higher the trust Mataram Transmart Consumers feel, the higher their interest in using Allo Bank.

4. Risk Perception negatively and significantly affects Trust in Allo Bank in Transmart Mataram. The higher the risk consumers feel, the lower the trust Mataram Transmart Consumers have in using Allo Bank.

5. Perceived Benefits positively and significantly affect Trust in Allo Bank at Transmart Mataram. The higher the benefits consumers feel, the higher the trust Mataram Transmart Consumers have in using Allo Bank.

6. Trust cannot mediate the effect of Risk Perception on Interest in Using Allo Bank at Transmart Mataram. That is, the rise and fall of consumer confidence will not significantly impact increasing the risk effect on interest in using Allo Bank.

4. Trust can mediate the effect of Perceived Benefits on Interest in Using Allo Bank at Transmart Mataram. That is, the higher the trust of consumers, the higher the influence of Benefit Perception on interest in using Allo Bank at Transmart Mataram.

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