

The Effect of Ease of Transaction and Risk Perception on the Decision to Use Brimo



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ABSTRACT: The purpose study is to assess the level of convenience in transactions and risk perception related to the choice of using Brimo, with a focus on accounting students of the Faculty of Economics and Business, Halu Oleo University. The sample of this study consisted of 906 students registered in the 2020, 2021, and 2022 batches. The sampling technique used is purposive sampling, which is sample selection based on certain criteria. The research sample amounted to 90 respondents. The data collection methodology used in this study involves the use of questionnaires and documentation. The Likert scale is used as a measurement scale in this investigation. The research data was analyzed using multiple linear regression through the use of SPSS 25 software. The results of the study show that transactions using brimo have a significant and positive effect. Risk perception by using brimo has a significant and positive effect. The ease of transactions and risk perception by using brimo have a significant and positive effect simultaneously (together), so with the increase of both variables simultaneously it will increase the decision to use Brimo in students of the Department of Accounting, Faculty of Economics and Business, Halu Oleo University.

KEYWORDS: Ease of Transactions, Risk Perception and Brimo.

I. INTRODUCTION

Digitalization refers to the transition from analog mechanical and electronic technology to digital technology. This method of digitization began in the 1980s and still persists today. Digital technology refers to the use of automated technology and computer systems that minimize the need for human labor. Where unlimited possibilities can be achieved through the use of advanced technology, which facilitates the simplification of tasks. (Wibowo et al., 2023)

At the beginning of 2023, Indonesia's total population reached 276.4 million people. Based on information from the We Are Social report, as of January 2022, around 202 million people use the internet in Indonesia. However, the number of internet users in Indonesia increased to around 213 million in January 2023. Where the increase in the number of internet users in Indonesia has reached 11 million from January 2022 to January 2023. The report also noted that most internet users in Indonesia access it via mobile phones. However, until early 2023, Indonesia still has many residents who are not connected to the internet. Where out of the total population of Indonesia reaching 276.4 million people, there are still around 63.51 million people throughout Indonesia who do not have internet access. (Rofiani, 2023).

Technological developments have triggered an increase in public interest in products and services. As technology develops, the number of consumers is also increasing, making technology a key factor in using electronic payment methods. Electronic payment is a method of payment without using paper money or metal but involves methods such as credit cards, bank transfers, debits, digital payment applications such as Brimo or other e-wallets. As a result of changes in people's needs and lifestyles, the digital economy has received attention, especially on the use of electronic devices. The rapid development of information technology has facilitated innovations in payment systems, such as the use of e-wallets. With the plethora of electronic payment options, customers are increasingly switching from cash payments to non-cash payments. (Rahmawati & Yuliana, 2020).

M-Banking (mobile banking) is a service that allows bank customers to make banking transactions using a mobile phone or smartphone. Mobile banking services are widely loved by the general public and can be accessed through applications that are downloaded and installed. Mobile banking provides greater convenience than SMS banking. Users do not need to remember the format of the SMS or the number to which the transaction is being made. They can conduct banking activities without visiting a physical bank, simply by using mobile and internet connectivity. (Wibowo et al., 2023).

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Brimo is a mobile banking application or service that aims to make it easier for public users to make transactions with each other. Brimo allows users to perform a wide range of activities, including transferring funds to acquaintances and others in close proximity, making payments for products and services, and effectively managing their financial resources within the program. As technology advances and becomes more widely available, the use of payments, both directly and indirectly, has progressed rapidly. (Mahardika et al., 2021).

Rapid advances in technology, especially in the banking industry, are currently happening. Indonesia is actively making progress in the field of digital banking, aligning with current trends and expanding its reach to various locations. This is in accordance with OJK Instruction Number 12/POJK.03/2018 which outlines guidelines for commercial banks in providing digital banking services. Digital banking services refer to the provision of information, communication, and transaction processing for bank customers through electronic media. This service was developed with the aim of providing a faster, simpler, customer experience-oriented service that makes optimal use of customer data, considers security, and is fully accessible independently by customers. (Emillia Siska, 2022)

Several banks, including PT Bank Rakyat Indonesia (Persero) Tbk (BRI), have introduced mobile banking services. BRI introduced BRI Mobile or known as Brimo, as a mobile application that allows BRI customers to make transactions online through Android or iOS smartphones. To access this service, clients need to download it to their mobile devices. Before BRI Mobile was introduced, BRI only relied on Electronic Data Capture (EDC) devices to process transactions. (Nurhanifa, 2023).



Figure 1. Brimo App View

Source: Brimo Application

The Brimo application, which was released in February 2019, is specifically designed to serve millennial customers related to digital services such as fingerprint recognition on mobile phones, face recognition or facial recognition on mobile phones, checking mutations or checking financial transactions in a person's bank account and other banking features or elements that rely on Internet data to make transactions using user interfaces or interactions between humans and the system computer and user experience or experience perceived by users. (Nurhanifa, 2023)

Brimo has an advantage because it combines three transaction functions, namely mobile banking, banking services through mobile devices such as mobile phones, internet banking, banking services via the Internet, and e-money or digital money stored in an account or application specifically designed for payments or transactions without using cash in one application. (Sihotang & Agustiawan, 2023) Mobile banking allows banking institutions to strive to provide more efficient, simple, and convenient services that allow customers to conduct financial transactions safely anytime and anywhere. In addition, mobile banking allows banks to improve the quality of their services while reducing operational costs. (Oktapiani, et al., 2020).

The following is the number of Brimo users in active students majoring in accounting for the 2020, 2021, and 2022 batches:

Table 1. Number of brimo users in college students

Force	Number of students	Number of users
2020	345	107
2021	322	126
2022	239	114

Source : data processed in 2023

The number of students in the Accounting Department of the Faculty of Economics and Business (FEB) Halu Oleo University shows that many have used the BRI Mobile application, but there are still some students who still do not use the Brimo application. This application makes it easy to transact with just one tap and is available anywhere and anytime.

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The reason for choosing brimo as the object of research is that Brimo is one of the digital payment applications that has become part of the popular modern financial technology trend in Indonesia. Through this research, we can understand how students as potential users of future financial technology, respond to and adopt innovations such as Brimo. Knowing how easy Brimo is to use and how much risk users feel can provide valuable input for app developers to improve their app design and features.

By understanding the factors that influence user decisions, developers can tailor their strategies to improve user adoption and retention. Therefore, choosing Brimo as the research object provides an opportunity for researchers to examine situations that are appropriate, current, and have the potential to make a significant contribution to understanding user behavior in the scope of digital payments.

Ramadan et.al. (2021) found that trust and ease of use have a positive and significant effect on online purchase decisions, both individually and collectively. 2021 (Ramadan et al.). Sati et al. (2020) found that risk perception increased interest in electronic money. Sati & Ramaditya (2020). Marchelina, D., & Pratiwi, R. (2018) found that the perception of convenience, risk, and service features slightly improved the use of electronic money. 2018 (Marchelina, Pratiwi).

This study examines how the ease of transactions and risk perception affect the use of Brimo among accounting students of the Faculty of Economics and Business, Halu Oleo University.

II. THEORETICAL BASE AND HYPOTHESES

The introduction of the Theory of Reasoned Action (TRA) by Fishbein and Ajzen in 1967, the Theory of Planned Behavior (TPB) expands this framework. Added to this evolution is the perceived concept of behavioral control, which is absent in the TRA. These components are incorporated into the SDGs to regulate individual actions that are constrained by limited resources. The Theory of Planned Behavior (TPB) states that people act in certain ways due to the influence of internal and external circumstances on people's intentions to act. (The2020) Widyastuti et.al.

Brimo Bank Rakyat Indonesia is a service that allows its users to complete financial transactions more conveniently, without having to visit branches or ATMs, except for cash withdrawals. According to Hasyim et.al. (2023). Brimo is a mobile banking service or application that aims to make it easier for anyone to make transactions with each other. (2021)' This definition leads us to believe that Brimo is a service offered by Bank Rakyat Indonesia that simplifies banking for customers or allows the general public to transact with other financial institutions online, thus eliminating the need to physically visit branches or ATMs for any purpose other than cash. Withdrawal..

Ease of transaction refers to the level of effectiveness and efficiency that consumers feel in paying for an item through a process that is considered simple. (Heni et al., 2020). The ease of use of a system reflects the extent to which a person is confident that the use of the system will not cause errors or deviations from the intended purpose. The easier the system is to use, the less effort must be made. (Lubis & Sitompul, 2021)

So the conclusion that can be drawn is that ease of transaction refers to the extent to which consumers feel the level of effectiveness and efficiency when paying for the products they buy or making transactions. This convenience is related to how easy and reliable the system is to use.

Perception is a process in which a person regulates and gives meaning to impressions obtained through the five senses to understand the surrounding environment. The way a person perceives things can be different from the actual reality. (Nurlina, 2023). Perception is the brain's cognitive ability to interpret stimuli received through the human senses. Human perception involves different perspectives in the process of capturing the senses. A person can have a good or bad perception of something, so that it can affect his behavior both in real and real terms. (Rahma, 2018).

From the various definitions presented, we can conclude that perception is the process by which a person gives meaning to the impression received through the five senses to understand the surrounding situation. A person can have a good or bad perception of something.

Risk is an uncertain event. When a risk occurs can have a positive or negative impact on one or more organizational goals, even risk is a factor that creates the chance of an unpleasant event occurring. (Kristiana et al., 2022). Risk can be described as uncertainty caused by change. Risk is a deviation from a predetermined estimate or expectation. This uncertainty ultimately causes risks in activities. (Arta et al., 2021).

Based on the various definitions presented, it can be concluded that risk refers to uncertainty caused by change.

The hypothesis of this study is:

H₁. It is suspected that the ease of transactions has a significant effect on the decision to use brimo

H₂. It is suspected that risk perception has a significant effect on the decision to use the brimo

H₃. wallet. It is suspected that the ease of transactions and risk perception have a significant effect on the decision using brimo.

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III. RESEARCH METHODS

The main objective of this study is to find out the extent to which two independent variables, ease of transaction (X1) and risk perception (X2), affect the choice of using brimo (Y). The accounting department from the Faculty of Economics and Business, Halu Oleo University participated in the study. Of the 906 students registered in the 2020, 2021, and 2022 school years, 90 people were selected to take part in the survey. Quantitative information is the backbone of this research. The data used in this study came from two places, namely primary sources and secondary sources. Interviews and questionnaires are used to collect primary data from respondents, while theses, journals, reference books, and the internet are used for secondary data. Questionnaires and archival records were used to collect information for this study. The Likert scale is used for measurement purposes. Validity and reliability testing is a method used to evaluate instruments.

Multivariate regression analysis was used in this study to determine the nature and direction of the relationship between dependent and independent variables. Follow this formula to calculate multiple linear regression:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \epsilon$$

Information:

Y = Decision to Use Brimo

A = Constant β_1, β_2 = Coefficient

X1 = Ease of Transaction

X2 = Risk Perception

ϵ = Error

IV. RESULTS AND PRESENTATION

4.1. Result

Table 2. Validity and Reliability Test Results

Variable	Indicators	Items	Corlation	Sig	Ket.	Reliability	Ket.
Ease of Transaction (x1)	Ease of Navigation (x1.1)	X1.1.1	.866**	0.000	Valid	.634	Reliable
		X1.1.2	.845**	0.000	Valid		Reliable
	Easy to understand and operate (X1.2)	X1.2.1	.886**	0.000	Valid	.755	Reliable
		X1.2.2	.908**	0.000	Valid		Reliable
	Ease of Payment (x1.3)	X1.3.1	.875**	0.000	Valid	.668	Reliable
		X1.3.2	.858**	0.000	Valid		Reliable
	Diverse Transaction Options (X1.4)	X1.4.1	.871**	0.000	Valid	.698	Reliable
		X1.4.2	.882**	0.000	Valid		Reliable
Risk Perception (x2)	Size of Risk (X2.1)	X2.1.1	.899**	0.000	Valid	.752	Reliable
		X2.1.2	.891**	0.000	Valid		Reliable
	Transaction Security (X2.2)	X2.2.1	.896**	0.000	Valid	.790	Reliable
		X2.2.2	.926**	0.000	Valid		Reliable
	Transaction Needs (X2.3)	X2.3.1	.914**	0.000	Valid	.801	Reliable
		X2.3.2	.912**	0.000	Valid		Reliable
	Security Guarantee from the Bank (X3.4)	X2.4.1	.926**	0.000	Valid	.840	Reliable
		X2.4.2	.931**	0.000	Valid		Reliable
Decision to Use Brimo (Y)	Benefits of Use (Y1.1)	Y.1.1	.919**	0.000	Valid	.837	Reliable
		Y.1.2	.938**	0.000	Valid		Reliable
	Easy to use (Y1.2)	Y.2.1	.876**	0.000	Valid	.671	Reliable
		Y.2.2	.860**	0.000	Valid		Reliable
	Website View (Y1.3)	Y.3.1	.942**	0.000	Valid	.883	Reliable

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		Y.3.2	.953**	0.000	Valid		Reliable
System Availability (Y1.4)	Y.4.1	.939**	0.000	Valid	.872	Reliable	
	Y.4.2	.944**	0.000	Valid		Reliable	
Protection (Y1.5)	Y.5.1	.918**	0.000	Valid	.826	Reliable	
	Y.5.2	.928**	0.000	Valid		Reliable	
Security (Y1.6)	Y.6.1	.912**	0.000	Valid	.815	Reliable	
	Y.6.2	.926**	0.000	Valid		Reliable	

Source: Primary data processed in 2024

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N	90	
Normal Parameters^{a,b}	Mean	.0000000
	Std. Deviation	.29901987
Most Extreme Differences	Absolute	.092
	Positive	.092
	Negative	-.088
Test Statistic		.092
Asymp. Sig. (2-tailed)		.057 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Figure 2. Kolmogrov Smirnov One-Sample Test

Source: Primary data processed in 2024

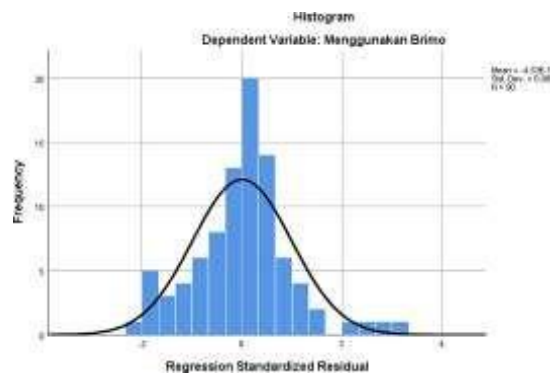


Figure 3. Histogram Chart

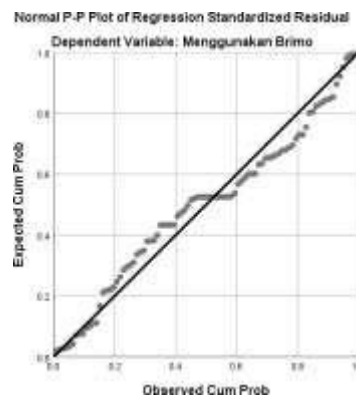


Figure 4. P-P Data Normality Test Plot

Source: Primary data processed in 2024

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Table 3. Multicollinearity Test

Independent Variables	Collinearity Statistics		Information
	Tolerance	VIF	
Ease of Transaction	.515	1.940	Doesn't happen Multicollinearity
Risk Perception	.515	1.940	Doesn't happen Multicollinearity

Source: Primary data processed in 2024

Specifically, multiple linear regression analysis was used in this study. To determine the influence of a set of independent variables on a set of dependent variables, the researcher used multiple linear regression analysis. The research table that documents the results of testing the data of this method is handled using SPSS Statistics.

Table 4. Multiple Linear Regression Analysis Results

Type		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.331	.282		1.176	.243
	Ease of Transaction	.482	.087	.444	5.525	.000
	Risk Perception	.448	.076	.472	5.872	.000

Source: Primary data processed in 2024

Based on table 4, it is known that the equation for multiple linear regression analysis is as

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$\text{Decision to use brimo (Y)} = 0.331 + 0.482 X_1 + 0.448 X_2 + \varepsilon$$

The multiple linear regression equation shows that a constant value of 0.331 indicates an increase in the decision to use Brimo, assuming that the independent variables, namely Ease of Transaction and Risk Perception, do not change. The regression coefficient of the independent variable representing the ease of transaction (X1) against the dependent variable which shows the decision to use Brimo has a positive coefficient of 0.482. This suggests that a 1% increase in Ease of Transaction will increase the likelihood of using Brimo by 48.2%, provided all other variables remain the same. The regression coefficient measures the relationship between the Risk Perception variable (X2) and the choice to use Brimo.

It has a positive coefficient of 0.448. This suggests that a 1% increase in Risk Perception will increase the choice of using Brimo by 44.8%, assuming all other variables remain the same. To increase confidence in the validity of the classical assumption test verifying that the model used is not abnormal and understanding the relationship between independent and dependent variables, the next step is to perform a partial test as shown in the figure. table below :

Table 5. Hypothesis Test

Variable	Calculation	T-Table	Sig	F-cal	F-Table	Sig.
X1	5.525	1.987	.000	106.847	3.1013	.000b
X2	5.872		.000			

Source: Primary data processed in 2024

For testing the hypothesis t-sig is used with $\alpha = 0.05$. If the significance value < 0.05 then the hypothesis is accepted. This shows that each independent variable has a significant effect on the dependent variable. A significance value of > 0.05 rejects the hypothesis. These independent factors did not have a significant influence on the dependent variables. The conclusions obtained from the partial t-test are as follows:

Looking at the influence of ease of transactions on the adoption of Brimo, table 2 shows a tcal value of 5.525 and a significant value of 0.000. The results showed a tcal value of $5.525 > 1.987$ and a sig value of $0.000 < 0.05$. The variable of ease of transaction greatly affects the use of Brimo. Based on Table 2, a calculation value of 5.872 was obtained with a significance value of 0.000 for

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the effect of risk perception on the use of Brimo. Based on this, a calculation of $5,872 > 1,987$ and a sig value of $0.000 < 0.05$ were obtained. Thus, the perception of risk greatly affects the use of Brimo.

The results of table 2 show that ease of transaction and risk perception have a significant effect on Brimo adoption, with an F value of $106.847 > 3.1013$ and a significance value of $0.000 < 0.05$. Thus, Ease of Transaction (X1) and Risk Perception (X2) together affect the use of Brimo. The R Square (R^2) value of the determination coefficient shows how much the ease of transactions and risk perception affect the use of Brimo. Here are the test results":

Table 6. Determination Coefficient Test (R^2)

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.843a	.711	.704	.30244
a. Predictors: (Constant), Risk Perception, Ease of Transaction				
b. Dependent Variable: The Decision to Use Brimo				

Source: Primary data processed in 2024

The determination coefficient table shows that the value of the adjusted determination coefficient R^2 is 0.704. This indicates that Ease of Transaction and Risk Perception simultaneously contribute to the decision to use Brimo in Accounting Department students by 70.4%. While the remaining 29.6% was contributed by other factors, namely the perception of benefits, convenience, trust, usability, service features and security.

4.2. Discussion

Based on the results of research that has been carried out, it shows that transactions using brimo have a significant and positive effect, so transactions have increased in students majoring in accounting. The results of this study are in accordance with the Theory of Planned Behavior (TPB), where the ease of transacting with brimo can form a positive attitude towards the use of applications. If students feel that brimo makes it easier to make transactions, they tend to have a more positive attitude towards its use. This theory provides a framework for understanding human behavior in decision-making that can increase their propensity to use the app.

The highest indicator on the variable of ease of transaction is ease of payment, meaning that ease of payment is one of the important aspects of transactions. If the payment process is easy, fast, and efficient, then it will most likely increase the tendency of individuals to use Brimo services. In the lowest category, which is an indicator of ease of navigation, where some students may face accessibility obstacles such as slow internet connections or devices that are not compatible with the Brimo application. These limitations may make navigation difficult and reduce their interest in using the app. Ramadan et.al. (2021) found that trust and ease of use have a positive and significant effect on online purchase decisions, both individually and collectively. 2021 .

Risk perceptions in accounting majors are increasing due to Brimo's strong and profitable influence, according to research. According to the Theory of Planned Behavior (TPB), the use of Brimo by students is influenced by their perception of risk. If users see that friends in an academic environment consider brimo use to be a safe option and they feel that the risks associated with using the app can be managed or reduced, they may be more likely to use the app.

The highest indicator on the risk perception variable is the transaction needs indicator, where Accounting students have high transaction needs in their daily lives such as paying tuition fees, purchasing books and study supplies, or other transactions related to academic and non-academic activities. If they see that Brimo offers high ease of transactions while minimizing risk, then they will feel more comfortable using it. In the lowest category, namely the security guarantee indicator from the bank. Students may lack sufficient knowledge about the security guarantees provided by banks to Brimo services. They may not fully understand the security systems implemented by banks in managing digital transactions.

This research is supported by the results of a previous study by Sati et al., (2020) which stated that risk perception has a positive effect on interest in using E-money. (Sati & Ramaditya, 2020). The results of existing research show that the ease of transactions and risk perception using brimo have a significant and positive effect, so the ease of transactions and Risk perception increased in students majoring in accounting.

The results of this study are in accordance with the Theory of Planned Behavior (TPB) to support this research, where this theory provides a useful framework to understand how ease of transactions and risk perception affect students' decisions to use Brimo. By understanding these factors, financial service providers can develop more effective strategies in promoting financial technology among students.

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The highest indicator in the decision variable to use Brimo is the indicator of the benefits of use, where students may see that the use of Brimo provides benefits in terms of ease and efficiency in making transactions. Brimo can provide easier access to make payments digitally, allowing students to manage their financial transactions more quickly and efficiently. In the lowest category, namely system availability indicators and security indicators, where students may experience obstacles in accessing the Brimo system. If the Brimo system is not widely available in the campus environment or student living area, then they will find it difficult to access the service, which can ultimately hinder their decision to use Brimo. This research is supported by the research of Marchelina, D., & Pratiwi, R. (2018) which shows that the perception of convenience, risk perception and service features have a positive effect on the partial use of e-money. (Marchelina & Pratiwi, 2018).

CONCLUSIONS

Based on the findings of the research and discussion, it can be concluded that the use of Brimo has a great and beneficial impact on the convenience of transactions. Thus, the ease of transactions for students of the Department of Accounting, Faculty of Economics and Business, Halu Oleo University is increasing. The use of brimo has an important and beneficial impact on risk perception, resulting in an increase in risk perception among students of the Department of Accounting, Faculty of Economics and Business, Halu Oleo University. The use of brimo has a beneficial impact both on the ease of transactions and risk perception. Therefore, students majoring in Accounting at the Faculty of Economics and Business, Halu Oleo University will experience an increase in both transaction comfort and risk perception.

1. Based on the findings and results of the research and discussion, the following suggestions can be submitted:For Providers/Developers of the Brimo application
2. This research can be used to improve the Brimo application through improving the application's features, efficiency, and security.
3. For the next research, it is recommended to expand the research sample so that it is not limited to only students majoring in accounting from Halu Oleo University but students from other departments and from various universities in Kendari City. This research can be used as a reference in the next research. The author also suggested conducting research using the addition of other variables, namely perception of benefits, convenience, trust, usability, service features and security.

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