

THE INFLUENCE OF TRUST, WEB QUALITY AND RISK PERCEPTION ON INTEREST IN SAVING BRI DIGITAL SAVING PRODUCTS DURING THE COVID-19 PANDEMIC AT BRI PEKALONGAN BRANCH

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ABSTRACT

Introduction/Main Objectives: The purpose of this study was to determine the effect of trust, product quality (web) and risk perception on the interest in saving BRI digital products during the Covid 19 pandemic. The study was conducted on BRI customers at the Pekalongan branch with a population of 800 people and set a sample of 100 people. The sampling technique used in this study used non-probability sampling with accidental sampling technique, in which the researcher took a sample that he happened to meet at that time. The type of data needed in this research is quantitative data. Quantitative data in this study is data that comes directly from respondents presented in the form of a Likert scale. Data collection techniques used includes observations, interviews and questionnaires. The statistical method used is multiple regression analysis with the WarpPLS 6.0 application. The results of this study did not have a significant effect between trust (X1) and interest in saving (Y). There is a significant influence between web quality (X2) on interest in savings (Y). There is a significant influence between perceived risk (X3) on interest in savings (Y). For the simultaneous test results, trust, web quality and risk perception affect the interest in savings by 74%. This means that 74% of customers' interest in saving in BRI digital saving products during a pandemic was based on customer trust, the quality of the BRI digital saving product website and the guarantee of risk perception provided by BRI in ensuring the safety of BRI digital saving products during the pandemic.

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1. Introduction

2020 is a time when all human habits have changed, Covid-19 has had a big impact on the country, especially in the economic sector. The economy is experiencing slow growth, many buying and selling trading activities have stopped, *online* motorcycle taxi *drivers* have seen their income decrease due to no activities outside the home, tourist areas are completely deserted so there is no income and economic activity, we have to minimize activities that involve large crowds, *social distancing*, so that all community activities are limited which has an impact on limited business activities. The Covid-19 pandemic means that most Indonesians have to study and work from home. However, some people must continue to carry out banking-related transactions, such as opening new accounts, connecting with bank *customer service officers* to obtain service, as well as other transactions that are usually carried out at certain bank branch offices. In facing situations like this, banks try to be adaptive to various forms of social change that occur. In 2015, OJK and Bank Indonesia (BI) agreed to implement *branchless banking* and digital financial services (LKD) as a solution to increase public access to the financial sector. Laku Pandai is a form of commitment to provide financial access for people who have not used and received banking and other financial services. There are three specific products that can be provided by financial service institutions that organize Laku Pandai, namely savings, micro financing and micro insurance. This program is expected to increase public access to banking, especially rural communities who are far from bank branches. The reason is that *branchless banking*, which can be implemented using *mobile phone technology*, is considered a very easy method among the public. (Aprilia, 2015). Even though it has been promoted for a long time, branchless banking has not been used optimally by bank service users. People still prefer to come directly to the bank to be served directly by the customer service officers of each targeted bank. During the Covid-19 pandemic, BRI recorded a fantastic increase in the use of digital banking transactions, which grew by almost 100 percent compared to the period before the government announced the pandemic in early March 2020. (Katadata, 2020). For this reason, people's trust in service providers greatly influences their interest in using these services or not. The public must believe in the security guaranteed by service providers, that the branchless banking provided is safe from hackers, safe from negligence that can harm one party or another. Apart from that, the public must also consider the risks that will occur in using branchless banking, such as the risk of theft and data interception. As customers and also banks, you need to be aware of cyber crimes by hackers. Hacker crimes involving theft of customer data in branchless banking can occur if there is negligence. So, customers are required to comply with all good procedures for using branchless banking so that it is safer. Meanwhile, banks must be diligent in monitoring and maintaining banking information technology infrastructure. In conditions that force people to continue making transactions from home and there are lurking risks, it is interesting to conduct research to analyze the factors that influence customers' interest in saving with digital savings products. This research aims to analyze interest in using and perceptions of the public, especially BRI Pekalongan Branch customers, in terms of trust, web quality and risk perception regarding interest in saving with digital savings products during this pandemic. This can provide an idea for the banking industry, especially BRI, to maintain consistency and competitive advantage in providing branchless banking facilities in the future.

Based on the background of the problem above, the problem formulation in this research is:

1. How does trust influence interest in saving for BRI digital saving products in the Pekalongan branch during the Covid 19 pandemic?
2. How does web quality influence interest in saving in BRI digital saving products in the Pekalongan branch during the Covid-19 pandemic?
3. What is the influence of risk perception on interest in saving for BRI digital saving products in the Pekalongan branch during the Covid 19 pandemic.
4. How does trust, web quality and risk perception simultaneously or together influence interest in saving in BRI digital saving products in the Pekalongan branch? during the Covid 19 pandemic?

2. Theoretical basis

Trust

Understanding Trust

Robbins and Judge (2015:97) argue that trust is a positive expectation or expectation that other people will not use words, actions and policies and act opportunistically. Two important elements of the definition of trust are that trust implies familiarity and risk. According to Sumarwan (2011: 165), consumer trust is consumer knowledge about an object, its attributes and benefits. Based on this concept, consumer knowledge is closely related to discussions of attitudes because consumer knowledge is consumer trust. Consumer trust or consumer knowledge concerns the belief that a product has various attributes, and the benefits of these various attributes. According to Anderson and Naurus in Priansa (2017: 115), trust in other business organizations will provide positive outcomes for the business organization according to the business organization's confidence in other business organizations. According to Rofiq in Priansa (2017: 116), trust is carrying out transaction relationships based on a belief that the person one trusts is in accordance with what is expected. According to Mowen and Minor in Priansa (2017: 116) trust is the object, attribute and benefit of the knowledge that consumers have and all the conclusions that consumers make. According to Rousseau in Priansa (2017: 116), trust is based on expectations of other people's good behavior from the psychological area, which is a concern for accepting what is. According to Pavlou in Priansa (2017: 116) trust is appropriate expectations in an environment full of uncertainty and is an assessment of a person's relationship with other people who will make transactions.

Product Quality (Web)

Understanding Product Quality (Web) According to Kotler and Keller (2013:4) a product is anything that can be offered to the market to satisfy a want or need, including physical goods, services, experiences, events, people, places, property, organizations, information and ideas. According to Kotler and Keller (2013:19) the product concept claims that consumers like products that offer quality performance or innovative features.

Risk Perception

According to Suryani (2013: 115) perceived risk can be defined as the uncertainty faced by consumers when they are unable to see the possibility of what will happen from their purchase interest. According to Dunn et al. in Sumarwan (2011:259) the definition of perceived risk is the negative consequences anticipated by a consumer related to the situation of purchasing a product. One very important concept related to perceived risk is that the risk that a consumer perceives, both its existence and its magnitude, is something that is very subjective. The same purchasing situation, when faced by two different people, can produce different risk perceptions. Apart from that, the true or actual probability of a loss occurring is not relevant to the reaction.

D. Purchase Interest

Based on the marketing concept, for marketing management, understanding buyer behavior is a very important task. The customer market consists of all individuals and households who purchase or obtain goods or services for personal consumption. Consumer buying interest is a consumer behavior where someone has the desire to buy or choose a product, based on experience in choosing, using and consuming or even.

3. Methods, Data, and Analysis

A. Research Strategy

The research strategy used in this research is an associative research strategy. The aim of the associative strategy is to provide an explanation of the influence of trust, web quality and risk perception on interest in saving for BRI digital savings products in the Pekalongan branch during the

Covid 19 pandemic. Meanwhile, the research method used is a cross section survey method because it refers to data collected using observing many people, in this case BRI Pekalongan Branch customers at the same point in time, or without paying attention to the time difference. Wanting a product.

B. Population and Sample

Research Population

The population in this research is 800 BRI Pekalongan Branch customers during August 2023. Research Sample The data analyzed in a study is the measurement data from the sample. The sampling technique in this research is Non Probability Sampling, where the sampling technique does not provide equal opportunities or opportunities for each element or member of the population to be selected as a sample (Sugiyono, 2018: 84) using an accidental sampling technique approach, namely the researcher takes samples by chance. he met at that time. Determining the sample size can be done using statistical calculations, namely by using the Slovin formula. The Slovin formula is used to determine the sample size from a known population, namely 800 customers. The level of precision specified in sample determination is 10%. Slovin Formula: In determining the number of samples to be selected, researchers use an error rate of 10% and a confidence level of 90%. The total population as the basis for the calculation used is 800 people, with the following calculation: $n = \frac{800}{1 + 800(0.1)^2} = 88.89$ rounded up to 89 respondents. According to Ghozali (2014:9), the strength of the analysis is based on part of models that have a larger number of independent variables or that have a larger influence are recommended at a minimum of 30 to 100 cases.

C. Data Analysis Method

The data analysis method used in this research is a statistical analysis method using the WarpPLS version 6.0 computer application. This research uses the PLS SEM analysis method. Statistical Method The data used consists of 2 analyses, namely measurement model analysis or often called outer model, showing how manifest variables or observed variables represent/form latent variables to be measured. Structural Model Analysis Structural Model Analysis or often called inner model shows the strength of estimates between latent variables or constructs. The aim of carrying out a structural model is to predict the relationship between latent variables by seeing how much variance can be explained and to determine the significance of the P-Value. Hypothesis testing is also carried out. Hypothesis testing is used to explain the direction of the relationship between the independent variable and the dependent variable. This test was carried out using PLS SEM analysis. The results of the correlation between constructs are measured by looking at the path coefficients and their level of significance which are then compared with the research hypothesis. To see the results of hypothesis testing simultaneously or together, you can see the path coefficient values and p-values in the total effects resulting from simultaneous variable data processing.

4. Results and Discussion

Respondent Description

In this research, researchers made customers of PT. Bank Rakyat Indonesia, Tbk as the research object is to find out how trust, web quality and risk perception influence interest in saving for BRI digital savings products in the Pekalongan branch during the Covid 19 pandemic. The research was conducted for 3 weeks in the period May - June 2024. Researchers took primary data using using a questionnaire in the form of a Google form as a data collection tool. The researcher, who in this case is a marketing officer at the BRI Pekalongan branch, distributed questionnaires in the form of a Google form link to BRI Pekalongan branch customers they met during transactions. All questionnaires or a total of 100 questionnaires, each consisting of 27 statement items, were filled in and returned by the respondents to the researchers for processing. The respondents in this research are generally dominated by

women, aged 20-30 years with a bachelor's degree, income range of 4-6 million rupiah and duration of use of BRI digital savings of more than 1 year, that participating customers are customers who are loyal to BRI Pekalongan branch.

Outer Model Analysis

1. Convergent Validity

Convergent validity of the measurement model can be seen from the correlation between the item/indicator score and the construct score (loading factor) with the criteria that the loading factor value of each indicator > 0.70 can be said to be valid and the P-Value < 0.05 is considered significant. Sholihin and Ratmono (2013) explained that in some cases, loading requirements above 0.70 were often not met, especially for newly developed questionnaires. Therefore, a loading factor between 0.40-0.70 should be considered to be maintained. Furthermore, it was also explained that indicators with loadings < 0.40 must be removed from the model. Deletion of indicators with loadings between 0.40-0.70 is carried out if the indicator can increase the AVE and Composite reliability above the limit value. The cutoff value for AVE is 0.50 and composite reliability is 0.70. Based on the validity test as shown in table 1, after obtaining the combined loading and cross loading results, according to the criteria in the explanation above, the value for the loading factor between 0.40-0.70 must be considered to be maintained, with a P-Value value of less of 0.05, it can be concluded that the values for all constructs are good measures of Convergent Validity. In table 1 below, it can be seen that the *square root of average variance extracted (AVE)* values are 0.753, 0.760, 0.738, and 0.743. These values are greater than the correlation between constructs so they show good discriminant validity. It can be seen from web quality (0.752 - 0.760), risk perception (0.674 - 0.726 - 0.738), interest in saving (0.722 - .818 0.758 - 0.743).

Table 1. Correlations among l.vs. with sq. rts. of AVEs

	Trust	Web Quality	Risk Perception	Interest in Saving
Trust	(0.753)			
Web Quality	0.752	(0.760)		
Risk Perception	0.674	0.726	(0.738)	
Interest in Saving	0.722	0.818	0.758	(0.743)

2. Composite Reliability

The assessment of *composite reliability* is carried out by looking at *the output of latent variable coefficients*. Ghazali and Latan (2017) said that *composite* construct reliability meets internal consistency reliability if the value is > 0.7 .

Table 2. Composite Reliability in Latent Variable Coefficients

	<i>Comp.Reliability</i>	Kriteria	Ket
Kepercayaan	0.886	> 0.7	Memenuhi reliabilitas
Kualitas web	0.915	> 0.7	Memenuhi reliabilitas
Persepsi risiko	0.877	> 0.7	Memenuhi reliabilitas
Minat menabung	0.895	> 0.7	Memenuhi reliabilitas

3. Cronbach's Alpha

Cronbach's Alpha provides an indicator estimate of intercorrelation. Cronbach's Alpha is used to test construct reliability with a lower value than Composite Reliability. Estimates of Composite Reliability, such as Cronbach's Alpha, consider different loadings of indicators. Data is declared reliable if Cronbach Alpha is > 0.60. The following are the output results obtained from testing:

Table 3. Cronbach Alpha on Latent Variables Coefficients

	<i>Cronbach Alpha</i>	Kriteria	Ket
Kepercayaan	0.846	> 0.60	Memenuhi reliabilitas
Kualitas web	0.892	> 0.60	Memenuhi reliabilitas
Persepsi risiko	0.832	> 0.60	Memenuhi reliabilitas
Minat menabung	0.862	> 0.60	Memenuhi reliabilitas

Based on table 3, the results show that the Cronbach Alpha coefficient of each construct, namely Trust (0.846), Web quality (0.892), Risk perception (0.832), Interest in saving (0.862) exceeds 0.60. Based on the results of Cronbach's alpha, it can be concluded that the overall variables of Trust, Web Quality, Risk Perception and Interest in Saving have met the Composite Reliability criteria.

Inner Model Analysis

The next stage is to carry out a structural evaluation (Inner model) which includes model fit tests, path coefficients and R2. To assess the results of a model that is said to be fit in the WarpPLS program, it can be seen from the general results output.

Table 4. Fit Indies Model

<i>Model fit and quality indices</i>	Index	<i>p-value</i>	Criteria	Ket
<i>Average Path Coefficients (APC)</i>	0.307	< 0.0 01	< 0 , 0 5	Accepted
<i>Average R-Squared (ARS)</i>	0.7 44	< 0.0 01	< 0 , 0 5	Accepted
<i>Average Adjusted R Squared (AARS)</i>	0.7 36	< 0.0 01	< 0 , 0 5	Accepted
<i>Average Block Variance Inflation (AVIF)</i>	3.3 31	< 5, ideally <= 3.3		Accepted

<i>Average full collinearity VIF (AFVIF)</i>	3.2 00	< 5, ideally <= 3.3		Accepted
<i>Tenenhaus GoF(GoF)</i>	0.6 45	small >= 0.1, medium >= 0.25, large >=0.36		<i>Large</i>
<i>Sympson's Paradox Ratio (SPR)</i>	1,000	> 0.7 and ideally 1		Accepted
<i>R-Squared Contribution Ratio (RSCR)</i>	1,000	value >= 0.9 and ideally 1		Accepted
<i>Statistical Suppression Ratio (SSR)</i>	1,000	> 0.7		Accepted
<i>Nonlinear Bivariate Causality Direction Ratio (NLBCDR)</i>	1,000	>= 0.7		Accepted

Table 5. R-Squared Contribution

	Kepercayaan	Kualitas web	Persepsi risiko
Minat menabung	0.088	0.408	0.248

Based on table 5, an RSquared value of 0.088 is obtained for the influence of trust on interest in saving, classified as weak <= 0.25. The influence of web quality on interest

saving obtained an R-Square value of 0.408 or classified as moderate <= 0.45. Meanwhile, the effect of risk perception on interest in saving is that the R-Square value is 0.248 or moderate <= 0.45.

Table 6. *Effect Size (f2)*

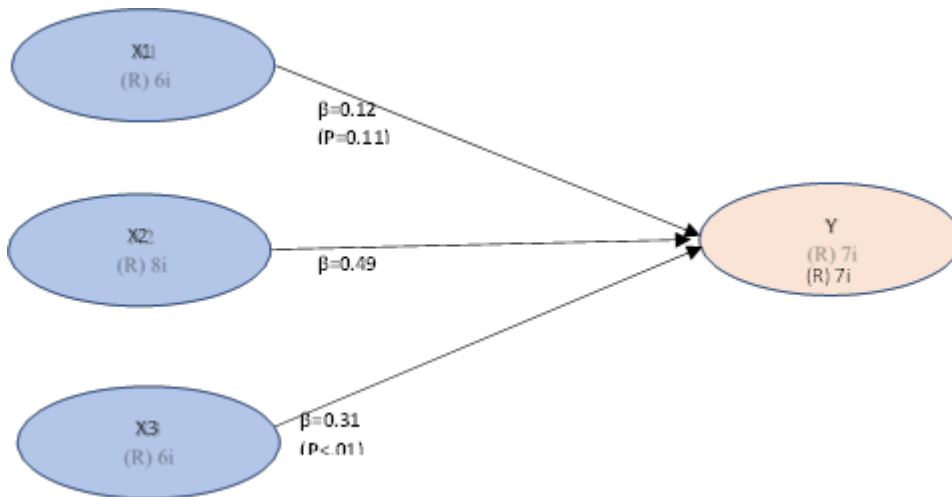
Kepercayaan	Kualitas web	Persepsi risiko
0.088	0.408	0.248

Based on table 6, the Effect Size (f2) value is 0.088 for trust

classified as small >= 0.02. The web quality variable obtained an Effect Sized (f2) value of 0.408 which is classified as large >= 0.35. Meanwhile, risk perception obtained an Effect Size (f2) value of 0.248 or classified as medium >= 0.15. Besides looking at the R-Square value, the model was also evaluated by looking at the Q-square predictive relevance for the constructive model. In this model, the Q-squared obtained is 0.745.

Hypothesis test

Figure 1 Data Processing Results



This research uses exogenous and endogenous variables, where exogenous variables are all variables that have no explicit causes or in the diagram there are no arrows pointing towards them, apart from the measurement error section. And what is meant by exogenous variables are trust, web quality and risk perception. Meanwhile, endogenous variables are variables that have arrows pointing towards the variable. The variables included include all dependent intermediate variables. And what is meant by the endogenous variable is interest in saving. These four variables are reflected through 27 detailed indicators, 6 indicators of trust, 8 indicators of web quality, 6 indicators of risk perception, and 7 indicators of interest in saving.

Table 7. Results of Partial and Simultaneous Hypothesis Testing

Keterangan	Value	Kriteria	Kesimpulan
X1 → Y	P = 0.11	P > 0.05	Hipotesis Ditolak
X2 → Y	P < 0.01	P < 0.05	Hipotesis Diterima
X3 → Y	P < 0.01	P < 0.05	Hipotesis Diterima
X1, X2, X3 → Y	R ² = 0.74	R ² > 0	Hipotesis Diterima

To evaluate the structural relationship between variables, hypothesis testing must be carried out on the path coefficient between variables by comparing the p-value: with the criteria $P \geq 0.05$ H_0 is rejected, $P < 0.05$ H_0 is accepted.

1. Hypothesis Test 1

H_{01} : Trust has no significant effect on interest in saving. H_{a1} : Trust has a significant effect on interest in saving. Based on table 7, it can be shown that trust has no effect on interest in saving, this is indicated by a P-Value of 0.11, namely > 0.05 . So H_{01} is accepted and H_{a1} is rejected.

2. Test Hypothesis 2

Ho2: Web quality has no significant effect on interest in saving. Ha2:

Web quality has a significant effect on interest in saving. Based on figure 4.6. It can be shown that web quality has a significant effect on interest in saving, this is indicated by a PV value of <0.01 , namely <0.05 . So H01 is accepted and Ha1 is rejected.

3. Test Hypothesis 3

Ho3: Perception of risk has no significant effect on interest in saving. Ha3: Perception of risk has a significant effect on interest in saving. It can be seen from figure 4.6. that risk perception has a significant effect on interest in saving because P-Value < 0.05 . So Ha3 is accepted and Ho3 is rejected.

4. Test the 4th Hypothesis

Ha4: Together trust, web quality and risk perception influence interest in saving Ho4: Together trust, web quality and risk perception influence interest in saving Based on Figure 1, all exogenous variables (trust, web quality and risk perception) describing endogenous variables as much as 74%. Proven by the R2 value of 0.74 or 74%. This means that 26% of the endogenous variables are explained by other variables that are not explained in this research. The Goodness of Fit (GoF) value of the model is 0.645, which is in the large category so that the collaborative network construct model X1, X2, X3 with Y has good performance and validates the model as a whole well.

4. Conclusion and Suggestions

Conclusion

Based on the research that has been conducted, researchers have drawn the following conclusions: 1. Trust has no significant effect on interest in saving. This means that trust is not the main reason for customers to increase their interest in saving. Customers tend to consider where they will save practically and easily, and get many other advantages such as minimal administration costs and large interest. 2. Web quality has a significant effect on interest in saving in BRI digital savings products during the pandemic. This indicates that good and supportive web quality is important in forming customers' interest in saving in BRI digital savings products during the pandemic. 3. Perception of risk has a significant effect on interest in saving in BRI digital savings products during the pandemic. This means that customers are very concerned about the risks that will occur when considering saving in BRI digital savings products during the pandemic. This condition indicates that customers will not have an interest in saving without a guarantee of risk perception. 5. Trust, web quality and risk perception influence interest in saving by 74%. This means that 74% of customers' interest in saving in BRI digital savings products during the pandemic was based on customer trust, the quality of the BRI digital savings product web and the risk perception guarantee provided by BRI in ensuring the security of BRI digital savings products during the pandemic. Meanwhile, the other 26% was influenced by other variables not discussed in this research. The Goodness of fit (GoF) value of the model is 0.645, which is in the large category so that the collaborative network construct model X1, X2, X3 with Y has good performance and validates the model as a whole well.

Suggestion

Based on the research results, the suggestions that researchers can give include: 1. The lowest index for interest in saving is that BRI digital savings products attract the attention of customers. This could indicate that not many customers know about this product, or perhaps BRI has not been optimal in introducing products that are capable of supporting ease of transactions for its customers, especially during the Covid 19 pandemic like this. So it is hoped that BRI can carry out promotional and educational programs for its customers to introduce this product and its benefits and advantages to customers in order to attract customers' attention. 2. The lowest index in the trust variable is that BRI's digital savings product provides product and service quality that meets customer expectations. This

indicates that BRI's digital savings products are still not optimal in providing product and service quality that meets customer expectations. So it is hoped that BRI can conduct surveys to receive input, criticism and suggestions that can improve the quality of products and services and be in line with customer expectations. 3. The lowest index in the web quality variable is that BRI digital savings products rarely experience interference or errors when used. This indicates that there is still customer discomfort in using BRI's digital savings products because they often experience interruptions or errors. So it is hoped that BRI can continue to carry out research and development to be able to provide excellent quality products and networks so as to minimize disruption during use. 4. The lowest index in the risk perception variable is that using BRI digital saving products will not have a negative impact on the environment. Customers' concerns about using a product are very natural

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