

The Effect of Customer Online Experiences and Online Review on Perceived Risk to Build Intention to using the Brimo Application in Pt. Indonesian People's Bank Branch Denpasar Renon



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ABSTRACT: This study aims to determine the effect of online customer experiences and online reviews on perceived risk to build intentions to use the Brimo Application at PT. Bank Rakyat Indonesia Denpasar Renon Branch. The population used in this study cannot be determined with certainty (infinite), the sample in this study amounted to 75 customers who were users of the Brimo application. The data analysis technique used is Partial Least Square (PLS) using Smart PLS software. The results of this study indicate that online customers have a direct positive and significant effect on perceived risk. Online review has a positive and significant effect on perceived risk. Online customers have no effect on intention to use. Online review has a positive and significant effect on intention to use. Perceived risk has a positive and significant effect on intention to use. Perceived risk is not able to mediate the influence of online customers on intention to use. Perceived risk is able to partially mediate the effect of online review on intention to use. Therefore, it is recommended that companies continue to maintain the stability of the Brimo application system so that customers are comfortable in using the application, as well as provide a responsive response to any input or complaint regarding the Brimo application and always maintain the security of the Brimo application as one of the considerations in increasing the use of the Brimo application. Perceived risk is able to partially mediate the effect of online review on intention to use. Therefore, it is recommended that companies continue to maintain the stability of the Brimo application system so that customers are comfortable in using the application, as well as provide a responsive response to any input or complaint regarding the Brimo application and always maintain the security of the Brimo application as one of the considerations in increasing the use of the Brimo application. Perceived risk is able to partially mediate the effect of online review on intention to use. Therefore, it is suggested that the company can continue to maintain the stability of the Brimo application system so that customers are comfortable in using the application, as well as provide a responsive response to any input or complaint regarding the Brimo application and always maintain the security of the Brimo application as one of the considerations in increasing the use of the Brimo application.

KEYWORDS: online customer experiences, online review, perceived risk and intention to use

1. INTRODUCTION

Brimo is an application that combines the functions of mobile banking, internet banking and electronic money in one application. As for the features possessed by Brimo, the first Brimo feature is mobile banking. Previously, Bank BRI had already had BRI mobile technology. However, Brimo is more sophisticated because it combines the functions of mobile banking with electronic money (bank) and internet banking in one application at once. Complete with an interface or display that is more attractive and more complete. Brimo can be used to transfer money, pay electricity bills, to buy goods online bri.co.id (2020).

The customer's intention to use the Brimo application involves the customer's belief in a product so that they feel confident about the correctness of the actions taken. In the current era of technological advancements, customers are of course using the Brimo application from combining internet banking, mobile banking and electronic money applications and considering factors that influence their intention to use. So that researchers are interested in analyzing the factors that drive the intention to use the Brimo application at PT Bank Rakyat Indonesia Denpasar Renon Branch. Factors the are online customer experiences, online reviews, and perceived risk obtained from the conclusions of previous research. The highest number of users of the Brimo application is only 1.29%, while the target set by PT Bank Rakyat Indonesia Denpasar Renon Branch is 3%. This shows good performance in the midst of sluggish economic conditions in recent years, the phenomenon that occurs regarding the number of transactions on the Brimo application that is not achieved is caused by online customers *experience*, where customers have not

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felt the benefits of the Brimo application, customers do not have confidence in the Brimo application and customers have not thought about making non-cash transactions using the Brimo application because of the lack of attractive promos or discounts from the Brimo application which has an impact on the failure of transactions for Brimo application users. It can be explained that 3.6% of users of the Brimo application gave a one-star rating to the Brimo application, this was due to the lack of response from the admin of the Brimo application at Bank Rakyat Indonesia regarding the problems experienced by application users and where there was a lack of consumer knowledge of the Brimo application in terms of money transfers. , top up pulse,

The purpose of this study is to analyze and explain the influence of online customer *experience* to perceived risk. To analyze and explain the effect of online review on perceived risk. To analyze and explain the influence of online customer *experience* on intention to use. To analyze and explain the effect of online review on intention to use. To analyze and explain the effect of perceived risk on intention to use.

2. LITERATURE REVIEW

A. Intention to Use

According to Jogiyanto (2017: 116), behavioral intention is a person's desire (interest) to perform a certain behavior. This means that a person's intention to perform a behavior is predicted by his attitude towards his behavior and how he thinks others will judge him if he performs the behavior. Suharsimi Arikunto (2016), intention is a person's awareness of an object, a matter or situation that has something to do with him.

B. Online customer experiences

Online customer experiences stems from a set of interactions between the customer and the product, company, or part of the organization, that elicits a reaction. This experience is truly personal and implies customer involvement at different levels (rational, emotional, sensory, physical, and spiritual) Pramudita and Japarianto (2014). Hijjah and Ardiansari (2015: 282) say that in order to create extraordinary customer online experiences, there are two things that must be done to create extraordinary customer online experiences. deliver the reality of online customer experiences as promised.

C. Online reviews

Online reviews used as a means for consumers to seek and obtain information that will later influence purchasing decisions. Online review also has a function as a decision-making tool, a mechanism for feedback given by consumers, and a recommendation system on the online shopping platform Almana and Mirza (2013: 23). In addition, according to Sutanto and Apriansih (2016: 218) online review is a form of electronic word of mouth and can be regarded as a new marketing communication and can influence and play a role in the purchasing decision process. Information obtained from online consumer reviews can be used to identify and evaluate products that consumers need.

D. Perceived Risk

Perceived risk (perceived risk) is defined by Putra (2014) as the consumer's perception of uncertainty and the negative consequences that may be received for the purchase of a product or service. Meanwhile, Assael (2018) states that the perception of risk is one of the important components in information processing carried out by consumers. Consumers are increasingly compelled to seek additional information when faced with purchasing high-risk products.

The Influence of Customer Online Experiences on Perceived Risk

To create extraordinary customer online experiences, there are two things that must be done to create extraordinary customer online experiences, there are two things that must be considered, firstly making an attractive experience promise proposition so that customers want to come and secondly presenting reality customer online experiences according to Hijjah and Ardiansari's promise. (2015:282). Consumers who have more online shopping experiences have a greater ability to assess the benefits and risks (Soopramanien, 2011). On the other hand, consumers who have little or no shopping experience on online media will show more risk-aware behaviors such as unauthorized use of their credit cards, leaked personal information, unsatisfactory purchases, or web page errors (Wen-Chin et al. al, 2016). This condition is confirmed by an empirical study of online shoppers who have more experience with the Internet and feel less financial risk than those with less online experience (Miyazaki and Fernandez, 2001). Based on this analysis, the development of hypotheses in this study can be formulated as follows:

H1 : Customers online *experience* negative effect on perceived risk.

The Effect of Online Reviews on Perceived Risk

Online reviews used as a means for consumers to seek and obtain information that will later influence purchasing decisions. Online review also has a function as a decision-making tool, a mechanism for feedback given by consumers, and a recommendation

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system on the online shopping platform Almana and Mirza (2013: 23). Mclaughlin, et al (2017) say online review has a negative effect on perceived risk, where in suppressing perceived risk it is necessary to held increasing good online reviews so that the perception of risk is lower. Gursoy (2017) said that online reviews have a negative effect on perceived risk, where the better the online review, the better the risk perception will decrease. Based on this analysis, the development of hypotheses in this study can be formulated as follows:

H2: Online review has a negative effect on perceived risk.

The Influence of Customer Online Experiences on Intention to Use

Online customers experiences as a result of consumer interaction with products, companies or other parts of the organization, which causes reactions Chandra, (2014). Babaev (2018) says customer online *experience* has a positive effect on intention to use, where in increasing intention to use it is necessary to have a good consumer experience in using a product. Rodrigues and Borges (2015) say online customers *experience* has a positive effect on intention to use, where the better online customers *experiences* This has an impact on increasing consumer desire to use a product. Rather (2018) says customer online *experience* positive effect on intention to use where the more positive online customers *experiences* What happens to the company will have an impact on increasing consumer desires in use a product. Based on this analysis, the development of hypotheses in this study can be formulated as follows:

H3: Customer online experience has a positive effect on intention to use.

The Effect of Online Reviews on Intention to Use

Online consumer reviews can be understood as a medium for consumers to see reviews from other consumers on a product, company service and about how a company produces Khammash (2018:79). Thomas (2019) said online reviews have a positive effect on intention to use, where it is necessary to increase good online reviews so that intention to use increases. Qiwang, et al (2017) say online reviews have a positive effect on intention to use, where the better online reviews lead to positive input, the impact on increasing intention to use for the better. Based on this analysis, the development of hypotheses in this study can be formulated as follows:

H4: Online review has a positive effect on intention to use.

Influence of Perceived Risk on Intention to Use

Risk perception is one of the important components in the information processing carried out by consumers. Consumers are increasingly compelled to seek additional information when faced with purchasing high-risk products Assael (2018). The results of the empirical study show that there is an influence negative consumers' perceived risk of online shopping intentions (Dai et al., 2014; Jordan et al., 2018; Tangmanee and Rawsena, 2016; Shu-Hao et al., 2016; Featherman & Pavlou, 2003; Pavlou, 2003; Crespo et al., 2009, Li & Huang, 2009; Hernandez et al., 2010). The greater the consumer's perception of the risks faced in online transactions, the lower the intention consumer to buy products through online transactions. Based on this analysis, the development of hypotheses in this study can be formulated as follows:

H5: Perceived risk has a negative effect on intention to use.

3. RESEARCH METHODS

The research design is a flow of research activities to provide solutions using a quantitative approach (Margono, 2010). Based on the hypothesis, there are four variables determined in this study, namely customer online experiences, online reviews, perceived risk and intention to use. These variables become the basis for the preparation of research instruments. After the sample is determined, it is continued with data collection through the questionnaire method using the instruments that have been prepared. The data obtained before being analyzed were tested with validity and reliability tests using confirmatory factor analysis techniques to confirm the accuracy of the instrument, then interpreted and followed by concluding and providing suggestions.

4. ANALYSIS AND DISCUSSION

Hypothesis testing can be divided into testing the direct effect and testing the indirect effect or testing the mediating variable. Based on the data processing, it was found that the results of hypothesis testing are presented in Table 1 as follows:

Table 1. Direct Effect Hypothesis Testing Results

	Original	T statistic	P-Value	Information
<i>online customer experience</i> (X1) -> <i>Perceived risk</i> (Y1)	0.332	2,956	0.003	H1 Accepted

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Online reviews (X2) -> Perceived risk (Y1)	0.450	4.606	0.000	H2 Accepted
online customer experience (X1) -> Intention to use the Brimo application (Y2)	-0.156	0.698	0.485	H3 Rejected
Online reviews (X2)-> Intention to use the Brimo application (Y2)	0.384	2.012	0.045	H4 Accepted
Perceived risk(Y1)-> Intention to use the Brimo application (Y2)	0.498	3.002	0.003	H5Accepted

Source: The results of the analysis in research

1. *online customer experience* positive and significant effect on *perceived risk*. This result is indicated by the positive path coefficient of 0.332 with a t-statistic of 2.956 (t-statistic > 1.96) with a P value of 0.003 < 0.05. The results obtained can be interpreted as the better the online customer experience felt by the customer, the more impact on the customer's perceived risk on the Brimo application at PT Bank Rakyat Indonesia Denpasar Renon Branch.
2. *Online reviews* positive and significant effect on *perceived risk*. This result is indicated by a positive path coefficient of 0.450 with a t-statistic of 4.606 (t-statistic > 1.96) with a P value of 0.000 < 0.05. The results obtained can be interpreted that the better the online reviews given by customers using the Brimo application, the better the perceived risk of customers using the Brimo application at PT Bank Rakyat Indonesia Denpasar Renon Branch.
3. *online customer experience* has no effect on intention to use the Brimo application. This result is indicated by a negative path coefficient of -0.156 with a t-statistic of 0.698 (t-statistic < 1.96) with a P value of 0.485 > 0.05. The results obtained can be interpreted as the worse the online customer experience, the intention to use the Brimo application at PT Bank Rakyat Indonesia Denpasar Renon Branch will decrease.
4. *Online reviews* positive and significant effect on intention to use the Brimo application. This result is indicated by a positive path coefficient of 0.384 with a t-statistic of 2.012 (t-statistic > 1.96) with a P value of 0.045 < 0.05. The results obtained can be interpreted as the better online reviews from customers, the intention to use the Brimo application at PT Bank Rakyat Indonesia Denpasar Renon Branch will increase.
5. *Perceived risk* positive and significant effect on intention to use the Brimo application. This result is indicated by a positive path coefficient of 0.498 with a t-statistic of 3.002 (t-statistic > 1.96) with a P value of 0.003 < 0.05. The results obtained can be interpreted the better the customer's perceived risk in using the Brimo application at PT Bank Rakyat Indonesia Denpasar Renon Branch will increase.

Mediation Variable Check

To facilitate the testing of mediating variables and to determine the indirect effect in this study, the following analysis was carried out on the mediation test model presented in Table 2 as follows:

Table 2. Recapitulation of Mediation Variable Test Results

No	Variable Mediation Perceived risk (Y1), Intention to use the Brimo Application (Y2) On:	Effect				Information
		(a)	(b)	(c)	(d)	
1	<i>online customer experience</i> (X1) → Intention to use the Brimo application (Y2) through Mediation of Perceived risk (Y1)	0.332 (sig)	0.056 (sig)	-0.156 (no sig)	0.498 (sig)	<i>No Mediation</i>
2	<i>Online reviews</i> (X2) → Intention to use the Brimo application (Y2) through Mediation of Perceived risk (Y1)	0.459 (sig)	0.597 (sig)	0.384 (sig)	0.498 (sig)	<i>Partial Mediation</i>

Source: The results of the analysis in research

1. The magnitude of the VAF value in the relationship between online review and intention to use the Brimo application with perceived risk mediation is:

$$VAF = \frac{\text{Indirect effect} \times 100\%}{\text{Total influence}}$$

$$VAF = \frac{0.056 \times 100\%}{-0.540}$$

$$VAF = -10.37\%$$

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The value of the VAF is -10.37%, which is below 20 percent, so it can be categorized as non-mediating. So in this relationship, perceived risk is not a mediator between online customer experience and intention to use the Brimo application. These results state that customer online experience has a positive influence on perceived risk and will also not have an impact on increasing intention to use the Brimo application, but in this case, perceived risk is not a determining factor for the influence of online customer experience on intentions to use the Brimo application.

2. The magnitude of the VAF value in the relationship between online review and intention to use the Brimo application with perceived risk mediation is:

$$\text{VAF} = \frac{\text{Indirect effect}}{\text{Total influence}} \times 100\%$$

Total influence

$$\text{VAF} = 0.597 \times 100\%$$

0.981

$$\text{VAF} = 60.85\%$$

The value of VAF is 60.85%, which is between 20 percent - 80 percent, so it can be categorized as partial mediation. So in this relationship, perceived risk is a partial mediation between *online review* on the intention to use the Brimo application. This result states that *online review* has a positive influence on perceived risk which will also have an impact on increasing intention to use the Brimo application, but in this case, perceived risk is not a determining factor *online review* on the intention to use the Brimo application.

DISCUSSION

The Influence of Online Customer Experience on Perceived Risk

The results of hypothesis testing state that online customer experience has an effect on perceived risk. This means that the better the online customer experience, the higher the perceived risk of the Brimo application. These results provide clues for management, an important role in increasing perceived risk should pay more attention to customer online experience. To create extraordinary customer online experiences, there are two things that must be done to create extraordinary customer online experiences, there are two things that must be considered, firstly making an attractive experience promise proposition so that customers want to come and secondly presenting reality customer online experiences according to Hijjah and Ardiansari's promise. (2015:282).in transact using the Brimo application, such as the phenomenon that occurs in the field regarding customer problems when using the application Primo where is the application Primo often have problems or disturbance This makes the customer uncomfortable using it. The results of this study are not in accordance with the research conducted by Ludwig, et al. (2017) saying that online customers *experience* has a positive effect on perceived risk, where in suppressing perceived risk it is necessary held increase online customers *experiences* so that the perception of risk increases. Research conducted by Kim and Choi (2016) said that online customers *experience* positive effect on perceived risk, where the better the online customer *experiences* This has an impact on increasing the perception of risk. Research conducted Agrawal and Singh (2018) say customers are online *experience* positive effect on perceived risk, where the more positive online customers *experiences* What happens to the company will have an impact on increasing the perception of risk that occurs, so as to increase consumer desires in make a purchase.

The Influence of Online Reviews on Perceived Risk

The results of hypothesis testing state that online review has a positive and significant effect on perceived risk. This means that the better the online review will be able to increase the perceived risk. These results provide clues for management, an important role in perceived risk should pay more attention to online reviews. Therefore, it can provide direction for management to prioritize online reviews of the Brimo application at PT Bank Rakyat Indonesia Denpasar Renon Branch. Online reviews are used as a means for consumers to find and obtain information that will later influence purchasing decisions. Online review also has a function as a decision-making tool, a mechanism for consumer feedback, and a recommendation system on the online shopping platform Almana and Mirza (2013: 23). Online reviews reflect such as growing customer perceptions related to risk in using the Brimo application to grow online reviews in a positive direction related to the fast response given by the company, such as the phenomenon that occurs in the field regarding customer problems when conducting online reviews of the Brimo application where the response is not fast enough. companies related to complaints that occur through online which have an impact on increasing reputational risk experienced by companies regarding the Brimo application.

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The results of this study are not in accordance with the research conducted by Jashari and Rrustemi (2018) which stated that online reviews have a positive effect on perceived risk, Research conducted by Fu, et al (2018) said that online reviews have a positive effect on perceived risk, where the better the online review leads to positive input, the impact on increasing the perception of risk for the better.. Research conducted Zarco (2015) said that online reviews have a positive effect on perceived risk, where the more positive online reviews that occur in companies, the more they will have an impact on increasing the perception of risk that occurs, so as to increase consumer desire to make purchases.

The Influence of Online Customer Experience on Intentions to use the Brimo Application

The results of hypothesis testing state that online customer experience has no effect on intentions to use the Brimo application. This means that the lower the online customer experience will not be able to increase the intention to use the Brimo application. These results provide clues for management, an important role in increasing intention to use the Brimo application should pay more attention to customer online experience. Therefore, it can provide direction for management to prioritize a good online customer experience for users of the Brimo application at PT Bank Rakyat Indonesia Denpasar Renon Branch. Customer online experiences as a result of consumer interactions with products, companies or other parts of the organization, which cause reactions Chandra, (2014).

The Results of study is rejects and is not in accordance with the research conducted Babayev (2018) said that online customer experience has a positive effect on intention to use, where in increasing intention to use it is necessary to have a good consumer experience in using a product. Research conducted by Rodrigues and Borges (2015) says that online customer experience has a positive effect on intention to use, where the better online customer experiences, the impact on increasing consumer desire in using a product. Research conducted Rather (2018) says that customer online experience has a positive effect on intention to use where the more positive customer online experiences that occur in the company, the more likely it will be to increase consumer desire to use a product. This research supports research conducted by Sasson and Mesch (2016).) said that online customer experience had a negative effect on intention to use,

The Effect of Online Review on Intentions to Use the Brimo Application

The results of hypothesis testing state that online review has a significant positive effect on intentions to use the Brimo application. This means that the better the online review, the better the intention to use the Brimo application. These results provide clues for management, an important role in the intention to use the Brimo application should pay more attention to online reviews. Therefore, it can provide direction for management to prioritize good online reviews in using the Brimo application at PT Bank Rakyat Indonesia Denpasar Renon Branch. Online consumer reviews can be understood as a medium for consumers to see reviews from other consumers on a product, company service and about how a company produces Khammash (2018:79).

Results This research is in accordance with research that done Thomas (2019) said online reviews have a positive effect on intention to use, where it is necessary to increase good online reviews so that intention to use increases. Research that done Soomro, et al., (2017) in the the research state Qiwang, et al (2017) say online reviews have a positive effect on intention to use, where the better online reviews lead to positive input, the impact on increasing intention to use becomes better..

The Effect of Perceived Risk on the Intention to Use the Brimo Application

The results of hypothesis testing state that perceived risk has a significant positive effect on intentions to use the Brimo application. This means that the better the perceived risk, the higher the intention to use the Brimo application. These results provide clues for management, an important role in the intention to use the Brimo application should pay more attention to perceived risk. Therefore, it can provide direction for management to prioritize the perceived risk of a good Brimo application. Risk perception is one of the important components in the information processing carried out by consumers. Consumers are increasingly compelled to seek additional information when faced with purchasing high-risk products Assael (2018).

The results of this study are in accordance with the research conducted Colman, et al (2019) said that perceived risk has a positive effect on intention to use, where it is necessary to increase good online reviews so that intention to use increases.. Research thatdone Maziriri and Chucu (2017) say that perceived risk has a positive effect on intention to use, where the better perceived risk leads to positive input, the impact on increasing intention to use becomes more. Research conductedNguyen, et al (2019) said that perceived risk has a positive effect on intention to use, where the better the perceived risk that consumers feel in using a product, the impact on increasing intention to use becomes more.

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5. CONCLUSION

Online customer experience positive and significant effect on perceived risk. This means that the better the online customer experience, the better the perceived risk. *Online reviews* positive and significant effect on perceived risk. This means that the better the online review given by the user of the Brimo application, the better the perceived risk will be. *online customer experience* does not affect the intention to use the Brimo application. This means that the lower the online customer experience in using the Brimo application, the lower the intention to use the Brimo application. *Online reviews* positive and significant effect on work performance. This means that the more online reviews given by customers who use the Brimo application, the more they will increase their intention to use the Brimo application. *Perceived risk* positive and significant effect on the intention to use the Brimo application. This means that the safer the risk when using the Brimo application, the higher the intention to use the Brimo application.

6. RESEARCH LIMITATIONS

The limitations that can be conveyed from this research are based on the relatively short time of conducting the research. This limitation certainly has an impact on the low generalizability of the research, considering the problems faced are relatively complex and dynamic from time to time. If the model is applied at other times and conditions it is possible to obtain different results. In addition to developing more relevant indicators used in each variable, there are also many factors that determine customer retention. This is because efforts to increase customer retention are quite crucial in an increasingly dynamic and uncertain era.

7. SUGGESTION

In increasing the intention to use the Brimo application, management should pay attention to the customer online experience variable with the lowest indicator on the extensive online shopping experience. This means that the customer experience when using the Brimo application is not good enough, this is because the Brimo application often experiences problems or disturbances that cause customers to be uncomfortable using it, so that the intention to use the Brimo application decreases.

In increasing the intention to use the Brimo application, management should pay attention to the online review variable with the lowest indicator on the volume of online review. This means that customers who use the Brimo application are not good enough in providing comments and input regarding the Brimo application, so that the intention to use the Brimo application decreases.

In increasing the intention to use the Brimo application, management should pay attention to the perceived risk variable with the lowest indicator on the perception of privacy risk. This means that customers are worried about the problem of personal information leaking into the hands of someone who is not responsible, so that the intention to use the Brimo application decreases.

Further researchers can replicate this research model through a longitudinal approach model (from time to time) and allow it to be used in other companies. In addition, further researchers can modify the research model by adding and developing other variables in testing the intention to use such as brand image, customer satisfaction and price perception.

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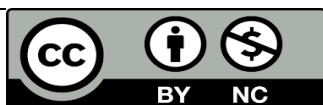
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