

## **Analysis of Factors Affecting Customer Financial Transactions using Internet Banking at PT. Bank Rakyat Indonesia Pinrang Branch**

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**Abstract.** The pace of technological development has progressed so fast and rapidly, since the invention of computers, the technological world has experienced such an advanced development, it can even be said that every time we wink at the other side of the earth, the latest technological innovations have emerged. One of the interesting advances in technological innovation is the emergence of internet technology. Advances in information technology systems are pushing banks to keep up with the flow of change. The Bank develops its services in various ways and innovations, such as the slogan of safe and reliable services, but can also provide services tailored to the needs of customers who develop along with technological developments. This study aims to analyze the factors that influence the interest in customer financial transactions using internet banking at PT. Bank Rakyat Indonesia Pinrang Branch. The research was conducted at the Bank Rakyat Indonesia Pinrang Branch Office, with a period of 2 months. This research is a survey research, which is a study conducted through data collection. Research data were obtained from literature studies, observations, interviews, and questionnaires, the filling of questionnaires was measured through the Likert scale. The population in this study was all customers who were registered as internet banking users of Bank Rakyat Indonesia Pinrang Branch, a sample of 98 respondents using the slovin formula. Data analysis techniques use qualitative descriptive analysis by analyzing the data obtained through interviews, questionnaires and documentation. Qualitative analysis using multiple linear regression analysis by calculating the magnitude of the influence of Perception of Ease of Use, Perception of Usability, Comfort, and Trust affects Customer Interest in conducting financial transactions using Internet Banking. The results showed that the Perception of Ease of Use and the Perception of Comfort had a negative effect while the variable perception of usability and the variable of Trust had a positive effect on customer financial transactions using internet banking. The results also showed that internet banking has a negative and insignificant effect on banking performance (ROA). The perception of usability, comfort, trust has a joint contribution of 70.5% to the customer's Financial Transaction Interest, while 29.5% is influenced by other factors.

**Keyword:** perceived ease of use; perception of usability; comfort; trust; financial transactions; internet banking; banking performance