



## *The Influence Of Perceived Credibility And Perceived Benefit On Customer Purchase Intention In Using BNI Mobile Banking*

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### ABSTRAK

Penelitian ini menyelidiki pengaruh Kepercayaan yang Dipersepsikan dan Manfaat yang Dipersepsikan terhadap Niat Pembelian pelanggan dalam menggunakan BNI Mobile Banking. Perbankan seluler telah menjadi semakin populer dalam beberapa tahun terakhir, menawarkan kenyamanan dan aksesibilitas terhadap layanan keuangan. Studi ini menguji faktor-faktor yang memengaruhi niat pembelian pelanggan saat menggunakan BNI Mobile Banking, dengan fokus khusus pada kepercayaan yang dipersepsikan dan manfaat yang dipersepsikan. Melalui survei terhadap pengguna BNI Mobile Banking di Manado dan pengembangan kuesioner dengan 108 responden, tiga hipotesis dikembangkan dan diuji menggunakan analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa tidak ada pengaruh signifikan antara kepercayaan yang dipersepsikan terhadap niat pembelian, ada pengaruh signifikan antara manfaat yang dipersepsikan terhadap niat pembelian, dan kepercayaan yang dipersepsikan dan manfaat yang dipersepsikan secara simultan memengaruhi niat pembelian sebagai variabel dependen. Temuan ini memberikan wawasan berharga bagi lembaga keuangan yang bertujuan meningkatkan keterlibatan pelanggan dan mendorong penggunaan yang lebih besar dari platform perbankan seluler mereka.

### ABSTRACT

*This study investigates the influence of Perceived Credibility and Perceived Benefit on customer Purchase Intention in using BNI Mobile Banking. Mobile banking has become increasingly popular in recent years, offering convenience and accessibility to financial services. This study examines the factors influencing customer purchase intention when using BNI Mobile Banking, with a specific focus on perceived credibility and perceived benefit. Through a survey of BNI Mobile Banking users, The context of the study was BNI mobile Banking user in Manado and a questionnaire was developed with 108 respondents. Three hypotheses were developed and tested using multiple linear regression analysis. The results reveal there is No. significant influence between perceived credibility on purchase intention, there is a significant influence between perceived benefit on purchase intention and perceived credibility and perceived benefit is simultaneously influence purchase intention as the dependent variable. These findings offer valuable insights for financial institutions aiming to enhance customer engagement and encourage greater use of their mobile banking platforms.*

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## **1. INTRODUCTION**

Along with the era of development which is also accompanied by technologic innovation in this economic era of 4.0. Many innovations have emerged, from software to hardware and other supporting devices. The development of digital technology is also supported by the use of smartphones and the internet which have also increased and have become an integral part of people's lives and most of them have become a lifestyle for someone from children to adults who use them, with the presence of smartphones and the internet it can also make it easier people to communicate and get information In the contemporary digital era, technological advancements have redefined various aspects of our lives, including financial management. Mobile banking, characterized by the utilization of smartphone applications to carry out financial transactions and access banking facilities, has emerged as a transformative force within the banking sector. The development of purchase intention towards the utilization of mobile banking depicts the shifting viewpoints and inclinations of consumers regarding the use of mobile banking services, evolving gradually over time. This mirrors the changing patterns of adopting and embracing mobile banking technology, transitioning from being an unfamiliar and unusual notion initially to becoming progressively more widespread and accepted within the community.

Icek Ajzen's [1] Theory of Planned Behavior is a cornerstone in understanding purchase intention. He asserts that intention is a central determinant of actual behavior. According to Ajzen, purchase intention is influenced by an individual's attitude toward the behavior, subjective norms, and perceived behavioral control. His work underscores the importance of both cognitive and social factors in shaping intentions. Purchase intention usually is related to the behavior, perceptions and attitudes of consumers. Generally Perceived Credibility and perceived Benefit are very important tool too create a positive image in customers. So when the customers belief in the credibility of information, particularly in relation to competence and authenticity, can sway their decision-making process when considering a purchase and positively influencing their intention to make a purchase. And also the same with perceived benefit when the total perceived benefit obtained by consumers from products and services is higher than the total perceived cost, consumers believe that products have higher perceived benefits and are more likely to meet their personal expectations, thus generating their purchase intention.

In a digital age where financial transactions increasingly occur through online channels, the trustworthiness of these platforms emerges as a central concern. Mobile banking, a technological advancement that has redefined how we manage our financial matters, rests not only on its convenience but also on the perceived reliability of the services it provides. As individuals entrust their sensitive financial data to virtual interfaces, the concept of perceived credibility gains significant importance as a key influencer of their decision to engage with mobile banking applications. This examination delves into the multifaceted landscape of

perceived credibility within the realm of mobile banking, shedding light on the factors that shape user perceptions, foster trust, and ultimately impact the adoption of these digital financial solutions. Factors such as user interface design, transparent security protocols, the reputation of the financial institution, and the reliability of transaction processes converge to shape people intention of the platform's credibility to use mobile banking

Ohanian [2] stated that Perceived Credibility is a multifaceted concept that encompasses various dimensions such as expertise, trustworthiness, attractiveness, likability, similarity, and familiarity, Rheina, Et al. [3] proved that trustworthiness and attractiveness bring a positive and significant impact on Consumer Attitude. However, expertise has an insignificant impact on Consumer Attitude. Furthermore, Consumer Attitude mediates the relationship between Perceived Credibility and Purchase Intention. The Perceived Credibility on M banking becomes one important things to be considered for a consumer to decide whether to doing transaction or not. if a customer gets credible information, trustworthiness, and attractiveness from the bank or other customer , they might be willing to using BNI Mobile Banking.

In increasing consumer purchase intention, preparing the right marketing strategy, and interesting course will be much needed. Perceived benefit is a subjective evaluation formed by consumers through a comprehensive evaluation of the experience value of products and services. In marketing, perceived benefit is initially defined as the subjective evaluation formed after the consumer weighs the perceived loss and the perceived profit of the product or service [4]. According to Lee et al. [5], Perceived Benefit is the customers' evaluation of the overall utility of using a certain channel based on their own needs, which has a direct impact on their purchase intention. Considering that many institutions of bank institutions that want to develop services that satisfy consumers, consumers always evaluate in advance which choices they think are beneficial for use in the short and long term. When consumers make evaluations, one of the most direct factors to consider is the benefits that the channel can bring; the greater the perceived benefits, the stronger the willingness of consumers to buy products Martin et al., [6]. Arman et.al [7] show that price discounts, comfort, and enjoyment had a positive influence on online purchase intentions.

The progression of perceived benefits concerning the purchase intention of utilizing mobile banking pertains to the way consumers' perceived advantages from using mobile banking services evolve over time and how this impacts their inclination to make a purchase or engage with the service. Mobile banking is a product of the banking industry, which offers convenience, reliability, benefits, timeliness, and an enhanced banking experience to its users or customers. This is a crucial factor that customers consider when selecting a bank. Mobile banking can improve customer satisfaction through innovative services that are available anytime and anywhere, providing a more valuable experience to customers.

The impact of mobile banking on customer purchase intention refers to how the availability and use of mobile banking technology affects a customer's likelihood to make purchases or engage in financial transactions with a particular bank. Mobile banking's convenience and accessibility may positively influence a customer's purchase intention, as they can quickly and easily access their accounts, transfer funds, pay bills, and make purchases using their mobile device. Additionally, mobile banking's features and benefits, such as real-time notifications and personalized promotions, may further enhance a customer's purchase intention by providing a more personalized and engaging banking experience.

PT Bank BNI continues optimize the system on mobile banking services by adding more many features that make it easier for customers to do transaction BNI mobile Banking application that enables BNI customers to perform a variety of banking transactions using their mobile devices which BNI are provides transparent information on its services, including fees, transaction limits, and transaction history. These features are the factor that can increase the perceived benefit wheres the features that provided by PT Bank BNI not only affect consumers' willingness to purchase but also attract consumers' willingness to search. In addition BNI Mobile Banking also allows customers to check account balances, transfer funds, pay bills, purchase airtime credits, and perform other banking functions likewise as fingerprint login, one-time password authentication, and transaction alerts. It is designed to be easy to use and provides a secure platform for conducting financial transactions. So If a consumer gets credible information, trustworthiness, and attractiveness in using BNI Mobile Banking, they might be willing to doing transaction using BNI Mobile banking. In other word That's are several ways BNI has been improving perceived credibility in mobile banking to increase customer Purchase intention in using BNI Mobile Banking.

Based on the research problem, the objectives of this paper as follow:

1. To know the influence Perceived Credibility on customer intention in using BNI Mobile Banking
2. To know the influence Perceived Benefit on customer intention in using BNI Mobile Banking
3. To know the Influence Perceived Credibility and Perceived Benefit on customer intention in using BNI Mobile Banking

## **2. METHOD**

### **2.1 Research Approach**

This research type is casual which uses quantitative type of research. This research used multiple linier regression analysis method method and SPSS as analysis tool.

### **2.2 Population, Sample and sampling Technique**

This study population consist of people who are BNI bank customer who owns and uses the BNI mobile banking application as their daily transaction tool in Manado. The sample size is 100 respondents. The researcher takes nonprobability sampling through accidental sampling technique, with banking sample criteria who have used the BNI Mobile Banking application at least one year.

### **2.3 Data Collection Method**

This primary data generated by distributing the questionnaire with the relevant person in charge that become the point of interest for the research. The questionnaire was spevifically distributed to BNI mobile banking users. Secondary data is data collected for some purpose other than the problem at hand. The secondary data is taken from books, journals, and relevant literature from library and internet. These secondary data were used in the background, literature review, research method, and discussions.

### **2.4 Validity and Reliability**

Validity refers to the extent to which a measuring instrument accurately measures the

concept it intends to measure. In this research, validity is assessed for the questionnaire, which is used as the measuring instrument. High validity indicates a high level of precision and accuracy in measuring the concept. A valid instrument should be able to deliver results that are consistent with the intended purpose of the measurement, with a validity level of at least 0.01. reliability testing is used to quantify some underlying dimension and to establish the level of measurement non-error. Cronbach's Alpha coefficient is commonly used to test reliability, where a higher value of the coefficient indicates greater consistency in the measurements.

## 2.5 Multiple Linear Regression Analysis

Regression using more than one independent variable is called a multiple or a multivariate regression analysis. Since this paper uses more than one independent variable, it uses multiple linear regression model, and the formula is as follow:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + + e$$

## 2.6 Theoretical Framework

### 2.6.1 Marketing

Marketing is the process by which a company creates value for customers and builds strong relationships with them in order to capture the value in return provided by the customers Kotler and Amstrong [8]

### 2.6.2 Perceived Credibility

Flanagin and Metzger [9] stated that perceived credibility refers to how much an individual trusts and depends on a source of information. It involves a personal assessment of the reliability and trustworthiness of the source, as well as the characteristics of the person receiving the message, which can impact their perception of the source's credibility. Essentially, perceived credibility is a subjective judgment of the quality and credibility of information sources based on the individual's perception

### 2.6.3 Perceived Benefit

According Huang and Backman [10] perceived benefit as a consumer's subjective perception of the positive outcomes they will gain from using a product or service, including functional benefits and emotional gratification.

### 2.6.4 Mobile Banking

Mobile banking is a banking service that enables customers to access account information, conduct transactions, and pay bills through mobile devices such as smartphones or tablets, either via internet networks or SMS.

### 2.6.5 Purchase Intention

Purchase intention is the individual's plan or desire to purchase a specific product or service in the future, which reflects the individual's preference and evaluation of the product or service [16].

### 2.6.6 Previous Research

Research by Bhatti, A., & Ur Rahman, S. [11], This study investigated how perceived benefits and perceived risks influence online shopping behavior, with consumer purchase intention mediating this relationship in Pakistan. The results show that perceived benefits, such as convenience, cost effectiveness, and product quality, have a positive impact on consumer purchase intention and online shopping behavior. However, perceived risks, such as privacy and security concerns, have a negative impact.

Research by Mohamad Noorman Masrek et al. [12]. This study aimed to investigate the relationship between customers' perceptions of credibility and quality of mobile banking services and their levels of trust and satisfaction. The findings of the study indicated that perceived credibility and perceived quality have a significant positive impact on customer trust and satisfaction. Moreover, trust was found to mediate the relationship between perceived credibility and satisfaction in the context of mobile banking.

Research by Puspa Dewi [13]. This study aimed to investigate how lifestyle, perceived benefit, and perceived risk affect the intention to use credit cards in Indonesia. The results showed that lifestyle and perceived benefit had a positive influence on the intention to use credit cards, while perceived risk had a negative influence. The study also found that perceived risk moderated the relationship between lifestyle and the intention to use credit cards. These findings provide useful insights for credit card companies in Indonesia to develop effective marketing strategies by understanding consumer behavior.

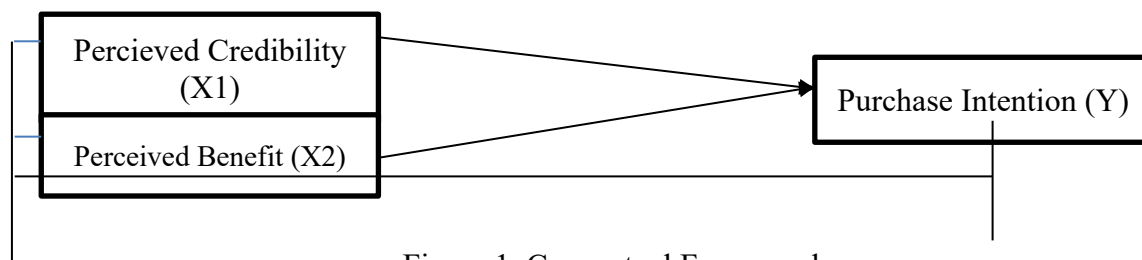


Figure 1. Conceptual Framework

Research Hypothesis:

H1 : Perceived Credibility (X1) and Perceived Benefit (X2) Simultaneously Influence Purchase Intention (Y)

H2: Perceived Credibility influences Customer Purchase Intention in using BNI Mobile Banking.

H3: Perceived Benefit Influences on Customer Purchase Intention in using BNI Mobile Banking.

## 3. RESULT AND DISCUSSION

### 3.1 Validity and Reliability Test

#### 3.1.1 Validity Test

According to Sugiyono [14] If the correlation coefficient between the value of one indicator and the total value of all indicators is positive and  $\geq R_{table}$  (0.207) then the instrument is considered as valid

Table 1. Validity Test

Variable	Item	Rcount	Rtable	Status
Perceived Credibility(X1)	X1.1	0.892	0.178	Valid
	X1.2	0.832	0.178	Valid
	X1.3	0.896	0.178	Valid
Perceived Benefits (X2)	X2.1	0.665	0.178	Valid
	X2.2	0.732	0.178	Valid
	X2.3	0.777	0.178	Valid
	X2.4	0.760	0.178	Valid
Purchase Intention(Y)	Y1	0.504	0.178	Valid
	Y2	0.670	0.178	Valid
	Y3	0.694	0.178	Valid
	Y4	0.811	0.178	Valid
	Y5	0.729	0.178	Valid

all the indicators of each variable is  $\geq R_{table}$  (0.178), all the indicators of each variable is valid and can be used on this research.

### 3.1.2 Reliability Test

According to Sekaran [15], the minimum value of Cronbach's alpha must be 0.6. It is better if the value is above 0.6.

Table 2. Reliability Test

Variables	Cronbach's Alpha	Standard	Status
Perceived Credibility (X1)	0.838	0.600	Reliable
Perceived Benefits (X2)	0.715	0.600	Reliable
Purchase Intention (Y)	0.692	0.600	Reliable

Table 2 shows that Cronbach's Alpha  $\geq 0.600$ . Thus, indicates that all research instrument indicators of variable are reliable.

### 3.2 Classical Assumption Test

#### 3.2.1 Normality Test

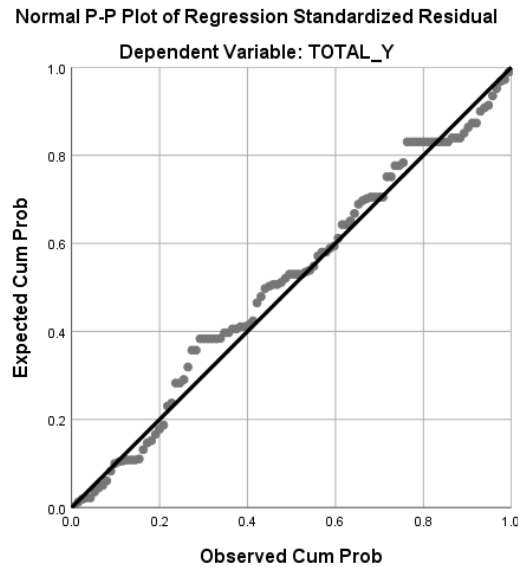


Figure 2. Normality Plot

From the Figure above it can be seen that the test results using the one-sample Kolmogorov-Smirnov (one-sample K-S) test method have a significance of 0.058 (Asymp. Sig. (2-tailed)) which is greater than 0.05, and it can be concluded that residual values are normally distributed.

#### 3.2.2 Multicollinearity Test

Table 3. Multicollinearity Test

Variable	Tolerance	VIF	Conclusion
Perceived Credibility (X1)	,525	1,904	No Multicollinearity
Perceived Benefits (X2)	,525	1,904	No Multicollinearity

Based on the table above, it can be seen that the Variance Inflation Factor (VIF) value shows the VIF value is around 1,904. Judging from the tolerance value, it is 0.525. The cut off value that is commonly used to indicate the presence of multicollinearity is a Tolerance value  $\leq 0.1$ . So it can be concluded that there is no multicollinearity in the VIF and tolerance assessments because they have a VIF value of  $\leq 10$ , and a tolerance value of  $\geq 0.1$ .

### 3.2.3 Heterocedasticity Test

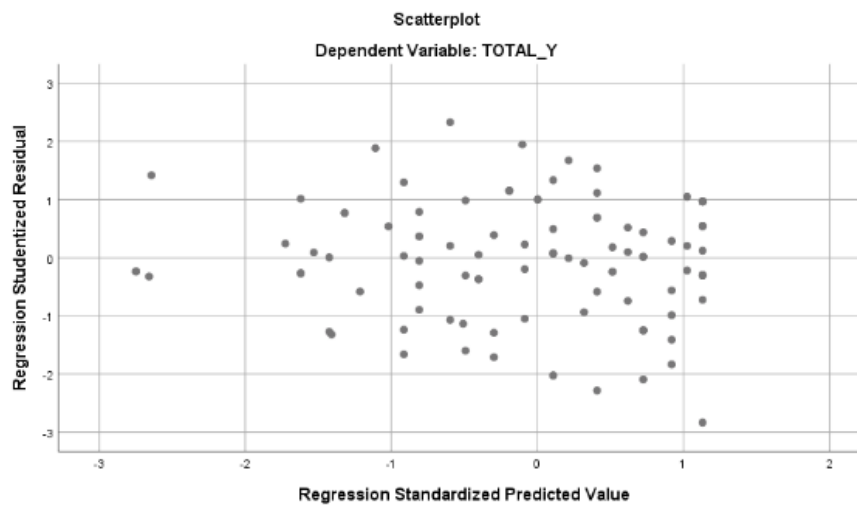


Figure 2. Heterocedasticity Test

Figure 3 shows that the points are spread randomly and are spread both above and below the number 0 on the Y axis. This can be said to mean that heteroscedasticity does not occur in the regression model.

### 3.2.4 Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.785	2.008		2.383	.019
	TOTAL_X1	.195	.178	.117	1.098	.275
	TOTAL_X2	.750	.151	.529	4.980	.000

The result in the table 5 can be expressed in regression equation as:

$$\text{Purchase Intention (Y)} = 4.785 + 0.195 X1 + 0.750 X2 + e$$

Based on the SPSS 25 calculation results, it can be concluded as follows:

1. A constant of 4,785 means that if the independent variables perceived benefit and perceived credibility are 0, then the resulting purchase intention value is 4,785.
2. The regression coefficient for the perceived credibility variable of 0.195 states that for every additional unit of purchase intention variable, it will increase financial inclusion by 0.195.
3. The regression coefficient for the perceived benefit variable is 0.750 with a positive value indicating that every additional unit of the purchase intention variable will increase the purchase benefit value by 0.750.

### 3.3 Discussion

The result of this study show that There is no. significant influence between perceived credibility on purchase intention, there is a significant influence between perceived benefit on purchase intention. Based on the result, both variables (perceived credibility and perceived benefit) is simultaneously influence purchase intention as the dependent variable. he simultaneous influence of perceived credibility and perceived benefits on customer purchase intention is vital for BNI Mobile Banking and similar digital banking platforms. By ensuring that the platform is perceived as credible and effectively communicating the multitude of benefits it offers, BNI can bolster customers' trust, reduce perceived risks, and amplify the platform's perceived value. This, in turn, can lead to an increase in customer purchase intention, fostering a loyal user base and driving the growth of mobile banking services in the ever-expanding digital financial landscape

## 4. CONCLUSION

Based on the results of data processing, the following conclusions are obtained: There is no. significant influence between perceived credibility on purchase intention. There is a significant influence between perceived benefit on purchase intention. Based on the result, both variables (perceived credibility and perceived benefit) is simultaneously influence purchase intention as the dependent variable

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