



## FACTORS AFFECTING INTENTION TO REUSE BI FAST SERVICE IN DIFFERENT BANK TRANSFERS

BY

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### Abstract

*This study aims to determine the effect of perceived ease of use, product knowledge, perceived usefulness, and perceived benefits on intention to reuse with trust as mediation for BI Fast service users. This research was conducted in April-June 2023. This research used a quantitative approach using primary data collected through online questionnaires. The sampling technique in this study used non-probability sampling with a purposive sampling technique. Overall, there were 243 data obtained with the criteria of respondents using the BI Fast service who had used it at least once and were domiciled in five cities, namely Jakarta, Bogor, Depok, Tangerang, Bekasi (JABODETABEK). The data analysis technique used in this study is Structural Equation Modeling (SEM) with the help of SPSS 27 and AMOS 23 software. The results of the direct influence of this study indicate that perceived ease of use, perceived usefulness, and perceived benefits have positive and significant effects on trust. Product knowledge has positive results and is insignificant to trust. Trust has a positive and significant impact on intention to reuse. Meanwhile, perceived ease of use, product knowledge, perceived usefulness, and perceived benefits have positive and significant results on intention to reuse through trust. Keywords: perceived ease of use, product knowledge, perceived usefulness, perceived benefits, trust, intention to reuse.*

**Keywords:** *perceived ease of use, product knowledge, perceived usefulness, perceived benefit, trust, intention to reuse.*

## INTRODUCTION

Today's banking industry must be ready to face technological changes with the rapid development of financial service technology outside of banking, transactions that are developing to become more flexible with the presence of digital wallets or many financial technology companies that reduce interbank transfer fees from the price set by Bank Indonesia (Chandra, 2017).

BI Fast is a National Retail Payment System infrastructure that can facilitate retail payments safely, efficiently, and in real-time available 24 hours a week. Bank Indonesia developed BI Fast primarily to answer the public's need for a fund transfer service from various banks that is more efficient and in real-time available 24 hours a week.

As for the BI Fast service fee, a fee of IDR 2,500 is charged for one transaction, related to the limit, this is charged for one

transaction, BI Fast has a limit for one transaction between other banks of IDR 250 million per transaction (Mela, 2022).

The rate for transferring money to various banks is IDR 6,500. However, digital wallet applications such as OVO and Gopay charge different bank transfer fees of IDR 2,500, while DANA gives free ten times a month. Furthermore, The Flip application is engaged in money transfer services from various banks without being subject to administrative fees.

The public increasingly demands BI Fast transfer service because the fees are much cheaper than other online transfer services with increasing transactions. Since its launch in December 2021, the growth of BI Fast transactions has been very rapid. Bank Indonesia (BI) noted that BI Fast transfers until October 2022 had reached 414 million transactions with a volume of IDR 1,393 trillion (Tendi, 2022).



## LITERATURE REVIEW

### 1. Intention to Reuse

According to Hellier et al., (2003), intention to reuse can be defined as the intention to continuously buy or use a product or service after the consumer has owned it and purchased the product or service minimum as much once. Meanwhile, Pavlou and Fygenon (2006) explain that intention to reuse is a condition in which consumers intend to return from using technology.

### 2. Perceived Ease of Use

According to Suki and Suki (2011), perceived ease of use is defined as the extent to which the use of communication technology services by users is considered easy without excessive effort. Perceived ease of use is the extent to which a person accepts the truth that using the correct method and will not harm them (Nadim & Noorjahan, 2008).

### 3. Product Knowledge

According to Lin and Chen (2006) stated that product knowledge is interrelated to consumer awareness or understanding of the product or consumer trust in the product. Product knowledge is customer learning about essential aspects of a product or service, such as product information, product quality, product prices, and product performance in a digital market environment (Masri et al., 2021).

### 4. Perceived Usefulness

Perceived usefulness is defined as the prospective user's subjective probability that using a particular application system will improve his job performance in an organizational context (Yuen & Ma, 2008). Meanwhile, Dickinger et al., (2008) defined perceived usefulness as the extent to which a person believes using a service will contribute to achieving specific goals.

### 5. Perceived Benefit

Bhatti and Rehman (2019) explain that perceived benefit is a consumer trust and satisfaction that makes online transactions convenient, easy, more product variety, and less risk. Perceived benefit is a benefit that is felt as the amount of profit or satisfaction that meets the needs or desires of consumers (Wu, 2003).

### 6. Trust

According to Mayer et al., (1995), trust is defined as the willingness of one party to be vulnerable to the actions of another party based on the expectation that the other party will take specific steps that are important to the giver of trust. Trust can be defined as a willingness to be loyal to service providers based on positive expectations of the future behaviour of service providers (Zhou, 2013).

## THEORETICAL FRAMEWORK

### 1. Perceived Ease of Use and Trust

Previous research has examined the effect of the perceived ease of use on trust by showing that there is a significant perceived ease of use effect on trust, such as researchers conducted by (Iqbal et al., 2018; Rahmi et al., 2018; Saqib, 2019; Wilson, 2019). Consumer perceptions about how easy and simple it is to learn and use all kinds of new technology

that are installed or used on laptops or computers marketed by companies can also ultimately affect consumer confidence in products (Prasetyaningsih, 2021).

For example, one of the studies conducted by Wilson (2019) conducted research on the effect of perceived ease of use on trust regarding e-commerce companies with the hope of knowing changes in digitalization in consumer behavior conducted on several respondents in Indonesia. The results of this study state that there is a significant effect of perceived ease of use on trust

### 2. Product Knowledge and Trust

Previous researchers has examined the effect of the product knowledge on trust by showing that there is a significant product knowledge effect on trust, such as researchers conducted by (Aksoy & Ozsonmez, 2019; Kempa et al., 2020; Wang et al., 2019; Wulandari & Miswanto, 2022). Increasing consumer knowledge about a product can give consumers strong trust and positive results from using the product (Wang et al., 2019).

For example, one of the studies conducted by Wang et al., (2019) conducted research on the effect of product knowledge on trust regarding the effectiveness of a green product purchase from a company that is intended for consumers by several respondents in China. This study's results state that product knowledge has a significant effect on trust.

### 3. Perceived Usefulness and Trust

Previous researchers has examined the effect of the perceived usefulness on trust by showing that there is a significant perceived usefulness effect on trust, such as researchers conducted by (Iqbal et al., 2018; Rahim et al., 2021; Saqib, 2019; Wilson, 2019). Perceived usefulness has a positive impact on trust. Just as customers perceive that a new system or product will provide added value for them, they will place their faith in the new product or technology (Amin et al., 2014).

For example, one of the studies conducted by Iqbal et al., (2018) conducted research on the effect of perceived usefulness on trust regarding the purchase of mobile devices with several student respondents from various universities and employees in Pakistan. This study's results state that perceived usefulness has a significant effect on trust.

### 4. Perceived Benefit and Trust

Previous researchers has examined the effect of the perceived benefit on trust by showing that there is a significant perceived benefit effect on trust, such as researchers conducted by (Baganzi et al., 2019; Indiani & Purnami, 2021; Mutsikiwa et al., 2021; Park et al., 2019). A consumer feels the relative advantages of online shopping in the form of economic benefits, increased efficiency, and increased status. Thus, they are more likely to trust online shopping sites (Baganzi et al., 2019).

For example, one of the studies conducted by Baganzi et al., (2019) conducted research on the effect of perceived benefit on trust regarding Gmarket online in South Korea, Gmarket online is the same as e-commerce in Indonesia. With some

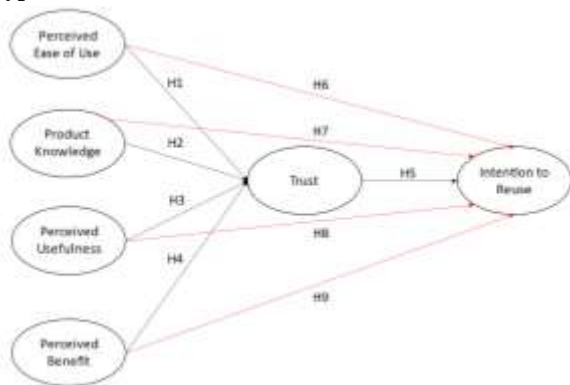
respondents in South Korea. The results of this study state that there is a significant influence of perceived benefits on trust.

### 5. Trust and Intention to Reuse

Previous research has examined the effect of the trust on intention to reuse by showing that there is a significant trust effect on intention to reuse, such as researchers conducted by (Anshori et al., 2022; D. Febrian et al., 2021; Ladkoom & Thanasopon, 2020; Masri et al., 2021). The most important thing in building a sustainable business depends on how customer trust is formed. This includes the mobile payment service business. This is because the use of online technology has a large risk opportunity. The greater the level of trust that customers worked as many as 151 respondents or (74.0%), then 4 respondents did not work or (2.0%) have in using online technology services, the greater the potential for customers to reuse (Narahdita et al., 2020).

For example, one of the studies conducted by Febrian et al., (2021) conducted research on the effect of trust on intention to reuse regarding Bank Syariah Indonesia mobile banking with several Bank Syariah Indonesia customer respondents. The results of this study stated that there was a significant influence of trust on intention to reuse.

### Hypothesis



**Figure 1 Theoretical Framework of the Research Model**

Source: Data processed by researchers (2023)

From the theoretical framework of Figure 1, the following nine hypotheses will be tested:

- H<sub>1</sub>: Perceived ease of use has a positive effect on trust.
- H<sub>2</sub>: Product knowledge a positive effect on trust.
- H<sub>3</sub>: Perceived usefulness has a positive effect on trust.
- H<sub>4</sub>: Perceived benefit has a positive effect on trust.
- H<sub>5</sub>: Trust has a positive effect on intention to reuse.
- H<sub>6</sub>: Perceived ease of use has a positive effect on intention to reuse through trust.
- H<sub>7</sub>: Product knowledge use has a positive effect on intention to reuse through trust.
- H<sub>8</sub>: Perceived usefulness has a positive effect on intention to reuse through trust.

H<sub>9</sub>: Perceived benefit has a positive effect on intention to reuse through trust.

## RESEARCH METHODS

### 1. Population and Sampel

This study uses a quantitative approach using primary data. Meanwhile, the sampling technique uses non-probability sampling with purposive sampling. The minimum sample obtained in this study was 200 respondents, with the following criteria:

- a. Domiciled between five cities (Jakarta, Bogor, Depok, Tangerang, Bekasi).
- b. At least the respondent has used BI Fast once.

In addition, this study conducted descriptive tests of respondents with the following five characteristics:

- a. Sex
- b. Age
- c. Job-status
- d. Marital status
- e. Educational status

Data collection in this study used a short questionnaire with a six-point Likert scale with the help of the Google form, which was distributed online on social media such as (Twitter, Instagram, Facebook, etc).

### 2. Questionnaire Development

This study uses six variables to be measured using indicators that have been adapted from previous studie, as follows:

#### 3. Perceived Ease of Use

Perceived ease of use variable is measured using five indicators adapted from research (Kumar et al., 2020; Singh & Srivastava, 2018), as follows:

- a. I believe that the BI Fast service process will be clear and understandable.
- b. I believe that becoming skilled at using BI Fast services is easy.
- c. I believe that the BI Fast service is easy to use.
- d. Learning to use the BI Fast service was easy for me.
- e. I can easily become proficient in using fast BI services clear and understandable.

#### 4. Product Knowledge

Product knowledge variable is measured using five indicators adapted from research (Imbayani & Gama, 2018; Masri et al., 2021), as follows:

- a. I know about many advantages and disadvantages details of BI Fast service.
- b. I choose transactions using the BI Fast service based on the quality I get from various information.
- c. Detailed service information helps me in using the BI Fast service.
- d. The BI Fast service has detailed services. So, very informative for me.
- e. Detailed BI Fast service information saves me time and money.

**5. Perceived Usefulness**

Perceived usefulness variable is measured using five indicators adapted from research (Candra et al., 2020; Nirmawan & Astiwardhani, 2021), as follow:

- a. Using BI Fast service will increase my productivity.
- b. BI Fast service is very useful for my life.
- c. The BI Fast service improves my performance.
- d. The BI Fast service is easy to access and convenient to use.
- e. The BI Fast service speeds up my transaction process.

**6. Perceived Benefit**

Perceived benefit variable is measured using five indicators adapted from research (Anyanwu et al., 2016; Pang et al., 2021), as follow:

- a. I save time by using BI Fast service.
- b. I save on transaction fees using the BI Fast service.
- c. I feel comfortable using the BI Fast service so far.
- d. I feel safe using the BI Fast service so far.
- e. I get a lot of benefits by transferring via the BI Fast service.

**7. Trust**

Trust variable is measured using five indicators adapted from research (Masri et al., 2021; Nirmawan & Astiwardhani, 2021), as follow:

- a. I believe that the BI Fast service can fulfill my needs and desires.
- b. I believe that the BI Fast service has high integrity.
- c. I believe my personal information is securely managed by BI Fast.
- d. I believe the BI Fast service is secure and has reliable features.
- e. I trust applications and transactions in the BI Fast service.

**8. Intention to Reuse**

Intention to reuse variable is measured using four indicators adapted from research (Choi & Sun, 2016; Malhotra et al., 2017), as follow:

- a. In the next few months, I intend to use this BI Fast at the same level that I am using it now.
- b. In the next few months, I do not intend to reduce my intention to transact from BI Fast.
- c. I want to recommend this BI Fast service to my friends and family.
- d. It is likely that I will use this BI Fast service again in three months.

This study uses an instrument validity test with exploratory factors analysis for each indicator. An indicator is said to be valid if the loading factor is above 0.4 (Suhud et al., 2020). Meanwhile, the reliability test is said to be reliable if the Cronbach alpha is above 0.6 (Rizan et al., 2020). Validity and reliability tests will be tested using the help of SPSS 27. This study used the structural equation modeling (SEM) test, which

was tested using AMOS 23. The total number of respondents obtained was 265, but only 243 matched the earlier criteria.

**Table 1 Profil Respondent**

Profil Respondent		Frequency	Percent
<b>Sex</b>	Male	95	39,1%
	Female	148	60,9%
<b>Age</b>	>50 Years	17	7,0%
	17-20 Years	1	0,4%
	21-24 Years	16	6,6%
	25-29 Years	32	13,2%
	30-34 Years	52	21,4%
	35-39 Years	52	21,4%
<b>Job Status</b>	Working	210	86,4%
	Not yet working	5	2,1%
	Own Business	23	9,5%
	Pension	5	2,1%
<b>Marital Status</b>	Not yet married	58	23,9%
	Divorced	4	1,6%
	Married	180	74,1%
<b>Education Status</b>	Partner died	1	0,4%
	< Senior high school	3	1,2%
	Postgraduate	37	15,2%
	Bachelor	192	79,0%
	Senior high school	11	4,5%
Total		243	100,0%

Source: Data processed by researchers (2023)

From the results of Table 1 of the respondent's profile, there are more female respondents than male respondents. Meanwhile, respondents aged 30-39 years have the highest presentation. besides that, respondents with working status had the highest presentation. Meanwhile, respondents who are married have the highest percentage. and lastly, respondents with undergraduate education have the highest presentation.

**Table 2 Respondent Screening**

Respondent Screening Questions		Frequency	Percent
Are you a BI Fast	Yes	243	100,0%

service user?			
Are you planning to reuse the BI fast service?	Yes	243	100,0%
How long have you been using the BI Fast service?	> 12 Month	61	25,1%
	1-3 Month	41	16,9%
	3-6 Month	57	23,5%
	6-12 Month	84	34,6%
	Total	243	100,0%
Are you domiciled in Jakarta, Bogor, Depok, Tangerang, Bekasi (JABODETABEK)?	Yes	243	100,0%

Source: Data processed by researchers (2023)

Table 2 shows the results of filtering respondents that the researchers had previously determined, the question "Are you a user of the BI Fast service?" as many as 243 respondents (100%), the question "Are you planning to reuse the BI fast service?" as many as 243 respondents (100%), the question "How long have you been using the BI Fast service?" answers more than 12 months were 61 respondents (25.1%), answers 1-3 months were 41 respondents (16.9%), answers 3-6 months were 57 respondents (23.5%), and answers 6-12 month as many as 84 respondents (34.6%). As for the question "Have you domiciled in JABODETABEK?" as many as 243 respondents (100%).

### RESULTS

The following are the results of testing the validity and reliability tests, stating that all indicators are said to be valid because loading factor is above 0.4 (Suhud et al., 2020). Meanwhile, all variables are said to be reliable because Cronbach alpha is above 0.6 (Rizan et al., 2020).

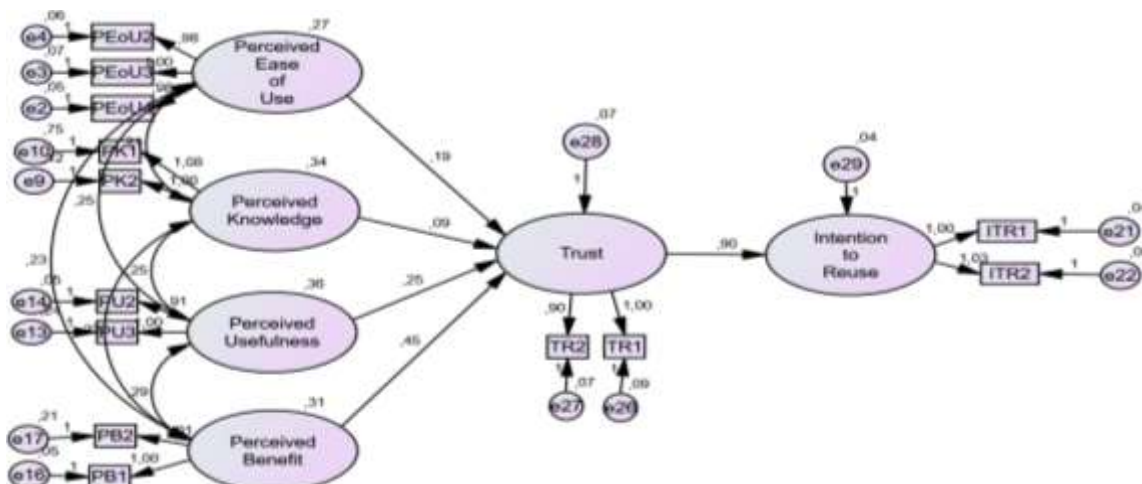
**Table 3 Validity and Reliability Test Results**

Variable and Indicators		Loading Factors	Cronbach Alpha
<i>Perceived Ease of Use</i>			0.909
PEoU3	I believe that the BI Fast service is easy to use.	0.916	
PEoU4	Learning to use the BI Fast service was easy for me.	0.913	
PEoU2	I believe that becoming skilled at using BI Fast services is easy.	0.906	
PEoU5	I can easily become proficient in using fast BI services clear and understandable.	0.858	
PEoU1	I believe that the BI Fast service process will be clear and understandable.	0.738	
<i>Product Knowledge</i>			0.851
PK4	The BI Fast service has detailed services. So, very informative for me.	0.872	
PK3	Detailed service information helps me in using the BI Fast service.	0.859	
PK2	I choose transactions using the BI Fast service based on the quality I get from various information.	0.851	
PK5	Detailed BI Fast service information saves me time and money.	0.767	
PK1	I know about many advantages and disadvantages details of BI Fast service.	0.710	
<i>Perceived Usefulness</i>			0.914
PU2	BI Fast service is very useful for my life.	0.912	
PU1	Using BI Fast service will increase my productivity.	0.876	
PU4	The BI Fast service is easy to access and convenient to use.	0.871	

PU5	The BI Fast service speeds up my transaction process.	0.860	
PU3	The BI Fast service improves my performance.	0.828	
<i>Perceived Benefit</i>			0.923
PB3	I feel comfortable using the BI Fast service so far.	0.908	
PB5	I get a lot of benefits by transferring via the BI Fast service.	0.890	
PB1	I save time by using BI Fast service.	0.886	
PB4	I feel safe using the BI Fast service so far.	0.880	
PB2	I save on transaction fees using the BI Fast service.	0.829	
<i>Trust</i>			0.951
TR4	I believe the BI Fast service is secure and has reliable features.	0.949	
TR2	I believe that the BI Fast service has high integrity.	0.934	
TR5	I trust applications and transactions in the BI Fast service.	0.908	
TR3	I believe my personal information is securely managed by BI Fast.	0.902	
TR1	I believe that the BI Fast service can fulfill my needs and desires.	0.890	
<i>Intention to Reuse</i>			0.925
ITR2	In the next few months, I do not intend to reduce my intention to transact from BI Fast.	0.931	
ITR1	In the next few months, I intend to use this BI Fast at the same level that I am using it now.	0.918	
ITR4	It is likely that I will use this BI Fast service again in three months.	0.891	
ITR3	I want to recommend this BI Fast service to my friends and family.	0.885	

Source: Data processed by researchers (2023).

After the data is valid and reliable, structural equation modeling is then tested using confirmatory factors analysis, with initial results that are not following the goodness of fit criteria so the researchers modify them to get  $P > 0.5$  and  $CMIN/DF \leq 2.00$  (Suhud et al., 2020). AMOS processing results can be seen in the figure 2 shows the structural equation modelling model that complies with the predetermined fit model requirements, namely  $P > 0.05$  and  $CMIN/DF \leq 2.00$ . As follows:



**Figure 2 SEM Goodness of Fit results**

Source: Data processed by researchers (2023).

Table 4 shows the results of the goodness of fit criteria which are by the requirements previously determined, namely the value of  $P \geq 0.05$  and  $CMIN/DF \leq 2.00$ . The result of the P value is 0.097, the result is  $CMIN/DF$  value is 1.256, the result is GFI value is 0.960, the result is the RMSEA value is 0.033, the result is AGFI value is 0.933, the result is the TLI value is 0.992, the result is the NFI value is 0.975, the result is the CFI value of 0.995, the result of the PNFI value is 0.675, the result of the PGFI value is 0.570. As follows:

RMSEA	$\leq 0.08$	0.033	Good fit
AGFI	$\geq 0,90$	0.933	Good fit
TLI	$\geq 0,95$	0.992	Good fit
NFI	$\geq 0,90$	0.975	Good fit
CFI	$\geq 0,95$	0.995	Good fit
PNFI	$\geq 0,60$	0.675	Good fit
PGFI	$\geq 0,50$	0.570	Good fit

**Table 4 Good of Fit Value of Model Modification**

Goodness of Fit Index	Cut of Value	Results	The Decision
Probability	$\geq 0.05$	0.097	Good fit
CMIN/DF	$\leq 2.00$	1.256	Good fit
GFI	$\geq 0.90$	0.960	Good fit

Source: Data processed by researchers (2023).

In testing the hypothesis researchers used AMOS and the website calculation for sobel test (Preacher & Leonardelli, 2001)Based on the requirements that have been determined, Suhud et al (2020) supreviously stated that the CR value  $> 1,960$ , then this hypothesis can be accepted. The results of the hypothesis testing shown in Table 5 show that the eight hypotheses are accepted. However, there is one hypothesis that was rejected with the following results:

**Table 5 Hypothesis Test Results**

Ha	Hypothesis				S.E.	C.R.	P	Results	
H <sub>1</sub>	TR	<--		PEoU	0.096	1.977	0.048	Accepted	
H <sub>2</sub>	TR	<--		PK	0.074	1.159	0.247	Rejected	
H <sub>3</sub>	TR	<--		PU	0.120	2.054	0.040	Accepted	
H <sub>4</sub>	TR	<--		PB	0.125	3.636	***	Accepted	
H <sub>5</sub>	ItR	<--		TR	0.047	19.072	***	Accepted	
H <sub>6</sub>	ItR	<--	TR	<--	PEoU	0.044	10.391	***	Accepted
H <sub>7</sub>	ItR	<--	TR	<--	PK	0.034	10.020	***	Accepted
H <sub>8</sub>	ItR	<--	TR	<--	PU	0.041	8.991	***	Accepted
H <sub>9</sub>	ItR	<--	TR	<--	PB	0.041	5.107	***	Accepted

Source: Data processed by researchers (2023).

The following is an explanation from Table 5:

H<sub>1</sub>: There is a positive and significant relationship between perceived ease of use of trust in transfers for different banks to BI Fast services. With value  $> C.R. 1.960 (1.977)$ . This hypothesis is supported by research conducted (Rahim et al., 2021; Ramos et al., 2018; Saqib, 2019; Wilson, 2019) which states that perceived ease of use has a significant effect on trust.

H<sub>2</sub>: There is a positive and insignificant relationship between product knowledge of trust in transfers for different banks to BI Fast services. With value  $< C.R. 1.960 (1.159)$ . This hypothesis is not supported by research conducted (Aksoy & Ozsonmez, 2019; Kempa et al., 2020; Masri et al., 2021; Wang et al., 2019; Wulandari & Miswanto, 2022) which states that product knowledge has a significant effect on trust.

H<sub>3</sub>: There is a positive and significant relationship between perceived usefulness of trust in transfers for different banks to BI Fast services. With value  $> C.R. 1.960 (2.054)$ . This

hypothesis is supported by research conducted (Amin et al., 2014; Iqbal et al., 2018; Rahim et al., 2021; Ramos et al., 2018; Saqib, 2019; Wilson, 2019) which states that perceived usefulness has a significant effect on trust.

H<sub>4</sub>: There is a positive and significant relationship between perceived benefit of trust in transfers for different banks to BI Fast services. With value  $> C.R. 1.960 (3.636)$ . This hypothesis is supported by research conducted (Baganzi et al., 2019; Indiani & Purnami, 2021; Mutsikiwa et al., 2021; Park et al., 2019) which states that perceived benefit has a significant effect on trust.

H<sub>5</sub>: There is a positive and significant relationship between trust of intention to reuse in transfers for different banks to BI Fast services. With value  $> C.R. 1.960 (19.072)$ . This hypothesis is supported by research conducted (Anshori et al., 2022; A. Febrian & Fadly, 2021; Ladkoom & Thanasopon, 2020; Masri et al., 2021) which states that trust has a significant effect on intention to reuse.

H<sub>6</sub>: There is a positive and significant relationship between perceived ease of use of intention to reuse though trust in

transfers for different banks to BI Fast services. With value > C.R. 1.960 (10.391).

H<sub>7</sub>: There is a positive and significant relationship between product knowledge of intention to reuse though trust in transfers for different banks to BI Fast services. With value > C.R. 1.960 (10.020).

H<sub>8</sub>: There is a positive and significant relationship between perceived usefulness of intention to reuse though trust in transfers for different banks to BI Fast services. With value > C.R. 1.960 (8.991).

H<sub>9</sub>: There is a positive and significant relationship between perceived benefit of intention to reuse though trust in transfers for different banks to BI Fast services. With value > C.R. 1.960 (5.107).

## DISCUSSION

The first hypothesis states that respondents feel that using BI Fast services is easy without experiencing difficulties in using them as needed, this is because they have previously used similar services such as real-time transfer services.

The second hypothesis states that respondents who get information from external parties do not necessarily immediately believe in BI Fast services. Thus, researchers assume they must have experience used BI Fast first.

The third hypothesis states that respondents who have used BI Fast will feel their productivity in doing work, when they are busy at work they do not need to spend time going to the destination bank, they can simply use BI Fast services at a low cost.

The fourth hypothesis states that respondents who have felt the benefits based on the cheap rates in different bank transfers from the BI Fast service will trust the service and allow them to use it again in the future.

The fifth hypothesis states that respondents who have used BI Fast will trust the service so they will use it again without thinking about using other alternative services.

The sixth hypothesis states that respondents with the convenience of a BI Fast service will indirectly trust the BI Fast service and will reuse.

The seventh hypothesis states that respondents need to try using the service, not only to obtain information regarding the BI Fast service from external sources. Thus, there is a feeling of trust in the BI Fast service, and will reuse it.

The eighth hypothesis states that respondents who feel their performance has increased because of the BI Fast service will trust the service and will reuse it

The ninth hypothesis states that respondents who experience various benefits from using BI Fast services will trust the service and will reuse it.

## CONCLUSION

Based on the results of the previous discussion, the researcher concluded that eight hypotheses were accepted while one hypothesis was rejected, as follows:

- a. Perceived ease of use has a positive and significant effect on trust, this explains that a user who finds it easy to learn to use a service will trust the service.
- b. Product knowledge has a positive and insignificant effect on trust, this explains that a user needs to try using the service, they are less confident if they only hear information from external parties without any effort in trying.
- c. Perceived usefulness has a positive and significant effect on trust, this explains that a user who feels their performance increases due to the help of the service will trust the service.
- d. Perceived benefit has a positive and significant effect on trust, this explains that someone who has tried the service and feels the benefits received will trust the service.
- e. Trust has a positive and significant effect on intention to reuse, this explains that someone who already believes in a service they used before will use it again in the future without thinking twice.
- f. Perceived ease of use has a positive and significant effect on intention to reuse though trust, this explains that a user who has used the service will easily trust the service and make them use the service again the next day.
- g. Product knowledge has a positive and significant effect on intention to reuse though trust, this states that someone must first try the service so that they can feel what is conveyed by external parties with what they get is the same so that trust arises and even use in the days to come.
- h. Perceived usefulness has a positive and significant effect on intention to reuse though trust, this states that someone who makes transactions every day will improve their performance so that they trust and will make transactions with a larger nominal in the future.
- i. Perceived benefit has a positive and significant effect on intention to reuse though trust, this states that someone who feels the benefits of the service will trust and reuse the service without comparing it with other alternative services.

## RECOMMENDATION

From the previous results, this study has several recommendations specifically aimed at Bank Indonesia, as follows:

- a. In the case of transfer errors, BI Fast requires information that is easily captured by users to report this and be followed up by customer service that supports it quickly.
- b. That needs to be provided by BI Fast to new customers such as providing information regarding the differences between BI Fast and real-time services.



- c. BI Fast needs to make monthly recapitulations regarding bank transfers that are different for each user so that they know the true impact on their performance, especially the financial department in company.
- d. BI Fast needs to innovate, such as a promotion if you have used it 10x, there will be a free. So that respondents are aware of the impact of the benefits of such use.
- e. BI Fast requires developments in other features besides bank transfers.
- f. Users who are loyal to BI Fast must be maintained so they don't switch to using other transfer alternative

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