

ABSTRACT

THE INFLUENCE OF RISK PERCEPTION ON THE TRUST OF CUSTOMERS USING BRIMO AT PT. BANK RAKYAT INDONESIA (PERSERO) TBK, SINGAPARNA BRANCH OFFICE

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This study aims to determine the effect of risk perception on the trust of BRImo users at PT Bank Rakyat Indonesia Tbk, Singaparna Branch Office. A quantitative research method with descriptive and verificative approaches was employed. Data collection techniques included literature review, documentation, and questionnaires, utilizing both primary and secondary data. Non-probability sampling—specifically purposive sampling—was used to select the sample, which consisted of 96 BRImo users at the Singaparna Branch Office. Data analysis techniques included validity and reliability tests, descriptive analysis, classical assumption tests, simple linear regression analysis, the coefficient of determination, and hypothesis testing (t-test). The results indicate that risk perception has a positive and significant effect on the trust of BRImo users at PT Bank Rakyat Indonesia Tbk, Singaparna Branch Office. This is evidenced by a calculated t-value of 9.591 and a significance level of 0.000 ($p < 0.05$), leading to the rejection of H_0 and the acceptance of H_1 . The coefficient of determination (R^2) of 0.495 indicates that risk perception influences customer trust by 49.5%, while the remaining 50.5% is influenced by factors outside the scope of this study. Based on these findings, it is recommended that the bank enhance system security and improve user education regarding BRImo. Future research should consider incorporating additional variables and expanding the scope of the study to obtain more comprehensive results.

Keywords: Risk Perception, Customer Trust, BRImo, Mobile Banking