# Analysis of Effect of Perceived Ease of use and Usefulness on Consumer Interest use of Banking Products Farmer Card in Mataram

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*Abstract-* Agriculture is an important sector for the nation of Indonesia. The current phenomenon in Indonesia is still going on the scarcity of fertilizers, especially subsidized fertilizer which has always been a problem every year. The government has tried various strategies to address shortages of fertilizer subsidized by Tani Card Program with the hope to increase the GDP of the agriculture sector Mataram City. The objectives of this study were (1) To examine the effect of perceived ease of use against the interest of consumers using Katu Tani. (2) To examine the effect of the perception of the benefit of the interest of consumers using Katu Tani. method of research is associative with the shape of a causal relationship. The population in this study is a farmer in the district card users Sekarbela Kota Mataram amounted to 148 people. Tool collection Data is a questionnaire, which contains statements related to the problems studied. To determine the response of respondents to the variables assessed, used a Likert scale analysis tools. Analysis of data using Multiple linear regression analysis, t-test, and test the coefficient of determination ($R^2$). conclusions of research that can be taken are:(1) There is a significant effect of Perceived ease of use on Consumer Interests in Sub Sekarbela Mataram.

*Keywords:* perceived ease of use, perceived usefulness, consumer interests.

*GJMBR-E Classification: JEL Code: M31*

ANALYSISOFEFFECTOFPERCEIVEDEASEOFUSEANDUSEFULNESSONCONSUMERINTERESTUSEOFBANKINGPRODUCTSFARMERCARDINMATARAM

*Strictly as per the compliance and regulations of:*

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*Keywords:* perceived ease of use, perceived usefulness, consumer interests.

## I. Preliminary

Agriculture is an important sector for the nation of Indonesia. As a country with the potential of high natural resources, agriculture necessarily dominates every sector in development, such as a provider of industrial raw materials, the application of technology as well as environmental preservation. Agriculture can not be separated by the availability of farm inputs, namely the availability of seed, pesticide and fertilizer use. Rusastra et al (2002) explain that the factors that affect farmers in the use of fertilizers in the ability of farmers to buy fertilizer, fertilizer availability in the market and ease the farmers get fertilizer. The availability of fertilizers become an important issue in view of agricultural production depends on the amount of fertilizer used.

The current phenomenon in Indonesia is still going on the scarcity of fertilizers, especially subsidized fertilizer which has always been a problem every year. It can not be denied because of various factors that cause this to happen. Mainly limited availability of technology and the human resources capacity of the agribusiness. The government has tried various strategies to address the scarcity of subsidized fertilizer. One technological innovation to reduce the problem of scarcity of subsidized fertilizers are been carried out as a program that Tani Card Program.

The program is expected to increase the GDP of the agriculture sector Mataram City. As reflected in the data subset of the statistics Mataram where Gross Domestic Product Mataram City at constant prices in 2010 by Industrial Origin (Million Rupiah), Year 2015 to 2017 in which the sectors of Agriculture, Forestry and Fisheries has a contribution in 2015 amounted to 525 160, 2016 as many as 583, as many as 627 791 2017. (Diskominfo Mataram, 2018). This figure shows the GDP contribution of agriculture continues to increase every year.

While the allocation of fertilizer requirement for the city of Mataram them for 2017 with a total allocation of 2102.96 tons needs to realize as much as 2009.2 tons, in 2018, the allocation needs as much as 2,108 tons with total realization of 2031.05 tons, in 2019 with an allocation of necessity as much as 1,889 tons to 1509.95 tons as much realization. This illustrates that the realization of the use of fertilizers to the allocation of fertilizer requirements in Mataram city each year, including large so that the supply-demand for farmers each year is increasing.

To facilitate the allocation of subsidized fertilizer to Farmers in the city of Mataram, has launched Card program Tani which is a debit card of Bank Rakyat Indonesia (BRI) co-branding is used exclusively for reading the allocation of subsidized fertilizer and transaction payment of subsidized fertilizer in the Electronic Data Capture (EDC) BRI placed at retailers and can serve to conduct all banking transactions in general (BKF, 2017). Mataram city is used as a test site based on several considerations such as the state of the region, the potential of natural resources, the environment farmers and support agencies, in addition to the city of Mataram has implemented data collection

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Devinitif Plan Needs Group (RDKK) and socialization of implementation.

Their program Tani card as a debit card of Bank Rakyat Indonesia (BRI), which is used exclusively for reading subsidized fertilizer allocation and payment transaction subsidized fertilizer in the Electronic Data Capture (EDC) BRI positive impact for consumers (customers) to conduct banking transactions. Consumers no longer have to perform banking transactions by way of coming to the bank. Consumer (customer) only needs to bring the kart farmer to the retailer with a network connected to the Internet to be able to run operationally. usefulness and ease of use, in reality, do not always go straight to the enthusiastic (interest) consumer (customer) to use the card.

Churchill in Barus (2008: 38) states that interest is the behavior of the future anticipated or planned. In marketing, the intention is often stimulated by asking respondents to indicate which of the following is most appropriate to describe their plans related to new products or services.

The interest component contains the intention to perform certain behaviors. Theoretically, the formation of interest is determined by the interaction of the two components that preceded the attitude toward the behavior and subjective norms about the behavior (Taurusia, 2011:13). According to Ferdinand in Dwityanti (2008: 21), buying interest may be identified through indicators (1) Interest transactional, ie the tendency of a person to buy a product. (2) Interest referential, ie a person's tendency to refer products to others. (3) The preferential interest, the interest of which describes the behavior of someone who has the main preferences on such products. (4) Interest explorative.

Enthusiastic (interest) for the use of new technology can be influenced by several factors, including the perceived ease of use. Perceived ease of use is defined as the extent to which a person believes that using technology would be free of effort. From the definition of the perceived ease of use of mind that constructs this is an assertion about the decision-making process (Jogiyanto, 2007: 111).

Perceived ease of use important aspect in the use of technology such as symbols and instructions are clear, step in the payment process simple and not much. Prospective users are expected to get a new convenience through technology free from trouble and confusing instructions when using these technologies (Jatmiko, 2013:13).

Results of research conducted by Hidayanti (2014) showed that the perceived ease of use of positive and significant impact on customer interest in using e-banking products. Zuelseptia, Rahmiati, Engriani (2018); Yoon (2015); Safeena, Date, Kammani, and Hundewale (2012) Abdinoor and Mbamba (2017) Priya, Gandhi, and Shaikh (2016) Lieu, Astuti, and Dewantara (2015), Karnadjaja, Tulipa, and Lukito (2017) Primary and Suputra ( 2019) found that Perceived ease of use has a positive and significant influence on consumer interest. Hidayanti (2014) conducted a study that shows that there is positive and significant impact on the confidence in the customers' interest in using e-banking products.

While the findings opposite of Results of research conducted by Noor and Pearson (2007) which states that the lack of influence exerted by the perceived ease of use of the reception interest to do internet banking. Research conducted by Monica (2017) showed that the perception of ease no significant effect on interest in using electronic commerce.

In addition to the perceived ease of use, enthusiastic (interest) for the use of new technology can be affected by perceptions of expediency. Perception of usefulness (Perceived Usefulness) Davis is defined as a level where a person believes that using the system can improve its performance in work (Rogers in Jatmiko, 2013:13). A user will only accept innovation if these innovations provide the advantage that feels unique when compared with the solutions that already exist.

Monica's research results and Tama (2017) showed that the perception of the benefits of positive and significant effects on the interest in using electronic commerce, while perceived ease of use and subjective norm does not affect the interest in using electronic commerce. Yoon (2015), Safeena, Date, Kammani, and Hundewale (2012), Abdinoor and Mbamba (2017), Priya, Gandhi, and Shaikh (2016) Lieu, Astuti, and Dewantara (2015) Karnadjaja, Tulipa, and Lukito (2017 ) Primary and Suputra (2019) found that perceived usefulness has a positive and significant influence on consumer interest. While the findings opposite of Results of research conducted by Xia and Hou (2016) who found that there was no direct influence between perceived usefulness to consumers. The objectives of this study are:

1) To test the effect of perceived ease of use against the interest of use of banking product Farmer Card.
2) To test the effect of the perception of usefulness against the interest of use of banking product Farmer Card.

## II. Literature Review

### a) Consumer Interests

Interest is one of the psychological aspects that have a considerable influence on the behavior and interests is also a source of motivation that will drive someone to do what they do. Consumer interest in this study equated with variable consumer purchase interest for consumer interest to use something analogous to consumers to buy.

According to Kotler and Armstrong (2012), buying interest is something that arises after receiving the stimulation of the products seen, and the willingness

to buy and own it. According to Schiffman and Kanuk (2009), Buying interest is something psychological forces that exist within the individual, resulting in an action. buying interest is considered as a measure of the likelihood that consumers buy certain products where high interest in purchasing an impact on a significant possibility in the purchase decision.

Buying interest (willingness to buy) is part of the component behavior in consuming attitude. Consumer buying interest is the stage where consumers form their choice among several brands incorporated in the device of choice, and ultimately make a purchase in an alternative he likes or the process through which a consumer to buy a product or service that is based on various considerations (Pramono, 2012: 136).

Understanding the buying interest according to Kotler and Keller (2009:15), "Buying interest is the behavior that appears in response to an object that shows the desire of consumers to make purchases". According to Durianto and Liana (2004: 44), "Buying interest is something that relates to consumer's plan to buy a certain product and how many units of the product are needed at a specific period". Based on the above it can be concluded interest in buying a mental statement from consumers who purchase plan reflects a number of products with a particular brand.

Buying interest is a consumer of mental statements that reflect the planned purchase of a product by some brand knowledge about consumer purchase intentions towards the product that needs to be known by marketers to describe consumer behavior in the future. Buying interest is made up of consumer attitudes toward a product that comes from the confidence of consumers towards quality products. The lower consumer confidence in a product will lead to lower consumer buying interest.

Interest (Interest) is described as a situation where the consumer has not to perform an action, which can be used as a basis for predicting behavior or action. Interest is the behavior that appears in response to an object that shows the customer wishes to make a purchase (Kotler, 2005:15).

According to Ferdinand (2006), buying interest was identified through indicators as follows:

a. Transactional interest, namely the tendency of a person to buy a product.
b. Referential interest, namely the tendency of a person to refer products to others.
c. Preferential interest, the interest of which describes the behavior of someone who has the main preferences on such products. These preferences can only be replaced if something goes wrong with the product preferences.
d. Exploratory interest, this interest describes the behavior of someone who is always looking for information about a product that interested and

looking for information to support the positive properties of the product.

b)  *Information Technology*

"Information technology is the study or electronic equipment, especially computers, to store, analyze, and distribute any information, including words, numbers, and pictures (Oxford Dictionary, 1995)". "Information technology is a set of tools that help you work with information and carry out tasks related to information processing (Haag and Keen, 1996)".

"Information technology is not confined to computer technology (software and hardware) is used to process or store information, but also includes communication technology to transmit information (Martin, 1999)".

From the above definition, we conclude that Information Technology is a technology used to process the data, including processing, obtain, compile, store, manipulate data in various ways to produce quality information, ie information that is relevant, accurate and timely, which is used to personal, business, and government and is a strategic information for decision-making.

According to Davis (1989) mentioned several models built to analyze and understand the factors that affect the acceptance of the use of computer technology, which were recorded in the literature and reference research results in the field of information technology is like the Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), and the Technology Acceptance Model (TAM). According to Davis (1989) Models of TAM actually adopted from TRA models namely the theory of reasoned action with a premise that the reaction and the person's perception of things, will determine the attitude and behavior of the person.

Reactions and perceptions of users of Information Technology (IT) will affect its position in the acceptance of these technologies. One of the factors that can influence is the user's perception of the usefulness and ease of use of IT as an act that is reasonable in the context of technology, so the reason for someone to look at the benefits and ease of use of IT to make the action/behavior of people such as benchmarks in the acceptance of a technology.

TAM model developed from psychological theory, explains the behavior of computer users that is based on trust (belief), attitude (attitude), desire (intention), and the relationship of user behavior (user behavior relationship). The purpose of this model is to explain the main factors of user behavior on user acceptance of the technology. In more detail explained about the acceptance of IT with certain dimensions that can affect IT acceptance by the user (the user). This model puts the attitude factor of each user's behavior with two variables:

a. Ease of use
b. Usefulness (usefulness)

Both of these variables could explain the behavioral aspects of users. The conclusion is TAM model can explain that the perception of the user. will determine his position in the use of IT. This model is more clearly illustrates that the acceptance of the use of IT is influenced by the usefulness (usefulness) and ease of use. This study uses 4 (four) constructs in the adoption of TAM research models are: Perceived ease of use, Perceived Usefulness, Customer Loyalty and Customer Satisfaction.

*c) Perceived ease of use*

Perceived ease of use important aspect in the use of technology such as symbols and instructions are clear, step in the payment process simple and not much. Prospective users are expected to get a new convenience through technology free from trouble and confusing instructions when using these technologies (Jatmiko, 2013: 13).

Perceived ease of use is defined as the extent to which a person believes that using technology would be free of effort. From the definition of the perceived ease of use of mind that constructs this is an assertion about the decision-making process (Jogiyanto, 2007: 111).

According to Jogiyanto (2007:115), Ease is defined as the extent to which one believes that using technology would be free of effort. Ease of use is easy to learn, easy to understand, simple and easy operational (Jogiyanto, 2007: 129). According to Davis (1989) in Amijaya (2010: 14) defines the ease of use as a level where a person believes that the technology can be easily understood and easy to use.

According to Davis in Jogiyanto (2007: 117) provides some convenience indicators, namely:

a. Easy to learn
b. Controllable
c. Clear and understandable
d. Flexible
e. Easy to Become skillful
f. Easy to use

*d) Perceived Usefulness*

Perceived Usefulness by Davis et al defined as a degree to which a person believes that using the system can improve its performance in work (Rogers in Jatmiko, 2013: 13). A user will only accept innovation if these innovations provide the advantage that feels unique when compared with the solutions that already exist.

Jogiyanto (2007: 112) says that the perceived usefulness is an assertion about the decision-making process. Thus if a person feels believes that a system is useful and he will use it.

According to Jogiyanto (2007: 114) perceptions of the usefulness of use is the degree to which a person believes that using technology will improve the performance of their jobs. Perception of usefulness is a degree to which a person believes that the use of a particular technology will provide benefits or positive impacts that will be obtained when using these technologies.

According to Davis (Ahmad and testifying in 2014) perception of usefulness is defined as a level at which a person believes using a technology that will improve the performance in work, meaning that the benefits of internet banking facilities will be able to improve the productivity performance of the people who use the facility.

According to Thompson et. al. (1991), the benefit of information technology is a benefit expected by users of information technology in performing their duties. The measurement of these benefits is based on the frequency of use and the diversity of applications being run. Thompson (1991) also mentions that people will use information technology if they know the positive benefits of its use.

According to Chin and Todd (1995) perception of the benefit can be divided into two categories, namely benefits with estimates of the factors and benefits with an estimated two factors (usefulness and effectiveness) Benefit with estimated one-dimensional factors including:

a) Work more quickly intervening)
b) Improve job performance)
c) An increase in productivity
d) Effectiveness
e) Make job Easier
f) Useful

## e) *Conceptual Framework and Hypotheses*

The conceptual framework can be described in the following framework:
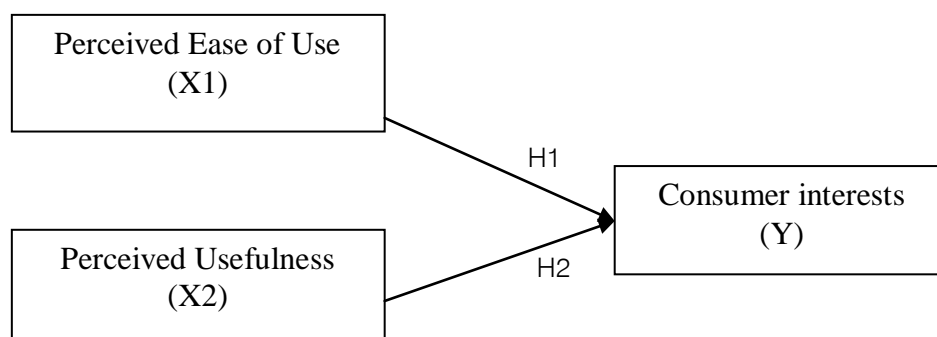


*Figure 1:* Framework conceptual

Perceived ease of use is a person's belief in the use of a technology that would be free of effort. Thus, if one believes that the technology is easy to use, then he will use it, but if not, then he will not use it (Jogiyanto, 2007). According to Amijaya (in Mahendra, 2012) perceived ease of use will then have an impact on behavior, ie the higher one's perception of the ease of use of the system, the higher the level of utilization of information technology.

Some research revealed that factors affect the perceived ease of use of internet banking interests. Research conducted by Mayasari, et al. (2011) on the perceived ease of use variables showed that proved a significant effect on the interest in the use of internet banking. Similarly, research conducted by Fitriana (2015), Hendra and Alexander (2016) and Rithmaya (2016) also showed that the perceived ease of use proved a significant influence on internet banking interests. Referring to the description above, the hypothesis developed in this study are as follows:

*H1:* The higher the perceived ease of use, the higher the interest of use of banking product Farmer Card.

Perceived usefulness is defined as the level of one's belief that using a particular system can improve its performance (Davis, in Hendra and Iskandar, 2016). This concept describes the benefits of the system for users linked to productivity, task performance, effectiveness, the importance of a task, and overall usability (overall usefulness). According to Khac (2012), perceived usefulness is defined as a person's level of confidence in using the technology, in this case, internet banking.

Some research reveals that the perceptions of usability factors affect the desirability of using internet banking. Research conducted by Ahmad and testifying (2014) in the variable perception of usefulness indicates that proved a significant effect on the interest in the use of internet banking. Similarly, research conducted by

Rithmaya (2016) also showed that the perception of usefulness proven to have a significant effect interest in the use of internet banking. Referring to the description above, the hypothesis developed in this study are as follows:

*H2:* The higher the perceived usefulness, the higher the interest of use of banking product Farmer Card.

## III. Research Methods

In a study conducted, the method of research is associative with the shape of a causal relationship. According to Silalahi (2010: 33) "causal research is research that aims to determine the causal relationship of two or more variables". The population in this study is a farmer in the district card users Sekarbela Mataram, which according to the data card users Tani in Mataram Year 2017 amounted to 148 people.

Tool collection Data used in this study was a questionnaire, which contains statements related to the problems studied. To determine the response of respondents to the variables assessed, used an analysis tool Likert scale, where respondents express the degree of agreement or disagreement (good or bad) about various statements about the behavior, objects, people, or events.

According to Riduwan (2012: 87), a Likert scale used to measure attitudes, opinion and the perception of a person or group of people about events or social phenomena. Analysis of data usingMultiple linear regression analysis, which is a technical analysis conducted to prove the influence of the independent variables (independent) on the dependent variable (dependent). Multiple linear regression is useful to analyze the linear relationship between two or more independent variables with one dependent variable. (Priyatno, 2009: 137) with a model:

$$Y = a + b_1X_1 + b_2X_2$$

Information:

Y = Consumer Interests,

a = Constant.

$b_1$, $b_2$ = coefficient variable regression

$X_1$ = Variable Perceived ease of use

$X_2$ = Variable Perception of usefulness

e = error

Hypothesis testing is done by t-test (Partial Test). The t-test is used to determine the influence of each independent variable individually (partially) on the dependent variable. The t-test is done by comparing t arithmetic with t table with a significance level ($\alpha$) = 0.05 Test the coefficient of determination ($R^2$) was used to measure how far the model's ability to explain variations in the dependent variable. $R^2$ value is getting closer to 1, meaning independent variables provide almost all the information needed to predict the variation of the independent variable. Conversely, if $R^2$ close to 0 (zero), then the weaker the influence of variables independent of the dependent variable.

## IV. Research Result

### a) Description of Research Variables

Perceived ease of use is the response of Card Users Tani against card usage farmer provides ease of use, as measured by the 6 (six) related statements (1) Easy to learn, (2) to be controlled, (3) is clear and understandable, (4) Flexible, (5) Easy to be skilled/skilled, and (6) Easy to use. As for the response to variable Tani Card Users Perceived ease of use showed an average total of 2.23 with the categories that indicate that the card has not been felt by farmers easier in use by farmers. They are accustomed to receiving a direct distribution of subsidized fertilizer that can be taken from the head of the farming group.

Perceived usefulness is a farmer card usage Tani Card User response to the belief that when using a card of farmers will improve its performance. Statement distributed to farmers as much as 6 Card Users statements consisting of (1) To accelerate the work, (2) Improve the performance, (3) Increasing productivity, (4) Effectiveness, (5) Facilitate the work, (6) Helpful.

Answer from each of the indicators of response Tani Card Users of 2.51 with a lower category. This category indicates the farmers have not fully had a strong belief that by using the card technology of farmers will improve the performance of their jobs. Thus, the existence of Tani cards as payment facilities remain inadequate subsidized fertilizer is beneficial to farmers.

Consumer interest is a response to the impetus Tani Card Users who led him to use the Card Farmers in the area of Mataram. A statement distributed to the Card Users Tani four (4) a statement that consists of (1) Interest transactional, (2) Interest referential, (3) Interest preferential, (4) Interest explorative. The total average based on the responses of Consumer Interests Tani Card Users of 2.50 with a lower category. This category indicates the farmers have not fully had a strong incentive to use the farmer card technology as an alternative option in the purchase of subsidized fertilizer. Therefore, their interest to use the facility remains low farmer card.

### b) Multiple Linear Regression Analysis

Multiple regression analysis is used to determine the effect of Perceived ease of use and Perceived usefulness of the Consumer Interest in District Sekarbela Mataram. To see how the regression function that can be formulated from the calculation results can be seen in Table 4:14., Below.

*Table 1:* Individual Parameter Significance

| Model | | Coefficients | |
|---|---|---|---|
| | | B | Std. Error |
| 1 | (Constant) | -0.178 | 0.106 |
| | Perceived ease of use | 0.314 | .080 |
| | Perceived usefulness | .788 | 0.055 |

a. *Dependent Variable: Consumer Interests*

Through tables 1., above it can be formulated from linear regression functions as follows:

$$Y = -0.178 + 0{,}314X1 + 0{,}788X2$$

The linear functions mentioned above can be described as follows. The constant value of -0.178 means that if each independent variable is Perceived ease of use and Perceived usefulness has a value of 0, then the Consumer Interests in Mataram worth -0.178. This means that the consumer interests in the absence of perceived usefulness and the absence of Perceived ease of use are approximately -0.178.

The regression coefficient of Perceived ease of use (b1), which totaled 0.314 means that when variables Perceived usefulness (X2) value is zero (0) and variable Perceived ease of use (X1) has a value of 1, then the consumer's interest will increase by 0.314. Perceived ease of use regression coefficient (b1) which is positive, it means that the higher the perception of Ease card users farmer then the consumer interest will be higher as well. Nor conversely the lower Perceived ease of use

card users farmer then the consumer interest would be lower.

The regression coefficient of Perceived usefulness (b2) which is worth 0.788 explain that when variables Perceived ease of use (X1) value is zero (0) and variable Perceived usefulness (X2) has a value of 1, then the Interests consumers increased by 0.788. The regression coefficient Perceived usefulness (b2) which is positive, it means that the higher the perceived usefulness card users farmer then the consumer's interest will be higher. Vice versa, the lower the perceived usefulness card users farmer then the consumer interest would be lower.

*c) Significance Test (t-test)*

To see how the partial effect between Perceived ease of use and Perceived usefulness of the Consumer Interests in the District of Kota Mataram Sekarbela t-test was used. From the information table 4.16., It can be seen that the positive t value for the variable Perceived ease of use of 9.737 and t positive perception variables usefulness (usefulness) of 5.470. To find the answer to the hypothesis that there is the need to be compared between t arithmetic with t table.

*Table 4.16:* The results of the t-test

| Model | Coefficients | $T_{hitung}$ | Sig. |
|---|---|---|---|
| Perception Ease | 0.205 | 3.932 | 0,000 |
| Perception Expediency | 0.756 | 14.458 | 0,000 |

*Dependent Variable: Consumer Interests*

By using a 95% confidence level where a = 5%, df (degree Freedom) n-k-1 = 148-2-1 = 145, in order to obtain the results for t table of 1.976 (in appendix 7). So as t Perceived ease of use> t table (3.932> 1.976) and t Perceived usefulness> t table (14.458> 1.976) it can be concluded that there is significant influence of Perceived ease of use (ease of use ) and Perceived usefulness of the Consumer Interests cards Sekarbela farmer in the district of the city of Mataram.

The first hypothesis (H1) who stated that "The higher convenience, the higher the interest of consumers use the card peasantry" that has been proposed and is evidenced by the results of T-test showed that the perception of Ease significantly affects the interest Consumers use farmer in District Sekarbela card Mataram, meaning that the higher the perceived convenience of using the card, the higher farmer interest of consumers to use the card peasants. Therefore, it can be said the first hypothesis (H1) is acceptable.

The second hypothesis (H2) which states that "The higher the perceived usefulness, the higher the interest of consumers use the card peasantry" that has been proposed and is evidenced by the results of T-test showed that the perceived usefulness significantly affects the interest Consumers use cards farmer Subdistrict Sekarbela Mataram, meaning that the higher the perceived usefulness in using the card, the higher farmer interest of consumers to use the card peasants. Therefore, it can be said the second hypothesis (H2) is acceptable.

# V. Interpretation

*a) Effect of Perceived ease of use on Consumer Interests*

The results showed that there is a significant influence of Perceived ease of use on Consumer Interests in Sekarbela Mataram. The results are consistent with the results of research conducted by Mayasari, et al. (2011) on the perceived ease of use variables showed that proved a significant effect on the interest in the use of internet banking. Similarly, research conducted by Fitriana (2015), Hendra and Alexander (2016) and Rithmaya (2016) also showed that the perceived ease of use proved a significant influence on internet banking interests.

Perceived ease of use is a person's belief in the use of a technology that would be free of effort. Thus, if one believes that the technology is easy to use, then he will use it, but if not, then he will not use it (Jogiyanto, 2007). According to Amijaya (in Mahendra, 2012) perceived ease of use will then an impact on behavior, ie the higher one's perception of the ease of use of the system, the higher the level of utilization of information technology.

*b) Effect of Perceived Usefulness on Consumer Interests*

The results showed that there was a significant influence on the perceived usefulness of the Consumer Interest in District of Sekarbela Mataram. The results are consistent with the results of research conducted by Ahmad and testifying (2014) in the variable perception of usefulness indicates that proved a significant effect on the interest in the use of internet banking. Similarly, research conducted by Rithmaya (2016) also showed that the perception of usefulness proven to have a significant effect interest in the use of internet banking.

Perceived usefulness is defined as the level of one's belief that using a particular system can improve its performance (Davis, in Hendra and Iskandar, 2016). This concept describes the benefits of the system for users linked to productivity, task performance, effectiveness, the importance of a task, and overall

usability (overall usefulness). According to Khac (2012), perceived usefulness is defined as a person's level of confidence in using the technology, in this case, internet banking.

## VI. Conclusion

From the research and wording above, the conclusions of the research that can be taken are:

1) There is a significant influence of Perceived ease of use on Consumer Interests of use of banking product Farmer Card in Mataram.
2) There is a significant effect on the perceived usefulness on the Consumer Interest of use of banking product Farmer Card in Mataram.

## VII. Recommendation

As for some suggestions that can be recommended based on the results of the study are as follows:

1) Perceived ease of use in the minds of card users farmer is still in the lower categories that need to be formulated in ways that need to be done to build a practical knowledge of card users farmer who still dominant did not finish school so that they are not literate especially Teknologi can use and exploit the peasantry card as the provision of subsidized fertilizer facility for them. Things need to be done is often done with training and guidance from the government and related agencies so that they become more accustomed to in the future with the use of peasant card.
2) Similarly, the farmers' perception of the usefulness of card use is still low. The farmers who are used to receiving subsidized fertilizers at home farmer groups and even sometimes delivered to her home to be a bit spoiled when it should spend a little effort to fight and move first have to learn to use the electronic banking card. Their behavior like this that build their opinion that these cards actually provide complexity in work and provide little benefit. Yet should when they can use it well, they will greatly benefit was so great in its use.
3) One aspect that it is still lacking in this study was to determine the respondent's use the census techniques. Meanwhile, the number of respondents the most dominant is not completed primary school. So the conclusion descriptive category in this study predominantly in the low category. For researchers interested in the study of the same title and in the future should pay attention to this aspect back. Consideration should be to create a sample survey to determine the farmer card users are people who are used to and some times have been entered into transactions with these technologies so that variations in the results of research in the future can be found by subsequent researchers.

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