

# THE INFLUENCE OF INTERNET BANKING UTILIZATION FACTORS ON USER SATISFACTION

( Study at PT Bank Rakyat Indonesia Kawi Branch, Malang )

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## ***Abstract***

Tujuan dari penelitian ini yaitu : Pengaruh pemanfaatan variabel kebebasan, kesenangan, keamanan secara simultan berpengaruh terhadap kepuasan pengguna. Pengaruh pemanfaatan variabel kebebasan, kesenangan, keamanan secara parsial berpengaruh terhadap kepuasan pengguna. Variabel yang paling dominan berpengaruh terhadap kepuasan pengguna. Metode penelitian ini menggunakan penelitian penjelasan dengan pendekatan kuantitatif. Responden dalam penelitian ini adalah pelanggan dari PT Bank Rakyat Indonesia yang menggunakan fasilitas internet banking. Keseluruhan dari sampel ini adalah 97 responden. Penelitian ini menggunakan simple random sampling dengan menyebarkan kuisioner dalam mengumpulkan data. Teknik analisi yang digunakan dalam penelitian ini adalah analisis deskriptif dan analisis regresi linier berganda. Hasil dari linier berganda menunjukkan bahwa : terdapat pengaruh simultan dan parsial terhadap kepuasan pengguna internet banking. Variabel keamanan yang paling dominan berpengaruh terhadap kepuasan pengguna.

**Kata kunci: internet banking, user satisfaction.**

## ***Abstract***

*The purpose of this research are :The influence of variable independence, convenience, security simultaneous influence on the user satisfaction.The influence of variable independence, convenience, security partial influence on the user satisfaction. The variable dominantly influence on the user satisfaction. The research method was conducted by explanatory research with quantitative approach. The participant of this research are the customers of PT Bank Rakyat Indonesia who use internet banking facilities. The total sample is 97 respondents. The sampling technique was employed simple random sampling. in this research, questioner was used the collecting data. both descriptive analysis and multiple linier regresion was employed for analysing data and verivying the hypothesis. The result of multiple linier regresion analysis shows that :Variable independence, convenience, and security has simultaneous effect on the user satisfaction. Variable independenceconvenience, and securityhas partially effect on the user satisfaction, variable convenience partially effect on user satisfaction. Variable security partially effect on user satisfaction. therefore, Bank Rakyat Indonesia must be submit a complete and clear on edge over the facilities offered so that the user can safely and support the privacy of the users in banking transaction.*

***Keyword : internet banking, user satisfaction.***

## Introduction

Advances in information technology, one of which is marked by the existence of the internet caused a shift in many respects. Including product, technology, organization and people within the company. The development of the internet today started to change the main purpose of distribution services which more accurately and quickly. The user who did more bookings and transaction via the internet site, can easily process the service automatically without the need for any personal contact directly. Today's internet has become the foundation for doing business. Through the medium of the internet we are able to obtain various kinds of information easily from any parts of the world so that more people are interested in using it.

The development of information technology, telecommunications and the internet involve to the start of the internet - based business application. One of the applications that started getting notice is internet banking. Internet banking in Indonesia was first pioneered by BII ( PT Bank Internasional Indonesia Tbk ) in 1998, then on March 30, 2001 followed by BCA ( PT Bank Central Asia Tbk ) with the name klik BCA and amount letter, on April 26, 2001 the bank niaga ( PT Bank Niaga Tbk ) launched a similar service under the name Niaga Global access which letter also followed by other Banks up to now has been numerous banks in Indonesia that provided this service.

Internet banking is often also referred to as electronic banking ( e- banking , cyber banking, virtual banking, home banking, and online banking ). This service allows the user a bank can do almost all types of banking transaction by means of the internet, particularly via the web. Similar to the use of ATM machines, by means of the internet, a user can do the checking account activity, transfer funds between accounts until the monthly routine bill payment such as electricity, phone, etc. via his bank account.

For some people internet banking is very helpful because it can do banking transactions outside bank hours are often short. The user only needs an internet connection and a web browser

such as internet explorer. Requires absolutely no software or hardware in particular. The number of consumers who choose internet banking as the most preferred method for handling the financial know is growing very quickly. It is because they liked many facilities and features available in internet banking. usually provides features payment various account like electricity, telephone, credit cards, and other things in online. in addition, users of internet banking can also check their list of financial transaction or the number of entries online.

## Literature Review

### Internet Banking

Banking services offered to the customers personal bank to conduct routine banking transaction over the internet is called internet banking. internet banking is a system that enables bank customers to access accounts and general information products and services of a bank through a personal computer (PC) or other gadget. " Generally these transactions include checking accounts. observe basic security by using the account and transfer funds from one account to the other online accounts" (Raharjo : 2001).

### Internet Banking Utilization Factors

some researches conducted a study to determine the factors that influence user to use internet banking. Awamleh R (2002) University of Wollongong Dubai identified the factors that underlie the customers to use internet banking. in the study, Awamleh indicates that there are three factors that cause the customers who use internet banking, namely :

- a) Independence  
Bank customers can interact with the bank without having to deal directly with the bank employees. It is very beneficial for reducing errors caused by differences in language when travelling.
- b) Convenience  
Internet banking can be accessed anywhere and anytime, internet banking can also save time and money because customers do not need to come to the banking transaction required. so internet banking is a fun tool.

c) Security

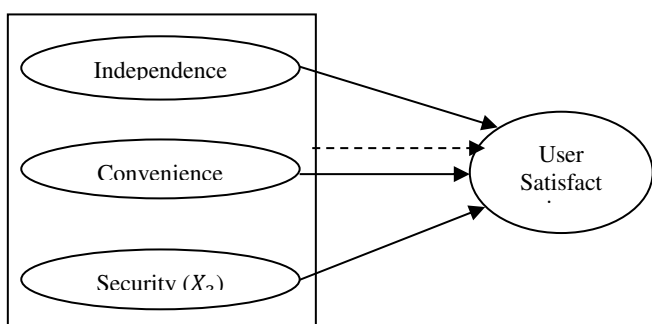
Ensure the security of internet banking providers in interaction because it has less risk than going directly to the bank to make a transaction.

**Customer Satisfaction**

“Satisfaction derived from the latin ”satis” / meaning good enough, sufficient and “factio” / meaning do or make /. Simply put, satisfaction can be interpreted as an effort to fulfill something or make something appropriate “(Tjiptono, 2005:349). Kotler (2005,p70) in Arief (2005:167) said that “user satisfaction as a persons feeling of pleasure or dissatisfaction to a product after comparing the results or performance of the product is well thought out of the product performance or expected result. if performance make expectations, then it means that user are satisfied, but if performance exceeds user expectations, then this means that the user are satisfied or very satisfied”.

Based on the above definition it can be concluded that satisfaction is a function of performance and expectation and impression. if performance is below expectations, the user is not satisfied. if performance in line with expectations, the user is satisfied.

This is a model concept of the research:



**Figure 1 Model Concept**

**Description:**

—————> : **Partial**

- - - - -> : **Simultaneous**

**Hipotesis**

$H_1$  : independence ( $X_1$ ), convenience ( $X_2$ ), and security ( $X_3$ ) influence the user satisfaction (Y) simultaneously.

$H_2$  : independence ( $X_1$ ), convenience ( $X_2$ ), and security ( $X_3$ ) influence the user

satisfaction (Y) partially.

$H_3$  : security ( $X_3$ ) is the most dominant Influence on the user satisfaction (Y).

**Research Method**

The research method was conducted by explanatory research with quantitative approach. The participants of this research are the customers o PT Bank Rakyat Indonesia who use internet banking facilities. the total sample is 97 respondents. The sampling technique was employed simple random sampling. In this research, questionnaire was used the collecting data. Both descriptive analysis and multiple linear regression was employed for analysing data and verifying the hypothesis.

**RESULT AND DISCUSSION**

This research show that there are 97 respondents are customers of Bank Rakyat Indonesia Branch Kawi using internet banking facilities can be seen that most are men 62 respondents. While the female respondents are 35. Of the 97 respondents can be said that the age of 31 – 35 years is the age of most of the users of Bank Rakyat Indonesia using internet banking as many as 42 respondents. the sampling technique was employed simple random sampling.

The result of multiple linier regression analysis shows at Table 1 :

**Table 1 : Recapitulation result of multiple regression analysis. The influence of independence, convinence and security against customer satisfaction measure.**

Variable	B	Beta	T	Sig. t
Konstanta	5,467			
Independence	0,163	0,161	2,281	0,025
Convinence	0,083	0,143	2,173	0,032
Security	0,242	0,650	8,758	0,000
T tabel	= 1,985			
R	= 0,841			
R square	= 0,707			
Adjusted R square	= 0,698			
F <sub>hitung</sub>	= 74,913			
Sig F	= 0,000			

**1. The influence of variable independence (X<sub>1</sub>), convenience (X<sub>2</sub>), security (X<sub>3</sub>) simultaneous effect on the user satisfaction**

The result of the first hypothesis is there is a simultaneous influence of variable independence, convenience, and security of user satisfaction. With the result F-test 74,913 or sig f 0,000 < 0,05 . This is in accordance with the results of the research Padachi K, (2007) which stated that the variable ease of use, variable convenience, variable security has simultaneous effect on user satisfaction. This opinion also supported by Tjiptono (2004: 28) also stated that the superior quality and consistent service can grow the user satisfaction, will provide many benefits.

**2. The influence of variable independence, convenience , security partially effect on the user satisfaction**

The second hypothesis test results state that variable independence (X<sub>1</sub>) partially effect on user satisfaction (Y) with the level of their significance 0,025 < 0,05. Standardized coefficients beta 0,161. Internet banking can be use anywhere and anytime. This is in accordance with the results of research Awamleh R (2002) said that The user can interact with the bank without having to deal directly with the bank employees.

It can be shows that indepedence variable that give in BRI to the user is good enough and can make the user satisfied. With give independence internet banking access can make transaction easily anytime and anywhere. So the user can interact with the bank without having to deal directly to the bank employees. the user also can easily understand the step without the use of internet banking should ask directly to the bank staff.

Variabel convenience (X<sub>2</sub>) partially effect on user satisfaction (Y) with the level of their significance 0,032 < 0,05. Standardized coefficients beta 0,143. The user can easily use internet banking because the features is easy to be operated. This is in accordance with the results of research Awamleh R (2002) said that users use internet banking can save cost.

Internet banking that maked by the Bank Rakyat Indonesia is good. with a good quality services. Internet banking is easy to be operated by the users. Users easily understand the menu – menu in internet banking. The user are easy to find what they want by using internet banking. So the users feel satisfied with the use of internet banking.

Variabel security (X<sub>3</sub>) partially effect on user satisfaction (Y) with the level of their significance 0,000 < 0,05 Standardized coefficients beta 0,650. This is in accordance with the results of the research of Sri Maharsih who States that in partial effect on user satisfaction. Awamleh R (2002) said that internet banking has a reliable system in processing the transaction.

Bank internet banking application providers ensure the security of transactions because it has trusted technology and a good system in processing the transaction. the user feel safe on the speed in transaction of internet banking because it can keep the privacy of users. it can be shows that internet banking in Bank Rakyat Indonesia is comfort and not feel affraid to make a transaction.

**3. Variable security is the most dominant influence on the user satisfaction**

The result of third hypothesis said that the variable security (X<sub>3</sub>) is the most dominant influence on the user satisfaction (Y) with the level of their significance 0,000

< 0,05. t- table 8,758. Variable security more dominant than the other variable because it has the larger t- counted. It can be seen in table 4.17. Security is the factor that more important because internet banking can keep the privacy of banking transaction. It also agreed with Delon and Mclean (2012) that the variable security is the most important concern for the satisfaction of the users who in turn strongly influenced the use of internet banking in Indonesia. Security is a variable factor is most important. Security is a factor to watch out for by banking internet banking because users feel trust towards the facilities granted by the Bank Rakyat Indonesia.

## CONCLUSSIONS AND SUGGESTIONS

### Conclusions

Based on the results of research and discussion by using multiple linear regression analysis that has been done, it can be concluded as follows:

1. Based on the result of this research can be seen that the variable independence, convenience, and security has simultaneous effect on the user satisfaction of Bank Rakyat Indonesia Branch Kawi that using internet banking facilities.
2. Based on the results of this research can be seen that the variable independence, convenience, and security has partial effect on the user satisfaction of Bank Rakyat Indonesia Branch Kawi that using internet banking facilities.
3. Based on regression coefficient, variable security is the most dominant influence on the user satisfaction of Bank Rakyat Indonesia Branch Kawi that using internet banking facilities.

### Suggestions

Based on the conclusions of the research, it proposed some suggestions are as follows:

1. Bank Rakyat Indonesia, Branch Kawi
  - a. Internet banking facility offered to users must have a robust system in processing the transaction so that the error rate can be minimized. This effort to provide its users a guarantee of security in the transaction so that the things which can be detrimental to users can be avoided.
  - b. Bank Rakyat Indonesia must be able to improve the performance of the internet banking that already operate properly, so it can be increase the user satisfaction. Because in this research just get the mean of variable independence ( $X_1$ ) 3,76. Variable convenience ( $X_2$ ) 3,81. variable security ( $X_3$ ) 3,77. user satisfaction ( $Y$ ) 3,77. Should be able to get the interval class Excellent its among ( 4,20 – 5,00).
  - c. For other researchers who are interested in this research is expected to continue to refine them by using other variables like variable's of quantity, information, trust and relationship that affect the efforts to increase user satisfaction and are expected to increase the sample size of this study so that the study can be grown.

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