



Internet Banking Service Quality on Customer Satisfaction Levels PT Bank Mandiri (Persero) Tbk Medan Petisah Branch Office

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Abstract : *The research entitled "The Effect of Internet Banking Service Quality on Customer Satisfaction of PT. Bank Mandiri (Persero) Tbk KCP Medan Petisah ". This study aims to determine whether the quality of Internet Banking services affects the level of customer satisfaction at PT Bank Mandiri (Persero) Tbk KCP Medan Petisah . The data collection technique in this study was through a questionnaire. Data processing methods: Descriptive Analysis, Simple Linear Regression, Correlation Coefficient, and Coefficient of Determination. Based on the results of the regression equation $y=0.52 - 0.88x$, the Correlation Coefficient value of 0.68 means that the relationship between Internet Banking service quality and customer satisfaction is in the strong category, and the results of the calculation of the Coefficient of Determination; that 46.24% of customer satisfaction is influenced by the Analysis of Internet Banking Services and 53.76% is more influenced by other factors not examined by the author.*

Keywords: *Internet, Banking, Service, Quality, Customer.*

Abstract : This study is entitled "The Effect of Internet Banking Service Quality on Customer Satisfaction of PT. Bank Mandiri (Persero) Tbk KCP Medan Petisah". This study aims to determine whether the quality of Internet Banking services affects the level of customer satisfaction at PT Bank Mandiri (Persero) Tbk KCP Medan Petisah. The data collection technique in this study was through a questionnaire. Data processing methods: Descriptive Analysis, Simple Linear Regression, Correlation Coefficient, and Determination Coefficient. Based on the results of the regression equation $y = 0.52 - 0.88x$, the Correlation Coefficient value is 0.68, meaning that the relationship between Internet Banking service quality and customer satisfaction is in the strong category, and the results of the Determination Coefficient calculation show that 46.24% of customer satisfaction is influenced by Internet Banking Service Analysis and 53.76% is more influenced by other factors not studied by the author.

Keywords: Quality, Service, Internet, Banking, Customer

1. BACKGROUND

According to Law Number 10 of 1998, a bank is a financial institution that collects funds from the public in the form of savings and distributes these funds in the form of credit and the like in an effort to improve the standard of living of the wider community (Kasmir 2014:24). The banking world is the industry that is most influenced by consumers and the ability of the company to continue to survive in a competitive environment. Where the competitive environment is very dependent on the quality of services provided.

Technology plays a very important role in improving the quality of services produced by companies. One form is the internet which has revolutionized the banking world. The internet greatly helps banks to evaluate better quality services to customers. The application of the internet in the banking world that is starting to get attention from the general public is *internet banking* . Advances in technology make it very easy for customers to make

transactions wherever they are without having to queue for a long time to make transactions with the sophistication of current technology, namely easy transactions via *internet banking* or better known as *E-Banking* (Vebrika in Chopipah O., 2013).

According to David Whiteley (Anniysa and Hastuti, 2012), *internet banking* is defined as one of the services provided by banks to their customers with the aim that customers can check their account balances and pay bills 24 hours a day without having to come to the office. In service management, the product is the process itself because the customer is directly involved in the service delivery. The success of technological innovation in the banking service industry directly depends on the acceptance and perception of consumers towards the technology itself. The quality of service according to Tjiptono and Chandra (in Pinontoan, 2013) consist of reliability , responsiveness , empathy *and* physical evidence (*tangibles*). In general, satisfaction *is* a person's feeling of pleasure or disappointment that arises from comparing the perceived performance of a product to their expectations (Koler, 2008:138).

Another definition states that customer satisfaction is something very valuable in order to maintain the existence of its customers to keep a business or enterprise running (Chandra and Danny in Lovenia, 2012). Which means that one way to maintain its consumers is to ensure that the quality of products and services meets consumer expectations, where this fulfillment will create satisfaction for consumers. PT. Bank Mandiri (Persero) Tbk is a bank that is committed to continuously developing operational foundations to achieve short-term and long-term goals. The short-term goal is to win the hearts of customers. Meanwhile, the long-term goal is to continue to exist on a national and international scale.

PT. Bank Mandiri (Persero) Tbk has been recognized and awarded as the first rank in *the Banking Service Excellence Award 2016 : 5x Golden Trophy for Banking Service Excellence 2012-2016, 7x The Most Consistent Bank in Service Excellence 2010-2016, 9x Best Bank In Service Excellence 2008-2016, 1st Place The Best Overall Performance, 1st Place Best Walk-in Channel, 1st Place Best e-Channel, 1st Place Best Mobile Internet, 1st Place Best Internet Banking , 1st Place Best Customer Service , 1st Place Best ATM , 2nd Place Best Teller, 2nd Place Best Security , 3rd Place Best Telephone Branch, 3rd Place , Best Phone Banking, 3rd Place , Best Call Center* . Based on the description above, the author is interested in conducting research by taking the title of the Influence of Internet Banking Service Quality Regarding Customer Satisfaction at PT. Bank Mandiri (Persero) Tbk Medan Petisah Area.

2. THEORETICAL STUDY

Understanding Service Quality

Service quality is often defined as an effort to fulfill customer desires and the accuracy of service delivery in order to meet customer expectations. According to Wyckof in Tjiptono (2011:260) argues that service quality is the level of excellence *expected* in controlling these advantages to meet customer desires. In other words, there are two main factors that influence service quality. namely, expected service *and* perceived service .

Tjiptono (2011:174) stated that the dimensions of quality can be summarized into five main dimensions. The five main dimensions include:

- a. Direct evidence (*tangibles*), including physical facilities, equipment, and means of communication.
- b. Reliability , namely the desire of staff to provide promised services promptly, accurately and satisfactorily.
- c. Responsiveness , namely the desire of staff to help customers and provide responsive service.
- d. Assurance , includes the knowledge, ability, courtesy and trustworthiness of the staff, free from danger, risk or doubt.

Empathy, including ease in establishing relationships, good communication, personal attention, and understanding customer needs.

Internet Banking

According to David Whiteley (Anniysa and Hastuti, 2012), *internet banking* is defined as one of the services provided by banks to their customers with the aim that customers can check their account balances and pay bills 24 hours a day without having to come to the office. One of the services provided by Bank Mandiri for its customers is the Mandiri *Internet Banking service* . In this service you can do many kinds of transactions via mobile phones or laptops connected to the network .

Customer Satisfaction

In this era of globalization, business competition is very sharp, both in the domestic and international markets. To win the competition, companies must be able to provide satisfaction to their customers, for example by providing better quality products, cheaper prices, faster product delivery and better service than their competitors. Customers must be satisfied, because if they are not satisfied they will leave the company and become

competitors' customers, this will cause a decrease in sales and in turn will reduce profits and even losses. The level of customer satisfaction is very dependent on the quality of a product offered, either goods or services. A product is said to be of good quality to someone if the product can fulfill their needs (Supranto, 2016:1).

3. RESEARCH METHODS

In this section, this research was conducted at PT Bank Mandiri (Persero) Tbk Medan Imam Area. Bonjol . In this research activity, the author needs a population and sample. Population and sample data in this study were obtained from PT Bank Mandiri (Persero) Tbk Medan Petisah Area. Population is the entire collection of elements that show certain characteristics that can be used to make conclusions. The collection of elements shows the number, while certain characteristics show the characteristics of the collection (Sanusi, 2011:87). The population of this study was all customers of PT Bank Mandiri (Persero) Tbk Medan Petisah Area who used *internet banking facilities* totaling 2,975 people .

The sample of this study was several customers of PT Bank Mandiri (Persero) Tbk Medan Petisah Area who use *internet banking facilities*. The sample size was determined using the Slovin formula (Sanusi, 2011:101) . So the sample was 97 people, namely customers who use *internet services. banking* at PT Bank Mandiri (Persero) Tbk Medan Petisah Area . The type of research data is with using primary data . The data collection technique used is through the questionnaire method. According to Sugiyono (2016:199), a questionnaire is a data collection technique carried out by providing a set of written questions or statements to respondents to be answered. with use scale Likert (Sanusi, 2011:59).

The data processing technique used by the author in compiling this research is with analysis descriptive , analysis multiple linear regression , Simple Correlation coefficient and coefficient Determination (Sanusi, 2011).

This contains the research design including research design, population/research sample, data collection techniques and instruments, data analysis tools, and research models used. Common methods do not need to be written in detail, but simply refer to reference references (eg: F-test formula, t-test, etc.). Testing the validity and reliability of research instruments does not need to be written in detail, but simply by expressing the test results and their interpretation. Descriptions of symbols in the model are written in sentences.

4. RESULTS AND DISCUSSION

Based on the data obtained from the questionnaire, the data will be processed by calculating and tabulating and describing it in a table to emphasize the results obtained by the author about the effect of *internet banking service quality* on customer satisfaction levels at PT Bank Mandiri , Persero) Tbk Medan Petisah Area. From the results of the analysis of the questionnaire data that has been distributed to 97 customers, the responses from the respondents are as follows :

Table 1. *Internet Banking Service Quality Tabulation Results and Customer Satisfaction*
Direct Evidence Variables (*tangibles*)

No	Statement	Answer					Total
		SS	S	N	TS	STS	
1	You interested in using <i>Internet banking</i> due to its terms and conditions easy.	64	31	2			97
2	You are interested in the appearance of <i>the internet banking</i> .	37	51	9			97

Reliability Variable

No	Statement	Answer					Total
		SS	S	N	TS	STS	
1	With <i>Internet banking</i> make time I do not wasted useless because it can save my time.	32	43	17	5		97
2	Informati Which given <i>Internet</i>						

	on banking is very precise, accurate and appropriate with what you want.	27	41	25	4		97
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Responsiveness Variable

No	Statement	Answer					Total
		SS	S	N	TS	STS	
1	With Internet banking needs I urge you to resolve the issue quickly.	26	41	23	7		97
2	Bank officers are responsive in provide assistance to Customer						

Assurance/Certainty Variable (Assurance)

No	Statement	Answer					Total
		SS	S	N	TS	STS	
1	The bank has fairly good control to protect personal data and customer finances.	38	23	19	15	2	97
2	You feel safe use facility Internet banking in make any transaction.	17	37	26	14	3	97

Empathy Variable (Empathy)

No	Statement	Answer					Total
		SS	S	N	TS	STS	
1	Service Internet banking very put your interests first.	24	45	16	12		97

2	Information on <i>internet banking</i> is always updated quickly according to customer needs.	14	43	43	6		97
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Customer Satisfaction

No	Statement	Answer					Total
		SM	M	CM	KM	TM	
1	Service Which available on <i>Internet banking</i> in accordance with your expectations.	28	53	14	2		97
2	Comfort and security in transact with <i>Internet banking</i> .	34	40	21	2		97

Source : Data processed by the author , 2024

Discussion

Coefficient Determination

Based on the simple linear correlation coefficient value (r) of 0.68, the determination coefficient value can be determined, namely:

$$D =$$

$$D = \quad \times 100\%$$

$$D = 46.24\%$$

Descriptive Analysis

Descriptive analysis in this study is an explanation of the results of primary data collection that has been filled in by respondents in the research questionnaire. The results of processing data on the quality of *internet banking services* and the level of Customer satisfaction at PT Bank Mandiri (Persero) Tbk Medan Petisah Area is as follows:

- a. You are interested in using *internet banking* because the terms and conditions are easy.

Based on data processing in table 4.3. it can be seen the number of respondents' responses, as many as 64 respondents answered the criteria strongly agree, as many as 31 respondents answered the criteria agree, as many as 2 respondents answered the criteria neutral, no respondents answered the criteria disagree, and no respondents answered the criteria strongly disagree. So the total assessment of *internet banking* is 448 with an average value of 4.61. Based on this assessment, it can be seen that the respondents' responses can meet good standards.

b. You are interested in the appearance of *internet banking*.

Based on data processing in table 4.4. it can be seen the number of respondents' responses, as many as 37 respondents answered the criteria strongly agree, as many as 51 respondents answered the criteria agree, as many as 9 respondents answered the criteria neutral, no respondents answered the criteria disagree, and no respondents answered the criteria strongly disagree. So the total assessment of *internet banking* is 416 with an average value of 4.28. Based on this assessment, it can be seen that the respondents' responses can meet good standards.

c. With *internet banking*, I don't waste my time because it can save my time.

Based on the data processing in table 4.5. it can be seen the number of respondents' responses, as many as 32 respondents answered the criteria strongly agree, as many as 43 respondents answered the criteria agree, as many as 17 respondents answered the criteria neutral, as many as 5 respondents answered the criteria disagree, and no respondents answered the criteria strongly disagree. So the total assessment of *internet banking* is 393 with an average value of 4.05. Based on this assessment, it can be seen that the respondents' responses can meet good standards.

d. The information provided by *internet banking* is very precise, accurate, and according to what you want.

Based on data processing in table 4.6. it can be seen the number of respondents' responses, as many as 27 respondents answered the criteria strongly agree, as many as 41 respondents answered the criteria agree, as many as 25 respondents answered the criteria neutral, as many as 4 respondents answered the criteria disagree, and no respondents answered the criteria strongly disagree. So the total assessment of *internet banking* is 382 with an average value of 3.93. Based on this assessment, it can be seen that the respondents' responses can meet good standards.

e. With internet banking my urgent needs can be resolved quickly.

Based on data processing in table 4.7. it can be seen the number of respondents' responses, as many as 26 respondents answered the criteria strongly agree, as many as 41 respondents answered the criteria agree, as many as 23 respondents answered the criteria neutral, as many as 7 respondents answered the criteria disagree, and no respondents answered the criteria strongly disagree. So the total assessment of *internet banking* is 377 with an average value of 3.88. Based on this assessment, it can be seen that the respondents' responses can meet good standards.

- f. Bank officers are responsive in providing assistance to customers who experience problems using *internet banking* .

Based on data processing in table 4.8. it can be seen the number of respondents' responses, as many as 23 respondents answered the criteria strongly agree, as many as 38 respondents answered the criteria agree, as many as 33 respondents answered the criteria neutral, as many as 3 respondents answered the criteria disagree, and no respondents answered the criteria strongly disagree. So the total assessment of *internet banking* is 372 with an average value of 3.83 . Based on this assessment, it can be seen that the respondents' responses can meet good standards.

- g. Banks have adequate controls to protect customers' personal and financial data.

Based on data processing in table 4.9. it can be seen the number of respondents' responses, as many as 38 respondents answered the criteria strongly agree, as many as 23 respondents answered the criteria agree, as many as 19 respondents answered the criteria neutral, as many as 15 respondents answered the criteria disagree, and 2 respondents answered the criteria strongly disagree. So the total assessment of *internet banking* is 371 with an average value of 3.82. Based on From this assessment it can be seen that the respondents' responses can meet good standards.

- h. You feel safe using *internet banking facilities* to carry out any transactions.

Based on data processing in table 4.10. it can be seen the number of respondents' responses, as many as 17 respondents answered the criteria strongly agree, as many as 37 respondents answered the criteria agree, as many as 26 respondents answered the criteria neutral, as many as 14 respondents answered the criteria disagree, and 3 respondents answered the criteria strongly disagree. So the total assessment of *internet banking* is 342 with an average value of 3.52. Based on this assessment, it can be seen that the respondents' responses can meet good standards.

- i. *Internet banking* services prioritize your interests.

Based on data processing in table 4.11. it can be seen the number of respondents' responses, as many as 24 respondents answered the criteria strongly agree, as many as 45 respondents answered the criteria agree, as many as 16 respondents answered the criteria neutral, as many as 12 respondents answered the criteria disagree, and no respondents answered the criteria strongly disagree. So the total assessment of internet *banking* is 372 with an average value of 3.83. Based on this assessment, it can be seen that the respondents' responses can meet good standards.

- j. Information on *internet banking* is always *updated* quickly according to customer needs. Based on data processing in table 4.12. it can be seen the number of respondents' responses, as many as 14 respondents answered the criteria strongly agree, as many as 43 respondents answered the criteria agree, as many as 34 respondents answered the criteria neutral, as many as 6 respondents answered the criteria disagree, and no respondents answered the criteria strongly disagree. So the total assessment of *internet banking* is 356 with an average value of 3.67. Based on this assessment, it can be seen that the respondents' responses can meet good standards.

- k. The services available on *internet banking* are in accordance with your expectations. Based on data processing in table 4.13. it can be seen the number of respondents' responses, as many as 28 respondents answered the criteria very satisfying, as many as 53 respondents answered the criteria satisfactory, as many as 14 respondents answered the criteria quite satisfying, as many as 2 respondents answered the criteria less satisfying, and no respondents answered the criteria not satisfying. So the total assessment of *internet banking* is 398 with an average value of 4.10. Based on this assessment it can be seen that the respondents' responses can meet good standards.

- l. Convenience and security in transactions with Bank Mandiri *internet banking* . Based on the data processing in table 4.14. it can be seen the number of respondents' responses, as many as 34 respondents answered the criteria very satisfying, as many as 40 respondents answered the criteria satisfying, as many as 21 respondents answered the criteria quite satisfying, as many as 2 respondents answered the criteria less satisfying, and no respondents answered the criteria not satisfying. So the total assessment of *internet banking* of 397 with an average value of 4.09. Based on this assessment, it can be seen that the respondents' responses can meet good standards .

Simple Linear Regression Analysis

$$Y = a + bX$$

$$Y = 0.52 + 0.88X$$

Value a = 0.52 means that if there is service quality then the satisfaction value = 0.52 Value b = 0.88

- a. A positive b value means that the influence of the quality of *internet banking services* on the level of customer satisfaction is positive, namely if the quality of *internet banking services is positive. banking* increases, customer satisfaction will also increase. increase. On the other hand, if the quality of *internet banking services* decreases, customer satisfaction will also decrease.
- b. If there is a change in the quality of *internet banking services* by 1, there will be an increase of 0.88.

Simple Correlation Coefficient

- a. Positive correlation coefficient value. This means that if the quality of *internet banking services* increases, customer satisfaction will also increase. Conversely, if the quality of *internet banking services* decreases, customer satisfaction will decrease.
- b. The relationship between the quality of *internet banking services* and customer satisfaction is 0.68. This means that there is a strong relationship.

Determination

internet banking service quality, it will influence the level of customer satisfaction by 46.24% and 53.76% is influenced by other factors.

5. CONCLUSION AND SUGGESTIONS

Conclusion

After conducting research at PT Bank Mandiri (Persero) Tbk Medan Petisah Area and based on the answers obtained from the questionnaire that has been distributed to 97 customers. The following conclusions were obtained:

- a. *internet banking* service quality has an influence on the level of customer satisfaction at PT Bank Mandiri (Persero) Tbk Medan Petisah Area.
- b. *internet banking* services affects the level of customer satisfaction by 46.24% and 53.76% is influenced by other factors not discussed in this thesis.

Suggestion

- a. Users of *internet banking services* must pay attention to the development of *internet banking technology* itself, especially the security of using *internet banking facilities* in conducting any transactions and the guarantee from the bank to protect your personal and financial data.
- b. PT Bank Mandiri (Persero) Tbk should improve or at least maintain the quality of existing *internet banking services to achieve customer satisfaction*.

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