THE INFLUENCE OF CONVENIENCE, EASE OF USE AND SECURITY ON CUSTOMER SATISFACTION 
(Study on Mandiri Internet Banking at Mandiri Bank Surabaya Commercial Branch)

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ABSTRAK

Kata kunci : Pengaruh, Kenyamanan, Kepuasan Konsumen

ABSTRACT
The purpose of this study were to Analyze and explain the influence of convenience, ease of use, and security variables have simultaneous influence and partial influence, on customer satisfaction on Mandiri Internet Banking and explain which variable have significantly influence on customer satisfaction. Variable which was used are Convenience, easy of use, security and consumer satisfaction. The amount population of this study is 100 people that used as sampled. Primary data obtained from questionnaires and interviews spread. Secondary data obtained from other trusted sources that have been collected to support the primary data. The data analyses were descriptive statistical analysis and analysis with rank spearman correlation. Data were processed by a computer program SPSS for windows version 20.00. The results study showed that there is a strong correlation between a variable security with consumer satisfaction. The conclusion from this study show that the security quality has been able to fulfill the correlation with consumer satisfaction.

Keywords : Influence, Convenience, Customer Satisfaction
BACKGROUND

Development of information technology has positive contribution to information systems especially in internet have been successfully adopted by the banking industry. Conventional transactions can be almost done through internet banking. Internet banking means using all electronic means of data transmission and financial transaction bank to bank, bank to customer and customer to customer. The high usage of Mandiri Internet banking customers is interesting to do a study and analyze the factors that influence the customer interest to use Mandiri internet banking. This issue is important because the results of this study can provide guidance for the banking industry. This study uses the variable of customer satisfaction as the dependent variable. As for the independent variables, this study uses the variable ease of use, convenience, and security. Data in this study were drawn from a sample of Mandiri bank customers Surabaya Commercial Branch. This study tries to examine what factors are influence customer satisfaction with internet banking services. This study were to analyze the influence of convenience, ease of use, and security variables have simultaneous influence and partial influence, on customer satisfaction on Mandiri Internet Banking and explain which variable have significantly influence on customer satisfaction.

THEORETICAL REVIEW

Banking Definition

Bank is an entity that aims to meet the needs of others by giving credit in the form of money it receives from others. Even by adding new money (Suyatno Thomas, 2007).

Internet banking Definition

Defines electronic banking as the delivery of banks information and services by banks to customers via different delivery platforms that can be used with different terminal devices such as a personal computer and a mobile phone with browser or desktop software, telephone or digital television. (Daniel, 1999)

Define internet banking as an "internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments". (Parasuraman, A, 2004)

With the exception of cash withdrawals, internet banking gives customers access to almost any type of banking transaction at the click of a mouse (De Young, 2005).

Internet Banking Objectives and Benefits

The internet poses enormous opportunities for banks, thrifts and other financial institutions to fundamentally reshape their organizations. The benefits of the internet permeate an organization from marketing and sales to back office and operational functions. Some of the most benefits of internet banking follows:

1. Increase Customer Satisfaction
2. Expand Product Offering
3. Increase Customer Retention
4. Extend Geographic Reach
5. Cross-Sell Service
6. Identify Profitable Customer

Technology Acceptance Model

The Technology Acceptance Model is an information systems consisting of the network of all communication channels used within an organization. (Davis, 1989).

Figure 1. Technology Acceptance Model
Source: technology acceptance model journal, yogesh malhotra and Davis, 1989
Explanation

1. Perceived usefulness will exhibit a significant positive direct relationship with behavioral intention to use.
2. The effect of perceived ease of use on behavioral intention will significant and positive but mediated by perceived usefulness.
3. Perceived ease of use will exhibit a smaller but significant positive direct relationship with behavioral intention to use when perceived usefulness is controlled.
4. Behavioral intention to use the system will exhibit a significant positive relationship with system usage.
5. Perceive usefulness and perceive ease to use will have a significant combined positive relationship with behavioral intention to use the target knowledge management information technology.
6. Perceive usefulness and perceive ease of use will have a significant combined positive relationship with usage of the target knowledge management information technology.

**Customer Satisfaction Definition**

A judgment that a product or service feature, or the product or service itself, provided or providing a pleasurable level of consumption-related fulfillment, including levels of under or over fulfillment (Oliver, R. L., 1980).

From the definition, it can be drawn a conclusion the understanding of customer satisfaction is a function of the impression of performance and expectations. Customer satisfaction is influenced by the quality of service which consists of content, accuracy, convenience, ease of use, and security. If the quality of service is below expectations, the customer is not satisfied, if the quality of service exceeds expectations, the customer will be satisfied or happy.

**Factors Affecting Customer Satisfaction in Transaction Using Internet Banking**

Customer satisfaction has a strong influence on the variable use of internet banking, internet banking use is a form of service that can be used to improve customer satisfaction.

The factors affecting customer satisfaction in transaction using internet banking according to Saha and Zao can be explained as follows:

1. Convenience
2. Ease of Use
3. Security

**Hypothesis Model**

![Figure 2. Hypothesis Model](image)

**RESEARCH METHODS**

Type of research is a quantitative Research Methods. As the population of the study was a customer of Mandiri Bank Surabaya Commercial Branch which numbered 9,977 people. The data analyses were descriptive statistical analysis and analysis with rank spearman correlation. Data were processed by a computer program SPSS for windows version 20.00.

**RESULTS AND DISCUSSION**

From questionnaires results 100 consumers respondents, it obtained a description of the respondents characteristics by ages and gender. It can be seen that 74 respondents were men, while women were 26 respondents. Respondents over the age of 20-30 years as many as 17%, over the age of 30-40 years as many as 47%, over the age of 40-50 years as many as 23%, over the age of 50 years as much as 13%. Based on these data, the age of most respondents was more than 30 years to 40 years.

The result of this study show simultaneous influence and partial influence which variable. Convenience (X1), Ease of Use (X2), Security (X3) have significantly influence on customer satisfaction.
Table 1. Simultaneous Hypothesis Results

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>286.975</td>
<td>3</td>
<td>95.658</td>
<td>32.766</td>
<td>.000</td>
</tr>
<tr>
<td>Residual</td>
<td>280.265</td>
<td>96</td>
<td>2.919</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>567.240</td>
<td>99</td>
<td>5.727</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on Table 1, F-count is 32.766 and F-table ($\alpha = 0.05$; df regression = 3; df residual = 96) is 2.699, because F-count > F-table, which is 32.766 > 2.699 or t-significance rate (0.000) < $\alpha = 0.05$, it is said that the model of analysis of regression is significant. It is also meant that H0 is rejected and H1 is accepted. It is also concluded that dependent variable (Customer Satisfaction) is influenced significantly by independent variables Convenience (X1), Ease of Use (X2), and Security (X3).

Table 2. Partial Hypothesis Result

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>5.457</td>
<td>3.256</td>
<td>.109</td>
<td>.000</td>
</tr>
<tr>
<td>X1</td>
<td>.177</td>
<td>.080</td>
<td>.106</td>
<td>2.016</td>
</tr>
<tr>
<td>X2</td>
<td>.399</td>
<td>.088</td>
<td>.236</td>
<td>4.086</td>
</tr>
<tr>
<td>X3</td>
<td>.716</td>
<td>.109</td>
<td>.408</td>
<td>4.831</td>
</tr>
</tbody>
</table>

Based on Table 2. Some results are obtained:
1. t-test between X1 (Convenience), Y (Customer Satisfaction) has shown that t-count= 2.015 while t-table ($\alpha = 0.05$; df residual = 96) is 1.985, because t-count > t-table is 2.015 > 1.985, or t-significance rate (0.047) < $\alpha = 0.05$, it is then the influence of X1 (Convenience) on Customer Satisfaction is significant. It means that H0 is rejected and H1 is accepted, and it is concluded that Customer Satisfaction is significantly influenced by Convenience or that the increase of Convenience will be accompanied with the obvious increase of Customer Satisfaction.
2. t-test between X2 (Ease of Use), Y (Customer Satisfaction) has indicated that t-count= 4.086 while t-table ($\alpha = 0.05$; df residual = 96) is 1.985, because t-count > t-table is 4.086 > 1.985, or t-significance rate (0.000) < $\alpha = 0.05$, it is then the influence of X2 (Ease of Use) on Customer Satisfaction is significant at alpha 5%. It means that H0 is rejected and H1 is accepted, and it is concluded that Customer Satisfaction is significantly influenced by Ease of Use or that the increase of Ease of Use will be accompanied with the obvious increase of Customer Satisfaction.
3. t-test between X3 (Security), Y (Customer Satisfaction) has indicated that t-count= 4.831 while t-table ($\alpha = 0.05$; df residual = 96) is 1.985, because t-count > t-table is 4.831 > 1.985, or t-significance rate (0.000) < $\alpha = 0.05$, it is then the influence of X3 (Security) on Customer Satisfaction is significant at alpha 5%. It means that H0 is rejected and H1 is accepted, and it is concluded that Customer Satisfaction is significantly influenced by Security or that the increase of Security will be accompanied with the obvious increase of Customer Satisfaction.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions
Based on calculation of multiple linear regression analysis, it can be seen:
1. The result showed that independent variables have a simultaneous effect on customer satisfaction.
2. The result showed that independent variables have a partial effect on customer satisfaction.
3. The result showed that security variable have a significant influence on customer satisfaction.

Recommendations
Recommendations are expected to be beneficial for the company as well as for other parties.
1. It is expected that the company can maintain and improve the quality of security is being used, because the variable Security has a dominant influence in influencing Customer Satisfaction, by
increasing the variable Security so Customer Satisfaction will increase.

2. Considering independent variables in this study are very important in influencing Customer Satisfaction We hope this research can be used as a reference for further research to develop this research by considering other variables that are outside variables that have not been included in this study.

REFERENCES


Saha and Zhao (2005). relationship between online service quality and customer satisfaction journal of User Satisfaction