THE INFLUENCE OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, AND PERCEIVED RISK ON THE LEVEL OF CUSTOMER SATISFACTION IN USING INTERNET BANKING (STUDY ON DEPOSIT CUSTOMERS OF BANK SYARIAH INDONESIA KCP MALANG KAWI)

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Abstract:
The provision of services to customers in banking has experienced a perfect change in connection with technological developments, where the business strategy in the banking world has placed information technology as the main factor in serving its customers. Information technology advancements have also sparked innovation in the service sector, including banking services. Internet banking is a form of electronic transaction, a new form of development of bank service delivery channels that has changed a banking business strategy that initially relied more on human technology to become information technology. This research aims to determine the effect of perceived Usefulness, perceived ease of Use, and perceived risk on satisfaction with using Internet banking. The population of this research is 100 priority customers at Bank Syariah Indonesia KCP Malang Kawi. The number of samples obtained was 80 priority customers using the purposive sampling method. Testing the hypothesis of this study using multiple regression analysis. Conclusions that can be drawn based on the test results include the Usefulness variable, the Ease of Use variable, and the Risk variable, which have a positive and significant effect, both partially and simultaneously, on customer satisfaction in using Internet Banking.
Keywords: Perceived Usefulness, Perceived ease of Use, Perceived Risk, Satisfaction and Internet banking.

INTRODUCTION

Business opportunities that utilize Internet banking services are one form of information technology system development. Utilizing Internet banking services will cause the banking transaction process to become more time-saving, efficient, and effective. Currently, banks in Indonesia are already using Internet banking to facilitate services to their customers. Internet banking is a form of service via electronic media, both for customers and the bank itself. It will provide benefits in terms of ease and speed in the transaction process. Transactions can be carried out wherever and whenever the customer is.

Providing convenience to customers is the goal of Internet banking services provided by banks. The banking services provided to customers do not need to come directly to the bank concerned; these services can be provided via Internet banking.

All transactions in banking can now be accessed via Internet banking without being limited by place or time; in other words, through Internet banking, any form of transaction can be done quickly and easily. Internet banking has become a significant concern and a revolutionary strategic weapon for bank operations, delivery and competition between banks. Transactional costs and queues at banking offices can be reduced with bank service innovation, namely Internet banking technology.

One of the behavioral models for utilizing information technology in the information systems literature is TAM (Technology Acceptance Model). This model is often used to study the process of accepting information systems by end users. TAM is the research model most often used to examine information technology adoption. The TAM model was developed to explain computer usage behavior. TAM is a framework that was developed by Fred D. Davis in 1986. Davis's model was adapted from the Theory of Reasoned Action (TRA), which assumes that cognitive processes generally determine a person's adoption of a technology and aim to satisfy the user or maximize the Usefulness of the technology.

Understanding Internet Banking. A service process carried out online by banking using Internet technology to the maximum to provide convenience to its customers in the transaction process is called Internet Banking. These transactions include making transfers, carrying out the balance check process, accessing a banking product, for example, opening a savings deposit, then making a loan, paying water and electricity bills, and paying credit card bills.

Meanwhile, the definition of Internet banking, according to Bank Indonesia Circular Letter (SEBI) No. 6/18/DPNP, is a service process for obtaining information, carrying out banking transaction processes using the Internet network and communicating with banks. "Internet banking refers to banking products and services offered by banking institutions on the internet via access devices including personal computers and other smart devices," according to Bank Negara Malaysia. Informational Internet banking, communicative Internet banking, and transactional Internet banking are Internet banking activities. The third is providing services to customers provided by the banking sector.

According to Suryani (2005:42), internet banking is a convenience process aimed at bank customers in banking activities via computers and Internet networks. Meanwhile, according to Maharsi (2006:22), internet banking provides banking services where customers can obtain information, carry out communication processes, and perform banking transactions via the Internet network. Banks are not only providers of banking services via the Internet.

Advantages of Internet banking Services. Customers who carry out the transaction process via Internet Banking will get many benefits, namely saving time, transactions being done anytime, anywhere, convenience transactions, safe access for one product, easy registration process, and no software. Special. Apart from getting many benefits by using Internet banking, there are also economic advantages, namely:

a. Increasing the level of service (service level)
b. Customers can quickly carry out the transfer process in just minutes or even seconds.
c. Banks only need a few employees, but accuracy is guaranteed.
d. Employees can complete more tasks with minimal time.

The Technology Acceptance Model (TAM) is the first theory that Davis (1989) formulated to explain the factors influencing people's intention or refusal to adopt or accept specific technology. This theory was developed to understand further why some people are willing to adopt, use or apply certain technologies to their lives and why some refuse to be able to use or adopt the same technology. In this case, Davis (1989) succeeded in identifying two main factors that can predict or determine a person's behavior in adopting a particular technology, namely perceived Usefulness (PU) and perceived ease (PEOU).
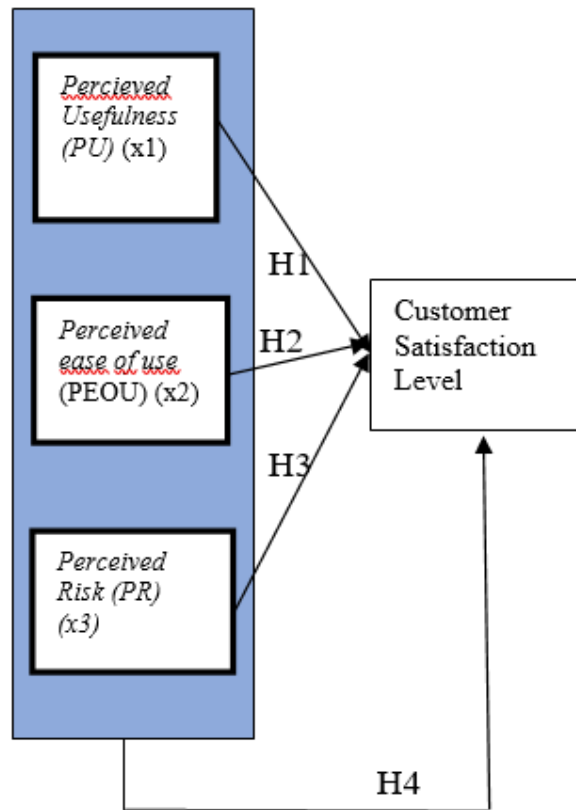
Figure 1. Delineation of the Relationship Between Research Variables on Internet Banking Use

Hypothesis. This research provides the following hypothesis:

a. H1: Perceived Usefulness positively and significantly influences customer satisfaction in Internet banking.
b. H2: Perceived Ease of Use has a positive and significant influence on the level of customer satisfaction in using Internet Banking
c. H3: Perceived Risk positively and significantly influences customer satisfaction in using Internet Banking.
d. H4: Perceived ease of Use, Perceived Usefulness, and perceived risk positively and significantly influence customer satisfaction in Internet banking.

METHODS

Sugiyono (2013:6) states that explanatory research is "research that explains the position between the variables studied and the relationship between one variable and another through testing hypotheses that have been formulated." This type of research is explanatory research.

Meanwhile, according to Arikunto (2013: 173), "the population is the entire research subject." The population in this study was 100 priority deposit customers of Bank Syariah Indonesia KCP Malang Kawi. Meanwhile, the sample in this research was 80 customers. The sampling unit was not chosen by chance but used purposive sampling. A process based on specific criteria that are considered to be related to the characteristics of a population is called purposive sampling. The Slovin formula is used as a method for sampling where the tolerance limit is 5%, namely.

$$n = \frac{N}{1+N(e)^2}$$

Information:

n = Samples Per Total.

N is the total population, and e is the maximum allowable error.

Note: Wiratna Sujarweni's book is from Slovin's formula (2018:10).

A questionnaire is used to find the data used in this research. A questionnaire is a data collection technique using several questions or written statements to respondents. The Likert scale "measures the attitudes, opinions and perceptions of a person or group of people about social phenomena," according to Sugiyono (2009:107). The Likert scale includes: 1) strongly disagree, 2) disagree, 3) Neutral, 4) Agree, and 5) strongly agree.

Classic assumption test. Normality Test. According to Ghozali (2011:160), the normality test aims to test whether the regression model's confounding or residual variables have a normal distribution. The normal distribution will form a straight diagonal line; the residual data will then be plotted with the diagonal line. If the residual data distribution is expected, the line depicting the actual data will follow the diagonal line.

Heteroscedasticity test. The heteroscedasticity test aims to test whether, in modal regression, there is an inequality of variance from the residuals of one observation to another. Heteroscedasticity is indicated if the independent variable statistically significantly influences the dependent variable. Meanwhile, the p-value in the t-test results has a regression coefficient more significant than the alpha value of 0.05, so it can be said that the residual value does not have symptoms of heteroscedasticity (Ghozali, 2011, p. 143).

Autocorrelation Test. According to Ghozali (2011:110), the autocorrelation test aims to test whether there is a correlation in the linear regression model between confounding errors in period t and period t-1 (previously).

Multicollinearity Test. Multicollinearity occurs if a perfect or definite linear relationship between some or all variables explains all regression models. The multicollinearity test tests whether the regression model finds any correlation between the independent variables. In contrast, a good regression model should not have any correlation between the independent variables. The cut-off value commonly used to indicate the presence of multicollinearity is a tolerance value < 0.10 or the same as a VIF value > 10 (Ghozali, 2011, p. 106).

RESULT AND DISCUSSION

The normality test shows that the significance value for unstandardizing the residuals of all independent and dependent variables to be tested is 0.362, more significant than alpha 0.05, so Ho is accepted. Thus, it can be concluded that all independent and dependent variables used in testing have a normal distribution so that further testing can be carried out because the assumption of data normality has been met.

Heteroscedasticity test: From the results of the Spearman correlation test of the three independent variables above, namely PU, PEOU, and PR, the significance values obtained were 0.662, 0.452, and 0.612 which were above alpha 0.05, so this can be interpreted as the variance (variety) of all the independent variables are not significantly different (significant). In other words, the variance for the independent variable is homogeneous (no heteroscedasticity occurs), so further testing can be carried out because the assumption of no heteroscedasticity has been fulfilled.

Autocorrelation Test: From the autocorrelation test, it is obtained that the dw value is between +2 and -2 or namely -2<1.895<+2. This means that it can be concluded that the errors in the observation values are independent (there is no autocorrelation).

Multicollinearity: Based on the tests carried out, it can be concluded that for the three independent variables, there is no multicollinearity, as shown by the VIF value of the two independent variables being less than 10, with a tolerance value of >0.1.

Correlation Testing. Before carrying out the regression analysis, it is necessary to carry out a correlation test using Pearson Product Moment correlation to determine the relationship between PU, PEOU, and PR with satisfaction (Satisfaction).

Table 1. Pearson Product Moment Correlation Test

	Correlation (r)	Sig. (p)	Decision
Correlation between Perceived Usefulness and Satisfaction	0,711	0,000	Significant
Correlation between Perceived ease of Use and satisfaction	0,617	0,000	Significant
Correlation between Perceived Risk and satisfaction	0,496	0,000	Significant

Based on the table above it shows that the significance value of the three independent variables is more minor than alpha 0.05, so it can be concluded that there is a positive significant relationship between Perceived Usefulness (RX1=0.711 with p=0.000), Perceived ease of Use (RX2 =0.617 with p=0.000), as well as Perceived Risk (RX4=0.496 with p=0.000) with Satisfaction (Y). This means an increase in PU, PEOU, and better Perceived Risk will significantly increase satisfaction (Satisfaction) (Y). And vice versa.

Multiple Regression Testing. Based on the test results, the regression results can be arranged in table form as follows:

Table 2. Regression Analysis Results

Variable	Regression coefficient (b)	Std. Error	Beta	count	Sig.	Information
Constant	4.401	1.609		2.736	0.008	Significant
PU	0.478	0.108	0.467	4.431	0.000	Significant
PEOU	0.210	0.103	0.210	2.037	0.045	Significant
Perceived Risk	0.191	0.052	0.282	3.658	0.000	Significant
R (*Multiple* R)			= 0,775			
R *Square*			= 0,601			
R *Square (Adjusted)*			= 0,585			
F hitting			= 38.170			
Sign. F			= 0,000			
α			= 0,05			

Based on the table above, the coefficient of determination (= R square) value is 0.601. In contrast, the coefficient of determination has been corrected for error or bias factors to get closer to the accuracy of the model in the population using Adjusted R Square = R2), which is 0.585, which states the magnitude of the influence of PU, PEOU, and Perceived Risk on satisfaction (Satisfaction). This means that PU, PEOU, and Perceived Risk influence 60.1% of the variation in

satisfaction (Satisfaction). Meanwhile, the remaining 39.9% is determined by other factors outside the variables studied.

Hypothesis testing using multiple regression aims to determine whether PU, PEOU, and Perceived Risk affect satisfaction (Satisfaction). The following are the results of the F and t calculations.

The F test shows whether all the independent variables included in the model (model feasibility test) significantly influence the dependent variable.

a. Ho: The variables PU, PEOU, and Perceived Risk do not simultaneously influence satisfaction (Satisfaction).

b. H1: PU, PEOU, and Perceived Risk simultaneously influence satisfaction (Satisfaction).

Rejection criteria:

a. Reject Ho if: F count > $F_{\alpha,1,n-2}$ or Sig value. < 0.05

b. Accept Ho if: F count < $F_{\alpha,1,n-2}$ or Sig value. > 0.05

Based on the table above, the hypothesis carried out using the F test, namely simultaneous testing, shows a significance value of 0.000 (p<0.05), so it can be concluded that there is a significant simultaneous influence of the PU, PEOU and Perceived Risk variables on satisfaction (satisfaction). In other words, the resulting regression model is suitable for Use in making predictions in the future. So, it can be concluded that satisfaction (Satisfaction) is determined by the PU, PEOU, and Perceived Risk factors, which are described in the regression equation:

$Y = 4.401 + 0{,}478\ X_1 + 0{,}210\ X_2 + 0{,}191\ X_3$

To show whether the independent variables individually have a significant influence on the dependent variable, the t-test (partial test) is used.

To show the significance of the regression coefficients for the regression model formed, take the hypothesis:

a. Ho: The regression coefficient is not significant (real)

b. H1: The regression coefficient is significant (real)

Based on the table above, by taking a significance level of 5% (0.05) for the constant, a significance value (p) of 0.008 is obtained, which is smaller than 0.05, so it can be concluded that the constant has a natural effect on the regression model. The variables PU, PEOU, and Perceived Risk show significance values of 0.000, 0.045, and 0.000, respectively. Thus, the variables PU, PEOU, and Perceived Risk have a significance value smaller than alpha 0.05, so it can be concluded that PU, PEOU, and Perceived Risk have a partially significant effect on satisfaction (Satisfaction).

The variable Perceived Usefulness (X1) has a significance value of 0.000, more significant than alpha 0.05. Perceived Usefulness positively and significantly affects customer satisfaction in using Internet Banking. These results indicate that the Perceived Usefulness variable influences the increase or decrease in Internet Banking Use. This research is supported by research conducted by Arif Kurniawan and Jarot S. Suroso (2023) with the title Analysis of Factors Affecting Customer Satisfaction and Loyalty of Mobile Banking at Private Bank Company resulting in the conclusion of Perceived Ease of Use, perceived risk, perceived service quality, perceived functionality quality, perceived customer experience and digital innovation influence customer satisfaction in using Mobile banking.

Meanwhile, Perceived Ease of Use (X2) has a positive and significant effect on Internet Banking because Perceived Ease of Use (X1) has a significance value of 0.045, smaller than alpha 0.05. These results show that by using Internet Banking, you will be able to carry out transactions more quickly, so customers will have a higher interest in using it, and customers will feel satisfaction if they find

it easy to carry out transactions. Users can complete more tasks more quickly if a system is easier to use than a more complex one. (Ventkatesh & Morris, 2000). This research is in line with that conducted by Zainuddin S. and Paramitha Sandana (2014) entitled Analysis of the Influence of Percieved Usefulness and Percieved Ease of Use on the Level of Customer Satisfaction in Using ATMs, giving results that Perceived Usefulness and perceived Ease of Use influence the level of customer satisfaction in using ATMs.

The perceived risk (X3) variable with a significance value of 0.000, which is smaller than alpha 0.05, indicates that perceived risk (X3) has a positive and significant effect on the Use of Internet Banking. Customers believe that if they make transactions via Internet banking, they will feel safe even though hacking is possible, which will cause losses for the customer. However, this does not make customers afraid because digital payment providers provide security guarantees to customers, guaranteeing that their funds will remain safe. On the other hand, consumers have found it easy to process transactions using Internet Banking. This research is supported by research conducted by Arif Kurniawan and Jarot S. Suroso (2023) with the title Analysis of Factors Affecting Customer Satisfaction and Loyalty of Mobile Banking at Private Bank Company resulting in the conclusion of Perceived Ease of UseUse, perceived risk, perceived service quality, perceived functional quality, perceived customer experience and digital innovation influence customer satisfaction in using Mobile banking.

Meanwhile, the simultaneous influence is based on the table above from the hypothesis carried out using the F test; namely, simultaneous testing shows a significance value of 0.000 (p<0.05), so it can be concluded that there is a significant simultaneous influence of the Percieved Usefulness, Percieved Ease of Use variables. , and Perceived Risk on customer satisfaction in using Internet banking. Thus, the three variables, namely perceived Usefulness, perceived ease of Use, and perceived risk, simultaneously or jointly influence customer satisfaction in Internet banking.

CONCLUSION

The final results of this research are that the variables perceived Usefulness, Perceived Ease of Use, and Perceived Risk have a positive and significant effect on customer satisfaction in using Internet banking, both partially and simultaneously. Based on the findings of the research analysis, it is recommended that the number of research respondents be increased so that the findings can cover a broader range of results. Additionally, you can include more variables.

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