

Benefits and confidence in the interest of e-banking

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ABSTRACT

Researchers want to find benefits and trust in the interest in using e-banking. The population in this study were all customers of Bank Sulselbar Makassar Main Branch. The sample technique used accidental sampling with a total sample of 100 respondents. Data were collected through a questionnaire which was distributed directly to the sample. Data analysis using multiple linear regression approach. The results of this study found that the benefits and beliefs have an effect on the interest in using e-banking

INTRODUCTION

Many fundamental changes in human life have resulted from the advancement of information technology, which has provided many conveniences and aided human work. Internet users have made significant contributions to the community, industry, and government in various ways. The advancement of this information technology system has implications in a variety of fields, including banking. Customers who make transactions through internet sites that can quickly process services automatically without direct personal contact are examples of this contribution. Electronic banking, also known as e-banking, is a type of internet service developed by banks and well-known in the community. Banks provide information or services to customers via the internet through e-banking. For some of the services included in E-Banking, such as ATM, internet banking, mobile banking, SMS banking, and phone banking, E-Banking is a multi-channel provider tool that can also save on bank transaction costs, make customers freer, easier, and provide security for transactions 24 hours a day, wherever the customer is (www.bi.go.id).

GROWTH IN INDONESIAN MOBILE BANKING BUOYS THE GLOBAL MARKET

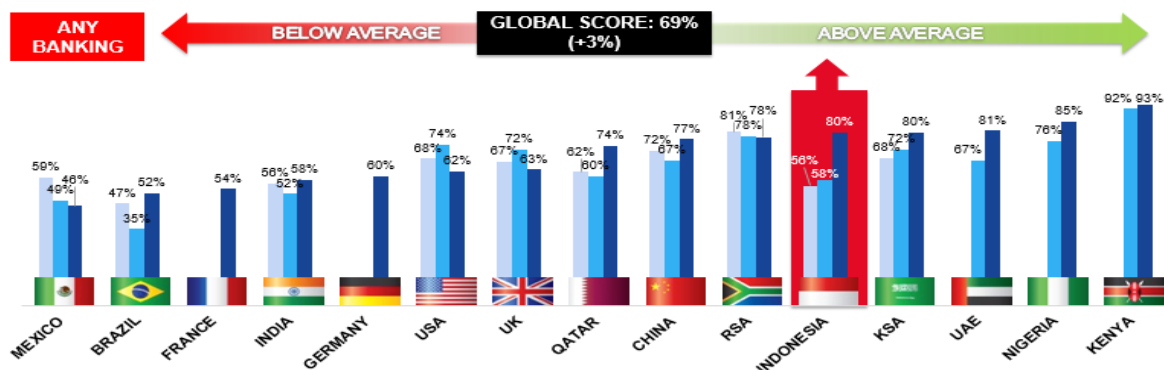


Figure 1. Development of Mobile Banking
Source : www.money.id (2020)

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Customers and banks can benefit from e-banking in a variety of ways. Customers had to queue to transfer money before e-banking was made available to the general public. Customers no longer need to visit the teller to make transfers or check the balance in their savings account since e-banking was introduced. Other benefits of e-banking include the ability to access it at any time and from any location, save time, pay bills on time, manage your bank account from your desk, and eliminate the need to open multiple ATMs and branches. In Indonesia, mobile banking is currently advancing at a rapid pace. The development of e-banking use in Indonesia continues to increase in each period due to customers' interest using e-banking. Interest is a person's tendency to take action on an object (Latief & Nur, 2019). Customers' security is the most vital factor influencing the formation of customer interest in using e-banking services. The benefits of using e-banking that customers feel will increase their interest in using e-banking. Using e-banking services makes work more accessible, can increase one's knowledge, speed up usage time, and affect one's performance level (Arumi & Yanto, 2019).

Customers also use mobile banking services because they enjoy the benefits of e-banking, which allows them to complete transactions faster (Rachadika & Nasution, 2002). Despite the numerous advantages that banks provide to their customers through online services, e-banking is plagued by numerous security issues. Computer hackers, who specialize in illegally breaking into systems or networks, have devised evasive methods for stealing money from online banking accounts. Benefits have a positive and significant impact on customer interest in using e-banking (Kholid & Soemarso, 2018; Romadloniyah & Prayitno, 2018). The main factor influencing customer re-interest in using Internet Banking services is their perceptions of benefits. It can be said that the higher the value of Internet Banking services, the greater the likelihood that customers will use them again (Ahmad & Pambudi, 2014).

H1: Benefits have a positive and significant effect on customer interest in using e-banking.

Because online banking transactions contain sensitive information, and parties involved in financial transactions are concerned about access to important files and information sent over the internet, trust is more important in the online world than in the offline world (Afghani & Yulianti, 2016). According to (Agustina & Arief, 2015), the trust factor influences e-banking acceptance, so banks must adopt a positive attitude to boost customer confidence in the technology used. Customers will put their trust in a bank if it can provide security for them. When using Mobile banking services, trust must be considered when making decisions. The system is Mobile banking simple to use, fast in transactions, secure, and offers many other benefits. Customer trust must be built from the ground up and requires a systematic approach. Mobile banking is inextricably linked to risks, just like other applications (Adiwijaya, 2018). In-service transactions are increasingly moving away from physical transactions and favoring increasingly transitory transactions, in which parties only communicate through the internet network. This study's findings corroborate those of (Rizky, Yasa, & Wahyuni, 2018) and (Kholid & Soemarso, 2018), which found that trust has a significant impact on e-banking interest. Consumers will decide whether or not to use an e-banking service system based on their trust in it (Styarini & Riptiono, 2020).

H2: Trust has a positive and significant effect on customer interest in using e-banking

By launching mobile banking and mobile banking services, Bank Sulselbar is taking digital-based transformation steps. This move is said to broaden customer coverage while also improving service for various banking products that customers require in the digital age. Bank Sulselbar is one of many banks that uses technology to help with customer service. Bank Sulselbar offers a variety of applications for convenience in a variety of activities through Mobile Banking. The implementation of information technology development strategies and policies aligned with Bank Sulselbar's business objectives demonstrates Bank Sulselbar's commitment to creating a strong and highly competitive banking industry. To maintain and expand its market share, Bank Sulselbar has taken strategic steps in information technology development. This is demonstrated by the use of a real-time information technology system to improve service quality and speed. The development of Bank Sulselbar's information technology system will continue in the future to support highly dynamic business activities that adapt to technological advancements and customer demands for banking services. To improve the quality of service to customers, support a more progressive Bank

Sulselbar, comply with OJK and government regulations in terms of compliance and GCG, and achieve the BPD targets regional champion, the latest information technology is critical. To support previous research, this study aims to show that benefits and trust have a positive impact on customer interest in using e-banking at the PT Bank Sulselbar Makassar Main Branch.

METHOD

Bank Sulselbar is implementing digital-based transformation steps by launching mobile banking and mobile banking services. This step is said to expand further customer coverage accompanied by ease of service for various aspects of banking products that customers need in the digital era. Bank Sulselbar is one of the many banks that apply information technology to support customer service. Through Mobile Banking, Bank Sulselbar provides a variety of applications for convenience in various activities. Bank Sulselbar's commitment to creating a strong and highly competitive banking industry is manifested by implementing information technology development strategies and policies aligned with Bank Sulselbar's business objectives. Bank Sulselbar has implemented strategic steps in information technology development to maintain its market share and to expand market share. This is illustrated by applying an information technology system designed in real-time to improve service quality and speed. The development of Bank Sulselbar's information technology system for the future will continue to be carried out to support business activities that are very dynamic and adapt to technological developments and customer needs for banking services. The latest information technology plays a vital role in improving the quality of service to customers, supporting a more progressive Bank Sulselbar, complying with OJK and government regulations in compliance and GCG, and achieving the BPD targets regional champion. Objectively, this study aims to strengthen previous research that benefits and trust positively impact customer interest in using e-banking at PT Bank Sulselbar Makassar Main Branch :

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

The sample technique used accidental sampling technique with a total sample of 100 respondents. Data analysis using multiple linear regression with equations :

$$Y = a + bX_1 + bX_2 + e$$

Description :

Y	= Interest in using e-banking
a	= constant
b	= variable coefficient x
X ₁	= Benefits
X ₂	= Trust
e	= error

RESULT & DISCUSSION

Result

In this study, the initial stage of analyzing the data was to test the validity of the data to measure the data balance used through the SPSS program's help. The results of the SPSS output show that all the instruments used have a significant value less than 0.05, and it can be concluded that all the research instruments used are valid. Furthermore, a reliability test was carried out to test the data's consistency and measure the extent to which the measurements used were reliable or reliable. The following shows the results of the reliability test as shown in Table 1:

Tabel 1. Reliability Test Results

Variable	Cronbach's Alpha	Info
Benefit (X ₁)	0,837	Reliable
Trust (X ₂)	0,835	Reliable
Interest in using e-banking (Y)	0,815	Reliable

The reliability test results in Table 1, the Cronbach's alpha value show that it is more significant than 0.6 and indicates that all the question items in this study are consistent and reliable. If there is a high correlation between the independent variables, then the relationship between the independent variables and the dependent variable will be disturbed. It can be seen from the tolerance value and the VIF (Variance Inflation Factor) value to test for multicollinearity. If the VIF value is not more than ten and the tolerance value is not less than 0.1, the model can be said to be free from multicollinearity (Sunjoyo et al., 2013). The multicollinearity test results can be seen in table 2:

Table 2. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Benefit	.935	1.053
Trust	.957	1.064

a. Dependent Variable: Interest in using e-banking

The multicollinearity test results in Table 2 show that the benefits and trust variables have a tolerance value above 0.1 and a VIF less than ten and indicate no multicollinearity in the regression equation model symptoms so that the data can be used in this study. The coefficient of determination test aims to determine how much the independent variable can explain the dependent variable's ability. The following shows the results of the coefficient of determination test in Table 3 below:

Tabel 3. R2 Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.839 ^a	.703	.697	1.404

The display of the coefficient of determination test results in Table 3 shows the R number of 0.839, which indicates that the relationship between the interest in using e-banking and the two independent variables is solid because it is above the solid definition is above 0.80. Simultaneously, the R square value of 0.703 or 70.30% indicates that the variable interest in using e-banking can be explained by the benefits and trust variables of 70.30%. In comparison, the remaining 29.70% can be explained by other variables not found in this study. This test uses α 5%. With the provisions, if the significance of F count < 0.05 , then the proposed hypothesis can be accepted. The test results are shown in the table below :

Tabel 4. Simultaneous Test Results (Test F)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	452.711	2	226.356	114.878	.000 ^b

Table 4 shows that the significance level is smaller than 0.05, so it can be said that the benefits and trust simultaneously (together) influence the interest in using e-banking, with a probability of 0.000. Because the probability is much smaller than the significant value of 0.05, the regression model can be used to predict the

level of interest in using e-banking.

Tabel 5. Partial Test Result (t test)

		B	T	Sig.
1	(Constant)	1.415	4.390	.000
	Benefit	.384	4.277	.000
	Trust	.502	5.755	.000

The results of the multiple linear regression test shown in Table 5 show the value of the regression coefficient formed in this test is:

$$Y = 1,415 + 0,384 X_1 + 0,502 X_2 + e$$

The regression equation above shows a constant value of 1.415 and states that if the independent variable is zero (0), then the dependent variable's value is 1.415 units. The regression coefficient on the benefit variable is 0.384. This result states that if the benefit variable increases by one unit, the interest variable in using e-banking will increase by 0.384 units or 38.40%, provided that other variables are considered constant. The regression coefficient on the trust variable is 0.502; this result states that if the trust variable increases by one unit, the interest variable in using e-banking will increase by 0.502 units or 50.20%, provided that other variables are considered constant.

The partial test results above show that the submission of the first hypothesis (H1), which states that benefits positively affect the interest in using e-banking, is accepted. This is evidenced by the value of the benefit variable, which has a significant level of 0.000, which is less than 0.05. So it can be explained that the benefits have a significant effect on the interest in using e-banking. The t value, which is +4,277, shows that the effect is positive on the dependent variable. The second hypothesis (H2) submission states that trust has a positive effect on the interest in using e-banking t is accepted. This is evidenced by the value of the trust variable, which has a significant level of 0.000, which is less than 0.05. The t value of 5.755 indicates that the effect is positive on the dependent variable.

Discussion

This research shows that benefits have a positive and significant impact on interest in using e-banking; therefore, Hypothesis 1 is accepted—the greater the benefits experienced by e-banking customers, the greater the interest in e-banking users. The more benefits customers perceive, the more likely they are to use the system. If customers find internet banking useful, they will prefer to conduct banking transactions (Husna & Mustaqim, 2020). Benefits and usability will influence a user's decision to use or not use a system. This persuades people that the more valuable technology is, the more interested they are in using it (including electronic banking), which is very close to their current financial lives. Financial transactions usually carried out manually can now be carried out slowly using digital technology, allowing them to be carried out at any time and in any location without being constrained by space or time (Arumi & Yanto, 2019). This study's findings are backed up by research (Dewi, Sinarwati, & Yuniarta, 2017; Yani, Lestari, Amalia, & Puspita, 2018), which found that benefits have a significant impact on e-banking interest. By prioritizing one-touch mobility anywhere and anytime, increasing customer awareness of the benefits offered, with a touch of ease of mobile banking services, helps conduct banking transactions (Pranoto & Setianegara, 2020).

This study indicates that trust has a positive and significant effect on the interest in using e-banking; it can be concluded that Hypothesis 2 is accepted. The higher the trust of e-banking users, the higher the interest in e-banking users. Trust allows one to speed up the decision-making process on a website. Users who show a high level of trust in the website tend to make comparisons and are more likely to make transactions without hesitation (Chotimah, 2019). Trust is beneficial and essential for building relationships, even though it is not easy to become a trusted bank and requires joint efforts. One party (consumers) has confidence in the security of personal data, privacy space, and moral ethics to be an added value (Sa ' Diya & Aziroh, 2013). Trust

becomes a line of consideration between perceived benefits and usage decisions because users who have experienced the same benefits during transactions using will generate trust (Nurzanita & Marlana, 2020). This study's results are also reinforced by the results of the study that (Rizky, Yasa, & Wahyuni, 2018) and (Kholid & Soemarso, 2018) found that trust has a significant effect on the interest in using e-banking. Consumers who have high trust will have higher buying interest behavior compared to consumers who have low trust. Trust in online transactions and networks influences the behavior of online shoppers and increases purchase intentions. The interaction between online users on SNS increases trust, and trust has a vital role in influencing consumer intentions to buy (Pradana & Rahanatha, 2019).

CONCLUSION

Several conclusions can be drawn from the results of the research and discussion on the Effect of Benefits and Trust on Customer Interest Using e-Banking at PT Bank Sulselbar Makassar Main Branch, including that the independent variable, namely the benefit variable, and the trust variable partially influence the dependent variable, namely customer interest. At the PT Bank Sulselbar Makassar Main Branch, they use e-Banking. According to this study, banks that provide e-Banking services are expected to improve service quality to reap more benefits from e-Banking features. Further researchers should conduct the same research, which should be accompanied by more observations and supporting variables such as risk perception, perceived convenience, security, information quality, and so on.

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