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Quality of Website Services at Government Banks, National Private Banks and Local Government Banks in Indonesia: Customer Perspective Approach

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Abstract

The purpose of this research is to analyze the customer's characteristics of private commercial banks and national governments in using e-banking, and to analyze the existence of differences in the use of e-banking through six variables, namely accessibility, interaction, adequacy of information, usefulness of content, lifestyle and personality. The results of this research show that there is a clear difference between the customers of local government bank, government bank and national private bank in measuring the quality of service of the bank's website in Bekasi City. Three factors discriminant analysis and two factor discriminant analysis is used to analyze the respondents of local government bank (DKI Bank), government bank (Mandiri Bank), private bank (BCA Bank) and respondents of BJB Bank and Mandiri Bank. The result of three factors discriminant analysis shows that there is a difference between the customers of local government bank, government bank and private bank. Meanwhile, the result of two factors discriminant analysis shows that there is no difference between the customer of government bank and the customer from local government bank in measuring the service quality website.

Keywords: Website Quality, Banking, Discriminant Analysis

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INTRODUCTION

The Growth of internet banking users showed a rapid increase. What about in Indonesia? Internet users in Indonesia are estimated to reach 63 million users (Kominfo, 2013). Sharing Vision survey in late 2011 showed that internet banking users disliked physical branch banking services pass through again. Preferences channel banking services (banking) internet banking users order is as follows: The most preferred is the ATM, then successively internet banking, SMS banking, mobile banking, and the latter is a branch (Mahayana, 2012).

Some of the government banks, private banks and local government banks in Indonesia are known to have e-Banking facilities including internet banking. Those banks are Mandiri Bank, BCA Bank and DKI Bank (Medyawati, Farida and Ega Hegarini, 2012). The other banks who have e-banking facilities is BJB Bank. The BJB Bank is one of the regional or local government banks that already use an advanced information technology such as e-banking. Another large bank in Indonesia is BCA Bank. This bank is the largest private banks in Indonesia are ranked third largest bank with assets of 381.90 trillion rupiahs by the number of customers as of June 2011 as many as 9.7 million customers (Mahayana, 2012)

This research focuses on the identification of service quality from the perspective of e-banking customers to access e-banking services through a website (website that is transactional websites). The method for measuring customer perspective on the quality of e-banking services is webqual method. Some studies generally discuss the key dimensions of service quality and customers' needs on the scope of traditional banking are the interaction between the customer and the bank officer (Cowling and Newman, 1995, Bahia and Nantel, 2000). The purpose of this study include (1) analyze whether there is a difference between the characteristics of customers of local government bank represented by DKI Bank and BJB Bank, customers of government bank represented by Mandiri Bank, and the private bank represented by BCA Bank, (2) to determine the biggest differentiating factor of 6 variables used as indicators of the quality of the website services, namely accessibility, interaction, adequacy of information, usefulness of content, lifestyle and personality of the customer perspective.

LITERATURE REVIEW

The type of E-banking which is growing lately is internet banking. Referring to the FFIEC (2003), internet banking generally consists of two main types, namely informational and transactional websites. Informational websites provide customers access to general information about the financial institutions and a variety of products and services while transactional website gives customers the ability to execute transactions through the website to initiate banking transactions or purchase goods and services. Loiacono et al. (2002) construct a new method to evaluate the quality of a website using WebQual™ instrument. WebQual focused at the interface of the website and is the basis for a reference measurement scale of e-Service Quality (Wolfenbarger and Gilly, 2003). The term website or online service quality service quality is often used by some researchers, but each presents a different understanding. This poses a problem in an attempt formal definition for the term (Ziethaml et al., 2002).

Bank of Indonesia uses the term Information Technology Systems (TSI) Banking for all applied information and communication technologies in banking services. Another more popular term is Electronic Banking or e-Banking (Hermana, Farida, Diana Sari, 2010). Thulani et.al (2009) Yibin (2003) and Diniz (1998) identified three types of internet banking are:

1. Informational Website, this type of site is informational and is identified as the initial level of internet banking. The risks inherent in this type of website is very low because it does not be attached standalone server with internal bank network

2. Communicative / Simple Transactional Websites

The sites allow the occurrence of some interaction between the bank and the customer system, the interaction is limited to e-mail, account inquiry and loan application

3. Advanced Transactional Website

The site allows customers to make electronic transfers to or from their bank accounts, pay bills and manage online transactions between banks. Contained considerable risk because the necessary prudence and security in the use of keywords and other personal

Saha and Zhao (2005) cites three definitions of quality of service, namely (1) the quality of service is defined as the difference between the expectation or customer expectations for performance of services with the perception of the service received, (2) quality of service as a subjective comparison between the quality of customer service they want with what is obviously obtained, (3) quality of service is determined by the difference between customer expectations of service providers with the performance evaluation of the customer service received

METHODOLOGY

Respondent in this research are bank customers in Bekasi City. The questionnaire used in this study was the questionnaire results of previous studies using six variables (Medyawati, Farida and Ega Hegarini, 2012). The questionnaire distributed by two surveyors conducted entirely in 2012. The respondents in this research are customers' or users who are using e-Banking services at BJB Bank, Mandiri Bank, DKI Bank, and Bank of BNI. The reasons for selecting customers from the BJB Bank as respondent, that BJB bank is one of a regional development leading bank in Indonesia, the second reason is the ease of access for the surveyor to distribute the questionnaire. DKI Bank was chosen to be the bank that measured quality of service by reason of ease of access, that DKI Bank branch scattered in campuses of Gunadarma University, DKI Bank is very well known by students of Gunadarma University and a bank-owned by Jakarta provincial government. The variables use to measure the quality of the website are Accessibility, Interaction, Adequacy of Information, the Usefulness of Content, Lifestyle and Personality. The tests of the research instrument are using validity and reliability test. The analysis of the 6 variables using discriminant analysis, to see if there are different points of bank customers view in the use of e-banking websites. Analysis conducted for respondents from the DKI bank customers', Mandiri bank and BCA Bank using discriminant analysis of three factors. For respondents of Mandiri Bank and BJB Bank, the analysis use discriminant analysis for two factors.

RESULT AND DISCUSSION

The Result of Questionnaire

The questionnaires distributed to Bekasi City area, carried out by two surveyors, the first surveyors distributed to 120 customers. The customers were 40 customers of DKI Bank,

40 customers of Mandiri Bank and 40 customers of BCA Bank (Kuspriatni, 2012). Those 120 customers are Gunadarma University student who lives in Bekasi City. The second surveyor distributed the questionnaires to the 105 customers comprised of 55 customers of Mandiri Bank and 50 customers of BJB Bank (Mabruri, 2012, Medyawati and Ahsin Mabruri, 2012). Total for the whole respondent are 368.

Validity Test and Reliability Test

In the early stages of testing, the questionnaire distributed to 30 respondents for each bank. The validity and reliability test results for the respondent from the both surveyor shows that all variables valid and reliable with a Cronbach alpha range of numbers 0.630 through 0.810.

The test results using factor analysis showed that all the variables have been reliable, has high construct validity as evidenced by KMO value of more than 0.5. The KMO values ranged from a lowest variable namely lifestyle by 0.652, to the highest variable namely adequacy of information by 0.816

The next stage is discriminant analysis, to analyze whether there are differences in the use of e-banking and to determine the variables that have the greatest distinguishing features. The classical assumption test performed includes the test of normality and multicollinearity test as a condition to do discriminant analysis (Santoso, 2012). Normality and multicollinearity test results showed that the samples were normally distributed and there is no multicollinearity. The following are the results of three factors discriminant analysis.

Table 1. Tests of Equality of Group Means

	Wilks' Lambda	F	df1	df2	Sig.
Accessibility	.876	8.304	2	117	.000
Interaction	.974	1.592	2	117	.208
Adequacy_Of_Information	.989	.674	2	117	.512
Usefulness_Of_Content	.928	4.530	2	117	.013
Lifestyle	.987	.743	2	117	.478
Personality	.982	1.069	2	117	.347

From the Table 1 above, the result show that only accessibility and usefulness of content are significant. This means that there is a difference between groups of customers. The quality website services at DKI Bank, Mandiri Bank, and BCA Bank are related by the ease of accessibility and the usefulness of content of the website. This also means that the behavior of bank customers in the measurement of service quality is influenced by the bank's website and the usefulness of content accessibility. The three factors discriminant analysis result two discriminant function as follow.

Discriminant Function 1:

$$Z \text{ Score}_1 = -2.441 + (0,180 \text{ Accessibility}) + (0,059 \text{ Usefulness of Content}) - (0,145 \text{ Lifestyle}) - (0,114 \text{ Personality})$$

Discriminant Function 2:

$$Z \text{ Score}_2 = -5.279 + (0,095 \text{ Accessibility}) + (0,228 \text{ Usefulness of Content}) - (0,047 \text{ Lifestyle}) - (0,009 \text{ Personality})$$

The results of data processing show the distance between the respondent of DKI Bank (code 0) with BCA Bank respondent group (Code 2) is the largest, i.e. 16.529. While, the smallest distance between the respondent of Mandiri Bank (code 1) with the respondent of BCA Bank (Code 2), i.e. 2.587. Thus it can be said that Capital City Bank Group customers in the most different in measuring service quality bank website (Accessibility, the usefulness of the Content, Lifestyle and Personality) compared to BCA Bank Group. Instead, Accessibility, usefulness of Content, Lifestyle and Personality to the respondent Bank Mandiri, has the smallest difference in terms of measuring the quality of services the Bank Group website. Differences in the result contained in the data processing for Mandiri bank customers and BJB bank customers. The result shows that there is no difference between customers for both banks, related to the measurement of website quality. The discriminant function obtained from the data processing written as follow.

$$Z \text{ Score} = -1,596 + -0,118 \text{ Accessibility} + 0,017 \text{ Interaction} + 0,030 \text{ Adequacy of Information} + 0,128 \text{ Usefulness of Content} + -0,294 \text{ Lifestyle} + 0,235 \text{ Personality}.$$

In Indonesia, internet banking service quality has not been evenly distribute, of which some are lead to deep disappointment due to a payment system that is not okay. As many as 18% of respondents, complain arising from the website is frequently down. There are three factors that affect the condition. First, the quality of internet banking services has not been evenly distributed. This makes customers often unsuccessful transactions resulting disappointment. Second, are reliability and security of the website. Some modes crimes include forging website (where perpetrators of crimes mode makes the display and the domain address of the website exactly to the original website that the bank misled clients and perpetrators can easily obtain a username and password. Third, just like SMS banking and mobile banking, internet banking also does not have specific regulations *lex specialis*. Everything is still shaded by the rules of a general nature. As a result, a provision for the protection of customers is less targeted (Prihtiyani, 2012).

CONCLUSION

From various output tables and analysis above, the conclusions obtained by referring to the original question that there is a clear difference between the customers of Bank DKI, of Bank Mandiri and BCA Bank in measuring service quality bank website. Variables that differentiate customers in measuring the quality of service the bank's website are Accessibility, Usefulness of Content, Lifestyle and Personality. Because the validation results approaching 50%, then the discriminant function formed is considered appropriate to measure the quality of service the bank's website by a client based on accessibility, the usefulness of Content, Lifestyle and Personality in local government bank, government bank and private bank in Bekasi City.

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