

CUSTOMER PERCEPTION OF E-BANKING SERVICES AT PT. BANK RAKYAT INDONESIA

Ahmad Zulkifli¹, Ahmad Yani², Elvi Nilda³

¹Student of MBS FEBI IAIN Kerinci

^{2,3}Faculty of Economics and Islamic Business IAIN Kerinci

Email: ahmadzulkifli479@gmail.com

ABSTRACT

E-Banking services are banking services that can facilitate customers in obtaining information and conducting various types of banking transactions using electronic equipment. Each customer has a different picture of E-Banking services. The purpose of this study is to determine public perceptions about BRI E-Banking services and factors that influence people to use BRI E-Banking services. Researchers used qualitative methods with data collection techniques with interviews with 20 informants, as well as with documentation. Data analysis techniques through three flows, namely, data reduction, display data, and conclusions. From the results of the study, it is known that the existence of the BRI E-Banking service has a positive impact on the community, this is seen from the number of people who say that this service provides convenience in transacting both transfers, checking balances, or other transactions. The factors that influence people to use E-Banking services are ease of transactions, according to community needs, paying loan instalments, and making cash deposits.

Keywords : E-Banking Services; Community; Perception

INTRODUCTION

The role of banking is important for economic activities in a country because it is increasingly needed by the government and its people. Banks are used as a place to carry out various transactions related to finance such as making money transfers, depositing money, investing, making payments and other transactions.

Developments in the banking sector are growing day by day and experiencing significant progress. This happens because competition in the banking sector is getting stronger. Each bank competes to attract the attention of the public to become customers in their institutions. The bank provides stimuli in the form of remuneration in the form of interest, profit sharing, gifts, services and other remuneration (Kasmir, 2015: 25).

In order to be able to compete and develop, banks are required to provide quality services and can meet customer needs or desires. By having a banking product that does not meet the quality of service, resulting in a bank easily abandoned by its customers, and in the end the customer will switch to another bank.

The quality of banking industry services is determined by customer assessment, so that customer satisfaction can be achieved by providing quality service that can be received by customers. Having satisfied customers is very important for the banking industry because it will create loyal customers. The quality of service is not only determined by the party who serves, but more determined by the party served (masabah), because customers who enjoy service can measure the quality of service based on their expectations in meeting satisfaction. According to M. Nur Rianto Al Arif (2012) there are five main criteria for service quality, namely; Tangibles, Reability, Responsiveness, Assurance, and Empathy.

The high and low assessment of service quality from a business entity is influenced by consumer perception of the quality of service, where customer perception on the quality of service provided is good, customers will have a positive perception, vice versa the quality of service

provided is poor, customers will have a negative perception (Akmalia, 2012: 69). The Quran also mentions that the good we give is also the good we get. As Allah says in Surah Ar-Rahman verse 60 which reads: *لَا تَرْجُوا فَضْلَ اللَّهِ أَنْ يَقْبَلَهُ مِنْكُمْ إِنَّهُ كَافٍ* Meaning: "There is no return of kindness except kindness (also)."

Electronic-based banking transactions are one form of development of bank service provision that provides new business opportunities for the Bank which results in changes in banking business strategies, from human-based (traditional) to information technology-based that is more efficient for banks and practical for customers. Among them are banking services through electronic media, namely electronic banking. As Allah says in Surah Ar-Ra'd verse 11 which reads: *لَا يَسْخَرُ مِنْكُمْ إِنْ سَخَرْتُمْ مِنْ أَنْفُسِكُمْ إِنَّ اللَّهَ يَخْتَارُ لِمَنْ يَشَاءُ لِيُخْلِقَ مَا يَشَاءُ لِيُخْلِقَ مَا يَشَاءُ لِيُخْلِقَ مَا يَشَاءُ* Meaning: "Verily Allah will not change the condition of a people until they change the condition of themselves."

The above verse explains that man must work optimally to achieve a good thing and something that is beneficial for himself and for others. This is true in various aspects including banking. Banks must work well to be able to provide good service to their customers, including changes in business strategy.

Electronic Banking Services or hereinafter referred to as electronic banking is a service for bank customers to obtain information, communicate, and conduct banking transactions through electronic media. Electronic Banking Services include Automated Teller Machine (ATM), phone banking, Short Message Services (SMS) banking, Electronic Data Capture (EDC), internet banking, and mobile banking (OJK, 2018).

The advantage of e-banking services is that they can provide convenience for customers in conducting banking activities in terms of time, place, and cost. Customers do not need to visit a bank office to obtain information or conduct banking transactions because e-banking services have attractive and convenient features and make it easy for customers to make transactions such as inter-bank transfers, credit card payments, electricity payments, telephone payments, mobile phone bill payments, insurance payments, internet payments, flight ticket payments, and virtual accounts.

One of the banks that implements the e-banking service system is Bank Rakyat Indonesia or commonly known as BRI. BRI presents ebanking features consisting of main services, namely Automated Teller Machine (ATM), Electronic Data Capture (EDC), Internet Banking, Sms Banking, Phone Banking and Mobile Banking.

Researchers conducted research in Sungai Betung Mudik New Village because based on data in the field, many people in Sungai Betung Mudik New Village use BRI e-banking services for daily needs such as 5 money transfers to their children who are in school or college outside the region, for online shopping payments, bank loan payments, and others.

Researchers conducted an initial interview conducted with one of the communities of Sungai Betung Mudik New Village regarding the perception of e-banking services at Bank BRI. According to the informant, he was initially less interested in e-banking services from Bank BRI because it was considered difficult to access where e-banking requires a good and stable network while where he lives, the network is not supportive to access BRI e-banking services. However, currently in Sungai Betung Mudik New Village the network has supported and the network has begun to stabilize, so currently many people are interested in Bank BRI e-banking services.

Based on the background description of the problem above, this situation is interesting for the author to conduct research entitled "Customer Perception of E-Banking Services at Bank Rakyat Indonesia (BRI)".

LITERATURE REVIEW

Perception

Etymologically, perception comes from the Latin, perception which means to receive or take. Perception is the process of selecting, organizing, and interpreting various stimuli into meaningful information (Yuniarti, 2015: 110).

According to Schiffman and Kanuk, perception is described as the process by which an individual person selects, organizes and translates stimulation into a meaning that is coherent with all world events (Nitisusastro, 2013: 66).

Then according to Philip Kotler and AB Susanto (1999) perception is how a person selects, organizes, interprets information inputs to create a meaningful whole.

Meanwhile, according to Setiadi Nugroho, perception is the process of how stimuli are selected, organized, interpreted. A person's perception of an object is different (Nugroho, 2003: 44).

Perception can also be said to be a response to a number of different objects. The response is a process in which an individual selects, organizes and interprets stimuli into a complete and meaningful picture of his environment (Darmawan, 2013: 50).

From some of the quotes above, it can be concluded that customer perception is the way customers view things by selecting, organizing, interpreting information inputs learned through interaction with the surrounding environment. Therefore, consumers have unique perceptual values and differ from one to another.

Customer

Customers are customers (customers), namely individuals or companies that get benefits or products and services from a banking company, including purchasing, leasing and service activities (Mislah Hayati Nasution, 2015: 65). The Customer according to Article 1 paragraph (17) of Law No. 10 of 1998 is "The party who uses the services of the bank." Customers have an important role in the banking industry, where the funds deposited by customers in the bank are the most important funds in bank operations to run their business.

According to Rambat, a customer is someone who continuously and repeatedly comes to the bank to satisfy his desires by having a product or getting a service and paying for the product / service (Astuti, 2010: 30).

According to Zulian Yamit, customers are people who interact with banks and they are users of products. Meanwhile, according to Rambat, a customer is someone who continuously and repeatedly comes to the bank to satisfy his desires by having a product or getting a service and paying for the product/suit (Astuti, 2010: 31). Based on some of the understandings above, it can be concluded that customers are people who interact at the bank, namely people who use bank services.

Service

Service is an aspect that cannot be underestimated in any business competition. Because with customer service will assess then weigh whether subsequently he will be loyal to the service provider. Until not infrequently business people maximize their services to attract as many consumers as possible.

Therefore, if you want to attract as many consumers as possible, you must know the meaning of the service itself. The definition of service or service in general, according to Purwadarminta

(1996: 245) is to provide everything that is needed by others. According to Tjiptono (2004: 94) the definition of service is an activity carried out by a company to customers who have purchased its products.

According to Nur Rianti Al Arif (2010), Services are activities offered by organizations or individuals to consumers, which are intangible and cannot be owned in direct interaction between a person and other people or machines physically, and provide customer satisfaction.

Service is a pleasant feeling given to others accompanied by hospitality and ease in meeting their needs. Services are provided as actions or deeds of a person or organization to provide happiness to customers or customers. This action can be done through direct means of serving customers. This means that employees directly deal with customers or determine something where customers or customers already know their place or service over the phone. Actions taken to meet customer needs for a product or service they need. (Cashmere, 2005:15).

E-Banking

According to Tampubolon, Electronic banking is one of the bank services that allows customers to obtain information, communicate and conduct banking transactions through the network and is not a bank that only provides banking services through the internet (Indah, 2016: 547). Meanwhile, Clarke said that e-banking is the provision of banking services in the retail and small-scale sectors through electronic channels. The complexity of industry competition causes every company to focus on customer desires and satisfaction. The relationship between the company and customers is very important, not only regarding increasing sales and sales reputation but also regarding long-term coaching (Indah, 2016: 547).

According to the regulations of the Financial Services Authority, Electronic Banking Services or hereinafter referred to as electronic banking is a service for Bank customers to obtain information, communicate, and conduct banking transactions through electronic media. Electronic Banking Services include Automated Teller Machine (ATM), phone banking, Short Message Services (SMS) banking, Electronic Data Capture (EDC), internet banking, and mobile banking.

So it can be understood that E-Banking is a banking service that can facilitate customers in obtaining information, communicating, and conducting various types of banking transactions using electronic equipment. In order to use the e-banking facility, customers must have a savings or current account and then can apply for e-banking services, which include Automated Teller Machine (ATM), phone banking, Short 25 Message Services (SMS) banking, Electronic Data Capture (EDC), internet banking, and mobile banking.

RESEARCH METHODS

Types of Research

This research is a descriptive research. Where researchers analyze and present data systematically so that it can be more easily understood and concluded. According to Notoatmodjo (2018), descriptive research is research directed to describe or describe a situation in a community or society.

Research Scope

The scope of this research is on customer perceptions of EBanking Services at Bank Rakyat Indonesia (BRI) in the community of Sungai Betung Mudik New Village.

Informant Determination Techniques

The subject or informant in this study is the Sungai Betung Mudik New Village Community who fits the criteria in this study, namely BRI customers, by interviewing 20 informants.

Data Collection Techniques

According to V. Wiratna Sujarweni (2014: 44) interview is a question and answer process in research that takes place orally where two or more people meet face to face to directly hear information or information. This interview was conducted directly by asking questions to the Sungai Betung Mudik New Village Community who have used Bank BRI e-banking services. With this interview, researchers can explore data and information about public perceptions about e-banking services at Bank BRI.

According to V. wiratna Sujarweni (2014: 45) documentation is looking for data about things or variables contained in notes, transcripts, books, newspapers, magazines, minutes and so on. Data collection by examining documents containing information about life history, history, tables, geography, organizational structure and others that have a connection or connection with research. So, researchers look for the data needed to support the validity of their research, namely by looking for documents needed for research purposes, such as data about the history of its establishment, geographical location, and the state of facilities and infrastructure

Data Analysis Techniques

Reducing data means summarizing, choosing the main things, focusing on the important things, looking for themes and patterns (Sugiyono, 2009). Data reduction in this study is data that has been obtained in the field regarding Customer Perception of BRI EBanking Services in Sungai Betung Mudik New Village with interviews, observations and documentation will be selected and focus on matters related to Customer Perceptions of BRI E-Banking Services.

After the data is reduced then the next stage is data display or data presentation. The presentation of data in skin research is carried out in the form of brief descriptions, charts, relationships between categories, flowcharts and the like (Sugiyono, 2016). The most often used to present data in qualitative research is with narrative text by displaying data. then it will make it easier to understand what happened, plan the next work based on what is understood The presentation of data in this study serves to make it easier for researchers to understand the data obtained in the field. Thus, we can see Customer Perception of BRI E-Banking Services in Sungai Betung Mudik New Village.

3. Concluding Drawing Verivication

Drawing conclusions and verification, namely the initial conclusions put forward, are still provisional, and will change if there is no strong evidence to support the next stage of data collection. But if the conclusions put forward at the initial stage are supported by valid and consistent evidence when researchers return to the field to collect data, then the conclusions put forward are explanations of conclusions (Riduwan, 2012: 59).

RESULTS AND DISCUSSION

The results of interviews with a number of informants show that the presence of e-banking services has a positive impact on the community. Like the Automated Teller Machine (ATM) service that is widely used by the community provides benefits in terms of convenience so that people do not need to visit the bank office when making cash withdrawal transactions, the public only needs to visit the Automated Teller Machine (ATM) service which is widely available in various places or regions. SMS Banking services help the people of Desa Baru Sungai Betung go home, especially people who work in the sweet skin business, people do not need to go to the bank or Automated Teller Machine (ATM) services when checking transaction credentials in the account because the information will be entered via SMS when there is a transaction in the account

even though the network is less stable. Furthermore, BRI e-banking services that have a positive impact on the people of Sungai Betung Mudik New Village are BRI Mobile Banking services, people who do business online will be helped by the ease of business payments through Mobile Banking because of the complete features in the Mobile Banking service, as well as students in Sungai Betung Mudik New Village who make tuition payments do not need to visit the bank office anymore because they can already be in the BRI Mobile Banking service.

BRI e-banking services not only provide convenience in terms of transactions but also provide the latest information about banking, such as BRI Mobile Banking (BRImo) services that provide information about banking loans, exchange rate information, BRI stock information, the latest bank product information and other information so that the people of Sungai Betung Mudik New Village are fast in getting information about banking. In addition, e-banking services also have a positive impact on knowledge in the field of technology. The people of Sungai Betung Mudik New Village who use BRI e-banking services such as Automated Teller Machine (ATM) services, Mobile Banking services and SMS Banking services will understand about technology, especially in the banking sector. By itself, people have kept up with the times and are not blind to technology.

The factors that influence the people of Sungai Betung Mudik New Village use BRI e-banking services, namely

1). Ease of Transaction
Finance

Public perception gives an indication that a system is designed not to make it difficult for its users, but actually make it easier for someone to complete their work. This convenience factor encourages people to use BRI e-banking services. Customers who use BRI e-banking services say that users of e-banking services facilitate and provide flexibility in financial transaction activities, for example to check balance information, bill payments, money transfer transactions to other transactions without having to visit the relevant bank office.

2). BRI e-banking services in accordance with
community needs,

One of the problems experienced by the people of Sungai Betung Mudik New Village is in terms of financial transactions. Many people who run their businesses have difficulties in terms of financial transactions because of the long distance to go to the bank office when they want to transfer funds, check balances or other transactions. With the existence of BRI e-banking services that can be accessed more quickly and efficiently, it helps the public in facilitating their business financial transactions.

3). Pay loan installments

People who want to apply for a loan at BRI require opening an account as a condition for lending by the bank. People who have received loans from banks will be given bank accounts and ATM cards to be able to access Automated Teller Machine (ATM) services and can also activate other e-banking services as desired by customers. With the aim to facilitate the public in transactions.

4). To make a cash deposit

The people of Sungai Betung Mudik New Village who want to save money at BRI both in the form of savings deposits will be given bank accounts and ATM cards to be able to access ATM services and activate other BRI e-banking services according to customer wishes to facilitate financial transactions. People who already have BRI accounts and ATM cards no longer need to

go to the bank office and queue when they want to deposit money at the bank, people only need to deposit cash through ATM services.

CONCLUSION

The existence of BRI e-banking services has a positive impact on the people of Sungai Betung Mudik New Village. Such as making transfer transactions, checking balance info, cash withdrawals or other transactions without having to go to the bank office. People feel that e-banking services make it easy to conduct financial transactions that can be done anywhere and anytime and save time and costs. However, there are also some difficulties in BRI's e-banking services presented by the public, such as being constrained by unstable networks. The BRI e-banking services used by the people of Sungai Betung Mudik New Village are SMS Banking, Automated Teller Machine (ATM), and Mobile Banking.

Factors that influence the people of Sungai Betung Mudik New Village to use BRI e-banking services are ease of financial transactions, BRI e-banking services according to community needs, paying loan installments, to make cash deposits

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