

THE EFFECT OF INTERNET BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION LEVEL OF PT BANK MANDIRI (PERSERO) TBK KCP MEDAN KIRANA

Bertha Nerpy Siahaan
Universitas Mandiri Bina Prestasi (UMBP)

ARTICLE INFO	ABSTRACT
<p>Keywords: Internet Banking Service, Quality, Customer Satisfaction</p>	<p>The research entitled "The Effect of Internet Banking Service Quality on Customer Satisfaction of PT. Bank Mandiri (Persero) Tbk KCP Medan Kirana". This study aims to determine whether the quality of Internet Banking services affects the level of customer satisfaction at PT Bank Mandiri (Persero) Tbk KCP Medan Kirana. The data collection technique in this study was through a questionnaire. Data processing methods: Descriptive Analysis, Simple Linear Regression, Correlation Coefficient, and Coefficient of Determination. Based on the results of the regression equation $y = 0.52 - 0.88x$, the Correlation Coefficient value of 0.68 means that the relationship between Internet Banking service quality and customer satisfaction is in the strong category, and the results of the calculation of the Coefficient of Determination; that 46.</p>
<p>Email : berthasiahaan9@gmail.com</p>	<p>Copyright © 2022 Economic Journal. All rights reserved. is Licensed under a Creative Commons Attribution-NonCommercial 4.0 International License (CC BY-NC 4.0)</p>

1. INTRODUCTION

Bank is a financial institution that collects funds from the public in the form of savings and distributes these funds in the form of credit and equivalent in an effort to improve the standard of living of many people (Law No. 10, 1998). Technology plays an important role in improving the quality of services produced by the company. One form is the internet which brought a revolution in the banking world. The internet is very helpful for banks to evaluate higher quality services to customers. The internet application in the banking world that is starting to get attention from the general public is internet banking.

David Whiteley (2020), internet banking is one of the services provided by banks to their customers with the intention that customers can check their account balances and pay bills for 24 hours without the need to come to the office. In general, satisfaction is a person's feeling of pleasure or disappointment arising from comparing the perceived performance of the product to their expectations (Koler, 2008: 138). Customer satisfaction is a very valuable thing in order to maintain the existence of the customer to keep a business or business running (Chandra and Danny in Lovenia, 2012).

2. METHOD

Data collection often does not require the presence of researchers, but is simply represented by a list of questions (questionnaires) that have been carefully prepared in advance (Sanusi, 2011: 109). In this study the data used in the form of primary data obtained from the results of distributing questionnaires. The questionnaire consists of 15 statements, namely 10 statements regarding the internet banking service quality variable (X) and 5 statements regarding the variable level of customer satisfaction (Y) PT Bank Mandiri (Persero) Tbk KCP Medan Kirana. This research was conducted by distributing questionnaires to customers of PT Bank Mandiri (Persero) Tbk KCP Medan Kirana who use internet banking services.

3. RESULTS AND DISCUSSION

Data processing

The effect of internet banking service quality on customer satisfaction level of pt bank mandiri (persero) tbk KCP MEDAN KIRANA- Bertha Nerpy Siahaan

From a population of 3,227 customers, with an error of 10% with the Slovin formula, a sample of 96.99 people was obtained so that the number of questionnaires that had been distributed to 97 customers using internet banking, with gender, education, age and time variants or moments that spread - both on rush hour or during times that are not crowded with customers (evenings or outside working hours), the responses from respondents are as follows:

Table 1

Respondents' Responses to Statement No. 1

You are interested in using internet banking because the terms and conditions are easy.

No. statement aan	SS (5)		S(4)		N(3)		TS (2)		STS (1)		Total	Rat a- flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
1	64	320	31	124	2	4	0	0	0	0	448	4.61

Table 2

Respondents' Responses to Statement No. 2

You are interested in the appearance of internet banking.

No. statement aan	SS (5)		S(4)		N(3)		TS (2)		STS (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
2	37	185	51	204	9	27	0	0	0	0	416	4.28

Table 3

Respondents' Responses to Statement No. 3

With internet banking, my time is not wasted because it can save my time.

No. statement aan	SS (5)		S(4)		N(3)		TS (2)		STS (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
1	32	160	43	172	17	51	5	10	0	0	393	4.05

Table 4

Respondents' Responses to Statement No. 4

The information provided by internet banking is very precise, accurate, and in accordance with what you want.

No. statement aan	SS (5)		S(4)		N(3)		TS (2)		STS (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
2	27	135	41	164	25	75	4	8	0	0	382	3.93

Table 5
Respondents' Responses to Statement No. 5

With internet banking my urgent needs can be quickly resolved.

No. statement aan	SS (5)		S(4)		N(3)		TS (2)		STS (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
1	26	130	41	164	23	69	7	14	0	0	377	3.88

Table 6
Respondents' Responses to Statement No. 6

Bank officers are responsive in providing assistance to customers who have problems using internet banking.

No. statement aan	SS (5)		S(4)		N(3)		TS (2)		STS (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
2	23	115	38	152	33	99	3	6	0	0	372	3.83

Table 7
Respondents' Responses to Statement No. 7

The Bank has good enough control to protect customers' personal and financial data.

No. statement aan	SS (5)		S(4)		N(3)		TS (2)		STS (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
1	38	190	23	92	19	57	15	30	2	2	371	3.82

Processed data

Table 8
Respondents' Responses to Statement No. 8

Feel safe using internet banking facilities in any transaction.

No. statement aan	SS (5)		S(4)		N(3)		TS (2)		STS (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
2	17	85	37	148	26	78	14	28	3	3	342	3.52

Table 9
Respondents' Responses to Statement No. 9

Internet banking services put your interests first.

No. statement aan	SS (5)		S(4)		N(3)		TS (2)		STS (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
1	24	120	45	180	16	48	12	24	0	0	372	3.83

Table 10
Respondents' Responses to Statement No. 10

Information on internet banking is always updated quickly according to customer needs.

No. statement aan	SS (5)		S(4)		N(3)		TS (2)		STS (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
2	14	70	43	172	34	102	6	12	0	0	356	3.67

Processed data

Table 11
Respondents' Responses to Statement No. 11

The services available on internet banking are in line with your expectations.

No. statement aan	BC (5)		M (4)		CM (3)		KM (2)		TM (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
1	28	140	53	212	14	42	2	4	0	0	398	4.10

Table 12
Respondents' Responses to Statement No. 12

Convenience and security in transacting with Bank Mandiri internet banking.

No. statement aan	BC (5)		M (4)		CM (3)		KM (2)		TM (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
2	34	170	40	160	21	63	2	4	0	0	397	4.09

Table 13
Respondents' Responses to Statement No. 13

What you feel is using internet banking because you can do various transactions without having to come to the bank.

No. statement aan	BC (5)		M (4)		CM (3)		KM (2)		TM (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
3	32	97	33	132	25	75	7	14	0	0	318	3.27

Processed data

Table 14
Respondents' Responses to Statement No. 14

Internet banking facilities are available to serve your needs.

No. statement aan	BC (5)		M (4)		CM (3)		KM (2)		TM (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
4	23	115	37	148	26	78	11	22	0	0	363	3.73

Processed data

Table 15
Respondents' Responses to Statement No. 15

All forms of electronic banking transactions can be fulfilled by using internet banking.

No. statement aan	BC (5)		M (4)		CM (3)		KM (2)		TM (1)		Total	Flat -flat
	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score	Jlh	Score		
5	38	190	37	148	18	54	4	8	0	0	400	4.12

Processed data.

Table 16
List of Data Scoring Results

Respondent	Quality Effect					Total	Flat	Customer Satisfaction Level					Total	Flat		
	Internet Service Banking							S	M	C	K	T			Y	-flat
	S	S	N	T	ST											
Score Answer	S	S	N	T	S	ST	X	-flat	M	M	M	M	M			
	5	4	3	2	1			5	4	3	2	1				
1	3	3	3	1	0	38	3.8	1	3	1	0	0	20	4.0		
2	0	3	4	3	0	30	3.0	0	3	2	0	0	18	3.6		

The effect of internet banking service quality on customer satisfaction level of pt bank mandiri (persero) tbk KCP MEDAN KIRANA- Bertha Nerpy Siahaan

3	0	5	4	1	0	34	3.4	0	3	2	0	0	18	3.6
4	2	6	2	0	0	40	4.0	1	2	2	0	0	19	3.8
5	0	5	5	0	0	35	3.5	0	3	2	0	0	18	3.6
6	5	3	2	0	0	43	4.3	2	3	0	0	0	22	4.4
7	8	2	0	0	0	48	4.8	4	1	0	0	0	24	4.8
8	5	3	2	0	0	43	4.3	1	4	0	0	0	21	4.2
9	5	5	0	0	0	45	4.5	4	1	0	0	0	24	4.8
10	6	4	0	0	0	46	4.6	3	2	0	0	0	23	4.6
11	9	1	0	0	0	49	4.9	3	2	0	0	0	23	4.6
12	6	3	1	0	0	45	4.5	3	2	0	0	0	23	4.6
13	4	5	1	0	0	43	4.3	3	1	1	0	0	22	4.4
14	3	5	2	0	0	41	4.1	3	1	1	0	0	22	4.4
15	3	3	4	0	0	39	3.9	1	1	3	0	0	18	3.6
16	3	3	3	1	0	38	3.8	2	2	1	0	0	21	4.2
17	1	5	4	0	0	37	3.7	1	2	2	0	0	19	3.8
18	3	5	0	2	0	39	3.9	3	2	0	0	0	23	4.6
19	4	3	3	0	0	41	4.1	1	4	0	0	0	21	4.2
20	3	5	2	0	0	41	4.1	3	2	0	0	0	23	4.6
21	3	6	1	0	0	42	4.2	2	2	1	0	0	21	4.2
22	4	2	4	0	0	40	4.0	1	3	1	0	0	20	4.0
23	4	5	1	0	0	43	4.3	2	2	1	0	0	21	4.2
24	2	6	2	0	0	40	4.0	1	3	1	0	0	20	4.0
25	3	7	0	0	0	43	4.3	3	2	0	0	0	23	4.6
26	5	3	2	0	0	43	4.3	3	1	1	0	0	22	4.4

27	4	4	2	0	0	42	4.2	1	3	1	0	0	20	4.0
28	0	5	4	1	0	34	3.4	0	3	2	0	0	18	3.6
29	4	3	3	0	0	41	4.1	5	0	0	0	0	25	5.0
30	2	4	4	0	0	38	3.8	2	2	1	0	0	21	4.2
31	3	4	3	0	0	40	4.0	1	3	0	1	0	19	3.8
32	2	7	1	0	0	41	4.1	2	2	1	0	0	21	4.2
33	2	3	4	1	0	36	3.6	1	2	2	0	0	19	3.8
34	3	2	3	2	0	36	3.6	1	1	3	0	0	18	3.6
35	3	4	3	1	0	42	4.2	1	3	1	0	0	20	4.0
36	3	5	0	2	0	39	3.9	0	0	3	2	0	13	2.6
37	3	4	3	0	0	40	4.0	2	0	2	1	0	18	3.6
38	3	1	2	4	0	33	3.3	1	2	0	2	0	17	3.4
39	2	6	0	2	0	38	3.8	0	2	3	0	0	17	3.4
40	4	2	0	3	1	38	3.8	0	4	1	0	0	19	3.8
41	2	4	2	0	2	36	3.6	2	2	1	0	0	21	4.2
42	2	4	2	2	0	36	3.6	0	3	1	1	0	17	3.4
43	2	4	1	3	0	35	3.5	0	3	1	1	0	17	3.4
44	2	3	5	0	0	37	3.7	4	1	0	0	0	24	4.8
45	6	3	1	0	0	45	4.5	1	3	1	0	0	20	4.0
46	9	1	0	0	0	49	4.9	5	0	0	0	0	25	5.0
47	1	5	2	2	0	35	3.5	0	2	2	1	0	16	3.2
48	1	5	2	2	0	35	3.5	1	3	1	0	0	20	4.0
49	4	4	2	0	0	42	4.2	0	3	0	2	0	16	3.2
50	2	4	1	3	0	35	3.5	0	3	2	0	0	18	3.6
51	2	4	2	2	0	36	3.6	0	2	3	0	0	17	3.4

52	2	3	4	1	0	36	3.6	2	1	1	1	0	19	3.8
53	1	7	1	1	0	38	3.8	2	1	2	0	0	20	4.0
54	2	7	1	0	0	41	4.1	0	1	2	2	0	14	2.8
55	5	4	1	0	0	44	4.4	3	1	1	0	0	22	4.4
56	0	6	3	1	0	35	3.5	0	1	2	2	0	14	2.8
57	4	5	1	0	0	43	4.3	4	1	0	0	0	24	4.8
58	2	7	1	0	0	41	4.1	2	3	0	0	0	22	4.4
59	4	3	3	0	0	41	4.1	0	5	0	0	0	20	4.0
60	4	5	1	0	0	43	4.3	3	2	0	0	0	23	4.6
61	0	6	3	1	0	35	3.5	0	3	2	0	0	18	3.6
62	6	4	0	0	0	46	4.6	2	2	1	0	0	21	4.2
63	4	4	2	0	0	42	4.2	2	2	1	0	0	21	4.2
64	5	4	1	0	0	44	4.4	3	2	0	0	0	23	4.6
65	6	4	0	0	0	46	4.6	2	2	1	0	0	21	4.2
66	5	5	0	0	0	45	4.5	2	3	0	0	0	22	4.4
67	0	4	6	0	0	34	3.4	4	1	0	0	0	24	4.8
68	9	1	0	0	0	49	4.9	4	1	0	0	0	24	4.8
69	2	5	1	0	2	33	3.3	1	2	2	0	0	19	3.8
70	1	5	3	1	0	36	3.6	2	2	1	0	0	21	4.2
71	3	4	3	0	0	40	4.0	0	3	2	0	0	18	3.6
72	4	5	1	0	0	43	4.3	3	2	0	0	0	23	4.6
73	5	4	1	0	0	44	4.4	4	1	0	0	0	24	4.8
74	3	3	4	0	0	39	3.9	1	2	2	0	0	19	3.8
75	3	3	4	0	0	39	3.9	2	2	1	0	0	21	4.2

76	3	4	3	0	0	40	4.0	1	3	1	0	0	20	4.0
77	5	5	0	0	0	45	4.5	4	1	0	0	0	24	4.8
78	4	6	0	0	0	44	4.4	0	4	1	0	0	19	3.8
79	5	4	1	0	0	44	4.4	1	1	3	0	0	18	3.6
80	0	4	4	2	0	32	3.2	0	2	3	0	0	17	3.4
81	0	3	3	4	0	29	2.9	0	2	1	2	0	15	3.0
82	1	2	6	1	0	33	3.3	0	1	2	2	0	14	2.8
83	1	3	3	3	0	32	3.2	0	2	3	0	0	17	3.4
84	1	4	3	2	0	34	3.4	0	3	2	0	0	18	3.6
85	2	5	3	0	0	39	3.9	0	3	2	0	0	18	3.6
86	7	3	0	0	0	47	4.7	3	2	0	0	0	23	4.6
87	6	4	0	0	0	46	4.6	4	1	0	0	0	24	4.8
88	7	3	0	0	0	47	4.7	3	2	0	0	0	23	4.6
89	2	4	4	0	0	38	3.8	1	2	2	0	0	19	3.8
90	4	3	2	1	0	40	4.0	1	2	1	1	0	18	3.6
91	1	3	3	3	0	32	3.2	1	3	1	0	0	20	4.0
92	1	3	4	2	0	33	3.3	2	2	1	0	0	21	4.2
93	0	5	2	3	0	32	3.2	0	2	2	1	0	16	3.2
94	1	3	4	2	0	33	3.3	1	2	1	1	0	18	3.6
95	1	3	5	1	0	34	3.4	1	3	1	0	0	20	4.0
96	1	4	3	2	0	34	3.4	0	1	1	3	0	13	2.6
97	4	4	2	0	0	42	4.2	3	1	1	0	0	22	4.4

Processed data.

Information:

*Total X = Number of Voters from 1 questionnaire multiplied by the weight and the overall results are added up and then divided by 10 which is the number of statements from the variables.

Simple Linear Regression Analysis

Based on the above calculations, the following linear regression equation is obtained: $Y = 0.52 + 0.88X$

The effect of internet banking service quality on customer satisfaction level of pt bank mandiri (persero) tbk

KCP MEDAN KIRANA- Bertha Nerpy Siahaan

Correlation coefficient

According to Sugiyono (2012: 250), the provisions for the assessment of a simple linear correlation coefficient can be concluded, namely:

Coefficient of Determination

Based on the value of the simple linear correlation coefficient (r) of 0.68, it can be determined the value of the coefficient of determination, namely:

$D = 46.24\%$

Discussion

Descriptive Analysis

Descriptive analysis in this study is an explanation of the results of primary data collection that has been filled in by respondents in the research questionnaire. The results of data processing on the quality of internet banking services and the level of customer satisfaction in Table 3 above are:

- a) You are interested in using internet banking because the terms and conditions are easy. It can be seen the number of respondents' responses, as many as 64 respondents answered the criteria strongly agreed, as many as 31 respondents answered the agreed criteria, as many as 2 respondents answered the neutral criteria, no respondents answered the criteria for disagreeing, and no respondents answered the criteria strongly disagreed. So the total assessment of internet banking is 448 with an average value of 4.61. Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- b) You are interested in the appearance of internet banking. It can be seen the number of respondents' responses, as many as 37 respondents answered the criteria strongly agreed, as many as 51 respondents answered the criteria agreed, as many as 9 respondents answered the neutral criteria, no respondents answered the criteria did not agree, and no respondents answered the criteria strongly disagreed. So the total assessment of internet banking is 416 with an average value of 4.28. Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- c) With internet banking, my time is not wasted because it can save my time. It can be seen the number of respondents' responses, as many as 32 respondents answered the criteria strongly agreed, as many as 43 respondents answered the criteria agreed, as many as 17 respondents answered the criteria neutral, as many as 5 respondents answered the criteria did not agree, and no respondents answered the criteria strongly disagree. So the total assessment of internet banking is 393 with an average value of 4.05. Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- d) The information provided by internet banking is very precise, accurate, and in accordance with what you want. It can be seen the number of respondents' responses, as many as 27 respondents answered the criteria strongly agreed, as many as 41 respondents answered the criteria agreed, as many as 25 respondents answered the neutral criteria, as many as 4 respondents answered the criteria did not agree, and none of the respondents answered the criteria strongly disagreed. So the total assessment of internet banking is 382 with an average value of 3.93. Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- e) With internet banking my urgent needs can be quickly resolved. It can be seen the number of respondents' responses, as many as 26 respondents answered the criteria strongly agreed, as many as 41 respondents answered the criteria agreed, as many as 23 respondents answered the neutral criteria, as many as 7 respondents answered the criteria did not agree, and none of the respondents answered the criteria strongly disagreed. So the total assessment of internet banking is 377 with an average value of 3.88. Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- f) Bank officers are responsive in providing assistance to customers who have problems using internet banking. It can be seen the number of respondents' responses, as many as 23 respondents answered the criteria strongly agreed, as many as 38 respondents answered the criteria agreed, as many as 33 respondents answered the neutral criteria, as many as 3 respondents answered the

criteria did not agree, and none of the respondents answered the criteria strongly disagreed. So the total assessment of internet banking is 372 with an average value of 3.83.

- g) Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- h) The Bank has good enough control to protect customers' personal and financial data. It can be seen the number of respondents' responses, as many as 38 respondents answered the criteria strongly agreed, as many as 23 respondents answered the criteria agreed, as many as 19 respondents answered the neutral criteria, as many as 15 respondents answered the criteria disagreed, and 2 respondents answered the criteria strongly disagreed. So the total assessment of internet banking is 371 with an average value of 3.82. Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- i) You feel safe using internet banking facilities in any transaction. It can be seen the number of respondents' responses, as many as 17 respondents answered the criteria strongly agreed, as many as 37 respondents answered the criteria agreed, as many as 26 respondents answered the neutral criteria, as many as 14 respondents answered the criteria did not agree, and 3 respondents answered the criteria strongly disagreed. So the total assessment of internet banking is 342 with an average value of 3.52. Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- j) Internet banking services put your interests first. It can be seen the number of respondents' responses, as many as 24 respondents answered the criteria strongly agreed, as many as 45 respondents answered the criteria agreed, as many as 16 respondents answered the neutral criteria, as many as 12 respondents answered the criteria did not agree, and no respondents answered the criteria strongly disagreed. So the total assessment of internet banking is 372 with an average value of 3.83. Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- k) Information on internet banking is always updated quickly according to customer needs. It can be seen the number of respondents' responses, as many as 14 respondents answered the criteria strongly agreed, as many as 43 respondents answered the criteria agreed, as many as 34 respondents answered the neutral criteria, as many as 6 respondents answered the criteria did not agree, and no respondents answered the criteria strongly disagreed. So the total assessment of internet banking is 356 with an average value of 3.67. Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- l) The services available on internet banking are in line with your expectations. It can be seen the number of respondents' responses, as many as 28 respondents answered very satisfactory criteria, 53 respondents answered satisfactory criteria, 14 respondents answered quite satisfactory criteria, 2 respondents answered unsatisfactory criteria, and no respondents answered unsatisfactory criteria. So the total assessment of internet banking is 398 with an average value of 4.10. Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- m) Convenience and security in transacting with Bank Mandiri internet banking. It can be seen the number of respondents' responses, 34 respondents answered very satisfactory criteria, 40 respondents answered satisfactory criteria, 21 respondents answered quite satisfactory criteria, 2 respondents answered unsatisfactory criteria, and no respondents answered unsatisfactory criteria. So the total assessment of internet banking is 397 with an average value of 4.09. Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- n) What you feel is using internet banking because you can do various transactions without having to come to the bank. It can be seen the number of respondents' responses, as many as 32 respondents answered very satisfactory criteria, 33 respondents answered satisfactory criteria, 25 respondents answered quite satisfactory criteria, 7 respondents answered unsatisfactory criteria, and no respondents answered unsatisfactory criteria. So the total assessment of internet banking is 318 with an average value of 3.27. Based on this assessment, it can be seen that the respondents' responses can meet good standards.
- o) Internet banking facilities are available to serve your needs. It can be seen the number of respondents' responses, 23 respondents answered very satisfactory criteria, 37 respondents

The effect of internet banking service quality on customer satisfaction level of pt bank mandiri (persero) tbk

KCP MEDAN KIRANA- Bertha Nerpy Siahaan

answered satisfactory criteria, 26 respondents answered quite satisfactory criteria, 11 respondents answered unsatisfactory criteria, and no respondents answered unsatisfactory criteria. So the total assessment of internet banking is 363 with an average value of 3.73. Based on this assessment, it can be seen that the respondents' responses can meet good standards.

- p) All forms of electronic banking transactions can be fulfilled by using internet banking. It can be seen the number of respondents' responses, 38 respondents answered very satisfactory criteria, 37 respondents answered satisfactory criteria, 18 respondents answered quite satisfactory criteria, 4 respondents answered unsatisfactory criteria, and no respondents answered unsatisfactory criteria. So the total assessment of internet banking is 400 with an average value of 4.12. Based on this assessment, it can be seen that the respondents' responses can meet good standards.

Simple Linear Regression Analysis

From the calculation above, it is obtained that $Y = 0.52 + 0.88X$, the value of $a = 0.52$ means that if there is quality service, the satisfaction value = 0.52 and the value of $b = 0.88$

- A positive b value means that the influence of internet banking service quality on the level of customer satisfaction is positive, that is, if the quality of internet banking services increases, customer satisfaction will also increase. Conversely, if the quality of internet banking services decreases, customer satisfaction will also decrease.
- If there is a change in the quality of internet banking services by 1, there will be an increase of 0.88.

Correlation coefficient

- The value of the correlation coefficient is positive, meaning that the quality of internet banking services has increased, so customer satisfaction will also increase. Conversely, if the quality of internet banking services decreases, customer satisfaction will decrease.
- The relationship between internet banking service quality and customer satisfaction is 0.68, which means that it has a strong relationship.

Determination

In connection with the internet banking service quality variable will affect the level of customer satisfaction by 46.24% and 53.76% influenced by other factors.

4. Conclusion

After conducting the research, the following conclusions were obtained. The variable quality of internet banking services has an influence on the level of customer satisfaction at PT Bank Mandiri (Persero) Tbk KCP Medan Kirana. The quality of internet banking services affects the level of customer satisfaction by 46.24% and 53.76% is influenced by other factors that are not discussed in this study.

REFERENCE

- Anisya, R., dan Hastuti, Maynina N, . 2012. Security System Layanan Internet Banking. Jurnal Sistem Komputer, Vol. 2, No. 2.
- Chopipah O., F. 2013. Pengaruh Kualitas Layanan Internet Banking Klik BCA Terhadap Kepuasan Nasabah. Skripsi, Universitas Islam Negeri Syarif Hidayatullah, Jakarta.
- Kasmir, 2014. Dasar-Dasar Perbankan Edisi Revisi 2014. Jakarta: PT. Raja Grafindo Persada, Jakarta.
- Sanusi, Anwar. 2011. Metodologi Penelitian Bisnis. Salemba Empat, Jakarta.
- Tjiptono, Fandy. 2017. Service Management Mewujudkan Layanan Prima, C.V Andi Offset. Yogyakarta.
- Sugiyono. 2016. Metode Penelitian Bisnis. Penerbit Alfabeta, Bandung.
- Whiteley, David, 2000. E-commerce: Strategy, Technology and Application, Mc.Graw-Hill, London.