


## The Effect Of Efficiency And Security On Customer Interest In Transactions With Mobile Banking At PT Bank Sumut

Faramila Syawitri<sup>1</sup>, Juli Meliza<sup>2</sup>

Student of Management College STIM Sukma Medan<sup>1</sup>, Lecturer of Management College STIM Sukma Medan<sup>2</sup>

Article Info	ABSTRACT
<b>Keywords:</b> Efficiency, Security, Transaction Interest,	The aim of this research is to determine the influence of efficiency and security on interest in making transactions using mobile banking at PT Bank Sumut KCP Sisingamangaraja. This type of research is quantitative research. The population in this study was all 800 customers of PT Bank Sumut KCP Sisingamangaraja in 2016-2019. The research sample used a random sampling method. The data collection method in this research is through a questionnaire. The analytical method used in this research is the Descriptive Analysis method and Multiple Linear Regression Analysis. Based on the results of the F test, it shows that Efficiency and Security together have a positive effect on Transaction Interest. Based on the t-test results, it shows that efficiency has a positive effect on transaction interest. Security has a positive and significant effect on Transaction Interest. Based on the value of the Coefficient of Determination (Adjusted R-square), it can be seen that Efficiency and Security influence Interest in Transactions with Mobile Banking by 0.702 or 70.2%, while the remaining 29.8% is influenced by other factors outside those studied by researchers.
This is an open access article under the <a href="#">CC BY-NC</a> license 	<b>Corresponding Author:</b> Faramila@gmail.com Management Science College, STIM Sukma Medan <a href="mailto:Sfaramila@gmail.com">Sfaramila@gmail.com</a>

### INTRODUCTION

The fast and rapid development of information technology has affected the behavior patterns of people's lives. The information received by the public is so fast and precise with a scale of seconds and minutes no longer on the scale of hours or days and even weeks. This also affects the financial sector, especially the banking industry. Banks as intermediary institutions for people who need funds with those who have excess funds need a marketing strategy to market their products. This change in information technology makes banking products more developed so that the products offered to customers become faster and more efficient. Work efficiency is defined as a more productive way of working through simplifying the process but still paying attention to maximum results. Banks can be said to be the blood of a country's economy.

Almost all banks in Indonesia have provided mobile banking facilities, one of which is PT Bank Sumut. Mobile banking services applied to PT Bank Sumut customers are banking transactions using cellular telephone media by utilizing the internet network and combined through SMS (Short Message Service) notification media used by customers to make easy, fast and inexpensive transactions. The mobile banking service at PT Bank Sumut is Sumut

Mobile. To access this service, of course, all customers at PT. Bank Sumut must already use an Android or IOS.

Mobile banking is now the most convenient and secure method of transaction. This is something that many people are happy to use. Therefore, information systems must be developed as quickly as possible to detect potential problems. The existing security system at PT Bank Sumut is safe because it has permission from OJK and Bank Indonesia, therefore customers do not need to worry in this regard. Customer secrets and data have also been safely maintained. Apart from the efficiency and security of using Mobile Banking, customer interest has also increased since the launch of Sumut Mobile at PT. Bank Sumut KCP Sisingamangaraja.

**Table 1.1.** Customer Data Before and After Using Mobile Banking

No	Year	Number of Customers
1	2016	120
2	2017	180
3	2018	190
4	2019	210

Source: PT.Bank Sumut KCP Sisingamangaraja

Customers who were only 490 people in the year before Mobile Banking was launched, increased by 210 people after Mobile Banking was launched. Precisely in 2019 customers at PT Bank Sumut KCP Sisingamangaraja increased. Customers feel comfortable using Mobile Banking because they no longer need to queue at Customer Service every time they make a transaction. Apart from feeling safe and comfortable, it can also save time and costs because there is no need to go to the Bank when making transactions. This is the background for researchers to conduct further research on the Effect of Efficiency, and Security on Customer Interest in Transacting with Mobile Banking at PT. Bank Sumut.

## METHODS

Data collection used in this study uses primary data obtained from questionnaires distributed to customers of PT Bank Sumut KCP Sisingamangaraja Medan who use mobile banking services. Variable measurement is carried out on a Likert scale, then the variables to be measured will be translated into variable indicators.

Then the indicator will be translated into a variable indicator. Then the indicator will be used as a starting point for compiling instrument items which can be statements or questions Sugiyono (2014). The number of questions for each indicator consists of two, where the number of questions for variable X1 = 12 statements, variable X2 = 10 statements, variable X3 = 8 statements. Measurement is done with a Likert scale using five answers as shown in Table 3.1.

**Table 3.1** Likert Scale

No.	Answer	Score
1.	Strongly Agree	5
2.	Agree	4
3.	Disagree	3

No.	Answer	Score
4.	Do not agree	2
5.	Strongly Disagree	1

Sumber: Sugiyono (2016)

## RESULTS AND DISCUSSION

### The Effect of Efficiency and Security on Customer Interest in Transactions with Mobile Banking At PT Bank Sumut

North Sumatra Regional Development Bank was established on November 4, 1961 with the title BPSU. In accordance with the main provisions of the Regional Development Bank Level I of North Sumatra, in 1962 the business form was changed to a Regionally Owned Enterprise (BUMD) with an authorized capital at that time of Rp.100 million with shares owned by the Regional Government Level I of North Sumatra and the Regional Government Level II throughout North Sumatra.

The growth rate of Bank Sumut increasingly showed a very significant development diliat from the performance and achievements obtained from year to year, recorded total assets of Bank Sumut reached 10.75 Trillion in 2009 and became 12.76 Trillion in 2010. Supported by the spirit of being a Professional Bank and tough to face competition with the promotion of the program to be the best in line with the road map BPD Regional Champion 2014, of course with the consequences of having to strengthen capital that no longer relies on the participation of shares of local government, but also open access to capital lai such as the issuance of bonds, for the authorized capital of Bank Sumut again increased from Rp. 1 Trillion in 2008 to Rp. 2 Trillion in 2011 with total assets increased to 18.95 Trillion.

1. Characteristics of respondents based on age can be seen in Table 4.1:

**Table 4.1** Characteristics of Respondents by Age

Age	People	Percent (%)
21 – 25	3	3,4
26 – 30	29	32,9
31 – 35	39	44,3
> 35	17	19,4

Source : attachment

Based on Table 4.1, it can be explained that the majority of respondents aged 31-35 years were 39 people with a percentage of 44.3% and the lowest were 21-25 years old as many as 3 people with a percentage of 3.4%. This is because at the age of 31-35 is the peak of productive age and often makes online transactions.

2. Characteristics of Respondents Based on Gender

The characteristics of respondents based on gender can be seen in Table 4.2 below :

**Table 4.2** Characteristics of Respondents Based on Gender

Gender	People	Percent
Female	32	36,3
Male	56	63,7

Source : attachment

### 3. Characteristics of Respondents Based on Occupation

The characteristics of respondents based on work can be seen in Table 4.3 below:

**Table 4.3** Characteristics of Respondents Based on Occupation

Job	People	Percentage
Student	9	10,2
Civil Servant	7	7,9
Private Employee	50	56,8
State-Owned Enterprise Employee	12	13,6
Others	10	11,5

Source : attachment

It can be explained that the majority of respondents work as private employees as many as 50 people with a percentage of 56.8% and the fewest work as civil servants as many as 7 people with a percentage of 10.2%. This shows that PT.Bank Sumut customers have various types of professions.

Effect of Efficiency ( $X_1$ ) on Interest in Mobile Banking Transactions The regression coefficient value of Efficiency ( $\beta_1$ ) = 0.254 > 0, with tcount (4.470) > ttable (1.988) and significance (0.013) <  $\alpha$  (0.05), this shows that the Efficiency variable has a positive and significant effect on Mobile Banking Transaction Interest, meaning that the better the Efficiency, the Interest in Mobile Banking Transactions will increase significantly, and vice versa. Definition of efficiency according to (Stoner, 2010) Efficiency is the ability to minimize the use of resources in achieving organizational goals. A person who acts efficiently is able to minimize the cost of the necessary resources. Work efficiency is the implementation of activities in the easiest way to do it, the cheapest in cost, the shortest in time, the lightest in burden and the shortest in distance to achieve its goals.

Effect of Security ( $X_2$ ) on Interest in Mobile Banking Transactions The regression coefficient value of Security ( $\beta_2$ ) = 0.398 > 0 with tcount (4.665) > t table (1.988) and significance (0.000) <  $\alpha$  (0.05), this shows that the Security variable has a positive and significant effect on Mobile Banking Transaction Interest, meaning that the higher the Security, the Interest in Mobile Banking. Transactions will increase significantly, and vice versa.

## CONCLUSION

Based on the results of the explanation above, it can be concluded that: Efficiency and Security together have a positive and significant effect on Interest in Mobile Banking Transactions at PT. Bank Sumut KCP Sisingamangaraja. Efficiency has a positive and significant effect on Interest in Mobile Banking Transactions at PT. Bank Sumut KCP Sisingamangaraja. Security has a positive and significant effect on Interest in Mobile Banking Transactions at PT. Bank Sumut KCP Sisingamangaraja.

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