

STATEMENT SHEET

I hereby declare that this research entitled “The Impact of Electronic Banking of Mandiri on Customer’s Satisfaction” is really my own work. I did not plagiarism except through appropriate citations to scientific ethics regulations. I am willing to assume the risks / penalties imposed on me if found to breach of scientific ethics in this my final project.

Bandung, January 2015

Sincerely,

(Halimi Jamakhoni Orifzoda)

PREFACE

In the name of Allah SWT, the Beneficent, the Merciful, I would like to say Alhamdulillah thank to Allah. All the Praise is due to Allah, the Lord of the Worlds because of HIS Blessing I could finish my final project as proposed as one of the requirements to complete the Undergraduate Bachelor in Business Management Telecommunication and Information Program.

This research discusses about the impact of electronic banking of Mandiri on customer's satisfaction (case study bank Mandiri Setiabudi branch) in Bandung. In the prepared and created this research, the authors recognized many faults in writing. This has happened because the knowledge and capabilities of the author are still limited. However, because of the support and help from various parties when conducted the research, finally my final project has been resolved.

Therefore, on this occasion, the author would like to express gratitude and appreciation to:

1. My parents and my two brothers and two sisters, which always pray and support for me. Moreover, they also give me motivation so that I finished my final project of mini-thesis as soon as possible;
2. Mr.Tjahyono Djatmiko, MBA as my advisor who always provide the assistance, guidance and direction in the process of conduction my finals project;
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May Allah SWT reply to all of the good deeds that have been granted, Amin. Lastly I want to say thank to all my classmates at the MBTI International class batch 3, thank you for being a good playmate for almost 4 years. May Allah we all succeed in the present and future.

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Halimi Jamakhoni Orifzoda

ABSTRACT

Electronic banking is receiving a lot of attention with many banks now offering the service because of its high demand among its customers and also as a means of the banks to remain competitive in the ever-changing world. In Indonesia there have been an increase among customers use of Internet banking in the last ten years. The growth of Internet banking can be attributed to several advantages among customers; e-banking has eliminated the space and time boundaries in relation to when and how customers can access their accounts. It has also eliminated the physical barriers between the banks and the clients. E-banking has also been associated with security among the customers, as third party doesn't get to know when customers visit the bank. The customers can access from anywhere.

Bank Mandiri has a wide collaboration with various types of industries particularly in the payment system by using Mandiri's product. The bank often offers many special deals as the result of its mutual collaboration with certain companies in order to enhance sales of the company and maintain loyalty of Mandiri's customers furthermore, Bank Mandiri is often acted as the medium of payment within government and educational institution such as payment of electricity through e-banking.

The methods used in this research are explanatory method and quantitative method as the basic foundation for doing research. In this research, the author aims to identify the relationship between X/cause variable (eight selected factors influencing Customer's Satisfaction with e-banking) and Y/effect variable (Customer Satisfaction). Sample convenience is the way to use the sampling technique with 83 respondents separated to customers of bank Mandiri Setiabudi branch who is using e-banking.

According to Sarwono (2012). Path analysis is a technique for analyzing the causal relationship that occurs in multiple regressions when the independent variables affects the dependent variable not only directly but also indirectly.”

The path diagram is a picture to describe the causal structure between the independent variables and the dependent variable. In a path diagram, the double ended arrows indicate a correlation relationship and the one way arrows indicate a causal relationship or a direct effect of the variable (exogenous) X on the dependent variable (endogenous) Y.” (Ridwan and Kuncoro, 2007). In the analysis of the line, do not use the term independent variable or dependent. Instead we use the terms exphenous and endogenous variables.

Testing the path analysis can only be used if the scale of measurement uses the interval scale. Therefore, after the ordinal scale, the effect between the two variables can be determined by using data obtained from Method Successive Interval (MSI). Interval data is the data whith the same distance but does not have the value of zero (0) absolute. (Sugiyono, 2012). Below are the steps of doing MSI:

1. For each of statements, count the frequency of each respondent's answer choices
2. For the items, determine how many people reply 1,2,3,4 scores of individual items on the questionnaire statement, called the frequency.
3. The next step will be done by using add-ins that available for Microsoft Office Excel. The analyze tools provide the successive interval calculation.

Based on Riduwan and Kuncoro (2008:116), to test the path analysis is required following step:

1. State the statistical hypothesis (operational hypotheses) to be tested and the path equation
2. Calculate the path coefficients.
3. Calculate the path coefficient simultaneously.
4. Calculate the path coefficient partially
5. Making inferences.

The results of path coefficient calculation is commonly assumed that the influence of Accessibility, Convenience, Privacy, Security, Design, Content, Speed and Fee & Charge by 73,0%, while the 27% is influenced by other variables out of this research.

Fees & Charge is the highest of classification assessment and categorized as good which is got 79.21% perceived by customers. Customer Satisfaction got 74.79% of the classification perceived by customers. Bank should focus on increasing the e-banking through accessibility, convenience, Speed and fees & charge.

Keyword: Electronic Banking, Mandiri, Customer Satisfaction