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# Internet Banking Quality Analysis – A Study Of Banking Industries In Bandung, Indonesia

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***ABSTRACT:*** *The aim of this study is to analyze the quality of Internet banking services consisting of Efficiency, System Availability, Fulfillment, Privacy, Responsiveness, Compensation and Contact with positive and significant effects partially and simultaneously towards the Customer Satisfaction at Bank in Bandung. The research method used is associative descriptive method with data collection techniques through questionnaires. The results showed that the quality of Internet banking services consisting of Efficiency, System Availability, Fulfillment, Privacy, Responsiveness, Compensation and Contact had a positive and significant effect on customer satisfaction at Bank in Bandung.*

***Key Word****: Service quality Internet banking, Efficiency, System Availability, Fulfillment, Privacy, Responsivenes, Compensation, Contact, Customer Satisfaction.*

## I. INTRODUCTION

The development of economic activities has always had an influence on the marketing aspects. Company management is required to have the right marketing concept so that it is always able to overcome competition in the business world. In general, each company adheres to a consumer-oriented marketing system which is a marketing system that always strives to meet the consumers' needs and desires.

The growth of internet users now with the presence of smartphones is a potential that is commonly used as a consideration for banking companies in developing services tailored to the development of society (Kurniawan, D., 2013). Banking companies in Indonesia are competing to increase progress in the field of internet banking technology and services (Noviadhista, U., 2015). The tight competition makes banking development now carried out in a self-service manner. Self-service innovation to consumers is a way to give more control in their own hands (Supriadi, C., 2014). One of the facilities carried out with self-service is internet banking technology services. Internet banking is part of e-banking technology which is a breakthrough of the latest banking information services via wireless even though it has been preceded by the existence of ATMs, telephone and internet banking in supporting banking activities, but internet banking has other advantages for transactions to be shorter in time and more efficient (Shaikh , A., 2014).

Indonesian banking began to flourish in implementing the internet banking service system (Rajarajan., 2016). Internet banking provides more efficient and convenient transaction options. This system integrates Internet Banking networks and previous mobile networks in one interface. This process is not only related to banks, but also involves cellular phone technology in its use so that the existence of this system can provide distinct advantages for cellular operators (Sathya, 2017). In terms of banks, Internet Banking users reduce investment costs for ATM machines. Thus customers who use Internet Banking, provide handsets and phone's credit for themselves (Erickson, S. 2012).

Consumer satisfaction concerns the expected components and performance. Customer expectations are estimates or beliefs of customers about what they will receive, while the performance or results perceived are consumer perceptions of what he receives (Kotler, 2004: 97; Thijs and Staes (2008; 30).

The level of customer satisfaction with service is the most important factor in developing a service delivery system that is responsive to consumer needs. Satisfaction depends on two factors, namely consumer expectations and service quality perceived by consumers (Clow, 2000: 53). Consumer satisfaction as a situation where the needs, desires and expectations of consumers can be fulfilled through the products consumed (Gasperz, 2002: 34). Whereas according to Engel (2005: 24), customer satisfaction is a post-purchase evaluation where the alternative chosen at least yields the same or exceeds customer expectations.

According to Yoeti (2003: 31-32) there are three levels of consumer satisfaction, namely determining the basic needs of consumers, finding out what exactly is the expectation of consumers and always paying attention to what consumers expect and do something beyond what is expected.

Consumer satisfaction can be measured through two factors, namely external factors and internal factors. External factors are based on opinions expressed by consumers while internal factors are based on the opinions of employees / staff (Alhroot et al, 2015).

Several studies on internet banking that have been done late by several researchers have been carried out. The research conducted by Armersh (2015) shows that the quality of internet banking services has an effect on customer satisfaction.

Jawas research (2015) shows that internet banking services have carried out various types of development but there are still many customers who feel dissatisfied. This study aims to determine how the influence of the quality of internet banking services on the satisfaction of customers of internet banking users in Bandung city by using the dimensions of e-servqual. Descriptive analysis shows that BNI (National Bank of Indonesia) internet banking services are of good quality.

Meanwhile, Panchal's research (2018) resulted in the realization that Internet Banking services were influenced by customer satisfaction.

While the research conducted by Kiplanga (2015) with the results stating that system availability and privacy does not have a significant effect when tested partially. While simultaneously service quality has an effect on customer satisfaction.

**Research Purposes**

A study will certainly have several objectives. The purpose of this research is to analyze the quality of Internet banking services which consist of Efficiency, System Availability, Fulfillment, Privacy, Responsiveness, Compensation and Contact with positive and significant effects partially and simultaneously towards Customer Satisfaction in Bandung.

## II. Literature Review

**2.1 Internet banking**

Internet Banking is basically a combination of two basic terms, namely Internet and Banking (bank). Interconnected Network (Internet) is a network system that connects each computer globally throughout the world. Connections that connect each of these computers have a standard that is used which is called the Internet Protocol Suite abbreviated as TCP / IP.

**Internet banking services**

According to Bank Indonesia (2005) Internet banking is one of the Bank's services that enables customers to obtain information, communicate and conduct banking transactions through the internet network. The types of internet banking activities are divided into three, namely:

a. Informational Internet Banking, which is bank service to customers in the form of information through the internet network and not executing transactions.
b. Communicative Internet Banking, namely Bank services to customers in the form of communication or interacting with the internet banking service provider banks in a limited manner and not executing transactions.
c. Transactional Internet Banking is a bank service for customers to interact with the internet banking service provider bank and carry out transaction execution.

**Dimensions of Internet Banking Quality**

Parasuraman et, al (2005) in Zeithaml, Bitner, and Gremler [9] identify seven dimensions (*efficiency, system availability, fulfillment, privacy, responsiveness, compensation, and contact*) that form "core service evaluation" and scale "service recovery evaluation". Four main dimensions (*efficiency, system availability, fulfillment, and privacy*) are the e-SERVQUAL core scale used to measure customer perceptions of his experience in visiting websites. Meanwhile, the other three dimensions (*responsiveness, compensation, and contact*) are e-SERVQUAL recovery scales.

a. *Efficiency*, "the ease and speed of accessing and using the site". This definition has meaning for ease and speed in accessing the website.
b. *System Availability*, "the correct technical and functioning site". This definition has meaning for the technical and functional accuracy of a website.
c. *Fulfillment*, "the extent to which the site promises about order delivery and availability items are fulfilled". This definition means the website provides guarantees for the delivery and availability of goods.

d. *Privacy*, "the degree to which the site is safe and protects customer information". This definition means the level of security of a website in maintaining customer information.
e. *Responsiveness*, "the effective handling of problems and returns through the site". This definition means the ability of the website to handle problems and return items effectively through the website.
f. *Compensation*, "the degree to which the site compensates customers for problems". This definition means the ability of a website to compensate customers when experiencing problems.
g. *Contact*, "availability through telephone or online representatives". This definition means the availability of assistance by telephone or online.

**2.1.1.1 Internet Banking Indicator**

Regarding the quality of internet banking services and satisfaction in Nochai's research in his research revealed seven things that are used as indicators to determine the level of service quality, namely efficiency, system availability, fulfillment, privacy, responsiveness, compensation, and contact (Nochai, 2013: 102).

a. *Efficiency*, has a meaning of ease and speed in accessing the website.
b. *System Availability*, has a meaning of the technical and functional accuracy of a website.
c. *Fulfillment*, this means that the website guarantees the delivery and availability of goods.
d. *Privacy*, means the level of security of a website in maintaining customer information.
e. *Responsiveness*, has meaning for the ability of the website to handle problems and return items effectively through the website.
f. *Compensation*, has a meaning for the ability of a website to compensate customers when experiencing problems.
g. *Contact*, which means the availability of assistance by telephone or online.

The popular service quality model and until now still a reference in service research is the SERVQUAL model. This SERVQUAL model is closely related to the customer satisfaction model, which is largely based on the disconfirmation approach. According to the disconfirmation approach, if the performance of an attribute increases greater than the expectation of the attribute in question, then the satisfaction and quality of services will increase.

**Customer Satisfaction Indicator**

Customer satisfaction can be measured through two factors, external factors based on opinions expressed by consumers and internal factors based on the opinions expressed by employees, Mohammed et al (2006).

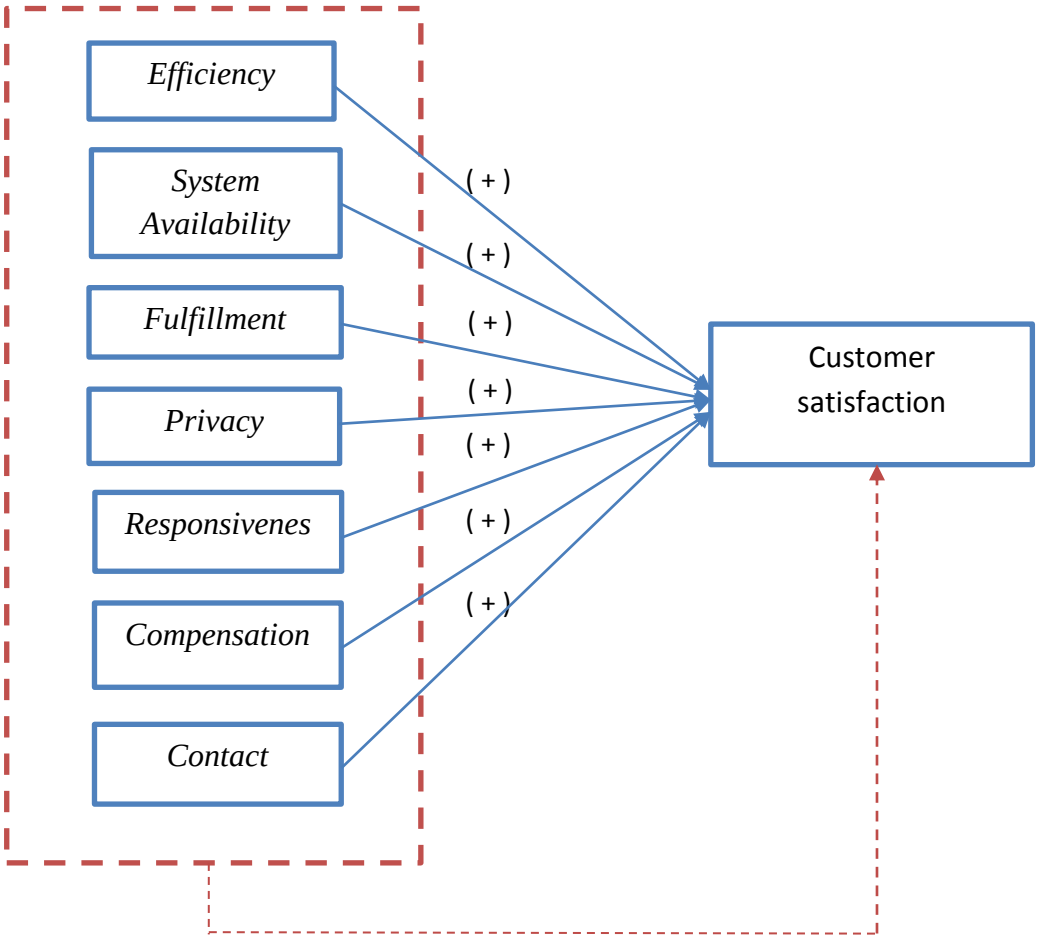
Cooper and Summers (1990) quoted by Ellitan (2003: 243) say that consumer valuation of service quality is a comprehensive assessment of the superiority of service delivery from the point of view of consumers and this can be used as feedback and input for the needs of development and implementation and improvement strategies customer satisfaction. Employees are internal service customers and employees are people who can assess the quality of internal services that can affect external service quality.

There are several indicators that can be used to measure and monitor customer satisfaction, Armersh (2010) suggests that there are four methods for measuring customer satisfaction levels, namely:

1. System of complaints and suggestions
2. Customer satisfaction survey
3. Ghost Shopping
4. Lost customer analysis

**2.2 Analysis and Hypothesis Models**

Figure 1




Based on the framework above, the research is intended to test and analyze the influence of the quality of internet banking services which include *efficiency, fulfillment, system availability, privacy, responsiveness, compensation, and contact* toward customer satisfaction.

**2.2.1 Hypothesis**

Based on the description of the above framework, the writer formulates the following hypothesis:

H1: Efficiency has an effect on customer satisfaction
H2: System Availability has an effect on customer satisfaction
H3: Fulfillment has an effect on customer satisfaction
H4: Privacy has an effect on customer satisfaction
H5 Responsiveness has an effect on customer satisfaction
H6: Compensation has an effect on customer satisfaction
H7: Contact has an effect on customer satisfaction
H8: Efficiency, System Availability, Fulfillment, Privacy, Responsiveness, Compensation and Contact have an effect on customer satisfaction.

## III. Research Design And Methodology

The research was conducted in Bandung city by visiting objects that were chosen by researchers in collecting the required data from savings customers at banks in Bandung using Descriptive and Associative Methods.

This study examines the effect of the quality of internet banking services on customer satisfaction, so the writer will analyze efficiency towards customer satisfaction, system availability towards customer satisfaction, fulfillment towards customer satisfaction, privacy towards customer satisfaction, responsiveness towards customer satisfaction, compensation towards customer satisfaction and contact towards customer satisfaction.

The sampling technique used in this study is non probability sampling, which uses purposive sampling because what is used as sampling is an independent customer, an external customer, a customer with a savings account, and has been a savings customer for at least the last three months. The total population of 902 customers using the Slovin formula obtained 100 customers who will fill out the questionnaire.

## IV. RESULTS OF STUDY

**Average, Standard Deviation and Inter-Variable Correlation**
**Average and Standard Deviation**

**Table 1**

**Average and Standard Deviation of Service Quality and Customer Satisfaction**

| Variable | N | Mean | Std. Deviation |
|---|---|---|---|
| *Efficiency* ($x_1$) | 100 | 3.5600 | .85953 |
| *System Availability* ($x_2$) | 100 | 3.6700 | .79207 |
| *Fulfillment* ($x_3$) | 100 | 3.3900 | 1.02391 |
| *Privacy* ($x_4$) | 100 | 3.5500 | .97830 |
| *Responsiveness* ($x_5$) | 100 | 3.8700 | .76085 |
| *Compensation* ($x_6$) | 100 | 3.5900 | .80522 |
| *Contact* ($x_7$) | 100 | 3.6200 | .81377 |
| *Customer Satisfaction* (y) | 100 | 3.9600 | .74427 |

Source: 2018 primary data processing

Based on the results of table 1 it is known that the variable $x_3$ has the lowest average of 3.3900 with the highest standard deviation of 1.02391 this can be interpreted that fulfillment is the most fluctuating variable among other variables, and variable y has the highest average of 3.9600 and the lowest standard deviation amounting to 0.74427. This shows that customer satisfaction is the most stable variable among other variables.

**Multiple Linear Regression Test**

**Table 2**

**Multiple Linear Regression Test**

**Coefficients[a]**

| Indicator | | Unstandardized Coefficients | | Standardized Coefficients |
|---|---|---|---|---|
| | | B | Std. Error | Beta |
| | Constant | .786 | .366 | |
| | Efficiency | 0.290 | 0.082 | 0.335 |
| | System Availability | 0.281 | 0.091 | 0.299 |

| Indicator | Unstandardized Coefficients | | Standardized Coefficients |
|---|---|---|---|
| | B | Std. Error | Beta |
| Fulfillment | 0.155 | 0.072 | 0.213 |
| Privacy | 0.271 | 0.071 | 0.357 |
| Responsiveness | 0.384 | 0.091 | 0.392 |
| Compensation | 0.531 | 0.076 | 0.575 |
| Contact | 0.572 | 0.072 | 0.625 |

a. Dependent Variable: Y

Based on the results of SPSS calculations obtained as in table 2 above. It can be formulated in the equation model as follows:

Y = 0.786 + 0.290 + 0.281 + 0.1550 + 0.271 + 0.384 +0.531 + 0.572

From the results of the multiple regression equation, each variable can be interpreted as influencing customer satisfaction as follows:

a. The constant of 0.786 states that if Efficiency, System Availability, Fulfillment, Privacy, Responsiveness, Compensation, Contact equals zero, and then customer satisfaction is positively and significantly influenced by the seven service quality indicators.
b. Efficiency variable has a positive regression coefficient, which means that there is a positive relationship between Efficiency and customer satisfaction, the better Efficiency, the customer will be more satisfied.
c. The System Availability variable has a positive regression coefficient which means there is a positive relationship between System Availability and customer satisfaction, the better the System Availability, the more satisfied customers will be.
d. Fulfillment variable has a positive regression coefficient, which means that there is a positive relationship between Fulfillment and customer satisfaction, the better the Fulfillment, the more satisfied customers will be.
e. Privacy variable has a positive regression coefficient which means there is a positive relationship between Privacy and customer satisfaction, the better the Privacy, the more satisfied customers will be.
f. The Responsiveness variable has a positive regression coefficient, which means there is a positive relationship between Responsiveness and customer satisfaction, the better the Responsiveness, the more satisfied customers will be.
g. Compensation variable has a positive regression coefficient, which means that there is a positive relationship between Compensation and customer satisfaction, the better the Compensation, the more satisfied customers will be.
h. Variable Contact has a positive regression coefficient which means that there is a positive relationship between Contact and customer satisfaction, the better the Contact, the more satisfied the customer will be.

**Inter-Variable Correlation**

**Table 3**

**Inter Variable Correlation of Internet Banking Service Quality with Customer Satisfaction**

| Variable | Correlation | Customer Satisfaction |
|---|---|---|
| ***Efficiency*** $(x_1)$ | Pearson Correlation | 0.335 |
| | Significant | 0.000 |
| ***System Availability*** $(x_2)$ | Pearson Correlation | 0.299 |

| | | |
|---|---|---|
| | Significant | 0.001 |
| ***Fulfillment*** **($x_3$)** | Pearson Correlation | 0.213 |
| | Significant | 0.017 |
| ***Privacy*** **($x_4$)** | Pearson Correlation | 0.357 |
| | Significant | 0.000 |
| ***Responsiveness*** **($x_5$)** | Pearson Correlation | 0.392 |
| | Significant | 0.000 |
| ***Compensation*** **($x_6$)** | Pearson Correlation | 0.575 |
| | Significant | 0.000 |
| ***Contact*** **($x_7$)** | Pearson Correlation | 0.625 |
| | Significant | 0.000 |
| ***Service Quality (x)*** | Pearson Correlation | 0.485 |
| | Significant | 0.000 |

Source: 2018 primary data processing

1. The correlation between the Efficiency indicator and customer satisfaction is 0.335 with a significant level of 0,000. Because it is smaller than the general criteria used which is 0.05 (0.000 <0.05), it can be concluded that the efficiency variable has a positive and significant correlation with customer satisfaction.
2. The correlation between the System Availability indicator and customer satisfaction is 0.299 with a significant level of 0.001. Because it is smaller than the general criteria used which is 0.05 (0.001 <0.05), it can be concluded that system availability variable has a positive and significant correlation with customer satisfaction.
3. The correlation between the Fulfillment indicator and customer satisfaction is 0.213 with a significant level of 0.017. Because it is smaller than the general criteria used which is 0.05 (0.017 <0.05), it can be concluded that the fullfilment variable has a positive and significant correlation with customer satisfaction.
4. The correlation between the Privacy indicator and customer satisfaction is 0.357 with a significant level of 0.001. Because it is smaller than the general criteria used which is 0.05 (0.001 <0.05), it can be concluded that the privacy variable has a positive and significant correlation with customer satisfaction.
5. The correlation between the Responsiveness indicator and customer satisfaction is 0.392 with a significant level of 0.001. Because it is smaller than the general criteria used which is 0.05 (0.001 <0.05), it can be concluded that the responsiveness variable has a positive and significant correlation with customer satisfaction.
6. The correlation between the Compensation indicator and customer satisfaction is 0.575 with a significant level of 0.001. Because it is smaller than the general criteria used which is 0.05 (0.001 <0.05), it can be concluded that compensation variable has a positive and significant correlation with customer satisfaction.
7. The correlation between the Contact indicator and customer satisfaction is 0.625 with a significant level of 0.001. Because it is smaller than the general criteria used which is 0.05 (0.001 <0.05), it can be concluded that the contact variable has a positive and significant correlation with customer satisfaction.
8. The correlation between variables of internet banking service quality and customer satisfaction is 0.485 with a significant level of 0.001. Because it is smaller than the general criteria used which is 0.05 (0.001 <0.05), it can be concluded that service quality variables have a positive and significant correlation with customer satisfaction.

**Hypothesis testing**

Hypothesis testing is done to test the presence or absence of a positive relationship between independent variables (internet banking service quality, namely: Efficiency, System Availability, Fulfillment, Privacy, Responsiveness, Compensation, Contact) on the dependent variable (customer satisfaction). To test the proposed hypothesis, the statistical test used is the F-test (simultaneous test), t test and coefficient of determination.

**Simultaneous Test (F Test)**

The statistical hypothesis proposed in this joint test is:

Ho: b1, b2, b3, b4, b5, b6, b7 = 0, Simultaneously, Efficiency, System Availability, Fufillment, Privacy, Responsiveness, Compensation, Contact have no influence on Customer Satisfaction.

Ha: b1, b2, b3, b4, b5, b6, b7 > 0, Simultaneously, Efficiency, System Availability, Fufillment, Privacy, Responsiveness, Compensation, Contact have a positive and significant influence on Customer Satisfaction.

**Table 4**

**The result of the F Test output**

**ANOVA[b]**

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 29.096 | 7 | 4.157 | 14.854 | .000[a] |
| | Residual | 25.744 | 92 | .280 | | |
| | Total | 54.840 | 99 | | | |

a. Predictors: (Constant), $X_7$, $X_2$, $X_3$, $X_5$, $X_4$, $X_6$, $X_1$

b. Dependent Variable: Y

Source: 2018 primary data processing

Based on the table above, the ANOVA test results obtained where F count is 14,854 with a probability level of 0.000 sig (significance). Terms of the test used are if at the significance level of 5% (α = 0.05). The probability value of the regression coefficient is smaller than 0.05. This shows that the proposed hypothesis can be confirmed. Thus Efficiency, System Availability, Fufillment, Privacy, Responsiveness, Compensation, and Contact are independent variables simultaneously have an influence on customer satisfaction.

**Partial Test (t Test)**

Hypothesis testing is done to test whether there is a positive relationship between independent variables (internet banking service quality) toward the dependent variable (customer satisfaction). To test the statistical test hypothesis is used "t test".

**Table 5**

**Partial t test**

**Coefficients[a]**

| Indicator | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| X1 | 0.290 | 0.082 | 0.335 | 3.524 | 0.010 |
| X2 | 0.281 | 0.091 | 0.299 | 3.098 | 0.030 |
| X3 | 0.155 | 0.072 | 0.213 | 2.157 | 0.033 |
| X4 | 0.271 | 0.071 | 0.357 | 3.778 | 0.000 |
| X5 | 0.384 | 0.091 | 0.392 | 4.219 | 0.000 |
| X6 | 0.531 | 0.076 | 0.575 | 6.956 | 0.000 |
| X7 | 0.572 | 0.072 | 0.625 | 7.927 | 0.000 |

a. Dependent Variable: Y

Source: 2018 primary data processing

**Hypothesis 1. (Efficiency)**
Ho: b1 = 0, There is no effect between efficiency towards customer satisfaction.
Ha: b1> 0, There is a positive and significant effect between efficiency towards customer satisfaction.
From the results of the research the partial test shows the value of t for efficiency is 3.524 with a significant level of 0.010, because 0.010 <0.05 then H0 is rejected and Ha is accepted. Thus, the efficiency variable hypothesis has a positive and significant effect on customer satisfaction.

**Hypothesis 2. (System Availability)**
Ho: b2 = 0, There is no effect between system availability towards customer satisfaction.
Ha: b2> 0, There is a positive and significant effect between system availability towards customer satisfaction.
From the results of the partial test, the t value for system availability is 3.098 with a significant level of 0.030, because 0.030 <0.05, H0 is rejected and Ha is accepted. Thus, the system availability variable hypothesis has a positive and significant effect on customer satisfaction.

**Hypothesis 3. (Fulfillment)**
Ho: b1 = 0, There is no effect between fulfillment towards customer satisfaction.
Ha: b1> 0, There is a positive and significant effect between fulfillment towards customer satisfaction.
The results of the partial test show that the t value for fullfill is 2.157 with a significant level of 0.033, because 0.033 <0.05, H0 is rejected and Ha is accepted. Thus, the fullfilment variable hypothesis has a positive and significant effect on customer satisfaction.

**Hypothesis 4. (Privacy)**
Ho: b1 = 0, There is no effect between privacy towards customer satisfaction.
Ha: b1> 0, There is a positive and significant effect between privacy towards customer satisfaction.
From the results of the research, the partial test shows that the value of t for privacy is 3.778 with a significant level of 0.000, because 0,000 <0.05 then H0 is rejected and Ha is accepted. Thus, the privacy variable hypothesis has a positive and significant effect on customer satisfaction.

**Hypothesis 5. (Responsiveness)**
Ho: b1 = 0, There is no effect between responsiveness towards customer satisfaction.
Ha: b1> 0, There is a positive and significant effect between responsiveness towards customer satisfaction.
From the results of the research, the partial test shows that the value of t for responsiveness is 4.219 with a significant level of 0.000, because 0.000 <0.05, then H0 is rejected and Ha is accepted. Thus, the hypothesis of the responsiveness variable has a positive and significant effect on customer satisfaction.

**Hypothesis 6. (Compensation)**
Ho: b1 = 0, There is no effect between compensation towards customer satisfaction.
Ha: b1> 0, There is a positive and significant effect between compensation towards customer satisfaction.
From the results of the research, the partial test shows that the value of t for compensation is 6.956 with a significant level of 0.000, because 0,000 <0.05 then H0 is rejected and Ha is accepted. Thus, the compensation variable hypothesis has a positive and significant effect on customer satisfaction.

**Hypothesis 7. (Contact)**
Ho: b1 = 0, There is no effect between contact towards customer satisfaction.
Ha: b1> 0, There is a positive and significant effect between contact towards customer satisfaction.
From the results of the research, the partial test shows that the value of t for contact is 37.927 with a significant level of 0.000, because 0.000 <0.05 then H0 is rejected and Ha is accepted. Thus, the contact variable hypothesis has a positive and significant effect on customer satisfaction.

**Coefficient of Determination**

The magnitude of the influence of the quality of internet banking services on customer satisfaction can be shown by the coefficient of determination in the table below:

**Table 6**

**Coefficient of Determination**

**Model Summary[b]**

| Model | | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|---|
| dimension 0 | 1 | .728[a] | .531 | .495 | .52898 |

a. Predictors: (Constant), $X_7$, $X_2$, $X_3$, $X_5$, $X_4$, $X_6$, $X_1$
b. Dependent Variable: y

$$KD = R^2 \times 100\%$$
$$= 0.531 \times 100\%$$
$$= 53.1\%$$

Based on the table above it can be seen that the coefficient of determination (R square) is 53.1%. This shows that 53.1% of the variable customer satisfaction can be explained by the quality of internet banking services consisting of 7 indicators namely Efficiency, System Availability, Fulfillment, Privacy, Responsiveness, Compensation and Contact, while the remaining 46.9% is influenced by other factors that were not examined by researcher, as explained by Syamsi (2010), namely tangible, reliability, responsiveness, assurance, empathy factors. Siti Fatonah's (2009) research which explained the promotion, price, people, physical evidence, and research results of Qomariah (2012 ) and Ni Putu Dharma (2013) which explain the company's image.

## V. Conclusion

The results showed that the quality of internet banking services had an effect on customer satisfaction by 53.1%. This shows that customers pay attention to the quality of internet banking services. From the remaining percentage of 46.9% which indicates that there are still influences from other factors or variables that affect customer satisfaction. This is in line with the research conducted by Safitri (2018) which states that internet banking services are affected by customer satisfaction.

Simultaneous statistical research results obtained that the quality of internet banking services together have an effect on customer satisfaction, where the value of F count> F table is 14.854> 3.10 and a significant value is smaller than 0.05 (0.00 <0.05 ) This supports Jawas and Abdullah's (2015) research which states that simultaneously service quality has an effect on customer satisfaction.

The results of statistical research partially indicate that the proposed hypothesis has an effect on customer satisfaction. So that partially it can be concluded that the quality of internet banking services (Efficiency, System Availability, Fulfillment, Privacy, Responsiveness, Compensation, Contact), each influences customer satisfaction.

The internet banking service quality variable for Efficiency indicator, the value of t count is 3.524, while the t table is 1.984 (3.524> 1.984), it means that efficiency has a positive and significant effect on customer satisfaction so if efficiency is improved by always updating information, customer satisfaction will also increase.

The variable quality of internet banking services for the System Availability indicator, the value of t count is 3.098, while the t table is 1.984 (3.098> 1.984), it means that the System Availability has a positive and significant effect on customer satisfaction so if System Availability is improved by: the time and date of delivery on holiday is recorded according to the event, so customer satisfaction will also increase.

The variable quality of internet banking services for the Fulfillment indicator, the value of t count is 2.157, while the t table is 1.984 (2.157> 1.984), meaning that Fulfillment has a positive and significant effect on customer satisfaction so that if Fulfillment is improved by always notifying when there is a disruption to the system or server, customer satisfaction will also increase.

The quality variable of internet banking services for the Privacy indicator, the value of t count is 3.778, while the t table is 1.984 (3.778> 1.984), it means that Privacy has a positive and significant effect on customer satisfaction so that if Privacy is improved by increasing security, customer satisfaction will also increase.

The variable quality of internet banking services for the Responsiveness indicator, the value of t count is 4.219, while the t table is 1.984 (4.219> 1.984), it means that responsiveness has a positive and significant

effect on customer satisfaction so that if responsiveness is improved by how hotline care services can be easily connected, customers will also increase.

The variable quality of internet banking services for the Compensation indicator, the value of t count is 6.956, while the t table is 1.984 (6.956> 1.984), it means that Compensation has a positive and significant effect on customer satisfaction so that if Compensation is increased by giving gifts as compensation, customers will also increase.

The variable quality of internet banking services for Contact indicators, the value of t count is 7.927, while t table is 1.984 (7.927> 1.984), it means that Contact has a positive and significant effect on customer satisfaction so that if the Contact is enhanced by confirmation from via SMS (Short Message Service) not only through e -mail, customer satisfaction will also increase.

This is supports the research of Wiwik Yuniarti (2016) which states that internet banking service providers simultaneously and partially or individually have a significant effect on customer satisfaction.

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