# The Factors Affecting Interest and Intensity Use of Internet Banking

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**Abstract:** *This research was conducted at Bank Swasta X Denpasar. With a sample study is where the customers have the job as an entrepreneur, using internet banking. The study period is 2015. Methods of collecting research data with questionnaires distributed and using multiple linear regression analysis techniques. The result of this research is the perception of system quality have a significant effect on the interest of internet banking usage, the perception of quality of information and perception of user satisfaction has no significant effect on the interest of internet banking usage. This means that only the quality of the system influences the interest of the customers using internet banking. Tests on factors that affect the intensity of the use of the results are the perception of system quality, perceptions of quality information and perceptions of satisfaction of the users did not significantly influence the intensity of internet banking. The conclusion of this research is that perception of system quality at Bank Swasta X has an effect on the interest of internet banking usage, while the perception of information quality and perception of user satisfaction at Bank Swasta X has no effect on internet banking usage. Perception of system quality, quality of information and user satisfaction at Bank Swasta X has no effect on the intensity of internet banking usage. The recommended suggestion is for the developer of the indicator of the studied factor to be more specific in terms of internet banking usage.*

**Keywords:** quality of system, quality of information, user satisfaction, interest of internet banking usage, intensity of internet banking usage, internet banking

## 1. Preliminary

The development of information technology encourages every company to expand in the field of information technology. The need for relevant and accurate information for information users demands a rapid and up-to-date change. Information technology systems are needed in the banking system. Banking servants become more efficient with the information technology system. Information technology systems can form accounting information systems. According to Suardikha (2012) that the information generated by the accounting information system can used to target company activities at every level of the organization.

The development of technology-based accounting information systems in the world has led to the rapid development of banking services, namely the emergence of internet banking, which is a financial mediation through the internet and the latest banking technology and the fastest spread (Vanhoose,2003). Internet banking is becoming a new breakthrough for banking services to customers. Internet banking provides a positive signal to customers that the bank will provide efficient financial transaction services with internet technology. Mulyawan (2012) stated that technological developments have triggered many banks to compete in providing internet banking services because the benefits obtained are very high. The success of internet banking as one of the banking information systems is determined by variations in the behavior of humans as objects that use. According to Nurniah (2005) states that information systems that are able to provide user satisfaction services describe the success of information systems. The success of the information system can be achieved by building multidimensional concepts and operations that are not flawed.

Information system success model theory Delone and Mclean (1992) suggests that the success of information systems is influenced by six factors: system quality (system quality), information quality (information quality), use (use), user satisfaction (user satisfaction), individual impact (individual impact) and organizational impact. Delone and Mclean (2003) conducted a new study that focused more on evaluating technology-based information systems in terms of their usefulness given the drastic changes in information systems, especially the rapid growth of e-commerce, and recommending adding service quality as an undetermined determinant.

The important for the development of information systems, in addition to system quality (system quality) and information quality (information quality) especially in the scope of e-commerce. The success of the internet banking system is influenced by complex factors, while the failure of system implementation usually occurs because of the incompatibility of the system with business processes and information needed by the organization (Janson and Subramanian 1996; Lucas, et al., 1988).

The development of information technology-based information systems in the world has led to the emergence of the internet banking era. Bank management through internet banking services provided offers a financial transaction facility to its customers virtually or based on internet speed. Internet banking's success as an information technology-based information system can be seen through the level of user satisfaction. In general, customers want to accept internet banking breakthroughs offered by banks, for reasons of time efficiency (Fortuna, 2013).

Individual acceptance of a technological development is very important. According to the Technology Acceptance Model (TAM) theory which describes explaining the behavior of computer users based on beliefs, attitudes, desires and user behavior relationships. The purpose of this model is to explain the factors of user behavior towards

acceptance of technology use. Perception of the ease and usefulness of new information technology will encourage acceptance of the technology.

The understanding of banking customers about how the internet banking system will shape customers perceptions of whether or not to use internet banking. It is very important to build customer perceptions of the quality of the internet banking system, the quality of information produced and how user satisfaction will be obtained. The acceptance of bank customers for internet banking facilities is influenced by the behavior aspects of the customers themselves. Fortuna (2013) argues that the interest in using internet banking is influenced by attitudes, and attitudes are influenced by the quality of the system and service, risk perception, organizational reputation, and perceived usefulness. This aspect of customer behavior is influenced by user perceptions of information technology which is theoretically described by experts of information technology developers as users and their influence on computer use (Davis, et al., 1989). The success of internet banking as an information system not only through user satisfaction but also its continuous use. But in reality, there are still many customers who behave unwillingly to accept internet banking breakthroughs for reasons of a weak security system, as well as high internet crime (Yuri, 2012)

The interest in the use of internet banking among the public is indicated by the public's understanding of network-based information technology. Customers who want to know and study internet banking show that there is interest from customers in the internet banking products launched by the bank. Knowledge of the internet can be an important factor in encouraging public interest in using internet-based facilities such as internet banking. Lianta (2011) states that interest in using internet banking is influence by customer attitudes and psychological aspects that affect customer interest in using internet banking. The attitudes, knowledge and other aspects of the customer's self-care important factors in triggering interest in the use of internet banking. Interest in the use of internet banking that is still not high among the general public requires banks to build efforts so that their customers want to use internet banking.

The customer has a variety of internet banking usage. The attitude that tends to emerge is still an attitude of disbelief in transacting via internet banking. Dependence on internet networks that must always be there is also an obstacle to the use of internet banking by banking customers. But the rapid development of the internet world is now encouraging people to use all internet-based facilities, including internet banking. Customers generally do activate their internet banking facilities, but their usage is not routine. The tendency of the customers to use only once, after that no longer (Yuri, 2012). This shows that the intensity of internet banking usage among customers is still low.

The phenomenon of interest in the use of internet banking that is still low and the intensity of the use of internet banking facilities among customers who are not high is generally influenced by various factors. For customers in urban areas who are advanced the possibility of internet banking usage can be said to be quite high, but for some

circles attitudes do not accept internet banking facilities (Hidayati, 2014). Variations in knowledge, aspects of individual customer behavior, and customer environment are factors that influence customer intention to use internet banking. According to Lichtenstein and Williamson (2006) states that convenience is the main motivator for consumers for the bank's internet banking, while there are various other factors that are influenced by the bank.

Kadence in E-Channel Study (2015) stated that the reason customers did not use internet banking was that of difficult usage and complicated registration. Most banking customers feel that the quality of the internet banking system is difficult to implement. However, the level of customer knowledge and environmental conditions is another factor that encourages customers to use internet banking (Widiastuti, 2010). Banking customers have various reasons for using internet banking in their financial transactions. E-Channel Study (2015) found that out of 11% of internet banking users, the reason customers use the facility is due to fast access, high security, easy to register, easy to use, clear information about how to use, historical transaction records, high limits transaction, and affordable bank transaction fee. The reasons for using internet banking are the basis for bank management to review policies in internet banking dissemination to its customers. Bank management needs to develop clear procedures to increase interest in the use of internet banking and the intensity of internet banking usage. Bank management needs to examine whether system quality, information quality, and user satisfaction influence the interest in using internet banking? And is the quality of the system, information quality and user satisfaction influencing the intensity of internet banking usage?

The development of research on internet banking, especially the interest and intensity of use aims to examine the effect of system quality, information quality and user satisfaction on interest and intensity of internet banking usage. Of course, with this development, it will be obtained theoretical study material on information success theory and can provide useful information and input to formulate their marketing strategies to maintain competitive advantage of internet banking facilities and develop new innovations from the internet banking system in the future that is convenient. safe and has attractive features, so that bank customers can still receive and always use internet banking facilities.

The quality of the internet banking system is very important in the development of internet banking. System quality is the elements of information systems that reflect the performance of the system itself. The quality of the internet banking system is the quality of the software used to run the internet banking system. Livari (2005) states that the system quality variable has a positive significance to usage variables. System quality in internet banking is the reason for users to use internet banking. Kadence in E-Channel Study (2015) stated that the reasons for using internet banking by customers include the quality of the internet banking system, including fast access, high security, easy to register and easy to use. Cadence Research in E-Channel Study (2015) states that 90% of customers say fast access from internet banking is the main reason why using internet banking. Fast access or access speed from internet banking provides time

efficiency benefits for customers in making transactions. Bank customers feel satisfied with internet banking services because of the speed of service provided (Pinontoan, 2013). The speed of access (fast access) is an attraction for users because of the user's perception of fast access, that all transactions via internet banking can be completed in a short time (Fortuna, 2013). If the transaction runs fast, the customer is satisfied because the time is not wasted, thus ultimately leading to the continuation of the use of the customer. The level of intensity of internet banking usage increases if the guarantee of banking transactions through internet banking is quickly guaranteed (Jogiyanto, 2007).

The level of internet banking security is also part of the quality of the internet banking system. High security on internet banking services is the second reason customers use banking internet banking. As many as 79% of customers started using internet banking services, because of the high security offered by banks when using internet banking services. The higher the level of security offered by banks on internet banking services, the more customers trust to use internet banking services (Pinontoan, 2013).

According to E-Channel Study (2015), as many as 66% stated that because it is easy to register internet banking, interested in using internet banking. Easy to register or ease of registration offered by the bank can attract customers to use internet banking, because easy to register is included in the quality of the system and good bank services for customers (Widiastuti, 2010). Easy to use another factor as the basis for why customers are interested in using internet banking. As many as 71% of customers stated that easy to use is interested in using internet banking (E-Channel Study, 2015). Easy to use offered by banks through internet banking, encouraging customers to use internet banking. Amijaya (2010) states that the perception of ease of use has a significant effect on the use of internet banking. Basically, the quality of the internet banking system that is depicted through fast access, high security, easy to register and easy to use gives a perception of the level of trust that drives interest in the use of internet banking. Based on the description above, the hyphothesis is :

$H_1$: System quality has a positive effect on interest in using internet banking.

Internet banking users are looking forward to getting good quality information from the internet banking system used. The quality of information is the output of the use of information systems by users. This variable describes the quality of information perceived by the user as measured by the accuracy of the information (accuracy), relevant (relevance), completeness of the information (completeness), timeliness (timeliness), and presentation of information (format). The quality of internet banking information is one of them is the accuracy of information, relevant and complete information. According to Kadence in the E-Channel Study (2015), the accuracy of information regarding procedures for using internet banking and the existence of transaction histories are the reason for interest in the use of internet banking.

E-Channel Study (2015) states that 72% of customers use internet banking because they get clear information about how to use and as many as 68% of customers claim to use internet banking because of the historical transaction record facility. The presence of recording facilities for transactions that have been made makes customers satisfied on internet banking services. The clearer the information obtained by the customer, the more likely the customer is to use internet banking (Pranidana, 2010). Based on the explanation above, the formulation of the second hypothesis is as follows:

$H_2$: Information quality has a positive effect on interest in using internet banking.

User satisfaction is the goal of an information system. An information system developed is intended to improve services for users. Satisfaction of internet banking users is the user's perception of how the internet banking system works and produces information that is in accordance with the user's wishes. Customers get satisfaction from the initial information obtained and the benefits offered by the internet banking system. User satisfaction can be proxied by the user's perception of the efficiency and effectiveness of the system used. According to Guimaraes, Staples, and McKeen (2003), user satisfaction with an information system is how the user's point of view views the information system in real terms and user satisfaction as indicated by the initial satisfaction of information and the benefits of the system affecting the user's intention to use internet banking.

One of the perceptions of the effectiveness of internet banking is the complete availability of an internet banking system in the form of high limit transactions. According to the E-Channel Study (2015), as many as 52% of customers stated that they were interested in using internet banking because of the high limit transaction. User perceptions of the efficiency offered by internet banking in banking transactions are illustrated by the existence of affordable bank transaction fees. Users make transactions repeatedly via internet banking because of low service fees and time efficiency. According to Chang (2002), the process of internet banking transactions with low service fees is more attractive to customers than the manual process. Then the formulation of the third hypothesis is as follows:

$H_3$: User satisfaction has a positive effect on interest in using internet banking.

Information systems success model theory Delone and Mclean (1992) and the Technology Acceptance Model (TAM) Theory explain that the success of an information system depends on the quality of the system, the quality of information produced and user satisfaction and how perceptions of the acceptance of information technology users. Perception of internet banking users about how the quality of the system, the quality of the information produced and the user's headaches become a benchmark for the interest in using the internet banking.

The use of internet banking on an ongoing basis with a high level of usage intensity is the expectation of the banking sector of the internet banking system in banking transactions for customers. The bank's management expects that the

intensity of customers' internet banking usage is high so that efficiency in transactions can be achieved. System quality, information quality and user satisfaction are important indicators that are considered by bank management in terms of increasing customer internet banking usage.

The perceived quality of the system in fast access, high security, easy to register and easy to use in the internal banking internet banking system that is good gives a level of confidence in the use of internet banking for users. The level of user trust in internet banking indicates that there is acceptance of the system. The better the quality of the system that is owned, the better the system works.User perceptions of fast access, high security, easy to register and easy to use offered by internet banking affect the level of interest and intensity of internet banking usage (Supriyadi, 2010). Based on the explanation above, the fourth hypothesis is as follows:

$H_4$: System quality has a positive effect on the level of intensity of internet banking usage.

The quality of internet banking information is one of them is the accuracy of information, relevant and complete information. Accuracy and completeness of the information provided by the internet banking system encourage customers to use internet banking on an ongoing basis. Clear information about how to use and the historical transaction record contained in the internet banking system as a breakthrough in transactions in banking has become one of the factors of user acceptance in the system. The more clearly the procedures for using internet banking, the better the customer acceptance of the technology offered by internet banking in banking transactions. Clear transaction history as the completeness of the information needed by customers to deposit, and encourage customers to continuously use internet banking in transactions, then the formulation of the fifth hypothesis is as follows:

$H_5$: Information quality has a positive effect on the level of intensity of internet banking usage.

Perception of user satisfaction by customers who use internet banking is very important in determining the intensity of the customer's internet banking usage because the more customers feel satisfied with internet banking facilities, the more often the tendency of internet banking to transact. High limit transactions and affordable bank transaction fees provide a level of effectiveness and efficiency of internet banking usage for customers. High limit transactions provide effectiveness for users to conduct banking transactions through internet banking with large limits, as well as efficient time (Widiastuti, 2010). High limit transactions offered through internet banking can help users make transactions multiple times without knowing time continuously. Cheap transaction service fees are an attraction for customers to use internet banking. Affordable bank transaction fees reflect user satisfaction in terms of cost efficiency, as well as the formulation of the sixth hypothesis as follows:

H6: User satisfaction has a positive effect on the level of intensity of internet banking usage.

## 2. Research Methods

This research was conducted at the Private Bank X Gatot Subroto Barat Branch, having its address at Jl. Gatot Subroto Barat No 508-509 Denpasar, Bali. The reason for choosing a location at the Private Bank X Branch of Gatot Subroto Barat is because researchers found a high level of customers, with sufficient internet banking development. The time of this research is the period of 2015. The research data used is quantitative data, namely data on assessment information about the questionnaire processed, and primary data, namely the results of the questionnaire distributed to the research respondents.

The population in this study are customers who will use the private bank X in the X Private Bank Gatot Subroto Barat Branch as an internet banking entrepreneur with a total of 336 customers (E-Channel Registration Report Code: W0015, 2015). The sample of this study was determined by a nonprobability sampling method with a purposive sampling technique, namely the sampling technique with certain criteria or considerations. Researchers took samples of customers of Private Bank X Branch of Gatot Subroto Barat, where the customers had jobs as entrepreneurs. The number of research samples is 183 samples. The research data was collected by the method of distributing the research questionnaire. The scale used for the assessment of the research questionnaire is a Likert scale with an alternative scale of 7.

The dependent variable in this study is the use of internet banking, namely the interest in using internet banking (Y1) is the perception of the customer's interest/desire to use internet banking. The intensity of internet banking usage (Y2) is the level of internet banking usage by customers. The independent variables in this study are system quality (X1) proxy by fast access, high security, easy to register, and easy to use. The second independent variable is the quality of information (X2) proxy by clear Information about how to use and historical transaction records, and the third variable is user satisfaction (X3) proxy by high limit transactions and affordable bank transaction fees.

This research is processed with multiple regression analysis (multiple regression), with the help of SPSS testing tools. The stages of testing multiple regression analysis of this study are descriptive statistical tests, research instrument tests, F (fit model) tests, and t-statistical tests (partial tests).

## 3. Results and Discussion

Descriptive statistical test of this study shows that for variable quality system test results stated that the average research respondents gave very high responses to the perceived quality of the system. The standard deviation for perceptions of system quality is 5,943 which means that there is a deviation in the perception of the quality of the system studied against the average value of 5,943. For variable quality information, the test results state that the average research respondent gives very high responses to the perception of information quality.

The standard deviation for the perception of information quality is 3.524, meaning that there is a deviation in the perception of the quality of information examined by an average value of 3.524. And for variable user satisfaction, respondents test results stated that the average research respondents gave very high responses to the perception of user satisfaction. The standard deviation for user satisfaction perceptions is 4.159 which means that there is a deviation of perceptions of user satisfaction that is examined against the average value of 4.159.

Variable interest in using internet banking shows that the average respondent of the study gives very high responses to the interest in using internet banking. The standard deviation for interest in internet banking usage is 1,713, meaning that there is a deviation of interest in internet banking usage

which is examined on an average value of 1,713. The intensity variable of internet banking usage shows that the average respondents of the research give very high responses to the intensity of internet banking usage. The standard deviation for the intensity of internet banking use is 3,202, meaning that there is an irregularity in the intensity of internet banking usage that is examined against the average value of 3,202. The test instrument of this study shows that the overall research instrument questionnaire was declared valid and reliable.

Testing the effect of each of the variables studied is shown in the results of the following multiple regression analysis in Table 1

**Table 1:** Summary of The Results of Multiple Regression Analysis

| Variabel | Unstandardized Coefficients | | Standardized Coefficients | Sig. | The Result of Hypothesis |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| (Constant) | 10,050 | 1,970 | | | |
| System Quality (X1) | 0,112 | 0,026 | 0,388 | 0,000 | Accepted |
| InformationQuality (X2) | 0,089 | 0,046 | 0,182 | 0,055 | Rejected |
| User Satisfaction(X3) | 0,007 | 0,030 | 0,018 | 0,806 | Rejected |
| Dependen Variabel : Interest In Using Internet Banking(Y1) F hitung = 21,054  Sig = 0,000 $R^2 = 0,273$ | | | | | |
| Variabel | Unstandardized Coefficients | | Standardized Coefficients | Sig. | The Result of Hypothesis |
| | B | Std. Error | Beta | | |
| (Constant) | 18,836 | 4,248 | | 0,000 | |
| System Quality (X1) | 0,066 | 0,057 | 0,123 | 0,247 | Rejected |
| InformationQuality (X2) | 0,088 | 0,099 | 0,096 | 0,378 | Rejected |
| User Satisfaction (X3) | 0,040 | 0,065 | 0,052 | 0,539 | Rejected |
| Dependen Variabel : Intensity of Internet Banking Usage (Y2) F hitung = 2,809  Sig = 0,041 $R^2 = 0,033$ | | | | | |

Source: Data processed, 2017

Based on table 1, can be obtained that the value of each regression coefficient variable system quality, information quality, and user satisfaction are described in the following equation:

$$Y1 = 10,050 + 0,112X1 + 0,089X2 + 0,007X3 + e \ldots (1)$$
$$Y2 = 18,836 + 0,066X1 + 0,088X2 + 0,040X3 + e \ldots (2)$$

Keterangan:
Y1 = Interest In Using Internet Banking
Y2 = Intensity of Internet Banking Usage
X1 = System Quality
X2 = Information Quality
X3 = User Satisfaction
e = error term

The test results of the model feasibility test (Test F) from table 1 are explained that the feasibility testing of the F Test model for the first model of the dependent variable interest in internet banking usage p-value 0,000 is smaller than the value of α = 0.05 indicating that this research model deserves to be used as Analysis tool to test the effect of independent variables on the dependent variable. Simultaneously the system quality perception variables, information quality perception, and user satisfaction perceptions have a significant effect on the interest variable of internet banking usage. Feasibility testing of the F Test

model for the second model of the dependent variable intensity of internet banking usage p-value of 0.041 is smaller than the value of α = 0.05 indicating that this research model is feasible to be used as an analytical tool to examine the effect of independent variables on the dependent variable. Simultaneously the system quality perception variables, information quality perception and user satisfaction perceptions have a significant effect on the intensity of internet banking usage variables.

Regression coefficient analysis ($R^2$) for both model tests is explained that for the first test $R^2$ with the dependent variable interest in internet banking usage is 0.273. This means that 27.3% variation of interest variable in using internet banking can be explained by the perception of system quality, perceived quality of information and perception of user satisfaction. And the remaining 72.7% is explained by other variables outside the model. The second test R2 with the dependent variable intensity of internet banking usage is 0.033. This means that 3.3% variation in the intensity of internet banking usage variables can be explained by the perception of system quality, perceived quality of information and perception of user satisfaction. And the remaining 96.7% is explained by other variables outside the model.

The test results are partially tested (t-test) variable system quality, information quality, and user satisfaction on the dependent variable interest in the use of internet banking and the intensity of internet banking use, which was tested by comparing the significance of t count with the significance of testing 0.05.

Based on Table 1, the results of the first model partial test show that the significance of the system quality t count is (Sig.t) of 0,000 smaller than α = 0.05, which means that the quality of the system has a significant effect on the interest in using internet banking or the first hypothesis (H1) is accepted. The results of this test indicate that the better the quality of the system from internet banking, the more interested customers will be to use internet banking. Good system quality will provide a sense of security and comfort for customers in using internet banking in transactions. The quality of the internet banking system is described by fast access, high security, easy to register and easy to use giving a perception of the level of trust that drives interest in the use of internet banking. Information success theory Delone and Mclean (1992) which states that the success of information on a system is strongly influenced by the quality of the system itself and can affect the desires of the users of the information system proven in this study. The results of this study are in line with Iivari (2005) stating that the system quality variables are significantly positive for the user variables.

The test results of the t-test for the second hypothesis seen from table 1 show that the information of the value of the p-value (Sig.t) is 0.055 greater than α = 0.05, which means that the quality of information does not significantly influence the interest in using internet banking or the second hypothesis (H2) rejected. The results of this test indicate that the quality of internet banking information does not affect the interests of customers' internet banking usage. The level of need for different information from information generated by internet banking for customers causes the quality of information indicated through clear information about how to use and historical transaction records are not enough to make customers interested in using internet banking. The results of this study do not prove that the success of information that is influenced by the quality of the information produced is related to the user's desire to use the system. And seen from the Theory Accepted Model the results of this study do not prove that the perception of ease of use of information systems is not enough to increase interest in using the system. The results of this study are not in line with Paridana (2010) which states that the clearer the information obtained by the customer, the more likely the customer is to use internet banking.

The results of the t-test of the third hypothesis in table 1 show that the user value of the p-value (Sig.t) is 0.806 greater than α = 0.05, which means that user satisfaction does not have a significant effect on interest in using internet banking or the third hypothesis (H3) is rejected. The results of this study do not prove the theory of the success of information and the Theory Accepted Model that the perceived satisfaction of users of information systems affects the use of the system. User satisfaction that is indicated by high limit transactions and affordable bank transaction fees does not affect customer interest in using internet banking. These results reflect that customer perceptions of user satisfaction do not encourage customers to be interested in using internet banking in transactions, and there are other considerations that are used as a basis for interested in using internet banking. The results of this study are in line with Wibowo (2011) which states that user satisfaction does not have a significant effect on interest in the use of internet baking.

The results of the fourth hypothesis testing in table 1 show that the value of the p-value (Sig.t) is 0.247 greater than α = 0.05, which means that the quality of the system does not significantly influence the intensity of internet banking use or the fourth hypothesis (H4) is rejected. System quality is not a factor that influences the intensity of internet banking usage. This means that customers have other considerations to use internet banking in a continuous manner in transactions. The perceived quality of the system described in fast access, high security, easy to register and easy to use does not guarantee that customers use internet banking continuously. Customer knowledge about information technology is always growing every year, the level of knowledge about the quality of the system that each customer will be different and change according to their needs. The quality of the system is indeed very much taken into account by customers, but the level of use of internet banking for customer transaction activities is more concerned in the continuity of its use. No matter how good the quality of the system is provided if customers feel the time and benefits are not maximized, the level of reuse of internet banking service features will also be low. Difficulties when registering and complicated first use make some customers not reuse internet banking in transactions so that the intensity level is lacking. The results of this study are in line with Radityo and Zulaikha (2007) which states that the quality of the system does not significantly influence the intensity of use.

Testing the fifth hypothesis in table 1 is explained that the value of p-value (Sig.t) is 0.378 greater than α = 0.05, which means that the quality of information does not have a significant effect on the intensity of internet banking usage or the fifth hypothesis (H5) is rejected. good information does not guarantee customers intensely using internet banking in transactions.Customer consideration is not only with good quality information to use internet banking, but there are other considerations in the customer's desire to use internet banking continuously. Different information needs to cause the use of internet banking not only based on the quality of information produced by service features. The better an internet banking feature provides clarity on the information system, it is not necessarily needed by the customer to reuse the feature. The results of this study are in line with Radityo and Zulakhai (2007), as well as the research of Tan, et al (2015) which states that information quality has no significant effect on the intensity of use. The intensity of the use of internet banking is very dependent on the comfort, confidence, and trust of the customers of the internet banking facilities used.

Testing the sixth hypothesis the results in table 1 are explained that the value of p-value (Sig.t) of 0.539 is greater

than α = 0.05, which means that user satisfaction has no significant effect on the intensity of internet banking usage or the sixth hypothesis (H6) is rejected. This reflects that perceived user satisfaction does not guarantee customers to use internet banking continuously. Although most customers agree that the existence of high limit transactions and affordable bank transaction fees from internet banking benefits customers does not mean that customers want to use internet banking and reuse continuously.

Customers will use internet banking again or continuously according to their time and needs. Most transactions in self-employed businesses are done manually to the bank, only a few payments are made through internet banking. Large transaction scale is done manually to the bank because it feels easier compared to internet banking. Therefore user satisfaction has no effect on the level of intensity of use. The results of this study are in line with Radityo and Zulakhai (2007) which states that user satisfaction has no significant effect on the intensity of internet banking usage.

## 4. Conclusions and Suggestions

Based on the discussion of the results of the study it can be concluded that the quality of the system influences the quality of the system has a positive effect on interest in the use of internet banking. The quality of customer information does not affect the interest in using internet banking. User satisfaction does not affect the interest in using internet banking. The quality of the system does not affect the intensity of internet banking usage. Information quality does not affect the intensity of internet banking usage. User satisfaction does not affect the intensity of internet banking usage.

The results of this study are not inconsistent with the basic theory of information system success, that the perception of system quality, information quality, and user satisfaction does not affect the use of the information system. Subsequent research is suggested to add control variables to better describe the effect of system quality, information quality and user satisfaction on the use of information systems, especially the use of internet banking.

The indicators used in this study are only based on indicators from the internal research of Private Bank X, so that indicators do not represent a description of system quality perception, information quality perception, and user satisfaction. Subsequent research is suggested to choose indicators that represent information systems success theory and develop more generalized research so that they can reflect the factors that influence internet banking usage.

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