

Public Interest in Automatic Teller Machine (ATM) in Lembaga Perkreditan Desa (LPD)

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Abstract-- This study aims to determine society interest in Automatic Teller Machines (ATMs) in the Lembaga Perkreditan Desa (LPD) in Bali in terms of Theory of Planned Behavior (TPB). The design in this study uses a quantitative descriptive method. The data obtained from the questionnaire and then processed and described so as to get results that are related to how the community's interest if LPD in Bali provides services in the form of automatic teller machines (ATMs). The instrument in this study used a questionnaire with a Likert scale, before using the questionnaire the validity and reliability tests were first performed. The population in this study were LPD customers in Bali, in this study taking from 32 LPDs in the Ubud district. Samples were taken using the Non-Probability Sampling technique with the Accidental Sampling method. From 32 LPD researchers took 10 samples in each LPD, so the total sample in this study was 320. The results of the study showed that the score given by LPD customers was in the category of strongly agree this shows that the customer's interest in LPD ATMs in Bali is very high. The Personal Attitude dimension is in the category of strongly agree, so the services they need can be fulfilled, for the norm/ subjective norms in the category of agree this shows that if there is an ATM LPD then they will advise others to save and use the LPD ATM, while the Perceived Behavioral Control dimension is in the strongly agree category stating that if there is an LPD ATM it will be more practical to make cash withdrawals.

Keyword—Interest; Automatic Teller Machine (ATM); Lembaga Perkreditan Desa (LPD)

I. INTRODUCTION

A country that has a good level of economic growth, is inseparable from the role of financial institutions. Financial institutions in Indonesia can be divided into two types namely, bank financial institutions and non-bank financial institutions. A bank is a financial intermediary institution generally established with the authority to accept deposits, lend money,

and issue promissory notes, known as banknotes. Bank comes from the Italian language Banca meaning a place to exchange money. Meanwhile according to banking laws. Banks are arguably business entities that collect funds from the public in the form of deposits and distribute it to the public in the form of credit, or other forms in order to improve the lives of many people. Therefore, banks can be considered as one of the drivers of economic activity in Indonesia. The activities of banking institutions as providers and suppliers of funds will determine whether or not the economy of a country.

Banking is a service industry that is very important in supporting development financing programs, both as a fundraiser, as an investment and working capital financing and as an institution that expedites the flow of money from people and towards the community. In (financial intermediary) and as a development tool (agent of development). In its development, banks have added a facility, namely an ATM card. Automatic teller machine (ATM) is a service system that is provided to customers electronically by using a computer to seek automatic completion of some of the functions normally performed by tellers. ATMs can replace teller functions to serve several types of banking transactions. New competitors have entered the market, offering various benefits of ATM cards with various functions and qualities, and have their own charm. According to reference [1] several types of transactions that can be carried out using ATMs include (1) Cash withdrawals; (2) Transfers between accounts in the same bank or a different bank; (3) Bill payments (electricity, telephone, water bills, mobile phone credit purchases, and credit card bill payments). According to Ade Arthesa & Edia Handiman (2009: 257), the benefits obtained from the existence of such networks are an increase in cost productivity, so that transaction costs become easier and more efficient nationally. Another benefit is reducing clearing traffic at Bank Indonesia. In many conveniences provided by

ATMs, the public's interest is very high towards ATMs. Reference [2],[3],[4],[5],[6],[7] states interest as the tendency of an active soul that tends to direct someone to an awareness, will, attraction and pleasure towards an object. According to reference [8] a person's interest is influenced by 3 things namely personal attitude (PA), subjective norms, perceived behavioral control, this theory is often known as Theory of Planned Behavior (TPB). Theory of Planned Behavior (TPB) is a theory developed by Ajzen in 1991 which is a refinement of the Reason Action Theory (TRA) raised by Fishbein and Ajzen. According to the TPB, beliefs are strongly influenced by those held by individuals and depend more or less on knowledge (facts or things that are believed to be factual).

Personal Attitude (PA) related to personal behavior (attitude) possessed by each individual. According to Feshbein and Ajzen [9], "attitude is the evaluation of individuals positively or negatively towards certain objects, people, institutions, events, behaviors or interests, beliefs affect attitudes towards behavior when there is confidence in behavior, the behavior will bring the desired results or not bring the desired results. Attitudes represent a person's general feelings about liking or disliking a behavior. According to reference [10], attitude is a process that takes place in a person in which there is an individual experience that will direct and determine the response to various objects and situations ". While Schiffman, Leon G., and Leslie. Reference [11] states that attitude is a predisposition that is learned in responding consistently to an object, in the form of likes or dislikes (attitude is learned predisposition to respond to a consistently favorable or unfavorable manner with respect to a given object) ".

Subjective Norm (SN) is a person's perception or view of the beliefs of others that will affect the interest to consider doing or not doing. According to Feibein and Ajzen (in Tu'u 2008) states that subjective norms are beliefs that affect subjective norms if there is a belief that normative behavior is in accordance with the expectations of others, and there is motivation to act in accordance with the expectations of others. Subjective norms are social pressures that individuals feel to be involved or not involved in an action. Social norms can be interpreted as social support that is able to influence individual behavior.

Perceived Behavioral Control or control of behavior related to individual perceptions of the ease or difficulty of the desired behavior. According to Hogg and Vaughan perceived behavior control (perception of behavioral control) is a measure of the extent to which individuals believe about easy or difficult to apply behavior certain. Meanwhile, according to reference [12] behavioral control reflects the perceived feasibility in carrying out a behavior and thus is related to the perception of situational competence (self-efficacy). Perceived behavior control (control of perceived behavior) related to the resources owned and the opportunities to do something.

Bali is one of the provinces in Indonesia which is famous for its culture, one of the uniqueness in Bali is the existence of

Pakraman village. The institutions that have a role in the Pakraman village economy and also as one of the agricultural financial institutions in the village are the Lembaga Perkreditan Desa (LPD) which function and have the primary aim of encouraging economic development in the community, both in terms of agriculture and non-agriculture through targeted savings and capital distribution effective. The importance of the LPD's role and a large amount of money managed, the LPD should provide good services for its customers. One of the services that LPD does not yet have is Automatic Teller Machine or what we often hear with the term ATM. As a financial institution that is closest to the community, especially in Bali, it does not rule out the possibility for the LPD to provide these services. With the issuance of the GPN Product (Gerbang Pembayaran Nasional) by the government it should be able to be utilized by the entire banking world both in Bali and in Indonesia. GPN is a system that connects various electronic payments or non-cash transactions on all bank instruments in one payment system.

We know that Indonesia and Bali, in particular, are entering the era of the Industrial Revolution 4.0 where technology has become very common for the people. Implementation of Industry 4.0 can be one of the strategies to create a digital economy based on Pancasila. This is in accordance with the direction of the Making Indonesia 4.0 road map in an effort to improve the performance of the national industry through the use of the latest technology and innovation in order to realize the widest possible distribution of development and public welfare. According to reference [13] with increasingly rapid technological advances, all banks in Indonesia are competing to provide good service and quality. This has also been experienced in the banking industry in Bali, given the velocity of money that has been multiplied so rapidly. This should also be used as a guide for microfinance institutions in Bali, especially the LPD, to answer all challenges in the era of the industrial revolution 4.0. So that they will be able to compete with large banking institutions in the future. One of the micro banking institutions in Bali is the Lembaga Perkreditan Desa (LPD), which functions and has the primary objective to encourage the economic development of the community, both in terms of agriculture and non-agriculture through targeted savings and effective capital distribution. The Lembaga Perkreditan Desa (LPD) has a role as an institution whose role is to improve people's welfare through community economic development. Currently, there are still many LPD's that use conventional systems in the recording process and not a few of them have started to provide services that are almost equal to the products provided by national banks. Based on the explanation above, the purpose of this research is to measure people's interest in Ubud District, Gianyar Regency, for Automatic Teller Machine (ATM) products at the Lembaga Perkreditan Desa (LPD).

II. METHOD

The design in this study uses a quantitative descriptive method, the data obtained from the questionnaire and then processed and described so that it gets the results of how people's interest will be if the LPD in Ubud District Gianyar Regency provides services in the form of Automatic Teller

Machines (ATMs). The subjects in this study were LPD customers in Ubud Subdistrict, the object of this study was people's interest in Automatic Teller Machines (ATMs) in Lembaga Perkreditan Desa (LPD) in Ubud district of Gianyar regency in terms of the theory of planned behavior (TPB). In Ubud district there are 32 LPDs that are still active until now. The following is LPD data in Ubud district.

TABLE 1. LIST OF LPD NAMES IN THE DISTRICT OF UBUD

No	LPD Name	No	LPD Name
1	LPD Desa Pekraman Mas	17	LPD Desa Pekraman Demayu
2	LPD Desa Pekraman Padang Tegal	18	LPD Desa Pekraman Peliatan
3	LPD Desa Pekraman Ubud	19	LPD Desa Pekraman Tebongkang
4	LPD Desa Pekraman Mawang	20	LPD Desa Pekraman Tangga Yuda
5	LPD Desa Pekraman Pengosekan	21	LPD Desa Pekraman Kutuh
6	LPD Desa Pekraman Petulu	22	LPD Desa Pekraman Nyuh Kuning
7	LPD Desa Pekraman Sayan	23	LPD Desa Pekraman Tunon
8	LPD Desa Pekraman Teges Kanginan	24	LPD Desa Pekraman Tegal Lintang
9	LPD Desa Pekraman Junjungan	25	LPD Desa Pekraman Gelogor
10	LPD Desa Pekraman Lodtunduh	26	LPD Desa Pekraman Lungsiakan
11	LPD Desa Pekraman Bunutan	27	LPD Desa Pekraman Singakerta
12	LPD Desa Pekraman Abian Seka	28	LPD Desa Pekraman Nagi
13	LPD Desa Pekraman Kedewatan	29	LPD Desa Pekraman Taman Kaja
14	LPD Desa Pekraman Laplapan	30	LPD Desa Pekraman Bentuyung
15	LPD Desa Pekraman Silungan	31	LPD Desa Pekraman Payogan
16	LPD Desa Pekraman Kengetan	32	LPD Desa Pekraman Penestanan

The sampling technique used is to use Non-Probability Sampling. Non Probability Sampling is a sampling technique where members of the population do not have the same opportunity to become sample members [14]. The Non Probability Sampling used accidental sampling method (accidental side). According to reference [15], accidental sampling (convenience sampling) is a sampling procedure that selects samples from the person or unit that is most easily found or accessed. Meanwhile, according to reference [16] accidental sampling is taking respondents as samples based on coincidences, anyone who accidentally meets a researcher can be used as a sample, if the person who happens to meet is suitable as a data source with the main criteria being that the person is a customer of LPD in Ubud District. This study used 310 samples in which each LPD was taken as many as 10 samples to represent each LPD.

The research instrument was a questionnaire distributed to respondents, namely all LPD customers in Ubud District, Gianyar Regency. The questionnaire designed using a Likert Scale. Alternative answers provided are Strongly Agree (SS), Agree (S), Disagree (TS), Strongly Disagree (STS). Before using the instrument, the validity and reliability tests are used to determine the different power of each question item can be done by using the Product Moment correlation formula from Pearson. The Product Moment correlation formula is as follows [17].

$$r_{xy} = \frac{N \sum XY - (\sum X)(\sum Y)}{\sqrt{\{N \sum X^2 - (\sum X)^2\} \{N \sum Y^2 - (\sum Y)^2\}}}$$

(1)

Information:

r_{xy} = correlation coefficient product moment,

X = total score each question

Y = total score

N = data measurement

Reliability of a measuring instrument is the complexity of the measurement results obtained from different times with the same test. The formula for reliability is as follows

$$\rho_a = \frac{k}{k-1} \left(1 - \frac{\sum \sigma^2_i}{\sigma^2} \right)$$

(2)

Information:

ρ_a = rely on alpha data

σ^2 = total variant (respondent variant)

σ_1 = Variant item butir

k = item quantities

Analysis of the data in this study through several stages by taking the following steps. (a) Determine the total score of each dimension obtained from the tabulation data that has been carried out on the results of the distribution of the administrative service quality questionnaire consisting of a questionnaire of students' hopes and feelings; (b) Determine the highest score and lowest score of all alternative answers. STT = 4 x question items x n, STR = 1 x question items x n [18].

Information:

STT = High score

STR = Low score

n = total respondent

(c) Interval determine

$$\text{Interval} = \frac{\text{highscore} - \text{lowscore}}{\text{category}} \quad ([19]) \quad (3)$$

Categories to measure community interest in Automatic Teller Machines (ATMs) in Lembaga Perkreditan Desa (LPD) in Ubud District Gianyar Regency are provided with four answer choices, namely: (1) Strongly Agree (SS); (2) Agree (S); (3) Disagree (TS); (4) Strongly Disagree (STS).

(d) Analyzing and interpreting the results of data processing to be described; (e) Taking conclusion.

III. RESULT AND DISCUSSION

Based on data from research conducted on 310 respondents regarding Community Interest in Automatic Teller Machine (ATM) in Lembaga Perkreditan Desa (LPD) in Ubud District, Gianyar Regency Judging From Theory of Planned Behavior (TPB), the results obtained both total and dimensional scoring shown in Figure 4.1 below

SS	16120,0	-	13097,5	13204	SS
S	13096,5	-	10075,0		
TS	10074,0	-	7052,5		
STS	7051,5	-	4030,0		

Based on the tabulated data shown in table 4.1 it can be concluded as a whole for the Personal Attitude dimension with a value of 13,204 and in the range of values 16,120-13,097.5 with the category 'strongly agree'. The questionnaire that was distributed showed that the majority of respondents had used ATMs. According to respondents, the use of ATM is very safe and can be trusted in carrying out transactions and has a risk that is getting smaller day by day. With a variety of features and benefits that they get by using an ATM makes them feel comfortable and easy in doing transactions. Therefore, as LPD customers, they really hope that later LPDs will also be able to provide ATM facilities to facilitate their transactions so that LPDs that have been the economic foundation of the village will not be abandoned by their customers because they are unable to keep up.

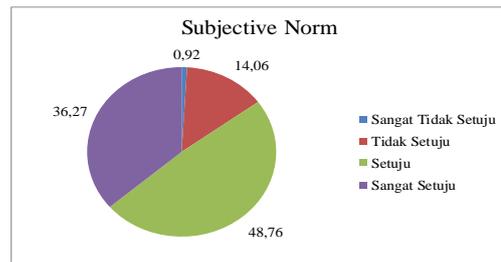


Fig. 2. Scoring result Subjective Norm dimation

Based on Figure 4.2, it can be seen that as many as 36.27% of the public stated that they strongly agreed to disseminate and invite their partners to use LPD services if the LPD later provided ATM facilities. Respondents also argued that those closest to them had a stake in influencing them to choose the LPD as a place to entrust their funds and if the LPD ATM was realized they would also listen to the responses of other users to use the LPD ATM and suggest others to use the ATM if the services and facilities provided are good. In addition to the influence of the closest people, the politeness of LPD employees also influences their interest in using LPD services. As many as 48.76% stated agree, 14.06% stated disagree, and as much as 0.92% stated strongly disagree.

TABLE 3. COMMUNITY INTEREST IN AUTOMATIC TELLER MACHINES (ATM) IN LEMBAGA PERKREDITAN DESA (LPD) IN UBUD DISTRICT GIANYAR REGENCY VIEWED FROM THE SUBJECTIVE NORM DIMENSION

Subjective Norm				Value	Category
SS	8680,0	-	7052,5	6952	S
S	7051,5	-	5425,0		
TS	5424,0	-	3797,5		
STS	3796,5	-	2170,0		

Based on the tabulated data shown in table 4.2 it can be concluded as a whole for the Personal Attitude dimension with a value of 6,952 and is in the range of 7,051.5-5,425.0 with the category 'agree'.

TABLE 2. PUBLIC INTEREST IN AUTOMATIC TELLER MACHINE (ATM) IN LEMBAGA PERKREDITAN DESA (LPD) IN UBUD DISTRICT GIANYAR REGENCY VIEWED FROM THE PERSONAL ATTITUDE DIMENSION

Personal Attitude	Value	Category
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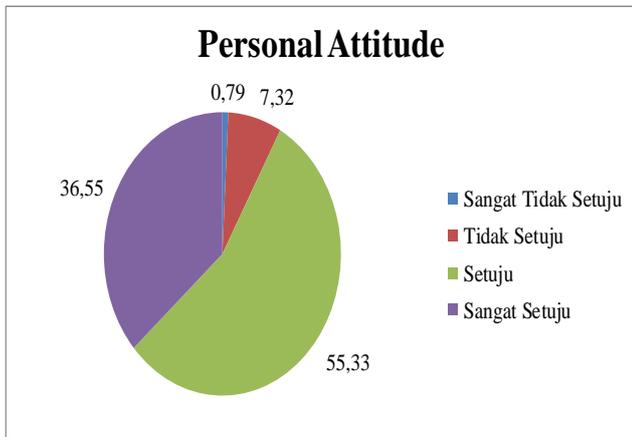


Fig. 1. Scoring result Pesonal Attitude dimation

Based on Figure 1, it can be seen that the community's interest in Automatic Teller Machines (ATMs) in Lembaga Perkreditan Desa (LPD) in Ubud District, Gianyar Regency is assessed from the personal attitude dimension or the community's evaluation of ATMs in general and ATMs specifically at Lembaga Perkreditan Desa shows as many results 36.5% of the public thought that they strongly agreed with the existence of an LPD ATM and were able to increase community interest for saving in the LPD. As many as 55.33% were in the category of agree, 7.32% were in the category of disagree, and as much as 0.79% were in the category of strongly disagree.

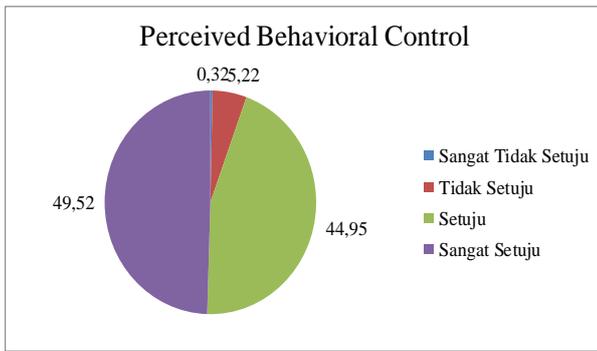


Fig. 3. Scoring result Hasil Perceived Behavioral Control Dimension

Based on Figure 3 it can be seen that as many as 49.52% of the public expressed their strong agreement with the facilities provided by ATMs and they hoped that the LPD would be able to provide these services to facilitate their financial transactions. As many as 44.95% stated agree, 5.22% stated disagree, and as much as 0.32% stated strongly disagree that the ATM would provide convenience to them in conducting financial transactions. Respondents who have used ATM facilities stated that they are more practical and more comfortable in conducting transactions and according to the ATM is one of the attractions to increase their interest in choosing banking services to conduct transactions

TABLE 4. COMMUNITY INTEREST IN AUTOMATIC TELLER MACHINE (ATM) IN LEMBAGA PERKREDITAN DESA (LPD) IN UBUD DISTRICT, GIANJAR REGENCY VIEWED FROM THE PERCEIVED BEHAVIORAL CONTROL DIMENSION

Perceived Behavioral Control				Value	Category
SS	S	TS	STS		
14880	12089	9299	6509	12784	SS
-	-	-	-		
12090	9300	6510	3720		
-	-	-	-		

Based on the tabulated data are shown in table 4.3 it can be concluded as a whole for the Personal Attitude dimension with a value of 12,784 and is in the range of values of 14,880-12,090 with the category 'strongly agree'.

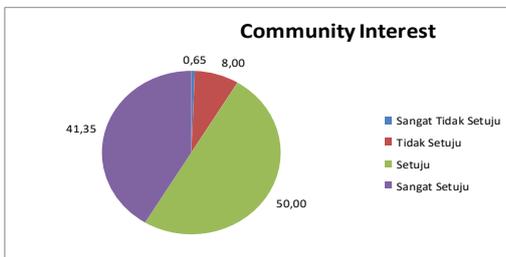


Fig. 4. Scoring Result of Community Interest about Automatic Teller Machine (ATM) in Lembaga Perkreditan Desa (LPD) Ubud Distric, Gianjar Regency

Based on Figure 4.4 analysis of Community Interest in Automatic Teller Machine (ATM) in Lembaga Perkreditan Desa (LPD) in Ubud District, Gianjar Regency as much as 41.35% public stated strongly agreed and had an interest in

using ATM LPD services, 50% stated agreed, 8% disagree and 0.65% said that they strongly disagree or are not interested in using an LPD ATM if later the LPD does indeed provide the facility.

TABLE 5. PUBLIC INTEREST IN AUTOMATIC TELLER MACHINES (ATMs) IN LEMBAGA PERKREDITAN DESA (LPD) IN UBUD DISTRICT, GIANJAR REGENCY VIEWED FROM THEORY OF PLANNED BEHAVIOR (TPB)

Comunity Interest				Value	Category
SS	S	TS	STS		
39680	32239	24799	17359	32940	SS
-	-	-	-		
32240	24800	17360	9920		
-	-	-	-		

Based on the tabulation of the data shown in table 4.4, it can be concluded that the overall Community Interest in Automatic Teller Machine (ATM) in the Lembaga Perkreditan Desa (LPD) in Ubud District, Gianjar Regency, from Theory of Planned Behavior (TPB) obtained a score of 32,940 and located in the range of values 32,240-39,680 with the category 'strongly agree'. This shows that the community's interest in LPD ATMs is very high and most of them expect the LPD to be able to provide ATM services to facilitate customers in doing transactions.

IV. CONCLUSION

Based on the results of the research and the description that has been made, it can be drawn a conclusion of community interest in the Automatic Teller Machine (ATM) in the Lembaga Perkreditan Desa (LPD) in the Ubud district of Gianjar in terms of the Theory of Planned Behavior (TPB) seen from the Personal Attitude dimension at the "Agree" category, the Subjective Norm dimension is in the "Agree" category, the Perceived Behavioral Control is in the "Agree" category, and seen as a whole is in the "Strongly Agree" category.

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