

# ***Perceptions of Accessibility and Knowledge in Small and Medium Enterprises based on Interest Using e-Banking***

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**Abstract** - This study was conducted to determine the effect of perceptions of the ease of use of e-banking and knowledge of micro small and medium businesses on the interests of transactions using e-banking. The population in this study were micro small and medium enterprises in Buleleng Regency, Bali and the sample of this study were 120 micro and small enterprises using purposive sampling methods. Data collection techniques by distributing questionnaires directly to respondents. The analysis technique used is descriptive analysis and multiple linear regression analysis. Based on the results of the analysis of research data shows that (1) perceived ease of use has a positive effect on interest in using e-banking, (2) knowledge influences interest in using e-banking, and (3) perception of ease of use and knowledge simultaneously influences interest in using e-banking.

**Keywords:** e-banking, ease of use e-banking, knowledge of e-banking, micro small medium enterprises

## I. INTRODUCTION

In this technological era, have created new types and opportunities that are increasingly online transactions business. Internet usage is not only to access the information through the media but also, this utilization can be felt and utilized in companies in any field and among anyone. According to Dhakiri (2018), public take advantage of information technology (IT) to increase productivity and creativity not only as a means of communication and entertainment. Information technology at this time is very useful because it makes it easier for the public to do business or any transaction, so that the development of the business world is increasingly rapid and interconnected and need each other.

One of company that develops information technology is Banking. Banking develops information technology by creating an application called Electronic Banking or E-Banking. E-Banking is an activity that carries out transactions, payments, and other transactions via the internet with a bank-owned website that is equipped with security. Provision of internet

banking services is regulated through Bank Indonesia Regulation No. 9/15 / PBI / 2007 of 2007 about Application of Risk Management in the Use of Information Technology by Commercial Banks. E-Banking is used for banking service activities that combine information systems and technology, as well as accounting which are useful for planning, controlling and operating a business. The E-Banking application will of course also provide convenience for SMEs in recording cash flow receipts and disbursements that cannot be recorded by SMEs.

The survey results conducted by Sharing Vision in 2017 on the use of E-Banking for the MSME sector were as many as 48% of respondents stated that they had used E-Banking and 52% of respondents had not used E-Banking because the policies of MSME actors had not allowed the use of E-Banking, not yet the availability of E-Banking services at the bank at the location of the SMEs, and there is no information from the bank about the existence of E-Banking services. Based on data recorded, the number of SMEs in Indonesia in 2016, consisting of 195,621 micro businesses, small businesses 255,504, and medium businesses 405,832, while in 2017 the number of SMEs increased, namely micro businesses 221,409, small businesses 282,774, and medium businesses 438,205. In Bali, the number of SMEs has also increased especially in the Buleleng Regency including in 2015 the number of MSMEs reached 29,965, in 2016 amounted to 31,340, and in 2017 it reached up to 32,907. The increase in the number of MSMEs in Buleleng Regency apparently mot accompanied by the use of E-Banking for Micro, Small and Medium Enterprises, because E-Banking is very difficult and cannot be understood.

Ease of Use is defined as the extent to which someone believes that the use of technology will be free from effort (Jogiyanto, 2007). According to Davis (1989) in Farizi and Syaefullah (2014), the perception of ease of use is the degree to which a person believes that the use of

information systems is easy and does not require the effort of the wearer to be able to do it. Based on the definition, it can be seen that the perception of ease of use is also a belief about the decision making process. If someone believes in information systems or technology that is easy to use then that person will be interested in using it. Therefore, the ease of use of technology is one of the supporting factors that can increase the interest of SMEs in using E-Banking. Research conducted by Baridwan (2011) shows ease of use affects the attitude of using E-Banking. Similar research was also conducted by Harlan (2014) and Syaefullah (2014) which showed that perceived ease of use has a positive and significant influence on the interest in using E-Banking at MSMEs.

Knowledge about the use of E-banking and E-Banking products also greatly affects customers in using E-Banking. If SMEs do not know the use of E-Banking and the products offered by E-Banking, the SMEs do not have an interest in using E-Banking. Conversely, if you know the use of E-Banking and the products offered in E-Banking, SMEs will be interested in using E-banking services. Research conducted by Fitri (2016) suggests that knowledge partially does not have a significant effect on interest in transacting with E-banking services

## II. HYPOTESIS

According Jogiyanto (2007: 115), ease of use is the extent to which someone believes that using a technology will be free from effort. Ease of Use of Interest in Using E-Banking emphasizes the notion of ease that will be received in the use of information technology. The results of research conducted by Pertiwi (2013) states that ease of use has a positive and significant impact on customer confidence in using Internet Banking. Harlan (2014) also finds that ease of use is very influential on the interest in making transactions using E-Banking at MSMEs in Yogyakarta. Based on the description above, the hypotheses is:

**H<sub>1</sub>** : There is a positive influence of perceived ease of use on the interest in using E-Banking in making transactions at SMEs

Knowledge is a change in an individual's behavior that comes from experience. It was explained that when a customer has better knowledge in making decisions, then he will be more efficient and more precise in processing information properly. If the customer has knowledge about E-Banking services, there will be a lot of interest in using E-Banking services. SMEs are need of E-Banking services to facilitate transactions in daily activities. According to Wahyuni's (2016) research, knowledge has a positive and significant influence on the decision to

become a customer of Bumiputera Syariah Bank Palembang's Lemabang Branch. Based on the description above, the hypothesis can be formulated as follows:

**H<sub>2</sub>**: There is a positive influence of knowledge on the interest in using E-Banking in making transactions at MSMEs

Ease of Use means that an E-Banking is made to facilitate its use. With the availability of information technology that is easy, safe, and sophisticated, it is possible that SMEs or other business people will use E-Banking services. Knowledge is information that is received by SMEs to use E-Banking. The higher the knowledge of SME actors towards the knowledge of E-Banking products, the higher the interest in using E-Banking products in MSME Players.

Based on research Istiarni (2014) shows that the perception of ease of use directly influences the interest of repeated use of Internet Banking with attitude of use as an intervening variable, Ahmad (2014) shows that the perception of ease of use has a positive and significant effect on bank customers' re-interest in use internet banking in the BRI Internet Banking service program. Other research, Wahyuni (2016) shows that knowledge has a positive and significant influence on the decision to become a customer of Bumiputera Syariah Bank of the Lemabang branch in Palembang. Based on the description above, the hypothesis is:

**H<sub>3</sub>**: There is a positive influence on the perception of ease of use and shared knowledge of the interest in using E-Banking in making transactions at SMEs

## III. RESEARCH METHOD

### Population And Sample

The object of this research is Micro, Small and Medium Enterprises (SMEs) registered with the Office of Small and Medium Enterprises in Buleleng Regency. This research was conducted by distributing questionnaires to SMEs. Based on the population obtained, the size of the sample that will be used in this study is 361 SMEs. The sample was chosen based on certain criteria so that it can support this research. Sample criteria used in this study are:

1. SMEs that were still operating at the time of this research.
2. SMEs in Buleleng Regency which is engaged in the trade of goods and services industries
3. SMEs in Buleleng Regency in the industrial sector especially the handicraft industry, apparel industry, Cake Industry, Confection and Textile Industry, and Printing Media Industry.

4. Large-scale SMEs with a capital of more than Rp. 10,000,000 and already have a Taxpayer Identification Number (NPWP).
5. SMEs have been operating at a minimum 1 year

#### IV. DATA ANALYSIS

##### Validity and Reliability Test

Based on the results of testing the validity of using Pearson Correlation in each item, each variable in this study has a greater than the critical count. Thus, the variables used in this study are valid to be used as a questionnaire. Reliability testing in this study, namely the ease of use variable has a Cronbach's Alpha of 0.935, the knowledge variable has a Cronbach's Alpha value of 0.910 and the variable of interest using E-Banking has a Cronbach's Alpha value of 0.907. So, it can be concluded that the entire independent or dependent variable is said to be reliable or the whole variable has consistency if measurements are repeated.

Model	R	R Square	Adjusted R Square	R	Std. Error of The Estimate	Durbin-Watson
1	0,736 <sup>a</sup>	0,541	0,523	3,550	2,140	

- a. *Predictors : (Constant), Knowledge, Ease to use*  
b. *Dependent Variable : Interest in using E-Banking*

Based on the table above, it can be seen that the value of Adjusted R<sup>2</sup> in this research is 0.523. This value indicates that interest in using E-banking is influenced by perceived ease of use, and knowledge of 0.523. This means that interest in using E-banking is influenced by perceived ease of

##### Classic Assumption Test

Normality testing by using the Kolmogorov-Smirnov statistical test which shows a significant value of 0.797 which is greater than 0.05. This shows that the data distribution in all units of analysis is normally distributed. Multicollinearity test results between independent variables indicate that the value of Variance Inflation Factor (VIF) of each independent variable is not more than ten (10) and the Tolerance value is more than 0.10, so it can be concluded the results of multicollinearity test between ease of use and knowledge variables do not occur multicollinearity. Heteroscedasticity test results in this study of the dependent variable obtained (Sig-t)> 0.05. The ease of use variable (X1) is 0.538 and knowledge (X2) is 0.623, so it can be concluded that there is no heteroscedasticity on each independent variable in this study.

##### Hypothesis Test

The result of *Adjusted R<sup>2</sup>* shows in the table below :

use and knowledge by 52.3% and the remaining 47.7% is influenced by other variables not included in this study.

Results The multiple regression analysis in this study is explained in the table below:

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error			
1 (Constant)	2,541	2,664		0,954	0,343
Ease to use	0,162	0,061	0,235	2,669	0,009
Knowledge	0,256	0,079	0,333	3,255	0,002

Based on the table above, the multiple regression equation in this study is as follows:

$$Y = 2,541 + 0,162X_1 + 0,256X_3 + 2,664$$

Thats:

- Y = Interest in using E-Banking
- X<sub>1</sub> = Ease to use
- X<sub>2</sub> = Knowledge
- ε = Standar eror

based on the regression analysis table above, it can be concluded that the variables X<sub>1</sub> and X<sub>2</sub> have a significance value α <0.05, it can be said that the independent variable can affect the dependent variable partially.

On the perceived ease of use variable, the results of this study are consistent with the results of research conducted by Pertiwi (2013) which states that ease of use has a positive and significant

effect on customer confidence in using internet banking. Harlan (2014) also states that ease of use has a positive effect on interest in using E-Banking at MSMEs in Buleleng District. This research is also supported by Dewi's research (2017), which in his research shows that perceptions of ease of use of the interest in using E-Banking for students majoring in Accounting S1 Program Faculty of Economics, Ganesha University of Education. In line with the TAM theory that the perception of the ease of use of technology and the perception of the effectiveness of an information technology are related to one's attitude to the use of the technology. Thus, ease of use affects the interest in using E-Banking in transacting at MSMEs in Buleleng Regency.

On the knowledge variable, the results in this study are consistent with research conducted by Hosein et al. (2010) that the variable knowledge about the benefits and services of internet banking has a significant effect on the use of Internet Banking services by customers. Furthermore, it was carried out by Safeena et al. (2010) in the study resulted that the knowledge variable influenced a significant influence on the use of Internet Banking

Model	Sum of Squares	Df	Mean Square	F	Sig.
1. Regression	1130,174	3	376,725		
Residual	957,714	76	12,601	29,895	0,000 <sup>a</sup>
Total	2087,888	79			

From the test results obtained the value of Fcount is 29.895 greater than Ftable 2.72 which means that H0 is rejected and H4 is accepted. Then the significant level F is 0,000 <0.05. this is interpreted as the simultaneous influence of ease of use ( $X_1$ ) and knowledge ( $X_2$ ) on the interest in using E-Banking in transacting at SMEs in Buleleng Regency.

Significant simultaneous test results of the variables indicate that an easy-to-use system will increase the intention to use as opposed to an easier-to-use system (Ramadhan, 2016). Therefore, a system that requires a small business is said to be better than a system that requires a large business (Davis: 1989). In addition, knowledge is also needed by SMEs, to understand the use of E-Banking. So, if SMEs are well aware of E-Banking services, then these SMEs are interested in using E-Banking for their business operations. Conversely, if SMEs do not know about E-Banking services, SMEs are not interested in using E-Banking in conducting business operations. The results of this study are in line with several previous studies, such as Pertiwi (2013), Istiarini (2014), Ahmad (2014), and Dewi (2017) who state that perceived ease of use affects positively and significantly on interest in using e-banking. Wahyuni's research (2016) states that knowledge has a positive and significant influence on the decision to become a customer of Bumiputera Syariah Bank of the Lemabang Branch in Palembang. The results of this study state that there is an influence of the influence of ease of use and knowledge of interest in using E-Banking in transacting at SMEs in Buleleng Regency.

## V. CONCLUSION

This study was conducted to examine the interest of SMEs in using E-Banking using the TAM (Technology Acceptance Model) approach developed by Davis in 1989. The main purpose of TAM is to explain the factors that influence the acceptance of technology and information with the broadest range of user information technology . TAM also explains the causal relationship between beliefs and behavior, goals or needs, and the actual

by customers. An update of the study using the knowledge variable was also carried out by Wahyuni (2016). Knowledge had a positive and significant influence on the decision to become a customer of Bumiputera Syariah bank in the Lemabang branch in Palembang.

The results of the simultaneous significant testing of variables in this study are as follows:

use of users of an information system. Based on the results of the hypothesis test, it can be concluded that the perception of ease of use and knowledge has a partial and simultaneous effect on the interest of SMEs using e-banking.

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