

THE QUALITY ANALYSIS OF SERVICE ON THE LEVEL OF TRUST ABOUT THE ATM SKIMMING (CASE STUDY AT BRI SHARIA SUNIARAJA BRANCH OFFICE BANDUNG)

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ABSTRACT

ATM is an electronic media that uses the internet to connect to bank communication networks that enable customers to carry out financial transactions independently. ATM skimming is one of the negative impacts of ATMs. This case affects the value of service quality at the bank. This study aims to determine whether there is a significant influence between service quality and ATM skimming cases on customer trust. This research uses quantitative methods with descriptive analysis techniques. Primary data were obtained by distributing questionnaires to 98 respondents who were customers of BRI ShariaSuniarajaBranch Office, Bandung. The results of this study are the Service Quality variable (X1) which has a positive influence on the Trust Variable (Y) with a Regression Coefficient of 0.385 and a calculated t value of 12.217 < t table value of 1.665. While the ATM Skimming Case Variable (X2) had no effect on Trust (Y). The existence of a negative value on the results of the study showed that there was no influence on the ATM Skimming Case (X2) variable on Trust (Y).

Keywords: Service quality; Cybercrime: ATM skimming; Customer trust

1. Introduction

In banking, technological advances are used to facilitate transactions and served as the leading service for banks. Nowadays, bank customers want smooth, fast, and secure transactions that can be done from anywhere at any time. Therefore, banks offer products that can provide benefits, namely e-banking. E-banking is a service that allows customers to obtain, communicate, and conduct banking transactions through electronic media such as Automatic Teller Machines (ATM), Electronic Data Capture (EDC) / Point of Sales (POS), Internet Banking, SMS Banking, E-commerce, Mobile Banking and Video Banking (Ferdiansyah, 2017).

Banking has opened accessible opportunities for customers to make a transaction. Besides the development of the world of technology, crime is also increasingly sophisticated, and this can be detrimental the customers, for instance: ATM Skimming (Burki, 2017; Sankhwar, 2016).

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ATM skimming is one of the cybercrimes by copying customer data obtained from an ATM card ([Mustari D, 2015](#)).

In banking, customers often asking their security, the confidentiality of personal, and the financial data secure before deciding to use internet banking. Internet banking that provides security and confidentiality of customer data will get the trust of customers ([Dianita, 2015](#); [Oko, 2012](#); [Maharsi& Fenny, 2006](#)).

The trust of a banking service system will determine the consumer's decision to use the system. Thus, it will make customers satisfied with the provided facilities. ATM Skimming is one of the world's problems in world banking crime. This research implies that by knowing the weaknesses of the bank concerned, the quality of service can be advanced and improved so that it will increase the number of new customers.

Based on the explained description in the background of the problem, researchers can formulate this research problem, namely How Does the quality of service and ATM skimming cases affect customer confidence?

The novelty of this study is how skimming cases affect rural communities. The Significance Of The Research:**For Academics.** This research is expected to provide benefits for the development of science, especially in the theory of service quality and the level of trust for Shariah banking. The results of this study are expected to broaden the perspective of knowledge in the field of Sharia banking management, to improve and build sustainable Sharia banking performance by considering external and internal factors; **For Researchers.** This research is expected to provide useful information, references, and motivations for conducting further research related to the topic of customer trust and service quality at the regional level banking and **For Government and Regulators.** The purpose of the results of this study is to be input to improve the regulation and supervision of activities in Sharia banking.

2. Theoretical Basis

Service Quality is an activity that cannot be defined independently because service quality is intangible, this is a fulfilment of needs and does not have to be tied to product sales or other sales ([Ismereida&Ruzikna, 2015](#)).

According to ([Abdul Qawi Othman, 2001](#); [Rafiah & Ariyanti, 2017](#)), there are six dimensions of service quality in Sharia banking, namely: Tangible, responsiveness, assurance, empathy and compliance

Trust in the banking service system will determine the consumer's decision to use the system so that it will make customers satisfied with the facilities provided ([Oko, 2012](#); and [Maharsi & Fenny, 2006](#)).

In Indonesian Dictionary, Skimming is a way to read quickly / at a glance. In modern times skimming is known as one of the crimes in cybercrime, where this crime is committed through a computer system network, both locally and globally by utilizing technology by

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copying information contained in the magnetic stripe that is on the ATM card illegally to have control against the victim's account (Nugraha, 2018). This statement confirmed by his research Sakhwar (Sankhwar, February 2016) and Mustari (Mustari, 2015).

The tool used for skimming is called Skimmer. The skimmer is a customer data thief tool (Mustari, 2015). The skimmer placed in the gap of the ATM Machines, then the customer's data will be copied quickly into the ATM of the offender, and after that, the offender will take the victim's money.

Trust is a belief to establish long-term relationships to produce actual work (Yulianto & Waluyo, 2004). Trust will arise when a consumer/customer or a group believes in the trustworthiness and integrity of partners. Trusted groups need to have high integrity and can be trusted, then associated with quality, such as; consistent, competent, honest, fair, and responsible (Yulianto & Waluyo, 2004).

Below are indicators of customer trust, according to Junai A. Fian (Fian, 2016), as follows: the reputation of the product or service; customers feel safety and comfort in using products or services; customers get the benefits of products or services.

3. Research Methodology

This type of research uses quantitative research. This method aims to develop and use mathematical models, theories and / or hypotheses related to the phenomena investigated by researchers.

This study uses survey research (survey research), which is a study that uses a questionnaire/questionnaire as the primary data source, which is a survey of BRI Sharia customers at the Suniaraja Branch Office, Bandung. This study uses survey research (survey research), which is a study that uses a questionnaire/questionnaire as the primary data source, which is a survey of BRI Sharia customers at the Suniaraja Branch Office, Bandung.

In this study, there are independent variables and dependent variables. The independent variable consists of two variables, namely service quality (X1) and Skimming ATM cases (X2). The dependent variable consists of one variable, namely, customer trust (Y). Furthermore, there are two sources of data, namely primary data and secondary data. The primary data source in this study was obtained directly from the research location, namely BRI Sharia Suniaraja Branch Office, Bandung. The source is given directly to the respondent.

The population in this study was 6,892 ATM user customers at the BRI Sharia Suniaraja Branch Office, Bandung. Samples were taken from active customers of ATM users at the research's location in the last six months, so researchers only took samples from the population that would be the subject of the study. The sampling technique used in this study is Purposive Sampling, which is sampling based on specific characteristics, characteristics or characteristics that are the main characteristics of the population. In determining the number of samples from the population using the Slovin formula, which is as follows: _____

From the above calculation, there are 98 respondents. The sample used in this study is a customer of Bank BRI Sharia Suniaraja Branch Office, Bandung, especially ATM users. The following results of the development of the variables studied are as follows:

The development of variable instrument Quality of Service (X1) ([Abdul Qawi Othman, 2001](#))

Table 1: Service Quality Variable Instruments

Dimensions	Indicators
Tangible	<ol style="list-style-type: none"> 1. Display outside and inside the office that is clean, neat, and comfortable. 2. Good looking neat and polite. Operating hours are clear. 3. Completeness of physical facilities owned.
Responsiveness	<p>Have a website to facilitate customers in accessing information about customer data</p> <ol style="list-style-type: none"> 1. Provide information clearly and easily understood. 2. Knowing the customer's needs and willing to help. 3. Islamic service. 4. Knowledge and ability to conduct transactions.
Reliability	<p>Fast response service</p> <ol style="list-style-type: none"> 1. Fast and convenient service time. 2. Extensive knowledge of the products offered 3. Guarantee of security when making transactions.
Assurance	<p>Optimal service</p> <ol style="list-style-type: none"> 1. Staff are polite and friendly. 2. They are providing financial advice. 3. Provides easy access to financial information. <p>Experienced and knowledgeable management.</p>
Empathy	<ol style="list-style-type: none"> 1. Customer data is guaranteed confidentiality.

2. Give individual attention to its customers.
- Low service costs

The development of variable ATM skimming instruments (X2) (Mustari D. , Cyber Crime: Penggunaan Skimmer Terhadap Pembobolan ATM, 2015).

Table 2: ATM Variable Skimming Instrument

Dimensi	Indikator
Cyber Crime	<ol style="list-style-type: none"> 1. Customers understand about cybercrime. 2. Protection from cybercrime.
Skimming ATM	<p>Applicable regulations</p> <ol style="list-style-type: none"> 1. The occurrence of ATM skimming to customers. 2. Bank's form of compensation. 3. Follow-up by the bank. <p>Customer trust.</p>

The development of the instrument

Table 3: Trust Variable Instrument (Y)

Dimensi	Indikator
Reputation	<ol style="list-style-type: none"> 1. Provide quality services. 2. They have reliable staff in their field.
Safety and Comfort	<p>Trusted bank</p> <ol style="list-style-type: none"> 1. Able to provide protection and safety for customers. <p>They are providing a sense of security and comfort when customers transact.</p>
Benefit	<ol style="list-style-type: none"> 1. Provide services as expected. <p>The Bank is providing short- and long-term benefits.</p>

variable Trust (Y (Fian J. A., 2016)

The T-test is done to test the significance of the relationship between variables X1, and X2 on Y, whether the variables X1 and X2 have a partial effect (individually) on the variable Y. To draw conclusions expressed by looking at the significant value and comparing with the level of error that is if the probability value $< \alpha$ value (α), then the dependent variable significantly influences the independent variable. Here is the basis for taking a hypothesis:

The confidence level used is 90% or a significant level of 10% or 0.1 with the following criteria:

1. If $t_{\text{arithmic}} > T_{\text{table}}$, then H_0 is rejected and H_a is accepted. Means the dependent variable (X) has a significant influence on the independent variable (Y).
2. Jika $t_{\text{hitung}} < t_{\text{Table}}$, maka H_0 ditolak dan H_a diterima. Berarti variabel dependen (X) tidak mempunyai pengaruh signifikan terhadap variabel independen (Y).
3. If $t_{\text{arithmic}} < t_{\text{table}}$, then H_0 is rejected, and H_a is accepted. Means the dependent variable (X) does not have a significant effect on the independent variable (Y).

Conclusions drawn:

- a. If $\text{sig.} > \alpha (0,1)$, then H_0 is accepted, and H_a is rejected.
- b. If $\text{sig.} < \alpha (0,1)$, then H_0 is rejected, and H_a is accepted.

4. Results and Discussion

The researcher uses Multiple Linear Regression Analysis using SPSS Version 2.0 which aims to examine whether or not the effect of service quality (X1), and ATM skimming (X2) cases on the trust (Y) of BRI Sharia customers. The Influence of Service Quality on the Trust of ATM Users in Bank BRI Sharia Suniaraja Branch Office, Bandung.

Table 4: Results Analysis of the Effect of Service Quality (X1) on Trust (Y)

Variable	Regression coefficient	T arithmetic	T table	Decision table
X ₁	0,385	12,217	1,665	Ha received

against Y

Based on data analysis, the Regression Coefficient is 0.385., it means that if the Service Quality Variable increases by 1%, then Trust will increase by 38.5%., it is because the quality of service is positive, so the higher the level of Service Quality, the higher the level of customer confidence.

Based on the t-test results, it is known that the t value is $12.217 > t_{\text{table}}$ value is 1.665. Thus, H_0 is rejected, and H_a is accepted, so it can be concluded that there is a significant influence between the quality of service on the trust of customers of ATM users.

Thus, the better the quality of services provided by BRI Sharia Suniaraja Branch office, Bandung, the higher the trust that bank customers have. So that customer confidence is well established with BRI Sharia Suniaraja Branch Office, Bandung.

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The Effect of ATM Skimming Cases on the Belief of Customer ATM Users in BRI Sharia Suniaraja Branch Office, Bandung.

Table 5: Analysis of the Effect of the Case of ATM Skimming (X2) on Trust (Y)

Model	Unstandardized Coefficients		Standardised Coefficients	T	Sig.
	B	Std. Error Beta			
(Constant)	7,315	3,615		2,023	,046
1 Service quality (X1)	,385	,032	,882	12,217	,000
ATM Skimming Case (X2)	-,061	,088	-,050	-,697	,487

Based on data analysis, the Regression Coefficient (β) value of -0.061., it means that if the ATM Skimming Case Variable increases by 1%, the Trust will drop by -6.1%, this is because the ATM Skimming case has a negative value, so there is an inverse relationship with Customer Trust.

Based on the results of the t-test, it is known that the t value is $-0.679 < t$ table value of 1.665. Thus, H_0 is accepted, and H_a is rejected, and the t value is negative. So it can be concluded that there is no significant effect between ATM skimming cases on trust, and negative values indicate a negative relationship between variable ATM skimming cases with customer confidence.

The ATM skimming case does not affect customer confidence, and this is caused many respondents do not understand the knowledge of ATM Skimming Cases.

Table 6: Results of Analysis of the Effect of Service Quality (X1) and ATM Skimming (X2) on Trust (Y)

Model	Sum of Squares	of Df	Mean Square	F	Sig.
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	Regression	3084,816	2	1542,408	122,976	,000 ^b
1	Residual	1191,520	95	12,542		
	Total	4276,337	97			

Based on the analysis, shows that the calculated F value of 122.976 indicates the influence of service quality and ATM skimming cases on customer confidence, and this > table F value of 2.36. Thus, H₀ is rejected, and H_a is accepted, so it can be concluded that the quality of service and ATM skimming cases have a significant effect together on trust, this is in accordance with his research ([Fian, 2016](#); [Maharsi& Fenny, 2006](#); [Mustari, 2015](#); [Oko, 2012](#)). Based on these results, it appears that the quality of service and ATM skimming cases jointly influence trust. If seen from the results of the t-test, one of the variables is the case of ATM skimming does not affect trust. However, if combined with service quality, the results will affect trust. Therefore, the quality of service at the BRI Sharia Suniaraja Branch Office, Bandung is excellent, so that the bank can evaluate quickly to maintain trust in establishing a good relationship between the bank and customers, especially ATM users.

The contribution of the two independent variables (Service Quality (X₁) and ATM Skimming Case (X₂)) to the dependent variable (Trust (Y)) can be seen from the results of the coefficient of determination (R²) of 72.1%, meaning that the presentation of the contribution of the influence of service quality and ATM skimming cases on trust obtained a value of 72.1%, while the other 27.9% was influenced by other variables not included in this study.

5. Conclusion

The ATM skimming case does not affect the confidence of BRI Syariah KC customers. Suniaraja ATM skimming cases do not affect trust because, there are some customers who are still doubtful about ATM skimming cases and the lack of customer knowledge about the impact of ATM skimming cases in Islamic banks, especially ATM users. Service quality of BRI Syariah KC. Suniaraja and ATM skimming cases have a positive effect on BRI Syariah KC customers' trust. Suniaraja This is because, the case of ATM skimming does not have a negative effect on customer confidence due to the quality of BRI Syariah KC services. Suniaraja has a dominant positive effect on cases of ATM skimming.

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