THE INFLUENCE OF INFORMATIONAL FAIRNESS, PROCEDURAL FAIRNESS, AND DISTIBUTIVE FAIRNESS TO CUSTOMER SATISFACTION FOR THE INTERNET BANKING SERVICE OF BANK MANDIRI WITH SYSTEMIC FAIRNESS AS THE MEDIATING VARIABLE

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ABSTRACT

The purpose of this study was to examine the relationship of informational fairness, procedural fairness, distributive fairness, and customer satisfaction with internet banking of Mandiri Bank. A total of 107 questionnaires were distributed and 103 questionnaires that can be collected. Hierarchical Linear Modelling was used to test the hypothesis. The results are as follows: Informational fairness has significant effect on customer satisfaction. Procedural fairness has significant effect on customer satisfaction. Systemic fairness has significant effect on customer satisfaction. Informational fairness has significant effect on systemic fairness. Procedural fairness has significant effect on systemic fairness. Procedural fairness has significant effect on customer satisfaction through the mediation of systemic fairness. Distributive fairness has significant effect on customer satisfaction through the mediation of systemic fairness. But like Effect of distributive fairness on customer satisfaction and Influences of distributive fairness effect on systemic fairness does not have significant influence, and Fairness does not mediate the effect of systemic fairness information to customer satisfaction of internet banking of Mandiri Bank.

Keywords: Informational Fairness, Procedural Fairness, Distributive Fairness, Systemic Fairness, Customer Satisfaction.

I. INTRODUCTION

In the modern era, Internet is an electronic device that can be used to perform various activities such as communication, research, and other business transactions. The presence of the internet in the industrial world has eliminated the constraints of distance, time and communication in interaction. It can be seen from the development of Internet-based service system. Internet is an important concern in improving the company's services, not least in the financial industry. Various factors such as cost competitiveness, customer service, knowledge, and income levels affect bank customers and others to evaluate the technology and give attention to electronic commerce and internet strategies. The use of Internet-based technology has created a new step in doing business. Businessmen can easily conduct all their activities in minutes without wasting time and money for the trip, because it can be done via the internet. The risk was relatively small, because the banking system usually has plated security in maintaining money transactions and customers. In short, Internet applications in e-commerce and finance changed the business environment.

Developments in information technology, telecommunications, and the Internet led to an emerging Internet-based business application. The application that received attention is internet banking. Internet banking is one of bank services that enable customers to obtain

information, communicate, and conduct banking transaction through the Internet (Tampubolon, 2004). Internet banking is a new paradigm, a new structure, and a new strategy for retail banks, where banks face new opportunities and challenges (Mukherjee and Nath, 2003). Fairness has been found to be an important factor that led to customer satisfaction in the offline banking services (Han et al., 2008), as well as a variety of other settings, such as airlines, hotels, IT services, hospitals, and telephone services (Carr, 2007). However, fairness has received little attention in internet banking or e-commerce as a whole.

Two marked difference between the online and offline world made a study of the fairness of the Internet becomes an interesting question in banking. First, in the offline world many perceptions of fairness are formed through interpersonal interaction. On the internet, the service provider and customer interactions are delivered by computer Graphic User Interfaces (GUI). Second, when evaluating the fairness, the comparison between the customers is a quick way to reach a conclusion. Through the Internet, to compare among the customers is easier and more difficult to do. It is easier that with the help of search engines and discussion forums to access information, but it is more difficult because the person cannot physically see the other customers or their interaction with the service provider. In addition, extra efforts must be taken to make this comparison.

The problem in this study is whether the internet banking customers of Bank Mandiri already get the satisfaction of informational fairness, procedural fairness, and distributive fairness through systemic fairness. The study purpose is to determine the level of customer satisfaction of Bank Mandiri internet banking of informational fairness, procedural fairness, and distributive fairness through systemic fairness. This study will also be useful as an input and evaluation of the Bank and other companies that provide internet banking facility.

Informational fairness is the provision of sufficient information about the procedure, services, and so forth. Such procedures demonstrate matters concerning public (Greenberg, 1993).

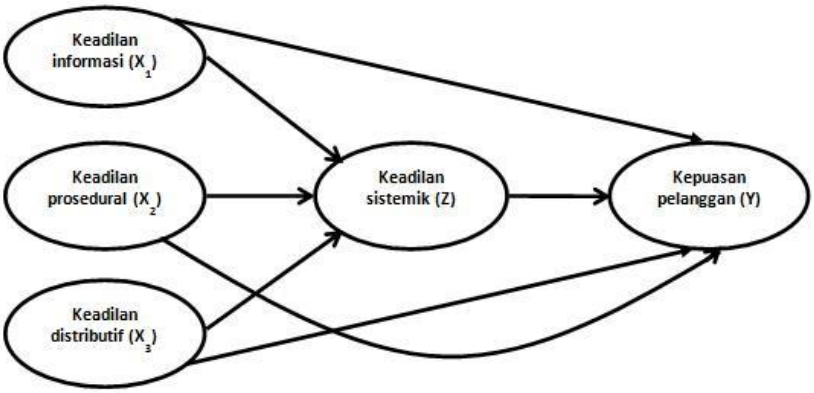
II. The Influence Of Informational Fairness, Distributives Fairness, Procedural Fairness, And Internet Banking On Customer Satisfaction

Procedural fairness is fairness of policies and processes that contribute to produce outcomes which embody certain types of normatively acceptable principle (Lind and Tyler, 1988).

Distributive fairness is a reaction to the cognitive, affective, and behavior to produce a distribution from a source (Cohen-Charash and Spector, 2001).

The study result of Yu-Qian Zhu and Houn-Gee Chen (2012) shows that the informational fairness, procedural fairness and distributive fairness has an influence on customer satisfaction. The influence may also be mediated through systemic fairness, the overall value of fairness. The conceptual framework can be seen in

Figure 1. Conceptual Framework



1.1. Informational Fairness, Procedural Fairness and Distributive Fairness

Informational fairness is defined as supporting information or knowledge about the procedures that demonstrate something concerned by public (Greenberg, 1993). It can be as simple as providing a brochure or as complex as presenting a multifaceted lengthy explanation about complex services, like computer technical support services.

The organization procedure is the organization that represents the organization's activities and policies which allocate resources (Leventhal, 1980). Procedural fairness is a reasonable policy and process contributed to outcomes that embody a particular type of normative principles which are acceptable (Lynd & Tyler, 1988). In this case, all other comparisons get the same service procedures. There will be no biases in the application of the service procedure (Carr, 2007).

Distributive fairness is related to the results obtained from the fairness. This reaction involves cognitive, affective and behavioral outcomes for the distribution of resources (Adams and Freedman, 1976). Thus, when a particular result or series of results are considered unfair, it can affect a person's emotions, cognition, and ultimately their behavior to deal directly with the source of important results. The sources can be any organization or individual with the power to distribute the results of differential sought (Adams and Freedman, 1976). Therefore the hypotheses are as follow:

H1: Informational fairness influence customer satisfaction

H2: procedural fairness influence customer satisfaction

H3: Distributive fairness influence customer satisfaction

1.2 Influence of Informational Fairness, Procedural Fairness and Distributive Fairness to Systemic Fairness.

Systemic fairness, a term firstly used by Sheppard et al. (1992), refers to the organization's overall perception of fairness. Some researchers suggested that there is an existence of fairness or unfairness in the overall assessment (systemic fairness) that comes

from distributive, procedural, interactional fairness or unfairness perception (Greenberg, 1990; Sheppard, Lewicki, and Minton, 1992; Greenberg, 1996, Beugre, 1998). Traditionally, there are four dimensions of fairness services (Lind and Tyler, 1988; Cohen-Charash and Spector, 2001; Greenberg, 1993): distributive fairness, procedural fairness, interpersonal fairness and informational fairness. People may assume that fairness is not only in terms of specific inputs and results of the relationship, but also in terms of a comprehensive system that determines their input and output. To extend the fairness heuristic theory, Beugre and Baron (2001) stated that the results of evaluation of distributive, procedural and interactional fairness serve as a basis to form a general impression of systemic fairness. Based on this, the authors draw hypotheses for this study, namely:

H4: Informational fairness influence customer satisfaction through systemic fairness

H5: procedural fairness influence customer satisfaction through systemic fairness

H6: Distributive fairness influence customer satisfaction through systemic fairness.

1.3 Influence of Systemic Fairness to Customer Satisfaction

Systemic fairness in this case is different from the other dimension of fairness and acting as a concept related to the development (Beugre & Baron, 2001). The result of a study indicates that systemic fairness is a mediator variable between dimensions of fairness and outcome variables.

The norm of fairness suggests that the individual service customers want a level of balance service and a well-balanced level of service increases the level of perceived service quality and customer satisfaction with a service. It is related to the desire to be perceived by the balanced handling services that must be translated into behavioral objectives of the service provider. Therefore the hypotheses drawn from this study are as follow:

H7: Systemic fairness influence customer satisfaction

H8: Systemic fairness influence informational fairness

H9: Procedural fairness influence systemic fairness

H10: Distributive fairness influence systemic fairness

III. RESEARCH METHODOLOGY

The research location is the city of Banda Aceh. The population in this study is customers of Bank Mandiri's internet banking who still actively use the service. While the sampling technique used was purposive sampling with the number of respondents in this study is 100 people (in a minimal number using discriminant analysis tool) (Hair et al., 2006). The analytical method used is Hierarchical Linear Modeling.

In the questionnaire, respondents were asked to state their level of agreement following the measurement scale, the Likert scale. Answers supporting the questions were given a high score (5) and answers which do not support the questions were given a low score (1). (Sugiyono, 2006).

3.1 DEPENDENT VARIABLES

The dependent variables of this research are informational fairness, procedural fairness and distributive fairness which consists of four items of questions.

3.2 INDEPENDENT VARIABLE

The independent variables of this research include:

Informational fairness: as measured by 3 items of questions to test how well the vendor provides information to customers.

Procedural fairness: as measured by 3 items of questions to test how well the policies and procedures provided to customers.

Distributive fairness: as measured by 3 items of questions to test how well the output perceived by customers.

IV. RESULTS AND DISCUSSION

Valid means that the instruments can be used to measure what should be measured (Sugiono 2006). To measure the validity of the questionnaire in this study, we conduct the validity test. This test uses statistical technique called Pearson Product-Moment Coefficient of Correlation with the help of Statistical Product and Service Solution (SPSS). The whole question declared invalid if it has alpha significance level below 5%.

Results of the validity and reliability test of this study can be seen in the following table. The table 1 shows that the research data are valid and reliable. It is declared as valid because the value of r-count is greater than the value of r-table. Otherwise, it is declared as reliable because Cronbach's alpha value of each variable is greater than 0.7.

Table 1. Validity and Reliability Test Results

Variabel	Question items	R-count value	R-table value	Cronbach's Alpha
Informational fairness	A1	0,718	0,195	0,610
	A2	0,867	0,195	
	A3	0,664	0,195	
Procedural fairness	B1	0,680	0,195	0,604
	B2	0,815	0,195	
	B3	0,746	0,195	
Ditributive fairness	C1	0,792	0,195	0,639
	C2	0,736	0,195	
	C3	0,766	0,195	
Systemic fairness	D1	0,841	0,195	0,681
	D2	0,699	0,195	
	D3	0,606	0,195	
	D4	0,700	0,195	
Customer satisfaction	E1	0,662	0,195	0,701
	E2	0,794	0,195	
	E3	0,710	0,195	
	E4	0,743	0,195	

V. STATISTICAL TEST

In this study, the intervening variable (mediation) is systemic fairness. According to Baron and Kenny (1986) a variable is called intervening variable if it influences the relationship between the predictor variable (independent) and the criterion variable (dependent).

Therefore, the data analysis tool used in this study to determine the influence of informational fairness, procedural fairness, and distributive fairness on customer satisfaction with systemic fairness as a mediating variable is the Hierarchical Linear Modeling of Baron and Kenny (1986).

In this study, the equation is:

$Y = \alpha + \beta X1 + \beta X2 + \beta X3$

$M = \alpha + \beta X1 + \beta X2 + \beta X3$

$Y = \alpha + \beta X1 + \beta X2 + \beta X3 + \beta Z$

Where:

X1 = Informational fairness
X2 = Procedural fairness
X3 = Distributive fairness
Y = Customer satisfaction
M = Systemic fairness

VI. DISCUSSION

In this research, there are 103 internet banking customers who responded to the questionnaire. They are all internet banking customers of Bank Mandiri in Banda Aceh. 27 of them were less than 21 years old, 66 of them were around 21-30 years old, 9 of them were 31-40 years old, and only one person over the age of 40 years. 61 of them were men and the rest were women.

6.1. Simultaneous Test Results

In Table 2 we can see that the simultaneous test (F test) value shows that the influence of informational fairness, procedural fairness and distributive fairness on customer satisfaction of Bank Mandiri internet banking before mediation processes is 14.718 with significant values >5% (0,000).

Meanwhile, after a mediation process through systemic fairness, the F value becomes 30,000. It can be concluded that the informational fairness, procedural fairness and distributive fairness simultaneously influence the customer satisfaction significantly, both before thorugh the mediation process and after the mediation process via systemic fairness.

Tabel 2. F Test
The Influence of Informational Fairness, Procedural Fairness and Distributive Fairness Simultaneously On Customer Satisfaction with Systemic Fairness as the Mediation Variable

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5,830	3	1,943	14,718	,000[b]
	Residual	13,072	99	,132		
	Total	18,902	102			
2	Regression	10,405	4	2,601	30,000	,000[c]
	Residual	8,497	98	,0,87		
	Total	8,902	102			

Source: Primary Data processed (2014)

a. Dependent Variable: Y
b. Predictors: (Constant), X3, X1, X2
c. Predictors: (Constant), X3, X1, X2, M

6.2. Partial Test Results

Proving the proposed hypotheses in this study will be done by the partial test results using the t test. The t-test was used to prove the significant influence of the independent variable on the dependent variable, which if the t-count is greater than the t-table, it indicates acceptance of the hypothesis. The t-count can be seen in the results of the regression and t table value is obtained through sig. $\alpha = 0.05$ witf df = n - k.

The regression result analysis to determine the influence informational fairness, procedural fairness and distributive fairness on customer satisfaction partially with systemic fairness as a mediating variable can be seen in the following table.

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Tabel 3. Partial Test (T-Test)

Informational Fairness, Procedural Fairness, and Distributive Fairness on Systemic Fairness and Its Impact on Customer Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t count	t table	Sig.
		B	Std. Error	Beta			
1	(Constant)	,599	,563		1,064		,290
	X1	,228	,108	,191	2,119	1,98422	,037
	X2	,491	,108	,403	4,526	1,98422	,000
	X3	,165	,094	,152	1,760	1,98422	,081
2	(Constant)	-,099	,466		-,213		,832
	X1	-,034	,094	-,029	,363	1,98447	,718
	X2	,274	,093	,225	2,954	1,98447	,004
	X3	,154	,076	,142	2,032	1,98447	,045
	M	,653	,090	,592	7,264	1,98447	,000

a. Dependent Variable: Y S Sources: Primary Data processed, 2014.

From the table above, we can see the test results of the partial influence of each variable and conclude that:

- **Influence of informational fairness to customer satisfaction**

  According to the table 4.15 above, we can see that the t-count of informational fairness to customer satisfaction is 2.119 with a significance level of 0.037. While in the t-table, the sig. α = 0.05 is 1.98422 and the df = n-k is 103-4 = 99. It can be concluded that the informational fairness significantly influences customer satisfaction in using Bank Mandiri internet banking.

- **The influence of procedural fairness to customer satisfaction**

  The regression analysis result of the influence of procedural fairness to customer satisfaction is shown in table 4.15 above with t-count 4.526 and a significance level of 0.000. While the t-table shows that sig. α = 0.05 is 1.98422 and the df=n-k is 103-4=99. It can be concluded that procedural fairness significantly influences customer satisfaction.

- **The influence of distributive fairness to customer satisfaction**

  Based on the regression results, we can see the influence of distributive fairness to customer satisfaction partially in Table 4.15. It was found that t-count is amounted to 1.760 with a significance level of 0.081. While in the t-Table, sig. α = 0.05 is 1.98422 and the df = n-k is 103-4 = 99. It can be concluded that procedural fairness significantly does not influence customer satisfaction.

- **The influence of informational fairness to customer satisfaction through the mediation of systemic fairness.**

  According to the table 4.15 we can see that the t-count value of the influence of informational fairness influence on customer satisfaction through the mediation of systemic fairness is -.363 with a significance level of 0.718. While in the T-table, the sig. α = 0.05 is 1.98447and the df = n-k is 103-5 = 98. It is concluded that after mediation process through systemic fairness, informational fairness has no significant influence on customer satisfaction.

- **The influence of procedural fairness to customer satisfaction through the systemic fairness**

  According to the table 4.15 we can see that t-count of the influence of procedural fairness to customer satisfaction through the mediation of systemic fairness is 2.954 with a significance level of 0.004. While in the t-table, the sig. α=0.05 is 1.98447 and the df = n-k is103-5 = 98. It is concluded that after a mediation process through systemic fairness, procedural fairness significantly influences customer satisfaction.

- **The influence of distributive fairness on customer satisfaction through the mediating variable systemic fairness.**

  According to the table 4.12, we can see that t-count of the influence of distributive fairness on customer satisfaction through the mediation of systemic fairness is 2.032 with a significance level of 0.045. While in the t-table, the sig. α=0.05 is 1.98447 and the df = n-k is 103-5=98. It is concluded that after a mediation process through systemic fairness, distributive fairness has significant influence on Customer satisfaction.

- **The influence of systemic fairness to customer satisfaction**

  According to the table 4.12 we can see that t-count for influence of systemic fairness to customer satisfaction is 7.264 with significance level 0.000 While in the t-table, the sig. α = 0.05 is 1.98373 and the df = n-k is103-2 = 102. It can be concluded systemic fairness has significant influence on customer satisfaction.

Table 4. T-test
The influence of informational fairness, procedural fairness, and distributive fairness to customer satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t count	t table	Sig.
		B	Std. Error	Beta			
1	(Constant)	1,068	,510		2,096		,039
	X1	,401	,097	,372	4,119	1,98422	,000
	X2	,332	,098	,301	3,378	1,98422	,001
	X3	,016	,085	,017	0,92	1,98422	,848

a. Dependent Variable: M

- **Influence of systemic fairness to informational fairness**

  According to the table 4.16 above, we can see that the t-count for influence of systemic fairness to informational fairness is 4.119 with a significance level of 0.000. While in the t-table, the sig. α = 0.05 is 1.98422 and the df = n-k is103-4 = 99. It can be concluded that the systemic fairness has a significant influence on informational fairness.

- **The influence of procedural fairness to systemic fairness**

  According to the table 4.16 above, we can see that the t-count for influence of systemic fairness to informational fairness is 3.378 with a significance level of 0.001. While in the t-table, the sig. α = 0.05 is 1.98422 and the df = n-k is103-4 = 99. It can be concluded that procedural fairness has a significant influence on systemic fairness.

- **The influence of distributive fairness to systemic fairness**

  According to the table 4.16 above, we can see that the t-count influence of distributive fairness to fairness systemic is 0.192 with a significance level of 0.848. While in the t-table, the sig. α = 0.05 is 1.98422 and the df = n-k is103-4 = 99. It can be concluded that distributive fairness has a significant influence on systemic fairness.

6. CONCLUSION

Based on the results of the analysis conducted in this study, only 7 of the 10 hypotheses are accepted. They are:

1. The influence of informational fairness on customer satisfaction (Ha1). Thus, customers agree that informational fairness influences customer satisfaction in using internet banking Bank Mandiri.
2. The influence of procedural fairness on customer satisfaction (Ha2). Thus, customers agree that procedural fairness influences customer satisfaction in using internet banking Bank Mandiri.

3. The influence of procedural fairness on customer satisfaction through the mediation of systemic fairness (Ha5). Thus, customers agree that procedural fairness influences customer satisfaction in using internet banking Bank Mandiri accompanied by systemic fairness (overall assessment of fairness).
4. The influence of distributive fairness on customer satisfaction through the mediation of systemic fairness (Ha6). Thus, customers agree that distributive fairness influences customer satisfaction in using internet banking Bank Mandiri accompanied by systemic fairness (overall assessment of fairness).
5. The influence of systemic fairness on customer satisfaction (Ha7). Thus, the customer is satisfied in using internet banking of Bank Mandiri by systemic fairness (overall assessment of fairness).
6. The influence of systemic fairness on informational fairness (Ha8). Thus the systemic fairness (overall assessment fairness) perceived by the customers of the Bank's internet banking is influenced by informational fairness (availability of enough information).
7. The influence of procedural fairness on systemic fairness (HA9). Thus the fairness of systemic (overall assessment fairness) perceived by customers of the Bank's internet banking is affected by procedural fairness (fair policies and processes).

The other hypotheses are rejected in this research. Internet banking customers disagree with some indicators of the question for a variety of variables. It would be interesting if the future research examines further about the factors to refuse the hypotheses, such as the influence of distributive fairness on customer satisfaction (Ha2), the influence of informational fairness on customer satisfaction through the mediation of systemic fairness (Ha4), and distributive fairness influences the systemic fairness (Ha10).

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