

Penelitian ini dilakukan untuk mengukur pengaruh pengembangan teknologi informasi kepada dayaguna *delivery channel* (ATM, *Phone Banking* dan *Teller Banking*) bagi nasabah BRI dilakukan dengan menggunakan metode survey kepada 100 nasabah BRI di DKI Jakarta.

Metode analisis yang digunakan adalah metode regresi berganda dan pengujian hipotesis. Adapun hasil penelitian yang dihasilkan adalah sebagai berikut: (1) *Delivery Channel* ATM merupakan jenis layanan yang paling mendapatkan penilaian terbaik oleh nasabah BRI dibandingkan dua *delivery channel* lainnya yang diteliti. Namun demikian ketiga *delivery channel* tersebut sama-sama memiliki penilaian yang baik, artinya tidak ada *delivery channel* yang buruk bagi nasabah. Pada ATM tersebut responden menilai bahwa kemudahan dalam penggunaan menu merupakan dasar utama mengapa mereka memberikan penilaian terbaik bagi ATM BRI; (2) Pengukuran dayaguna dilakukan dengan menggunakan pengukuran frekuensi penggunaan perangkat *delivery channel* oleh nasabah.

Berdasarkan hasil penelitian, *Delivery Channel* ATM merupakan jenis layanan perbankan yang paling sering digunakan oleh nasabah, artinya *delivery channel* ATM lebih berdayaguna dibandingkan dua *delivery channel* lainnya. Jenis transaksi yang sering dilakukan di ATM adalah penarikan tunai; dan (3) Secara keseluruhan, kinerja *delivery channel* baik pada ATM, *Phone Banking* dan *Teller Banking* berpengaruh secara signifikan kepada frekuensi penggunaan masing-masing *delivery channel* tersebut. Artinya nasabah akan cenderung menggunakan *delivery channel* tersebut bila kondisi *delivery channel* dalam kondisi yang layak digunakan. Nasabah akan beralih dari satu *delivery channel* ke *delivery channel* lainnya bila salah satu *delivery channel* tersebut memiliki masalah dalam penggunaannya.

Berdasarkan hasil di atas, maka dapat disarankan bahwa nasabah cenderung akan memilih *delivery channel* yang memiliki kondisi baik, mudah dijangkau, mudah dalam penggunaan dan tinggi keamanannya. Apabila salah satu *delivery channel* tersebut belum sesuai dengan persyaratan di atas, maka mereka akan mencari alternatif *delivery channel* lainnya yang sesuai dengan persyaratan tersebut. Kondisi kelayakan atas persyaratan tersebut harus diperhatikan oleh BRI sehingga dayaguna *delivery channel* dapat dimanfaatkan oleh nasabah.

Kata Kunci: *Delivery Channel: ATM, Phone Banking, Teller Banking*

This research was aimed to measure influences of information technology development toward delivery channel optimizing for BRI customers. Survey method was implemented to 100 BRI cutomers in DKI Jakarta.

Multiple regression method was used to analyse data and hypotheses testing. Results showed that: (1) ATM delivery channel was a kind of service that had the best rating, rated by BRI customers compared to two other delivery channels included in this study. However, the all three had the same good rating, it meanted that there were dire for customers. Respondents considered that the ease in using option menus was the primary basis for the reason why they gave best rating for BRI ATM; (2) the measurement of optimizing conducted by implementing frequency measurement of delivery channel equipment use by customers.

Based on this study, ATM delivery channel was a kind of banking service which had been used most frequently by customers. It meanted that delivery channel had more useful compared to the other two. The most transaction did by using ATM was cash withdrawal; and (3) generally, the performance of delivery channel, such as ATM, Phone Banking, and Teller Banking had significant influence to usage frequency of each those delivery channel. It can be said that customers tend to use those delivery channel if the condition was in a fit and proper to use. Customers would change to other delivery channel if one of delivery channels had trouble during usage.

Based on the results, it can be suggested that customers tend to use delivery channel which had good condition, placed in reachable area, easy to use, and high level security. If one of those delivery channels had yet to comply with those requirements, the customers would find another delivery channels. The proper condition of requirements must be placed as an important factor by BRI so that the optimizing of delivery channel could give benefits for customers.

*Keywords: delivery channel, ATM, Phone Banking, Teller Banking*