

The Implication of Electronic Banking User Preferences to Metropolitan Development. Case Study: Bandung Metropolitan Area, Indonesia

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ABSTRACT

Nowadays the advance in Information and Communication Technology (ICT) has been influencing human life. In most cases ICT is used to make lives easier by providing easy access to certain public services. Take example the usage of ICT in bank services, or commonly known as electronic banking, to enhance the accessibility of getting bank services, especially for urban people.

This paper tries to identify the implications of electronic banking usage to metropolitan development, especially in reducing traffic flow. An understanding of customer's behavior in electronic banking usage can be used in efforts to reduce commuting patterns within the metropolitan area. An objective of this paper would be responded by taking customers of the largest state-owned bank serving people in Bandung metropolitan area, which is PT. Bank Mandiri Tbk., where a high utilization of information and communication technology occurs.

Primary survey to the Bank Mandiri customers was conducted to explore the behavior of electronic banking usage. Sampling were collected from customers who attend the bank office and survey was also conducted to ATM users. Furthermore, data collected from the questionnaire was processed in a descriptive-quantitative manner to ease the understanding of data, after that data had been analyzed in a descriptive-qualitative manner.

In conclusion, several planning responses are formulated into creative collaboration and place-making policies: 1) Implication of electronic banking service to develop new trends in (urban) place-making. This implication will elaborate key aspects in place-making trends by the emergence of modern electronic banking services in Bandung metropolitan area; 2) Implication of electronic banking services to develop creative collaboration. This implication will elaborate key participating actors that could optimize electronic bank users towards a new trend in place-making.

Keywords: *ICT, metropolitan area, bank service, telecommuting, urban development*