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ARTICLES

INFLUENCE OF PERCEPTION OF EASE, SERVICE FEATURES AND TRUST ON THE CUSTOMERS SATISFACTION LEVEL THE BNI DigiCS MACHINE USERS
(Case Study at PT Bank Negara Indonesia KC Wonosobo)

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ABSTRACT

This study aims to determine the effect of perceived convenience, service features and trust affecting individually and simultaneously on the level of customer satisfaction of users of the BNI Digital Customer Service or BNI DigiCS machine at Bank BNI Wonosobo branch office. This research was conducted using quantitative methods, data processing was carried out using the SPSS version 26 application. The population is customers and prospective customers of Bank BNI KC Wonosobo. This research sampling technique uses non probability sampling techniques. This study used a sample of 96 people. This study uses multiple linear regression analysis methods as a data analysis method. The results of this study indicate that based on the test of the coefficient of determination (R2), it can be seen that the value of the coefficient of determination (R2) is 0.345, which means that 34.5% of the level of customer satisfaction using BNI DigiCS machine services at Bank BNI KC Wonosobo (Y) is jointly influenced by perceived convenience (X1), service features (X2), and trust (X3), while the remaining 65.5% is influenced by other factors not included in this study.

Keywords: Perceived Ease, Service Features, Trust, BNI DigiCS Machine satisfaction level.

INTRODUCTION

Digital transformation is essential for businesses to stay ahead of competitors and adapt to the changing landscape of the banking industry in Indonesia. State-owned and private bank companies are competing to optimize digitalisation, ensuring that they do not fall behind in the competitive market. The banking industry plays a significant role in the economic activities of the community, particularly in real and monetary sectors.

Digital banking has become a core part of business strategy development in Indonesia, with banks like Bank BNI implementing digital banking services to serve customers more quickly, easily, and according to their needs. This service is regulated by the Financial Services Authority (OJK) and Indonesian Banking Regulation No.19/12/PBI/2017, which emphasize the importance of technology in meeting community needs, including access to financial services and transaction processing.

The quality of technology utilization greatly affects the quality of service received by customers. Banks provide electronic banking services, such as e-banking, to fulfill the needs of conducting banking transactions, in addition to those available at branch offices or ATM machines. Bank BNI, one of the largest banks in Indonesia, has launched an account opening machine and automatic debit card replacement service called the BNI DigiCS machine, known as Self service technology (SST).

However, Bank BNI faces challenges due to its role in distributing social assistance and serving state institutions. As a major bank in Wonosobo district, the queue at Bank BNI is quite dense, leading to complaints about long queue times. To address this issue, Bank BNI requires an increase in public account openings to increase customer Third Party Funds (TPF) collected by the bank and Fee Based Income (FBI) from fees for managing customer accounts and cards.

By utilizing technology to improve services to customers, Bank BNI can capitalize on the limited number of officers available to serve its customers and contribute to the country's economic growth.

Seeing the above conditions, the authors consider it necessary to conduct research as outlined in the title "THE EFFECT OF PERCEPTIONS OF EASE, SERVICE FEATURES AND TRUST ON THE CUSTOMER SATISFACTION LEVEL IN USING THE BNI DigiCS MACHINE (Case Study at PT Bank Negara Indonesia KC Wonosobo)".

LITERATURE REVIEW

2.1. Information Technology Concept

Information technology refers to the use of computing and high-speed communication lines to generate, manipulate, store, communicate, and disseminate information. It combines computing with high-speed communication lines to connect data, voice, and video. McKeown (2001) defines it as all forms of technology used to create, store, change, and use information. Warsita (2008) defines it as the means and infrastructure (hardware, software, and useware) to obtain, transmit, process, interpret, store, organize, and use data meaningfully. Information technology offers numerous conveniences in managing information, including storage, retrieval, and updating.

2.2. Digital Banking Concept

OJK Regulation 2018 defines Digital Banking as services provided by electronic media to bank customers, optimizing customer data for faster, easier, and tailored service. These services can be done independently, with security in mind. They enable customers to access information, communicate, register, and open accounts, eliminating the need to visit a bank branch office. This allows customers to make transactions anytime and anywhere, enhancing their customer experience.

2.3. Perceived Ease

The definition of perceived ease of use is a person's belief in the level of ease of use where the person believes that the use of the information system can be carried out by users without experiencing difficulties

and free from effort (Permadi & Rinuastuti, 2020). The dimensions of perceived ease of use put forward by (Indarsin & Ali, 2020) are easy to learn, Controlled, Clear and easy to understand, Flexible, easy to become skilled and Easy to use. In addition, there are several dimensions of perceived ease of use expressed by (Wibowo et al., 2015), namely easy to learn, easy to use, clear and easy to understand and become skilled. The dimensions used in this study are according to (Wibowo et al., 2015), namely easy to learn, easy to use, clear and easy to understand and easy to become skilled.

2.4. Service Features

Features differentiate products from others, while services focus on intangible properties and lack ownership. Schmitt (2010) defines features as functions with different characteristics, which are crucial for marketers to compare with competitors. Rithmaya (2016) highlights service features as factors that establish trust for consumers in online and offline transactions, making them essential for companies to differentiate themselves.

2.5. Trust

Mahardika and Basuki (2011) define customer trust as a psychological state that fosters trust in online banking transactions, maintains customer interests, and ensures commitment to serving them. They divide trust dimensions into four: a psychological state that fosters trust in online banking, maintaining customer interests, commitment to serving customers, and providing benefits for their use.

2.6. Previous Research

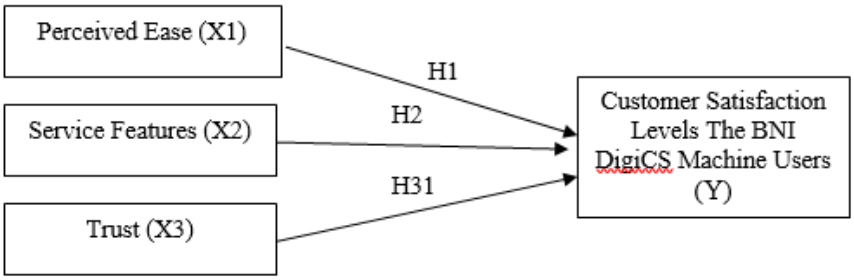
Previous studies have shown that mobile banking has become increasingly popular due to its ease of use and practicality. Abi Fadlan's 2018 research found that students at Brawijaya University found it easy to use Mobile Banking, leading to increased willingness to use it. Nyimas Artina's 2020 study found that service features in digital service activities positively and significantly affect customer satisfaction using E-Money. The study also found that customer trust has a partial effect on customer satisfaction at Bank Syariah Mandiri Depok, with a t value of 2.073 and a Sig. value of 0.043. These findings highlight the importance of service features in enhancing customer satisfaction in the digital banking landscape. Overall, the integration of mobile banking into banking activities has proven to be a significant factor in enhancing customer satisfaction.

2.7. Conceptual Framework

According to Sugiyono (2010: 93) Hypothesis is a temporary answer to the formulation of research problems. Hypotheses can also be expressed as theoretical answer to the formulation of the research problem.

H1: Perceived Ease (X1) has a partial effect on customer satisfaction using the BNI DigiCS machine (Y).
H2: Service Features (X2) partially affect customer satisfaction of BNI DigiCS machine users (Y).
H3: Trust (X3) partially affects customer satisfaction of BNI DigiCS machine users (Y).

Figure 1 Hypothesis Model



RESEARCH METHOD

This research is an explanatory study with a quantitative approach, aiming to explain performance expectations in the BNI DigiCS machine users. The study will examine the relationship between perceived convenience, service features, and trust as independent variables and the level of customer satisfaction as a dependent variable. The research will be conducted at BNI KC Wonosobo, focusing on the actual situation of the object, including its characteristics, environment, and activities. The variables used in the study include Perceived Ease (X1), Service Features (X2), Trust (X3), and Customer Satisfaction Level (Y). The Likert scale will be used as a measurement scale to measure attitudes, opinions, and perceptions about social phenomena. The questionnaire will be used to compile statements based on operational definitions and score responses on the respondent's answers. The study aims to capture the actual situation of the object and its activities in the Wonosobo sub-district.

This study focuses on the customers and prospective customers of BNI KC Wonosobo, whose population size is unknown. The non-probability sampling method is used to study the infinite population, while Incidental Sampling (Convenience Sampling) is employed to select a sample of people or units that are most easily encountered or accessed. This method ensures a comprehensive understanding of the population and its characteristics.

In this study, the population size is unknown, so to facilitate the determination of the number of samples taken, it is determined by the formula (Riduwan 2004: 66):

$$n = (0.25)\left(\frac{Za/2}{\varepsilon}\right)$$

Description:

n = Number of samples

Za/2 = Value obtained from the normal table for the confidence level

□ = Sampling error

The confidence level in this study is determined at 95%, so the *Za/2* value is 1.959. the sampling error rate is determined at 10%. So from the calculation of the formula, the required sample can be obtained, namely:

$$n = (0{,}25)\left(\frac{1{,}959}{0{,}1}\right)^2$$
$$n = 95{,}9$$

So based on the formula above, the sample taken was 95.9 people. To facilitate the calculation, it is rounded up to 96 people, the following are some samples from each research location determined by the researcher.

This study utilized primary data, collected directly from the first source, such as a questionnaire containing written statements given to respondents via Google Forms. Secondary data, published or used by organizations not processors, was also used, including data on banking digitalisation in Indonesia. Validity and reliability of research are determined by the data obtained, which aligns with field events and has similar data at different times. The study employs validity and reliability tests to ensure the validity and reliability of the research instruments used.

The validity test in this study uses the Pearson product moment correlation formula as follows:

$$r_{xy} = \frac{n(\sum XY) - (\sum X \sum Y)}{\sqrt{\{N\sum X^2 - (\sum X)^2\}\{N\sum Y^2 - (\sum Y)^2\}}}$$

(source: Sumarsono 2004: 222)

Description:

r y = Correlation coefficient
X = Total score of each item
Y = Total score of all items
n = Number of respondents

After the r value (called r count) is obtained, then compare the probability of r with the alpha set at 0.05. If the probability of the correlation result is greater than 0.05, it is declared valid if the probability of the correlation result is less than 0.05, it is declared invalid.

3.1. Reliability Test

Nasution (2011) defines reliability as a measuring instrument consistently providing consistent results for measuring a symptom at different times. The Croncbach alpha value, greater than 0.6, determines the reliability of an item or variable. If the alpha value is less than 0.6, the item is considered unreliable. The reliability testing technique uses the alpha reliability coefficient value, with a value greater than 0.6 indicating the variable's reliability. Therefore, a reliable tool consistently delivers consistent results.

$$r_{11} = \left[\frac{k}{k-1}\right]\left[1 - \frac{\sum \sigma b^2}{\sigma_t^2}\right]$$

(Source: Umar 2008:56)

Description:

r_{11} = instrument reliability
K = number of statement items
t = total variance

b = sum of item variances

3.2. Descriptive Analysis

Descriptive analysis is used to provide an overview of the characteristics and as they are and compile a frequency distribution table using questionnaire data that has been given to respondents. Based on the descriptive analysis, the score, frequency, percentage, and mean of respondents' answers and each variable item were obtained which described the respondents' responses to each statement item given on each variable.

3.3. Classical Assumption Test

3.3.1. Normality test

This study uses the normality test to determine if a regression model's dependent and independent variables are normally distributed. A good model has a normal or near normal data distribution. The kolmogorov-smirnov method is used for normality testing. If the probability is > 0.05, the hypothesis is accepted, otherwise, rejected.

3.3.2. Multicollinearity test

The multicollinearity test is used to determine the strength of a correlation between independent variables in a regression model. A good model has no correlation between variables. The Value Inflation Factor (VIF) is used to detect multicollinearity, with a VIF value greater than 10 indicating multicollinearity, and a tolerance value greater than 0.1 indicating no multicollinearity.

3.3.3. Heteroscedasticity test

The heteroscedasticity test is used to determine if a regression model has an inequality of variance from one observation to another. In this study, the scatter plot test is used to detect heteroscedasticity. If there is a regular pattern of dots, it indicates heteroscedasticity. If there is no pattern and points spread above and below the 0 on the Y axis, no heteroscedasticity is found. To eliminate subjective elements, the Spearman Bivariate Correlation is used. If the significance number is greater than 0.05, the regression model is accepted, and no heteroscedasticity is observed.

3.3.4. Multiple linear regression analysis

This multiple linear analysis is to state how much influence the increase and decrease in the value of the dependent variable has on two or more independent variables. The formula used for multiple linear regression analysis is:

Y = *a* + b1x1+b2x2+b3x3

(Source: Sugiyono, 2010: 277)

Description:

Y = dependent variable (Customer satisfaction level of BNI Machine users DigiCS)

a = Constant number

b_1 b_2 b_3 = regression coefficient of independent variable

X1 = independent variable (perceived ease of use)

X2 = independent variable (Service Features)

X_3 = independent variable (Trust)

3.3.5. Hypothesis testing

T Test (Partial)

The t test is utilized to assess the contribution of the independent variables, Perception of Ease and Perception of Usefulness, partially to the dependent variable, Use of BNI DigiCS, by examining the significance of each regression coefficient.

The t-test formula is:

$$t = \frac{\beta i - \beta i}{Se(\beta i)}$$

(Source: Sumarsono, 2004:226)

The t test has the following test criteria:

1) If tcount < t_{tabel} , then H_0 is accepted and H_a is rejected, which means that there is no significant effect between the independent variable and the independent variable. there is no significant influence between the independent variable on the dependent variable.
2) If tcount> t_{tabel} then H_0 is rejected and H_a is accepted, which means there is an influence between the independent variable and the dependent variable.

Determination Coeficient Test (R2)

The coefficient of determination is used to explain the proportion of the dependent variable that can be explained by the variation of the independent variable. The coefficient of determination is $0 < R2 < 1$. A small R2 value means that the ability of the independent variables to run the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the dependent variable (Ghozali, 2005).

RESULT AND DISCUSSION

Respondent Characteristics

From the results of distributing questionnaires to some customers and prospective customers totalling 96 respondents, it can be obtained an overview of the characteristics of respondents based on the age of the respondent, the gender of the respondent, the occupation of the respondent, the last education of the respondent.

Validity Test

Table 1 Validity Test

Item	r count	Sig.	R Table	Description
X1.1	.676**	.000	0,201	Valid
X1.2	.594**	.000	0,201	Valid
X1.3	.877**	.000	0,201	Valid
X1.4	.583**	.000	0,201	Valid
X1.5	.884**	.000	0,201	Valid
X2.1	.840*	.000	0,201	Valid
X2.2	.853**	.000	0,201	Valid

X2.3	.863**	.000	0,201	Valid
X2.4	.834**	.000	0,201	Valid
X3.1	.866**	.000	0,201	Valid
X3.2	.905*	.000	0,201	Valid
X3.3	.886**	.000	0,201	Valid
X3.4	.860**	.000	0,201	Valid
Y.1	.770	.000	0,201	Valid
Y.2	.765**	.000	0,201	Valid
Y.3	.709	.000	0,201	Valid
Y.4	.693	.000	0,201	Valid
Y.5	.544	.000	0,201	Valid

Source: Primary data processed by researchers with SPSS V.26 (2022)

From Table 1 above, it can be seen that the sig. r value of the question items is smaller than 0.05 (α = 0.05) and r count is greater than r table, which means that each variable item is valid.

Reliability Test

Table 2 Reliability test

Variables Independent	Cronbach Alpha	r table	Description
Perceived Ease (X1)	0,883	> 0.60	Reliable
Service Features (X2)	0,906	> 0.60	Reliable
Trust (X3)	0,869	> 0.60	Reliable
Dependent			
Customer Satisfaction Level of BNI DigiCS machine users (Y)	0,901	> 0.60	Reliable

Source: Primary data processed by researchers with SPSS V.26 (2022)

Based on the results of the instrument reliability test in table 2, it can be concluded that the instruments above are reliable because the Cronbach's Alpha value of each instrument is greater than r table (0.60) so that it can be used to carry out research or test research hypotheses.

Normality Test

Table 3 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardised Residual
N		96
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	3.03916952
Most Extreme Differences	Absolute	.076
	Positive	.076
	Negative	-.063

Test Statistic	.076
Asymp. Sig. (2-tailed)	.200c,d

Source: Primary data processed by researchers with SPSS V.26 (2022)

From the calculation results, the sig. (2-tailed) of 0.200 (can be seen in Table 3) or greater than 0.05; then the H0 condition is accepted, namely that the normality assumption is met.

Multicollinearity Test

Table 4 Multicollinearity Test

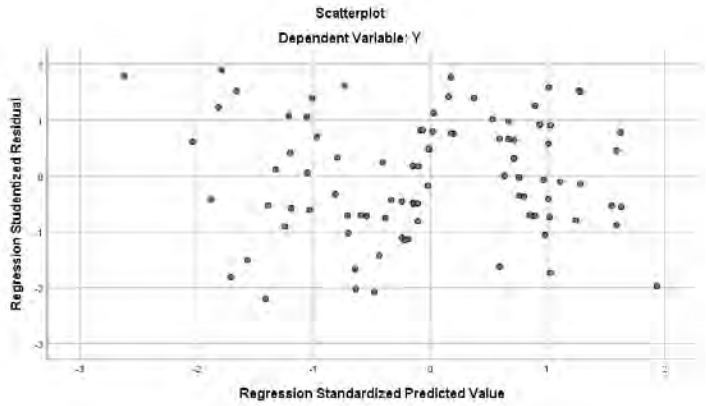
		Collinearity Statistics	
		Tolerance	VIF
1	(constant)		
	Perceived ease	.989	1.011
	Service features	.983	1.017
	Trust	.992	1.008

Source: Primary data processed by researchers with SPSS V.26 (2022)

In the test results obtained that the overall tolerance value> 0.1 so it can be concluded that there is no multicollinearity between the independent variables.

Heteroscedasticity Test

Figure 2 Scatter Plot Test



Source: Primary data processed by researchers with SPSS V.26 (2022)

From the test results, it is found that the scatterplot display diagram spreads and does not form a certain pattern, so there is no heteroscedasticity, so it can be concluded that the sisaan has a homogeneous variety (constant) or in other words there are no symptoms of heteroscedasticity.

Regression Equation Test

Table 5 Regression Equation

Free Variables	Unstandardised Coefficients		Standardised Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	11.927	1.592		7.490	.000

Perceived Ease	.391	.074	.476	5.252	.000
Service Features	.297	.091	.318	3.252	.002
Trust	.397	.082	.447	4.840	.000

Source: Primary data processed by researchers with SPSS V.26 (2022)

Based on Table 5, the regression equation is obtained as follows:

Y = a +b1.X1 + b2.X2 + b3.x3

Y = 11,927 + 0,391 + 0,297 + 0,397

The above equation can be interpreted as follows:

1) The level of customer satisfaction of BNI DigiCS machine users will increase by 0.391 units for every additional one unit of X1 (Perceived Ease).
2) The level of customer satisfaction of BNI DigiCS machine users will increase by 0.297 units for every additional one unit of X2 (Service Features).
3) The level of customer satisfaction of BNI DigiCS machine users will increase by 0.397 units for each additional unit of X3 (Trust).

T-Test (Partial)

Based on Table 5, the following results were obtained:

1) The t test between X1 (Perceived Ease) and Y (Customer Satisfaction Level of BNI DigiCS Machine Users) shows t count = 4.975. While the t table (α = 0.05; db residual = 92) is 1.986. Because t count> t table, namely 5,252> 1,986 or sig t value (0.000) < α = 0.05, the effect of X1 (Perception of Ease) on the Customer Satisfaction Level of BNI DigiCS Machine Users is significant.
2) The t test between X2 (Service Features) and Y (Customer Satisfaction Level of BNI DigiCS Machine Users) shows t count = 4.890. While the t table (α = 0.05; db residual = 92) is 1.986. Because t count> t table, namely 3.252> 1.986 or sig t value (0.000) < α = 0.05, the effect of X2 (Service Features) on the Customer Satisfaction Level of BNI DigiCS Machine Users is significant at 5% alpha.
3) The t test between X3 (Trust) and Y (Customer Satisfaction Level of BNI DigiCS Machine Users) shows t count = 4.890. While the t table (α = 0.05; db residual = 92) is 1.986. Because t count > t table, namely 4.840 > 1.986 or sig t value (0.000) < α = 0.05, the effect of X3 (Trust) on the Customer Satisfaction Level of BNI DigiCS Machine Users is significant at 5% alpha.

F Test (Simultaneous)

Table 6 F Test Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	318.238	3	106.079	17.709	.000[b]
	Residual	551.096	92	5.990		
	Total	869.333	95			

Sumber : Primary data processed by researcher with SPSS V.26 (2022)

Based on Table 5, the calculated F value is 17.709. While Ftable (α = 0.05; db regression = 3: db residual = 92) is 2.70. Because Fcount> F table is 17.709> 2.70 or sig F value (0.000) < α = 0.05, the regression analysis model is significant. This means that H0 is rejected and H1 is accepted so that it can be concluded that the dependent variable (Customer Satisfaction Level of BNI DigiCS Machine Users) can be

significantly influenced by the independent variables (Perception of Ease (X1), Service Features (X2), Trust (X3)).

Test result of the Coefficient Determination (R^2)

Table 8 Coefficient of Determination (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.605a	.366	.345	2.447

Source: Primary data processed by researchers with SPSS V.26 (2022)

From the analysis in Table 8, the adjusted R2 (coefficient of determination) result is 0.345. This means that 34.5% of the variable Customer Satisfaction Level of BNI DigiCS Machine Users will be influenced by the independent variables, namely Perception of Ease (X1) Service Features (X2) Trust (X3). While the remaining 65.5% of the BNI DigiCS Machine User Customer Satisfaction Level variable will be influenced by other variables not discussed in this study. Meanwhile, to measure the influence between the independent variables (X1, X2 and X3) as a whole and the dependent variable (Y) can be seen in the magnitude of the multiple correlation coefficient.

Discussion

Perceived Ease (X1) on Customer Satisfaction Level of BNI DigiCS Machine Users (Y)

The study found that the perception of ease significantly influences customer satisfaction levels of BNI DigiCS Machine Users. The t-test results showed a significant effect of ease on the use of mobile banking, with a t-count of 4.975 and a t-table of 1.986. This supports previous research by Abi Fadlan in 2018, indicating that increasing ease can lead to higher customer satisfaction levels.

Service Features (X2) on Customer Satisfaction Level of BNI DigiCS Machine Users (Y)

The study found that Service Features significantly affect customer satisfaction levels of BNI DigiCS Machine Users, with a t count of 4.890 and a t table of 1.986. This supports Nyimas Artina's 2020 research, which found that Service Features positively and significantly affect customer satisfaction using E-Money.

Trust (X3) to the Customer Satisfaction Level of BNI DigiCS Machine Users (Y)

The study found a significant effect of trust on customer satisfaction level of BNI DigiCS Machine Users, with a t count of 4.890 and a t table of 1.986. This supports a 2017 study by Irfan Nurahmadi Harish, which also found a positive relationship between trust and customer satisfaction, with a t value of 2.073 and a Sig value of 0.043.

CONCLUSION

Based on the summary of the problem, assumptions and test results, it can be concluded that "The Effect of Perceptions of Ease, Service Features and Trust on the Level of Customer Satisfaction of Bni Digics Machine Users (Case Study at PT Bank Negara Indonesia Kc Wonosobo)" has a positive and relevant effect, so that the following conclusions can be drawn:

1. From the results of testing the research hypothesis, there is a positive and significant influence between the perceived ease of use variable (X1) on the level of customer satisfaction of BNI DigiCS machine users (Y).

2. From the results of testing the research hypothesis, there is a positive and significant influence between the Service Features variable (X2) on the level of customer satisfaction of BNI DigiCS machine users (Y).
3. From the results of testing the research hypothesis, there is a positive and significant influence between the Trust variable (X3) on the level of customer satisfaction of BNI DigiCS machine users (Y).
4. The coefficient of determination (R2) is 0.345, which means that 34.5 per cent of the variation of all independent variables (perceived ease of use, perceived usefulness, and trust) can explain the independent variable (the level of customer satisfaction of BNI DigiCS machine users at BNI KC Wonosobo).

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