THE INFLUENCE OF PERCEIVED EASE OF USE AND PERCEIVED USEFULNESS OF BNI SONIC ON BNI CUSTOMER SATISFACTION AT MAIN BRANCH BNI UGM YOGYAKARTA

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Abstract: This research aims to find out the influence of perception of ease of use and find out the influence of the perception of the usefulness of BNI Sonic on BNI customer satisfaction. This study using the design of causal and population relations research in this study is all customers of BNI branch office UGM Yogyakarta user BNI Sonic machine totaling 223 people. Data collection using questionnaires that have been tested for validity and reliability and data analysis techniques used in this study are multiple regression analysis. The results of the study of the perception of ease of use and the influence of the perception of the usefulness of BNI Sonic had a significant positive effect on customer satisfaction. Thus, it is recommended for Bank BNI UGM Yogyakarta branch office to be able to improve the menu feature "guidelines for the use of BNI Sonic" in BNI Sonic machines so that customers are easier to use.

Keywords: perceived ease of use, perceived usefulness, customer satisfaction, BNI Sonic

Abstrak: *Penelitian ini bertujuan untuk mengetahui pengaruh persepsi kemudahan penggunaan dan mengetahui pengaruh persepsi kebermanfaatan BNI Sonic terhadap kepuasan nasabah BNI. Penelitian ini menggunakan rancangan penelitian hubungan kausal dan populasi dalam penelitian ini adalah seluruh nasabah BNI kantor cabang UGM Yogyakarta pengguna mesin BNI Sonic yang berjumlah 223 orang. Pengumpulan data menggunakan kuesioner yang telah diuji validitas dan reliabilitas serta teknik analisis data yang digunakan dalam penelitian ini adalah analisis regresi berganda. Hasil penelitian dari persepsi kemudahan penggunaan dan pengaruh persepsi kebermanfaatan BNI Sonic berpengaruh positif signifikan terhadap kepuasan nasabah. Dengan demikian disarankan bagi bank BNI kantor cabang UGM Yogyakarta untuk dapat meningkatkan fitur menu "pedoman penggunaan BNI Sonic" di dalam mesin BNI Sonic agar nasabah lebih mudah menggunakan.*

Kata kunci: *persepsi kemudahan penggunaan, persepsi kebermanfaatan, kepuasan nasabah, BNI Sonic*

INTRODUCTION

Competition in the banking industry in Indonesia is currently very fast. In order to win the competition and attract a number of new customers or new market share, the bank must continuously improve customer satisfaction. One of the commercial banks in Indonesia, namely BNI bank launched self-service technology facilities that can improve customer service to encourage BNI banks to achieve customer satisfaction.

Self Service technology facility of the BNI bank launched in the form of BNI Sonic. In April 2019 BNI Sonic is here to simplify the process for prospective customers to open a savings account via a machine. To provide a fast and comprehensive service. When the account opening process is complete, customers can immediately use a debit card normally like opening a savings account at a conventional outlet (Suyudi, 2019).

BNI Sonic is intended for people (prospective customers) who are diminish literate, don't want to be in trouble and have limited time to come to conventional outlets to open a savings account. Prospective customers only need to bring their e-KTP to start using this service machine, so that it can be detected that he is a legal Indonesian citizen. Then in the process, there is no need for an interview session with BNI Customer Service officers, it is enough to use

biometrics or fingerprints to identify customers as a substitute for the Know Your Customer (KYC) process (Suyudi, 2019).

The process of creating a savings account using the BNI Sonic machine is so easy and simple, it only takes 3 minutes until the account is ready and can be used. Customers (users) can directly choose the type of account, starting from the BNI Taplus account, BNI Taplus Muda, or BNI Taplus Bisnis. Another advantage is that customers (users) can choose the type of card, from Silver, Gold, Platinum or GPN Cards, according to their needs. Customers (users) can also directly activate internet banking, SMS banking, and mobile banking through the BNI Sonic machine. In addition to opening new accounts, BNI Sonic machines can also be used to replace expired ATM cards and replace lost ATM cards.

BNI Sonic has been under regulation by the OJK and has received an award from MURI as the Fastest Savings Account Opening Through the Account Opening Machine. However, BNI Sonic and its various advantages have not been able to increase BNI bank customer satisfaction.

Table 1.1 Customer Satisfaction Index for Commercial Banks in 2018-2019

Rank	2018	2019
1	BCA	Mandiri
2	BNI	Danamon
3	Danamon	BCA
4	Bukopin	BNI
5	Bank NISP	BRI

Source: https://infobanknews.com

Table 1.1 shows that the ranking index for the level of customer satisfaction at BNI bank in 2018 was ranked 2 and decreased in 2019 to rank 4. This means that the level of customer satisfaction with BNI bank from 2018 to 2019 is decreasing. In connection with the problem of the declining level of customer satisfaction at Bank BNI, it is necessary to conduct research to find out what factors are associated with the decline in the level of customer satisfaction of Bank BNI.

The condition of the level of satisfaction of BNI customers in the context of use is supported by the results of a pre-survey conducted by researchers by conducting open interviews with 10 BNI bank customers who have already created a savings account using the BNI Sonic at BNI UGM Main Branch Office Yogyakarta which is presented in Table 1.2.

Table 1.2 Customer Satisfaction Level of BNI Sonic Machine Users at BNI UGM Main Branch Office of Yogyakarta in 2021

Satisfaction Category	Frequency (Person)	Percentage (%)
Satisfied	4	40
Not satisfied	6	60
Total	10	100

(Source: pre-survey results to 10 customers using BNI Sonic machines)

The results of the pre-survey in Table 1.2 show that most of the BNI bank customers using the BNI Sonic machine as many as 60 people (60%) were dissatisfied after using the BNI Sonic machine, the remaining 40 people (40%) were satisfied after using the BNI Sonic machine. Based on the results of this interview, most of the levels of customer dissatisfaction were caused by the lack of understanding and unfamiliarity with of prospective BNI customers in operating the BNI Sonic machine, resulting in the dissatisfaction of BNI customers with how to use the BNI Sonic machine.

One of the factors that influence the level of satisfaction of bank customers is the perceived ease of use. Customers who do not find it difficult to search for menus, menu information and facilities provided in self-service technology so that they can increase customer satisfaction (Juliana et al, 2020: 221).

In the context of BNI Sonic, it can be explained that the easier it is to understand and learn the operation or use of the BNI Sonic machine by user customers, the higher the satisfaction of BNI Sonic users.

Customers who use BNI Sonic, then customer satisfaction with BNI Sonic users is getting lower.

Another factor that influences customer satisfaction is the perceived usefulness. Trisnawati et al., (2012) found that there is a positive influence of perceived usefulness on consumer satisfaction, meaning that the better the perceived usefulness, the better consumer satisfaction will be.

The perceived usefulness in using BNI Sonic is the belief of BNI bank customers that the use of BNI Sonic machines can provide benefits for BNI bank customers who use it. Problems that often occur related to the BNI Sonic machine or new technology include BNI bank customers who do not fully understand how to operate the BNI Sonic machine and feel confused because they are not used to using the facilities contained in the BNI Sonic machine which in turn triggers the dissatisfaction of BNI bank customers towards BNI Sonic engine. This means that the more difficult it is and the less useful the BNI Sonic machine is for BNI customers, the higher the customer dissatisfaction, on the other hand, the easier it is to use and the more useful the BNI Sonic machine is for the customer, the higher the BNI customer satisfaction.

Based on the background of the problem that has been described, the researchers are interested in conducting a study with the title "The Effect of Perceived Ease of Use and Perceived Usefulness of BNI Sonic on BNI Customer Satisfaction at BNI Main Branch Office UGM Yogyakarta)".

LITERATURE REVIEW

1. Satisfaction Theory

There are three kinds of satisfaction theory according to Kotler et al.(2018:111), among others: a) need fulfillment theory, b)equity theory, and c) discrepancy theory.

2. TAM (Technology Acceptance Model)

TAM is one of the most commonly used theories to explain the behavior of individuals accepting new technologies. TAM developed by Davis (1989) was adopted based on the Theory of Reasoned Action (TRA) by Ajzen & Fishbein (1975), is a theory about individual actions and perceptions of a thing in order to determine attitudes and behavioral interests (Oentario et al, 2017:27).

TAM is often considered a mainstream research stream to explore the determinants of behavior in receiving and using information systems technology. TAM is commonly used to understand the relationship between humans and technology acceptance through perceived usefulness and perceived ease of use. Perceived usefulness and perceived ease of use in TAM are the most important constructs to predict acceptance of information systems (Cheong & Park, 2005).

Based on this description, it can be concluded that TAM is a research model that is simpler and easier to apply in various fields of science that can explain user perceptions and will determine user attitudes towards acceptance of new technologies introduced by a researcher named Davis (1989) who developed a framework of user intentions in using technology based on perceived usefulness and perceived ease of use (Subagio and Jessica, 2020:3).

3. Consumer Satisfaction

Consumer satisfaction is a consumer feeling that arises when the perceived product performance is in accordance with consumer expectations. If product performance does not match consumer expectations, consumers are not satisfied, if product performance matches consumer expectations, consumers are satisfied, whereas if product performance exceeds consumer expectations, consumers feel very satisfied (Tjiptono, 2014:101).

Based on the explanation of the concept of consumer satisfaction in general, the concept can be contextualized into the concept of customer satisfaction. The definition of customer satisfaction is a feeling of pleasure that arises from a particular bank customer if the bank's performance is actually in line with or even exceeds what the customer of that particular bank thinks.

Thus, based on the description of the definition of customer satisfaction, the meaning of BNI customer satisfaction is the feeling of pleasure that arises from BNI customers if BNI's performance actually matches or even exceeds what the BNI customer thinks.

According to Tjiptono (2011:295) the factors that influence consumer satisfaction

1) Service quality
2) Perceived usefulness
3) Price
4) Emotional factor

Based on the factors that influence customer satisfaction above, it can be used as a basis in explaining the factors that influence customer satisfaction.

Companies can find out customer satisfaction with several techniques or methods described as follows (Shinta, 2016: 25-26):

1) Complaint and suggestion system
2) Consumer satisfaction survey
3) *Lost Customer Analysis*
4) *Ghost Shopping*
5) *Sales related method*
6) *Customer panels*

Zeithaml (2006) said there are 3 indicators used to measure consumer satisfaction, namely:

a) Satisfaction as fulfillment
b) Satisfaction as pleasure
c) Satisfaction as relief

Based on the theoretical study above, the indicators used to measure BNI customer satisfaction on the BNI Sonic machine refer to the theory proposed by Tjiptono (2014:101):

a) BNI customer satisfaction on the performance of the BNI Sonic machine that exceeds expectations after using it.
b) the willingness of BNI customers to reuse the BNI Sonic machine when conducting various banking transactions.
c) the willingness of BNI customers to recommend or invite other BNI customers to use the BNI Sonic machine when conducting various banking transactions.

4. Perceived Ease of Use

Perception in general is the process of obtaining, interpreting, selecting and arranging sensory information. Perception takes place when a person pours a stimulus from the outside world which is captured by the auxiliary organs which then enters the brain. Perception is a process of seeking information to be understood using sensing devices (Sarwono, 2009).

Perception is the process by which individuals select, measure and interpret stimuli into meaningful and reasonable images. Individuals act based on their perceptions without regard to whether these perceptions are accurate or inaccurate in describing reality. As with the presence of a technology will be perceived differently by someone. There is someone who thinks this technology will provide convenience and benefits, but there is also someone who thinks otherwise. The formation of the right perception on the consumer will foster a good impression and provide the right assessment, so that the perception that the consumer has will make him interested in using it (Schiffman and Kanuk, 2016:137).

Davis (1989) defines perceived ease of use as the extent to which a consumer believes that using a certain system will be free from effort. BNI Sonic, the meaning of perceived ease of use of BNI Sonic is the belief of BNI customers that BNI Sonic is easy to understand, easy to learn and easy to use.

The indicator used to measure the perceived ease of use of BNI Sonic refers to the theory of Davis (1989) include:

1) BNI Sonic is easy to learn
2) BNI Sonic is easy to
3) Effortless operation of BNI Sonic
4) BNI Sonic is easy to use

5. Perceived Usefulness

Davis (1989) defines perceived usefulness as where a person believes that using a certain system will improve his work performance. Based on the descriptions of these experts, it can be concluded that the perception of the usefulness of BNI Sonic is the belief of BNI bank customers that the use of BNI Sonic machines can provide benefits for BNI bank customers who use it.

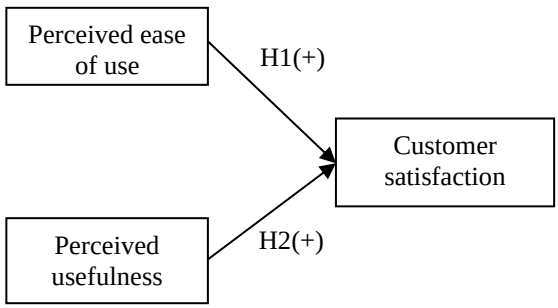
According to Davis (1989) states that the indicators used to measure perceived usefulness are as follows:

1) Work more quickly
2) Useful
3) Effectiveness
4) Easier
5) Performance

The indicator used to measure the perceived usefulness of BNI Sonic refers to the theory of Davis (1989) include:

a. BNI Sonic customer transactions become faster
b. Customer goals are achieved by using BNI Sonic
c. BNI Sonic is useful as a new self-service account opening machine for customers
d. BNI Sonic customer transactions are made easier
e. The proper performance of BNI Sonic

Based on the description above, a research paradigm can be made as presented in Figure 2.1 as follows.



H1: There is an effect of perceived ease of use of BNI Sonic on customer satisfaction.
H2: There is an effect of perceived usefulness of BNI Sonic on customer satisfaction.

RESEARCH METHODS

1. **Research Design**

This research is quantitative research. Quantitative research is research that uses research methods based on the philosophy of positivism, used on certain populations or samples, data collection using research instruments, statistical data analysis with the aim of testing the results of predetermined hypotheses (Sugiyono, 2016:35-36).

2. **Place and Time Research**

The place of this research is the Main Branch Office of BNI UGM Yogyakarta is located at Persatuan Street No. 1, Caturtunggal, Buluksumur, Depok, Senolowo, Sinduadi, Mlati District, Sleman Regency, Special Region of Yogyakarta 55281. This research has been done from January to April 2021.

3. **Population and Sample**

The population is a generalization area consisting of objects/subjects that have certain quantities and characteristics determined by researchers to be studied and then drawn conclusions (Sugiyono, 2016:148). The population in this study were all customers of the BNI UGM Branch Office who had created a savings account using the BNI Sonic machine during January - April 2021, totaling population 500 people.

Sugiyono (2016:149) stated the number and characteristics possessed by the population. The sample in this study were some customers who had already created a savings account using the BNI Sonic machine at the Main Branch Office BNI UGM Yogyakarta with the amount

according to the calculation results with the Slovin formula.

The sampling method used is purposive sampling technique (Sekaran & Bougie, 2016:248) because the sample in this study was limited to only customers who had already created a savings account using the BNI Sonic machine at the Main Branch Office BNI UGM Yogyakarta. The population is known to be 500 people, so determining the number of samples is easier to calculate using the Slovin formula (Susanti et al., 2019:50):

$$n = \frac{N}{Ne^2 + 1}$$

Where :

n = number of sample

N = number of population

e = Percentage max error (5%)

$$n = \frac{500}{500(0{,}05)^2 + 1}$$

$$n = \frac{500}{2{,}25}$$

$$n = 222{,}22$$

So, in this study the number of samples needed is 222.22 respondents rounded up to 223 respondents.

4. **Operational Definition of Research Variables**

The variables studied in this study include:

a. The independent variables are perceived ease of use (X1) and perceived usefulness (X2).
b. The dependent variable is the customer satisfaction variable (Y).

Measurement of Research Variables

a. Perceived ease of use of BNI Sonic (X1)

The variable perceived ease of use of BNI Sonic was measured using 4 indicators according to the opinion of Davis (1989) with the context of using BNI Sonic, namely:

1) BNI Sonic is easy to learn
2) BNI Sonic is easy to understand
3) Effortless operation of BNI Sonic
4) BNI Sonic is easy to use

b. BNI Sonic's perceived usefulness (X2)

The variable perception of the usefulness of BNI Sonic is measured using 5 indicators according to Davis (1989) with the context of using BNI Sonic, namely:

1) BNI Sonic customer transactions become faster
2) Customer goals are achieved by using BNI Sonic
3) BNI Sonic is useful as a new self-service account opening machine for customers
4) BNI Sonic customer transactions are made easier
5) The proper performance of BNI Sonic

c. Customer satisfaction (Y)

BNI customer satisfaction variable is measured using 3 indicators as proposed by Tjiptono (2014:101) with the context of using BNI Sonic, namely:

1) BNI customer satisfaction on the performance of the BNI Sonic machine that exceeds expectations after using it.
2) The willingness of BNI customers to reuse the BNI Sonic machine when conducting various banking transactions.
3) The willingness of BNI customers to recommend or invite other BNI customers to use the BNI Sonic machine when conducting various banking transactions.

5. **Research Variable Measurement Scale**

The scale used to measure all variables in this study is the Likert scale. The Likert scale is a scale designed to test how strongly respondents agree with a statement (Sekaran and Bougie, 2016:207). Alternative answers to statement items on a

Likert scale consist of 5 answer choices and their weighting scores.

6. **Data Collection Technique**

The data collection technique used in this research is the survey method. Survey method is a method to collect information from or about people to describe, compare, or explain their knowledge, attitudes, and behavior.

7. **Research Instrument Trial**

Testing of the research instrument was carried out at Bank BNI, UPN Veteran Yogyakarta Sub-Branch Office with a total sample of 30 respondents outside the research sample.

a. Validity test

To determine the validity of the questionnaire, the technique used in this study is the Pearson Product Moment correlation method. This technique is done by correlating each question item with a total or overall score.α) = 5%.

Variable	Items	r count	r table	Info
Perceived ease of use	PKP1	0.415	0.361	Valid
	PKP2	0.418	0.361	Valid
	PKP3	0.587	0.361	Valid
	PKP4	0.567	0.361	Valid
	PKP5	0.597	0.361	Valid
	PKP6	0.593	0.361	Valid
	PKP7	0.542	0.361	Valid
	PKP8	0.696	0.361	Valid
Perceived usefulness	PKB1	0.726	0.361	Valid
	PKB2	0.598	0.361	Valid
	PKB3	0.728	0.361	Valid
	PKB4	0.781	0.361	Valid
	PKB5	0.811	0.361	Valid
	PKB6	0.742	0.361	Valid
	PKB7	0.653	0.361	Valid
	PKB8	0.884	0.361	Valid
	PKB9	0.779	0.361	Valid
	PKB10	0.554	0.361	Valid
Customer satisfaction	KNB1	0.776	0.361	Valid
	KNB2	0.650	0.361	Valid
	KNB3	0.679	0.361	Valid
	KNB4	0.721	0.361	Valid
	KNB5	0.800	0.361	Valid
	KNB6	0.820	0.361	Valid

Source: Primary data processed, 2021

b. Reliability Test

Reliability is a tool to measure a questionnaire which is an indicator of a variable or construct. Reliability shows the consistency and stability of a score (measurement scale). A measuring instrument is called reliable if it has a Cronbach Alpha value greater than 0.70 (Ghozali, 2018:46).

Research variable	Cronbach's Alpha value	Conclusion
Perceived ease of use	0.673	Reliable
Perceived usefulness	0.896	Reliable
Customer satisfaction	0.827	Reliable

Source: Primary data processed, 2021

8. **Data Analysis Technique**

a. Descriptive Analysis

Descriptive analysis provides an overview or description of research variable data seen from the average value (mean), minimum value, maximum value, and standard deviation (Ghozali, 2018:19). Descriptive analysis describes the frequency distribution of respondents' answers to the statement items in all the variables studied, then the responses in the form of a Likert scale are categorized by calculating the data range, then the Likert scale answer scores are categorized into 5 categories as follows (Sugiyono, 2007:55):

Score Interval = $\frac{Nilai\ Maksimal - Nilai\ Minimal}{Kelas\ Internal} = \frac{5-1}{5} = 0{,}8$

Based on the results of the data range,it can be made categorization of research variable answers as follows:

1) Respondent's opinion value 1.00 – 1.80 = is very low.
2) Respondents' opinion scores 1.81 – 2.60 = is low.
3) Respondent's opinion value 2.61 – 3.40 = is middle.
4) Respondent's opinion value 3.41 – 4.20 = is high.
5) Respondent's opinion value 4.21 – 5.00 = is very high.

b. Prerequisite Test Analysis

1) Normality Test

The normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution or not. The normality test in this study uses the Kolmogorov-Smirnov test which is calculated using the help of SPSS version 21 to determine whether the data is normally distributed or not by looking at the Asymp value. Sig (2-tailed). If the Asymp value. Sig (2-tailed) is less than the specified significance level of 0.05 (5%), then the data is not normally distributed, otherwise if the Asymp value. Sig (2-tailed) is more than or equal to 0.05 (5%), then the data is normally distributed (Ghozali, 2018:167).

2) Classic Assumption Test

a) Multicollinearity Test

The multicollinearity test aims to test whether there is a correlation between the independent variables in the regression model. A good regression model should not have a correlation between the independent variables. Statistical identification to show the presence or absence of multicollinearity symptoms can be done by looking at the tolerance and VIF values. If the tolerance value is above 0.10 and the VIF value is below 10, then there is no multicollinearity (Ghozali, 2018:108).

b) Heteroscedasticity Test

Heteroscedasticity testing aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another observation. A good regression model is that there is no heteroscedasticity and to determine the presence of heteroscedasticity using the Glejser test. If the independent variable is not statistically significant (has a significance value of more than 0.05) and does not affect the dependent variable, then there is an indication that heteroscedasticity does not occur (Ghozali, 2018: 142-144).

c. Multiple Regression Analysis

Regression analysis is used for forecasting purposes, where in the model there is one dependent variable and two or more independent variables. The regression equation in this study can be explained as follows (Ghozali, 2018:96):

$$Y = \alpha + \beta_1 X1 + \beta_2 X2$$

Y	: Customer satisfaction
α	: Constant
X1	: Perceived ease of use
X2	: Perceived usefulness
β_1-β_3	: Multiple Regression Coefficient

d. Hypothesis test

Hypothesis testing in this study aims to prove the effect of the variable perceived ease of use, perceived ease of use and perceived usefulness partially or simultaneously on affect customer satisfaction. The explanation of each hypothesis test is as follows:

a. t test (Partial Hypothesis Test)

The t-value test was conducted to determine whether there was a partially significant effect of the independent variable (perceived ease of use, and perceived usefulness) on the dependent variable (customer satisfaction) by using a significant degree α= 0.05, as well as to prove the first hypothesis to the third hypothesis in this study. The test steps are:

1) Formulating a hypothesis
   a) Ho, that is, there is no significant effect between the independent variables partially on the dependent variable.
   b) Ha, that is, there is a significant effect between the independent variables partially on the dependent variable.
2) Formulating conclusions
   a) If the probability (sig.t) is greater than 0.05, then Ho is

accepted and Ha is rejected, this means that there is no significant effect between the independent variables partially on the dependent variable.

b) If the probability is less than or equal to 0.05 then Ho is rejected and Ha is accepted, this means that there is a significant influence between the independent variables partially on the dependent variable.

b. F test (simultaneous hypothesis test)

The F test was conducted to determine the effect of the independent variable simultaneously or jointly (perceived ease of use, and perceived usefulness) on the dependent variable (customer satisfaction) by using a significant degreeα= 0.05, and proves the fourth hypothesis in this study it's:

1) Formulating a hypothesis
   a) Ho, that is, there is no significant effect between independent variables simultaneously or together on the dependent variable.
   b) Ha, namely that there is a significant effect between the independent variables simultaneously or together on the dependent variable.
2) Formulating conclusions
   a) If the probability (sig.F) is greater than 0.05 then Ho is accepted and Ha is rejected, this means that there is no significant effect between the independent variables simultaneously or together on the dependent variable.
   b) If the probability is less than or equal to 0.05 then Ho is rejected and Ha is accepted, this means that there is a significant influence between the independent variables simultaneously or together on the dependent variable.

e. Coefficient of Determination

The coefficient of multiple determination (R^2) was used to measure the contribution of the independent variables studied to the dependent variable. The magnitude of the coefficient of multiple determination (R^2) is between 0 and 1 or $0 < R^2 < 1$. The greater the R^2 obtained from the calculation results (close to one), it can be said that the contribution of the independent variables (perceived ease of use, and perceived usefulness) to the dependent variable (customer satisfaction) is getting bigger. Conversely, if R^2 is getting smaller (close to zero), it can be said that the contribution of (perceived ease of use, and perceived usefulness) to the dependent variable (customer satisfaction) is getting smaller (Ghozali, 2018:97).

RESEARCH RESULTS AND DISCUSSION

A. Research Result

1. Descriptive Analysis Results

a. Description of Respondent Characteristics

The description of the characteristics of 223 customers of BNI branch of UGM Yogyakarta as BNI Sonic machine users who are respondents in this study is described by gender, and age. The description of frequency distribution of respondents' characteristics is described in detail as follows:

1) Gender

Table 4.1 Characteristics of Respondents Based Gender

Gender	Frequency (Person)	Percentage (%)
Male	127	57.0
Female	96	43.0
Total	223	100

Source: Primary data processed, 2021.

Table 4.1 shows that male respondents were 127 people (57.0%), and female respondents were 96 people (43.0%). It can be concluded that most of the respondents or customers of the main branch office BNI UGM Yogyakarta users of the BNI Sonic machine are male.

2) Age

Table 4.2 Characteristics of Respondents Based Age

Age	Frequency (Person)	Percentage (%)
25 Years	13	5.8
26-30 Years	51	22.9
31-35 Years	83	37.2
36-40 Years	66	29.6
41-45 Years	10	4.5
Total	223	100

Source: Primary data processed, 2021.

Table 4.2 shows that respondents aged < 25 years were 13 people (5.8%), 26-30 years were 51 people (22.9%), 31-35 years were 83 people (37.2%), 36-40 years as many as 66 people (29.6%), and respondents aged between 41-45 years as many as 10 people (4.5%). It can be concluded that most of the respondents or customers of the BNI UGM Yogyakarta branch as BNI Sonic machine users are aged between 31-35 years who are included in the adult age category.

b. Frequency Distribution and Category of Research Variables

1) BNI Customer Satisfaction Variable

The customer satisfaction variable is known to have a maximum value = 27, a minimum value = 13, and a mean value = 21,17. Based on all the scores that have been known so that a frequency distribution of the respondents answer scores on the customer satisfaction variable can be made with several stages as follows. (mean value = total score respondent's answer: total respondent's = 4.721 : 223 = 21,17)

a) Determining the Number of Class Intervals (K)
   K = 1 + 3.3 log n
   K = 1 + 3.3 log 223
   K = 8.75 ≈ 9
b) Determining the Data Range (R)
   R = Maximum value–Minimum value
   R = 27 – 13
   R = 14
c) Determining Class Length (P)

$$P = \frac{\text{Data Range(R)}}{\text{Class Intervals(K)}}$$

$$P = \frac{(14)}{(9)} = 1.6$$

Table 4.3 Frequency Distribution of Respondents Total Answer Score on Customer Satisfaction Variable

No	Customer Satisfaction Score	Middle value	Frequency	Percentage (%)
1	13.0 – 14.6	13.8	2	0.90
2	14.7 – 16.2	15.5	10	4.48
3	16.3 – 17.8	17.1	17	7.62
4	17.9 – 19.4	18.7	25	11.21
5	19.5 – 21.0	20.3	71	31.84
6	21.1 – 22.6	21.9	59	26.46
7	22.7 – 24.2	23.5	16	7.17
8	24.3 – 25.8	25.1	19	8.52
9	25.9 – 27.0	26.5	4	1.79
Total			223	100

Source: Primary data processed, 2021.

The next step is to categorize the data on the perceived usefulness variable based on the ideal mean (Mi) and ideal standard deviation (SDi) as follows:

a) Calculating the Ideal Mean (Mi)
   Maximum Value = Maximum score of Likert scale×Σ items = 5 × 6 = 30
   Minimum Value = Maximum score of Likert scale×Σ items = 1 × 6 = 6
   M = $\frac{1}{2}$ × (maximum value+minimum value)
   = $\frac{30+6}{2} = 18$
b) Calculating the Ideal Standard Deviation (SDi)
   SDi = $\frac{1}{6}$ × (maximum value-minimum value)
   = $\frac{30-6}{6} = 4$
c) Create Category

Category	Score Interval	Score
High	X ≥ Mi + SDi	X ≥ 22.00
Moderate	Mi - SDi ≤ X < Mi + SDi	14.00 ≤ X < 22.00
Low	X < Mi – Sdi	X< 14.00

Table 4.4 Respondents Assessment on Customer Satisfaction Variable

Category	Score Interval	Frequency	Percentage (%)
High	X ≥ 22.00	98	43.9
Moderate	14.00 ≤ X < 22.00	124	55.6
Low	X< 14.00	1	0.4
Total		223	100

Source: Primary data processed, 2021.

Table 4.4 shows that the high category is at frequency 98 with a percentage of 43.9%, the medium category is at frequency 124 with a percentage of 55.6%, and the low category is at frequency 1 with a percentage of 0.4%. These results indicate that respondents assessments as customers of BNI Yogyakarta branch on customer satisfaction after using the BNI Sonic machine are moderate.

2) Variable Perceived Ease of Use

The perceived ease of use variable is known to have a maximum value = 38, a minimum value = 16, and a mean value = 27.67. Based on all the scores that have been known so that a frequency distribution of respondents' answer scores can be made regarding the perceived ease of use variable with various stages as follows. (mean value = total score respondent's answer: total respondent's = 6.171 : 223 = 27,67)

a) Determining the Number of Class Intervals (K)
   K = 1 + 3.3 log n
   K = 1 + 3.3 log 223
   K = 8.75 ≈ 9
b) Determining the Data Range (R)
   R = Maximum value–Minimum value
   R = 38 – 16
   R = 22
c) Determining Class Length (P)

$$P = \frac{\text{Data Range(R)}}{\text{Class Intervals(K)}}$$

$$P = \frac{(22)}{(9)} = 2.4$$

Table 4.5 Frequency Distribution of Respondents Total Answer Score on Perceived Ease of Use Variable

No	Perception Ease of Use Score	Middle value	Frequency	Percentage (%)
1	16.0– 18.4	17.2	2	0.90
2	18.5– 20.8	19.7	8	3.59
3	20.9– 23.2	22.1	17	7.62
4	23.3– 25.6	24.5	30	13.45
5	25.7– 28.0	26.9	71	31.84
6	28.1– 30.4	29.3	48	21.52
7	30.5– 32.8	31.7	35	15,70
8	32.9– 35.2	34.1	10	4.48
9	35.3– 38.0	36.7	2	0.90
Total			223	100

Source: Primary data processed, 2021.

Table 4.5 show that the greatest frequency of total respondents' answers on the perceived ease of use variable lies in the interval score of 25.7– 28.0 as many as 71 with a percentage of 31.84%, while the smallest frequency lies in the interval score of 16 – 18.4 as much as 2 with a percentage of 0.90%, and a score interval of 35.3 – 38.0 as many as 2 with a percentage of 0.90%.

The next step is to categorize the data on the perceived ease of use variable based on the ideal mean (Mi) and ideal standard deviation (SDi) as follows:

a) Calculating the Ideal Mean (Mi)
   Maximum Value =
   Maximum score of Likert scale × Σitems
   = 5 × 8 = 40
   Minimum Value =
   Minimum score of Likert scale × Σitems
   = 1 × 8 = 8
   Mi =
   $\frac{1}{2}$ × (maximum value+minimum value)
   = $\frac{40+8}{2}$ = 24
b) Calculating the Ideal Standard Deviation (SDi)
   SDi =
   $\frac{1}{6}$ × (maximum value - minimum value)
   $= \frac{40 - 8}{6} = 5.33$
c) Create Category

Category	Score Interval	Score
High	X ≥ Mi + SDi	X ≥ 29.33
Moderate	Mi - SDi ≤ X < Mi + SDi	18.67 ≤ X < 29.33
Low	X < Mi – SDi	X< 18.67

Table 4.6 Respondents Assessment on Perceived Ease of Use Variable

Category	Score Interval	Frequency	Percentage (%)
High	X ≥ 29.33	95	42.6
Moderate	18.67 ≤ X < 29.33	126	56.5
Low	X< 18.67	2	0.9
Total		223	100

Source: Primary data processed, 2021.

Table 4.6 shows that the high category is at frequency 95 with a percentage of 42.6%, the medium category is at frequency 126 with a percentage of 56.5%, and the low category is at frequency 2 with a percentage of 0.9%. These results indicate that the respondents assessment as BNI customers of the UGM Yogyakarta branch on the ease of use of the BNI Sonic machine is moderate.

3) Perceived Usefulness Variable

The perceived usefulness variable is known to have a maximum value = 46, a minimum value = 23, and a mean value = 35.02. Based on all the scores that have been known, the frequency distribution of respondents' answers regarding the perceived usefulness variable can be made with several stages as follows. (mean value = total score respondent's answer: total respondent's = 7.811 : 223 = 35,02)

a) Determining the Number of Class Intervals (K)
   K = 1 + 3.3 log n
   K = 1 + 3.3 log 223
   K = 8.75 ≈ 9
b) Determining the Data Range (R)
   R = Maximum value–Minimum value
   R = 46 – 23
   R = 23
c) Determining Class Length (P)

$$P = \frac{\text{Data Range(R)}}{\text{Class Intervals(K)}}$$

$$P = \frac{(23)}{(9)} = 2.6$$

Table 4.7 Frequency Distribution of Respondents Total Answer Score on Perceived Usefulness Variable

No	Perceived Usefulness Score	Middle value	Frequency	Percentage (%)
1	23.0– 25.6	24.3	1	0.45
2	25.7– 28.2	27.0	7	3.14
3	28.3– 30.8	29.6	23	10.31
4	30.9– 33.4	32.2	43	19.28
5	33.5– 36.0	34.8	68	30.49
6	36.1– 38.6	37.4	62	27.80
7	38.7– 41.2	40.0	14	6.28
8	41.3– 43.8	42.6	3	1.35
9	43.9– 46.0	45.0	2	0.90
Total			223	100

Source: Primary data processed, 2021.

Table 4.7 show that the greatest frequency of respondents' total scores on the perceived usefulness variable lies in the interval score of 33.5– 36.0 as many as 68 with a percentage of 30.49%, while the smallest frequency lies in the 23 score interval – 25.6 as much as 1 with a percentage of 0.45%.

The next step is to categorize the data on the perceived usefulness variable based on the ideal mean (Mi) and ideal standard deviation (SDi) as follows:

a) Calculating the Ideal Mean (Mi)
   Maximum Value = Maximum score of Likert scale×Σitems
   = 5 × 10 = 50
   Minimum Value = Maximum score of Likert scale×Σitems
   = 1 × 10 = 10
   Mi = $\frac{1}{2}$ × (maximum value + minimum value)

$$= \frac{50+10}{2} = 30$$

b) Calculating the Ideal Standard Deviation (Mi)
   SDi = $\frac{1}{6}$ × (maximum value - minimum value)

$$= \frac{50-10}{6} = 6.67$$

c) Create Category

Category	Score Interval	Score
High	X ≥ Mi + SD	X ≥ 36.67
Moderate	Mi – SDi ≤ X < Mi + SDi	23.33 ≤ X < 36.67
Low	X < Mi – Sdi	X< 23.33

Table 4.8 Respondents Assessment on Perceived Usefulness Variable

Category	Score Interval	Frequency	Percentage (%)
High	X ≥ 36.67	105	47.1
Moderate	23.33 ≤ X < 36.67	118	52.9
Low	X < 23.33	0	0.0
Total		223	100

Source: Primary data processed, 2021.

Table 4.8 shows that the high category is at a frequency of 105 with a percentage of 47.1%, the medium category is at a frequency of 118 with a percentage of 52.9%, and the low category does not exist. These results indicate that respondents' assessments as BNI customers of the UGM Yogyakarta branch on the usefulness of the BNI Sonic machine are moderate.

2. Quantitative Analysis Results

a. Normality Test Results

The research variable data is declared to be normally distributed if the Asymp value. Sig. (2-tailed) significance level (α) = 0.05, otherwise if the value of Asymp. Sig. (2-tailed) < significance level (α) = 0.05, then the research variable data is not normally distributed.

Table 4.9 Normality Test Results

Research variable	*Asymp. Sig.* (2-tailed)	Conclusion
Perceived ease of use	0.214	Normal
Perceived usefulness	0.140	Normal
Customer satisfaction	0.063	Normal

Source: Primary data processed, 2021.

The results of the normality test as listed in Table 4.9 can be seen that the significance value or Asymp. Sig. (2-tailed) each research variable, namely perceived ease of use = 0.214, perceived usefulness = 0.140, and customer satisfaction = 0.063, all of which are greater than 0.05 (Asymp. Sig. (2-tailed) > 0.05) , so it can be concluded that all data on all variables in this study were declared normally distributed.

b. Classic Assumption Test Results

1) Multicollinearity Test Results

To detect the presence or absence of multicollinearity can be seen on the value of tolerance and VIF. If the tolerance value is above 0.1 and the VIF value is below or less than 10, then multicollinearity does not occur, and vice versa.

Table 4.10 Multicollinearity Test Results

Independent Variable	*Tolerance*	VIF	Conclusion
Perceived ease of use	0.971	1.030	There is no multicollinearity
Perceived usefulness	0.971	1.030	There is no multicollinearity

Source: Primary data processed, 2021.

Based on Table 4.10, it can be seen that all independent variables have a tolerance value greater than 0.10, and a VIF value below or less than 10, so it can be concluded that the regression model used in this study does not occur multicollinearity.

2) Heteroscedasticity Test Results

Heteroscedasticity testing was carried out using the Glejser test. If the independent variable is not statistically significant, and does not affect the dependent variable, then it is stated that there is no heteroscedasticity, and vice versa.

Table 4.11 Heteroscedasticity Test Results

Independent Variable	Significance (Sig)	Conclusion
Perceived ease of use	0.890	There is no heteroscedasticity
Perceived usefulness	0.916	There is no heteroscedasticity

Source: Primary data processed, 2021.

Table 4.11 shows that all independent variables in this study have a significance value greater than 0.05 so it can be concluded that the regression model in this study does not occur heteroscedasticity.

c. Hypothesis Testing Results

Hypothesis testing in this study was carried out using simple regression analysis with the help of SPSS version 21 software.

1) First Hypothesis Test Results (H1)

The first hypothesis states that "There is an effect of perceived ease of use of BNI Sonic on customer satisfaction". The first hypothesis was tested using simple regression analysis.

Table 4.12 First Hypothesis Simple Regression Results

Regression model	Information	Regression coefficient	t count	t table	Sig.
1	Constant	13,448	11.227	1,971	0.000
	X1	0.279	6.504	1,971	0.000
	R Square = 0.161				

Source: Primary data processed, 2021.

The first hypothesis testing was carried out by simple regression analysis, resulting in an R Square value of 0.161 which has an interpretation percentage of 16.1% and remaining 83.9% is explained by other variables outside this study. Based on the results of testing the first hypothesis, the regression equation can be written as follows:

Y = 13,448 + 0.279X1

The equation shows that the regression coefficient value of perceived ease of use has a positive value, which means that the higher the perceived ease of use, the higher the satisfaction of BNI bank customers on the BNI Sonic machine. It also shows that if the perceived ease of use (X1) value increases by 1 unit, then the value of BNI bank customer satisfaction on the BNI Sonic machine will increase by 0.279 units. The first hypothesis in this study which states "There is an effect of perceived ease of use of BNI Sonic on customer satisfaction" is accepted because: The perceived ease of use has a positive regression coefficient = 0.279 and has a t-count value of 6.504 which is greater than the t-table value of 1.971 with a significance value of 0.000 which is smaller than 0.05.

2) Second Hypothesis Test Results (H2)

The second hypothesis states that "There is an effect of perceived usefulness of BNI Sonic on customer satisfaction". The second hypothesis was tested using simple regression analysis.

Table 4.13 Second Hypothesis Simple Regression Results

Regression model	Information	Regression coefficient	t count	t table	Sig.
2	Constant	12,527	8,016	1,971	0.000
	X2	0.247	5.561	1,971	0.000
	R Square = 0.123				

Source: Primary data processed, 2021.

The second hypothesis testing was carried out by simple regression analysis, resulting in an R Square value of 0.123 which has an interpretation percentage of 12.3% and remaining 87.7% is explained by other variables outside this study. Based on the results of hypothesis testing second, the regression equation can be written as follows:

Y = 12.527 + 0.247X2

The equation shows that the regression coefficient value of perceived usefulness has a positive value, which means that the higher the perceived usefulness, the higher the satisfaction of BNI bank customers on the BNI Sonic machine. It also shows that if the perceived usefulness value (X2) increases by 1 unit, then the value of BNI bank customer satisfaction on the BNI Sonic machine will increase by 0.247 units. The second hypothesis in this study which states "There is a perception effect usefulness BNI Sonic on customer satisfaction" was accepted because: perceived usefulness has a positive regression coefficient = 0.274 and has a t value of 5.561 which is greater than the value of t table that is equal to 1.971 with a significance value of 0.000 which is smaller than 0.05.

d. Coefficient of Determination Test Results

The results of the coefficient of determination (R2) in this study obtained a value of 0.242. This shows that customer satisfaction at BNI Sonic is influenced or

can be explained by the perceived ease of use of BNI Sonic and the perceived usefulness of BNI Sonic by 24.2%, while the remaining 75.8% is influenced by other variables not included in this study.

B. Discussion

1. The Influence of Perceived Ease of Use of BNI Sonic on Customer Satisfaction at BNI Sonic

   The results of the t-test indicate that the perceived ease of use of BNI Sonic partially has a positive and significant effect on customer satisfaction at BNI Sonic. This means that the easier it is for customers to use BNI Sonic machines, the higher customer satisfaction with BNI Sonic. Thus, the first hypothesis which states that "there is an effect of perceived ease of use of BNI Sonic on customer satisfaction" can be supported. This proves that H1 in this study is accepted.

   The results of this study are in accordance with the statement of Amin et al., (2014: 263) which reveals that the perceived ease of use is one of the factors that can affect the satisfaction of self-service technology users.Perceived ease of use is considered an important factor for the development of self-service technology. Menu search, menu information and facilities provided in self-service technology are two important attributes to generate positive ratings of such self-service technology.

   Consumers who do not find it difficult to search for menus, menu information and facilities provided in self-service technology can increase customer satisfaction. This shows that the perceived ease of use has a positive effect on consumer satisfaction, which means that the higher the perceived ease of use of the self-service technology used, the higher the customer satisfaction (in this case BNI Sonic).

   This statement and the results of this study are in accordance with the results of previous research from Amin et al., (2014:263), as well as Muflihhadi and Rubiyanti (2016:2031) who found that perceived ease of use had a positive and significant effect on consumer satisfaction. This means that the higher the perceived ease of use from consumers, the higher consumer satisfaction.

2. The Influence of Perceived Usefulness of BNI Sonic on Customer Satisfaction at BNI Sonic

   The results of the t-test indicate that the perceived usefulness of BNI Sonic partially has a positive and significant effect on customer satisfaction at BNI Sonic. This means that the more useful the BNI Sonic machine is for customers, the higher the customer satisfaction with BNI Sonic. Thus, the second hypothesis which states that "there is an effect of perceived usefulness of BNI Sonic on customer satisfaction" can be supported. This proves that H2 in this study is accepted.

   The results of this study are in line with the opinion of Trisnawati et al., (2012) which states that there is a positive influence of perceived usefulness on consumer satisfaction, meaning that the better the perceived usefulness, the better consumer satisfaction will be. This opinion shows that perceived usefulness has a positive effect on customer satisfaction.

   The results of this study and this opinion are supported by the results of previous studies from Purwohandoko et al., (2015:137) Amin et al., (2014:268), Mandasari, and Giantari (2017:3637), and Wiwoho (2018:58-59) who revealed that perceived usefulness had a positive and significant effect on satisfaction users or consumers, which means that the higher the perceived usefulness, the higher the user or consumer satisfaction.

CONCLUSIONS AND SUGGESTIONS

A. Conclusion

Based on the results of data analysis and discussion in this study, several conclusions can be drawn to answer the research objectives and research hypotheses as follows.

1. There is an effect of perceived ease of use of BNI Sonic on customer satisfaction. This is can be seen from the value of regression coefficient is positive and has a t-count value which is greater than the t-table value with a significance value less than, so that the first hypothesis of the study is accepted or supported.
2. There is an effect of perceived usefulness of BNI Sonic on customer satisfaction. This can be seen from the value ofthe regression coefficient is positive and has a t value which is greater than the t table value with a significance value smaller than, so that the second hypothesis of the study is accepted or supported.

B. Implication

1. Theoretical Implications

   This research can be used as a basis for theory development or other similar studies by expanding the model in the study to see other factors that are considered to be able to measure or influence customer satisfaction on self-service machines such as level of customer readiness, trust, comfort, security. For this to work, there needs to be a link between the theory and the research to be carried out.
2. Practical Implications

   Based on research conducted and field events in the use of BNI Sonic, there are several things that are suggested to the BNI UGM Yogyakarta branch office, namely to upgrade some features that are not yet available on the BNI Sonic machine. Such as the help menu feature, the information menu feature on the BNI Sonic machine and improvements to the scan system on the e-KTP reader so that the new e-KTP can be machine read, so that customers do not experience difficulties in using the machine. In the end, it will increase customer satisfaction in using BNI Sonic machines.

C. Suggestion

Based on the conclusions in this study, several suggestions can be made, namely:

1. BNI banks are advised to improve customer understanding of the use of BNI Sonic machines so that they are even better than before by adding a menu feature "guidelines for using BNI Sonic" which contains detailed and complete information about the procedures for using BNI Sonic machine. BNI Sonic, so that if the customer accesses the menu feature, the customer will understand more about the operation of the BNI Sonic machine when it is in use.
2. Researcher only take research objects at the BNI UGM Yogyakarta Branch Office, so that further research is recommended to change research locations other than banking branch. Because every use of BNI Sonic machines in other branches of course the effect of customer satisfaction will be different.
3. Variables used on affect customer satisfaction on BNI Sonic only perceived ease of use and perceived usefulness, so that further researchers are expected to add other variables outside of this study that affect customer satisfaction, for example the level of customer readiness, trust, comfort, or security so that the research results obtained can be maximized.

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