The Effect of the Implementation of BNI SONIC (Self Service Opening Account) on Improving the Quality of Customer Service at BNI in Bali

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui tingkat kepuasan nasabah pembukaan rekening tanpa menggunakan mesin BNI SONIC dan menggunakan BNI SONIC, serta pengaruh penerapan BNI SONIC terhadap peningkatan kualitas layanan pada BNI di Bali. Penelitian kuantitatif ini menggunakan metode kuesioner yang diisi melalui Google Form. Teknik analisis data menggunakan Independent Sample T-Test. Hasil penelitian menunjukkan: (1) Tingkat kualitas pelayanan nasabah BNI dalam pembukaan rekening BNI Manual menunjukkan kategori kualitas pelayanan nasabah "Sangat Rendah" sebelum penerapan BNI SONIC. (2) Tingkat kualitas pelayanan nasabah setelah penerapan BNI SONIC, menunjukkan hasil dengan kategori kualitas "Sangat Tinggi". (3) Berdasarkan hasil Independent Sample T-Test terdapat perbedaan yang signifikan antara rata-rata hasil kualitas layanan BNI Manual dan BNI SONIC.

ABSTRACT

This study was aimed to determine the level of customer satisfaction with opening an account without using a BNI SONIC machine and using BNI SONIC, as well as the effect of implementing BNI SONIC on improving service quality at BNI in Bali. This quantitative research used a questionnaire method filled in via Google Form. The data analysis technique used the Independent Sample T-Test. The results showed: (1) The level of quality of BNI customer service in opening an account by BNI Manual showed that the category of quality for customer service was "Very Low" before the implementation of BNI SONIC. (2) The level of customer service quality after the implementation of BNI SONIC, showed that results in the "Very High" quality category. (3) Based on the results of Independent Sample T-Test, there is a significant difference between the average results of the service quality of BNI Manual and BNI SONIC.

1. INTRODUCTION

Service quality is an essential issue in the banking sector in general (Caroline et al., 2019; Kim et al., 2021; Setyawan & Lutfi, 2019). Banks are increasingly competing to attract customers based on quality of service. Many strategies have been pursued, and in addition to offering a variety of products, improvements on the side of information technology, other physical services, non-physical services and various things related to excellent service aim to improve service quality (Basri, 2019; Chrismastianto, 2017; Tambunan & Hapsari, 2022). The touching technology process in the financial services industry, in this case banking, adapts technological developments that are combined with the financial sector in financial institutions (Febrianta & Indrawati, 2016; Setyawan & Lutfi, 2019). In the context of banking services, the quality of technology use has a major impact on the quality-of-service customers receive. The Bank offers electronic banking services or commonly known as e-banking, in addition to the services available in branches and ATMs, to meet the needs of conducting banking transactions (Efendi, 2019; Suputra, 2020). The level of service provided by the bank to its customers and the level of customer satisfaction with the services provided by the company will be the difference between one company and another (Febriansyah et al., 2021). Therefore, it is important to realize that the effect of using technology on improving the quality of bank services is high.

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Awareness of the high influence of the use of technology in improving the quality of service at the bank could make the companies, especially bank, with the customer-oriented will gain an edge in business competition (Fadhilah et al., 2020; Susilawaty & Nicola, 2020). One of the largest banks in Indonesia is PT Bank Negara Indonesia (Persero) Tbk with issuer code BBNI and commonly referred to as Bank BNI. As one of the companies established after Indonesia's independence, Bank BNI is the first bank owned by the Unitary State of the Republic of Indonesia and this year has entered the age of 75 years (Fadhilah et al., 2020; Ulfa, 2018). Founded on July 5, 1946 by Mr. Raden Mas Margono Djojohadikoesoemo, BNI makes service excellence one of its visions, which reads to be a financial institution that excels in service and sustainable performance. Currently, the status of the customer queue at Bank BNI is quite dense, since Bank BNI is one of the distributors of social assistance that the state provides to those in need (Fadhilah et al., 2020; Rombe, 2020). In addition, many state institutions use Bank BNI as a channel for paying salaries and performance bonuses. Many interested parties who need banking at BNI complain about the long waiting time at the bank. In particular, the bank BNI is demanding an increase in the number of public account openings. It is said to increase the potential for increasing bank-collected customer deposits (third-party funds) and increasing fee-based (FBI) income from customer account and card administration fees. If a prospect does not open an account with BNI Bank due to the long queue, it is a loss for BNI Bank for the prospective TPF and FBI received from the prospect.

Customer satisfaction is a person's feelings of pleasure or disappointment arising from comparing the perceived performance of the product to their expectations (Mukaffi et al., 2016; Nurdin et al., 2020). To increase customer confidence in the ability of a technology service provider, satisfaction and customer are the core factors considered in the existing historical loyalty (Yuliani & Rahyuda, 2021). Thus, the feeling of customers who are quite satisfied and the lack of fulfilment of complaints and BNI services manually affects the low level of quality at PT Bank Negara Indonesia (Persero) Tbk at Singaraja, Renon, and Denpasar. Previous study states that customers need longer time to prove and choose more complex types of transactions so that customer queue lengths cannot be rejected anymore (Rombe, 2020). This is in line with the results of research which states that the results of the study show that the online system provided by the pawnshop is quite effective for customers who want to make transactions anywhere (Mala, 2021). However, the digital pawnshop system did not work well due to the lack of socialization from the pawnshop to the new service system. Moreover, another study showed that except employee competency, all other variables such as reliability, assurance, tangibles, responsiveness, empathy, and access to service have positive influence on customer satisfaction (Rahaman et al., 2020; Syahputra & Susianto, 2020). The study provides policy implications for the management boards of the banking sectors. Service quality generally refers to a customer's comparison of service expectations related to a company's performance. A business with a high level of service quality is likely capable of meeting customer needs while also remaining economically competitive in their respective industry (Sugiarto & Octaviana, 2021).

Obviously, this is an opportunity for BNI to improve services to customers after the results of the previous studies above. Moreover, the use of technology carried out by BNI is expected to help with the limited number of officers available to serve BNI customers. The aims of this research are knowing the level of customer satisfaction with opening an account without using a BNI SONIC machine. It is to know the level of customer satisfaction with opening an account using the BNI SONIC machine. Moreover, it is to determine the effect of the application of BNI SONIC on improving service quality at BNI in Bali. The object of research is the problem under study. The object of research is an attribute of a person, object or activity that has a certain variation determined by the researcher to be studied and then drawn conclusions. The object of this research is the quality of service to BNI customers in BNI Singaraja, BNI Renon, and BNI Denpasar due to the implementation of BNI SONIC at BNI.

2. METHODS

In this study, the author used a quantitative exploratory research design. The type of research used in this research is quantitative research. The research locations are PT Bank Negara Indonesia (Persero) Tbk Singaraja, BNI Renon, and BNI Denpasar. The subjects in this study were customers who made transactions at BNI Bank that has mentioned above, while the object in this study was the quality of service to BNI customers at the BNI Singaraja, BNI Renon, and BNI Denpasar due to the implementation of BNI SONIC at BNI. The population in this study were customers of BNI Singaraja, BNI Renon, and BNI Denpasar who had opened accounts as much as 240 respondents with the calculation formula using the Slovin formula. The data collection technique used a questionnaire method filled in via Google Form. The data analysis technique used the Two-Sample Unpaired Test (Independent Sample T-Test). The implementation of the method used in the research subjects consisted of prospective customers who

opened accounts at BNI with the account opening method, namely using the BNI SONIC service who already had an account at the bank and opened an account using the manual method to meet customer service. So that customers can differentiate the experience of opening an account on the BNI SONIC machine digitally and opening an account manually at the customer service officer. By knowing the level of customer satisfaction with the two service methods, it is hoped that this research will be able to describe the problem of the effect of the application of BNI SONIC on improving the quality of customer service at BNI in Bali.

3. RESULTS AND DISCUSSIONS

Results
Validity Test

In this study, validity test is used to determine the feasibility of the items in a list of questions in defining a variable. If the value of the validity of each answer obtained when providing a list of questions is greater than 0.3, then the question item can be said to be valid. Table 1 shows the results of validity test.

Table 1. Validity Test

Indicators	Question Items	Alpha (α)	r_{xy}	p value	Ket
Reliability	$X_{1.1}$	0.05	0.887	0.000	Valid
	$X_{1.2}$	0.05	0.742	0.000	Valid
	$X_{1.3}$	0.05	0.660	0.000	Valid
	$X_{1.4}$	0.05	0.777	0.000	Valid
Tangibles	$X_{2.1}$	0.05	0.788	0.000	Valid
	$X_{2.2}$	0.05	0.857	0.000	Valid
	$X_{2.3}$	0.05	0.643	0.000	Valid
	$X_{2.4}$	0.05	0.810	0.000	Valid
Responsiveness	$X_{3.1}$	0.05	0.780	0.000	Valid
	$X_{3.2}$	0.05	0.793	0.000	Valid
	$X_{3.3}$	0.05	0.683	0.000	Valid
	$X_{3.4}$	0.05	0.830	0.000	Valid
Empathy	$X_{4.1}$	0.05	0.871	0.000	Valid
	$X_{4.2}$	0.05	0.871	0.000	Valid
	$X_{4.3}$	0.05	0.784	0.005	Valid
	$X_{4.4}$	0.05	0.594	0.001	Valid
	$X_{4.5}$	0.05	0.797	0.000	Valid
Assurance	$X_{5.1}$	0.05	0.741	0.000	Valid
	$X_{5.2}$	0.05	0.814	0.000	Valid
	$X_{5.3}$	0.05	0.611	0.000	Valid
	$X_{5.4}$	0.05	0.826	0.000	Valid

Because of the results of Pearson Correlations on each statement item show a value that is above 0.3, the research can be said to be valid. Judging from the r count and r table, if r arithmetic ≥ r table (2-sided test with sig. 0.05) then the instrument or question items have a significant correlation with the total score (declared valid). The results of the validity test, showed that all indicators in this study which include reliability, tangibles, responsiveness, empathy, and assurance are said to be valid because they have comparison of p value with alpha value (α) with a p value of 0.000 which is smaller than 0.05.

Reliability Test

In this study, the reliability test on a research instrument is a test used to determine whether a questionnaire used in collecting research data can be said to be reliable or not. The reliability test of this study was carried out using Cronbach's Alpha analysis. Reliability testing is determined by calculating the amount of Cronbach's alpha, where the instrument can be said to be reliable if it already has a Cronbach's alpha coefficient > 0.60. Table 2 shows the results of reliability test.

Based on the results of the instrument reliability test, it can be seen that each of the variables in this study reliability (reliability), Tangibles (physical evidence), Responsiveness (sensitivity), Empathy (empathy), and Assurance (guarantee) can be said reliable because each variable has a Cronbach's alpha value greater than 0.60.

Table 2. Reliability Test

Before	Cronbach Alpha	Number critical value	Note
r odd	0,836	0,60	reliable
r even	0,660	0,60	reliable
After	**Cronbach Alpha**	**Number critical value**	**Note**
r odd	0,822	0,60	reliable
r even	0,835	0,60	reliable

Descriptive Statistics

Descriptive statistics are statistics used to analyse data by describing the data that has been collected as it is without the intention of making generally accepted conclusions. Based on the results of descriptive analysis, the average value (Mean) of BNI Manual is 1.6333 and BNI SONIC is 4.3543. This shows that the average application of the BNI Manual is smaller than the average application of the BNI SONIC application of 2,721 which indicates that the mean number has increased in the application of BNI SONIC. Based on table 4, the mean (average value) when opening an account at Customer Service or by BNI Manual of 1.6333 is between the mean scale of 1 – 1.9 which means the quality of service when opening an account at Customer Service for customers of Bank BNI Singaraja Branch, Branch Office Renon, Denpasar Branch Office is in the "Small" category. Meanwhile, the mean (average value) of service quality after the implementation of using BNI SONIC was 4.3543 which was between the mean scale of 4-4.9 as the "Very High" category.

Two Paired Sample T-Test

This analysis is used to determine the strengths and weaknesses of the relationship between service quality data before the BNI SONI (Manual) is applied and service quality data after the BNI SONIC is implemented. Based on the results of the analysis obtained the value of the correlation coefficient (R) is 0.963. Furthermore, based on the high-low relationship, the correlation coefficient (R) of 0.963 lies between 0.901-1,000 in table 4.7 which means the correlation is very strong/high. The data shows that the significant value of the output is 0.000 which means that the probability value is still below 0.05. This means that there is a very strong or high positive correlation between the quality of service when opening an account at Customer Service and after the implementation of BNI SONIC.

Independent Sample T-Test

The hypothesis testing used in this study is a parametric statistical test, namely the Independent Sample T-test. Two unpaired t-test is a method of hypothesis testing where the parametric statistical test is to determine whether there is a difference in the mean of two independent or unrelated data groups. The independent t-test in principle compares the mean of two groups that are not related to each other with the aim of whether the two groups have the same average or not. Hypothesis testing using paired t-test was conducted to determine whether BNI customers when opening accounts at Customer Service and BNI customers after using BNI SONIC had a significant effect on improving the quality of BNI services. The results of the independent sample t-test can be explained as follows. Seen from Sig. Levene's Test for Equality of Variances between BNI Manual and BNI SONIC is 0.674, it can be interpreted that the data variance between the BNI Manual and BNI SONIC groups is homogeneous or there. Thus, the interpretation of the Independent Samples Test output table above is guided by the values contained in the "Equal Variances Assumed" table. The significance level of this test is 5%. The basis for making decisions on the proposed hypothesis is if the value of sig. 2 (tailed) < 0.05 then Ho is rejected, and vice versa. The value of sig. 2 (tailed) is 0.000 where this value is less than 0.05, so Ho is rejected and ha is accepted. So, it can be concluded that there is a significant difference between the average results of service quality between service quality when opening an account at Customer Service and after the implementation of BNI SONIC at Bank BNI Singaraja Branch, Renon Branch Office, Denpasar Branch Office.

Discussion

The level of customer satisfaction with opening an account without using a BNI SONIC machine

This study proved that the quality of service when opening an account at Customer Service for customers of Bank BNI Singaraja Branch, Renon Branch Office, Denpasar Branch Office is in the "Small" category with a mean scale of 1 - 1.9, while the quality of service after using BNI SONIC is "Very High" on a mean scale range of 4-4.9. This study found that the level of customer satisfaction with opening an account

without using a BNI SONIC machine or using a BNI Manual is smaller. This indicates that the average number has greatly decreased in the application of the BNI Manual. Even the previous research states that customers need longer time to prove and choose more complex types of transactions so that customer queue lengths cannot be rejected anymore (Margaretha, 2015; Mbama & Ezepue, 2018; Rombe, 2020). Thus, the feeling of customers who are quite satisfied and the lack of fulfillment of complaints and BNI services manually affects the low level of service quality at PT Bank Negara Indonesia (Persero) Tbk Singaraja Branch Office, Renon Branch, and Denpasar Branch.

The level of customer satisfaction with opening an account by using a BNI SONIC machine

This study proved that the quality of service when opening an account using BNI SONIC at Bank BNI Singaraja Branch, Renon Branch Office, Denpasar Branch Office is "Very High" with a mean scale of 4 - 4.9, while the quality of service at Customer Service or BNI Manual is "Small" on a mean scale range of 1 – 1.9. This study found that the level of customer satisfaction with opening an account by using a BNI SONIC machine is very high. This indicates that the average number has greatly increased in the application of the BNI SONIC. This is in line with the results of research which states that the results of the study show that the online system provided by the pawnshop is quite effective for customers who want to make transactions anywhere (Mala, 2021; Rosyadi & Nurwisda, 2018; Saputra, 2013). The service quality of the users of this application and the manual for the quality of customer service are both satisfied in transacting, but customers prefer to make transactions online because it saves time.

The effect of implementing BNI SONIC on improving the quality of customer service at BNI in Bali

Seen from Sig. Levene's Test for Equality of Variances between BNI Manual and BNI SONIC is 0.674, it can be interpreted that the data variance between the BNI Manual and BNI SONIC groups is homogeneous or the same. Then, the value of sig. 2 (tailed) is 0.000 where this value is less than 0.05, so ho is rejected and ha is accepted. This study found that the effect of implementing BNI SONIC on improving the quality of customer service at BNI in Bali is strong. There is a significant difference between the average results of service quality between service quality when opening an account at Customer Service and after the implementation of BNI SONIC at Bank BNI Singaraja Branch, Renon Branch Office, Denpasar Branch Office. The results of this study are in line with previous s which state that there is a difference in each variable between before applying the variables manually and after applying the variables digitally (Mala, 2021; Rombe, 2020; Sudirman & Suasana, 2018).

Based on the results of the research, some suggestions that can be submitted, as in the addition of service features that can be done at BNI SONIC will make BNI SONIC even more powerful. By making BNI SONIC a complete tool that can help customers 24 hours a day, it will make customers feel comfortable in transacting. Moreover, to increase socialization of BNI SONIC services to customers and prospective customers so that they become BNI's priority products in the eyes of the public. The selection of brand ambassadors is very helpful in market penetration and improving BNI SONIC's image in the community. For the future research, it is hoped that could observe more in detail about BNI Mobile Banking and could be focused on the use of features implemented by customers.

4. CONCLUSION

The level of customer satisfaction on service quality is very low in applying BNI Manual. Meanwhile, by implementing BNI SONCI, the level of customer satisfaction on service quality is very high. The use of BNI SONIC in BNI has implications for improving the quality of BNI services to its customers. Currently, by using the BNI SONIC service, BNI customers can easily open an account at BNI without the need to wait in line at the BNI Branch Office or manually meet with customer service. Customers feel more satisfied with BNI services because the use of BNI SONIC is very helpful for customers in conducting transactions at BNI, especially opening a BNI account. Therefore, PT Bank BNI needs to pay attention in the addition of BNI SONIC machines in several strategic locations to increase the potential number of customers at BNI. The increase in the number of BNI customers will increase the potential for increasing BNI's income from customer transactions.

5. ACKNOWLEDGEMENT

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