The Influence of Satisfaction with the Wondr by BNI Application on Customer Loyalty at the BNI Pekalongan Branch Office in 2024

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Abstract. This study examines the application of the principles of convenience, comfort, Brand Equity, Share Value, Satisfaction, and Loyalty which are expected to provide an Influence of Satisfaction in Using the Wondr By Bni Application on Customer Loyalty at the BNI Pekalongan Branch Office in 2024. This study uses a quantitative approach by publishing questionnaires using the Google Form link, collecting data through archives, interviews (Questionnaire Link using Google Form) and observation. The research informants consisted of the general public, especially customers of Bank BNI Pekalongan City. The analysis was carried out using the SEM WarpPls application which was processed into data that would answer the hypotheses in this study. The results of the study showed that Convenience, comfort, Brand Equity, Share Value and satisfaction have a positive and significant effect on Customer Loyalty. Efforts to build a positive image of the products and application services at Bank BNI are by increasing convenience, comfort, Brand Equity, and Share Value which will later affect the increase in customer satisfaction and customer loyalty, especially Bank BNI Pekalongan. With positive and significant results using the WarpPls application, it answers all expectations and hypotheses in this study.

Keywords: Convenience; Customer; Equity; Satisfaction.

1. Introduction

Successful economic development is characterized by a stable financial system that benefits all levels of society. Financial institutions are crucial as they drive economic growth, income equality, poverty eradication, and financial stability. The rapidly expanding financial industry does not necessarily translate into adequate access to finance. Access to financial services is a crucial prerequisite for broader community involvement in economic development. (Susilawaty & Nicola, 2020)Financial services in Indonesia are services provided by financial institutions to the public and businesses. Financial services encompass a wide range of services, such as banking, insurance, and pension funds.

A bank is a public trust institution used to store money and entrust the bank to manage its finances. Operationally, banks are divided into two categories: conventional banks and

Islamic banks. Conventional banks conduct their business activities conventionally and based on established procedures and regulations. As is known, banking is one sector that can help improve the Indonesian economy. Banking drives Indonesia's growth through sources of income generated by the banks themselves. Sources of bank income can include interest margins, fee-based income, and other sources.(Susilawaty & Nicola, 2020).

Information technology is crucial in the banking sector. Quality service is provided to customers through IT-based banking transaction services such as mobile banking (m-banking). PT Bank BNI is no exception. PT Bank Negara Indonesia Tbk, commonly abbreviated as BNI, is an Indonesian state-owned enterprise that provides a wide range of financial services. To support its business activities, by the end of 2022, the bank had 195 branch offices and 16,125 ATMs across Indonesia. Services at PT Bank BNI Tbk include payment transactions, transfers, account history, and more.

According to experts, mobile banking is a digital banking service that allows customers to carry out banking transactions via smartphone,(Redjeki, 2024).Mobile banking allows customers to access their banking activities without the constraints of time and space. Mobile banking offers convenience and benefits because it can be accessed via the internet without having to visit the bank. Mobile banking offers the advantage of allowing customers to conduct transactions at any time.(Fadhilah et al., 2020).

BNI Mobile Banking and Wondr by BNI are two types of mobile banking owned by Bank BNI. BNI Mobile Banking Banking services that allow customers to make transactions via smartphone Can be used for transfers, bill payments, credit purchases, and others Can be used to open Taplus accounts and Wondr by BNI deposits The latest version of BNI mobile banking Has new features and a better user experience. To register for BNI Mobile Banking, it can be downloaded via the BNI Mobile Banking application, Open the BNI Mobile Banking application, Select "let's start" to begin the registration process. If you don't have a BNI account, you can choose to Open an Account online through Digital Opening Account (DOA). In addition to mobile banking, Bank BNI also has other banking services, such as: BNI ATM, BNI Phone Banking, BNI SMS Banking, BNI Internet Banking, BNI Debit Online, BNI SMS Tuna.(Let's Get Started!, nd)

Definition of mobile banking According to Rian Maulana (2018), mobile banking is a service that provides easy access and speed in obtaining the latest information and financial transactions in real time. According to Riayu and Susanto (2021), mobile banking is a facility from service providers and banks to make it easier for people to conduct financial and non-financial transactions. Benefits of mobile banking, Mobile banking provides convenience for customers in conducting banking transactions, Mobile banking can help customers in managing and monitoring their finances, Mobile banking can provide a sense of satisfaction to consumers in using or using the product. Disadvantages of mobile banking, Transaction activities are highly dependent on the internet network. With the ease of transactions offered, customers are more wasteful (less controlled). Factors that influence customer interest Efficiency, Security, Convenience, Availability of features.(Zhghenti & Gedenidze,

2022).

2. Research Methods

description of the research data that has been conducted will be presented in accordance with the research title, namely: "The Effect of Satisfaction in Using the Wondr By BNI Application on Customer Loyalty at the BNI Pekalongan Branch Office in 2024". The description of the data and results of this research was carried out based on the results of direct observations and interviews with the Google Form Link, especially customers of the BNI Pekalongan Branch Office. The results of the Questionnaire Link are described in writing according to the results of filling out the Google Form from informants who are customers of the BNI Pekalongan Branch Office. Quantitative research is a research approach that prioritizes the collection and analysis of numerical or numeric data. This research aims to explain the relationships between variables, test hypotheses, and provide broad generalizations based on the results of statistical analysis.(Agustianti et al., 2022)

3. Results and Discussion

The BNI Pekalongan Branch is part of the Bank Negara Indonesia (BNI) network, one of the largest banks in Indonesia. BNI Pekalongan provides a variety of banking services to individual, business, and corporate customers in the Pekalongan area and its surroundings. BNI Pekalongan also contributes to regional economic development through various programs and activities.

Banking Services at BNI Pekalongan Branch offers various banking services, including savings (savings, checking, time deposits), loans (KPR, KKB, business credit), debit and credit cards, electronic banking services (internet banking, mobile banking), as well as other services such as fund transfers, bill payments, and banking services for business customers.

Location and Coverage, BNI Pekalongan Branch is located in Pekalongan, Central Java, and serves the banking needs of the community in the city and surrounding areas. Role in the Economy, As part of BNI, BNI Pekalongan Branch plays an important role in supporting the regional economy by providing financial access for the community and business actors, as well as contributing to regional development programs.

BNI's Digital Development continues to develop digital services, including internet banking and mobile banking, to provide ease and convenience for customers in conducting transactions. The BNI Pekalongan Branch, like other BNI branches, is also involved in corporate social responsibility (CSR) activities to positively impact the community. Overall, the BNI Pekalongan Branch is an integral part of the national banking system, providing comprehensive financial services and contributing to economic and social development in the Pekalongan region.

Quantitative descriptive respondent analysis is the process of summarizing and explaining respondent characteristics obtained from quantitative data. In this analysis, respondent data

is collected and organized, then presented in the form of tables, graphs, or other descriptive statistical measures to provide an overview of the respondent profile and their characteristics. The purpose of descriptive respondent analysis is:

1) Understanding respondent characteristics:

Descriptive analysis helps researchers to understand the demographic, social, and economic characteristics of respondents, such as age, gender, education, occupation, and so on.

2) Provides an overview

This analysis provides an overview of the distribution of respondent data, including measures of central tendency (mean, median, mode) and measures of dispersion (range, standard deviation).

3) Facilitates data interpretation

By summarizing data, descriptive analysis makes it easier for researchers to understand patterns and trends in respondent data, thus facilitating the interpretation of research results.

4) As a basis for further analysis:

The results of descriptive analysis are often used as a basis for further inferential statistical analysis, such as hypothesis testing or regression analysis.

Steps in Respondent Descriptive Analysis:

1) Data collection

Respondent data is collected through questionnaires or other research instruments.

2) Data Compilation

The collected data is arranged and organized in the form of tables or other appropriate formats.

3) Descriptive Statistics Calculation

Descriptive statistical calculations such as mean, standard deviation, percentage, and frequency were performed for each relevant variable.
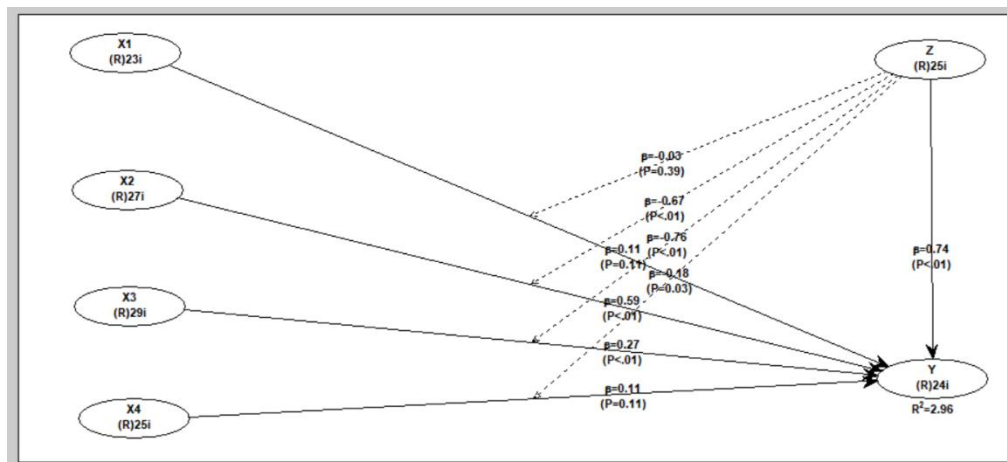
4) Data Presentation

The processed data is presented in the form of tables, graphs, or descriptive narratives to facilitate understanding.

5) Data Interpretation:

The results of the descriptive analysis are interpreted to provide a general overview of respondent characteristics and data patterns.

Figure Warp PLS 0.7 path diagram

Source: Processed Data 2025

From the image above, it can be explained in table as follows:

Table Moderation Results between Variable Relationships

No	Track	Path Coefficient	P-Value	Coefficient Indirect	Mediation Statement
1	X1 → Z → Y	X1 → Z = 0.11 Z→ Y = 0.74	< 0.01	0.11 X 0.74 = 0.81	**Mediating**
2	X2 → Z → Y	X2 → Z = 0.59 Z → Y = 0.74	< 0.01	0.59 X 0.74 = 0.44	**Mediating**
3	X3 → MZ → Y	X3 → Z = 0.27 Z → Y = 0.74	< 0.01	0.27 X 0.74 = 0.20	**Mediating**
4	X4 → Z → Y	X4 → Z = 0.11 Z → Y = 0.74	< 0.01	0.11 X 0.74 = 0.81	**Mediating**
5	X1,X2,X3,X4 X4 → Z → Y	X1,X2,X3,X4 → Z = 1.08 **Z → Y = 0.74**	< 0.01	1.08 X 0.74 = 0.80	**Mediating**

Source: Questionnaire data processed 2025

Based on the results of the test analysis above, the following things were found.

a. Relationship X1 → Z → Y

The path coefficient from X1 to Z is 0.11 and from Z to Y is 0.74, with a P-Value <0.01. This indicates that the indirect effect of X1 on Y through Z is significant. The indirect effect coefficient is (0.11 X 0.74) 0.81 Thus, variable Z can mediate the relationship between X1 and Y, which means that the role of Z provides an additional influence on variable X1 on Y in this study.

b. Relationship X2 → Z → Y

The path coefficient from X2 to Z is 0.59 and from M to Y is 0.74, with a P-Value <0.01. This indicates that the indirect effect of X1 on Y through Z is significant. The indirect effect coefficient is (0.59 X 0.74) 0.44. Thus, variable Z can mediate the relationship between X2 and Y, which means that the role of Z provides an additional influence on variable X2 on Y in this study.

c. Relationship X3 → Z → Y

The path coefficient from X3 to Z is 0.27 and from Z to Y is 0.74, with a P-Value <0.01. This indicates that the indirect effect of X3 on Y through Z is significant. The indirect effect coefficient is (0.27 X 0.74) 0.20. Thus, variable Z can mediate the relationship between X3 and Y, which means that the role of Z provides an additional influence on variable X3 on Y in this study.

d. Relationship X4 → Z → Y

The path coefficient from X4 to Z is 0.11 and from M to Y is 0.74, with a P-Value <0.01. This indicates that the indirect effect of X3 on Y through Z is significant. The indirect effect coefficient is (0.11 X 0.74) 0.026. Thus, variable Z can mediate the relationship between X4 and Y, which means that the role of Z provides an additional influence on variable X4 on Y in this study.

e. Relationship X1, X2, X3, X4 → Z → Y

The path coefficient from X1,X2,X3,X4 to Z is 1.08 and from Z to Y is 0.74, with a P-Value <0.01. The indirect effect of (1.80 X 0.74) 0.80 is significant. This indicates that the Z variable can significantly mediate the relationship between X1,X2,X3,X4 and Y in this study.

Discussion:

1) First Hypothesis (H1)

The first hypothesis in this study aims to examine the relationship between the ease of use of a product and service of a banking application, specifically Bank BNI Pekalongan, with customer loyalty. The analysis results show that the path coefficient value is 0.11, which means that increasing the ease of use of a product or service of a bank application, especially

Bank BNI Pekalongan, will significantly increase customer loyalty to that bank. This is also supported by a p-value <0.001 which is smaller than 0.05. Thus, the first hypothesis (H1) is accepted.

The findings of this study are consistent with previous research conducted regarding the ease of application products and facilities, especially in the banking world.(Qoes Atieq & Nurpiani, nd)namely in the study of the Influence of Ease of Use, Benefits and Risks on Customer Interest in Using Mobile Banking of Sharia Banks (Survey of Sharia Banking Students at IAIN Syekh Nurjati Cirebon).

2) Second Hypothesis (H2)

The second hypothesis in this study aims to examine the relationship between the Convenience of a product and service of a banking application, especially Bank BNI Pekalongan, with customer loyalty. The results of the analysis show that the path coefficient value is 0.591, which means that increasing customer convenience in using a product or application service of a bank, especially Bank BNI Pekalongan, will significantly increase customer loyalty to the bank. This is also supported by the p-value <0.001 which is smaller than 0.05. Thus, the second hypothesis (H2) is accepted.

The findings of this study are consistent with previous research related to the convenience of product services and application facilities, especially in the banking world.(Zakiy et al., 2017)in the study of the Influence of Service Quality and Product Quality of BNI Mobile Banking on Customer Satisfaction of the Academic Community of Gorontalo State University.

3) Third Hypothesis (H3)

The third hypothesis in this study aims to test the relationship between Brand Equity of a banking product and application service, especially Bank BNI Pekalongan, with customer loyalty. The analysis results show that the path coefficient value is 0.27, which means that increasing Brand Equity in using a product or application service of a bank, especially Bank BNI Pekalongan, will significantly increase customer loyalty to the bank. This is also supported by the p-value <0.001 which is smaller than 0.05. Thus, the third hypothesis (H3) is accepted.

The findings of this study are consistent with previous research related to the brand equity of a product's services and application facilities, especially in the banking world.(Pandiangan et al., 2021)in a study entitled Factors Influencing Brand Equity: Brand Trust, Brand Image, Perceived Quality, & Brand Loyalty.

4) Fourth Hypothesis (H4)

The fourth hypothesis in this study aims to test the relationship between the Share Value of a product and banking application service, especially Bank BNI Pekalongan, with customer loyalty. The analysis results show that the path coefficient value is 0.113, which means that increasing the Share Value in using a product or application service of a bank, especially Bank

BNI Pekalongan, will significantly increase customer loyalty to the bank. This is also supported by a p-value > 0.001 which is more than 0.05, namely 0.114. Thus, the fourth hypothesis (H4) is rejected.

The findings of this study are consistent with previous research related to the brand equity of a product's services and application facilities, especially in the banking world.(Rosini, 2022)in a study entitled Disclosure of Creating Shared Value (CSV) Concept and Its Implications.

5)   Fifth Hypothesis (H5)

The fourth hypothesis in this study aims to test the relationship between customer satisfaction with a banking application product and service, especially Bank BNI Pekalongan, and customer loyalty. The analysis results show that the path coefficient value is 0.744, which means that increasing customer satisfaction in using a product or application service of a bank, especially Bank BNI Pekalongan, will significantly increase customer loyalty to the bank. This is also supported by the p-value <0.001 which is smaller than 0.05. Thus, the fifth hypothesis (H5) is accepted.

The findings of this study are consistent with previous research related to the brand equity of a product's services and application facilities, especially in the banking world.(Sugiyanti & Chrisulianti, nd)in a study entitled The Influence of Digital Marketing Strategy and Service Quality on Gojek Customer Satisfaction in Bandung City.

4. Conclusion

The conclusion is intended to help readers understand why the research is important to them after they have finished reading the paper. It is not simply a summary of points or a restatement of the research problem, but rather a synthesis of the main points. Based on the results obtained, the following conclusions can be drawn from this research: Application of Structural Equation Model (SEM) with WarpPLS approach in modeling the Influence of Satisfaction of Using Wondr By Bni Application on Customer Loyalty at Bni Pekalongan Branch Office in 2024. The results of the analysis using WarpPLS and SPSS on the Moderation Variable (Customer Satisfaction) obtained factors that influence customer loyalty in the use of banking products and applications, namely Ease, Convenience, Brand Equity, Share Value. The results of the analysis show that the variables of Ease, Convenience, Brand Equity, Share Value and Customer Satisfaction significantly influence the Loyalty of Bank BNI customers in the use of its application products and services. The value of the perception variable of Ease, customer satisfaction and customer loyalty was obtained at 0.11 for the variable of Convenience, customer satisfaction and loyalty of 0.59. From these values, it can be seen that the variable of Customer Satisfaction is the variable that has the most influence on the ease and convenience of using Bank BNI application products and services. The results of the SEM analysis using the WarpPLS approach applied in the study show that the Customer Satisfaction variable is the variable that has the most influence on Comfort towards Customer Loyalty because the value of this variable is the largest among other variables, namely 0.59.

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