A QUALITATIVE ANALYSIS: SERVICE QUALITY AND CUSTOMER SATISFACTION OF BNI SELF-SERVICE OPENING ACCOUNT (BNI SONIC)

ANALISA KUALITATIF: KUALITAS PELAYANAN DAN KEPUASAN PELANGGAN TERHADAP BNI SELF SERVICE OPENING ACCOUNT (BNI SONIC)

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Abstract: Service quality is the process when the service has already delivered to the consumer and also generally refers to a customer's comparison of service expectations. Customer satisfaction and service quality is inter-related. Service quality and customer satisfaction are widely recognized as key influences in the formation of consumers' purchase intentions in service environments. Service quality means a form of an attitude, related but not equivalent to satisfaction that results from the comparison of expectation with performance. To achieve these objectives the researcher got information from 15 informants using qualitative study which is in-depth interview and uses purposive sampling. In order to get the best result, researcher took the entire informants that have been visit and open BNI Account at BNI Banking Cafe. The results showed that Service Quality is important to the Self Service Technology of BNI SONIC. All the respondents said that the performance, reliability and responsiveness of self-service BNI SONIC is good and they are very happy with the existence of Self Service BNI SONIC. The service quality includes the performance of Self Service BNI SONIC.

Keywords: service quality, customer satisfaction

Abstrak: Keterlibatan konsumen adalah proses ketika konsumen memutuskan untuk membeli produk dan itu bisa terjadi dibanyak tempat seperti kafe, tempat-tempat belancar dan lain tempat yang ada proses pembelian, bisa juga di pengaruh oleh berbagai macam aspek dan keterlibatan konsumen adalah proses ketika konsumen memutuskan untuk mengambil keputusan untuk terlibat dalam aktifitas pembelian dan momen ketika konsumen membuat keputusan untuk membeli produl entah dipengaruhi oleh mereka sendiri atau faktor lain. Tujuan penelitian ini untuk menganalisa tingkat keterlibatan konsumen ketika membeli produk di kafe excelso dan untuk menganalisa faktor apa yang membuat konsumen terlibat dalam membeli produk di kafe excelso. Untuk mencapai tujuan ini, peneliti mendapat informasi melalui 1o responden menggunakan metode kualitatif secara wawancara mendalam dan menggunakan sample purposive dan snowball. Hasil dari penelitian menunjukkan selama konsumen mendapatkan keuntungan ketika membeli produk maka mereka akan lebih aktif dalam keterlibatan dan keterlibata konsumen dapat dipengaruhi oleh faktor internal dan eksternal tergantung dari setiap konsumen. Rekomendasi dalam penelitian ini adalah untuk kafe excelso lebih baik lagi untuk meningkatkan pelayananandan untuk konsumen akan lebih baik untuk mengetahui tentang keterlibatan konsumen.

Kata Kunci: kualitas pelayanan, kepuasan pelanggan

INTRODUCTION

Research Background

In this era, the increasing of competition in the business world, requires companies including banks has to develop strategies in running their businesses, companies must be able to create an innovation and creating a good image with its competitors in similar business ventures such as paying attention to the needs and understand

the desires of consumers by providing more satisfying services than those carried out by competitors, cause nowadays not only companies that has to keep improving but also from the banking sector also has to, In order to be able to compete, survive and develop, banking companies are required to be able to provide quality service that can meet and suit the needs and desires of the customers.Self-Service Technologies (SSTs) are technological interfaces allowing customers to produce services independent of involvement of direct service employee. Self-Service technologies are replacing many face-to-face service interactions with the intention to make service transactions more accurate, convenient and faster. Self-service technologies include automated banking terminals, self-service scanning supermarket checkouts, self-service gasoline pumps, and automated telephone systems such as phone banking, automated hotel check-out, and numerous Internet-based services. Self service also self service is the practice of service oneself, usually making purchases, self service also has a benefit to the consumer which is self service improves customer knowledge, as it allows them to resolve problems at their speed and learn as much or as little as they want. Self service also has a benefits in its way especially for banking industry and has many benefits, to help the service get faster and to make customer feel comfortable.

In indonesia there are a lot of Bank that provide a good service to the consumer, and also a lot of bank using Self Service in order to give a good service to the consumer, one of the bank that is using Self Service Technology is BNI, Bank BNI is one of the leading banks in Indonesia. The bank, which was established 72 years ago, has many customers spread throughout Indonesia. Not just to save money, Bank BNI has many new innovations and other services for its customers such as saving, loans, security of transactions, information technology, investment services and many others. Rapid technological developments are now aptly relished by Bank Negara Indonesia (BNI) by creating new innovations in the banking world as part of its digital branch. As a pioneering effort, now comes BNI SONIC (Self Service Opening Account) to simplify the process for prospective customers in opening a savings account using BNI SONIC machines.

BNI Digital Branch Manado Town Square carries the concept of Digital Branch Banking Café which is designed blended between banks and coffee shops where customers and prospective customers can enjoy the convenience of digital banking transactions while shopping at a coffee shop. By the existence of BNI SONIC Self Service help all the consumer to enjoy the service that provide by BNI, But through the existence of BNI SONIC still every customer has their own opinion and experiences about BNI SONIC Self Service at Manado Town Square III whether its about BNI SONIC Self Service quality and another good and bad experiences, But still even Self Service of BNI SONIC machine is a modern technology but there are still has a weakness that still has an error system sometimes, cause that is where the problem came from, In this research the researcher wants to know How is the Self Service BNI SONIC at BNI Digital Branch Banking Cafe on Customer's view or the opinion and the perception of the customer. Because even the BNI SONIC operate well but sometimes the customer still confuse to using it, and also there are some error while using it, and it turns out not as the stable as the function, thats where the problem of the BNI SONIC that need to be research by the researcher.

Research Objectives
1. What are the service quality dimension that are important to Self Service Technology (BNI Self Service Opening Account)?
2. How does service quality influences customer satisfaction on Self Service Technology (BNI Self Service Opening Account)?

THEORETICAL FRAMEWORK

Marketing
In this theory marketing is the grand theory or the foundation in this research. Marketing is how a company promoting and selling the products or services. Marketing also is the process of introducing a product or services to be known by people or public, Markeing means the process of marketing a product or services, and also marketing involved process to making a strategy in order to make the product or services received by the consumer. Marketing is an organizational function and a set of processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders. Marketing is all about the entity goods, services, experiences, events, people, places, properties, organizations, information and ideas (Kotler, 2009).

Service Marketing

Service marketing is marketing based on relationship and value. It may be used to market a service or a product. Service marketing is a process that creates and delivers services that consumers need, where there are activities such as attracting the attention of the consumer, maintaining the consumers in order to reach the goals and there are 7P's on service marketing which are product, pricing, promotion, people, process, physical evidence.

Customer Satisfaction

Customer Satisfaction is how the consumer satisfied with the product or services. Consumer satisfaction defined as a person's feeling of pleasure or disappointment whih resulted from comparinga porduct's perceived performance or outcome against terms like pleasure and disappointment (Kotler and Keller, 2012). Customer satisfaction is to measure how the product or services performance to the customer. Customer satisfaction is important because it provides marketers and business owners with a metric that they can use to manage and improve their businesses.

Service Quality

Service quality is the process when the service has already delivered to the consumer and also generally refers to a customer's comparison of service expectations. Kotler and Armstrong (2018) defined service quality as the ability of a service to hang on to its customer. In order to deliver and maintain service quality, an organization must first identify how well the service will be serves. The key to ensuring good service quality is meeting or exceeding what customers expect from the service. Service quality generally refers to a customer's comparison of service expectations as it relates 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. Service quality is also considered as an intermediary aspect in evaluating previous and current perception. In retail industries service quality is one of the most important factor to achieve the organization goals, which out which organization may not be able to succeed in today global economy as well as competitive. Improvements to service quality may be achieved by improving operational processes; identifying problems quickly and systematically; establishing valid and reliable service performance measures and measuring customer satisfaction and other performance outcomes.

Previous Research

H. Iberahim, N. K. Mohd Taufik, A. S. Mohd Adzmir, and H. Saharuddin (2016) examined the current level of ATMs service quality at one of the main ATM service points of a Malaysian bank. The objective of the study is to investigate the relationship between the reliability and responsiveness of ATM services with customer satisfaction and verify the determinants for service enhancement. Data was collected through questionnaire survey of 271 respondents and observations at the service point. Data was analysed using SPSS. Result of survey suggests the relationships of three out of four elements of service quality dimensions (consistency, dependability and timeliness) are important to maximising customer satisfaction.

Ronggang Zhou, Xiaorui Wang, Yuhan Shi, Renqian Zhang, Leyuan Zhang, and Haiyan Guo (2019) aimed to construct a measurement scale for e-SQ in telecom settings, as well as to investigate the relationship between e-SQ, customer satisfaction, and customer loyalty. In this study, we analyzed self-reports from 9249 respondents (74.55% were male) between the ages of 19 and 45. A scale consisting of five user experinece dimensions (functional completeness, performance, interface and interaction quality, content and information, support or service) was developed to measure e-SQ in the telecom industry. The scale was proven reliable and valid. The analysis confirmed a positive relationship between e-SQ, customer satisfaction and loyalty. In addition, e-SQ was found to be a core predictor of customer satisfaction and customer loyalty. Moreover, customer satisfaction emerged as the strongest predictor of customer loyalty.

Mamoun N. Akroush, S.Dawood Ali, and Israa Affara (2015) aimed to reveal the service quality dimensions (SERVQUAL) from the customers' perspectives, and to examine their effect on customer satisfaction and loyalty in Yemen's mobile service market. Using a structured questionnaire, 1400 questionnaires were delivered to customers from which 999 were valid and useable for data analysis. Utilizing structural equation modelling, we found that SERVQUAL is a four-dimensional construct consisting of reliability, empathy and assurance, tangibles and responsiveness in opposing to five as proposed by the original hypothesized model. Reliability, empathy and assurance, tangibles positively and significantly affected

customer satisfaction. Also, customer satisfaction positively and significantly affected customer loyalty.
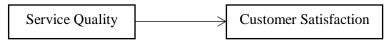
Conceptual Framework

| Service Quality | ⟶ | Customer Satisfaction |

Figure 1. Conceptual Framework
Source: Data Analysis Method (2021)

RESEARCH METHOD

Research Approach

The type of this study is qualitative research methodologies which is using structured interview to all the informants. A structured interview is a type of interview in which the interviewer asks a particular set of predetermined questions. In structured interviews, questions are planned and created in advance, which means that all candidates are asked the same questions in the same order. These are interviews that strictly adhere to the use of an interview protocol to guide the researcher. According to Denzin and Lincoln (1994), qualitative research involves the studied use and collection of a variety of empirical materials - case study, 22 personal experience, introspective, life story, interview, observational, historical, interactional, and visual texts - that describe routine and problematic moments and meanings in individuals' lives.

Population, Sample and Sampling Technique

A population is a group of experimental data or persons. Population is generalization region consist of object/subject having certain quantity and characteristic that is fixed by researcher to studying and to gain conclusion Population is generally is a large collection of individuals or objects that is the main focus of scientific query, also population is generalization region consist of object/subject having certain quantity and characteristic that is fixed by researcher to studying and to gain conclusion (Sugiyono, 2005). The population of this research is the informants that will be choosen, which are all the informants are all the consumer of BNI who have been using Self Service Opening Account or (BNI SONIC).This research will take about 15 informants to be interviewed, which are all the informants are all the consumer of BNI who have been using Self Service Opening Account and having an experiences using Self Service (BNI SONIC).

Operational Definition of Research Variables

In this research the main variable are Service Quality and Consumer Satisfaction (BNI SONIC), Service Quality refers to customer's comparison of service expectations as it relates to a company's perrformances also to measures how well the service is delivered compared to customer satisfactcion and Consumer satisfaction is defined as a measurement that determines how happy customers are with a product, service and capabilities of a product. Analysis process is done before entering a social situation, while the analysis process is done during data collection and after completing data collection in a specific time period.

Instrument Testing

The key instrument of this research is the researcher. The researcher is trained and has good understanding about all aspects of this research. The researcher was equipped with a note book, a recorder, and a camera in order to conduct interviews.

Data Analysis Method, Validity and Reliabilityty

Data analysis is the process of systematically finding and arranging interview transcripts, field notes, and other materials that you accumulate to improve your own understanding of them and to allow you to present what you've discovered to others. Qualitative data analysis is a typical inductive when data is being collected, the next step is the data being developed to find patterns or models or into hypotheses. In this qualitative data analysis there are explanations in detail of the process after collecting data till getting conclusions, According to Miles, Huberman and Saldana (2019), there is generally steps in qualitative data analysis: Data Collection, data reduction, data display, drawing and verifying conclusion. Reliability is the overall consistency of a measures and is a way of assesing the quality of the measurement procedure used to collect data also the

reliability in qualitative data analysis includes category and interjudge reliability. Validity is the extent to which a concept, conclusion, or measurement is well-founded and corresponds accurately.

RESULT AND DISCUSSION

Result

This research uses qualitative method which is in-depth interview as the tool to gain the information from the informants. The population of this research is all the informants who have have been visit and and have an experienced at BNI SONIC Manado Town Square III and the sample took all 15 informants. The first that the researcher did is arranged questions for all the informants.

According to informant 1, she has been open the BNI account since 2 years ago, and based on her experiences the service quality of BNI SONIC is really good, is really helpful for the customer to open BNI account and very responsiveness, she said that she is very satisfied as a customer, the performance of the machine is very fast and all the informations are already there, the customer does not need to spend a lot of time just to open BNI Account. She said that the performance is good and helpful, and most important at BNI SONIC all the employees at BNI Banking Cafe is very responsiveness, they explain how to use the Machine. The machinr is sophisticated to use. from 1 to 9 she gave 9 for all the performance, and she has a really good experience while using the machine to open BNI account through BNI SONIC.

According to informant 2, the first time she tried to use BNI SONIC, she was confused, but after asking and seeing the informants she can use the machine really well, she said that BNI SONIC banking cafe is a good place, and this kind product from BNI which is the BNI SONIC is really helpful for the customer, it is very easy to open BNI Account, and the customers just need to follow the step and just ony minutes customer can have BNI Account through BNI Sonic, the machine is fast, all the information is clear. From 1 to 10 she gave 10 for the performance, especially for the quality. She is very happy and satisfied. The thing that she loves is because the service is good from the employees at BNI Banking Cafe, the information is clear, and she said that as the cusoomer she feel satisfied.

According to informant 3, when the first time he open BNI Account 1 year ago, he was really excited because he only need to go to Manado Town Square at BNI Banking Coffee to open BNI Account. He is feel so happy because the performance and the service quality is good, the information they put on the machine is easy to understand customer only need to follow the step. Things he loved the most because it is really save his time, from 1 to 10 he gave 9 for the performance of the BNI Sonic, and the most excited thing is because the service quality, as a customer he feel happy because the new system of BNI Sonic to make customer doing self service is good, he is really satisfied, He also said even there is any problem, the employees are still there and feel free to ask. The machine and the employees is very resposiveness. The performance is good. and he had a good experiences when open BNI Account through BNI SONIC.

According to informant 4, from the first time he make BNI Account at BNI Sonic, he did not know that BNI SONIC exist, until he went to BNI Banking Cafe and he saw someone asking help to open BNI Account to the stuff there, at the time he does not have any BNI Account, but when he heard that the BNI SONIC is easy to use and help and he decided to open BNI Account. She said that it easy to use the machine and the information is very detail. it took only 5 minutes to make the BNI Account using BNI SONIC, and he is very happy with the exisence of BNI SONIC. The factors that make he loves to use BNI SONIC becasue the performance of BNI SONIC is fast and very responsiveness, and he feel satisfied after using the machine. from 1 to 10 he gave 9 for the BNI SONIC.

According to informant 5, she open BNI Account at BNI Sonic, it was recommend by her friend, and she wen to BNI Banking Cafe to open BNI Account, she said that the BNI Sonic is a self service system, customer can make the BNI Account by themselves, and surprisingly whe she open the BNI Account through BNI SONIC, the BNI SONIC is very easy to use, the performance is good especially before and after making the BNI Account the employees always ready and said to her if there anything she need she can call them directly. She said by using BNI SONIC it can save more time and also customer feel satisfied because it is a very good experience, because usually customers have to queeing at BANK to open BNI Account but when the BNI SONIC exist it very helpful for the customers.

According to informant 6, the BNI Sonic machine is very fast to make BNI Account, when he use it, it easy like other normal ATM, the customer doing self service to open BNI Account. He is very happy because BNI Banking Cafe provide BNI SONIC that is really helpful for the customers and the service quality is very

good, the good service influence the customer satifaction. As a customer he feel really happy with the existence of BNI Sonic, because it is save so much time, the customer did not need to spend a lot of time to open BNI account and he is very happy with the performance of BNI SONIC. He said that from 1 to 10 he gave 10 for the BNI Sonic, because it is really responsiveness and helpful for customers to make BNI Account by using BNI SONIC.

According to informant 7, when the first time she open BNI Account at BNI SONIC, she ask the employees at BNI Banking Cafe because at the time she saw the banner in front of BNI Banking Cafe that there is BNI SONIC that can help customer to open BNI Account by doing self service, she ask them and they explained that the BNI SONIC can be use to open BNI Account and she gave it a try. After making BNI Account at BNI Sonic, she said that the machine is very good, and she only need to follow the step. She said that it is very fast and easy, the employees also beside her to prepare if there is something happened customer can ask them for help. From to 1 to 19 she gave 9 for the BNI Sonic, she is very happy to do self service just to open BNI Account because it really easy to understand.

According to informant 8, she knows about BNI SONIC, because she saw the informantion in front of BNI Banking Cafe. Based on her experiences, she is very satisfied with the self service system of BNI SONIC, It allowed the customer to open BNI account by themselves, and she said the service quality of the machine is really good, also the employee is very informative, before she use the BNI Sonic, they explain to her about the BNI Sonic, she also said that the system of self service is quite good. As the customer she feel satisfied. She said when doing self service of BNI SONIC, Customers just only need to follow the step and fill the information and after that they can have BNI Account by only using the BNI SONIC, She said that the quality is really good, and she have a really good experience when doing Self Service at BNI SONIC. From 1 to 10 she gave 9 to the performance of BNI SONIC.

According to informant 9, from the first time she saw BNI SONIC to do self service, she was quite confused how to use it, but after asking the BNI's employees, they explained about the BNI SONIC very detail,and she decided to open BNI Account through the self service of BNI Sonic. She said that the BNI SONIC performance is really and the step is easy to understand, she also said she does not need to queeing just to open BNI Account, because the service of BNI SONIC is very helpful and help customer so the customer does not need to spend a lot of time to open BNI Account. She said from 1 to 10 she gave 8 for the BNI SONIC. But overall she feel satisfied.

According to informant 10, when he open BNI Account at BNI SONIC he quite confused to do self service, but after the employees explain to him, he decided to open BNI Account through Self Service BNI SONIC. Based on his experiences, The BNI SONIC is a good technology, it help people to save so much time when open BNI Account, the customer does not need to queeing or to spend a lot of time just to open BNI Account. He also said that he is very surprised but also satisfied at the same time. He said that the machine is very responsiveness, the explanation is clear and detail he just need to follow the instruction, he said that it only takes 10 minutes to open BNI Account by doing self service of BNI SONIC. He said that he gave 9 for the performance of BNI SONIC, and he said that service quality is important to keep maintaim the performance of BNI SONIC.

According to informant 11, self service BNI SONIC is really helpful, responsiveness and have a high quality. As a customer she feel satisfied, even it is just a self service but still she is happy with the existence of BNI SONIC, Becasue through BNI SONIC, it help customers to open BNI Account, when she use it there is any trouble but still the employees help her to fix it and their respon is fast. From 1 to 10 she gave 10 to self service BNI SONIC, Because she does not need to spend a lot of time just to open BNI Account, and she only need to follow the step, the information is detail and clear, also easy to understand for people who try it for the first time.

According to informant 12, Self service of BNI SONIC is a good system, he said that it is really helpful for people to open BNI Account without wasting so much time. Based on his experiences, Self Service BNI SONIC is easy to use and very responsiveness not only for the customers but also the employees who helped customers. He said the process of opening BNI account at BNI SONIC is very easy and fast, he only need to fill and follow the several step, there is any instruction for the customers, so the customer will easy to understand to finish all the step. Doing self service technology is very useful because it is not only help the customers but also can give the customer more knowledge about the technology, from 1 to 10 he gave 9 for the quality of BNI Sonic, and he is very satisfied opening BNI Account from Self service BNI SONIC.

According to informant 13, when she went to BNI Banking Cafe, she saw the information about BNI SONIC, and she decided to open BNI Account, because they said that the system is easy to use, while using Self

Service BNI SONIC, she followed all the step and fill several information about her, and she also said that Self Service BNI SONIC is a very good system to help people to open BNI Account. There are a lot of information they shares. Based on her experiences the service and the quality is good when using the self service BNI SONIC, She gave 9 for the Self Service BNI SONIC, because it easy use, simple and fast.

According to informant 14, when he open BNI Account through Self Service BNI SONIC, it is very easy and fast. The system is easy to use, even when he confused the employee of BNI SONIC is there to accompany him. He is very happy with the existence of Self Service BNI SONIC. He had a good experiences when open BNI Account at BNI Banking cafe because after open the BNI Account he can enjoy the cafe because, he does need to go to bank just to open BNI Account, he just need to use self service BNI SONIC. He said that there are a lot of information when using BNI SONIC, the machines is sophisciated and he hope BNI can keep maintain the self service BNI SONIC so it can help a lot of people to open BNI Account without wasting time. He said that he gave 10 to the quality of Self Service BNI SONIC.

According to informant 15, she knows about BNI SONIC from her friends, and she decided to open BNI Account from Self Service BNI SONIC. She said she had a good experiences when using Self Service BNI SONIC, the system is easy to use and understandable, she does not need to spend a lot of time. She said the system is have a high quality, it can help a lot of people, and customers just need to follow the several step. Also the employees from BNI are there to help customers if the customers need help and wants to ask about the BNI SONIC. Overall she is very satisfied when using Self Service BNI SONIC, because she is not only get BNI Account but also she get knowledge to try Self Service System, she gave 9 for the peformance of Self Service BNI SONIC.

Discussion

Based on the Coding Categorizing, All the respondents gave a very good responses to the Self Service BNI SONIC. Informant 2,3,4,5,6,12,13,14,15 gave 10 to Performance, Experiences and Responsivenes, Satisfaction, Reliability, while Informant 1,7,8,9,10 gave 9 to Performance, Experiences and Responsivenes, Satisfaction, Reliability. All of the respondents are very happy for both Service Quality and Customer Satisfaction of BNI SONIC. Performance: The performance of the Self Service BNI SONIC is very fast, not only the system but also the employees there, they are ready anytime the customers need their help. Overall the performance is very good and the customers are very happy. They gave a very good response, and the respondents 1 to 15 said that Self Service BNI SONIC is very good to open BNI Account,Reliability: The self service of BNI SONIC is very satisfying, and the system is reliable to use, Responsiveness: All the respondents 1 to 10 said that the self service BNI SONIC is very high response, the system is quich and the customer does not need to spend a lot of time to open BNI Account. So, the Service quality of the self service BNI SONIC is good, when the customer have a very good experiences, service quality is important to the self service technology because with a good service and high quality it can make the customers satisfied with the self service technology,Satisfaction: In this research, the customer satisfaction refers to how customer mesure the level of satisfaction, respondent 1 to 15 said that they are very happy and satisfied with the self service of BNI SONIC.Rate/Score: refers to the rate the respondents gave when using self service BNI SONIC, and most of them gave 8 to 10 for the performance of the self service BNI SONIC, and it means when using self service BNI SONIC to open BNI Account the process is easy and quick. Experiences: refers to experiences from the respondents 1 to 15, they all have a good experiences when using self service of BNI SONIC.

Service quality generally refers to a customer's comparison of service expectations as it relates 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. There are five dimension of Service Quality or also known as SERVQUAL. These five dimensions are: tangibility, reliability, responsiveness, assurance and empathy.

- Tangibility: Service is tangible which means the product can not be touch but deliver through the action, information, communication and other tangible form.
- Reliability: Reliability is the quality or state of being reliable.
- Responsiveness: It is the willingness to help customers and provide prompt service. By respon the consumer question, complain, and other requirement.
- Assurance: Assurance means to inspire trust and confidence for example, the marketing department. Thus, employees are aware of the importance to create trust and confidence from the customers to gain competitive advantage and for customers' loyalty.

- Empathy: Emphaty means to provide caring individualized attention the firm provide its customers. Based on the informants answer, the self service technology or the service quality of the BNI SONIC is very sophisticated and useful for the customer of BNI. From informants 1 to 15, the BNI SONIC get a positive response, when doing self service technology the customers not only get the BNI Account but also gain knowledge, self service BNI Sonic help people to open BNI Account without spending a lot of time, the process of using the Self Service BNI SONIC is very easy and fast, the informants or the customers just need to follow the step and the instruction, and it takes 5 to 10 to finished open the BNI Account. The informants 1 to 15 are very happy with the existence of BNI SONIC.

After arrange the important dimension above, it can be seen that the most important dimension that useful to the customer of BNI SONIC is responsiveness, the customers of BNI SONIC are prefer to the service and the respon of BNI SONIC. Based on interview, it also found the similarities of all the informants that all of them having a similarities of choosing responsiveness of BNI SONIC as the most important dimension that stimulate them to use BNI SONIC aa the alternative to create BNI ACCOUNT through BNI SONIC, the reason also after trying another BANK system, BNI SONIC is one of the best system to help customer with the easy way to create their banking account compare with other BANK. All of them also having another bank account, but they choose BNI SONIC aa the alternative of the easy way to open bank account.

Self service technology is growing rapidly, to help the customers, they said they does not need to spend a lot of time just to open BNI Account because self service BNI SONIC is helpful. The machine is easy to use and all the information is very clear and detail, The quality of BNI SONIC is high, even there is any barriers, the employees of BNI are there to help the customers. The factors that support the informants to doing self service is because the positive response from the Self Service of BNI SONIC and also the system is understandable. Informants 1 to 15 said that they are very satisfied with the self service technology of BNI Sonic, the response is quick, easy to use and also there are benefits for the customers to open BNI account through BNI SONIC, they also hope BNI SONIC can help more customers. From 1 to 10, most of the customer gave a good and positive rate or the score for Self Service technology of BNI SONIC.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the data analysis and discussion, the conclusion of this research can be concluded that:
1. Service Quality is important to the Self Service Technology of BNI SONIC. All the respondents said that the performance, reliability and responsiveness of self service BNI SONIC is good and they are very happy with the existence of Self Service BNI SONIC. The service quality include the performance of Self Service BNI SONIC, they system of self service BNI SONIC, informants 1 to 15 gave a positive responses toward the self service BNI SONIC when the customers open the BNI Account. The self service technology of BNI SONIC is really helpful and useful for the customers.
2. Through a positive responses from the respondents 1 to 15, service quality influences the customers satisfaction by getting a fast responses and the feeling of satisfaction when using self service BNI SONIC.When customers are having a good experiences it makes them feel satisfiend. All the respondents 1 to 15 gave a high rate to the self service BNI SONIC. Good performance, easy to use, easy to understand and all the respondents have a very good experiences.

Recommendation

This research has been conducted in order to explore generaly about the self service of BNI SONIC. Here are some recommendations from the result:
1. For the respondents: It is good for the respondents to explore the experiences when using Self Service BNI SONIC when open BNI Account.
2. For the BNI Banking Cafe: Keep maintain the quality of BNI SONIC.
3. For the future researcher, the researcher hopefully will help in doing their research using the findings regarding with the topic, and even help as guidance in selecting the method of the research.
4. For the university, hopefully can give the students, lecturers and other parties in university to gain knowledge and additional information regarding with the current research

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