

## BCA CUSTOMER SATISFACTION ANALYSIS OF BANKING AUTOMATION SERVICES (CASE STUDY OF BUSINESS ADMINISTRATION STUDENTS UNIKA ATMA JAYA CLASS OF 2017)

Putri Aulia<sup>1)</sup>, Lamtiur. H Tampubolon<sup>2)</sup>

<sup>1)</sup> Business Administration, Faculty of Business Administration and Communication, Atma Jaya Catholic University of Indonesia  
<sup>2)</sup> School Of Business Administration, MBA Program, Faculty of Business Administration and Communication, Atma Jaya Catholic University of Indonesia

<sup>\*)</sup>e-mail: : [putriaulia41@gmail.com](mailto:putriaulia41@gmail.com)<sup>1)</sup>, [lamtiur.tamp@atmajaya.ac.id](mailto:lamtiur.tamp@atmajaya.ac.id)<sup>2)</sup>

### ABSTRACT

Customer satisfaction is important in shaping the quality of service in a company, one of which is in the banking world, especially BCA. Without satisfaction, you will not have loyal customers. Satisfaction also contributes significantly to improving the maximum service quality. The purpose of this study was to determine the satisfaction of BCA bank customers with banking automation services, in the era of technological disruption, for students of the Atma Jaya Indonesian Catholic University Business Administration Study Program Class 2017. The type of research used was descriptive research using qualitative methods with data collection techniques. in-depth interviews to 3 key informants and 3 triangulation informants. The results of this study are the three key informants are satisfied with the BCA automation service, based on 5 indicators of customer satisfaction from Kotler & Keller.

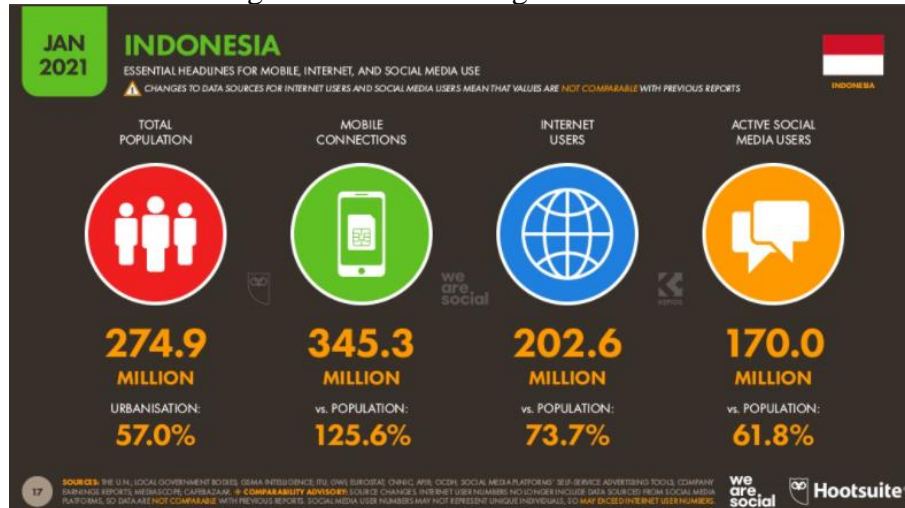
## 12. INTRODUCTION

The year 2021 has entered the fourth stage in the Industrial Revolution (4.0), which is another term for the *digital* revolution, namely technological disruption. This stage is the process of technology adoption that has spread widely in society, and the economy carried out by individuals, both groups and organizations, has utilized technology in everyday life. The industrial revolution 4.0 is a continuation of the emergence of the first, second and third revolutions. The history of the first industrial revolution, 1.0, began with human and animal labor being replaced by machines. Followed by the second revolution 2.0 known as the invention of power generation technology and driving motors, to support production activities, as well as the invention of telephone aircraft, cars, and aircraft. Then entered the third revolution 3.0, namely the *digital* revolution that can be marked by the invention of internet technology. The industrial revolution stage 4.0 is a continuation of the third revolution that resulted in automation as a result of technological developments in a more advanced direction. Where it means that there is a change from traditional manufacturing into industrial practice by using the advancement of more modern technological currents. (Ohoitmur, 2018)

The industrial revolution 4.0 era was built on the *digital* revolution, representing new ways when technology became embedded in society and even the human body. The industrial revolution 4.0 was marked by the emergence of technological breakthroughs in a number of fields, including robotics, artificial intelligence, nanotechnology, quantum computing, biotechnology, *the Internet of Things* (IoT), 3D printing, and autonomous vehicles that are integrated quickly and widely. Changes and developments in science and

technology are progressing faster than imagined, and penetrate into the life sector by changing the way of life, the way of working, the way of communicating, and the way they interact with each other, both individuals and groups (Savitri, 2019: 63-65).

Figure I.1 Internet Usage in Indonesia



Source: <https://datareportal.com/reports/digital-2021-indonesia?rq=indonesia>, We Are Social and Hootsuite Research, 2021, accessed 17/02/2021.

Technological inventions in the era of the third revolution were the main technologies associated with automation and networking. Information technology is experiencing massive improvements in performance-curves for processor, memory, and communication capabilities, which are now bringing a large number of "Big Bang Disruptions" to all types of industries and business models. This automation is emerging and growing rapidly in the world, especially in developed countries such as Germany which represents Europe, Sakura country, namely Japan and the United States. Entering Indonesia in the era of the industrial revolution 4.0 which is a change in large-scale technological progress and developed rapidly in the era of disruption<sup>1</sup>. Automation is another word from automatic, namely the replacement of human power with machine power automatically and is usually done to regulate work activities in facilitating and lightening human burdens.

This *digital* revolution improves the quality of the company's information technology system in a more advanced direction, one of which is in the business services of the banking sector. Computer and telecommunication applications in the field of banking are growing rapidly along with the process of technological change. Technology is a new approach that combines the physical, *digital* and biological worlds fundamentally, changing human patterns and interactions. In banking technology or what is called Banking Information System Technology (*TSI Banking*). TSI Banking is a system of processing financial data and banking services electronically, using computer facilities, telecommunications, and other electronic means, (Bank Indonesia Regulation, No. 9/15/PBI/2007). The complexity and transformation of a life experience, influential to be able to adapt to the era of disruption. The creation of banking technology is a result of the advancement of

<sup>1</sup> *Big Bang Distruption* is a type of interference that manages to create a better and cheaper product, to interfere with the function of a pre-existing product.

technological flows, which aim to be able to compete and improve the banking service system. (Abdurokhim, 2016)

Along with the advancement of banking technology, the bank modified its service facilities to improve efficiency and effectiveness in the implementation of the functions of the bank, and provide the best service to customers by utilizing technological automation. The advancement of banking information technology cannot be separated from the sharper competition between banking companies, therefore companies need to implement an information system to banks. The banking information system aims to attract consumers in providing services with comfort, convenience, and satisfaction to their customers. (Rigawan & Afriyeni, 2019).

The success of banking can be determined by the quality of technology owned by the bank. The use of automation is used as a benchmark in the banking world. This technological change will continue over time, along with the development of national banks as public trust institutions in carrying out the function of *financial intermediaries*. In the banking world in Indonesia today, the advancement of technological flows makes companies change business strategies by placing technology as the main element in the product and service innovation process. As well as automation of *customer service* services replaced by *electronic transactions (e-Banking)* through ATMs (*Automatic Teller Machines*), are some common forms of technological progress towards manual transaction services that become transaction services using technology. Almost all Indonesian banks have provided an *online* service system in interacting in this era of disruption.

Digital economic and financial transactions are growing rapidly in line with digital platform users during the COVID-19 pandemic, supported by the growing preference and acceptance of digital transactions. Bank Indonesia continues to accelerate payment digitalization and expansion of the digital ecosystem through collaboration between government, bank, *fintech* and *e-commerce* for national economic recovery. To be able to rival competitors in the banking world, one of the largest private companies in Indonesia took part in the advancement of technology, which has a modern service facility, BCA. PT Bank Central Asia (BCA) is the largest private bank in Indonesia, which was established on February 21, 1957 as Bank Central Asia NV. For more than 63 years BCA has never stopped offering various banking solutions that answer the financial needs of customers from various circles. Supported by the strength of inter-branch networks, the breadth of ATM networks and other banking technology networks. BCA ensures that anyone who can enjoy the convenience and convenience of the transaction that has been offered, in accordance with the commitment (Rigawan & Afriyeni, 2019) "*Always on Your Side*". The technology revolution made BCA invest in information technology (IT) infrastructure to ensure reliability and adequacy of capacity and capability in supporting the Bank's business development. The use of this technology certainly focuses on BCA's customer service needs in line with the periodic growth of customer transactions. (BCA, 2019).

BCA is also one of the banks that has the most advanced and advanced information technology compared to other banks. The products offered by BCA today are very utilizing technology. BCA provides the right financial solution for customers, with the application of information technology. The application of this information technology has an important role to support innovations developed by BCA's business unit. The technological revolution has led to increasingly competitive conditions. BCA certainly makes high innovations in various services and products in the payment system in line with the era of technological disruption. The implementation of BCA's information technology system, which is an adaptation of automation in *Customer Service services*, switched to *Internet Banking*,

*Mobile Banking* and *e-commerce* payment systems to support the growth of transactions on these services. BCA enriches *Internet Banking 'Klik BCA Integrated Solution'* services with new modules to support more comprehensive *corporate cash management* services (BCA, 2019). This certainly attracts the attention of the authors to choose the Business Administration Study Program as the main choice. So, the purpose of this research is to know BCA customers' satisfaction with banking automation services, in the era of technological disruption, in students of the Atma Jaya Unique Business Administration Study Program Class of 2017.

## 2. LITERATURE

### 2.1. Foreign Exchange

Foreign exchange in America today is very different from 25 years ago. In the early 1970s most foreign exchanges involved direct payments for export-import transactions or hedging money order futures contracts in foreign currencies. There are currently more types of operations requiring foreign exchange, including new instruments for future spot transactions used in both hedging and speculation. This change in reality, is the same as the depreciation of many currencies. It is important to mention that foreign exchange is no longer the exclusive domain of large commercial banks but is increasingly being transacted on small and medium-sized banks. Multinational companies that trade by increasing frequency through their various subsidiaries in major money centers in the world, namely without going through local banks, to make transactions or renew fiduciary investments (Venedikian & Warfield, 1996).

Of the above few international business activities, the authors' research topic relates to foreign exchange. BCA takes advantage of the development of *trade finance* business and business cooperation opportunities between countries, by having BCA international banking to provide the right solution for customer needs, both for *trade finance* transactions and *remittance* needs. BCA's international banking actively cooperates with Asian regional banks, such as Japan, Thailand, Malaysia, and South Korea which are strategic partners in Indonesia's international trade. In 2017 BCA launched the GUARANTEED JPY Service, which is a collaboration with three major banks in Japan in remittances - *outward full amount* yen (JPY), to Japan for a definite fee. (BCA, 2017).

### 2.2 Technological Disruption

Klaus Martin Schwab, a German economist technician, who is also the founder and *Executive of chairman World Economic Forum*, in his book "*Fourth Industrial Revolution*" (2017) said that we are currently at the beginning of an industrial revolution that fundamentally changes the way we live, how we work, and relate to each other. The change was dramatic and occurred at an exponential pace. This is indeed a drastic change compared to the previous industrial revolution era. One of the unique and special signs of the fourth industrial revolution is the occurrence of *artificial intelligence* (AI) applications. This transformation in the fourth industrial revolution differed from its predecessor in several aspects. First, innovation can be developed and spread faster than ever before. Second, there is a significant decrease in marginal production costs and the emergence of a *platform* that combines several concentration activities in several sectors and increases aggregate yields.

Third, this revolution takes place on a global level and will affect, as well as be shaped by, almost all countries. (Tjandrawinata, 2016).

### **2.3 Automation**

Automation is the technique or system of running, or controlling the processes of automated tools with electronic devices to reduce the use of human power. Automation is the mechanical development and use of equipment combined with automated surveillance systems. Although this revolution offered a variety of new opportunities, many of the workforce were not ready for this progress. (Yunos, 2019)

The replacement of human labor with techniques or systems to control processes automatically as the basis for the development and use of tools from technological advances, utilized in all fields, one of which is banking technology. *FinTech (Financial Technology)* is the result of banking automation by combining services with online digitization to bank customers as a fulfillment of consumer needs for changing consumer behavior patterns. Automation is the result of the 3rd revolution, the *digital* revolution, which refers to the technological advancement of analog electronic and mechanical devices to *digital* technologies available today.

### **2.4 Banking Technology**

Financial Technology (*FinTech*) in banking institutions is a term used to refer to an innovation in the field of *financial* services, where the term comes from the words "*financial*" and "*technology*" (*FinTech*) which refers to financial innovation with a touch of modern technology. (Christmastianto, 2017)

*Financial technology (FinTech)* is a new form of business that involves the power of technology and *digital* devices to create ease of financial transactions. In Indonesia, *FinTech* is growing in various sectors, ranging from payment startups, *lending*, financial planning (*personal finance*), retail investment, financing (*crowdfunding*), remittances, financial research, and others. (Wulandari, 2017).

The *concept of FinTech* adapts technological developments combined with the field of finance in banking institutions, so that it is expected to facilitate a more practical, secure and modern financial transaction process, including digital-based financial services that have now developed in Indonesia, namely *payment channel systems*, *digital banking*, *online digital insurance*, *Peer to Peer. (P2P) Lending*, as well as *crowdfunding* (Christmastianto, 2017).

So, in this era of technological disruption, every industry must move to meet dynamic changes. Including in the financial and banking industry inevitably have to adjust to the development of existing technology. Consumers at this time are already smart to choose companies that adapt to their behavior and habits. Therefore, there are changes in behavior and changes in lifestyle patterns, mobility, and customer needs, banking must transform into the *digital* era. One example is *online* and *mobile banking* services, an innovation in the combination of *digital* technology with customer interaction, this makes it easier for customers to facilitate and provide convenient services for bank users. The invention of banking technology can improve the quality of service in the banking world. This is what we focused on in this study.

### **2.5 Consumer Satisfaction**

Satisfaction is a person's feeling of pleasure or disappointment that arises from comparing the perceived performance of a product (or result) to their expectations. If

performance fails to meet expectations, customers will not be satisfied. If the performance is in line with expectations, the customer will be satisfied. If the performance exceeds expectations, the customer will be very satisfied or happy. (Kotler & Keller, 2008).

### **2.6 Consumer Satisfaction Measurement Indicator**

According to Kotler (2010), many companies systematically measure how well they treat their customers, recognize the factors that make up satisfaction, and make changes in their operations and marketing as a result. The company will act wisely by measuring customer satisfaction on a regular basis. Because one of the keys to retaining customers is customer satisfaction. Very satisfied customers will do the following (Kotler & Keller, 2008: 140):

- Stay loyal for a longer time
- Buy again when the company introduces a new product and updates the old product
- Talk good things about the company and its products to others
- Not paying much attention to competitor brands and not being too sensitive to prices
- Offering service product ideas to the company

## **3. RESEARCH METHODS**

The research method used is qualitatively descriptive. The data collection technique in this study is an in-depth interview. In this study, the authors determined the population, namely all students of the FIABIKOM Business Administration Study Program class of 2017, who are BCA customers, consisting of 47 active students located at the Semanggi Jakarta campus. The criteria for determining informants in this study are as follows:

1. A BCA customer, who uses more than 1 (one) year service (old customer).
2. Actively use one of BCA automation services (for example using automation services 2-3 times a week for the purpose of buying quotas, paying electricity bills, and so on).

Based on these criteria, the authors take 3 (three) students to be used as key informants and 3 (three) people to be triangulation informants. Data analysis in this study uses the Sugiyono method (2020), namely the first *Data Collection* (Data Collection), (*Data Reduction*), *Data Display* (Data Presentation), and *Conclusion Drawing/Verification*. The triangulation method used in this study is source triangulation, to check each informant through 3 (three) people closest to the 3 (three) key informants that have been predetermined, and know the key informant well. These three (3) triangulation informants consist of close friends, younger siblings, and older siblings of key informants. The three informants in this study have met the criteria for determining informants, namely more than one year to become BCA customers and actively use several BCA automation service facilities. This key informant consists of one male and two women, who are final-level students, in the Business Administration Study Program, FIABIKOM, class of 2017 at Unika Atma Jaya. The authors collected data with an in-depth interview method conducted in 2021, at a café and informant's residence.

### **3.1 Short Profile of PT Bank Central Asia Tbk (BCA)**

PT Bank Central Asia Tbk, abbreviated as BCA, is a commercial bank with ownership of PT Dwimuria Investama Andalan of 54.94% and the public of 45.06%. PT Bank Central Asia Tbk has been established since October 19, 1955, on the basis of establishment law which includes The Deed of Establishment of the Company No. 38 with the Notary Deed

raden Mas Soeprapto dated August 10, 1955, approved by the Minister of Justice with Decree No. J.A.5/89/19 dated October 10, 1955. With an authorized capital of IDR 5,500,000,000,000 Trillion and (88,000,000,000 Billion shares). PT Bank Central Asia Tbk was listed and traded on the Indonesia Stock Exchange on May 31, 2000. PT Bank Central Asia Tbk has 24,789 employees. PT Bank Central Asia Tbk has its head office, Menara BCA, located in Grand Indonesia, located on Jalan M.H. Thamrin, Number 1, Jakarta with zip code 10310. PT Bank Central Asia Tbk has a network of 1,256 branches, 17,928 ATMs, and hundreds of thousands of EDCs. PT Bank Central Asia Tbk also has subsidiaries such as PT BCA *Finance*, *BCA Finance Limited*, PT BCA Syariah, PT BCA Sekuritas, PT Asuransi Umum BCA, PT BCA *Multi Finance*, PT Asuransi Jiwa BCA, PT *Central Capital Ventura*, and PT Bank Royal Indonesia.

PT Bank Central Asia Tbk conducts business and activities in the banking sector in accordance with BCA's articles of association. Based on Article 3 of the Articles of Association, BCA as a Commercial Bank can carry out business activities that include, collecting funds from the public in the form of deposits in the form of current accounts, term deposits, certificates of deposit, savings and/or other forms that are equated to it. Provide credit and issue debt recognition letters. Buy, sell or guarantee at your own risk or for the benefit or at the behest of its customers. Moving money, both for its own sake and for the benefit of customers. Placing funds on, borrowing funds from, or lending funds to other banks, either by using letters, telecommunications facilities or by money orders, checks or other means. Receive payments from bills on securities and perform calculations with or between third parties. Provide a place to store goods and securities. Conducting custody activities for the benefit of other parties under a contract.

Placing funds from customers to other customers in the form of securities that are not listed on the stock exchange. Carrying out applicable regulations on financing activities in the form of purchases and / or transfer and management of receivables or short-term bills of a company from domestic trade transactions or foreign trade transactions (factoring), credit card business, and trustee activities (parties representing the interests of holders of securities that are debt, usually in the form of Bonds). Provide financing and/or conduct business activities based on Sharia principles, either through the establishment of subsidiaries or through the establishment of Sharia business units in accordance with the provisions set by Bank Indonesia or the Financial Services Authority or other authorized agencies. Carry out activities in foreign exchange by fulfilling the provisions set by Bank Indonesia or the Financial Services Authority or other authorized agencies. Carrying out capital participation activities at banks or other companies in the financial sector, such as leasing companies, venture capital companies, securities companies, insurance companies, and settlement and storage clearing institutions, by fulfilling the provisions set by Bank Indonesia or the Financial Services Authority or other authorized agencies. Carrying out temporary capital participation activities to overcome the consequences of credit failure, provided that they must withdraw their participation, by fulfilling the provisions set by Bank Indonesia or the Financial Services Authority or other authorized agencies.

Act as the founder of the pension fund and the administrator of the pension fund, in accordance with the provisions in the applicable pension fund laws and regulations. Finally, carrying out other activities that are commonly carried out by banks as long as they do not conflict with applicable laws and regulations, including, among others, actions in the framework of restructuring or credit rescue, including buying collateral, either all or part of it, through auctions or by other means, in the event that the debtor does not fulfill his obligations to the bank, with the

provision that the purchased collateral must be disbursed as soon as possible. (BCA, Annual Report (Navigating Change), 2019).

#### 4. RESEARCH AND ANALYSIS RESULTS

In this study, the authors will analyze the results of research from the interview transcript based on the results of data collection, which is carried out by in-depth interview methods. After all the interview results are collected, the authors describe the results of the analysis and divides the data into three parts, the first of which is the interview recording into transcripts. Second, the authors categorized the data based on the indicators of research variables and the third authors triangulated the data to LA, GA and SR, as close friends and sisters of informants.

In this section, the authors discuss customer satisfaction with the use of BCA automation services in business administration study program students from the Faculty of Business Administration and Communication Sciences (FIABIKOM) at Unika Atma Jaya. BCA automation activities that are actively used by informants are *Mobile Banking (m-BCA)*, Debit Card (BCA Passport), and Electronic Money (Flazz, and Sakuku). Other BCA automation services are not discussed in depth because at the time of the research informants did not use services such as Credit Cards (*Card, Visa, Mastercard, and American Express*), because informants did not have a fixed income. Then informants also do not use *internet banking* services (Klik BCA) because they are replaced by *Mobile Banking (m-BCA)* services that are much easier and practical when used, just like other students at Unika Atma Jaya who are also BCA customers, rarely use *internet banking* services and prefer to use *mobile banking* services.

Table 1 Customer Satisfaction with BCA Automation Services

Customer Satisfaction With BCA Automation Services			
Customer Satisfaction Indicator	Informant's Name		
	GST	RZM	AO
Stay loyal for a longer time	Yes	Yes	Yes
Buy again when the company introduces a new product and updates the old product	Yes	Yes	Yes
Talk good things about the company and its products to others	Yes	Yes	Yes
Not paying much attention to competitor brands and not being too sensitive to prices	Yes	Yes	Yes
Offering service product ideas to the company	Yes	No	No

Source: Data processing results, 2021

#### 4.1 Discussion

From the results of the study, it can be known that there are several aspects of informant satisfaction that affect the use of automation services. For key informant 1 (GST) it is known that there are 5 aspects of satisfaction that affect the use of automation services, namely staying loyal for a longer time, buying again when the company introduces new products and updating old products, talking good things about the company and its products to others, not paying much attention to competitor brands and not being too sensitive to



prices, and offering service product ideas to companies. These five aspects of customer satisfaction are obtained from the interpretation of interviews that have been conducted to the key informant. The thing referred to in the five aspects of customer satisfaction obtained from the interpretation of GST informant interviews, is the loyalty of GST to be BCA customers for a long period of time for many years, and trust in BCA because of its long-standing background, supported by family members who are also BCA customers. GST uses BCA automation service facilities more than one, namely BCA debit card or passport with two stages, *mobile banking* service and Flazz electronic money, to meet daily needs. GST is always updating old facilities into new facilities, especially *mobile banking*. Because according to GST if you do not update *the mobile banking* automation service facility through *the Play Store* and *Apple Store* download pages, it cannot be used automatically. BCA service advantages that have helped and facilitated GST to carry out various transaction activities. BCA service excellence declared GST is available in various places, ease of use, good experience received by GST when visiting the branch, and friendly attitude, kind and quick response by prioritizing GST in taking care of an interest. These advantages are discussed and recommended to others, especially family, relatives and close friends. BCA's *mobile banking* automation service facility is one of GST's favorite facilities compared to some other automation service facilities owned by BCA. GST stated that it is not interested in becoming a customer of other banks and has prioritized BCA, so it only uses BCA. GST states that it is willing to pay more if there is an additional fee in the use of BCA automation service facilities. GST also stated that it rarely experiences obstacles or problems in using BCA automation services, although it has experienced it several times but it is not a problem for him.

Later, key informants 2 (RZM) and key informants 3 (AOs) were known to have something in common. Of the 5 indicators of consumer satisfaction, RZM and AO only meet 4 aspects of satisfaction regarding the use of automation services, namely staying loyal for a longer time, buying again when the company introduces new products and updating old products, talking good things about the company and its products to others, and not paying much attention to competitor brands and not being very sensitive to prices. These four aspects of informant satisfaction are obtained from the interpretation of interviews that have been conducted to the two key informants. RZM and AO became loyal customers using BCA for many years, with different reasons and considerations. According to RZM, he has been a loyal customer in using BCA for more than one year, because BCA has been tested for security and confidentiality, and is always open with customers so as to make RZM believe even though previously RZM used another bank, namely Mandiri bank. RZM using BCA is to minimize administrative costs because most people closest to RZM, activities and some places also use BCA as a means of payment. Related to that, RZM decided to become a BCA customer.

AO became a loyal customer using BCA for a period of many years, because BCA was adequate, so it did not need other banks, and only became a BCA customer. This is also supported by all members who become BCA customers with a period of decades. RZM and AO use more than one BCA automation service facility, namely BCA debit cards or passports with X-presi and *Blue* stages, *mobile banking* services, and Flazz electronic money, in carrying out various transaction activities to meet daily needs. RZM has never updated BCA's service facilities because it feels that it is still enough, while AO always updates the old facilities into new facilities, especially *mobile banking*. According to the same AO as the GST statement, if it does not update *the mobile banking* automation service facility through *the Play Store* and *Apple Store* download pages, it cannot be used

automatically. AO and RZM recommend the excellence of BCA services to others, namely the closest people. RZM and AO stated that they did not pay attention to banks other than BCA, and prioritized BCA. Evident from the beginning RZM who used Mandiri bank and then decided to become a BCA customer as well. While AO only becomes BCA customers. RZM and AO are willing to pay more if there are additional fees in the use of BCA automation services. But RZM stressed that the additional costs should be within reasonable limits. RZM and AO stated that they had never offered ideas, criticisms and suggestions to bca. Although several times RZM experienced disruptions when making transactions through *mobile banking* services and it was accepted by RZM because there may be technical errors from BCA. While AO has also experienced problems when using *mobile banking* services, because of an error originating from him, which at that time the network was disrupted so that he could not enter the *mobile banking* page.

Based on the results of the above research, the authors relate to previous research that has been discussed beforehand. The authors relate this study with Marlina & Bimo research (2018) because it has similarities in terms of: the variables used are related to customer consumer satisfaction, the type of research is descriptive and the respondents used are from among universities. The results of the authors' research, in accordance with the purpose of Marlina & Bimo research (2018), namely with the advancement of technology causing the change of analog information into *digital* information, and the public prefers to use *digital information*. The results of the authors' study also stated the same thing: informants prefer to use automation service facilities through *digital* screens, rather than direct transactions to come to banks, especially during a pandemic like today.

Marlina & Bimo 's research (2018) uses dimensions of service quality guided by the theory of Parasuraman, Zeithaml, and Berry, which *determines five dimensions* of service quality which include: tangibles (direct evidence), *reliability* (reliability), *responsiveness* (responsiveness), *assurance* (assurance) and *empathy* (empathy). The results of the Marlina & Bimo study (2018) concluded that the application of *digital* banks to BTN Syariah proved to be able to improve service to customers which can ultimately increase customer satisfaction.

In this study, the authors used indicators of customer satisfaction with automation services according to Kotler & Keller (2008), namely staying loyal for a longer time, buying again when the company introduces new products and updating old products, talking good things about the company and its products to others, not paying much attention to competitor brands and not being too sensitive to prices, and offer product ideas to the company. So, even though using different indicators or dimensions of satisfaction, the results of research both used by Marlina & Bimo (2018) and the authors are the same, namely that the indicators/ dimensions used support customer satisfaction.

The results of the authors' research are also in line with the results of Soelistya & Agustina (2017) and Wahab (2017). The results of these two studies say that the perception of risk and quality of service has a significant effect on customer satisfaction. Results from Soelistya & Agustina research (2017) showed that *mobile banking* information technology (X1) and transaction risk perception (X2) had a simultaneous effect on customer satisfaction (Y). The results of Wahab's research (2017) which uses the dimensions of service quality, namely: *reliability, responsiveness, empathy, assurance and tangible*, show that there is an effect on customer satisfaction, which is 69.1%, and the remaining 30.9% is explained by other variables that are not included in the model. Both of the results of the above study are the same as the results of the authors' research which also shows that automation services have an effect on indicators of consumer satisfaction. Thus, it can be said that customer

satisfaction in the use of banking automation services is important in improving the quality of service in this *era of digitalization*. This can certainly maintain customers so that they become loyal customers and can be a benchmark for a company in determining the level of customer needs.

The authors' research talks about international business in technological aspects, especially about automation that was first created in developed countries such as Germany, Japan and the United States. This technology entered Indonesia in the era of the industrial revolution 4.0, with large-scale technological changes. That is, at this time technology becomes the main determining factor in supporting the business journey process of a company, one of which is in the banking world. Technology in the world of banking (*finTech*) becomes the main value in the progress of a bank. Related to the results of the authors' research that shows automation services related to the level of consumer satisfaction, meaning that customers prefer to use *digital* services to carry out various transaction activities to meet daily needs, compared to coming directly to the nearest bank branch. Thus, technology can be utilized by a bank and company in other fields, to attract customers and increase company profits, through innovation and technology improvement creation, namely *creativity* technology.

## 5. CONCLUSIONS AND SUGGESTIONS

### 5.1 Conclusion

This research wants to find out how customer satisfaction in the use of BCA automation service facilities in the era of technological disruption, in students of the Atma Jaya Atma Jaya Unique Business Administration Study Program Class of 2017. From the results of the study, it is known that the three informants were satisfied in using BCA automation services, based on the five indicators of customer satisfaction. Although the three key informants have experienced some problems in using BCA automation service facilities, this is not disputed by informants because it is rare and still within reasonable limits. Until now, the three informants still use BCA automation service facilities. The automation service facility that is a favorite of informants is *mobile banking services*, because it is easy and practical when used so that it helps during the Covid-19 pandemic, and can still carry out various transaction activities anytime and anywhere.

### 5.2 Suggestion

Some of the suggestions put forward by the authors in this study are grouped into two parts, namely academic advice and practical advice.

#### Academic Advice

1. The method used in this study is a qualitative method, so the authors cannot generalize the results of the research that have been obtained against all other students who are in Unika Atma Jaya related to consumer satisfaction. Therefore, the authors suggest that future research can use quantitative research methods with broader aspects to obtain another picture of consumer satisfaction in most students of all universities in Indonesia, especially at the Catholic University of Indonesia Atma Jaya. This further research can also be studied in more depth by investigating aspects of consumer satisfaction in customers outside of college, both young and adult generations.

2. The authors also suggest that future research can be analyzed more deeply by investigating one of the satisfaction theories (*the expectancy disconfirmation model*). This model describes the process of forming consumer satisfaction and dissatisfaction, which is the impact of comparing consumer expectations before purchase or consumption with the actual performance obtained by consumers. The results of the comparison can be grouped into *disconfirmation* and *confirmation* based on the results of comparison impacts that include (1) *positive disconfirmation*, occurring if the actual performance (*actual performance*) is greater than the expectations (*performance expectations*) of consumers. (2) *Simple confirmation*, occurs when the actual performance is the same as consumer expectations. (3) *Negative confirmation*, occurs when the actual performance is smaller than the consumer's expectations. Starting with the study of the level of satisfaction with a product (goods or services) which can then be applied directly to the attributes of the product or certain dimensions that are the focus of the study. The dimensions of quality can be sorted into the quality of service and product quality. Each dimension consists of sub-dimensions that can be used as a basis for establishing the attributes considered in a study (Sudaryono, 2016).

### **Practical Advice**

Customer satisfaction is important to note, because customer satisfaction is formed from the quality of service owned by BCA. It is recommended to BCA to pay more attention to the quality of services in automation facilities and what customers need in the development of the times along with technological advances. It is recommended to BCA banks to further increase customer satisfaction that is already good, to be even better so that these customers can become loyal and loyal BCA customers for the long term. The commitment held by customers in customer satisfaction can be *value*, by making new products that have high innovation and are easily accessible to customers, and improving existing products, one of which is on *internet banking* services that are rarely used, when compared to *mobile banking* services. In addition, it is recommended to BCA to increase *staff* located in branches located in shopping centers, so as not to cause too long queues.

## REFERENCES

- Abdurokhim. (2016). Analisis Komparatif Penggunaan Sistem Informasi Perbankan Antara Bank Syariah dan Bank Konvensional. *Jurnal Ilmiah Indonesia*, 1(1), 41-54.
- Adela, M. (2020). Pengaruh Layanan Mobile Banking Terhadap Kepuasan Nasabah (Studi Kasus Pada Bank BNI Syariah KCP Rajabasa). *Ekonomi*, 10 (1), 39-52.
- Asheghian, P., & Ebrahimi, B. (1990). *International Business*. New York: Harper & Row.
- BCA, P. (2016). *Laporan Tahunan (Mengembangkan Kapabilitas Memanfaatkan Peluang)*. Jakarta: PT Bank Central Asia Tbk.
- BCA, P. (2017). *Laporan Tahunan (Menjaga Kepercayaan Melalui Kualitas)*. Jakarta: PT Bank Central Asia Tbk.
- BCA, P. (2019). *Laporan Tahunan (Navigating Change)*. Jakarta: PT Bank Central Asia Tbk.
- Christmastianto, I. A. (2017). Analisis SWOT Implementasi Teknologi Financial Terhadap Kualitas Perbankan Di Indonesia. *Ekonomi dan Bisnis*, 20 No.1, 133-144.
- Ghufron, M. A. (2018). Revolusi Industri 4.0: Tantangan, Peluang dan Solusi Bagi Dunia Pendidikan. *Seminar Nasional dan Diskusi Panel Multidisiplin Hasil Penelitian & Pengabdian kepada Masyarakat, Vol. 1 No. 1*, 322-337.
- Iman, N. (2016). Financial Technology dan Lembaga Keuangan . *Gathering Mitra Linkage Bank Syariah Mandiri*.
- Keegan, W. J. (1996). *Manajemen Pemasaran Global* (5 ed.). Jakarta: Prenhallindo.
- Khairani, A. I., & Manurung, W. A. (2019). *Metodelogi Penelitian Kualitatif (Case Study)*. Jakarta: CV. Trans Info Media.
- Kotler, P. (2000). *Manajemen Pemasaran* (13 ed., Vol. 1 & 2). Jakarta: Erlangga.
- Kotler, P., & Keller, K. L. (2008). *Manajemen Pemasaran* (13 Jilid 1 ed.). Jakarta: Erlangga.
- Liudianto, Y. (2010). Analisis atas Aliansi Strategik antara Debenhams dan PT.Mitra Adiperkasa,Tbk dalam Bisnis International. (Studi Kasus : Di Gerai - Gerai Plaza Indonesia dan Senayan City). *Jurnal Ekonomi & Bisnis*, 10-33.
- Marlina, A., & Bimo, W. A. (2018). Digitalisasasi Bank Terhadap Peningkatan Pelayanan Dan Kepuasan. *Jurnal Ilmiah Inovator*,7(1), 14-34.
- Ohoitimur, J. (2018). Disrupsi: Tantangan bagi Perkembangan Ilmu Pengetahuan dan Peluang bagi Lembaga Pendidikan Tinggi. *Respons*, 23(02), 143-166.
- Rahmawati, D. (2008). Analisis Faktor-Faktor Yang Berpengaruh Terhadap Pemanfaatan Teknologi Informasi. *Ekonomi dan Pendidikan*, 5(1), 107-118.
- Rigawan, G., & Afriyeni, A. (2019). Penerapan Sistem Informasi Bank Pada PT. Bank Central Asia Tbk (BCA). *Jurnal Keuangan & Perbankan*, 1(1),1-8.
- Savitri, A. (2019). *Revolusi Industri 4.0: Mengubah Tantangan Menjadi Peluang di Era Disrupsi 4.0*. Yogyakarta: Genesis.

- Seftiani, R. (2010). Akuisisi Saham Sebagai Bentuk Strategi Manajemen Dalam Bisnis Internasional: Analisis Atas Pengambilalihan 30% Saham Kelompok PT. Bumi Resources, Tbk. Oleh Tata Power Co., LDT, pada 2007. *Jurnal Ekonomi dan Bisnis*, 5 (1), 11-55.
- Soelistya, D., & Agustina, H. (2017). Analisis Teknologi Informasi Mobile Banking dan Persepsi Risiko Transaksi Terhadap Kepuasan Nasabah (Studi Kasus Bank Mandiri Syariah Cabang Jemur Handayani Surabaya). *Accounting and Management Journal*, 1(2), 89-100.
- Sudaryono. (2016). *Manajemen Pemasaran Teori & Implementasi*. Yogyakarta: CV Andi Offset.
- Sugiyono, P. D. (2020). *Metode Penelitian Kualitatif (Untuk Penelitian yang Bersifat: Eksploratif, Enterpretif, Interaktif, dan Konstruktif)*. Bandung: CV Alfabeta.
- Taggart, J. H., & McDermott, M. C. (1993). *The Essence Of International Business*. Englewood Cliffs: Prentice Hall International (UK) Ltd.
- Tjandrawinata, R. R. (2016). Industri 4.0: revolusi industri abad ini dan pengaruhnya pada bidang kesehatan dan bioteknologi. *Working Paper from Dexa Medica Group*, 1-12.
- Venedikian, H. M., & Warfield, G. A. (1996). *Export-Import Financing* (Fourth ed.). United States: Jonh Wiley & Sons.
- W.Griffin, R., & W.Pustay, M. (2015). *International Business A Managerial Perspective* (Vol. 8). England: Pearson Education Limited.
- Wahab, W. (2017). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Industri Perbankan Syariah Di Kota Pekanbaru. *Kajian Ekonomi Islam*, 2, Nomor 1, 52-66.
- Wulandari, P. A. (2017). Analisis SWOT Perkembangan Financial Teknologi di Indonesia. *Prosiding Seminar Nasional ASBIS*, 376-383.
- Yakin, A., & Aniek, I. M. (2014). Pengaruh Kualitas Layanan Terhadap Kepuasan dan Loyalitas Nasabah Bank Pengguna E-Banking di Surabaya. *Journal of Business and Banking*, 4 (2), 245-260.
- Yunos, N. S. (2019). Kesiediaan Generasi Z Terhadap Revolusi Industri 4.0 . *International Conference on Global Education VII*, 834-841.