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The Influence Of Usability Of The Wondr Application by BNI On User Satisfaction

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Abstract. Wondr is a digital innovation developed by Bank Negara Indonesia (BNI) aimed at the younger generation through a mobile-first, interactive, and lifestyle-based design approach. However, during its initial launch, the application received numerous user complaints regarding frequent errors, which negatively affected its rating. This raises the question of how usability influences user satisfaction. This study aims to analyze the effect of usability of the Wondr by BNI application on user satisfaction, with a focus on active university students in the Special Region of Yogyakarta. The research employed a quantitative approach using a survey method involving 100 respondents determined through the Yamane formula. The usability variable was measured based on Quesenbery's indicators, namely effective, efficient, engaging, error tolerant, and easy to learn. Data were analyzed using validity and reliability tests, descriptive statistics, and simple linear regression with IBM SPSS Statistics 30. The findings indicate that the usability of the Wondr application falls into the "Good" category, while user satisfaction is also categorized as "Good". Regression analysis demonstrates that usability has a positive and significant effect on user satisfaction, with a significance value of < 0.001 and a coefficient of determination (R^2) of 0.529. Based on these results, it is recommended that BNI, as the developer, enhance the quality of onboarding and user guidance, particularly for new users. Future research on this topic is advised to adopt a broader approach, such as mixed methods or qualitative designs, to gain deeper insights into users' subjective experiences.

Keywords. BNI, Usability, User Satisfaction, Wondr by BNI

INTRODUCTION

An application is software created to perform specific functions within a system, with the aim of making it easier for users to carry out various daily activities, ranging from communication and entertainment to supporting productivity. With the advancement of technology, applications not only serve as tools, but also as innovative solutions that can improve efficiency and convenience in various aspects of life. Examples include banking applications that facilitate financial transactions and social media applications that connect people around the world (Putra et al, 2023).

The development of information and communication technology in the digital age has brought about major changes in the world of modern banking. Digitalization has become an unavoidable necessity as it improves operational efficiency, reduces costs, and provides a better service experience for customers. One tangible manifestation of digitization in the banking sector is the advent of mobile banking, which allows users to conduct transactions anytime and anywhere via smart devices. The availability of this service has changed the way people interact with banks, offering flexibility and convenience that was previously unavailable through conventional services.

In Indonesia, the adoption of mobile banking continues to experience rapid growth in line with the growth of smartphone and internet users. Major banks are competing to provide applications with innovative features that are easy to use and highly secure. One of them is Wondr by BNI, which was launched as a new innovation to complement BNI Mobile Banking services. Wondr is designed with a modern, intuitive interface and is equipped with personalization features, financial insights, and a biometric security system. However, despite offering advantages in terms of features, the app received various complaints at the time of its launch, ranging from system errors to suboptimal user ratings. This situation raises questions about the extent to which the app's usability affects user satisfaction.

Figure 1 Six Banks with the Most Customers in Indonesia
Source: inilah.com (2025)

In addition to presenting innovations through the Wondr application, Bank Negara Indonesia (BNI) also holds a significant position in the national banking industry. In Figure 1, based on Bank Indonesia data, BNI ranks second as the bank with the largest number of customers in Indonesia, reaching 64.03 million customers. This achievement is only one level below Bank Rakyat Indonesia (BRI), which has more than 70 million customers. This figure shows BNI's enormous potential in optimizing digital services, including through the Wondr application, which is aimed at strengthening customer loyalty and satisfaction (inilah.com, 2025).

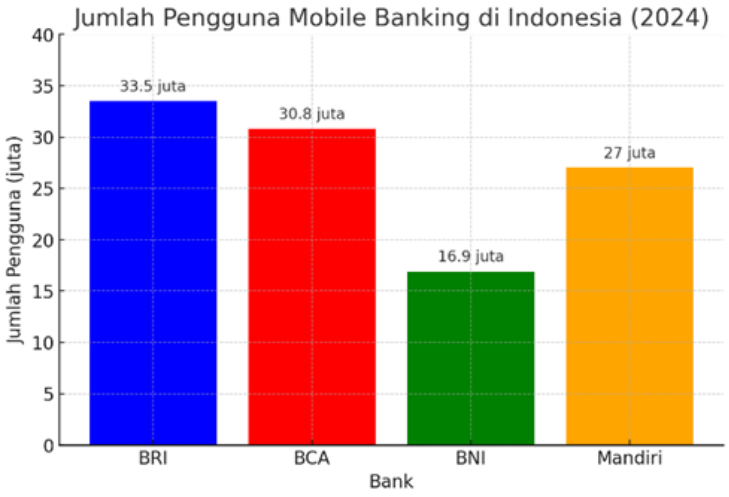

Figure 2 Graph of Mobile Banking Users in Indonesia
Source: finansial.bisnis.com (2025)

However, the large number of customers does not necessarily correlate with the high number of BNI mobile banking users. Figure 2 shows that the number of BNI mobile banking users still lags far behind its main competitors. In 2024, BNI Mobile Banking users only reached 16.9 million, far below BRImo, which ranked first with 33.5 million users, and BCA Mobile with 30.8 million users. This fact shows a gap between the large number of BNI customers and the relatively low adoption rate of mobile banking (finansial.bisnis.com, 2024).

The concept of usability is crucial in the world of digital banking applications because it is directly related to user experience. Jakob Nielsen and Quesenbery emphasize that usability encompasses effectiveness, efficiency, engagement, error tolerance, and ease of learning. Applications with high usability allow users to complete transactions quickly, with minimal obstacles, and provide an enjoyable experience, ultimately contributing to user satisfaction and loyalty.

The international standard ISO-9241-11 provides a detailed explanation of usability. The main guideline for understanding usability considerations in the design of interactive systems and products is ISO-9241-11. ISO-9241-11 defines usability as the ability of a product to be used by specific users to achieve their goals effectively, efficiently, and satisfactorily in the context of its use (ISO-9241-11, 2018). This criterion describes the extent to which users can effectively, efficiently, and satisfactorily achieve predetermined goals in a specific context of use by utilizing a system, product, or service.

Usability is an assessment of a system or product through user involvement, both in actual conditions and simulations, to see whether the system is effective, efficient, and satisfactory (Wicaksono, 2023). This definition explains that usability is the process of testing a product or system by involving users in real or simulated usage situations. In this context, usability is understood as the extent to which the Wondr by BNI application is able to provide an efficient, intuitive, and satisfying experience for its users. In line with this, it can be emphasized that good usability not only increases the effectiveness of users in completing tasks, but also plays an important role in creating satisfaction (Nielsen, 2021).

User satisfaction is the level of feeling that arises after users compare their expectations with what they actually receive. User satisfaction can be defined as a user's evaluation of a service or product based on their expectations before using the service. If the actual experience meets or exceeds expectations, users feel satisfied. Conversely, a mismatch between expectations and reality can lead to dissatisfaction (Hasan, 2020).

Feelings of satisfaction or dissatisfaction arise when users compare their expectations with their actual experience when using a service. User satisfaction is defined as feelings of pleasure or disappointment that arise after comparing the performance of a product or service with their expectations. In general, user satisfaction can be viewed as the result of emotions arising from the interaction between expectations and the experience gained after using a product or application, where the experience is at least in line with what was expected (Kotler et al., 2021).

Previous studies have shown a positive relationship between usability and user satisfaction. The easier an application is to use, the higher the level of user satisfaction (Siregar & Pratomo, 2020). Other studies say that usability factors on websites have a significant effect on satisfaction. These studies reinforce the view that usability is an important determinant in the digital experience (Piran, 2022).

However, there are also differences in findings. Effectiveness is not always significantly related to user satisfaction, which is likely due to variations in research objects and respondent backgrounds. This indicates a research gap where, although usability has been extensively studied in the context of websites and e-commerce, studies on usability in the context of mobile banking applications in Indonesia, particularly Wondr by BNI, which is a new and still limited application, are lacking. There are not many

empirical studies that specifically examine the relationship between usability and user satisfaction in this application (Piran, 2022).

The existence of the above gap further emphasizes the urgency of research on the usability aspects of the Wondr by BNI application. Although BNI has a large customer base, the low penetration of mobile banking may indicate barriers to the application's user experience. Therefore, empirical studies on the influence of usability on user satisfaction are not only academically relevant but also strategically important for BNI in its efforts to strengthen its competitiveness in the era of digital banking.

Based on these conditions, this study was conducted with the aim of analyzing the effect of the usability of the Wondr by BNI application on user satisfaction levels. The research focuses on students in the Special Region of Yogyakarta, who are one of the active mobile banking user segments and represent the digital native group. The results of this study are expected to contribute theoretically by strengthening empirical evidence regarding the role of usability in user satisfaction, while also having practical value for BNI in improving the quality of the Wondr application so that it can compete with other mobile banking applications.

METHODS

This study uses a quantitative approach with a survey method. The research instrument is a five-point Likert scale questionnaire distributed online to respondents. The research population is active students in the Special Region of Yogyakarta who use the Wondr by BNI application. This group was chosen because students are an active segment of digital users and represent the target market for the Wondr application. The research sample was determined using the Yamane formula at a 10% error rate, resulting in 100 respondents. The sampling technique used simple random sampling to give equal opportunity to each member of the population.

The Yamane formula (Equation 1) was used in this study, which is often used in survey research to calculate the ideal sample size. The reason researchers use the Yamane formula is because it is suitable for use in social research. This method allows researchers to determine a representative sample size even when data on the total population is not available. The following is the sample size determination based on the Yamane formula:

$$n = \frac{N}{N\,(d)^2 + 1} \tag{1}$$

Note :
n : Number of samples
N : Population size
d : Error rate (10%)

The independent variable in this study is the usability of the Wondr by BNI application, which is measured using five dimensions according to Quesenbery, namely effective, efficient, engaging, error tolerant, and easy to learn. Meanwhile, the dependent variable is user satisfaction, which is measured using four indicators: application quality, service quality, emotional factors, and ease of use (Chandra et al., 2020). Data analysis techniques include validity and reliability testing of instruments, descriptive statistical analysis, and simple linear regression testing using IBM SPSS Statistics 30 software. Regression testing is used to determine the effect of usability on user satisfaction, with a significance level set at 0.05.

RESULTS AND DISCUSSION

The research instrument consists of statements from each variable. The usability variable consists of 5 indicators, and each indicator consists of 3-4 statements, with a total of 16 statements for the usability variable. Then, the user satisfaction variable has 4 indicators, and each indicator consists of 3-4 statements, with a total of 13 statements for the user satisfaction variable. The total number of statements in this study is 29. Before the research questionnaire was distributed to respondents for the actual study, it was first tested on 40 respondents through a pilot test to examine the validity and reliability of the research instrument.

The analysis results show that both usability and user satisfaction variables are in the "Good" category. The average usability score was 3.895 with a percentage of 77.9%, while user satisfaction recorded an average score of 4.10 with a percentage of 82.09%. These findings indicate that the Wondr application has been able to provide optimal ease of use and a positive experience for its users.

These achievements show that the features, interface, and functions offered by the Wondr app are in line with users' needs and expectations in conducting digital banking activities. In addition to ease of use, users also experience a high level of convenience and efficiency in accessing the various services available, thereby supporting their overall satisfaction.

Subject Description

This study had a sample of 100 respondents. From this number, the researchers categorized them at the beginning of the questionnaire with specific questions. Then, the respondents were categorized based on the data obtained through the questionnaire into age, gender, university of origin, frequency of use of the Wondr application, main purpose of using Wondr, and finally the respondents' rating of the Wondr application.

Table 1 Age Categorization

Age	Frequency	Presentation
22 - 25	49	49%
18 - 21	51	51%
Total	100	100%

Based on Table 1, most respondents who filled out the questionnaire were between 18 and 21 years old, with a total of 51 people or 51% of all respondents. Meanwhile, the second largest age group was respondents between 22 and 25 years old, numbering 49 people or 49% of the total respondents. Interestingly, there were no respondents over the age of 25. This data shows that users of the Wondr by BNI app in this study were predominantly young people, particularly students in their early years of college until graduation, who are likely to have a high level of adaptation to the use of digital banking technology.

Table 2 Gender Categorization

Category	Frequency	Presentation
Male	40	40%
Female	60	60%
Total	100	100%

As shown in Table 2, compared to the number of male respondents, more female respondents participated in this survey. There were 60 female respondents, or 60% of the total respondents, who were

users of the Wondr by BNI application residing in the Special Region of Yogyakarta. Meanwhile, the total number of male respondents was 40 people, or 40% of the total respondents.

Table 3 Categorization of University Origin

University	Frequency	Presentation
UGM	8	8%
UNY	16	16%
MMTC	27	27%
UMY	10	10%
Others	39	39%
Total	100	100%

Based on Table 3, the diagram illustrates the respondents' university data in this study. It is known that there were 100 respondents from various educational institutions. The majority of respondents came from MMTC Yogyakarta at 27%, indicating the dominance of student involvement from that campus in this study. Furthermore, respondents from Yogyakarta State University (UNY) contributed 16%, followed by Muhammadiyah Yogyakarta with 10%. In addition, there were also contributions from Gadjah Mada University (UGM) at 8% and students from other universities that the researcher could not mention one by one at 39%. This variation in university affiliation reflects the diversity of the respondents' backgrounds, which can enrich the perspective and validity of the data in this study.

Table 4 Categorization of Wondr Application Usage Frequency

Time	Frequency	Presentation
Every day	36	36%
Several times a week	43	43%
Several times a month	14	14%
Rare	7	7%
Total	100	100%

Based on Table 4, which shows the frequency of Wondr app usage by 100 respondents in this study, it appears that the majority of respondents actively access the app. A total of 43% of respondents use the Wondr app several times a week, indicating a fairly high intensity of usage. Furthermore, 36% of respondents use the application every day, reflecting routine engagement and strong usage habits. Meanwhile, 14% of respondents only use the application several times a month, and the other 7% rarely use it. This data shows that most users have a consistent frequency of use, which can be an important indicator in measuring the level of usability and user satisfaction with the Wondr application.

Table 5 Categorization of Objectives Using Wondr

Objectives	Frequency	Presentation
Transactions	83	83%
Balance check	9	9%
Top-up	7	7%
All of them	1	1%
Total	100	100%

Based on Table 5, it illustrates the main purpose of using the Wondr application by 100 respondents in this study. As many as 83% of respondents use the application to make transfers or transactions. This shows that the main feature most used by users is direct financial services, which indicates the importance of convenience and speed in digital transactions. Meanwhile, 9% of respondents use the application to check their balance, and another 7% use it for top-ups. Only 1% of respondents

stated that they use the application for all of these purposes simultaneously. This data indicates that most users have specific preferences in using the Wondr application, with a primary focus on transactions, which can be an important reference in developing features and improving the usability of the application.

Table 6 Rating Categorization According to Respondents

Rating	Frequency	Presentation
Very good	34	34%
Good	53	53%
Enough	13	13%
Bad	0	0%
Very bad	0	0%
Total	100	100%

Based on research data from 100 respondents regarding the Wondr app rating, as shown in Table 6, the results show that the majority of respondents gave positive reviews. A total of 53% of respondents rated this app as good, followed by 34% of respondents who gave it an excellent rating. Meanwhile, 13% of respondents rated the app as fair. Interestingly, no respondents gave a rating in the poor or very poor category. These results indicate that, in general, the Wondr app has received very good acceptance from its users, with over 85% of respondents giving it a rating of good to very good.

Data Description

This study utilizes primary data obtained through the distribution of online questionnaires to obtain data on usability and user satisfaction indicators. The research questionnaire consisted of 29 statements, 16 statements from the usability variable (X) and 13 statements from the user satisfaction variable (Y). The questionnaire processing was carried out through Google Forms and the questionnaire was distributed online via a link.

Table 7 Descriptive Statistics of Variables (X)

Indicator	Total Score	Mean	TCR
Effective	1222	4,073	81,46%
Efficient	1199	3,996	79,93%
Engaging	1205	4,016	80,3%
Error Tolerant	1125	3,75	75%
Easy to Learn	1481	3,702	74,05%
Total	6232	3,895	77,9%

Based on the data in Table 7, it can be seen that the effective indicator obtained the highest ideal score percentage, namely 81.46% with a mean value of 4.073. Meanwhile, the easy to learn indicator showed the lowest ideal score percentage, namely 74.05% with a mean of 3.702. These findings indicate that the effective indicator has the most dominant role in the usability variable.

Tabel 8 Statistik Deskriptif Variabel (Y)

Indicator	Total Score	Mean	TCR
Application quality	1640	4,1	82%
Service Quality	1200	4	80%
Emotional factors	1275	4,25	80,4%
Ease of use	1221	4,07	81,4%
Total	5336	4,10	82,09%

Based on the data in Table 8, it is known that the application quality indicator obtained the highest ideal score percentage of 82% with a mean of 4.1. Meanwhile, the service quality indicator recorded the lowest percentage, namely 80% with a mean of 4. These results indicate that the application quality indicator is the most dominant aspect in the user satisfaction variable.

Validity Test

Validity testing was conducted to assess whether the statements in the instrument were appropriate in describing the object or variable being studied. A statement was considered valid or invalid by comparing the results with the calculated value and the table value and Sig. < 0.05 with N=100. A statement is considered valid if the calculated $r_{exceeds}$ the r_{table} and the significance value (Sig.) is less than 0.05. Validity testing in this study was conducted using IBM SPSS Statistics 30 software, with the test results shown as follows.

Table 9 Variable Validity Test Results

Variable	Item	$r_{exceeds}$	r_{table}	Description
Usability (X)	X.1	0,441	0,195	Valid
	X.2	0,413	0,195	Valid
	X.3	0,485	0,195	Valid
	X.4	0,448	0,195	Valid
	X.5	0,473	0,195	Valid
	X.6	0,632	0,195	Valid
	X.7	0,476	0,195	Valid
	X.8	0,389	0,195	Valid
	X.9	0,605	0,195	Valid
	X.10	0,564	0,195	Valid
	X.11	0,325	0,195	Valid
	X.12	0,278	0,195	Valid
	X.13	0,646	0,195	Valid
	X.14	0,538	0,195	Valid
	X.15	0,531	0,195	Valid
	X.16	0,238	0,195	Valid
User Satisfaction (Y)	Y.1	0,566	0,195	Valid
	Y.2	0,540	0,195	Valid
	Y.3	0,627	0,195	Valid
	Y.4	0,526	0,195	Valid
	Y.5	0,658	0,195	Valid
	Y.6	0,540	0,195	Valid
	Y.7	0,329	0,195	Valid
	Y.8	0,514	0,195	Valid
	Y.9	0,559	0,195	Valid
	Y.10	0,631	0,195	Valid
	Y.11	0,448	0,195	Valid
	Y.12	0,643	0,195	Valid
	Y.13	0,618	0,195	Valid

Referring to Table 9, all statements related to the variables of usability (X) and user satisfaction (Y) are valid, because the significance value (Sig.) is less than 0.05, while the calculated value is greater than 0.195. As a result, all statement items used in this study are valid tools for measuring each variable.

Reliability Test

To ensure that the research measurement tools could be applied consistently, reliability testing was conducted. Instruments were considered reliable if they produced a Cronbach's Alpha value above 0.60. The test results are presented as follows.

Table 10 Reliability Test Results

Variable	*Cronbach's Alpha*	Description
Usability (X)	0,740	Reliabel
User Satisfaction (Y)	0,796	Reliabel

Based on Table 10, all Cronbach's Alpha values generated exceeded 0.60. These findings indicate that the research instrument has high reliability and can be used appropriately for data collection.

Normality Test

The normality test aims to test whether the residual values of each variable follow a normal distribution. An ideal regression model is characterized by a normal distribution of its residual values. The researcher used the Kolmogorov-Smirnov method to perform the normality test based on a Sig. value > 0.05, indicating that the variable is normally distributed. This test was performed using IBM SPSS Statistics 30 software, and the results are presented as follows.

Table 11 Normality Test Results

Variable	*Kolmogorov-Smirnov*	Keterangan
Usability (X) User Satisfaction (Y)	0,200	Normal

Table 11 shows the normality test values indicating the significance value of 0.200 > 0.05, which means that the residual values are normally distributed. These results also show that the normality assumption required for this study has been met. The normal p-plot shape supports this result, as shown in the figure below.

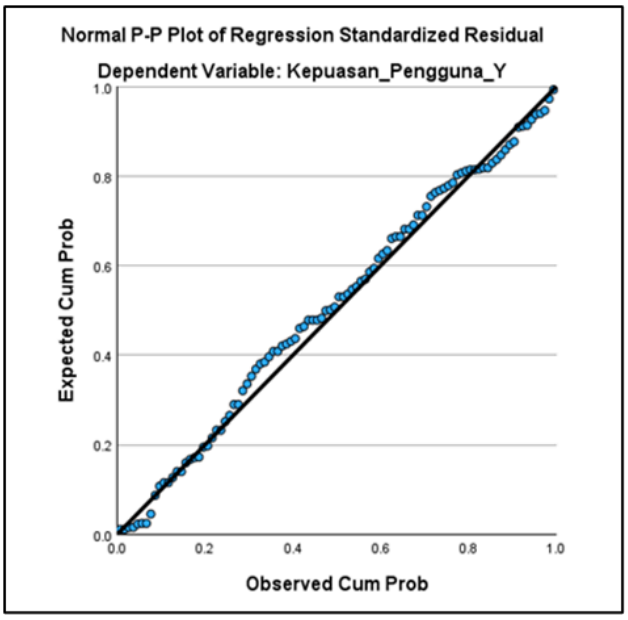

Figure 3 P-Plot Normality Test

The results in Figure 3 show that the data distribution is aligned with the diagonal line. Thus, it can be concluded that the data has passed the normality test as a requirement for applying regression analysis.

Linearity Test

Determining how linear the relationship between the independent variable and the dependent variable is is the purpose of the linearity test. If the data does not pass the linearity test, then there is no linear relationship between the two variables, so regression analysis cannot be continued. A linear relationship can be proven in two ways, namely by looking at the linear significance value (Sig.) that is greater than 0.05 or by comparing the f_{count} value that is smaller than the f_{table}.

Tabel 12 Hasil Uji Linearitas

Variable	*Sig. Linear*	Description
Usability (X) User Satisfaction (Y)	0,673	Linear
f_{count}	0,848	

Table 12 shows that the Sig. Linear value of the usability (X) and user satisfaction (Y) variables is 0.673 and > 0.05. Furthermore, the f_{count} values of both variables are 0.848, which is smaller than the f_{table} value of 1.70. Therefore, Sig. Linear > 0.05 and $f_{count} < f_{table}$, thus the relationship between usability and user satisfaction can be categorized as linear.

Heteroscedasticity Test

The purpose of testing for heteroscedasticity is to identify or determine the presence of unevenness in the residual variance in a regression model, which can interfere with the accuracy of predictions. The Glejser method was used in this study to identify heteroscedasticity by regressing the absolute residual values on the independent variables. The assessment criterion was that if the significance value (Sig.) was > 0.05, it could be concluded that there was no heteroscedasticity in the model.

Table 13 Heteroscedasticity Test Results

Variable	*Sig*	Description
Usability (X)	0,849	No Heteroscedasticity

The results in Table 13 show a heteroscedasticity test value for Usability (X) of 0.849, indicating that the residual data for this variable is stable and there is no heteroscedasticity.

Simple Linear Regression Analysis

Simple linear regression is the type of regression analysis used in this study. Simple linear regression is used to see how influential or contributory the independent variable, namely usability, is to the dependent variable, namely user satisfaction. The basis for decision making in simple linear regression testing is a Sig. value < 0.05, meaning that the independent variable influences the dependent variable.

Table 14 Simple Linear Regression Analysis Results

Variable	*b*	t_{count}	*Sig.*
User Satisfaction (Y)	0,689	10,485	<0,001
a = 9,665			
R^2 = 0,529			

The results of the simple linear regression analysis equation above can be described as follows:

a. The constant value (α) indicates user satisfaction, which is zero in usability. Table 6 shows a positive result with a value of 9.665, meaning that if usability (X) is zero, user satisfaction (Y) is positive with a value of 9.665.
b. The regression coefficient (b) value for the independent variable shows that an increase or decrease in usability will affect user satisfaction in proportion to the regression coefficient value. Table 6 shows a positive regression coefficient (b) value of 0.689. This indicates that each unit increase in usability contributes to a proportional increase in user satisfaction of 0.689.

Thus, based on the regression analysis results, it shows that the increase in the usability of the Wondr by BNI application contributes positively to increased user satisfaction. This is indicated by the usability coefficient, which has a positive value.

Hypothesis Testing (T-Test)

When determining whether each independent variable significantly affects the dependent variable independently, a t-test is used. The decision in the t-test is made by comparing the t-count value to the t-table at a significance level of 5% (α = 0.05). If the t-calculated value is greater than the t-table value and the significance value is < 0.05, then the alternative hypothesis (Ha) stating that "usability has a significant effect on user satisfaction" can be accepted.

Table 15 Hypothesis Test Results (T-test)

Coefficients[a]

Model		Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	9.665	4.188		2.308	.023
	Usability_X	.689	.066	.727	10.485	<.001

a. Dependent Variable : User_Satisfaction_Y

Based on the results in table 15, a t-value of 10.485 was obtained, which is greater than the t-table value of 1.987. Furthermore, a Sig. A value of <0.001 was obtained, which is smaller than the Sig. value of <0.05. Therefore, Ha, which states "There is a positive and significant effect between the usability of the Wondr by BNI application and user satisfaction levels," is accepted, and Ho, which states "There is no positive and significant effect between the usability of the Wondr by BNI application and user satisfaction levels," is rejected.

Coefficient of Determination

Determination coefficient testing is used to determine the level of influence of usability variables on user satisfaction variables in research. The R Square value shows how much the independent variable contributes to the variation in the dependent variable. The impact is greater if the coefficient of determination (R^2) value is closer to 1, which ranges from 0 to 1. Thus, the higher the R^2 value obtained, the greater the contribution of the usability variable to the level of user satisfaction.

Table 16 Determination Coefficient Results

Construction	Coefficient of Determination (R^2)
Application usability	0,529
Ratio results	Strong correlation
Other factors	47,1%

The results of the coefficient of determination show that the R square (*R2*) value is 0.529. This study found that the usability variable has a 52.9% influence on user satisfaction levels with a strong correlation. Then, there is an influence from other variables that were not examined in this study of 47.1%.

Discussion

This study aims to determine the extent to which the usability of the Wondr by BNI application affects user satisfaction, particularly among students in the Special Region of Yogyakarta. Usability is measured through five indicators (effective, efficient, engaging, error tolerant, and easy to learn). Meanwhile, user satisfaction is viewed from four main aspects (application quality, service quality, emotional factors, and ease of use).

The results of the analysis shown in Tables 7 and 8 indicate that the variables of usability and user satisfaction are both in the "Good" category. The average usability score was 3.895 with a percentage of 77.9%, while user satisfaction received an average score of 4.10 with a percentage of 82.09%. These findings indicate that the Wondr application is able to provide an adequate level of ease of use and a positive experience for its users. This achievement confirms that the features, appearance, and functions provided in the Wondr application are in line with the needs and expectations of users in conducting digital banking activities. Users not only find it easy to operate the application, but also enjoy convenience and efficiency in accessing the available services.

In detail, the effective dimension received the highest score (81.46%), indicating that the application is able to help users complete banking tasks accurately. The efficiency dimension was at a moderate level (79.93%), indicating room for improvement in transaction speed and server stability. In terms of engagement (80.3%), users rated the application as enjoyable and convenient, although there was considerable variation between indicators. The error tolerance dimension (75%) still needs improvement in terms of error guidance and transaction recovery features, while the easy to learn dimension (74.05%) shows that some users encountered difficulties during initial use, indicating that the onboarding aspect needs to be strengthened.

In terms of user satisfaction, the application quality dimension received the highest score (82%) with good system reliability, although there were still complaints regarding the frequency of errors. The service quality dimension was in the good category (80%), but customer service responsiveness still needs to be improved. In the emotional factor dimension, a score of 80.4% shows that user trust and security are the main strengths of this application. Meanwhile, the ease dimension is in the good category (81.4), with simple menu navigation as a superior indicator, although some users still have difficulty finding certain features.

The results of the simple regression test produced the equation $Y = 9.665 + 0.689X$, which means that every one-unit increase in usability will increase user satisfaction by 0.689. The T-test shows that the t-value (10.485) > t-table (1.987) with significance < 0.001, so usability is proven to have a significant positive effect on user satisfaction. Meanwhile, the coefficient of determination (R^2) of 0.529 indicates that usability has a 52.9% influence on user satisfaction, with the remainder influenced by other factors outside the scope of this study.

Based on these findings, BNI is advised to improve the quality of the Wondr app onboarding by providing interactive tutorials, a menu search feature, a favorites menu, and clear and solution-oriented error messages to make the app easier to learn and use, especially for new users. In addition, updates to the visual appearance and interface design need to be made through more intuitive navigation, attractive visual elements, and the addition of personalization features such as themes and dark mode to suit the

preferences of young users. On the service side, BNI needs to improve the responsiveness of customer service through the integration of support features such as chatbots, pop-up guides, and real-time tutorials to provide fast, accurate responses and increase satisfaction and the positive image of the application.

The findings of this study are in line with studies that conclude that the higher the ease of use of mobile banking applications, the higher the level of user satisfaction. This indicates that usability is a crucial factor in shaping a positive user experience, especially in digital-based services that demand efficiency and convenience in their operation (Siregar and Pratomo, 2020). Empirical support is also shown by research proving that usability, along with information quality and service interaction quality, significantly influences increased user satisfaction with the Tokopedia application. The consistency of these research results with previous findings strengthens the argument that usability plays a strategic role in increasing user satisfaction, because applications that are easy to understand, easy to learn, and easy to operate are able to meet user expectations and encourage the creation of positive perceptions of the overall quality of digital services (Chandra et al., 2020).

However, unlike the results of research on the SLAWE application, which found that usability did not significantly affect user satisfaction or interest in reuse, the findings in this study show different results. These differences indicate that the effect of usability on user satisfaction is greatly influenced by the context of the application, user segmentation characteristics, and the level of maturity of the digital services offered. In the Wondr application, the highest indicators were in the engaging dimension and emotional aspects, such as comfort, trust, and security, which are strengths in strengthening the relationship between usability and user satisfaction. Conversely, in the context of the SLAWE application, there may be other more dominant factors, such as service quality or feature relevance that is not yet optimal, so that usability does not have a significant effect on user satisfaction (Alfareza et al., 2024).

In the context of the Wondr app, as a relatively new banking platform, usability occupies a dominant position because users tend to prioritize ease of navigation and functionality in the early stages of adoption. More specifically, the advantages of the Wondr app lie in its engaging and emotional aspects, such as comfort, trust, and security. These emotional factors strengthen the relationship between technical aspects (usability) and subjective user satisfaction. Conversely, in the case of the SLAWE app, the insignificant influence of usability is likely due to other more crucial external factors, such as the quality of core services or the relevance of features that do not meet user expectations, so that technical accessibility is no longer a major consideration in shaping satisfaction.

Thus, this study confirms that usability is an important factor in increasing user satisfaction with the Wondr application. Practical implications that BNI can implement include increasing error tolerance, improving onboarding features, and strengthening an attractive and easy-to-navigate interface design, so that user satisfaction can be maintained while increasing application adoption among students.

CONCLUSION

Based on the results of this study, it can be concluded that the usability of the Wondr by BNI application has a positive and significant effect on user satisfaction among students in the Special Region of Yogyakarta. Overall, the usability of the application is categorized as good, particularly in the effective and engaging dimensions, which indicates that the application is capable of supporting users in completing tasks efficiently with an appealing interface, although improvements are still needed in terms of ease of learning and error tolerance. User satisfaction is also assessed as good, driven mainly by app quality and emotional factors such as system responsiveness, transaction speed, and perceived security, while service quality and ease of navigation remain areas requiring further enhancement. The hypothesis

testing and simple linear regression analysis confirm that usability significantly influences user satisfaction, with usability accounting for 52.9% of the variance in satisfaction levels. These findings underscore the strategic importance of usability as a key determinant of user satisfaction in digital banking applications and highlight the need for continuous usability improvements to enhance the overall user experience.

These results reinforce the research conducted by Siregar & Pratomo (2020) and Chandra et al. (2020), which confirms that the ease of use of digital systems is closely related to user satisfaction levels. In other words, the higher the usability of an application, the greater the chance of achieving user satisfaction. These findings indicate that ease of use is not merely a complementary factor, but a key determinant in building a positive user experience for mobile banking.

In contrast, research by Yusril Alfareza et al. (2024) on the SLAWE application found that usability did not have a significant effect on satisfaction or interest in reuse. This difference in findings shows that the effect of usability on user satisfaction is highly dependent on the context of the application, user segmentation, and the maturity level of digital services. In the case of Wondr, the highest indicator scores in the engaging dimension and emotional factors (comfort, trust, and security) became strengths that reinforced the relationship between usability and satisfaction. Conversely, the SLAWE application context may have faced other constraints such as service quality or feature relevance, so that usability did not have a significant impact.

Research conducted on 100 active students in the Special Region of Yogyakarta concluded that the usability of the Wondr by BNI application had a positive and significant effect on user satisfaction levels. Although the error tolerance indicator was only at a moderate level, the overall usability aspect contributed positively. Descriptive analysis and hypothesis testing showed that the majority of respondents responded positively to usability indicators. Simple linear regression showed a coefficient of determination of 0.529, which means that usability explains 52.9% of the variation in user satisfaction. A quantitative approach with valid and reliable instruments was used to support these findings.

SUGGESTIONS

Based on the results of data analysis in this study, the researchers have the following suggestions. First, for BNI, the results of this study can be used as a basis for improving the usability of the Wondr application, particularly in terms of error tolerance by strengthening system stability, fixing bugs, and improving service responsiveness when transaction problems occur. Improvements to service quality, particularly in terms of the speed and accuracy of customer service responses, are also crucial aspects that need to be addressed. On the user service side, BNI needs to provide features that can improve responsiveness to user complaints. BNI can do this by providing interactive tutorials, help pop-ups, or integrating chatbot features that provide real-time guidance. Quick and solution-oriented responses will strengthen the positive image of the application and increase overall user satisfaction.

Secondly, for future researchers, it is recommended to use a mixed methods or qualitative approach in order to explore users' subjective experiences in greater depth. In addition, research can be expanded to a more diverse population so that the results are more nationally representative. Future research can expand the variables by adding other dimensions beyond usability, such as digital service quality, brand image, or user loyalty, to provide a more comprehensive picture of the factors that influence user satisfaction with mobile banking applications. Comparative research between other digital banking application platforms can also be conducted to provide a more comprehensive picture of the competitive advantages and challenges of developing digital financial applications in the current era.

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