Analysis of Customer Experience, Ease of Use and E-WOM User Satisfaction of the Wondr Application

Tasya Intana[1], Austin Alexander Parhusip[2], Aisyah Azhar Adam[3]

[1] Student of the Management Study Program (Potensi Utama University, Medan - Indonesia)
[2,3] Lecturer of the Management Study Program (Potensi Utama University, Medan - Indonesia)
[1]tasyaintana25@gmail.com, [2]parhusip.austinalexander@gmail.com, [3]azharadamaisyah@gmail.com

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ABSTRACT

The objective of this research is to investigate the individual and combined effects of customer experience, ease of use, and e-WOM on user satisfaction with the Wondr application at BNI USU Branch. A causal associative approach this function is used to check the relationship between these variables through quantitative methods. The population of this study includes users of the Wondr application, with a sample of 100 respondents selected using the convenience sampling method. The findings suggest that ease of use and e-WOM significantly and positively influence user satisfaction, both individually and together. The results showed that customer experience had no significant effect on user satisfaction (significance value $0.262 > 0.05$), while ease of use and e-WOM had a significant effect. Ease of use (significance value $0.009 < 0.05$) and e-WOM (significance value $0.007 < 0.05$) are proven to have a positive and significant influence on user satisfaction. Overall, the variables of customer experience, ease of use, and e-WOM together have a significant effect on user satisfaction (significance value $0.000 < 0.05$). The determination test result show that the adjusted R Square value 0.573 means that 57,3% of the factors that affect user satisfaction are explained by customer experience, ease of use, and e-WOM, while the remaining 42.7% can be caused by other factors not analyzed in this study.

INTRODUCTION

The improvement of information technology, especially in the banking sector, has brought considerable changes in providing convenience and efficiency of services to customers. The banking industry, including PT Bank Negara Indonesia (Persero) Tbk, continues to transform by utilizing digital technology to face competition and meet the evolving needs of customers. One of the innovations developed by BNI is the Wondr mobile banking application, which aims to provide convenience in transactions and managing finances for its customers. Notwithstanding the numerous benefits provided by the Wondr application, a number of factors, customer experience, ease of use, and e-WOM affect user satisfaction and happiness. Customer impression and app satisfaction are significantly influenced by the user experience. The degree of customer satisfaction is also significantly influenced by how easy it is to utilize the app. Additionally, consumers' decisions to utilize banking applications are significantly influenced by e-WOM.

Information spread through digital platforms, both positive and negative reviews, can influence potential users' perceptions and increase or decrease their interest in using the app. Therefore, understanding the factors that influence user satisfaction with the Wondr application at BNI USU Branch is essential to improve service quality and user experience. This research aims to identify the relationship between user experience, ease of use, and e-WOM in determining user satisfaction with the Wondr app and to provide insights for the development of more effective mobile banking applications in the future. As such, This study looks at more than just the application's technical features, but also on user perceptions and needs that banks must continue to fulfill to improve customer satisfaction.

Although the adoption of mobile banking services in Indonesia is increasing as customers shift from conventional to digital transactions, there is still a significant gap in its usage. Based on survey data conducted by Kominfo and Katadata Insight Center in 2021, around 62.9% of respondents in Indonesia admitted that they had never used mobile banking to conduct banking transactions. However, the latest data for 2024 shows a significant increase, namely 35% of active users of the BNI mobile banking application. This gap can be caused by several factors, including:

1. Digital Divide: Differences in access to information and communication technology between urban and rural areas, as well as between age groups and education levels, affect the adoption of mobile banking. Research shows that factors such as motivation, physical and material access, and skills in using mobile banking have a significant influence on the adoption of this service.

2. Perceived Security and Trust: Doubts regarding the security of digital transactions and lack of trust in electronic banking systems are barriers for some people to switch to mobile banking. These perceptions influence users' intentions and attitudes in adopting digital banking technology.

3. Infrastructure Limitations and Digital Literacy: Limited stable internet access and lack of digital literacy, especially in remote areas, are inhibiting factors in the use of mobile banking. This has led to low penetration of digital banking services in some parts of Indonesia.

4. User Experience and Ease of Use: Unintuitive interface design and complexity in using mobile banking applications may discourage users. Applications that are not user-friendly and experience frequent technical glitches are common complaints among users.

Although many previous studies have addressed digital technology adoption and user satisfaction in the banking sector, most of these studies focus on a global context or are not specific to a particular mobile banking application in Indonesia. Not many studies have specifically explored the relationship between user experience, ease of use, dan electronic Word Of Mouth (e-WOM) on user satisfaction in the context of mobile banking applications in Indonesia, especially on BNI's Wondr application. Research on the Wondr application at BNI USU Branch is very limited, so there is an opportunity to fill this research void by providing Deeper understanding of the factors that influence user satisfaction. This study's results aim to provide meaningful recommendations for the development of the Wondr application and to enhance customer satisfaction and loyalty, especially within the scope of banking digitalization in Indonesia.

LITERATURE REVIEW
Customer Experience

Homburg, Jozi, and Kuehnl (2017) introduce the idea of "customer experience management" (CEM) as an organizational approach to designing and addressing customer interactions to fulfill or surpass customer expectations. They argue that managing customer experience requires a strategic focus on customer touchpoints and the ability to anticipate customer needs and emotions. Their research

suggests that companies that excel in customer experience management often outperform their competitors in terms of customer loyalty and business growth. They stress the significance of experiences before and after purchases, which are influenced by various touchpoints throughout the customer journey. The study emphasizes that companies must deliver consistent and personalized experiences across all channels, ensuring a seamless interaction that influences overall customer satisfaction and loyalty.

Ease of Use

In the field of mobile applications, Huang et al. (2015) argue that that one of the key elements is ease of usage influencing the success of mobile apps. Their research found that users are more likely to engage with apps that are perceived as user-friendly and easy to navigate, which can result in higher adoption rates and Homburg, Jozi, and Kuehnl (2017) introduce the idea of "Customer Experience Management" (CEM) as an organizational approach to designing and addressing customer interactions to fulfill or surpass customer expectations. They argue that managing customer experience requires a strategic focus on customer touchpoints and the ability to anticipate customer needs and emotions. Their research suggests that companies that excel in customer experience management often outperform their competitors greater customer retention. Tarhini, Ammar, and Tarhini (2016) examined the role of ease of use in online learning platforms, highlighting that users' perceptions of ease of use directly impacted their satisfaction and willingness to continue using e-learning systems. They found that systems that are easy to navigate and require less cognitive effort lead to a positive experience, which in turn increases user engagement and retention. Their research further emphasized that ease of use in online education platforms has a direct influence on students' academic performance and overall learning satisfaction.

Electronic Word Of Mouth (E-WOM)

In the context of mobile applications, Liu and Zhang (2017) examined how e-WOM influences the adoption of mobile apps. They concluded that e-WOM had a strong impact on app downloads, with positive reviews and ratings increasing the likelihood of potential users downloading the app. On the other hand, negative reviews could result in a decrease in user acquisition and higher uninstall rates. Their research highlights the growing importance of e-WOM in the mobile app industry and the need for businesses to actively manage their online reputations. They emphasize that e-WOM serves as an easily accessible and often more trustworthy and impartial source of information compared to traditional advertising, making it a key factor in shaping customer perceptions.

User Satisfaction

User satisfaction has long been considered a critical determinant of success in various domains, particularly in technology, services, and product offerings. It pertains to the extent to which a user's expectations of a product, service, or system are fulfilled or surpassed during their interaction, and how content they are with their overall experience. It is a fundamental concept in understanding customer loyalty, retention, and overall business performance. Kotler and Keller (2016) elaborate on the concept of satisfaction in their work, noting that customer satisfaction is one of the main factors influencing the

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likelihood of repeat purchases and long-term brand loyalty. They argue that high levels of satisfaction foster emotional connections with the brand, leading to stronger consumer loyalty. For companies in the digital era, creating positive user experiences and ensuring satisfaction is crucial, especially in environments where alternative solutions are often just a click away. According to Sugiyono (2017), in a research project, a hypothesis is a tentative solution to the issue formulation. The following are the research's hypotheses:

H1: Customer experience has a significantly partial impact on user satisfaction with the Wondr application at BNI USU Branch.

H2: Ease of use has a significantly partial effect on user satisfaction with the Wondr application at BNI USU Branch.

H3: E-WOM significantly influences user satisfaction with the Wondr application at BNI USU Branch when evaluated individually.

H4: Customer experience, ease of use, and e-WOM collectively have a significant effect on user satisfaction with the Wondr application at BNI USU Branch.
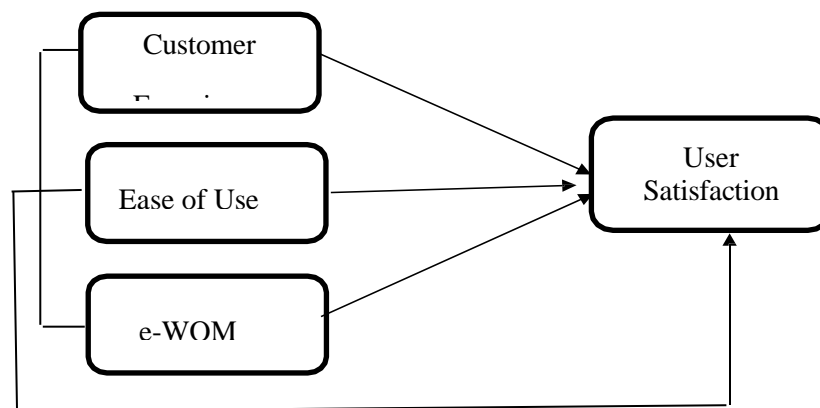
Source: Researcher (2025)
Figure 1. Conseptual Framework

Table 2. Reliability Test Results

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Customer Experience	86.80	578.234	0.771	**0.844**
Ease Of Use	87.90	552.783	0.769	**0.847**
e-WOM	84.30	651.734	0.710	**0.868**
Kepuasan Pengguna aplikasi Wondr	87.00	607.586	0.760	**0.849**

Source: Researchers' processing (2025)

According to the table 2 above, we can see that the Cronbach's alpha values for the research variables Customer Experience, Ease of Use, e-WOM, and User Satisfaction are all higher than 0.60. This suggests that the reliability test results for the overall model are satisfactory and reliable.

b. Normality Test Results

Table 3. Kolmogorove-Smirnov Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	3.61301669
Most Extreme Differences	Absolute	.068
	Positive	.040
	Negative	-.068
Test Statistic		.068
Asymp. Sig. (2-tailed)		.200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Researchers' processing (2025)

Based on table 3 The asymptotic sig (2-tailed) value is 0.200, which is above 0.05, as can be seen from the preceding table. This leads to the conclusion that the study's data is regularly distributed and satisfies the requirements of the normality test.

c. Multicollinearity Test Results

Table 4. Multicollinearity Test Results

Coefficients[a]			
		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	Customer Experience	.309	3.231
	Easy of Use	.252	3.966
	e-WOM	.298	3.352
a. Dependent Variable: User Satisfaction			

Source: Researchers' processing (2025)

Based on table 4 the multicollinearity test results above, there is no multicollinearity because the VIF value of each variable is less than 10 and the tolerance value is more than 0.10.

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d. Heteroscedasticity Test Results

Tabel 5. Heteroscedasticity Test Results

	Coefficients[a]					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	0,755	0,759		0,995	0,322
	Customer Experience	0,051	0,062	0,145	0,823	**0,413**
	Easy of Use	0,091	0,074	0,238	1,224	**0,224**
	e-WOM	-0,034	0,061	-0,101	-0,562	**0,576**
a. Dependent Variable: Abs_res						

Source: Researchers' processing (2025)

It is evident from the data in the above table 5 that all independent variables, including Customer Experience, Ease of Use, and e-WOM have significance values (Sig.) greater than 0.05. This suggests that there is not enough evidence to conclude that heteroscedasticity exists in the regression model. In other words, the variance of the errors in this regression model appears to be constant, meaning there is no significant heteroscedasticity issue.

e. Multiple Linear Regression Test Results

Tabel 6. Multiple Linear Regression Test Results

	Coefficients[a]					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	**4.216**	1.272		3.315	.001
	Customer Experience	**0.118**	.104	.133	1.129	.262
	Easy of Use	**0.331**	.124	.349	2.669	.009
	e-WOM	**0.284**	.102	.334	2.781	.007
a. Dependent Variable: User Satisfaction						

Source: Researchers' processing (2025)

Based on table 6 The regression equation derived from the preceding table is as follows: To calculate Y, multiply **4,216** by **0,118 X1 + 0,331 X2 + 0,284 X3 + e**

This regression equation allows for the following explanations:
1. The constant value of 4.216 means that the value of User Satisfaction will be 4.216 if the variables Customer Experience, Ease of Use, and e-WOM are kept constant.
2. The Customer Experience variable has a positive regression coefficient of 0.118. This indicates that, given that no other variables are taken into account in this study, the User Satisfaction variable will increase by 0.118 for every unit increase in the Customer Experience variable.
3. The Ease of Use variable has a positive regression coefficient of 0.331. This means that, under the assumption that all other factors stay the same, the User Satisfaction variable will rise by 0.331 for every unit increase in the Ease of Use variable.
4. The e-WOM variable's regression coefficient is 0.284, meaning that, if no other factors are taken into account, the User Satisfaction ariable will rise by 0.284 for every unit increase in the e-WOM variable. Overall, it can be said that the dependent variable, user satisfaction, is positively impacted by all three independent variables: customer experience, ease of use, and e-WOM.
5.

f. Simultaneous Test Results (F-Test)

Tabel 7. Simultaneous Test Results (F-Test)

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1829.665	3	609.888	45.305	.000ᵇ
	Residual	1292.335	96	13.462		
	Total	3122.000	99			
a. Dependent Variable: User Satisfaction					
b. Predictors: (Constant), e-WOM, Customer Experience, Easy of Use					

Source: Researchers' processing (2025)

Referring to the table 7 above, the significance value is 0.000 and the F value is 45.305. This indicates that the significance value is less than 0.05 (0.000 < 0.05), and the F value surpasses the critical F value (45.305 > 2.70), which confirms the statistical significance. Thus, it can be said that e-WOM, customer experience, and convenience of use all significantly and favorably affect user satisfaction at the same time. Consequently, H4 is approved.

g. Partial Test Results (t-test)

Table 8. Partial Test Results (t-test)

	Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	4.216	1.272		3.315	.001
	Customer Experience	0.118	.104	.133	1.129	.262
	Easy of Use	0.331	.124	.349	2.669	.009
	e-WOM	0.284	.102	.334	2.781	.007
a. Dependent Variable: User Satisfaction						

Source: Researchers' processing (2025)

Based on table 8 The t-table value at n-k (100-4) is 96 at a significance level of 5% (0.05), or 1.66, according to the t-test results above. Thus, in order to partially analyze the results, Therefore, the interpretation of the result can be given as follows:

1. The significance value of 0.001, which is below the threshold of 0.05, and the t-value for the constant variable of 3.315, surpassing the t-table value (3.315 > 1.66), indicate that the constant variable has a significant influence on user satisfaction (Y), thereby confirming the hypothesis of a constant relationship.
2. The significance value of 0.262, exceeding 0.05, and the t-value of 1.129 for the Customer Experience variable, which is smaller than the t-table value (1.129 < 1.66), lead to the rejection of hypothesis H1, suggesting that Customer Experience (X1) does not have a meaningful effect on user satisfaction (Y).
3. With a significance value of 0.009, which is below 0.05, and a t-value of 2.669, exceeding the t-table value (2.669 > 1.66), the data supports that the Ease of Use variable (X2) significantly and positively influences user satisfaction (Y), validating hypothesis H2.
4. The significance value of 0.007, which is less than 0.05, coupled with the t-value of 2.781, greater than the t-table value (2.781 > 1.66), provides evidence that the e-WOM variable (X3) has a significant and positive impact on user satisfaction (Y), confirming hypothesis H3.

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In summary, e-WOM (X3) and ease of use (X2) significantly improve user satisfaction (Y), but customer experience (X1) has no discernible impact.

h. Determination Test Results

Table 9. Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.766ª	.586	.573	3.669

a. Predictors: (Constant), e-WOM, Customer Experience, Easy of Use

Source: Researchers' processing (2025)

The following explanation is Based on table 9 the coefficient of determination results shown in the table above:

1. The variables customer experience, simplicity of use, and e-WOM account for 57.3% of the factors impacting user satisfaction with the Wondr by BNI app, according to the Adjusted R Square of 0.573. Other factors not covered in this analysis may account for the remaining 42.7%.

2. The Standard Error of Estimation represents the range of expected values, providing a measure of the accuracy of the model's predictions. As shown in the table above, the standard error of the estimate is 3.669. A smaller standard error denotes a more accurate prediction and a better alignment between the data and the model.

DISCUSSION

a. The influence of Customer Experience on User Satisfaction

According to the research findings, the influence of the impact of experience on user satisfaction with the Wondr application at the BNI USU Branch is deemed insignificant. While the regression coefficient for the customer experience variable (0.118) suggests a positive correlation with user satisfaction, the t-test results indicate that this effect is not statistically significant. The t-value 1.129 < the t-table value 1.66 and the significance value 0.262 > 0.05. Thus, it can be said that user happiness in this study is not greatly impacted by customer experience. 0.05. Thus, it can be said that user happiness in this study is not greatly impacted by customer experience.

b. The influence of Ease of se on User Satisfaction

According to the research findings, the influence it has been determined that ease of use significantly affects user satisfaction with the Wondr application at the BNI USU Branch.. The ease of use variable's regression coefficient (0.331) indicates a positive relationship with user satisfaction. According to the t-test findings, the impact is statistically significant as the computed t value 2.669 > the t table value 1.66 and the significance value 0.009 < 0.05. These results suggest that user satisfaction is positively and significantly impacted by simplicity of use.

c. The influence of e-WOM on User Satisfaction.

According to the research findings, e-WOM (electronic word of mouth) significantly affects user satisfaction with the Wondr application at BNI USU Branch. The e-WOM variable's regression coefficient (0.284) shows a positive correlation with user satisfaction. The t-test result indicates that the t-value 2.781 > the t table value 1.66, and the significance value 0.007 < 0.05, confirming that the effect is statistically significant. According to the findings, e-WOM has a strong and meaningful influence on user satisfaction.

d. The impact of Customer Experience, Ease of Use, and e-WOM on User Satisfaction.

According on the research findings, e-WOM, customer experience, as well as ease of use significantly influence the satisfaction level of BNI USU Branch users with the Wondr application. The F test results, showing a significance level of $0.000 > 0.05$ and an F value of 45,305, confirmed the substantial impact. This indicates that the combined effect of the three factors plays a significant role in influencing customer satisfaction. User satisfaction is significantly positively impacted by e-WOM and convenience of use, according to the positive coefficient and statistically significant t-test results. Customer experience does not, however, appear to have a statistically meaningful impact on user happiness, despite having a positive coefficient as well. Therefore, Based on the findings, it can be determined that e-WOM and user-friendliness have a significant and positive influence on user satisfaction with the Wondr application, while customer experience does not appear to have a notable effect in this context.

CONCLUSION

The following justifies conclusions drawn from the aforementioned research findings:
1) Customer Experience partially possesses a notable impact affecting user satisfaction with the Wondr app by BNI.
2) Ease of Use partially possesses a notable impact affecting user satisfaction with the Wondr app by BNI.
3) e-WOM partially exerts a considerable influence on user satisfaction with the Wondr app by BNI.
4) Customer Experience, Ease of Use, and e-WOM simultaneously it will significantly affect how satisfied users are with the BNI Wondr app.

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