

## **ABSTRACT**

*This study aims to analyze the factors that influence the selection of Bank BRI EDC (Electronic Data Capture) machines by Cashiers in Badung Regency, Bali Province, with a focus on Perceived Ease of Use, Perceived Usefulness, Perceived Risk, and the mediating role of Satisfaction. The sample consisted of 100 Cashiers cashiers selected using purposive sampling. Data were collected via questionnaires and analyzed using Structural Equation Modeling based on Partial Least Squares (SEM-PLS). The results show that Perceived Ease of Use and Perceived Usefulness have positive and significant effects on Cashiers Satisfaction, while Perceived Risk has a significant negative effect on Satisfaction. Furthermore, Satisfaction has a positive and significant effect on the decision to select and use the EDC machine. Mediation analysis reveals that Satisfaction mediates the effects of Perceived Ease of Use, Perceived Usefulness, and Perceived Risk on the decision to use EDC; thus, the influence of these perceptions on usage decisions operates mainly through increased user satisfaction. Practical implications of this study suggest that EDC providers (banks) should improve device ease of use and functional benefits and reduce technical and security risks to enhance Cashiers satisfaction and strengthen adoption of BRI EDC machines in the study area.*

**Keywords:** *Perceived Ease of Use; Perceived Usefulness; Perceived Risk; Trust; Selection of BRI EDC Machine.*

