

ABSTRACT

This study analyzes the effect of technology acceptance on customer satisfaction in using BCA's Digital Customer Service (CS Digital) machine by adopting the Technology Acceptance Model (TAM) and adding the perceived risk variable. The survey was conducted on 107 BCA KCP MT Haryono Semarang customers and analyzed using PLS-SEM. The results show that perceived usefulness and perceived ease of use have a significant positive effect on customer satisfaction, while perceived risk has a negative effect. In addition, perceived ease of use affects perceived usefulness, and satisfaction affects intention to use. The implications of this study emphasize the importance of improving features, accessibility, user-friendly interfaces, and security aspects to support satisfaction and intention to use BCA's digital services.

Keywords: *Technology Acceptance Model, perceived usefulness, perceived ease of use, perceived risk, customer satisfaction, intention to use, CS Digital, BCA.*

