

ABSTRACT

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THE INFLUENCE OF RELIABILITY, PRIVACY AND SECURITY, APPS DESIGN, AND CUSTOMER SERVICE TOWARDS E-BANKING SATISFACTION AND E-BANKING LOYALTY OF M-BANKING BCA IN MEDAN

(xv+121 pages; 19 figures; 49 tables; 7 appendixes)

Covid-19 has accelerated banking digital transformation, every bank is grasping the opportunity to expand digitally. It is highly essential for Bank BCA as market leader with the M-BCA to maintain the e-banking loyalty in order to keep leading the market as recently the competition is getting fierce.

Primary and secondary data are used in this research, the questionnaires are distributed to M-BCA users in Medan, who has conducted more than three transactions in these last six months before the questionnaire are spread. Data is measured by validity and reliability test. The sampling method used in this study is non-probability sampling method, specifically snowball sampling.

The gathered data is analyzed using SPSS 25.0 that the research model is being tested using normality, heteroscedasticity, multicollinearity, and linearity test. The data also tested with multiple linear regression and coefficient of determination test, and hypothesis test are done with F-Test and T-Test.

The study has indicated that Reliability, Apps Design, and Customer Service are having significant influence towards E-Banking Satisfaction of M-BCA partially and simultaneously. Privacy and Security aren't having significant influence towards E-Banking Satisfaction on M-BCA partially but simultaneously. Also, E-Banking Satisfaction of M-BCA is having significant influence towards E-Banking Loyalty of M-BCA both partially and simultaneously

It is highly essential to improve the variables of Reliability, Apps Design, Customer Service, and E-Banking Satisfaction because of the significant influence towards dependent variable however the Privacy and Security is required to be maintained only due to its insignificance.

Keywords: Reliability, Privacy and Security, Apps Design, Customer Service, E-Banking Satisfaction, E-Banking Loyalty

References: 153 (1985-2021)

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(xv+121 halaman; 19 gambar; 49 tabel; 7 lampiran)

Pandemi *covid-19* telah mengakselerasi transformasi *digital* industri perbankan, setiap bank aktif mengambil peluang dengan ekspansi *digital*. Sangat penting untuk bank BCA sebagai pemimpin pasar dengan produk *M-BCA* dalam mempertahankan loyalitas pelanggan *e-banking* agar dapat tetap memimpin pasar di tengah persaingan yang semakin ketat.

Penelitian ini menggunakan data primer dan sekunder, penyebaran kuesioner kepada pengguna *M-BCA* di Medan, yang telah lebih dari tiga kali melakukan transaksi dalam enam bulan terakhir sebelum kuesioner disebar. Data kemudian dihitung dengan uji validitas dan uji reliabilitas. Metode sampling yang digunakan adalah non-probabilitas, yaitu *snowball sampling*.

Data yang telah terkumpul kemudian diolah menggunakan aplikasi *SPSS 25.0* diuji dengan tes normalitas, heteroskedastisitas, multikolinearitas, dan linearitas. Selanjutnya pengujian regresi linear berganda, koefisien determinasi dan diikuti uji hipotesis terdiri dari uji T dan uji F.

Hasil penelitian menunjukkan keandalan, tampilan aplikasi, dan layanan pelanggan berpengaruh signifikan secara parsial dan simultan terhadap kepuasan pelanggan aplikasi *M-BCA*. Sedangkan, keamanan dan kerahasiaan hanya signifikan secara simultan terhadap kepuasan pelanggan *e-banking* aplikasi *M-BCA*. Berikutnya, kepuasan pelanggan *e-banking M-BCA* di Medan berpengaruh signifikan secara parsial maupun simultan terhadap loyalitas pelanggan *e-banking M-BCA* di Medan.

Variabel keandalan, tampilan aplikasi, layanan pelanggan, dan kepuasan pelanggan *e-banking M-BCA* sangat krusial untuk ditingkatkan karena berpengaruh secara signifikan. Sedangkan untuk variabel keamanan dan kerahasiaan hanya perlu dipertahankan karena tidak berpengaruh signifikan.

Kata kunci: *Reliability, Privacy, Apps Design, Customer Service, E-Banking Satisfaction, E-Banking Loyalty*

Referensi: 153 (1985-2021)