

CHAPTER 1

INTRODUCTION

1.1 Background of Study

Banking industry is one of the most essential sectors in maintaining a nation's economy, the main economic stimulators that consists of consumption, investment, and export – import activities are all highly supported by banking industry. Further, it also plays major roles for the gross domestic product (GDP) in Indonesia (<https://keuangan.kontan.co.id/>, retrieved in 2021, July 13). Bank's roles that are common are; receiving money from its customers in form of saving or deposits and converting them into loans; to mainly support national development that specifically aim for equitable development, growth of economy, national stability, and to elevate the standard of living of any citizens (<https://ojk.go.id/>, retrieved in 2021, July 13). The services provided by bank has been modified and enhanced to fulfill more customers' needs that it is highly involved in daily life nowadays by allowing customers to send money, paying monthly bills like electricity and phone bill, automatically collect and pay periodical bills, instead of only being a mediator for collecting and lending fund (<https://investbro.id>, retrieved in 2021, July 13).

It is commonly known that the world has been facing huge challenge in these two years since 2019, where Covid-19 pandemic cases arose in China and arrived in Indonesia by the beginning of 2020. The pandemic itself shocked many aspects of life starting from the regulation of physical distancing, everyone is

encouraged to work and school from home, face-to-face activities aren't allowed, and health protocols become mandatory things nowadays (<https://merdeka.com>, retrieved in 2021, August 1). Because of the outbreak, serious damages on Indonesia's national economic specifically proven by these followings data; the Central Bureau of Statistics stated that the national economic growth in 2020 is decreasing by 2,07%, poverty rate has been accelerating to be 27,55 million of people by 2020 which statistically is 10,19% from the population (<https://liputan6.com>, retrieved in 2021, August 1).

Covid-19 outbreak has forced stakeholders of any industries to be adaptable and proactive, unless would be defeated by this pandemic which in other words collapse in terms of business. Banking industry is one of the industries that has been impacted significantly by this pandemic. Head Department of Government Program in BNI, Sulistiyo (2020) explained that banks have to take actions especially in adapting to the new normal condition by shifting the on-site activities to be digital-based which due to the physical distancing policy and customers might be afraid to take the risk visiting bank (<https://kontan.co.id>, retrieved in 2021, August 1).

The pandemic has elevated the number of internet users that statistic shows that there are 202,6 million internet users in Indonesia until January 2021 which constitutes 73,7% of the population and 96,4% of them are accessing the internet through smartphone (<https://infokomputer.grid.id/>, retrieved on 2021, July 14). Actually, it is commonly known that banking industry has been starting to innovate and adapt to the technology advancement but in this case it can be obviously seen that both the factors of pandemic and increasing internet users have been

accelerating these changes. Due to the advancement of technology, actually before the pandemic there are some changes in banking industry such as customers no longer have to be on-site to have transaction, also not necessarily to have face-to-face session with the bank staffs because can be done remotely nowadays (<https://satutumbuhseribu.valbury.co.id/>, retrieved in 2021, July 14).

In fact, the outbreak of Covid-19 has speed up the changes in these days where the world is running in high-pace among innovations, changes, and disruptions which force every industry to be adaptable and embrace changes including bank (www.jaringanprima.co.id, retrieved in 2021, July 14). Further, the research conducted by Salesforce (n.d.) indicated that customers highly expect companies to adjust towards customers' behaviors. Which commonly known that customers shifted to do things from home (<https://merdeka.com>, retrieved in 2021, August 1).

Reflecting to the Salesforce research above, banking industry should start to cope with this behavior changes which specifically mean to digitalize banking industry as form of respond towards the massive growth of internet adaption and strengthen by current pandemic situation. Also, aligned with the statement mentioned by the President Director of PT. Bank Central Asia, Setiaatmadja (2017) bank couldn't have other options other than digitalization in order to provide convenience for customers in doing their transactions (<https://ekonomi.kompas.com>, retrieved in 2021, July 14). In other chance, Setiaatmadja mentioned that digital transaction in BCA has reached 20 to 30 percent

cumulatively that grew from previously which was only 2 to 3 percent, definitely because of this pandemic situation (<https://bisnis.com>, retrieved in 2021, August 1).

In these last few years, bank started to expand their services by utilizing technology information in developing electronic banking (e-banking) which have several types of services such as, automated teller machine, internet or computer banking, debit or credit card, direct payment, direct deposit, electronic check conversion, electronic fund transfer, payroll card, automatic bill payment, prepaid card, and smart card (www.dosenpendidikan.co.id/, retrieved in 2021, July 14). Among varied options of e-banking, mobile banking and internet banking are services that commonly used by customers through smartphone. (<https://glints.com/id>, retrieved in 2021, July 14). Mobile banking (m-banking) offers some advantages for customers that allow them to check information such as balance, transaction history, also to send money, and to pay daily needs for instance; electricity, water, phone, and even tax bills. Moreover, m-banking is commonly used for top up the balance into digital wallets like OVO, Gopay, and LinkAja. It is usually equipped by comprehensive guidance and features (<https://www.cermati.com/>, retrieved in 2021, July 14).

Bank BCA, the biggest private bank in Indonesia was officially operated and launched in 1957. Then, in 1977 the name was changed to Bank Devisa and was started to grow rapidly by utilizing information technology to apply online-based system among branch offices. After the rapid growth during that period, Bank BCA launched Tahapan (Tabungan Hari Depan) BCA. In the early 1990, BCA began to adopt one of the main e-banking features which was automated teller

machine (ATM) that are distributed 50 units of ATM machine in Jakarta. In addition, BCA was impacted by the monetary crisis during 1997-1998 and was taken under the supervision of government to recover the aftermath of that unforgettable crisis. It didn't need long time for BCA to recovered, BCA kept moving forward and perform impressively especially started from 2000 until today.

From 2000 to 2010, some innovations initiated by BCA were Flazz Card, Weekend Banking, and Solitaire priority customer program for individual with high net worth. After 2010, BCA still came up with the new initiatives including BCA Insurance, Syariah Banking, strengthen the banking function by developing mobile banking, e-commerce payment, Sakuku e-wallet, and Klikbca. These initiatives are aligned with BCA's vision to always become the first choice in banking industry and become the foundation of nation's economy (<https://lifepal.co.id/>, retrieved in 2021, July 15).



Figure 1. 1 BCA's Logo

Source: <https://www.bca.co.id/>, retrieved in 2021, August 1

BCA has held strong commitment to always delighting customers from the beginning until nowadays. This commitment is obviously being well-maintained by BCA as evidences; BCA being awarded as 'The Best Private Foreign – Exchange Commercial Bank 2020' by Bisnis Indonesia and 'Top Innovation Choice Award

2020' by Infobrand.id (<https://www.bca.co.id>, retrieved in 2021, August 1). Furthermore, BCA also won 8 categories in Top Brand Award 2020 for the categories of credit card, deposit products, prepaid card which is Flazz, call center specifically Halo BCA, KlikBCA for internet banking, KPR BCA for mortgage loan, m-BCA for mobile banking and Tahapan BCA for savings products (<https://infobanknews.com>, retrieved in 2021, August 1).

As stated in the previous section that BCA started to innovate with Flazz, Sakuku e-wallet, internet banking, and mobile BCA. One of the most memorable initiative that BCA launched the apps of mobile BCA in 2011 together with Klik BCA for Blackberry users at that time before eligible on android and ios in 2012 (<https://bisnis.com/> retrieved in 2021, August 1). Moreover, BCA added feature like quick response code (QR code) that allow users of mobile BCA and Sakuku to send money instantly by only scanning QR code (<https://www.makassar.tribunnews.com>, retrieved in 2021, August 1).

Table 1. 1Transaction Volume BCA 2019-2020 (in trillion)

	FY19	FY20	YoY	3Q20	4Q20	QoQ
Branch banking	14,586	12,446	-14,7%	3,023	3,232	6,9%
ATM	2,322	2,020	-13%	497	527	6%
Internet banking	10,701	11,308	5,7%	2,830	3,208	13,3%
Mobile banking	2,089	2,693	28,9%	694	802	15,6%

Source: <https://katadata.co.id/desysetyowati/digital/6024eb09db45f/transaksi-digital-bank-melonjak-akan-bersaing-ketat-dengan-fintech>, retrieved in 2021, July 14

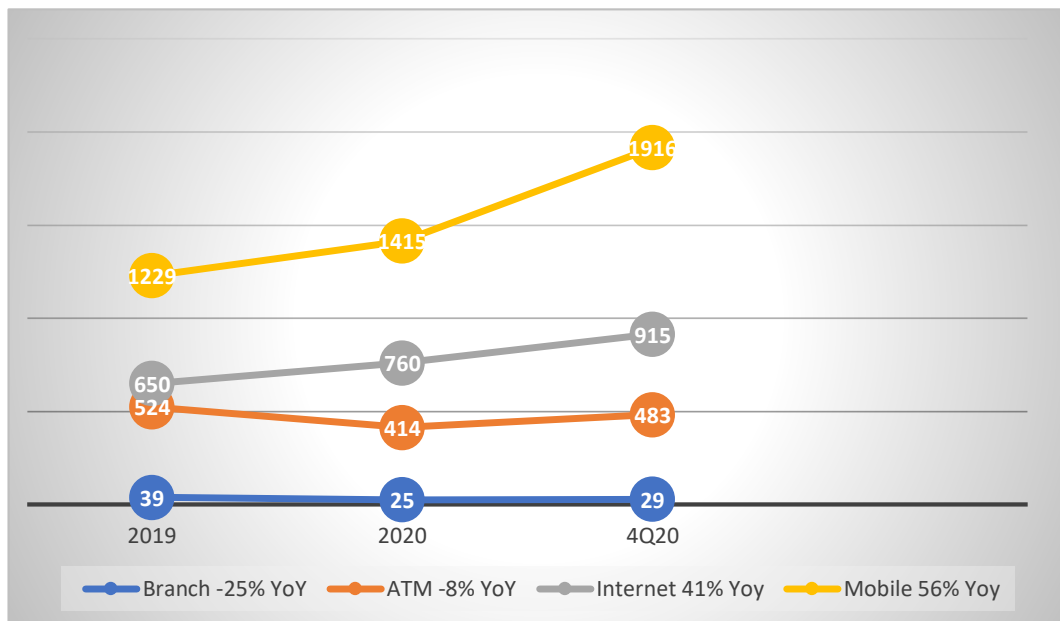


Figure 1. 2Transaction Volume 2019-2020 (million)

Source: <https://katadata.co.id/desysetyowati/digital/6024eb09db45f/transaksi-digital-bank-melonjak-akan-bersaing-ketat-dengan-fintech>, retrieved in 2021, July 14

In fact, among those aforementioned initiatives, mobile banking has performed outstandingly that from the data given mobile banking has even led the transaction volume drastically compared to internet banking, ATM, and those on-site in branch office (<https://katadata.co.id>, retrieved in 2021, July 15). From the data above, it clearly indicates that there is shifting in banking behavior from traditional approach to digital approach that in 2019-2020 only internet and mobile banking have positive year on year growth. On the other hand, the conventional banking which usually take place in branch office and ATM have negative growth during 2019-2020. Not only the growth rate, but the actual transaction volume also led by both internet and mobile banking since 2018 as showed in the graph above. The distance between mobile and internet banking is quite significant that in quarter 4 of 2020, mobile banking's transaction volume has been more than 2 times of

internet banking's which specifically was 1,916 million and 915 million transactions respectively (<https://katadata.co.id>, retrieved in 2021, July 15). Further, mobile banking is more preferable due to its convenience and the simpler procedures to use which only need an official apps provided by the bank to be installed. Unlike mobile banking, internet banking required customers to request access from bank which might be more complicated compare to mobile one (<https://glints.com/id>, retrieved in 2021, July 14).

Aside from the fact that transaction of Bank BCA has been dominated by those from M-BCA, M-BCA has been more attractive to be used as research object due to the number of users which nearly 1 million users specifically 989,584 users on Google Play Store. It is considered to be really outstanding compare to existing competitors like Mandiri mobile, CIMB, Permata, and BRI as much as only 23,896; 215,063; 91,102; and 339,183 respectively (<https://play.google.com/store/>, retrieved in 2021, November 20). Although it is only accounted from android users due to the limitation of information for iOS users, it could be assumed to be valid because the ratio of Android users and iOS users is quite significant which 90.82% to only 9.05% device users share in Indonesia per October 2021. (<https://gs.statcounter.com/>, retrieved in 2021, November 20).

Haryn (2021), Executive Vice President Secretariat and Corporate Communication BCA explained that this exponential growth is due to the pandemic COVID-19 where people mostly prefer to do touchless banking to avoid being infected by the virus. Customers are encouraged to conduct online transaction due to the campaign of #BankingFromHome promoted by

(<https://keuangan.konten.co.id>, retrieved in 2021, July 15). Since the transactions conducted significantly on mobile banking and seeing opportunity on it, BCA is putting concerns to develop it in order to maintain the competitiveness and to provide better banking experience and satisfaction for customers using mobile banking BCA (M-BCA). Starting from enable customers to register and open bank account trough M-BCA, launched new feature for lifestyle in the apps that allow customers to purchase gaming voucher, flight and train tickets, hotel room, and streaming voucher. Moreover, M-BCA has been integrated with well-known Indonesia e-commerce BliBli and there are several upcoming plans that are prepared in order to improve the service (<https://katakata.co.id>, retrieved in 2021, July 15).

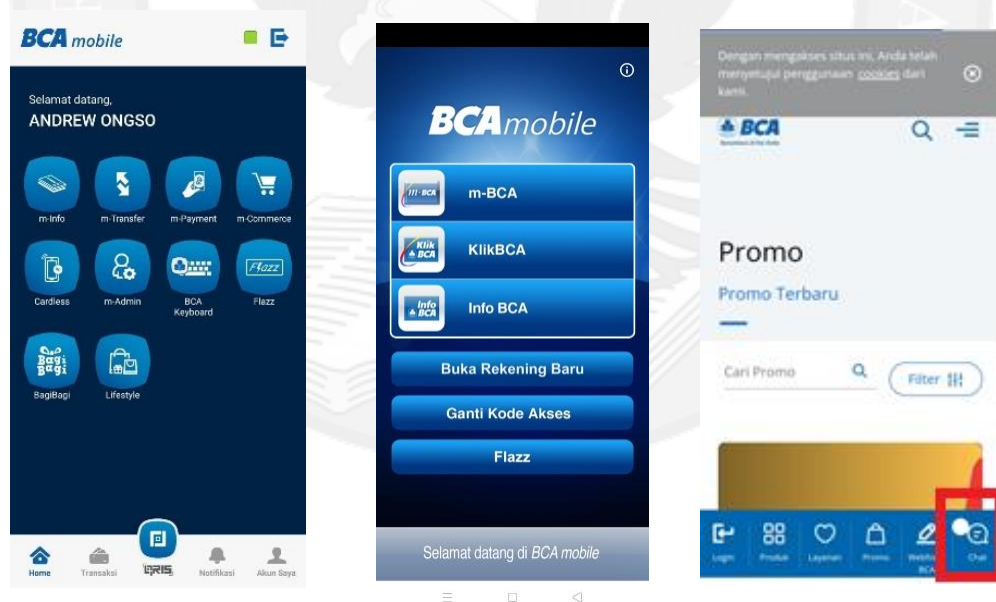


Figure 1. 3 Interface of M-BCA

Source: M-BCA apps, retrieved in 2021, August 1

Table 1. 2 Comparison between Mobile Banking and Branch Office

Functions	m-BCA	Branch office
New account registration	Able	Able
Transaction history	Able	Able
Credit card payment	Able	Able
Transfer money	Able	Able
Payment for daily needs (electricity, telephone, insurance)	Able	Able
Top up saving	Not able	Able
Withdraw	Not able	Able
Applying credit	Not able	Able

Source: <https://www.money.kompas.com>, retrieved in 2021, August 1, 2021

Table 1.2 explain that the main function of banks that become the purpose of customers visiting branch office have been able to be substituted through m-BCA. Data published by Otoritas Jasa Keuangan (OJK) shows that until April 2021, there are massive reduction on the number of banks' branch offices in Indonesia specifically there are 1,232 units close. This due to the shifting decision made by banks to transform their services to be delivered through digital platform also because of the pandemic situation which is highly uncertain.

Table 1. 3 List of The Best M-Banking in Indonesia 2019

No	Bank	Mobile banking	Total installed	Rating	Launched in (year)	Usage rank
1	BCA	BCA Mobile	10,000,000++	4.4	2011	1
2	Mandiri	Livin by Mandiri	10,000,000++	3.3	2017	5
3	BRI	BRI Mo	10,000,000++	3.1	2012	7
4	CIMB Niaga	OCTO Mobile	1,000,000++	4.4	2012	16
5	Permata	Permata Mobile X	1,000,000++	4.2	2018	23

Source: <https://play.google.com/store/apps/details>, <https://duwitmu.com/tabungan/aplikasi-mobile-banking-terbaik-2018/>, <https://www.similarweb.com/apps/top/google/store-rank/id/finance/top-free/>, <https://mix.co.id/marcomm/news-trend/usung-konsep-super-app-cimb-niaga-luncurkan-octo-mobile>, <https://lifepal.co.id/media/permata-mobile/>, <https://finansial.bisnis.com/read/20210308/90/1365135/bank-mandiri-perkenalkan-livin-by-mandiri>, <https://keuangan.kontan.co.id/news/bri-meluncurkan-bri-mobile>, retrieved in 2021, July 14

Refer to the data provided by Duwitmu.com (2020), the best mobile banking list is as stated on the table above respectively. It is based on considerations of the innovation and features that each of it offers (<https://duwitmu.com/>, retrieved in

2021, July 14). In order for the data to be more comprehensive, on the table also attached information regarding the total installed and ratings on Google Play Store (<https://play.google.com/store/apps/>, retrieved in 2021, July 14). As an addition, usage rank on the table is determined by the number of users and installers on the apps provider (<https://www.similarweb.com/>, retrieved in 2021, August 1). Bank BCA was the first one who launched mobile banking in Indonesia back in 2011 (<https://money.id/>, retrieved in 2021, July 14).

Covid-19 pandemic not only bring chaos to society, but also there is at least a positive thing that every aspect of lives is accelerated for the digital transformation including education where virtual learning has become trends, business operations that companies have to adapt with remote working culture, massive growth on internet adoption and digital commerce (<https://graduate.binus.ac.id.>, retrieved in 2021, August 1). Setiaatmadja (2021), President Director BCA, stated that this pandemic accelerated the digitalization process for all industries especially banking industry. Digital transformation that supposed to be executed in several years, proven to be done in months which in other words bringing any stakeholders out from the comfort zone and being able to aware of the actual potential that had never been thought (<https://economy.okezone.com>, retrieved in 2021, July 15).

Although BCA is having great opportunities in accelerating its e-banking especially mobile banking in this pandemic where people are also forced to use it due to safety and urgent health issue, BCA must be aware regarding the competition that also become fierce where not only BCA that has this momentum but many banks are also taking actions to grasp this opportunity. Sitanggang (2020)

mentioned banks are competing to improve their mobile banking by adding features during this pandemic era since most customers are shifting to mobile banking. There are BNI that launched loyalty and referral program, and CIMB Niaga keep upgrading the OCTO Mobile features like payment for monthly bills (<https://keuangan.kontan.co.id>, retrieved in 2021, July 15). The fact that banks are competing to digital transformation are supported by the data regarding the number of branch offices being shut down due to digital transformation shown below.

Table 1. 4 Indonesia's Banks being Shut Down Due to Digital Transformation per 2021

Banks	Being shut down due to digital transformation (branches)
CIMB Niaga	150
BNI	96
BRI	341
Mandiri	92

Source: <https://money.kompas.com/> , <https://www.cnnindonesia.com/> , <https://bisnis.tempo.co>, <https://keuangan.kontan.co.id>, <https://www.kampusmedan.com>, retrieved in 2021, August 1.

Hence, customer loyalty might be necessarily needed in order to face the intense competition in the industry. Gramer and Thakur (2006) explained that customer loyalty is defined by how customers tend to do repeat purchase or to only use services from particular company whenever the same kind of services are needed. It could be indicated from the data of the first quarter in 2021, that transaction in M-BCA had quite significant growth specifically 37,1% compared to the first quarter in 2020 (<https://keuangan.konten.co.id>, retrieved in 2021, July 15).

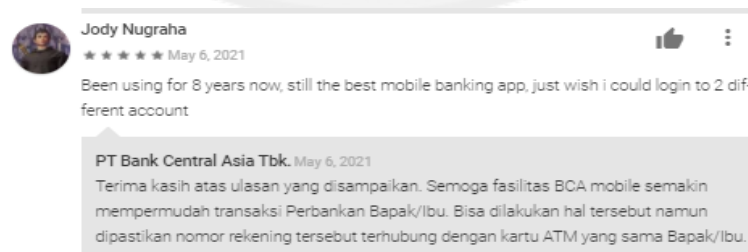


Figure 1. 4 Customer Review

Source: <https://play.google.com/store/apps/details?id=com.bca&hl=en&gl=US>, retrieved in 2021, July 14

Further, another important aspect is customer satisfaction that Widjaja and Nugraha (2016) explained that customer satisfaction is needed to create customer loyalty. As an addition, customer satisfaction is the expression or feeling appear after comparing the product or services performance with the expectation. It is going to be appropriate when the performance is greater than what expected, and vice versa (Anderson and Srinivasan, 2003). BCA is highly committed in terms of customer satisfaction, BCA was rewarded Indonesian Customer Satisfaction Award (ICSA) 2014 for 6 categories, including mobile banking (<https://news.detik.com/>, retrieved in 2021, July 15).

Study of customer in US banks concluded that e-banking service quality results satisfaction (Foroughi et al., 2019). Meaning that it is highly essential to maintain e-banking service quality in order to achieve customer satisfaction. As explained in the study of Haq and Awan (2020) that e-banking service quality consists of four aspects which are reliability, privacy and security, apps design, and customer service.

Parasuraman et al. (1988) defined reliability as the capacity of service providers to give accurate service with minimum mistakes and on-time. Ejigu (2016) also explained reliability in simpler term, that a reliable service provider is the one that is dependable. Moreover, study by Ejigu (2016) explained that customer satisfaction is significantly influenced by reliability. By maintaining the ratings at 4.4 out of 5 with 10 million++ users installed as referred to Table 1.3, could indicate that the services provided by M-BCA considered as reliable compare to other

existing competitors as stated in the table above that none achieved the same level ratings as M-BCA obtained.

Davies (1996) mentioned that privacy is where customers are expecting for their information to be protected and treated fairly. Further, security is to protect customers from both misuse and attacks targeted to personal data, transactions, also include financial information and other threats (Belanger et al., 2020). As an addition, Hammoud et al., (2018) proved in the research that privacy and security is indicated to be significantly influencing e-banking satisfaction. In addition, Santoso (2019), Director of BCA explained that BCA is highly committed with the privacy that end-to-end encryption is being used in processing information sent by customers to the data central, and might not be easy to be hijacked or hacked due to their complicated security on their digital asset (<https://manado.antaranews.com/>, retrieved in 2021, July 15). Also, stated in the official website of BCA that BCA promises not to open and exchange any information and data related to customers (<https://www.bca.co.id/>, retrieved in 2021, July 15). Strengthen and supported by the fact that Bank BCA was awarded as the safest bank in Indonesia by Global Finance out of 1000 nomination of top banks in the world (<https://keuangan.kontan.co.id/>, retrieved in 2021, October 26).

Studied by Amin (2016) and Roy et al. (2012) proved that apps design definitely contributes in customer satisfaction. For M-BCA case, the theory could be used since apps still considered as similar to website, and mostly apps is adaptation from website. Further, Al-Otaibi et al. (2018) has once explained that m-banking apps design refers to the clarity of the design and the usefulness of

information in it. To add, M-BCA apps design become debatable because there are some think that it is too simple, while others might think that it is adjustment done by BCA to fit their users (<https://id.quora.com/>, retrieved in 2021, July 15). As can be seen in Figure 1.3 the interface of M-BCA apps, that the navigation can be easily understand where each category is given clear and simple terminology and logo. Moreover, the feature where M-BCA team are able to engage with users can be utilized easily through M-Info as shown in Figure 1.3 which then continue by clicking the 'chat' section after being redirected.

Refer to Turel and Connelly (2013), customer services are generally prepared by company so that customers can be assisted when there are questions or any inquiries like complaints or requests regarding the service or product offered. Research from The United States Small Business Administration shows that only 32% consumers stay due to the inappropriate treatment being provided (<https://www.salesforce.com/>, retrieved in 2021, July 15). In terms of customer service, BCA come up with the program called Halo BCA that could be reached through multiple channels specifically; Whatsapp 08111500998, phone 1500 888, email halobca@bca.co.id which all of these could be accessed 24 hours. One of the strong evidences regarding the commitment of BCA in delivering the best customer service was that Halo BCA being rewarded as The Best Contact Center 2020 by Indonesia Contact Center Association (<https://finansial.bisnis.com/>, retrieved in 2021 October 26).

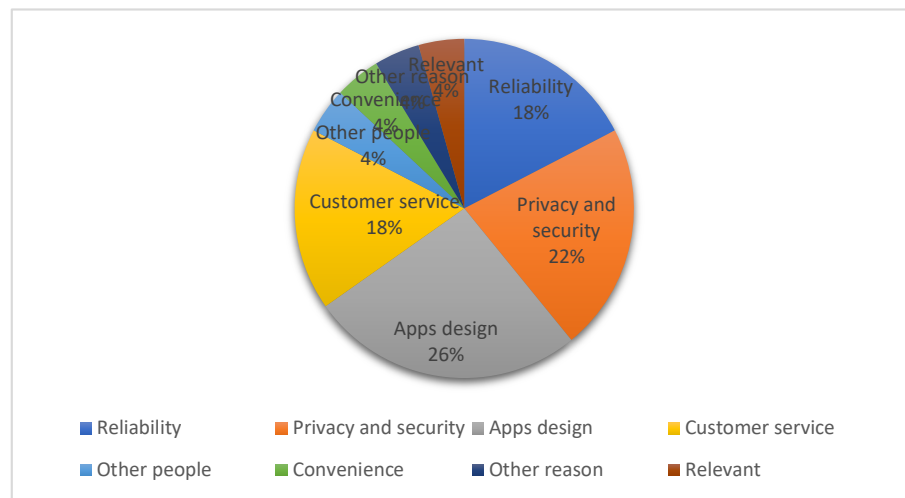


Figure 1. 5 Pre-Test Respondent Data

Source: Prepared by writer (2021, August 24)

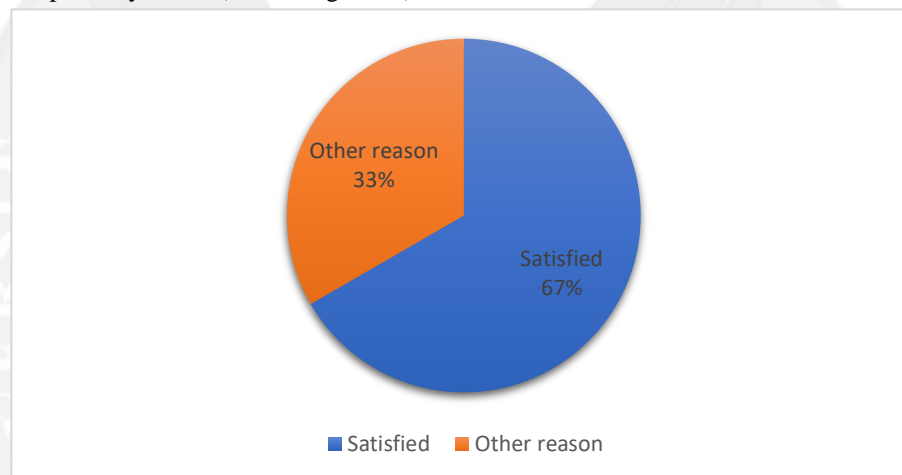


Figure 1. 6 Reasons of Satisfaction in Pre-Test

Source: Prepared by writer (2021, August 24)

The reason that specifically reliability, privacy and security, apps design, customer service, and customer satisfaction are being focused on this research is supported by the pre-test conducted among 30 respondents which the detail is attached on appendices section at the end of the report. During the pre-test research, respondents averagely have been using m-BCA for 3,68 years which considered quite long period of time. Further, respondents were asked the reasons why are still using m-BCA turned out 20 of 30 respondents are using it due to their satisfaction. Those 20 respondents are then asked the reason regarding their satisfaction towards

m-BCA and the results are dominated by reliability (4), privacy and security (5), apps design (6), and customer service (4). As an addition, there are also another reason of satisfaction which are relevancy (1), convenience (1), other people (1) and one unrelated answer which mentioned because of BCA has many customers in Indonesia (1). The total reasons are 23 due to some respondents give more than one reason to support their satisfaction towards m-BCA. Hence, this pre-test is conducted with the purpose to strengthen and support the utilization of those specific variables in this research.

A simple-qualitative-research is conducted as the pre-test to support this research, which highlight the situation that is currently happening where the competition on mobile banking industry is getting fierce. Hence, customer loyalty is highly essential for conventional banks to keep leading the industry. Bringing loyalty as the main question in the pre-test, results several answers which dominated by those aforementioned variables. The result is aligned with several previous researches that become references.

As the purpose of this pre-test being conducted is to see whether the variables being used in this research is eligible to be studied with this specific research object, instead of determining the lists of variables to be studied. Hence, not all variables are being taken for the research and the variables used are proven to be majority responses that considered as appropriate to be studied further.

Thus, the influences of reliability, privacy and security, apps design, customer service, e-banking satisfaction towards e-banking loyalty of M-BCA

users in Medan are going to be analyzed and studied in order to come up with particular insights to keep M-BCA leading the industry.

1.2 Problem Limitation

In order for this research to be more precise, there are some limitations as follow; variables being studied in this research are e-banking loyalty, e-banking satisfaction, reliability, privacy and security, apps design, and customer service on specific research object M-BCA in Medan. Further, the data that is going to be used is collected in form of questionnaires that are distributed to the samples that are 18 to 60 years old, living in Medan, has conducted more than three times of transactions and contacted M-BCA customer service team in these last six months.

1.3 Problem Formulation

Refer to the information provided on the background of study, here will be formulated some problems precisely to be researched. In order to see whether e-banking customer loyalty is significantly influenced by the service quality through e-banking customer satisfaction. Here are the problems formulated:

1. Does reliability significantly influence e-banking satisfaction of M-BCA (mobile BCA) users in Medan?
2. Does privacy and security significantly influence e-banking satisfaction of M-BCA (mobile BCA) users in Medan?
3. Does app design significantly influence e-banking satisfaction of M-BCA (mobile BCA) users in Medan?
4. Does customer service significantly influence e-banking satisfaction of M-BCA (mobile BCA) users in Medan?

5. Does e-banking satisfaction significantly influence e-banking loyalty of M-BCA (mobile BCA) users in Medan?

1.4 Objective of Research

The objective of this paper is that researcher aims to find out the solution and conclusion from the hypothesis that are developed in order to be able to provide advantages for any stakeholders who might be benefits from this report. Refer to the background of study, this report aims to analyze and evaluates the influence of:

1. Reliability towards e-banking satisfaction of M-BCA (mobile BCA) users in Medan
2. Privacy and security towards e-banking satisfaction of M-BCA (mobile BCA) users in Medan
3. Apps design towards e-banking satisfaction of M-BCA (mobile BCA) users in Medan
4. Customer service towards e-banking satisfaction of M-BCA (mobile BCA) users in Medan
5. E-banking satisfaction towards e-banking loyalty of M-BCA (mobile BCA) users in Medan

1.5 Benefit of Research

The researcher really hope that this report could provide advantages for any stakeholders under this specific topic not only theoretically but also practically, as follows:

1.5.1 Theoretical Benefit

In terms of theoretical benefit, this report is expected to provide appropriate information and investigation regarding the influence of factors consist of reliability, privacy and security, apps design, and customer service towards e-banking loyalty through e-banking satisfaction. Furthermore, researcher hopes that this report could be used as reference for not only general research but also academic research in the future.

1.5.2 Practical Benefit

This report wishes to provide practical benefits including:

1. For readers and upcoming researchers, that the result of this research hopefully could be used as useful insights and foundation regarding on how reliability, privacy and security, apps design, and customer service are influencing e-banking loyalty through e-banking satisfaction.
2. For the policy makers or management team of BCA, the research wishes to be able to provide appropriate data and evaluation on those factors; reliability, privacy and security, apps design, customer service that might influence e-banking loyalty through e-banking satisfaction. Hence, management team will be able to prepare better strategies in maintaining the e-banking loyalty in this competitive era.