

TABLE OF CONTENTS

TITLE PAGE	i
DECLARATION OF AUTHENTICITY OF FINAL PAPER AND UPLOAD AGREEMENT.....	ii
APPROVAL PAGE BY FINAL PAPER ADVISOR.....	iii
APPROVAL PAGE BY FINAL PAPER DEFENSE COMMITTEE.....	iv
ABSTRACT	v
ABSTRAK	vi
PREFACE	vii
TABLE OF CONTENTS.....	ix
LIST OF FIGURES	xii
LIST OF TABLES	xiii
LIST OF APPENDICES.....	xv
CHAPTER 1 INTRODUCTION	1
1.1 Background of Study.....	1
1.2 Problem Limitation	18
1.3 Problem Formulation	18
1.4 Objective of Research	19
1.5 Benefit of Research	19
1.5.1 Theoretical Benefit.....	20
1.5.2 Practical Benefit	20
CHAPTER II LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT	21
2.1 Theoretical Background	21
2.1.1 E-Banking Loyalty	21
2.1.2 E-Banking Satisfaction.....	23
2.1.3 Reliability	25
2.1.4 Privacy and Security	26
2.1.5 Apps Design.....	28
2.1.6 Customer Service	29
2.2 Previous Research	31

2.3	Hypothesis Development	36
2.3.1	Influence of Reliability Towards E-Banking Satisfaction	36
2.3.2	Influence of Privacy and Security Towards E-Banking Satisfaction	
	37	
2.3.3	Influence of Apps Design Towards E-Banking Satisfaction	37
2.3.4	Influence of Customer Service Towards E-Banking Satisfaction....	38
2.3.5	Influence of E-Banking Satisfaction Towards E-Banking Loyalty .	38
2.4	Research Model.....	39
2.5	Framework of Thinking	40
CHAPTER III RESEARCH METHODOLOGY		42
3.1	Research Design.....	42
3.2	Population and Sample.....	42
3.3	Data Collection Method	44
3.4	Operational Definition and Variable Measurement	46
3.5	Data Analysis Method.....	47
3.5.1	Instrument Testing	47
3.5.2	Classic Assumption Test	47
3.5.3	Data Analysis	49
CHAPTER IV RESEARCH RESULT AND DISCUSSION		54
4.1.	General View of Bank BCA	54
4.2.	Research Result.....	55
4.2.1	Descriptive Statistic	55
4.2.2	Analysis Descriptive Variable.....	65
4.2.3	Instrument Testing	74
4.2.4	Classic Assumption Test	76
4.2.5	Inferential Statistic	81
4.2.6	Hypothesis Testing.....	85
4.3	Discussion	89
CHAPTER V CONCLUSION, IMPLICATION, AND RECOMMENDATION		109
5.1	Conclusion.....	109
5.1.1	Conclusion for Hypothesis	110
5.1.2	Conclusion for Research Problem.....	113

5.2	Recommendation.....	115
5.2.1	Recommendation from Current Research.....	115
5.2.2	Recommendation for Future Research.....	120
	REFERENCES.....	122
	APPENDIX A QUESTIONNAIRE	A-1
	APPENDIX B PILOT RESEARCH PRE-TEST	B-1
	APPENDIX C DATA TABULATION	C-1
	APPENDIX D DATA CALCULATION RESULT USING SPSS 25.00	D-1
	APPENDIX E DATA QUALITY ANALYSIS	E-1
	APPENDIX F RESEARCH MODEL TESTING	F-1
	APPENDIX G HYPOTHESIS ANALYSIS.....	G-1
	APPENDIX H TURNITIN REPORT	H-1



LIST OF FIGURES

Figure 1. 1 BCA's Logo	5
Figure 1. 2 Transaction Volume 2019-2020 (million).....	7
Figure 1. 3 Interface of M-BCA.....	9
Figure 1. 4 Customer Review.....	12
Figure 1. 5 Pre-Test Respondent Data	16
Figure 1. 6 Reasons of Satisfaction in Pre-Test	16
Figure 2. 1 Research Model from Previous Research.....	33
Figure 2. 2 Result of Previous Research	33
Figure 2. 3 Research Model	39
Figure 2. 4 Framework of Thinking.....	41
Figure 4. 1 Diagram of Respondents by Age.....	56
Figure 4. 2 Diagram of Respondents by Gender.....	57
Figure 4. 3 P-Plot of Normality Test E-Banking Satisfaction	77
Figure 4. 4 P-Plot of Normality Test E-Banking Loyalty	77
Figure 4. 5 Scatterplot Heteroscedasticity Test E-Banking Satisfaction	80
Figure 4. 6 Scatterplot Heteroscedasticity Test E-Banking Loyalty.....	80
Figure 4. 7 Research Model	89
Figure 4. 8 ISO 27001 Logo	92
Figure 4. 9 OJK dan LPS Logo	93

LIST OF TABLES

Table 1. 1 Transaction Volume BCA 2019-2020 (in trillion).....	6
Table 1. 2 Comparison between Mobile Banking and Branch Office	10
Table 1. 3 List of The Best M-Banking in 2019	10
Table 1. 4 Indonesia's Banks being Shut Down Due to Digital Transformation per 2021.....	12
Table 2. 1 Comparison of Previous Research	31
Table 3. 1 Questionnaire Design	44
Table 3. 2 Operational Definition and Variable Measurement	46
Table 3. 3 Correlation Scale.....	52
Table 3. 4 Determination Scale.....	53
Table 4. 1 Respondents by Age.....	56
Table 4. 2 Respondents by Gender	57
Table 4. 3 Degree of Assessment of Each Variable.....	58
Table 4. 4 Respondents' Responses towards Reliability	58
Table 4. 5 Respondents' Responses towards Privacy	59
Table 4. 6 Respondents' Responses towards Apps Design	60
Table 4. 7 Respondents' Responses towards Customer Service	61
Table 4. 8 Respondents' Responses towards E-Banking Satisfaction.....	63
Table 4. 9 Respondents' Responses towards E-Banking Loyalty	64
Table 4. 10 Distribution of Respondents' Responses on Reliability	65
Table 4. 11 Distribution of Respondents' Responses on Privacy.....	67
Table 4. 12 Distribution of Respondents' Responses on Apps Design	68
Table 4. 13 Distribution of Respondents' Responses on Customer Service	69
Table 4. 14 Distribution of Respondents' Responses on E-banking Satisfaction ..	71
Table 4. 15 Distribution of Respondents' Responses on E-banking Loyalty.....	73
Table 4. 16 Validity Test Result on Reliability (M-BCA).....	74
Table 4. 17 Validity Test Result on Privacy (M-BCA)	74
Table 4. 18 Validity Test Result on Apps Design (M-BCA).....	75

Table 4. 19 Validity Test Result on Customer Service (M-BCA)	75
Table 4. 20 Validity Test Result on E-banking Satisfaction (M-BCA)	75
Table 4. 21 Validity Test Result on E-banking Loyalty (M-BCA).....	75
Table 4. 22 Reliability Test.....	75
Table 4. 23 Kolmogorov Smirnov for M-BCA One - Sample Kolmogorov-Smirnov Test.....	76
Table 4. 24 Linearity Test Result.....	78
Table 4. 25 Tolerance Value and VIF.....	78
Table 4. 26 Spearman Test Correlation.....	81
Table 4. 27 Simple Regression Testing Result	81
Table 4. 28 Multiple Regression Testing Result.....	82
Table 4. 29 Coefficient of Determination Output 1 (R^2)	84
Table 4. 30 Coefficient of Determination Output 2 (R2).....	85
Table 4. 31 F- Test Output	86
Table 4. 32 T-Testing Output.....	87
Table 4. 33 E-banking Satisfaction Variable Indicators for M-BCA.....	96
Table 4. 34 Reliability Variable Indicators for M-BCA	99
Table 4. 35 Apps Design Variable Indicators for M-BCA	100
Table 4. 36 Customer Service Variable Indicators for M-BCA.....	102
Table 4. 37 Privacy Variable Indicators for M-BCA	104
Table 4. 38 E-banking Loyalty Variable Indicators for M-BCA	106
Table 5. 1 Theoretical Implication	115
Table 5. 2 Managerial Implication	119

LIST OF APPENDICES

APPENDIX A QUESTIONNAIRE.....	A-1
APPENDIX B PILOT RESEARCH PRE-TEST	B-1
APPENDIX C DATA TABULATION	C-1
APPENDIX D DATA CALCULATION RESULT USING SPSS 25.00	D-1
APPENDIX E DATA QUALITY ANALYSIS	E-1
APPENDIX F RESEARCH MODEL TESTING	F-1
APPENDIX G HYPOTHESIS ANALYSIS.....	G-1
APPENDIX H TURNITIN REPORT	H-1

