

## TABLE OF CONTENTS

DECLARATION OF AUTHENTICITY OF FINAL PAPER AND UPLOADED	
AGREEMENT .....	i
APPROVAL PAGE BY FINAL PAPER ADVISOR.....	ii
APPROVAL PAGE BY FINAL PAPER DEFENSE COMMITTEE .....	iii
ABSTRACT.....	iv
PREFACE .....	vi
TABLE OF CONTENTS .....	viii
LIST OF TABLES .....	xi
CHAPTER I INTRODUCTION .....	1
1.1. Background of the Study .....	1
1.2. Problem Limitation.....	14
1.3. Problem Formulation.....	14
1.4. Objective of the Research.....	15
1.5. Benefit of the Research .....	16
1.5.1. Theoretical Benefit .....	16
1.5.2. Practical Benefit.....	16
CHAPTER II LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT	
.....	18
2.1. Theoretical Background .....	18
2.1.1. E-Customer Satisfaction.....	18
2.1.2. E-Customer Loyalty.....	19
2.1.3. Reliability.....	21
2.1.4. Privacy .....	22
2.1.5. Apps Design.....	23
2.1.6. Customer Service and Support .....	24
2.2. Previous Research .....	26
2.3 Hypothesis Development.....	29
2.3.1. The Influence of reliability Towards E Customer Satisfaction .....	29
2.3.2. The Influence of privacy Towards E Customer satisfaction.....	30
2.3.3. The Influence of Apps Design Towards E Customer Satisfaction .....	31

2.3.4. The Influence of customer service Towards E Customers Satisfaction	32
2.3.5. The Influence of E Customer Satisfaction Towards E Customer Loyalty	33
2.4 Research Model	35
2.5 Framework of Thinking	36
CHAPTER III RESEARCH METHODOLOGY	37
3.1 Research Design	37
3.2 Population and Sample	38
3.2.1 Population	38
3.2.2 Sample	38
3.3 Data Collection Method	40
3.4 Operational Definition and Variable Measurement	42
3.5 Data Analysis Method	43
3.5.1 Test of Research Instrument	44
3.5.2 Descriptive Statistics	45
3.5.3. Classical Assumption Test	47
3.5.4 Inferential Statistics	50
3.5.5. Hypothesis Test	52
CHAPTER IV RESEARCH RESULT AND DISCUSSION	55
4.1 General View of OVO in Medan	55
4.2 Research Result	56
4.2.1 Full Sampling Validity Test	56
4.2.2. Full Sampling Reliability Test	57
4.2.3. Descriptive Statistics	58
4.2.4. Analysis Descriptive Variable	69
4.2.5 Result of Data Quality Testing	79
4.2.6. Hypothesis Testing	90
4.3. Discussion	94
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 .....	116
5.2 Recommendation.....	119
5.2.1 Theoretical Implication.....	119
5.2.2 Managerial Implication.....	119
5.2.3 Recommendation for Future Research .....	124
REFERENCES.....	126
APPENDIX.....	133



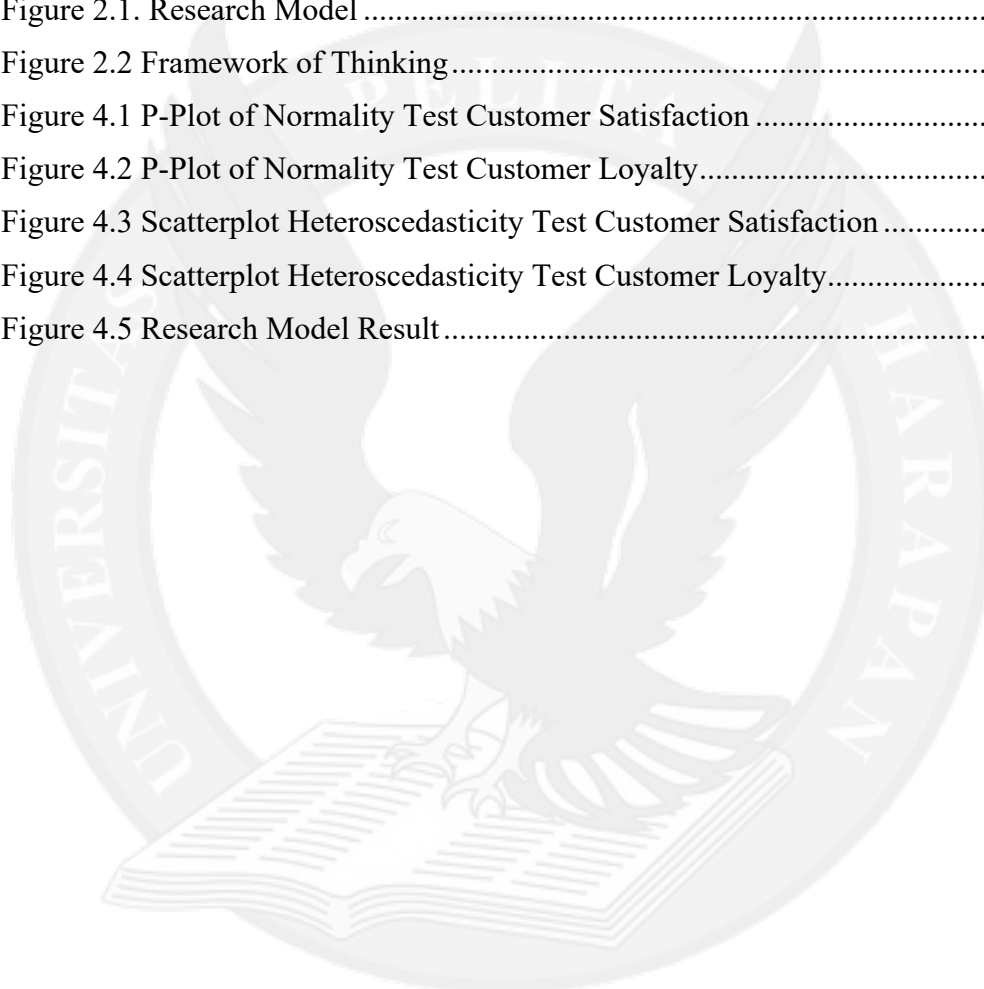
## LIST OF TABLES

Table 1.1 E wallet user percentages .....	6
Table 2.1 Comparison of Previous Reserarch.....	26
Table 3.1 Likert Scale .....	41
Table 3.2 Operational Definition and Variable Measurement .....	42
Table 4.1 Respondents' Responses towards reliability (OVO Medan).....	56
Table 4.2 Respondents' Responses towards Privacy (OVO Medan) .....	56
Table 4.3 Respondents' Responses towards Apps Design (OVO Medan).....	56
Table 4.4 Respondents' Responses towards Customer service and Support (OVO Medan) .....	56
Table 4.5 Respondents' Responses towards E Customer Satisfaction (OVO Medan) .....	57
Table 4.6 Respondents' Responses towards E Customer Satisfaction (OVO Medan) .....	57
Table 4.7 Reliability Test Result.....	57
Table 4.8 Respondents by Age.....	58
Table 4.9 Respondents by Gender .....	59
Table 4.10 Likert Scale .....	60
Table 4.11 Value Degree of Variable .....	61
Table 4.12 Respondents' Responses Towards Reliability.....	61
Table 4.13 Respondents' Responses towards Satiety Value .....	62
Table 4.14 Respondents' Responses Towards Apps Design.....	64
Table 4.15 Respondents' Responses towards Customer service and support .....	65
Table 4.16 Respondents' Responses towards Customer Satisfaction .....	66
Table 4.17 Respondents' Responses towards Customer Loyalty.....	68
Table 4.18 Respondents' Responses towards reliability .....	69
Table 4.19 Respondents' Responses towards privacy .....	71
Table 4.20 Respondents' Responses towards apps design .....	72
Table 4.21 Respondents' Responses towards customer service and support .....	74
Table 4.22 Respondents' Responses towards E Customer Satisfaction .....	75
Table 4.23 Respondents' Responses towards Customer Loyalty.....	77

Table 4.24 One – Sample Kolmogorov Smirnov for OVO Medan .....	79
Table 4.25 Linearity Test Result.....	81
Table 4.26 Multicollinearity Test Result .....	81
Table 4.27 Spearman Test Correlation.....	84
Table 4.28 Spearman Test Correlation.....	85
Table 4.29 Multiple Linear Regression Testing Model .....	86
Table 4.30 correlation coefficient .....	88
Table 4.31 Coefficient of Determination Output 1 ( $R^2$ ) .....	89
Table 4.32 Coefficient of Determination Output 1 ( $R^2$ ) .....	89
Table 4.33 F-Test Output .....	91
Table 4.34 T-Testing Output.....	92
Table 4.35 Validity and Mean Rating of Indicators of Customer Satisfaction of OVO Medan.....	99
Table 4.36 Validity and Mean Rating of Indicators of Reliability of OVO Medan .....	101
Table 4.37 Validity and Mean Rating of Indicators of Privacy of OVO Medan.....	103
Table 4.38 Validity and Mean Rating of Indicators of Apps Design of OVO in Medan.....	104
Table 4.39 Validity and Mean Rating of Indicators of customer service and support of OVO Medan.....	106
Table 4.40 Validity and Mean Rating of Indicators of E Customer Satisfaction of OVO Medan .....	107
Table 5.1 Theoretical Implication .....	119
Table 5.2 Managerial Implication .....	122

## LIST OF FIGURES

Figure 1.1 Chart of Internet Users Over Time In Indonesia .....	2
Figure 1.2 Apps Interface.....	9
Figure 1.3 Interface of OVO .....	10
Figure 1.4 OVO Instruction .....	11
Figure 2.1. Research Model .....	35
Figure 2.2 Framework of Thinking.....	36
Figure 4.1 P-Plot of Normality Test Customer Satisfaction .....	80
Figure 4.2 P-Plot of Normality Test Customer Loyalty.....	80
Figure 4.3 Scatterplot Heteroscedasticity Test Customer Satisfaction .....	83
Figure 4.4 Scatterplot Heteroscedasticity Test Customer Loyalty.....	84
Figure 4.5 Research Model Result .....	94



## **LIST OF APPENDICES**

APPENDIX A QUESTIONNAIRE .....	A-1
APPENDIX B PRE-TEST DATA TABULATION .....	B-1
APPENDIX C VALIDITY AND RELIABILITY TEST .....	C-1
APPENDIX D FULL SAMPLING DATA TABULATION.....	D-1
APPENDIX E DATA CALCULATION RESULT USING SPSS 25.00.....	E-1

