

TABLE OF CONTENTS

CHAPTER I INTRODUCTION	1
1.1 Research Object Overview	1
1.1.1 History of the company	1
1.1.2 Vision and Mission	2
a) Vision Statement	2
b) Mission Statement	2
1.1.3 Brand Identity	2
1.2 Research Background	3
1.3 Mandiri's Internet Banking Products	5
a) Bank Mandiri 24- Hour Service	5
b) Mandiri Internet	5
c) Mandiri Mobile	5
d) Mandiri SMS	5
e) Mandiri Call	5
1.4 Problem Statement	8
1.5 Research Questions	10
1.6 Research Objectives	10
1.7 Research Purposes	10
1.7.1 Theoretical Aspect	10
1.7.2 Practical Aspect	10
1.8 Writing Structure	11
CHAPTER II LITERATURE STUDY AND SCOPE OF RESEARCH	12
2.1. Literature Review	12
2.1.1 Electronic banking	12
2.1.2 Advantages of E-Banking	12
2.1.3 Types of E-Banking	13

2.1.3.1 ATM	13
2.1.3.2 Internet Banking	13
2.1.3.3 Mobile Banking	13
2.2 Factors Influencing Customers' Satisfaction with E-Banking	14
2.2.1 Accessibility	14
2.2.2 Convenience	15
2.2.3 Privacy	15
2.2.4 Security	16
2.2.5 Design	18
2.2.6 Content	18
2.2.7 Speed	18
2.2.8 Fees and Charges	19
2.3 Customer Satisfaction	19
2.4 The relationship between electronic banking and customer satisfaction	22
2.5 Previous Research	24
2.6 Research Framework	27
2.7 Hypothesis	28
2.8 Research Scope	28
CHAPTER III RESEARCH METHODOLOGY	29
3.1 Research Type	29
3.2 Operational Variable	29
3.3 Measurement Scale	34
3.4 Research Stage	34
3.5 Population and sampling	35
3.5.1 Population	35
3.5.2 Sampling	35
3.5.3 Sampling Technique	36
3.6 Data Collection Techniques	37

3.6.1 Secondary Data	37
3.6.2 Primary Data	38
3.6.3 Questionnaire	38
3.7 Validity and Reliability Test	38
3.7.1 Validity	39
3.8 Reliability	45
3.9 Data Analysis Technique	49
3.9.1 Descriptive Analysis	49
3.9.2 Path Analysis Method	51
3.10. Hypothesis Test Methodology	54
3.10.1 Hypothesis Test Simultaneously	54
3.10.2 Hypothesis Test Partially	55
CHAPTER IV RESEARCH RESULT AND ANALYSIS OVERVIEW	56
4.1 Respondent's Characteristic	56
4.1.1 Characteristic of Respondent's Age	56
4.1.2 Characteristic of Respondent Gender	57
4.1.3 Characteristic by the period-spent of using e-banking	58
4.1.4 Characteristic of Respondent's Education Level	59
4.1.5 Respondent's Occupations	60
4.2 Descriptive Analysis	61
4.2.1 Electronic Banking Variable	62
4.3 Path Analysis	73
4.3.1 Normality Test	74
4.3.2 Correlation Test	75
4.3.3 Path Coefficients Simultaneously Testing	86
4.3.4 Path Coefficients Partially Testing	88
4.4 Trimming Process	93
4.4.1 Path Coefficients Simultaneously Testing after Trimming Process	93
4.4.2 Path Coefficients Partially Testing after Trimming Process	94

4.5 The Influence of Electronic Banking Of Mandiri On Customer’s Satisfaction	97
4.5.1 Influence of Variable Privacy (X3)	98
4.5.2 Influence of Variable Security (X4)	98
4.5.3 Influence of Variable Design (X5)	98
4.5.4 Influence of Variable Content (X6)	99
4.6 Analysis of the Result	100
4.6.1 The Influence of Accessibility on Customer Satisfaction	100
4.6.2 The Influence of Convenience on Customer Satisfaction	100
4.6.3 The Influence of Privacy on Customer Satisfaction	101
4.6.4 The Influence of Security on Customer Satisfaction	101
4.6.5 The Influence of Design on Customer Satisfaction	102
4.6.6 The Influence of Content on Customer Satisfaction	102
4.6.7 The Influence of Speed on Customer Satisfaction	102
4.6.8 The Influence of Fee & Charge on Customer Satisfaction	103
CHAPTER V CONCLUSION AND SUGGESTION	104
5.1 Conclusion	104
5.2 Suggestion	106
5. 2.1 For Academic	106
5.2.2 For Practical	106
REFERENCES	
APPENDIX	

TABLE LIST

Table 2.1 Previous Research	24
Table 3.1 Operational Variable	30
Table 3.2 Sample Scale Used in Likert Scale Questions	34
Table 3.3 Result of Validity for Accessibility Variable	40
Table 3.4 Result of Validity for Convenience Variable	40
Table 3.5 Result of Validity for Privacy Variable	41
Table 3.6 Result of Validity for Security Variable	41
Table 3.7 Result of Validity for Design Variable	42
Table 3.8 Result of Validity for Content Variable	42
Table 3.9 Result of Validity for Speed Variable	43
Table 3.10 Result of Validity for Fees and Charge Variable	43
Table 3.11 Result of Validity for Customer Satisfaction Variable	44
Table 3.12 Result of Reliability for Accessibility Variable	45
Table 3.13 Result of Reliability for Convenience Variable	46
Table 3.14 Result of Reliability for Privacy Variable	46
Table 3.15 Result of Reliability Security Variable	46
Table 3.16 Result of Reliability Design Variable	47
Table 3.17 Result of Reliability Content Variable	47
Table 3.18 Result of Reliability Speed Variable	47
Table 3.19 Result of Reliability Fees and Charge Variable	48
Table 3.20 Result of Reliability Customer Satisfaction Variable	48
Table 3.21 Classification Assessment Percentages	50
Table 4.1 Profile Respondent's Age	56
Table 4.2 Profile Respondent's Gender	57
Table 4.3 Profile Respondents by the Time Period Spent of Using E-banking	58
Table 4.4 Profile Respondent's Education Level	59

Table 4.5 Profile Respondent's Occupations	60
Table 4.6 Respondent's Response about E-banking at Bank Mandiri Setiabudi Branch's Accessibility.....	62
Table 4.7 Respondent's Response about E-banking at Bank Mandiri Setiabudi Branch's Convenience.....	63
Table 4.8 Respondent's Response about E-banking at Bank Mandiri Setiabudi Branch's Privacy.....	64
Table 4.9 Respondent's Response about E-banking at Bank Mandiri Setiabudi Branch's Security.....	65
Table 4.10 Respondent's Response about E-banking at Bank Mandiri Setiabudi Branch's Design.....	66
Table 4.11 Respondent's Response about E-banking at Bank Mandiri Setiabudi Branch's Content...	67
Table 4.12 Respondent's Response about E-banking at Bank Mandiri Setiabudi Branch's Speed.....	68
Table 4.13 Respondent's Response about E-banking at Bank Mandiri Setiabudi Branch's Fees & Charge	70
Table 4.14 Respondent's Response about E-banking at Bank Mandiri Setiabudi Branch's Customer's Satisfaction	71
Table 4.15 Normality Test	75
Table 4.16 Matrix Correlations	76
Table 4.17 The Correlation Coefficient Interpretation (r value)	77
Table 4.18 Model Summary	86
Table 4.19 ANOVA	87
Table 4.20 Coefficients	88
Table 4.21 Model Summary for the Trimming Process	93
Table 4.22 ANOVA for the Trimming Process	94
Table 4.23 Coefficients for the Trimming Process	95
Table 4.24 Direct and Indirect Influence of Privacy (X3) on Customer Satisfaction (Y)	98
Table 4.25 Direct and Indirect Influence of Security (X4) on Customer Satisfaction (Y)	98
Table 4.26 Direct and Indirect Influence of Design (X5) on Customer Satisfaction (Y)	98
Table 4.27 Direct and Indirect Influence of Content (X6) on Customer Satisfaction (Y)	99
Table 4.28 Direct, Indirect and Total Influence	99

TABLE OF FIGURES

Figure 1.1 Brand Identity	2
Figure 1.2 Mandiri has increased office branches, ATM's and ATM with Link Network	4
Figure 1.3 Market Share of Indonesian Banking Industry Based on Asset	6
Figure 1.4 Market Share of Indonesian Bank Based on Brands of Bank	6
Figure 1.5 Frequency of Using Internet Banking in Bank Mandiri	7
Figure 1.6 Frequency of Using ATM cards in Bank Mandiri	7
Figure 2.1 Research Framework	27
Figure 3.1 Research Steps	35
Figure 3.2 Continuum Line Interpretation Score	50
Figure 3.3 The Path Diagram	52
Figure 4.1 Characteristic Respondent's Age	57
Figure 4.2: Characteristic Respondent's Gender	58
Figure 4.3 Characteristic Respondents by the Time Period Spent of Using E-banking	59
Figure 4.4 Characteristic of Respondent's Education Level	60
Figure 4.5 Characteristic Respondent's Occupations	61
Figure 4.6 Continuum Line for Accessibility Variable	63
Figure 4.7 Continuum Line for Convenience Variable	64
Figure 4.8 Continuum Line for Privacy Variable	65
Figure 4.9 Continuum Line for Security Variable	66
Figure 4.10 Continuum Line for Design Variable	67
Figure 4.11 Continuum Line for Content Variable	68
Figure 4.12 Continuum Line for Speed Variable	69
Figure 4.13 Continuum Line for Fees & Charge Variable	70
Figure 4.14 Continuum Line for Fees Customer's Satisfaction Variable	73
Figure 4.15 Path Diagram	73
Figure 4.16 Path Diagram	92
Figure 4.17 Path Diagram after Trimming Process	97

APPENDIX LIST

Appendix 1 Questionnaire