

## **LIST OF FIGURES**

Figure 1.1 PT Bank Tabungan Pensiunan Nasional Tbk Logo.....	3
Figure 1.2 Internet Users Penetration in Indonesia, 2018.....	5
Figure 1.3 Contribution of Internet Users per Region of all Internet Users .....	5
Figure 1.4 Internet Users Online Financial Activities in Indonesia, 2019 .....	7
Figure 1.5 Jenius Logo.....	8
Figure 1.6 E-Wallet Data in Indonesia, 2019.....	9
Figure 1.7 Jenius's App Rating on Play Store .....	10
Figure 1.8 Jenius's App Rating on App Store .....	11
Figure 1.9 Proportion of Jenius's Customer Satisfaction .....	12
Figure 2.1 Conceptual Framework.....	32
Figure 3.1 Stage of Research .....	39
Figure 3.2 Continuum Line .....	46
Figure 4.1 Characteristics of Respondents Based on Gender .....	52
Figure 4.2 Characteristics of Respondents Based on Age .....	53
Figure 4.3 Characteristics of Respondents Based on Occupation.....	53
Figure 4.4 Characteristics of Respondents Based on Ever Used Jenius .....	54
Figure 4.5 Characteristics of Respondents Based on Frequency of Jenius's Monthly Uses .....	55
Figure 4.6 Continuum Line of E-Service Quality Variables.....	56
Figure 4.7 Continuum Line of Interface Design .....	58
Figure 4.8 Continuum Line of Reliability.....	60
Figure 4.9 Continuum Line of Responsiveness .....	62
Figure 4.10 Continuum Line of Trust .....	63
Figure 4.11 Continuum Line of Personalization .....	65
Figure 4.12 Continuum Line of E-Customer Satisfaction Variables .....	66
Figure 4.13 Continuum Line of Convenience.....	67
Figure 4.14 Continuum Line of Merchandising.....	67
Figure 4.15 Continuum Line of Site Design .....	68
Figure 4.16 Continuum Line of Security .....	70
Figure 4.17 Continuum Line of Serviceability .....	71
Figure 4.18 Continuum Line of E-Customer Loyalty Variables.....	71

Figure 4.19 Continuum Line of Cognitive .....	73
Figure 4.20 Continuum Line of Affective.....	74
Figure 4.21 Continuum Line of Conative .....	75
Figure 4.22 Continuum Line of Action.....	76
Figure 4.23 Normality Test I.....	77
Figure 4.24 Normality Test II .....	78
Figure 4.25 Path Diagram Model I .....	87
Figure 4.26 Path Diagram Model II .....	88
Figure 4.27 Jenius's Information Through E-mail .....	91
Figure 4.28 Jenius's FAQ .....	92