

## LIST OF FIGURES

Figure 1.1 DANA Logo .....	2
Figure 1.2 The Percentage of Financial Technology in Indonesia, 2019 .....	3
Figure 1.3 E-Wallet Data in Indonesia 2020.....	6
Figure 1.4 Rating of DANA Application in App Store .....	7
Figure 1.5 Rating of DANA Application in Play Store .....	7
Figure 1.6 Customers' Perceptions of DANA Application .....	9
Figure 2.1 Conceptual Framework.....	29
Figure 3.1 Stage of Research .....	36
Figure 4.1 Characteristics of Respondents Based on Gender .....	48
Figure 4.2 Characteristics of Respondents Based on Age .....	49
Figure 4.3 Characteristics of Respondents Based on Occupation.....	49
Figure 4. 4 Characteristics of Respondents Based on Transaction in DANA .....	50
Figure 4.5 Characteristics of Respondents Based on Frequency of DANA’S Monthly Uses .....	51
Figure 4.6 Continuum Line of E-Service Quality Variable .....	52
Figure 4.7 Continuum Line of Interface Design .....	54
Figure 4.8 Continuum Line of Reliability .....	56
Figure 4.9 Continuum Line of Responsiveness .....	58
Figure 4.10 Continuum Line of Trust .....	59
Figure 4.11 Continuum Line of Personalization .....	61
Figure 4.12 Continuum Line of E-Customer Satisfaction Variable.....	62
Figure 4.13 Continuum Line of Convenience.....	64
Figure 4.14 Continuum Line of Merchandising.....	66
Figure 4.15 Continuum Line of Site Design .....	68
Figure 4.16 Continuum Line of Security .....	69
Figure 4. 17 Continuum Line of Serviceability .....	71
Figure 4.18 Normality Test.....	72
Figure 4.19 Heteroscedasticity Test.....	74
Figure 4.20 DANA’s Customer Review in App Store.....	77
Figure 4.21 DANA’s Customer Review About Interface Design.....	78

Figure 4.22 DANA’s Customer Review About Technical Issue .....	78
Figure 4.23 DANA’s Customer Review About Responsiveness.....	79
Figure 4.24 DANA’s Customer Review About Responsiveness.....	79
Figure 4.25 Promo Variations in DANA Application .....	80
Figure 4.26 DANA’s Customer Review About Site Design .....	82
Figure 4.27 DANA’s Customer Review About Site Design .....	82
Figure 4.28 DANA’s Customer Review About Security.....	82
Figure 4.29 DANA’s Customer Review About Serviceability .....	83