

DAFTAR ISI

| | |
|---|------------|
| KATA PENGANTAR | 4 |
| ABSTRAK..... | vi |
| ABSTRACT | 7 |
| DAFTAR GAMBAR | xi |
| DAFTAR TABEL..... | xii |
| BAB I..... | 1 |
| PENDAHULUAN..... | 1 |
| 1.1 Gambaran Umum Objek Penelitian | 1 |
| <i>1.1.1 Mobile banking.....</i> | <i>1</i> |
| 1.2 Latar Belakang..... | 2 |
| 1.3 Perumusan Masalah | 11 |
| 1.4 Tujuan Penelitian | 13 |
| 1.5 Manfaat Penelitian | 13 |
| 1.6 Sistematika Penulisan Tugas Akhir | 14 |
| BAB II..... | 16 |
| TINJAUAN PUSTAKA | 16 |
| 2.1 Landasan teori..... | 16 |
| <i>2.1.1 Pemasaran.....</i> | <i>16</i> |
| <i>2.1.2 Perilaku Konsumen.....</i> | <i>16</i> |
| <i>2.1.3 E-Service Quality.....</i> | <i>17</i> |
| <i>2.1.4 Mobile banking.....</i> | <i>18</i> |
| <i>2.1.5 Digital divide.....</i> | <i>18</i> |
| 2.2 Penelitian Terdahulu | 21 |
| 2.3 Kerangka Pemikiran | 28 |
| 2.4 Hipotesis | 29 |

| | |
|--|-----------|
| BAB III | 30 |
| METODE PENELITIAN..... | 30 |
| 3.1 Jenis Penelitian | 30 |
| 3.2 Operasional Variabel | 31 |
| 3.2.1 Variabel..... | 37 |
| 3.2.2 Skala Pengukuran..... | 38 |
| 3.2.3 Tahapan Penelitian..... | 39 |
| 3.3 Populasi dan Sampel..... | 40 |
| 3.3.1 Populasi..... | 40 |
| 3.3.2 Sampel | 41 |
| 3.3.3 Teknik Sampling | 41 |
| 3.4 Pengumpulan data dan sumber data..... | 42 |
| 3.4.1 Data Primer..... | 42 |
| 3.4.2 Data Sekunder | 43 |
| 3.5 Uji Validitas dan Reliabilitas | 43 |
| 3.5.1 Struktural Equation Model..... | 43 |
| 3.5.2 Uji Validitas..... | 43 |
| 3.5.3 Inner Model | 49 |
| 3.6 Pengujian Hipotesis | 50 |
| Halaman ini sengaja dikosongkan | 51 |
| BAB IV | 52 |
| HASIL PENELITIAN DAN PEMBAHASAN | 52 |
| 4.1 Karakteristik Responden..... | 52 |
| 4.1.1 Berdasarkan Jenis Kelamin..... | 52 |
| 4.1.2 Berdasarkan Usia..... | 53 |
| 4.1.3 Berdasarkan Pendidikan Terakhir | 53 |
| 4.1.4 Berdasarkan Pekerjaan..... | 54 |

| | |
|---|-----------|
| 4.1.5 Berdasarkan Pendapatannya..... | 55 |
| 4.2 Hasil Penelitian..... | 55 |
| 4.2.1 Hasil Uji Model Pengukuran (Outer Model)..... | 55 |
| 4.2.3 Hasil Uji Model Struktural (Inner Model)..... | 62 |
| 4.2.3 Pengujian Hipotesis..... | 64 |
| 4.3 Pembahasan..... | 67 |
| 4.3.1 Pembahasan Uji Analisis..... | 67 |
| BAB V..... | 76 |
| KESIMPULAN DAN SARAN..... | 76 |
| 5.1 KESIMPULAN..... | 76 |
| 5.2 SARAN..... | 77 |
| 5.2.1 SARAN PRAKTIS..... | 77 |
| 5.2.2 SARAN AKADEMIS (PENELITI SELANJUTNYA)..... | 77 |
| DAFTAR PUSTAKA..... | 78 |
| LAMPIRAN..... | 82 |