

**FACTORS AFFECTING E-BANKING USER SATISFACTION AND  
LOYALTY DURING COVID-19 PANDEMIC  
(A STUDY ON E-BANKING USERS DURING COVID-19 PANDEMIC)**

**AN UNDERGRADUATE THESIS**

Submitted as Partial Fulfillment of the Requirement for the Attainment of the  
Bachelor Degree of Economics in International Program of Accounting, Faculty of  
Economics and Business, Universitas Muhammadiyah Yogyakarta



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## STATEMENT ORIGINALITY

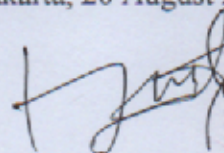
I hereby,

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Declare that this thesis is entitled **“THE FACTORS AFFECTING E-BANKING USER SATISFACTION AND LOYALTY DURING COVID-19 PANDEMIC (A STUDY ON E-BANKING USERS DURING COVID-19 PANDEMIC)”** No work has ever been submitted to obtain a bachelor's degree at a university, and to the best of my knowledge there is also no work or opinion that has been written or published by another person, except those referred to in writing in this manuscript and mentioned in the reference. If it turns out that in this thesis it is known that there are works or opinions that have been written or published by other people, then I am willing the work is cancelled.

Yogyakarta, 20 August 2021



Nurul Nadjmie



## **DEDICATION PAGE**

1. My parents (Mr. Hendri and Mrs Destrinelli), my brother (Fharied Fhaturrachman), and all members of my big family for the endless support and prayers. May Allah SWT always give blessings and health to all of you.
2. Dra. Arum Indrasari, M.buss., Ak., CA as my supervisor and M. Sitta Zumala, M.Hum as my Language Consultant with their constant advice, guidance, help, and support for me to completing this thesis.
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6. Everyone who contributed to the effective completion of my thesis, as well as my apologies for not being able to name everyone individually. Thank you very much.

## **PREFACE**

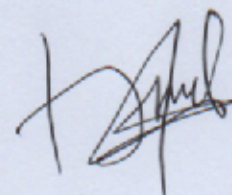
First of all, Alhamdulillah, I would like to express my deepest gratitude and thanks to Allah SWT because thanks to His grace and permission I was able to complete my thesis entitled “The Factors Affecting E-Banking User Satisfaction and Loyalty during Covid-19 Pandemic (A Study on E-Banking Users During Covid-19 Pandemic)”. I also send Shalawat to the good role model of the Prophet Muhammad Peace be upon Him. I would like to thank myself for not giving up on finishing my thesis as a final project, as well as everyone who has helped and supported me in its preparation, directly or indirectly. This thesis was written to meet one of the requirements for a bachelor’s degree at the University of Muhammadiyah Yogyakarta's Faculty of Economics and Business. The completion of this thesis would not have been possible without the direction and assistance of a number of people, so I would like to express my gratitude to as many as possible, especially to:

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Hopefully all forms of assistance that have been given to me will return to all as rewards from Allah SWT. I realize that this thesis is very far from perfection. Therefore, I expect constructive criticism and suggestions. At last I hope this thesis can be useful for the readers.

Yogyakarta, August 20, 2021



Nurul Nadjmie

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