



**THE EFFECT OF ADVERTISING EXPOSURE OF DIGITAL
BANK, USER EXPERIENCE ON M-BANKING, AND USER'S
BRAND AWARENESS TOWARD THE INTENTION TO CREATE
AN ACCOUNT.**

UNDERGRADUATE THESIS PROPOSAL

By :

TAN FAIZAL RACHMAN

14040118190059

**DEPARTMENT OF COMMUNICATION
FACULTY OF SOCIAL AND POLITICAL SCIENCES
DIPONEGORO UNIVERSITY**

2022



**THE EFFECT OF ADVERTISING EXPOSURE OF DIGITAL
BANK, USER EXPERIENCE ON M-BANKING, AND USER'S
BRAND AWARENESS TOWARD THE INTENTION TO
CREATE AN ACCOUNT.**

UNDERGRADUATE THESIS PROPOSAL

By :

TAN FAIZAL RACHMAN

14040118190059

**DEPARTMENT OF COMMUNICATION
FACULTY OF SOCIAL AND POLITICAL SCIENCES
DIPONEGORO UNIVERSITY**

2022

STATEMENT OF AUTHENTICITY PAGE

I, The following signatory :

Full Name : Tan Faizal Rachman
Student ID Number : 14040118190059
Place / Date of Birth : Pati, June 28th 19999
Major : Communication Science
Address : Jl. Syehjukung No. 46 Pati Rt/Rw: 007/004 Kec.
Pati Jawa Tengah, Indonesia

Solemnly declare that the scientific thesis entitled:

“The Effect of Advertising Exposure of Digital Bank, User Experience on M-Banking, and User’s Brand Awareness Toward the Intention to Create an Account”

Is not the result of other people's scientific research or plagiarism of other people's scientific research; it is the result of my own scientific writing. I am able to accept the applicable academic penalties (revocation of graduation predicate and bachelor's degree) if it is proven in the future that the scientific research, I have written was not the result of my own scientific research or was plagiarized from the work of others.

Accordingly, I make my declaration with honesty, consciousness, and accountability.

Semarang, June 16th 2022
Written by,



Tan Faizal Rachman

AUTHORIZATION PAGE

Thesis Title : The Effect of Advertising Exposure of Digital Bank, User Experience on M-Banking, and User's Brand Awareness Toward the Intention to Create an Account Writer's

Name : Tan Faizal Rachman

Student ID Number : 14040118190059

Major : Communication Science

Validated as a requirement for fulfillment of the International Undergraduate Program.

Semarang, June 16th, 2022

Dean

Vice Dean I



Dr. Drs. Hardi Warsono, M.T.
NIP. 196408271990011001

Dr. Drs. Teguh Yuwono, M.Pol.Admin
NIP. 196908221994031003

Supervisor Lecturer

1. Drs. Tandiyo Pradekso, M.Sc.


(.....)

2. Dr. Yanuar Luqman, S.Sos., M.Si.


(.....)

Thesis Examiner Lecturer

1. Triyono Lukmantoro, S.Sos., M.Si.


(.....)

MOTTO

“DREAMING ARE FOR THOSE WHO BRAVE, EVEN EVENTUALLY
FALL, BRAVE YOU ARE FOR DREAMING”

GRATITUDE PAGE

During the compilation of this thesis, the author received a lot of assistance, new knowledge, experience, and support from numerous people. Therefore, the author wanted to thank:

1. Allah SWT for all His graces and gifts who have given all the strength and health to the author. Not to forget, the author is always grateful for what has been given by Him both in every difficulty and convenience that has been given so that the author can always learn to be a better person each and every day.
2. My own self, thank you for this 4 years of roller coaster life, it was not an easy journey. Lost and found, ups and down, all mixed up feeling are a mere lesson and you have got through it all mate.
3. The author's parents, Papah and mamah who have always been best friend in any kind of situation. both of you taught me things I could not even enough to say thank you.
4. Mbah Munarko Alm., my deepest gratitude for all the love and effort you had given to the family. You will always be remembered as the greatest figure in our family, and myself especially.
5. Firza and Hanun, my sisters, whom love me more than my flaws. You all have seen me cried and assist me to stand up on my feet a thousand times.
6. Forbid family, thank you for always be my place to tell my story to.
7. Mas Tan and Mas Yanuar as supervisor 1 and supervisor 2 who always provide input and suggestions to the author so that the author can immediately complete this research. May Mas Tan and Mas Yanuar always be given happiness and health.
8. Mas TL as the examiner lecturer who has provided a lot of knowledge and constructive input to the author. May you always be happy and healthy!
9. All lecturers of Communication Science at Diponegoro University who for

3.5 years have provided knowledge to the author in the form of theory and direct practice. Hoping that the Undip Communication Science family will always be given health and continued success in the future.

10. My best friends who have always been good listeners throughout lives, in sickness and health, Blek. I love you!
11. Mame, hope we find our future together, if not, then all good praises always for you.
12. To all the people who have been supporting me, which I cannot mention one by one but I believe you guys know who you are. Thank you so much for sticking around.
13. Last but not least, an additional thanks to those whom I left behind during the journey, thank you.

ABSTRACT

Title : *The Effect of Advertising Exposure of Digital Bank, User Experience on M-Banking, and User's Brand Awareness Toward the Intention to Create an Account Writer's*

Name : *Tan Faizal Rachman*

NIM : *14040118190059*

The purpose of this research is to analyze the effect of Digital Bank's advertisement exposure, User Experience on M-Banking, and digital bank brand awareness toward the intention to create an account of digital bank. The new phenomenon of the mass acquisition of small banks and remodeling maneuver thus the cooperation with overseas bank during the unprecedented wave of pandemic has become the issue. Digital bank, which bank that fully operated within the digital environment has become the trend among corporations. Apart from advantages these banks have to offer, the digital era is coming, and brought its disadvantages along the way. Cybercrime, which highly related to the digital world, and digital bank, has stiffen its position as the 2nd highest reported case in Indonesia. Moreover, with the constant enhancement of M-Banking, people are now allowed to engage in the easiest transactional activity as possible. On the other hand, people are now confronted with options, whether to stay with M-Banking, or opt the Digitally-operated bank. These situation however, are taken as efficiently as possible by the digital banks corporation to create such awareness, through massive concert, exhibition, collaboration, sponsorship, and advertisement. This phenomenon, of a new technology and trend in the foreseeable digital disruption era are yet to be scientifically discovered. The primary population for this research is adult age ranged from 17 to 25 years old throughout Indonesia that possess the experience in using M-Banking. This research is done by collecting 108 respondents and referred to primary data. The statistical analysis implemented in this research is simple linear regression, by analyzing the effect of advertising exposure of digital bank toward intention to create an account, user experience of M-Banking toward the intention to create an account, and digital bank brand awareness toward the intention to create an account. The results retracted from the statistical measurement concluded that advertisement exposure of digital bank, user experience on M-Banking and, Digital bank brand awareness does not show a significant effect, resulting on the statistical result all above 0.05. Therefore, three of these variables does not affect the intention to create an account of digital bank.

Keywords: *Brand Awareness, User Experience, Advertising Exposure, Intention to Create an Account, Digital Bank*

PREFACE

With all the praise and thanks to God Almighty for His blessings and grace, the author was able to complete a thesis with the title “*The Effect of Advertising Exposure of Digital Bank, User Experience on M-Banking, and User’s Brand Awareness Toward the Intention to Create an Account Writer’s*”

The purpose of writing this thesis is to fulfill the requirements for obtaining a Bachelor of Communication Science (S.I.Kom) for students at the Faculty of Social and Political Sciences, Diponegoro University.

This thesis consists of five chapters, starting with the first chapter consist of background, problem formulation, and research methods. Followed by chapter II which is the author's analysis related to the object of research, then chapter III which presents the results of respondents' answers in the form of diagrams and tables, chapter IV which is the result of hypothesis testing and discussion, and closes with chapter V which contains the conclusions and suggestions of the author.

The author hopes that the results of this research can be used as well as possible in the academic field and to anyone who reads and studies it. The author realizes that there are shortcomings in this thesis, so the author is open to constructive criticism and suggestions.

Semarang, June 16th, 2022



Tan Faizal Rachman

14040118190059

CONTENT

STATEMENT OF AUTHENTICITY PAGE.....	iii
AUTHORIZATION PAGE	iv
MOTTO	v
GRATITUDE PAGE	vi
ABSTRACT.....	viii
PREFACE	ix
CONTENT	x
LIST OF TABLES	xiii
LIST OF FIGURES	xiv
LIST OF APPENDICES	xv
CHAPTER I INTRODUCTION	1
1.1. Background	1
1.2. Research Problem.....	8
1.3. Research Objective.....	9
1.4. Research Significance	9
1.4.1. Theoretical Significance.....	9
1.4.2. Practical Significance	9
1.4.3. Social Significance.....	9
1.5. Theoretical Thinking Framework.....	9
1.5.1. Research Paradigm.....	9
1.5.2. State of The Art	10
1.6. Theoretical Framework	12
1.6.1. Advertisement Exposure	12
1.6.2. User’s Experience on M-Banking.....	13
1.6.3. Brand Awareness.....	14
1.6.4. Purchase Intention.....	16
1.7. Hypothesis.....	18
1.8. Conceptual Definition	19
1.9. Operational Definition.....	19

1.9.1.	Advertising Exposure of Digital Bank	19
1.9.2.	M-Banking Experience.....	19
1.9.3.	Brand Awareness of Digital Bank	20
1.9.4.	Intention to Create an Account.....	20
1.10.	Research Method.....	20
1.10.1.	Research Type	20
1.10.2.	Population and Sampling	20
1.10.3.	Data Types and Sources	21
1.10.4.	Instruments and Data Collection Technique.....	22
1.10.5.	Data Management	22
1.10.6.	Analysis Technique.....	22
CHAPTER II THE ADVERTISING EXPOSURE OF DIGITAL BANK, USER EXPERIENCE ON MOBILE BANKING, DIGITAL BANK BRAND AWARENESS AND THE INTENTION TO CREATE AN ACCOUNT.....		24
2.1.	Advertising Exposure of Digital Bank	24
2.2.	User Experience on M-Banking	26
2.3.	Digital Bank’s Brand Awareness	27
CHAPTER III ADVERTISING EXPOSURE OF DIGITAL BANK, USER EXPERIENCE ON M-BANKING, USER’S BRAND AWARENESS AND THE INTENTION TO CREATE AN ACCOUNT.....		30
3.1.	The Advertisement Exposure of Digital Bank	30
3.2.	Digital Bank Awareness.....	36
3.3.	User experiences on M-Banking	38
3.4.	Intention to Create an Account.....	42
CHAPTER IV THE EFFECT OF ADVERTISING EXPOSURE OF DIGITAL BANK, USER EXPERIENCE ON MOBILE BANKING, AND USER’S BRAND AWARENESS TOWARD THE INTENTION TO CREATE AN ACCOUNT		43
4.1.	Hypothesis Testing.....	43
4.1.1.	Simple Linear Regression Test On The Effect Of The Exposure Of Digital Bank Advertisement Toward User’s Intention To Create An Account	44
4.1.2.	Simple Linear Regression Test On The Effect Of User Experience On M-Banking Toward Intention To Create An Account.....	45
4.1.3.	Simple Linear Regression Test On The Effect Of Digital Bank Awareness Toward Intention To Create An Account.....	45

4.2. Discussion	46
4.2.1. The Effect Of The Exposure Of Digital Bank Advertisement Toward User’s Intention To Create An Account.....	46
4.2.2. The Effect of M-Banking Eexperience Toward User’s Intention to Ccreate an Account.....	48
4.2.3. The Effect of Brand Awareness Toward Intention to Create an Account	49
CHAPTER V EPILOGUE	52
5.1. Conclusion.....	52
5.2. Recommendation.....	52
5.3. Contribution	53
REFERENCES.....	54
APPENDICES	60

LIST OF TABLES

Table 4. 1. Simple Linear Regression Test on Advertising Exposure Towards Intention to Create an Account	44
Table 4. 2. Simple Linear Regression Test On The Effect Of User Experience On M-Banking Toward Intention To Create An Account.....	45
Table 4. 3. Simple Linear Regression Test On The Effect Of Digital Bank Awareness Toward Intention To Create An Account.....	45

LIST OF FIGURES

Figure 1. 1. Monthly Growth of Acvite Digital Finance Services Users in Southeast Asia.....	2
Figure 1. 2. Downloaded Digital Bank Apps.....	4
Figure 1. 3. Graphic of Cybercrime Cases in Indonesia by 2020	6
Figure 1. 4. Graphic of Fintech Income in 2019 and Expected in 2025	7
Figure 1. 5. Theoretical Framework.....	12
Figure 3. 1. Age of Respondents.....	30
Figure 3. 2. Knowledge of Digital Bank's Tagline	32
Figure 3. 3. Knowledge of Colors Used as Theme for Digital Banks	33
Figure 3. 4. List of Most Recognizable Advertisement Color of Digital Bank.	34
Figure 3. 5. The Advantages of Digital Bank	35
Figure 3. 6. Exposure of Digital Bank Advertisement.....	35
Figure 3. 7. Brand Awareness of Digital Bank.....	36
Figure 3. 8. Total Mentioned Brands of Digital Bank	37
Figure 3. 9. Awareness on Digital Bank	38
Figure 3. 10. Daily Frequency on Using M-Banking	38
Figure 3. 11. Features of M-Banking.....	39
Figure 3. 12. Features usually Used in M-Banking	40
Figure 3. 13. Reason for Using M-Banking.....	40
Figure 3. 14. M-Banking Experience.....	41
Figure 3. 15. Intention to Create an Digital Bank Account	42

LIST OF APPENDICES

Appendix 1. Interview Questionnaire	60
Appendix 2. Raw Data Obtained	66