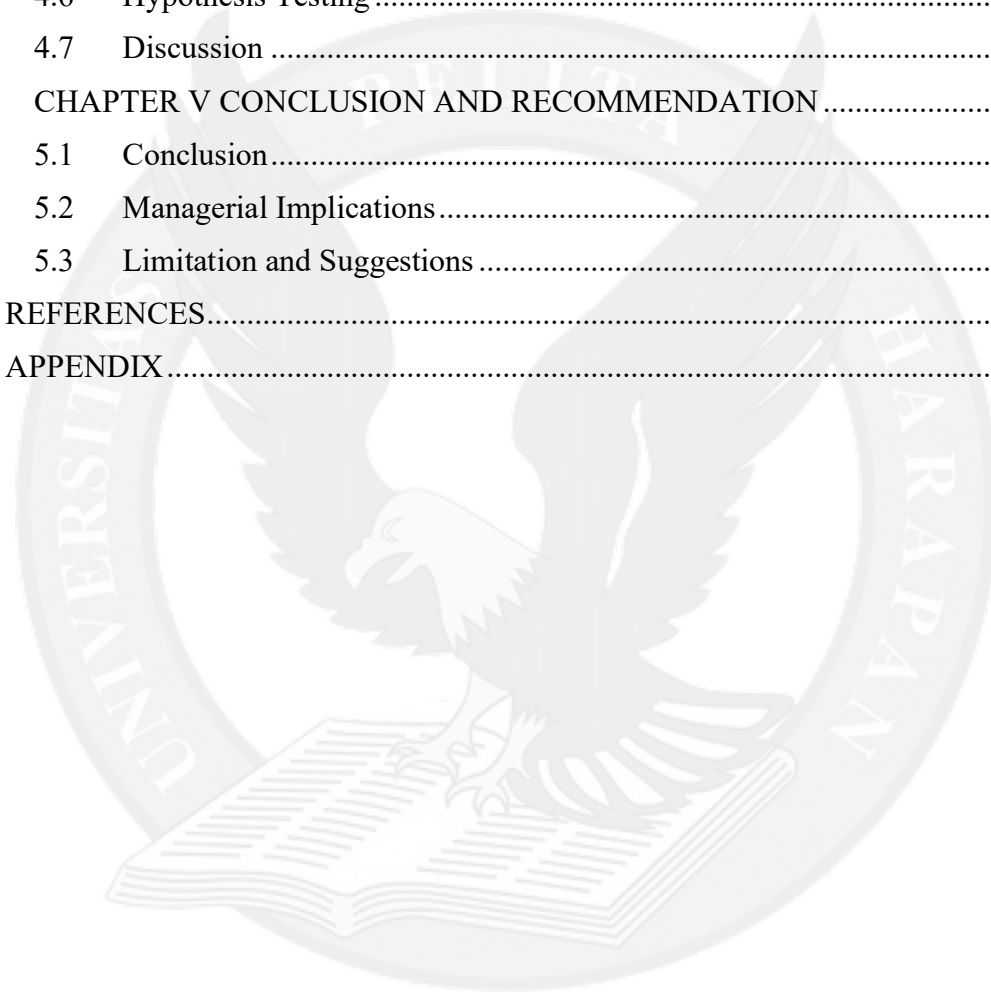


## TABLE OF CONTENT

THESIS .....	i
THESIS UPLOAD STATEMENT AND APPROVAL .....	ii
THESIS APPROVAL .....	iii
THESIS DEFENSE COMMITTEE .....	iv
ABSTRACT .....	v
FOREWORD .....	vi
TABLE OF CONTENT .....	viii
LIST OF TABLES .....	xi
LIST OF FIGURES .....	xii
CHAPTER I .....	13
1.1 Research Background .....	13
1.2 Research Problems .....	23
1.3 Research Purpose .....	24
1.4 Research Benefits .....	24
1.5 Thesis Systematic Structure .....	26
CHAPTER II .....	28
2.1 E-wallets .....	28
2.2 Perceived Ease of Use .....	28
2.3 Perceived Usefulness .....	30
2.4 Trust .....	31
2.5 Mobility .....	32
2.6 Customization .....	33
2.7 Customer Involvement .....	34
2.8 Behavioral Intention .....	35
2.9 Relationship between Variables .....	35
2.9.1 Perceived_Ease_of_Use and Behavioral_Intention .....	35
2.9.2 Perceived_Usefulness_and_Behavioral_Intention .....	36
2.9.3 Trust and Behavioral Intention .....	37
2.9.4 Mobility and Behavioral Intention .....	38

2.9.5	Customization and Behavioral Intention.....	39
2.9.6	Customer Involvement and Behavioral Intention .....	40
2.10	Research Model.....	41
2.10.1	Research Proposal Model.....	41
2.10.2	Research Hypothesis .....	42
CHAPTER III	.....	43
3.1	Research Paradigm .....	43
3.2	Research Design .....	44
3.3	Population and Sample .....	45
3.3.1	Population .....	45
3.3.2	Sample.....	45
3.4	Sampling Technique.....	46
3.5	Data Measurement Method .....	47
3.6	Data Collection Method .....	47
3.7	Variables and Operational Definitions .....	48
3.7.1	Research Variables.....	48
3.7.2	Operational Definitions.....	48
3.8	Data Analysis Technique.....	51
3.8.1	Confirmatory Factor Analysis (CFA) .....	52
3.8.2	Reliability Test.....	52
3.8.3	Classical Assumption Test.....	53
3.8.4	Structural Equation Modelling Analysis (SEM).....	56
CHAPTER IV RESULTS OF ANALYSIS AND DISCUSSION	.....	62
4.1	Pre-test Factor Loadings and Reliability Result.....	62
4.2	Respondent Characteristics .....	64
4.3	Results of Factor Loadings and Reliability Tests of Actual Test.....	66
4.3.1	Factor Loadings and Reliability Test.....	66
4.3.2	Description of Respondent Response .....	69
4.4	Classical Assumption Test Results.....	73
4.4.1	Normality Test .....	73
4.4.2	Multicollinearity Test.....	75

4.4.3	Heteroscedasticity Test .....	76
4.4.4	Autocorrelation Test .....	77
4.5	Structural Equation Model (SEM) Test Results .....	77
4.5.1	Evaluation of the Goodness of Fit Model Criteria .....	77
4.5.2	SEM Testing .....	79
4.6	Hypothesis Testing .....	80
4.7	Discussion .....	81
	CHAPTER V CONCLUSION AND RECOMMENDATION .....	90
5.1	Conclusion .....	90
5.2	Managerial Implications .....	93
5.3	Limitation and Suggestions .....	95
	REFERENCES .....	97
	APPENDIX .....	105



## LIST OF TABLES

Table 3.1 Conceptual and Operational Definitions.....	48
Table 4. 1 Factor Loadings Pre-test Results .....	62
Table 4.2 Reliability Pre-test Results.....	64
Table 4.3 Gender of Respondents .....	64
Table 4.4 Age Group of Respondents .....	65
Table 4.5 Factor Loadings Results.....	66
Table 4.6 Reliability Test Results .....	68
Table 4.7 Description of Respondent Responses of Perceived Ease of use.....	69
Table 4.8 Description of Respondent Responses of Perceived Usefulness .....	69
Table 4.9 Description of Respondent Responses of Trust.....	70
Table 4.10 Description of Respondent Responses of Mobility.....	70
Table 4.11 Description of Respondent Responses of Customization .....	71
Table 4.12 Description of Respondent Responses of Customer Involvement.....	71
Table 4.13 Description of Respondent Responses of Behavioral Intention.....	72
Table 4.14 Multicollinearity Test Result .....	75
Table 4.15 Heteroscedasticity Test Results .....	76
Table 4.16 Autocorrelation Test Results.....	77
Table 4.17 Goodness of Fit Indexes.....	78
Table 4.18 Regression Weight Results of AMOS .....	80
Table 4.19 Hypothesis Testing.....	81

## LIST OF FIGURES

Figure 1.1 Number of users of selected e-wallets in Indonesia in 2020, with forecasts from 2021 to 2025 (Statista, 2020) .....	16
Figure 1.2 QRIS Merchant Development (Databoks, 2021).....	18
Figure 1.3 E-wallet usage amongst millennials of Indonesia in 2020 (Statista, 2020) .....	19
Figure 2.1 Research Model (Akram et al., 2021).....	41
Figure 4.1 Gender of Respondents Chart.....	65
Figure 4.2 Age Group of Respondents Chart.....	66
Figure 4.3 Normality Test Histogram .....	73
Figure 4.4 Normality Test P-Plot of Regression Standardized Residual Graph ...	73
Figure 4.5 Normality Test Scatterplot Graph.....	74
Figure 4.6 SEM Modeling Analysis Results.....	79