

TABLE OF CONTENTS

TITLE PAGE	i
DECLARATION OF AUTHENTICITY OF FINAL PAPER AND UPLOAD AGREEMENT	ii
APPROVAL PAGE BY FINAL PAPER ADVISOR	iii
APPROVAL PAGE BY FINAL PAPER DEFENSE COMMITTEE	iv
ABSTRACT	v
ABSTRAK	vi
PREFACE	vii
TABLE OF CONTENTS	ix
LIST OF FIGURES	xix
LIST OF TABLES	xv
LIST OF APPENDICES	xviii
CHAPTER I INTRODUCTION	11
1.1 Background of the Study.....	1
1.2 Problem Limitation	12
1.3 Problem Formulation	13
1.4 Objective of the Research	13
1.5 Benefit of the Research	14
1.5.1 Theoretical Benefit	14
1.5.2 Practical Benefit	15

CHAPTER II LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

..... 16

2.1 Theoretical Background 16

2.1.1 Actual Usage 16

2.1.2 Behavior Intention 17

2.1.3 Performance Expectancy 19

2.1.4 Effort Expectancy 20

2.1.5 Social Influence 21

2.1.6 Facilitating Condition 22

2.2 Previous Research 23

2.3 Hypothesis Development 29

2.3.1 Influence of Performance Expectancy Towards Behavior Intention . 29

2.3.2 Influence of Effort Expectancy Towards Behavior Intention 30

2.3.3 Influence of Social Influence Towards Behavior Intention 30

2.3.4 Influence of Facilitating Condition Towards Behavior Intention 31

2.3.5 Influence of Behavior Intention Towards Actual Usage 32

2.4 Research Model 32

2.5 Framework of Thinking 33

CHAPTER III RESEARCH METHODOLOGY 35

3.1 Research Design 35

3.2 Population and Sample 36

3.2.1 Population 36

3.2.2 Sample 36

3.3 Data Collection Method	39
3.4 Operational Definition and Variable Measurement	41
3.5 Data Analysis Method.....	42
3.5.1 Test of Research Instrument.....	42
3.5.2 Descriptive Statistics	43
3.5.3 Classical Assumption Test.....	46
3.5.4 Inferential Statistics	48
3.5.5 Hypothesis Test	51
CHAPTER IV RESEARCH RESULT AND DISCUSSION	54
4.1 General View of DANA.....	54
4.2 Pre-Test Research Result	56
4.2.1 Pre-Test Instrument Testing	56
4.2.1.1 Pre-Test Validity Test.....	56
4.2.1.2 Pre-Test Reliability Test	58
4.3 Full Sampling Research Result	58
4.3.1 Descriptive Statistics	58
4.3.1.1 Characteristics of Respondents.....	58
4.3.1.2 Overview of Respondents.....	59
4.3.1.3 Respondents' Responses.....	61
4.3.2 Analysis Descriptive Variable.....	70
4.3.2.1 Respondent Description DANA	70
4.3.3 Full Sampling Instrument Testing.....	79
4.3.3.1 Full Sampling Validity Test.....	79

4.3.3.2 Full Sampling Reliability Test.....	81
4.3.4 Classic Assumption Test	81
4.3.4.1 Normality Test	81
4.3.4.2 Linearity Test.....	83
4.3.4.3 Multicollinearity Test	84
4.3.4.4 Heteroscedasticity Test.....	85
4.3.5 Inferential Regression.....	87
4.3.5.1 Linear Regression	87
4.3.5.2 Multiple Linear Regression	88
4.3.5.3 Correlation Coefficient (R).....	90
4.3.5.4 Determination (R^2).....	91
4.3.6 Hypothesis Testing	92
4.3.6.1 F-Test	92
4.3.6.2 T-Test.....	93
4.4 Discussion	96
CHAPTER V CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS	
.....	114
5.1 Conclusion	114
5.1.1 Conclusion for Hypothesis	115
5.1.1.1 The Influence of Performance Expectancy on Behavior Intention	
.....	115
5.1.1.2 The Influence of Effort Expectancy on Behavior Intention	116
5.1.1.3 The Influence of Social Influence on Behavior Intention.....	117

5.1.1.4 The Insignificant Influence of Facilitating Condition on Behavior Intention	117
5.1.1.5 The Influence of Behavior Intention on Actual Usage	119
5.1.2 Conclusion for Research Problem	120
5.2 Recommendation.....	121
5.2.1 Theoretical Implication	121
5.2.2 Managerial Implication	122
5.2.3 Recommendations for Future Research.....	128
REFERENCES.....	130
APPENDIX A QUESTIONNAIRE	A-1
APPENDIX B PRE-TEST DATA TABULATION.....	B-1
APPENDIX C PRE-TEST DATA QUALITY ANALYSIS USING SPSS	25.00
.....	C-1
APPENDIX D FULL SAMPLING DATA TABULATION.....	D-1
APPENDIX E DATA CALCULATION RESULT USING SPSS 25.00	E-1
APPENDIX F DATA QUALITY ANALYSIS	F-1
APPENDIX G RESEARCH MODEL TESTING	G-1
APPENDIX H HYPOTHESIS ANALYSIS.....	H-1
APPENDIX I TURNITIN REPORT.....	I-1

LIST OF FIGURES

Figure 1. 1 Chart of Internet Users Over Time in Indonesia	1
Figure 1. 2 Most Used e-wallet in Indonesia 2021	5
Figure 1. 3 Interface of DANA	6
Figure 1. 4 DANA Services	8
Figure 1. 5 DANA Promotion Offers.....	9
Figure 1. 6 DANA Instructions.....	10
Figure 2. 1 Research Model from Previous Research.....	26
Figure 2. 2 Result of Previous Research	27
Figure 2. 3 Result of Path Coefficient, q2 and f2 Effect Size from Previous Research	27
Figure 2. 4 Research Model	32
Figure 2. 5 Framework of Thinking.....	34
Figure 4. 1 Diagram of Respondents by Age.....	60
Figure 4. 2 Diagram of Respondents by Gender.....	61
Figure 4. 3 P-Plot of Normality Test Behavioral Intention.....	82
Figure 4. 4 P-Plot of Normality Test Actual Usage	83
Figure 4. 5 Scatterplot Heteroscedasticity Test Behavioral Intention	85
Figure 4. 6 Scatterplot Heteroscedasticity Test Actual Usage.....	86
Figure 4. 7 Research Model Result.....	96

LIST OF TABLES

Table 1. 1 The Most Used e-wallet in Indonesia 2021	5
Table 2. 1 Comparison of Previous Research	23
Table 3. 1 Likert Scale	40
Table 3. 2 Questionnaire Design	40
Table 3. 3 Operational Definition and Variable Measurement	41
Table 4. 1 Pre-Test Validity Test Result on Performance Expectancy (DANA).....	56
Table 4. 2 Pre-Test Validity Test Result on Effort Expectancy (DANA)	56
Table 4. 3 Pre-Test Validity Test Result on Social Influence (DANA).....	56
Table 4. 4 Pre-Test Validity Test Result on Facilitating Condition (DANA)	57
Table 4. 5 Pre-Test Validity Test Result on Behavioral Intention (DANA).....	57
Table 4. 6 Pre-Test Validity Test Result on Actual Usage (DANA).....	57
Table 4. 7 Pre-Test Reliability Test Result (DANA).....	58
Table 4. 8 Respondents by Age	59
Table 4. 9 Respondents by Gender	60
Table 4. 10 Likert Scale	62
Table 4. 11 Value Degree of Variable	62
Table 4. 12 Respondents' Responses towards Performance Expectancy	63
Table 4. 13 Respondents' Responses towards Effort Expectancy.....	64
Table 4. 14 Respondents' Responses towards Social Influence.....	65
Table 4. 15 Respondents' Responses towards Facilitating Condition.....	67

Table 4. 16 Respondents' Responses towards Behavioral Intention	68
Table 4. 17 Respondents' Responses towards Actual Usage	69
Table 4. 18 Distributions of Respondents' Responses on Performance Expectancy..	71
Table 4. 19 Distributions of Respondents' Responses on Effort Expectancy.....	72
Table 4. 20 Distributions of Respondents' Responses on Social Influence.....	73
Table 4. 21 Distributions of Respondents' Responses on Facilitating Condition	75
Table 4. 22 Distributions of Respondents' Responses on Behavioral Intention.....	76
Table 4. 23 Distributions of Respondents' Responses on Actual Usage	78
Table 4. 24 Validity Test Result on Performance Expectancy (DANA)	79
Table 4. 25 Validity Test Result on Effort Expectancy (DANA)	79
Table 4. 26 Validity Test Result on Social Influence (DANA)	80
Table 4. 27 Validity Test Result on Facilitating Condition (DANA)	80
Table 4. 28 Validity Test Result on Behavioral Intention (DANA)	80
Table 4. 29 Validity Test Result on Actual Usage (DANA).....	80
Table 4. 30 Reliability Test Result (DANA)	81
Table 4. 31 One – Sample Kolmogorov Smirnov for DANA.....	81
Table 4. 32 Linearity Test Result.....	83
Table 4. 33 Multicollinearity Test Result	84
Table 4. 34 Spearman Test Correlation.....	86
Table 4. 35 Linear Regression Testing Model	87
Table 4. 36 Multiple Linear Regression Testing Model	88
Table 4. 37 Coefficient of Determination Output 1 (R^2)	91

Table 4. 38 Coefficient of Determination Output 1 (R^2)	91
Table 4. 39 F-Test Output	92
Table 4. 40 T-Testing Output.....	93
Table 4. 41 Validity and Mean Rating of Indicators of Behavior Intention of DANA	103
Table 4. 42 Validity and Mean Rating of Indicators of Social Influence of DANA	105
Table 4. 43 Validity and Mean Rating of Indicators of Performance Expectancy of DANA	106
Table 4. 44 Validity and Mean Rating of Indicators of Effort Expectancy of DANA	108
Table 4. 45 Validity and Mean Rating of Indicators of Facilitating Condition of DANA	109
Table 4. 46 Validity and Mean Rating of Indicators of Actual Usage of DANA.....	111
Table 5. 1 Theoretical Implication	121
Table 5. 2 Managerial Implication.....	126

LIST OF APPENDICES

APPENDIX A QUESTIONNAIRE.....	A-1
APPENDIX B PRE-TEST DATA TABULATION	B-1
APPENDIX C PRE-TEST DATA QUALITY ANALYSIS USING SPSS 25.00 ...	C-1
APPENDIX D FULL SAMPLING DATA TABULATION.....	D-1
APPENDIX E DATA CALCULATION RESULT USING SPSS 25.00.....	E-1
APPENDIX F DATA QUALITY ANALYSIS	F-1
APPENDIX G RESEARCH MODEL TESTING	G-1
APPENDIX H HYPOTHESIS ANALYSIS.....	H-1
APPENDIX I TURNITIN REPORT	I-1

