

DAFTAR ISI

ABSTRAK	v
KATA PENGANTAR.....	vi
DAFTAR ISI.....	vii
DAFTAR GAMBAR.....	xi
DAFTAR TABEL.....	xii
DAFTAR PUSTAKA	xiii
LAMPIRAN.....	xvi
BAB I.....	1
1.1 Latar Belakang	1
1.2 Pertanyaan Penelitian.....	7
1.3 Tujuan Penelitian	8
1.4 Manfaat Penelitian	9
1.5 Ruang Lingkup Penelitian.....	9
BAB II	10
2.1 Mobile Payment	10
2.1.1 <i>Perceived Trust</i>	15
2.1.2 <i>Promotional Benefits</i>	16
2.1.3 <i>Performance expectancy</i>	17
2.1.4 <i>Effort Expectancy</i>	17
2.1.5 Social Influence.....	18
2.1.6 <i>Intention to use</i>	19
2.2 Technology Acceptance Model (TAM)	19
2.2.1 Technology Acceptance Model 2 (TAM2)	21
2.2.2 Technology Acceptance Model 3 (TAM3)	22
2.3 Unified Theory of Acceptance and Use of Technology (UTAUT)	23
2.3.1 Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) ..	26
2.4 Penelitian Terdahulu	28
2.4.1 Madan & Yadav (2016)	28
2.4.2 Park, et al. (2018).....	30

2.4.3 Purwanto et al., (2019).....	31
2.4.4 Olivia, Borondo, dan Clavero (2019).....	33
2.5 Hipotesis Penelitian.....	34
2.6 Model Penelitian	37
BAB III.....	38
3.1 Objek Penelitian.....	38
3.2 Unit Analisis.....	38
3.3 Tipe Penelitian	40
3.4 Pengukuran Variabel Penelitian.....	41
3.5 Populasi dan Sampel	48
3.6 Metode Pengumpulan Data.....	49
3.7 Analisis Data	50
3.7.1.Measurement Model (Outer Model).....	51
3.7.2 Structural Model (Inner Model).....	51
3.8 Hasil Uji Pre-Test Outer Model	52
3.8.1 Hasil Pre-Test Validitas	53
3.8.2 Hasil Pre-Test Reliabilitas.....	57
BAB IV	59
4.1 Profil Responden.....	59
4.1.1 Klasifikasi Jenis Kelamin.....	59
4.1.2 Klasifikasi Usia	60
4.1.3 Klasifikasi Pekerjaan.....	61
4.2 Pengumpulan Data	61
4.3 Analisis Measurement Model (Outter Model)	62
4.3.1 Hasil Uji Validitas.....	62
4.3.2 Hasil Uji Reliabilitas	67
4.4 Analisis Model Struktural (Inner Model).....	69
4.4.1 Path Coefficient.....	69
4.4.2 Coefficient of Determination	71
4.5 Pembahasan.....	72
4.5.1 Analisis Hipotesis 1.....	72
4.5.2 Analisis Hipotesis 2.....	73

4.5.3 Analisis Hipotesis 3.....	74
4.5.4 Analisis Hipotesis 4.....	75
4.5.5 Analisis Hipotesis 5.....	75
4.6 Perbandingan dengan Penelitian Sebelumnya	76
BAB V.....	79
5.1 Kesimpulan	79
5.2 Keterbatasan Penelitian.....	82
5.3 Saran.....	83
5.3.1 Implikasi Manajerial	83
5.3.2 Implikasi Teoritis	84
5.3.3 Saran Untuk Penelitian Berikutnya.....	85



DAFTAR GAMBAR

Gambar 1.1 Perkembangan pengguna internet di Indonesia	1
Gambar 1.2 Peringkat dompet digital di Indonesia berdasarkan jumlah pengunduhan	4
Gambar 1.3 Peringkat dompet digital di Indonesia berdasarkan jumlah pengguna aktif	5
Gambar 1.4 Persentase penggunaan dompet digital pada beberapa jenis transaksi	6
Gambar 2.1 Technology acceptance model (TAM) (Sumber: Davis, 1989) ..	20
Gambar 2.2 TAM2 Model	21
Gambar 2.3 TAM3 Model	23
Gambar 2.4 UTAUT Model	24
Gambar 2.5 UTAUT2 Model	27
Gambar 2.6 Model Penelitian Madan & Yadav	29
Gambar 2.7 Model Penelitian Park, et al.....	30
Gambar 2.8 Model Penelitian Purwanto, et al	32
Gambar 2.9 Model Penelitian Olivia, Borondo, dan Clavero	33
Gambar 2.10 Model Penelitian	37
Gambar 3.1 Model Penelitian	52
Gambar 3.2 Hasil pre-test outer model.....	53
Gambar 4.1 Klasifikasi Jenis Kelamin Responden	60
Gambar 4.2 Klasifikasi Usia Responden.....	61
Gambar 4.3 Klasifikasi Pekerjaan Responden.....	61
Gambar 4.4 Loading Factor	63
Gambar 4.5 Path Coefficient.....	70

DAFTAR TABEL

Tabel 3.1 Variabel <i>Perceived Trust</i>	41
Tabel 3.2 Variabel <i>Promotional Benefits</i>	42
Tabel 3.3 Variabel <i>Effort Expectancy</i>	44
Tabel 3.4 Variabel <i>Performance expectancy</i>	45
Tabel 3.5 Variabel Social Influence.....	46
Tabel 3.6 Variabel <i>Intention to use</i>	47
Tabel 3.7 Skala Likert.....	48
Tabel 3.8 Hasil Pre-Tes Validitas Konvergen (loading ifactor).....	54
Tabel 3.9 Hasil Pre-Tes Validitas Konvergen (AVE)	55
Tabel 3.10 Hasil Pre-Tes Validitas Diskriminan (Fornell-Larcker Criterion)	57
Tabel 3.11 Hasil Pre-test Reliabilitas (Cronbach's Alpha).....	58
Tabel 3.12 Hasil Pre-test Reliabilitas (Composite Reliability).....	58
Tabel 4.1 Hasil Uji Validitas Konvergen (Loading Factor)	64
Tabel 4.2 Hasil Uji Validitas Konvergen (AVE)	65
Tabel 4.3 Hasil Uji Validitas Diskriminan (Fornell-Larcker Criterion)	67
Tabel 4.4 Hasil Uji Reliabilitas (Cronbach's Alpha).....	68
Tabel 4.5 Hasil Uji Reliabilitas (Composite Reliability).....	68
Tabel 4.6 Hasil Boostraping Path Coefficient (Sampel Asli).....	71
Tabel 4.7 Hasil Boostraping Path Coefficient (T-statistik & P-Value)	71
Tabel 4.8 Coefficient of Determination	72
Tabel 4.9 Tabel Perbandingan Desain Penelitian	77