

TABLE OF CONTENTS

	Page
COVER	i
HALAMAN PENGESAHAN	ii
PERNYATAAN BEBAS PLAGIASI	iii
FOREWORD	iv
ACKNOWLEDGEMENT	v
ABSTRACT	vi
TABLE OF CONTENTS	vii
LIST OF TABLES	ix
LIST OF FIGURES	x
APPENDIX LIST	xi
CHAPTER I INTRODUCTION	1
1.1. Problem Background	1
1.2. Problem Formulation	8
1.3. Study Questions	8
1.4. Study Objectives	9
1.5. Study Scopes	9
1.6. Study Contributions	10
1.7. Study Writing Systematics.....	10
CHAPTER II THEORY BASIS AND HYPOTHESES PROPOSED	12
2.1. Theoretical basis	12
2.1.1. E-billfold	12
2.1.2. ShopeePay	17
2.1.3. UTAUT 2	19
2.1.4. ITU	22
2.1.5. PE	23
2.1.6. EE.....	24
2.1.7. SI.....	25
2.1.8. FC.....	26
2.1.9. HM	26
2.1.10. PV.....	27
2.1.11. HB	27
2.2. Relevant Previous Study	28
2.3. Hypothesis and Hypothesis Development	31
2.3.1. Affect of PE on ITU	32
2.3.2. Affect of EE on ITU	33
2.3.3. Affect of SI on ITU	33
2.3.4. Affect of FC on ITU.....	34
2.3.5. Affect of HM on ITU	35
2.3.6. Affect of PV on ITU.....	36
2.3.7. Affect of HB on ITU	37
CHAPTER III STUDY METHOD	39
3.1. Study Design.....	39
3.2. Study Object.....	39
3.3. Study Population and Sample	40

3.4. Types of Data and Data Collection Methods.....	41
3.5. Operational Definition of Variables.....	42
3.6. Study Instrument.....	43
3.7. Study Instrument-test.....	43
3.8. Data Analysis Method.....	44
CHAPTER IV STUDY OUTPUTS AND DISCUSSION.....	47
4.1. Outputs of Respondents' Demographic Profile.....	47
4.2. Instrument Quality Test Outputs.....	47
4.2.1. Validity Test Outputs.....	47
4.2.2. Reliability Test Outputs.....	48
4.3. Statistic Descriptive Result.....	49
4.4. Multicollinearity Test Outputs.....	50
4.5. Model Goodness of Fit-test Outputs.....	51
4.5.1. Coefficient of Determination (R Square) Test Outputs....	51
4.5.2. F-test Outputs.....	51
4.5.3. t-Test Outputs.....	52
4.6. Study Hypothesis Test Outputs.....	52
4.6.1. H ₁ : PE have positive affect on the ITU.....	53
4.6.2. H ₂ : EE have positive affect on the ITU.....	54
4.6.3. H ₃ : SI have positive affect on the ITU.....	54
4.6.4. H ₄ : FC have a positive affect on the ITU.....	54
4.6.5. H ₅ : HM have positive affect on the ITU.....	54
4.6.6. H ₆ : PV have positive affect on the ITU.....	55
4.6.7. H ₇ : HB have positive affect on the ITU.....	55
4.7. Discussions.....	55
4.7.1. The affect of PE on ITU.....	55
4.7.2. The affect of EE on ITU.....	56
4.7.3. The affect of SI on the ITU.....	57
4.7.4. The affect of FC on the ITU.....	58
4.7.5. The affect of HM on the ITU.....	58
4.7.6. The affect of PV on ITU.....	60
4.7.7. The affect of HB on ITU.....	61
BAB V CONCLUSIONS, IMPLICATIONS, LIMITATIONS, AND SUGGESTIONS.....	63
5.1. Conclusions.....	63
5.2. Implication.....	73
5.3. Limitations.....	74
5.4. Suggestions for Future Study.....	75
REFERENCE.....	77
APPENDIX.....	82