

## Table of Contents

<b>Abstrak</b>	<b>3</b>
<b>Abstract</b>	<b>4</b>
<b>Table of Contents</b>	<b>5</b>
<b>Chapter I: Introduction</b>	<b>8</b>
1.1. Background	8
1.2. Problem Statement	10
1.3. Research Questions	11
1.4. Research Objectives	11
1.5. Research Contribution	11
1.6. Research Scopes and Limitations	12
1.7. Writing Framework	13
1.8. Conclusion	16
<b>2. Chapter II: Theoretical Framework</b>	<b>17</b>
2.1. Introduction	17
2.1.1. Unified Theory of Acceptance and Use of Technology (UTAUT) & UTAUT2	17
2.1.1.1. Behavioural Intention	19
2.1.1.2. Performance Expectancy	19
2.1.1.3. Effort Expectancy	20
2.1.1.4. Social Influence	21
2.1.1.5. Facilitating conditions	22
2.1.1.6. Price Value	23
2.1.2. Role of Trust & Perceived Risk in Initial Technology Adoption	24
2.1.2.1. Perceived Risk	25
2.1.2.2. Trust	26
2.2. Research Model and Hypothesis Formulation	29
2.2.1. Performance Expectancy & Behavioral Intention	30
2.2.2. Effort Expectancy & Behavioural Intention	31
2.2.3. Social Influence & Behavioural Intention	32
2.2.4. Facilitating Condition & Behavioural Intention	34
2.2.5. Price Value & Behavioural Intention	35
2.2.6. Trust & Behavioural Intentions	37
2.2.7. Trust & Perceived Risk	38
2.2.8. Perceived Risk & Behavioural Intention	39
2.3. Conclusion	40
<b>3. Chapter III: Methodology</b>	<b>41</b>
3.1. Introduction	41
3.2. Research Design	41



3.3. Data Collection Method	42
3.3.1. Research Object	42
3.3.2. Data Collection Type	43
3.3.3. Sampling Design	43
3.4. Operational Definition	44
3.4.1. Behavioural Intention	45
3.4.2. Performance Expectancy	46
3.4.3. Effort Expectancy	46
3.4.4. Social Influence	47
3.4.5. Facilitating Conditions	48
3.4.6. Price Value	48
3.4.7. Trust	49
3.4.8. Perceived Risk	49
3.5. Data Measurement Method	50
3.6. Data Analysis Method	50
3.6.1. Measurement Model Analysis (Outer Model Analysis)	51
3.6.1.1. Reliability Testing Method	51
3.6.1.2. Validity Testing Method	51
3.6.2. Structural Model Analysis (Inner Model)	52
3.6.2.1. Collinearity Testing Method	52
3.6.2.2. Goodness of Fit Testing Method	53
3.6.2.3. Hypothesis Testing Method	54
3.7. Conclusion	55
<b>4. Chapter IV: Findings and Data Analysis</b>	<b>56</b>
4.1. Introduction	56
4.2. Data Collection Results	56
4.3. Respondent Profile	57
4.4. Measurement Model Evaluation	59
4.4.1. Reliability Testing	59
4.4.2. Convergent Validity Testing	60
4.4.3. Discriminant Validity Testing	60
4.5. Descriptive Statistics Evaluation	62
4.6. Structural Model Evaluation	65
4.6.1. Collinearity Testing Results	65
4.6.2. Goodness of Fit Evaluation	65
4.6.3. Hypothesis Testing and Research Findings	66
4.7. Discussion	70
H1: Performance expectancy influences behavioural intention towards the adoption of	



PSrE-certified electronic signature services positively.	70
H2: Effort expectancy influences behavioural intention towards the adoption of PSrE-certified electronic signature services positively.	71
H3: Social influence impacts behavioural intention towards the adoption of PSrE-certified electronic signature services positively.	73
H4: Facilitating conditions influence behavioural intention towards the adoption of PSrE-certified electronic signature services positively.	74
H5: Price value influences behavioural intention towards adopting PSrE-certified electronic signature services positively.	76
H6: Trust influences behavioural intention towards the adoption of PSrE-certified electronic signature services positively.	77
H7: Trust influences perceived risk negatively.	78
H8: Perceived risk influences behavioural intention towards the adoption of PSrE-certified electronic signature services negatively.	79
4.8. Conclusion	80
<b>5. Chapter V: Conclusion</b>	<b>82</b>
5.1. Introduction	82
5.2. Conclusion	82
5.3. Practical Implications	83
5.4. Research Limitation and Directions for Future Work	85
<b>References</b>	<b>87</b>