



## TABLE OF CONTENT

|   |      |
|---|------|
| <b>AUTHORIZATION</b> .....  | ii   |
| <b>STATEMENT OF AUTHENTICITY OF THESIS WRITING</b> .....              | iv   |
| <b>ACKNOWLEDGEMENT</b> .....  | v    |
| <b>TABLE OF CONTENT</b> .....   | vi   |
| <b>LIST OF TABLES</b> .....   | viii |
| <b>LIST OF FIGURES</b> .....  | ix   |
| <b>LIST OF APPENDIXES</b> .....                                       | x    |
| <b>ABSTRACT</b> .....   | xi   |
| <b>ABSTRAK</b> .....  | xii  |
| <b>CHAPTER I INTRODUCTION</b> .....                                   | 1    |
| <b>1.1 Background</b> .....   | 1    |
| <b>1.2 Research Questions</b> .....                                   | 3    |
| <b>1.3 Research Objectives</b> .....                                  | 4    |
| <b>1.4 Research Benefit</b> .....                                     | 4    |
| <b>1.5 Research Scopes</b> .....                                      | 4    |
| <b>1.6 Writing Systematics</b> .....                                  | 5    |
| <b>CHAPTER II LITERATURE REVIEW</b> .....                             | 7    |
| <b>2.1 Theoretical Framework</b> .....                                | 7    |
| 2.1.1 The Dual Factors Theory .....                                   | 7    |
| 2.1.2 Expectation Confirmation Theory .....                           | 8    |
| 2.1.3 Integration of Dual Factors Theory in the Context of QRIS ..... | 8    |
| <b>2.3 Research Framework</b> .....                                   | 9    |
| <b>CHAPTER III RESEARCH METHOD</b> .....                              | 11   |
| <b>3.1 Research Design</b> .....                                      | 11   |
| <b>3.2 Data Collection Techniques</b> .....                           | 11   |
| <b>3.3 Research Instruments</b> .....                                 | 12   |
| 3.3.1 Mobility .....  | 13   |
| 3.3.2 Institutional Trust .....                                       | 13   |
| 3.3.3 Perceived Usefulness .....                                      | 14   |
| 3.3.4 Performance Expectancy .....                                    | 14   |
| 3.3.5 Perceived Reliability .....                                     | 15   |



|   |           |
|---|-----------|
| 3.3.6 Perceived Risk .....                      | 15        |
| 3.3.7 Design Constraint .....                   | 16        |
| <b>3.4 Data Analysis Method .....</b>           | <b>17</b> |
| 3.7.1 PLS-SEM .....                             | 17        |
| 3.7.2 Measurement Model Evaluation .....        | 19        |
| 3.7.3 Structural Model Evaluation .....         | 20        |
| 3.7.4 Hypotheses Testing Procedure .....        | 22        |
| <b>3.5 Case Profile .....</b>                   | <b>23</b> |
| <b>CHAPTER IV FINDINGS AND DISCUSSION .....</b> | <b>25</b> |
| <b>4.1 Data Description .....</b>               | <b>25</b> |
| 4.1.1 Correlation Between Variables .....       | 26        |
| 4.1.2 Reliability Test .....                    | 27        |
| 4.1.3 Convergent Validity Test .....            | 28        |
| 4.1.4 Discriminant Validity Test .....          | 29        |
| 4.1.5 R-Square .....                            | 30        |
| 4.1.6 F-Square .....                            | 31        |
| 4.1.7 Goodness of Fit .....                     | 32        |
| <b>CHAPTER V CONCLUSION .....</b>               | <b>38</b> |
| <b>5.1 Conclusions .....</b>                    | <b>38</b> |
| <b>5.2 Implications .....</b>                   | <b>38</b> |
| <b>5.3 Limitations .....</b>                    | <b>39</b> |
| <b>5.4 Suggestions .....</b>                    | <b>39</b> |
| <b>REFERENCES .....</b>                         | <b>41</b> |