

LIST OF CONTENT

PERYATAAN BEBAS PLAGIASI	i
LEMBAR PENGESAHAN	ii
ACKNOWLEDGEMENT	iii
LIST OF FIGURES	vii
LIST OF TABLES	viii
LIST OF APPENDICES	ix
ABSTRACT	x
INTISARI	xi
CHAPTER 1	1
1.1 Research Background	1
1.2 Research Problem	2
1.3 Research Questions	4
1.4 Research Objectives	5
1.5 Research Scope	6
1.6 Writing Structure	7
CHAPTER 2	9
2.1 Gen Z and Financial Services	9
2.2 Syariah Banking	11
2.3 Theory of Planned Behaviour (TPB)	12
2.4 Previous Researches	15
2.5 Hypotheses Development	21
2.5.1 Influence of Subjective Norm on Intention to Use	21
2.5.2 Influence of Attitude on Intention to Use	22
2.5.3 Influence of Perceived Behavioural Control on Intention to Use	23
2.5.4 Influence of Religiosity on Intention to Use and Attitude	24
2.5.5 Influence of Reputation on Intention to Use and Attitude	25



2.5.6	Influence of Awareness on Intention to Use and Attitude	26
2.5.7	Mediating Variable	27
2.6	Research Model.....	28
CHAPTER 3		29
3.1	Research Design.....	29
3.2	Operational Definition of Research Variables	29
3.2.1	Subjective Norm	30
3.2.2	Attitude	31
3.2.3	Perceived Behavioural Control.....	32
3.2.4	Religiosity	32
3.2.5	Reputation	33
3.2.6	Awareness	34
3.2.7	Intention to Use.....	35
3.3	Population and Sampling	36
3.4	Data Collection Method	37
3.5	Data Analysis Method.....	38
3.5.1	Partial Least Square Structural Equation Modelling (PLS-SEM)	38
3.5.2	Measurement Model Analysis (Outer Model)	39
3.5.3	Structural Model Analysis (Inner Model).....	41
3.5.4	Descriptive Analysis	44
3.5.5	Mediation Analysis	44
CHAPTER 4		46
4.1	Data Collection Result	46
4.2	Characteristics of Respondents	46
4.3	Measurement Model Test (Outer Model).....	48
4.3.1	Convergent Validity Test.....	48
4.3.2	Discriminant Validity Test.....	50



4.3.3	Reliability Test.....	52
4.4	Structural Model (Inner Model)	53
4.4.1	Goodness of Fit	53
4.4.2	F square	55
4.4.3	Multicollinearity	56
4.5	Descriptive Analysis	57
4.6	Hypothesis Testing.....	59
4.6.1	Hypothesis Testing 1.....	61
4.6.2	Hypothesis Testing 2.....	62
4.6.3	Hypothesis Testing 3.....	63
4.6.4	Hypothesis Testing 4.....	63
4.6.5	Hypothesis Testing 5.....	64
4.6.6	Hypothesis Testing 6.....	65
4.6.7	Hypothesis Testing 7.....	66
4.6.8	Hypothesis Testing 8.....	66
4.6.9	Hypothesis Testing 9.....	67
4.7	Mediation Analysis	68
CHAPTER 5	70
5.1	Research Conclusion	70
5.2	Managerial Implications.....	70
5.3	Research Limitations and Recommendations	72
REFERENCES	74
APPENDICES	80



LIST OF FIGURES

Figure 2.1 Theory of Planned Behaviour.....	14
Figure 2.2 Research Model	28
Figure 3.1 Specification of the SEM PLS Model	39
Figure 4.1 SEM PLS Model Specifications (Algorithm 1).....	48
Figure 4.2 Bootstrapping Result	59

LIST OF TABLES

Table 3.1 Measurements for Subjective Norms.....	30
Table 3.2 Measurements for Attitude	31
Table 3.3 Measurements for Perceived Behavioural Control.....	32
Table 3.4 Measurements for Religiosity	33
Table 3.5 Measurements for Reputation.....	34
Table 3.6 Measurements for Awareness.....	35
Table 3.7 Measurements for Intention to Use.....	35
Table 4.1 Characteristics of Respondents.....	46
Table 4.2 Convergent Validity Test Result.....	49
Table 4.3 Discriminant Validity Test Result (Fornell Larcker Criterion)	50
Table 4.4 Discriminant Validity Test Result (Cross-Loading)	51
Table 4.5 HTMT Values Between Constructs.....	52
Table 4.6 Reliability Test Result	52
Table 4.7 Explanatory Power.....	54
Table 4.8 Q-Square Result.....	55
Table 4.9 SRMR	55
Table 4.10 F-Square Result.....	56
Table 4.11 VIF Result.....	56
Table 4.12 Descriptive Analysis Result.....	57
Table 4.13 Hypothesis Testing Result	60
Table 4.14 Direct and Indirect Path Result.....	68

LIST OF APPENDICES

Appendix 1 Questionnaire	80
Appendix 2 Outer Loading	85
Appendix 3 Discriminant Validity (Fornell-Larker Criterion)	85
Appendix 4 Discriminant Validity (Cross Loadings)	86
Appendix 5 Discriminant Validity (HTMT Matrix).....	86
Appendix 6 Construct Reliability and Validity	87
Appendix 7 R Square	87
Appendix 8 Q Square.....	87
Appendix 9 SRMR.....	87
Appendix 10 F Square	87
Appendix 11 VIF	88
Appendix 12 Direct Effect	88
Appendix 13 Indirect Effect.....	88
Appendix 14 Descriptive Data.....	89