

## TABLE OF CONTENTS

<b>DECLARATION OF ORIGINALITY .....</b>	<b>ii</b>
<b>APPROVAL PAGE .....</b>	<b>iii</b>
<b>LEGITIMATION PAGE .....</b>	<b>iv</b>
<b>ABSTRACT .....</b>	<b>v</b>
<b>ACKNOWLEDGMENT .....</b>	<b>vi</b>
<b>CHAPTER 1 .....</b>	<b>1</b>
<b>INTRODUCTION.....</b>	<b>1</b>
1.1 Background of Study .....	1
1.2 Scope of Research .....	21
1.3 Problem Formulation .....	22
1.4 Research Objectives .....	22
1.5 Research Benefits.....	23
1.6 Writing Systematics .....	23
<b>CHAPTER II .....</b>	<b>25</b>
<b>LITERATURE REVIEW.....</b>	<b>25</b>
2.1 Consumer Behavior.....	25
2.1.1 Factors Influencing Consumer Behavior .....	25
2.2 Technology Acceptance Model (TAM).....	26
2.3 Attitude toward Using .....	28
2.3.1 Attitude toward Using Indicators .....	29
2.4 Behavioral Intention to Use .....	29
2.4.1 Behavioral Intention to Use Indicators .....	29
2.5 Decision to Use .....	30
2.5.1 Decision to Use Indicators .....	32
2.6 Perceived Benefit .....	32

2.6.1 Perceived Benefit Indicators .....	33
2.7 Perceived Ease of Use.....	34
2.7.1 Perceived Ease of Use Indicators .....	35
2.8 Perceived Compatibility.....	36
2.8.1 Perceived Compatibility Indicators.....	37
2.9 Previous Research .....	37
2.10 Framework of Thinking .....	47
2.11 Hypothesis.....	48
2.11.1 Perceived Ease of Use influenced the Perceived Benefit of Using Online Payment Application.....	48
2.11.2 Perceived Benefit influenced the Attitude Toward Using Online Payment Application.....	48
2.11.3 Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.....	49
2.11.4 Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.....	49
2.11.5 Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.....	50
2.11.6 Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.....	51
2.11.7 Perceived Ease Of Use influenced the Perceived Benefit Of Using Online Payment Application.....	51
<b>CHAPTER III .....</b>	<b>53</b>
<b>RESEARCH METHODOLOGY .....</b>	<b>53</b>
3.1 Types of Research.....	53
3.2 Data Sources.....	53
3.3 Data Collection Method .....	53

3.4 Population and Sample.....	54
3.4.1 Population .....	54
3.4.2 Sample.....	54
3.5 Research Variables.....	55
3.6 Variable Operational Definition.....	55
3.7 Test Instrument Requirements .....	58
3.7.1 Validity Test.....	58
3.7.2 Reliability Test.....	59
3.8 Test Data Analysis Requirements .....	59
3.8.1 Outer Model Evaluation.....	60
3.8.2 Inner Model Evaluation.....	61
<b>CHAPTER IV.....</b>	<b>62</b>
<b>RESULT AND DISCUSSION.....</b>	<b>62</b>
4.1 Data Description.....	62
4.1.1 Description of Objective Characteristics .....	62
4.1.2 Description of Respondents Answers .....	66
4.2 Instrument Requirements Test Results .....	71
4.2.1 Validity Test Results .....	71
4.2.2 Reliability Test Results .....	73
4.3 Data Analysis .....	74
4.3.1 Assessing the Outer Model .....	74
4.3.2 Evaluating the Average Variance Extracted (AVE) .....	76
4.3.3 Inner Model Testing.....	77
4.3.4 Hypothesis Testing.....	78
4.4 Discussion .....	83

4.4.1 The Effect of Perceived Ease of Use on Perceived Benefit .....	83
4.4.2 The Effect of Perceived Benefit on Attitude Toward Using .....	84
4.4.3 The Effect of Perceived Ease of Use on Attitude Toward Using .....	84
4.4.4 The Effect of Perceived Compatibility on Attitude Toward Using .....	85
4.4.5 The Effect of Attitude Toward Using on Behavioral Intention to Use .....	86
4.4.6 The Effect of Perceived Benefit on Behavioral Intention to Use.....	86
4.4.7 The Effect of Behavioral Intention to Use on Decision to use. ....	87
<b>CHAPTER V .....</b>	<b>89</b>
<b>CONCLUSION AND RECCOMENDATIONS .....</b>	<b>89</b>
5.1 Conclusion .....	89
5.2 Reccomendations .....	89
5.2.1 For Online Payment Application Service Provider or Regulator.....	89
5.2.2 For Next Researcher.....	90
<b>REFERENCES .....</b>	<b>91</b>
<b>ATTACHMENTS .....</b>	<b>97</b>