

DAFTAR ISI

HALAMAN JUDUL.....	i
HALAMAN PERSETUJUAN	ii
HALAMAN PENGESAHAN.....	iii
PERNYATAAN KEASLIAN.....	iv
HALAMAN MOTTO DAN PERSEMBAHAN.....	v
ABSTRACT	vi
ABSTRAK	vii
PRAKATA.....	viii
DAFTAR ISI.....	x
DAFTAR TABEL.....	xiii
DAFTAR GAMBAR	xiii
DAFTAR LAMPIRAN	xiv
BAB I PENDAHULUAN	1
1.1 Latar Belakang	1
1.2 Rumusan Masalah	5
1.3 Tujuan Penelitian	6
1.4 Manfaat Penelitian	7
BAB II LANDASAN TEORI	8
2.1 Pengertian Uang Elektronik	8
2.2 TAM (<i>Technology Acceptance Model</i>).....	9
2.2.1 <i>Perceived Usefulness</i> (Kegunaan)	10
2.3 <i>Theory of Planned Behavior</i>	11
2.3.1 <i>Subjective Norms</i> (Norma Subjektif).....	12
2.3.2 <i>Perceived Behavioral Control</i>	13
2.3.3 <i>Intention</i>	14
2.3.4 <i>Behavior</i> (Perilaku).....	14
2.3.5 <i>Financial Performance</i>	15
2.4 Integrasi TAM dan TPB.....	16
2.5 Pengembangan Hipotesis	16

2.5.1 Pengaruh <i>Perceived Usefulness</i> terhadap <i>Behavior Use</i>	16
2.5.2 Pengaruh <i>Subjective Norms</i> terhadap <i>Behavior Use</i>	17
2.5.3 Pengaruh <i>Perceived Behavioral Control</i> terhadap <i>Behavior use</i>	17
2.5.4 Pengaruh <i>Perceived Usefulness</i> terhadap <i>Intention</i>	18
2.5.5 Pengaruh <i>Subjective Norms</i> terhadap <i>Intention</i>	18
2.5.6 Pengaruh <i>Perceived Behavioral Control</i> terhadap <i>Intention</i>	19
2.5.7 <i>Intention</i> terhadap <i>Behavior</i>	19
2.5.8 <i>Behavior use</i> terhadap <i>Financial Performance</i>	19
2.5.9 Model Empirik.....	20
BAB III METODE PENELITIAN	21
3.1 Jenis Penelitian.....	21
3.2 Populasi dan Sampel	21
3.3 Sumber dan Jenis Data	22
3.3.1 Data Primer	22
3.3.2 Data Sekunder.....	22
3.4 Metode Pengumpulan Data	23
3.5 Variabel dan Indikator.....	24
3.5.1 Variabel.....	24
3.5.2 Indikator Variabel	25
3.6 Teknik Analisis	27
3.6.1 Uji Validitas	31
3.6.2 Membaca <i>outer</i> model	31
BAB IV HASIL PENELITIAN DAN PEMBAHASAN	34
4.1 Deskripsi Variabel.....	34
4.1.1 Deskripsi Variabel <i>Perceived Usefulness</i> (X1).....	35
4.1.2 Deskripsi Variabel <i>Subjective Norms</i> (X2).....	36
4.1.3 Deskripsi Variabel <i>Perceived Behavioral Control</i> (X3)	37
4.1.4 Deskripsi Variabel <i>Intention</i> (Y1)	38
4.1.5 Deskripsi Variabel <i>Behavior Use</i> (Y2)	40
4.1.6 Deskripsi Variabel <i>Financial Performance</i> (Y3).....	41
4.2 Analisis Data	42

4.2.1 Persamaan Regresi.....	43
4.2.2 Evaluasi Outer Model atau Model Pengukuran.....	44
4.2.3 Evaluasi Inner Model.....	49
4.2.4 Uji Hipotesis	52
4.2.5 Pembahasan	58
BAB V PENUTUP.....	63
5.1 Simpulan	63
5.2 Implikasi Teoritis	64
5.3 Implikasi Manajerial	64
5.4 Keterbatasan Penelitian.....	65
5.5 Agenda Penelitian Mendatang	65
DAFTAR PUSTAKA	66
LAMPIRAN.....	71

DAFTAR TABEL

Tabel 1. 1 Jumlah volume transaksi dan nilai transaksi <i>e-money</i> 2012-2018.....	1
Tabel 3.1 Definisi Variabel dan Indikator Penelitian.....	26
Tabel 4.1 Statistik Deskriptif Variabel <i>Perceived Usefulness</i>	35
Tabel 4.2 Statistik Deskriptif Variabel <i>Subjective Norms</i>	36
Tabel 4.3 Statistik Deskriptif Variabel <i>Perceived Behavioral Control</i>	37
Tabel 4.4 Statistik Deskriptif Variabel <i>Intention</i>	39
Tabel 4.5 Statistik Deskriptif Variabel <i>Behavior Use</i>	40
Tabel 4.6 Statistik Deskriptif Variabel <i>Financial Performance</i>	41
Tabel 4.7 Hasil Persamaan Regresi.....	43
Tabel 4.8 <i>Outer Loading (Measurement Model)</i>	45
Table 4.9 Nilai <i>Discriminant Validity (Cross Loading)</i> Indikator.....	46
Tabel 4.10 AVE dan Akar Kuadrat AVE.....	47
Tabel 4.11 Korelasi antar Konstruk dengan Nilai Akar Kuadrat AVE.....	48
Tabel 4.12 Nilai <i>Composite Reliability</i> dan <i>Cronbach Alpha</i>	49
Tabel 4.13 Nilai R^2 Variabel Laten Endogen	51
Tabel 4.14 <i>Path Coefficients</i>	53
Tabel 4.15 <i>Specific Indirect Effects</i>	56

DAFTAR GAMBAR

Gambar 2. 1 <i>Technology Acceptance Model</i>	10
Gambar 2. 2 <i>Theory of Planned Behavior</i>	12
Gambar 2.3 Peran <i>e-money</i> dalam meningkatkan kinerja UMKM.....	20
Gambar 4.1 Full Model SmartPLS Versi 3.2.8.....	42

DAFTAR LAMPIRAN

Lampiran 1. Hasil PLS ALGORITHMMA dengan SmartPLS 3.2.8	71
Lampiran 2. Hasil BOOTSTRAPPING dengan SmartPLS 3.2.8.	74
Lampiran 3. Kuesioner Penelitian.....	76