

DAFTAR ISI

HALAMAN JUDUL	i
HALAMAN PENGESAHAN.....	ii
PERNYATAAN.....	iv
MOTTO DAN PERSEMBAHAN.....	v
KATA PENGANTAR.....	vi
DAFTAR ISI.....	viii
DAFTAR TABEL	xiii
DAFTAR GAMBAR.....	xiv
DAFTAR LAMPIRAN	xv
ABSTRACT	xvi
ABSTRAK	xvii
BAB I PENDAHULUAN	1
1.1 Latar Belakang Penelitian	1
1.2 Rumusan Masalah	5
1.3 Tujuan Penelitian	5
1.4 Manfaat Penelitian	6
BAB II KAJIAN PUSTAKA	8
2.1 Landasan Teori.....	8
2.1.1 Technology Acceptance Model (TAM)	8
2.1.2 Perceived Ease of Use	9
2.1.3 Perceived Risk.....	10

2.1.4	Attitude Toward Technology	11
2.1.5	Behavioral Intention to Transaction.....	12
2.2	Penelitian Terdahulu	13
2.3	Hipotesis Penelitian.....	19
2.3.1	Pengaruh Perceived Ease of Use terhadap Attitude Toward Technology	19
2.3.2	Pengaruh Perceived Risk terhadap Attitude Toward Technology.....	20
2.3.3	Pengaruh Perceived Ease of Use terhadap Behavioral Intention to Transaction.....	21
2.3.4	Pengaruh Perceived Risk terhadap Behavioral Intention to Transaction	21
2.3.5	Pengaruh Attitude Toward Technology terhadap Behavioral Intention to Transaction.....	22
2.4	Model Empirik Penelitian	23
BAB III METODE PENELITIAN		24
3.1	Jenis Penelitian.....	24
3.2	Populasi dan Sampel	24
3.3	Sumber dan Jenis Data.....	25
3.4	Metode Pengumpulan Data	25
3.5	Variabel dan Indikator.....	26
3.5.1	Variabel Dependen.....	26
3.5.1.1	Attitude Toward Technology	27

3.5.1.2	Behavioral Intention to Transaction.....	27
3.5.2	Variabel Dependen	27
3.5.2.1	Perceived Ease of Use.....	27
3.5.2.2	Perceived Risk.....	27
3.6	Teknik Analisis	29
3.6.1	Analisis Statistik Deskriptif	29
3.6.2	Uji Instrumen	30
3.6.2.1	Uji Validitas	30
3.6.2.2	Uji Reliabelitas.....	30
3.6.3	Uji Asumsi Klasik	30
3.6.3.1	Uji Normalitas.....	30
3.6.3.2	Uji Multikolinearitas	31
3.6.3.2	Uji Heteroskedastisitas.....	31
3.7	Path Analysis.....	32
3.8	Sobel Test.....	33
3.9	Koefisien Determinasi R Square	33
BAB IV HASIL PENELITIAN DAN PEMBAHASAN.....		34
4.1	Gambaran Umum Responden	34
4.1.1	Gambaran Umum Resonden Berdasarkan Jenis Kelamin	34
4.1.2	Gambaran Umum Resonden Berdasarkan Usia.....	35
4.1.3	Gambaran Umum Resonden Berdasarkan Pekerjaan.	36
4.2	Analisis Deskripsi Variabel.....	37

4.2.1	Deskripsi Variabel Perceived Ease of Use	38
4.2.2	Deskripsi Variabel Perceived Risk	39
4.2.3	Deskripsi Variabel Attitude Toward Technology	40
4.2.4	Deskripsi Variabel Behavioral Intention to Transaction	41
4.3	Uji Instrumen	42
4.3.1	Uji Validitas	42
4.3.2	Uji Reliabelitas	43
4.4	Uji Asumsi Klasik	44
4.4.1	Uji Normalitas	44
4.4.1	Uji Multikolinearitas	45
4.4.1	Uji Heteroskedastisitas	46
4.5	Analisis Regresi Linear Berganda.....	48
4.6	Pengujian Hipotesis (Uji t).....	49
4.7	Uji F	52
4.8	Koefisien Determinasi (R^2).....	53
4.9	Pengaruh Hubungan Langsung Tidak Langsung	54
4.9.1	Uji Path Analysis	54
4.9.2	Uji Sobel Test	55
4.10	Pembahasan.....	57
BAB V	PENUTUP	65
5.1	Kesimpulan	65
5.2	Implikasi Manajerial	67

5.3 Keterbatasan Penelitian dan Agenda Penelitian Mendatang..	67
DAFTAR PUSTAKA	68
LAMPIRAN.....	70

DAFTAR TABEL

Tabel 2.1 Penelitian Terdahulu	17
Tabel 3.1 Skala Likert	26
Tabel 3.2 Definisi Operasional Variabel.....	28
Tabel 4.1 Responden Berdasarkan Jenis Kelamin	34
Tabel 4.2 Responden Berdasarkan Usia.....	35
Tabel 4.3 Responden Berdasarkan Pekerjaan	36
Tabel 4.4 Statistik Deskriptif Variabel Perceived Ease of Use	38
Tabel 4.5 Statistik Deskriptif Variabel Perceived Risk	39
Tabel 4.6 Statistik Deskriptif Variabel Attitude Toward Technology	40
Tabel 4.7 Statistik Deskriptif Variabel Behavioral Intention to Transaction ..	41
Tabel 4.8 Uji Validitas	42
Tabel 4.9 Uji Reliabelitas.....	43
Tabel 4.10 Uji Normalitas Kolmogorov-Smirnov	44
Tabel 4.11 Uji Multikolinearitas	46
Tabel 4.12 Persamaan Regresi Linear Berganda	48
Tabel 4.13 Uji t	50
Tabel 4.14 Uji F	52
Tabel 4.15 Uji Koefisien Determinasi (R^2).....	53
Tabel 4.16 Uji Path Analysis	54

DAFTAR GAMBAR

Gambar 2.1 Model Penelitian Terdahulu	15
Gambar 2.2 Usulan Model Baru	16
Gambar 2.2 Model Empirik Penelitian	23
Gambar 4.1 Uji Normalitas Normal Probability Plot	45
Gambar 4.2 Uji Heteroskedastisitas	47
Gambar 4.3 Uji Sobel Test Model 1	55
Gambar 4.4 Uji Sobel Test Model 2	56

DAFTAR LAMPIRAN

Lampiran 1. Kuesioner Penelitian.....	72
Lampiran 2. Deskripsi Variabel	76
Lampiran 3. Uji Validitas.....	77
Lampiran 4. Uji Reliabelitas	80
Lampiran 5. Uji Normalitas	81
Lampiran 6. Uji Multikolinearitas	82
Lampiran 7. Uji Heteroskedastisitas	82
Lampiran 8. Analisis Regresi Linear Berganda dan Uji t	83
Lampiran 9. Uji F	84
Lampiran 10. Koefisien Determinasi R Square	84
Lampiran 11. Sobel Test	85
Lampiran 12. Uji t	85
Lampiran 13. Koefisien Determinasi (R^2).....	85