

TABLE OF CONTENTS

APPROVAL SHEET.....	ii
STATEMENT PAGE.....	iii
MOTTO AND OFFERINGS PAGE.....	iv
PREFACE.....	v
ABSTRACT.....	vii
TABLE OF CONTENT.....	viii
LIST OF FIGURES.....	xi
LIST OF TABLES.....	xii
CHAPTER I INTRODUCTION	1
1.1 Background of The Research.....	1
1.1.1 Financial Technology.....	2
1.1.2 Mobile Banking	4
1.2 Problem Statement	5
1.3 Research Question	7
1.4 Research Objective	8
1.5 Significant of Study	8
1.6 Research Writing Systematic	9
CHAPTER II.....	10
2.1 Literature Review.....	10
2.1.1 Marketing.....	10
2.1.2 E-commerce	11
2.1.3 Consumer Behaviour	13
2.1.4 UTAUT	13
2.1.5 Performance Expectancy (PE)	14
2.1.6 Effort Expectancy (EE).....	15
2.1.7 Social Influence (SI)	16
2.1.8 Perceived Risk (PR).....	16
2.1.9 Intention	17
2.2 Previous Research.....	19
2.3 Conceptual Framework.....	25
2.4 Research Hypothesis.....	26

2.5 The Scope of Research.....	26
2.6 Relation of Each Variable	26
CHAPTER III RESEARCH METHODS.....	27
3.1 Types of Research.....	28
3.2 Variable Operationalization and Measurement Scale.....	29
3.2.1 Operational Variables	29
3.2.2 Measurement Scale	32
3.3 Research Stages	32
3.4 Population and Sampling	33
3.4.1 Population	33
3.4.2 Sample.....	33
3.5 Data Collection and Data Sources	34
3.5.1 Type of Data	34
3.5.2 Data Collection Technique	35
3.6 Validity and Reliability.....	35
3.6.1 Validity	36
3.6.2 Reliability.....	38
3.7 Data Analysis Technique	39
3.7.1 Descriptive Analysis	39
3.7.2 M S I	39
3.7.3 Classic Assumption.....	40
3.7.4 Analysis of Multiple Linear Regression	41
3.7.5 Hypothesis Testing.....	42
3.7.6 Coefficient of Determination	44
CHAPTER IV RESEARCH RESULTS AND DISCUSSION.....	45
4.1 Data Collection.....	45
4.2 Characteristic of Respondent.....	45
4.2.1 Characteristic of Respondent based on gender.....	46
4.2.2 Characteristic of Respondent by age.....	46
4.2.3 Characteristic of Respondent by job.....	47
4.2.4 Characteristic of Respondent based on average income.....	47
4.3 Research Results.....	48
4.3.1 Descriptive Analysis.....	48
4.3.2 Classical Assumption Test.....	63

4.3.3 Results of Multiple Regression Analysis.....	66
4.3.4 Hypothesis Test.....	67
4.4 Analysis of Research Result and Discussion.....	72
CHAPTER V CONCLUSION AND RECOMMENDATIONS.....	75
5.1 Conclusion.....	75
5.2 Recommendation.....	77
BIBLIOGRAPHY.....	78
APPENDIX.....	81