

DAFTAR GAMBAR

Gambar I.1 Pertumbuhan <i>Fintech</i> di Indonesia	2
Gambar I.2 SDGs 8 <i>Decent Work and Economic Growth</i>	3
Gambar I.3 <i>FishBone Diagram</i>	6
Gambar II.1 TAM <i>Research Model</i>	18
Gambar II.2 TPB <i>Research Model</i>	19
Gambar II.3 <i>Gen Z</i>	34
Gambar II.4 Logo <i>SeaBank</i>	38
Gambar II.5 <i>Technology Acceptance Model</i>	39
Gambar II.6 <i>Theory of Planned Behaviour Model</i>	42
Gambar II.7 R Logo	48
Gambar II.8 <i>Screenshot Tampilan RStudio</i>	49
Gambar II.9 Regresi Linear.....	54
Gambar II.10 Regresi Berganda.....	55
Gambar II.11 Regresi Kanonik	55
Gambar II.12 <i>Reflective Measurement</i>	57
Gambar II.13 <i>HTMT correlations</i>	61
Gambar II.14 <i>Structural Model Assessment</i>	63
Gambar III.1 Model Konseptual <i>Hevner</i>	67
Gambar III.2 Sistematisasi Penyelesaian Masalah.....	69
Gambar III.3 Model Pengembangan Hipotesis	70
Gambar III.4 Tampilan Proses <i>Import Data</i> Pra-Kuesioner dalam format <i>CSV</i> .	79
Gambar III.5 Tampilan <i>Model Path</i> model penelitian	79
Gambar III.6 Tampilan hasil <i>Outer Loading</i> Data Pra-Kuesioner.....	80
Gambar III.7 Tampilan Hasil <i>Construct Reliability</i> dan <i>Validity</i> Data Pra-Kuesioner	81
Gambar III.8 Tampilan hasil <i>R Square</i> data Pra-Kuesioner	82
Gambar III.9 Model Analisis Pre-Kuesioner pada <i>SmartPLS</i>	91
Gambar III.10 Model Final Integrasi TAM dan TPB	97
Gambar IV.1 Instalasi <i>Package SeminR</i>	101
Gambar IV.2 <i>Import Data to RStudio</i>	101
Gambar IV.3 Skrip <i>Define Measurement Model</i>	102

Gambar IV.4 Skrip <i>Define Structural Model</i>	102
Gambar IV.5 Skrip <i>Estimating the Model</i>	103
Gambar IV.6 Tampilan Data R <i>Environment</i>	104
Gambar IV.7 Skrip <i>Summary Model</i>	104
Gambar IV.8 Skrip dan <i>Output \$descriptives</i>	105
Gambar IV.9 Skrip <i>Indicator Reliability</i>	106
Gambar IV.10 Skrip <i>Internal Consistency Reliability</i>	107
Gambar IV.11 Skrip <i>Average Variance Extracted (AVE)</i>	108
Gambar IV.12 Skrip <i>Discriminant Validity</i>	108
Gambar IV.13 Skrip <i>Model's Collinearity Issue</i>	109
Gambar IV.14 Skrip <i>Model's Significance and Relevance</i>	110
Gambar IV.15 Skrip <i>Model's Explanatory Power</i>	111
Gambar IV.16 Skrip <i>Bootstrap Model</i>	111
Gambar V.1 Hasil Analisis Deskriptif	112
Gambar V.2 Hasil <i>Indicator Loading/Outer Loading</i>	114
Gambar V.3 <i>Indicator Reliability</i>	115
Gambar V.4 Hasil <i>Composite Reliability</i>	116
Gambar V.5 <i>Composite Reliability Plot</i>	117
Gambar V.6 Hasil <i>Average Variance Extracted (AVE)</i>	118
Gambar V.7 Hasil <i>Heterotrait-Monotrait Ratio (HTMT)</i>	120
Gambar V.8 Hasil <i>Fornell-Lacker Criteria</i>	120
Gambar V.9 Hasil <i>Cross Loading</i>	121
Gambar V.10 Hasil <i>VIF Items dan Antecedents</i>	122
Gambar V.11 Hasil <i>Path Coefficients</i>	124
Gambar V.12 Hasil <i>effect size (f^2)</i>	125
Gambar V.13 Hasil <i>Coefficient of Determination (R^2)</i>	126
Gambar V.14 Hasil <i>Bootstrapping</i>	128