

## List of Table

Table 1.1 TCASH Products.....	5
Table 1.2 Number of E-Money.....	6
Table 1.3 Volumes and Value Transaction of E-Money.....	6
Table 1.4 Subscriber's data from TCASH and Telkomsel.....	8
Table 1.5 Table of Survey result.....	8
Table 3.1 Data collection tools using questioner.....	30
Table 3.2 Likert scale score.....	32
Table 3.3 Data collection tools using questioner.....	32-40
Table 3.4 Validity.....	44-45
Table 3.5 Product reliability using SPSS 23.....	46
Table 3.6 Price reliability using SPSS 23.....	46
Table 3.7 Place reliability using SPSS 23.....	46
Table 3.8 Promotion reliability using SPSS 23.....	47
Table 3.9 People reliability using SPSS 23.....	47
Table 3.10 Process reliability using SPSS 23.....	47
Table 3.11 Physical Evidence reliability using SPSS 23.....	47
Table 3.12 Behavior intention reliability using SPSS 23.....	48
Table 3.13 Classification Criteria for Rating.....	49
Table 3.14 Hypothesis.....	52-53
Table 4.1 Gender result.....	55
Table 4.2 Age result.....	55
Table 4.3 Allowance result.....	56
Table 4.4 Occupation result.....	57
Table 4.5 Last Education result.....	59
Table 4.6 Area result.....	60

Table 4.7 Product Descriptive Analysis Result.....	61-62
Table 4.8 Price Descriptive Analysis Result.....	63
Table 4.9 Place Descriptive Analysis Result.....	65
Table 4.10 Promotion Descriptive Analysis Result.....	66-67
Table 4.11 People Descriptive Analysis Result.....	69
Table 4.12 Process Descriptive Analysis Result.....	71
Table 4.13 Physical Evidence Descriptive Analysis Result.....	73
Table 4.14 Behavior Intention Descriptive Analysis Result.....	75
Table 4.15 Summary of Descriptive Analysis.....	77
Table 4.16 Convergent Validity.....	78-79
Table 4.17 Cross Loading Factors.....	80-82
Table 4.18 AVE, Composite Reliability, Cronbach Alpha.....	82
Table 4.19 Path Coefficient and T-value.....	83-84
Table 4.20 R-Square Result.....	84
Table 4.21 Goodness of Fit Result.....	85
Table 4.22 Hypothesis Testing Result.....	85-86