

LIST TABLES

| | |
|--|-----|
| Table 2. 1 International journal review | 24 |
| Table 2. 2 Nationsl journal review | 32 |
| Table 2. 3 Research Hypothesis | 38 |
| | |
| Table 3. 1 Research Characterstics | 42 |
| Table 3. 2 Operational variable | 43 |
| Table 3. 3 Scale Likert Instrument | 49 |
| Table 3. 4 Validity Test Result | 54 |
| Table 3. 5 Cronbach's Alpha Reliability Test | 56 |
| Table 3. 6 PLS Output Criteria | 58 |
| Table 3. 7 Decriptive Analysis | 62 |
| | |
| Table 4. 1 Characteristic of Respondents Based on Gender | 70 |
| Table 4. 2 Respondents Characteristics by Age | 71 |
| Table 4. 3 Respondents Characteristics by Occupation | 71 |
| Table 4. 4 Respondents Characteristics by Monthly Income | 72 |
| Table 4. 5 Performance Expectancy | 72 |
| Table 4. 6 Effort Expectancy | 73 |
| Table 4. 7 Social Influence | 74 |
| Table 4. 8 Facilitating Condition | 75 |
| Table 4. 9 Habit | 76 |
| Table 4. 10 BEHAVIORAL INTENTION | 77 |
| Table 4. 11 System use | 78 |
| Table 4. 12 Factor Loading | 80 |
| Table 4. 13 Correlation Value for Cross Loading | 81 |
| Table 4. 14 Correlation Value Between Variables | 82 |
| Table 4. 15 Heterotrait-Monotrait Ratio (HTMT) | 83 |
| Table 4. 16 VIF Result | 84 |
| Table 4. 17 Factor Loading | 86 |
| Table 4. 18 Correlation Value Between Variables | 88 |
| Table 4. 19 Cross Loading Correlation | 89 |
| Table 4. 20 HTMT Result | 90 |
| Table 4. 21 VIF Result | 92 |
| Table 4. 22 Cronbch Alpha and Composite Reability | 93 |
| Table 4. 23 Path Coefficient and t-Value | 95 |
| Table 4. 24 R Square | 96 |
| Table 4. 25 F Square | 97 |
| Table 4. 26 Q Square Result | 98 |
| Table 4. 27 PLS Predict result with 5000 sub-sample non moderate | 100 |

| | |
|---|-----|
| Table 4. 28 PLS Predict result with 5000 sub-samples with moderating variable | 100 |
| Table 4. 29 Bootstrapping Result of Age Moderating Variable..... | 102 |
| Table 4. 30 Age : Compared path..... | 102 |
| Table 4. 31 Bootstrapping Result of Age Moderating Variable..... | 103 |
| Table 4. 32 Gender : Compared Path..... | 104 |