

LIST OF FIGURES

Figure 1. 1 The Total Value of E-money Transactions in Indonesia.....	3
Figure 1. 2 The Most Used E-wallet Applications in Indonesia.....	3
Figure 1. 3 Indonesian Population by Gender.....	4
Figure 1. 4 Indonesian Population by Age.....	5
Figure 2. 1 Model of Consumer Behaviour	11
Figure 2. 2 Research Model Technology Acceptance Model (TAM)	12
Figure 2. 3 Theoretical Framework.....	36
Figure 3. 1 The Research Process	46
Figure 3. 2 The Continuum Line.....	54
Figure 3. 3 The Accepted and Rejected Area of H_0 One-Tailed Test.....	58
Figure 4. 1 Characteristics Respondents Based on Age.....	60
Figure 4. 2 Characteristics Respondents Based on Gender.....	61
Figure 4. 3 Characteristics Respondents Based on Education Level.....	61
Figure 4. 4 Characteristics Respondents Based on Occupation.....	62
Figure 4. 5 Continuum Line of Perceived COVID-19 Risk Variable.....	65
Figure 4. 6 Continuum Line of Subjective Norm Variable.....	67
Figure 4. 7 Continuum Line of Perceived Usefulness Variable.....	69
Figure 4. 8 Continuum Line of Perceived Ease of Use Variable.....	71
Figure 4. 9 Continuum Line of Behavioural Intention Variable.....	73
Figure 4. 10 The Outer Model.....	74
Figure 4. 11 The Inner Model	78