

LIST OF TABLE

Table 1 Thesis Research Review	15
Table 2 National Journal Research	21
Table 3 International Journal Research	27
Table 4 Operational Variable.....	35
Table 5 Skala Likert Instrument	36
Table 6 Criteria of Interpretation Score	40
Table 7 Respondents' responses regarding the usefulness in T-Pay	52
Table 8 Respondents' responses regarding the ease of use in the T-Pay Application.....	56
Table 9 Respondents' responses regarding the risk in the T-Pay Application...	60
Table 10 Respondents' responses regarding the Intention to Use the T-Pay Application.....	62
Table 11 Convergent Validity Test.....	65
Table 12 Discriminant Validity Test Results (Fornell Larcker Criterion)	66
Table 13 Hasil Uji Discriminant Validity (Cross Loading).....	67
Table 14 Hasil Uji Reliabilitas	69
Table 15 R-Square.....	70
Table 16 Q2 Predictive Relevance	71
Table 17 Hypothesis Testing Result of Large Estimation of Effect Between Research Variables.....	73