

DAFTAR ISI

| | |
|--|--------------|
| HALAMAN JUDUL..... | i |
| HALAMAN PERSETUJUAN..... | ii |
| HALAMAN PERNYATAAN ORISINALITAS..... | iii |
| HALAMAN MOTO DAN PERSEMBAHAN | iv |
| KATA PENGANTAR..... | v |
| ABSTRAK | viii |
| ABSTRACT | ix |
| DAFTAR ISI..... | x |
| DAFTAR TABEL..... | xiv |
| DAFTAR GAMBAR..... | xvi |
| DAFTAR LAMPIRAN | xviii |
| BAB I PENDAHULUAN..... | 1 |
| 1.1 Gambaran Umum Objek Penelitian..... | 1 |
| 1.1.1 Profil Perusahaan | 1 |
| 1.1.2 Visi dan Misi..... | 5 |
| 1.1.3 Produk dan Layanan Perusahaan | 6 |
| 1.2 Latar Belakang Penelitian..... | 9 |
| 1.3 Rumusan Masalah | 19 |
| 1.4 Tujuan Penelitian..... | 20 |
| 1.5 Kegunaan Penelitian..... | 20 |
| 1.5.1 Aspek Teoritis | 20 |
| 1.5.2 Aspek Praktis | 20 |
| 1.6 Waktu dan Periode Penelitian | 21 |
| 1.7 Sistematika Penulisan..... | 22 |
| BAB II TINJAUAN PUSTAKA..... | 24 |
| 2.1 Rangkuman Teori | 24 |
| 2.1.1 Perilaku Konsumen | 24 |
| 2.1.2 Pengambilan Keputusan Pembelian Konsumen..... | 28 |
| 2.1.3 Preferensi Konsumen | 30 |

| | | |
|----------------------------------|--|-----------|
| 2.1.4 | <i>Perceptual Mapping</i> | 32 |
| 2.1.5 | <i>Marketplace</i> | 33 |
| 2.1.6 | Uang Elektronik | 33 |
| 2.1.7 | <i>E-Wallet</i> | 34 |
| 2.1.8 | <i>Perceived Security</i> | 35 |
| 2.1.9 | <i>Perceived Ease of Use</i> | 35 |
| 2.1.10 | <i>Perceived Convenience</i> | 36 |
| 2.1.11 | <i>Habit</i> | 36 |
| 2.1.12 | <i>Transparency</i> | 36 |
| 2.1.13 | <i>Facilitating Condition</i> | 36 |
| 2.1.14 | <i>Performance Expectancy</i> | 37 |
| 2.1.15 | <i>Promotional Benefit</i> | 37 |
| 2.1.16 | <i>Price Value</i> | 38 |
| 2.1.17 | <i>Perceived Usefulness</i> | 38 |
| 2.1.18 | <i>Perceived Trust</i> | 39 |
| 2.2 | Penelitian Terdahulu..... | 39 |
| 2.2.1 | Penelitian Terdahulu Skripsi | 39 |
| 2.2.2 | Penelitian Terdahulu Jurnal Nasional | 43 |
| 2.2.3 | Penelitian Terdahulu Jurnal Internasional..... | 46 |
| 2.3 | Kerangka Pemikiran | 49 |
| 2.4 | Hipotesis Penelitian | 51 |
| 2.5 | Ruang Lingkup Penelitian | 52 |
| BAB III METODE PENELITIAN | | 53 |
| 3.1 | Jenis Penelitian | 53 |
| 3.2 | Operasionalisasi Variabel dan Skala Pengukuran | 54 |
| 3.2.1 | Operasional Variabel..... | 54 |
| 3.2.2 | Skala Pengukuran..... | 57 |
| 3.3 | Tahapan Penelitian | 58 |
| 3.4 | Populasi dan Sampel..... | 59 |
| 3.4.1 | Populasi | 59 |
| 3.4.2 | Sampel..... | 60 |
| 3.4.3 | Teknik <i>Sampling</i> | 60 |
| 3.5 | Data dan Teknik Pengumpulannya..... | 61 |
| 3.5.1 | Sumber Data..... | 61 |
| 3.5.2 | Teknik Pengumpulan Data | 62 |
| 3.6 | Uji Validitas dan Reliabilitas..... | 63 |

| | | |
|---|---|-----------|
| 3.6.1 | Uji Validitas | 63 |
| 3.6.2 | Uji Reliabilitas | 64 |
| 3.7 | Teknik Analisis Data | 65 |
| 3.7.1 | <i>Multidimensional Scaling (MDS)</i> | 65 |
| BAB IV HASIL PENELITIAN DAN PEMBAHASAN | | 73 |
| 4.1 | Pengumpulan Data..... | 73 |
| 4.1.1 | Desain Kuesioner | 73 |
| 4.1.2 | Penyebaran Kuesioner..... | 73 |
| 4.1.3 | Pengumpulan Data Kuesioner..... | 73 |
| 4.2 | Karakteristik Responden | 74 |
| 4.2.1 | Karakteristik Responden Berdasarkan Jenis Kelamin | 74 |
| 4.2.2 | Karakteristik Responden Berdasarkan Usia..... | 75 |
| 4.2.3 | Karakteristik Responden Berdasarkan Pendidikan Terakhir | 76 |
| 4.2.4 | Karakteristik Responden Berdasarkan Pekerjaan | 77 |
| 4.2.5 | Karakteristik Responden Berdasarkan Pendapatan..... | 78 |
| 4.2.6 | Karakteristik Berdasarkan Intensitas Penggunaan <i>E-Wallet</i> | 78 |
| 4.2.7 | Analisis Tabulasi Silang Karakteristik Responden..... | 79 |
| 4.3 | Hasil Uji Validitas dan Reliabilitas | 80 |
| 4.3.1 | Uji Validitas | 81 |
| 4.3.2 | Uji Reliabilitas..... | 82 |
| 4.4 | Indikator Aspek Dimensi Berdasarkan Mean..... | 83 |
| 4.4.1 | Analisis Data <i>Multidimesional Scaling (MDS)</i> | 85 |
| 4.4.2 | Peta Persepsi Berdasarkan Keseluruhan Indikator..... | 86 |
| 4.4.3 | Peta <i>Positioning</i> Dimensi <i>Perceived Ease of Use</i> | 90 |
| 4.4.4 | Peta <i>Positioning</i> Dimensi <i>Perceived Usefulness</i> | 92 |
| 4.4.5 | Peta <i>Positioning</i> Dimensi <i>Perceived Trust</i> | 94 |
| 4.4.6 | Peta <i>Positioning</i> Dimensi <i>Performance Expectancy</i> | 96 |
| 4.4.7 | Peta <i>Positioning</i> Dimensi <i>Perceived Convenience</i> | 98 |
| 4.4.8 | Peta <i>Positioning</i> Dimensi <i>Security</i> | 100 |
| 4.4.9 | Peta <i>Positioning</i> Dimensi <i>Promotional Benefit</i> | 101 |
| 4.4.10 | Peta <i>Positioning</i> Dimensi <i>Facilitating Condition</i> | 103 |
| 4.4.11 | Peta <i>Positioning</i> Dimensi <i>Habit</i> | 105 |
| 4.4.12 | Peta <i>Positioning</i> Dimensi <i>Transparency</i> | 107 |
| 4.4.13 | Peta <i>Positioning</i> Dimensi <i>Price Value</i> | 109 |
| 4.3.12 | Rangkuman Peringkat | 111 |
| 4.5 | Pembahasan Hasil Penelitian..... | 115 |

| | | |
|-----------------------|--------------------------|------------|
| 4.5.1 | Analisis ShopeePay | 116 |
| 4.5.2 | Analisis Gopay | 117 |
| 4.5.3 | Analisis OVO | 119 |
| 4.5.4 | Analisis Dana | 122 |
| BAB V PENUTUP | | 125 |
| 5.1 | Kesimpulan..... | 125 |
| 5.2 | Saran | 126 |
| 5.2.1 | Saran Praktis..... | 126 |
| 5.2.2 | Saran Teoritis | 128 |
| DAFTAR PUSTAKA | | 129 |
| LAMPIRAN | | 136 |