

TABLE OF CONTENTS

Abstract	i
Approval Sheet	ii
Statement of Originality	iii
Dedication Page	iv
Preface.....	v
Table of Contents.....	vi
Table of Figures.....	xi
List of Tables.....	xiii
List of Symbols.....	xiv
List of Terms	xv
List of Appendix	xvi
Chapter I Introduction	1
I.1 Background	1
I.2 Research Problems.....	9
I.3 Research Objectives.....	9
I.4 Scope of Research.....	9
I.5 Research Benefits	10
I.6 Writing Systematics.....	11
Chapter II Literature Review	13
II.1 Previous Research.....	13
II.1.1 Predicting Mobile Banking Adoption: An integration of TAM and TPB with Trust and Perceived Risk.....	13
II.1.2 Online Financial Trading among Young Adults: Integrating the Theory of Planned Behavior, Technology Acceptance Model, and Theory of Flow 14	

II.1.3	Determinants of Online Zakat Intention amongst Muslim Millennials: An Integration of Technology Acceptance Model and Theory of Planned Behavior.....	15
II.1.4	Determinant Behavioral Intention to Use Fintech for ZISWAF Payments In Generation Z: Integration of Technology Acceptance Model and Theory of Planned Behavior	16
II.1.5	Intension to Use Mobile Banking: An Integration of Theory of Planned Behaviour (TPB) and Technology Acceptance Model (TAM)	17
II.2	Conceptual Framework.....	19
II.2.1	Technology Adoption	19
II.2.2	Financial Technology	20
II.2.3	Paylater Services	20
II.2.4	User Acceptance.....	21
II.2.5	Technostress	21
II.2.6	TAM and TPB.....	22
II.2.7	Generation Z.....	23
II.2.8	Quantitative Method	24
II.2.9	Sampling Methods.....	25
II.2.10	SEM-PLS.....	27
II.2.11	Measurement Model/Outer Model Evaluation	28
II.2.12	Structural Model/Inner Model Evaluation.....	31
Chapter III	Research Methodology	34
III.1	Conceptual Model Development	34
III.2	Systematics Problem Solving	35
III.2.1	Identification Stage.....	36
III.2.2	Data Gathering Stage.....	44
III.2.3	Data Analysis Stage.....	46

III.2.4	Decision Making Stage	56
III.3	Justification for Method Selection	57
III.4	Preparation and Adjustment of Research Models.....	57
III.4.1	Dimensional Determination for Each Variable.....	59
III.4.2	Pre-Questionnaire Creation.....	63
III.4.3	Pre-Questionnaire Distribution.....	64
III.4.4	Pre-Questionnaire Data Pre-Processing.....	64
III.4.5	Pre-Questionnaire Results Analysis	70
III.4.6	Elimination of Irrelevant Dimensions.....	73
III.4.7	Research Samples Determination.....	76
III.4.8	Questionnaire Distribution	77
Chapter IV	Implementation and Data Processing	78
IV.1	Preprocessing Questionnaire Data	78
IV.2	Supporting Devices	79
IV.3	Data Import and Preparation.....	80
IV.4	Descriptive Analysis and Visualization	81
IV.5	Path Model Matrix and Diagram Construction.....	82
IV.6	Measurement Model Processing	86
IV.6.1	Convergent Validity Testing	86
IV.6.2	Discriminant Validity Testing.....	89
IV.6.3	Reliability Testing	90
IV.7	Structural Model Processing.....	91
IV.7.1	R-Square Testing.....	91
IV.7.2	Path Coefficient Testing	92
IV.7.3	Goodness of Fit Index Testing	93
IV.8	Bootstrap Validation	94

Chapter V	Results and Discussion	96
V.1	Descriptive Analysis Result Evaluation.....	96
V.1.1	Easy of Access Variable	96
V.1.2	Customer Support Variable.....	96
V.1.3	Security Variable	97
V.1.4	Perceived Usefulness Variable	98
V.1.5	Perceived Easy to Use Variable	99
V.1.6	Attitude Toward Fintech Variable.....	99
V.1.7	Subjective Norm Variable.....	100
V.1.8	Perceived Behavioral Control Variable	101
V.1.9	Behavioral Intention Variable	101
V.2	Path Diagram Result Evaluation	102
V.3	Measurement Model Analysis.....	102
V.3.1	Convergent Validity Analysis	102
V.3.2	Discriminant Validity Analysis	105
V.3.3	Reliability Test Analysis.....	106
V.4	Structural Model Analysis.....	108
V.4.1	R-Square Analysis	108
V.4.2	Path Coefficient.....	109
V.4.3	GoF Index.....	110
V.5	Hypothesis Test Evaluation.....	110
V.5.1	Hypothesis Testing	110
V.5.2	Recapitulation of Hypothesis Result	122
V.5.3	Practical Implication in Reducing Technostress	126
Chapter VI	Conclusion and Recommendations	127
VI.1	Conclusion	127

VI.2	Recommendations	128
	References	131
	Appendix	142