

UNDERGRADUATE THESIS

**THE EFFECT OF PERCEIVED USEFULNESS AND
PERCEIVED EASE OF USE ON QRIS TRANSACTION
ADOPTION: THE MEDIATING ROLE OF
ATTITUDE TOWARD USE**



Submitted in Partial Fulfillment of the Requirements for the Degree of
Bachelor of Management

By:

AUFA HABIBIE

NIM. 2110312310053

MANAGEMENT STUDY PROGRAM

**BACHELOR OF MANAGEMENT DEGREE
FACULTY OF ECONOMICS AND BUSINESS
LAMBUNG MANGKURAT UNIVERSITY
BANJARMASIN**

2025

LEGALIZATION SHEET

LEGALIZATION SHEET

**THE EFFECT OF PERCEIVED USEFULNESS AND PERCEIVED
EASE OF USE ON QRIS TRANSACTION ADOPTION: THE
MEDIATING ROLE OF ATTITUDE TOWARD USE**

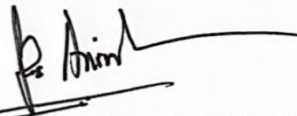
Prepared and authored by:

AUFA HABIBIE

NIM. 2110312310053

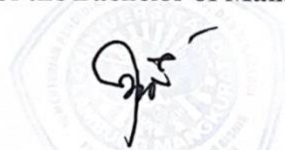
Has been defended by the Examination Committee on June 2nd, 2025 and
declared to have fulfilled the requirements for acceptance.

Supervisor



Dr. Hastin Umi Anisah, S.E., M.M.
NIP. 19780714 200312 2 002

Acknowledged by,
Coordinator of the Bachelor of Management Program



Abdul Hadi, S.E., M.Si.
NIP. 19700707 200501 1 001

APPROVAL SHEET

**LAMBUNG MANGKURAT UNIVERSITY
FACULTY OF ECONOMICS AND BUSINESS
BANJARMASIN**

Name : Afa Habibie
Student ID Number : 2110312310053
Department/Study Program : Management
Thesis Title : The Effect of Perceived Usefulness and
Perceived Ease of Use on QRIS
Transaction Adoption: The Mediating Role
of Attitude Toward Use
Compulsory Course : Marketing Management
Day/Date : Monday, June 2nd 2025
Exam Room : Joint Meeting Room, FEB

EXAMINATION COMMITTEE

Supervisor : Dr. Hastin Umi Anisah, S.E., M.M.

(.....

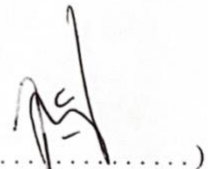
.....)

Examiner I : Prof. Laila Refiana Said, S.Psi., M.Si., Ph.D

(.....

.....)

Examiner II: Dr. R.R. Yulianti Prihatiningrum, S.E., M.Si., CMA, CPM (Asia) (.....)

(.....

.....)

MINUTES OF UNDERGRADUATE THESIS REVISION

Based on the results of the thesis defense conducted by the student of the Faculty of Economics and Business, Lambung Mangkurat University:

Name : Aufa Habibie
Student ID Number : 2110312310053
Faculty/Study Program : Economics and Business/Management
Thesis Title : The Effect of Perceived Usefulness and Perceived Ease of Use on QRIS Transaction Adoption: The Mediating Role of Attitude Toward Use
Day/Date : Monday, June 2nd 2025
Exam Room : Joint Meeting Room
Time : 02.00 – 03.30 PM

Hereby declares that the thesis revisions have been made based on the suggestions and has been approved by the Examination Committee.

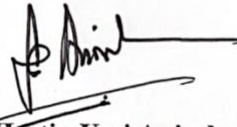
Banjarmasin, July 9th 2025

Student



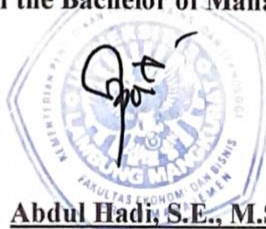
Aufa Habibie
NIM. 2110312310053

Supervisor



Dr. Hastin Umi Anisah, S.E., M.M.
NIP. 19780714 200312 2 002

Acknowledged by,
Coordinator of the Bachelor of Management Program



Abdul Hadi, S.E., M.Si.
NIP. 19700707 200501 1 001

STATEMENT OF ORIGINALITY

With full sincerity, I, the undersigned, hereby acknowledge that this thesis is the result of my efforts and thinking. All references and assistance I have received from various sources have been honestly and properly cited. This thesis has never been published or submitted for any other purpose to any party. If it is later proven that this statement is untrue, I am fully prepared to accept any legal consequences resulting from the inaccuracy of this declaration.

Banjarmasin, July 9th 2025

The undersigned



Aufa Habibie
NIM. 2110312310053

PREFACE

Bismillahirrahmanirrahim,

With deep gratitude, I thank Allah SWT for His grace and blessings that have enabled me to complete this undergraduate thesis entitled “The Effect of Perceived Usefulness and Perceived Ease of Use on QRIS Transaction Adoption: The Mediating Role of Attitude Toward Use”. This thesis is prepared as a requirement for completing my undergraduate education in the Faculty of Economics and Business at Lambung Mangkurat University, within the Bachelor of Management program.

The preparation of this thesis is not only an academic responsibility but also a valuable learning process that has deepened the researcher's understanding of marketing management, particularly in the fields of digital payment systems, user perception, and consumer behavior among the millennial generation. This study also enhances the researcher's knowledge in applying theoretical models such as the Technology Acceptance Model (TAM) in a real-world digital economy context. This thesis is the result of long reflections, field observations, data analysis, and collaboration with various individuals who have sincerely given their time, thoughts, and support.

On this occasion, allow the researcher to express sincere gratitude to:

1. Prof. Dr. Ahmad Alim Bachri, S.E., M.Si., as the Rector of Lambung Mangkurat University, Banjarmasin;
2. Prof. Dr. Ahmad Yunani, S.E., M.Si., as the Dean of the Faculty of Economics and Business, Lambung Mangkurat University, Banjarmasin;

3. Mr. Abdul Hadi, S.E., M.Si., as the Coordinator of the Management Study Program at Lambung Mangkurat University, Banjarmasin;
4. Dr. Hastin Umi Anisah, S.E., M.M., as Supervisor, who has patiently guided and provided valuable insights, feedback, and direction throughout the thesis completion process;
5. Prof. Laila Refiana Said, S.Psi., M.Si., Ph.D, and Dr. R. R. Yulianti Prihatiningrum, S.E., M.Si., CMA, CPM (Asia), as Examiners, for the valuable insights, constructive input and evaluations;
6. All lecturers and academic staff of the Faculty of Economics and Business at Lambung Mangkurat University for your dedication to providing knowledge and academic experience;
7. My beloved mother, Mrs. Dini Rosana, thank you for your endless love, prayers, and motivation that never cease to inspire me to strive and believe in myself;
8. My beloved father, Mr. Eddy Novariansyah, thank you for your unwavering support, and guidance, and for always being a role model in my life;
9. My beloved sister, Aisyah Habibie, whose presence brings comfort, encouragement, and joy in every step of this journey;
10. My beloved grandparents, Alm. H. Husni Fanani and Almh. Hj. Masmurah, whose memory continues to inspire me, thank you for your love, wisdom, and the values you left behind;
11. My entire family, especially my beloved aunt, Mrs. Novi Dianti, for the unwavering support and encouragement throughout this journey;
12. My closest friends and fellow researchers, Stanislaus Lim, Adam Masyhuri Muhammad Fikri Haikal, and Blair Kenneth Simpson-Wise for always being

present with laughter, motivation, and sincerity in both good and challenging times;

13. All colleagues from the International Class of Management 2021, thank you for the countless memories, discussions, and shared enthusiasm throughout this academic journey;
14. Mrs. Cholili Hadina, my supervisor during the internship program at the Bank Indonesia South Kalimantan Representative Office, and all the employees involved who supported the development of this research topic by providing access to field information and perspectives on QRIS implementation.
15. And to myself, Afa Habibie. Thank you for holding on this far. Thank you for continuing to try, for choosing to show up for yourself, and for reaching this point despite the many moments of doubt. You gave your best and you will continue to do your best. This is a significant milestone to be proud of. Wherever life takes you, may you always remember to be kind to yourself. Embrace your strengths and imperfections because you are worth celebrating just as you are.

Lastly, the researcher aspires for this thesis to make a significant contribution to the fields of science and management practices, particularly in the context of digital payment systems and user acceptance models in Indonesia. Though this thesis may still have shortcomings, the researcher is open to constructive feedback for future improvement. Hopefully, this study may provide benefits to readers, fellow researchers, and all parties with an interest in this field.

ABSTRACT

Aufa Habibie. The Effect of Perceived Usefulness and Perceived Ease of Use on QRIS Transaction Adoption: The Mediating Role of Attitude Toward Use.

Supervisor: Hastin Umi Anisah

In today's digital era, the use of cashless payment systems, such as QRIS, is increasingly prevalent, driven by technological advancements and shifting consumer behavior. This study aims to analyze the influence of Perceived Usefulness and Perceived Ease of Use on QRIS Transaction Adoption among millennial users in Banjarbaru City, with Attitude as a mediating variable.

This research used a quantitative approach with a non-probability sampling technique through purposive sampling. A total of 200 respondents participated in this study by completing questionnaires, and the data were analyzed using the PLS-SEM technique via SmartPLS 4.0. The characteristics of the respondents were largely dominated by individuals aged 30 to 34 years, with a majority being female. Most respondents are active QRIS users for daily digital transactions. This reflects the increasing role of QRIS as a practical and efficient digital payment tool among millennials.

The results of this study indicate that: (1) Perceived usefulness has a positive and significant effect on QRIS transaction adoption; (2) Perceived ease of use has a positive and significant effect on QRIS transaction adoption; (3) Perceived usefulness has a positive and significant effect on attitude toward using QRIS; (4) Perceived ease of use has a positive and significant effect on attitude toward using QRIS; (5) Attitude has a positive and significant effect on QRIS transaction adoption; (6) Perceived usefulness has a positive and significant effect on QRIS transaction adoption through attitude as a mediating variable; (7) Perceived ease of use has a positive and significant effect on QRIS transaction adoption through attitude as a mediating variable.

Keywords: Perceived Usefulness, Perceived Ease of Use, Attitude Toward Use, Transaction Adoption, QRIS, Digital Payment, Millennials.

ABSTRAK

Aufa Habibie. Pengaruh *Perceived Usefulness* dan *Perceived Ease of Use* terhadap Adopsi Transaksi QRIS: Peran Mediasi dari Sikap terhadap Penggunaan.

Pembimbing: Hastin Umi Anisah

Di era digital saat ini, penggunaan sistem pembayaran non-tunai seperti QRIS semakin meluas, didorong oleh kemajuan teknologi dan perubahan perilaku konsumen. Penelitian ini bertujuan untuk menganalisis pengaruh *Perceived Usefulness* dan *Perceived Ease of Use* terhadap Adopsi Transaksi di kalangan pengguna milenial QRIS di Kota Banjarbaru, dengan Sikap terhadap Penggunaan sebagai variabel mediasi.

Penelitian ini menggunakan pendekatan kuantitatif dengan teknik *non-probability sampling* melalui *purposive sampling*. Sebanyak 200 responden berpartisipasi dalam penelitian ini dengan mengisi kuesioner, dan data dianalisis menggunakan teknik PLS-SEM melalui SmartPLS 4.0. Karakteristik responden sebagian besar didominasi oleh individu berusia 30 hingga 34 tahun, dengan mayoritas berjenis kelamin perempuan. Sebagian besar responden merupakan pengguna aktif QRIS dalam transaksi digital sehari-hari. Hal ini mencerminkan peran QRIS yang semakin penting sebagai alat pembayaran digital yang praktis dan efisien di kalangan milenial.

Hasil penelitian menunjukkan bahwa: (1) *Perceived Usefulness* berpengaruh positif dan signifikan terhadap Adopsi Transaksi pengguna QRIS; (2) *Perceived Ease of Use* berpengaruh positif dan signifikan terhadap Adopsi Transaksi pengguna QRIS; (3) *Perceived Usefulness* berpengaruh positif dan signifikan terhadap Sikap terhadap Penggunaan QRIS; (4) *Perceived Ease of Use* berpengaruh positif dan signifikan terhadap Sikap terhadap Penggunaan QRIS; (5) Sikap terhadap Penggunaan QRIS berpengaruh positif dan signifikan terhadap Adopsi Transaksi; (6) *Perceived Usefulness* berpengaruh positif dan signifikan terhadap Adopsi Transaksi QRIS melalui Sikap sebagai variabel mediasi; (7) *Perceived Ease of Use* berpengaruh positif dan signifikan terhadap Adopsi Transaksi QRIS melalui Sikap sebagai variabel mediasi.

Kata Kunci: *Perceived Usefulness*, *Perceived Ease of Use*, Sikap terhadap Penggunaan, Adopsi Transaksi, QRIS, Pembayaran Digital, Milenial.

TABLE OF CONTENTS

LEGALIZATION SHEET	ii
APPROVAL SHEET	iii
MINUTES OF UNDERGRADUATE THESIS REVISION	iv
STATEMENT OF ORIGINALITY	v
PREFACE.....	vi
ABSTRACT	ix
ABSTRAK	x
TABLE OF CONTENTS.....	xi
FIGURE LIST	xv
TABLE LIST	xvi
APPENDIX LIST	xviii
CHAPTER I INTRODUCTION.....	1
1.1. Background	1
1.2. Problem Formulation	15
1.3. Research Objectives	16
1.4. Research Benefits.....	17
1.5. Research Systematics	19
CHAPTER II LITERATURE REVIEW.....	21
2.1. Theoretical Foundation	21
2.1.1. Marketing Theory	21
2.1.2. Consumer Behavior.....	23
2.1.3. Technology Acceptance Model (TAM).....	24
2.1.4. Perceived Usefulness	25
2.1.5. Perceived Ease of Use.....	26
2.1.6. Attitude.....	28
2.1.7. Transaction Adoption.....	29
2.2. Linkages Between Variables.....	31
2.2.1. The Influence of Perceived Usefulness on Transaction Adoption.....	31
2.2.2. The Influence of Perceived Ease of Use on Transaction Adoption	33
2.2.3. The Influence of Attitude on Transaction Adoption	34
2.3. Results of Previous Research	35
CHAPTER III CONCEPTUAL FRAMEWORK AND RESEARCH HYPOTHESIS.....	42
3.1. Conceptual Framework	42
3.2. Research Hypothesis	43

3.2.1. The Effect of Perceived Usefulness on Transaction Adoption	43
3.2.2. The Effect of Perceived Ease of Use on Transaction Adoption.....	44
3.2.3. The Effect of Perceived Usefulness on Attitude	45
3.2.4. The Effect of Perceived Ease of Use on Attitude	46
3.2.5. The Effect of Attitude on Transaction Adoption	46
3.2.6. The Effect of Perceived Usefulness on Transaction Adoption through Attitude.....	47
3.2.7. The Effect of Perceived Ease of Use on Transaction Adoption through Attitude.....	48
CHAPTER IV RESEARCH METHODS	50
4.1. Scope of Research	50
4.2. Type of Research	50
4.3. Location of Research.....	51
4.4. Unit of Analysis	51
4.5. Population and Sample.....	51
4.5.1. Population	51
4.5.2. Sample.....	52
4.6. Variable and Operational Definition of Variable.....	54
4.6.1. Variable	54
4.6.2. Exogenous Variable	55
4.6.3. Endogenous Variable	55
4.6.4. Mediating Variable	55
4.6.5. Operational Definition of Variable	56
4.7. Data Collection Methods	61
4.7.1. Type of Data.....	61
4.7.2. Data Collection Techniques	61
4.7.3. Data Source	62
4.8. Data Analysis Technique	63
4.8.1. Data Analysis with Partial Least Square Methods.....	65
4.8.2. Outer Model Analysis (Measurement Model)	68
4.8.2.1. Validity Test.....	70
4.8.2.2. Convergent Validity (Loading Factor).....	70
4.8.2.3. Discriminant Validity (Cross Loading/AVE)	71
4.8.2.4. Reliability Test.....	72
4.8.3. Inner Model Analysis (Structural Model)	73
4.8.4. Hypothesis Test.....	74
4.8.5. Mediation Test	75

CHAPTER V RESEARCH RESULTS AND ANALYSIS.....	77
5.1. Overview of Research Objects.....	77
5.1.1. Overview of QRIS	77
5.1.2. Overview of Millennials	80
5.2. Results and Analysis	83
5.2.1. Respondents' Characteristics	83
5.2.1.1. Respondents' Characteristics Based on Gender.....	84
5.2.1.2. Respondents' Characteristics Based on Age.....	85
5.2.1.3. Respondents' Characteristics Based on District of Residence.....	86
5.2.1.4. Respondents' Characteristics Based on Education Level	88
5.2.1.5. Respondents' Characteristics Based on Occupation.....	89
5.2.1.6. Respondents' Characteristics Based on Digital Payment Application.....	90
5.3. Descriptive Analysis of Respondents' Answers	93
5.3.1. Descriptive Analysis of Respondents' Answers on Perceived Usefulness Variable	98
5.3.2. Descriptive Analysis of Respondents' Answers on Perceived Ease of Use Variable.....	107
5.3.3. Descriptive Analysis of Respondents' Answers on Attitude Toward Using QRIS	117
5.3.4. Descriptive Analysis of Respondents' Answers on Transaction Adoption of QRIS	124
5.4. Research Instrument Test.....	132
5.4.1. Validity Test.....	133
5.4.1.1. Perceived Usefulness Validity Test	133
5.4.1.2. Perceived Ease of Use Validity Test.....	134
5.4.1.3. Attitude Toward Using QRIS Validity Test	135
5.4.1.4. Transaction Adoption Validity Test.....	136
5.4.2. Reliability Test	137
5.5. Model Evaluation Result.....	139
5.5.1 Measurement Model Evaluation (Outer Model).....	140
5.5.1.1. Convergent Validity	141
5.5.1.2. Average Variance Extracted (AVE).....	142
5.5.1.3. Discriminant Validity.....	143
5.5.1.4. Composite Reliability and Cronbach's Alpha	145
5.5.2. Structural Model Evaluation (Inner Model).....	146
5.5.2.1. R-square	147
5.5.2.2. Q-square	148

5.5.2.3. F-square.....	149
5.5.2.4. Goodness of Fit (GoF) Index	150
5.5.3. Bootstrapping Test Results	151
5.5.3.1. Direct Effects	151
5.5.3.2. Indirect Effects	153
5.5.4. Hypothesis Test Results	154
5.6. Discussion of Research Findings	159
5.6.1. The Effect of Perceived Usefulness (X1) on Transaction Adoption (Y)	163
5.6.2. The Effect of Perceived Ease of Use (X2) on Transaction Adoption (Y).....	164
5.6.3. The Effect of Perceived Usefulness (X1) on Attitude Toward Using QRIS (Z)	166
5.6.4. The Effect of Perceived Ease of Use (X2) on Attitude Toward Using QRIS (Z)	168
5.6.5. The Effect of Attitude Toward Using QRIS (Z) on Transaction Adoption (Y).....	170
5.6.6. The Effect of Perceived Usefulness (X1) on Transaction Adoption (Y) through Attitude Toward Using QRIS (Z) as a Mediating Variable.....	172
5.6.7. The Effect of Perceived Ease of Use (X2) on Transaction Adoption (Y) through Attitude Toward Using QRIS (Z) as a Mediating Variable	174
5.7. Research Implications	176
5.7.1. Theoretical Implication	176
5.7.1.1. Perceived Usefulness	176
5.7.1.2. Perceived Ease of Use.....	177
5.7.2. Practical Implication	179
5.7.2.1. The Effect of Perceived Usefulness on Transaction Adoption ..	179
5.7.2.2. The Effect of Perceived Ease of Use on Transaction Adoption.	181
5.7.2.3. The Effect of Attitude on Transaction Adoption	183
5.8. Research Limitations.....	185
CHAPTER VI CONCLUSION AND RECOMMENDATIONS	187
6.1. Conclusion	187
6.2. Recommendations	188
BIBLIOGRAPHY	193
APPENDIX	198

FIGURE LIST

Figure 1.1 Total QRIS Users in Indonesia	3
Figure 1.2 Total QRIS Users in South Kalimantan	4
Figure 1.3 Total and Volume Transaction of QRIS Usage in Banjarbaru City	5
Figure 1.4 The Technology Acceptance Model (TAM)	7
No table of figures entries found.	
Figure 5.1 Continuum Line	97
Figure 5.2 Continuum Line Perceived Usefulness Variable: Efficiency Indicator	100
Figure 5.3 Continuum Line Perceived Usefulness Variable: Effectiveness Indicator	102
Figure 5.4 Continuum Line Perceived Usefulness Variable: Productivity Indicator	103
Figure 5.5 Continuum Line Perceived Usefulness Variable: Goal Achievement Indicator	105
Figure 5.6 Continuum Line Perceived Usefulness Variable: Time Efficiency Indicator	106
Figure 5.7 Continuum Line Perceived Ease of Use Variable: Easy-to-Learn Indicator	110
Figure 5.8 Continuum Line Perceived Ease of Use Variable: Controllable Indicator	111
Figure 5.9 Continuum Line Perceived Ease of Use Variable: Clear and Understandable Indicator	112
Figure 5.10 Continuum Line Perceived Ease of Use Variable: Flexible Indicator	114
Figure 5.11 Continuum Line Perceived Ease of Use Variable: Easy to Become Skillful Indicator	115
Figure 5.12 Continuum Line Perceived Ease of Use Variable: Easy-to-Use Indicator	116
Figure 5.13 Continuum Line Attitude Variable: Positive or Negative Feelings Indicator	120
Figure 5.14 Continuum Line Attitude Variable: Acceptance Indicator	121
Figure 5.15 Continuum Line Attitude Variable: Enjoyment Indicator	122
Figure 5.16 Continuum Line Attitude Variable: Appropriateness Indicator	123
Figure 5.17 Continuum Line Transaction Adoption Variable: Relative Advantage Indicator	127
Figure 5.18 Continuum Line Transaction Adoption Variable: Compatibility Indicator	128
Figure 5.19 Continuum Line Transaction Adoption Variable: Complexity Indicator	129
Figure 5.20 Continuum Line Transaction Adoption Variable: Trialability Indicator	130
Figure 5.21 Continuum Line Transaction Adoption Variable: Observability Indicator	131
Figure 5.22 Research Model Concept Using SmartPLS 4	140
Figure 5.23 Structural Model (path coefficient, beta)	155
Figure 5.24 Significance Value (t-count)	156

TABLE LIST

Table 1.1 Classification of Generation.....	9
Table 1.2 Population by Age Groups and Gender in Banjarbaru Municipality	10
Table 1.3 Early Observation Data of Perceived Usefulness	11
Table 1.4 Early Observation Data of Perceived Ease of Use.....	12
Table 1.5 Early Observation Data of Attitude	13
Table 1.6 Early Observation Data of Transaction Adoption	14
Table 4.1 Likert Scale	62
Table 4.2 Outer Model Criteria.....	73
Table 4.3 Inner Model Interpretation Criteria.....	74
Table 5.1 Respondents' Characteristics Based on Gender	84
Table 5.2 Respondents' Characteristics Based on Age	85
Table 5.3 Respondents' Characteristics Based on District.....	87
Table 5.4 Respondents' Characteristics Based on Education Level.....	88
Table 5.5 Respondents' Characteristics Based on Occupation	89
Table 5.6 Respondents' Characteristics Based on Application	91
Table 5.7 Descriptive Statistics of Data for Each Construct.....	94
Table 5.8 Frequency Distribution of Perceived Usefulness Variable	98
Table 5.9 Frequency Distribution of Perceived Usefulness Variable: Efficiency Indicator	99
Table 5.10 Frequency Distribution of Perceived Usefulness Variable: Effectiveness Indicator.....	101
Table 5.11 Frequency Distribution of Perceived Usefulness Variable: Productivity Indicator	102
Table 5.12 Frequency Distribution of Perceived Usefulness Variable: Goal Achievement Indicator	103
Table 5.13 Frequency Distribution of Perceived Usefulness Variable: Time Efficiency Indicator.....	105
Table 5.14 Mean Value of Perceived Usefulness Variable.....	106
Table 5.15 Frequency Distribution of Perceived Ease of Use Variable	107
Table 5.16 Frequency Distribution of Perceived Ease of Use Variable: Easy-to-Learn Indicator	109
Table 5.17 Frequency Distribution of Perceived Ease of Use Variable: Controllable Indicator	110
Table 5.18 Frequency Distribution of Perceived Ease of Use Variable: Clear and Understandable Indicator	111
Table 5.19 Frequency Distribution of Perceived Ease of Use Variable: Flexible Indicator	113
Table 5.20 Frequency Distribution of Perceived Ease of Use Variable: Easy to Become Skillful Indicator	114
Table 5.21 Frequency Distribution of Perceived Ease of Use Variable: Easy-to-Use Indicator	115
Table 5.22 Mean Value of Perceived Ease of Use Variable	117
Table 5.23 Frequency Distribution of Attitude Variable	118
Table 5.24 Frequency Distribution of Attitude Variable: Positive or Negative Feelings Indicator.....	119
Table 5.25 Frequency Distribution of Attitude Variable: Acceptance Indicator	120
Table 5.26 Frequency Distribution of Attitude Variable: Enjoyment Indicator .	121

Table 5.27 Frequency Distribution of Attitude Variable: Appropriateness Indicator	122
Table 5.28 Mean Value of Attitude Variable.....	124
Table 5.29 Frequency Distribution of Transaction Adoption Variable	125
Table 5.30 Frequency Distribution of Transaction Adoption Variable: Relative Advantage Indicator	126
Table 5.31 Frequency Distribution of Transaction Adoption Variable: Compatibility Indicator	127
Table 5.32 Frequency Distribution of Transaction Adoption Variable: Complexity Indicator	128
Table 5.33 Frequency Distribution of Transaction Adoption Variable: Trialability Indicator	129
Table 5.34 Frequency Distribution of Transaction Adoption Variable: Observability Indicator	130
Table 5.35 Mean Value of Transaction Adoption Variable.....	132
Table 5.36 Outer Loading of Perceived Usefulness Variable.....	134
Table 5.37 Outer Loading of Perceived Ease of Use Variable	135
Table 5.38 Outer Loading of Attitude Variable.....	136
Table 5.39 Outer Loading of Transaction Adoption Variable	137
Table 5.40 Instrument Reliability Test Results.....	138
Table 5.41 Outer Loading from Each Item of the Variable	141
Table 5.42 Average Variance Extracted (AVE) Value.....	142
Table 5.43 Discriminant Validity Value Based on Outer Loading.....	143
Table 5.44 Fornell-Larcker Criterion Value	145
Table 5.45 Composite Reliability and Cronbach's Alpha Value	146
Table 5.46 R-square Value.....	147
Table 5.47 Q-square Value	148
Table 5.48 F-square Value	149
Table 5.49 Direct Effects Test Results.....	152
Table 5.50 Indirect Effects Test Results	154
Table 5.51 T-table Value.....	155
Table 5.52 T statistics and P-values.....	156
Table 5.53 Mediation Test Results	158
Table 5.54 Hypothesis Probability: The Effect of X1 on Y.....	163
Table 5.55 Hypothesis Probability: The Effect of X2 on Y.....	165
Table 5.56 Hypothesis Probability: The Effect of X1 on Z.....	167
Table 5.57 Hypothesis Probability: The Effect of X2 on Z.....	169
Table 5.58 Hypothesis Probability: The Effect of Z on Y.....	170
Table 5.59 Hypothesis Probability: The Effect of X1 on Y through Z.....	172
Table 5.60 Hypothesis Probability: The Effect of X2 on Y through Z.....	174

APPENDIX LIST

Appendix 1 Critical Review Journal Table	199
Appendix 2 Research Instrument Development Table	222
Appendix 3 Research Questionnaire	224
Appendix 4 Early Observation Table	229
Appendix 5 Tabulation of Questionnaire Data	234
Appendix 6 Respondents' Characteristics	242
Appendix 7 Descriptive Statistics of Perceived Usefulness Variable	244
Appendix 8 Descriptive Statistics of Perceived Ease of Use Variable	246
Appendix 9 Descriptive Statistics of Transaction Adoption Variable	248
Appendix 10 Descriptive Statistics of Attitude Variable	250
Appendix 11 Validity Test of Perceived Usefulness Variable	251
Appendix 12 Validity Test of Perceived Ease of Use Variable	251
Appendix 13 Validity Test of Transaction Adoption Variable	251
Appendix 14 Validity Test of Attitude Variable	251
Appendix 15 Reliability Test of Each Variable	251
Appendix 16 Outer Loading Test Results	252
Appendix 17 Average Variance Extracted (AVE) Value	252
Appendix 18 Fornell-Larcker Criterion	252
Appendix 19 Cross Loading Table	253
Appendix 20 Inner Model Evaluation Results	254