

## TABLE OF CONTENT

<b>THESIS APPROVAL .....</b>	<b><i>ii</i></b>
<b>THESIS EXAMINATION APPROVAL.....</b>	<b><i>iii</i></b>
<b>DECLARATION OF ORIGINALITY.....</b>	<b><i>iv</i></b>
<b>PREFATORY NOTE .....</b>	<b><i>v</i></b>
<b>ABSTRACT .....</b>	<b><i>vi</i></b>
<b>ABSTRAK.....</b>	<b><i>vii</i></b>
<b>TABLE OF CONTENT.....</b>	<b><i>viii</i></b>
<b>CHAPTER I: INTRODUCTION.....</b>	<b><i>1</i></b>
<b>1.1 Research Background .....</b>	<b><i>1</i></b>
Motive for research.....	<i>3</i>
<b>1.2 Research Question .....</b>	<b><i>3</i></b>
<b>1.3 Research Objective.....</b>	<b><i>4</i></b>
<b>CHAPTER II: THEORETICAL FRAMEWORK.....</b>	<b><i>5</i></b>
<b>2.1 Definitions .....</b>	<b><i>5</i></b>
2.1.1 Gopay as a digital wallet .....	<i>5</i>
2.1.2 Spending Behaviour and Gopay .....	<i>5</i>
<b>2.2 Theories .....</b>	<b><i>7</i></b>
<b>2.2.1 Technology Acceptance Model (TAM).....</b>	<b><i>7</i></b>
<b>2.4 Conceptual framework .....</b>	<b><i>8</i></b>
2.4.1 Perceived Usefulness.....	<i>9</i>
2.4.2 Perceived Ease of Use .....	<i>9</i>
2.4.3 Perceived Security .....	<i>10</i>
2.4.4 Spending Behaviour .....	<i>10</i>
<b>CHAPTER III: METHODOLOGY.....</b>	<b><i>11</i></b>
<b>3.1 Research design .....</b>	<b><i>11</i></b>
<b>3.2 Literature review .....</b>	<b><i>11</i></b>
<b>3.3 Keywords.....</b>	<b><i>12</i></b>
<b>3.4 Search Engines.....</b>	<b><i>12</i></b>
<b>3.5 Selection Criteria .....</b>	<b><i>12</i></b>
<b>3.6 Data Research Methodology.....</b>	<b><i>13</i></b>
3.6.1 Data collection.....	<i>13</i>
3.6.2 Population.....	<i>14</i>
3.6.3 Sampling.....	<i>16</i>
<b>3.7 Measurement and Indicator .....</b>	<b><i>17</i></b>
<i>Perceived Usefulness .....</i>	<i>18</i>

<i>Perceived Ease of Use</i> .....	19
<i>Perceived Security</i> .....	20
<i>Spending behaviour</i> .....	21
<b>3.8 Data analysis .....</b>	<b>22</b>
<b>CHAPTER IV: RESULTS AND ANALYSIS .....</b>	<b>23</b>
<b>4.1 Interview result and analysis.....</b>	<b>23</b>
4.1.1 Expert 1 – Gopay.....	23
4.1.2 Expert 2 - Gojek .....	25
<b>4.2 Survey result and analysis .....</b>	<b>26</b>
4.2.1 Respondent characteristics .....	26
4.2.2 Validity test.....	27
4.2.3 Reliability test.....	30
4.2.4 Evaluation of Inner Model (Structural Model) .....	31
4.2.5 Survey results .....	32
<b>CHAPTER V: CONCLUSION .....</b>	<b>34</b>
<b>5.1 Conclusion.....</b>	<b>34</b>
<b>5.2 Limitation .....</b>	<b>36</b>
<b>REFERENCES .....</b>	<b>37</b>
<b>APPENDICES.....</b>	<b>44</b>
<b>SURVEY QUESTIONNAIRE .....</b>	<b>52</b>