

## DAFTAR TABEL

Tabel 2. 1 Penelitian Terdahulu .....	19
Tabel 3. 1 Jenis Penelitian .....	34
Tabel 3. 2 Operasional Variabel .....	36
Tabel 3. 3 Karakteristik Variabel Moderator Gender .....	44
Tabel 3. 4 Karakteristik Variabel Moderator Age .....	44
Tabel 3. 5 Karakteristik Variabel Moderator Education .....	45
Tabel 3. 6 Karakteristik Variabel Moderator Location .....	46
Tabel 3. 7 Kriteria Skor .....	51
Tabel 3. 8 Kriteria Outer Model.....	53
Tabel 3. 9 Uji Validitas Konvergen .....	55
Tabel 3. 10 Uji Cross Loadings .....	57
Tabel 3. 11 Uji Fornell Larcker Criterion.....	59
Tabel 3. 12 Uji Heterotrait-Monotrait Ratio of Correlations (HTMT) .....	60
Tabel 3. 13 Uji Reliabilitas .....	61
Tabel 3. 14 Kriteria Inner Model .....	62
Tabel 4. 1 Jenis Kelamin Responden .....	68
Tabel 4. 2 Usia Responden .....	68
Tabel 4. 3 Pendidikan Responden .....	69
Tabel 4. 4 Pekerjaan Responden .....	69
Tabel 4. 5 Pendapatan Bulanan Responden.....	70
Tabel 4. 6 Lokasi Kecamatan Responden .....	71
Tabel 4. 7 Mobile Banking Responden .....	72
Tabel 4. 8 Frequency Responden Menggunakan Mobile Banking .....	73
Tabel 4. 9 Jawaban Responden Pada Variabel Motivation .....	74
Tabel 4. 10 Jawaban Responden Pada Variabel Physical and Material Access .....	76
Tabel 4. 11 Jawaban Responden Pada Variabel Mobile Banking Skill .....	77
Tabel 4. 12 Jawaban Responden Pada Variabel Usage .....	85
Tabel 4. 13 Hasil Validitas Konvergen .....	87
Tabel 4. 14 Hasil Cross Loading.....	90
Tabel 4. 15 Hasil Fornell Larcker - Criterion .....	92
Tabel 4. 16 Hasil Uji HTMT .....	92
Tabel 4. 17 Hasil Uji Reliabilitas .....	93

Tabel 4. 18 Hasil Uji Koefisien Determinasi.....	94
Tabel 4. 19 Hasil Uji <i>Effect Size</i> .....	95
Tabel 4. 20 Hasil Q-squared .....	96
Tabel 4. 21 Hasil Uji Hipotesis .....	96