

LIST OF TABLES

Table 1.1 Research Time and Period.....	11
Table 2.1 Basic Forms of Fintech.....	15
Table 2.2 Previous Thesis 1.....	16
Table 2.3 Previous Thesis 2.....	17
Table 2.4 Previous Thesis 3.....	18
Table 2.5 Previous Thesis 4.....	19
Table 2.6 Previous Thesis 5.....	20
Table 2.7 National Journal 1.....	21
Table 2.8 National Journal 2.....	22
Table 2.9 National Journal 3.....	22
Table 2.10 National Journal 4.....	23
Table 2.11 National Journal 5.....	24
Table 2.12 International Journal 1.....	25
Table 2.13 International Journal 2.....	25
Table 2.14 International Journal 3.....	26
Table 2.15 International Journal 4.....	27
Table 2.16 International Journal 5.....	28
Table 3.1 Operationalization of Variables.....	34
Table 3.2 Validity of Lifestyle Using Theory of Planned Behavior.....	42
Table 3.3 Reliability Test Results Attitudes Against Behavior (X1)	44

Table 3.4 Subjective Norm Reliability Test Results (X2).....	44
Table 3.5 Results of Perceptions of Self-Control Reliability Test (X3)	44
Table 4.1 Characteristics of Respondents by Gender.....	50
Table 4.2 Characteristics of Respondents by Profession.....	51
Table 4.3 Characteristics of Respondents Based on Income.....	52
Table 4.4 Descriptive Statistical Analysis Results.....	54
Table 4.5 Recapitulation of Mean Data Per Question Item and Sub-Variable Attitude Toward Behavior.....	55
Table 4.6 Recapitulation of Mean Data per Question Item and Sub-Variable Subjective Norm.....	57
Table 4.7 Data Recapitulation Mean Per Question Item and Sub Variable Perceptions of Self-Control.....	59
Table 4.8 Recapitulation of Group Data Means.....	60
Table 4.9 Independent Sample T-test.....	63