

## LIST TABLES

Table 2. 1 International journal review .....	24
Table 2. 2 Nationsl journal review .....	32
Table 2. 3 Research Hypothesis .....	38
Table 3. 1 Research Characterstics .....	42
Table 3. 2 Operational variable .....	43
Table 3. 3 Scale Likert Instrument .....	49
Table 3. 4 Validity Test Result .....	54
Table 3. 5 Cronbach's Alpha Reliability Test .....	56
Table 3. 6 PLS Output Criteria .....	58
Table 3. 7 Decriptive Analysis .....	62
Table 4. 1 Characteristic of Respondents Based on Gender .....	70
Table 4. 2 Respondents Characteristics by Age .....	71
Table 4. 3 Respondents Characteristics by Occupation .....	71
Table 4. 4 Respondents Characteristics by Monthly Income .....	72
Table 4. 5 Performance Expectancy .....	72
Table 4. 6 Effort Expectancy .....	73
Table 4. 7 Social Influence .....	74
Table 4. 8 Facilitating Condition .....	75
Table 4. 9 Habit .....	76
Table 4. 10 BEHAVIORAL INTENTION .....	77
Table 4. 11 System use .....	78
Table 4. 12 Factor Loading .....	80
Table 4. 13 Correlation Value for Cross Loading .....	81
Table 4. 14 Correlation Value Between Variables .....	82
Table 4. 15 Heterotrait-Monotrait Ratio (HTMT) .....	83
Table 4. 16 VIF Result .....	84
Table 4. 17 Factor Loading .....	86
Table 4. 18 Correlation Value Between Variables .....	88
Table 4. 19 Cross Loading Correlation .....	89
Table 4. 20 HTMT Result .....	90
Table 4. 21 VIF Result .....	92
Table 4. 22 Cronbch Alpha and Composite Reability .....	93
Table 4. 23 Path Coefficient and t-Value .....	95
Table 4. 24 R Square .....	96
Table 4. 25 F Square .....	97
Table 4. 26 Q Square Result .....	98
Table 4. 27 PLS Predict result with 5000 sub-sample non moderate .....	100

Table 4. 28 PLS Predict result with 5000 sub-samples with moderating variable .....	100
Table 4. 29 Bootstraping Result of Age Moderating Variable.....	102
Table 4. 30 Age : Compared path.....	102
Table 4. 31 Bootstraping Result of Age Moderating Variable.....	103
Table 4. 32 Gender : Compared Path.....	104