

## DAFTAR ISI

<b>ABSTRAK.....</b>	i
<b>ABSTRACT .....</b>	ii
<b>LEMBAR PENGESAHAN .....</b>	iii
<b>LEMBAR PERNYATAAN ORISINALITAS .....</b>	iv
<b>Kata Pengantar .....</b>	v
<b>Daftar Isi .....</b>	vii
<b>Daftar Gambar .....</b>	x
<b>Daftar Tabel.....</b>	xii
<b>Daftar Simbol .....</b>	xii
<b>Daftar Istilah .....</b>	xiii
<b>Bab I PENDAHULUAN .....</b>	1
I.1    Latar Belakang .....	1
I.2    Perumusan Masalah.....	6
I.3    Tujuan Tugas Akhir.....	6
I.4    Batasan Tugas Akhir .....	6
I.5    Manfaat Tugas Akhir.....	7
I.6    Sistematika Penulisan.....	7
<b>Bab II TINJAUAN PUSTAKA .....</b>	9
II.1    Penelitian Terdahulu.....	9
II.1.1 <i>Use of Fintech for Payment: Approach to Technology Acceptance Model Modified .....</i>	9
II.1.2 <i>Technology Acceptance Model Approach to Analysing the Use of Fintech in MSME Transactions in Buleleng.....</i>	9
II.1.3 <i>Consumer adoption intention toward Fintech services in a bank-based financial system in Vietnam .....</i>	10

II.1.4	<i>Digital Payment System Analysis of Buying Decision in Indonesia .</i>	11
II.1.5	<i>Social Media Influencer Credibility and Social Influence on Intention to Use Fintech in Indonesia.....</i>	11
II.1.6	Reaching and Retaining the Next Generation: Adapting to the Expectations of Gen Z in the Classroom .....	12
II.2	Kerangka Pemikiran .....	14
II.2.1	Adopsi Teknologi.....	14
II.2.2	Teknologi Informasi.....	14
II.2.3	Financial Teknologi .....	15
II.2.4	TAM ( <i>Technology Acceptance Model</i> ).....	17
II.2.5	Generasi Z .....	21
II.2.6	<i>Technostress</i> .....	23
II.2.7	<i>Social Influence</i> .....	25
II.2.8	Smart-PLS .....	26
II.2.9	Metode Kuantitatif .....	27
II.3	Teknik <i>Sampling</i> .....	28
II.3.1	Teknik Menentukan Besaran Sampel.....	30
<b>Bab III SISTEMATIKA PENYELESAIAN MASALAH .....</b>		<b>34</b>
III.1	Konseptual .....	34
III.2	Sistematika Penyelesaian Masalah.....	34
III.2.1	Tahap Identifikasi.....	36
III.2.2	Tahap Pengumpulan Data .....	43
III.2.3	Tahap Pengambilan Keputusan.....	50
<b>Bab IV pengumpulan data .....</b>		<b>51</b>
IV.1	Menentukan Indikator .....	51
IV.2	Membuat Pra-Kuesioner.....	54

IV.3	Menyebarluaskan Pra-kuesioner .....	54
IV.4	Melakukan Analisis Pada Pra-kuesioner .....	55
IV.5	Penentuan Sampel Penelitian .....	61
IV.6	Penyebarluaskan Kuesioner .....	61
IV.7	Pengumpulan Data .....	62
IV.8	Analisis Data .....	65
<b>Bab V hasil analisis dan hasil pengujian.....</b>	<b>67</b>	
V.1	Hasil Analisis .....	67
V.1.1	Analisis Deskriptif .....	67
V.1.2	Evaluasi Model Pengukuran .....	69
V.1.3	Evaluasi Model Struktural.....	73
V.2	Hasil Pengujian.....	77
V.2.1	Pengujian Hipotesis.....	78
V.2.2	Hasil Analisis .....	86
<b>Bab VI KESIMPULAN DAN SARAN.....</b>	<b>90</b>	
VI.1	Kesimpulan.....	90
VI.2	Saran .....	90
<b>Daftar Pustaka.....</b>	<b>92</b>	