

DAFTAR TABEL

Tabel 1.1 Perkembangan Pengguna Paylater di Indonesia (2022–2024).....	3
Tabel 2.1 Penelitian Terdahulu	20
Tabel 3.1 Definisi Operasional Variabel.....	35
Tabel 3.2 Skala Likert	40
Tabel 4.1 Tingkat Pengembalian Kuisisioner.....	44
Tabel 4.2 Nilai Loading Factor Setiap Indikator	50
Tabel 4.3 Hasil Uji <i>Average Variance Extracted</i>	51
Tabel 4.4 Uji <i>Fornell-Larcker Criterion</i>	52
Tabel 4.5 <i>Heterotrait-Monotrait</i> (HTMT)	53
Tabel 4.6 Nilai <i>Cross Loading</i> Setiap Indikator	54
Tabel 4.7 Nilai <i>Cronbach's Alpha</i> Setiap Variabel	56
Tabel 4.8 Hasil <i>Composite Reliability</i> Setiap Variabel.....	57
Tabel 4.9 Hasil Uji R Square	60
Tabel 4.10 Hasil <i>Q Square</i>	60
Tabel 4.11 Output Model Fit.....	61
Tabel 4.12 Hasil Uji Hipotesis	62