

LIST OF TABLE

Table 1. 1 Pre-Survey Data	6
Table 2. 1 Previous Research	19
Table 3. 1 Operationalization Variable	27
Table 3. 2 Likert Scale Measurement	29
Table 4. 1 Description of Respondents by Gender	37
Table 4. 2 Description of Respondents by Age	38
Table 4. 3 Description of Respondents Based on Income	39
Table 4. 4 Convergent Validity Test with Loading Factor	41
Table 4. 5 Discriminant Validity (Cross Loading) Value	43
Table 4. 6 Discriminant Validity Test with AVE and $\sqrt{\text{AVE}}$	44
Table 4. 7 Reliability Test with Composite Reliability and Cronbach Alpha	45
Table 4. 8 R Square Value	47
Table 4. 9 Total Construct Crossvalidated Redundancy	48
Table 4. 10 Total Construct Crossvalidated Communalities	48
Table 4. 11 F^2 Effect Size.....	49
Table 4. 12 Average Value of Communalities	50
Table 4. 13 Path Coefficient Test Results	51