

# LAMPIRAN



## 1. Surat Ijin Penelitian

**FAKULTAS EKONOMI DAN BISNIS**  
 Jl. Pawiyatan Luhur IV/1 Bendaan Duwur Semarang 50234  
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**Unika**  
**SOEGIJAPRANATA**

Nomor : 0096/B.7.3/FEB/IX/2013  
 Lamp. :  
 Hal : Ijin Penelitian dan Pengambilan Data

08 Oktober 2013

Kepada Yth:  
 Wakil Rektor I  
 Cq. Kepala BAAK Unika Soegijapranata  
 Di SEMARANG

Dengan hormat  
 Dalam rangka mempersiapkan mahasiswa Fakultas Ekonomi dan Bisnis Universitas Katolik Soegijapranata Semarang untuk memenuhi tugas akhir, maka mahasiswa yang bersangkutan diwajibkan menyusun Tugas Akhir / Skripsi.

Berkenaan dengan keperluan tersebut, maka kami mohon berkenan memberi bantuan serta kebijaksanaan ijin untuk mahasiswa kami di bawah ini :

Nama : VINCENT FEBRIAN WIBOWO  
 N I M : 10.60.0088  
 Tempat / tgl. Lahir : Semarang, 09 Februari 1992  
 Program Studi : Akuntansi  
 Alamat : Jalan Citandui I No. 35 Semarang  
 Telepon : 087832960559

Judul Tugas Akhir / Skripsi :

**FAKTOR-FAKTOR DETERMINAN DALAM PENGGUNAAN VIRTUAL ACCOUNT DENGAN INTEGRASI MODEL TPB DAN TAM DI UNIVERSITAS KATOLIK SOEGIJAPRANATA SEMARANG.**

Demikian, atas perhatian dan kerjasamanya yang baik disampaikan terima-kasih.

an, Dekan  
 Wakil Dekan Bidang Akademik,

DR. OCTAVIANUS D. HARTOMO, M.SI, AKT  
 NPP: 058.1.1995/170

*setia pada  
 tradisi unggul*

004-00/UNIKA/FE/R-QSR/X/07

Jl. Pawiyatan Luhur IV/1 Bendan Duwur Semarang 50234  
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**Unika**  
SOEGIJAPRANATA

Nomor : 0191/B.7.3/Rek/X/2013  
Lampiran: -  
Hal : Ijin Penelitian

11 Oktober 2013

Kepada :  
Yth. **VINCENT FEBRIAN WIBOWO (NIM 10.60.0088)**  
Mahasiswa Akuntansi  
Universitas Semarang  
Di Semarang

Dengan hormat,  
Berdasarkan surat dari Wakil Dekan I Fakultas Ekonomi dan Bisnis Nomor :  
0096/B.7.3/FEB/X/2013 tanggal 8 Oktober 2013, dengan ini kami memberikan ijin  
kepada Saudara untuk melakukan penelitian di lingkungan Unika Soegijapranata.

Dengan Judul :

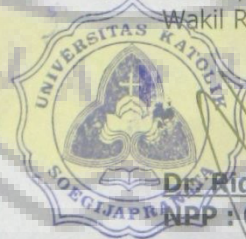
**" FAKTOR-FAKTOR DETERMINAN DALAM PENGGUNAAN VIRTUAL ACCOUNT  
DENGAN INTEGRASI MODEL TPB DAN TAM DI UNIVERSITAS KATOLIK  
SOEGIJAPRANATA SEMARANG "**

Pada prinsipnya pihak Universitas tidak keberatan, dengan catatan:

1. Tidak mengganggu aktivitas para Narasumber
2. Setelah selesai penelitian harap memberikan laporan

Atas perhatiannya, kami ucapkan terima kasih.

a.n. Rektor,  
Wakil Rektor Bidang Akademik,



**Dr. Ridwan Sanjaya, SE, S.Kom, MS.IEC**  
NPP : 05812002255

Tembusan :

1. Dekan /Ka. Progd di lingkungan Unika
2. Pembantu Dekan I /Kajur di lingkungan Unika
3. Ka. Biro di lingkungan Unika



## 2. Kuesioner Penelitian

**Judul :** Determinan Penggunaan Virtual Account dengan Pendekatan Integrasi Model TPB dan TAM di Universitas Katolik Soegijapranata Semarang

### Identitas Responden :

Nama :  
 NIM :  
 Fakultas/Jurusan :  
 Usia :  
 ATM Milik Bank :  
 Jenis Kelamin : Laki-Laki/Perempuan\*  
 \*( coret yang tidak perlu )

### Petunjuk Pengisian :

- Isilah dengan memberikan tanda centang (✓) pernyataan-pernyataan di bawah ini sesuai dengan kondisi nyata yang Anda rasakan, yaitu:
  - Sangat tidak setuju (STS)
  - Tidak setuju (TS)
  - Netral (N)
  - Setuju (S)
  - Sangat Setuju (SS)
- Identitas Anda akan dirahasiakan dan kuesioner ini untuk membantu saya dalam mengerjakan laporan skripsi akhir. Terimakasih.

PERNYATAAN	RESPON				
	STS	TS	N	S	SS
<i>Perceived Usefulness (Titus, 2012)</i>					
Pembayaran melalui Virtual Account dengan elektronik (ATM / <i>mobile banking</i> ) mempercepat kegiatan administrasi keuangan saya.					
Pembayaran melalui Virtual Account dengan elektronik (ATM / <i>mobile banking</i> ) lebih efisien daripada harus datang mengantri ke Bank Internasional Indonesia.					
Pembayaran melalui Virtual Account dengan elektronik (ATM / <i>mobile banking</i> ) memudahkan kegiatan administrasi keuangan saya.					
Pembayaran melalui Virtual Account dengan elektronik (ATM / <i>mobile banking</i> ) bermanfaat bagi saya.					

<b><i>Perceived Ease of Use (Titus, 2012)</i></b>	<b>STS</b>	<b>TS</b>	<b>N</b>	<b>S</b>	<b>SS</b>
Mengakses pembayaran melalui Virtual Account dengan elektronik (ATM / <i>mobile banking</i> ) bagi saya mudah untuk dipelajari.					
Pembayaran melalui Virtual Account dengan elektronik (ATM / <i>mobile banking</i> ) dapat diakses dengan mudah dari luar kampus.					
Mengoperasikan pembayaran melalui Virtual Account dengan elektronik (ATM / <i>mobile banking</i> ) sangat jelas dan mudah dipahami.					
Mengakses pembayaran melalui Virtual Account dengan elektronik (ATM / <i>mobile banking</i> ) tidak sulit bagi saya.					
<b><i>Perceived Behavioral Control (Hsu dan Chiu, 2004)</i></b>	<b>STS</b>	<b>TS</b>	<b>N</b>	<b>S</b>	<b>SS</b>
Saya dapat melakukan pembayaran melalui Virtual Account dengan perangkat elektronik (misal ATM / <i>mobile banking</i> ).					
Saya dapat mengendalikan diri saat melakukan pembayaran melalui Virtual Account dengan perangkat elektronik (misal ATM / <i>mobile banking</i> ).					
<b><i>Attitude (Hung et al., 2006)</i></b>	<b>STS</b>	<b>TS</b>	<b>N</b>	<b>S</b>	<b>SS</b>
Menggunakan sistem pembayaran melalui Virtual Account dengan perangkat elektronik (misal ATM / <i>mobile banking</i> ) merupakan ide bagus.					
Saya menyukai ide pembayaran elektronik (ATM / <i>mobile banking</i> ) melalui Virtual Account.					
Menggunakan perangkat elektronik (misal ATM / <i>mobile banking</i> ) pada sistem Virtual Account menjadi pengalaman yang menyenangkan.					
<b><i>Social Norms (Efebera et al., 2004)</i></b>	<b>STS</b>	<b>TS</b>	<b>N</b>	<b>S</b>	<b>SS</b>
Saya akan menggunakan perangkat elektronik untuk pembayaran melalui Virtual Account					
Teman saya berharap jika saya menggunakan perangkat elektronik (misal ATM / <i>mobile banking</i> ) untuk pembayaran melalui Virtual Account.					
<b><i>Subjective Norms (Taylor and Todd, 1995)</i></b>	<b>STS</b>	<b>TS</b>	<b>N</b>	<b>S</b>	<b>SS</b>
Orang-orang yang mempengaruhi tingkah laku saya akan berfikir bahwa saya harus melakukan pembayaran melalui Virtual Account dengan perangkat elektronik (misal ATM / <i>mobile banking</i> ).					

Orang-orang yang penting bagi saya akan berfikir bahwa saya harus melakukan pembayaran melalui Virtual Account dengan perangkat elektronik (misal ATM / <i>mobile banking</i> ).					
<b><i>Behavior Intention (Davis, 1989)</i></b>	<b>STS</b>	<b>TS</b>	<b>N</b>	<b>S</b>	<b>SS</b>
Saya berniat untuk menggunakan perangkat elektronik (misal ATM / <i>mobile banking</i> ) untuk pembayaran melalui Virtual Account di masa mendatang.					
Perangkat elektronik (misal ATM / <i>mobile banking</i> ) merupakan metode prioritas saya dalam pembayaran melalui Virtual Account.					
Saya ingin merekomendasikan Virtual Account dengan perangkat elektronik (misal ATM / <i>mobile banking</i> ).					
<b><i>Actual Use (Ajzen, 1991)</i></b>	<b>STS</b>	<b>TS</b>	<b>N</b>	<b>S</b>	<b>SS</b>
Saya pernah menggunakan perangkat elektronik (misal ATM / <i>mobile banking</i> ) untuk pembayaran melalui Virtual Account.					
Saya menggunakan perangkat elektronik (misal ATM / <i>mobile banking</i> ) untuk pembayaran melalui Virtual Account tahun ini.					
Saya akan terus menggunakan perangkat elektronik (misal ATM / <i>mobile banking</i> ) untuk pembayaran melalui Virtual Account.					

### 3. Hasil Uji Validitas dan Uji Reliabilitas

#### a. *Perceived Usefulness*

**Correlations**

		PU1	PU2	PU3	PU4	PU
PU1	Pearson Correlation	1	.580**	.682**	.701**	.875**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	399	399	399	399	399
PU2	Pearson Correlation	.580**	1	.562**	.484**	.777**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	399	399	399	399	399
PU3	Pearson Correlation	.682**	.562**	1	.751**	.881**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	399	399	399	399	399
PU4	Pearson Correlation	.701**	.484**	.751**	1	.860**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	399	399	399	399	399
PU	Pearson Correlation	.875**	.777**	.881**	.860**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	399	399	399	399	399

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Case Processing Summary**

		N	%
Cases	Valid	399	100.0
	Excluded <sup>a</sup>	0	.0
	Total	399	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.870	.870	4

**Item Statistics**

	Mean	Std. Deviation	N
PU1	3.9825	.91728	399
PU2	4.0451	.90391	399
PU3	4.0000	.89105	399
PU4	3.8972	.84886	399

**Inter-Item Correlation Matrix**

	PU1	PU2	PU3	PU4
PU1	1.000	.580	.682	.701
PU2	.580	1.000	.562	.484
PU3	.682	.562	1.000	.751
PU4	.701	.484	.751	1.000

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PU1	11.9424	5.115	.764	.590	.816
PU2	11.8797	5.699	.604	.388	.880
PU3	11.9248	5.175	.778	.635	.810
PU4	12.0276	5.434	.751	.630	.823

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
15.9248	9.125	3.02076	4

**b. *Perceived Ease of Use***

**Correlations**

		PEOU1	PEOU2	PEOU3	PEOU4	PEOU
PEOU1	Pearson Correlation	1	.494**	.601**	.593**	.825**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	399	399	399	399	399
PEOU2	Pearson Correlation	.494**	1	.520**	.472**	.750**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	399	399	399	399	399
PEOU3	Pearson Correlation	.601**	.520**	1	.661**	.856**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	399	399	399	399	399



PEOU4	Pearson Correlation	.593**	.472**	.661**	1	.837**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	399	399	399	399	399
PEOU	Pearson Correlation	.825**	.750**	.856**	.837**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	399	399	399	399	399

\*\* . Correlation is significant at the 0.01 level (2-tailed).

#### Case Processing Summary

		N	%
Cases	Valid	399	100.0
	Excluded <sup>a</sup>	0	.0
	Total	399	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.835	.834	4

#### Item Statistics

	Mean	Std. Deviation	N
PEOU1	3.7469	.89025	399
PEOU2	3.9599	.81654	399
PEOU3	3.6341	.90584	399
PEOU4	3.7744	.88212	399

#### Inter-Item Correlation Matrix

	PEOU1	PEOU2	PEOU3	PEOU4
PEOU1	1.000	.494	.601	.593
PEOU2	.494	1.000	.520	.472
PEOU3	.601	.520	1.000	.661
PEOU4	.593	.472	.661	1.000

## Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PEOU1	11.3684	4.771	.673	.456	.788
PEOU2	11.1554	5.348	.574	.333	.829
PEOU3	11.4812	4.567	.722	.532	.765
PEOU4	11.3409	4.738	.694	.504	.778

## Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15.1153	8.183	2.86053	4

c. *Perceived Behavioral Control*

## Correlations

		PBC1	PBC2	PBC
PBC1	Pearson Correlation	1	.572**	.893**
	Sig. (2-tailed)		.000	.000
	N	399	399	399
PBC2	Pearson Correlation	.572**	1	.880**
	Sig. (2-tailed)	.000		.000
	N	399	399	399
PBC	Pearson Correlation	.893**	.880**	1
	Sig. (2-tailed)	.000	.000	
	N	399	399	399

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## Case Processing Summary

		N	%
Cases	Valid	399	100.0
	Excluded <sup>a</sup>	0	.0
	Total	399	100.0

a. Listwise deletion based on all variables in the procedure.

## Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.727	.728	2

**Item Statistics**

	Mean	Std. Deviation	N
PBC1	3.8922	.89157	399
PBC2	3.6541	.84810	399

**Inter-Item Correlation Matrix**

	PBC1	PBC2
PBC1	1.000	.572
PBC2	.572	1.000

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PBC1	3.6541	.719	.572	.327	.a
PBC2	3.8922	.795	.572	.327	.a

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
7.5464	2.379	1.54244	2

**d. Attitude**

**Correlations**

		ATT1	ATT2	ATT3	ATT
ATT1	Pearson Correlation	1	.702**	.511**	.860**
	Sig. (2-tailed)		.000	.000	.000
	N	399	399	399	399
ATT2	Pearson Correlation	.702**	1	.550**	.883**
	Sig. (2-tailed)	.000		.000	.000
	N	399	399	399	399
ATT3	Pearson Correlation	.511**	.550**	1	.812**
	Sig. (2-tailed)	.000	.000		.000
	N	399	399	399	399
ATT	Pearson Correlation	.860**	.883**	.812**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	399	399	399	399

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Case Processing Summary**

		N	%
Cases	Valid	399	100.0
	Excluded <sup>a</sup>	0	.0
	Total	399	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.809	.810	3

**Item Statistics**

	Mean	Std. Deviation	N
ATT1	3.9649	.82898	399
ATT2	3.8571	.88944	399
ATT3	3.5815	.88978	399

**Inter-Item Correlation Matrix**

	ATT1	ATT2	ATT3
ATT1	1.000	.702	.511
ATT2	.702	1.000	.550
ATT3	.511	.550	1.000

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ATT1	7.4386	2.453	.689	.515	.709
ATT2	7.5464	2.233	.717	.542	.676
ATT3	7.8221	2.513	.576	.333	.824

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
11.4035	4.930	2.22030	3

e. *Social Norms***Correlations**

		SOCN1	SOCN2	SOCN
SOCN1	Pearson Correlation	1	.491**	.863**
	Sig. (2-tailed)		.000	.000
	N	399	399	399
SOCN2	Pearson Correlation	.491**	1	.864**
	Sig. (2-tailed)	.000		.000
	N	399	399	399
SOCN	Pearson Correlation	.863**	.864**	1
	Sig. (2-tailed)	.000	.000	
	N	399	399	399

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Case Processing Summary**

		N	%
Cases	Valid	399	100.0
	Excluded <sup>a</sup>	0	.0
	Total	399	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.659	.659	2

**Item Statistics**

	Mean	Std. Deviation	N
SOCN1	3.6667	.97798	399
SOCN2	3.3133	.98205	399

**Inter-Item Correlation Matrix**

	SOCN1	SOCN2
SOCN1	1.000	.491
SOCN2	.491	1.000



## Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
SOCN1	3.3133	.964	.491	.241	.a
SOCN2	3.6667	.956	.491	.241	.a

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

## Scale Statistics

Mean	Variance	Std. Deviation	N of Items
6.9799	2.864	1.69231	2

## f. Subjective Norms

## Correlations

		SN1	SN2	SN
SN1	Pearson Correlation	1	.659**	.908**
	Sig. (2-tailed)		.000	.000
	N	399	399	399
SN2	Pearson Correlation	.659**	1	.913**
	Sig. (2-tailed)	.000		.000
	N	399	399	399
SN	Pearson Correlation	.908**	.913**	1
	Sig. (2-tailed)	.000	.000	
	N	399	399	399

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## Case Processing Summary

		N	%
Cases	Valid	399	100.0
	Excluded <sup>a</sup>	0	.0
	Total	399	100.0

a. Listwise deletion based on all variables in the procedure.

## Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.794	.794	2

**Item Statistics**

	Mean	Std. Deviation	N
SN1	2.9724	.98315	399
SN2	3.1378	1.00678	399

**Inter-Item Correlation Matrix**

	SN1	SN2
SN1	1.000	.659
SN2	.659	1.000

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
SN1	3.1378	1.014	.659	.434	.a
SN2	2.9724	.967	.659	.434	.a

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
6.1103	3.284	1.81226	2

**g. Behavior Intention**

**Correlations**

		BI1	BI2	BI3	BI
BI1	Pearson Correlation	1	.620	.580	.853
	Sig. (2-tailed)		.000	.000	.000
	N	399	399	399	399
BI2	Pearson Correlation	.620**	1	.553**	.867**
	Sig. (2-tailed)	.000		.000	.000
	N	399	399	399	399
BI3	Pearson Correlation	.580**	.553**	1	.830**
	Sig. (2-tailed)	.000	.000		.000
	N	399	399	399	399
BI	Pearson Correlation	.853**	.867**	.830**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	399	399	399	399

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Case Processing Summary**

		N	%
Cases	Valid	399	100.0
	Excluded <sup>a</sup>	0	.0
	Total	399	100.0

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.805	.808	3

**Item Statistics**

	Mean	Std. Deviation	N
BI1	3.7744	.82927	399
BI2	3.5363	.97355	399
BI3	3.5764	.86154	399

**Inter-Item Correlation Matrix**

	BI1	BI2	BI3
BI1	1.000	.620	.580
BI2	.620	1.000	.553
BI3	.580	.553	1.000

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
BI1	7.1128	2.618	.682	.465	.709
BI2	7.3509	2.258	.659	.441	.734
BI3	7.3108	2.637	.628	.397	.760

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
10.8872	5.135	2.26616	3

### h. Actual Use

#### Correlations

		AU1	AU2	AU3	AU
AU1	Pearson Correlation	1	.600**	.516**	.832**
	Sig. (2-tailed)		.000	.000	.000
	N	399	399	399	399
AU2	Pearson Correlation	.600**	1	.674**	.888**
	Sig. (2-tailed)	.000		.000	.000
	N	399	399	399	399
AU3	Pearson Correlation	.516**	.674**	1	.845**
	Sig. (2-tailed)	.000	.000		.000
	N	399	399	399	399
AU	Pearson Correlation	.832**	.888**	.845**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	399	399	399	399

\*\* . Correlation is significant at the 0.01 level (2-tailed).

#### Case Processing Summary

		N	%
Cases	Valid	399	100.0
	Excluded <sup>a</sup>	0	.0
	Total	399	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.815	.816	3

#### Item Statistics

	Mean	Std. Deviation	N
AU1	3.6591	1.10463	399
AU2	3.5815	1.08797	399
AU3	3.5764	1.01176	399

**Inter-Item Correlation Matrix**

	AU1	AU2	AU3
AU1	1.000	.600	.516
AU2	.600	1.000	.674
AU3	.516	.674	1.000

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AU1	7.1579	3.691	.611	.383	.804
AU2	7.2356	3.397	.730	.541	.679
AU3	7.2406	3.846	.664	.474	.750

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
10.8170	7.507	2.73983	3



#### 4. Hasil Uji *Full Structural Equation Modeling*

##### Analysis Summary

##### Date and Time

Date: 21 Februari 2014

Time: 21:49:07

##### Title

Va: 21 Februari 2014 21:49

##### Notes for Group (Group number 1)

The model is recursive.

Sample size = 399

##### Variable Summary (Group number 1)

##### Your model contains the following variables (Group number 1)

Observed, endogenous variables

pu4

pu3

pu2

pu1

peou4

peou3

peou2

peou1

pbc1

pbc2

socn2

socn1

att3

att2

att1

bi1

bi2

bi3

au3

au2

au1

sn2

sn1

Unobserved, endogenous variables

PU  
 PBC  
 ATT  
 BI  
 AU  
 SN  
 Unobserved, exogenous variables

d4

d3

d2

d1

PEOU

d8

d7

d6

d5

d9

d10

SOCN

d15

d14

d13

d12

d11

e3

e4

e5

e8

e7

e6

e2

e1

z1

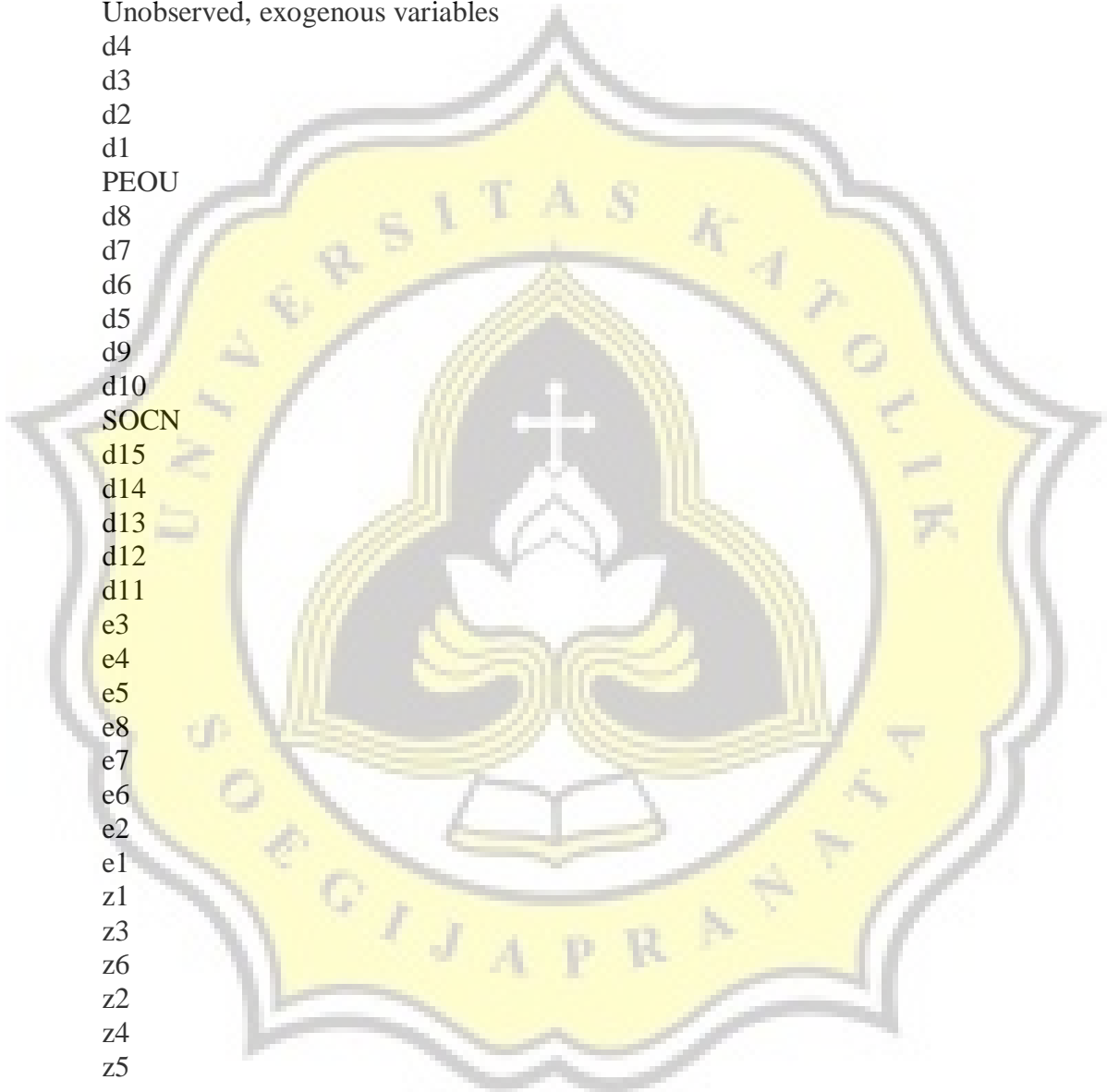
z3

z6

z2

z4

z5



#### Variable counts (Group number 1)

Number of variables in your model:	60
Number of observed variables:	23
Number of unobserved variables:	37
Number of exogenous variables:	31
Number of endogenous variables:	29

**Parameter summary (Group number 1)**

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	37	0	0	0	0	37
Labeled	0	0	0	0	0	0
Unlabeled	26	1	31	0	0	58
Total	63	1	31	0	0	95

**Notes for Model (Default model)****Computation of degrees of freedom (Default model)**

Number of distinct sample moments: 276  
 Number of distinct parameters to be estimated: 58  
 Degrees of freedom (276 - 58): 218

**Result (Default model)**

Minimum was achieved  
 Chi-square = 829,041  
 Degrees of freedom = 218  
 Probability level = ,000

**Estimates (Group number 1 - Default model)****Scalar Estimates (Group number 1 - Default model)****Maximum Likelihood Estimates****Regression Weights: (Group number 1 - Default model)**

			Estimate	S.E.	C.R.	P	Label
PU	<---	PEOU	,764	,059	12,941	***	
PBC	<---	PU	,078	,071	1,108	,268	
PBC	<---	PEOU	,838	,086	9,768	***	
ATT	<---	PU	,311	,050	6,202	***	
ATT	<---	PEOU	,132	,085	1,552	,121	
SN	<---	SOCN	,877	,096	9,122	***	
ATT	<---	SOCN	,521	,093	5,623	***	
BI	<---	ATT	,750	,092	8,133	***	
BI	<---	PBC	-,003	,065	-,040	,968	
BI	<---	SN	,191	,038	4,991	***	
AU	<---	BI	1,198	,078	15,444	***	
pu4	<---	PU	1,000				

			Estimate	S.E.	C.R.	P	Label
pu3	<---	PU	1,051	,049	21,395	***	
pu2	<---	PU	,793	,057	13,970	***	
pu1	<---	PU	1,013	,052	19,430	***	
peou4	<---	PEOU	1,000				
peou3	<---	PEOU	1,061	,061	17,311	***	
peou2	<---	PEOU	,754	,058	13,079	***	
peou1	<---	PEOU	,895	,062	14,407	***	
pbc1	<---	PBC	1,000				
pbc2	<---	PBC	,856	,063	13,541	***	
socn2	<---	SOCN	1,000				
socn1	<---	SOCN	1,336	,108	12,334	***	
att3	<---	ATT	1,000				
att2	<---	ATT	1,188	,078	15,307	***	
att1	<---	ATT	1,007	,072	14,003	***	
bi1	<---	BI	1,000				
bi2	<---	BI	1,224	,074	16,454	***	
bi3	<---	BI	,960	,068	14,190	***	
au3	<---	AU	1,000				
au2	<---	AU	,976	,057	16,995	***	
au1	<---	AU	,859	,061	14,163	***	
sn2	<---	SN	1,000				
sn1	<---	SN	,905	,072	12,606	***	

**Standardized Regression Weights: (Group number 1 - Default model)**

			Estimate
PU	<---	PEOU	,725
PBC	<---	PU	,081
PBC	<---	PEOU	,821
ATT	<---	PU	,369
ATT	<---	PEOU	,148
SN	<---	SOCN	,639
ATT	<---	SOCN	,520
BI	<---	ATT	,732
BI	<---	PBC	-,003
BI	<---	SN	,256
AU	<---	BI	,885
pu4	<---	PU	,856
pu3	<---	PU	,867
pu2	<---	PU	,642
pu1	<---	PU	,812

	Estimate
peou4 <--- PEOU	,787
peou3 <--- PEOU	,818
peou2 <--- PEOU	,644
peou1 <--- PEOU	,700
psc1 <--- PBC	,797
psc2 <--- PBC	,718
socn2 <--- SOCN	,626
socn1 <--- SOCN	,843
att3 <--- ATT	,699
att2 <--- ATT	,837
att1 <--- ATT	,758
bi1 <--- BI	,770
bi2 <--- BI	,801
bi3 <--- BI	,703
au3 <--- AU	,855
au2 <--- AU	,774
au1 <--- AU	,670
sn2 <--- SN	,842
sn1 <--- SN	,781

**Covariances: (Group number 1 - Default model)**

	Estimate	S.E.	C.R.	P	Label
PEOU <--> SOCN	,341	,040	8,449	***	

**Correlations: (Group number 1 - Default model)**

	Estimate
PEOU <--> SOCN	,786

**Variances: (Group number 1 - Default model)**

	Estimate	S.E.	C.R.	P	Label
PEOU	,488	,054	9,051	***	
SOCN	,385	,060	6,459	***	
z1	,257	,030	8,605	***	
z3	,059	,014	4,273	***	
z2	,113	,030	3,785	***	
z4	,428	,060	7,126	***	
z5	,081	,015	5,412	***	
z6	,162	,031	5,140	***	



	Estimate	S.E.	C.R.	P	Label
d4	,198	,020	9,947	***	
d3	,198	,021	9,532	***	
d2	,485	,037	13,079	***	
d1	,288	,026	11,209	***	
d8	,300	,026	11,400	***	
d7	,272	,025	10,736	***	
d6	,390	,030	12,943	***	
d5	,405	,032	12,522	***	
d9	,291	,035	8,394	***	
d10	,349	,032	10,884	***	
d15	,596	,048	12,469	***	
d14	,278	,039	7,183	***	
d13	,404	,032	12,656	***	
d12	,234	,023	10,342	***	
d11	,289	,024	12,017	***	
e3	,278	,024	11,690	***	
e4	,339	,030	11,118	***	
e5	,381	,031	12,500	***	
e8	,273	,033	8,369	***	
e7	,474	,043	10,997	***	
e6	,672	,054	12,456	***	
e2	,298	,052	5,729	***	
e1	,379	,047	8,007	***	

**Squared Multiple Correlations: (Group number 1 - Default model)**

	Estimate
PU	,526
SN	,409
ATT	,847
PBC	,778
BI	,800
AU	,782
sn1	,610
sn2	,709
au1	,449
au2	,599
au3	,731
bi3	,494
bi2	,642
bi1	,593

	Estimate
att1	,575
att2	,700
att3	,488
socn1	,711
socn2	,392
pbc2	,516
pbc1	,636
peou1	,491
peou2	,415
peou3	,669
peou4	,619
pu1	,659
pu2	,413
pu3	,751
pu4	,733

**Minimization History (Default model)**

Iteration		Negative eigenvalues	Condition #	Smallest eigenvalue	Diameter	F	NTries	Ratio
0	e	16		-,614	9999,000	5995,731	0	9999,000
1	e*	12		-,199	4,142	3250,316	20	,330
2	e	6		-,136	1,511	1750,634	5	,880
3	e	1		-,009	1,020	1147,563	5	,791
4	e*	0	139,525		,878	901,033	5	,784
5	e	0	84,647		,572	849,529	2	,000
6	e	0	135,600		,293	829,892	1	1,061
7	e	0	183,225		,101	829,064	1	1,028
8	e	0	194,894		,012	829,041	1	1,009
9	e	0	194,161		,000	829,041	1	1,000

**Model Fit Summary**

**CMIN**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	58	829,041	218	,000	3,803
Saturated model	276	,000	0		
Independence model	23	5873,345	253	,000	23,215

**RMR, GFI**

Model	RMR	GFI	AGFI	PGFI
Default model	,054	,842	,801	,665
Saturated model	,000	1,000		
Independence model	,362	,190	,117	,174

**Baseline Comparisons**

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,859	,836	,892	,874	,891
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

**Parsimony-Adjusted Measures**

Model	PRATIO	PNFI	PCFI
Default model	,862	,740	,768
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

**NCP**

Model	NCP	LO 90	HI 90
Default model	611,041	526,513	703,134
Saturated model	,000	,000	,000
Independence model	5620,345	5374,156	5872,905

**FMIN**

Model	FMIN	F0	LO 90	HI 90
Default model	2,083	1,535	1,323	1,767
Saturated model	,000	,000	,000	,000
Independence model	14,757	14,121	13,503	14,756

**RMSEA**

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,084	,078	,090	,000
Independence model	,236	,231	,242	,000

**AIC**

Model	AIC	BCC	BIC	CAIC
Default model	945,041	952,485	1176,401	1234,401
Saturated model	552,000	587,422	1652,953	1928,953
Independence model	5919,345	5922,297	6011,091	6034,091

**ECVI**

Model	ECVI	LO 90	HI 90	MECVI
Default model	2,374	2,162	2,606	2,393
Saturated model	1,387	1,387	1,387	1,476
Independence model	14,873	14,254	15,507	14,880

**HOELTER**

Model	HOELTER .05	HOELTER .01
Default model	122	130
Independence model	20	21

Minimization: ,078  
 Miscellaneous: 3,682  
 Bootstrap: ,000  
 Total: 3,760