

LAMPIRAN

Halaman registrasi pendaftaran *e-statement / e-billing*



ANZ e-Statement

Halaman Utama ANZ.com Peta Situs Promosi Bahasa Hubungi Kami

e-Statement **Login**

Nomor kartu kredit :
Contoh: 1234567890123456

Masa berlaku kartu Berlaku Hingga : / (MM/YY) Contoh: 04/08

Tanggal Lahir : - - (DD-MM-YYYY) Contoh: 17-08-1945

Pagu Kredit : Contoh: 3000000

4 digit terakhir nomor telepon rumah/genggam : Contoh: 1234

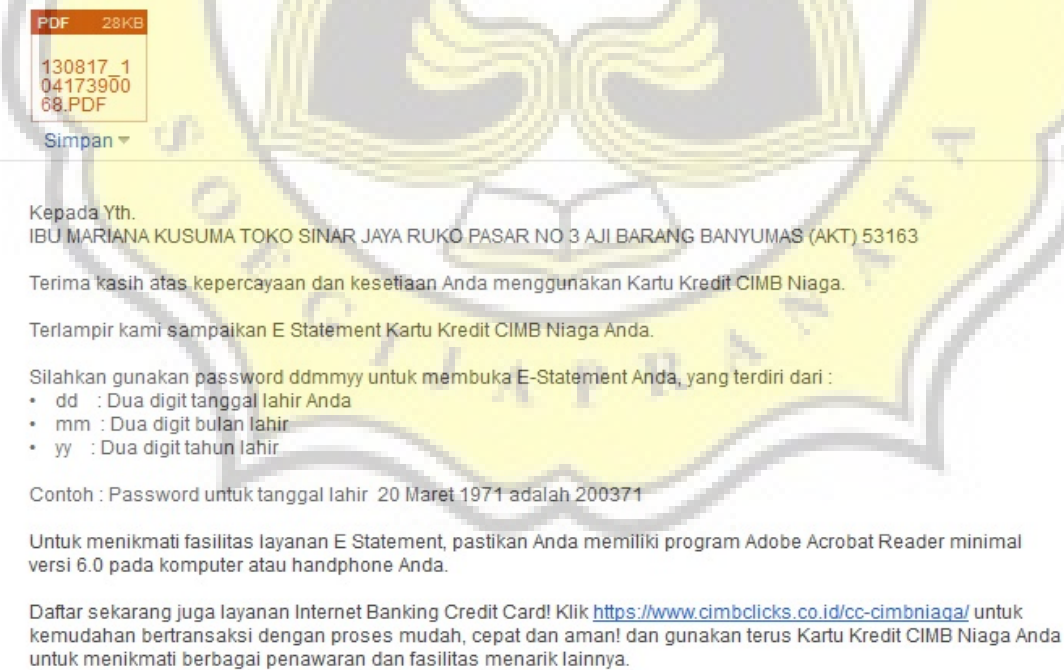
QK8E

Login

Apabila Anda mengalami kesulitan login, silakan hubungi
24-Hour ANZ Call centre 500ANZ atau (021) 500269
24-Hour ANZ Signature Priority Banking call centre 0804-1000-888 (Khusus Nasabah Signature Priority Banking)

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Tampilan email *e-statement / e-billing* yang dikirimkan ke nasabah



PDF 28KB

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Simpan ▾

Kepada Yth.
IBU MARIANA KUSUMA TOKO SINAR JAYA RUKO PASAR NO 3 AJI BARANG BANYUMAS (AKT) 53163

Terima kasih atas kepercayaan dan kesetiaan Anda menggunakan Kartu Kredit CIMB Niaga.

Terlampir kami sampaikan E Statement Kartu Kredit CIMB Niaga Anda.

Silahkan gunakan password ddmmyy untuk membuka E-Statement Anda, yang terdiri dari :

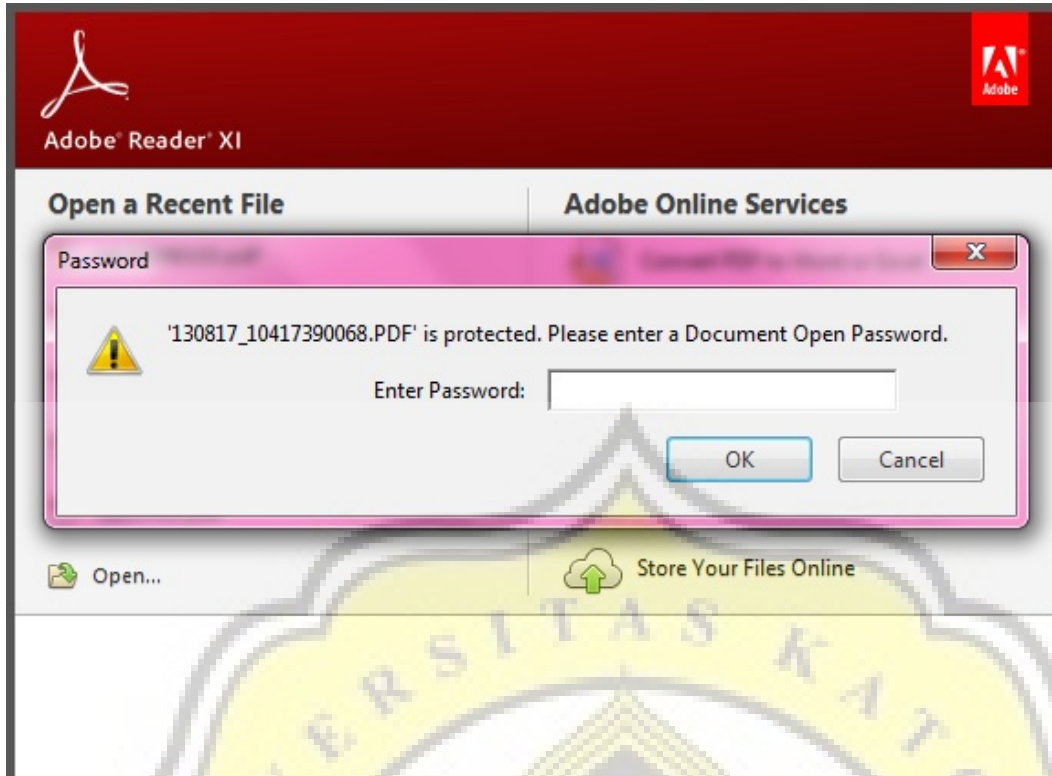
- dd : Dua digit tanggal lahir Anda
- mm : Dua digit bulan lahir
- yy : Dua digit tahun lahir

Contoh : Password untuk tanggal lahir 20 Maret 1971 adalah 200371

Untuk menikmati fasilitas layanan E Statement, pastikan Anda memiliki program Adobe Acrobat Reader minimal versi 6.0 pada komputer atau handphone Anda.

Daftar sekarang juga layanan Internet Banking Credit Card! Klik <https://www.cimbclicks.co.id/cc-cimbniaga/> untuk kemudahan bertransaksi dengan proses mudah, cepat dan aman! dan gunakan terus Kartu Kredit CIMB Niaga Anda untuk menikmati berbagai penawaran dan fasilitas menarik lainnya.

Tampilan login e-statement / e-billing dan contoh e-statement / e-billing



Gambaran Umum Responden

1. Jenis Kelamin

Statistics

Jenis kelamin

N	Valid	250
	Missing	0

Jenis kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	100	40.0	40.0	40.0
	2	150	60.0	60.0	100.0
Total		250	100.0	100.0	

2. Usia

Statistics

Usia

N	Valid	248
	Missing	2
Mean		32.02
Mode		25 ^a
Minimum		18
Maximum		78

Statistics

Usia

N	Valid	248
	Missing	2
Mean		32.02
Mode		25 ^a
Minimum		18
Maximum		78

a. Multiple modes exist. The smallest value is shown

Usia

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18	1	.4	.4	.4
	20	4	1.6	1.6	2.0
	21	11	4.4	4.4	6.5
	22	4	1.6	1.6	8.1
	23	18	7.2	7.3	15.3
	24	13	5.2	5.2	20.6
	25	19	7.6	7.7	28.2
	26	5	2.0	2.0	30.2
	27	13	5.2	5.2	35.5
	28	8	3.2	3.2	38.7
	29	19	7.6	7.7	46.4
	30	15	6.0	6.0	52.4
	31	16	6.4	6.5	58.9
	32	9	3.6	3.6	62.5
	33	8	3.2	3.2	65.7
	34	11	4.4	4.4	70.2
	35	6	2.4	2.4	72.6
	36	5	2.0	2.0	74.6
	37	4	1.6	1.6	76.2
	38	1	.4	.4	76.6
	39	5	2.0	2.0	78.6
	40	11	4.4	4.4	83.1
	41	2	.8	.8	83.9
	42	3	1.2	1.2	85.1
	43	8	3.2	3.2	88.3
	44	3	1.2	1.2	89.5
	45	6	2.4	2.4	91.9
	46	2	.8	.8	92.7
	47	3	1.2	1.2	94.0

	48	3	1.2	1.2	95.2
	49	4	1.6	1.6	96.8
	50	3	1.2	1.2	98.0
	55	3	1.2	1.2	99.2
	65	1	.4	.4	99.6
	78	1	.4	.4	100.0
	Total	248	99.2	100.0	
Missing	System	2	.8		
Total		250	100.0		

3. Pekerjaan

Statistics

Pekerjaan

N	Valid	250
	Missing	0

Pekerjaan		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		2	.8	.8	.8
	Design Interior	1	.4	.4	1.2
	designer	1	.4	.4	1.6
	Dokter	1	.4	.4	2.0
	Dosen	1	.4	.4	2.4
	Engineer	1	.4	.4	2.8
	freelancer	1	.4	.4	3.2
	Freelancer	1	.4	.4	3.6
	Guru	1	.4	.4	4.0
	ibu RT	1	.4	.4	4.4
	Ibu Rumah Tangga	3	1.2	1.2	5.6
	Insurance Consultant	1	.4	.4	6.0
	IRT	1	.4	.4	6.4
	Jurnalis	1	.4	.4	6.8
	karyawan	4	1.6	1.6	8.4
	Karyawan	1	.4	.4	8.8
	karyawan swasta	79	31.6	31.6	40.4
	Karyawan swasta	109	43.6	43.6	84.0
	Karyawan Swasta	1	.4	.4	84.4
	karyawati	2	.8	.8	85.2
	Karyawati	3	1.2	1.2	86.4
	karyawN	1	.4	.4	86.8

Koki	1	.4	.4	87.2
Mahasiswa	9	3.6	3.6	90.8
manager	1	.4	.4	91.2
Marketing	1	.4	.4	91.6
marketing officer	1	.4	.4	92.0
Online Shop	1	.4	.4	92.4
pegawai swasta	1	.4	.4	92.8
Pegawai swasta	1	.4	.4	93.2
PNS	2	.8	.8	94.0
profesional	1	.4	.4	94.4
Programmer	1	.4	.4	94.8
Swasta	2	.8	.8	95.6
wiraswasta	2	.8	.8	96.4
Wiraswasta	7	2.8	2.8	99.2
wirawata	1	.4	.4	99.6
wirusaha	1	.4	.4	100.0
Total	250	100.0	100.0	

4. Jumlah Kartu Kredit Yang Dimiliki

Statistics

Jumlah kartu kredit yang dimiliki

N	Valid	250
	Missing	0
Mean		2.10
Mode		1
Minimum		1
Maximum		15

Jumlah kartu kredit yang dimiliki

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	128	51.2	51.2	51.2
	2	56	22.4	22.4	73.6
	3	36	14.4	14.4	88.0
	4	15	6.0	6.0	94.0
	5	7	2.8	2.8	96.8
	7	2	.8	.8	97.6
	8	1	.4	.4	98.0
	9	1	.4	.4	98.4
	11	1	.4	.4	98.8
	12	1	.4	.4	99.2

13	1	.4	.4	99.6
15	1	.4	.4	100.0
Total	250	100.0	100.0	

5. Asal Kartu Kredit

Statistics

Kartu kredit yang saya miliki berasal dari Bank

N	Valid	250
	Missing	0

Kartu kredit yang saya miliki berasal dari Bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	.4	.4	.4
anz	7	2.8	2.8	3.2
ANZ	1	.4	.4	3.6
ANZ, BII	1	.4	.4	4.0
ANZ, Danamon, BNI	1	.4	.4	4.4
anzbcapanin	1	.4	.4	4.8
ANZBIIIBNIHSBCMandiri	1	.4	.4	5.2
anzdanamon	1	.4	.4	5.6
anzmega	1	.4	.4	6.0
Bank Central AsiaBank	1	.4	.4	6.4
MandiriBank Mega	1	.4	.4	6.8
Bank Mega	1	.4	.4	6.8
bca	30	12.0	12.0	18.8
BCA	13	5.2	5.2	24.0
BCA dan 2 bank lain	1	.4	.4	24.4
BCA Everyday CardBCA Visa Card	1	.4	.4	24.8
bca mega	1	.4	.4	25.2
Bca, anz, mega	1	.4	.4	25.6
BCA, citibank, permata, danamon, mandiri	1	.4	.4	26.0
BCA, Mandiri, BNI, Permata, Danamon, CIMB Niaga, Permata,Citibank, HSBC, SCB	1	.4	.4	26.4
BCA, Mega, Mandiri, Permata, HSBC, ANZ, OCBC, CIMB, BII, Bukopin, Panin, UOB, BNI	1	.4	.4	26.8
bca, niaga, hsbc, mandiri	1	.4	.4	27.2
BCA, Permata, Mega	1	.4	.4	27.6

BCA,CIMB,ANZ,Mandiri,BNI,BII, Permata	1	.4	.4	28.0
bca,mandiri,bni	1	.4	.4	28.4
BCA,Mega,Niaga	1	.4	.4	28.8
BCAANZ	2	.8	.8	29.6
bcabnimega	1	.4	.4	30.0
bcacimb	1	.4	.4	30.4
BCACIMB NiagaBNIMegaMandiriHSBC(1 bank beberapa kartu)	1	.4	.4	30.8
BCACIMBCitibankMandiriANZ	1	.4	.4	31.2
bcacitibank	1	.4	.4	31.6
bcadanamon	1	.4	.4	32.0
BCAHSBCMega	1	.4	.4	32.4
BCAMandiri	3	1.2	1.2	33.6
BCAMandiriCitibankPermata	1	.4	.4	34.0
BCAMandiriHSBCBII	1	.4	.4	34.4
BCAMandiriMega	2	.8	.8	35.2
BCAMandiriMegaBII	1	.4	.4	35.6
BCAMANDIRIUOBMEGACITIB ANKPERMATAHSBCSTANDAR D CHARTERED	1	.4	.4	36.0
BCAMega	3	1.2	1.2	37.2
bcamegaanz	1	.4	.4	37.6
BII	2	.8	.8	38.4
BII, ANZ	1	.4	.4	38.8
BII, ANZ, MEGA	1	.4	.4	39.2
BIIBCAMegaCIMB Niaga	1	.4	.4	39.6
BIIBukopin	1	.4	.4	40.0
BIIMegaBCA	1	.4	.4	40.4
biimeganiaga	1	.4	.4	40.8
bni	2	.8	.8	41.6
BNI	2	.8	.8	42.4
BNI, ANZ	1	.4	.4	42.8
BNI, BRI	1	.4	.4	43.2
BNIBIICIMBMEGA	1	.4	.4	43.6
BNIBRIBII	1	.4	.4	44.0
Bri	1	.4	.4	44.4
Bukopin	1	.4	.4	44.8
cimb	7	2.8	2.8	47.6
CIMB	12	4.8	4.8	52.4
cimb danamon	1	.4	.4	52.8

CIMB Niaga	1	.4	.4	53.2
CIMB NIAGA	1	.4	.4	53.6
CIMB Niaga, BCA	1	.4	.4	54.0
CIMB NIAGAANZ	1	.4	.4	54.4
CIMB NIAGADanamonMEGABRI	1	.4	.4	54.8
CIMBANZmega	1	.4	.4	55.2
CIMBBCA	1	.4	.4	55.6
CIMBBII	1	.4	.4	56.0
cimbbnimega	1	.4	.4	56.4
cimbdanamon	2	.8	.8	57.2
CIMBMandiri	4	1.6	1.6	58.8
CIMBMandiriBRI	1	.4	.4	59.2
CIMBMega	2	.8	.8	60.0
CIMBMegaMandiri	1	.4	.4	60.4
cimbmegamandiribri	1	.4	.4	60.8
citibankmandirimegabri	1	.4	.4	61.2
danamon	4	1.6	1.6	62.8
Danamon	17	6.8	6.8	69.6
Danamon dan Mandiri	1	.4	.4	70.0
Danamon, BII, BCA	1	.4	.4	70.4
Danamon, Bukopin	1	.4	.4	70.8
Danamon, Mega	1	.4	.4	71.2
Danamon, Mgea, BNI	1	.4	.4	71.6
DanamonANZ	1	.4	.4	72.0
danamonmega	1	.4	.4	72.4
danamonmegacimb	1	.4	.4	72.8
HSBC, BCA	1	.4	.4	73.2
mandiri	1	.4	.4	73.6
Mandiri	3	1.2	1.2	74.8
Mandiri dan CIMB Niaga	1	.4	.4	75.2
Mandiri, Citibank, Standard Chartered, BCA dan Mega	1	.4	.4	75.6
MandiriBCaMega	1	.4	.4	76.0
MandiriBCAPanin	1	.4	.4	76.4
MandiriBII	1	.4	.4	76.8
MandiriBIICitibank	1	.4	.4	77.2
MandiriBNICIMB	1	.4	.4	77.6
MandiriMegaPermata	1	.4	.4	78.0
MandiriPanin	1	.4	.4	78.4
MandiriPaninMega	1	.4	.4	78.8

mega	4	1.6	1.6	80.4
Mega	16	6.4	6.4	86.8
megabca	1	.4	.4	87.2
MegaBCAANZStandChart	1	.4	.4	87.6
MegaBCABII	1	.4	.4	88.0
MegaBNI	3	1.2	1.2	89.2
MegaCIMB	1	.4	.4	89.6
MegaMandiri	1	.4	.4	90.0
MegaMandiriBNI	1	.4	.4	90.4
MegaPanin	1	.4	.4	90.8
Niaga	2	.8	.8	91.6
panin	5	2.0	2.0	93.6
Panin	4	1.6	1.6	95.2
PaninBCACIMB	1	.4	.4	95.6
NiagaMandiriBNI	1	.4	.4	96.0
PaninBCAHSBCMegaCitibank	1	.4	.4	96.4
PaninBCAMegaMandiri	1	.4	.4	96.8
PaninCitibank	1	.4	.4	97.2
PaninHSBCMega	1	.4	.4	97.6
PaninMandiri	1	.4	.4	98.0
PaninMandiriHSBCMega	1	.4	.4	98.4
Paninmega	1	.4	.4	98.8
PaninMega	1	.4	.4	99.2
Permata	1	.4	.4	99.6
Standard Chartered	1	.4	.4	99.6
BankCitibankBNIBRIBank	1	.4	.4	99.6
MandiriHSBCBNI	1	.4	.4	99.6
SyariahBCAANZ	1	.4	.4	99.6
Standard Chartered, BCA, Mandiri, BNI dan BRI	1	.4	.4	100.0
Total	250	100.0	100.0	

6. Jenis Alat Komunikasi Yang Digunakan

Statistics

Jenis alat komunikasi / elektronik yang digunakan

N	Valid	250
	Missing	0

Jenis alat komunikasi / elektronik yang digunakan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Android	10	4.0	4.0

Android, Handphone	13	5.2	5.2	9.2
Android, Komputer	1	.4	.4	9.6
Android, Komputer, Handphone	5	2.0	2.0	11.6
Android, Laptop, Handphone	5	2.0	2.0	13.6
Android, Laptop, Komputer, Handphone	3	1.2	1.2	14.8
Android, PC Tablet	1	.4	.4	15.2
Android, PC Tablet, Laptop	2	.8	.8	16.0
Android, PC Tablet, Laptop, Handphone	2	.8	.8	16.8
Handphone	37	14.8	14.8	31.6
iPhone	2	.8	.8	32.4
iPhone, Handphone	2	.8	.8	33.2
Komputer	3	1.2	1.2	34.4
Komputer, Handphone	13	5.2	5.2	39.6
Laptop	1	.4	.4	40.0
Laptop, Handphone	4	1.6	1.6	41.6
Laptop, iPhone	1	.4	.4	42.0
Laptop, Komputer, Handphone	6	2.4	2.4	44.4
Menggunakan semua	10	4.0	4.0	48.4
PC Tablet, Handphone	1	.4	.4	48.8
PC Tablet, Komputer	1	.4	.4	49.2
PC Tablet, Komputer, Handphone	2	.8	.8	50.0
PC Tablet, Komputer, iPhone, Handphone	1	.4	.4	50.4
PC Tablet, Laptop, Komputer, Handphone	1	.4	.4	50.8
Smarthphone	11	4.4	4.4	55.2
Smarthphone, Android	6	2.4	2.4	57.6
Smarthphone, Android, Handphone	3	1.2	1.2	58.8
Smarthphone, Android, iPhone	1	.4	.4	59.2
Smarthphone, Android, Komputer	3	1.2	1.2	60.4
Smarthphone, Android, Komputer, Handphone	2	.8	.8	61.2
Smarthphone, Android, Laptop	8	3.2	3.2	64.4
Smarthphone, Android, Laptop, Handphone	3	1.2	1.2	65.6
Smarthphone, Android, Laptop, Komputer	1	.4	.4	66.0
Smarthphone, Android, Laptop, Komputer, Handphone	6	2.4	2.4	68.4
Smarthphone, Android, PC Tablet	2	.8	.8	69.2

Smarthphone, Android, PC Tablet, Handphone	1	.4	.4	69.6
Smarthphone, Android, PC Tablet, Komputer, Handphone	2	.8	.8	70.4
Smarthphone, Android, PC Tablet, Laptop	2	.8	.8	71.2
Smarthphone, Android, PC Tablet, Laptop, Handphone	2	.8	.8	72.0
Smarthphone, Android, PC Tablet, Laptop, Komputer, Handphone	8	3.2	3.2	75.2
Smarthphone, Android, PC Tablet, Laptop, Komputer, iPhone, Handphone, Menggunakan semua	2	.8	.8	76.0
Smarthphone, Handphone	10	4.0	4.0	80.0
Smarthphone, iPhone	1	.4	.4	80.4
Smarthphone, Komputer	4	1.6	1.6	82.0
Smarthphone, Komputer, Handphone	4	1.6	1.6	83.6
Smarthphone, Komputer, iPhone	1	.4	.4	84.0
Smarthphone, Laptop	8	3.2	3.2	87.2
Smarthphone, Laptop, Handphone	3	1.2	1.2	88.4
Smarthphone, Laptop, iPhone	2	.8	.8	89.2
Smarthphone, Laptop, Komputer	3	1.2	1.2	90.4
Smarthphone, Laptop, Komputer, Handphone	7	2.8	2.8	93.2
Smarthphone, PC Tablet	1	.4	.4	93.6
Smarthphone, PC Tablet, Handphone	1	.4	.4	94.0
Smarthphone, PC Tablet, Komputer	1	.4	.4	94.4
Smarthphone, PC Tablet, Komputer, Handphone	1	.4	.4	94.8
Smarthphone, PC Tablet, Laptop	8	3.2	3.2	98.0
Smarthphone, PC Tablet, Laptop, Handphone	1	.4	.4	98.4
Smarthphone, PC Tablet, Laptop, iPhone	1	.4	.4	98.8
Smarthphone, PC Tablet, Laptop, iPhone, Handphone	1	.4	.4	99.2
Smarthphone, PC Tablet, Laptop, Komputer	1	.4	.4	99.6
Smarthphone, PC Tablet, Laptop, Komputer, Handphone	1	.4	.4	100.0
Total	250	100.0	100.0	

7. Intensitas Membuka / Mengecek E-mail

Statistics

Intensitas membuka/mengecek email

N	Valid	250
	Missing	0

Intensitas membuka/mengecek email

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	.4	.4	.4
Cukup sering	63	25.2	25.2	25.6
Kadang-kadang	64	25.6	25.6	51.2
Setiap hari	122	48.8	48.8	100.0
Total	250	100.0	100.0	

8. Intensitas Menggunakan Internet

Statistics

Intensitas menggunakan internet

N	Valid	250
	Missing	0

Intensitas menggunakan internet

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
Cukup sering	47	18.8	18.8	18.8
Kadang-kadang	45	18.0	18.0	36.8
Setiap hari	158	63.2	63.2	100.0
Total	250	100.0	100.0	

Statistik Deskriptif

1. Perceived Usefulness

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PU1	250	3	5	4.45	.559
PU2	250	3	5	4.46	.560
PU3	250	3	5	4.44	.558
PU4	250	2	5	4.49	.554
PU	250	11	20	17.84	2.074
Valid N (listwise)	250				

2. Perceived Easy Of Use

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PEOU1	250	2	5	4.44	.544
PEOU2	250	3	5	4.44	.536
PEOU3	250	3	5	4.43	.550
PEOU4	250	2	5	4.34	.646
PEOU	250	12	20	17.65	2.045
Valid N (listwise)	250				

3. Respek Terhadap Lingkungan

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
RTL1	250	2	5	4.62	.518
RTL2	250	1	5	4.45	.620
RTL3	250	1	5	4.50	.603
RTL	250	4	15	13.57	1.501
Valid N (listwise)	250				

4. Kenyamanan (*Convenience*)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CNV1	250	2	5	4.39	.572
CNV2	250	2	5	4.34	.566
CNV3	250	2	5	4.30	.615
CNV4	250	2	5	4.30	.584
CNV	250	11	20	17.33	2.007
Valid N (listwise)	250				

5. Aksesibilitas (*Accessibility*)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
AC1	250	3	5	4.34	.561
AC2	250	2	5	4.36	.551
AC3	250	3	5	4.39	.504
AC	250	9	15	13.09	1.477
Valid N (listwise)	250				

6. Ketersediaan Fitur (*feature availability*)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
FA1	250	1	5	4.29	.687
FA2	250	2	5	4.32	.608
FA3	250	1	5	1.96	.773
FA	250	6	14	10.57	1.118
Valid N (listwise)	250				

7. Keamanan dan Kerahasiaan (*Security and Privacy*)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
SP1	250	2	5	4.54	.581
SP2	250	1	5	4.46	.621
SP3	250	3	5	4.54	.538
SP	250	9	15	13.54	1.440
Valid N (listwise)	250				

8. Isi (*content*)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CNT1	250	3	5	4.52	.517
CNT2	250	3	5	4.53	.524
CNT3	250	3	5	4.54	.507
CNT	250	10	15	13.59	1.434
Valid N (listwise)	250				

9. Kecepatan (*speed*)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
SPD1	250	3	5	4.63	.493
SPD2	250	3	5	4.60	.498
SPD3	250	3	5	4.52	.524
SPD	250	11	15	13.76	1.317
Valid N (listwise)	250				

10. Biaya Bank (*fee and charges*)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
FC1	250	1	2	1.43	.496
FC2	250	1	2	1.40	.492
FC3	250	1	2	1.47	.500
FC	250	3	6	4.30	1.214
Valid N (listwise)	250				

11. Niat untuk menggunakan (*behavioral intention to use*)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ITU1	250	3	5	4.45	.522
ITU2	250	2	5	4.46	.531
ITU3	250	2	5	4.43	.564
ITU	250	7	15	13.34	1.480
Valid N (listwise)	250				

12. Pemakaian nyata (*actual system use*)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ASU1	250	2	5	4.41	.569
ASU2	250	2	5	4.48	.532
ASU3	250	2	5	4.45	.552
ASU	250	6	15	13.34	1.535
Valid N (listwise)	250				

Uji Reliabilitas

1. Perceived Usefulness

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.947	.947	4

Item Statistics

	Mean	Std. Deviation	N
PU1	4.45	.559	250
PU2	4.46	.560	250
PU3	4.44	.558	250
PU4	4.49	.554	250

Inter-Item Correlation Matrix

	PU1	PU2	PU3	PU4
PU1	1.000	.872	.839	.782
PU2	.872	1.000	.840	.769
PU3	.839	.840	1.000	.803
PU4	.782	.769	.803	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	13.39	2.432	.892	.808	.925
PU2	13.38	2.438	.886	.803	.927
PU3	13.40	2.443	.886	.786	.927
PU4	13.35	2.534	.827	.690	.945

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.84	4.301	2.074	4

2. Perceived Easy Of Use

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.918	.923	4

Item Statistics

	Mean	Std. Deviation	N
PEOU1	4.44	.544	250
PEOU2	4.44	.536	250
PEOU3	4.43	.550	250
PEOU4	4.34	.646	250

Inter-Item Correlation Matrix

	PEOU1	PEOU2	PEOU3	PEOU4
PEOU1	1.000	.835	.812	.641
PEOU2	.835	1.000	.878	.662
PEOU3	.812	.878	1.000	.675
PEOU4	.641	.662	.675	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	13.21	2.463	.834	.730	.887
PEOU2	13.21	2.430	.875	.817	.874
PEOU3	13.22	2.395	.871	.801	.874
PEOU4	13.31	2.376	.697	.488	.941

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.65	4.181	2.045	4

3. Respek Terhadap Lingkungan

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.823	.825	3

Item Statistics

	Mean	Std. Deviation	N
RTL1	4.62	.518	250
RTL2	4.45	.620	250
RTL3	4.50	.603	250

Inter-Item Correlation Matrix

	RTL1	RTL2	RTL3
RTL1	1.000	.644	.546
RTL2	.644	1.000	.644
RTL3	.546	.644	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
RTL1	8.95	1.230	.657	.444	.783
RTL2	9.12	.973	.732	.537	.701
RTL3	9.07	1.068	.661	.445	.776

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
13.57	2.254	1.501	3

4. Kenyamanan (Convenience)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.881	.881	4

Item Statistics

	Mean	Std. Deviation	N
CNV1	4.39	.572	250
CNV2	4.34	.566	250
CNV3	4.30	.615	250
CNV4	4.30	.584	250

Inter-Item Correlation Matrix

	CNV1	CNV2	CNV3	CNV4
CNV1	1.000	.707	.639	.627
CNV2	.707	1.000	.717	.589
CNV3	.639	.717	1.000	.621
CNV4	.627	.589	.621	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
CNV1	12.94	2.373	.753	.579	.843
CNV2	12.99	2.361	.774	.623	.835
CNV3	13.03	2.256	.755	.585	.842
CNV4	13.02	2.433	.689	.481	.868

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.33	4.029	2.007	4

5. Aksesibilitas (Accessibility)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.899	.901	3

Item Statistics

	Mean	Std. Deviation	N
AC1	4.34	.561	250
AC2	4.36	.551	250
AC3	4.39	.504	250

Inter-Item Correlation Matrix

	AC1	AC2	AC3
AC1	1.000	.754	.690
AC2	.754	1.000	.810
AC3	.690	.810	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
AC1	8.75	1.009	.760	.586	.893
AC2	8.73	.960	.849	.729	.814
AC3	8.70	1.085	.800	.671	.860

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
13.09	2.180	1.477	3

6. Ketersediaan Fitur (*feature availability*)

Reliability Statistics

Cronbach's Alpha ^a	Cronbach's Alpha Based on Standardized Items ^a	N of Items
-.227	-.105	3

Item Statistics

	Mean	Std. Deviation	N
FA1	4.29	.687	250
FA2	4.32	.608	250
FA3	1.96	.773	250

Inter-Item Correlation Matrix

	FA1	FA2	FA3
FA1	1.000	.624	-.267
FA2	.624	1.000	-.454
FA3	-.267	-.454	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
FA1	6.28	.540	.235	.390	-1.582 ^a
FA2	6.26	.786	.088	.478	-.723 ^a
FA3	8.61	1.364	-.394	.207	.765

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.57	1.250	1.118	3

7. Keamanan dan Kerahasiaan (Security and Privacy)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.767	.766	3

Item Statistics

	Mean	Std. Deviation	N
SP1	4.54	.581	250
SP2	4.46	.621	250
SP3	4.54	.538	250

Inter-Item Correlation Matrix

	SP1	SP2	SP3
SP1	1.000	.606	.431
SP2	.606	1.000	.527
SP3	.431	.527	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
SP1	9.00	1.028	.600	.384	.686
SP2	9.08	.897	.671	.454	.601
SP3	9.00	1.161	.537	.298	.754

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
13.54	2.072	1.440	3

8. Isi (content)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.918	.918	3

Item Statistics

	Mean	Std. Deviation	N
CNT1	4.52	.517	250
CNT2	4.53	.524	250
CNT3	4.54	.507	250

Inter-Item Correlation Matrix

	CNT1	CNT2	CNT3
CNT1	1.000	.778	.749
CNT2	.778	1.000	.842
CNT3	.749	.842	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
CNT1	9.08	.978	.796	.635	.914
CNT2	9.06	.916	.866	.758	.856
CNT3	9.05	.962	.844	.731	.875

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
13.59	2.058	1.434	3

9. Kecepatan (*speed*)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.839	.840	3

Item Statistics

	Mean	Std. Deviation	N
SPD1	4.63	.493	250
SPD2	4.60	.498	250
SPD3	4.52	.524	250

Inter-Item Correlation Matrix

	SPD1	SPD2	SPD3
SPD1	1.000	.707	.525
SPD2	.707	1.000	.675
SPD3	.525	.675	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
SPD1	9.13	.875	.670	.504	.805
SPD2	9.15	.788	.791	.627	.688

Reliability Statistics

	Cronbach's Alpha	Based on	
Cronbach's Alpha	Standardized Items	N of Items	
SPD3	9.23	.838	.650 .460 .828

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
13.76	1.735	1.317	3

10. Biaya Bank (fee and charges)

Reliability Statistics

	Cronbach's Alpha	Based on	
Cronbach's Alpha	Standardized Items	N of Items	
	.749	.750	3

Item Statistics

	Mean	Std. Deviation	N
FC1	1.43	.496	250
FC2	1.40	.492	250
FC3	1.47	.500	250

Inter-Item Correlation Matrix

	FC1	FC2	FC3
FC1	1.000	.886	.316
FC2	.886	1.000	.299
FC3	.316	.299	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
FC1	2.88	.639	.742	.788	.461
FC2	2.90	.653	.729	.785	.480
FC3	2.83	.919	.317	.101	.939

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
4.30	1.473	1.214	3

11. Niat untuk menggunakan (behavioral intention to use)

Reliability Statistics

	Cronbach's Alpha	Based on	
Cronbach's Alpha	Standardized Items	N of Items	
	.903	.904	3

Item Statistics

	Mean	Std. Deviation	N
ITU1	4.45	.522	250

ITU2	4.46	.531	250
ITU3	4.43	.564	250

Inter-Item Correlation Matrix

	ITU1	ITU2	ITU3
ITU1	1.000	.747	.751
ITU2	.747	1.000	.775
ITU3	.751	.775	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
ITU1	8.89	1.064	.795	.632	.873
ITU2	8.88	1.033	.814	.663	.857
ITU3	8.91	.967	.817	.668	.855

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
13.34	2.192	1.480	3

12. Pemakaian nyata (*actual system use*)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.920	.921	3

Item Statistics

	Mean	Std. Deviation	N
ASU1	4.41	.569	250
ASU2	4.48	.532	250
ASU3	4.45	.552	250

Inter-Item Correlation Matrix

	ASU1	ASU2	ASU3
ASU1	1.000	.817	.734
ASU2	.817	1.000	.831
ASU3	.734	.831	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
ASU1	8.93	1.076	.810	.678	.907
ASU2	8.86	1.090	.885	.784	.847
ASU3	8.89	1.101	.819	.700	.898

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
13.34	2.355	1.535	3

Uji Validitas

1. *Perceived Usefulness*

Correlations

		PU1	PU2	PU3	PU4	PU
PU1	Pearson Correlation	1	.872**	.839**	.782**	.940**
	Sig. (1-tailed)		.000	.000	.000	.000
	N	250	250	250	250	250
PU2	Pearson Correlation	.872**	1	.840**	.769**	.937**
	Sig. (1-tailed)	.000		.000	.000	.000
	N	250	250	250	250	250
PU3	Pearson Correlation	.839**	.840**	1	.803**	.937**
	Sig. (1-tailed)	.000	.000		.000	.000
	N	250	250	250	250	250
PU4	Pearson Correlation	.782**	.769**	.803**	1	.902**
	Sig. (1-tailed)	.000	.000	.000		.000
	N	250	250	250	250	250
PU	Pearson Correlation	.940**	.937**	.937**	.902**	1
	Sig. (1-tailed)	.000	.000	.000	.000	
	N	250	250	250	250	250

** . Correlation is significant at the 0.01 level (1-tailed).

2. *Perceived Easy Of Use*

Correlations

		PEOU1	PEOU2	PEOU3	PEOU4	PEOU
PEOU1	Pearson Correlation	1	.835**	.812**	.641**	.906**
	Sig. (1-tailed)		.000	.000	.000	.000
	N	250	250	250	250	250
PEOU2	Pearson Correlation	.835**	1	.878**	.662**	.929**
	Sig. (1-tailed)	.000		.000	.000	.000
	N	250	250	250	250	250
PEOU3	Pearson Correlation	.812**	.878**	1	.675**	.928**
	Sig. (1-tailed)	.000	.000		.000	.000
	N	250	250	250	250	250
PEOU4	Pearson Correlation	.641**	.662**	.675**	1	.841**
	Sig. (1-tailed)	.000	.000	.000		.000
	N	250	250	250	250	250
PEOU	Pearson Correlation	.906**	.929**	.928**	.841**	1
	Sig. (1-tailed)	.000	.000	.000	.000	
	N	250	250	250	250	250

** . Correlation is significant at the 0.01 level (1-tailed).

3. *Respek Terhadap Lingkungan*

Correlations

		RTL1	RTL2	RTL3	RTL
RTL1	Pearson Correlation	1	.644**	.546**	.831**
	Sig. (1-tailed)		.000	.000	.000
	N	250	250	250	250
RTL2	Pearson Correlation	.644**	1	.644**	.894**
	Sig. (1-tailed)	.000		.000	.000
	N	250	250	250	250
RTL3	Pearson Correlation	.546**	.644**	1	.856**
	Sig. (1-tailed)	.000	.000		.000
	N	250	250	250	250
RTL	Pearson Correlation	.831**	.894**	.856**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	250	250	250	250

** . Correlation is significant at the 0.01 level (1-tailed).

4. Kenyamanan (Convenience)

Correlations

		CNV1	CNV2	CNV3	CNV4	CNV
CNV1	Pearson Correlation	1	.707**	.639**	.627**	.863**
	Sig. (1-tailed)		.000	.000	.000	.000
	N	250	250	250	250	250
CNV2	Pearson Correlation	.707**	1	.717**	.589**	.875**
	Sig. (1-tailed)	.000		.000	.000	.000
	N	250	250	250	250	250
CNV3	Pearson Correlation	.639**	.717**	1	.621**	.871**
	Sig. (1-tailed)	.000	.000		.000	.000
	N	250	250	250	250	250
CNV4	Pearson Correlation	.627**	.589**	.621**	1	.826**
	Sig. (1-tailed)	.000	.000	.000		.000
	N	250	250	250	250	250
CNV	Pearson Correlation	.863**	.875**	.871**	.826**	1
	Sig. (1-tailed)	.000	.000	.000	.000	
	N	250	250	250	250	250

** . Correlation is significant at the 0.01 level (1-tailed).

5. Aksesibilitas (Accessibility)

Correlations

		AC1	AC2	AC3	AC
AC1	Pearson Correlation	1	.754**	.690**	.897**
	Sig. (1-tailed)		.000	.000	.000

	N	250	250	250	250
AC2	Pearson Correlation	.754**	1	.810**	.936**
	Sig. (1-tailed)	.000		.000	.000
	N	250	250	250	250
AC3	Pearson Correlation	.690**	.810**	1	.906**
	Sig. (1-tailed)	.000	.000		.000
	N	250	250	250	250
AC	Pearson Correlation	.897**	.936**	.906**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	250	250	250	250

** . Correlation is significant at the 0.01 level (1-tailed).

6. Keamanan dan Kerahasiaan (*Security and Privacy*)

Correlations

		SP1	SP2	SP3	SP
SP1	Pearson Correlation	1	.606**	.431**	.826**
	Sig. (1-tailed)		.000	.000	.000
	N	250	250	250	250
SP2	Pearson Correlation	.606**	1	.527**	.873**
	Sig. (1-tailed)	.000		.000	.000
	N	250	250	250	250
SP3	Pearson Correlation	.431**	.527**	1	.775**
	Sig. (1-tailed)	.000	.000		.000
	N	250	250	250	250
SP	Pearson Correlation	.826**	.873**	.775**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	250	250	250	250

** . Correlation is significant at the 0.01 level (1-tailed).

7. Isi (*content*)

Correlations

		CNT1	CNT2	CNT3	CNT
CNT1	Pearson Correlation	1	.778**	.749**	.909**
	Sig. (1-tailed)		.000	.000	.000
	N	250	250	250	250
CNT2	Pearson Correlation	.778**	1	.842**	.943**
	Sig. (1-tailed)	.000		.000	.000
	N	250	250	250	250
CNT3	Pearson Correlation	.749**	.842**	1	.930**
	Sig. (1-tailed)	.000	.000		.000
	N	250	250	250	250
CNT	Pearson Correlation	.909**	.943**	.930**	1

Sig. (1-tailed)	.000	.000	.000	
N	250	250	250	250

** Correlation is significant at the 0.01 level (1-tailed).

8. Kecepatan (*speed*)

Correlations

		SPD1	SPD2	SPD3	SPD
SPD1	Pearson Correlation	1	.707**	.525**	.850**
	Sig. (1-tailed)		.000	.000	.000
	N	250	250	250	250
SPD2	Pearson Correlation	.707**	1	.675**	.911**
	Sig. (1-tailed)	.000		.000	.000
	N	250	250	250	250
SPD3	Pearson Correlation	.525**	.675**	1	.849**
	Sig. (1-tailed)	.000	.000		.000
	N	250	250	250	250
SPD	Pearson Correlation	.850**	.911**	.849**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	250	250	250	250

** Correlation is significant at the 0.01 level (1-tailed).

9. Biaya Bank (*fee and charges*)

Correlations

		FC1	FC2	FC3	FC
FC1	Pearson Correlation	1	.886**	.316**	.897**
	Sig. (1-tailed)		.000	.000	.000
	N	250	250	250	250
FC2	Pearson Correlation	.886**	1	.299**	.890**
	Sig. (1-tailed)	.000		.000	.000
	N	250	250	250	250
FC3	Pearson Correlation	.316**	.299**	1	.662**
	Sig. (1-tailed)	.000	.000		.000
	N	250	250	250	250
FC	Pearson Correlation	.897**	.890**	.662**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	250	250	250	250

** Correlation is significant at the 0.01 level (1-tailed).

10. Niat untuk menggunakan (*behavioral intention to use*)

Correlations

		ITU1	ITU2	ITU3	ITU
ITU1	Pearson Correlation	1	.747**	.751**	.906**
	Sig. (1-tailed)		.000	.000	.000

	N	250	250	250	250
ITU2	Pearson Correlation	.747**	1	.775**	.917**
	Sig. (1-tailed)	.000		.000	.000
	N	250	250	250	250
ITU3	Pearson Correlation	.751**	.775**	1	.924**
	Sig. (1-tailed)	.000	.000		.000
	N	250	250	250	250
ITU	Pearson Correlation	.906**	.917**	.924**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	250	250	250	250

** . Correlation is significant at the 0.01 level (1-tailed).

11. Pemakaian nyata (*actual system use*)

		Correlations			
		ASU1	ASU2	ASU3	ASU
ASU1	Pearson Correlation	1	.817**	.734**	.918**
	Sig. (1-tailed)		.000	.000	.000
	N	250	250	250	250
ASU2	Pearson Correlation	.817**	1	.831**	.949**
	Sig. (1-tailed)	.000		.000	.000
	N	250	250	250	250
ASU3	Pearson Correlation	.734**	.831**	1	.920**
	Sig. (1-tailed)	.000	.000		.000
	N	250	250	250	250
ASU	Pearson Correlation	.918**	.949**	.920**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	250	250	250	250

** . Correlation is significant at the 0.01 level (1-tailed).

TEXT OUTPUT HASIL UJI MODEL (Konstruk Awal)

Analysis Summary

Date and Time

Date: 02 Nopember 2013

Time: 15:36:05

Title

konstruk yg d ajarin aris

Notes for Group (Group number 1)

The model is recursive.

Sample size = 250

Number of variables in your model: 85

Number of observed variables: 36

Number of unobserved variables: 49
 Number of exogenous variables: 47
 Number of endogenous variables: 38

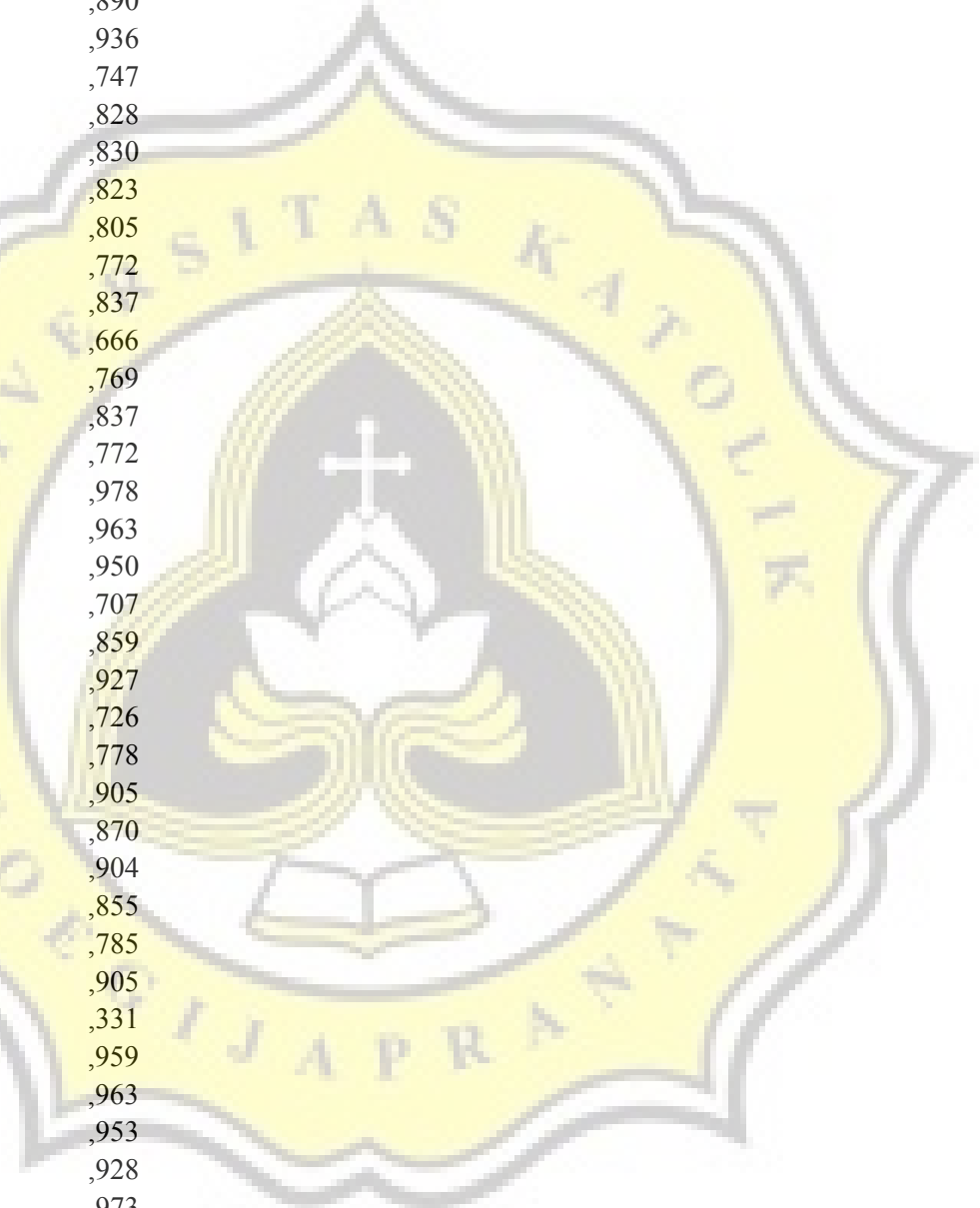
	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	49	0	1	0	0	50
Labeled	0	0	0	0	0	0
Unlabeled	35	36	46	0	0	117
Total	84	36	47	0	0	167

Number of distinct sample moments: 666
 Number of distinct parameters to be estimated: 117
 Degrees of freedom (666 - 117): 549

		Estimate	S.E.	C.R.	P	Label
ITU	<--- PU	,192	,220	,874	,382	
ITU	<--- PEOU	,142	,260	,548	,584	
ITU	<--- RTL	,037	,225	,164	,870	
ITU	<--- CNV	,265	,356	,744	,457	
ITU	<--- AC	,125	,298	,419	,675	
ITU	<--- SP	,054	,318	,170	,865	
ITU	<--- CNT	,188	,294	,639	,523	
ITU	<--- SPD	-,100	,440	-,226	,821	
ITU	<--- FC	-,115	,149	-,771	,441	
ASU	<--- ITU	,747	,025	29,438	***	
PU1	<--- PU	1,000				
PU2	<--- PU	,998	,040	24,972	***	
PU3	<--- PU	,997	,040	25,173	***	
PEOU1	<--- PEOU	1,000				
PEOU2	<--- PEOU	1,037	,044	23,599	***	
RTL1	<--- RTL	1,000				
RTL2	<--- RTL	1,327	,116	11,415	***	
CNV1	<--- CNV	1,000				
CNV2	<--- CNV	,980	,065	15,187	***	
CNV3	<--- CNV	1,042	,071	14,721	***	
CNV4	<--- CNV	,949	,068	13,870	***	
AC1	<--- AC	1,000				
SP1	<--- SP	1,000				
SP3	<--- SP	1,069	,115	9,269	***	
CNT1	<--- CNT	1,000				
SPD1	<--- SPD	1,000				
FC1	<--- FC	1,000				
ITU1	<--- ITU	1,000				
ASU1	<--- ASU	1,000				
SP2	<--- SP	1,135	,128	8,851	***	
PU4	<--- PU	,924	,044	20,844	***	
PEOU3	<--- PEOU	1,053	,046	23,060	***	
PEOU4	<--- PEOU	,968	,068	14,208	***	
RTL3	<--- RTL	1,211	,109	11,106	***	
AC2	<--- AC	1,062	,059	17,886	***	
AC3	<--- AC	,934	,055	16,931	***	
CNT3	<--- CNT	1,060	,058	18,425	***	
SPD2	<--- SPD	1,120	,081	13,762	***	
SPD3	<--- SPD	1,082	,086	12,605	***	
FC2	<--- FC	,918	,064	14,450	***	
FC3	<--- FC	,341	,065	5,222	***	
ITU2	<--- ITU	,809	,021	39,178	***	
ITU3	<--- ITU	,869	,022	40,229	***	
ASU3	<--- ASU	,979	,029	33,808	***	
CNT2	<--- CNT	1,123	,059	19,104	***	
ASU2	<--- ASU	,994	,026	37,906	***	

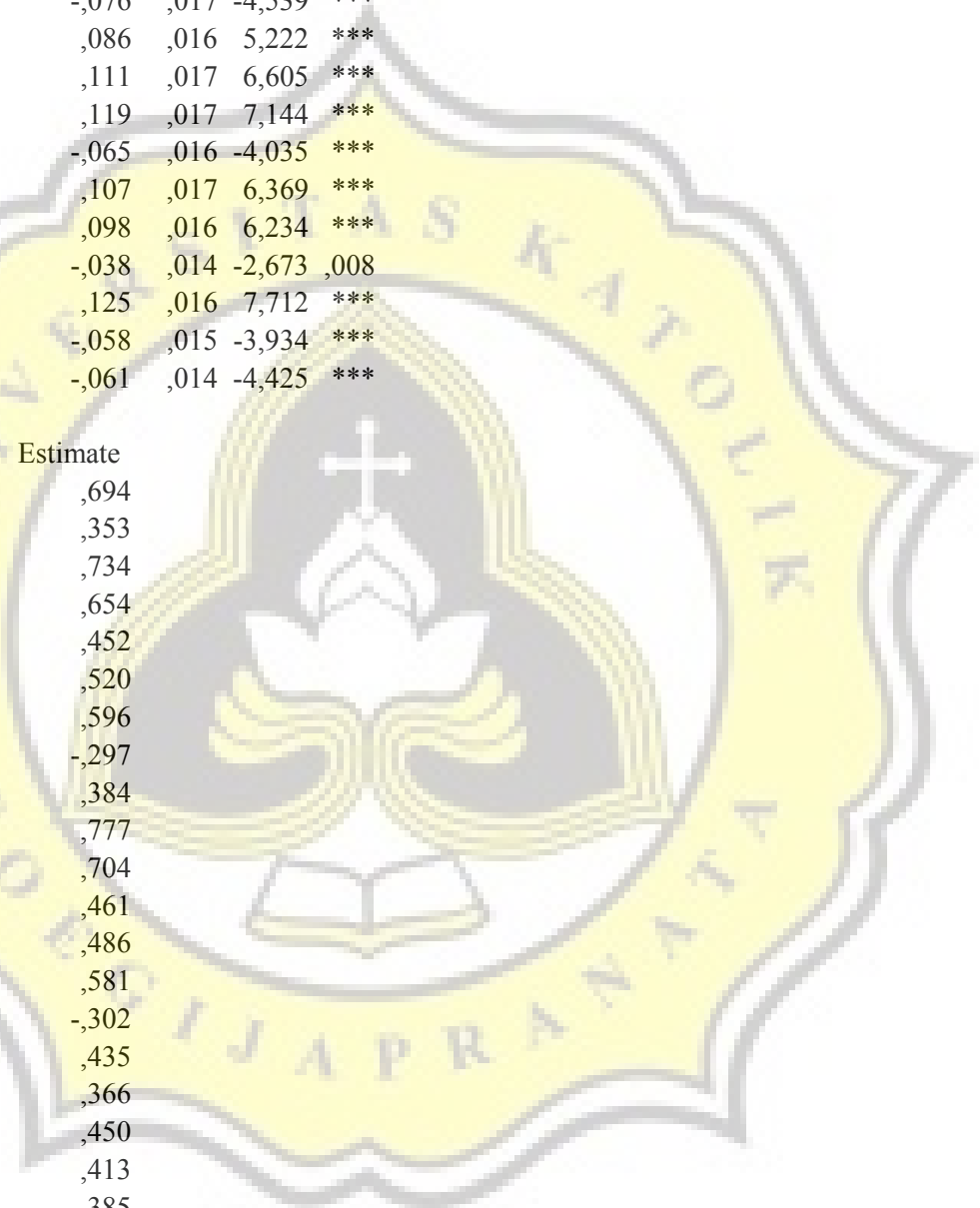
		Estimate
ITU	<--- PU	,092
ITU	<--- PEOU	,064
ITU	<--- RTL	,013
ITU	<--- CNV	,117
ITU	<--- AC	,055
ITU	<--- SP	,019
ITU	<--- CNT	,076
ITU	<--- SPD	-,035
ITU	<--- FC	-,052
ASU	<--- ITU	,955
PU1	<--- PU	,922
PU2	<--- PU	,919
PU3	<--- PU	,921
PEOU1	<--- PEOU	,890
PEOU2	<--- PEOU	,936
RTL1	<--- RTL	,747
RTL2	<--- RTL	,828
CNV1	<--- CNV	,830
CNV2	<--- CNV	,823
CNV3	<--- CNV	,805
CNV4	<--- CNV	,772
AC1	<--- AC	,837
SP1	<--- SP	,666
SP3	<--- SP	,769
CNT1	<--- CNT	,837
SPD1	<--- SPD	,772
FC1	<--- FC	,978
ITU1	<--- ITU	,963
ASU1	<--- ASU	,950
SP2	<--- SP	,707
PU4	<--- PU	,859
PEOU3	<--- PEOU	,927
PEOU4	<--- PEOU	,726
RTL3	<--- RTL	,778
AC2	<--- AC	,905
AC3	<--- AC	,870
CNT3	<--- CNT	,904
SPD2	<--- SPD	,855
SPD3	<--- SPD	,785
FC2	<--- FC	,905
FC3	<--- FC	,331
ITU2	<--- ITU	,959
ITU3	<--- ITU	,963
ASU3	<--- ASU	,953
CNT2	<--- CNT	,928
ASU2	<--- ASU	,973

		Estimate	S.E.	C.R.	P	Label
PU	<--> PEOU	,173	,021	8,241	***	
PU	<--> RTL	,070	,015	4,536	***	
PU	<--> CNV	,179	,022	8,183	***	
PU	<--> AC	,158	,021	7,672	***	
PU	<--> SP	,090	,017	5,195	***	
PU	<--> CNT	,116	,018	6,601	***	
PU	<--> SPD	,116	,017	6,897	***	
PU	<--> FC	-,074	,017	-4,292	***	
PEOU	<--> RTL	,072	,015	4,832	***	
PEOU	<--> CNV	,178	,021	8,348	***	
PEOU	<--> AC	,159	,020	7,936	***	
PEOU	<--> SP	,086	,016	5,240	***	



			Estimate	S.E.	C.R.	P	Label
PEOU	<-->	CNT	,101	,016	6,225	***	
PEOU	<-->	SPD	,106	,016	6,722	***	
PEOU	<-->	FC	-,071	,016	-4,329	***	
RTL	<-->	CNV	,080	,015	5,146	***	
RTL	<-->	AC	,066	,015	4,536	***	
RTL	<-->	SP	,067	,014	4,770	***	
RTL	<-->	CNT	,069	,014	5,035	***	
RTL	<-->	SPD	,056	,012	4,559	***	
RTL	<-->	FC	-,023	,013	-1,697	,090	
CNV	<-->	AC	,170	,021	8,005	***	
CNV	<-->	SP	,088	,017	5,200	***	
CNV	<-->	CNT	,112	,017	6,542	***	
CNV	<-->	SPD	,101	,016	6,320	***	
CNV	<-->	FC	-,076	,017	-4,539	***	
AC	<-->	SP	,086	,016	5,222	***	
AC	<-->	CNT	,111	,017	6,605	***	
AC	<-->	SPD	,119	,017	7,144	***	
AC	<-->	FC	-,065	,016	-4,035	***	
SP	<-->	CNT	,107	,017	6,369	***	
SP	<-->	SPD	,098	,016	6,234	***	
SP	<-->	FC	-,038	,014	-2,673	,008	
CNT	<-->	SPD	,125	,016	7,712	***	
CNT	<-->	FC	-,058	,015	-3,934	***	
SPD	<-->	FC	-,061	,014	-4,425	***	

			Estimate
PU	<-->	PEOU	,694
PU	<-->	RTL	,353
PU	<-->	CNV	,734
PU	<-->	AC	,654
PU	<-->	SP	,452
PU	<-->	CNT	,520
PU	<-->	SPD	,596
PU	<-->	FC	-,297
PEOU	<-->	RTL	,384
PEOU	<-->	CNV	,777
PEOU	<-->	AC	,704
PEOU	<-->	SP	,461
PEOU	<-->	CNT	,486
PEOU	<-->	SPD	,581
PEOU	<-->	FC	-,302
RTL	<-->	CNV	,435
RTL	<-->	AC	,366
RTL	<-->	SP	,450
RTL	<-->	CNT	,413
RTL	<-->	SPD	,385
RTL	<-->	FC	-,121
CNV	<-->	AC	,764
CNV	<-->	SP	,478
CNV	<-->	CNT	,548
CNV	<-->	SPD	,559
CNV	<-->	FC	-,331
AC	<-->	SP	,474
AC	<-->	CNT	,549
AC	<-->	SPD	,670
AC	<-->	FC	-,287
SP	<-->	CNT	,644
SP	<-->	SPD	,668
SP	<-->	FC	-,204
CNT	<-->	SPD	,762



		Estimate
CNT	<--> FC	-,276
SPD	<--> FC	-,332

	Estimate	S.E.	C.R.	P	Label
PU	,265	,028	9,483	***	
PEOU	,233	,026	8,925	***	
RTL	,149	,024	6,340	***	
CNV	,225	,029	7,828	***	
AC	,220	,028	7,955	***	
SP	,149	,028	5,338	***	
CNT	,186	,023	8,018	***	
SPD	,144	,021	6,914	***	
FC	,234	,026	8,933	***	
Z1	1,000				
Z2	,062	,009	6,711	***	
e1	,047	,006	8,008	***	
e2	,049	,006	8,141	***	
e3	,047	,006	8,031	***	
e5	,061	,007	8,907	***	
e6	,035	,005	6,913	***	
e9	,118	,014	8,287	***	
e10	,120	,019	6,191	***	
e12	,101	,012	8,691	***	
e13	,103	,012	8,827	***	
e14	,132	,015	9,115	***	
e15	,137	,014	9,532	***	
e16	,094	,011	8,821	***	
e22	,187	,021	8,953	***	
e23	,192	,023	8,370	***	
e24	,118	,017	7,110	***	
e25	,079	,009	9,231	***	
e26	,038	,006	5,911	***	
e28	,098	,011	9,023	***	
e31	,011	,014	,746	,456	
e34	,089	,011	7,807	***	
e37	,076	,009	8,729	***	
e38	,039	,006	6,441	***	
e4	,080	,008	9,614	***	
e7	,042	,006	7,471	***	
e8	,197	,019	10,525	***	
e11	,143	,019	7,601	***	
e17	,055	,008	6,613	***	
e18	,062	,008	7,986	***	
e27	,047	,006	7,224	***	
e29	,067	,009	7,162	***	
e30	,105	,012	8,820	***	
e32	,043	,013	3,413	***	
e33	,222	,020	11,090	***	
e35	,066	,008	8,178	***	
e36	,069	,009	7,854	***	
e39	,068	,008	8,533	***	

	Estimate
ITU	,128
ASU	,911
ASU3	,908
ITU3	,927
ITU2	,919
FC3	,109
FC2	,820

	Estimate
SPD3	,616
SPD2	,730
CNT3	,817
AC3	,756
AC2	,818
RTL3	,605
PEOU4	,527
PEOU3	,859
PU4	,738
ASU2	,947
ASU1	,902
ITU1	,928
FC1	,956
SPD1	,595
CNT2	,861
CNT1	,701
SP3	,592
SP2	,500
SP1	,444
AC1	,700
CNV4	,596
CNV3	,649
CNV2	,678
CNV1	,690
RTL2	,686
RTL1	,558
PEOU2	,876
PEOU1	,792
PU3	,848
PU2	,844
PU1	,849

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	117	1542,515	549	,000	2,810
Saturated model	666	,000	0		
Independence model	36	8344,850	630	,000	13,246

Model	RMR	GFI	AGFI	PGFI
Default model	,107	,775	,727	,639
Saturated model	,000	1,000		
Independence model	,127	,132	,082	,125

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,815	,788	,873	,852	,871
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Model	PRATIO	PNFI	PCFI
Default model	,871	,710	,759
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

Model	NCP	LO 90	HI 90
Default model	993,515	880,143	1114,505
Saturated model	,000	,000	,000
Independence model	7714,850	7423,294	8012,852

Model	FMIN	F0	LO 90	HI 90
Default model	6,195	3,990	3,535	4,476

Model	FMIN	F0	LO 90	HI 90
Saturated model	,000	,000	,000	,000
Independence model	33,513	30,983	29,812	32,180

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,085	,080	,090	,000
Independence model	,222	,218	,226	,000

Model	AIC	BCC	BIC	CAIC
Default model	1776,515	1817,355	2188,526	2305,526
Saturated model	1332,000	1564,472	3677,293	4343,293
Independence model	8416,850	8429,416	8543,623	8579,623

Model	ECVI	LO 90	HI 90	MECVI
Default model	7,135	6,679	7,621	7,299
Saturated model	5,349	5,349	5,349	6,283
Independence model	33,803	32,632	34,999	33,853

Model	HOELTER	HOELTER
	.05	.01
Default model	98	102
Independence model	21	22

Minimization:	,060
Miscellaneous:	2,897
Bootstrap:	,000
Total:	2,957

TEXT OUTPUT HASIL UJI MODEL (Konstruk Yang Baru)

Analysis Summary

Date and Time

Date: 02 Nopember 2013
Time: 15:53:26

Title

konstruk pu dan peou di pengaruhi oleh variabel lain: 02 Nopember 2013 15:53

Number of variables in your model:	87
Number of observed variables:	36
Number of unobserved variables:	51
Number of exogenous variables:	47
Number of endogenous variables:	40

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	47	0	4	0	0	51
Labeled	0	0	0	0	0	0
Unlabeled	39	21	43	0	0	103
Total	86	21	47	0	0	154

Number of distinct sample moments:	666
Number of distinct parameters to be estimated:	103
Degrees of freedom (666 - 103):	563

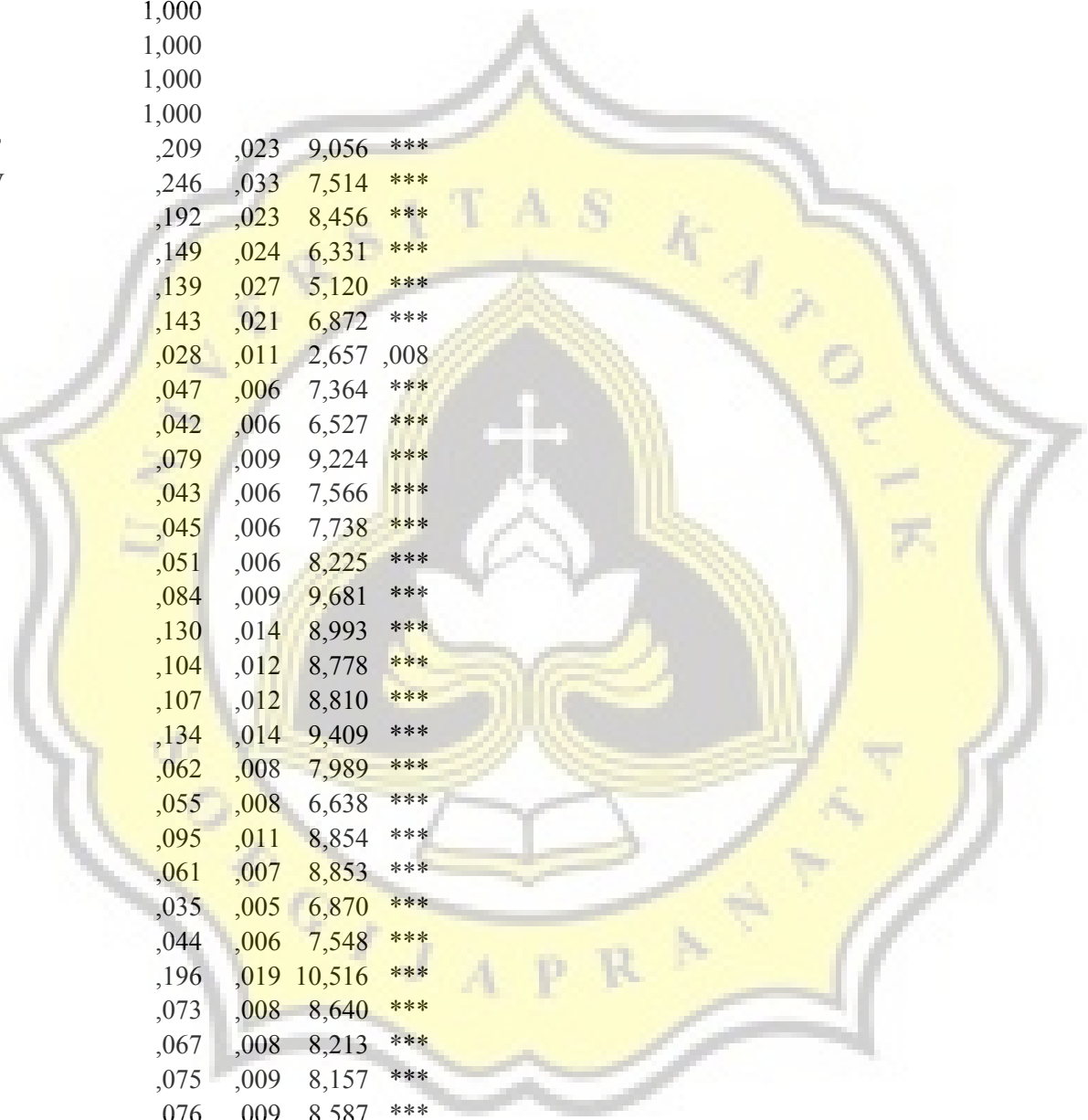
			Estimate	S.E.	C.R.	P	Label
PU	<---	CNT	,635	,069	9,253	***	
PEOU	<---	CNV	,567	,084	6,737	***	

		Estimate	S.E.	C.R.	P	Label
PEOU	<--- AC	,296	,089	3,330	***	
PEOU	<--- Z1	,287	,019	15,269	***	
PU	<--- Z2	,429	,023	18,364	***	
ITU	<--- PU	,243	,050	4,816	***	
ITU	<--- PEOU	,279	,059	4,714	***	
ITU	<--- RTL	,079	,075	1,057	,291	
ITU	<--- SP	,146	,111	1,319	,187	
ITU	<--- SPD	,032	,109	,296	,767	
ITU	<--- FC	-,350	,158	-2,214	,027	
ITU	<--- Z3	,314	,021	15,135	***	
ASU	<--- ITU	,978	,070	14,067	***	
ASU	<--- Z4	,238	,020	12,008	***	
CNT3	<--- CNT	1,000				
CNT2	<--- CNT	1,052	,047	22,277	***	
CNT1	<--- CNT	,945	,051	18,410	***	
PU1	<--- PU	1,000				
PU2	<--- PU	,998	,039	25,909	***	
PU3	<--- PU	,983	,039	25,027	***	
PU4	<--- PU	,908	,044	20,596	***	
CNV3	<--- CNV	1,000				
CNV2	<--- CNV	,935	,064	14,558	***	
CNV1	<--- CNV	,944	,065	14,516	***	
CNV4	<--- CNV	,914	,067	13,551	***	
AC3	<--- AC	1,000				
AC2	<--- AC	1,136	,059	19,234	***	
AC1	<--- AC	1,068	,063	16,890	***	
PEOU1	<--- PEOU	1,000				
PEOU2	<--- PEOU	1,036	,044	23,641	***	
PEOU3	<--- PEOU	1,050	,046	22,975	***	
PEOU4	<--- PEOU	,967	,068	14,227	***	
ITU1	<--- ITU	1,000				
ITU2	<--- ITU	1,037	,062	16,838	***	
ITU3	<--- ITU	1,104	,065	16,899	***	
ASU1	<--- ASU	1,000				
ASU2	<--- ASU	,990	,049	20,358	***	
ASU3	<--- ASU	,979	,053	18,600	***	
RTL1	<--- RTL	1,000				
RTL2	<--- RTL	1,330	,116	11,413	***	
RTL3	<--- RTL	1,213	,109	11,097	***	
SP1	<--- SP	1,000				
SP2	<--- SP	1,142	,135	8,475	***	
SP3	<--- SP	1,142	,125	9,139	***	
SPD1	<--- SPD	1,000				
SPD2	<--- SPD	1,124	,082	13,641	***	
SPD3	<--- SPD	1,089	,087	12,556	***	
FC3	<--- FC	1,000				
FC2	<--- FC	2,676	,495	5,404	***	
FC1	<--- FC	2,861	,538	5,317	***	

		Estimate	S.E.	C.R.	P	Label
CNT	<--> CNV	,132	,019	6,899	***	
CNT	<--> AC	,115	,016	7,022	***	
CNV	<--> AC	,166	,021	8,026	***	
RTL	<--> SP	,066	,014	4,768	***	
RTL	<--> SPD	,056	,012	4,552	***	
RTL	<--> FC	-,008	,005	-1,600	,110	
SP	<--> SPD	,095	,015	6,158	***	
SP	<--> FC	-,013	,005	-2,430	,015	
SPD	<--> FC	-,021	,006	-3,412	***	
CNT	<--> FC	-,022	,007	-3,278	,001	

		Estimate	S.E.	C.R.	P	Label
CNT	<--> RTL	,075	,014	5,179	***	
CNT	<--> SP	,114	,018	6,513	***	
CNT	<--> SPD	,134	,017	7,977	***	
CNV	<--> FC	-,028	,008	-3,530	***	
CNV	<--> RTL	,085	,016	5,220	***	
CNV	<--> SP	,092	,017	5,286	***	
CNV	<--> SPD	,108	,017	6,394	***	
AC	<--> FC	-,021	,007	-3,274	,001	
AC	<--> RTL	,062	,014	4,596	***	
AC	<--> SP	,081	,015	5,344	***	
AC	<--> SPD	,112	,015	7,259	***	

	Estimate	S.E.	C.R.	P	Label
Z1	1,000				
Z2	1,000				
Z3	1,000				
Z4	1,000				
CNT	,209	,023	9,056	***	
CNV	,246	,033	7,514	***	
AC	,192	,023	8,456	***	
RTL	,149	,024	6,331	***	
SP	,139	,027	5,120	***	
SPD	,143	,021	6,872	***	
FC	,028	,011	2,657	,008	
e6	,047	,006	7,364	***	
e5	,042	,006	6,527	***	
e4	,079	,009	9,224	***	
e14	,043	,006	7,566	***	
e15	,045	,006	7,738	***	
e16	,051	,006	8,225	***	
e17	,084	,009	9,681	***	
e9	,130	,014	8,993	***	
e8	,104	,012	8,778	***	
e7	,107	,012	8,810	***	
e10	,134	,014	9,409	***	
e13	,062	,008	7,989	***	
e12	,055	,008	6,638	***	
e11	,095	,011	8,854	***	
e18	,061	,007	8,853	***	
e19	,035	,005	6,870	***	
e20	,044	,006	7,548	***	
e21	,196	,019	10,516	***	
e34	,073	,008	8,640	***	
e35	,067	,008	8,213	***	
e36	,075	,009	8,157	***	
e37	,076	,009	8,587	***	
e38	,040	,006	6,409	***	
e39	,067	,008	8,367	***	
e22	,119	,014	8,312	***	
e23	,120	,019	6,184	***	
e24	,143	,019	7,613	***	
e25	,197	,021	9,273	***	
e26	,204	,023	8,745	***	
e27	,107	,016	6,572	***	
e28	,099	,011	9,022	***	
e29	,067	,009	7,110	***	
e30	,104	,012	8,746	***	
e33	,221	,020	11,080	***	
e32	,040	,012	3,246	,001	
e31	,015	,013	1,113	,266	



Iteration		Negative eigenvalues	Condition #	Smallest eigenvalue	Diameter	F	NTries	Ratio
0	e	37		-1,351	9999,000	8368,601	0	9999,000
1	e	34		-,680	2,641	6429,502	19	,466
2	e	20		-1,912	2,612	4305,301	5	,659
3	e	9		-,467	1,157	3118,057	5	,806
4	e*	4		-,226	,731	2425,747	6	,928
5	e*	1		-,100	,942	1867,878	5	,849
6	e	1		-,148	,607	1705,669	5	,737
7	e*	0	287,262		1,125	1487,357	7	1,238
8	e	0	452,409		,305	1452,263	4	,000
9	e	0	443,185		,779	1441,706	1	,303
10	e	0	412,372		,398	1405,144	1	1,162
11	e	0	1121,565		,337	1400,090	1	1,203
12	e	0	1843,556		,423	1398,650	1	1,038
13	e	0	4372,001		,203	1397,993	1	1,144
14	e	0	6055,872		,189	1397,887	1	1,070
15	e	0	7697,601		,041	1397,876	1	1,042
16	e	0	7748,134		,007	1397,876	1	1,006
17	e	0	7878,555		,000	1397,876	1	1,000

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	103	1397,876	563	,000	2,483
Saturated model	666	,000	0		
Independence model	36	8344,850	630	,000	13,246

Model	RMR	GFI	AGFI	PGFI
Default model	,039	,776	,735	,656
Saturated model	,000	1,000		
Independence model	,127	,132	,082	,125

Model	NFI	RFI	IFI	TLI	CFI
	Delta1	rho1	Delta2	rho2	
Default model	,832	,813	,893	,879	,892
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Model	PRATIO	PNFI	PCFI
Default model	,894	,744	,797
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

Model	NCP	LO 90	HI 90
Default model	834,876	728,760	948,660
Saturated model	,000	,000	,000
Independence model	7714,850	7423,294	8012,852

Model	FMIN	F0	LO 90	HI 90
Default model	5,614	3,353	2,927	3,810
Saturated model	,000	,000	,000	,000
Independence model	33,513	30,983	29,812	32,180

Model	FMIN	F0	LO 90	HI 90
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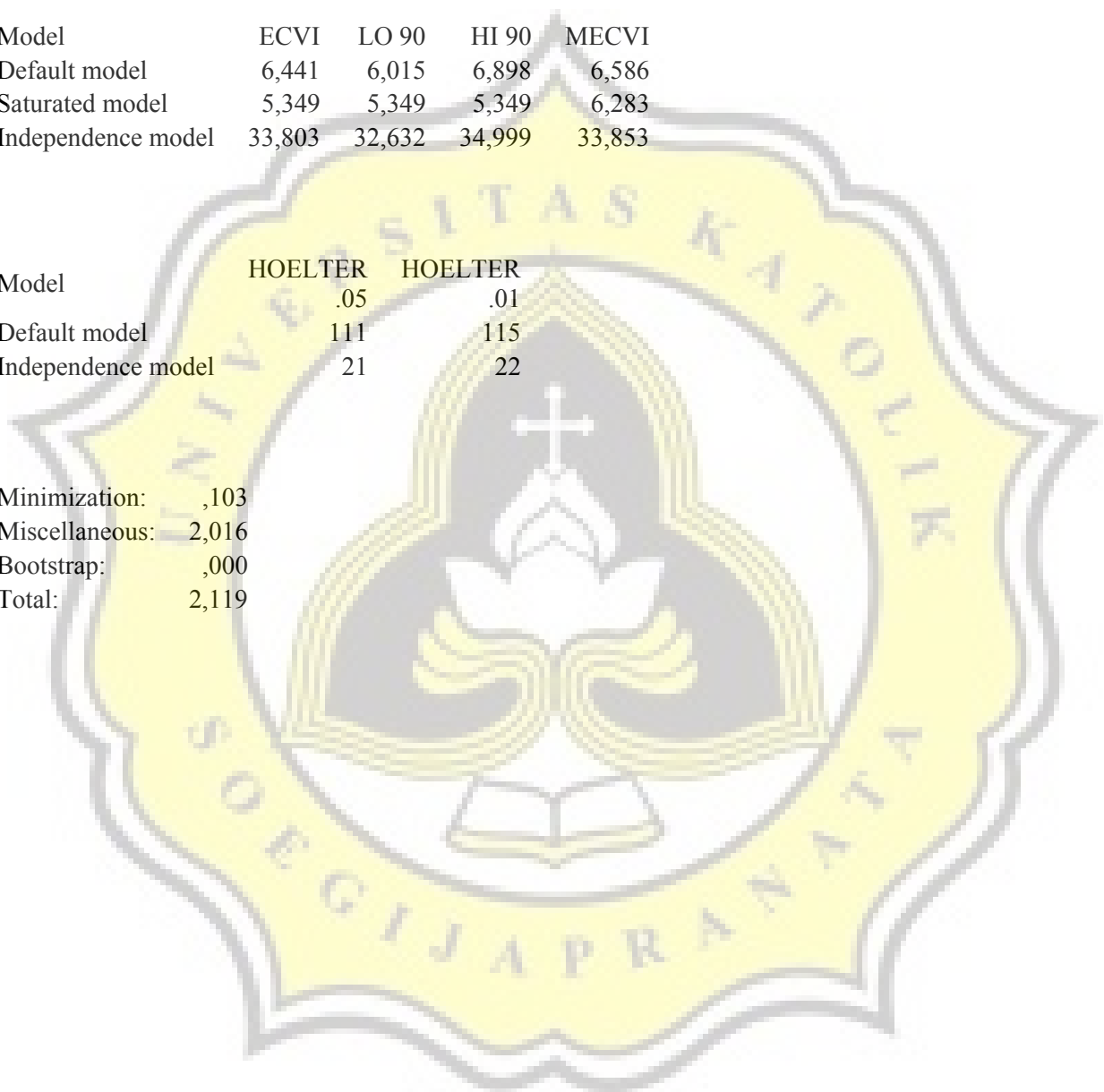
Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,077	,072	,082	,000
Independence model	,222	,218	,226	,000

Model	AIC	BCC	BIC	CAIC
Default model	1603,876	1639,829	1966,586	2069,586
Saturated model	1332,000	1564,472	3677,293	4343,293
Independence model	8416,850	8429,416	8543,623	8579,623

Model	ECVI	LO 90	HI 90	MECVI
Default model	6,441	6,015	6,898	6,586
Saturated model	5,349	5,349	5,349	6,283
Independence model	33,803	32,632	34,999	33,853

Model	HOELTER	HOELTER
	.05	.01
Default model	111	115
Independence model	21	22

Minimization:	,103
Miscellaneous:	2,016
Bootstrap:	,000
Total:	2,119



KUESIONER PENELITIAN

“Faktor-Faktor yang Mempengaruhi Penerimaan E-Statement/E-Billing”

Identitas Responden

Nama :

Jenis Kelamin :

Usia :

Pekerjaan :

Email :

Jumlah kartu kredit yang dimiliki :

Kartu kredit yang saya miliki berasal dari Bank :

Jenis alat komunikasi / elektronik yang digunakan :

- | | | | |
|-------------------------------------|------------------------------------|-----------------------------------|--------------------------------------------|
| <input type="checkbox"/> Smartphone | <input type="checkbox"/> PC Tablet | <input type="checkbox"/> Komputer | <input type="checkbox"/> Handphone |
| <input type="checkbox"/> Android | <input type="checkbox"/> Laptop | <input type="checkbox"/> iPhone | <input type="checkbox"/> Menggunakan semua |

Intensitas membuka/mengecek *email* :

- | | | | |
|--------------------------------------|---------------------------------------|----------------------------------------|---------------------------------------|
| <input type="checkbox"/> Setiap hari | <input type="checkbox"/> Cukup sering | <input type="checkbox"/> Kadang-kadang | <input type="checkbox"/> Tidak pernah |
|--------------------------------------|---------------------------------------|----------------------------------------|---------------------------------------|

Intensitas menggunakan internet :

- | | | | |
|--------------------------------------|---------------------------------------|----------------------------------------|---------------------------------------|
| <input type="checkbox"/> Setiap hari | <input type="checkbox"/> Cukup sering | <input type="checkbox"/> Kadang-kadang | <input type="checkbox"/> Tidak pernah |
|--------------------------------------|---------------------------------------|----------------------------------------|---------------------------------------|

E-statement / e-billing adalah layanan tagihan kartu kredit yang dikirimkan melalui *email*.

Apakah Anda mengetahui / menggunakan E-Statement/E-Billing?

- | | |
|-----------------------------|--------------------------------|
| <input type="checkbox"/> Ya | <input type="checkbox"/> Tidak |
|-----------------------------|--------------------------------|

Jika Anda menjawab Ya, silahkan melanjutkan menjawab pertanyaan kuesioner yang tersedia.

Petunjuk Pengisian

Dimohon mengisi dengan tanda (X) pernyataan-pernyataan di bawah ini sesuai dengan kondisi yang Anda rasakan, yaitu:

1. Sangat tidak setuju (STS)
2. Tidak setuju (TS)
3. Netral (N)
4. Setuju (S)
5. Sangat Setuju (SS)

PERNYATAAN	RESPON				
	STS	TS	N	S	SS
Persepsi kemanfaatan sistem informasi (<i>perceived usefulness (PU)</i>)					
1. <i>E-statement / e-billing</i> mempercepat kegiatan perbankan saya, dalam hal ini mengetahui jumlah tagihan kartu kredit saya.					
2. <i>E-statement / e-billing</i> mempermudah kegiatan perbankan saya, dalam hal ini mengetahui jumlah tagihan kartu kredit saya.					
3. <i>E-statement / e-billing</i> bermanfaat bagi saya.					
4. <i>E-statement / e-billing</i> lebih efisien tempat daripada harus menumpuk kertas tagihan kartu kredit di rumah.					
Persepsi Kemudahan Penggunaan Sistem Informasi (<i>Perceive Ease of Use (PEOU)</i>)					
1. Mengakses <i>e-statement / e-billing</i> bagi saya mudah dipelajari.					
2. Mengakses <i>e-statement / e-billing</i> tidak sulit bagi saya.					
3. Mengakses <i>e-statement / e-billing</i> sangat jelas dan mudah dipahami.					
4. Mudah bagi saya untuk menjadi ahli dalam mengakses <i>e-statement / e-billing</i> .					
Respek terhadap lingkungan					
1. Menurut saya pohon sangat penting bagi kehidupan makhluk hidup.					
2. Saya termasuk orang yang peduli dan mencintai lingkungan.					
3. Menggunakan <i>e-statement / e-billing</i> adalah cara saya berpartisipasi dalam menjaga kelestarian lingkungan.					
Kenyamanan (<i>Convenience</i>)					
1. Saya bisa mengakses <i>e-statement / e-billing</i> kapan saja dan di mana saja.					
2. <i>E-statement / e-billing</i> user friendly.					
3. Untuk login ke dalam <i>e-statement / e-billing</i> sangatlah mudah.					

	STS	TS	N	S	SS
4. Saya pikir dengan melek komputer membuat saya berminat menggunakan layanan <i>e-statement</i> / <i>e-billing</i> .					
Aksesibilitas (<i>Accessibility</i>)					
1. Saya memiliki aksesibilitas internet untuk membuka <i>e-statement</i> / <i>e-billing</i> .					
2. Saya memiliki perangkat keras seperti laptop / komputer / <i>smartphone</i> /dll untuk membuka <i>e-statement</i> / <i>e-billing</i> .					
3. Saya memiliki kemampuan untuk membuka <i>e-statement</i> / <i>e-billing</i> . Dalam hal ini mengakses internet dan membuka <i>email</i> .					
Ketersediaan Fitur (<i>feature availability</i>)					
1. Saya akan lebih berminat menggunakan <i>e-statement</i> / <i>e-billing</i> jika dilengkapi dengan informasi seputar <i>discount</i> dan promo.					
2. Saya berharap adanya inovasi fitur di dalam <i>e-statement</i> / <i>e-billing</i> .					
3. Menurut saya, fitur yang ada di dalam <i>e-statement</i> / <i>e-billing</i> masih kurang.					
Keamanan dan Kerahasiaan (<i>Security and Privacy</i>)					
1. Menurut saya otorisasi <i>username</i> dan <i>password</i> sangat penting.					
2. <i>Password</i> untuk membuka <i>e-statement</i> / <i>e-billing</i> tidak dapat disimpan di komputer, menurut saya hal ini sangat aman untuk nasabah.					
3. <i>E-statement</i> / <i>e-billing</i> hanya bisa dikirimkan ke satu alamat <i>email</i> yang didaftarkan saja. Hal ini menurut saya baik untuk menjaga kerahasiaan nasabah.					
Isi (<i>content</i>)					
1. Menurut saya, informasi yang ada di dalam <i>e-statement</i> / <i>e-billing</i> harus lengkap.					
2. Menurut saya, lembar <i>e-statement</i> / <i>e-billing</i> harus mudah untuk dipahami oleh nasabah.					
3. Menurut saya, informasi yang ada di dalam <i>e-statement</i> / <i>e-billing</i> harus dapat dipercaya.					
Kecepatan (<i>speed</i>)					
1. Menurut saya, ketepatan waktu pengiriman <i>e-statement</i> / <i>e-billing</i> harus sangat diutamakan agar tidak terjadi keterlambatan membayar akibat keterlambatan <i>e-statement</i> / <i>e-billing</i> yang terlambat dikirim.					
2. Menurut saya, pengiriman <i>e-statement</i> / <i>e-billing</i> harus lebih cepat bila dibandingkan dengan surat tagihan kartu kredit yang dikirimkan ke rumah.					
3. Membuka <i>e-statement</i> / <i>e-billing</i> hanya membutuhkan waktu yang singkat.					

	STS	TS	N	S	SS
Biaya Bank (<i>fee and charges</i>)					
1. Biaya pendaftaran <i>e-statement / e-billing</i> mahal.					
2. <i>Annual fee e-statement / e-billing</i> mahal.					
3. Saya memilih menggunakan <i>e-statement / e-billing</i> karena gratis.					
Niat untuk menggunakan (<i>behavioral intention to use</i>)					
1. Saya berniat untuk menggunakan <i>e-statement / e-billing</i> .					
2. Saat ini saya lebih berniat untuk menggunakan <i>e-statement / e-billing</i> dibandingkan dengan surat tagihan kartu kredit yang dikirimkan ke rumah.					
3. Saya berniat menggunakan <i>e-statement / e-billing</i> karena saya benar-benar ingin menggunakannya, bukan karena paksaan dari pihak bank.					
Pemakaian nyata (<i>actual system use</i>)					
1. Saya menyukai <i>e-statement / e-billing</i> .					
2. Saya akan menggunakan <i>e-statement / e-billing</i> .					
3. Saya akan terus menggunakan <i>e-statement / e-billing</i> .					

- = Terima kasih atas partisipasi Anda = -

