

## LAMPIRAN LAMPIRAN

### Reliability

Scale: ALL VARIABLES

#### Case Processing Summary

		N	%
Cases	Valid	207	100,0
	Excluded <sup>a</sup>	0	,0
	Total	207	100,0

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

#### Reliability Statistics

Cronbach's Alpha	N of Items
,918	5

#### Item Statistics

	Mean	Std. Deviation	N
PU1	4,8261	,82362	207
PU2	4,8116	,82924	207
PU3	4,7198	,99452	207
PU4	4,6135	1,04992	207
PU5	4,7971	,94375	207

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PU1	18,9420	11,492	,751	,908
PU2	18,9565	11,362	,772	,904
PU3	19,0483	9,988	,857	,885
PU4	19,1546	10,209	,753	,909
PU5	18,9710	10,388	,836	,890

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
23,7681	16,363	4,04518	5

## Reliability

**Scale: ALL VARIABLES**

### Case Processing Summary

		N	%
Cases	Valid	207	100,0
	Excluded <sup>a</sup>	0	,0
	Total	207	100,0

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

**Reliability Statistics**

Cronbach's Alpha	N of Items
,961	4

**Item Statistics**

	Mean	Std. Deviation	N
PEOU1	4,9275	,76929	207
PEOU2	4,9034	,77606	207
PEOU3	4,9324	,75380	207
PEOU4	4,8599	,81532	207

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PEOU1	14,6957	4,989	,905	,948
PEOU2	14,7198	4,950	,909	,947
PEOU3	14,6908	5,040	,911	,947
PEOU4	14,7633	4,832	,891	,953

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
19,6232	8,692	2,94827	4

## Reliability

### Scale: ALL VARIABLES

#### Case Processing Summary

		N	%
Cases	Valid	207	100,0
	Excluded <sup>a</sup>	0	,0
	Total	207	100,0

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

#### Reliability Statistics

Cronbach's Alpha	N of Items
,917	3

#### Item Statistics

	Mean	Std. Deviation	N
SN1	4,9420	,72843	207
SN2	4,8986	,77230	207
SN3	4,9130	,67707	207

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SN1	9,8116	1,882	,834	,879
SN2	9,8551	1,756	,844	,873
SN3	9,8406	2,028	,826	,888

#### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14,7536	4,080	2,01985	3

## Reliability

Scale: ALL VARIABLES

### Case Processing Summary

		N	%
Cases	Valid	207	100,0
	Excluded <sup>a</sup>	0	,0
	Total	207	100,0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
,955	4

### Item Statistics

	Mean	Std. Deviation	N
A1	4,8261	,86949	207
A2	4,8261	,87506	207
A3	4,7826	,90634	207
A4	4,8261	,84111	207

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
A1	14,4348	6,266	,856	,951
A2	14,4348	6,150	,883	,943
A3	14,4783	6,037	,873	,946
A4	14,4348	6,092	,951	,923

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19,2609	10,747	3,27828	4

## Reliability

### Scale: ALL VARIABLES

#### Case Processing Summary

		N	%
Cases	Valid	207	100,0
	Excluded <sup>a</sup>	0	,0
	Total	207	100,0

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

#### Reliability Statistics

Cronbach's Alpha	N of Items
,972	3

#### Item Statistics

	Mean	Std. Deviation	N
ITU1	4,8454	,88420	207
ITU2	4,8019	,88372	207
ITU3	4,7971	,88537	207

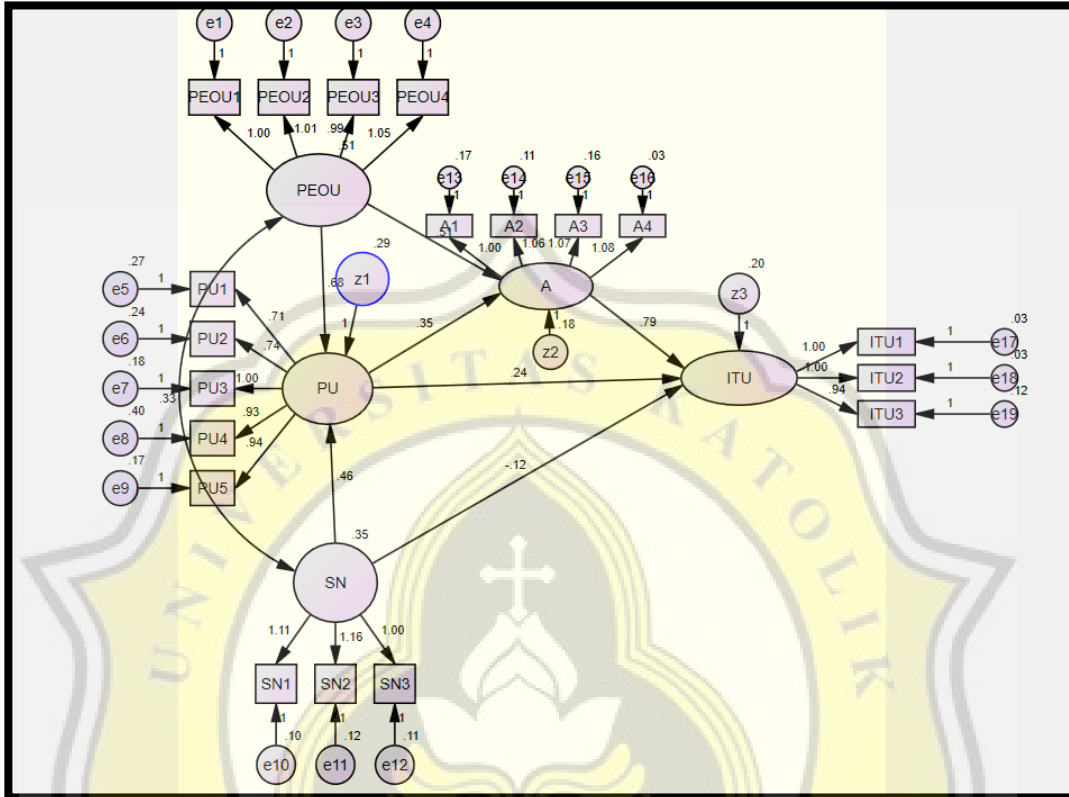
#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
ITU1	9,5990	2,989	,947	,953
ITU2	9,6425	2,959	,962	,942
ITU3	9,6473	3,064	,909	,980

#### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14,4444	6,666	2,58178	3

**AMOS:**



**Analysis Summary**

**Date and Time**

Date: 28 May 2021

Time: 00:31:53

**Title**

amos: 28 May 2021 00:31

**Notes for Group (Group number 1)**

The model is recursive.

Sample size = 207

**Variable Summary (Group number 1)**

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

Observed, endogenous variables

PEOU1

PEOU2

PU3

PU2

PU1

SN3

SN2

SN1

PEOU3

A1

A2

A3

ITU1

ITU2

ITU3

PU4

PU5

PEOU4

A4

Unobserved, endogenous variables

PU

A

ITU

Unobserved, exogenous variables

PEOU

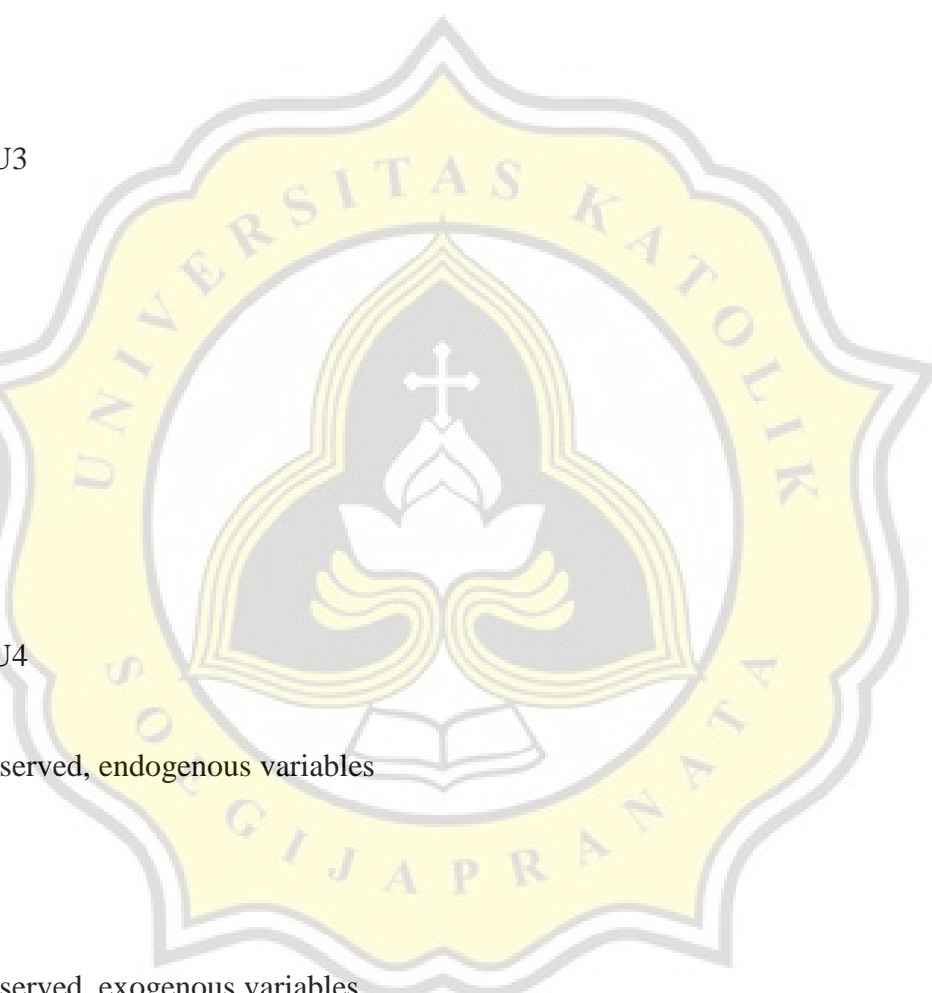
e1

e2

e7

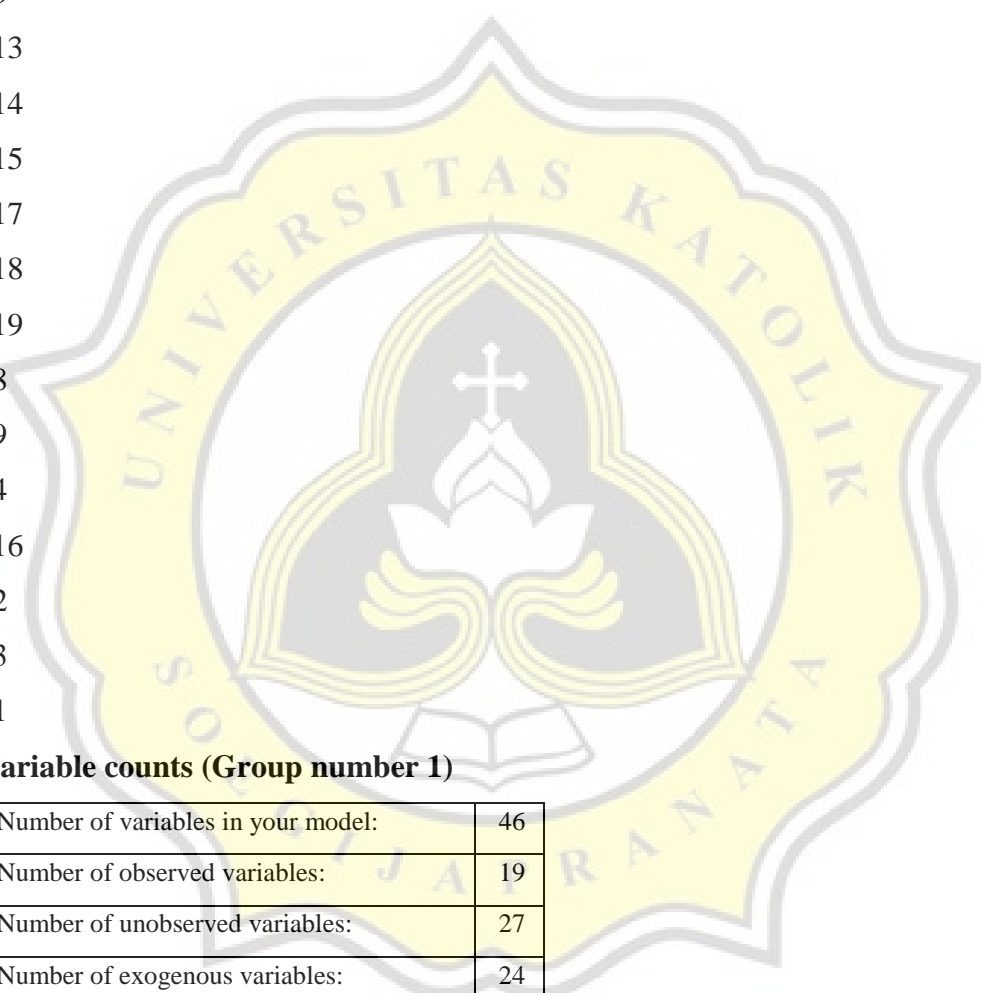
e6

e5





SN  
 e12  
 e11  
 e10  
 e3  
 e13  
 e14  
 e15  
 e17  
 e18  
 e19  
 e8  
 e9  
 e4  
 e16  
 z2  
 z3  
 z1



**Variable counts (Group number 1)**

Number of variables in your model:	46
Number of observed variables:	19
Number of unobserved variables:	27
Number of exogenous variables:	24
Number of endogenous variables:	22

**Parameter summary (Group number 1)**

	Weights	Covariances	Variances	Means	Intercepts	Total
Fixed	27	0	0	0	0	27
Labeled	0	0	0	0	0	0
Unlabeled	21	1	24	0	0	46
Total	48	1	24	0	0	73

**Notes for Model (Default model)**

**Computation of degrees of freedom (Default model)**

Number of distinct sample moments:	190
Number of distinct parameters to be estimated:	46
Degrees of freedom (190 - 46):	144

**Result (Default model)**

Minimum was achieved

Chi-square = 116.949

Degrees of freedom = 144

Probability level = .060

**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	.676	.112	6.049	***	par_11
PU	<---	SN	.463	.138	3.361	***	par_17
A	<---	PEOU	.513	.081	6.314	***	par_12
A	<---	PU	.345	.065	5.307	***	par_13
ITU	<---	A	.795	.085	9.373	***	par_14
ITU	<---	PU	.243	.075	3.249	.001	par_15
ITU	<---	SN	.118	.097	2.218	.023	par_16
PEOU1	<---	PEOU	1.000				
PEOU2	<---	PEOU	1.008	.041	24.511	***	par_1
PU3	<---	PU	1.000				
PU2	<---	PU	.739	.048	15.430	***	par_2
PU1	<---	PU	.711	.049	14.599	***	par_3
SN3	<---	SN	1.000				
SN2	<---	SN	1.161	.066	17.646	***	par_4
SN1	<---	SN	1.112	.063	17.744	***	par_5
PEOU3	<---	PEOU	.988	.039	25.313	***	par_6
A1	<---	A	1.000				

A2	<---	A	1.058	.051	20.813	***	par_7
A3	<---	A	1.065	.055	19.404	***	par_8
ITU1	<---	ITU	1.000				
ITU2	<---	ITU	1.003	.021	46.974	***	par_9
ITU3	<---	ITU	.944	.032	29.749	***	par_10
PU4	<---	PU	.928	.061	15.186	***	par_18
PU5	<---	PU	.941	.047	19.820	***	par_19
PEOU4	<---	PEOU	1.050	.044	23.925	***	par_20
A4	<---	A	1.076	.045	23.963	***	par_21

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

			Estimate
PU	<---	PEOU	.537
PU	<---	SN	.304
A	<---	PEOU	.479
A	<---	PU	.406
ITU	<---	A	.703
ITU	<---	PU	.252
ITU	<---	SN	-.080
PEOU1	<---	PEOU	.929
PEOU2	<---	PEOU	.928
PU3	<---	PU	.904
PU2	<---	PU	.802
PU1	<---	PU	.776
SN3	<---	SN	.873
SN2	<---	SN	.889
SN1	<---	SN	.903
PEOU3	<---	PEOU	.936
A1	<---	A	.880
A2	<---	A	.925
A3	<---	A	.899
ITU1	<---	ITU	.978
ITU2	<---	ITU	.981
ITU3	<---	ITU	.922
PU4	<---	PU	.795
PU5	<---	PU	.896
PEOU4	<---	PEOU	.920
A4	<---	A	.979

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

			Estimate	S.E.	C.R.	P	Label
PEOU	<-->	SN	.331	.041	8.029	***	par_22

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

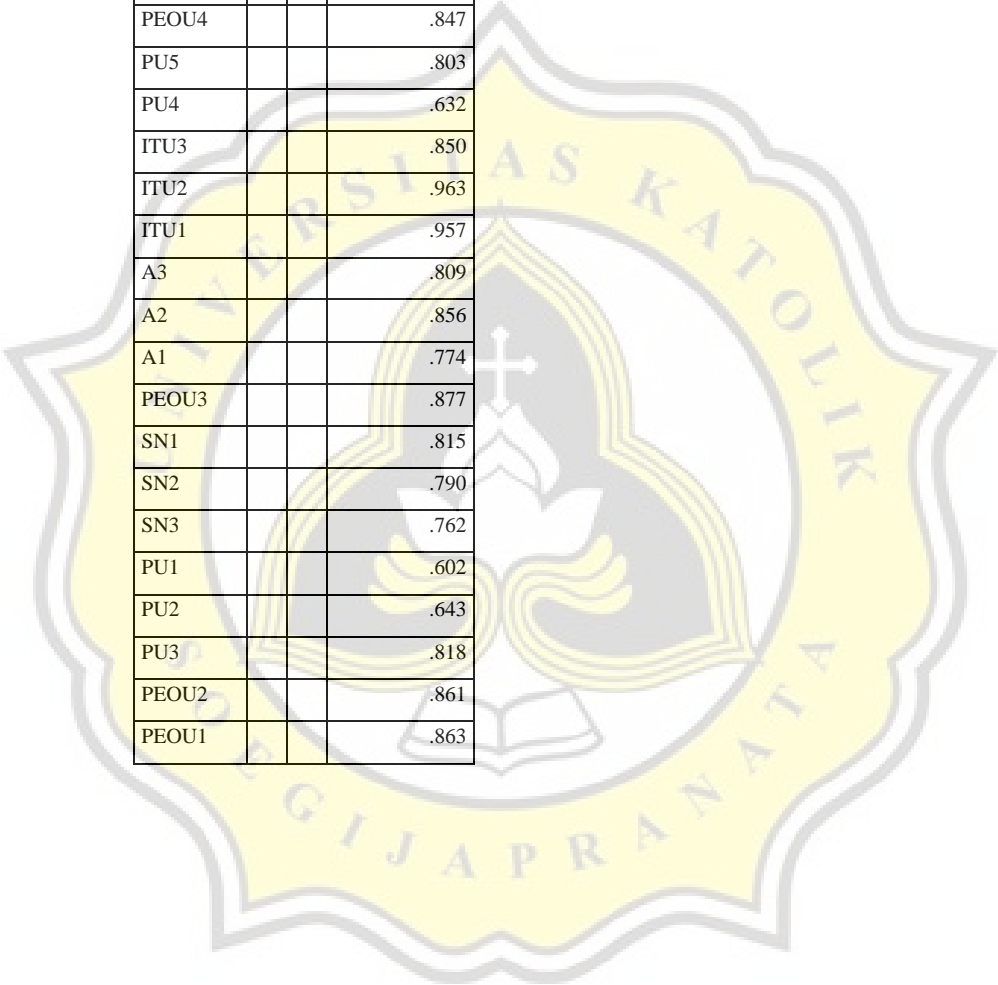
			Estimate
PEOU	<-->	SN	.788

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

			Estimate	S.E.	C.R.	P	Label
PEOU			.508	.058	8.780	***	par_23
SN			.348	.045	7.767	***	par_24
z1			.291	.041	7.087	***	par_25
z2			.177	.024	7.436	***	par_26
z3			.198	.024	8.407	***	par_27
e1			.081	.010	7.754	***	par_28
e2			.083	.011	7.786	***	par_29
e7			.179	.025	7.146	***	par_30
e6			.244	.028	8.840	***	par_31
e5			.269	.030	9.037	***	par_32
e12			.109	.015	7.454	***	par_33
e11			.125	.018	6.941	***	par_34
e10			.098	.015	6.373	***	par_35
e3			.070	.009	7.380	***	par_36
e13			.170	.019	9.036	***	par_37
e14			.109	.013	8.422	***	par_38
e15			.156	.017	9.038	***	par_39
e17			.034	.006	5.270	***	par_40
e18			.029	.006	4.680	***	par_41
e19			.117	.013	8.954	***	par_42
e8			.404	.045	9.010	***	par_43
e9			.174	.024	7.318	***	par_44
e4			.101	.013	7.966	***	par_45
e16			.029	.007	3.982	***	par_46

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

			Estimate
PU			.638
A			.697
ITU			.735
A4			.959
PEOU4			.847
PU5			.803
PU4			.632
ITU3			.850
ITU2			.963
ITU1			.957
A3			.809
A2			.856
A1			.774
PEOU3			.877
SN1			.815
SN2			.790
SN3			.762
PU1			.602
PU2			.643
PU3			.818
PEOU2			.861
PEOU1			.863





**Matrices (Group number 1 - Default model)**

**Implied (for all variables) Covariances (Group number 1 - Default model)**

	SN	PEOU	PU	A	ITU	A4	PEOU4	PU5	PU4	ITU3	ITU2	ITU1	A3
SN	.348												
PEOU	.331	.508											
PU	.385	.497	.805										
A	.303	.432	.533	.583									
ITU	.293	.425	.574	.557	.745								
A4	.326	.465	.574	.627	.599	.704							
PEOU4	.348	.534	.522	.454	.447	.489	.662						
PU5	.362	.467	.757	.501	.540	.539	.491	.886					
PU4	.357	.461	.747	.494	.532	.532	.484	.702	1.097				
ITU3	.277	.402	.542	.526	.704	.566	.422	.509	.503	.781			
ITU2	.294	.427	.575	.559	.748	.601	.448	.541	.534	.706	.778		
ITU1	.293	.425	.574	.557	.745	.599	.447	.540	.532	.704	.748	.779	
A3	.323	.461	.568	.621	.593	.668	.484	.534	.527	.560	.595	.593	.817
A2	.321	.458	.564	.617	.589	.664	.481	.530	.523	.556	.591	.589	.657
A1	.303	.432	.533	.583	.557	.627	.454	.501	.494	.526	.559	.557	.621
PEOU3	.327	.502	.491	.427	.420	.460	.527	.461	.455	.397	.421	.420	.455
SN1	.387	.369	.428	.337	.326	.363	.387	.403	.397	.308	.327	.326	.359
SN2	.404	.385	.447	.352	.341	.379	.404	.420	.415	.322	.342	.341	.375

SN3	.348	.331	.385	.303	.293	.326	.348	.362	.357	.277	.294	.293	.323
PU1	.273	.353	.572	.379	.408	.408	.371	.538	.531	.385	.409	.408	.403
PU2	.285	.367	.595	.394	.424	.424	.386	.560	.552	.400	.425	.424	.420
PU3	.385	.497	.805	.533	.574	.574	.522	.757	.747	.542	.575	.574	.568
PEOU2	.334	.512	.501	.436	.429	.469	.538	.471	.464	.405	.430	.429	.464
PEOU1	.331	.508	.497	.432	.425	.465	.534	.467	.461	.402	.427	.425	.461

**Implied (for all variables) Correlations (Group number 1 - Default model)**

	SN	PEOU	PU	A	ITU	A4	PEOU4	PU5	PU4	ITU3	ITU2	ITU1
SN	1.000											
PEOU	.788	1.000										
PU	.727	.777	1.000									
A	.673	.795	.778	1.000								
ITU	.576	.691	.741	.845	1.000							
A4	.659	.778	.762	.979	.827	1.000						
PEOU4	.725	.920	.715	.731	.636	.716	1.000					
PU5	.652	.696	.896	.697	.664	.683	.641	1.000				
PU4	.578	.617	.795	.618	.589	.605	.568	.712	1.000			
ITU3	.531	.637	.683	.779	.922	.763	.587	.612	.543	1.000		



ITU2	.566	.678	.727	.829	.981	.812	.624	.652	.578	.905	1.000	
ITU1	.564	.676	.725	.827	.978	.809	.622	.649	.576	.902	.960	1.000
A3	.605	.715	.700	.899	.760	.881	.658	.627	.556	.701	.746	.743
A2	.623	.735	.720	.925	.782	.906	.677	.645	.572	.721	.767	.765
A1	.592	.699	.685	.880	.744	.862	.644	.614	.544	.686	.730	.727
PEOU 3	.738	.936	.727	.744	.647	.728	.862	.652	.578	.597	.635	.633
SN1	.903	.711	.657	.608	.520	.595	.655	.588	.522	.480	.510	.509
SN2	.889	.700	.646	.598	.512	.586	.645	.579	.514	.472	.503	.501
SN3	.873	.688	.635	.588	.503	.575	.633	.569	.505	.464	.494	.492
PU1	.564	.603	.776	.604	.575	.591	.555	.695	.617	.530	.564	.562
PU2	.583	.623	.802	.624	.594	.611	.573	.719	.637	.548	.583	.581
PU3	.658	.702	.904	.704	.670	.689	.647	.810	.719	.618	.657	.655
PEOU 2	.731	.928	.721	.737	.641	.722	.854	.646	.573	.591	.629	.627
PEOU 1	.732	.929	.722	.738	.642	.723	.855	.647	.573	.592	.630	.628

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

	A4	PEOU4	PU5	PU4	ITU3	ITU2	ITU1	A3	A2	A1	PEOU3	SN1	SN2
A4	.704												
PEOU4	.489	.662											
PU5	.539	.491	.886										
PU4	.532	.484	.702	1.097									
ITU3	.566	.422	.509	.503	.781								
ITU2	.601	.448	.541	.534	.706	.778							
ITU1	.599	.447	.540	.532	.704	.748	.779						

A3	.668	.484	.534	.527	.560	.595	.593	.817					
A2	.664	.481	.530	.523	.556	.591	.589	.657	.762				
A1	.627	.454	.501	.494	.526	.559	.557	.621	.617	.752			
PEOU3	.460	.527	.461	.455	.397	.421	.420	.455	.452	.427	.565		
SN1	.363	.387	.403	.397	.308	.327	.326	.359	.357	.337	.364	.528	
SN2	.379	.404	.420	.415	.322	.342	.341	.375	.372	.352	.380	.449	.59
SN3	.326	.348	.362	.357	.277	.294	.293	.323	.321	.303	.327	.387	.40
PU1	.408	.371	.538	.531	.385	.409	.408	.403	.401	.379	.349	.304	.31
PU2	.424	.386	.560	.552	.400	.425	.424	.420	.417	.394	.363	.316	.33
PU3	.574	.522	.757	.747	.542	.575	.574	.568	.564	.533	.491	.428	.44
PEOU2	.469	.538	.471	.464	.405	.430	.429	.464	.461	.436	.506	.371	.38
PEOU1	.465	.534	.467	.461	.402	.427	.425	.461	.458	.432	.502	.369	.38

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

	A4	PEOU 4	PU5	PU4	ITU3	ITU2	ITU1	A3	A2	A1	PEOU3	SN
A4	1.00 0											
PEOU 4	.716	1.000										
PU5	.683	.641	1.00 0									
PU4	.605	.568	.712	1.00 0								
ITU3	.763	.587	.612	.543	1.000							
ITU2	.812	.624	.652	.578	.905	1.000						
ITU1	.809	.622	.649	.576	.902	.960	1.000					

A3	.881	.658	.627	.556	.701	.746	.743	1.000				
A2	.906	.677	.645	.572	.721	.767	.765	.832	1.000			
A1	.862	.644	.614	.544	.686	.730	.727	.792	.814	1.000		
PEOU 3	.728	.862	.652	.578	.597	.635	.633	.669	.688	.655	1.000	
SN1	.595	.655	.588	.522	.480	.510	.509	.546	.562	.535	.666	1.000
SN2	.586	.645	.579	.514	.472	.503	.501	.538	.554	.526	.656	.800
SN3	.575	.633	.569	.505	.464	.494	.492	.529	.544	.517	.644	.780
PU1	.591	.555	.695	.617	.530	.564	.562	.543	.559	.531	.564	.510
PU2	.611	.573	.719	.637	.548	.583	.581	.561	.577	.549	.583	.520
PU3	.689	.647	.810	.719	.618	.657	.655	.633	.651	.619	.658	.590
PEOU 2	.722	.854	.646	.573	.591	.629	.627	.663	.682	.649	.869	.660
PEOU 1	.723	.855	.647	.573	.592	.630	.628	.664	.683	.650	.870	.660

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

	A4	PEOU4	PU5	PU4	ITU3	ITU2	ITU1	A3	A2	A1	PEOU3	SN1
A4	.000											
PEOU4	.023	.000										
PU5	.024	.036	.000									
PU4	-.010	.090	.036	.000								
ITU3	.022	.028	.044	-.021	-.001							
ITU2	-.027	-.007	-.011	-.050	.003	-.001						

ITU1	- .008	.029	.042	-.008	-.010	.000	-.001						
A3	.009	-.017	.040	-.007	.048	-.029	.001	.000					
A2	.002	.017	-.001	-.020	.061	.041	.045	-.023	.000				
A1	- .005	.067	.053	.013	.024	.001	.034	.003	-.009	.000			
PEOU3	- .017	-.010	.008	-.013	-.005	-.048	-.010	-.049	-.034	.049	.000		
SN1	.019	.035	.001	.049	.047	.019	.056	.010	.025	.049	.014	.000	
SN2	- .034	.007	-.050	-.009	-.028	-.077	-.038	-.049	-.066	.075	.029	-.001	
SN3	.036	-.003	-.027	-.014	.063	.032	.041	-.003	.056	.083	.005	-.005	
PU1	- .027	-.009	-.042	-.023	-.019	-.013	.015	-.064	.004	-.022	-.008	.038	
PU2	.017	.013	-.038	-.016	.025	-.004	.006	-.011	.024	.018	.021	.006	
PU3	- .023	-.015	.017	-.014	.010	-.022	.016	-.025	-.004	-.007	-.046	.044	
PEOU2	- .008	-.001	.002	.005	-.014	-.053	-.019	-.050	-.038	.069	.009	-.034	
PEOU1	.010	.002	.064	.014	.033	-.016	.017	-.008	.018	.033	.000	.009	

**Standardized Residual Covariances (Group number 1 - Default model)**

	A4	PEOU4	PU5	PU4	ITU3	ITU2	ITU1	A3	A2	A1	PEOU3	SN
A4	.000											
PEOU4	.396	.000										
PU5	.365	.575	.000									

PU4	- .139	1.316	.423	.000								
ITU3	.340	.484	.641	-.281	-.015							
ITU2	- .404	-.122	-.165	-.674	.042	-.017						
ITU1	- .120	.494	.614	-.103	-.141	-.005	-.017					
A3	.129	-.272	.575	-.092	.705	-.424	.014	.000				
A2	.026	.281	-.008	-.278	.913	.608	.673	-.325	.000			
A1	- .077	1.153	.792	.183	.363	.018	.522	.047	-.135	.000		
PEOU3	- .317	-.177	.135	-.201	-.084	-.881	-.189	-.866	-.608	.904	.000	
SN1	.375	.707	.020	.820	.954	.373	1.116	.192	.485	.985	.301	.00
SN2	- .649	.134	-.848	-.147	-.536	-1.447	-.708	-.889	-1.237	1.426	.595	-0.
SN3	.783	-.058	-.528	-.251	1.372	.681	.885	-.073	1.188	1.804	.121	-1.
PU1	- .487	-.162	-.637	-.327	-.336	-.232	.251	-1.094	.066	-.400	-.157	.8
PU2	.294	.241	-.561	-.227	.431	-.065	.094	-.192	.408	.310	.412	.1
PU3	- .330	-.225	.204	-.162	.142	-.305	.214	-.335	-.056	-.096	-.736	.7
PEOU2	- .135	-.012	.038	.083	-.247	-.942	-.331	-.863	-.673	1.240	.175	-.7
PEOU1	.180	.036	1.067	.209	.601	-.284	.313	-.135	.313	.601	.009	.1

**Factor Score Weights (Group number 1 - Default model)**

	A4	PEOU4	PU5	PU4	ITU3	ITU2	ITU1	A3	A2	A1	PEOU3	SN1	SN2
SN	.009	.018	.011	.005	-.001	-.005	-.004	.002	.002	.001	.024	.280	.229
PEOU	.027	.182	.007	.003	.000	.002	.001	.005	.007	.004	.248	.019	.016
PU	.028	.013	.255	.109	.006	.027	.023	.005	.007	.004	.018	.024	.020
A	.515	.008	.004	.002	.006	.026	.022	.095	.135	.082	.010	.003	.002
ITU	.027	.000	.004	.002	.105	.452	.385	.005	.007	.004	.001	-.002	-.001

**Total Effects (Group number 1 - Default model)**

	SN	PEOU	PU	A	ITU
PU	.463	.676	.000	.000	.000
A	.160	.747	.345	.000	.000
ITU	.122	.758	.517	.795	.000
A4	.172	.804	.372	1.076	.000
PEOU4	.000	1.050	.000	.000	.000
PU5	.435	.636	.941	.000	.000
PU4	.430	.627	.928	.000	.000
ITU3	.115	.715	.488	.750	.944
ITU2	.122	.760	.519	.797	1.003
ITU1	.122	.758	.517	.795	1.000
A3	.170	.796	.368	1.065	.000
A2	.169	.790	.365	1.058	.000
A1	.160	.747	.345	1.000	.000
PEOU3	.000	.988	.000	.000	.000
SN1	1.112	.000	.000	.000	.000
SN2	1.161	.000	.000	.000	.000
SN3	1.000	.000	.000	.000	.000
PU1	.329	.480	.711	.000	.000

PU2	.342	.500	.739	.000	.000
PU3	.463	.676	1.000	.000	.000
PEOU2	.000	1.008	.000	.000	.000
PEOU1	.000	1.000	.000	.000	.000

**Standardized Total Effects (Group number 1 - Default model)**

	SN	PEOU	PU	A	ITU
PU	.304	.537	.000	.000	.000
A	.123	.697	.406	.000	.000
ITU	.083	.626	.538	.703	.000
A4	.121	.683	.397	.979	.000
PEOU4	.000	.920	.000	.000	.000
PU5	.273	.481	.896	.000	.000
PU4	.242	.427	.795	.000	.000
ITU3	.077	.577	.496	.648	.922
ITU2	.082	.614	.528	.690	.981
ITU1	.081	.612	.526	.687	.978
A3	.111	.627	.365	.899	.000
A2	.114	.645	.375	.925	.000
A1	.109	.614	.357	.880	.000
PEOU3	.000	.936	.000	.000	.000
SN1	.903	.000	.000	.000	.000
SN2	.889	.000	.000	.000	.000
SN3	.873	.000	.000	.000	.000
PU1	.236	.417	.776	.000	.000
PU2	.244	.431	.802	.000	.000
PU3	.275	.486	.904	.000	.000

PEOU2	.000	.928	.000	.000	.000
PEOU1	.000	.929	.000	.000	.000

**Direct Effects (Group number 1 - Default model)**

	SN	PEOU	PU	A	ITU
PU	.463	.676	.000	.000	.000
A	.000	.513	.345	.000	.000
ITU	-.118	.000	.243	.795	.000
A4	.000	.000	.000	1.076	.000
PEOU4	.000	1.050	.000	.000	.000
PU5	.000	.000	.941	.000	.000
PU4	.000	.000	.928	.000	.000
ITU3	.000	.000	.000	.000	.944
ITU2	.000	.000	.000	.000	1.003
ITU1	.000	.000	.000	.000	1.000
A3	.000	.000	.000	1.065	.000
A2	.000	.000	.000	1.058	.000
A1	.000	.000	.000	1.000	.000
PEOU3	.000	.988	.000	.000	.000
SN1	1.112	.000	.000	.000	.000
SN2	1.161	.000	.000	.000	.000
SN3	1.000	.000	.000	.000	.000
PU1	.000	.000	.711	.000	.000
PU2	.000	.000	.739	.000	.000
PU3	.000	.000	1.000	.000	.000
PEOU2	.000	1.008	.000	.000	.000
PEOU1	.000	1.000	.000	.000	.000



**Standardized Direct Effects (Group number 1 - Default model)**

	SN	PEOU	PU	A	ITU
PU	.304	.537	.000	.000	.000
A	.000	.479	.406	.000	.000
ITU	-.080	.000	.252	.703	.000
A4	.000	.000	.000	.979	.000
PEOU4	.000	.920	.000	.000	.000
PU5	.000	.000	.896	.000	.000
PU4	.000	.000	.795	.000	.000
ITU3	.000	.000	.000	.000	.922
ITU2	.000	.000	.000	.000	.981
ITU1	.000	.000	.000	.000	.978
A3	.000	.000	.000	.899	.000
A2	.000	.000	.000	.925	.000
A1	.000	.000	.000	.880	.000
PEOU3	.000	.936	.000	.000	.000
SN1	.903	.000	.000	.000	.000
SN2	.889	.000	.000	.000	.000
SN3	.873	.000	.000	.000	.000
PU1	.000	.000	.776	.000	.000
PU2	.000	.000	.802	.000	.000
PU3	.000	.000	.904	.000	.000
PEOU2	.000	.928	.000	.000	.000
PEOU1	.000	.929	.000	.000	.000

**Indirect Effects (Group number 1 - Default model)**

	SN	PEOU	PU	A	ITU

PU	.000	.000	.000	.000	.000
A	.160	.233	.000	.000	.000
ITU	.240	.758	.274	.000	.000
A4	.172	.804	.372	.000	.000
PEOU4	.000	.000	.000	.000	.000
PU5	.435	.636	.000	.000	.000
PU4	.430	.627	.000	.000	.000
ITU3	.115	.715	.488	.750	.000
ITU2	.122	.760	.519	.797	.000
ITU1	.122	.758	.517	.795	.000
A3	.170	.796	.368	.000	.000
A2	.169	.790	.365	.000	.000
A1	.160	.747	.345	.000	.000
PEOU3	.000	.000	.000	.000	.000
SN1	.000	.000	.000	.000	.000
SN2	.000	.000	.000	.000	.000
SN3	.000	.000	.000	.000	.000
PU1	.329	.480	.000	.000	.000
PU2	.342	.500	.000	.000	.000
PU3	.463	.676	.000	.000	.000
PEOU2	.000	.000	.000	.000	.000
PEOU1	.000	.000	.000	.000	.000

**Standardized Indirect Effects (Group number 1 - Default model)**

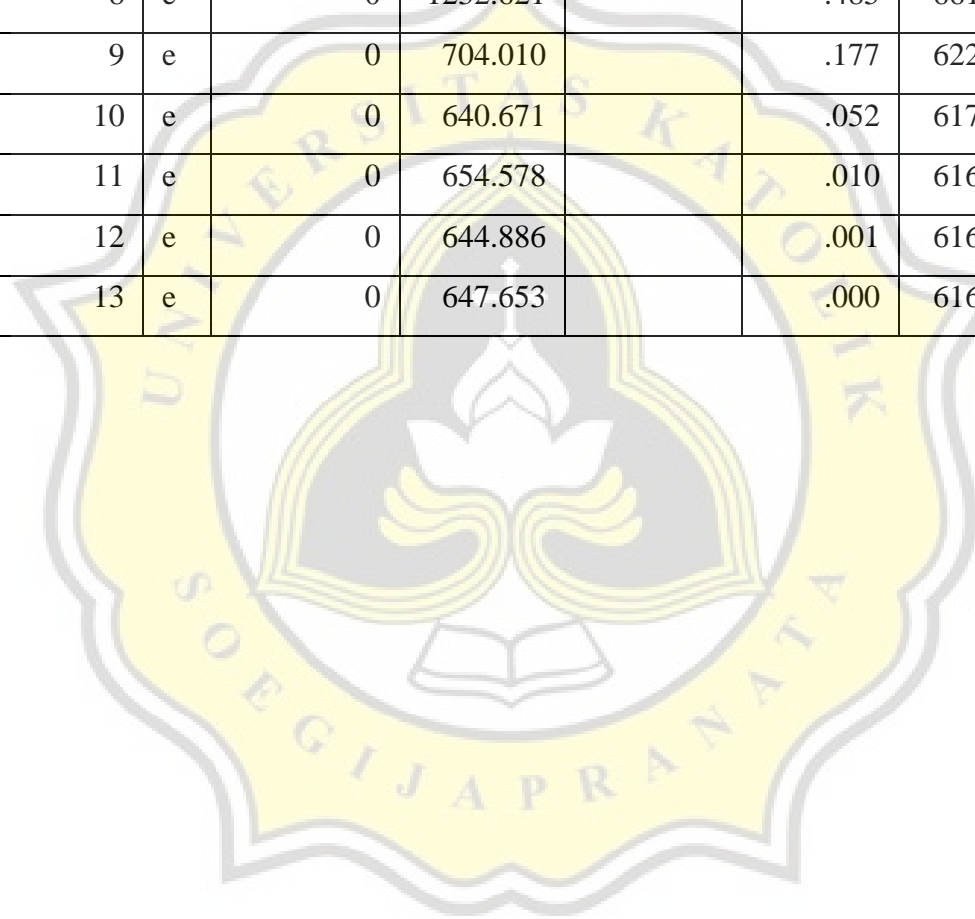
	SN	PEOU	PU	A	ITU
PU	.000	.000	.000	.000	.000
A	.123	.218	.000	.000	.000

ITU	.164	.626	.285	.000	.000
A4	.121	.683	.397	.000	.000
PEOU4	.000	.000	.000	.000	.000
PU5	.273	.481	.000	.000	.000
PU4	.242	.427	.000	.000	.000
ITU3	.077	.577	.496	.648	.000
ITU2	.082	.614	.528	.690	.000
ITU1	.081	.612	.526	.687	.000
A3	.111	.627	.365	.000	.000
A2	.114	.645	.375	.000	.000
A1	.109	.614	.357	.000	.000
PEOU3	.000	.000	.000	.000	.000
SN1	.000	.000	.000	.000	.000
SN2	.000	.000	.000	.000	.000
SN3	.000	.000	.000	.000	.000
PU1	.236	.417	.000	.000	.000
PU2	.244	.431	.000	.000	.000
PU3	.275	.486	.000	.000	.000
PEOU2	.000	.000	.000	.000	.000
PEOU1	.000	.000	.000	.000	.000

**Minimization History (Default model)**

Iteration		Negative eigenvalues	Condition #	Smallest eigenvalue	Diameter	F	NTries	Ratio
0	e	10		-1.102	9999.000	5305.665	0	9999.000
1	e	23		-.644	3.912	3313.317	19	.310
2	e*	9		-1.547	1.522	1816.853	5	.968

3	e*	7		-2.363	.285	1541.906	6	.838
4	e	5		-1.609	.304	1221.636	5	1.017
5	e	4		-.215	.091	1136.343	6	.902
6	e	2		-.103	.692	920.595	9	.580
7	e*	0	4444.046		.765	726.163	5	.706
8	e	0	1232.621		.485	661.712	2	.000
9	e	0	704.010		.177	622.172	1	1.172
10	e	0	640.671		.052	617.162	1	1.117
11	e	0	654.578		.010	616.949	1	1.037
12	e	0	644.886		.001	616.949	1	1.003
13	e	0	647.653		.000	616.949	1	1.000



## Model Fit Summary

### CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	46	116.949	144	.060	1.284
Saturated model	190	.000	0		
Independence model	19	5425.449	171	.060	31.728

### RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.031	.961	.985	.977
Saturated model	.000	1.000		
Independence model	.448	.115	.016	.103

### Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.886	.865	.910	.993	.910
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

### Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.842	.746	.766
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

### NCP

Model	NCP	LO 90	HI 90
Default model	472.949	399.887	553.555
Saturated model	.000	.000	.000
Independence model	5254.449	5017.239	5498.005

**FMIN**

Model	FMIN	F0	LO 90	HI 90
Default model	2.995	2.296	1.941	2.687
Saturated model	.000	.000	.000	.000
Independence model	26.337	25.507	24.356	26.689

**RMSEA**

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.126	.116	.137	.000
Independence model	.386	.377	.395	.000

**AIC**

Model	AIC	BCC	BIC	CAIC
Default model	708.949	718.841	862.254	908.254
Saturated model	380.000	420.860	1013.217	1203.217
Independence model	5463.449	5467.535	5526.771	5545.771

**ECVI**

Model	ECVI	LO 90	HI 90	MECVI
Default model	3.441	3.087	3.833	3.490
Saturated model	1.845	1.845	1.845	2.043
Independence model	26.522	25.370	27.704	26.541

**HOELTER**

Model	HOELTER .05	HOELTER .01
Default model	58	63
Independence model	8	9

**Analysis Summary****Date and Time**

Date: 28 May 2021

Time: 00:31:53

**Title**

amos: 28 May 2021 00:31

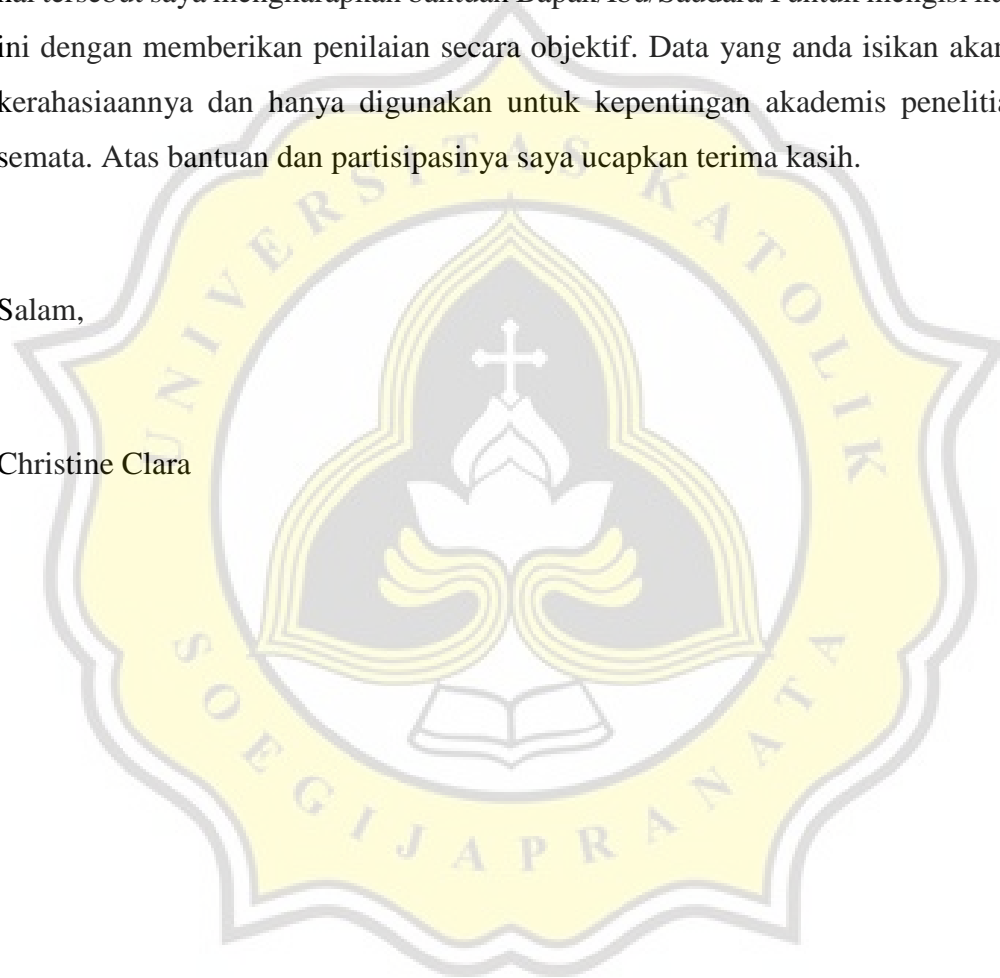
## **KUESIONER PENELITIAN**

Dengan hormat,

Kuesioner ini ditunjukkan untuk keperluan Tesis mengenai “Analisa Faktor-Faktor yang mempengaruhi Adopsi menggunakan M-Banking. Sehubungan dengan hal tersebut saya mengharapkan bantuan Bapak/Ibu/Saudara/I untuk mengisi kuesioner ini dengan memberikan penilaian secara objektif. Data yang anda isikan akan dijaga kerahasiaannya dan hanya digunakan untuk kepentingan akademis penelitian saya semata. Atas bantuan dan partisipasinya saya ucapkan terima kasih.

Salam,

Christine Clara



## Screening

1. Apakah anda menggunakan produk M-Banking (Mobile Banking)?
  - a. Tidak (STOP)
  - b. Ya (LANJUT)

Petunjuk pengisian kuesioner:

Berikut adalah beberapa petunjuk untuk mengisi kuesioner:

- Bacalah semua pertanyaan dengan baik.
- Berilah tanda silang (x) atau centang (√) untuk menjawab setiap pertanyaan.
- Dalam menjawab pertanyaan dalam kuesioner ini, tidak ada jawaban yang dianggap salah.

## Profil Responden

2. Usia
  - a. 18-20 tahun
  - b. 20-25 tahun
  - c. 26 -30 tahun
  - d. 31-35 tahun
  - e. > 35 tahun
3. Jenis kelamin
  - a. Pria
  - b. Wanita
4. Status Pernikahan
  - a. Belum menikah
  - b. Menikah
  - c. Janda/Duda
5. Pendidikan Terakhir
  - a. SMA atau sederajat
  - b. Diploma atau sederajat
  - c. Sarjana (S1) atau sederajat
  - d. Magister (S2) atau sederajat
6. Pendapatan per bulan
  - a. < Rp 2.500.000  
5.500.000,-
  - b. Rp 2.500.000,- s.d Rp 3.500.000  
6.500.000,-
  - c. Rp 3.500.001,- s.d Rp 4.500.000,-
  - d. Rp 4.500.001,- s.d Rp  
5.500.000,-
  - e. Rp 5.500.001,- s.d Rp  
6.500.000,-
  - f. ≥ Rp 6.500.000



7. Pekerjaan

- |                                      |                                   |
|--------------------------------------|-----------------------------------|
| a. Tidak Bekerja                     | d. Pegawai Swasta                 |
| b. Pelajar/Mahasiswa                 | e. Wirausaha                      |
| c. Pegawai Negeri<br>Konsultan, dll) | f. Profesional (Dokter,Pengacara, |

8. Seberapa sering anda melakukan pembayaran menggunakan M-Banking?

- |                    |                   |
|--------------------|-------------------|
| a. Setiap Hari     | e. Sebulan 3 kali |
| b. Seminggu 3 kali | f. Sebulan 2 kali |
| c. Seminggu 2 kali | g. Sebulan sekali |
| d. Seminggu sekali | h. Tidak menentu  |

Pertanyaan Bagian Utama Khusus untuk Bukan Penggunan M-Banking

Untuk pertanyaan 9-30, silahkan berikan tanda silang (x) atau centang (√) pada kotak yang paling sesuai dengan pendapat Anda. Kolom penelitian:

STS: Sangat Tidak Setuju

AS: Agak Setuju

TS : Tidak Setuju

S : Setuju

KS : Kurang Setuju

SS: Sangat Setuju

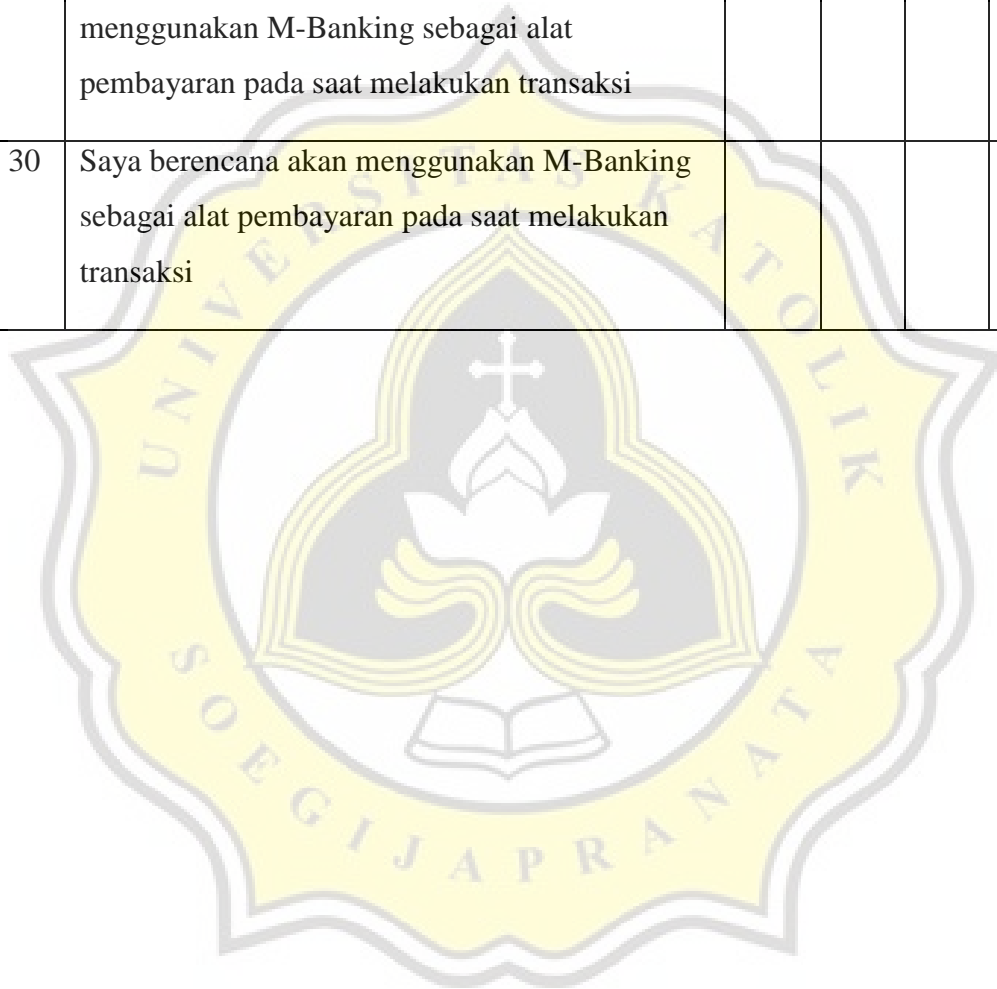
No	<i>Perceived Usefulness (PU)</i>	STS	TS	KS	AS	S	SS
	Penggunaan M-Banking, memungkinkan saya memperoleh manfaat berupa :						
9	Proses penyelesaian pembayaran yang lebih cepat						
10	Ketelitian proses pembayaran yang lebih baik						
11	Rasa aman dalam bertransaksi						
12	Keuntungan berbentuk promosi yang menarik (misalnya. Diskon potongan harga)						
13	Pembayaran yang lebih efisien dibandingkan tunai						

No	<i>Perceived Ease of Use (PEOU)</i>	STS	TS	KS	AS	S	SS
	Sepengetahuan saya penggunaan M-Banking :						
14	Sangat Mudah digunakan						
15	Sangat mudah dipahami						
16	Praktis						
17	Fleksibel						

No	Subjective Norm (SN)	STS	TS	KS	AS	S	SS
18	Keluarga menganjurkan saya untuk menggunakan M-Banking						
19	Rekan menganjurkan saya untuk menggunakan M-Banking						
20	Lingkungan social mempengaruhi saya untuk menggunakan M-Banking						

No	Attitude (A)	STS	TS	KS	AS	S	SS
	WALAUPUN SAYA BELUM MENGGUNAKAN, MENURUT SAYA M-BANKING :						
24	Akan sangat diinginkan sebagai alat bertransaksi						
25	Sangat berguna sebagai alat pembayaran						
26	Sangat baik untuk digunakan sebagai alat pembayaran						
27	Menyenangkan untuk digunakan						

No	Intebtion to Use (ITU)	STS	TS	KS	AS	S	SS
28	Saya berniat untuk menggunakan M-Banking sebagai alat pembayaran dalam bertransaksi						
29	Saya berpikir bahwa saya akan mencoba menggunakan M-Banking sebagai alat pembayaran pada saat melakukan transaksi						
30	Saya berencana akan menggunakan M-Banking sebagai alat pembayaran pada saat melakukan transaksi						





**9.37%** PLAGIARISM  
APPROXIMATELY

**1.01%** IN QUOTES 

## Report #14397169

### 245 BAB 1 PENDAHULUAN Latar Belakang

Masalah Perkembangan teknologi yang menghasilkan informasi di era modern saat ini sangat berkembang pesat dalam kehidupan kita sehari-hari. Di Indonesia, teknologi informasi sangat membantu dalam pengembangan sistem dalam bidang perkantoran, pendidikan maupun tempat umum. Adanya perkembangan teknologi ini juga diterapkan dalam industri termasuk sektor perbankan. Perkembangan dalam sektor perbankan telah tumbuh dengan pesat dan mendominasi kegiatan perekonomian di Indonesia. Jika dulu bank berlomba-lomba untuk ekspansi dengan membuka kantor cabang untuk dekat dengan nasabahnya. Nasabah jika ingin menabung maka harus mendatangi bank dan menyetorkan uang melalui teller. Begitupula jika nasabah ingin menarik uang, melakukan transfer, maupun melakukan pembayaran. Kegiatan tersebut merupakan kegiatan yang umumnya dilakukan pada transaksi perbankan secara manual. Namun sekarang selama hampir dua decade terakhir transaksi di cabang kini tidak

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AUTHOR DELLANI PUTRI  
PATTINAJA

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