

## Lampiran 1. Penelitian Terdahulu

Tabel 2. Ringkasan Penelitian Terdahulu

No	Hubungan Variabel	Judul	Peneliti dan Tahun	Hasil Penelitian
1.1	<b>Hubungan Perceived Usefulness dengan sikap terhadap layanan perbankan digital.</b>	<i>User acceptance of information technology: system characteristics, user perceptions and behavioral impacts</i>	(Davis, 1993)  <i>International Journal Man- Machine Studies</i> 38, 475- 487	kegunaan yang dirasakan berpengaruh positif terhadap niat penggunaan suatu technology.
1.2		<i>Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model</i>	(P. A. Pavlou, 2003)  <i>International Journal of Electronic Commerce</i> <i>Publication details, including instructions for authors and subscription information:</i> <a href="http://www.tandfonline.com/loi/mjec20">http://www.tandfonline.com/loi/mjec20</a>	kegunaan yang dirasakan dianggap sebagai pendorong utama penerimaan layanan digital seperti e-commerce.
1.3		<i>Understanding and Predicting Electronic Commerce Adoption: An Extension of the Theory of Planned Behavior</i>	(P. a Pavlou & Fygenson, 2006)  <i>Management Information Systems Research Center, University of Minnesota</i>	Pentingnya variabel adopsi teknologi (kegunaan yang dirasakan dan kemudahan penggunaan) sebagai keyakinan yang menonjol untuk memprediksi adopsi e-commerce
1.4		<i>Privacy concerns and online purchasing behaviour: Towards</i>	(Fortes & Rita, 2016)  <i>European Research on Management and Business Economics</i>	Nasabah memiliki sikap kegunaan yang dirasakan berpengaruh positif

		<i>anintegrated model</i>	www.elsevier.es/ermbe	terhadap suatu layanan <i>online</i> .
1.5		<i>What factors drive the adoption of digital banking? An empirical study from the perspective of Omani retail banking</i>	(Ananda et al., 2020) Journal of Financial Services Marketing	Persepsi kegunaan merupakan berpengaruh signifikan terhadap perbankan digital di kalangan nasabah.
2.1	Hubungan Perceived ease of use dengan sikap terhadap layanan perbankan digital.	<i>User acceptance of information technology: system characteristics, user perceptions and behavioral impacts</i>	(Davis, 1993) <i>International Journal Man- Machine Studies</i> 38, 475- 487	Kemudahan yang dirasakan oleh pengguna berpengaruh terhadap sikap seseorang dalam merasakan suatu teknologi.
2.2		<i>Influencing VSN users' purchase intentions The roles of flow, trust and eWOM</i>	(Mortazavi et al., 2014) <i>Journal of Research in Interactive Marketing. Emerald Insight</i>	Kemudahan penggunaan yang dirasakan cenderung memiliki niat yang lebih tinggi untuk menggunakan suatu layanan dari internet atau digital.
2.3		<i>Going beyond Border? Intention to Use International Bank Cards in Vietnam</i>	(Phan et al., 2019) <i>Journal of Asian Finance, Economics and Business Vol 6 No 3 (2019) 315-325 315</i>	Layanan perbankan <i>digital</i> memudahkan nasabah untuk mengakses dan menggunakan layanan perbankan dari pada layanan counter tradisional

2.4		<i>Determinants of Perceived Ease of Use: Integrating Control, Intrinsic Motivation, and Emotion into the Technology Acceptance Model</i>	(Venkatesh, 2000) <i>Institute for Operations Research and the Management Sciences (INFORMS) is located in Maryland, USA</i>	Menunjukkan bahwa kemudahan menggunakan layanan mempengaruhi persepsi nasabah tentang kegunaan suatu layanan
2.5		<i>Affecting Factors over Repurchase Shop Intention at E-Commerce Industry</i>	(Punuindoong et al., 2020) <i>Journal of Multidisciplinary Academic Copyright Kemala Publisher Science, Engineering and Social Science Series ISSN/e-ISSN: 2541 – 0369/2613 – 988X Vol. 4, No. 2, 2020.</i>	Perbandingan antara teknologi yang mudah digunakan dengan yang sulit digunakan menghasilkan sikap untuk niat penggunaan suatu teknologi.
3.1	Hubungan <i>Perceived risk</i> dengan sikap terhadap layanan perbankan digital.	<i>Predicting e-services adoption: a perceived risk facets perspective</i>	(Featherman & Pavlou, 2003) <i>Int. J. Human-Computer Studies 59 (2003) 451–474</i>	Berbagai jenis risiko yang mempengaruhi niat penggunaan suatu layanan digital.
3.2		<i>Consumer adoption of mobile banking in Jordan: Examining the role of usefulness, ease of use, perceived risk</i>	(Alalwan et al., 2016) <i>Journal of Enterprise Information Management</i>	Berbagai masalah dalam penggunaan sistem digital yang mempengaruhi niat penggunaan perbankan digital.

		<i>and self-efficacy</i>		
3.2		<i>Users' adoption of e-banking services: The Malaysian perspective</i>	(Poon, 2008) Journal of Business & Industrial Marketing 23/1 (2008) 59–69 q Emerald Group Publishing Limited [ISSN 0885-8624] [DOI	Mengurangi risiko yang dirasakan saat penggunaan perbankan digital dapat meningkatkan sikap positif terhadap layanan perbankan digital.
3.4		<i>Examining the key dimensions of mobile banking service quality: an exploratory study</i>	(Jun, M., & Palacios, 2018) International Journal of Bank Marketing Vol. 34 No. 3, 2016 pp. 307-326 ©Emerald Group Publishing Limited	Keamanan sebagai salah satu faktor kunci yang mempengaruhi kualitas layanan sistem <i>online banking</i>
4.1	Hubungan <i>Trust</i> nasabah dengan sikap terhadap layanan perbankan digital.	<i>Bank managers' direct marketing dilemmas – customers' attitudes and purchase intention</i>	(Page & Luding, 2003) International Journal of Bank Marketing 21/3 [2003] 147-163	Tingkat kepercayaan yang tinggi merupakan motivasi penting untuk menggunakan layanan perbankan digital
4.2		<i>Customer satisfaction, loyalty and financial performance A holistic approach of the Greek banking sector</i>	(Keisidou et al., 2013) International Journal of Bank Marketing Vol. 31 No. 4, 2013 pp. 259-288 Emerald Group Publishing Limited	Kepercayaan nasabah mempengaruhi sikap terhadap layanan berdasarkan tingkat di mana informasi proposisi layanan dianggap dapat dipercaya
4.3		<i>Affecting Factors over Repurchase Shop Intention</i>	(Punuindoong et al., 2020)	Jika sekali saja kepercayaan konsumen dilanggar, maka

		<i>at E-Commerce Industry</i>	<i>Journal of Multidisciplinary Academic Copyright Kemala Publisher Science, Engineering and Social Science Series</i> ISSN/e-ISSN: 2541 – 0369/2613 – 988X Vol. 4, No. 2, 2020.	berpengaruh negatif terhadap suatu produk atau bisnis.
4.4		<i>Principles for Inclusive Software Design of Learning Technologies.</i>	(Ohene-Djan & Shipsey, 2008) <i>Eighth IEEE International Conference on Advanced Learning Technologies</i>	Kepercayaan berkaitan dengan sikap keyakinan bahwa mereka yang dipercaya akan memenuhi komitmennya
5.1	Hubungan Attitude towards service dengan niat penggunaan perbankan digital.	<i>Key Determinants of Repurchase Intention toward Organic Cosmetics</i>	(P. N. D. Nguyen et al., 2019) <i>The Journal of Asian Finance, Economics and Business</i> , 6(3), 205–214.	Hal yang mempengaruhi keputusan nasabah untuk menggunakan suatu layanan ialah sikap nasabah tersebut pada layanan perbankan <i>digital</i> nasabah yang memiliki pandangan positif terhadap layanan teknologi lebih bisa menerimanya,
5.2		<i>Toward a Unified Theory of Consumer Acceptance Technology</i>	(Songpol Kulviwat, 2007) Psychology & Marketing	Pandangan atau sikap nasabah yang positif pada layanan teknologi mempengaruhi niat untuk menggunakan perbankan <i>digital</i>
5.3		<i>An empirical study about the influence of country</i>	(Sousa et al., 2018) <i>Journal of Asian Finance, Economics</i>	Sikap personality seseorang mempengaruhi niat



		<i>personality and product involvement on consumer's purchase and visit intentions</i>	and Business Vol 5 No 3 (2018) 65-72	penggunaan suatu layanan.
5.4		<i>Determinants of perceived ease of use : integrating control , intrinsic motivation , acceptance model</i>	(Venkatesh, 2000) Information Systems Research Vol. 11, No. 4	Peran niat perilaku sebagai prediktor perilaku individu sangat penting dan telah paham dalam literatur sistem informasi teknologi dan merefrensikannya secara disiplin

## Lampiran 2. Definisi Operasional Variabel

### *Perceived ease of use*

Variabel kemudahan yang dirasakan pengguna dioperasionalkan dengan ukuran yang dikembangkan oleh (Fortes & Rita, 2016). Berikut merupakan tabel operasionalnya.

Tabel 2. Operasional Variabel *Perceived ease of use*

<i>Original</i>	<i>Translate</i>	<b>Operasionalisasi</b>
<i>You can easily find documentation on how to use digital banking.</i>	Anda dapat dengan mudah menemukan dokumentasi tentang cara menggunakan perbankan digital.	Anda dengan mudah menemukan petunjuk tentang cara menggunakan Perbankan digital.
<i>The application process is very clear and easy to understand.</i>	Proses aplikasi sangat jelas dan mudah memahami.	Proses penggunaan aplikasi sangat jelas dan mudah dimengerti
<i>You can quickly use of digital banking.</i>	Anda dapat dengan cepat menggunakan perbankan digital.	Anda dapat menggunakan perbankan digital dengan cepat.
<i>In general, you find that using digital banking is very easy.</i>	Secara umum, Anda menemukan bahwa menggunakan perbankan digital sangat mudah.	Anda merasa sangat nyaman menggunakan perbankan digital yang sangat memudahkan transaksi anda.

Sumber : (Fortes & Rita, 2016)

### **Perceived usefulness**

Variabel kegunaan yang dirasakan diukur dengan menggunakan skala yang telah dimodifikasi oleh (Fortes & Rita, 2016) yang terdiri dari empat item. Berikut merupakan tabel operasionalnya :

Tabel 2. Operasionelisasi Variabel *Perceived usefulness*

<i>Original</i>	<i>Translate</i>	<b>Operasionalisasi</b>
<i>Using digital banking helps you save money.</i>	Menggunakan perbankan digital membantu Anda menghemat uang.	Menggunakan perbankan digital dapat membantu Anda menghemat uang.

<i>The use of digital banking saves you time.</i>	Penggunaan perbankan digital menghemat waktu Anda.	Menggunakan perbankan digital dapat menghemat waktu Anda.
<i>Using digital banking gives you access to a wide range of services.</i>	Menggunakan perbankan digital memberi Anda akses ke berbagai macam layanan.	Menggunakan perbankan digital memungkinkan Anda memperoleh berbagai layanan seperti datang ke cabang.
<i>In general, you find it useful to use digital banking.</i>	Secara umum, Anda merasa berguna untuk menggunakan perbankan digital.	Secara umum Anda merasakan manfaat menggunakan Perbankan Digital

Sumber : (Fortes & Rita, 2016)

### Trust

Variabel kepercayaan diukur dengan menggunakan skala yang telah diadaptasi oleh (Fortes & Rita, 2016) yang terdiri dari empat item Berikut tabel operasionalisasinya :

Tabel 3. Operasionalisasi Variabel *Trust*

<b>Original</b>	<b>Translate</b>	<b>Operasionalisasi</b>
<i>Website, app of bank are trust.</i>	Situs web, aplikasi bank adalah kepercayaan.	Situs web, aplikasi perbankan digital dapat dipercaya
<i>The bank complies with what it has announced about digital banking.</i>	Bank mematuhi apa yang telah diumumkan tentang perbankan digital.	Perbankan digital yang anda gunakan sesuai dengan yang di promosikan
<i>Digital banks do exactly what they commit to their services.</i>	Bank digital melakukan persis apa yang mereka komitmenkan pada mereka jasa.	Perbankan Digital Anda menjalankan komitmen memberikan layanan sesuai yang dijanjikan
<i>Digital bank always tries to bring the best benefits to customers.</i>	Bank digital selalu berusaha memberikan manfaat terbaik untuk nasabah.	Perbankan Digital Anda memberikan manfaat terbaik kepada nasabahnya



Sumber : (Fortes & Rita, 2016)

***Perceived risk***

Variabel resiko yang dirasakan diukur dengan menggunakan skala yang telah diadaptasi oleh (Fortes & Rita, 2016) yang terdiri dari lima item Berikut tabel operasionalisasinya :

Tabel 4. Operasionalisasi Variabel *Perceived risk*

<b><i>Original</i></b>	<b><i>Translate</i></b>	<b>Operasionalisasi</b>
<i>Providing bank account information (credit card, debit card) is dangerous</i>	Memberikan informasi rekening bank (kartu kredit, kartu debit) berbahaya	Memberikan informasi rekening seperti kartu kredit, kartu debit merupakan hal yang berbahaya
<i>You find that using a bank is a risky activity.</i>	Anda menemukan bahwa menggunakan bank adalah kegiatan yang berisiko.	Anda merasa bahwa menggunakan perbankan digital adalah kegiatan yang berisiko
<i>Providing your personal information on the internet is risky.</i>	Memberikan informasi pribadi Anda di internet adalah berisiko.	Memberikan informasi pribadi di internet merupakan hal yang berisiko
<i>Signing up for online services is risky.</i>	Mendaftar untuk layanan <i>online</i> berisiko.	Anda merasasa berisiko saat mendaftar layanan perbankan digital
<i>You find using digital banking more risky than going to traditional banks.</i>	Anda merasa menggunakan perbankan digital lebih berisiko daripada pergi Dirasakan ke bank tradisional.	Pasa saat anda menggunakan perbankan digital lebih berisiko dibandingkan datang langsung ke cabang perbankan

Sumber : (Fortes & Rita, 2016)

***Attitude toward the service***

Variabel sikap terhadap pelayanan diukur dengan menggunakan skala yang telah diadaptasi oleh (Fortes & Rita, 2016) yang terdiri dari empat item Berikut tabel operasionalisasinya :

Tabel 5. Operasionalisasi Variabel *Attitude toward the service*

<b>Original</b>	<b>Translate</b>	<b>Operasionalisasi</b>
<i>You enjoy using digital banking.</i>	Anda menikmati menggunakan perbankan digital.	Anda senang pada saat menggunakan perbankan digital
<i>You find the use of digital banking a smart choice.</i>	Anda menemukan penggunaan perbankan digital sebagai pilihan cerdas.	Anda merasa merasa bahwa menggunakan perbankan digital merupakan pilihan yang cerdas
<i>You see the use of digital banking is a good idea.</i>	melihat penggunaan perbankan digital adalah ide yang bagus.	Anda menilai bahwa menggunakan perbankan digital merupakan ide yang bagus
<i>You find the use of digital banking an interesting idea.</i>	menemukan penggunaan perbankan digital sebagai ide yang menarik.	Anda menilai penggunaan perbankan digital adalah ide yang menarik

Sumber : (Fortes & Rita, 2016)

#### ***Intention to use***

Variabel sikap terhadap pelayanan diukur dengan menggunakan skala yang telah diadaptasi oleh (Fortes & Rita, 2016) yang terdiri dari tiga item Berikut tabel operasionalisasinya :

Tabel 6. Operasionalisasi Variabel *Intention to use*

<b>Original</b>	<b>Translate</b>	<b>Operasionalisasi</b>
<i>You will use digital banking services if needed.</i>	Anda akan menggunakan layanan perbankan digital jika diperlukan.	Anda akan menggunakan perbankan digital Jika diperlukan
<i>You think that the use of digital banking</i>	Anda berpikir bahwa penggunaan perbankan digital seharusnya	Anda berpikir seharusnya semua orang

<i>should be encouraged by all people</i>	didorong oleh semua orang	menggunakan perbankan digital
<i>You will recommend the use of digital banking to your friends.</i>	Anda akan merekomendasikan penggunaan perbankan digital kepada Anda teman-teman.	Anda akan merekomendasikan penggunaan perbankan digital kepada teman-teman anda

Sumber : (Fortes & Rita, 2016)

### **LAMPIRAN 3. Kuisisioner**

Kepada Yth,

Bapak /Ibu/ Saudara/i

Dalam rangka penulisan tugas akhir skripsi mahasiswa (S1) Universitas Esa Unggul Jakarta, saya akan melakukan penelitian dengan judul

#### **Faktor-Faktor yang mempengaruhi niat penggunaan digital banking di Indonesia**

Perbankan digital adalah komputerisasi perbankan tradisional jasa. Ini memungkinkan nasabah bank untuk mengakses perbankan produk dan menggunakan layanan perbankan melalui *online*/elektronik platform. Ini merupakan digitalisasi dari semua operasi perbankan untuk menggantikan kehadiran fisik bank, menghilangkan kebutuhan nasabah dengan cara mengunjungi cabang. Fasilitas di perbankan digital ialah membuka rekening tabungan hanya dengan menggunakan smartphone, transfer *online*, bayar tagihan *online*, melihat mutasi, dapat berbicara atau menulis pesan ke customer service *online* untuk menanyakan atau complain perihal perbankan.

Berkaitan dengan hal tersebut, saya memohon kesediaan Bapak/Ibu/Sdr/i meluangkan waktu untuk mengisi kuesioner ini. Kuesioner ini adalah salah satu sarana untuk memperoleh data yang diperlukan penulisan skripsi semata. Jawaban yang Bapak/Ibu/Sdr/i mempunyai keleluasaan untuk menjawab yang paling sesuai dengan pendapat dan keadaan Bapak/Ibu/Sdr/i. Semua informasi yang anda berikan dijamin kerahasiaannya. Atas kesediaannya, saya ucapkan terima kasih.

Hormat Saya,

**M Iqbal Reihandho**

**Bagian I (Data Responden)**

Petunjuk pengisian : Berikan jawaban atas pertanyaan berikut dengan mengisi titik – titik atau dengan memberi tanda check (√) didepan jawaban yang sesuai.

1. Nama Responden : .....
2. Jenis kelamin Anda:
 

<input type="checkbox"/> Laki-laki	<input type="checkbox"/> Perempuan
------------------------------------	------------------------------------
3. Usia Anda:
 

<input type="checkbox"/> <17 tahun	<input type="checkbox"/> Antara 21 – 35 tahun
<input type="checkbox"/> 17-20 tahun	<input type="checkbox"/> >50 tahun
<input type="checkbox"/> Antara 36 – 50 tahun	
4. Pendidikan Anda:
 

<input type="checkbox"/> SMA	<input type="checkbox"/> S1
<input type="checkbox"/> D3	<input type="checkbox"/> S2
5. Status Pekerjaan
 

<input type="checkbox"/> Pelajar/Mahasiswa	<input type="checkbox"/> Wiraswasta
<input type="checkbox"/> Pegawai Negeri/Swasta	<input type="checkbox"/> Belum Bekerja
<input type="checkbox"/> Ibu Rumah Tangga	<input type="checkbox"/> Lainnya
6. Perbankan digital yang digunakan: \*
 

<input type="checkbox"/> BLU (BANK BCA)	<input type="checkbox"/> JENIUS (BANK BTPN)
<input type="checkbox"/> DIGIBANK (BANK DBS)	<input type="checkbox"/> TMRW (BANK UOB)
<input type="checkbox"/> (BANK MANDIRI)	<input type="checkbox"/> LIVIN BY MANDIRI

**Bagian II (Pertanyaan Mengenai Variabel)**

Pilihlah jawaban dengan memberi tanda pada salah satu jawaban yang paling sesuai menurut Saudara/i dengan ketentuan sebagai berikut:

Jawaban Sangat Tidak Setuju (STS) -1

Jawaban Tidak Setuju (TS)-2

Jawaban Antara Setuju dan Tidak Setuju (AST)-3

Jawaban Setuju (S) -4

Jawaban Sangat Setuju (SS) -5

Pertanyaan-pertanyaan dibawah ini mengacu kepada penilaian Anda terhadap Perbankan Digital yang paling sering anda gunakan.



Tabel 7. Kuesioner Penelitian

NO	KUESIONER	ALTERNATIF JAWABAN				
		STS	TS	N	S	SS
<b>Perceived ease of use</b>						
1	Anda dengan mudah menemukan petunjuk tentang cara menggunakan Perbankan digital.					
2	Proses penggunaan aplikasi sangat jelas dan mudah dimengerti					
3	Anda dapat menggunakan perbankan digital dengan cepat.					
4	Anda merasa sangat nyaman menggunakan perbankan digital yang sangat memudahkan transaksi anda.					
<b>Perceived usefulness</b>						
5	Menggunakan perbankan digital dapat membantu Anda menghemat uang.					
6	Menggunakan perbankan digital dapat menghemat waktu Anda.					
7	Menggunakan perbankan digital memungkinkan Anda memperoleh berbagai layanan seperti datang ke cabang.					
8	Secara umum Anda merasakan manfaat menggunakan Perbankan Digital					
<b>Trust</b>						
9	Situs web, aplikasi perbankan digital dapat dipercaya.					
10	Perbankan digital yang anda gunakan sesuai dengan yang di promosikan					
11	Perbankan Digital yang anda gunakan menjalankan komitmen memberikan layanan sesuai yang dijanjikan					

12	Perbankan Digital yang anda gunakan memberikan manfaat terbaik kepada nasabahnya.					
<b>Perceived risk</b>						
13	Memberikan informasi rekening seperti kartu kredit, kartu debit merupakan hal yang berbahaya					
14	Anda merasa menggunakan perbankan digital adalah kegiatan yang berisiko					
15	Memberikan informasi pribadi di internet merupakan hal yang berisiko					
16	Anda merasa berisiko saat mendaftar layanan perbankan digital					
17	Pada saat anda menggunakan perbankan digital lebih berisiko dibandingkan datang langsung ke cabang.					
<b>Attitude towards the service</b>						
18	Anda senang pada saat menggunakan perbankan digital					
19	Anda merasa bahwa menggunakan perbankan digital merupakan pilihan yang cerdas					
20	Anda menilai bahwa menggunakan perbankan digital merupakan ide yang bagus					
21	Anda menilai penggunaan perbankan digital adalah ide yang menarik.					
<b>Intention to use</b>						
22	Anda akan menggunakan perbankan digital Jika diperlukan.					
23	Anda berpikir seharusnya semua orang menggunakan perbankan digital.					
24	Anda akan merekomendasikan penggunaan perbankan digital kepada teman-teman anda.					

## Lampiran 4. Data Demografi

Jenis Kelamin	Jumlah	%
Laki-Laki	69	45.70%
Perempuan	81	54.30%

Usia	Jumlah	%
17-20 Tahun	17	11.3%
21-35 Tahun	111	73.5%
36-50 Tahun	21	14,6%
>50 Tahun	1	0,6%

Pendidikan	Jumlah	%
SMA	49	32,5%
D3	32	21,2%
S1	66	44,3%
S2	1	0,7%
Lainnya	2	1,3%

Profesi	Jumlah	%
Pelajar/ Mahasiswa	33	21,9%
PNS/ Karyawan swasta	80	53%
Ibu Rumah Tangga	6	4%
Wiraswasta	25	17,1%
Belum Bekerja	6	4%

Digital Banking	Jumlah	%
BLU (Bank BCA)	32	21,2%
Digibank (Bank DBS)	1	0,7%
JAGO (Bank BTPN)	1	0,7%
Bank Jenius (Bank BTPN)	2	1,3%
TMRW (UOB)	86	57%
Linin By Mandiri	25	17,1%
BRIMO (BRI)	2	1,3%
Tidak satupun	1	0,7%

**Lampiran 5. Analisa Statistik Hasil Penelitian**

**A. Output Analisa Validitas dan Reliabilitas dengan SPSS 23**

```
FILE='D:\New Folder (2)\DATA MENTAH SPSS .sav'.
DATASET NAME DataSet1 WINDOW=FRONT.
FACTOR
  /VARIABLES PU1 PU2 PU3 PU4
  /MISSING LISTWISE
  /ANALYSIS PU1 PU2 PU3 PU4
  /PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC
EXTRACTION
  /CRITERIA MINEIGEN(1) ITERATE(25)
  /EXTRACTION PC
  /ROTATION NOROTATE
```

**Factor Analysis**

**Notes**

Output Created	03-JUL-2022 05:48:07	
Comments		
Input	Data	D:\New Folder (2)\DATA MENTAH SPSS .sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	150
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax	FACTOR /VARIABLES PU1 PU2 PU3 PU4 /MISSING LISTWISE /ANALYSIS PU1 PU2 PU3 PU4 /PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /ROTATION NOROTATE /METHOD=CORRELATION.	
Resources	Processor Time	00:00:00.08
	Elapsed Time	00:00:00.99
	Maximum Memory Required	2872 (2.805K) bytes

**Correlation Matrix<sup>a</sup>**

	PU1	PU2	PU3	PU4
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Correlation	PU1	1.000	.477	.323	.367
	PU2	.477	1.000	.404	.454
	PU3	.323	.404	1.000	.382
	PU4	.367	.454	.382	1.000
Sig. (1-tailed)	PU1		.000	.000	.000
	PU2	.000		.000	.000
	PU3	.000	.000		.000
	PU4	.000	.000	.000	

a. Determinant = .458

**Inverse of Correlation Matrix**

	PU1	PU2	PU3	PU4
PU1	1.364	-.488	-.161	-.217
PU2	-.488	1.541	-.311	-.402
PU3	-.161	-.311	1.289	-.293
PU4	-.217	-.402	-.293	1.374

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.751
Bartlett's Test of Sphericity	Approx. Chi-Square	114.673
	df	6
	Sig.	.000

**Anti-image Matrices**

		PU1	PU2	PU3	PU4
Anti-image Covariance	PU1	.733	-.232	-.091	-.116
	PU2	-.232	.649	-.157	-.190
	PU3	-.091	-.157	.776	-.165
	PU4	-.116	-.190	-.165	.728
Anti-image Correlation	PU1	.753 <sup>a</sup>	-.336	-.121	-.159
	PU2	-.336	.715 <sup>a</sup>	-.221	-.276
	PU3	-.121	-.221	.787 <sup>a</sup>	-.220
	PU4	-.159	-.276	-.220	.765 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)



**Communalities**

	Initial	Extraction
PU1	1.000	.530
PU2	1.000	.640
PU3	1.000	.486
PU4	1.000	.551

Extraction Method: Principal Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.208	55.192	55.192	2.208	55.192	55.192
2	.690	17.255	72.447			
3	.607	15.170	87.618			
4	.495	12.382	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
PU1	.728
PU2	.800
PU3	.697
PU4	.742

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

		PU1	PU2	PU3	PU4
Reproduced Correlation	PU1	.530 <sup>a</sup>	.583	.508	.541
	PU2	.583	.640 <sup>a</sup>	.558	.594
	PU3	.508	.558	.486 <sup>a</sup>	.518
	PU4	.541	.594	.518	.551 <sup>a</sup>
Residual <sup>b</sup>	PU1		-.105	-.185	-.174
	PU2	-.105		-.154	-.140
	PU3	-.185	-.154		-.135
	PU4	-.174	-.140	-.135	

Extraction Method: Principal Component Analysis.

- a. Reproduced communalities
- b. Residuals are computed between observed and reproduced correlations. There are 6 (100.0%) nonredundant residuals with absolute values greater than 0.05.

```

FACTOR
/VARIABLES PU1 PU3 PU4
/MISSING LISTWISE
/ANALYSIS PU1 PU3 PU4
/PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/ROTATION NOROTATE
/METHOD=CORRELATION.
    
```

### Factor Analysis

#### Notes

Output Created	03-JUL-2022 05:56:22	
Comments		
Input	Data	D:\New Folder (2)\DATA MENTAH SPSS .sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	150
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax	FACTOR /VARIABLES PU1 PU3 PU4 /MISSING LISTWISE /ANALYSIS PU1 PU3 PU4 /PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /ROTATION NOROTATE /METHOD=CORRELATION.	

Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.09
	Maximum Memory Required	1860 (1.816K) bytes

**Correlation Matrix<sup>a</sup>**

		PU1	PU3	PU4
Correlation	PU1	1.000	.323	.367
	PU3	.323	1.000	.382
	PU4	.367	.382	1.000
Sig. (1-tailed)	PU1		.000	.000
	PU3	.000		.000
	PU4	.000	.000	

a. Determinant = .706

**Inverse of Correlation Matrix**

	PU1	PU3	PU4
PU1	1.210	-.259	-.344
PU3	-.259	1.227	-.374
PU4	-.344	-.374	1.269

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.644
Bartlett's Test of Sphericity Approx. Chi-Square	51.300
df	3
Sig.	.000

**Anti-image Matrices**

		PU1	PU3	PU4
Anti-image Covariance	PU1	.826	-.175	-.224
	PU3	-.175	.815	-.240
	PU4	-.224	-.240	.788
Anti-image Correlation	PU1	.661 <sup>a</sup>	-.213	-.278
	PU3	-.213	.650 <sup>a</sup>	-.300
	PU4	-.278	-.300	.627 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
PU1	1.000	.545
PU3	1.000	.563
PU4	1.000	.607

Extraction Method: Principal Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.715	57.171	57.171	1.715	57.171	57.171
2	.678	22.602	79.773			
3	.607	20.227	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
PU1	.738
PU3	.750
PU4	.779

Extraction Method: Principal Component Analysis.  
 a. 1 components extracted.

**Reproduced Correlations**

		PU1	PU3	PU4
Reproduced Correlation	PU1	.545 <sup>a</sup>	.554	.575
	PU3	.554	.563 <sup>a</sup>	.585
	PU4	.575	.585	.607 <sup>a</sup>
Residual <sup>b</sup>	PU1		-.231	-.209
	PU3	-.231		-.202
	PU4	-.209	-.202	

Extraction Method: Principal Component Analysis.

- a. Reproduced communalities
- b. Residuals are computed between observed and reproduced correlations. There are 3 (100.0%) nonredundant residuals with absolute values greater than 0.05.

```
RELIABILITY
/VARIABLES=PU1 PU3 PU4
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.
```

**Reliability**  
**Scale: ALL VARIABLES**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.625	3

```

FACTOR
/VARIABLES PEOU1 PEOU2 PEOU3 PEOU4
/MISSING LISTWISE
/ANALYSIS PEOU1 PEOU2 PEOU3 PEOU4
/PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/ROTATION NOROTATE
/METHOD=CORRELATION.
    
```

**Factor Analysis**

**Notes**

Output Created	03-JUL-2022 05:58:20	
Comments		
Input	Data	D:\New Folder (2)\DATA MENTAH
		SPSS .sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working	150
	Data File	
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.



Syntax	<pre> FACTOR /VARIABLES PEOU1 PEOU2 PEOU3 PEOU4 /MISSING LISTWISE /ANALYSIS PEOU1 PEOU2 PEOU3 PEOU4 /PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /ROTATION NOROTATE /METHOD=CORRELATION.                 </pre>	
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.03
	Maximum Memory Required	2872 (2.805K) bytes

**Correlation Matrix<sup>a</sup>**

		PEOU1	PEOU2	PEOU3	PEOU4
Correlation	PEOU1	1.000	.260	.521	.362
	PEOU2	.260	1.000	.242	.428
	PEOU3	.521	.242	1.000	.381
	PEOU4	.362	.428	.381	1.000
Sig. (1-tailed)	PEOU1		.001	.000	.000
	PEOU2	.001		.001	.000
	PEOU3	.000	.001		.000
	PEOU4	.000	.000	.000	

a. Determinant = .478

**Inverse of Correlation Matrix**

	PEOU1	PEOU2	PEOU3	PEOU4
PEOU1	1.446	-.124	-.637	-.228
PEOU2	-.124	1.246	-.059	-.466
PEOU3	-.637	-.059	1.460	-.300
PEOU4	-.228	-.466	-.300	1.396

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.683
Bartlett's Test of Sphericity	Approx. Chi-Square	108.244
	df	6
	Sig.	.000

**Anti-image Matrices**

		PEOU1	PEOU2	PEOU3	PEOU4
Anti-image Covariance	PEOU1	.691	-.069	-.301	-.113
	PEOU2	-.069	.802	-.032	-.268
	PEOU3	-.301	-.032	.685	-.147
	PEOU4	-.113	-.268	-.147	.716
Anti-image Correlation	PEOU1	.675 <sup>a</sup>	-.093	-.438	-.160
	PEOU2	-.093	.696 <sup>a</sup>	-.044	-.353
	PEOU3	-.438	-.044	.666 <sup>a</sup>	-.210
	PEOU4	-.160	-.353	-.210	.702 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
PEOU1	1.000	.566
PEOU2	1.000	.402
PEOU3	1.000	.568
PEOU4	1.000	.567

Extraction Method: Principal

Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.104	52.590	52.590	2.104	52.590	52.590
2	.873	21.814	74.404			
3	.549	13.733	88.137			
4	.475	11.863	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
PEOU1	.752
PEOU2	.634
PEOU3	.754
PEOU4	.753

Extraction Method:

Principal Component

Analysis.

a. 1 components extracted.

**Reproduced Correlations**

		PEOU1	PEOU2	PEOU3	PEOU4
Reproduced Correlation	PEOU1	.566 <sup>a</sup>	.477	.567	.566
	PEOU2	.477	.402 <sup>a</sup>	.478	.478
	PEOU3	.567	.478	.568 <sup>a</sup>	.568
	PEOU4	.566	.478	.568	.567 <sup>a</sup>
Residual <sup>b</sup>	PEOU1		-.217	-.046	-.204
	PEOU2	-.217		-.237	-.050
	PEOU3	-.046	-.237		-.187
	PEOU4	-.204	-.050	-.187	

Extraction Method: Principal Component Analysis.

a. Reproduced communalities

b. Residuals are computed between observed and reproduced correlations. There are 4 (66.0%)

nonredundant residuals with absolute values greater than 0.05.

```

FACTOR
/VARIABLES PEOU1 PEOU3 PEOU4
/MISSING LISTWISE
/ANALYSIS PEOU1 PEOU3 PEOU4
/PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/ROTATION NOROTATE
/METHOD=CORRELATION.
    
```

## Factor Analysis

### Notes

Output Created		03-JUL-2022 05:58:38
Comments		
Input	Data	D:\New Folder (2)\DATA MENTAH SPSS .sav
	Active Dataset	DataSet1
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	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	150
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax		<pre> FACTOR   /VARIABLES PEOU1 PEOU3 PEOU4   /MISSING LISTWISE   /ANALYSIS PEOU1 PEOU3 PEOU4   /PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION   /CRITERIA MINEIGEN(1) ITERATE(25)   /EXTRACTION PC   /ROTATION NOROTATE   /METHOD=CORRELATION.                     </pre>
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.17
	Maximum Memory Required	1860 (1.816K) bytes

**Correlation Matrix<sup>a</sup>**

		PEOU1	PEOU3	PEOU4
Correlation	PEOU1	1.000	.521	.362
	PEOU3	.521	1.000	.381
	PEOU4	.362	.381	1.000
Sig. (1-tailed)	PEOU1		.000	.000
	PEOU3	.000		.000
	PEOU4	.000	.000	

a. Determinant = .596

**Inverse of Correlation Matrix**

	PEOU1	PEOU3	PEOU4
PEOU1	1.434	-.642	-.274
PEOU3	-.642	1.457	-.322
PEOU4	-.274	-.322	1.222

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.647
Bartlett's Test of Sphericity	Approx. Chi-Square	76.103
	df	3
	Sig.	.000

**Anti-image Matrices**

		PEOU1	PEOU3	PEOU4
Anti-image Covariance	PEOU1	.697	-.307	-.157
	PEOU3	-.307	.686	-.181
	PEOU4	-.157	-.181	.818
Anti-image Correlation	PEOU1	.626 <sup>a</sup>	-.444	-.207
	PEOU3	-.444	.619 <sup>a</sup>	-.242
	PEOU4	-.207	-.242	.731 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
PEOU1	1.000	.659
PEOU3	1.000	.675
PEOU4	1.000	.513

Extraction Method: Principal Component Analysis.



**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.847	61.558	61.558	1.847	61.558	61.558
2	.675	22.494	84.052			
3	.478	15.948	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
PEOU1	.812
PEOU3	.821
PEOU4	.716

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

**Reproduced Correlations**

		PEOU1	PEOU3	PEOU4
Reproduced Correlation	PEOU1	.659 <sup>a</sup>	.667	.581
	PEOU3	.667	.675 <sup>a</sup>	.588
	PEOU4	.581	.588	.513 <sup>a</sup>
Residual <sup>b</sup>	PEOU1		-.146	-.219
	PEOU3	-.146		-.208
	PEOU4	-.219	-.208	

Extraction Method: Principal Component Analysis.

a. Reproduced communalities

b. Residuals are computed between observed and reproduced correlations. There are 3 (100.0%) nonredundant residuals with absolute values greater than 0.05.

RELIABILITY

```

/VARIABLES=PEOU1 PEOU2 PEOU3 PEOU4
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.
    
```

**Reliability Scale: ALL VARIABLES**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.689	4

```

FACTOR
/VARIABLES T1 T2 T3 T4
/MISSING LISTWISE
/ANALYSIS T1 T2 T3 T4
/PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/ROTATION NOROTATE
/METHOD=CORRELATION.
    
```

### Factor Analysis

#### Notes

Output Created	03-JUL-2022 05:59:39	
Comments		
Input	Data	D:\New Folder (2)\DATA MENTAH SPSS .sav
	Active Dataset	DataSet1
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	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	150
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax	FACTOR /VARIABLES T1 T2 T3 T4 /MISSING LISTWISE /ANALYSIS T1 T2 T3 T4 /PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /ROTATION NOROTATE /METHOD=CORRELATION.	
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.03
	Maximum Memory Required	2872 (2.805K) bytes

**Correlation Matrix<sup>a</sup>**

		T1	T2	T3	T4
Correlation	T1	1.000	.500	.526	.426
	T2	.500	1.000	.518	.433
	T3	.526	.518	1.000	.537
	T4	.426	.433	.537	1.000
Sig. (1-tailed)	T1		.000	.000	.000
	T2	.000		.000	.000
	T3	.000	.000		.000
	T4	.000	.000	.000	

a. Determinant = .317

**Inverse of Correlation Matrix**

	T1	T2	T3	T4
T1	1.565	-.441	-.478	-.219
T2	-.441	1.557	-.439	-.251
T3	-.478	-.439	1.782	-.564
T4	-.219	-.251	-.564	1.505

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.786
Bartlett's Test of Sphericity	Approx. Chi-Square	168.640
	df	6
	Sig.	.000

**Anti-image Matrices**

		T1	T2	T3	T4
Anti-image Covariance	T1	.639	-.181	-.171	-.093
	T2	-.181	.642	-.158	-.107
	T3	-.171	-.158	.561	-.210
	T4	-.093	-.107	-.210	.664
Anti-image Correlation	T1	.796 <sup>a</sup>	-.282	-.286	-.143
	T2	-.282	.800 <sup>a</sup>	-.264	-.164
	T3	-.286	-.264	.755 <sup>a</sup>	-.344
	T4	-.143	-.164	-.344	.799 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
T1	1.000	.608
T2	1.000	.606
T3	1.000	.686
T4	1.000	.573

Extraction Method: Principal Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.473	61.824	61.824	2.473	61.824	61.824
2	.598	14.962	76.786			
3	.500	12.508	89.293			
4	.428	10.707	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
T1	.779
T2	.779
T3	.828
T4	.757

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

**Reproduced Correlations**

		T1	T2	T3	T4
Reproduced Correlation	T1	.608 <sup>a</sup>	.607	.646	.590
	T2	.607	.606 <sup>a</sup>	.645	.589
	T3	.646	.645	.686 <sup>a</sup>	.627
	T4	.590	.589	.627	.573 <sup>a</sup>
Residual <sup>b</sup>	T1		-.107	-.119	-.164
	T2	-.107		-.127	-.156
	T3	-.119	-.127		-.090
	T4	-.164	-.156	-.090	

Extraction Method: Principal Component Analysis.

a. Reproduced communalities

b. Residuals are computed between observed and reproduced correlations. There are 6 (100.0%) nonredundant residuals with absolute values greater than 0.05.

```
RELIABILITY
/VARIABLES=T1 T2 T3 T4
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.
```

**Reliability**

**Scale: ALL VARIABLES**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.790	4

```
FACTOR
/VARIABLES PR1 PR2 PR3 PR4 PR5
/MISSING LISTWISE
/ANALYSIS PR1 PR2 PR3 PR4 PR5
/PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/ROTATION NOROTATE
/METHOD=CORRELATION.
```

## Factor Analysis

### Notes

Output Created		03-JUL-2022 06:00:30
Comments		
Input	Data	D:\New Folder (2)\DATA MENTAH SPSS .sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	150
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax		<pre> FACTOR   /VARIABLES PR1 PR2 PR3 PR4 PR5   /MISSING LISTWISE   /ANALYSIS PR1 PR2 PR3 PR4 PR5   /PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION   /CRITERIA MINEIGEN(1) ITERATE(25)   /EXTRACTION PC   /ROTATION NOROTATE   /METHOD=CORRELATION.                     </pre>
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.08
	Maximum Memory Required	4100 (4.004K) bytes



**Correlation Matrix<sup>a</sup>**

		PR1	PR2	PR3	PR4	PR5
Correlation	PR1	1.000	.674	.738	.605	.652
	PR2	.674	1.000	.678	.800	.823
	PR3	.738	.678	1.000	.622	.651
	PR4	.605	.800	.622	1.000	.786
	PR5	.652	.823	.651	.786	1.000
Sig. (1-tailed)	PR1		.000	.000	.000	.000
	PR2	.000		.000	.000	.000
	PR3	.000	.000		.000	.000
	PR4	.000	.000	.000		.000
	PR5	.000	.000	.000	.000	

a. Determinant = .020

**Inverse of Correlation Matrix**

	PR1	PR2	PR3	PR4	PR5
PR1	2.555	-.514	-1.254	-.046	-.390
PR2	-.514	4.203	-.486	-1.423	-1.688
PR3	-1.254	-.486	2.586	-.249	-.270
PR4	-.046	-1.423	-.249	3.273	-1.210
PR5	-.390	-1.688	-.270	-1.210	3.771

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.868
Bartlett's Test of Sphericity Approx. Chi-Square	574.325
df	10
Sig.	.000

**Anti-image Matrices**

	PR1	PR2	PR3	PR4	PR5
--	-----	-----	-----	-----	-----

Anti-image Covariance	PR1	.391	-.048	-.190	-.006	-.040
	PR2	-.048	.238	-.045	-.103	-.107
	PR3	-.190	-.045	.387	-.029	-.028
	PR4	-.006	-.103	-.029	.305	-.098
	PR5	-.040	-.107	-.028	-.098	.265
Anti-image Correlation	PR1	.865 <sup>a</sup>	-.157	-.488	-.016	-.126
	PR2	-.157	.857 <sup>a</sup>	-.147	-.384	-.424
	PR3	-.488	-.147	.869 <sup>a</sup>	-.086	-.087
	PR4	-.016	-.384	-.086	.880 <sup>a</sup>	-.345
	PR5	-.126	-.424	-.087	-.345	.870 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
PR1	1.000	.698
PR2	1.000	.835
PR3	1.000	.706
PR4	1.000	.767
PR5	1.000	.809

Extraction Method: Principal Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.816	76.322	76.322	3.816	76.322	76.322
2	.534	10.683	87.004			
3	.263	5.269	92.273			
4	.213	4.251	96.524			
5	.174	3.476	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
PR1	.835
PR2	.914
PR3	.840
PR4	.876
PR5	.899

Extraction Method:  
Principal Component  
Analysis.  
a. 1 components  
extracted.

**Reproduced Correlations**

		PR1	PR2	PR3	PR4	PR5
Reproduced Correlation	PR1	.698 <sup>a</sup>	.764	.702	.732	.751
	PR2	.764	.835 <sup>a</sup>	.768	.801	.822
	PR3	.702	.768	.706 <sup>a</sup>	.736	.756
	PR4	.732	.801	.736	.767 <sup>a</sup>	.788
	PR5	.751	.822	.756	.788	.809 <sup>a</sup>
Residual <sup>b</sup>	PR1		-.089	.036	-.127	-.099
	PR2	-.089		-.090	.000	.001
	PR3	.036	-.090		-.114	-.105
	PR4	-.127	.000	-.114		-.002
	PR5	-.099	.001	-.105	-.002	

Extraction Method: Principal Component Analysis.

a. Reproduced communalities

b. Residuals are computed between observed and reproduced correlations. There are 6 (60.0%) nonredundant residuals with absolute values greater than 0.05.

```
RELIABILITY
/VARIABLES=PR1 PR2 PR3 PR4 PR5
/SCALE ('ALL VARIABLES') ALL
/MODEL=ALPHA.
```

**Reliability**  
**Scale: ALL VARIABLES**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.922	5

```

FACTOR
/VARIABLES ATS1 ATS2 ATS3 ATS4
/MISSING LISTWISE
/ANALYSIS ATS1 ATS2 ATS3 ATS4
/PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/ROTATION NOROTATE
/METHOD=CORRELATION.
    
```

**Factor Analysis**

**Notes**

Output Created	03-JUL-2022 06:01:15	
Comments		
Input	Data	D:\New Folder (2)\DATA MENTAH SPSS .sav
	Active Dataset	DataSet1
	Filter	<none>
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Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax	FACTOR /VARIABLES ATS1 ATS2 ATS3 ATS4 /MISSING LISTWISE /ANALYSIS ATS1 ATS2 ATS3 ATS4 /PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /ROTATION NOROTATE /METHOD=CORRELATION.	
Resources	Processor Time	00:00:00.02
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	Maximum Memory Required	2872 (2.805K) bytes

**Correlation Matrix<sup>a</sup>**

		ATS1	ATS2	ATS3	ATS4
Correlation	ATS1	1.000	.484	.586	.605
	ATS2	.484	1.000	.515	.612
	ATS3	.586	.515	1.000	.579
	ATS4	.605	.612	.579	1.000
Sig. (1-tailed)	ATS1		.000	.000	.000
	ATS2	.000		.000	.000
	ATS3	.000	.000		.000
	ATS4	.000	.000	.000	

a. Determinant = .212

**Inverse of Correlation Matrix**

	ATS1	ATS2	ATS3	ATS4
ATS1	1.834	-.179	-.608	-.648
ATS2	-.179	1.722	-.354	-.741
ATS3	-.608	-.354	1.807	-.463
ATS4	-.648	-.741	-.463	2.113

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.801
Bartlett's Test of Sphericity	Approx. Chi-Square	227.464
	df	6
	Sig.	.000

**Anti-image Matrices**

		ATS1	ATS2	ATS3	ATS4
Anti-image Covariance	ATS1	.545	-.057	-.183	-.167
	ATS2	-.057	.581	-.114	-.204
	ATS3	-.183	-.114	.553	-.121
	ATS4	-.167	-.204	-.121	.473
Anti-image Correlation	ATS1	.804 <sup>a</sup>	-.101	-.334	-.329
	ATS2	-.101	.813 <sup>a</sup>	-.201	-.388
	ATS3	-.334	-.201	.820 <sup>a</sup>	-.237
	ATS4	-.329	-.388	-.237	.773 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
ATS1	1.000	.665
ATS2	1.000	.627
ATS3	1.000	.667
ATS4	1.000	.734

Extraction Method: Principal

Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	1	2.693	67.320	67.320	2.693	67.320
2	.537	13.431	80.751			
3	.422	10.551	91.302			
4	.348	8.698	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
ATS1	.815
ATS2	.792
ATS3	.817
ATS4	.857

Extraction Method:

Principal Component

Analysis.

a. 1 components extracted

**Reproduced Correlations**

		ATS1	ATS2	ATS3	ATS4
Reproduced Correlation	ATS1	.665 <sup>a</sup>	.645	.666	.699
	ATS2	.645	.627 <sup>a</sup>	.647	.678
	ATS3	.666	.647	.667 <sup>a</sup>	.700
	ATS4	.699	.678	.700	.734 <sup>a</sup>
Residual <sup>b</sup>	ATS1		-.161	-.080	-.094
	ATS2	-.161		-.131	-.067
	ATS3	-.080	-.131		-.120
	ATS4	-.094	-.067	-.120	



Extraction Method: Principal Component Analysis.

- a. Reproduced communalities
- b. Residuals are computed between observed and reproduced correlations. There are 6 (100.0%) nonredundant residuals with absolute values greater than 0.05.

```
RELIABILITY
/VARIABLES=ATS1 ATS2 ATS3 ATS4
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.
```

## Reliability

### Scale: ALL VARIABLES

**Reliability Statistics**

Cronbach's Alpha	N of Items
.837	4

```
FACTOR
/VARIABLES ITU1 ITU2 ITU3
/MISSING LISTWISE
/ANALYSIS ITU1 ITU2 ITU3
/PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/ROTATION NOROTATE
/METHOD=CORRELATION.
```

## Factor Analysis

### Notes

Output Created	03-JUL-2022 06:02:33	
Comments		
Input	Data	D:\New Folder (2)\DATA MENTAH SPSS .sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	150
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.
Syntax	FACTOR /VARIABLES ITU1 ITU2 ITU3 /MISSING LISTWISE /ANALYSIS ITU1 ITU2 ITU3 /PRINT INITIAL CORRELATION SIG DET KMO INV REPR AIC EXTRACTION /CRITERIA MINEIGEN(1) ITERATE(25) /EXTRACTION PC /ROTATION NOROTATE /METHOD=CORRELATION.	
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.06
	Maximum Memory Required	1860 (1.816K) bytes

**Correlation Matrix<sup>a</sup>**

		ITU1	ITU2	ITU3
Correlation	ITU1	1.000	.346	.444
	ITU2	.346	1.000	.539
	ITU3	.444	.539	1.000
Sig. (1-tailed)	ITU1		.000	.000
	ITU2	.000		.000
	ITU3	.000	.000	

a. Determinant = .558

**Inverse of Correlation Matrix**

	ITU1	ITU2	ITU3
ITU1	1.271	-.192	-.461
ITU2	-.192	1.439	-.691
ITU3	-.461	-.691	1.577

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.644
Bartlett's Test of Sphericity	Approx. Chi-Square	85.849
	df	3
	Sig.	.000

**Anti-image Matrices**

		ITU1	ITU2	ITU3
Anti-image Covariance	ITU1	.787	-.105	-.230
	ITU2	-.105	.695	-.304
	ITU3	-.230	-.304	.634
Anti-image Correlation	ITU1	.715 <sup>a</sup>	-.142	-.326
	ITU2	-.142	.641 <sup>a</sup>	-.458
	ITU3	-.326	-.458	.607 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Communalities**

	Initial	Extraction
ITU1	1.000	.536
ITU2	1.000	.636
ITU3	1.000	.718

Extraction Method: Principal

Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.891	63.034	63.034	1.891	63.034	63.034
2	.666	22.190	85.224			
3	.443	14.776	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
ITU1	.732
ITU2	.798
ITU3	.848

Extraction Method:

Principal Component

Analysis.

a. 1 components

extracted.

**Reproduced Correlations**

		ITU1	ITU2	ITU3
Reproduced Correlation	ITU1	.536 <sup>a</sup>	.584	.621
	ITU2	.584	.636 <sup>a</sup>	.676
	ITU3	.621	.676	.718 <sup>a</sup>
Residual <sup>b</sup>	ITU1		-.238	-.177
	ITU2	-.238		-.137
	ITU3	-.177	-.137	

Extraction Method: Principal Component Analysis.

a. Reproduced communalities

b. Residuals are computed between observed and reproduced correlations. There are 3 (100.0%) nonredundant residuals with absolute values greater than 0.05.

RELIABILITY

/VARIABLES=ITU1 ITU2 ITU3

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA.

**Reliability****Scale: ALL VARIABLES****Reliability Statistics**

Cronbach's Alpha	N of Items
.704	3

## B. Data Perhitungan Construct Reliability (CR) dan Variance Extracted

Variabel	Indikator	Faktor Loading (FL)	Error	$\sum FL$	$(\sum FL)^2$	$\sum Error$	CR	$\sum (FL)^2$	VE
PEOU	PEOU1	0.63	0.37	1.96	3.8416	1.04	0.7869551	1.3034	0.556200393
	PEOU2	0.77	0.23						
	PEOU3	0.56	0.44						
PU	PU1	0.69	0.31	1.36	1.8496	1.04	0.64008859	1.285	0.667501747
	PU2	0.67	0.33						
	PU3	0.60	0.4						
T	T1	0.70	0.3	1.4	1.96	1.2	0.62025316	1.965	0.620853081
	T2	0.65	0.35						
	T3	0.75	0.25						
	T4	0.70	0.3						
PR	EP1	0.72	0.28	4.12	16.9744	0.88	0.95071243	3.4322	0.795927833
	EP2	0.92	0.08						
	EP3	0.72	0.28						
	EP4	0.87	0.13						
	EP5	0.89	0.11						
ATS	ATS1	0.68	0.32	2.97	8.8209	1.03	0.89544103	2.2125	0.68234387
	ATS2	0.74	0.26						
	ATS3	0.75	0.25						
	ATS4	0.8	0.2						
ITU	ITU1	0.59	0.41	2.02	4.0804	0.98	0.80633942	1.3706	0.58308517
	ITU2	0.71	0.29						
	ITU3	0.72	0.28						

### C. Output Analisis SEM dengan Lisrel

DATE: 7/ 6/2022  
TIME: 3:17  
L I S R E L 8.80

BY

Karl G. Jöreskog and Dag Sörbom

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The following lines were read from file **D:\IQBAL\PATH DIAGRAM KEDUA.SPJ:**

Sample Size = 150

Latent Variables PEOU PU T PR ATS ITU

Relationships

ATS1 = ATS

ATS2 = ATS

ATS3 = ATS

ATS4 = ATS

ITU1 = ITU

ITU2 = ITU

ITU3 = ITU

PU1 = PU

PU2 = PU

PU3 = PU

PEOU1 = PEOU

PEOU2 = PEOU

PEOU3 = PEOU

T1 = T

T2 = T

T3 = T

T4 = T

PR1 = PR

PR2 = PR

PR3 = PR

PR4 = PR

PR5 = PR

ITU = ATS

ATS = PU PEOU T PR

ErrRTF: Unknown Block Style !

SET ERROR COVARIANCE PR3 PR1 FREE

SET ERROR COVARIANCE PEOU3 ATS1 FREE

Path Diagram

End of Problem

Sample Size = 150



**Covariance Matrix**

	<b>ATS1</b>	<b>ATS2</b>	<b>ATS3</b>	<b>ATS4</b>	<b>ITU1</b>	<b>ITU2</b>
<b>ATS1</b>	0.34					
<b>ATS2</b>	0.17	0.36				
<b>ATS3</b>	0.19	0.17	0.30			
<b>ATS4</b>	0.20	0.21	0.18	0.33		
<b>ITU1</b>	0.13	0.20	0.17	0.17	0.48	
<b>ITU2</b>	0.16	0.24	0.17	0.23	0.17	0.51
<b>ITU3</b>	0.16	0.23	0.17	0.19	0.21	0.26
<b>PEOU1</b>	0.11	0.12	0.10	0.12	0.09	0.12
<b>PEOU2</b>	0.14	0.14	0.13	0.14	0.12	0.15
<b>PEOU3</b>	0.16	0.10	0.11	0.13	0.10	0.12
<b>PU1</b>	0.23	0.19	0.22	0.22	0.21	0.22
<b>PU2</b>	0.18	0.15	0.17	0.17	0.20	0.13
<b>PU3</b>	0.10	0.13	0.14	0.11	0.14	0.13
<b>T1</b>	0.17	0.21	0.20	0.24	0.20	0.29
<b>T2</b>	0.13	0.14	0.18	0.17	0.12	0.19
<b>T3</b>	0.14	0.16	0.18	0.17	0.15	0.21
<b>T4</b>	0.18	0.17	0.14	0.15	0.14	0.20
<b>PR1</b>	0.21	0.25	0.25	0.25	0.20	0.15
<b>PR2</b>	0.26	0.30	0.28	0.37	0.30	0.34
<b>PR3</b>	0.14	0.23	0.19	0.23	0.18	0.14
<b>PR4</b>	0.25	0.32	0.29	0.35	0.31	0.39
<b>PR5</b>	0.18	0.25	0.26	0.30	0.35	0.26

**Covariance Matrix** (continued)

	<b>ITU3</b>	<b>PEOU1</b>	<b>PEOU2</b>	<b>PEOU3</b>	<b>PU1</b>	<b>PU2</b>
<b>ITU3</b>	0.45					
<b>PEOU1</b>	0.09	0.30				
<b>PEOU2</b>	0.12	0.15	0.33			
<b>PEOU3</b>	0.09	0.12	0.15	0.33		
<b>PU1</b>	0.21	0.18	0.16	0.14	0.78	
<b>PU2</b>	0.17	0.09	0.12	0.11	0.31	0.47
<b>PU3</b>	0.20	0.11	0.14	0.12	0.19	0.16
<b>T1</b>	0.19	0.13	0.15	0.12	0.28	0.19
<b>T2</b>	0.18	0.12	0.23	0.12	0.20	0.16
<b>T3</b>	0.19	0.12	0.19	0.09	0.22	0.15
<b>T4</b>	0.17	0.13	0.18	0.14	0.22	0.14
<b>PR1</b>	0.19	0.25	0.25	0.23	0.25	0.20
<b>PR2</b>	0.35	0.29	0.27	0.21	0.37	0.24
<b>PR3</b>	0.24	0.25	0.17	0.19	0.17	0.18
<b>PR4</b>	0.39	0.30	0.21	0.19	0.52	0.32
<b>PR5</b>	0.36	0.21	0.19	0.16	0.37	0.25

**Covariance Matrix** (continued)

	<b>PU3</b>	<b>T1</b>	<b>T2</b>	<b>T3</b>	<b>T4</b>	<b>PR1</b>
<b>PU3</b>	0.36					
<b>T1</b>	0.08	0.51				
<b>T2</b>	0.17	0.26	0.54			
<b>T3</b>	0.14	0.23	0.23	0.38		
<b>T4</b>	0.14	0.19	0.20	0.20	0.38	
<b>PR1</b>	0.20	0.24	0.17	0.27	0.23	1.21
<b>PR2</b>	0.31	0.26	0.25	0.36	0.36	0.89
<b>PR3</b>	0.14	0.12	0.09	0.19	0.19	0.89
<b>PR4</b>	0.31	0.33	0.21	0.33	0.31	0.83
<b>PR5</b>	0.31	0.19	0.18	0.31	0.30	0.85

**Covariance Matrix** (continued)

	<b>PR2</b>	<b>PR3</b>	<b>PR4</b>	<b>PR5</b>
<b>PR2</b>	1.42			
<b>PR3</b>	0.88	1.19		
<b>PR4</b>	1.19	0.84	1.55	
<b>PR5</b>	1.17	0.84	1.16	1.41

Number of Iterations = 21

**LISREL Estimates (Maximum Likelihood)**

Measurement Equations

ATS1 = 0.39\*ATS, Errorvar.= 0.18 , R<sup>2</sup> = 0.46  
 (0.023)  
 7.86

ATS2 = 0.45\*ATS, Errorvar.= 0.16 , R<sup>2</sup> = 0.55  
 (0.054) (0.021)  
 8.18 7.50

ATS3 = 0.41\*ATS, Errorvar.= 0.13 , R<sup>2</sup> = 0.56  
 (0.050) (0.018)  
 8.21 7.48

ATS4 = 0.46\*ATS, Errorvar.= 0.12 , R<sup>2</sup> = 0.64  
 (0.053) (0.017)  
 8.71 7.00

ITU1 = 0.41\*ITU, Errorvar.= 0.31 , R<sup>2</sup> = 0.35  
 (0.040)  
 7.85

ITU2 = 0.50\*ITU, Errorvar.= 0.25 , R<sup>2</sup> = 0.50  
 (0.077) (0.036)  
 6.55 7.02

ITU3 = 0.49\*ITU, Errorvar.= 0.22 , R<sup>2</sup> = 0.52  
 (0.073) (0.032)  
 6.64 6.83

PEOU1 = 0.34\*PEOU, Errorvar.= 0.18 , R<sup>2</sup> = 0.40  
 (0.045) (0.025)  
 7.72 7.26

PEOU2 = 0.44\*PEOU, Errorvar.= 0.14 , R<sup>2</sup> = 0.59  
 (0.045) (0.025)  
 9.77 5.41

PEOU3 = 0.32\*PEOU, Errorvar.= 0.22 , R<sup>2</sup> = 0.32  
 (0.047) (0.029)  
 6.84 7.67

PU1 = 0.61\*PU, Errorvar.= 0.40 , R<sup>2</sup> = 0.48  
 (0.071) (0.062)  
 8.63 6.57

PU2 = 0.46\*PU, Errorvar.= 0.26 , R<sup>2</sup> = 0.45  
 (0.055) (0.038)  
 8.25 6.87

PU3 = 0.36\*PU, Errorvar.= 0.23 , R<sup>2</sup> = 0.36  
 (0.049) (0.031)  
 7.28 7.43

T1 = 0.50\*T, Errorvar.= 0.26 , R<sup>2</sup> = 0.49  
 (0.054) (0.035)  
 9.28 7.41

T2 = 0.48\*T, Errorvar.= 0.31 , R<sup>2</sup> = 0.42  
 (0.057) (0.040)  
 8.43 7.71

T3 = 0.46\*T, Errorvar.= 0.16 , R<sup>2</sup> = 0.57  
 (0.045) (0.023)  
 10.24 6.93

T4 = 0.43\*T, Errorvar.= 0.19 , R<sup>2</sup> = 0.49  
 (0.046) (0.026)  
 9.23 7.43

PR1 = 0.80\*PR, Errorvar.= 0.58 , R<sup>2</sup> = 0.52  
 (0.079) (0.072)  
 10.04 7.97

PR2 = 1.10\*PR, Errorvar.= 0.21 , R<sup>2</sup> = 0.86  
 (0.075) (0.041)  
 14.63 5.06

PR3 = 0.79\*PR, Errorvar.= 0.57 , R<sup>2</sup> = 0.52  
 (0.079) (0.071)  
 10.03 7.97

PR4 = 1.09\*PR, Errorvar.= 0.37 , R<sup>2</sup> = 0.76  
 (0.082) (0.055)  
 13.28 6.69

PR5 = 1.06\*PR, Errorvar.= 0.29 , R<sup>2</sup> = 0.79

(0.077) (0.047)  
13.70 6.30

Error Covariance for PEOU3 and ATS1 = 0.064  
(0.019)  
3.35

Error Covariance for PR3 and PR1 = 0.26  
(0.057)  
4.55

Structural Equations

ATS = - 0.14\*PEOU + 0.32\*PU + 0.65\*T + 0.15\*PR, Errorvar.= 0.18 , R<sup>2</sup> = 0.82  
(0.19) (0.16) (0.22) (0.086) (0.065)  
-0.72 1.99 2.92 1.72 2.73

ITU = 0.95\*ATS, Errorvar.= 0.11 , R<sup>2</sup> = 0.89  
(0.15) (0.081)  
6.31 1.32

Reduced Form Equations

ITU = - 0.14\* PEOU + 0.32 \*PU + T + Errorvar. = 0.18, R<sup>2</sup>  
-0.72 1.99 2.92 1.72  
ITU = - 0.13\*PEOU + 0.30\*PU + Errorvar. (0.082)  
(0.18) (0.15) (0.22) (0.082)  
-0.71 1.96 2.82 1.70  
PEOU PU T PR

Correlation Matrix of Independent Variables

PEOU	1.00			
PU	0.72 (0.08)	1.00		
T	8.97 0.84 (0.06)	0.78 (0.07)	1.00	
PR	14.55 0.58 (0.07)	11.93 0.62 (0.07)	0.58 (0.07)	1.00
	7.80	8.47	8.50	

**Covariance Matrix of Latent Variables**

	ATS	ITU	PEOU	PU	T	PR
ATS	1.00					
ITU	0.95	1.00				
PEOU	0.72	0.68	1.00			
PU	0.82	0.77	0.72	1.00		
T	0.87	0.82	0.84	0.78	1.00	
PR	0.64	0.61	0.58	0.62	0.58	1.00

**Goodness of Fit Statistics**

Degrees of Freedom = 196

Minimum Fit Function Chi-Square = 343.21 (P = 0.00)

Normal Theory Weighted Least Squares Chi-Square = 319.63 (P = 0.00)

Estimated Non-centrality Parameter (NCP) = 123.63

90 Percent Confidence Interval for NCP = (78.57 ; 176.60)

Minimum Fit Function Value = 2.30

Population Discrepancy Function Value (F0) = 0.83

90 Percent Confidence Interval for F0 = (0.53 ; 1.19)

Root Mean Square Error of Approximation (RMSEA) = 0.065

90 Percent Confidence Interval for RMSEA = (0.052 ; 0.078)

P-Value for Test of Close Fit (RMSEA < 0.05) = 0.031

Expected Cross-Validation Index (ECVI) = 2.91

90 Percent Confidence Interval for ECVI = (2.61 ; 3.27)

ECVI for Saturated Model = 3.40

ECVI for Independence Model = 38.92

Chi-Square for Independence Model with 231 Degrees of Freedom = 5754.88

Independence AIC = 5798.88

Model AIC = 433.63

Saturated AIC = 506.00

Independence CAIC = 5887.12

Model CAIC = 662.23

Saturated CAIC = 1520.69

Normed Fit Index (NFI) = 0.94

Non-Normed Fit Index (NNFI) = 0.97

Parsimony Normed Fit Index (PNFI) = 0.80

Comparative Fit Index (CFI) = 0.97

Incremental Fit Index (IFI) = 0.97

Relative Fit Index (RFI) = 0.93

Critical N (CN) = 107.35

Root Mean Square Residual (RMR) = 0.037

Standardized RMR = 0.059

Goodness of Fit Index (GFI) = 0.84

Adjusted Goodness of Fit Index (AGFI) = 0.79

Parsimony Goodness of Fit Index (PGFI) = 0.65

**The Modification Indices Suggest to Add the**

Path to	from	Decrease in Chi-Square	New Estimate
ATS2	ITU	9.6	0.85
PR5	PEOU	8.0	-0.22

**The Modification Indices Suggest to Add an Error Covariance**

Between	and	Decrease in Chi-Square	New Estimate
PU3	ITU3	10.1	0.07
T1	ITU2	8.2	0.07
T1	PU3	12.9	-0.08
T2	PEOU2	8.4	0.06
PR1	ITU3	8.6	-0.08
PR4	PU1	10.6	0.13
PR5	ITU1	9.2	0.09

**Total and Indirect Effects**

**Total Effects of KSI on ETA**

<b>ATS</b>	-0.14 (0.19)	0.32 (0.16)	0.65 (0.22)	0.15 (0.09)
<b>ITU</b>	-0.72 (0.18)	1.99 (0.15)	2.92 (0.22)	1.72 (0.08)
<b>Indirect Effects of KSI on ETA</b>	-0.71	1.96	2.82	1.70

	PEOU	PU	T	PR
<b>ATS</b>	--	--	--	--
<b>ITU</b>	-0.13 (0.18)	0.30 (0.15)	0.62 (0.22)	0.14 (0.08)
	-0.71	1.96	2.82	1.70



**Total Effects of ETA on ETA**

	<b>ATS</b>	<b>ITU</b>
<b>ATS</b>	--	--
<b>ITU</b>	0.95 (0.15) 6.31	--

Largest Eigenvalue of B\*B' (Stability Index) is 0.893

**Total Effects of ETA on Y (continued)**

	<b>ATS</b>	<b>ITU</b>
<b>ATS1</b>	0.39	--
<b>ATS2</b>	0.45 (0.05) 8.18	--
<b>ATS3</b>	0.41 (0.05) 8.21	--
<b>ATS4</b>	0.46 (0.05) 8.71	--
<b>ITU1</b>	0.38 (0.06) 6.31	0.41
<b>ITU2</b>	0.47 (0.06) 7.42	0.50 (0.08) 6.55
<b>ITU3</b>	0.46 (0.06) 7.57	0.49 (0.07) 6.64

**Indirect Effects of ETA on Y**

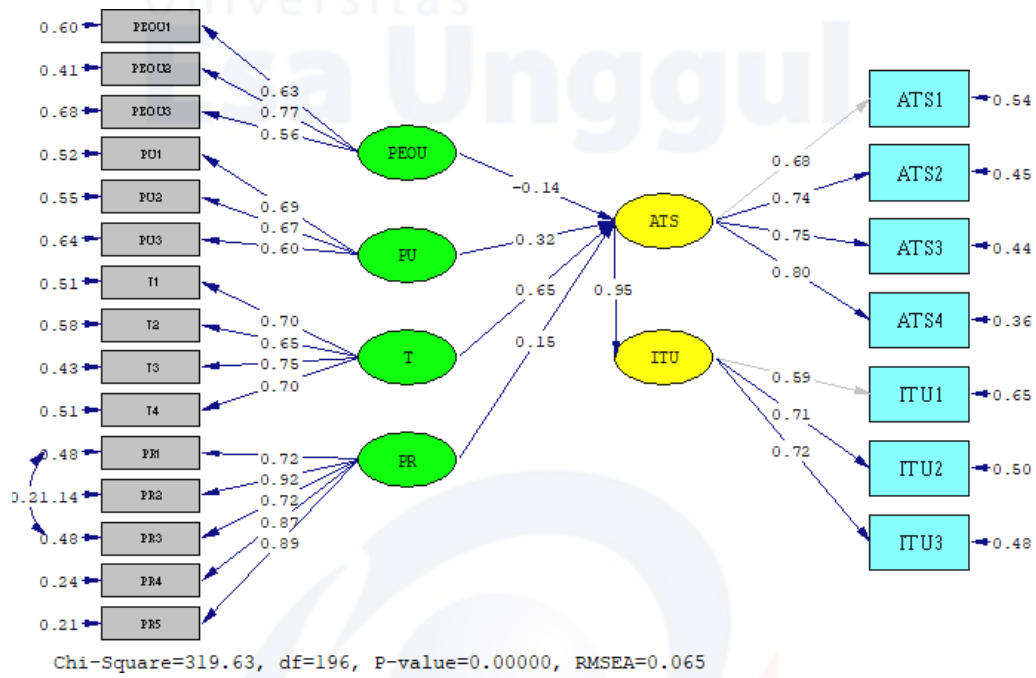
	<b>ATS</b>	<b>ITU</b>
<b>ATS1</b>	--	--
<b>ATS2</b>	--	--
<b>ATS3</b>	--	--
<b>ATS4</b>	--	--
<b>ITU1</b>	0.38 (0.06) 6.31	--
<b>ITU2</b>	0.47 (0.06) 7.42	--
<b>ITU3</b>	0.46 (0.06) 7.57	--

**Total Effects of KSI on Y**

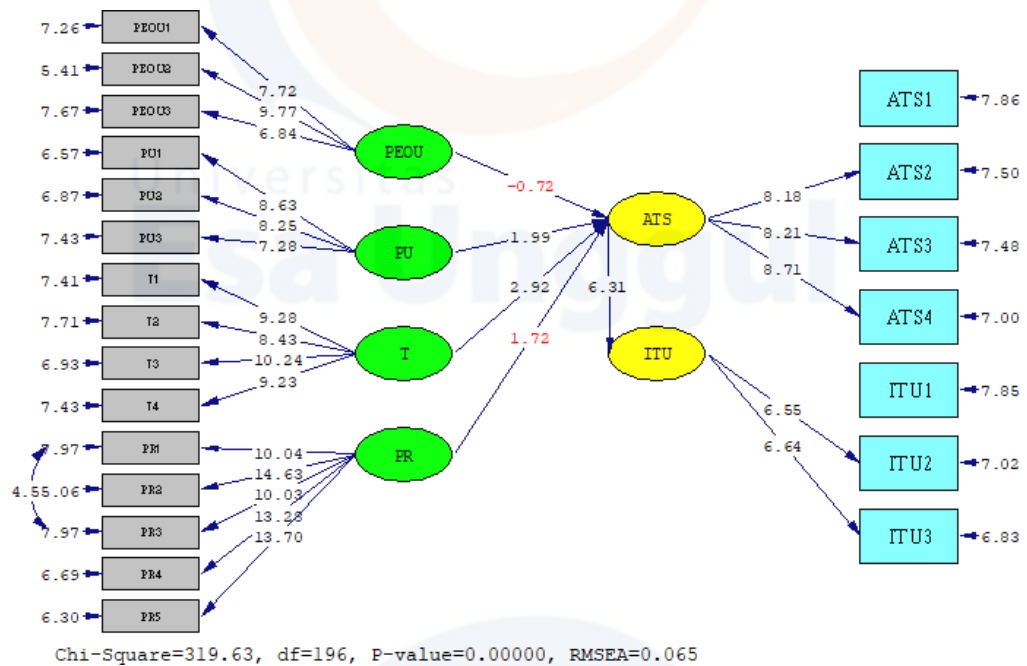
	<b>PEOU</b>	<b>PU</b>	<b>T</b>	<b>PR</b>
<b>ATS1</b>	-0.06 (0.08)	0.13 (0.06)	0.26 (0.09)	0.06 (0.03)
<b>ATS2</b>	-0.72 (0.09)	1.99 (0.07)	2.92 (0.10)	1.72 (0.04)
<b>ATS3</b>	-0.06 (0.08)	0.14 (0.07)	0.29 (0.09)	0.07 (0.04)
<b>ATS4</b>	-0.72 (0.09)	2.00 (0.07)	2.94 (0.10)	1.73 (0.04)
<b>ITU1</b>	-0.06 (0.07)	0.13 (0.06)	0.27 (0.09)	0.06 (0.03)
<b>ITU2</b>	-0.72 (0.09)	2.01 (0.08)	2.97 (0.11)	1.74 (0.04)
<b>ITU3</b>	-0.05 (0.09)	0.12 (0.07)	0.25 (0.10)	0.06 (0.04)
	-0.71 (0.09)	1.96 (0.08)	2.82 (0.11)	1.70 (0.04)
	-0.07 (0.09)	0.15 (0.07)	0.31 (0.10)	0.07 (0.04)
	-0.72 (0.09)	1.99 (0.07)	2.90 (0.10)	1.72 (0.04)
	-0.06 (0.09)	0.15 (0.07)	0.30 (0.10)	0.07 (0.04)
	-0.72 (0.09)	1.99 (0.07)	2.91 (0.10)	1.72 (0.04)

Time used: 0.078 Seconds

Loading Faktor (Path Analysis)



T-Value (Path Analysis)



## D. Hasil Analisis Goodness of Fit

1	Degree of Freedom	196	Close Fit
	Minimum Fit Function	342.21	
	Chi-Square	319.63	
	NCP	123.63	
2	RMSEA	0.065	Good Fit
	Confidence Interval	0.53;1.19	
	P Value	0.00	
3	ECVI Model	2.91	Good Fit
	ECVI Saturated	0.53;1.19	
	ECVI Independen	38.92	
4	AIC Model	433.63	Good Fit
	AIC Saturated	506	
	AIC Independence	3.4	
	CAIC Model	622.23	Good Fit
	CAIC Saturated	506	
	CAIC Independence	1520.69	
5	NFI	0.94	Good Fit
	PNFI	0.80	
	CFI	0.97	
	IFI	0.97	
	RFI	0.93	
6	Critical N	107.35	Good Fit
7	RMR	0.037	Marginal
	SRMR	0.059	
	GFI	0.84	
	AGFI	0.79	
	PGFI	0.65	

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