

LAMPIRAN

LAMPIRAN 1

KUISONER PENELITIAN

Kuisoner Mengenai Minat Penggunaan *E-Money*

Dalam studi ini, *e-Money* didefinisikan sebagai uang elektronik sebagai pengganti uang tunai yang selama ini digunakan dalam bertransaksi dengan cara elektronik yang biasanya melibatkan penggunaan jaringan teknologi informasi dan komunikasi.

Tujuan utama dari kuisoner ini adalah untuk mengidentifikasi faktor-faktor yang mempengaruhi minat penggunaan *e-Money* oleh mahasiswa dalam bertransaksi.

Kuisoner ini terdiri dari 6 (enam) bagian. Bagian pertama berisi informasi demografi dan 5 (lima) bagian selanjutnya berisi aspek-aspek yang mempengaruhi konsumen dalam penggunaan *e-Money*.

Silahkan jawab pernyataan-pernyataan di bawah ini dengan memberi tanda cek (✓) pada tempat yang tersedia (□) untuk jawaban yang paling sesuai dengan kondisi anda.

Hormat saya,

Siti Lathifah Nurhaliza

Fakultas Ekonomi – Jurusan Akuntansi

Universitas Islam Indonesia

1. Nama :(optional)
2. Jenis Kelamin : Perempuan Laki-Laki
3. Usia : 17 – 20 tahun 21 – 23 tahun
 24 – 26 tahun > 26 tahun
4. Angkatan : 2015 2018
 2016 2019
 2017
5. Nama asal Perguruan Tinggi : UII UGM
 UPN UMY
 UNY UAD
 UTY UAJY
 USD STIE YKPN
 Lainnya
6. Frekuensi penggunaan *e-Money* dalam sebulan :
 Setiap hari
 1-3 kali/ bulan
 4-5 kali/ bulan
 5 kali atau lebih/ bulan

7. Biasanya, saya melakukan transaksi pembayaran *e-Money* pada setiap kesempatan menggunakan *e-Money*.

- 0 3
 1 4
 2 5 atau lebih.

8. Seberapa sering anda menggunakan *e-Money* dari pernyataan berikut di bawah ini?

| | <i>Hampir Tidak Pernah</i> | | | | <i>Hampir Selalu</i> | |
|--|-------------------------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Pembayaran Tol | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Pembayaran Parkir | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Pembayaran Kereta | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Pembayaran Transjakarta, Transjogja, Batik Solo Trans. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Pembayaran di SPBU Pertamina | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Belanja di toko offline/ online | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Pembayaran di toko, wahana hiburan, <i>foodcourt</i> , dan restoran berlogo <i>e-Money</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Pembayaran tagihan rutin (BPJS Kesehatan, Listrik, Air, Pulsa) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Pengiriman uang ke rekening bank atau sesama pengguna <i>e-Money</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Untuk menjawab bagian 2 – 6 silahkan menggunakan skala sebagai berikut :

1. 2. 3. 4. 5. 6.

Sangat Tidak Setuju Tidak Setuju Agak Tidak Setuju Agak Setuju Setuju Sangat Setuju

Sejauh mana anda setuju atas pernyataan-pernyataan di bawah ini. Silahkan menggunakan skala di atas.

Dalam merespon pernyataan di bawah ini, silahkan merujuk pada penggunaan *e-Money*.

| Bagian 2 - Persepsi Kemudahan | | 1 | 2 | 3 | 4 | 5 | 6 |
|--------------------------------------|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1 | <i>E-Money</i> mudah untuk digunakan saat bertransaksi | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | <i>E-Money</i> mudah untuk dipahami penggunaannya | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | <i>E-Money</i> dapat digunakan di banyak <i>merchant</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 | Pengisian ulang <i>E-Money</i> mudah dilakukan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Bagian 3 - Persepsi Manfaat | | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | <i>E-Money</i> dapat meminimalisir kesalahan dalam bertransaksi | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | <i>E-Money</i> memungkinkan saya memperoleh manfaat dengan berbagai diskon dan promo | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | Menggunakan <i>E-Money</i> lebih efisien daripada transaksi tunai | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 | <i>E-Money</i> memungkinkan saya bertransaksi dengan cepat | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Bagian 4 - Persepsi Resiko | | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | Penggunaan <i>E-Money</i> memiliki resiko yang tinggi | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | Merasa khawatir saldo <i>E-Money</i> akan berkurang tanpa sebab | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | Dengan menggunakan <i>E-Money</i> kerahasiaan identitas tidak terjamin | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

1. Sangat Tidak Setuju 2. Tidak Setuju 3. Agak Tidak Setuju 4. Agak Setuju 5. Setuju 6. Sangat Setuju

Sejauh mana anda setuju atas pernyataan-pernyataan di bawah ini. Silahkan menggunakan skala di atas.

Dalam merespon pernyataan di bawah ini, silahkan merujuk pada penggunaan *e-Money*.

| Bagian 5 - Keamanan | | 1 | 2 | 3 | 4 | 5 | 6 |
|------------------------------------|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1 | Saya merasa bertransaksi dengan <i>E-Money</i> dilindungi | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | Saya merasa bertransaksi dengan <i>E-Money</i> aman | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | Saya merasa aman membagi informasi pribadi melalui <i>E-Money</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 | Saya merasa <i>E-Money</i> dapat memberikan jaminan atas informasi data | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Bagian 6 - Minat Penggunaan | | 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | Saya berminat menggunakan <i>E-Money</i> untuk jangka panjang | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | Saya akan menggunakan <i>E-Money</i> sebagai alat pembayaran | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | Saya lebih berminat menggunakan <i>E-Money</i> dibandingkan uang tunai | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

- Terima Kasih -

LAMPIRAN 2

HASIL JAWABAN RESPONDEN

| K M 1 | K M 2 | K M 3 | K M 4 | M 1 | M 2 | M 3 | M 4 | R 1 | R 2 | R 3 | K 1 | K 2 | K 3 | K 4 | M E 1 | M E 2 | M E 3 | P E 1 | P E 2 | P E 3 | P E 4 | P E 5 | P E 6 | P E 7 | P E 8 | P E 9 |
|-------------|-------------|-------------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 2 | 2 | 3 | 5 | 5 | 6 | 5 | 6 | 6 | 6 | 5 | 4 | 3 | 3 | 1 | 3 | 3 | 2 | 1 |
| 3 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 3 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 1 | 1 |
| 6 | 6 | 6 | 6 | 5 | 6 | 6 | 6 | 6 | 6 | 5 | 5 | 4 | 3 | 4 | 6 | 5 | 5 | 6 | 1 | 2 | 1 | 1 | 6 | 5 | 4 | 2 |
| 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 2 | 1 | 1 | 6 | 6 | 6 | 6 | 5 | 6 | 6 | 2 | 4 | 4 | 1 | 1 | 4 | 3 | 1 | 4 |
| 5 | 4 | 3 | 3 | 4 | 5 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 2 | 3 | 4 | 4 | 3 | 1 | 1 | 6 | 1 | 2 | 5 | 2 | 1 | 4 |
| 4 | 4 | 5 | 5 | 4 | 3 | 5 | 5 | 3 | 4 | 4 | 4 | 5 | 3 | 3 | 5 | 4 | 3 | 1 | 1 | 1 | 1 | 1 | 3 | 3 | 2 | 4 |
| 6 | 5 | 5 | 6 | 5 | 4 | 5 | 6 | 3 | 4 | 4 | 5 | 6 | 5 | 4 | 5 | 5 | 5 | 6 | 1 | 1 | 1 | 1 | 1 | 4 | 3 | 4 |
| 6 | 6 | 6 | 6 | 6 | 6 | 5 | 6 | 4 | 4 | 4 | 4 | 4 | 1 | 1 | 5 | 5 | 5 | 4 | 1 | 4 | 1 | 1 | 6 | 5 | 4 | 1 |
| 6 | 6 | 6 | 6 | 6 | 6 | 5 | 6 | 1 | 1 | 4 | 5 | 5 | 4 | 5 | 6 | 5 | 5 | 6 | 1 | 1 | 1 | 1 | 5 | 5 | 1 | 6 |
| 6 | 6 | 6 | 4 | 5 | 6 | 6 | 6 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 5 | 6 | 6 | 3 | 1 | 5 | 1 | 3 | 6 | 6 | 2 | 5 |
| 5 | 4 | 5 | 6 | 4 | 5 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 1 | 4 | 1 | 1 | 4 | 1 | 1 | 4 |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 4 | 4 | 5 | 5 | 4 | 4 | 6 | 6 | 4 | 6 | 4 | 6 | 4 | 6 | 6 | 6 | 4 | 6 |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 5 | 3 | 3 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 3 | 3 | 6 | 3 | 6 | 6 | 6 | 6 |
| 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 |
| 6 | 5 | 4 | 5 | 5 | 6 | 6 | 6 | 5 | 4 | 6 | 6 | 5 | 5 | 4 | 6 | 5 | 6 | 4 | 3 | 6 | 1 | 1 | 5 | 5 | 2 | 6 |
| 4 | 5 | 4 | 5 | 4 | 6 | 4 | 5 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 6 | 5 | 5 | 1 | 1 | 1 | 1 | 1 | 5 | 5 | 1 | 4 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 2 | 2 | 2 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 2 | 1 | 5 | 1 | 4 | 4 | 1 | 2 |
| 6 | 6 | 6 | 6 | 4 | 5 | 5 | 6 | 3 | 5 | 4 | 4 | 4 | 4 | 3 | 5 | 5 | 5 | 6 | 1 | 2 | 2 | 2 | 6 | 5 | 6 | 5 |
| 4 | 4 | 3 | 5 | 5 | 3 | 5 | 5 | 3 | 2 | 4 | 4 | 5 | 4 | 4 | 6 | 4 | 5 | 1 | 1 | 3 | 2 | 1 | 3 | 1 | 1 | 1 |
| 6 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 5 | 2 | 1 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 3 | 1 | 1 | 1 | 1 | 6 | 1 | 6 | 6 |
| 6 | 4 | 4 | 6 | 6 | 6 | 5 | 6 | 4 | 5 | 3 | 4 | 5 | 3 | 4 | 5 | 4 | 3 | 6 | 2 | 3 | 3 | 1 | 4 | 3 | 2 | 3 |
| 6 | 6 | 4 | 5 | 3 | 5 | 6 | 6 | 4 | 5 | 5 | 6 | 6 | 2 | 5 | 6 | 6 | 2 | 6 | 1 | 6 | 6 | 1 | 5 | 3 | 6 | 6 |
| 4 | 4 | 5 | 5 | 4 | 5 | 6 | 6 | 4 | 5 | 3 | 5 | 5 | 5 | 6 | 6 | 6 | 5 | 2 | 3 | 3 | 2 | 6 | 5 | 3 | 5 | 4 |
| 5 | 5 | 3 | 4 | 4 | 4 | 6 | 6 | 2 | 3 | 4 | 4 | 4 | 3 | 3 | 5 | 6 | 6 | 6 | 4 | 3 | 6 | 1 | 3 | 2 | 3 | 4 |
| 6 | 6 | 5 | 4 | 4 | 5 | 6 | 6 | 2 | 6 | 2 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 1 | 1 | 1 | 1 | 1 | 5 | 1 | 4 | 4 |
| 5 | 6 | 6 | 6 | 4 | 6 | 5 | 5 | 3 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 6 | 1 | 1 | 3 | 1 | 6 | 6 | 6 | 6 |
| 6 | 4 | 6 | 6 | 5 | 6 | 6 | 6 | 2 | 1 | 4 | 5 | 5 | 4 | 5 | 6 | 6 | 6 | 2 | 1 | 1 | 1 | 1 | 6 | 6 | 1 | 6 |
| 6 | 6 | 6 | 6 | 5 | 6 | 6 | 6 | 2 | 2 | 2 | 6 | 6 | 5 | 5 | 6 | 6 | 6 | 1 | 1 | 5 | 1 | 1 | 5 | 5 | 5 | 5 |
| 4 | 5 | 4 | 6 | 3 | 5 | 3 | 5 | 3 | 6 | 6 | 2 | 3 | 4 | 3 | 4 | 5 | 2 | 1 | 1 | 5 | 1 | 1 | 5 | 4 | 3 | 4 |
| 6 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 1 | 1 | 1 | 6 | 6 | 5 | 6 | 6 | 6 | 6 | 1 | 1 | 1 | 1 | 1 | 4 | 6 | 1 | 1 |
| 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 2 | 3 | 3 | 4 | 4 | 5 | 5 | 5 | 3 | 1 | 2 | 2 | 1 | 4 | 2 | 1 | 3 |
| 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 6 | 1 | 5 | 4 | 2 | 5 | 5 | 3 | 5 |
| 4 | 4 | 4 | 5 | 4 | 4 | 2 | 4 | 5 | 5 | 5 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 5 | 4 | 3 | 4 |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 1 | 2 | 2 | 2 | 2 | 2 | 1 | 1 | 1 | 3 | 2 | 1 | 3 | 3 | 5 | 3 |

| | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5 | 5 | 4 | 4 | 5 | 6 | 5 | 5 | 5 | 4 | 6 | 3 | 3 | 3 | 3 | 5 | 5 | 4 | 6 | 1 | 5 | 4 | 1 | 6 | 5 | 5 | 4 | |
| 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 1 | 2 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 6 | 2 | 4 | 1 | 1 | 3 | 3 | 3 | 4 | |
| 6 | 6 | 6 | 4 | 5 | 6 | 6 | 6 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 5 | 6 | 6 | 3 | 1 | 5 | 1 | 3 | 6 | 6 | 2 | 5 | |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 4 | 3 | 4 | 5 | 5 | 5 | 5 | 6 | 6 | 6 | 6 | 2 | 6 | 4 | 3 | 6 | 6 | 5 | 6 | |
| 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 2 | 2 | 3 | 3 | 3 | 3 | 2 | 5 | 5 | 5 | 4 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 2 | |
| 6 | 6 | 6 | 6 | 3 | 6 | 6 | 6 | 6 | 6 | 6 | 3 | 3 | 1 | 5 | 4 | 4 | 4 | 1 | 1 | 6 | 1 | 1 | 6 | 1 | 5 | 6 | |
| 6 | 5 | 5 | 6 | 3 | 5 | 6 | 6 | 2 | 4 | 2 | 4 | 5 | 2 | 3 | 5 | 6 | 5 | 1 | 1 | 3 | 1 | 1 | 6 | 1 | 6 | 6 | |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 4 | 1 | 1 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 4 | 1 | 5 | 4 | 1 | 6 | 6 | 6 | 6 | |
| 5 | 4 | 4 | 5 | 5 | 6 | 6 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 6 | 5 | 4 | 1 | 1 | 2 | 1 | 1 | 6 | 1 | 1 | 6 | |
| 5 | 5 | 5 | 5 | 5 | 5 | 6 | 6 | 2 | 2 | 2 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 6 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 5 | |
| 5 | 5 | 6 | 5 | 5 | 5 | 5 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | |
| 6 | 5 | 4 | 6 | 4 | 5 | 5 | 5 | 3 | 5 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 5 | 4 | 1 | 2 | 1 | 2 | 1 | |
| 4 | 4 | 3 | 5 | 5 | 6 | 4 | 5 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 1 | 1 | 2 | 1 | 3 | 4 | 3 | 2 | |
| 6 | 6 | 5 | 6 | 5 | 6 | 6 | 6 | 2 | 1 | 4 | 5 | 6 | 3 | 4 | 6 | 6 | 5 | 6 | 1 | 1 | 1 | 1 | 6 | 4 | 5 | 6 | |
| 6 | 6 | 6 | 6 | 5 | 6 | 6 | 6 | 4 | 2 | 3 | 5 | 5 | 4 | 4 | 6 | 6 | 5 | 1 | 1 | 2 | 6 | 1 | 6 | 6 | 6 | 6 | |
| 6 | 4 | 5 | 5 | 4 | 5 | 5 | 6 | 3 | 3 | 3 | 5 | 5 | 6 | 5 | 6 | 6 | 6 | 1 | 1 | 2 | 1 | 1 | 6 | 6 | 5 | 6 | |
| 6 | 6 | 6 | 6 | 4 | 6 | 6 | 6 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 6 | 1 | 6 | 1 | 1 | 6 | 6 | 6 | 6 | |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 2 | 2 | 2 | 2 | 5 | 5 | 5 | 5 | |
| 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 3 | 2 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 1 | 3 | 1 | 1 | 5 | 1 | 4 | 5 | |
| 4 | 4 | 5 | 5 | 5 | 5 | 5 | 6 | 3 | 4 | 4 | 5 | 5 | 6 | 5 | 5 | 6 | 4 | 1 | 1 | 3 | 1 | 1 | 5 | 1 | 3 | 6 | |
| 6 | 6 | 6 | 6 | 4 | 6 | 6 | 6 | 4 | 1 | 2 | 4 | 5 | 5 | 6 | 6 | 6 | 5 | 6 | 4 | 6 | 6 | 1 | 5 | 6 | 4 | 5 | |
| 6 | 6 | 6 | 6 | 4 | 6 | 6 | 6 | 5 | 5 | 2 | 5 | 5 | 3 | 4 | 6 | 6 | 6 | 3 | 3 | 3 | 3 | 3 | 6 | 6 | 6 | 6 | |
| 6 | 6 | 6 | 6 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 6 | 2 | 5 | 2 | 2 | 6 | 6 | 5 | 6 | |
| 6 | 6 | 6 | 6 | 6 | 6 | 4 | 4 | 1 | 1 | 1 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 1 | 1 | 1 | 1 | 1 | 5 | 5 | 6 | 6 | |
| 6 | 6 | 5 | 5 | 5 | 5 | 6 | 6 | 2 | 2 | 5 | 3 | 5 | 3 | 3 | 4 | 4 | 2 | 2 | 1 | 1 | 2 | 1 | 3 | 6 | 3 | 2 | |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 5 | 3 | 3 | 3 | |
| 6 | 6 | 5 | 5 | 4 | 6 | 5 | 6 | 4 | 6 | 5 | 4 | 5 | 2 | 4 | 5 | 5 | 4 | 1 | 1 | 6 | 1 | 1 | 5 | 5 | 2 | 4 | |
| 6 | 5 | 5 | 5 | 5 | 5 | 5 | 6 | 4 | 2 | 6 | 5 | 6 | 5 | 5 | 6 | 5 | 3 | 3 | 3 | 5 | 1 | 1 | 6 | 4 | 5 | 5 | |
| 6 | 5 | 5 | 5 | 4 | 6 | 5 | 6 | 6 | 6 | 5 | 5 | 5 | 3 | 3 | 5 | 5 | 5 | 1 | 1 | 2 | 1 | 1 | 3 | 4 | 6 | 6 | |
| 5 | 5 | 5 | 3 | 4 | 3 | 5 | 5 | 3 | 2 | 3 | 3 | 3 | 3 | 3 | 4 | 5 | 5 | 3 | 2 | 2 | 2 | 2 | 3 | 6 | 1 | 1 | 6 |
| 5 | 5 | 5 | 5 | 5 | 5 | 6 | 6 | 5 | 4 | 4 | 4 | 4 | 3 | 2 | 5 | 5 | 5 | 5 | 2 | 2 | 6 | 2 | 5 | 4 | 4 | 5 | |
| 6 | 6 | 6 | 6 | 4 | 6 | 6 | 6 | 6 | 6 | 6 | 5 | 5 | 2 | 2 | 6 | 6 | 3 | 6 | 3 | 6 | 1 | 1 | 6 | 4 | 6 | 6 | |
| 6 | 5 | 6 | 6 | 6 | 6 | 6 | 5 | 2 | 2 | 2 | 5 | 5 | 4 | 5 | 6 | 6 | 5 | 1 | 1 | 1 | 1 | 1 | 4 | 4 | 4 | 5 | |
| 6 | 6 | 4 | 4 | 4 | 2 | 5 | 4 | 5 | 4 | 3 | 3 | 3 | 2 | 3 | 5 | 5 | 5 | 6 | 2 | 2 | 2 | 2 | 6 | 4 | 2 | 3 | |
| 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 1 | 1 | 1 | 1 | 1 | 3 | 3 | 1 | 2 | |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 1 | 1 | 2 | 2 | 2 | 1 | 1 | 1 | 1 | |
| 6 | 5 | 6 | 5 | 4 | 5 | 6 | 6 | 5 | 4 | 4 | 5 | 4 | 3 | 3 | 5 | 5 | 4 | 3 | 2 | 3 | 2 | 2 | 5 | 6 | 4 | 5 | |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 2 | 2 | 2 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 3 | 1 | 5 | 1 | 1 | 6 | 4 | 3 | 6 | |
| 6 | 6 | 6 | 6 | 5 | 6 | 6 | 6 | 3 | 2 | 3 | 4 | 5 | 4 | 4 | 6 | 6 | 5 | 3 | 1 | 4 | 1 | 1 | 6 | 5 | 5 | 6 | |
| 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 6 | 2 | 5 | 5 | 1 | 4 | 4 | 3 | 4 | 5 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 6 | 6 | 6 | 6 | 6 | 6 | 5 | 6 | 6 | 5 | 6 | 5 | 5 | 6 | 5 | 5 | 6 | 6 | 1 | 1 | 4 | 2 | 2 | 5 | 3 | 2 | 5 | |

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6 | 6 | 6 | 6 | 5 | 6 | 6 | 6 | 6 | 5 | 4 | 4 | 4 | 6 | 4 | 5 | 6 | 5 | 3 | 1 | 3 | 2 | 2 | 1 | 1 | 4 | 4 |
| 6 | 6 | 6 | 6 | 1 | 6 | 6 | 6 | 4 | 6 | 4 | 4 | 4 | 4 | 4 | 6 | 6 | 6 | 1 | 1 | 6 | 1 | 1 | 6 | 6 | 6 | 1 |
| 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 3 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 1 | 1 | 5 | 1 | 1 | 5 | 5 | 1 | 5 | |
| 6 | 6 | 5 | 6 | 4 | 5 | 5 | 5 | 3 | 2 | 2 | 4 | 5 | 3 | 4 | 5 | 5 | 4 | 1 | 1 | 6 | 1 | 1 | 5 | 4 | 5 | 6 |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 6 | 5 | 6 | 4 | 1 | 5 | 3 | 2 | 6 | 6 | 4 | 5 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 2 | 4 | 2 | 3 | 4 | 3 | 4 | 5 | 5 | 4 | 2 | 2 | 4 | 4 | 2 | 5 | 1 | 3 | 5 |
| 6 | 6 | 5 | 6 | 6 | 5 | 6 | 6 | 3 | 1 | 2 | 5 | 5 | 5 | 5 | 6 | 5 | 5 | 6 | 4 | 1 | 6 | 1 | 1 | 1 | 1 | 1 |
| 3 | 3 | 3 | 5 | 2 | 5 | 3 | 5 | 5 | 5 | 4 | 3 | 3 | 5 | 4 | 4 | 2 | 5 | 1 | 1 | 3 | 2 | 1 | 3 | 2 | 1 | 2 |
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| 6 | 6 | 5 | 5 | 5 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 5 | 3 | 4 | 5 | 4 | 4 | 6 | 1 | 1 | 3 | 1 | 3 | 2 | 1 | 1 |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 1 | 1 | 1 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
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| 5 | 5 | 5 | 5 | 5 | 4 | 6 | 6 | 2 | 2 | 2 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 6 | 4 | 1 | 1 | 1 | 3 | 3 | 1 | 4 |
| 6 | 5 | 4 | 6 | 4 | 6 | 6 | 6 | 5 | 2 | 6 | 2 | 2 | 1 | 2 | 6 | 5 | 6 | 4 | 1 | 5 | 1 | 1 | 6 | 4 | 6 | 6 |

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 3 | 4 | 4 | 4 | 3 | 3 | 5 | 5 | 4 | 2 | 2 | 2 | 2 | 2 | 4 | 5 | 2 | 4 |
| 4 | 4 | 5 | 5 | 4 | 6 | 6 | 5 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 6 | 6 | 5 | 3 | 2 | 5 | 3 | 3 | 6 | 5 | 4 | 3 |
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| 5 | 6 | 6 | 6 | 6 | 6 | 5 | 6 | 1 | 1 | 1 | 6 | 6 | 6 | 6 | 6 | 5 | 5 | 1 | 5 | 1 | 1 | 4 | 2 | 1 | 3 | |
| 3 | 3 | 4 | 5 | 3 | 5 | 4 | 4 | 3 | 6 | 5 | 4 | 4 | 3 | 3 | 5 | 5 | 3 | 6 | 3 | 6 | 3 | 1 | 5 | 5 | 1 | 5 |
| 5 | 5 | 5 | 5 | 3 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 1 | 1 | 1 | 1 | 1 | 6 | 1 | 5 | 6 |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 4 | 3 | 3 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 1 | 2 | 1 | 1 | 1 | 2 | 4 | 1 |
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| 6 | 5 | 2 | 4 | 6 | 6 | 6 | 6 | 2 | 1 | 1 | 6 | 6 | 5 | 5 | 5 | 3 | 4 | 1 | 1 | 3 | 3 | 1 | 3 | 1 | 1 | 2 |
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| 5 | 5 | 5 | 5 | 5 | 6 | 5 | 6 | 2 | 2 | 2 | 6 | 5 | 5 | 5 | 6 | 5 | 5 | 1 | 1 | 1 | 1 | 1 | 3 | 1 | 1 | 1 |
| 6 | 2 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 5 | 1 | 1 | 2 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 5 | 5 | 5 | 5 |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 2 | 2 | 2 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 2 | 3 | 1 | 1 | 3 | 4 | 3 | 5 | 4 |
| 5 | 6 | 3 | 5 | 5 | 6 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 2 | 2 | 3 | 3 | 2 | 4 | 4 | 2 | 5 |
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| 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 6 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 6 | 2 | 5 | 5 | 6 | 6 | 6 | 6 | 4 |
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| 4 | 5 | 5 | 4 | 4 | 4 | 5 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 4 | 5 | 5 | 1 | 1 | 2 | 1 | 2 | 4 | 3 | 1 | 3 |
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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
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| 5 | 5 | 3 | 5 | 4 | 5 | 4 | 5 | 3 | 6 | 6 | 3 | 3 | 3 | 3 | 4 | 5 | 3 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
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| 6 | 5 | 6 | 6 | 5 | 6 | 6 | 6 | 3 | 2 | 3 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 3 | 1 | 1 | 1 | 1 | 5 | 5 | 1 | 3 |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 3 | 4 | 4 | 6 | 6 | 5 | 5 | 6 | 6 | 6 | 1 | 1 | 1 | 2 | 1 | 2 | 1 | 1 | 3 |
| 5 | 5 | 5 | 4 | 4 | 6 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 3 | 3 | 2 | 5 | 1 | 1 | 6 | 6 | 6 | 6 |
| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 5 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 1 | 1 | 5 | 1 | 1 | 4 | 3 | 4 | 4 |
| 3 | 3 | 2 | 4 | 3 | 6 | 4 | 4 | 3 | 6 | 4 | 3 | 3 | 4 | 6 | 4 | 3 | 3 | 6 | 2 | 1 | 1 | 1 | 1 | 5 | 1 | 1 |
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| 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 4 | 3 | 4 | 5 | 6 | 5 | 5 | 6 | 6 | 6 | 4 | 1 | 1 | 2 | 2 | 3 | 3 | 3 | 3 |
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| 6 | 6 | 4 | 6 | 4 | 5 | 5 | 6 | 4 | 6 | 3 | 5 | 5 | 4 | 6 | 6 | 6 | 6 | 3 | 2 | 3 | 3 | 2 | 6 | 4 | 5 | 6 |
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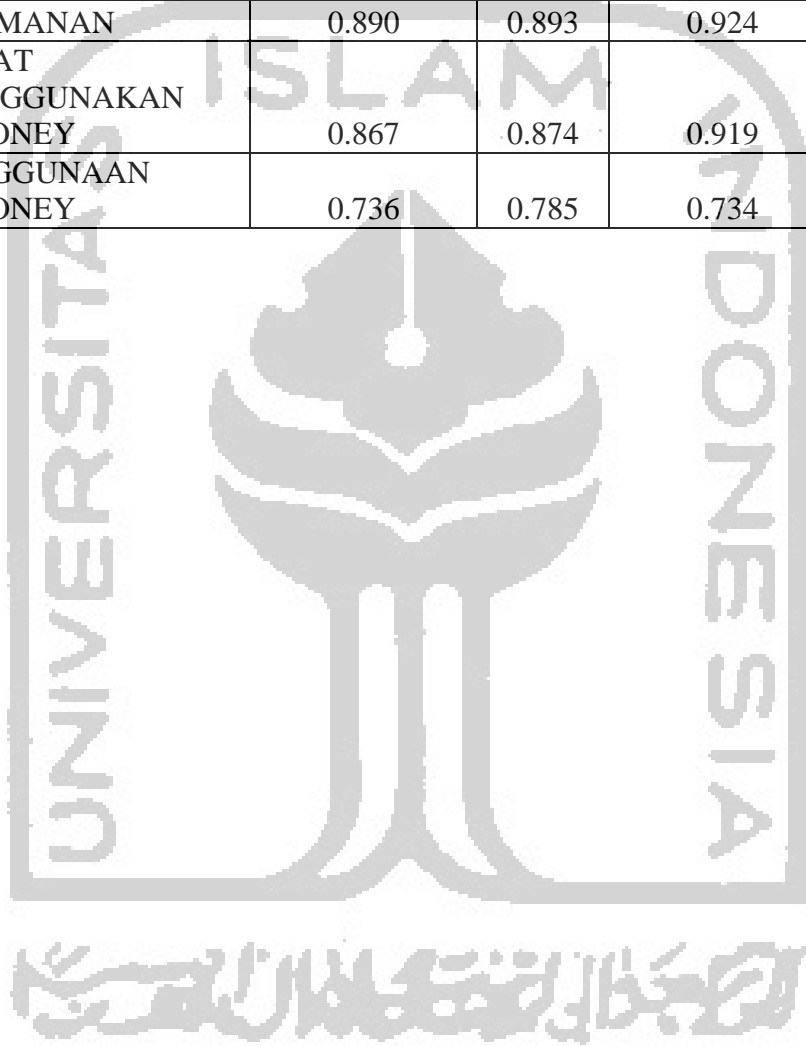
LAMPIRAN 3
HASIL UJI VALIDITAS DAN RELIABILITAS PERTAMA

1. *Outer Loading* Pertama

| | KM | M | R | K | ME | PE |
|------------|-----------|----------|----------|----------|-----------|-----------|
| KM1 | 0,864 | | | | | |
| KM2 | 0,899 | | | | | |
| KM3 | 0,782 | | | | | |
| M1 | | 0.656 | | | | |
| M2 | | 0.737 | | | | |
| M3 | | 0.875 | | | | |
| M4 | | 0.855 | | | | |
| M1 | | 0.656 | | | | |
| R1 | | | 0.768 | | | |
| R2 | | | 0.919 | | | |
| R3 | | | 0.777 | | | |
| K1 | | | | 0.889 | | |
| K2 | | | | 0.877 | | |
| K3 | | | | 0.818 | | |
| K4 | | | | 0.884 | | |
| ME1 | | | | | 0.909 | |
| ME2 | | | | | 0.916 | |
| ME3 | | | | | 0.840 | |
| PE1 | | | | | | 0.307 |
| PE2 | | | | | | -0.000 |
| PE3 | | | | | | 0.361 |
| PE4 | | | | | | 0.145 |
| PE5 | | | | | | 0.177 |
| PE6 | | | | | | 0.857 |
| PE7 | | | | | | 0.769 |
| PE8 | | | | | | 0.707 |
| PE9 | | | | | | 0.818 |

2. *Construct Reliability and Validity Pertama*

| Variabel | Cronbach's Alpha | rho_A | Composite Reliability | AVE |
|---------------------------|-------------------------|--------------|------------------------------|------------|
| KEMUDAHAN | 0.876 | 0.879 | 0.915 | 0.730 |
| MANFAAT | 0.789 | 0.811 | 0.864 | 0.618 |
| RESIKO | 0.783 | 0.980 | 0.863 | 0.679 |
| KEAMANAN | 0.890 | 0.893 | 0.924 | 0.752 |
| MINAT MENGGUNAKAN E-MONEY | 0.867 | 0.874 | 0.919 | 0.790 |
| PENGUNAAN E-MONEY | 0.736 | 0.785 | 0.734 | 0.308 |



LAMPIRAN 4
HASILU JI VALIDITAS DAN RELIBILITAS KEDUA

1. *Outer Loading* Kedua

| | KM | M | R | K | ME | PE |
|------------|-----------|----------|----------|----------|-----------|-----------|
| KM1 | 0.864 | | | | | |
| KM2 | 0.899 | | | | | |
| KM3 | 0.782 | | | | | |
| KM4 | 0.869 | | | | | |
| M1 | | 0.656 | | | | |
| M2 | | 0.737 | | | | |
| M3 | | 0.875 | | | | |
| M4 | | 0.855 | | | | |
| R1 | | | 0.768 | | | |
| R2 | | | 0.918 | | | |
| R3 | | | 0.777 | | | |
| K1 | | | | 0.889 | | |
| K2 | | | | 0.877 | | |
| K3 | | | | 0.818 | | |
| K4 | | | | 0.884 | | |
| ME1 | | | | | 0.908 | |
| ME2 | | | | | 0.916 | |
| ME3 | | | | | 0.841 | |
| PE6 | | | | | | 0.876 |
| PE7 | | | | | | 0.762 |
| PE8 | | | | | | 0.717 |
| PE9 | | | | | | 0.838 |

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

2. Cross Loading

| | KM | M | R | K | ME | PE |
|------------|-----------|----------|----------|----------|-----------|-----------|
| KM1 | 0.864 | 0.674 | -0.010 | 0.373 | 0.577 | 0.332 |
| KM2 | 0.899 | 0.687 | -0.005 | 0.352 | 0.566 | 0.222 |
| KM3 | 0.782 | 0.597 | -0.023 | 0.326 | 0.518 | 0.336 |
| KM4 | 0.869 | 0.682 | 0.025 | 0.394 | 0.596 | 0.221 |
| M1 | 0.449 | 0.656 | -0.252 | 0.467 | 0.466 | 0.096 |
| M2 | 0.576 | 0.737 | -0.077 | 0.311 | 0.522 | 0.259 |
| M3 | 0.680 | 0.875 | -0.092 | 0.415 | 0.658 | 0.191 |
| M4 | 0.699 | 0.855 | 0.024 | 0.422 | 0.605 | 0.207 |
| R1 | 0.068 | -0.039 | 0.768 | -0.266 | -0.059 | 0.143 |
| R2 | -0.036 | -0.145 | 0.918 | -0.225 | -0.160 | 0.029 |
| R3 | 0.011 | -0.048 | 0.777 | -0.308 | -0.090 | 0.045 |
| K1 | 0.462 | 0.500 | -0.237 | 0.889 | 0.510 | 0.195 |
| K2 | 0.492 | 0.512 | -0.264 | 0.877 | 0.480 | 0.160 |
| K3 | 0.191 | 0.322 | -0.297 | 0.818 | 0.442 | 0.072 |
| K4 | 0.308 | 0.420 | -0.257 | 0.884 | 0.474 | 0.135 |
| ME1 | 0.606 | 0.691 | -0.109 | 0.516 | 0.908 | 0.255 |
| ME2 | 0.640 | 0.667 | -0.072 | 0.480 | 0.916 | 0.326 |
| ME3 | 0.511 | 0.562 | -0.209 | 0.471 | 0.841 | 0.269 |
| PE6 | 0.262 | 0.200 | 0.073 | 0.107 | 0.291 | 0.876 |
| PE7 | 0.275 | 0.187 | 0.053 | 0.140 | 0.270 | 0.762 |
| PE8 | 0.215 | 0.189 | 0.034 | 0.109 | 0.195 | 0.717 |
| PE9 | 0.277 | 0.199 | 0.043 | 0.172 | 0.252 | 0.838 |

3. Fornell-Larcker Criterion

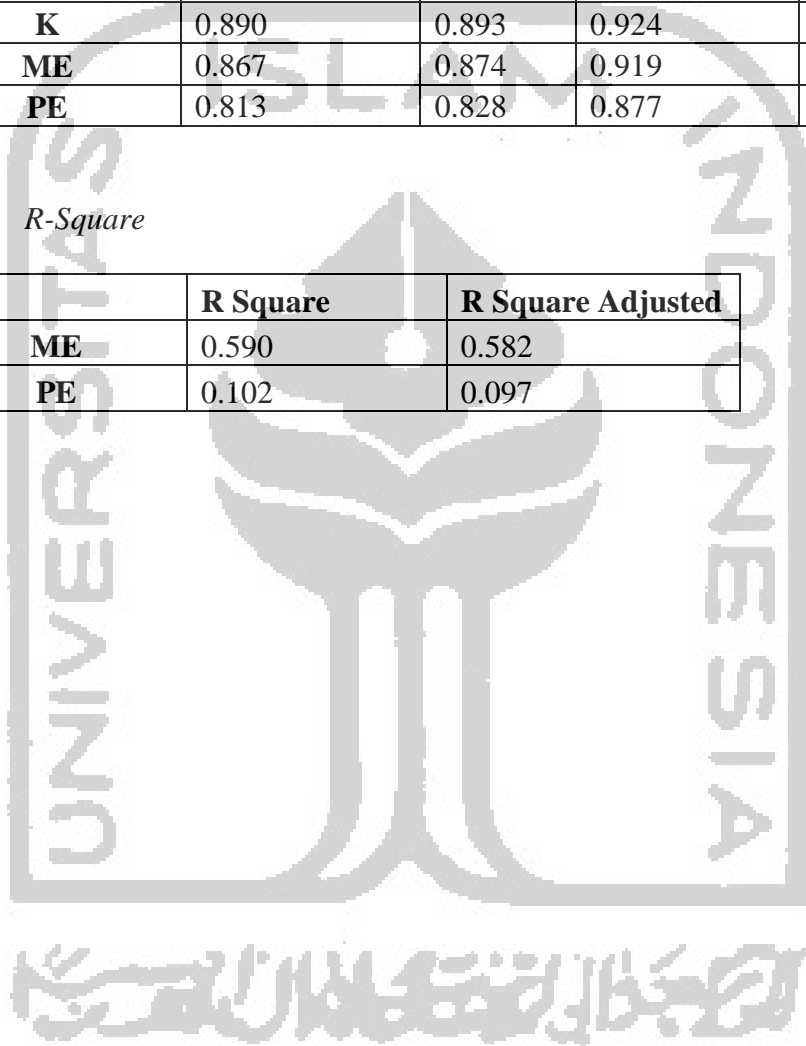
| | KM | M | R | K | ME | PE |
|-----------|-----------|----------|----------|----------|-----------|-----------|
| KM | 0.854 | | | | | |
| M | 0.774 | 0.786 | | | | |
| R | -0.003 | -0.114 | 0.824 | | | |
| K | 0.424 | 0.509 | -0.303 | 0.867 | | |
| ME | 0.662 | 0.723 | -0.142 | 0.550 | 0.889 | |
| PE | 0.323 | 0.242 | 0.065 | 0.164 | 0.319 | 0.801 |

4. *Construct Reliability and Validity*

| Variabel | Cronbach's Alpha | rho_A | Composite Reliability | AVE |
|----------|------------------|-------|-----------------------|-------|
| KM | 0.876 | 0.879 | 0.915 | 0.730 |
| M | 0.789 | 0.811 | 0.864 | 0.618 |
| R | 0.783 | 0.979 | 0.863 | 0.679 |
| K | 0.890 | 0.893 | 0.924 | 0.752 |
| ME | 0.867 | 0.874 | 0.919 | 0.790 |
| PE | 0.813 | 0.828 | 0.877 | 0.641 |

5. *R-Square*

| | R Square | R Square Adjusted |
|----|----------|-------------------|
| ME | 0.590 | 0.582 |
| PE | 0.102 | 0.097 |



LAMPIRAN 5
HASIL INNER MODEL

1. Path Coefficients (Mean, STDEV, T-Values, P-Values)

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values |
|----------------|------------------------------------|--------------------------------|---|-------------------------------------|---------------------|
| KM → ME | 0.244 | 0.240 | 0.091 | 2.665 | 0.008 |
| M → ME | 0.415 | 0.416 | 0.094 | 4.405 | 0.000 |
| R → ME | -0.025 | -0.035 | 0.053 | 0.462 | 0.644 |
| K → ME | 0.228 | 0.230 | 0.069 | 3.325 | 0.001 |
| ME → PE | 0.319 | 0.327 | 0.066 | 4.826 | 0.000 |



LAMPIRAN 6
HASIL UJI DESKRIPTIF

1. Variabel Penggunaan *e-Money*

| | N | Mean | Min | Max | Standar Deviasi |
|------------|-----|-------|-------|-------|-----------------|
| PE1 | 200 | 3.315 | 1.000 | 6.000 | 1.928 |
| PE2 | 200 | 1.800 | 1.000 | 6.000 | 1.140 |
| PE3 | 200 | 3.225 | 1.000 | 6.000 | 1.834 |
| PE4 | 200 | 2.135 | 1.000 | 6.000 | 1.542 |
| PE5 | 200 | 1.670 | 1.000 | 6.000 | 1.175 |
| PE6 | 200 | 4.355 | 1.000 | 6.000 | 1.618 |
| PE7 | 200 | 3.600 | 1.000 | 6.000 | 1.758 |
| PE8 | 200 | 3.250 | 1.000 | 6.000 | 1.873 |
| PE9 | 200 | 3.910 | 1.000 | 6.000 | 1.858 |

2. Kemudahan

| | N | Mean | Min | Max | Standar Deviasi |
|------------|-----|-------|-------|-------|-----------------|
| KM1 | 200 | 5.225 | 1.000 | 6.000 | 0.961 |
| KM2 | 200 | 5.075 | 1.000 | 6.000 | 0.985 |
| KM3 | 200 | 4.830 | 1.000 | 6.000 | 1.110 |
| KM4 | 200 | 5.100 | 1.000 | 6.000 | 1.005 |

3. Manfaat

| | N | Mean | Min | Max | Standar Deviasi |
|-----------|-----|-------|-------|-------|-----------------|
| M1 | 200 | 4.500 | 1.000 | 6.000 | 1.095 |
| M2 | 200 | 5.115 | 1.000 | 6.000 | 1.092 |
| M3 | 200 | 5.040 | 2.000 | 6.000 | 0.979 |
| M4 | 200 | 5.250 | 2.000 | 6.000 | 0.926 |

4. Resiko

| | N | Mean | Min | Max | Standar deviasi |
|-----------|----------|-------------|------------|------------|------------------------|
| R1 | 200 | 3.575 | 1.000 | 6.000 | 1.275 |
| R2 | 200 | 3.310 | 1.000 | 6.000 | 1.501 |
| R3 | 200 | 3.425 | 1.000 | 6.000 | 1.405 |

5. Keamanan

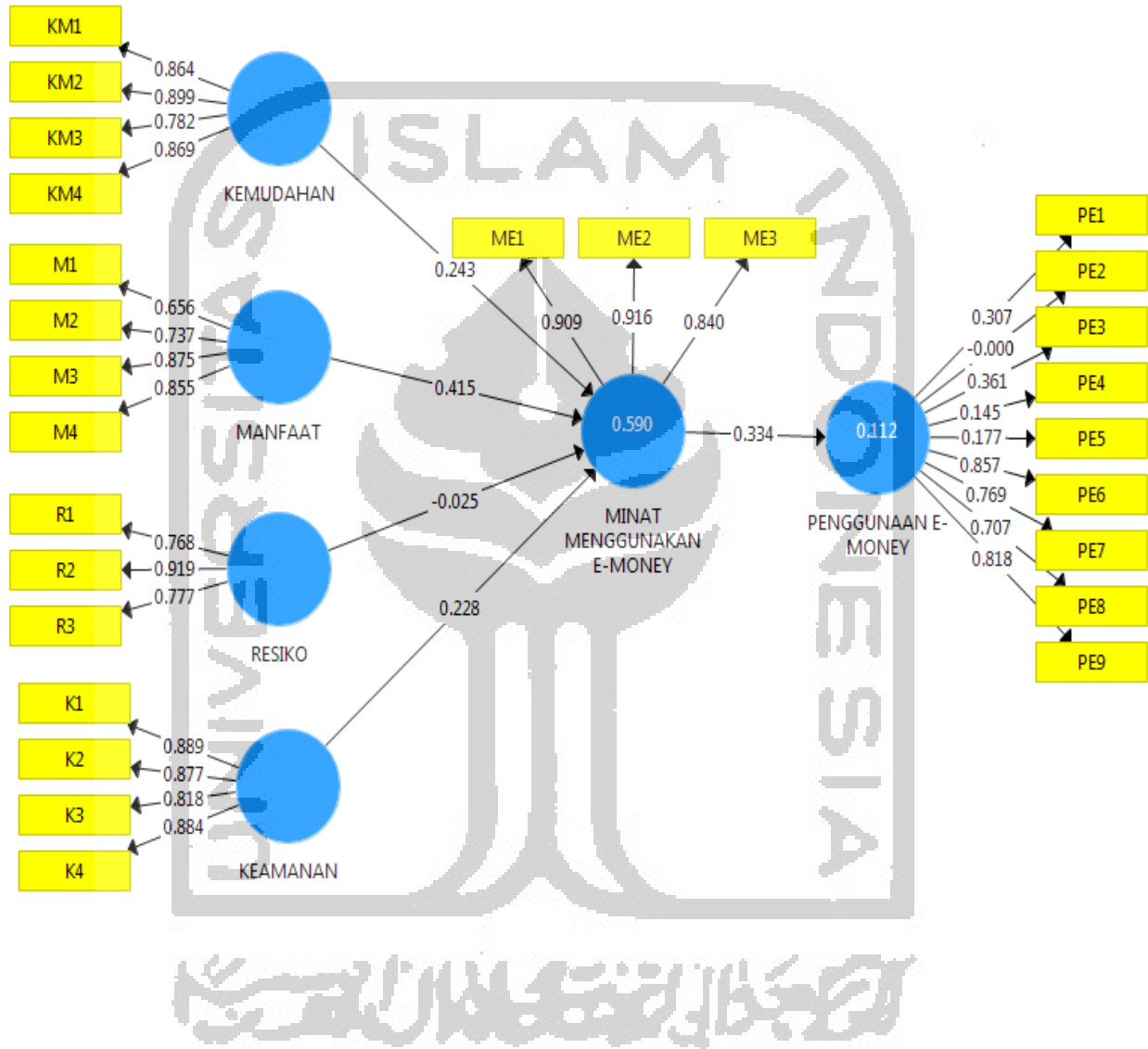
| | N | Mean | Min | Max | Standar Deviasi |
|-----------|----------|-------------|------------|------------|------------------------|
| K1 | 200 | 4.290 | 1.000 | 6.000 | 1.080 |
| K2 | 200 | 4.420 | 1.000 | 6.000 | 1.055 |
| K3 | 200 | 3.835 | 1.000 | 6.000 | 1.337 |
| K4 | 200 | 4.020 | 1.000 | 6.000 | 1.229 |

6. Minat Menggunakan *e-Money*

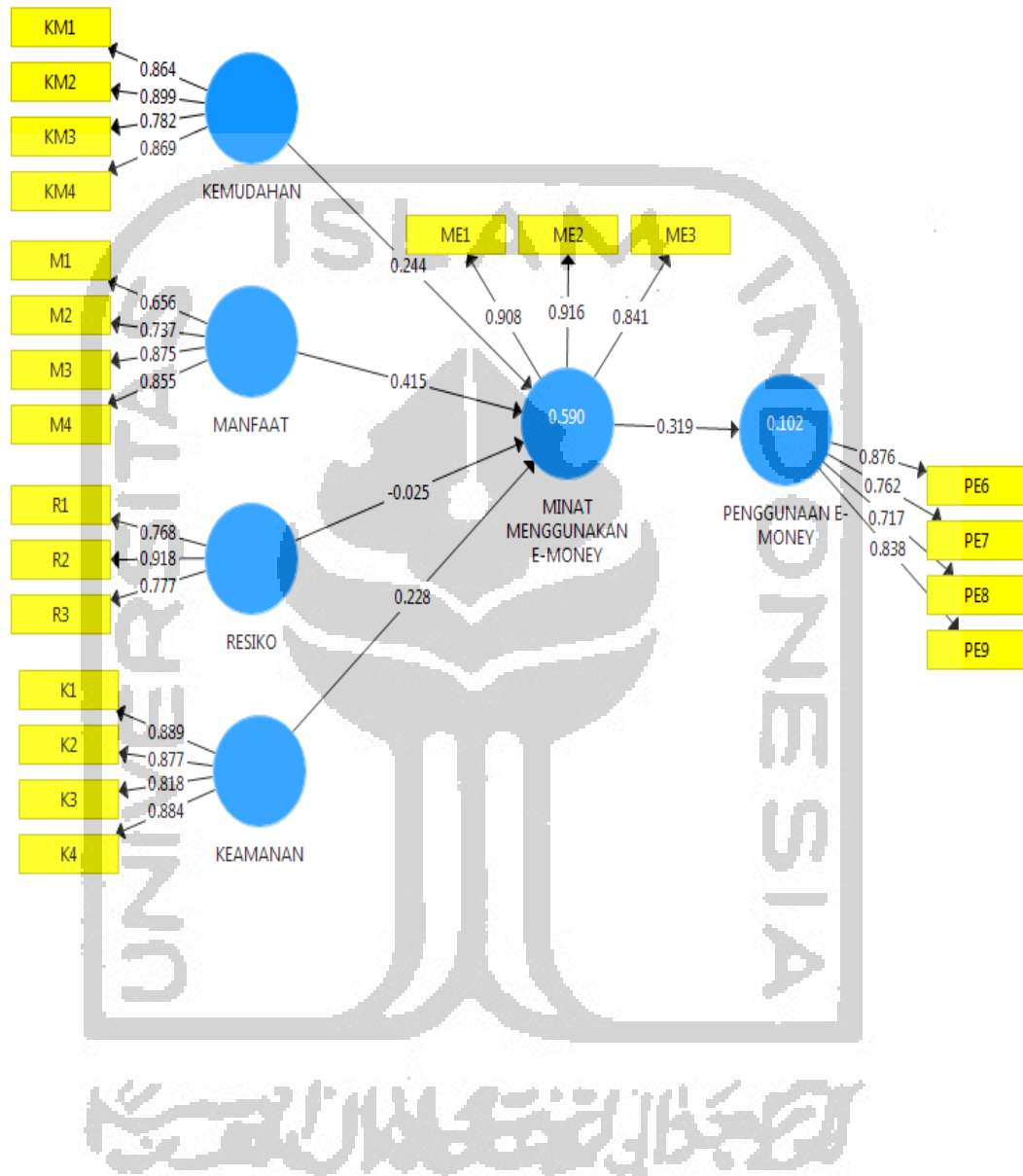
| | N | Mean | Min | Max | Standar Deviasi |
|------------|----------|-------------|------------|------------|------------------------|
| ME1 | 200 | 4.910 | 2.000 | 6.000 | 0.955 |
| ME2 | 200 | 4.800 | 2.000 | 6.000 | 1.010 |
| ME3 | 200 | 4.460 | 1.000 | 6.000 | 1.208 |

LAMPIRAN 7

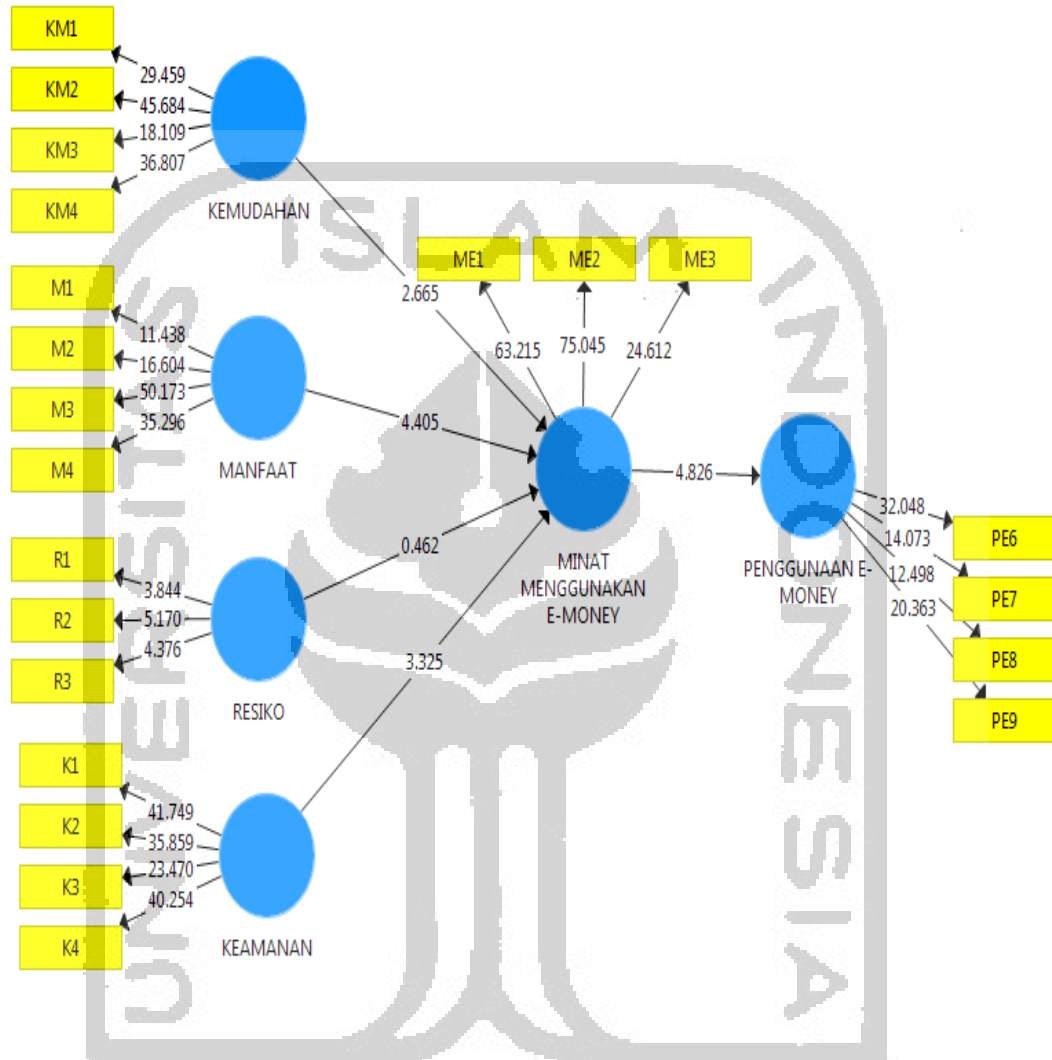
MODEL HASIL PENELITIAN



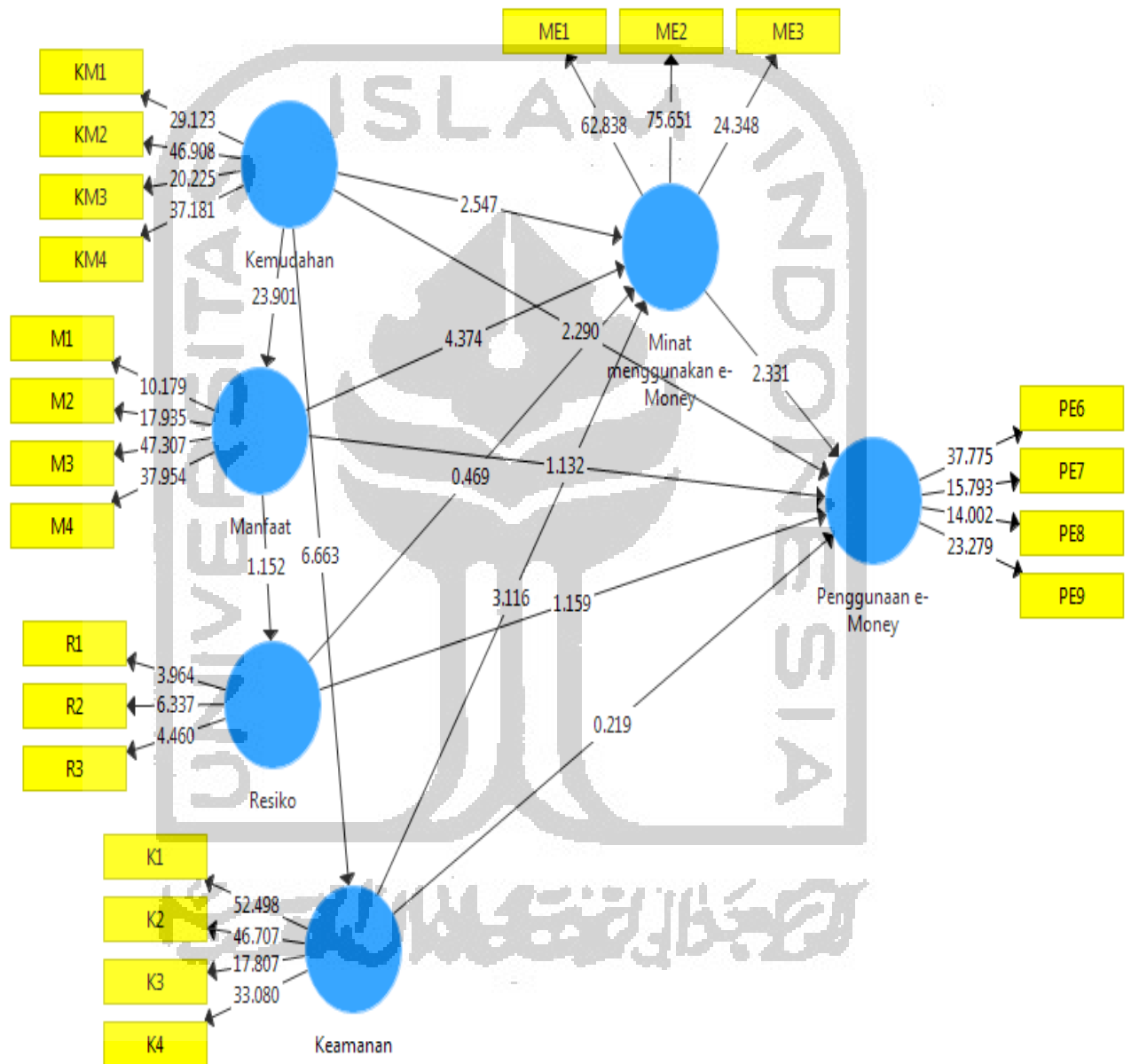
PENGUJIAN ULANG PENELITIAN



PENGUJIAN BOOTSTRAPPING HIPOTESIS



LAMPIRAN 8
MODEL HASIL PENELITIAN DENGAN ANALISIS VARIABEL
MEDIATING



LAMPIRAN 9

T-Tabel

Titik Persentase Distribusi t (df = 161 - 200)

| df \ Pr | 0.25 | 0.10 | 0.05 | 0.025 | 0.01 | 0.005 | 0.001 |
|---------|---------|---------|---------|---------|---------|---------|---------|
| | 0.50 | 0.20 | 0.10 | 0.050 | 0.02 | 0.010 | 0.002 |
| 161 | 0.67602 | 1.28683 | 1.65437 | 1.97481 | 2.34973 | 2.60671 | 3.14162 |
| 162 | 0.67601 | 1.28680 | 1.65431 | 1.97472 | 2.34959 | 2.60652 | 3.14130 |
| 163 | 0.67600 | 1.28677 | 1.65426 | 1.97462 | 2.34944 | 2.60633 | 3.14098 |
| 164 | 0.67599 | 1.28673 | 1.65420 | 1.97453 | 2.34930 | 2.60614 | 3.14067 |
| 165 | 0.67598 | 1.28670 | 1.65414 | 1.97445 | 2.34916 | 2.60595 | 3.14036 |
| 166 | 0.67597 | 1.28667 | 1.65408 | 1.97436 | 2.34902 | 2.60577 | 3.14005 |
| 167 | 0.67596 | 1.28664 | 1.65403 | 1.97427 | 2.34888 | 2.60559 | 3.13975 |
| 168 | 0.67595 | 1.28661 | 1.65397 | 1.97419 | 2.34875 | 2.60541 | 3.13945 |
| 169 | 0.67594 | 1.28658 | 1.65392 | 1.97410 | 2.34862 | 2.60523 | 3.13915 |
| 170 | 0.67594 | 1.28655 | 1.65387 | 1.97402 | 2.34848 | 2.60506 | 3.13886 |
| 171 | 0.67593 | 1.28652 | 1.65381 | 1.97393 | 2.34835 | 2.60489 | 3.13857 |
| 172 | 0.67592 | 1.28649 | 1.65376 | 1.97385 | 2.34822 | 2.60471 | 3.13829 |
| 173 | 0.67591 | 1.28646 | 1.65371 | 1.97377 | 2.34810 | 2.60455 | 3.13801 |
| 174 | 0.67590 | 1.28644 | 1.65366 | 1.97369 | 2.34797 | 2.60438 | 3.13773 |
| 175 | 0.67589 | 1.28641 | 1.65361 | 1.97361 | 2.34784 | 2.60421 | 3.13745 |
| 176 | 0.67589 | 1.28638 | 1.65356 | 1.97353 | 2.34772 | 2.60405 | 3.13718 |
| 177 | 0.67588 | 1.28635 | 1.65351 | 1.97346 | 2.34760 | 2.60389 | 3.13691 |
| 178 | 0.67587 | 1.28633 | 1.65346 | 1.97338 | 2.34748 | 2.60373 | 3.13665 |
| 179 | 0.67586 | 1.28630 | 1.65341 | 1.97331 | 2.34736 | 2.60357 | 3.13638 |
| 180 | 0.67586 | 1.28627 | 1.65336 | 1.97323 | 2.34724 | 2.60342 | 3.13612 |
| 181 | 0.67585 | 1.28625 | 1.65332 | 1.97316 | 2.34713 | 2.60326 | 3.13587 |
| 182 | 0.67584 | 1.28622 | 1.65327 | 1.97308 | 2.34701 | 2.60311 | 3.13561 |
| 183 | 0.67583 | 1.28619 | 1.65322 | 1.97301 | 2.34690 | 2.60296 | 3.13536 |
| 184 | 0.67583 | 1.28617 | 1.65318 | 1.97294 | 2.34678 | 2.60281 | 3.13511 |
| 185 | 0.67582 | 1.28614 | 1.65313 | 1.97287 | 2.34667 | 2.60267 | 3.13487 |
| 186 | 0.67581 | 1.28612 | 1.65309 | 1.97280 | 2.34656 | 2.60252 | 3.13463 |
| 187 | 0.67580 | 1.28610 | 1.65304 | 1.97273 | 2.34645 | 2.60238 | 3.13438 |
| 188 | 0.67580 | 1.28607 | 1.65300 | 1.97266 | 2.34635 | 2.60223 | 3.13415 |
| 189 | 0.67579 | 1.28605 | 1.65296 | 1.97260 | 2.34624 | 2.60209 | 3.13391 |
| 190 | 0.67578 | 1.28602 | 1.65291 | 1.97253 | 2.34613 | 2.60195 | 3.13368 |
| 191 | 0.67578 | 1.28600 | 1.65287 | 1.97246 | 2.34603 | 2.60181 | 3.13345 |
| 192 | 0.67577 | 1.28598 | 1.65283 | 1.97240 | 2.34593 | 2.60168 | 3.13322 |
| 193 | 0.67576 | 1.28595 | 1.65279 | 1.97233 | 2.34582 | 2.60154 | 3.13299 |
| 194 | 0.67576 | 1.28593 | 1.65275 | 1.97227 | 2.34572 | 2.60141 | 3.13277 |
| 195 | 0.67575 | 1.28591 | 1.65271 | 1.97220 | 2.34562 | 2.60128 | 3.13255 |
| 196 | 0.67574 | 1.28589 | 1.65267 | 1.97214 | 2.34552 | 2.60115 | 3.13233 |
| 197 | 0.67574 | 1.28586 | 1.65263 | 1.97208 | 2.34543 | 2.60102 | 3.13212 |
| 198 | 0.67573 | 1.28584 | 1.65259 | 1.97202 | 2.34533 | 2.60089 | 3.13190 |
| 199 | 0.67572 | 1.28582 | 1.65255 | 1.97196 | 2.34523 | 2.60076 | 3.13169 |
| 200 | 0.67572 | 1.28580 | 1.65251 | 1.97190 | 2.34514 | 2.60063 | 3.13148 |