

LAMPIRAN

Lampiran 1

KUESIONER PENELITIAN

“Pengaruh Internet Banking Terhadap Perilaku Konsumtif Mahasiswa”

Saya Annisa Nur Fauziah, mahasiswa dari Universitas Islam Indonesia Fakultas Ekonomi Jurusan Akuntansi. Saya pada saat ini sedang melakukan penelitian tentang pengaruh *internet banking* terhadap perilaku konsumtif mahasiswa. Saya memohon kesediaan teman-teman untuk membantu saya dalam penelitian ini dengan cara mengisi kuesioner ini dengan sejujur-jujurnya. Hasil survey ini semata-mata hanya digunakan untuk tujuan penelitian dan bukan tujuan komersial.

Identitas Responden

Pada bagian ini responden diminta untuk mengisi data dirinya.

Nama:

Nim:

Pertanyaan Penelitian

Petunjuk pengisian,

Saudara/i cukup memilih salah satu jawaban yang tersedia, pada angka-angka yang tersedia dari rentang skala 1 (Sangat Tidak Setuju) hingga skala 5 (Sangat Setuju).

Keterangan:

1 : Sangat Tidak Setuju

2 : Tidak Setuju

3 : Netral

4 : Setuju

5 : Sangat Setuju

1. Persepsi Kemudahan

No	Pertanyaan	1	2	3	4	5
1	Penggunaan <i>internet banking</i> mudah dipelajari					
2	Penggunaan <i>internet banking</i> mudah saya kendalikan					
3	Penggunaan <i>internet banking</i> sangat fleksibel					
4	Penggunaan <i>internet banking</i> jelas dan mudah dimengerti					

2. Persepsi Kegunaan

No	Pertanyaan	1	2	3	4	5
1	Penggunaan <i>internet banking</i> memungkinkan saya mengakses semua informasi terkait transaksi					
2	Penggunaan <i>internet banking</i> mempercepat eksekusi transaksi					
3	Penggunaan <i>internet banking</i> meningkatkan efektivitas bertransaksi					
4	Penggunaan <i>internet banking</i> membuat transaksi lebih akurat (tepat)					

3. Konformitas

No	Pertanyaan	1	2	3	4	5
1	Saya puas dapat menggunakan <i>internet banking</i>					
2	Saya senang menggunakan <i>internet banking</i> karena dilingkungan saya banyak yang menggunakan					
3	Saya menggunakan <i>internet banking</i> untuk kepentingan saya					
4	Saya menggunakan <i>internet banking</i>					

	untuk memudahkan pekerjaan saya					
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4. Minat Penggunaan Internet Banking

No	Pertanyaan	1	2	3	4	5
1	Penggunaan <i>internet banking</i> dapat saya lakukan kapan saja					
2	Penggunaan <i>internet banking</i> dapat saya lakukan dimana saja					
3	Penggunaan <i>internet banking</i> membuat saya melakukan transaksi tanpa harus mengantri					
4	Saya sering menggunakan <i>internet banking</i>					

5. Konsep Diri (prestige)

No	Pertanyaan	1	2	3	4	5
1	Saya sering kurang percaya diri jika berada di depan publik					
2	Saya sering menghabiskan waktu untuk memikirkan siapakah saya sebenarnya					
3	Saya sering merasa orang lain lebih baik dari saya					
4	Saya sering mengalami perubahan mengenai diri saya sendiri					

6. Perilaku Konsumtif

No	Pertanyaan	1	2	3	4	5
1	Saya suka membeli barang secara tiba-tiba					
2	Saya membeli barang karena keinginan sesaat					
3	Saya membeli barang karena mood saya baru baik					
4	Penggunaan <i>internet banking</i> membuat saya lebih sering berbelanja					

Lampiran 2

MATRIKS TABULASI DATA

No	Persepsi Kemudahan				Total
	PK 1	PK 2	PK 3	PK 4	
1	5	4	3	3	3.75
2	4	4	5	4	4.25
3	5	5	4	4	4.5
4	4	4	5	4	4.25
5	5	5	4	4	4.5
6	4	5	5	5	4.75
7	4	4	5	5	4.5
8	5	4	4	4	4.25
9	5	5	4	4	4.5
10	5	5	4	5	4.75
11	4	4	4	4	4
12	5	5	5	4	4.75
13	4	5	5	5	4.75
14	5	5	5	4	4.75
15	4	4	4	3	3.75
16	4	5	4	4	4.25
17	5	5	5	4	4.75
18	4	4	3	4	3.75
19	4	3	4	3	3.5
20	2	2	2	3	2.25
21	5	4	5	4	4.5
22	4	5	5	4	4.5
23	4	3	4	3	3.5
24	4	3	3	3	3.25
25	4	4	4	4	4
26	4	4	5	4	4.25
27	4	3	4	4	3.75
28	4	4	3	4	3.75
29	3	4	4	4	3.75
30	4	5	4	3	4
31	4	5	5	4	4.5
32	4	4	5	3	4

No	PK 1	PK 2	PK 3	PK 4	Total
33	4	4	4	5	4.25
34	4	4	5	4	4.25
35	2	3	2	3	2.5
36	5	4	5	4	4.5
37	5	4	5	4	4.5
38	3	3	2	2	2.5
39	4	4	5	4	4.25
40	5	5	5	5	5
41	4	4	5	3	4
42	4	4	3	4	3.75
43	3	3	4	5	3.75
44	4	4	3	5	4
45	4	4	5	4	4.25
46	4	3	4	3	3.5
47	4	4	4	4	4
48	4	3	2	2	2.75
49	5	5	5	4	4.75
50	4	4	5	4	4.25
51	3	4	4	3	3.5
52	3	2	2	2	2.25
53	5	4	4	4	4.25
54	4	4	4	4	4
55	3	4	3	3	3.25
56	3	2	2	2	2.25
57	4	4	3	4	3.75
58	4	4	4	4	4
59	4	4	4	3	3.75
60	4	4	3	4	3.75
61	4	4	5	4	4.25
62	4	3	4	3	3.5
63	4	4	4	4	4
64	3	3	3	3	3
65	4	4	3	4	3.75
66	4	4	4	4	4
67	5	5	5	4	4.75
68	4	4	4	4	4
69	4	5	4	4	4.25

No	PK 1	PK 2	PK 3	PK 4	Total
70	4	4	5	4	4.25
71	4	4	4	4	4
72	5	5	5	4	4.75
73	3	4	4	4	3.75
74	4	4	4	4	4
75	4	4	3	4	3.75
76	4	4	4	4	4
77	5	5	4	5	4.75
78	4	4	4	4	4
79	4	4	4	4	4
80	4	4	5	4	4.25
81	4	4	5	4	4.25
82	4	4	5	4	4.25
83	4	5	5	5	4.75
84	3	3	4	3	3.25
85	3	3	4	3	3.25
86	3	3	3	3	3
87	4	4	4	4	4
88	3	4	4	4	3.75
89	4	3	3	3	3.25
90	4	4	3	4	3.75
91	3	3	3	3	3
92	3	3	3	4	3.25
93	4	4	4	4	4
94	3	4	3	4	3.5
95	4	4	4	4	4
96	3	4	4	4	3.75
97	3	3	3	3	3
98	4	4	3	4	3.75
99	3	3	3	4	3.25
100	2	4	3	3	3

Responden	Persepsi Kegunaan				Total
	PKG 1	PKG 2	PKG 3	PKG 4	
1	5	5	4	3	4.25
2	4	3	3	3	3.25
3	4	5	5	4	4.5
4	4	3	3	3	3.25
5	5	4	4	4	4.25
6	5	5	4	3	4.25
7	5	5	5	5	5
8	4	4	4	5	4.25
9	4	3	3	3	3.25
10	5	4	5	5	4.75
11	5	4	5	4	4.5
12	5	4	5	4	4.5
13	4	5	5	4	4.5
14	5	3	4	4	4
15	4	3	5	4	4
16	4	3	4	4	3.75
17	5	3	5	5	4.5
18	5	3	5	5	4.5
19	3	3	3	3	3
20	3	3	3	4	3.25
21	4	5	5	3	4.25
22	4	5	5	4	4.5
23	4	5	5	5	4.75
24	4	4	4	3	3.75
25	5	4	4	5	4.5
26	5	5	5	5	5
27	5	5	5	5	5
28	3	1	3	3	2.5
29	5	5	5	5	5
30	3	3	3	3	3
31	3	4	4	4	3.75
32	5	5	5	5	5
33	5	5	5	5	5
34	4	4	3	3	3.5
35	4	4	3	3	3.5
36	4	4	4	4	4

No	PKG 1	PKG 2	PKG 3	PKG 4	Total
38	5	4	5	5	4.75
39	4	3	4	4	3.75
40	4	3	5	3	3.75
41	4	3	5	5	4.25
42	3	5	5	3	4
43	4	3	3	3	3.25
44	3	4	4	4	3.75
45	5	5	5	5	5
46	3	4	4	4	3.75
47	5	4	4	4	4.25
48	5	5	5	4	4.75
49	4	4	4	4	4
50	4	4	5	5	4.5
51	5	5	5	3	4.5
52	3	3	3	2	2.75
53	4	5	5	5	4.75
54	4	4	4	4	4
55	4	3	3	3	3.25
56	4	5	5	4	4.5
57	3	3	3	3	3
58	5	5	5	5	5
59	4	4	4	4	4
60	4	5	5	4	4.5
61	4	3	5	4	4
62	4	3	4	3	3.5
63	4	4	4	4	4
64	5	4	4	4	4.25
65	4	3	3	4	3.5
66	4	4	5	4	4.25
67	5	5	5	4	4.75
68	3	3	2	3	2.75
69	4	4	4	4	4
70	5	4	5	5	4.75
71	5	5	5	5	5
72	4	4	4	4	4
73	3	4	3	3	3.25
74	4	5	5	5	4.75

No	PKG 1	PKG 2	PKG 3	PKG 4	Total
75	5	5	4	5	4.75
76	5	5	5	5	5
77	3	2	2	3	2.5
78	3	3	2	2	2.5
79	5	4	5	5	4.75
80	4	5	5	3	4.25
81	5	4	5	4	4.5
82	5	5	5	5	5
83	3	4	3	3	3.25
84	3	3	3	3	3
85	3	3	3	3	3
86	5	5	5	5	5
87	5	4	5	5	4.75
88	4	4	3	5	4
89	5	4	4	5	4.5
90	5	4	4	5	4.5
91	4	3	3	3	3.25
92	2	3	2	2	2.25
93	4	3	3	3	3.25
94	4	5	5	5	4.75
95	5	5	4	4	4.5
96	4	4	4	5	4.25
97	4	4	3	3	3.5
98	5	3	5	5	4.5
99	5	5	4	3	4.25
100	4	3	5	4	4

Responden	Konformitas				Total
	K 1	K 2	K 3	K 4	
1	4	3	3	5	3.75
2	4	5	4	4	4.25
3	5	4	4	4	4.25
4	4	5	4	4	4.25
5	5	4	4	5	4.5
6	5	5	5	5	5

No	K 1	K 2	K 3	K 4	Total
7	4	5	5	5	4.75
8	4	4	4	4	4
9	5	4	4	4	4.25
10	5	4	5	5	4.75
11	4	4	4	5	4.25
12	5	5	4	5	4.75
13	5	5	5	4	4.75
14	5	5	4	5	4.75
15	4	4	3	4	3.75
16	5	4	4	4	4.25
17	5	5	4	5	4.75
18	4	3	4	5	4
19	3	4	3	3	3.25
20	2	2	3	3	2.5
21	4	5	4	4	4.25
22	5	5	4	4	4.5
23	3	4	3	4	3.5
24	3	3	3	4	3.25
25	4	4	4	5	4.25
26	4	5	4	5	4.5
27	3	4	4	5	4
28	4	3	4	3	3.5
29	4	4	4	5	4.25
30	5	4	3	3	3.75
31	5	5	4	3	4.25
32	4	5	3	5	4.25
33	4	4	5	5	4.5
34	4	5	4	4	4.25
35	3	2	3	4	3
36	4	5	4	4	4.25
37	4	5	4	4	4.25
38	3	2	2	5	3
39	4	5	4	4	4.25
40	5	5	5	4	4.75
41	4	5	3	4	4
42	4	3	4	3	3.5
43	3	4	5	4	4

No	K 1	K 2	K 3	K 4	Total
44	4	3	5	3	3.75
45	4	5	4	5	4.5
46	3	4	3	3	3.25
47	4	4	4	5	4.25
48	3	2	2	5	3
49	5	5	4	4	4.5
50	4	5	4	4	4.25
51	4	4	3	5	4
52	2	2	2	3	2.25
53	4	4	4	4	4
54	4	4	4	4	4
55	4	3	3	4	3.5
56	2	2	2	4	2.5
57	4	3	4	3	3.5
58	4	4	4	5	4.25
59	4	4	3	4	3.75
60	4	3	4	4	3.75
61	4	5	4	4	4.25
62	3	4	3	4	3.5
63	4	4	4	4	4
64	3	3	3	5	3.5
65	4	3	4	4	3.75
66	4	4	4	4	4
67	5	5	4	5	4.75
68	4	4	4	3	3.75
69	5	4	4	4	4.25
70	4	5	4	5	4.5
71	4	4	4	5	4.25
72	5	5	4	4	4.5
73	4	4	4	3	3.75
74	4	4	4	4	4
75	4	3	4	5	4
76	4	4	4	5	4.25
77	5	4	5	3	4.25
78	4	4	4	3	3.75
79	4	4	4	5	4.25
80	4	5	4	4	4.25

No	K 1	K 2	K 3	K 4	Total
81	4	5	4	5	4.5
82	4	5	4	5	4.5
83	5	5	5	3	4.5
84	3	4	3	3	3.25
85	3	4	3	3	3.25
86	3	3	3	5	3.5
87	4	4	4	5	4.25
88	4	4	4	4	4
89	3	3	3	5	3.5
90	4	3	4	5	4
91	3	3	3	4	3.25
92	3	3	4	2	3
93	4	4	4	4	4
94	4	3	4	4	3.75
95	4	4	4	5	4.25
96	4	4	4	4	4
97	3	3	3	4	3.25
98	4	3	4	5	4
99	3	3	4	5	3.75
100	4	3	3	4	3.5

Responden	Internet banking				Total
	IB 1	IB 2	IB 3	IB 4	
1	3	5	3	4	3.75
2	3	4	4	5	4
3	4	3	4	5	4
4	3	3	3	3	3
5	4	5	5	3	4.25
6	3	4	5	4	4
7	5	4	5	5	4.75
8	5	5	4	4	4.5
9	3	4	4	4	3.75
10	5	5	5	4	4.75
11	4	5	5	5	4.75
12	4	5	5	5	4.75

No	IB 1	IB 2	IB 3	IB 4	Total
13	4	3	3	3	3.25
14	4	5	5	5	4.75
15	4	3	4	4	3.75
16	4	4	4	4	4
17	5	5	5	5	5
18	5	4	3	4	4
19	3	5	3	4	3.75
20	4	4	3	4	3.75
21	3	5	5	5	4.5
22	4	5	5	5	4.75
23	5	4	4	5	4.5
24	3	4	4	4	3.75
25	5	4	4	4	4.25
26	5	3	4	5	4.25
27	5	4	5	4	4.5
28	3	4	5	4	4
29	5	4	3	4	4
30	3	4	4	4	3.75
31	4	4	3	3	3.5
32	5	5	5	4	4.75
33	5	5	5	4	4.75
34	3	4	4	5	4
35	3	3	3	3	3
36	4	5	5	4	4.5
37	4	5	5	5	4.75
38	5	4	3	3	3.75
39	4	4	5	5	4.5
40	3	4	5	5	4.25
41	5	5	5	4	4.75
42	3	5	5	5	4.5
43	3	4	4	4	3.75
44	4	5	4	4	4.25
45	5	3	4	4	4
46	4	5	4	4	4.25
47	4	4	4	4	4
48	4	4	5	4	4.25
49	4	3	3	2	3

No	IB 1	IB 2	IB 3	IB 4	Total
50	5	4	4	5	4.5
51	3	4	4	4	3.75
52	2	3	2	3	2.5
53	5	4	4	5	4.5
54	4	4	4	4	4
55	3	4	3	3	3.25
56	4	5	5	4	4.5
57	3	3	3	4	3.25
58	5	4	5	5	4.75
59	4	4	4	5	4.25
60	4	4	4	3	3.75
61	4	4	4	4	4
62	3	3	3	3	3
63	4	4	4	5	4.25
64	4	4	4	4	4
65	4	3	4	4	3.75
66	4	4	4	3	3.75
67	4	4	5	5	4.5
68	3	3	3	4	3.25
69	4	4	4	4	4
70	5	4	5	4	4.5
71	5	3	4	4	4
72	4	3	5	4	4
73	3	3	3	3	3
74	5	4	5	3	4.25
75	5	4	4	5	4.5
76	5	3	4	4	4
77	3	4	5	5	4.25
78	2	3	2	2	2.25
79	5	5	5	5	5
80	3	4	4	4	3.75
81	4	5	4	5	4.5
82	5	5	4	5	4.75
83	3	4	3	4	3.5
84	3	3	3	4	3.25
85	3	4	3	3	3.25
86	5	3	4	3	3.75

No	IB 1	IB 2	IB 3	IB 4	Total
87	5	4	4	4	4.25
88	5	5	5	4	4.75
89	5	4	4	4	4.25
90	5	4	5	4	4.5
91	3	4	3	3	3.25
92	2	3	4	4	3.25
93	3	4	4	3	3.5
94	5	5	5	5	5
95	4	4	4	4	4
96	5	5	5	5	5
97	3	4	3	3	3.25
98	5	4	3	4	4
99	3	4	5	4	4
100	4	2	3	3	3

Responden	Konsep Diri (prestige)				Total
	KD 1	KD 2	KD 3	KD 4	
1	4	5	4	4	4.25
2	4	5	5	4	4.5
3	3	4	4	5	4
4	4	3	3	3	3.25
5	4	5	4	3	4
6	5	5	5	4	4.75
7	4	5	5	5	4.75
8	4	5	4	4	4.25
9	4	4	5	4	4.25
10	4	3	3	4	3.5
11	4	4	5	5	4.5
12	4	4	5	5	4.5
13	5	5	4	3	4.25
14	3	3	4	5	3.75
15	4	4	4	4	4
16	5	5	5	4	4.75
17	4	5	5	4	4.5
18	4	5	3	4	4

No	KD 1	KD 2	KD 3	KD 4	Total
19	4	4	5	4	4.25
20	4	4	5	5	4.5
21	4	5	5	5	4.75
22	4	5	4	4	4.25
23	5	5	5	4	4.75
24	4	3	4	4	3.75
25	5	5	4	5	4.75
26	4	4	3	3	3.5
27	4	4	4	4	4
28	5	4	5	4	4.5
29	4	3	4	4	3.75
30	3	3	4	5	3.75
31	3	3	3	3	3
32	4	4	5	4	4.25
33	5	4	5	5	4.75
34	4	5	5	4	4.5
35	4	3	2	2	2.75
36	4	3	4	4	3.75
37	4	4	5	5	4.5
38	4	5	4	4	4.25
39	4	5	4	5	4.5
40	5	5	4	5	4.75
41	4	5	5	4	4.5
42	4	4	4	4	4
43	4	3	4	5	4
44	4	4	4	4	4
45	4	4	4	4	4
46	5	5	5	5	5
47	4	4	4	4	4
48	4	4	4	3	3.75
49	3	4	3	3	3.25
50	5	5	5	5	5
51	3	4	5	4	4
52	4	4	4	4	4
53	4	4	3	4	3.75
54	4	3	4	4	3.75
55	3	4	4	4	3.75

No	KD 1	KD 2	KD 3	KD 4	Total
56	4	3	4	4	3.75
57	4	4	3	4	3.75
58	5	4	5	5	4.75
59	4	4	4	4	4
60	4	4	4	4	4
61	4	4	4	5	4.25
62	4	4	4	3	3.75
63	4	4	4	3	3.75
64	4	4	3	4	3.75
65	4	4	3	4	3.75
66	3	3	3	3	3
67	3	3	3	3	3
68	3	3	3	3	3
69	4	4	5	5	4.5
70	5	5	3	4	4.25
71	4	4	3	3	3.5
72	5	4	4	4	4.25
73	3	4	4	3	3.5
74	4	4	5	5	4.5
75	4	4	4	3	3.75
76	4	4	4	4	4
77	4	4	4	4	4
78	5	5	5	5	5
79	4	5	4	4	4.25
80	3	3	4	3	3.25
81	4	4	3	5	4
82	4	4	3	4	3.75
83	3	3	3	3	3
84	4	3	4	4	3.75
85	3	3	3	3	3
86	2	3	3	4	3
87	4	5	3	4	4
88	4	4	4	3	3.75
89	3	4	4	4	3.75
90	4	4	3	4	3.75
91	3	3	4	3	3.25
92	4	4	3	4	3.75

No	KD 1	KD 2	KD 3	KD 4	Total
93	4	4	3	4	3.75
94	3	4	4	4	3.75
95	3	3	4	3	3.25
96	4	5	4	3	4
97	4	3	3	3	3.25
98	4	4	4	3	3.75
99	4	3	3	3	3.25
100	3	2	2	3	2.5

Responden	Konsumtif				Total
	KM 1	KM 2	KM 3	KM 4	
1	5	5	5	5	5
2	4	4	4	5	4.25
3	5	5	4	4	4.5
4	4	3	3	3	3.25
5	4	4	5	4	4.25
6	4	5	5	4	4.5
7	5	5	5	5	5
8	4	4	4	4	4
9	4	4	4	3	3.75
10	3	4	3	3	3.25
11	4	4	4	5	4.25
12	4	5	5	4	4.5
13	3	4	4	4	3.75
14	5	5	5	5	5
15	4	4	4	4	4
16	3	4	4	3	3.5
17	5	5	5	5	5
18	4	4	4	4	4
19	3	4	3	3	3.25
20	4	4	4	3	3.75
21	4	4	3	4	3.75
22	4	5	5	4	4.5
23	4	5	5	5	4.75
24	4	4	4	3	3.75

No	KM 1	KM 2	KM 3	KM 4	Total
25	3	4	3	5	3.75
26	4	4	4	3	3.75
27	5	5	5	3	4.5
28	4	4	4	4	4
29	3	3	3	4	3.25
30	4	4	4	4	4
31	4	3	4	3	3.5
32	4	5	5	4	4.5
33	4	4	4	3	3.75
34	3	4	5	5	4.25
35	3	2	2	3	2.5
36	4	4	4	4	4
37	4	5	5	4	4.5
38	3	4	3	5	3.75
39	4	4	4	4	4
40	5	5	5	5	5
41	4	4	4	4	4
42	4	4	4	5	4.25
43	4	3	4	3	3.5
44	4	4	4	4	4
45	4	4	4	5	4.25
46	5	4	5	5	4.75
47	4	4	4	4	4
48	4	4	4	5	4.25
49	4	3	3	3	3.25
50	4	4	4	5	4.25
51	3	3	3	2	2.75
52	3	2	2	2	2.25
53	4	5	5	4	4.5
54	4	4	4	5	4.25
55	3	4	3	4	3.5
56	4	3	3	4	3.5
57	3	2	3	3	2.75
58	5	5	5	4	4.75
59	5	4	4	4	4.25
60	4	4	4	4	4
61	4	4	4	4	4

INDONESIA

No	KM 1	KM 2	KM 3	KM 4	Total
62	4	4	4	4	4
63	3	4	3	5	3.75
64	3	4	4	4	3.75
65	4	4	5	4	4.25
66	4	4	4	4	4
67	4	3	3	3	3.25
68	3	3	3	3	3
69	4	4	4	4	4
70	3	4	5	4	4
71	3	4	3	5	3.75
72	3	3	3	3	3
73	5	4	4	5	4.5
74	4	3	3	3	3.25
75	4	4	3	3	3.5
76	4	4	4	4	4
77	5	5	5	5	5
78	5	5	5	5	5
79	5	5	5	5	5
80	3	4	4	4	3.75
81	5	4	4	4	4.25
82	4	5	4	4	4.25
83	4	4	4	4	4
84	2	3	3	3	2.75
85	4	3	3	3	3.25
86	5	5	5	5	5
87	3	4	3	3	3.25
88	4	4	4	4	4
89	3	3	3	3	3
90	3	4	3	4	3.5
91	2	3	3	3	2.75
92	3	4	4	1	3
93	5	5	5	4	4.75
94	3	4	3	3	3.25
95	4	3	4	4	3.75
96	4	4	4	3	3.75
97	4	3	2	3	3
98	4	4	4	4	4



No	KM 1	KM 2	KM 3	KM 4	Total
99	3	4	4	4	3.75
100	3	3	3	3	3



Lampiran 3

HASIL UJI KUALITAS DATA

Uji Validitas dan Reabilitas Instrument Penelitian (SPSS)

Persepsi Kemudahan

Correlations

		PK1	PK2	PK3	PK4	TotalPK
PK1	Pearson Correlation	1	.638**	.539**	.420**	.787**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	100	100	100	100	100
PK2	Pearson Correlation	.638**	1	.609**	.630**	.873**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	100	100	100	100	100
PK3	Pearson Correlation	.539**	.609**	1	.519**	.839**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	100	100	100	100	100
PK4	Pearson Correlation	.420**	.630**	.519**	1	.770**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	100	100	100	100	100
TotalPK	Pearson Correlation	.787**	.873**	.839**	.770**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

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

Reliability

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.831	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PK1	11.7000	3.707	.629	.800
PK2	11.6800	3.371	.764	.741
PK3	11.6700	3.092	.661	.795
PK4	11.8400	3.833	.612	.808

Persepsi Kegunaan

Correlations

Correlations

		PKG1	PKG2	PKG3	PKG4	Total_PKG
PKG1	Pearson Correlation	1	.484**	.630**	.614**	.812**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	100	100	100	100	100
PKG2	Pearson Correlation	.484**	1	.604**	.423**	.768**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	100	100	100	100	100
PKG3	Pearson Correlation	.630**	.604**	1	.674**	.889**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	100	100	100	100	100
PKG4	Pearson Correlation	.614**	.423**	.674**	1	.825**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	100	100	100	100	100
Total_PKG	Pearson Correlation	.812**	.768**	.889**	.825**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

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

Reliability

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.841	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PKG1	12.1000	5.000	.683	.798
PKG2	12.3100	4.842	.580	.840
PKG3	12.1400	4.162	.778	.749
PKG4	12.3200	4.583	.672	.799

Konformitas

Correlations

Correlations

		K1	K2	K3	K4	Total_K
K1	Pearson Correlation	1	.484**	.630**	.614**	.812**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	100	100	100	100	100
K2	Pearson Correlation	.484**	1	.604**	.423**	.768**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	100	100	100	100	100
K3	Pearson Correlation	.630**	.604**	1	.674**	.889**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	100	100	100	100	100
K4	Pearson Correlation	.614**	.423**	.674**	1	.825**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	100	100	100	100	100
Total_K	Pearson Correlation	.812**	.768**	.889**	.825**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

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

Reliability

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.841	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
K1	12.1000	5.000	.683	.798
K2	12.3100	4.842	.580	.840
K3	12.1400	4.162	.778	.749
K4	12.3200	4.583	.672	.799

Minat Penggunaan Internet Banking

Correlations

Correlations

		IB1	IB2	IB3	IB4	TotalIB
IB1	Pearson Correlation	1	.537**	.429**	.376**	.744**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	100	100	100	100	100
IB2	Pearson Correlation	.537**	1	.577**	.572**	.872**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	100	100	100	100	100
IB3	Pearson Correlation	.429**	.577**	1	.332**	.751**
	Sig. (2-tailed)	.000	.000		.001	.000
	N	100	100	100	100	100
IB4	Pearson Correlation	.376**	.572**	.332**	1	.738**
	Sig. (2-tailed)	.000	.000	.001		.000
	N	100	100	100	100	100

	Pearson Correlation	.744**	.872**	.751**	.738**	1
TotalIB	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

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

Reliability

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.782	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
IB1	11.9900	3.586	.551	.747
IB2	11.9500	2.917	.735	.645
IB3	11.9600	3.493	.550	.748
IB4	12.1600	3.509	.523	.761

Konsep Diri (*prestige*)

Correlations

Correlations

		KD1	KD2	KD3	KD4	TotalKD
KD1	Pearson Correlation	1	.563**	.381**	.336**	.721**
	Sig. (2-tailed)		.000	.000	.001	.000
	N	100	100	100	100	100
KD2	Pearson Correlation	.563**	1	.462**	.341**	.778**
	Sig. (2-tailed)	.000		.000	.001	.000
	N	100	100	100	100	100
KD3	Pearson Correlation	.381**	.462**	1	.539**	.801**
	Sig. (2-tailed)	.000	.000		.001	.000
	N	100	100	100	100	100

	Sig. (2-tailed)	.000	.000		.000	.000
	N	100	100	100	100	100
KD4	Pearson Correlation	.336**	.341**	.539**	1	.737**
	Sig. (2-tailed)	.001	.001	.000		.000
	N	100	100	100	100	100
TotalKD	Pearson Correlation	.721**	.778**	.801**	.737**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

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

Reliability

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.754	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
KD1	11.8900	3.149	.536	.709
KD2	11.8200	2.735	.571	.686
KD3	11.8700	2.599	.597	.671
KD4	11.8800	2.895	.512	.719

Perilaku Konsumtif

Correlations

		KM1	KM2	KM3	KM4	TotalKM
KM1	Pearson Correlation	1	.566**	.623**	.432**	.781**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	100	100	100	100	100
KM2	Pearson Correlation	.566**	1	.795**	.552**	.876**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	100	100	100	100	100
KM3	Pearson Correlation	.623**	.795**	1	.504**	.882**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	100	100	100	100	100
KM4	Pearson Correlation	.432**	.552**	.504**	1	.767**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	100	100	100	100	100
TotalKM	Pearson Correlation	.781**	.876**	.882**	.767**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

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

Reliability

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.843	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
KM1	11.7600	4.063	.625	.823
KM2	11.6500	3.705	.775	.761
KM3	11.7100	3.461	.770	.758
KM4	11.7400	3.831	.564	.855



Lampiran 4

STATISTIK DESKRIPTIF

Descriptive

Descriptive Statistics

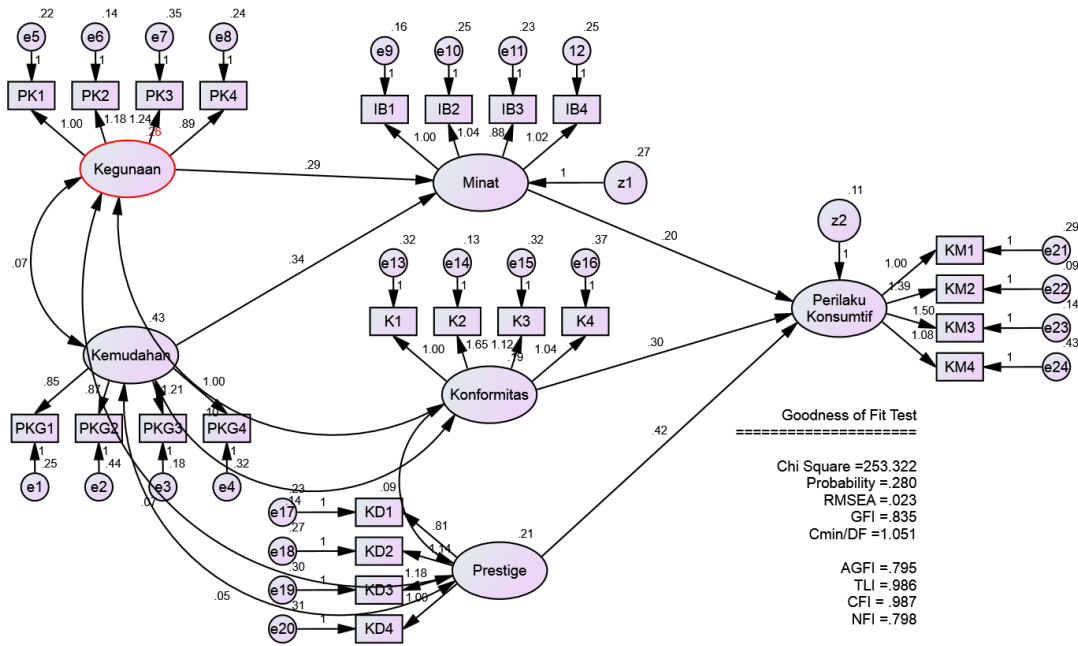
	N	Minimum	Maximum	Mean	Std. Deviation
PK1	100	2.00	5.00	3.9300	.70000
PK2	100	2.00	5.00	3.9500	.71598
PK3	100	2.00	5.00	3.9600	.87525
PK4	100	2.00	5.00	3.7900	.67112
TotalPK	100	9.00	20.00	15.6300	2.42735
PKG1	100	2.00	5.00	4.1900	.74799
PKG2	100	1.00	5.00	3.9800	.87594
PKG3	100	2.00	5.00	4.1500	.90314
PKG4	100	2.00	5.00	3.9700	.86987
Total_PKG	100	9.00	20.00	16.2900	2.80078
K1	100	2.00	5.00	4.1900	.74799
K2	100	1.00	5.00	3.9800	.87594
K3	100	2.00	5.00	4.1500	.90314
K4	100	2.00	5.00	3.9700	.86987
Total_K	100	9.00	20.00	16.2900	2.80078
IB1	100	2.00	5.00	4.0300	.71711
IB2	100	2.00	5.00	4.0700	.80723
IB3	100	2.00	5.00	4.0600	.74968
IB4	100	2.00	5.00	3.8600	.76568
TotalIB	100	9.00	20.00	16.0200	2.36549
KD1	100	2.00	5.00	3.9300	.60728
KD2	100	2.00	5.00	4.0000	.73855
KD3	100	2.00	5.00	3.9500	.77035
KD4	100	2.00	5.00	3.9400	.72223
TotalKD	100	10.00	20.00	15.8200	2.16202

KM1	100	2.00	5.00	3.8600	.71095
KM2	100	2.00	5.00	3.9700	.71711
KM3	100	2.00	5.00	3.9100	.79258
KM4	100	1.00	5.00	3.8800	.83218
TotalKM	100	9.00	20.00	15.6200	2.52174

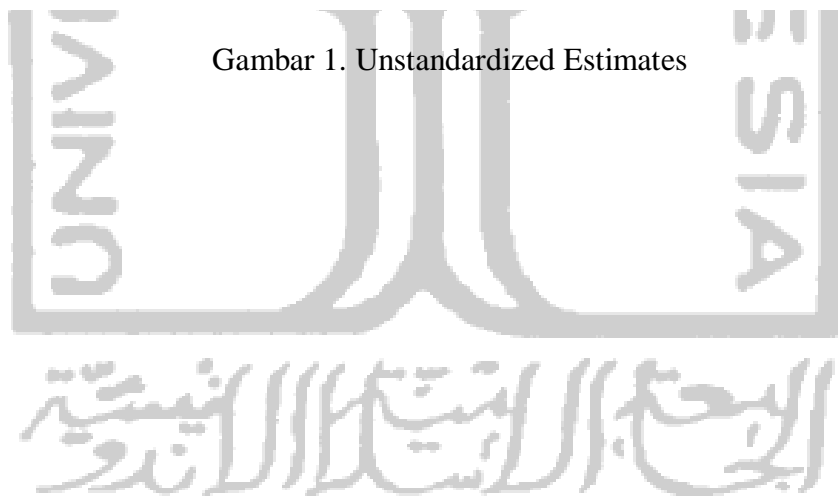


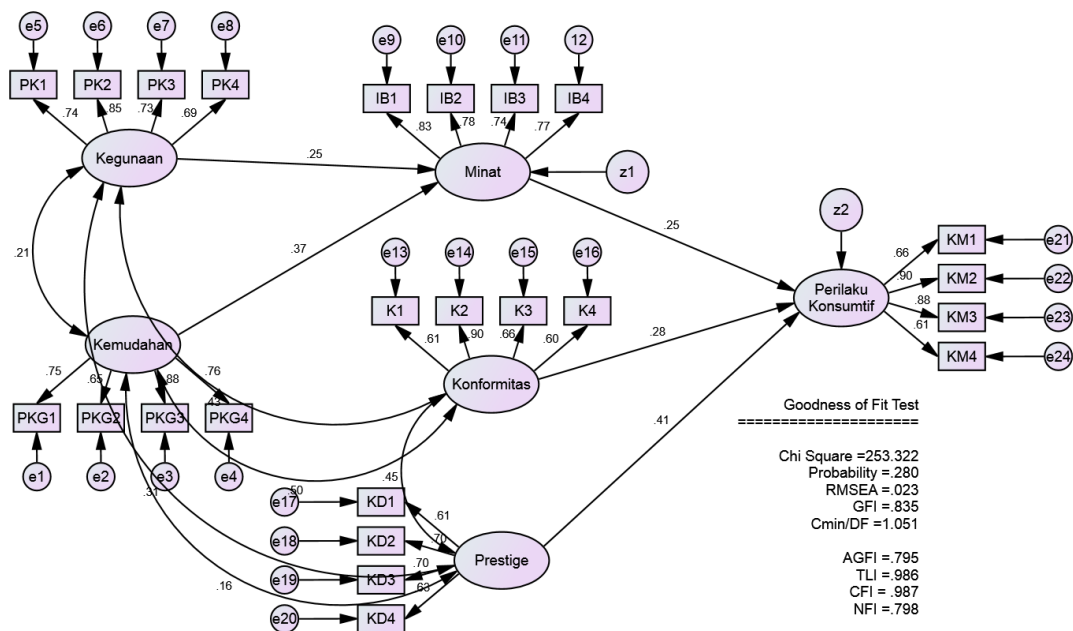
Lampiran 5

Structural Equation Model (SEM)



Gambar 1. Unstandardized Estimates





Gambar 2. Standardized Estimates

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Minat	<---	Kegunaan	.289	.130	2.218	.027	
Minat	<---	Kemudahan	.341	.105	3.257	.001	
Perilaku_Konsumtif	<---	Minat	.196	.079	2.471	.013	
Perilaku_Konsumtif	<---	Konformitas	.298	.131	2.279	.023	
Perilaku_Konsumtif	<---	Prestige	.417	.139	3.005	.003	
IB1	<---	Minat	1.000				
IB2	<---	Minat	1.044	.127	8.194	***	
IB3	<---	Minat	.884	.115	7.706	***	
K1	<---	Konformitas	1.000				
K2	<---	Konformitas	1.654	.267	6.184	***	
K3	<---	Konformitas	1.125	.213	5.291	***	
K4	<---	Konformitas	1.044	.212	4.917	***	
KD4	<---	Prestige	1.000				
KD3	<---	Prestige	1.178	.231	5.110	***	
KD2	<---	Prestige	1.138	.222	5.132	***	
KD1	<---	Prestige	.814	.174	4.689	***	
KM1	<---	Perilaku_Konsumtif	1.000				
KM2	<---	Perilaku_Konsumtif	1.391	.188	7.400	***	

			Estimate	S.E.	C.R.	P	Label
KM3	<---	Perilaku_Konsumtif	1.496	.205	7.306	***	
KM4	<---	Perilaku_Konsumtif	1.082	.200	5.408	***	
IB4	<---	Minat	1.021	.126	8.115	***	
PK1	<---	Kegunaan	1.000				
PK2	<---	Kegunaan	1.185	.156	7.617	***	
PK3	<---	Kegunaan	1.244	.183	6.796	***	
PK4	<---	Kegunaan	.893	.140	6.372	***	
PKG4	<---	Kemudahan	1.000				
PKG3	<---	Kemudahan	1.213	.145	8.344	***	
PKG2	<---	Kemudahan	.867	.138	6.294	***	
PKG1	<---	Kemudahan	.848	.117	7.273	***	

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

			Estimate
Minat	<---	Kegunaan	.249
Minat	<---	Kemudahan	.374
Perilaku_Konsumtif	<---	Minat	.251
Perilaku_Konsumtif	<---	Konformitas	.279
Perilaku_Konsumtif	<---	Prestige	.406
IB1	<---	Minat	.827
IB2	<---	Minat	.778
IB3	<---	Minat	.739
K1	<---	Konformitas	.611
K2	<---	Konformitas	.897
K3	<---	Konformitas	.657
K4	<---	Konformitas	.597
KD4	<---	Prestige	.631
KD3	<---	Prestige	.697
KD2	<---	Prestige	.702
KD1	<---	Prestige	.611
KM1	<---	Perilaku_Konsumtif	.656
KM2	<---	Perilaku_Konsumtif	.904
KM3	<---	Perilaku_Konsumtif	.880
KM4	<---	Perilaku_Konsumtif	.607
IB4	<---	Minat	.772
PK1	<---	Kegunaan	.737
PK2	<---	Kegunaan	.854
PK3	<---	Kegunaan	.733
PK4	<---	Kegunaan	.686

			Estimate
PKG4	<---	Kemudahan	.756
PKG3	<---	Kemudahan	.884
PKG2	<---	Kemudahan	.651
PKG1	<---	Kemudahan	.746

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Konformitas	.190	.060	3.148	.002	
Prestige	.205	.066	3.093	.002	
Kegunaan	.263	.066	3.998	***	
Kemudahan	.428	.102	4.194	***	
z1	.270	.060	4.524	***	
z2	.113	.034	3.305	***	
e9	.164	.035	4.676	***	
e10	.252	.047	5.361	***	
e11	.231	.040	5.739	***	
e13	.319	.050	6.358	***	
e14	.125	.047	2.646	.008	
e15	.316	.051	6.143	***	
e16	.373	.058	6.410	***	
e20	.311	.054	5.742	***	
e19	.302	.058	5.176	***	
e18	.274	.053	5.120	***	
e17	.229	.039	5.875	***	
e21	.285	.044	6.487	***	
e22	.093	.027	3.491	***	
e23	.140	.034	4.164	***	
e24	.434	.066	6.616	***	
12	.251	.046	5.433	***	
e5	.222	.040	5.595	***	
e6	.138	.036	3.846	***	
e7	.351	.062	5.629	***	
e8	.236	.039	5.976	***	
e4	.321	.057	5.624	***	
e3	.177	.051	3.445	***	
e2	.437	.070	6.293	***	
e1	.246	.043	5.718	***	

Matrices (Group number 1 - Default model)

Total Effects (Group number 1 - Default model)

	Kemudah an	Keguna an	Presti ge	Konformit as	Min at	Perilaku_Konsu mtif
Minat	.341	.289	.000	.000	.000	.000
Perilaku_Konsu mtif	.067	.057	.417	.298	.196	.000
PKG1	.848	.000	.000	.000	.000	.000
PKG2	.867	.000	.000	.000	.000	.000
PKG3	1.213	.000	.000	.000	.000	.000
PKG4	1.000	.000	.000	.000	.000	.000
PK4	.000	.893	.000	.000	.000	.000
PK3	.000	1.244	.000	.000	.000	.000
PK2	.000	1.185	.000	.000	.000	.000
PK1	.000	1.000	.000	.000	.000	.000
IB4	.348	.295	.000	.000	1.02 1	.000
KM4	.072	.061	.451	.322	.212	1.082
KM3	.100	.085	.623	.446	.293	1.496
KM2	.093	.079	.579	.414	.272	1.391
KM1	.067	.057	.417	.298	.196	1.000
KD1	.000	.000	.814	.000	.000	.000
KD2	.000	.000	1.138	.000	.000	.000
KD3	.000	.000	1.178	.000	.000	.000
KD4	.000	.000	1.000	.000	.000	.000
K4	.000	.000	.000	1.044	.000	.000
K3	.000	.000	.000	1.125	.000	.000
K2	.000	.000	.000	1.654	.000	.000
K1	.000	.000	.000	1.000	.000	.000
IB3	.301	.255	.000	.000	.884	.000
IB2	.356	.302	.000	.000	1.04 4	.000
IB1	.341	.289	.000	.000	1.00 0	.000

Standardized Total Effects (Group number 1 - Default model)

	Kemudah an	Keguna an	Presti ge	Konformit as	Min at	Perilaku_Konsu mtif
Minat	.374	.249	.000	.000	.000	.000
Perilaku_Konsu mtif	.094	.062	.406	.279	.251	.000
PKG1	.746	.000	.000	.000	.000	.000
PKG2	.651	.000	.000	.000	.000	.000
PKG3	.884	.000	.000	.000	.000	.000
PKG4	.756	.000	.000	.000	.000	.000
PK4	.000	.686	.000	.000	.000	.000
PK3	.000	.733	.000	.000	.000	.000
PK2	.000	.854	.000	.000	.000	.000
PK1	.000	.737	.000	.000	.000	.000
IB4	.289	.192	.000	.000	.772	.000
KM4	.057	.038	.247	.170	.152	.607
KM3	.083	.055	.358	.246	.221	.880
KM2	.085	.056	.367	.253	.227	.904
KM1	.062	.041	.267	.183	.165	.656
KD1	.000	.000	.611	.000	.000	.000
KD2	.000	.000	.702	.000	.000	.000
KD3	.000	.000	.697	.000	.000	.000
KD4	.000	.000	.631	.000	.000	.000
K4	.000	.000	.000	.597	.000	.000
K3	.000	.000	.000	.657	.000	.000
K2	.000	.000	.000	.897	.000	.000
K1	.000	.000	.000	.611	.000	.000
IB3	.276	.184	.000	.000	.739	.000
IB2	.291	.194	.000	.000	.778	.000
IB1	.309	.206	.000	.000	.827	.000

Direct Effects (Group number 1 - Default model)

	Kemudah an	Keguna an	Presti ge	Konformit as	Min at	Perilaku_Konsu mtif
Minat	.341	.289	.000	.000	.000	.000
Perilaku_Konsu mtif	.000	.000	.417	.298	.196	.000

	Kemudahan	Kegunaan	Prestige	Konformitas	Minat	Perilaku_Konsumtif
PKG1	.848	.000	.000	.000	.000	.000
PKG2	.867	.000	.000	.000	.000	.000
PKG3	1.213	.000	.000	.000	.000	.000
PKG4	1.000	.000	.000	.000	.000	.000
PK4	.000	.893	.000	.000	.000	.000
PK3	.000	1.244	.000	.000	.000	.000
PK2	.000	1.185	.000	.000	.000	.000
PK1	.000	1.000	.000	.000	.000	.000
IB4	.000	.000	.000	.000	1.021	.000
KM4	.000	.000	.000	.000	.000	1.082
KM3	.000	.000	.000	.000	.000	1.496
KM2	.000	.000	.000	.000	.000	1.391
KM1	.000	.000	.000	.000	.000	1.000
KD1	.000	.000	.814	.000	.000	.000
KD2	.000	.000	1.138	.000	.000	.000
KD3	.000	.000	1.178	.000	.000	.000
KD4	.000	.000	1.000	.000	.000	.000
K4	.000	.000	.000	1.044	.000	.000
K3	.000	.000	.000	1.125	.000	.000
K2	.000	.000	.000	1.654	.000	.000
K1	.000	.000	.000	1.000	.000	.000
IB3	.000	.000	.000	.000	.884	.000
IB2	.000	.000	.000	.000	1.044	.000
IB1	.000	.000	.000	.000	1.000	.000

Standardized Direct Effects (Group number 1 - Default model)

	Kemudahan	Kegunaan	Prestige	Konformitas	Minat	Perilaku_Konsumtif
Minat	.374	.249	.000	.000	.000	.000
Perilaku_Konsumtif	.000	.000	.406	.279	.251	.000
PKG1	.746	.000	.000	.000	.000	.000
PKG2	.651	.000	.000	.000	.000	.000
PKG3	.884	.000	.000	.000	.000	.000
PKG4	.756	.000	.000	.000	.000	.000

	Kemudah an	Keguna an	Presti ge	Konformit as	Min at	Perilaku_Konsu mtif
PK4	.000	.686	.000	.000	.000	.000
PK3	.000	.733	.000	.000	.000	.000
PK2	.000	.854	.000	.000	.000	.000
PK1	.000	.737	.000	.000	.000	.000
IB4	.000	.000	.000	.000	.772	.000
KM4	.000	.000	.000	.000	.000	.607
KM3	.000	.000	.000	.000	.000	.880
KM2	.000	.000	.000	.000	.000	.904
KM1	.000	.000	.000	.000	.000	.656
KD1	.000	.000	.611	.000	.000	.000
KD2	.000	.000	.702	.000	.000	.000
KD3	.000	.000	.697	.000	.000	.000
KD4	.000	.000	.631	.000	.000	.000
K4	.000	.000	.000	.597	.000	.000
K3	.000	.000	.000	.657	.000	.000
K2	.000	.000	.000	.897	.000	.000
K1	.000	.000	.000	.611	.000	.000
IB3	.000	.000	.000	.000	.739	.000
IB2	.000	.000	.000	.000	.778	.000
IB1	.000	.000	.000	.000	.827	.000

Indirect Effects (Group number 1 - Default model)

	Kemudah an	Keguna an	Presti ge	Konformit as	Min at	Perilaku_Konsu mtif
Minat	.000	.000	.000	.000	.000	.000
Perilaku_Konsu mtif	.067	.057	.000	.000	.000	.000
PKG1	.000	.000	.000	.000	.000	.000
PKG2	.000	.000	.000	.000	.000	.000
PKG3	.000	.000	.000	.000	.000	.000
PKG4	.000	.000	.000	.000	.000	.000
PK4	.000	.000	.000	.000	.000	.000
PK3	.000	.000	.000	.000	.000	.000
PK2	.000	.000	.000	.000	.000	.000
PK1	.000	.000	.000	.000	.000	.000
IB4	.348	.295	.000	.000	.000	.000
KM4	.072	.061	.451	.322	.212	.000
KM3	.100	.085	.623	.446	.293	.000

	Kemudah an	Keguna an	Presti ge	Konformit as	Min at	Perilaku_Konsu mtif
KM2	.093	.079	.579	.414	.272	.000
KM1	.067	.057	.417	.298	.196	.000
KD1	.000	.000	.000	.000	.000	.000
KD2	.000	.000	.000	.000	.000	.000
KD3	.000	.000	.000	.000	.000	.000
KD4	.000	.000	.000	.000	.000	.000
K4	.000	.000	.000	.000	.000	.000
K3	.000	.000	.000	.000	.000	.000
K2	.000	.000	.000	.000	.000	.000
K1	.000	.000	.000	.000	.000	.000
IB3	.301	.255	.000	.000	.000	.000
IB2	.356	.302	.000	.000	.000	.000
IB1	.341	.289	.000	.000	.000	.000

Standardized Indirect Effects (Group number 1 - Default model)

	Kemudah an	Keguna an	Presti ge	Konformit as	Min at	Perilaku_Konsu mtif
Minat	.000	.000	.000	.000	.000	.000
Perilaku_Konsu mtif	.094	.062	.000	.000	.000	.000
PKG1	.000	.000	.000	.000	.000	.000
PKG2	.000	.000	.000	.000	.000	.000
PKG3	.000	.000	.000	.000	.000	.000
PKG4	.000	.000	.000	.000	.000	.000
PK4	.000	.000	.000	.000	.000	.000
PK3	.000	.000	.000	.000	.000	.000
PK2	.000	.000	.000	.000	.000	.000
PK1	.000	.000	.000	.000	.000	.000
IB4	.289	.192	.000	.000	.000	.000
KM4	.057	.038	.247	.170	.152	.000
KM3	.083	.055	.358	.246	.221	.000
KM2	.085	.056	.367	.253	.227	.000
KM1	.062	.041	.267	.183	.165	.000
KD1	.000	.000	.000	.000	.000	.000
KD2	.000	.000	.000	.000	.000	.000
KD3	.000	.000	.000	.000	.000	.000
KD4	.000	.000	.000	.000	.000	.000
K4	.000	.000	.000	.000	.000	.000

	Kemudahan	Kegunaan	Prestige	Konformitas	Minat	Perilaku_Konsumtif
K3	.000	.000	.000	.000	.000	.000
K2	.000	.000	.000	.000	.000	.000
K1	.000	.000	.000	.000	.000	.000
IB3	.276	.184	.000	.000	.000	.000
IB2	.291	.194	.000	.000	.000	.000
IB1	.309	.206	.000	.000	.000	.000

Uji Kelayakan Model

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	59	253.322	241	.280	1.051
Saturated model	300	.000	0		
Independence model	24	1256.166	276	.000	4.551

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.041	.835	.795	.671
Saturated model	.000	1.000		
Independence model	.162	.345	.289	.318

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.798	.769	.988	.986	.987
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.873	.697	.862
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	12.322	.000	54.485
Saturated model	.000	.000	.000

Model	NCP	LO 90	HI 90
Independence model	980.166	873.884	1093.967

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	2.559	.124	.000	.550
Saturated model	.000	.000	.000	.000
Independence model	12.689	9.901	8.827	11.050

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.023	.000	.048	.967
Independence model	.189	.179	.200	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	371.322	411.186	525.027	584.027
Saturated model	600.000	802.703	1381.551	1681.551
Independence model	1304.166	1320.382	1366.690	1390.690

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	3.751	3.626	4.177	4.153
Saturated model	6.061	6.061	6.061	8.108
Independence model	13.173	12.100	14.323	13.337

Minimization: .016

Miscellaneous: 1.950

Bootstrap: .000

Total: 1.966