

**Determinants of Behavior Intention of ERP Learning on the  
Technology Acceptance Model**

**(A Case Study at Accounting Department FE UII)**

**A THESIS**

**Presented as a Partial Fulfillment of the Requirements  
to Obtain Bachelor Degree in Accounting Department**



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YOGYAKARTA**

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**Acceptance Model**

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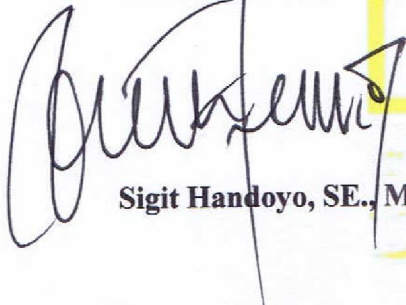
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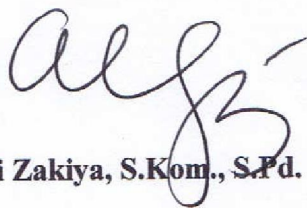
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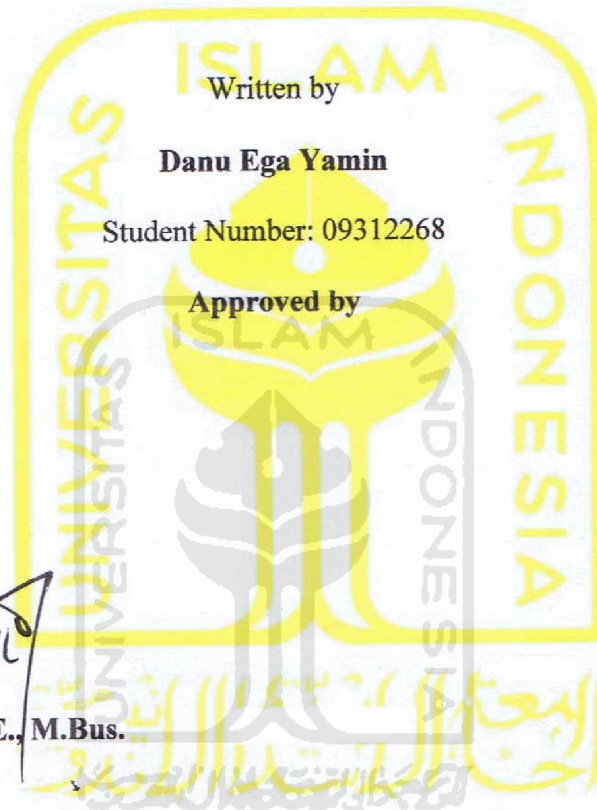


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**A BACHELOR DEGREE THESIS**

By  
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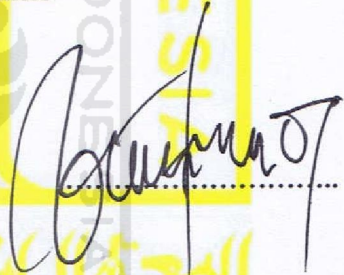
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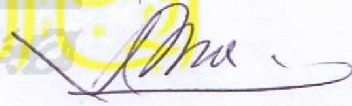
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## DECLARATION OF AUTHENTICITY

Herein, I declare the originality of the thesis; I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's words, ideas or expressions without acknowledgments. All quotations are cited and listed in the bibliography of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, 13<sup>th</sup> of February 2017



*Danu Lga Yamin*  
Danu Lga Yamin



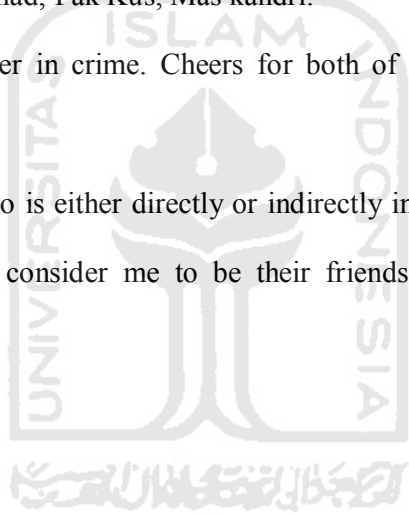
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*Alhamdulillah rabbil,,alamin.* All praise to Allah SWT for his guidance and blessing hence this thesis could be finished, and for giving me abundance of endowment in my life. I would recite Shalawat and Salam to Muhammad SAW, the messenger for all people. Finally, I could finish my thesis entitled “**Determinants of Behavior Intention of ERP Learning on the Technology Acceptance Model**”. I realize that this thesis would not have been possible without the persistent help, trust, and support of those people surrounding me. In this occasion, I would like to say thank you for:

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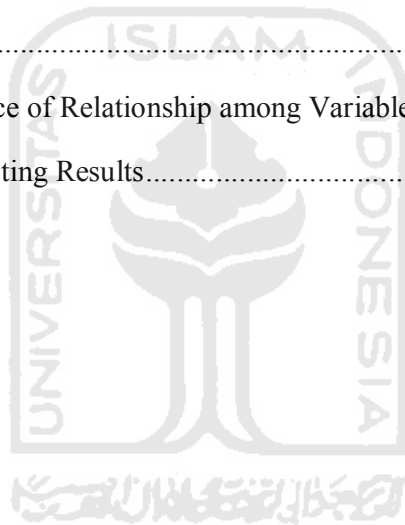
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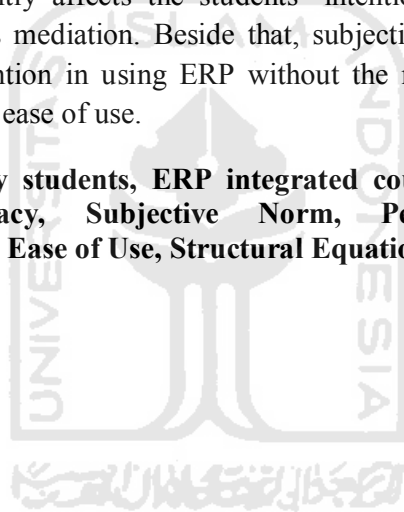
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## ABSTRACT

This research is intended to analyze factors that affect the Accounting students' intention in using Enterprise Resource Planning (ERP) software. The factors were computer self-efficacy and subjective norms. This research used Technology Acceptance Model (TAM). The data was gained by disseminating questionnaires at the Faculty of Economics of Universitas Islam Indonesia Yogyakarta and measured by rating the answer based on six Likert scale. The respondents were 111 students of UII with the age ranging between 18-24 years old. The data analysis used Structural Equation Model (SEM) by using SmartPls software. The Result of this research showed that computer self-efficacy positively and significantly affects the students' intention in using ERP with perceived ease of use as mediation. Beside that, subjective norms may directly affect the students' intention in using ERP without the mediation of perceived usefulness and perceived ease of use.

**Key words:** University students, ERP integrated course, SAP, Computer Self-Efficacy, Subjective Norm, Perceived Usefulness, Perceived Ease of Use, Structural Equation Model



## ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi niat mahasiswa Akuntansi dalam menggunakan software Enterprise Resource Planning (ERP). Faktor-faktor tersebut adalah kemampuan menggunakan komputer dan norma subjektif. Penelitian ini telah menggunakan Technology Acceptance Model (TAM). Data diperoleh dengan menyebarkan kuesioner di Fakultas Ekonomi Universitas Islam Indonesia Yogyakarta dan diukur dengan rating jawaban pada enam skala Likert. Responden berjumlah 111 siswa dari UII dengan usia berkisar antara 18-24 tahun. Analisis data dilakukan di bawah Persamaan Model Struktural (SEM) dengan menggunakan software SmartPLS. Hasil penelitian ini menunjukkan bahwa kemampuan menggunakan komputer berpengaruh positif dan signifikan pada niat siswa dalam menggunakan ERP dengan persepsi kemudahan penggunaan berperan sebagai mediasi. Temuan lainnya adalah bahwa norma subjektif langsung dapat mempengaruhi niat siswa dalam menggunakan ERP tanpa adanya mediasi persepsi kegunaan dan persepsi kemudahan penggunaan.

**Kata Kunci:** Mahasiswa, Kelas ERP, SAP, Computer Self-Efficacy, Norma subjektif, Persepsi Kegunaan, Persepsi Kemudahan Penggunaan, Structural Equation Model.



# CHAPTER I

## INTRODUCTION

### 1.1 Research Background

Information systems technology is an important aspect of business organization. Better information system software can contribute greatly to the performance of an organization. This technology is a substantial investment in its implementation. If the organization is able to implement it properly, the investment will be worthy over time. Nowadays every company uses computer software application to process information. The ability to successfully manage information is the root for gaining competitive advantage. Information has become an intangible asset, which if appropriately managed, can be used to advance corporate process, production, quality, management, decision making and problem solving (Khakim, 2011). At the moment, numerous companies are beginning to develop and give special attention to information technology as a resource that facilitates the collection and use of information effectively.

ERP (Enterprise Resource Planning) is one of software applications use by the company intended for important functions in a business such as finance, operations, human resources, distribution and management order. ERP Integrated into a single database that is divided and has the advantages of real time. In simple words, the ERP system integrates an organization's resources and also involves business processes and organizational changes. Global adoption of ERP is growing. Demand for ERP literate graduates has motivated many higher education

institutions to build alliances with ERP software vendors (Desai & Pitre, 2009). A number of universities have integrated ERP in their business school curriculums. Nevertheless, many challenges still remain such as high investment on purchasing hardware, supporting the system, and gaining the required expertise.

Several universities including Universitas Islam Indonesia have joined the “SAP Education Alliance” for implementing SAP R/3 in the curriculum. Due to considerable investments in time and resources, this strategy has substantial risks. In addition, volatility and change have been the hallmark of technology, and Enterprise Resource Planning may not be invulnerable from such challenges. Beside that, ERP has certain features that make it an outstanding instrument for the learning process. Specifically, ERP has the capacity to address some challenges in facing business education.

There are several studies that influence this research (eg, Zahra, 2009; Punnoose, 2012; Kantharia, 2012; Kishali, Sharma, and Gupta, 2013; Dewi, Almilia, and Mayasari, 2013). These studies picked concerned on the variables used on this research from various point of views. Zahra (2009) examined students’ intention in using literature as the source of reference by using *Technology Acceptance Model* as the basic research model and combine the *Theory of Planned Behavior*. Punnoose (2012) examined major factors that determine the intentions of students to use E-learning using *Technology Acceptance Model*. Kantharia (2012) studied ERP courses in business schools in order to understand deeper nuances of ERP in educational environment. Kishali, Sharma, and Gupta (2013) stated that the successful implementation of ERP integrated courses requires coordination among vendor, IT department, and

academic discipline. They studied the issues, related to ERP integrated accounting courses and assessed the impact on student learning. Dewi, Almilialia, and Mayasari (2013) examined the use of *SAP ERP* as one of the efforts to increase competitive advantage and higher education in general accounting majors in particular and to assess and evaluate implementation of the SAP ERP training based on the *Technology Acceptance Model* and the *Theory of Planned Behavior*.

This research was replication of research conducted by Wibowo (2012). The difference to previous research lies in the research location, sample and dedicated on ERP software learning with slight minor down on the variables. This research was conducted at the Faculty of Economics of Universitas Islam Indonesia, with accounting students who had already taken ERP course as the research object and representation of ERP Learning variable. This was because these students would most likely be the future ERP users.

## **1.2 Research Questions**

Upon the above explanation, the researcher formulated the problems into following research questions:

1. Does Computer Self-Efficacy have positive effect toward ERP learning?
2. Does Perceived of Usefulness have positive effect toward ERP learning?
3. Does Perceived Ease of Use have positive effect toward Perceived of Usefulness?
4. Does Perceived Ease of Use have positive effect toward ERP learning?
5. Does subjective norm have direct positive effect toward ERP learning?

### **1.3 Research Objectives**

Based on the background and research questions of this research, the researcher would like to state the objectives as follow:

1. To examine Computer Self-Efficacy toward ERP learning.
2. To examine Perceived of Usefulness toward ERP learning.
3. To examine Perceived Ease of Use toward Perceived of Usefulness
4. To examine Perceived Ease of Use toward ERP learning.
5. To examine subjective norm direct toward ERP learning.

### **1.4 Research Limitation**

The researcher investigated the variables that were relevant and related to the Information quality, computer self-efficacy, knowledge search domain, and subjective norm. The scope of the research was only undergraduate students of Economic Faculty in Universitas Islam Indonesia as the respondents.

### **1.5 Research Contribution**

#### **1. Students**

May offer information about ERP learning and improvement on education process, with the use of ERP software to simplify and accelerate the process of accounting.

#### **2. University and Lectures**

This research is expected to contribute quality improvement of education especially ERP in accounting curriculum.

### **3. Researcher**

The research is expected to become comparison to the existing concepts that are studied and researched.

### **4. Readers and Other Researcher**

Expected to be a comparison or a complement to similar studies in the future and additional knowledge regarding on how the students view ERP.

## **1.6 Systematic Writing**

This research is divided into five chapters in stacking as systematic writing as the follow:

### **CHAPTER I : INTRODUCTION**

This chapter consists of research background, research question, research objective, research limitation, research contribution, and systematic writing discussion.

### **CHAPTER II : LITERATURE REVIEW**

This chapter consists of the theory of the basic concepts presented as a research platform as well as the formulation of hypotheses and previous research.

### **CHAPTER III : RESEARCH METHOD**

This chapter contains the sampling techniques, the reserach variables, and the analytical methods used.

## **CHAPTER IV : RESEARCH ANALYSIS**

This chapter outlines the results of the descriptive data that had been collected.

## **CHAPTER V : CONCLUSION**

This chapter discusses the conclusions obtained from the analysis, the limitations of the research, and suggestions for future similar research.





## CHAPTER II

### LITERATURE REVIEW

#### 2.1 Enterprise Resource Planning (ERP)

Enterprise Resource Planning (ERP) is a system to integrate business processes in manufacturing and production, finance and accounting, sales and marketing, and human resources into a single software system. Information that was previously fragmented in many different systems is stored in a single comprehensive data repository where it can be used by many different parts of the business (Laudon & Laudon, 2012).

A centralized information system manages and reports about the operations of all concerned departments of the organization. ERP is an information system that consists of different units. These units include utilities for accounts, finance, marketing and sales, field service, product design and development, production and inventory control, procurement, distribution, industrial facilities management, process design and development manufacturing, quality and human resources (Malhotra & Temponi, 2010).

In conclusion, ERP system is a packaged business software system that enables a company to manage the efficient and effective use of resources (materials, human resources, finance, etc.) by providing a total, integrated solution according to the organization's information-processing needs.

## **2.2 System Analysis and Program Development (SAP)**

System Analysis and Program Development (SAP) of Enterprise Resource Planning (ERP) system is a company-wide application with high integration, all units within the SAP of ERP system which are designed to share information and create transactions based on business starting points automatically. All data sources are only needed once to enter into the system which ensures the data consistency and the data can be shared among all related business modules (Nowak & Hurst, 2000).

SAP ERP system is developed from standard management software plants which are based on ISO and Capability Maturity Model (CMM), rather than developed in the implementation of the system in the customer office. Meanwhile by using standard Business Application Program Interfaces (BAPIs), SAP R/3 offers business framework architecture and open integration with their components (Hernandez, 2000).

Various industries, types of business, company scale, and business combination will enable customers to have different kinds of needs. Then people may ask: how SAP uses only one standard system to meet different kinds of needs from customers? To achieve this goal, actually SAP uses the following two principles, one is that SAP ERP is a configurable system and another is that SAP ERP system is based on best practices (Jones & Burger, 2009).

### **2.3 Perceived Usefulness**

Perceived usefulness is defined as a person's subjective perception of the effortlessness of a computer system, which affects their perceived usefulness. Therefore, it may have an indirect effect on user's technology acceptance. It is defined as perception of a person's believes that by using a particular technology will enhances his or her job performances (Davis et al., 1989; Mathwick et al., 2001).

### **2.4 Perceived Ease of Use**

Perceived ease of use describes the user's perception of the amount of effort required to apply the system or extent to which a user believes that by using a particular technology will be effortless (Davis et al., 1989). Zeithaml et al. (2002) stated that the degree to which an innovation is easy to understand or use could be considered as perceived ease of use.

### **2.5 Behavior Intention**

Behaviour Intention is the cognitive representation of a person's readiness to perform a given behavior, and it is considered to be the immediate initiator of behavior. Behavior intention indicates how much effort an individual would like to commit to perform such behavior. People consider the implications of their actual behavior before they decide to engage or not engage in a given behavior (Ajzen & Fishbein, 1980).

## **2.6 ERP Learning**

ERP systems can provide a framework through which learning communities can be developed to add changes on the educational environment. ERP enables integration of curriculums through developing connecting points and providing a nervous system for integration, while removing redundancies among disciplines. In the process, they refine our understanding of the nature of knowledge in areas of business, while optimizing the use of technology in the campus setting.

ERP forms the basis of a new approach on education that can address the pedagogical and epistemological challenges in facing education. An unrelated development, “learning communities”, is developed to address issues of pedagogy outlined earlier that may be applied effectively for those who are using ERP systems. Both of them are equally beneficial to one another. The concepts of learning communities make ERP effective in the business curricula since ERP provides a base for learning communities to function. In addition, ERP also helps achieve the objectives of business education from an epistemological perspective which shows the links among the different areas of business (George & Joseph, 2002).

## **2.7 Technology acceptance Model (TAM)**

Technology Acceptance Model (TAM) is an information system theory that shows how the users come to accept and use the technology. This theory is the result of the development and adaptation of the two previous theories, *Theory of Reasoned Action* (TRA) and *Theory of Planned behavior* (TPB).

Ajzen and Fishbein (1980) assumed that individuals are usually quite rational and make systematic use of available information. They developed a theory that could predict and understand behavior and attitudes. The TRA looks at the behavioral intentions rather than the attitudes as the main predictors of behaviors. In their theoretical model, Ajzen and Fishbein (1980) suggested that a person's actual behavior could be determined by considering her/his prior intention along with his/her beliefs that the person would have for the given behavior. According to their theory, a main predictor of the behavior is the behavioral intention, while the influence of the attitude on the behavior is mediated through the intention. As the TRA began to take hold in social science, it became obvious that this theory was not adequate and had several limitations. One of the main limitations was with people who have a little or feel they have little power over their behaviors and attitudes.

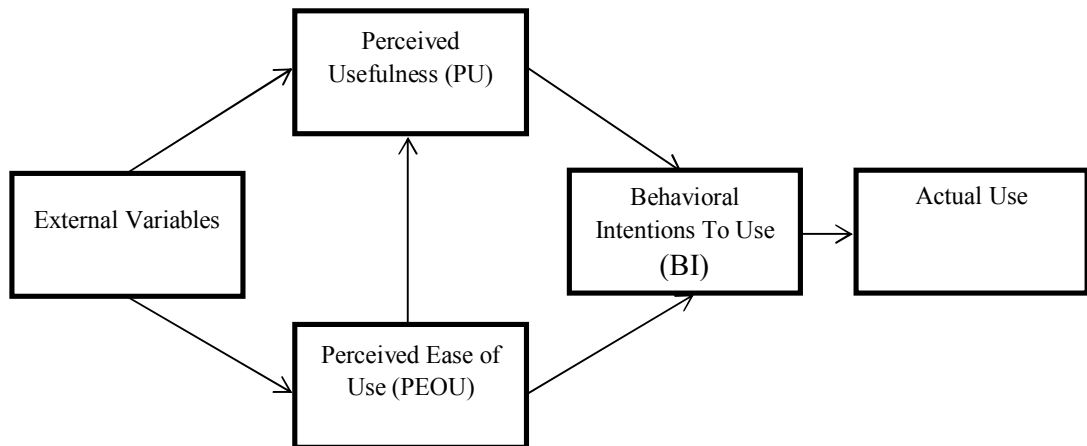
The TPB is an extension of the TRA. TPB was used to address the lacks that Ajzen and Fishbein (1980) had identified through their research by using TRA. In particular the model's inability to deal with behaviors over which individuals have incomplete volitional control. The Heart of TPB is the individual's intention to perform a given behavior. A major restraint of TPB is that the theory only works when some aspect of the behavior is not under volitional control. The theory is based on the assumption that human beings are rational and make systematic decisions based on the available information; therefore, unconscious motives are not considered (Mathieson, 1991).

Despite their limitations, both the TRA and the TPB provided useful models that could explain and predict the actual behavior of the individual.

However, soon problems of adapting these models to the various contexts, like user acceptance of an information system, occurred. In order to develop a reliable model that could predict actual use of any specific technology, Davis (1989) adapted the theories of reasoned action and planned behavior and proposed the TAM. He considered that the actual use of a system is a behavior, and therefore, the TRA and the TPB would be suitable models for explaining and predicting behavior.

Davis (1989) made hypotheses on the *attitude* of a user toward the system was a major determinant of whether the user will actually use or reject the system. The attitude of the user, in turn, was considered to be influenced by two major beliefs, *perceived usefulness* and *perceived ease of use*, with the *perceived ease of use* having a direct influence on the *perceived usefulness*. Davis (1989) defined perceived usefulness as the degree to which the person believes that by using the particular system would enhance her/his job performance, whereas the perceived ease of use was defined as the degree to which the person believes that by using the particular system would be free of effort.





Source: Davis et. Al (1989)

**Figure 2.1 TAM Model**

TAM is a model of acceptance of an information technology system with two major constructs that distinguish the two previous theories. The theory of TAM was introduced by Davis (1986) as an adaption of TRA and TPB specifically tailored for modeling user acceptance of information system (Davis et al., 1989).

## 2.8 Previous Research

Zahra (2009) stated that quality information had positive effect on behavior intention with perceived usefulness and perceived ease of use as mediation. The research showed that computer self-efficacy and knowledge search domain had positive effect on behavior intention with perceived ease of use as mediation. The result of subjective norm was able to directly influence behavior intention without using perceived usefulness and perceived ease of use as mediation.

Punnoose (2012) discussed 5 categories of variables in the literature of technology acceptance. They were Individual Differences, Beliefs, Attitude, Behavioral Intention, and Actual Behavior. *Technology Acceptance Model* (TAM) was the most broadly used model to research the acceptance of technology. The research adopted TAM and further prolonged which was based on the references from the literature of information systems and information technology.

Kantharia (2012) studied ERP courses in business schools in order to understand the distinctions of ERP in educational environment. The research stated that one of the main reasons to introduce ERP based in courses was to expose students to know how business processes extend across the organization and beyond it i.e. the organization's information value chain.

Wibowo (2012) studied the interest and benefits on the use of ERP for accounting students. He examined the difference of attitude experienced by each individual by using *Technology Acceptance Model* (TAM).

Kishali, Sharma, and Gupta (2013) studied about issues related to ERP integrated accounting courses and assessed the impact on student learning by evaluating student insights before and after taking an ERP integrated accounting course. They identified that teaching accounting courses in a traditional setup were unable to provide adequate training to apply knowledge, skills, and abilities (KSAs) in ERP based business settings.

Dewi, Almilia, and Mayasari (2013) studied the use of SAP ERP by using the *Theory of Planned Behavior* and *Technology Acceptance Model*. The purpose of this research was to relate the two models (TPB and TAM); a model that had

the best descriptive power of the strength of the use of SAP ERP on the company. The results showed that the SAP ERP program was beneficial to students as it would support accounting graduates in accounting. The results also showed that TPB and TAM model was able to describe the accounting students' perceptions of the usefulness of the SAP ERP program.

## **2.9 Hypotheses Formulation**

### **2.9.1 Computer Self-Efficacy (CSE)**

Computer self-efficacy is an individual's judgment of their computer competence. It is underlined that computer self-efficacy reflects individual perceptions and abilities to fulfill job requirements of computer competence, which is not related to practical computer skills (Compeau & Higgins, 1995 cited in Hartono 2007). Davis (1989) believed that *self-efficacy* is defined as an opinion on whether or not the individual needs to handle with various situations or problems, related to the *perceived ease of use*. While the *perceived usefulness* had more hints on results. Therefore, in this research, computer self-efficacy variable would only be associated with perceived ease of use. Based on the description above, the hypothesis can be constructed as follows:

**H1: There is a positive effect of Computer Self-Efficacy (CSE) toward Perceived Ease of Use (PEOU) on Accounting Education**

## 2.9.2 Perceived Usefulness (PU)

Perceived usefulness is defined on the level which a person believes that by using a technology will improve performance. From these definitions it can be seen that perceived usefulness is a belief about the decision-making process. If someone believes that the system was useful, he will use it. On the other hand, if a person feels confident that the information system is less useful then he will not use it (Zahra, 2009). Some researchers suggested that perceived usefulness had significant positive effect on the use of information (Davis, 1989; Chau, 1996; Igarria et al., 1997; Sun, 2003 cited in Hartono, 2007). Based on the description, the hypothesis can be constructed as follow:

**H2: There is a positive effect of Perceived Usefulness (PU) attitude on Behavior Intention (BI).**

## 2.9.3 Perceived Ease of use (PEOU)

A particular system does not required effort. Each person has a somewhat different effort. Nonetheless in general, to avoid rejection of the users, the system developed. The system should be easily applied by users without spending any burdensome effort. (Davis et al. 1989)

Zahra (2009) showed a significant effect of *perceived ease of use of behavior influence which* intentionally directly or

indirectly through *perceived usefulness*. Based on the explanation, the hypothesis can be constructed as follow:

**H3: There is a positive effect of Perceived Ease of Use (PEOU) on Perceived Usefulness (PU).**

**H4: There is a positive effect of Perceived Ease of Use (PEOU) on Behavior Intention (BI).**

#### **2.9.4 Subjective Norm (SN)**

Subjective norms are a person's perception or view other people's beliefs that will affect the intention to perform or not perform the behavior under consideration (Hartono, 2007). Zahra (2009) showed that subjective norm can directly affect the student's intention in using the Internet as a source of literature without the mediation of perceived usefulness and perceived ease of use. Based on the explanation, the hypothesis can be constructed as follow:

**H5: There is a direct positive effect of subjective norm (SN) to Behavior Intention (BI)**

Based on the above hypotheses, the research model is as follows:

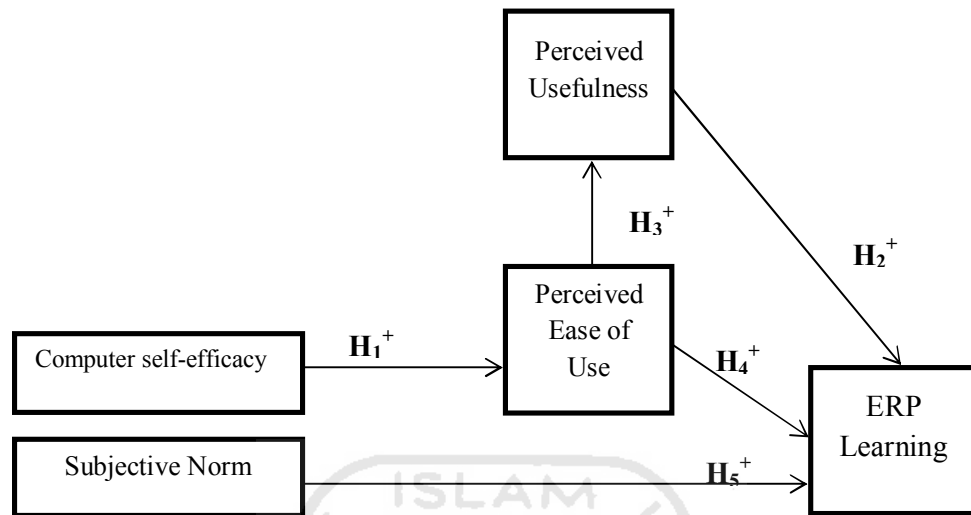


Figure 2.2 Research Model

## CHAPTER III

### RESEARCH METHOD

#### 3.1 Population and Sample

Population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate (Sekaran, 2003). The populations were the undergraduate students of Economics Faculty in Universitas Islam Indonesia (UII), which were currently undertaking ERP subject.

A sample is a subset of the population. It contains some members selected from it. In other words, some, but not all, elements of the population would form the sample (Sekaran, 2003). The samples were Accounting and Management Students currently taking ERP subject.

#### 3.2 Data Collection Method

Data collection method of the research was *convenience sampling*. *Convenience sampling* refers to sampling by obtaining people or units that are conveniently available (Zikmund, 2000). This data collection method was chosen because there were be many ERP users in the population. The data was primary data, the information obtained firsthand by the researcher (Sekaran 2003). Data collection was conducted by using a survey through questionnaires directly to the respondents.

### **3.3 Operational Variable Definition**

#### **3.3.1 Computer Self-Efficacy (CSE)**

Computer self-efficacy is an individual's judgment of their computer competence (Compeau & Higgins, 1995; Wilfong, 2006). This variable was measured with *Likert* scale ranging point 1 which stated *do not agree* to point 6 which stated *strongly agree*. The questions indicator was adopted from Wang et al. (2003) cited in Punnoose (2012).

#### **3.3.2 Perceived Usefulness (PU)**

Perceived usefulness is defined as the level on which a person believes by using a technology that will improve the performance (Davis, 1989). This variable was measured with *Likert* scale ranging point 1 which stated *do not agree* to point 6 which stated *strongly agree*. The questions indicator was adopted from Davis (1989) cited in Wibowo (2012).

#### **3.3.3 Perceived Ease of use (PEOU)**

Perceived Ease of use is the amount of a person's conviction that the use of a particular system does not required effort (Davis, 1989). This variable was measured with *Likert* scale ranging point 1 which stated *do not agree* to point 6 which stated *strongly agree*. The questions indicator was adopted from Davis (1989) cited in Wibowo (2012).



### **3.3.4 Subjective Norm (SN)**

Subjective norm is a person's perception or view other people's beliefs that will affect the intention to perform or not perform the behavior under consideration (Fishbein & Ajzen, 1975). This variable was measured with *Likert* scale ranging point 1 which stated *do not agree* to point 6 which stated *strongly agree*. The questions indicator was adopted from Punnoose (2012).

### **3.3.5 Enterprise Resource Planning Learning (ERPL)**

ERP provides the basis for implementation of the principles underlying learning community, learning communities provide the glue that strengthens pedagogy and cohesion among departments.

Behavior Intention is the desire to do something. However this can vary according to the passage of time (Ajzen & Fishbein, 1980). This variable was measured with *Likert* scale ranging point 1 which stated *do not agree* to point 6 which stated *strongly agree*. The questions indicator was adopted from Wibowo (2012).

## **3.4 Research Hypothesis**

In this research the researcher proposed the Null Hypothesis ( $H_0$ ) and Alternative Hypothesis ( $H_a$ ). Null Hypothesis ( $H_0$ ) was tested to prove whether the Null Hypothesis ( $H_0$ ) was rejected or accepted. The hypothesis would appear as follow:

**H<sub>01</sub> :  $\beta_1 \leq 0$** ; Computer self-efficacy does not positively influence the perceived ease of use.

**H<sub>a1</sub> :  $\beta_1 > 0$** ; Computer self-efficacy positively influence the perceived ease of use.

**H<sub>02</sub> :  $\beta_2 \leq 0$** ; Perceived of usefulness does not positively influence the behavior intention.

**H<sub>a2</sub> :  $\beta_2 > 0$** ; Perceived of usefulness positively influence the behavior intention.

**H<sub>03</sub> :  $\beta_3 \leq 0$** ; Perceived ease of use does not positively influence perceived of usefulness.

**H<sub>a3</sub> :  $\beta_3 > 0$** ; Perceived ease of use positively influence perceived of usefulness.

**H<sub>04</sub> :  $\beta_4 \leq 0$** ; Perceived ease of use does not positively influence behavior intention.

**H<sub>a4</sub> :  $\beta_4 > 0$** ; Perceived ease of use positively influence behavior intention.

**H<sub>05</sub> :  $\beta_5 \leq 0$** ; Subjective norm does not positively influence behavior intention.

**H<sub>a5</sub> :  $\beta_5 > 0$** ; Subjective norm positively influence behavior intention.

### **3.5 Hypotheses Testing**

Research model was analyzed by using the *Structural Equation Modeling* (SEM) with *smartPLS* software. SEM is a multivariate analysis technique that allows researchers to examine the complex relationship between variables both recursive and non-recursive to grasp the whole picture of research model. Based on the research hypotheses, the regression equation is constructed as follow:

$$PU = \alpha_1 + \beta_3PEOU + \epsilon_1$$

$$PEOU = \alpha_2 + \beta_1CSE + \epsilon_2$$

$$BI = \alpha_3 + \beta_2PU + \beta_4PEOU + \beta_5SN + \epsilon_3$$

Where,

PU : *Perceived Usefulness*

PEOU : *Perceived Ease of Use*

BI : *Behavioral Intention*

CSE : *Computer Self-efficacy*

SN : *Subjective Norm*

$\alpha_{1-3}$  : Constanta

$\epsilon_{1-3}$  : Error

### 3.6 Validity Test

Validity ensures that the measure includes an adequate and representative set of items that hit the concept. The more the scale items represent the domain or universe of the concept being measured, the greater the content validity. Content validity is a function of how well the dimensions and elements of a concept have been outlined (Sekaran, 2003).

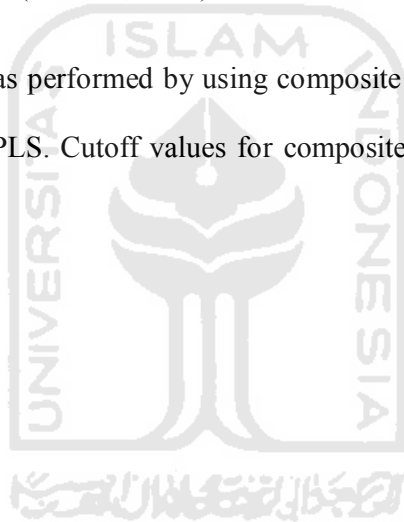
To measure the validity of the question, researchers took measurements of *discriminant validity* and *convergent validity* by using *Partial Least Square (PLS)*. PLS approach do not require sample loading and allowed free distribution. AVE

(Average Variance Extracted) value must be greater than 0.5 (Formnel and Lacker, 1981 cited in Ghozali, 2006).

### **3.7 Reliability Test**

Reliability indicates the extent to which it is without bias and later guarantees consistent measurement through time and across the various items in the instrument. Reliability of a measure is an indication of the steadiness and consistency with which the instrument measures the concept and helps to assess the goodness of a measure (Sekaran, 2003).

Reliability test was performed by using composite reliability models with the output produced by PLS. Cutoff values for composite reliability level was  $\geq$  0.7 (Ghozali, 2006).



## CHAPTER IV

### RESEARCH ANALYSIS

#### 4.1 Data Collection Results

The research object of the Determinants of ERP Learning on the Technology Acceptance Model was accounting students of Universitas Islam Indonesia that had taken lab ERP course. Questionnaire was distributed directly in the form of leaflets that contained the question posed to respondents regarding the research, and then spread on the campus of the Faculty of Economics, Universitas Islam Indonesia. There were 125 questionnaires deployed, only 111 which could be used by researcher, while the rest 14 questionnaire could not be used because either the questionnaire was not filled in completely nor taken seriously. The minimum number of samples required in this research was 100 samples. With the total of 111 samples, it had met the criteria of the amount of the minimum sample. More detailed information about the collection of questionnaires could be seen in table 4.1.

**Table 4.1 Questionnaire Distribution Data**

<b>Description</b>	<b>Total</b>	<b>%</b>
Questionnaire distributed	125	100
Questionnaire unused	14	11.2
Questionnaire used	111	88.8

Source: Data processed (2016)

## 4.2 Respondent Description

### 4.2.1 Age

The age of the respondents were divided into 3 categories, 18-21, 22-24, and >24 years. There were 94 respondents aged between 18-21 years old, 16 respondents are aged between 22-24 years old, and 1 respondent aged above 24 years old. More information can be seen in table 4.2.

**Table 4.2 Age**

	<b>Description</b>	<b>Total</b>	<b>%</b>
Age	18-21 years	94	84.6
	22-24 years	16	14.4
	>24 years	1	1

Source: Data processed (2016)

### 4.2.2 Gender

Based on the gender of the respondent that consisted of 2 categories, men and women. From the data received and used, the researchers found that 52 respondents were male and 59 respondents were female. More information could be seen in table 4.3.

**Table 4.3 Gender**

	<b>Description</b>	<b>Total</b>	<b>%</b>
Gender	Male	52	46.8
	Female	59	53.2

Source: Data processed (2016)

### 4.2.3 Time Usage

Based on time usage, the respondents were divided into 4 categories. There were 0-2 hours/week, 3-5 hours/week, 6-8 hours/week, and >9 hours/week. From the results of the data gathering, researcher found that 54 respondents were using ERP for 0-2 hours/week, 50 respondents were using ERP for 3-5 hours/week, 2 respondents were using ERP for 6-8 hours/week, and 5 respondents were using ERP for more than 9 hours/week. Further details could be seen in table 4.4.

**Table 4.4 Time Usage**

	<b>Description</b>	<b>Total</b>	<b>%</b>
Time usage	0-2 hours/week	54	48.5
	3-5 hours/week	50	45
	6-8 hours/week	2	3
	>9 hours/week	5	4.5

Source: Data processed (2016)

## 4.3 Instruments Testing

### 4.3.1 Validity Test

The construct validity in this research was assessed with convergent and discriminant validity. Convergent validity referred to the existence of a correlation between the different instruments that measure the same constructs. Discriminant validity refers to the absence of correlation between instruments and constructs that were not measured by it. The validity of convergent views the value of the

loading instrument, average variance extracted (AVE). The loading value is the value between constructs and instrument which is the proportion of variance of an item. The validity is considered to have good values based on the rule of thumb if the value root of AVE for constructs individual is greater than the value of the correlation between constructs with another constructs in the model (Chin, 1998 cited in Ghozali, 2006) and must be greater than the recommended 0.7 (Fornell and Lacker, 1981 cited in Ghozali 2006). AVE loading is greater than 0.7 which indicates that the value of i constructs was at least 70 percent of the size of the Variant. The discriminant evaluated by using PLS software version 2.0. was as follow:

**Table 4.5 Average Variance Extracted (AVE)**

	<b>AVE</b>	<b><math>\sqrt{\text{AVE}}</math></b>
BI	0.624	0.790
CSE	0.543	0.737
PEOU	0.501	0.708
PU	0.699	0.836
SN	0.695	0.833

Source: Data processed (2016)

In table 4.5 none of the AVE had smaller value of 0.7. Based on the results of AVE, loading value could be inferred that the convergent validity was met. This means that the existences of the correlation among different instruments are all valid.



Requirement of the discriminant validity can be seen from *cross loading* constructs value. If correlation indicator constructs have a value higher than the correlation of these indicators alongside other constructs, the constructs have high discriminant validity (Ghozali, 2006)

#### 4.3.2 Reliability Test

Reliability is a measurement indicating the extent to which these measurements without bias and ensures a consistent cross-time measurement and cross a wide range of items in the instrument (Sekaran, 2009). Reliability test is done to determine the degree of stability of a measuring instrument. In this research, a test of reliability is carried out by using the approach of *composite reliability* and by using the output which was generated by PLS.

**Table 4.6 Composite Reliability**

	<b>Composite Reliability</b>
Bi	0.830
CSE	0.921
PEOU	0.892
PU	0.933
SN	0.901

Source: Data processed (2016)

Based on the table above, composite reliability showed the value that gratifies the values of each variable above a minimum value of 0.7. These values

show the consistency and stability of instruments. In other word, it can be concluded that the reliability of the instrument was met.

#### 4.4 Inner Model Testing

Inner model testing was done to evaluate the relationship of invalid constructs or variables within hypothesis in this research i.e., things that affect the utilization of ERP software against the ability of the accounting student which was the *behavioral intention* (BI), *perceived ease of use* (PEOU) and *perceived usefulness* (PU) of ERP. Inner model testing was done to perceive the relationship between its significance and value as well as the invalid constructs (value of R-square). The R-square value is used to assess the influence of the dependent variable whether it has a substantive influence. The calculation of the inner model of the data obtained and used by researchers was *Partial Least Square*.

**Table 4.7 R-Square**

	<b>R-Square</b>
BI	0.680
PEOU	0.610
PU	0.374

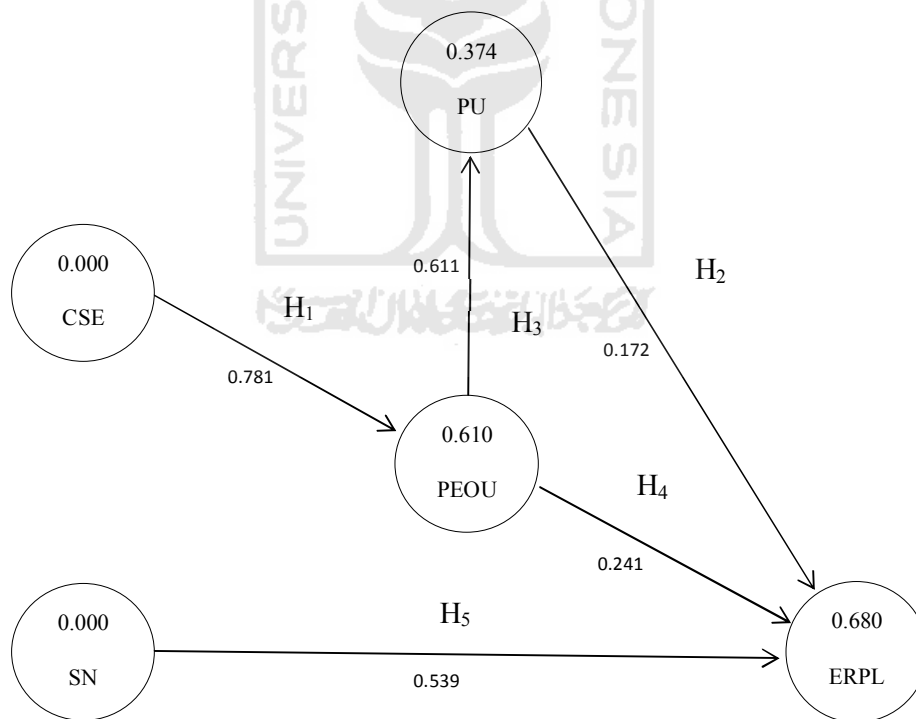
Source: Data processed (2016)

R-square value model of BI variable was 0.680, which means that the BI variable could be explained by the variable of *Subjective norm* (SN), PEOU, and PU of 0.680. PEOU variable could be explained by the variable of *Computer self-efficacy* (CSE) of 0.610. Along with PU variable, it can be explained by the

PEOU variable of 0.374. The inner model determined the relationship among latent constructs regarding to the results of the estimation of coefficient parameters of path and their significance level.

#### 4.5 Hypothesis Testing

Hypothesis testing can be done by observing the level of their significance and path parameters among the latent variables. The hypothesis was put forward in order to identify the relationship of each constructs. Figure 4.1 showed the varied relationship. Positive relationships occurred in all relationships among constructs with the varied value of the correlation.



**Figure 4.1 Correlations among Constructs**

Decision making based on the direction of the relationship and its significance of model testing and the correlation among the constructs was displayed in table 4.8. This table presented the output result of the inner weight by PLS software. The result of the inner weight showed the correlation relationship among constructs that connected variables and formed a hypothesis.

**Table 4.8 The Significance of Relationship among Variables**

	<b>Original Sample</b>	<b>Sample Mean</b>	<b>Standard Deviation</b>	<b>T Statistics</b>
CSE -> PEOU	0.781	0.783	0.031	25.348
PEOU -> BI	0.241	0.239	0.076	3.180
PEOU -> PU	0.611	0.622	0.051	12.069
PU -> BI	0.172	0.180	0.084	2.058
SN -> BI	0.539	0.538	0.064	8.422

**H<sub>1</sub> : Computer self-efficacy positively influence the perceived ease of use.**

From the table above, the parameters of the relationship between variables of *computer self-efficacy* and *perceived ease of use* was 0.781 and T-statistics value was 25.348 (T-statistics > t-table was 1.64) with 5% alpha. Therefore it can be concluded that *Computer self-efficacy* positively influenced the *perceived ease of use*. This result was consistent with the finding of Zahra (2009) and Punnoose (2012).

**H<sub>2</sub>: Perceived of usefulness positively influence the behavior intention.**

From the table above, the parameters of the relationship between variables of *Perceived of usefulness* and *behavior intention* was 0.172 and T-statistics value was 2.058 (T-statistics > t-table was 1.64) with 5% alpha. Therefore, it can be concluded that *Perceived of usefulness* positively influenced the *behavior intention*. This result was consistent with the finding of Zahra (2009), Wibowo (2012) and Punnoose (2012).

**H<sub>3</sub> : Perceived ease of use positively influence perceived of usefulness.**

From the table above, the parameters of the relationship between variables of *Perceived ease of use* and *perceived of usefulness* was 0.611 and T-statistics value was 12.069 (T-statistics > t-table was 1.64) with 5% alpha. Therefore, it can be concluded that *Perceived ease of use* positively influenced the *perceived of usefulness*. This result was consistent with the finding of Zahra (2009), Wibowo (2012) and Punnoose (2012).

**H<sub>4</sub> : Perceived ease of use positively influence behavior intention.**

From the table above, the parameters of the relationship between variables of *Perceived ease of use* and *behavior intention* was 0.241 and T-statistics value was 3.180 (T-statistics > t-table was 1.64) with 5% alpha. Therefore, it can be concluded that *Perceived ease of use* positively influenced the *behavior intention*. This result was consistent with the finding of Zahra (2009), Wibowo (2012) and Punnoose (2012).

**H<sub>5</sub> : Subjective norm positively influence behavior intention.**

From the table above, the parameters of the relationship between variables of *Subjective norm* and *behavior intention* was 0.241 and T-statistics value was 3.180 (T-statistics > t-table was 1.64) with 5% alpha. Therefore, it can be concluded that *Subjective norm* positively influenced the *behavior intention*. This result was consistent with the finding of Zahra (2009) and Punnoose (2012).

Based on the above explanation, all of the Hypotheses are supported. This shows the entire hypotheses which have consistent result with the previous research. The results could be summarized as follow:

**Table 4.9 Hypothesis Testing Results**

Hypothesis	Description
H <sub>1</sub> : Computer self-efficacy positively influence the perceived ease of use.	Supported
H <sub>2</sub> : Perceived of usefulness positively influence the behavior intention.	Supported
H <sub>3</sub> : Perceived ease of use positively influence perceived of usefulness.	Supported
H <sub>4</sub> : Perceived ease of use positively influence behavior intention.	Supported
H <sub>5</sub> : Subjective norm positively influence behavior intention.	Supported

## CHAPTER V

### CONCLUSIONS AND SUGGESTIONS

#### 5.1. Conclusions

Based on the results of the research as described in the previous chapter, it can be concluded the results are consistent with the hypotheses as follow:

1. Computer self-efficacy had significant positive influence on perceived ease of use.
2. Perceived of usefulness had significant positive influence on behavior intention.
3. Perceived ease of use had significant positive influence on perceived of usefulness.
4. Perceived ease of use had significant positive influence on behavior intention.
5. Subjective norm had significant positive influence on behavior intention.

## **5.2 Limitations of Research**

There are several limitations in this research which might lead to bias or inaccuracies in the results of this reserach and require improvement and development in the future. The limitations are as follows:

1. The research only focused on accounting students who had taken ERP class. The scope of research was limited merely on accounting students' perspective on ERP usage.
2. The sample size of 125 students was moderate.

## **5.3 Suggestions**

Limitations of this research were expected to be minimized so that future research can be improved. Thus, the suggestions for future studies are as follow:

1. This research should be developed with wider sample size perhaps by including management student, so the results will be more representative.
2. The next research could develop more variables, such as gender, personality traits, and et cetera.



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# APPENDICES



## Appendix I: Research Questionnaire

Kepada:

Yth: Saudara/i

Di Tempat

Dengan Hormat,

***Sehubungan dengan penelitian yang dilakukan sebagai penunjang skripsi saya yang berjudul “Faktor-Faktor yang Mempengaruhi Pemanfaatan Software ERP Mahasiswa Akuntansi Terhadap TAM: (Studi Kasus pada Mahasiswa Prodi Akuntansi Fakultas Ekonomi Universitas Islam Indonesia)” yang disusun sebagai salah satu syarat kelulusan program SI Fakultas Ekonomi Akuntansi Universitas Islam Indonesia, Yogyakarta.***

Berkaitan dengan hal tersebut, saya mohon bantuan kepada Saudara/i untuk bersedia mengisi kuisisioner sesuai dengan pernyataan-pernyataan yang tertera berikut ini. Bantuan Saudara/i sangat saya harapkan demi keberhasilan penelitian ini. Jawaban dan identitas responden akan terjamin kerahasiaanya.

Atas bantuan dan kesediaan Saudara/i dalam Mengisi kuisisioner ini, dengan rendah hati saya ucapkan terima kasih.

Yogyakarta, 6 Oktober 2015

Peneliti

(Danu Ega Yamin)

**Nama** : .....

**Umur** : .....

**Jenis** :  **Pria**  **Wanita**

**Kelamin**

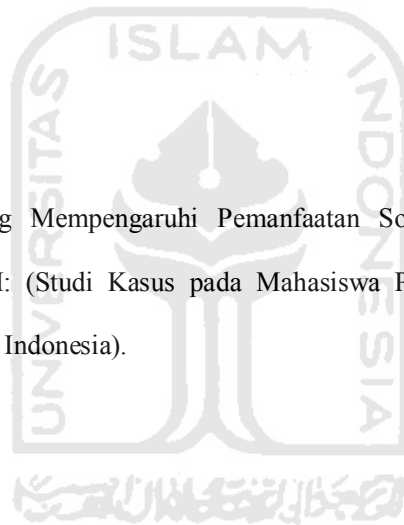
**Waktu** :  **0-2 jam**  **3-5 jam**

**Penggunaan**  **6-8 jam**  **>9 jam**

**/minggu**

### **Kuisisioner Penelitian**

Faktor-Faktor yang Mempengaruhi Pemanfaatan Software ERP Mahasiswa Akuntansi Terhadap TAM: (Studi Kasus pada Mahasiswa Prodi Akuntansi Fakultas Ekonomi Universitas Islam Indonesia).



### **Petunjuk Pengisian**

1	2	3	4	5	6
Sangat	Tidak	Sedikit Tidak	Sedikit	Setuju	Sangat
Tidak	Setuju	Setuju	Setuju		Setuju
Setuju					

## Variabel Penelitian

I	Kemampuan penggunaan Komputer	1	2	3	4	5	6
1.	Saya dapat mengoperasikan ERP tanpa bantuan orang lain.						
2.	Saya sangat cepat dalam mempelajari ERP						
3.	Saya sangat percaya diri mengakses informasi-informasi yang ada di ERP.						
4.	Saya tidak butuh konsultasi secara manual untuk mengoperasikan ERP.						
5.	Saya merasa percaya diri saat mengoperasikan ERP.						
6.	Sangat jarang bagi saya untuk meminta bantuan saat mengoperasikan ERP						
7.	Saya merasa sangat nyaman saat mengoperasikan ERP.						
8.	Saya merasa sangat percaya diri dengan kemampuan saya dalam mengoperasikan ERP.						
9.	Saya mampu mempelajari ERP sendiri.						
10.	Saya mampu untuk membimbing orang lain dalam mengoperasikan ERP.						

II	Persepsi Kegunaan	1	2	3	4	5	6
1.	ERP mempercepat penyelesaian tugas saya.						
2.	ERP dapat meningkatkan kinerja.						
3.	ERP dapat meningkatkan produktivitas saya.						
4.	ERP dapat meningkatkan efektivitas saya.						
5.	ERP lebih memudahkan saya dalam menyelesaikan tugas saya.						
6.	ERP berguna dalam tugas saya nantinya.						

III	Persepsi Kemudahan Penggunaan	1	2	3	4	5	6
1.	Belajar untuk mengoperasikan ERP adalah mudah bagi						

	saya.						
2.	Menurut saya, mudah untuk membuat ERP melakukan apa saja yang saya inginkan.						
3.	Berinteraksi dengan ERP sangat jelas dan mudah di mengerti						
4.	Menurut saya, Interaksi dengan system ERP sangat fleksibel						
5.	ERP mudah digunakan						
6.	Saya dapat menggunakan semua system yang ada tanpa melakukan training sebelumnya.						
7.	Saya tidak mengalami kesulitan dalam menggunakan ERP.						
8.	Menggunakan sistem ERP menyita waktu saya dalam menyelesaikan pekerjaan.						
9.	Menggunakan ERP lebih memerlukan waktu untuk aktivitas teknik (misal:input data,dll).						

IV	Norma Subjektif	1	2	3	4	5	6
1.	Keluarga, teman, dan rekan saya menganjurkan saya untuk mempelajari ERP.						
2.	Keluarga, teman, dan rekan saya setuju dengan saya mempelajari ERP.						
3.	teman dan rekan saya berpikir bahwa ERP sangat sesuai untuk saya pelajari.						
4.	Keluarga saya mempertimbangkan ERP sesuai untuk saya pelajari.						

V	Minat Peilaku	1	2	3	4	5	6
1.	ERP sangat sesuai dengan kebutuhan saya.						
2.	Saya mendapat dukungan yang besar dari teman-teman maupun keluarga dalam menggunakan ERP.						
3.	Saya akan merekomendasikan Kepada orang lain tentang ERP.						



## Appendix II: Questionnaire Data

### Questionnaire Distribution Data

Description	Total	%
Questionnaire distributed	125	100
Questionnaire unused	14	11.2
Questionnaire used	111	88.8

### Age

	Description	Total	%
	18-21 years	94	84.6
Age	22-24 years	16	14.4
	>24 years	1	1

### Gender

	Description	Total	%
Gender	Male	52	46.8
	Female	59	53.2

### Time Usage

	Description	Total	%
Time usage	0-2 hours/week	54	48.5
	3-5 hours/week	50	45
	6-8 hours/week	2	3
	>9 hours/week	5	4.5

No.	Umur	Jenis Kelamin	Kelas (Minggu)	I1	I2	I3	I4	I5	I6	I7	I8	I9	I10	I11	I12	I13	I14	I15	I16
1	25	Pria	0-2 jam	6	6	5	2	5	4	6	5	6	6	6	6	5	4	6	6
2	20	Pria	0-2 jam	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
3	20	Pria	0-2 jam	4	4	5	5	5	4	4	4	5	5	5	5	5	5	5	5
4	21	Pria	0-2 jam	4	4	4	4	4	5	4	3	4	5	5	6	5	4	5	5
5	21	Pria	0-2 jam	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
6	21	Pria	0-2 jam	3	3	4	3	5	4	4	4	4	4	5	5	3	4	3	4
7	23	Pria	0-2 jam	6	6	6	6	6	4	4	5	6	1	6	6	6	6	6	6
8	20	Pria	0-2 jam	4	4	4	4	4	4	5	3	4	4	3	3	5	4	5	5
9	21	Wanita	3-5 jam	3	4	3	3	4	2	4	4	2	3	4	4	4	3	4	4
10	20	Wanita	0-2 jam	2	3	3	3	2	4	5	2	3	3	3	5	4	4	4	5
11	23	Pria	0-2 jam	3	4	2	2	2	3	3	3	2	2	4	4	3	4	4	4
12	21	Wanita	3-5 jam	4	4	3	2	4	3	4	4	2	2	5	6	5	5	5	6
13	21	Wanita	3-5 jam	4	5	5	4	5	5	5	5	4	4	5	5	5	5	5	5
14	20	Wanita	0-2 jam	4	4	5	5	5	5	5	5	4	3	5	5	5	5	5	5
15	20	Pria	3-5 jam	5	5	5	4	5	5	5	5	4	3	5	5	5	5	5	5
16	20	Pria	3-5 jam	2	2	2	5	5	4	5	5	2	3	5	6	5	5	6	5
17	19	Pria	3-5 jam	5	4	4	5	5	3	4	4	4	3	2	5	6	6	2	5
18	21	Pria	0-2 jam	1	2	1	2	2	2	2	2	2	3	3	3	5	5	3	5
19	22	Wanita	0-2 jam	3	4	3	4	4	4	4	4	4	4	5	5	5	5	5	5
20	21	Pria	>9 jam	5	5	5	2	5	4	5	4	5	2	5	5	4	4	4	4
21	21	Wanita	0-2 jam	2	4	3	1	3	2	3	2	1	3	4	4	4	4	4	5
22	21	Wanita	0-2 jam	3	4	4	3	3	3	4	3	3	3	3	3	3	4	4	3
23	22	Wanita	0-2 jam	2	4	4	3	3	3	4	3	3	3	3	3	3	4	3	3
24	21	Pria	3-5 jam	4	4	5	6	4	4	3	5	5	6	4	6	6	4	3	6
25	21	Pria	0-2 jam	4	5	5	3	6	3	4	5	4	3	2	3	2	3	2	3
26	21	Wanita	>9 jam	2	2	4	2	2	1	2	2	2	3	4	5	5	4	4	4
27	23	Pria	>9 jam	5	5	5	3	4	3	2	4	4	2	2	5	5	5	3	4
28	22	Wanita	6-8 jam	6	6	5	5	5	5	6	6	5	5	6	6	6	6	6	6
29	21	Wanita	3-5 jam	5	5	5	4	4	5	5	5	4	4	5	6	5	5	5	5
30	21	Pria	0-2 jam	4	3	3	3	4	3	3	4	4	3	5	5	5	5	4	6
31	20	Wanita	3-5 jam	2	4	4	2	4	2	4	4	2	2	5	5	5	4	4	4
32	19	Wanita	3-5 jam	5	5	6	2	4	3	6	6	4	4	5	6	6	6	5	6
33	20	Wanita	3-5 jam	4	4	5	3	5	3	5	5	4	4	5	5	4	4	5	4
34	21	Wanita	3-5 jam	5	5	5	4	5	3	4	5	5	5	5	5	5	5	5	6
35	21	Pria	3-5 jam	2	4	4	3	4	2	4	4	2	4	4	4	5	5	5	5
36	21	Pria	0-2 jam	3	4	3	3	4	4	5	4	4	2	2	3	2	3	3	2

III1	III2	III3	III4	III5	III6	III7	III8	III9	IV1	IV2	IV3	IV4	V1	V2	V3
5	5	6	6	5	6	4	4	5	5	6	2	5	5	6	3
4	4	4	4	4	4	3	3	3	3	3	3	3	4	4	4
5	5	5	5	5	5	5	5	5	5	4	5	5	5	4	5
4	4	4	4	4	4	4	4	4	4	4	4	5	5	5	5
5	5	5	5	5	5	5	5	5	4	5	4	4	4	4	4
3	4	5	6	5	5	4	4	4	4	4	4	4	4	5	5
6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
4	3	5	5	4	4	4	4	4	3	3	4	5	3	4	5
4	3	4	4	4	3	3	3	4	3	4	4	3	3	3	4
3	5	3	4	3	1	2	3	3	3	5	5	3	3	3	6
4	3	4	4	4	2	3	3	4	4	4	4	4	4	5	4
4	5	4	5	4	2	2	1	5	5	6	5	5	5	5	5
5	5	5	5	5	4	4	5	5	5	5	5	5	5	5	5
4	4	4	5	4	4	4	3	3	5	5	5	5	5	5	5
5	5	5	5	5	3	4	2	3	5	5	5	5	5	5	6
4	4	4	4	5	4	3	4	5	2	5	5	5	6	6	6
4	5	4	4	3	2	5	5	5	5	6	6	3	6	6	6
3	4	3	4	4	1	1	3	5	3	5	5	1	4	5	4
4	3	4	4	4	4	3	3	4	5	5	6	6	5	5	5
5	4	3	5	5	2	3	2	4	5	5	4	2	5	4	4
3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
3	3	4	3	3	3	3	3	3	3	3	4	3	3	4	3
3	3	4	3	3	3	3	3	3	3	3	4	3	3	4	3
5	4	5	6	5	6	6	5	2	6	6	6	6	5	6	5
4	5	3	5	5	3	2	3	1	3	4	5	3	2	3	6
2	3	2	2	2	2	2	3	4	3	4	1	2	2	2	4
5	4	3	3	3	3	4	4	5	3	5	5	4	3	3	5
5	5	5	4	5	4	4	3	4	4	5	5	5	5	5	4
5	5	5	5	4	4	5	3	3	5	5	5	5	5	5	6
3	4	3	3	3	3	3	4	4	6	6	3	3	3	6	6
4	4	4	5	5	1	3	4	4	2	2	2	2	5	2	6
5	4	4	6	5	4	3	1	2	4	5	5	5	4	5	6
4	3	4	5	4	2	3	4	5	6	5	4	4	4	4	5
5	5	5	5	5	4	4	2	3	6	6	6	5	5	6	6
5	5	5	5	4	2	3	3	4	4	4	4	3	4	4	4
4	3	4	4	4	3	3	2	3	2	2	2	2	3	2	5

No.	Umur	Jenis Kelamin	Kelas (Minggu)	I1	I2	I3	I4	I5	I6	I7	I8	I9	I10	I11	I12	I13	I14	I15	I16
37	21	Pria	3-5 jam	5	5	4	3	4	4	5	4	4	3	5	5	4	5	5	4
38	21	Pria	3-5 jam	3	4	4	2	4	3	4	4	3	4	2	4	3	3	3	3
39	20	Pria	3-5 jam	4	4	3	2	3	3	4	3	1	2	3	3	4	4	3	3
40	22	Pria	3-5 jam	4	4	5	2	5	2	5	5	3	4	5	5	6	6	6	5
41	21	Wanita	0-2 jam	5	5	5	2	4	5	5	4	4	4	5	6	5	5	5	5
42	19	Wanita	3-5 jam	4	4	4	3	4	3	4	4	3	4	5	6	5	5	5	5
43	20	Pria	0-2 jam	5	5	5	3	4	4	4	4	4	4	5	5	5	5	5	5
44	24	Pria	0-2 jam	3	5	4	3	5	4	4	6	6	4	4	6	4	4	4	4
45	21	Pria	0-2 jam	4	4	4	4	4	4	4	4	4	4	5	4	4	4	5	5
46	20	Wanita	0-2 jam	4	4	4	5	5	5	5	5	4	5	4	5	5	5	4	5
47	20	Wanita	0-2 jam	4	4	4	2	4	4	4	2	2	4	4	6	6	6	4	5
48	19	Pria	3-5 jam	4	5	5	4	6	3	5	4	5	5	4	5	4	4	5	5
49	20	Wanita	3-5 jam	4	4	5	2	4	3	4	4	2	4	5	6	6	6	5	6
50	20	Wanita	3-5 jam	3	3	4	3	4	4	3	4	3	3	4	4	4	4	5	5
51	20	Pria	3-5 jam	3	4	2	1	2	2	2	2	1	2	4	5	4	5	4	4
52	21	Wanita	3-5 jam	3	4	5	2	3	1	3	4	2	3	3	4	4	5	5	3
53	20	Wanita	3-5 Jam	5	4	4	4	5	3	6	4	5	5	4	6	5	5	5	6
54	20	Wanita	0-2 jam	3	4	5	5	5	4	4	4	5	5	5	5	5	5	5	5
55	21	Wanita	0-2 jam	4	4	4	4	3	5	4	3	4	5	5	6	5	4	5	5
56	21	Pria	0-2 jam	4	5	5	5	5	5	5	5	6	5	5	5	5	5	5	5
57	22	Wanita	0-2 jam	3	3	4	3	5	4	4	4	4	4	5	5	3	4	3	4
58	21	Wanita	0-2 jam	6	6	6	6	6	4	4	5	6	1	6	6	6	6	6	6
59	21	Pria	3-5 jam	4	4	4	4	4	4	5	3	4	4	3	2	5	4	5	5
60	21	Pria	0-2 jam	3	4	3	3	4	2	4	4	2	3	4	4	4	3	4	4
61	20	Pria	0-2 jam	2	3	3	3	2	4	5	2	3	3	3	5	4	4	4	5
62	22	Pria	3-5 jam	3	4	2	2	2	3	3	3	2	2	4	4	3	4	4	4
63	21	Pria	3-5 jam	4	4	3	1	4	3	4	4	2	2	5	6	5	5	5	6
64	21	Wanita	0-2 jam	4	5	5	4	5	5	5	6	4	4	6	6	6	6	6	6
65	20	Pria	3-5 jam	4	4	5	5	5	5	5	6	4	3	5	5	5	5	6	5
66	19	Pria	3-5 jam	5	5	5	4	5	5	5	6	4	3	5	5	5	5	5	5
67	20	Pria	3-5 jam	2	2	2	5	5	4	5	5	2	3	5	6	5	5	6	5
68	22	Pria	0-2 jam	5	4	4	5	5	3	4	4	4	3	2	5	5	5	1	5
69	21	Wanita	0-2 jam	1	2	1	2	2	2	2	2	2	3	3	3	5	5	3	5
70	20	Wanita	3-5 jam	3	4	3	4	4	4	4	4	4	4	5	5	5	5	5	5
71	23	Wanita	3-5 jam	5	5	5	2	6	4	5	4	5	2	5	5	4	4	4	4
72	21	Wanita	0-2 jam	2	4	3	1	3	2	3	2	1	3	4	4	4	4	4	5

III1	III2	III3	III4	III5	III6	III7	III8	III9	IV1	IV2	IV3	IV4	V1	V2	V3
4	3	3	4	4	3	2	4	2	5	5	4	4	4	4	5
4	3	3	3	1	1	2	5	2	5	5	4	5	3	5	5
3	3	2	3	3	1	3	2	3	2	3	3	3	3	3	3
3	5	5	5	2	2	2	3	5	5	5	5	5	3	4	5
5	4	5	5	5	2	4	2	4	5	5	5	5	5	5	5
4	3	4	4	4	3	3	3	4	4	4	4	4	4	4	5
5	5	4	4	4	4	4	4	4	4	4	4	3	4	4	5
5	4	5	4	5	3	3	4	5	3	3	2	5	4	4	3
4	4	4	5	4	4	4	4	4	2	3	3	4	4	4	4
4	4	3	5	5	4	4	2	5	5	5	5	5	6	5	6
4	4	4	5	4	2	2	2	5	3	5	3	3	4	5	4
5	4	4	5	5	5	4	4	5	4	5	5	5	5	4	5
4	4	5	5	4	2	3	2	3	5	5	5	5	5	6	6
4	4	4	4	5	3	3	3	4	3	4	4	4	4	4	4
2	3	3	5	4	1	2	2	2	4	5	1	3	4	2	3
3	4	4	4	4	2	2	2	4	4	4	4	3	3	6	6
6	4	5	5	5	5	4	4	5	3	4	4	4	5	4	5
5	5	5	5	5	5	5	5	5	5	4	5	5	5	4	5
4	4	4	4	4	4	4	4	4	4	4	4	6	5	5	5
5	5	5	5	5	5	5	5	5	4	5	4	4	4	4	4
3	4	5	6	5	5	4	4	4	4	4	4	4	4	5	5
6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
4	3	5	5	4	4	4	4	4	3	3	4	5	3	4	5
4	3	4	4	4	3	3	3	4	3	4	4	3	3	3	4
3	5	3	4	3	1	2	3	3	3	5	5	3	3	3	6
4	3	4	4	4	2	3	3	4	4	4	4	4	4	5	4
4	5	4	5	4	2	2	1	5	5	6	5	5	5	5	5
6	6	6	6	6	4	4	5	5	5	5	5	5	5	5	5
4	4	4	5	4	4	4	2	2	5	5	5	5	5	5	5
5	5	5	5	5	3	4	2	3	5	5	5	5	5	5	6
4	4	4	4	5	4	3	4	5	2	5	5	5	6	6	6
4	5	4	4	3	2	5	5	5	5	6	6	3	6	6	6
3	4	3	4	4	1	1	3	5	3	5	5	1	4	5	4
4	3	4	4	4	4	3	3	4	5	5	6	6	5	5	5
5	4	3	5	5	2	3	2	4	5	5	4	2	5	4	4
3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2

No.	Umur	Jenis Kelamin	Kelas (Minggu)	Kelas															
				I1	I2	I3	I4	I5	I6	I7	I8	I9	I10	I11	I12	I13	I14	I15	I16
73	20	Pria	3-5 jam	3	4	4	3	3	3	4	3	3	3	3	3	3	4	4	3
74	20	Wanita	0-2 jam	2	4	4	3	3	3	4	3	3	3	3	3	3	4	3	3
75	19	Pria	0-2 jam	3	4	5	6	4	4	3	5	5	6	4	6	6	4	3	6
76	20	Wanita	0-2 jam	4	5	5	3	6	3	4	5	4	3	2	3	2	3	2	3
77	20	Pria	0-2 jam	1	1	4	3	2	1	2	2	2	3	4	5	5	4	4	4
78	20	Pria	0-2 jam	5	5	5	3	4	3	2	4	4	2	2	5	5	5	3	4
79	21	Pria	3-5 jam	6	6	5	5	5	5	6	6	5	5	6	6	6	6	6	6
80	20	Pria	3-5 jam	5	5	5	4	4	5	5	5	4	4	5	6	5	6	6	6
81	21	Wanita	3-5 jam	4	2	3	3	4	3	3	4	4	3	5	5	5	5	4	6
82	20	Wanita	3-5 jam	2	4	4	2	4	2	5	5	1	2	5	5	5	4	4	4
83	20	Wanita	3-5 jam	5	5	6	2	4	3	6	6	4	4	6	6	6	6	5	6
84	21	Wanita	3-5 Jam	4	4	5	3	5	3	6	6	4	4	5	5	4	4	5	4
85	21	Wanita	0-2 jam	5	5	5	4	5	3	4	5	5	6	5	5	5	5	5	6
86	20	Pria	>9 jam	2	4	4	3	4	2	4	4	2	4	5	4	6	6	6	5
87	20	Pria	>9 jam	3	4	3	3	4	4	5	4	4	2	2	3	2	3	3	2
88	20	Pria	6-8 jam	5	5	4	3	4	4	5	4	4	3	5	5	4	5	5	4
89	19	Pria	3-5 jam	3	4	4	2	4	3	4	4	3	4	2	4	3	3	3	3
90	22	Pria	0-2 jam	4	4	4	2	3	3	5	3	1	2	3	3	4	4	3	3
91	21	Wanita	3-5 jam	1	1	4	2	2	1	2	2	2	3	4	5	5	4	4	4
92	21	Pria	3-5 jam	5	5	5	3	4	3	2	4	4	2	2	5	5	5	3	4
93	22	Wanita	3-5 jam	6	6	5	5	5	5	6	6	5	5	6	6	6	6	6	6
94	22	Wanita	3-5 jam	5	5	5	4	4	5	5	5	4	4	5	6	5	5	5	5
95	21	Pria	3-5 jam	4	3	3	3	4	3	3	4	4	3	5	5	5	5	4	6
96	21	Wanita	0-2 jam	2	4	4	2	4	2	4	4	1	1	5	5	5	4	4	4
97	20	Wanita	3-5 jam	5	5	6	2	4	3	6	6	4	4	5	6	6	6	5	6
98	19	Wanita	3-5 jam	4	4	5	3	5	3	5	5	4	4	5	5	4	4	5	4
99	20	Wanita	0-2 jam	5	5	5	4	5	3	4	5	5	5	5	5	5	5	5	6
100	21	Wanita	0-2 jam	2	4	4	3	4	2	4	4	2	4	4	4	5	5	5	5
101	21	Wanita	0-2 jam	3	4	3	3	4	4	5	4	4	2	2	3	2	3	3	2
102	21	Wanita	0-2 jam	5	5	4	3	4	4	5	4	4	3	5	5	4	5	5	4
103	21	Wanita	0-2 jam	3	4	4	2	4	3	4	4	3	4	2	4	3	3	3	3
104	21	Wanita	0-2 jam	4	4	3	2	3	3	4	3	1	2	3	3	4	4	3	3
105	20	Wanita	0-2 jam	4	4	5	2	5	2	5	5	3	4	5	5	6	6	6	5
106	22	Wanita	0-2 jam	5	5	5	2	4	5	5	4	4	4	5	6	5	5	5	5
107	21	Wanita	3-5 jam	4	4	4	3	4	3	4	4	3	4	5	6	5	5	5	5
108	21	Wanita	0-2 jam	5	5	5	3	4	4	4	4	4	4	5	5	5	5	5	5

III1	III2	III3	III4	III5	III6	III7	III8	III9	IV1	IV2	IV3	IV4	V1	V2	V3
3	3	4	3	3	3	3	3	3	3	3	4	3	3	4	2
3	3	4	3	3	3	3	3	3	3	3	4	3	3	4	3
5	4	5	6	5	6	6	5	2	6	6	6	6	5	6	5
4	5	3	5	5	3	2	3	1	3	4	5	3	2	3	6
2	3	2	2	2	2	2	3	4	3	4	1	2	2	2	4
5	4	3	3	3	3	4	4	5	3	5	5	4	3	3	5
6	6	6	4	5	4	4	3	4	4	6	6	5	5	5	4
6	6	5	5	4	4	5	2	3	5	5	6	5	5	5	6
3	4	3	3	3	3	3	4	4	6	5	2	3	3	6	6
4	4	4	5	5	1	3	4	4	2	2	2	2	5	2	6
5	4	4	6	5	4	3	1	2	4	5	5	5	4	5	6
4	3	4	5	4	2	3	4	5	5	6	4	4	4	4	6
5	5	5	5	5	4	4	2	3	6	6	6	5	5	6	6
5	5	5	5	4	2	3	3	4	4	4	4	3	4	4	4
4	2	4	4	4	3	3	2	3	2	2	2	2	3	2	5
4	3	3	4	4	3	2	4	2	5	5	4	4	4	4	5
4	2	3	2	1	1	2	5	2	5	5	4	5	3	5	5
3	3	2	3	3	1	3	2	3	2	3	3	3	3	2	2
2	3	2	2	2	2	2	3	4	3	4	1	2	2	2	4
5	4	3	3	3	3	4	4	5	3	5	5	4	3	3	5
5	5	5	4	5	4	4	3	4	4	5	5	5	5	5	4
5	5	5	5	4	4	5	3	3	5	5	5	5	5	5	6
3	4	3	3	3	3	3	4	4	5	5	3	3	3	6	6
4	4	4	5	5	1	3	4	4	2	2	2	2	5	2	6
5	4	4	6	5	4	3	1	2	4	5	5	5	4	5	6
4	3	4	5	4	2	3	4	5	6	5	4	4	4	4	5
5	5	5	5	5	4	4	2	3	6	6	6	5	5	6	6
5	5	5	5	4	2	3	3	4	4	4	4	3	4	4	4
4	3	4	4	4	3	3	2	3	2	2	2	2	3	2	5
4	3	3	4	4	3	2	4	2	5	5	4	4	4	4	5
4	3	3	3	1	1	2	5	2	5	5	4	5	3	5	5
3	3	2	3	3	1	3	2	3	2	3	3	3	3	3	3
3	5	5	5	2	2	2	3	5	5	5	5	5	3	4	5
5	4	5	5	5	2	4	2	4	5	5	5	5	5	5	5
4	3	4	4	4	3	3	3	4	4	4	4	4	4	4	5
5	5	4	4	4	4	4	4	4	4	4	4	3	4	4	5

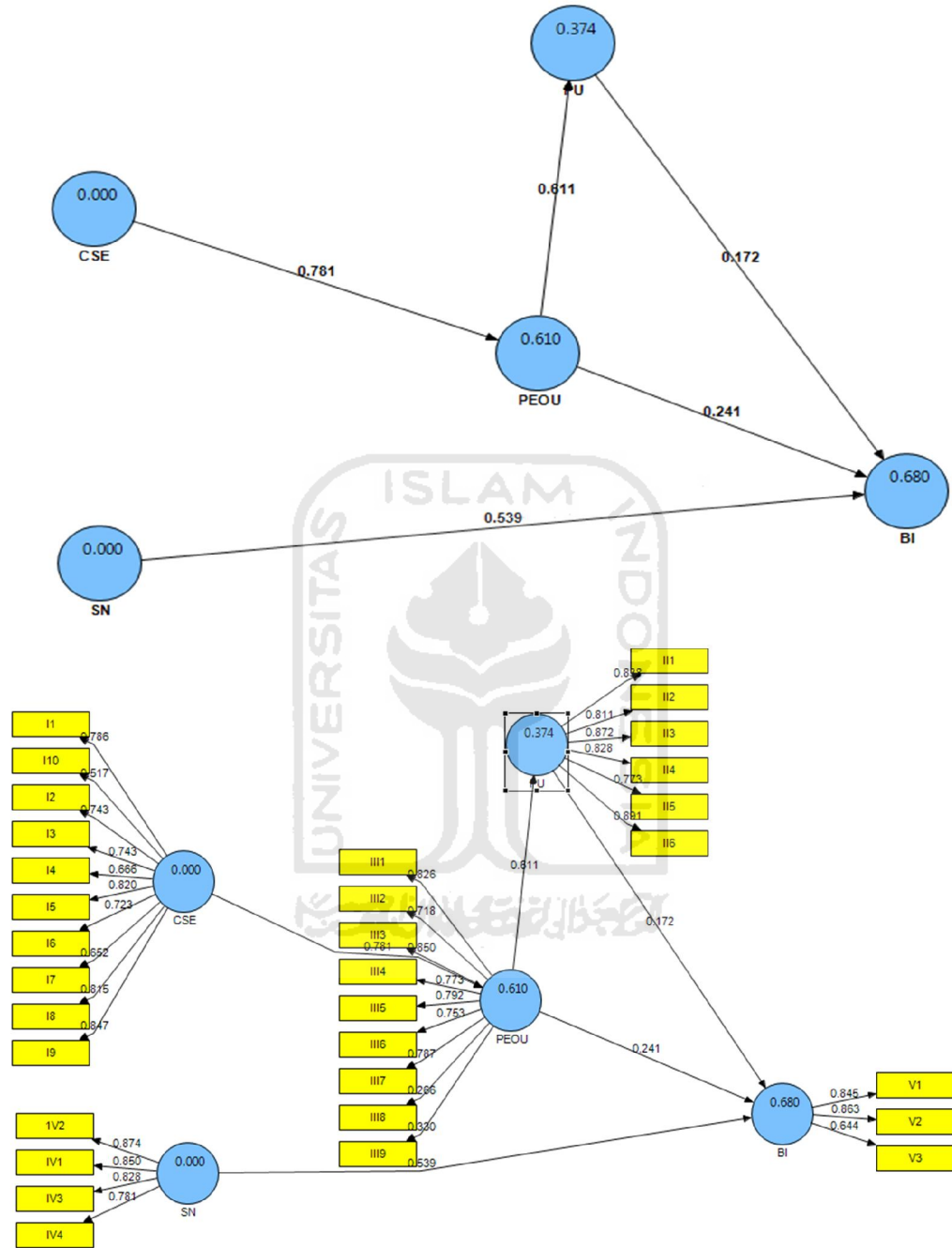


No.	Umur	Jenis Kelamin	Kelas (Minggu)	I1	I2	I3	I4	I5	I6	I7	I8	I9	I10	I11	I12	I13	I14	I15	I16
109	20	Wanita	0-2 jam	3	5	4	3	5	4	4	6	6	4	4	6	4	4	4	4
110	20	Wanita	3-5 jam	5	5	5	5	5	5	5	5	5	5	5	4	4	4	5	5
111	20	Wanita	3-5 jam	4	4	4	6	6	6	6	5	4	5	4	5	5	5	4	5

III1	III2	III3	III4	III5	III6	III7	III8	III9	IV1	IV2	IV3	IV4	V1	V2	V3
5	4	5	4	5	3	3	4	5	3	3	2	5	4	4	3
4	4	4	5	4	4	4	4	4	2	3	3	4	4	4	4
4	4	3	5	5	4	4	2	5	5	5	5	5	6	5	6



### Appendix III: Constructs correlation



Appendix IV: Software Analysis

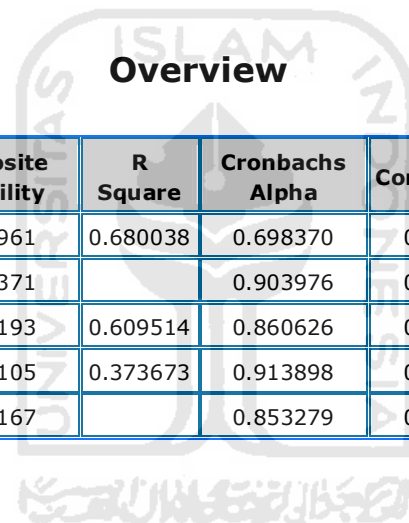
**Outer Loadings (Mean, STDEV, T-Values)**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics ( O/STERR )
<b>1V2 &lt;- SN</b>	0.874312	0.876760	0.025265	0.025265	34.606201
<b>I1 &lt;- CSE</b>	0.786369	0.784980	0.046277	0.046277	16.992625
<b>I10 &lt;- CSE</b>	0.517481	0.513706	0.114562	0.114562	4.517016
<b>I2 &lt;- CSE</b>	0.743463	0.741644	0.051427	0.051427	14.456665
<b>I3 &lt;- CSE</b>	0.742695	0.742647	0.047792	0.047792	15.540053
<b>I4 &lt;- CSE</b>	0.666253	0.667548	0.056467	0.056467	11.798977
<b>I5 &lt;- CSE</b>	0.819948	0.817694	0.031225	0.031225	26.259188
<b>I6 &lt;- CSE</b>	0.722931	0.715209	0.046438	0.046438	15.567805
<b>I7 &lt;- CSE</b>	0.652288	0.640545	0.071696	0.071696	9.098006
<b>I8 &lt;- CSE</b>	0.814615	0.810416	0.033891	0.033891	24.036471
<b>I9 &lt;- CSE</b>	0.847063	0.847222	0.019364	0.019364	43.743459
<b>II1 &lt;- PU</b>	0.837679	0.834691	0.042872	0.042872	19.539167
<b>II2 &lt;- PU</b>	0.811053	0.813616	0.034641	0.034641	23.413062
<b>II3 &lt;- PU</b>	0.872468	0.873580	0.024505	0.024505	35.603553
<b>II4 &lt;- PU</b>	0.827806	0.827336	0.033325	0.033325	24.840422
<b>II5 &lt;- PU</b>	0.773020	0.772012	0.063989	0.063989	12.080457
<b>II6 &lt;- PU</b>	0.891391	0.892507	0.018550	0.018550	48.053025
<b>III1 &lt;- PEOU</b>	0.825954	0.821820	0.039955	0.039955	20.672172
<b>III2 &lt;- PEOU</b>	0.718031	0.712409	0.056650	0.056650	12.674860
<b>III3 &lt;- PEOU</b>	0.850168	0.844918	0.028750	0.028750	29.570807
<b>III4 &lt;- PEOU</b>	0.773123	0.771218	0.042395	0.042395	18.236149
<b>III5 &lt;- PEOU</b>	0.791730	0.788373	0.037529	0.037529	21.096387
<b>III6 &lt;- PEOU</b>	0.753192	0.753669	0.037706	0.037706	19.975224
<b>III7 &lt;- PEOU</b>	0.786850	0.786807	0.034283	0.034283	22.951409
<b>III8 &lt;- PEOU</b>	0.265832	0.251016	0.122869	0.122869	2.163538
<b>III9 &lt;- PEOU</b>	0.330108	0.326767	0.119089	0.119089	2.771955
<b>IV1 &lt;- SN</b>	0.849609	0.849956	0.039807	0.039807	21.343178
<b>IV3 &lt;- SN</b>	0.827954	0.829893	0.038687	0.038687	21.401567
<b>IV4 &lt;- SN</b>	0.781010	0.780652	0.053061	0.053061	14.719236
<b>V1 &lt;- BI</b>	0.845351	0.844998	0.032181	0.032181	26.269045
<b>V2 &lt;- BI</b>	0.863259	0.861703	0.025362	0.025362	34.037891

<b>V3 &lt;- BI</b>	0.643783	0.632124	0.083540	0.083540	7.706260
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### Path Coefficients (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics ( O/STERR )
<b>CSE -&gt; PEOU</b>	0.780714	0.782968	0.030800	0.030800	25.347680
<b>PEOU -&gt; BI</b>	0.241212	0.239034	0.075843	0.075843	3.180391
<b>PEOU -&gt; PU</b>	0.611288	0.621592	0.050651	0.050651	12.068628
<b>PU -&gt; BI</b>	0.172289	0.180119	0.083737	0.083737	2.057502
<b>SN -&gt; BI</b>	0.539287	0.537716	0.064035	0.064035	8.421789



### Overview

	AVE	Composite Reliability	R Square	Cronbachs Alpha	Communality	Redundancy
<b>BI</b>	0.624764	0.830961	0.680038	0.698370	0.624764	0.155203
<b>CSE</b>	0.543593	0.921371		0.903976	0.543593	
<b>PEOU</b>	0.501242	0.892193	0.609514	0.860626	0.501242	0.302967
<b>PU</b>	0.699686	0.933105	0.373673	0.913898	0.699686	0.258862
<b>SN</b>	0.695436	0.901167		0.853279	0.695436	

### Redundancy

	redundancy
<b>BI</b>	0.155203
<b>CSE</b>	
<b>PEOU</b>	0.302967
<b>PU</b>	0.258862
<b>SN</b>	

## Cronbachs Alpha

	Cronbachs Alpha
<b>BI</b>	0.698370
<b>CSE</b>	0.903976
<b>PEOU</b>	0.860626
<b>PU</b>	0.913898
<b>SN</b>	0.853279

## Latent Variable Correlations

	BI	CSE	PEOU	PU	SN
<b>BI</b>	1.000000				
<b>CSE</b>	0.551006	1.000000			
<b>PEOU</b>	0.637985	0.780714	1.000000		
<b>PU</b>	0.638761	0.472314	0.611288	1.000000	
<b>SN</b>	0.771568	0.579688	0.540444	0.591562	1.000000

## R Square

	R Square
<b>BI</b>	0.680038
<b>CSE</b>	
<b>PEOU</b>	0.609514
<b>PU</b>	0.373673
<b>SN</b>	

## Cross Loadings

	BI	CSE	PEOU	PU	SN
<b>I1</b>	0.447352	<b>0.786369</b>	0.540185	0.454952	0.545061
<b>I10</b>	0.327551	<b>0.517481</b>	0.412563	0.384821	0.412510
<b>I12</b>	0.240188	<b>0.743463</b>	0.582567	0.270818	0.370951
<b>I13</b>	0.260558	<b>0.742695</b>	0.562309	0.394911	0.424255
<b>I14</b>	0.526885	<b>0.666253</b>	0.634973	0.337682	0.448637
<b>I15</b>	0.499607	<b>0.819948</b>	0.662700	0.313817	0.446846
<b>I16</b>	0.458579	<b>0.722931</b>	0.551043	0.298721	0.387684

<b>I7</b>	0.307423	<b>0.652288</b>	0.409251	0.293760	0.223487
<b>I8</b>	0.515126	<b>0.814615</b>	0.636737	0.449191	0.481543
<b>I9</b>	0.421830	<b>0.847063</b>	0.668582	0.312408	0.487673
<b>II1</b>	0.478729	0.438442	0.542464	<b>0.837679</b>	0.385355
<b>II2</b>	0.599228	0.454613	0.508667	<b>0.811053</b>	0.543323
<b>II3</b>	0.511091	0.305618	0.466949	<b>0.872468</b>	0.481737
<b>II4</b>	0.538134	0.350373	0.450690	<b>0.827806</b>	0.519518
<b>II5</b>	0.374938	0.416637	0.484828	<b>0.773020</b>	0.372187
<b>II6</b>	0.653514	0.402819	0.596043	<b>0.891391</b>	0.622394
<b>III1</b>	0.518011	0.756247	<b>0.825954</b>	0.481225	0.504788
<b>III2</b>	0.521011	0.517040	<b>0.718031</b>	0.597892	0.483245
<b>III3</b>	0.518097	0.615119	<b>0.850168</b>	0.529478	0.447970
<b>III4</b>	0.541557	0.562816	<b>0.773123</b>	0.478151	0.437796
<b>III5</b>	0.490988	0.563769	<b>0.791730</b>	0.443655	0.256126
<b>III6</b>	0.429116	0.678226	<b>0.753192</b>	0.428352	0.425965
<b>III7</b>	0.492815	0.660508	<b>0.786850</b>	0.379410	0.437172
<b>III8</b>	0.133500	0.190907	<b>0.265832</b>	0.010909	0.127037
<b>III9</b>	0.222168	0.077692	<b>0.330108</b>	0.339465	0.087906
<b>IV1</b>	0.642076	0.453291	0.387827	0.492575	<b>0.849609</b>
<b>IV2</b>	0.652365	0.367840	0.336589	0.555993	<b>0.874312</b>
<b>IV3</b>	0.665198	0.487082	0.513281	0.391275	<b>0.827954</b>
<b>IV4</b>	0.611748	0.634370	0.570353	0.538297	<b>0.781010</b>
<b>V1</b>	<b>0.845351</b>	0.532484	0.686815	0.626989	0.563062
<b>V2</b>	<b>0.863259</b>	0.432563	0.470325	0.532191	0.770195
<b>V3</b>	<b>0.643783</b>	0.323722	0.317785	0.310237	0.462126

## AVE

	AVE
<b>BI</b>	0.624764
<b>CSE</b>	0.543593
<b>PEOU</b>	0.501242
<b>PU</b>	0.699686
<b>SN</b>	0.695436

## Communality

	communality
<b>BI</b>	0.624764
<b>CSE</b>	0.543593
<b>PEOU</b>	0.501242
<b>PU</b>	0.699686
<b>SN</b>	0.695436

## Total Effects

	BI	CSE	PEOU	PU	SN
<b>BI</b>					
<b>CSE</b>	0.270541		0.780714	0.477241	
<b>PEOU</b>	0.346530			0.611288	
<b>PU</b>	0.172289				
<b>SN</b>	0.539287				

## Composite Reliability

	Composite Reliability
<b>BI</b>	0.830961
<b>CSE</b>	0.921371
<b>PEOU</b>	0.892193
<b>PU</b>	0.933105
<b>SN</b>	0.901167

