

LAMPIRAN

Lampiran 1. Kuesioner Penelitian

KUESIONER PENELITIAN

I. IDENTITAS RESPONDEN

1. Nama
2. Jenis Kelamin
3. Pekerjaan
4. Media Pembayaran Online
5. Usia saat ini

II. PETUNJUK PENGISIAN

1. Mohon memberi tanda silang (√) pada jawaban yang Saudara anggap paling sesuai dan mohon mengisi bagian yang membutuhkan jawaban tertulis
2. Setelah mengisi kuesioner ini mohon Saudara dapat memberikan kembali kepada yang menyerahkan kuesioner ini pertama kali.
3. Keterangan Alternatif Jawaban dan Skor :
 - a. STS = Sangat Tidak Setuju (1)
 - b. TS = Tidak Setuju (2)
 - c. N = Netral (3)
 - d. S = Setuju (4)
 - e. SS = Sangat Setuju (5)

A. *Perceived Ease of Use* (Persepsi Kemudahan Penggunaan)

No	Pernyataan	Jawaban/tanggapan				
		STS	TS	N	S	SS
		1	2	3	4	5
1	OVO memberikan penjelasan dengan jelas dan dapat dimengerti (<i>clear and understandable</i>) saat Saudara melakukan transaksi .					
	<i>Mohon dijelaskan:</i>					
2	Selama menggunakan OVO, Saudara tidak memerlukan usaha yang berlebih (<i>less effort</i>) ketika melakukan transaksi					
	<i>Mohon dijelaskan:</i>					
3	OVO memberikan Saudara kemudahan dalam penggunaannya (<i>ease to use</i>), sehingga dimanapun Saudara berada dapat melakukan transaksi					
	<i>Mohon dijelaskan:</i>					

B. *Perceived Risk* (Persepsi Risiko)

No	Pernyataan	Jawaban/tanggapan				
		STS	TS	N	S	SS
		1	2	3	4	5
1	OVO adalah layanan teknologi finansial yang dapat mengurangi resiko keuangan (<i>financial risk</i>)					
	<i>Resiko keuangan seperti apa ?Mohon dijelaskan:</i>					
2	OVO memiliki fitur keamanan (<i>privacy risk</i>) yang menjamin keamanan (<i>privacy</i>) penggunaanya					
	<i>Fitur keamanan seperti apa ? Mohon dijelaskan:</i>					
3	OVO memberikan informasi mengenai risiko (<i>information risk</i>) ketika Saudara akan memulai transaksi.					
	<i>Informasi seperti apa ?Mohon dijelaskan:</i>					

C. *Attitude Toward Technology* (Sikap terhadap Teknologi)

No	Pernyataan	Jawaban/tanggapan				
		STS	TS	N	S	SS
		1	2	3	4	5
1	Ketika bertransaksi, Saudara merasa nyaman dan menyenangkan (<i>favorable attitude</i>) dalam menggunakan layanan fitur OVO.					
	<i>Kenyamanan seperti apa ?Mohon dijelaskan:</i>					
2	Saudara memperoleh manfaat yang lebih (<i>beneficial</i>) ketika menggunakan layanan fitur OVO.					
	<i>Manfaat lebih berupa apa ?Mohon dijelaskan:</i>					
3	OVO memberikan berbagai macam ide/solusi (<i>idea of transaction</i>) saat Saudara melakukan transaksi.					
	<i>Solusi seperti apa ?Mohon dijelaskan:</i>					

D. Behavioral Intention Transaction (Niat Perilaku Bertransaksi)

No	Pernyataan	Jawaban/tanggapan				
		STS	TS	N	S	SS
		1	2	3	4	5
1	OVO memberikan Saudara ketersediaan layanan dalam penggunaannya (<i>willingness to use</i>)					
	<i>Mohon dijelaskan:</i>					
2	Dalam hal bertransaksi Saudara merasa diuntungkan (<i>favorable opinion</i>) karena adanya OVO					
	<i>Mohon dijelaskan:</i>					
3	Kemudahan yang diberikan OVO meningkatkan niat Saudara dalam menggunakan layannya (<i>intention to use</i>).					
	<i>Mohon dijelaskan:</i>					

Lampiran 2. Deskripsi Variabel

1) Perceived Ease of Use

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
CLEAR	112	2,00	5,00	3,8929	,05862	,62033
LESS	112	2,00	5,00	4,0089	,06148	,65065
EASE	112	2,00	5,00	4,0446	,07218	,76392
Valid N (listwise)	112					

2) Perceived Risk

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
PRODUCT	112	2,00	5,00	3,3304	,07218	,76392
PRIVACY	112	1,00	5,00	3,4286	,07473	,79087
INFORMATION	112	1,00	4,00	3,2768	,07309	,77355
Valid N (listwise)	112					

3) Attitude Toward Technology

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
FAVORABLE	112	1,00	5,00	3,8571	,06324	,66924
BENEFICAL	112	1,00	5,00	4,0000	,07286	,77110
IDEA	112	1,00	5,00	3,5000	,06591	,69749
Valid N (listwise)	112					

4) Behavioral Intentin to Transaction

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
WILLING	112	2,00	5,00	3,8214	,05842	,61826
OPINION	112	2,00	5,00	3,8929	,07215	,76355
INTENTION	112	2,00	5,00	3,7679	,06211	,65735
Valid N (listwise)	112					

Lampiran 3. Uji Validitas

1) Perceived Ease of Use

Correlations

		CLEAR	LESS	EASE	PERCEIVED
CLEAR	Pearson Correlation	1	,426**	,447**	,762**
	Sig. (2-tailed)		,000	,000	,000
	N	112	112	112	112
LESS	Pearson Correlation	,426**	1	,489**	,792**
	Sig. (2-tailed)	,000		,000	,000
	N	112	112	112	112
EASE	Pearson Correlation	,447**	,489**	1	,836**
	Sig. (2-tailed)	,000	,000		,000
	N	112	112	112	112
PERCEIVED	Pearson Correlation	,762**	,792**	,836**	1
	Sig. (2-tailed)	,000	,000	,000	
	N	112	112	112	112

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

2) *Perceived Risk*

		Correlations			
		PRODUCT	PRIVACY	INFORMATION	PERCEIVED RISK
PRODUCT	Pearson Correlation	1	,464**	,301**	,734**
	Sig. (2-tailed)		,000	,001	,000
	N	112	112	112	112
PRIVACY	Pearson Correlation	,464**	1	,600**	,865**
	Sig. (2-tailed)	,000		,000	,000
	N	112	112	112	112
INFORMATION	Pearson Correlation	,301**	,600**	1	,795**
	Sig. (2-tailed)	,001	,000		,000
	N	112	112	112	112
PERCEIVED RISK	Pearson Correlation	,734**	,865**	,795**	1
	Sig. (2-tailed)	,000	,000	,000	
	N	112	112	112	112

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

3) *Attitude Toward Technology*

		Correlations			
		FAVORABLE	BENEFICAL	IDEA	ATTITUDE
FAVORABLE	Pearson Correlation	1	,646**	,405**	,841**
	Sig. (2-tailed)		,000	,000	,000
	N	112	112	112	112
BENEFICAL	Pearson Correlation	,646**	1	,369**	,847**
	Sig. (2-tailed)	,000		,000	,000
	N	112	112	112	112
IDEA	Pearson Correlation	,405**	,369**	1	,727**
	Sig. (2-tailed)	,000	,000		,000
	N	112	112	112	112
ATTITUDE	Pearson Correlation	,841**	,847**	,727**	1
	Sig. (2-tailed)	,000	,000	,000	
	N	112	112	112	112

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

4) Behavioral Intention to Transaction

		Correlations			
		WILLING	FAVORABLE	INTENTION	BEHAVIORAL
WILLING	Pearson Correlation	1	,417**	,340**	,716**
	Sig. (2-tailed)		,000	,000	,000
	N	112	112	112	112
FAVORABLE	Pearson Correlation	,417**	1	,560**	,857**
	Sig. (2-tailed)	,000		,000	,000
	N	112	112	112	112
INTENTION	Pearson Correlation	,340**	,560**	1	,799**
	Sig. (2-tailed)	,000	,000		,000
	N	112	112	112	112
BEHAVIORAL	Pearson Correlation	,716**	,857**	,799**	1
	Sig. (2-tailed)	,000	,000	,000	
	N	112	112	112	112

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

Lampiran 4. Uji Reliabelitas

1) Perceived Ease of Use

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,711	,714	3

2) Perceived Risk

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,716	,715	3

3) *Attitude Toward Technology*

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,728	,729	3

4) *Behavioral Intention to Transaction*

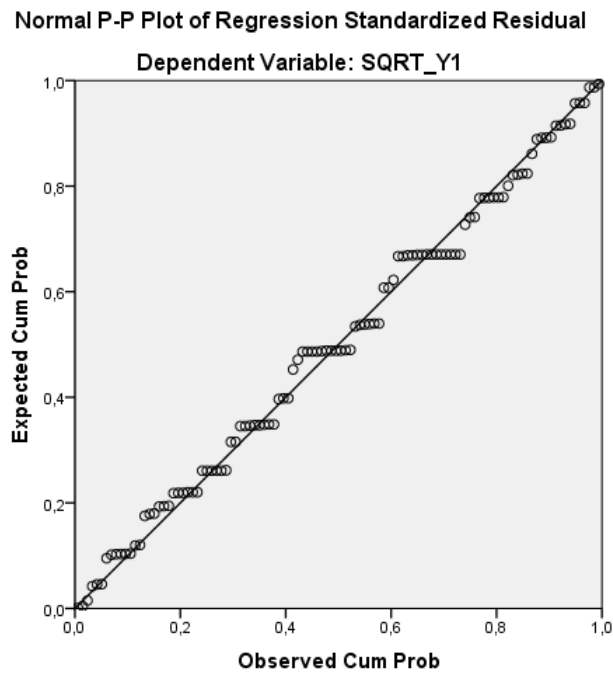
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,703	,702	3

Lampiran 5. Uji Normalitas

1) Model 1

		Unstandardized Residual
N		110
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,17597449
Most Extreme Differences	Absolute	,064
	Positive	,064
	Negative	-,060
Test Statistic		,064
Asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal.

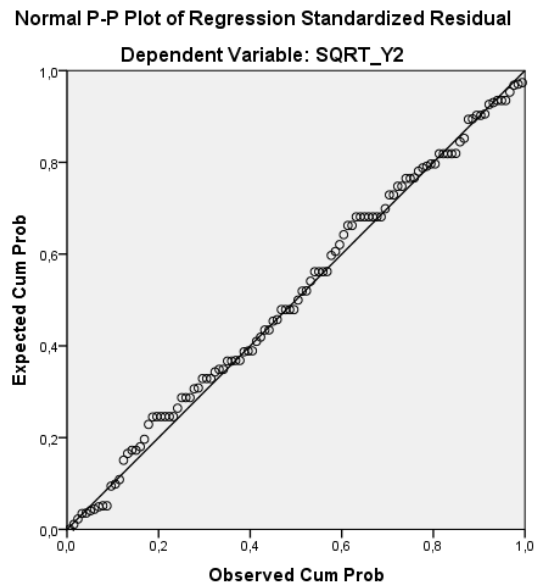


2) Model 2

One-Sample Kolmogorov-Smirnov Test

		Unstandardize d Residual
N		110
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,18086390
Most Extreme Differences	Absolute	,061
	Positive	,041
	Negative	-,061
Test Statistic		,061
Asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal.



Lampiran 6. Uji Multikolinearitas

1) Model 1

Coefficients^a

95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
,894	2,093					
,464	,753	,625	,628	,627	,999	1,001
-,174	,045	-,071	-,112	-,088	,999	1,001

a. Dependent Variable: SQRT_Y2

2) Model 2

Coefficients^a

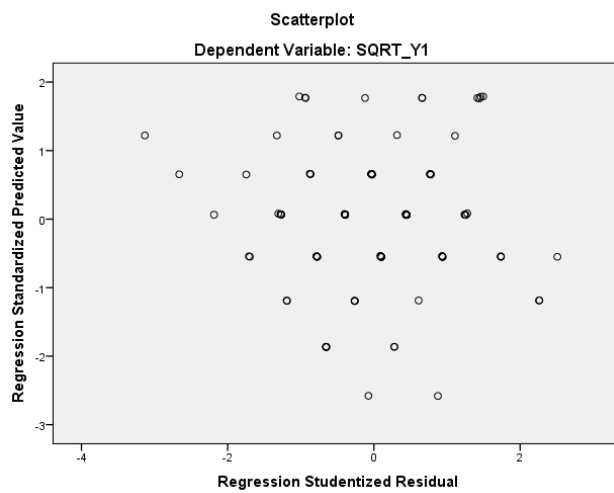
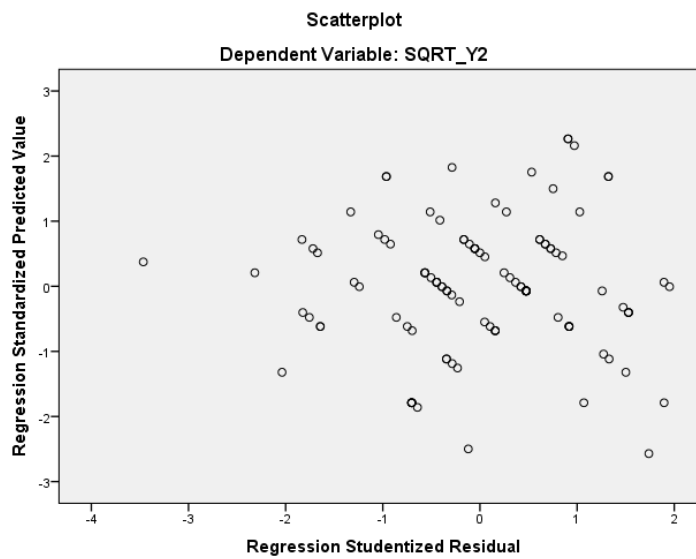
95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
,894	2,093					
,464	,753	,625	,628	,627	,999	1,001
-,174	,045	-,071	-,112	-,088	,999	1,001

a. Dependent Variable: SQRT_Y2

Coefficients^a

95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1,450 ,607	4,602 ,879	,720	,720	,720	1,000	1,000

a. Dependent Variable: BIT

Lampiran 7. Uji Heteroskedastisitas**1) Model 1****2) Model 2**

Lampiran 8. Analisis Regresi Linear Berganda dan Uji t

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,356	,294		4,609	,000
	SQRT_X1	,588	,071	,626	8,302	,000
	SQRT_X2	-,002	,054	-,003	-,045	,964

a. Dependent Variable: SQRT_Y1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,740	,280		2,646	,009
	SQRT_X1	,282	,079	,290	3,568	,001
	SQRT_X2	-,063	,047	-,086	-1,354	,178
	SQRT_Y1	,556	,084	,538	6,616	,000

Lampiran 9. Uji F

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2,175	2	1,088	34,480	,000 ^b
	Residual	3,375	107	,032		
	Total	5,551	109			

a. Dependent Variable: SQRT_Y1

b. Predictors: (Constant), SQRT_X2, SQRT_X1

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3,399	3	1,133	47,586	,000 ^b
	Residual	2,523	106	,024		
	Total	5,922	109			

Lampiran 10. Koefisien Determinasi *R Square*

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,626 ^a	,392	,381	,17761

a. Predictors: (Constant), SQRT_X2, SQRT_X1

b. Dependent Variable: SQRT_Y1

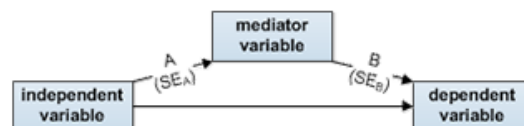
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,758 ^a	,574	,562	,15429

a. Predictors: (Constant), SQRT_Y1, SQRT_X2, SQRT_X1

b. Dependent Variable: SQRT_Y2

Lampiran 11. Sobel Test



A: ?

B: ?

SE_A: ?

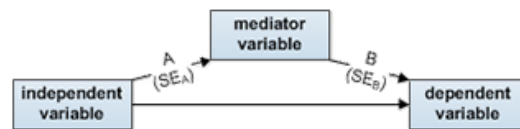
SE_B: ?

Calculate!

Sobel test statistic: 0.51818664

One-tailed probability: 0.30216403

Two-tailed probability: 0.60432806



A: ?

B: ?

SE_A: ?

SE_B: ?

Calculate!

Sobel test statistic: 0.00555535

One-tailed probability: 0.49778375

Two-tailed probability: 0.99556750