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ATTACHMENT

Appendix 1

BIO

Self-Identity

Name : Aldiansyah
 Place, Date of Birth : Tarakan, November 11, 2001
 Gender : Male
 Home Address : Jl. Bumi Permata Sudiang B3/5
 Telephone : 082154212392
 Address *Email* : Aldinyh21@gmail.com

History of Education

Formal Education

- Year 2007 – 2013 : SDN Utama 2 Tarakan
- Year 2013 – 2016 : SMP Negeri 4 Tarakan
- Year 2016 – 2019 : SMA Negeri 2 Makassar

Non-Formal Education

- Year 2019 : Training Basic Character Learning Skills, Characters and Creativity (BALANCE) Hasanuddin University
- Year 2022 : Humber Global Summer School: Transformational Leadership and Advocacy Course (2022)

Thus, this biodata is made actually.

Makassar, 19 October 2023

Aldiansyah

Appendix 2

YOUR FEEDBACK ON THE EFFECT OF QRIS APPLICATION SERVICES, EASE OF APPLICATION USERS, TRUST, AND RISKS ON ONLINE PURCHASES (Case Study of Students of Faculty of Economics and Business Unhas)

IDENTITY OF COLLEAGUES

1. Gender

- Man
 Woman

2. Class Year

- 2019
 2020
 2021
 2022

2. Age of respondents

- 19 years old
 20 years
 21 years old
 22 years old

YOUR RATING

The following is your assessment or your feedback regarding the Effect of QRIS Application Services, Application User Convenience, Trust, and Risk on Online Purchases (Case Study of Students of the Faculty of Economics and Business, Hasanuddin University, Makassar). Please cross (X) the number provided according to your assessment in assessing each question item.

- | | |
|----------------------|-----|
| a. Totally agree | = 7 |
| b. Agree | = 6 |
| c. Simply agree | = 5 |
| d. Neutral | = 4 |
| e. Simply disagree | = 3 |
| f. Disagree | = 2 |
| g. Strongly disagree | = 1 |

APPLICATION SERVICES (X1)

No	Statement Item	Respondents' Responses						
		STS	TS	CTS	N	.CS	S	SS
1.	This QRIS system makes my payment transactions faster							
2.	The payment system using the QRIS application is not complicated							
3.	I believe there is a guarantee of security when making transactions using QRIS							
4.	The QRIS application provides attention for users (students) in making transactions							
5.	The QRIS application offered by banks is very easy because it uses barcodes in transactions							

USER-FRIENDLINESS OF THE APP (X2)

No	Statement Item	Respondents' Responses						
		STS	TS	CTS	N	.CS	S	SS
1.	QRIS is easy to learn, so I don't feel confused when making transactions							
2.	I often use QRIS in transactions because all expenses can be controlled							
3.	The QRIS application is flexible so that it can be done anywhere							
4.	QRIS is easy to use, making it easier for me to make daily transactions							
5.	QRIS is clear and understandable in its use, so I use it as a transaction tool.							

TRUST (X3)

No	Statement Item	Respondents' Responses						
		STS	TS	CTS	N	.CS	S	SS
1.	I feel that QRIS application providers have a good ability to secure transactions							
2.	I feel that QRIS application providers have the willingness to provide benefits for their users (students)							

No	Statement Item	Respondents' Responses						
		STS	TS	CTS	N	.CS	S	SS
3.	I feel confident that the QRIS application provider will meet what is expected by its users (students)							

RISK (X4)

No	Statement Item	Respondents' Responses						
		STS	TS	CTS	N	.CS	S	SS
1.	I am worried if the QRIS used cannot be used properly during payment							
2.	I feel that using QRIS as a means of payment causes discomfort							
4.	I can't rely on QRIS for payment transactions							
5.	The QRIS application sometimes experiences delays in payments due to the internet network							

PURCHASE DECISION (Y)

No	Statement Item	Respondents' Responses						
		STS	TS	CTS	N	.CS	S	SS
1.	The QRIS application can meet the needs I want in transactions							
2.	I easily get information about QRIS from friends and family							
3.	QRIS provides an alternative to cashless payments for my needs as a student							
4.	I decided to use QRIS as one of the payment transaction tools used							
5.	I recommend using the QRIS Application as a means of payment transactions to others							

Appendix 3

Respondent Profile Data

	Statistics		Mean	Sum
	Valid	N Missing		
Gender	88	0	1,5795	139,00
Year/Class	88	0	2,5455	224,00
Age	88	0	3,1932	281,00
X1.1	88	0	5,8977	519,00
X1.2	88	0	6,0682	534,00
X1.3	88	0	5,8182	512,00
X1.4	88	0	5,8750	517,00
X1.5	88	0	5,8182	512,00
X2.1	88	0	5,8068	511,00
X2.2	88	0	5,8182	512,00
X2.3	88	0	5,9432	523,00
X2.4	88	0	5,8523	515,00
X2.5	88	0	5,8864	518,00
X3.1	88	0	5,7386	505,00
X3.2	88	0	5,7500	506,00
X3.3	88	0	5,7727	508,00
X4.1	88	0	3,7273	328,00
X4.2	88	0	3,2614	287,00
X4.3	88	0	3,3409	294,00
X4.4	88	0	4,1364	364,00
Y.1	88	0	5,5682	490,00
Y.2	88	0	5,6705	499,00
Y.3	88	0	5,8750	517,00
Y.4	88	0	5,7045	502,00
Y.5	88	0	5,8977	519,00

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Man	37	42,0	42,0	42,0
	Woman	51	58,0	58,0	100,0
	Total	88	100,0	100,0	

Year/Class

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2019	22	25,0	25,0	25,0
	2020	20	22,7	22,7	47,7
	2021	22	25,0	25,0	72,7
	2022	24	27,3	27,3	100,0
	Total	88	100,0	100,0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19 years old	11	12,5	12,5	12,5
	20 years	8	9,1	9,1	21,6
	21 years old	22	25,0	25,0	46,6
	22 years old	47	53,4	53,4	100,0
	Total	88	100,0	100,0	

Appendix 4

Recap of Respondents Answers

No Resp	Pelayanan Aplikasi					X1	Kemudahan pengguna aplikasi					X2	Kepercayaan			X3	Resiko				X4	Keputusan Pembelian					Y
	X1.1	X1.2	X1.3	X1.4	X1.5		X2.1	X2.2	X2.3	X2.4	X2.5		X3.1	X3.2	X3.3		X4.1	X4.2	X4.3	X4.4		Y.1	Y.2	Y.3	Y.4	Y.5	
1	7	7	4	6	7	31,00	7	6	7	7	6	33,00	4	6	6	16,00	4	2	3	6	15,00	7	7	7	7	35,00	
2	5	6	6	6	6	29,00	7	7	7	7	35,00	7	7	7	21,00	5	6	6	7	24,00	7	6	6	6	31,00		
3	6	6	6	6	7	31,00	6	5	6	6	5	28,00	5	6	6	17,00	6	3	3	4	16,00	6	6	6	6	30,00	
4	6	6	6	6	7	31,00	6	7	6	7	6	32,00	6	6	7	19,00	5	4	3	4	16,00	6	6	7	6	32,00	
5	7	7	7	7	7	35,00	7	7	7	7	35,00	7	7	7	20,00	5	3	2	7	17,00	7	3	7	7	31,00		
6	7	6	6	7	7	33,00	6	6	7	6	7	32,00	7	6	6	19,00	4	4	3	3	14,00	6	7	6	7	32,00	
7	6	7	6	7	7	33,00	6	6	6	7	7	32,00	6	6	6	18,00	4	3	3	3	13,00	6	7	6	7	32,00	
8	6	7	6	6	6	31,00	6	7	6	6	7	32,00	5	6	6	17,00	5	4	3	4	16,00	6	6	7	7	32,00	
9	6	7	7	6	6	32,00	6	7	7	6	7	33,00	6	6	7	19,00	3	3	4	4	14,00	6	7	6	7	32,00	
10	6	7	6	7	6	32,00	6	6	7	7	7	33,00	7	6	5	18,00	4	3	3	4	14,00	6	7	6	6	32,00	
11	6	6	7	7	6	32,00	6	6	7	6	7	32,00	6	7	7	20,00	3	3	4	5	15,00	6	7	6	7	33,00	
12	6	7	6	6	7	32,00	7	6	7	7	7	34,00	7	6	7	20,00	3	3	2	5	13,00	6	6	7	7	33,00	
13	7	7	6	6	7	33,00	7	6	7	7	6	33,00	6	6	7	19,00	2	2	2	5	11,00	7	6	7	6	33,00	
14	6	7	6	6	6	31,00	7	7	6	6	6	32,00	6	7	6	19,00	3	3	3	4	13,00	6	7	7	6	33,00	
15	7	7	6	6	7	33,00	7	6	7	6	7	33,00	7	6	6	19,00	2	3	2	4	11,00	6	6	7	7	33,00	
16	7	7	6	6	7	33,00	7	6	7	6	6	32,00	6	7	6	19,00	1	2	1	5	9,00	6	6	7	6	32,00	
17	6	6	7	7	7	33,00	6	6	7	7	6	32,00	6	7	7	20,00	2	2	3	3	10,00	6	7	7	6	33,00	
18	6	6	7	7	6	32,00	6	6	7	7	6	32,00	6	6	7	19,00	4	4	3	5	16,00	6	7	6	7	33,00	
19	7	7	6	7	6	33,00	7	7	7	7	7	35,00	7	7	7	21,00	2	2	2	4	10,00	6	6	7	6	32,00	
20	6	6	7	6	7	32,00	6	7	6	7	7	33,00	6	6	7	19,00	4	3	3	4	14,00	6	7	7	6	32,00	
21	7	7	6	6	6	32,00	7	6	7	6	6	32,00	6	6	6	18,00	2	2	2	4	10,00	6	6	6	6	31,00	
22	7	7	4	4	1	23,00	5	5	5	5	5	25,00	7	7	7	21,00	6	4	4	6	20,00	3	3	4	2	16,00	
23	7	7	7	7	7	35,00	7	7	7	7	7	30,00	7	4	7	18,00	7	3	3	6	19,00	7	3	7	7	31,00	
24	6	7	6	6	7	32,00	6	7	6	6	6	31,00	6	6	7	19,00	6	2	1	2	11,00	6	7	7	7	33,00	
25	7	7	6	6	6	32,00	7	6	7	6	6	32,00	6	6	7	19,00	1	2	1	5	9,00	6	6	6	6	31,00	
26	5	5	4	3	4	21,00	4	3	4	4	4	19,00	3	4	3	10,00	4	5	4	3	16,00	3	4	4	4	19,00	
27	7	6	6	6	6	31,00	7	3	3	7	7	27,00	7	7	7	21,00	5	3	7	6	21,00	7	7	6	4	27,00	
28	1	4	3	4	4	16,00	5	4	4	6	6	25,00	5	3	4	12,00	2	3	3	4	12,00	4	4	4	3	19,00	
29	7	7	6	6	6	32,00	7	6	7	7	6	33,00	6	6	6	18,00	2	2	2	2	8,00	7	6	6	6	32,00	
30	7	7	6	6	6	32,00	6	6	7	6	6	31,00	6	6	7	19,00	2	2	2	3	9,00	6	7	6	6	32,00	
31	4	5	3	3	3	20,00	3	5	4	4	4	20,00	4	3	4	11,00	2	3	3	3	11,00	6	5	7	5	4	27,00
32	5	4	4	4	4	21,00	5	5	6	4	4	24,00	2	3	3	8,00	5	5	5	6	21,00	3	4	3	4	18,00	
33	5	5	5	5	5	25,00	5	5	5	5	4	24,00	5	4	5	14,00	5	4	5	4	18,00	3	3	4	4	18,00	
34	5	5	6	7	6	29,00	5	6	7	6	6	30,00	5	5	5	15,00	4	3	4	6	17,00	5	5	5	5	26,00	
35	4	3	5	4	4	20,00	3	4	4	4	2	17,00	5	4	4	13,00	4	3	4	4	15,00	6	5	5	2	22,00	
36	6	6	5	7	7	31,00	6	7	7	7	6	33,00	6	7	6	19,00	5	4	4	4	17,00	7	7	7	6	34,00	
37	6	6	6	7	6	31,00	6	7	6	7	6	32,00	6	6	6	18,00	6	2	1	2	11,00	6	7	7	6	33,00	
38	7	7	6	6	5	31,00	7	6	7	6	6	32,00	6	6	6	18,00	2	2	2	2	8,00	6	6	6	6	31,00	
39	7	7	6	6	6	32,00	7	7	7	6	6	33,00	6	6	6	18,00	2	1	2	3	8,00	6	6	7	6	32,00	
40	7	7	7	7	7	35,00	6	6	7	7	6	32,00	6	6	6	18,00	3	3	4	4	14,00	7	7	7	7	35,00	
41	6	6	6	6	6	30,00	6	6	6	6	6	30,00	5	5	6	16,00	2	2	4	4	12,00	5	6	6	5	27,00	
42	7	7	6	6	6	32,00	6	6	7	6	6	31,00	6	6	6	18,00	1	1	1	4	7,00	6	6	6	7	32,00	
43	7	7	6	7	6	33,00	6	6	7	6	7	32,00	7	6	6	19,00	5	5	2	2	14,00	6	6	6	7	32,00	
44	6	7	6	6	6	31,00	6	6	7	6	6	31,00	6	6	6	18,00	1	2	1	5	9,00	6	5	6	7	31,00	
45	5	6	5	5	5	26,00	5	6	5	5	5	27,00	5	5	4	14,00	4	4	4	4	16,00	6	5	5	5	26,00	
46	6	7	6	6	6	31,00	7	6	6	7	33,00	6	6	6	18,00	5	5	1	2	13,00	7	7	6	6	33,00		
47	7	7	6	6	6	32,00	7	6	7	6	6	32,00	6	6	6	18,00	2	2	2	4	10,00	6	5	6	7	31,00	
48	6	5	4	6	6	27,00	5	5	4	5	24,00	4	5	5	14,00	4	3	4	4	15,00	5	4	4	4	21,00		
49	4	5	4	5	5	23,00	5	5	4	5	4	23,00	4	5	4	13,00	5	5	4	5	19,00	5	5	5	5	25,00	
50	7	7	7	7	7	35,00	6	6	6	6	6	30,00	6	6	6	18,00	3	3	3	3	12,00	6	6	6	6	30,00	
51	6	5	6	6	5	28,00	6	6	6	7	7	32,00	6	6	6	18,00	4	4	3	4	15,00	6	6	6	7	31,00	
52	5	5	5	5	5	25,00	5	5	5	5	5	25,00	6	6	5	17,00	4	4	4	4	16,00	4	5	5	5	24,00	
53	7	7	7	7	7	35,00	6	6	6	6	6	30,00	5	6	5	16,00	2	2	4	4	12,00	6	5	6	6	29,00	
54	6	7	6	7	6	32,00	6	6	7	6	7	32,00	6	6	7	19,00	2	2	4	3	11,00	6	7	7	6	32,00	
55	6	7	7	7	6	33,00	6	6	6	6	7	31,00	6	6	6	18,00	2	2	2	2	8,00	6	6	7	6	31,00	
56	6	7	6	7	6	32,00	6	6	7	6	7	32,00	6	7	6	19,00	4	3	4	5	16,00	6	7	6	7	32,00	
57	6	6	6	6	6	30,00	5	5	5	5	5	25,00	4	4	4	12,00	3	2	3	3	11,00	5	5	4	5	24,00	
58	6	6	6	7	6	32,00	6	7	6	7	7	33,00	6	7	6	19,00	3	3	5	5	16,00	6	6	7	6	32,00	
59	6	6	6	6	6	30,00	5	5	5	5	5	25,00	5	5	5	15,00	4	4	4	4	16,00	5	5	5	5	25,00	
60	6	7	6	7	6	32,00	6	7	6	7	6	33,00	6	7	6	19,00	3	4	4	3	14,00	6	6	7	7	32,00	
61	5	5	5	5	6	26,00	5	5	5	5	5	25,00	6	6	6	18,00	4	4	4	4	16,00	5	5	5	5	25,00	
62	7	7	7	7	7	35,00	6	6	6	6	6	30,00	6	6	6	18,00	3	2	3	3	11,00	6	6	6	6	30,00	
63	6	6	6	6	6	30,00	5	5	5	5	5	25,00	6	6	6	18,00	5	5	5	5	20,00	6	6	6	6	30,00	
64	6	6	7	7	6	32,00	6	6	7																		

Appendix 5

Respondents' Answer Frequency

○ Application Services

X1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1,1	1,1	1,1
	CTS	1	1,1	1,1	2,3
	N	6	6,8	6,8	9,1
	.CS	14	15,9	15,9	25,0
	S	41	46,6	46,6	71,6
	SS	25	28,4	28,4	100,0
	Total	88	100,0	100,0	

X1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CTS	3	3,4	3,4	3,4
	N	5	5,7	5,7	9,1
	.CS	15	17,0	17,0	26,1
	S	25	28,4	28,4	54,5
	SS	40	45,5	45,5	100,0
	Total	88	100,0	100,0	

X1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CTS	1	1,1	1,1	1,1
	N	9	10,2	10,2	11,4
	.CS	14	15,9	15,9	27,3
	S	45	51,1	51,1	78,4
	SS	19	21,6	21,6	100,0
	Total	88	100,0	100,0	

X1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	1	1,1	1,1	1,1
	CTS	5	5,7	5,7	6,8
	N	6	6,8	6,8	13,6
	.CS	9	10,2	10,2	23,9
	S	38	43,2	43,2	67,0
	SS	29	33,0	33,0	100,0
	Total	88	100,0	100,0	

X1.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1,1	1,1	1,1
	TS	1	1,1	1,1	2,3
	CTS	2	2,3	2,3	4,5
	N	6	6,8	6,8	11,4
	.CS	13	14,8	14,8	26,1
	S	41	46,6	46,6	72,7
	SS	24	27,3	27,3	100,0
	Total	88	100,0	100,0	

○ **Test Application User-Friendliness****X2.1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CTS	2	2,3	2,3	2,3
	N	5	5,7	5,7	8,0
	CS	21	23,9	23,9	31,8
	S	40	45,5	45,5	77,3
	SS	20	22,7	22,7	100,0
	Total	88	100,0	100,0	

X2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CTS	3	3,4	3,4	3,4
	N	5	5,7	5,7	9,1
	CS	19	21,6	21,6	30,7
	S	39	44,3	44,3	75,0
	SS	22	25,0	25,0	100,0
	Total	88	100,0	100,0	

X2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	1	1,1	1,1	1,1
	CTS	3	3,4	3,4	4,5
	N	7	8,0	8,0	12,5
	CS	14	15,9	15,9	28,4
	S	27	30,7	30,7	59,1
	SS	36	40,9	40,9	100,0
	Total	88	100,0	100,0	

X2.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	1	1,1	1,1	1,1
	CTS	2	2,3	2,3	3,4
	N	6	6,8	6,8	10,2
	CS	15	17,0	17,0	27,3
	S	40	45,5	45,5	72,7
	SS	24	27,3	27,3	100,0
	Total	88	100,0	100,0	

X2.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1,1	1,1	1,1
	TS	1	1,1	1,1	2,3
	CTS	1	1,1	1,1	3,4
	N	6	6,8	6,8	10,2
	CS	15	17,0	17,0	27,3
	S	35	39,8	39,8	67,0
	SS	29	33,0	33,0	100,0
	Total	88	100,0	100,0	

○ **Confidence****X3.1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	1	1,1	1,1	1,1
	CTS	2	2,3	2,3	3,4
	N	6	6,8	6,8	10,2
	CS	15	17,0	17,0	27,3
	S	50	56,8	56,8	84,1
	SS	14	15,9	15,9	100,0
	Total	88	100,0	100,0	

X3.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CTS	4	4,5	4,5	4,5
	N	8	9,1	9,1	13,6
	CS	11	12,5	12,5	26,1
	S	48	54,5	54,5	80,7
	SS	17	19,3	19,3	100,0
	Total	88	100,0	100,0	

X3.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CTS	3	3,4	3,4	3,4
	N	10	11,4	11,4	14,8
	CS	12	13,6	13,6	28,4
	S	42	47,7	47,7	76,1
	SS	21	23,9	23,9	100,0
	Total	88	100,0	100,0	

○ Risk

X4.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	4	4,5	4,5	4,5
	TS	18	20,5	20,5	25,0
	CTS	15	17,0	17,0	42,0
	N	23	26,1	26,1	68,2
	CS	18	20,5	20,5	88,6
	S	9	10,2	10,2	98,9
	SS	1	1,1	1,1	100,0
	Total	88	100,0	100,0	

X4.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	5	5,7	5,7	5,7
	TS	23	26,1	26,1	31,8
	CTS	23	26,1	26,1	58,0
	N	23	26,1	26,1	84,1
	CS	9	10,2	10,2	94,3
	S	5	5,7	5,7	100,0
	Total	88	100,0	100,0	

X4.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	9	10,2	10,2	10,2
	TS	16	18,2	18,2	28,4
	CTS	21	23,9	23,9	52,3
	N	26	29,5	29,5	81,8
	CS	11	12,5	12,5	94,3
	S	4	4,5	4,5	98,9
	SS	1	1,1	1,1	100,0
	Total	88	100,0	100,0	

X4.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	11	12,5	12,5	12,5
	CTS	13	14,8	14,8	27,3
	N	33	37,5	37,5	64,8
	CS	17	19,3	19,3	84,1
	S	12	13,6	13,6	97,7
	SS	2	2,3	2,3	100,0
	Total	88	100,0	100,0	

○ **Buying decision****Y.1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	1	1,1	1,1	1,1
	CTS	9	10,2	10,2	11,4
	N	4	4,5	4,5	15,9
	CS	11	12,5	12,5	28,4
	S	51	58,0	58,0	86,4
	SS	12	13,6	13,6	100,0
	Total	88	100,0	100,0	

Y.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CTS	5	5,7	5,7	5,7
	N	9	10,2	10,2	15,9
	CS	20	22,7	22,7	38,6
	S	30	34,1	34,1	72,7
	SS	24	27,3	27,3	100,0
	Total	88	100,0	100,0	

Y.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1,1	1,1	1,1
	CTS	1	1,1	1,1	2,3
	N	9	10,2	10,2	12,5
	CS	14	15,9	15,9	28,4
	S	34	38,6	38,6	67,0
	SS	29	33,0	33,0	100,0
	Total	88	100,0	100,0	

Y.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	2	2,3	2,3	2,3
	CTS	1	1,1	1,1	3,4
	N	12	13,6	13,6	17,0
	CS	14	15,9	15,9	33,0
	S	36	40,9	40,9	73,9
	SS	23	26,1	26,1	100,0
	Total	88	100,0	100,0	

Y.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CTS	4	4,5	4,5	4,5
	N	9	10,2	10,2	14,8
	CS	16	18,2	18,2	33,0
	S	22	25,0	25,0	58,0
	SS	37	42,0	42,0	100,0
	Total	88	100,0	100,0	

Appendix 6

Validity and Reliability Test

○ Application Services

Correlations

		Application Services	X1.1	X1.2	X1.3	X1.4	X1.5
Application Services	Pearson Correlation	1	.832**	.813**	.810**	.883**	.844**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000
	N	88	88	88	88	88	88
X1.1	Pearson Correlation	.832**	1	.705**	.581**	.646**	.560**
	Sig. (2-tailed)	0,000		0,000	0,000	0,000	0,000
	N	88	88	88	88	88	88
X1.2	Pearson Correlation	.813**	.705**	1	.516**	.609**	.569**
	Sig. (2-tailed)	0,000	0,000		0,000	0,000	0,000
	N	88	88	88	88	88	88
X1.3	Pearson Correlation	.810**	.581**	.516**	1	.691**	.652**
	Sig. (2-tailed)	0,000	0,000	0,000		0,000	0,000
	N	88	88	88	88	88	88
X1.4	Pearson Correlation	.883**	.646**	.609**	.691**	1	.721**
	Sig. (2-tailed)	0,000	0,000	0,000	0,000		0,000
	N	88	88	88	88	88	88
X1.5	Pearson Correlation	.844**	.560**	.569**	.652**	.721**	1
	Sig. (2-tailed)	0,000	0,000	0,000	0,000	0,000	
	N	88	88	88	88	88	88

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

Case Processing Summary

		N	%
Cases	Valid	88	100,0
	Excluded ^a	0	0,0
	Total	88	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
0,892	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	23,5795	13,695	0,734	0,868
X1.2	23,4091	13,716	0,702	0,875
X1.3	23,6591	14,549	0,719	0,874
X1.4	23,6023	12,449	0,798	0,853
X1.5	23,6591	12,986	0,738	0,868

○ Test Application User-Friendliness

Correlations

		ease of application user	X2.1	X2.2	X2.3	X2.4	X2.5
ease of application user	Pearson Correlation	1	.846**	.770**	.768**	.856**	.845**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000
	N	88	88	88	88	88	88
X2.1	Pearson Correlation	.846**	1	.609**	.555**	.713**	.628**
	Sig. (2-tailed)	0,000		0,000	0,000	0,000	0,000
	N	88	88	88	88	88	88
X2.2	Pearson Correlation	.770**	.609**	1	.534**	.507**	.533**
	Sig. (2-tailed)	0,000	0,000		0,000	0,000	0,000
	N	88	88	88	88	88	88
X2.3	Pearson Correlation	.768**	.555**	.534**	1	.506**	.492**
	Sig. (2-tailed)	0,000	0,000	0,000		0,000	0,000
	N	88	88	88	88	88	88
X2.4	Pearson Correlation	.856**	.713**	.507**	.506**	1	.773**
	Sig. (2-tailed)	0,000	0,000	0,000	0,000		0,000

	N	88	88	88	88	88	88
X2.5	Pearson Correlation	.845**	.628**	.533**	.492**	.773**	1
	Sig. (2-tailed)	0,000	0,000	0,000	0,000	0,000	
	N	88	88	88	88	88	88

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

Case Processing Summary

		N	%
Cases	Valid	88	100,0
	Excluded ^a	0	0,0
	Total	88	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
0,872	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X2.1	23,5000	12,782	0,763	0,832
X2.2	23,4886	13,126	0,647	0,857
X2.3	23,3636	12,303	0,612	0,869
X2.4	23,4545	12,090	0,765	0,828
X2.5	23,4205	11,603	0,734	0,836

○ **Confidence**

Correlations

		Confidence	X3.1	X3.2	X3.3
Confidence	Pearson Correlation	1	.881**	.890**	.905**
	Sig. (2-tailed)		0,000	0,000	0,000
	N	88	88	88	88
X3.1	Pearson Correlation	.881**	1	.669**	.703**
	Sig. (2-tailed)	0,000		0,000	0,000
	N	88	88	88	88
X3.2	Pearson Correlation	.890**	.669**	1	.710**
	Sig. (2-tailed)	0,000	0,000		0,000
	N	88	88	88	88
X3.3	Pearson Correlation	.905**	.703**	.710**	1
	Sig. (2-tailed)	0,000	0,000	0,000	
	N	88	88	88	88

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

Case Processing Summary

		N	%
Cases	Valid	88	100,0
	Excluded ^a	0	0,0
	Total	88	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
0,871	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X3.1	11,5227	3,655	0,742	0,830

X3.2	11,5114	3,448	0,748	0,824
X3.3	11,4886	3,287	0,773	0,801

○ Risk

Correlations

		Risk	X4.1	X4.2	X4.3	X4.4
Risk	Pearson Correlation	1	.698**	.856**	.830**	.695**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000
	N	88	88	88	88	88
X4.1	Pearson Correlation	.698**	1	.530**	.345**	.224*
	Sig. (2-tailed)	0,000		0,000	0,001	0,036
	N	88	88	88	88	88
X4.2	Pearson Correlation	.856**	.530**	1	.685**	.429**
	Sig. (2-tailed)	0,000	0,000		0,000	0,000
	N	88	88	88	88	88
X4.3	Pearson Correlation	.830**	.345**	.685**	1	.531**
	Sig. (2-tailed)	0,000	0,001	0,000		0,000
	N	88	88	88	88	88
X4.4	Pearson Correlation	.695**	.224*	.429**	.531**	1
	Sig. (2-tailed)	0,000	0,036	0,000	0,000	
	N	88	88	88	88	88

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

* . Correlation is significant at the 0.05 level (2-tailed).

Case Processing Summary

		N	%
Cases	Valid	88	100,0
	Excluded ^a	0	0,0
	Total	88	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
------------------	------------

0,768

4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X4.1	10,7386	10,701	0,437	0,786
X4.2	11,2045	9,544	0,726	0,630
X4.3	11,1250	9,398	0,665	0,658
X4.4	10,3295	11,258	0,475	0,758

○ Buying decision

Correlations

		Buying decision	Y.1	Y.2	Y.3	Y.4	Y.5
Buying decision	Pearson Correlation	1	.845**	.772**	.843**	.864**	.895**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000
	N	88	88	88	88	88	88
Y.1	Pearson Correlation	.845**	1	.540**	.712**	.645**	.666**
	Sig. (2-tailed)	0,000		0,000	0,000	0,000	0,000
	N	88	88	88	88	88	88
Y.2	Pearson Correlation	.772**	.540**	1	.505**	.560**	.652**
	Sig. (2-tailed)	0,000	0,000		0,000	0,000	0,000
	N	88	88	88	88	88	88
Y.3	Pearson Correlation	.843**	.712**	.505**	1	.668**	.679**
	Sig. (2-tailed)	0,000	0,000	0,000		0,000	0,000
	N	88	88	88	88	88	88
Y.4	Pearson Correlation	.864**	.645**	.560**	.668**	1	.770**
	Sig. (2-tailed)	0,000	0,000	0,000	0,000		0,000
	N	88	88	88	88	88	88
Y.5	Pearson Correlation	.895**	.666**	.652**	.679**	.770**	1
	Sig. (2-tailed)	0,000	0,000	0,000	0,000	0,000	
	N	88	88	88	88	88	88

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

Case Processing Summary

		N	%
Cases	Valid	88	100,0
	Excluded ^a	0	0,0
	Total	88	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
0,899	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y.1	23,1477	15,760	0,750	0,877
Y.2	23,0455	16,711	0,645	0,899
Y.3	22,8409	16,020	0,751	0,877
Y.4	23,0114	15,575	0,780	0,870
Y.5	22,8182	15,047	0,825	0,860

Appendix 7

Normality test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		88
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	0,48177495
Most Extreme Differences	Absolute	0,084
	Positive	0,084
	Negative	-0,075
Test Statistic		0,084
Asymp. Sig. (2-tailed)		.170 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Appendix 8

Regression and Correlation Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.871 ^a	0,759	0,748	0,49325

a. Predictors: (Constant), Risiko , Kepercayaan , Pelayanan Aplikasi , Kemudaha Pengguna Aplikasi

b. Dependent Variable: Keputusan Pembelian

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	63,723	4	15,931	65,479	.000 ^b
	Residual	20,193	83	0,243		
	Total	83,916	87			

a. Dependent Variable: Keputusan Pembelian

b. Predictors: (Constant), Risiko , Kepercayaan , Pelayanan Aplikasi , Kemudaha Pengguna Aplikasi

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	0,550	0,552		0,995	0,322		
Pelayanan Aplikasi	0,250	0,098	0,231	2,540	0,013	0,352	2,840
Kemudahan Pengguna Aplikasi	0,517	0,117	0,456	4,416	0,000	0,272	3,672
Kepercayaan	0,202	0,094	0,186	2,155	0,034	0,391	2,559
Risiko	-0,131	0,059	-0,137	-2,219	0,029	0,764	1,309

a. Dependent Variable: Keputusan Pembelian

Collinearity Diagnostics^a

Model	Eigenvalue	Condition Index	(Constant)	Variance Proportions				
				Pelayanan Aplikasi	Kemudahan Pengguna Aplikasi	Kepercayaan	Risiko	
1	1	4,888	1,000	0,00	0,00	0,00	0,00	0,00
	2	0,093	7,267	0,00	0,01	0,01	0,01	0,45
	3	0,009	23,211	0,42	0,07	0,00	0,49	0,13
	4	0,006	28,572	0,55	0,63	0,00	0,18	0,38
	5	0,004	34,689	0,03	0,29	0,99	0,32	0,03

a. Dependent Variable: Keputusan Pembelian

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3,5347	6,9057	5,7432	0,85583	88
Std. Predicted Value	-2,581	1,358	0,000	1,000	88
Standard Error of Predicted Value	0,060	0,257	0,110	0,042	88
Adjusted Predicted Value	3,3615	6,9299	5,7449	0,86177	88
Residual	-1,84520	1,40131	0,00000	0,48177	88
Std. Residual	-3,741	2,841	0,000	0,977	88
Stud. Residual	-4,139	3,038	-0,002	1,026	88
Deleted Residual	-2,25869	1,60286	-0,00172	0,53249	88
Stud. Deleted Residual	-4,618	3,203	-0,006	1,060	88
Mahal. Distance	0,298	22,624	3,955	4,376	88
Cook's Distance	0,000	0,768	0,023	0,088	88
Centered Leverage Value	0,003	0,260	0,045	0,050	88

a. Dependent Variable: Keputusan Pembelian

Charts

