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APPENDIX

Appendix 1: Curriculum Vitae

Reinando Adipradana Tulak

Jl. UTAMA 4 BK 11 KEMANG PRATAMA I, BEKASI 17116, WEST JAVA,
INDONESIA

(+62) 813 - 1857 - 4256

reinandotulak@gmail.com

<https://www.linkedin.com/in/reinando/>

SKILLS

Leadership, Communication People Management, Market Research, Creative and Critical thinking, Strategic Planning, Pivoting, and Organizational Development

Native Bahasa Indonesia

Writing and Speaking for Professionals - English

EXPERIENCE

Firstasia Consultants

Jakarta — *Freelance Translator*

APRIL 2021 - PRESENT

Responsible in translating Assessment Center Report from Bahasa Indonesia to English for Danamon's Banker Trainee (DBT)

AIESEC in Universitas Hasanuddin,

Makassar — *Local Committee President*

FEBRUARY 2020 - JANUARY 2021

Responsible for managing six Executive Boards, 70+ members, and three product deliveries. My team aims to deliver youth leadership experience to more youth in Makassar, Indonesia

Main responsibilities:

- Managed the overall operational and strategic direction of AIESEC in UNHAS
- Created & implemented a risk management plan for the organization (cause: COVID-19)
- Ensured the organization's financial sustainability, governance, & accountability
- Represented the organization in the external network

National Plenary Achievements:

- Maintain and created three virtual events and projects for AIESEC in UNHAS brand activation during the pandemic with a total of 500+ participants
- Gaining 2 NGOs, 2 Community, 3 Media, and two financial partners in the first semester of 2020.
- Ranked in the top 3 category for external stakeholder standard minimum in 4 months in a row (May-August) over 26 local committees AIESEC in Indonesia

Appendix 2: Identity Data and Respondents Answer

Questionnaire

Respondent Identity

Name:

Department:

- a. Economics
- b. Management
- c. Accounting

Batch:

- a. 2017
- b. 2018
- c. 2019
- d. 2020

Age:

- a. < 20 Years
- b. 20-22 Years
- c. > 22 Years

Gender: M/F

Do you currently use digital payments on a daily basis or have you used digital payments of any kind in the past year?

- a. Yes
- b. No

Instructions for Filling Answers:

Choose the statement below according to your experience in using digital payments or digital payments by placing a check mark (✓) in the column provided with the information's

SA : Strongly Agree (5)

A : Agree (4)

N : Neutral (3)

D : Disagree (2)

SD : Strongly Disagree (1)

Statement

“The Influence of Benefits, Perceived Ease, Perceived Risk, and Service Features on Intentions to Use Digital Payments”

1. Benefit (X1)

No	Statement	SA	A	N	D	SD
1.1	When I use digital payment, the transaction process takes place quickly					
1.2	I use digital payment because of the many discounts and promotions they offer					
1.3	I use various digital payment applications because of promotions					
1.4	I feel digital payment provides many benefits for me					

2. Perceived Ease (X2)

No	Statement	SA	A	N	D	SD
2.1	Digital payments can be used anytime and anywhere					
2.2	I find it easy to learn and use digital payments					
2.3	Transactions using digital payments can be used at many merchants (stores)					
2.4	Digital payment is more efficient in its use than the use of cash					
2.5	Digital payments can reduce the hassle of finding money with the nominal required when transacting					

3. Perceived Risk (X3)

No	Statement	SA	A	N	D	SD
3.1	I top up my digital payment balance every month					
3.2	I top up my digital payment balance only when I want to use it					
3.3	When transacting using digital payments, I don't worry that the information I provide will be manipulated by irresponsible parties					
3.4	The digital payment provider company that I use will protect confidential user information					
3.5	Digital payment providers can respond quickly to user requests for the information they need					
3.6	I am sure that the digital payment balance will not be stolen or manipulated by unauthorized parties					
3.7	Digital payment providers are able to fulfill the promised security promises					

4. Service Features (X4)

No	Statement	SA	A	N	D	SD
4.1	Accessing digital payment data is very easy					
4.2	Many choices of features available in digital payments					
4.3	The menu and features of the digital payment application are easy to understand					
4.4	Customer service from the providers is very responsive if a problem occurs					
4.5	Digital payment features and services fulfill everything I need					
4.6	I prefer easy and fast UI/UX over promotion					

5. Intention to Use (Y)

No	Statement	SA	A	N	D	SD
5.1	I have good experience in using digital payment					
5.2	I often use digital payment in the last week					
5.3	I need digital payment for daily activities					
5.4	I will use digital payment to process payment transactions every day					
5.5	I am satisfied with making transactions with digital payments					
5.6	I use digital payment because of the demands of current lifestyle					
5.7	I would recommend using digital payment to others					

No	Department	Batch	Currently using or have used digital payment of any form within a year?
1	B. Management	2017	Yes
2	B. Management	2017	Yes
3	B. Management	2017	Yes
4	B. Management	2019	Yes
5	B. Management	2017	Yes
6	C. Accounting	2017	Yes
7	B. Management	2020	Yes
8	A. Economics	2019	Yes
9	A. Economics	2018	Yes
10	C. Accounting	2017	Yes
11	A. Economics	2019	Yes
12	C. Accounting	2018	Yes
13	B. Management	2017	Yes
14	C. Accounting	2018	Yes
15	B. Management	2018	Yes
16	C. Accounting	2019	Yes
17	B. Management	2018	Yes
18	B. Management	2018	Yes
19	C. Accounting	2018	Yes
20	B. Management	2020	Yes
21	B. Management	2020	Yes
22	C. Accounting	2018	Yes
23	B. Management	2018	Yes
24	B. Management	2018	Yes
25	B. Management	2020	Yes
26	C. Accounting	2018	Yes
27	B. Management	2020	Yes
28	B. Management	2018	Yes
29	A. Economics	2017	Yes
30	C. Accounting	2017	Yes
31	B. Management	2020	Yes
32	B. Management	2017	Yes
33	B. Management	2017	Yes
34	B. Management	2020	Yes
35	C. Accounting	2018	Yes
36	B. Management	2017	Yes
37	B. Management	2017	Yes
38	C. Accounting	2017	Yes
39	C. Accounting	2017	Yes
40	C. Accounting	2019	Yes
41	C. Accounting	2017	Yes
42	C. Accounting	2017	Yes
43	B. Management	2017	Yes
44	C. Accounting	2017	Yes
45	C. Accounting	2017	Yes
46	B. Management	2017	Yes
47	C. Accounting	2017	Yes
48	B. Management	2019	Yes
49	B. Management	2020	Yes
50	C. Accounting	2018	Yes

51	C. Accounting	2017	Yes
52	C. Accounting	2017	Yes
53	C. Accounting	2019	Yes
54	B. Management	2018	Yes
55	B. Management	2017	Yes
56	B. Management	2017	Yes
57	C. Accounting	2017	Yes
58	B. Management	2017	Yes
59	B. Management	2017	Yes
60	B. Management	2017	Yes
61	B. Management	2020	Yes
62	C. Accounting	2018	Yes
63	C. Accounting	2018	Yes
64	A. Economics	2019	Yes
65	C. Accounting	2018	Yes
66	A. Economics	2019	Yes
67	A. Economics	2018	Yes
68	B. Management	2019	Yes
69	C. Accounting	2017	Yes
70	A. Economics	2017	Yes
71	C. Accounting	2018	Yes
72	C. Accounting	2019	Yes
73	C. Accounting	2017	Yes
74	B. Management	2017	Yes
75	B. Management	2017	Yes
76	A. Economics	2017	Yes
77	B. Management	2020	Yes
78	B. Management	2020	Yes
79	A. Economics	2020	Yes
80	A. Economics	2020	Yes
81	B. Management	2020	Yes
82	B. Management	2020	Yes
83	A. Economics	2020	Yes
84	B. Management	2020	Yes
85	B. Management	2020	Yes
86	A. Economics	2020	Yes
87	B. Management	2020	Yes
88	B. Management	2020	Yes
89	A. Economics	2020	Yes
90	B. Management	2020	Yes
91	B. Management	2020	Yes
92	B. Management	2020	Yes
93	B. Management	2020	Yes
94	B. Management	2020	Yes
95	C. Accounting	2020	Yes
96	C. Accounting	2020	Yes
97	B. Management	2020	Yes
98	A. Economics	2020	Yes
99	B. Management	2020	Yes
100	B. Management	2019	Yes
101	A. Economics	2020	Yes
102	A. Economics	2020	Yes
103	C. Accounting	2017	Yes
104	C. Accounting	2017	Yes
105	C. Accounting	2017	Yes
106	C. Accounting	2019	Yes
107	C. Accounting	2019	Yes

108	A. Economics	2017	Yes
109	A. Economics	2017	Yes
110	A. Economics	2017	Yes
111	A. Economics	2017	Yes
112	A. Economics	2017	Yes
113	B. Management	2017	Yes
114	A. Economics	2017	Yes
115	A. Economics	2017	Yes
116	A. Economics	2017	Yes
117	C. Accounting	2018	Yes
118	B. Management	2019	Yes
119	A. Economics	2017	Yes
120	C. Accounting	2017	Yes
121	C. Accounting	2019	Yes
122	C. Accounting	2019	Yes
123	C. Accounting	2018	Yes
124	B. Management	2018	Yes
125	B. Management	2020	Yes
126	A. Economics	2018	Yes
127	C. Accounting	2017	Yes
128	A. Economics	2019	Yes
129	B. Management	2020	Yes
130	A. Economics	2019	Yes
131	A. Economics	2017	Yes
132	B. Management	2017	Yes
133	B. Management	2017	Yes
134	B. Management	2019	Yes
135	A. Economics	2017	Yes
136	B. Management	2019	Yes
137	C. Accounting	2020	Yes
138	A. Economics	2019	Yes
139	A. Economics	2017	Yes
140	B. Management	2017	Yes
141	A. Economics	2017	Yes
142	C. Accounting	2019	Yes
143	A. Economics	2018	Yes
144	B. Management	2020	Yes
145	C. Accounting	2019	Yes
146	B. Management	2019	Yes
147	A. Economics	2019	Yes
148	C. Accounting	2019	Yes
149	C. Accounting	2019	Yes
150	A. Economics	2019	Yes
151	B. Management	2018	Yes
152	C. Accounting	2018	Yes
153	A. Economics	2018	Yes
154	B. Management	2020	Yes
155	B. Management	2019	Yes
156	A. Economics	2018	Yes
157	C. Accounting	2019	Yes
158	B. Management	2017	Yes
159	C. Accounting	2018	Yes
160	B. Management	2019	Yes
161	B. Management	2018	Yes
162	B. Management	2018	Yes
163	B. Management	2018	Yes
164	B. Management	2018	Yes

165	B. Management	2018	Yes
166	B. Management	2018	Yes
167	B. Management	2019	Yes
168	C. Accounting	2019	Yes
169	C. Accounting	2019	Yes
170	B. Management	2020	Yes
171	B. Management	2020	Yes
172	A. Economics	2020	Yes
173	B. Management	2019	Yes
174	B. Management	2018	Yes
175	C. Accounting	2020	Yes
176	B. Management	2020	Yes
177	A. Economics	2019	Yes
178	C. Accounting	2019	Yes
179	B. Management	2018	Yes
180	A. Economics	2017	Yes
181	A. Economics	2019	Yes
182	C. Accounting	2018	Yes
183	C. Accounting	2018	Yes
184	B. Management	2017	Yes
185	A. Economics	2019	Yes
186	C. Accounting	2018	Yes
187	A. Economics	2019	Yes
188	A. Economics	2019	Yes
189	A. Economics	2019	Yes
190	B. Management	2017	Yes
191	A. Economics	2019	Yes
192	C. Accounting	2018	Yes
193	C. Accounting	2019	Yes
194	B. Management	2017	Yes
195	A. Economics	2018	Yes
196	A. Economics	2019	Yes
197	A. Economics	2019	Yes
198	C. Accounting	2018	Yes
199	C. Accounting	2018	Yes
200	C. Accounting	2017	Yes
201	B. Management	2017	Yes
202	A. Economics	2017	Yes
203	A. Economics	2017	Yes
204	B. Management	2019	Yes
205	C. Accounting	2019	Yes
206	B. Management	2019	Yes
207	B. Management	2019	Yes
208	B. Management	2020	Yes
209	B. Management	2019	Yes
210	B. Management	2020	Yes
211	B. Management	2020	Yes
212	B. Management	2020	Yes
213	B. Management	2019	Yes
214	B. Management	2020	Yes
215	C. Accounting	2017	Yes
216	B. Management	2019	Yes
217	A. Economics	2020	Yes
218	B. Management	2020	Yes
219	B. Management	2020	Yes
220	C. Accounting	2020	Yes
221	B. Management	2020	Yes

222	B. Management	2019	Yes
223	B. Management	2020	Yes
224	B. Management	2019	Yes
225	B. Management	2020	Yes
226	C. Accounting	2018	Yes
227	B. Management	2019	Yes
228	B. Management	2019	Yes
229	B. Management	2020	Yes
230	B. Management	2019	Yes
231	B. Management	2020	Yes
232	B. Management	2019	Yes
233	B. Management	2019	Yes
234	B. Management	2019	Yes
235	B. Management	2019	Yes
236	C. Accounting	2020	Yes
237	B. Management	2019	Yes
238	B. Management	2020	Yes
239	C. Accounting	2019	Yes
240	B. Management	2020	Yes
241	B. Management	2020	Yes
242	B. Management	2019	Yes
243	B. Management	2019	Yes
244	B. Management	2019	Yes
245	B. Management	2020	Yes
246	C. Accounting	2019	Yes
247	B. Management	2019	Yes
248	B. Management	2019	Yes
249	B. Management	2019	Yes
250	B. Management	2019	Yes
251	B. Management	2020	Yes
252	B. Management	2019	Yes
253	B. Management	2020	Yes
254	B. Management	2020	Yes
255	B. Management	2020	Yes
256	B. Management	2019	Yes
257	B. Management	2019	Yes
258	C. Accounting	2019	Yes
259	B. Management	2019	Yes
260	B. Management	2019	Yes
261	B. Management	2019	Yes
262	B. Management	2019	Yes
263	B. Management	2019	Yes
264	B. Management	2019	Yes
265	B. Management	2019	Yes
266	B. Management	2020	Yes
267	B. Management	2019	Yes
268	B. Management	2019	Yes
269	B. Management	2019	Yes
270	B. Management	2019	Yes
271	B. Management	2020	Yes
272	B. Management	2019	Yes
273	B. Management	2017	Yes
274	B. Management	2020	Yes
275	B. Management	2018	Yes
276	A. Economics	2017	Yes
277	B. Management	2020	Yes
278	B. Management	2020	Yes

279	B. Management	2019	Yes
280	B. Management	2017	Yes
281	B. Management	2017	Yes
282	A. Economics	2019	Yes
283	C. Accounting	2018	Yes
284	B. Management	2017	Yes
285	B. Management	2017	Yes
286	A. Economics	2019	Yes
287	B. Management	2019	Yes
288	B. Management	2020	Yes
289	B. Management	2018	Yes
290	B. Management	2018	Yes
291	A. Economics	2017	Yes
292	B. Management	2018	Yes
293	A. Economics	2017	Yes
294	B. Management	2018	Yes
295	B. Management	2018	Yes
296	B. Management	2018	Yes
297	A. Economics	2017	Yes
298	C. Accounting	2018	Yes
299	B. Management	2020	Yes
300	B. Management	2018	Yes
301	B. Management	2019	Yes
302	B. Management	2019	Yes
303	A. Economics	2018	Yes
304	C. Accounting	2020	Yes
305	B. Management	2017	Yes
306	B. Management	2017	Yes
307	B. Management	2017	Yes
308	B. Management	2017	Yes
309	B. Management	2017	Yes
310	A. Economics	2017	Yes
311	B. Management	2018	Yes
312	B. Management	2018	Yes
313	B. Management	2018	Yes
314	B. Management	2018	Yes
315	C. Accounting	2020	Yes
316	A. Economics	2017	Yes
317	C. Accounting	2020	Yes
318	C. Accounting	2020	Yes
319	C. Accounting	2020	Yes
320	C. Accounting	2020	Yes
321	C. Accounting	2020	Yes
322	C. Accounting	2020	Yes
323	C. Accounting	2020	Yes
324	C. Accounting	2020	Yes
325	C. Accounting	2017	Yes

	Perceived Benefit					Perceived Ease					Perceived Risk					Service Features					Intention to use													
	No	X1_1	X1_2	X1_3	X1_4	X1_Tota l	X2_1	X2_2	X2_3	X2_4	X2_5	X2_Tota l	X3_1	X3_2	X3_3	X3_4	X3_5	X3_6	X3_7	X3_Tota l	X4_1	X4_2	X4_3	X4_4	X4_5	X4_6	X4_Tota l	Y1_1	Y1_2	Y1_3	Y1_4	Y1_5	Y1_6	Y1_7
1	5	5	3	5	18	5	5	5	3	5	23	4	2	2	4	2	2	2	18	5	5	5	3	3	3	24	4	4	4	3	4	4	4	27
2	5	5	4	4	18	5	5	4	5	5	24	3	5	5	5	4	5	5	32	5	4	4	4	4	4	25	5	5	4	4	5	5	5	33
3	5	3	3	5	16	5	5	5	5	5	25	3	4	4	5	3	5	5	29	5	5	5	5	4	4	28	5	5	5	4	5	5	5	34
4	5	5	5	5	20	5	5	4	3	4	21	3	5	2	3	3	1	2	19	5	5	5	3	5	5	28	5	5	3	3	4	5	5	30
5	5	4	4	4	17	2	4	4	4	4	18	4	4	4	4	4	4	4	28	4	4	4	2	4	2	20	4	4	4	4	4	4	4	28
6	5	5	5	5	20	5	5	5	5	5	25	5	5	5	5	5	5	5	35	5	5	5	5	5	5	30	5	5	5	5	5	5	5	35
7	5	5	5	4	19	5	4	4	3	5	21	3	5	2	3	3	3	4	23	5	5	4	3	3	3	23	4	2	3	3	4	4	4	24
8	5	5	5	5	20	5	2	5	3	5	20	1	5	3	3	2	2	3	19	5	5	2	1	5	3	21	4	4	2	2	5	1	3	21
9	5	2	2	4	13	5	4	5	3	5	22	3	3	4	4	3	4	4	25	4	5	3	3	4	4	23	5	1	5	3	5	1	5	25
10	5	5	4	5	19	5	3	5	4	5	22	2	5	4	4	4	4	4	27	4	4	4	4	4	4	24	4	4	2	2	4	4	4	24
11	5	3	4	5	17	5	5	4	4	5	23	3	5	1	5	5	5	5	29	5	5	5	5	4	29	5	2	3	3	5	5	5	28	
12	5	5	4	4	18	3	5	4	5	5	22	2	5	5	5	4	3	5	29	5	5	5	5	5	3	28	5	2	5	3	5	2	5	27
13	5	5	4	4	18	5	5	4	5	5	24	4	4	4	4	4	4	4	28	5	5	5	3	3	4	25	4	4	4	4	4	4	4	28
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15	5	5	5	5	20	5	5	5	5	5	25	4	4	3	4	3	4	4	26	4	4	4	3	4	3	22	5	5	5	5	5	5	5	35
16	4	5	5	5	19	5	5	5	3	5	23	3	4	4	4	4	4	4	27	4	4	4	4	4	4	24	3	3	3	3	3	4	3	22
17	4	4	4	4	16	4	4	4	4	4	20	3	4	3	4	4	4	4	26	4	4	4	4	4	4	24	4	4	4	4	4	4	4	28
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19	5	5	5	5	20	5	5	5	5	5	25	2	5	5	5	5	5	3	30	5	5	5	3	5	2	25	5	3	3	3	5	5	5	29
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24	5	5	5	5	20	4	4	4	4	4	20	4	2	3	4	4	4	4	25	4	4	4	4	4	3	23	4	4	3	4	4	2	3	24
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26	5	5	3	4	17	4	4	5	4	4	21	2	5	3	3	3	4	4	24	5	3	4	3	3	3	21	5	3	3	3	4	3	4	25
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29	5	5	5	5	20	5	5	5	5	5	25	5	5	5	5	5	5	5	35	5	5	5	5	5	5	30	4	4	4	4	4	4	4	28
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31	5	4	4	4	17	5	5	4	5	5	24	3	4	4	4	4	4	4	27	5	5	5	3	4	4	26	4	4	4	4	4	4	4	29
32	4	4	3	4	15	2	4	4	3	3	16	3	3	2	2	2	2	16	3	4	4	2	3	3	19	4	4	3	3	3	3	3	23	
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34	5	5	4	4	18	5	5	4	4	3	21	5	5	4	3	3	4	5	29	4	5	5	4	4	3	25	4	4	5	5	4	5	4	31
35	5	2	2	5	14	2	5	5	5	5	22	2	2	5	5	5	5	4	28	5	5	5	3	5	5	28	5	2	2	2	5	5	5	26

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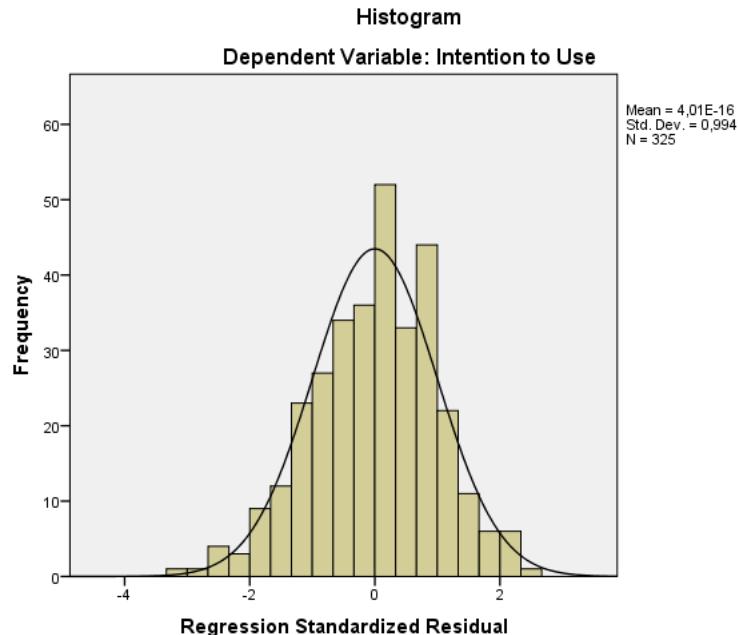
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312	5	5	5	4	19	5	3	4	4	5	21	3	5	4	4	4	4	4	28	4	4	4	4	4	4	23	4	3	2	3	3	3	4	22	
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314	5	5	5	4	19	5	4	4	4	5	22	3	5	4	3	4	4	4	27	4	4	5	4	5	4	26	5	4	5	5	4	5	5	33	
315	5	5	1	3	14	5	5	4	5	5	24	3	5	3	5	5	5	5	31	5	5	5	3	5	5	28	4	5	5	5	5	5	5	34	
316	4	4	4	3	15	4	5	4	5	4	22	4	4	4	3	4	4	4	27	3	4	4	4	4	2	21	4	4	4	4	4	4	4	28	
317	4	4	4	4	16	4	4	4	4	3	19	2	4	3	4	4	3	3	23	4	4	4	4	3	3	21	4	4	4	4	3	4	5	28	
318	5	4	3	4	16	5	4	4	3	3	19	3	4	3	4	4	4	4	26	5	5	5	4	3	3	25	4	4	4	3	4	3	4	26	
319	5	5	4	5	19	4	4	4	4	5	21	4	4	3	4	4	3	4	26	4	4	4	4	4	4	24	5	3	4	3	4	4	4	27	
320	5	3	3	5	16	4	5	3	3	4	19	1	5	5	5	4	5	5	30	4	4	5	3	2	3	21	5	2	4	3	5	2	3	24	
321	5	5	5	4	19	4	4	3	3	3	17	3	5	5	4	3	4	5	29	4	5	4	3	3	4	23	5	4	4	3	5	4	5	30	
322	5	4	3	4	16	5	4	4	3	5	21	3	4	3	4	4	3	3	24	4	4	4	4	3	3	22	4	3	3	4	3	4	4	24	
323	4	4	3	4	15	4	3	4	4	4	19	3	4	3	4	3	3	3	23	4	4	4	3	2	3	3	19	4	4	3	3	3	3	4	24
324	5	4	2	4	15	5	3	4	4	4	20	2	5	4	4	2	3	3	23	5	5	4	3	4	4	25	3	4	4	3	4	4	4	26	
325	5	5	5	5	20	5	5	5	5	5	25	3	5	5	5	5	5	5	33	5	5	5	3	5	5	28	5	5	5	5	5	5	5	35	

Appendix 3: Classic Assumption Test

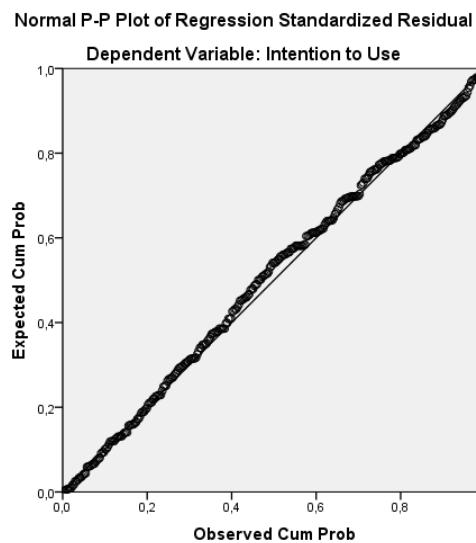
Normality Test



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		325
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	3,21796953
Most Extreme Differences	Absolute	,045
	Positive	,026
	Negative	-,045
Test Statistic		,045
Asymp. Sig. (2-tailed)		,200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

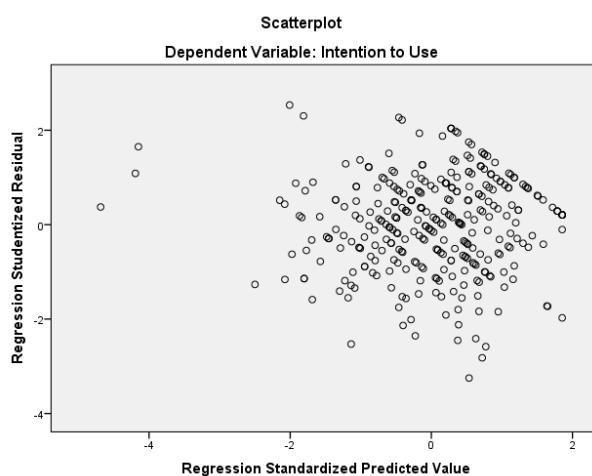


Multicollinearity Test

Model	Coefficients ^a						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-3,145	1,516		-2,074	,039		
Perceived Benefit	,488	,088	,255	5,563	,000	,632	1,581
Perceived Ease	,263	,099	,149	2,669	,008	,426	2,350
Perceived Risk	,256	,056	,219	4,586	,000	,580	1,726
Service Features	,405	,081	,295	5,028	,000	,386	2,590

a. Dependent Variable: Intention to Use

Heteroscedasticity Test



Appendix 4: Multiple linear regression

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,758 ^a	,575	,570	3,238

a. Predictors: (Constant), Service Features, Perceived Benefit, Perceived Risk, Perceived Ease

b. Dependent Variable: Intention to Use

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4544,246	4	1136,062	108,354	,000 ^b
	Residual	3355,126	320	10,485		
	Total	7899,372	324			

a. Dependent Variable: Intention to Use

b. Predictors: (Constant), Service Features, Perceived Benefit, Perceived Risk, Perceived Ease

Coefficients^a

Model	Unstandardized Coefficients		Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1	(Constant)	-3,145	1,516		-2,074	,039	
	Perceived Benefit	,488	,088	,255	5,563	,000	,632 1,581
	Perceived Ease	,263	,099	,149	2,669	,008	,426 2,350
	Perceived Risk	,256	,056	,219	4,586	,000	,580 1,726
	Service Features	,405	,081	,295	5,028	,000	,386 2,590

a. Dependent Variable: Intention to Use

Appendix 5: Validity and Reliability Test Results

Research Instruments

Validity Test

X1

Correlations

		X1.1	X1.2	X1.3	X1.4	Benefit
X1.1	Pearson Correlation	1	,403**	,286**	,605**	,692**
	Sig. (2-tailed)		,000	,000	,000	,000
	N	325	325	325	325	325
X1.2	Pearson Correlation	,403**	1	,613**	,401**	,806**
	Sig. (2-tailed)	,000		,000	,000	,000
	N	325	325	325	325	325
X1.3	Pearson Correlation	,286**	,613**	1	,462**	,809**
	Sig. (2-tailed)	,000	,000		,000	,000
	N	325	325	325	325	325
X1.4	Pearson Correlation	,605**	,401**	,462**	1	,771**
	Sig. (2-tailed)	,000	,000	,000		,000
	N	325	325	325	325	325
Benefit	Pearson Correlation	,692**	,806**	,809**	,771**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	325	325	325	325	325

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

X2

Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5	Perceived Ease
X2.1	Pearson Correlation	1	,435**	,330**	,244**	,379**	,656**
	Sig. (2-tailed)		,000	,000	,000	,000	,000
	N	325	325	325	325	325	325
X2.2	Pearson Correlation	,435**	1	,331**	,483**	,517**	,747**
	Sig. (2-tailed)	,000		,000	,000	,000	,000
	N	325	325	325	325	325	325
X2.3	Pearson Correlation	,330**	,331**	1	,391**	,436**	,688**
	Sig. (2-tailed)	,000	,000		,000	,000	,000
	N	325	325	325	325	325	325
X2.4	Pearson Correlation	,244**	,483**	,391**	1	,604**	,754**
	Sig. (2-tailed)	,000	,000	,000		,000	,000
	N	325	325	325	325	325	325
X2.5	Pearson Correlation	,379**	,517**	,436**	,604**	1	,801**
	Sig. (2-tailed)	,000	,000	,000	,000		,000
	N	325	325	325	325	325	325
Perceived Ease	Pearson Correlation	,656**	,747**	,688**	,754**	,801**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	325	325	325	325	325	325

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

X3**Correlations**

		X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	Perceived Risk
X3.1	Pearson Correlation	1	-,247**	,290**	,283**	,260**	,301**	,362**	,506**
	Sig. (2-tailed)		,000	,000	,000	,000	,000	,000	,000
	N	325	325	325	325	325	325	325	325
X3.2	Pearson Correlation	-,247**	1	,079	,128*	,095	,131*	,152**	,272**
	Sig. (2-tailed)	,000		,153	,021	,088	,018	,006	,000
	N	325	325	325	325	325	325	325	325
X3.3	Pearson Correlation	,290**	,079	1	,538**	,515**	,543**	,521**	,754**
	Sig. (2-tailed)	,000	,153		,000	,000	,000	,000	,000
	N	325	325	325	325	325	325	325	325
X3.4	Pearson Correlation	,283**	,128*	,538**	1	,615**	,585**	,648**	,789**
	Sig. (2-tailed)	,000	,021	,000		,000	,000	,000	,000
	N	325	325	325	325	325	325	325	325
X3.5	Pearson Correlation	,260**	,095	,515**	,615**	1	,531**	,587**	,749**
	Sig. (2-tailed)	,000	,088	,000	,000		,000	,000	,000
	N	325	325	325	325	325	325	325	325
X3.6	Pearson Correlation	,301**	,131*	,543**	,585**	,531**	1	,732**	,809**
	Sig. (2-tailed)	,000	,018	,000	,000	,000		,000	,000
	N	325	325	325	325	325	325	325	325
X3.7	Pearson Correlation	,362**	,152**	,521**	,648**	,587**	,732**	1	,838**
	Sig. (2-tailed)	,000	,006	,000	,000	,000	,000		,000
	N	325	325	325	325	325	325	325	325
Percei ved Risk	Pearson Correlation	,506**	,272**	,754**	,789**	,749**	,809**	,838**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	
	N	325	325	325	325	325	325	325	325

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

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

X4**Correlations**

		X4.1	X4.2	X4.3	X4.4	X4.5	X4.6	Service Features
X4.1	Pearson Correlation	1	,791**	,718**	,402**	,560**	,359**	,803**
	Sig. (2-tailed)		,000	,000	,000	,000	,000	,000
	N	325	325	325	325	325	325	325
X4.2	Pearson Correlation	,791**	1	,760**	,367**	,544**	,354**	,798**
	Sig. (2-tailed)	,000		,000	,000	,000	,000	,000
	N	325	325	325	325	325	325	325
X4.3	Pearson Correlation	,718**	,760**	1	,517**	,612**	,412**	,854**
	Sig. (2-tailed)	,000	,000		,000	,000	,000	,000
	N	325	325	325	325	325	325	325
X4.4	Pearson Correlation	,402**	,367**	,517**	1	,535**	,390**	,713**
	Sig. (2-tailed)	,000	,000	,000		,000	,000	,000
	N	325	325	325	325	325	325	325
X4.5	Pearson Correlation	,560**	,544**	,612**	,535**	1	,482**	,806**
	Sig. (2-tailed)	,000	,000	,000	,000		,000	,000
	N	325	325	325	325	325	325	325
X4.6	Pearson Correlation	,359**	,354**	,412**	,390**	,482**	1	,668**
	Sig. (2-tailed)	,000	,000	,000	,000	,000		,000
	N	325	325	325	325	325	325	325
Service Features	Pearson Correlation	,803**	,798**	,854**	,713**	,806**	,668**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
	N	325	325	325	325	325	325	325

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

Y

		Correlations							
		Y1.1	Y1.2	Y1.3	Y1.4	Y1.5	Y1.6	Y1.7	Intention to Use
Y1.1	Pearson Correlation	1	,451**	,413**	,379**	,771**	,371**	,654**	,723**
	Sig. (2-tailed)		,000	,000	,000	,000	,000	,000	,000
	N	325	325	325	325	325	325	325	325
Y1.2	Pearson Correlation	,451**	1	,626**	,598**	,501**	,278**	,475**	,761**
	Sig. (2-tailed)	,000		,000	,000	,000	,000	,000	,000
	N	325	325	325	325	325	325	325	325
Y1.3	Pearson Correlation	,413**	,626**	1	,791**	,471**	,351**	,506**	,806**
	Sig. (2-tailed)	,000	,000		,000	,000	,000	,000	,000
	N	325	325	325	325	325	325	325	325
Y1.4	Pearson Correlation	,379**	,598**	,791**	1	,445**	,381**	,495**	,797**
	Sig. (2-tailed)	,000	,000	,000		,000	,000	,000	,000
	N	325	325	325	325	325	325	325	325
Y1.5	Pearson Correlation	,771**	,501**	,471**	,445**	1	,427**	,659**	,777**
	Sig. (2-tailed)	,000	,000	,000	,000		,000	,000	,000
	N	325	325	325	325	325	325	325	325
Y1.6	Pearson Correlation	,371**	,278**	,351**	,381**	,427**	1	,494**	,634**
	Sig. (2-tailed)	,000	,000	,000	,000	,000		,000	,000
	N	325	325	325	325	325	325	325	325
Y1.7	Pearson Correlation	,654**	,475**	,506**	,495**	,659**	,494**	1	,788**
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000		,000
	N	325	325	325	325	325	325	325	325
Intenti on to Use	Pearson Correlation	,723**	,761**	,806**	,797**	,777**	,634**	,788**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	
	N	325	325	325	325	325	325	325	325

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

Reliability Test

X1

Reliability Statistics

Cronbach's Alpha	N of Items
,805	5

X2

Reliability Statistics

Cronbach's Alpha	N of Items
,787	6

X3

Reliability Statistics

Cronbach's Alpha	N of Items
,764	8

X4

Reliability Statistics

Cronbach's Alpha	N of Items
,792	7

Y

Reliability Statistics

Cronbach's Alpha	N of Items
,784	8

Appendix 6: Respondents' Characteristics

Gender

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	91	28,0	28,0	28,0
	Female	234	72,0	72,0	100,0
	Total	325	100,0	100,0	

Department

		Department			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Economics	63	19,4	19,4	19,4
	Management	178	54,8	54,8	74,2
	Accounting	84	25,8	25,8	100,0
	Total	325	100,0	100,0	

Batch

		Batch			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2017	85	26,2	26,2	26,2
	2018	61	18,8	18,8	44,9
	2019	95	29,2	29,2	74,2
	2020	84	25,8	25,8	100,0
	Total	325	100,0	100,0	

Age

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 20 Years	97	29,8	29,8	29,8
	20-22 Years	196	60,3	60,3	90,2
	> 22 Years	32	9,8	9,8	100,0
	Total	325	100,0	100,0	

Respondents' Answer

X1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	,6	,6	,6
	D	1	,3	,3	,9
	N	22	6,8	6,8	7,7
	A	72	22,2	22,2	29,8
	SA	228	70,2	70,2	100,0
	Total	325	100,0	100,0	

X1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	,6	,6	,6
	D	12	3,7	3,7	4,3
	N	53	16,3	16,3	20,6
	A	108	33,2	33,2	53,8
	SA	150	46,2	46,2	100,0
	Total	325	100,0	100,0	

X1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	,9	,9	,9
	D	30	9,2	9,2	10,2
	N	89	27,4	27,4	37,5
	A	106	32,6	32,6	70,2
	SA	97	29,8	29,8	100,0
	Total	325	100,0	100,0	

X1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	,3	,3	,3
	D	4	1,2	1,2	1,5
	N	40	12,3	12,3	13,8
	A	128	39,4	39,4	53,2
	SA	152	46,8	46,8	100,0
	Total	325	100,0	100,0	

X2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	,6	,6	,6
	D	8	2,5	2,5	3,1
	N	24	7,4	7,4	10,5
	A	97	29,8	29,8	40,3
	SA	194	59,7	59,7	100,0
	Total	325	100,0	100,0	

X2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	4	1,2	1,2	1,2
	D	31	9,5	9,5	10,8
	N	127	39,1	39,1	49,8
	A	163	50,2	50,2	100,0
	Total	325	100,0	100,0	

X2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	,6	,6	,6
	D	8	2,5	2,5	3,1
	N	55	16,9	16,9	20,0
	A	162	49,8	49,8	69,8
	SA	98	30,2	30,2	100,0
	Total	325	100,0	100,0	

X2.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	,6	,6	,6
	D	4	1,2	1,2	1,8
	N	68	20,9	20,9	22,8
	A	128	39,4	39,4	62,2
	SA	123	37,8	37,8	100,0
	Total	325	100,0	100,0	

X2.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	,3	,3	,3
	D	2	,6	,6	,9
	N	36	11,1	11,1	12,0
	A	105	32,3	32,3	44,3
	SA	181	55,7	55,7	100,0
	Total	325	100,0	100,0	

X3.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	13	4,0	4,0	4,0
	D	76	23,4	23,4	27,4
	N	130	40,0	40,0	67,4
	A	63	19,4	19,4	86,8
	SA	43	13,2	13,2	100,0
	Total	325	100,0	100,0	

X3.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	,9	,9	,9
	D	14	4,3	4,3	5,2
	N	45	13,8	13,8	19,1
	A	115	35,4	35,4	54,5
	SA	148	45,5	45,5	100,0
	Total	325	100,0	100,0	

X3.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	16	4,9	4,9	4,9
	D	36	11,1	11,1	16,0
	N	117	36,0	36,0	52,0
	A	106	32,6	32,6	84,6
	SA	50	15,4	15,4	100,0
	Total	325	100,0	100,0	

X3.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	,6	,6	,6
	D	4	1,2	1,2	1,8
	N	88	27,1	27,1	28,9
	A	147	45,2	45,2	74,2
	SA	84	25,8	25,8	100,0
	Total	325	100,0	100,0	

X3.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	,6	,6	,6
	D	13	4,0	4,0	4,6
	N	95	29,2	29,2	33,8
	A	154	47,4	47,4	81,2
	SA	61	18,8	18,8	100,0
	Total	325	100,0	100,0	

X3.6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	5	1,5	1,5	1,5
	D	24	7,4	7,4	8,9
	N	112	34,5	34,5	43,4
	A	120	36,9	36,9	80,3
	SA	64	19,7	19,7	100,0
	Total	325	100,0	100,0	

X3.7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	,6	,6	,6
	D	10	3,1	3,1	3,7
	N	105	32,3	32,3	36,0
	A	142	43,7	43,7	79,7
	SA	66	20,3	20,3	100,0
	Total	325	100,0	100,0	

X4.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	,6	,6	,6
	D	2	,6	,6	1,2
	N	23	7,1	7,1	8,3
	A	139	42,8	42,8	51,1
	SA	159	48,9	48,9	100,0
	Total	325	100,0	100,0	

X4.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	,9	,9	,9
	N	18	5,5	5,5	6,5
	A	142	43,7	43,7	50,2
	SA	162	49,8	49,8	100,0
	Total	325	100,0	100,0	

X4.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	,9	,9	,9
	D	2	,6	,6	1,5
	N	31	9,5	9,5	11,1
	A	131	40,3	40,3	51,4
	SA	158	48,6	48,6	100,0
	Total	325	100,0	100,0	

X4.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	,6	,6	,6
	D	21	6,5	6,5	7,1
	N	127	39,1	39,1	46,2
	A	114	35,1	35,1	81,2
	SA	61	18,8	18,8	100,0
	Total	325	100,0	100,0	

X4.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	,3	,3	,3
	D	5	1,5	1,5	1,8
	N	72	22,2	22,2	24,0
	A	153	47,1	47,1	71,1
	SA	94	28,9	28,9	100,0
	Total	325	100,0	100,0	

X4.6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	,3	,3	,3
	D	15	4,6	4,6	4,9
	N	127	39,1	39,1	44,0
	A	106	32,6	32,6	76,6
	SA	76	23,4	23,4	100,0
	Total	325	100,0	100,0	

Y1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	1	,3	,3	,3
	D	4	1,2	1,2	1,5
	N	29	8,9	8,9	10,5
	A	145	44,6	44,6	55,1
	SA	146	44,9	44,9	100,0
	Total	325	100,0	100,0	

Y1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	9	2,8	2,8	2,8
	D	38	11,7	11,7	14,5
	N	65	20,0	20,0	34,5
	A	114	35,1	35,1	69,5
	SA	99	30,5	30,5	100,0
	Total	325	100,0	100,0	

Y1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	5	1,5	1,5	1,5
	D	34	10,5	10,5	12,0
	N	99	30,5	30,5	42,5
	A	105	32,3	32,3	74,8
	SA	82	25,2	25,2	100,0
	Total	325	100,0	100,0	

Y1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	8	2,5	2,5	2,5
	D	52	16,0	16,0	18,5
	N	116	35,7	35,7	54,2
	A	88	27,1	27,1	81,2
	SA	61	18,8	18,8	100,0
	Total	325	100,0	100,0	

Y1.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	2	,6	,6	,6
	D	5	1,5	1,5	2,2
	N	52	16,0	16,0	18,2
	A	131	40,3	40,3	58,5
	SA	135	41,5	41,5	100,0
	Total	325	100,0	100,0	

Y1.6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	9	2,8	2,8	2,8
	D	31	9,5	9,5	12,3
	N	79	24,3	24,3	36,6
	A	109	33,5	33,5	70,2
	SA	97	29,8	29,8	100,0
	Total	325	100,0	100,0	

Y1.7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SD	3	,9	,9	,9
	D	5	1,5	1,5	2,5
	N	54	16,6	16,6	19,1
	A	138	42,5	42,5	61,5
	SA	125	38,5	38,5	100,0
	Total	325	100,0	100,0	