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LAMPIRAN 1

PETA TEORI

No.	Penulis/Topik/Judul Buku/Artikel	Tujuan Penelitian/Penulisan Buku/Artikel	Konsep/Teori/Hipotesis	Variabel Penelitian/Teknik Analisis	Hasil Penelitian/Isi Buku
1	FranciscoCabanilasa, Veljko Marinkovicb, Iviane Ramos de Lunaa, Zoran Kalinicb (2018) <i>Predicting the determinants of mobile payment acceptance: A hybrid SEM-neural network approach</i>	<i>The present study develops a new research model used for the prediction of the most significant factors influencing the decision to use m-payment.</i>	<ol style="list-style-type: none"> 1. <i>Perceived Compatibility positively affects Perceived ease of use.</i> 2. <i>Perceived Compatibility positively affects Perceived usefulness.</i> 3. <i>Subjective norms positively affect Perceived ease of use.</i> 4. <i>Subjective norms positively affect Perceived usefulness.</i> 5. <i>Individual mobility positively affects Perceived ease of use.</i> 6. <i>Individual mobility positively affects Perceived usefulness.</i> 7. <i>Personal innovativeness positively affects Perceived ease of use.</i> 8. <i>Personal innovativeness positively affects Perceived usefulness.</i> 9. <i>Perceived ease of use positively affects Perceived usefulness.</i> 10. <i>Perceived ease of use positively affects users' intention to use of NFC m-payment.</i> 11. <i>Perceived security positively affects users' intention to use of NFC m-payment.</i> 	<ol style="list-style-type: none"> 1. <i>Intention to use NFC payments</i> 2. <i>Perceived compatibility</i> 3. <i>Subjective norms</i> 4. <i>Individual mobility</i> 5. <i>Personal innovativeness</i> 6. <i>Perceived ease of use</i> 7. <i>Perceived usefulness</i> 8. <i>Perceived security</i> 	<i>This research found that the most significant variables impacting the intention to use were perceived usefulness and perceived security variables. On the other side, the results of neural network analysis confirmed many SEM findings, but also gave slightly different order of influence of significant predictors.</i>

2	Hendy Mustiko Aji, Izra Berakon & Maizaitulaidawati Md Husin (2020) <i>COVID-19 and e-wallet usage intention: Amultigroup analysis between Indonesia and Malaysia</i>	penelitian ini berkontribusi pada literatur dengan memeriksa pengaruh risiko yang dirasakan, dukungan pemerintah, dan manfaat yang dirasakan pada niat pelanggan untuk menggunakan e-wallet selama wabah COVID-19.	1. Model penerimaan teknologi (TAM)	<ol style="list-style-type: none"> 1. <i>Perceived risk</i> 2. <i>Government support</i> 3. <i>Perceived usefulness</i> 4. <i>Intention to use e-wallet</i> 	Hasil penelitian menunjukkan bahwa pengaruh dukungan pemerintah terhadap niat menggunakan e-wallet berbeda antar negara. Selain itu, manfaat yang dirasakan sepenuhnya memediasi dukungan pemerintah- niat untuk menggunakan hubungan e-wallet, dan sebagian memediasi efek risiko yang dirasakan pada niat untuk menggunakan e-wallet
3	Marisa Karsena, Yakob Utama Chandraa, Hanny Juwitasary (2019) <i>Technological Factors of Mobile Payment: A Systematic Literature Review</i>	<i>to answering the research question "what is the key technological factors using mobile payment?"</i>	<ol style="list-style-type: none"> 1. <i>Mobile Payment</i> 2. <i>Technological Personal Environmental (TPE) Framework</i> 	<i>This research uses a qualitative method with a systematic literature review approach to answering the research question "what is the key technological factors using mobile payment?"</i>	<i>With the approach used in the systematic literature review, obtain 44 key factors for human influences using mobile payment in financial institutions. The 17 key technological factors can use to design, improve and adjust current mobile payments with technology condition; become tools to help customers meet requirements for financial institutions. In addition, these 44 key factors can also be used by the practitioner to learn more about the system in mobile</i>

					<i>payments that can be useful and become the basis for the development of mobile payment products.</i>
5	Yuanita Candra Puspita (2019) Analisis Kesesuaian Teknologi Penggunaan Digital Payment Pada Aplikasi Ovo	Tujuan penelitian ini untuk mengetahui tingkat kesesuaian tugas teknologi digital payment terhadap masyarakat umum yang menggunakan aplikasi OVO.	Penelitian ini menggunakan model teori <i>Task-Technology Fit</i> dan salahsatu variabel <i>Technology Acceptance Model</i> yaitu <i>perceived usefulness</i> . <i>Digital</i>	Teknik analisis data yang digunakan pada penelitian ini menggunakan metode PLS-SEM dengan bantuan software SMARTPLS.	<i>Perceived ease of use</i> tidak memiliki hubungan apapun terhadap faktor-faktor yang lain, sehingga apabila faktor <i>perceived ease of use</i> ditingkatkan maka tidak akan terjadi pengaruh apapun terhadap <i>actual use</i> , meskipun didukung dengan faktor <i>system accessibility</i> .
6	Budiyono Saputro dan Andriani Tri Susilowati (2019) Analisis Faktor Pengaruh Perilaku Pengguna Dalam Mengadopsi Dan Niat Merekomendasikan Teknologi <i>Mobile Payment Go-Pay</i> Di Kota Bandung	<i>Penelitian ini bertujuan untuk mengidentifikasi penentu utama adopsi mobile payment dan niat untuk merekomendasikan dengan menggunakan model Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), diffusion of innovation (DOI), perceived technology security dan intention behavior..</i>	1. <i>Financial technology</i> 2. <i>Mobile payment</i> 3. <i>UTAUT2</i> 4. <i>Diffusion of Innovation (DOI)</i> 5. <i>intention behavior</i>	1. Variable: <i>Compatibility, facilitating conditions, hedonic motivation, dan innovativeness, behavioral intention to adopt, performance expectancy, effort expectancy, social influence, price value, dan perceived technology security.</i> 2. Teknik analisis: Analisis menggunakan Structural Equation Modelling (SEM) dengan Partial Least Square (PLS) serta menggunakan hipotesis uji t	Hasil dalam penelitian ini menunjukkan bahwa seluruh variabel independen berpengaruh positif terhadap variabel dependen. <i>Variabel compatibility, facilitating conditions, hedonic motivation, dan innovativeness</i> memiliki pengaruh signifikan terhadap <i>behavioral intention to adopt</i> sedangkan <i>performance expectancy, effort expectancy, social influence, price value, dan perceived technology security</i> tidak memiliki pengaruh signifikan terhadap

					<i>behavioral intention to adopt.</i>
7	Nidhi Singha, Neena Sinhab, Francisco J. Liébana-Cabanillas (2020) <i>Determining factors in the adoption and recommendation of mobile wallet services in India: Analysis of the effect of innovativeness, stress to use and social influence</i>	<i>The present research aims to provide important insights into the TAM (Technology Acceptance Model) and UTAUT2 (Unified Theory of Acceptance and Use of Technology) models. This study develops a conceptual model to determine the most significant factors influencing user's intention, perceived satisfaction and recommendation to use mobile wallet</i>	<ol style="list-style-type: none"> 1. <i>Unified Theory of Acceptance and Use of Technology (UTAUT)</i> 2. <i>Technology Acceptance Model (TAM)</i> 	<ol style="list-style-type: none"> 1. <i>Perceived Ease Of Use (PEOU)</i> 2. <i>Perceived Usefulness (PU)</i> 3. <i>Perceived risk (PR)</i> 4. <i>Attitude (ATTD)</i> 5. <i>Social influence (SI)</i> 6. <i>Intention to use (INTU)</i> 7. <i>Innovativeness (INNOVA)</i> 8. <i>Stress to use a technology (STRESS)</i> 9. <i>Perceived satisfaction with mobile wallet (SAT- ISFN)</i> 10. <i>Recommendation to use (RECOMD)</i> 	<i>We found that ease of use, usefulness, perceived risk, attitude, to have significant effect on user's intention, which further influenced user's perceived satisfaction and recommendation to use mobile wallet services. We also determined the sig- nificant moderating effect of stress to use and social influence on user's perceived satisfaction and re- commendation to mobile wallet services.</i>
8	Sri Watmah, Siti Fauziah, Nuraeni Herlinawati (2020) <i>Identifikasi Faktor Pengaruh Penggunaan Dompot Digital Menggunakan Metode TAM Dan UTAUT2</i>	Penelitian ini dilakukan untuk mengetahui faktor-faktor yang memengaruhi seseorang menggunakan layanan dompet digital serta seberapa besar keinginan seseorang untuk merekomendasikan dompet digital kepada orang lain	<ol style="list-style-type: none"> 1. Dompot Digital 2. TAM (Technology Acceptance Model) 3. UTAUT2 	<ol style="list-style-type: none"> 1. <i>Easy Of Use (EOU)</i> 2. <i>Usefulness (UF)</i> 3. <i>Risk (RISK)</i> 4. <i>Attitude (ATTD)</i> 5. <i>Sosial</i> 6. <i>Intention to use (ITU)</i> 7. <i>Innovasi (INOV)</i> 8. <i>Stress (STRES)</i> 9. <i>Perceived satisfaction (PS)</i> 10. <i>Recommended (RECOM)</i> 	Hasil penelitian menunjukan bahwa variabel-variabel yang digunakan dalam penelitian berupa manfaat dompet digital, faktor sosial, inovasi, kepuasan pengguna serta rekomendasi dari penggunaan dompet digital merupakan faktor yang dapat memengaruhi seseorang menggunakan layanan dompet digital.
9	Prihatiningsih, Ida Savitri Kusmargiani, Nina	Tujuan dari penelitian ini adalah Menganalisis signifikansi pengaruh isi	Pendekatan EUCS (<i>End User Computing Satisfaction</i>).	<ol style="list-style-type: none"> 1. Variabel: Content, Accuracy, Format, Timelines, 	<ol style="list-style-type: none"> 1. Content, accuracy, format, timeliness, dan ease of use secara

	<p>Woelan Soebroto, Utami Tri Sulistyorini, Moch Abdul Kodir (2020) Analisis Tingkat Kepuasan Pelanggan</p>	<p>(content), keakuratan (accuracy), bentuk (format), ketepatan waktu (timeliness) dan kemudahan penggunaan sistem (easy of use) baik secara simultan maupun parsial terhadap kepuasan pelanggan mobile payment dan merumuskan tingkat kepuasan pengguna mobile payment</p>		<p>Ease Of Use, End User Satisfaction of Mobile Payment</p> <p>2. Metode yang digunakan adalah Model Analisis Regresi Linier Berganda dengan menggunakan analisis <i>End User Computing Satisfactio</i>.</p>	<p>simultan berpengaruh signifikan terhadap kepuasan pelanggan mobile payment.</p> <p>2. Content secara parsial berpengaruh signifikan terhadap kepuasan pelanggan mobile payment.</p> <p>3. Accuracy secara parsial berpengaruh signifikan terhadap kepuasan pelanggan mobile payment.</p> <p>4. Format secara parsial berpengaruh tidak signifikan terhadap kepuasan pelanggan mobile payment.</p> <p>5. Timeliness secara parsial berpengaruh signifikan terhadap kepuasan pelanggan mobile payment.</p> <p>6. Ease of use secara parsial berpengaruh signifikan terhadap kepuasan pelanggan mobile payment.</p>
10	<p>Abd Rahim Amihsa, Edwin Saferian, Syahraki Syahrir, (2020) Faktor – faktor yang memengaruhi penggunaan Mobile payment di indonesia</p>	<p>Tujuan dari penelitian ini adalah untuk dapat memahami faktor yang memengaruhi penggunaan layanan mobile payment sebagai sarana pembayaran.</p>	<p><i>Technology Acceptence Model (TAM)</i></p>	<p>1. <i>Perceived Usefullness</i> 2. <i>Perceived ease of use</i> 3. <i>Social Influence</i> 4. <i>Trust</i> 5. <i>Attitude Intention to Use</i></p>	<p>Secara garis besar, hasil data menunjukkan bahwa para pengguna mobile payment ialah para generasi millennials yang mayoritas para karyawan yang menggunakan secara umum</p>

					untuk transportasi dan memesan makanan. Hasil analisa menunjukkan seluruh hipotesis diterima dan benar adanya, bahwa <i>Usefulness, Ease of use, Trust, Cost, Social Influence</i> , hingga <i>Attitude</i> memiliki hubungan positif dalam pengaruh perilaku pengguna dalam penggunaan mobile payment
	Ahmad Daragmeh, Csaba Lentner , Judit Sági (2021). <i>FinTech payments in the era of COVID-19: Factors influencing behavioral intentions of "Generation X" in Hungary to use mobile payment</i>	Penelitian ini bertujuan untuk mengevaluasi faktor-faktor yang memengaruhi niat perilaku Generasi X Hungaria untuk menggunakan layanan pembayaran seluler selama pandemi	<i>Model TAM yang diperluas</i>	<ol style="list-style-type: none"> 1. <i>Perceived Ease of Use</i> 2. <i>Perceived Usefulness</i> 3. <i>Subjective Norm</i> 4. <i>Perceived Covid-19 Risk</i> 5. <i>Behavioral Intention</i> 	Hasil menunjukkan bahwa model risiko COVID-19 yang dirasakan, manfaat yang dirasakan, norma subjektif, dan persepsi kemudahan penggunaan menjelaskan 62,9% perbedaan niat untuk menggunakan sistem pembayaran seluler. Studi kami berkontribusi pada model penerimaan teknologi dan menyoroti keefektifannya dalam menjelaskan niat perilaku untuk mengadopsi pembayaran seluler selama pandemi COVID-19.

11	Minh T.H. Le (2021) <i>Examining factors that boost intention and loyalty to use Fintech post-COVID-19 lockdown as a new normal behavior</i>	<i>This study predicts factors affecting the tendency to use financial technology (Fintech) services post-COVID-19 lockdown as a new normal behavior.</i>	<i>Technology Acceptance Model (TAM) attempts to explain why individuals choose to adopt a particular technology when performing a task (Davis et al., 1989a). These two theories are valuable for assessing the usefulness of technology (Davis et al., 1989b)</i>	<ol style="list-style-type: none"> 1. Trust 2. Data security and privacy 3. Quality administrative services 4. The impact of COVID-19 lockdown 5. Perceived usefulness toward Fintech 6. Intention to adopt Fintech 7. Loyalty to use Fintech 	<i>The findings reveal that the COVID-19 lockdown, trust, data security and privacy, and especially staff services are factors that enhance the intention to use through perceived usefulness. In return, it builds consumers' loyalty toward Fintech services and is considered a new normal behavior.</i>
12	Frank Bivar Franquea,b,* , Tiago Oliveiraa, Carlos Tam (2021) <i>Understanding the factors of mobile payment continuance intention: empirical test in an African context.</i>	<i>This study investigates the continuance intention to use m-payment, employing two theoretical models: the DeLone and McLean information system (D&M IS) success model and the expectation-confirmation model (ECM) in an African context.</i>	<ol style="list-style-type: none"> 1. DeLone and McLean IS success model 2. Information system continuance model 1. Joint model of D&M IS success and ECM 	<ol style="list-style-type: none"> 1. Information quality 2. Sistem quality 3. Service quality 4. User statisfication 5. Confirmation 6. Use 7. Perceived Usefulness 8. Individual Perfmance 9. Continuance Intention 	<i>The empirical results show that continuance intention is positively influenced by individual performance, use, and satisfaction. Information and service quality positively impact the use and confirma- tion of the expectations. Information quality, use, and confirmation of expectations positively impact user satisfaction. The use of m-payment, satisfaction, and perceived individual performance are the most important factors to explain the continuance intention to use m-payment.</i>
13	Afrida Putritama (2021) <i>Manfaat Dan Risiko Yang Memengaruhi Kelanjutan</i>	Tujuan penelitian ini adalah menemukan bagaimana manfaat persepsian dan risiko	Penelitian mengenai Fintech pembayaran seluler ini didasarkan pada <i>Theory of Reasoned Action (TRA)</i>	1. Variabel: Risiko Persepsian (<i>Perceived Risk</i>), Manfaat Ekonomi	<i>Penelitian ini menemukan bahwa manfaat persepsian lebih kuat dibandingkan</i>

	Niat Penggunaan Fintech Pembayaran Seluler	persepsian memengaruhi kelanjutan niat penggunaan Fintech pembayaran seluler dengan mendasarkan kepada Theory of Reasoned Action (TRA).		<p>(Economic benefit), Transaksi Seamless (Seamless Transaction), Kenyamanan (Convenience), Risiko Operasional (Operational Risk), Kelanjutan Niat Penggunaan (Continuance Intention)</p> <p>2. Teknik analisis: Analisis menggunakan PLS dilakukan dengan melihat nilai R-square yang merupakan uji goodness-fit model</p>	<p>risiko persepsian dalam memengaruhi kelanjutan niat penggunaan Fintech pembayaran seluler. Faktor terkuat yang memengaruhi manfaat persepsian adalah kenyamanan. Transaksi seamless dan manfaat ekonomi memiliki pengaruh positif namun tidak signifikan terhadap manfaat persepsian. Faktor terkuat yang memengaruhi risiko persepsian adalah risiko keuangan. Faktor terkuat kedua yang memengaruhi risiko persepsian adalah risiko hukum. Risiko keamanan dan risiko operasional memiliki pengaruh positif tidak signifikan terhadap risiko persepsian.</p>
14	Minh T.H. Le (2021) <i>Examining factors that boost intention and loyalty to use Fintech post-COVID-19 lockdown as a new normal behavior</i>	<i>This study predicts factors affecting the tendency to use financial technology (Fintech) services post-COVID-19 lockdown as a new normal behavior.</i>	<i>Technology Acceptance Model (TAM) attempts to explain why individuals choose to adopt a particular technology when performing a task (Davis et al., 1989a). These two theories are valuable for assessing the usefulness of technology (Davis et al., 1989b)</i>	<ol style="list-style-type: none"> 1. Trust 2. Data security and privacy 3. Quality administrative services 4. The impact of COVID-19 lockdown 5. Perceived usefulness toward Fintech 6. Intention to adopt Fintech 7. Loyalty to use Fintech 	<i>The findings reveal that the COVID-19 lockdown, trust, data security and privacy, and especially staff services are factors that enhance the intention to use through perceived usefulness. In return, it builds consumers' loyalty toward Fintech services and is considered a new normal behavior.</i>

15	Candy, Rudiyanto()2022 Faktor-Faktor Yang Memengaruhi Niat Dalam Penggunaan Sistem Pembayaran Seluler	Penelitian ini mempunyai tujuan untuk melakukan analisa dan mengetahui seberapa besar atas pengaruh <i>usefulness</i> , <i>ease of use</i> , <i>security</i> , <i>compatibility</i> , <i>subjective norm</i> , dan <i>experience</i> terhadap <i>intention to use</i> MPS pada masyarakat kota Batam	<ol style="list-style-type: none"> 1. Terdapat pengaruh signifikan positif pada <i>usefulness</i> terhadap <i>intention to use</i> MPS 2. Terdapat pengaruh signifikan positif pada <i>ease to use</i> terhadap <i>intention to use</i> MPS 3. Terdapat pengaruh signifikan positif pada <i>security</i> terhadap <i>intention to use</i> MPS 4. Terdapat pengaruh signifikan positif pada <i>compatibility</i> terhadap <i>intention to use</i> MPS 5. Terdapat pengaruh signifikan positif pada <i>subjective norms</i> terhadap <i>intention to use</i> MPS 6. Terdapat pengaruh signifikan positif pada <i>experience</i> terhadap <i>intention to use</i> MPS 	<ol style="list-style-type: none"> 1. Variabel: <i>Usefulness</i>, <i>Ease of Use</i>, <i>Security</i>, <i>Compatibility</i>, <i>Subjective Norms</i>, <i>Experience</i> <i>Intention to Use</i>. 2. Analisis : Metode analisis yang digunakan dalam penelitian ini adalah regresi linear berganda 	Hasil penelitian menunjukkan bahwa <i>usefulness</i> , <i>compatibility</i> dan <i>experience</i> berpengaruh positif terhadap <i>intention to use</i> MPS, sedangkan <i>ease of use</i> , <i>security</i> dan <i>subjective norms</i> berpengaruh negatif terhadap <i>intention to use</i> MPS.
16	Danarto Tri Sasongko, Putu Wuri Handayani, Riri Satria (2022) <i>Analysis of factors affecting continuance use intention of the electronic money application in Indonesia</i>	<i>This study uses an Expectation-Confirmation Model (ECM) framework to explore the Perceived Usefulness, Perceived Security & Privacy, Trust, and Satisfaction factors that affect the continuance intention.</i>	<ol style="list-style-type: none"> 1. <i>Mobile payment and electronic money</i> 2. <i>Expectation-confirmation theory</i> 3. <i>Technology Acceptance Model (TAM)</i> 	<ol style="list-style-type: none"> 1. <i>Perceived Usefulness</i> 2. <i>Perceived Security</i> 3. <i>Privacy</i> 4. <i>Trust</i> 5. <i>Satisfaction</i> 6. <i>Continuance intention</i> 7. <i>Security Technology Protection,</i> 8. <i>Security Rules &Policy</i> 9. <i>Security Responsibility Commitment</i> 10. <i>Coverage of Mobile Payment and</i> 11. <i>Uncertainty Avoidance.</i> 	<i>The results show that Perceived Usefulness, Satisfaction, and Trust strongly influence the continuance use intention of electronic money applications. Apart Security Responsibility Commitment because it can affect Trust directly or indirectly through Perceived Security & Privacy.</i>

					<p><i>Application providers should improve Security Responsibility Commitment because it can affect Trust directly or indirectly through Perceived Security & Privacy. Apart Security Responsibility Commitment because it can affect Trust directly or indirectly through Perceived Security & Privacy. Apart from Security Responsibility Commitment, Security Technology Protection and Uncertainty Avoidance are also antecedents of Security Responsibility Commitment, Security Technology Protection and Uncertainty Avoidance are also antecedents</i></p>
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LAMPIRAN 2

OPERASIONALISASI VARIABEL

Variabel	Definisi Variabel	Indikator	Skala
<i>Perceived Ease Of Use</i> (Persepsi Kemudahan Penggunaan) (X1)	Persepsi kemudahan penggunaan (<i>perceived ease of use</i>) adalah tingkat kepercayaan seseorang yang meyakini bahwa dengan menggunakan suatu sistem tertentu, pekerjaan bisa lebih mudah terselesaikan. Frekuensi penggunaan dan interaksi antara pengguna (<i>user</i>) dengan sistem juga mampu menunjukkan kemudahan penggunaan	<ul style="list-style-type: none"> - Kemudahan untuk dipelajari - Terkendali - Jelas dan mudah dipahami - Fleksibel - Bebas dari kesulitan dan - Kemudahan penggunaan 	Likert
<i>Perceived Usefulness</i> (Persepsi Kegunaan) (X2)	Persepsi kegunaan (<i>perceived usefulness</i>) adalah tingkat keyakinan seseorang bahwa dengan menggunakan sistem informasi, kinerjanya juga akan ikut meningkat	<ul style="list-style-type: none"> - Peningkatan efisiensi - Pekerjaan menjadi lebih mudah - Mengembangkan kinerja penggunaan <i>mobile payment</i> - Meningkatkan produktivitas - Meningkatkan efektivitas, dan - tepat guna 	Likert
<i>Subjective Norm</i> (Norma Subjektif) (X3)	Norma subyektif (<i>subjective norm</i>) adalah pandangan bahwa kepercayaan orang lain bisa memengaruhi niat untuk melakukan sesuatu hal yang sedang dipertimbangkan untuk dilakukan atau tidak.	<ul style="list-style-type: none"> - Pengaruh orang-orang yang memengaruhi perilaku - Pengaruh orang-orang penting - Pengaruh orang-orang terdekat 	Likert
<i>Perceived Risk</i> (Persepsi Risiko) (X4)	Persepsi risiko (<i>perceived risk</i>) diperkenalkan oleh Bauer (1960) yang diartikan sebagai sesuatu yang dihadapi oleh pelanggan sadar dan tidak sadar ketika mereka membuat keputusan penggunaan.	<ul style="list-style-type: none"> - Menghindari menggunakan uang tunai - Menghindari interaksi secara langsung 	Likert
Perilaku (Penggunaan Mobile Payment) (Y)	<i>Behavior</i> adalah tindakan yang dilakukan oleh seseorang. Dalam konteks penggunaan sistem teknologi informasi. Perilaku (<i>behavior</i>) adalah tindakan atau	<ul style="list-style-type: none"> - Frekuensi dan durasi waktu penggunaan <i>mobile payment</i> - Penggunaan <i>mobile payment</i> sesungguhnya dalam praktek 	Likert

	kegiatan nyata yang dilakukan dari suatu teknologi.		
Niat Perilaku (<i>Behavioral Intention</i>) (Z)	Niat perilaku (<i>behavioral Intention</i>) yaitu suatu keinginan seseorang untuk melakukan suatu perilaku tertentu atau kecenderungan seseorang untuk tetap menggunakan teknologi tertentu.	<ul style="list-style-type: none"> - Kapan saja - Kondisi apa saja - Terus menggunakan - Niat menggunakan terus - Berharap menggunakan 	Likert

LAMPIRAN 3

KUESIONER PENELITIAN

**Kepada Yth. Pengguna *Mobile Payment*
Di tempat**

Perihal : Permohonan Menjadi Responden

Dengan Hormat,

Saya adalah mahasiswa pascasarjana pada Program Studi Magister Akuntansi Fakultas Ekonomi dan Bisnis Universitas Hasanuddin, yang sementara melakukan penelitian mengenai Analisis Faktor-Faktor yang memengaruhi Perilaku Penggunaan *Mobile Payment*. Sehubungan dengan hal itu, saya memerlukan data/informasi dari Saudara/i. Mohon partisipasi dari Saudara/i untuk meluangkan waktu mengisi kuesioner penelitian sesuai dengan persepsi Saudara/i. Semua data/informasi yang diberikan hanya akan digunakan untuk kepentingan akademis dan akan dijaga kerahasiaannya sesuai dengan kaidah-kaidah ilmiah.

Demikian atas kerja sama yang baik dan kesungguhan Saudara/i dalam mengisi kuesioner ini, saya ucapkan terima kasih.

Makassar, 31 Oktober 2022

Emi Boki

IDENTITAS RESPONDEN

Bagian ini berisi data demografi responden, silahkan Bapak/Ibu/Saudara/i menjawab dengan memberikan tanda silang (✓) pada kotak yang telah disediakan.

1. Nama/Inisial (Boleh Tidak Diisi) :
2. Departemen atau Program Studi :
3. Kota Asal Tempat Tinggal :
4. Usia :

<input type="checkbox"/> 21 - 25 Tahun	<input type="checkbox"/> 31 – 35 Tahun	<input type="checkbox"/> 41 - 45
<input type="checkbox"/> 25 - 30 Tahun	<input type="checkbox"/> 35 – 40 Tahun	<input type="checkbox"/> > 50
5. Jenis Kelamin :

<input type="checkbox"/> Laki-Laki	<input type="checkbox"/> Perempuan
------------------------------------	------------------------------------
6. Program atau Jenjang :

<input type="checkbox"/> Magister (S2)	<input type="checkbox"/> Doktor (S3)
--	--------------------------------------
7. Apakah Saudara/i pernah menggunakan *mobile payment*?

<input type="checkbox"/> Ya	<input type="checkbox"/> Tidak
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8. Sejak kapan Saudara/i menggunakan *mobile payment*?
9. Apa platform yang sering digunakan oleh Saudara/i saat menggunakan *mobile payment*?

<input type="checkbox"/> Gopay	<input type="checkbox"/> Dana	<input type="checkbox"/> iSaku	<input type="checkbox"/> Lainnya
<input type="checkbox"/> Shopepay	<input type="checkbox"/> Link aja	<input type="checkbox"/> Doku	
<input type="checkbox"/> Ovo	<input type="checkbox"/> paytren	<input type="checkbox"/> Sakuku	

DAFTAR KUESIONER PENELITIAN

Cara pengisian kuesioner:

Bapak/Ibu/Saudara cukup memberikan tanda centang(√) pada pilihan jawaban yang tersedia sesuai dengan pendapat Bapak/Ibu/Saudara. Setiap pernyataan mengharapkan hanya satu jawaban. Setiap angka akan mewakili tingkat kesesuaian dengan pendapat Bapak/Ibu/Saudara.

STS Sangat tidak setuju

TS Tidak setuju

N Netral

S Setuju

SS Sangat setuju

Perceived Ease of Use (PEOU)

No.	Pernyataan	STS	TS	N	S	SS
1	Menggunakan <i>Mobile Payment</i> dalam proses pembayaran adalah hal yang mudah bagi saya.					
2	Dengan menggunakan <i>Mobile Payment</i> saya dapat melakukan pembayaran dengan mudah.					
3	Interaksi saya dengan <i>Mobile Payment</i> dapat dipahami dengan jelas.					
4	Interaksi saya dengan <i>Mobile Payment</i> adalah fleksibel					
5	Saya tidak mengalami kesulitan dalam menggunakan <i>Mobile Payment</i> .					
6	Secara keseluruhan saya merasa penggunaan <i>Mobile Payment</i> merupakan hal yang mudah.					

Perceived Usefulness (PU)

No.	Pernyataan	STS	TS	N	S	SS
1	Penggunaan <i>Mobile Payment</i> meningkatkan efisiensi pembayaran					
2	Penggunaan <i>Mobile Payment</i> dapat meningkatkan kinerja dalam pembayaran					
3	Penggunaan <i>Mobile Payment</i> dapat meningkatkan produktivitas proses pembayaran					

4	Penggunaan <i>Mobile Payment</i> dapat meningkatkan keefektifan dalam pembayaran					
5	Penggunaan <i>Mobile Payment</i> lebih memudahkan dalam pembayaran					
6	Secara keseluruhan <i>Mobile Payment</i> bermanfaat dalam proses pembayaran					

Perceived Risk

No.	Pernyataan	STS	TS	N	S	SS
1	Saya khawatir terinfeksi virus corona ketika menggunakan uang tunai dan kontak langsung dengan jasa keuangan					
2	Saya tidak nyaman melakukan pembayaran menggunakan uang tunai dan kontak langsung dengan jasa keuangan					
3	Saya takut terinfeksi virus corona saat menggunakan uang tunai dan kontak langsung dengan jasa keuangan					
4	Saya khawatir ada virus corona yang menular pada uang tunai dan menghindari metode pembayaran secara langsung					

Norma Subyektif

No.	Pernyataan	STS	TS	N	S	SS
1	Orang-orang yang memengaruhi perilaku saya menggunakan <i>mobile payment</i> .					
2	Orang-orang yang penting bagi saya menggunakan <i>mobile payment</i> .					
3	Orang-orang terdekat saya mendukung saya menggunakan <i>mobile payment</i>					

Niat Perilaku

No.	Pernyataan	STS	TS	N	S	SS
1	Saya selalu berniat menggunakan <i>Mobile Payment</i> untuk melakukan pembayaran kapan pun					
2	Saya berniat menggunakan <i>Mobile Payment</i> dalam kondisi dan situasi apapun					
3	Saya akan terus menggunakan <i>Mobile Payment</i> di masa mendatang					
4	Saya berniat menggunakan <i>Mobile Payment</i> di masa mendatang					

5	Saya berharap penggunaan <i>mobile payment</i> saya akan terus berlanjut di masa mendatang					
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Perilaku Penggunaan *Mobile Payment*

No.	Pernyataan	STS	TS	N	S	SS
1	Saya menggunakan <i>mobile payment</i> beberapa kali dalam seminggu					
2	Saya sering menggunakan <i>mobile payment</i> dalam kehidupan sehari-hari saya					
3	Saya menggunakan <i>mobile payment</i> kapan saja dan dimana saja saat saya melakukan pembayaran					

Lampiran 4

Hasil Olah Data

Assessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
X4#3	2,000	5,000	-,384	-2,387	-,121	-,377
X4#2	2,000	5,000	-,685	-1,258	,592	1,841
X4#1	2,000	5,000	-,377	-2,347	,047	,145
Y1#3	2,000	5,000	-,341	-2,119	-1,373	-2,268
Y1#2	2,000	5,000	-,837	-1,205	,211	,656
Y1#1	2,000	5,000	-,812	-1,052	-,006	-,020
X3#4	2,000	5,000	-,371	-2,310	-,364	-1,131
X3#3	2,000	5,000	-,584	-1,630	-,039	-,122
X3#2	2,000	5,000	-,457	-1,844	-,556	-1,727
X3#1	1,000	5,000	-,811	-1,042	1,226	1,810
Z3	1,000	5,000	-1,383	-1,602	1,808	1,620
Z2	1,000	5,000	-1,127	-1,010	,195	,607
Z1	1,000	5,000	-1,394	-1,669	1,696	2,273
X2#6	1,000	5,000	-,970	-1,030	1,809	1,626
X2#5	1,000	5,000	-,635	-1,948	,808	1,514
X2#3	1,000	5,000	-,841	-1,229	2,022	1,287
X2#2	1,000	5,000	-,866	-1,386	1,611	2,007
X2#1	1,000	5,000	-1,009	-1,273	2,169	1,744
X1#3	1,000	5,000	-,872	-2,420	,839	1,607
X1#2	1,000	5,000	-,801	-1,979	,680	2,116
X1#1	1,000	5,000	-1,009	-2,274	1,671	2,196
Multivariate					5,710	2,216

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
BI	<---	PEOU	,717	,611	2,175	,040	par_16
BI	<---	PU	3,296	1,788	,305	,760	par_17
BI	<---	PR	4,646	1,638	,399	,690	par_31
BI	<---	SN	1,088	2,622	,415	,678	par_32
B	<---	BI	,547	,131	4,171	***	par_18
B	<---	PR	,242	2,105	,115	,909	par_19
B	<---	SN	,045	,482	,094	,925	par_20
B	<---	PU	,006	1,846	,003	,997	par_21
B	<---	PEOU	,158	,163	1,996	,034	par_22
X1#1	<---	PEOU	1,000				
X1#2	<---	PEOU	,863	,119	7,272	***	par_1
X1#3	<---	PEOU	1,217	,134	9,077	***	par_2
X2#1	<---	PU	1,000				
X2#2	<---	PU	1,185	,145	8,146	***	par_3
X2#3	<---	PU	,984	,126	7,818	***	par_4
X2#5	<---	PU	,937	,131	7,156	***	par_5
X2#6	<---	PU	1,098	,140	7,847	***	par_6
Z1	<---	BI	1,000				
Z2	<---	BI	1,287	,112	11,454	***	par_7
Z3	<---	BI	,907	,119	7,647	***	par_8
X3#1	<---	PR	1,000				
X3#2	<---	PR	,999	,111	9,044	***	par_9
X3#3	<---	PR	,785	,105	7,468	***	par_10
X3#4	<---	PR	,918	,108	8,484	***	par_11
Y1#1	<---	B	1,000				
Y1#2	<---	B	,877	,084	10,382	***	par_12
Y1#3	<---	B	1,553	,140	11,108	***	par_13
X4#1	<---	SN	1,000				
X4#2	<---	SN	,666	,102	6,512	***	par_14
X4#3	<---	SN	,633	,108	5,870	***	par_15

Total Effects (Group number 1 - Default model)

	SN	PR	PU	PEOU	BI	B
BI	,558	2,968	1,937	,856	,000	,000
B	,317	1,761	1,077	,552	,541	,000
X4#3	,640	,000	,000	,000	,000	,000
X4#2	,703	,000	,000	,000	,000	,000
X4#1	1,000	,000	,000	,000	,000	,000
Y1#3	-,494	2,751	-1,683	-,862	,844	1,562
Y1#2	-,280	1,556	-,952	-,487	,478	,884
Y1#1	-,317	1,761	-1,077	-,552	,541	1,000
X3#4	,000	,842	,000	,000	,000	,000
X3#3	,000	,714	,000	,000	,000	,000
X3#2	,000	,934	,000	,000	,000	,000
X3#1	,000	1,000	,000	,000	,000	,000
Z3	-,486	2,584	-1,687	-,745	,871	,000
Z2	-,705	3,749	-2,448	-1,081	1,263	,000
Z1	-,558	2,968	-1,937	-,856	1,000	,000
X2#6	,000	,000	1,182	,000	,000	,000
X2#5	,000	,000	,932	,000	,000	,000
X2#3	,000	,000	,945	,000	,000	,000
X2#2	,000	,000	1,157	,000	,000	,000
X2#1	,000	,000	1,000	,000	,000	,000
X1#3	,000	,000	,000	1,235	,000	,000
X1#2	,000	,000	,000	,876	,000	,000
X1#1	,000	,000	,000	1,000	,000	,000

Standardized Total Effects (Group number 1 - Default model)

	SN	PR	PU	PEOU	BI	B
BI	,354	2,014	1,082	,583	,000	,000
B	,337	2,000	1,007	,629	,904	,000
X4#3	,500	,000	,000	,000	,000	,000
X4#2	,555	,000	,000	,000	,000	,000
X4#1	,746	,000	,000	,000	,000	,000
Y1#3	,279	1,661	,836	,522	,751	,830
Y1#2	,219	1,304	,657	,410	,590	,652
Y1#1	,237	1,406	-,708	,442	,636	,703
X3#4	,000	,610	,000	,000	,000	,000
X3#3	,000	,528	,000	,000	,000	,000
X3#2	,000	,669	,000	,000	,000	,000
X3#1	,000	,706	,000	,000	,000	,000
Z3	,258	1,467	,788	,425	,728	,000
Z2	,275	1,561	,839	,452	,775	,000
Z1	,262	1,488	,799	,431	,739	,000
X2#6	,000	,000	,696	,000	,000	,000
X2#5	,000	,000	,555	,000	,000	,000
X2#3	,000	,000	,619	,000	,000	,000
X2#2	,000	,000	,655	,000	,000	,000
X2#1	,000	,000	,602	,000	,000	,000
X1#3	,000	,000	,000	,766	,000	,000
X1#2	,000	,000	,000	,566	,000	,000
X1#1	,000	,000	,000	,698	,000	,000

Total Effects - Two Tailed Significance (BC) (Group number 1 - Default model)

	SN	PR	PU	PEOU	BI	B
BI	,094	,003	,091	,039	...	...
B	,088	,010	,142	,025	,006	...
X4#3	,005	...	...	...	...	...
X4#2	,013	...	...	...	...	...
X4#1	...	...	...	...	...	...
Y1#3	,100	,009	,133	,039	,004	,010
Y1#2	,100	,009	,142	,030	,004	,002
Y1#1	,088	,010	,142	,025	,006	...
X3#4	...	,011	...	...	...	...
X3#3	...	,018	...	...	...	...
X3#2	...	,021	...	...	...	...
X3#1	...	...	...	...	...	...
Z3	,088	,002	,084	,039	,005	...
Z2	,101	,003	,091	,034	,006	...
Z1	,094	,003	,091	,039	...	...
X2#6	...	...	,005	...	...	...
X2#5	...	...	,019	...	...	...
X2#3	...	...	,021	...	...	...
X2#2	...	...	,011	...	...	...
X2#1	...	...	...	...	...	...
X1#3	...	...	...	,010	...	...
X1#2	...	...	...	,013	...	...
X1#1	...	...	...	...	...	...

Direct Effects (Group number 1 - Default model)

	SN	PR	PU	PEOU	BI	B
BI	,558	2,968	1,937	,856	,000	,000
B	,015	,157	,030	,089	,541	,000
X4#3	,640	,000	,000	,000	,000	,000
X4#2	,703	,000	,000	,000	,000	,000
X4#1	1,000	,000	,000	,000	,000	,000
Y1#3	,000	,000	,000	,000	,000	1,562
Y1#2	,000	,000	,000	,000	,000	,884
Y1#1	,000	,000	,000	,000	,000	1,000
X3#4	,000	,842	,000	,000	,000	,000
X3#3	,000	,714	,000	,000	,000	,000
X3#2	,000	,934	,000	,000	,000	,000
X3#1	,000	1,000	,000	,000	,000	,000
Z3	,000	,000	,000	,000	,871	,000
Z2	,000	,000	,000	,000	1,263	,000
Z1	,000	,000	,000	,000	1,000	,000
X2#6	,000	,000	1,182	,000	,000	,000
X2#5	,000	,000	,932	,000	,000	,000
X2#3	,000	,000	,945	,000	,000	,000
X2#2	,000	,000	1,157	,000	,000	,000
X2#1	,000	,000	1,000	,000	,000	,000
X1#3	,000	,000	,000	1,235	,000	,000
X1#2	,000	,000	,000	,876	,000	,000
X1#1	,000	,000	,000	1,000	,000	,000

Standardized Direct Effects (Group number 1 - Default model)

	SN	PR	PU	PEOU	BI	B
BI	,354	2,014	1,082	,583	,000	,000
B	,016	,179	,028	,102	,904	,000
X4#3	,500	,000	,000	,000	,000	,000
X4#2	,555	,000	,000	,000	,000	,000
X4#1	,746	,000	,000	,000	,000	,000
Y1#3	,000	,000	,000	,000	,000	,830
Y1#2	,000	,000	,000	,000	,000	,652
Y1#1	,000	,000	,000	,000	,000	,703
X3#4	,000	,610	,000	,000	,000	,000
X3#3	,000	,528	,000	,000	,000	,000
X3#2	,000	,669	,000	,000	,000	,000
X3#1	,000	,706	,000	,000	,000	,000
Z3	,000	,000	,000	,000	,728	,000
Z2	,000	,000	,000	,000	,775	,000
Z1	,000	,000	,000	,000	,739	,000
X2#6	,000	,000	,696	,000	,000	,000
X2#5	,000	,000	,555	,000	,000	,000
X2#3	,000	,000	,619	,000	,000	,000
X2#2	,000	,000	,655	,000	,000	,000
X2#1	,000	,000	,602	,000	,000	,000
X1#3	,000	,000	,000	,766	,000	,000
X1#2	,000	,000	,000	,566	,000	,000
X1#1	,000	,000	,000	,698	,000	,000

Direct Effects - Two Tailed Significance (BC) (Group number 1 - Default model)

	SN	PR	PU	PEOU	BI	B
BI	,094	,003	,091	,039	...	...
B	,965	,701	,876	,502	,006	...
X4#3	,005	...	...	...	...	...
X4#2	,013	...	...	...	...	...
X4#1
Y1#3	,010
Y1#2	,002
Y1#1
X3#4	...	,011	...	...	...	...
X3#3	...	,018	...	...	...	...
X3#2	...	,021	...	...	...	...
X3#1
Z3	,005	...
Z2	,006	...
Z1
X2#6	,005	...	...	...
X2#5	,019	...	...	...
X2#3	,021	...	...	...
X2#2	,011	...	...	...
X2#1
X1#3	,010	...	...

Indirect Effects - Two Tailed Significance (BC) (Group number 1 - Default model)

	SN	PR	PU	PEOU	BI	B
BI	...	...	...	...	...	...
B	,005	,000	,014	,050	...	...
X4#3	...	...	...	...	...	...
X4#2	...	...	...	...	...	...
X4#1	...	...	...	...	...	...
Y1#3	,021	,002	,037	,026	,036	...
Y1#2	,020	,001	,030	,030	,028	...
Y1#1	,018	,002	,034	,023	,028	...
X3#4	...	...	...	...	...	...
X3#3	...	...	...	...	...	...
X3#2	...	...	...	...	...	...
X3#1	...	...	...	...	...	...
Z3	,005	,000	,017	,036	...	...
Z2	,004	,000	,017	,036	...	...
Z1	,005	,000	,027	,049	...	...
X2#6	...	...	...	...	...	...
X2#5	...	...	...	...	...	...
X2#3	...	...	...	...	...	...
X2#2	...	...	...	...	...	...
X2#1	...	...	...	...	...	...
X1#3	...	...	...	...	...	...
X1#2	...	...	...	...	...	...
X1#1	...	...	...	...	...	...

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

			Estimate
X1#1	<---	PEOU	,678
X1#2	<---	PEOU	,569
X1#3	<---	PEOU	,743
X1#4	<---	PEOU	,136
X1#5	<---	PEOU	,253
X1#6	<---	PEOU	,155
X2#1	<---	PU	,584
X2#2	<---	PU	,649
X2#3	<---	PU	,600
X2#4	<---	PU	,329
X2#5	<---	PU	,565
X2#6	<---	PU	,675
X3#1	<---	SN	,705
X3#2	<---	SN	,663
X3#3	<---	SN	,537
X3#4	<---	SN	,610
X4#1	<---	PR	,693
X4#2	<---	PR	,619
X4#3	<---	PR	,533
Y1#1	<---	B	,732
Y1#2	<---	B	,693
Y1#3	<---	B	,824
Z1	<---	BI	,712
Z2	<---	BI	,782
Z3	<---	BI	,656
Z4	<---	BI	,417
Z5	<---	BI	,447

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

			Estimate
X1#1	<---	PEOU	,705
X1#2	<---	PEOU	,563
X1#3	<---	PEOU	,761
X2#1	<---	PU	,601
X2#2	<---	PU	,670
X2#3	<---	PU	,644
X2#5	<---	PU	,557
X2#6	<---	PU	,646
Z1	<---	BI	,720
Z2	<---	BI	,767
Z3	<---	BI	,731
X3#1	<---	PR	,669
X3#2	<---	PR	,678
X3#3	<---	PR	,549
X3#4	<---	PR	,628
Y1#1	<---	B	,704
Y1#2	<---	B	,648
Y1#3	<---	B	,829
X4#1	<---	SN	,753
X4#2	<---	SN	,536
X4#3	<---	SN	,559

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
PEOU	,279	,051	5,448	***	par_46
PU	,183	,039	4,761	***	par_47
PR	,244	,045	5,398	***	par_48
SN	,242	,048	5,033	***	par_49
e22	,386	,312	1,239	,215	par_50
e23	,022	,016	1,318	,187	par_51
e1	,283	,036	7,920	***	par_52
e2	,448	,047	9,462	***	par_53
e3	,300	,044	6,775	***	par_54
e4	,324	,033	9,890	***	par_55
e5	,316	,033	9,483	***	par_56
e6	,250	,027	9,321	***	par_57
e7	,357	,035	10,081	***	par_58
e8	,308	,033	9,357	***	par_59
e9	,510	,084	6,036	***	par_60
e10	,634	,090	7,057	***	par_61
e11	,392	,050	7,902	***	par_62
e12	,302	,032	9,348	***	par_63
e13	,286	,030	9,413	***	par_64
e14	,348	,035	10,056	***	par_65
e15	,316	,032	9,762	***	par_66
e16	,215	,024	8,999	***	par_67
e17	,224	,024	9,428	***	par_68
e18	,233	,035	6,571	***	par_69
e19	,185	,036	5,083	***	par_70
e20	,267	,028	9,398	***	par_71
e21	,292	,034	8,548	***	par_72

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	72	210,050	179	,05	1,321
Saturated model	231	,000	0		
Independence model	21	2030,295	210	,000	9,668

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,029	,923	,888	,635
Saturated model	,000	1,000		
Independence model	,175	,364	,300	,331

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,897	,863	,973	,963	,972
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	,757	,679	,736
Saturated model	,000	,000	,000
Independence model	1,000	,000	,000

NCP

Model	NCP	LO 90	HI 90
Default model	51,050	17,464	92,733
Saturated model	,000	,000	,000
Independence model	1820,295	1679,605	1968,391

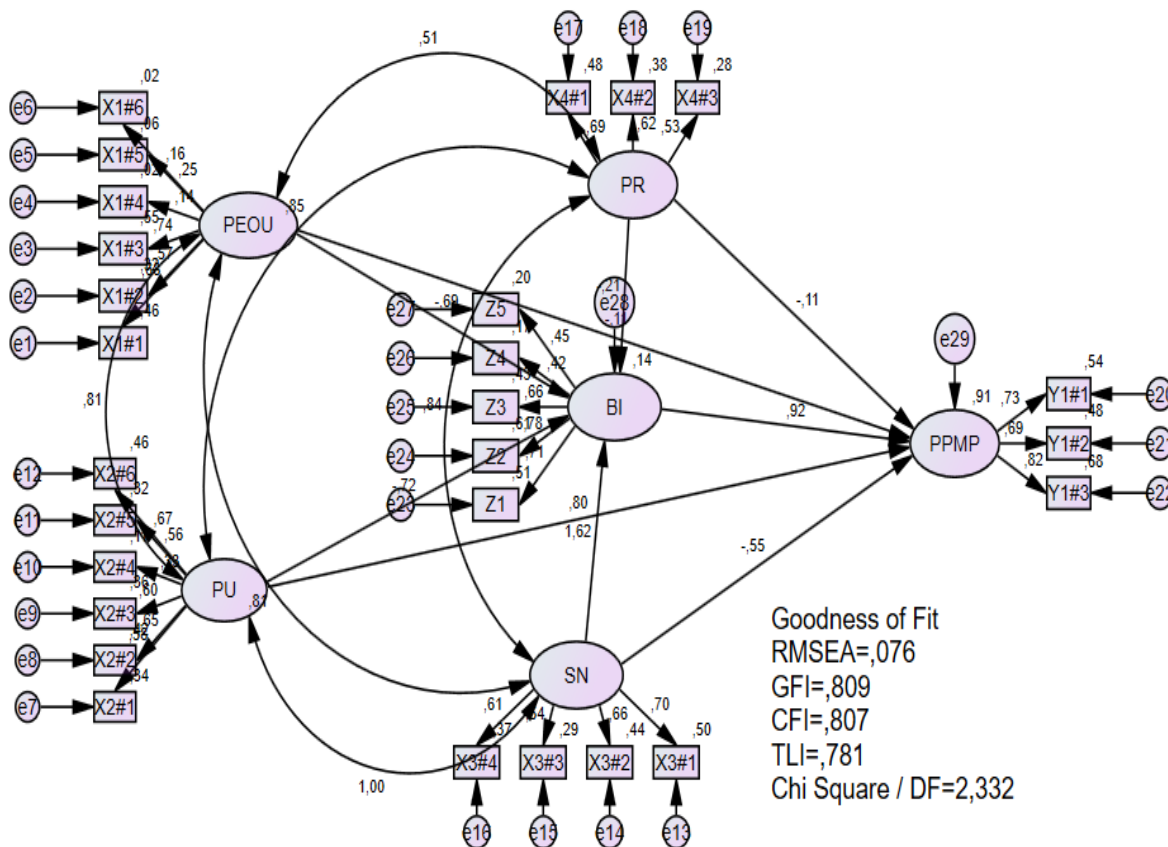
RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,037	,022	,050	,946
Independence model	,194	,186	,201	,000

Hasil Perhitungan *Construct Reliability*

Variabel	Indikator	<i>Standardized Loading Factors</i>	Nilai t	<i>Construct Reliability (CR)</i>	Keterangan
Perceived Ease Of Use (X1)	PEOU1	0,705	-	0,797	Realibilitas dan Validitas Baik
	PEOU2	0,563	7,272		
	PEOU3	0,761	9,077		
Perceived usefulness (X4)	PU1	0,601	-	0,862	Realibilitas dan Validitas Baik
	PU2	0,67	8,146		
	PU3	0,644	7,818		
	PU5	0,557	7,156		
	PU6	0,646	7,847		
Perceived Risk (X3)	PR1	0,669	-	0,836	Realibilitas dan Validitas Baik
	PR2	0,678	9,044		
	PR3	0,549	7,468		
	PR4	0,628	8,484		
<i>Subjective Norm</i> (X4)	SN1	0,753	-	0,820	Realibilitas dan Validitas Baik
	SN2	0,536	6,512		
	SN3	0,559	5,87		
Perilaku Penggunaan Mobile Paymnet (Y)	B1	0,704	-	0,878	Realibilitas dan Validitas Baik
	B2	0,648	10,382		
	B3	0,829	11,108		
Behavioral Intention (Z)	BI1	0,72	-	0,762	Realibilitas dan Validitas Baik
	BI2	0,767	11,454		
	BI3	0,731	7,647		

Model Awal



Model Akhir dan modifikasi indices

