

UJI VALID & RELIABILITAS

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	Persepsi Kemudahan
X1.1	Pearson Correlation	1	.354**	.288**	.186*	.922**	.327**	.248**	.108	.922**	.740**
	Sig. (2-tailed)		.000	.000	.023	.000	.000	.002	.187	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X1.2	Pearson Correlation	.354**	1	.333**	.006	.261**	.965**	.295**	.021	.261**	.629**
	Sig. (2-tailed)	.000		.000	.939	.001	.000	.000	.801	.001	.000
	N	150	150	150	150	150	150	150	150	150	150
X1.3	Pearson Correlation	.288**	.333**	1	.383**	.230**	.306**	.916**	.387**	.230**	.701**
	Sig. (2-tailed)	.000	.000		.000	.005	.000	.000	.000	.005	.000
	N	150	150	150	150	150	150	150	150	150	150
X1.4	Pearson Correlation	.186*	.006	.383**	1	.134	.006	.383**	.933**	.134	.558**
	Sig. (2-tailed)	.023	.939	.000		.103	.940	.000	.000	.103	.000
	N	150	150	150	150	150	150	150	150	150	150
X1.5	Pearson Correlation	.922**	.261**	.230**	.134	1	.236**	.190*	.055	.903**	.663**
	Sig. (2-tailed)	.000	.001	.005	.103		.004	.020	.502	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X1.6	Pearson Correlation	.327**	.965**	.306**	.006	.236**	1	.270**	.020	.236**	.608**
	Sig. (2-tailed)	.000	.000	.000	.940	.004		.001	.805	.004	.000
	N	150	150	150	150	150	150	150	150	150	150
X1.7	Pearson Correlation	.248**	.295**	.916**	.383**	.190*	.270**	1	.386**	.190*	.667**
	Sig. (2-tailed)	.002	.000	.000	.000	.020	.001		.000	.020	.000
	N	150	150	150	150	150	150	150	150	150	150
X1.8	Pearson Correlation	.108	.021	.387**	.933**	.055	.020	.386**	1	.055	.526**
	Sig. (2-tailed)	.187	.801	.000	.000	.502	.805	.000		.502	.000
	N	150	150	150	150	150	150	150	150	150	150
X1.9	Pearson Correlation	.922**	.261**	.230**	.134	.903**	.236**	.190*	.055	1	.663**
	Sig. (2-tailed)	.000	.001	.005	.103	.000	.004	.020	.502		.000
	N	150	150	150	150	150	150	150	150	150	150
Persepsi Kemudahan	Pearson Correlation	.740**	.629**	.701**	.558**	.663**	.608**	.667**	.526**	.663**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	

X1.9	Pearson Correlation	.922**	.261**	.230**	.134	.903**	.236**	.190*	.055	1
	Sig. (2-tailed)	.000	.001	.005	.103	.000	.004	.020	.502	
	N	150	150	150	150	150	150	150	150	150
Persepsi Kemudahan	Pearson Correlation	.740**	.629**	.701**	.558**	.663**	.608**	.667**	.526**	.663**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150

** . Correlation is significant at the 0.01 level (2-tailed).
 * . Correlation is significant at the 0.05 level (2-tailed).

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded ^a	0	.0
	Total	150	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.815	9

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 - Scale: ALL VARIABLE
 - Case Processing
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Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	X2.11	X2.12	Persep Manfa
X2.1	Pearson Correlation	1	.515**	.511**	.609**	.930**	.524**	.501**	.601**	.930**	.488**	.483**	.592**	
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150	150	150	
X2.2	Pearson Correlation	.515**	1	.457**	.468**	.479**	.985**	.464**	.484**	.456**	.967**	.447**	.452**	
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150	150	150	
X2.3	Pearson Correlation	.511**	.457**	1	.656**	.503**	.452**	.980**	.648**	.476**	.428**	.990**	.639**	
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150	150	150	
X2.4	Pearson Correlation	.609**	.468**	.656**	1	.575**	.463**	.644**	.962**	.550**	.442**	.626**	.946**	
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150	150	150	
X2.5	Pearson Correlation	.930**	.479**	.503**	.575**	1	.487**	.492**	.567**	.931**	.452**	.475**	.557**	
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150	150	150	
X2.6	Pearson Correlation	.524**	.985**	.452**	.463**	.487**	1	.459**	.479**	.465**	.952**	.442**	.447**	
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150	150	150	
X2.7	Pearson Correlation	.501**	.464**	.980**	.644**	.492**	.459**	1	.636**	.466**	.436**	.960**	.626**	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150	150	150	
X2.8	Pearson Correlation	.601**	.484**	.648**	.962**	.567**	.479**	.636**	1	.543**	.458**	.618**	.909**	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150	150	150	

- Output
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 - Correlations
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 - Scale: ALL VARIABLE
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	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150	150	150	
X2.12	Pearson Correlation	.592**	.452**	.639**	.946**	.557**	.447**	.626**	.909**	.533**	.426**	.608**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		
	N	150	150	150	150	150	150	150	150	150	150	150	150	
Persepsi Manfaat	Pearson Correlation	.815**	.768**	.800**	.832**	.790**	.766**	.794**	.829**	.767**	.739**	.776**	.811**	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150	150	150	

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

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded ^a	0	.0
	Total	150	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.945	12

Output

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 - Scale: ALL VARIABLE
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Correlations

		X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	Persepsi Risiko
X3.1	Pearson Correlation	1	.454**	.586**	.938**	.428**	.549**	.928**	.495**	.811**	.818**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X3.2	Pearson Correlation	.454**	1	.522**	.460**	.936**	.470**	.471**	.954**	.529**	.786**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X3.3	Pearson Correlation	.586**	.522**	1	.600**	.530**	.931**	.597**	.557**	.960**	.850**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X3.4	Pearson Correlation	.938**	.460**	.600**	1	.434**	.561**	.925**	.500**	.622**	.825**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X3.5	Pearson Correlation	.428**	.936**	.530**	.434**	1	.477**	.445**	.926**	.536**	.774**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X3.6	Pearson Correlation	.549**	.470**	.931**	.561**	.477**	1	.559**	.504**	.898**	.805**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X3.7	Pearson Correlation	.928**	.471**	.597**	.925**	.445**	.559**	1	.510**	.819**	.827**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X3.8	Pearson Correlation	.495**	.954**	.557**	.500**	.926**	.504**	.510**	1	.563**	.815**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	150	150	150	150	150	150	150	150	150	150

Activate Windows
Go to Settings to activate Windows.

Output

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 - Scale: ALL VARIABLE
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	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X3.9	Pearson Correlation	.611**	.529**	.960**	.622**	.536**	.898**	.619**	.563**	1	.858**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	150	150	150	150	150	150	150	150	150	150
Persepsi Risiko	Pearson Correlation	.818**	.786**	.850**	.825**	.774**	.805**	.827**	.815**	.858**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150

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

Reliability

Scale: ALL VARIABLES

Case Processing Summary

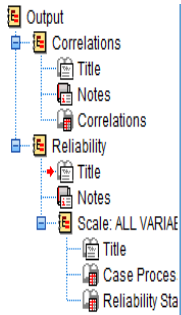
		N	%
Cases	Valid	150	100.0
	Excluded ^a	0	.0
Total		150	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.938	9

Activate Windows
Go to Settings to activate Windows.



	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X4.9	Pearson Correlation	.575**	.699**	.962**	.566**	.656**	.946**	.566**	.691**	1	.844**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	150	150	150	150	150	150	150	150	150	150
Kepercayaan	Pearson Correlation	.871**	.923**	.873**	.860**	.895**	.870**	.860**	.917**	.844**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150

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

Reliability

Scale: ALL VARIABLES

Case Processing Summary

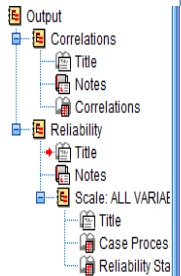
Cases	Valid	N	
		N	%
		150	100.0
	Excluded ^a	0	.0
	Total	150	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.963	9

Correlations



		Y1.1	Y1.2	Y1.3	Y1.4	Y1.5	Y1.6	Y1.7	Y1.8	Y1.9	Minat Menggunakan Cashless Payment
Y1.1	Pearson Correlation	1	.669**	.515**	.976**	.681**	.506**	.976**	.659**	.443**	.863**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
Y1.2	Pearson Correlation	.669**	1	.474**	.653**	.981**	.466**	.653**	.981**	.391**	.858**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
Y1.3	Pearson Correlation	.515**	.474**	1	.503**	.509**	.978**	.503**	.467**	.875**	.782**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
Y1.4	Pearson Correlation	.976**	.653**	.503**	1	.665**	.495**	.952**	.643**	.434**	.849**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
Y1.5	Pearson Correlation	.681**	.981**	.509**	.665**	1	.499**	.665**	.962**	.429**	.874**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
Y1.6	Pearson Correlation	.506**	.466**	.978**	.495**	.499**	1	.495**	.458**	.856**	.772**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
Y1.7	Pearson Correlation	.976**	.653**	.503**	.952**	.665**	.495**	1	.643**	.434**	.849**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
Y1.8	Pearson Correlation	.659**	.981**	.467**	.643**	.962**	.458**	.643**	1	.386**	.849**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	150	150	150	150	150	150	150	150	150	150

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Correlations
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Scale: ALL VARIABLE
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	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
Y1.9	Pearson Correlation	.443**	.391**	.875**	.434**	.429**	.856**	.434**	.386**	1	.703**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	150	150	150	150	150	150	150	150	150	150
Minat Menggunakan Cashless Payment	Pearson Correlation	.863**	.858**	.782**	.849**	.874**	.772**	.849**	.849**	.703**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150

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

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded ^a	0	.0
	Total	150	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.940	9

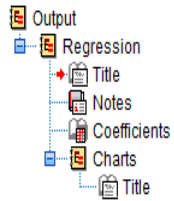
Activate Windows
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Output
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Scale: ALL VARIABLE
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	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X4.3	Pearson Correlation	.607**	.734**	1	.597**	.690**	.983**	.597**	.726**	.962**	.873**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X4.4	Pearson Correlation	.982**	.718**	.597**	1	.699**	.588**	.965**	.710**	.566**	.860**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X4.5	Pearson Correlation	.712**	.963**	.690**	.699**	1	.695**	.699**	.959**	.656**	.895**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X4.6	Pearson Correlation	.598**	.738**	.983**	.588**	.695**	1	.588**	.729**	.946**	.870**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X4.7	Pearson Correlation	.982**	.718**	.597**	.965**	.699**	.588**	1	.710**	.566**	.860**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X4.8	Pearson Correlation	.723**	.996**	.726**	.710**	.959**	.729**	.710**	1	.691**	.917**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	150	150	150	150	150	150	150	150	150	150
X4.9	Pearson Correlation	.575**	.699**	.962**	.566**	.656**	.946**	.566**	.691**	1	.844**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	150	150	150	150	150	150	150	150	150	150
Kepercayaan	Pearson Correlation	.871**	.923**	.873**	.860**	.895**	.870**	.860**	.917**	.844**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150	150	150	150	150

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

Analisis Linier Berganda



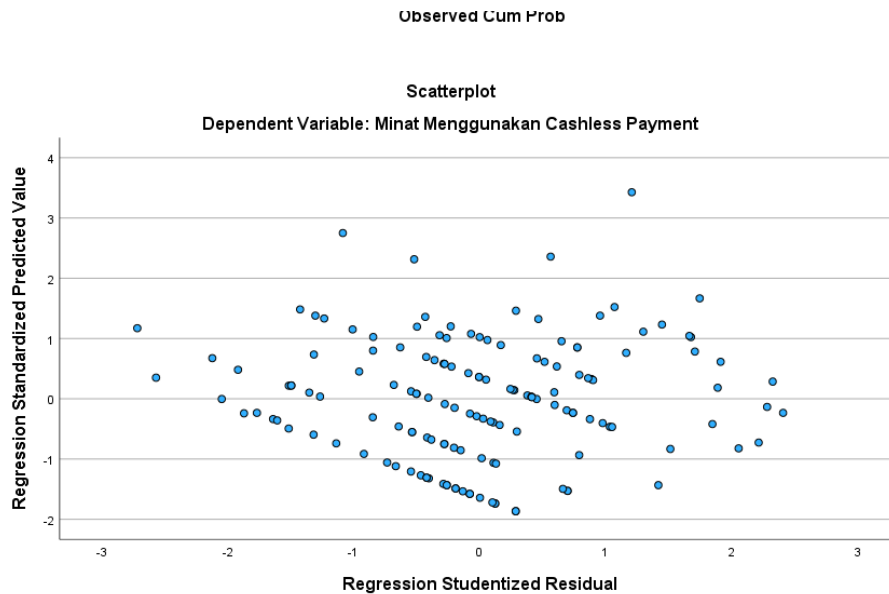
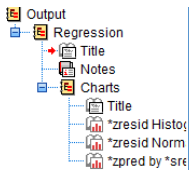
Regression

Coefficients^a

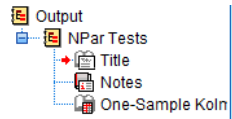
Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients		
1	(Constant)	-.865	1.384		-.625	.533
	Persepsi Kemudahan	.144	.069	.114	2.081	.039
	Persepsi Manfaat	.279	.038	.412	7.283	.000
	Persepsi Risiko	.218	.046	.274	4.790	.000
	Kepercayaan	.250	.048	.305	5.247	.000

a. Dependent Variable: Minat Menggunakan Cashless Payment

Charts



UJI NORMALITAS



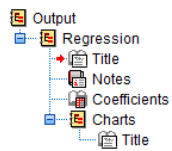
→ NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		150	
Normal Parameters ^{a,b}	Mean	0E-7	
	Std. Deviation	3.56847800	
Most Extreme Differences	Absolute	.073	
	Positive	.055	
	Negative	-.073	
Test Statistic		.073	
Asymp. Sig. (2-tailed) ^c		.051	
Monte Carlo Sig. (2-tailed) ^d	Sig.	.051	
	99% Confidence Interval	Lower Bound	.045
		Upper Bound	.057

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 743671174.

UJI MULTIKOLINEARITAS



→ Regression

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.865	1.384		-.625	.533		
	Persepsi Kemudahan	.144	.069	.114	2.081	.039	.893	1.120
	Persepsi Manfaat	.279	.038	.412	7.283	.000	.832	1.201
	Persepsi Risiko	.218	.046	.274	4.790	.000	.815	1.227
	Kepercayaan	.250	.048	.305	5.247	.000	.784	1.275

a. Dependent Variable: Minat Menggunakan Cashless Payment

Charts

UJI HETEROKEDASTISITAS

Output

- Regression
 - Title
 - Notes
 - Coefficients
 - Charts
 - Title

→ Regression

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.253	.857		1.462	.146
	Persepsi Kemudahan	-.034	.043	-.068	-.804	.422
	Persepsi Manfaat	.033	.024	.122	1.384	.169
	Persepsi Risiko	.028	.028	.088	.988	.325
	Kepercayaan	.048	.029	.149	1.641	.103

a. Dependent Variable: ABSRES

Charts

UJI T F R2

Output

- Regression
 - Title
 - Notes
 - Model Summary
 - ANOVA
 - Coefficients
 - Charts
 - Title

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.784 ^a	.614	.604	3.617

a. Predictors: (Constant), Kepercayaan, Persepsi Kemudahan, Persepsi Manfaat, Persepsi Risiko

b. Dependent Variable: Minat Menggunakan Cashless Payment

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3024.202	4	756.051	57.779	.000 ^b
	Residual	1897.371	145	13.085		
	Total	4921.573	149			

a. Dependent Variable: Minat Menggunakan Cashless Payment

b. Predictors: (Constant), Kepercayaan, Persepsi Kemudahan, Persepsi Manfaat, Persepsi Risiko

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.865	1.384		-.625	.533
	Persepsi Kemudahan	.144	.069	.114	2.081	.039
	Persepsi Manfaat	.279	.038	.412	7.283	.000
	Persepsi Risiko	.218	.046	.274	4.790	.000
	Kepercayaan	.250	.048	.305	5.247	.000

a. Dependent Variable: Minat Menggunakan Cashless Payment