

## **CHAPTER V**

### **CONCLUSION**

This chapter explains about the conclusion and the result of the study related to the contribution of eWOM in Instagram to the purchase intention. There are few factors which have influence to the purchase intention, and some factors which don't have influence to the purchase intention.

In this chapter, the researcher also give some advice and explain some of the limitations of the study, which might help the next researcher for the better research study related to the purchase intention from eWOM information in social media.

#### **5.1 Conclusion**

From the results in chapter 4, can be concluded that:

1. The quality of eWOM information in this study has influence towards the usefulness of eWOM information in Instagram. Thus, Hypothesis 1 which is "Quality of eWOM information positively influences the usefulness of eWOM information" is accepted. People are considering the information they get from social media, and when they are satisfied of the information, it means that the quality of the information is good, and it can be useful for them. Thus, the quality of eWOM is one of important factors which direct consumers to purchase intention.

2. In this study, the credibility of eWOM information has influence towards the usefulness of eWOM information. Hypothesis 2 "Credibility of eWOM information positively influences the usefulness of eWOM information" is accepted. The result is supported because consumers find the information is useful, when they consider it is credible. Thus, the credibility of information is really important for online store to

promote their product, so the consumer will be considering about the information, and the information will be useful.

3. The needs of eWOM information is not significantly influence the usefulness of eWOM information. Thus, hypothesis 3 is not supported in this study. Previous studies found that customers who needs of information is likely to find the information is useful for them. There are some reason why in this study, the hypothesis is not supported. Such as, the bad quality of the information so customers didn't find it useful for them. To overcome that reason, people who share the information must considering the content, so the quality will be better. For example, when people only write comments about the packaging and the expiry date, while they don't explain about the product quality. People that need the information about the product might see it not useful for them.

4. Hypothesis 4, about the attitude towards eWOM information positively influences the usefulness of eWOM information is not accepted. As previous studies also mentioned that the content on social media affects the opinion of consumers, and reflect about how people see it. For example, people who get information from their relative, might already think that the information will be useful for them. Another example, when someone is looking for information about the color of the product, and they find some comments about the packaging. They might happy with the information about the packaging, but they will not be satisfied, because they can not find the information they are looking for. So, the information is not useful for them.

5. Hypothesis attitude towards eWOM information positively influences the consumers' purchase intention is supported. Previous studies mentioned that the higher the positive attitude towards eWOM information, the higher the intention to purchase the product. People who give positive attitude towards the information tend

to adopt and more likely to buy the product. People who give positive attitude are those who satisfied about the information, and the information is useful for them. Thus, they will have higher probability to purchase the product.

6. The hypothesis usefulness of eWOM information positively influences the adoption of eWOM information is accepted. From previous studies, they mentioned that information usefulness is one of the information adoption' predictors, and people tend to adopt the information on internet when they find that the eWOM information is useful for them.

7. The last hypothesis, the adoption of eWOM information positively influences the consumers' purchase intention is not supported. Even previous studies found that the hypothesis is supported, and consumers who adopt eWOM information have higher purchase intention, not all eWOM information have the same effect for customers; some have high impact, and some have low impact. This might be caused by the quality of information which has lower impact on people, because they tend to adapt the information they consider trusted, and real.

## 5.2 Managerial Implication

From the result of this study, and all the findings, the writer really do hope that this study is useful for many businesses, and they will be able to learn and see from customers perspective. Seller can increase the quality of information about their product, not only from seller point of view, but also from buyers point of view. It means, to increase the intention to buy for the future customers, seller must pay attention to the review/comments towards their product by previous customers. There are few variables that direct customers to purchase intention. The foundation of all of that is how good the review/information from experienced customers. Good means

that the information is complete, really describe the product, interesting, and clear. In other hand, if the information is unclear, not consistent, and not interesting, people might not be interested to purchase the product.

From the result of the study, the 'usefulness of eWOM information positively influences the adoption of eWOM information' has the highest influence compared to other results. Means, people find the information is useful for them, and they can easily adopt the information. Another consideration of useful information is, the information is really informative for them. By that, means that the informations are clear (meet the expectation of people who look for it), and fully describe the product (people might be looking for specific information, but they get another useful information about the product from the information posted). Good quality of comments/review/information online can influence the opinion of future customers. Thus, seller should maintain about how people write comment about the product, so future customers will only adopt good and trusted information. If most of the comment/reviews are bad, people who are looking for the information will get influenced by the comments (so they will not buy the product because most people say that the product is bad), they will adopt the information and hold themself to purchase the product.

### 5.3 Limitations of the Study

The writer realized that the research is not perfect, and there will be some limitations and weakness from the research. Therefore, those will be explained here as the reference for the next researcher, to gain better result for the study. The limitations are:

1. The questionnaire items on the last variable (purchase intention), showing that there is a multicollinearity. It means that the items of questionnaire is showing the cause and effect.

2. The Loading Factor of Information Quality for questionnaire item 2 shows the result of 0.596 which means that it is less than the rule of thumbs (0.6).

3. This research assumed that all respondents have an Instagram account, following Dear Me Beauty account and they have received information about Dear Me Beauty in Instagram before.

4. The variable Needs of Information in the questionnaire, there are unclear information for the question.

#### 5.4 Advices for Further Research

There are still some ways for the reference to make a better research in the future. Considering some of limitations in this research, for the next researcher, it would be better if the questionnaire for variable purchase intention can be replaced. Since the questions are showing the multicollinearity (cause and effect). Another advice is, for the next research, would be good if the researcher is able to get more respondents, so the result of the study will be more significant and specifically describe the customers perception of eWOM information, which can direct to the purchase intention. Last one, for the future research, the respondent must be a follower of Dear Me Beauty in Instagram, and have received information about Dear Me Beauty in Instagram before. The other advice is to find better source for questionnaire items for variable needs of information.

With some advices above, the writer really hope for the next researcher that doing research about eWOM information on online platforms, especially instagram can be better and will be useful for the sellers on online platforms to understand their market.

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**APPENDIX I**  
**QUESTIONNAIRE**

## Questionnaire

My name is Alusia Puspa Ayu Devi, a final year student from International Business Management Program, Universitas Atma Jaya Yogyakarta. Here, I deliver my questionnaire, and may I ask you for help to fill up this questionnaire for my thesis with the title “The Contribution of eWOM in Instagram to the Purchase Intention”. The result of the questionnaire is the data for research in finishing the final project of bachelor degree in Universitas Atma Jaya Yogyakarta.

Considering that filling up this questionnaire takes your time, as my appreciation, I will send a phone credit of Rp. 10,000 for 4 respondents. You may drop the number phone at the end of the questionnaire. Thank you in advance.

If you have question related to this questionnaire, please hit me through email [alusiadevi@gmail.com](mailto:alusiadevi@gmail.com).

### Respondent's Profile

1. Age:
  - a) 15-19
  - b) 20-24
  - c) 25-29
2. Gender:
  - a) Male
  - b) Female
3. Phone Number:

### Filter

| Filter  | Yes | No |
|---|-----|----|
| Did you ever heard about Dear Me Beauty brand? (if no, skip this questionnaire) |     |    |
| Are you following Dear Me Beauty on Instagram?                                  |     |    |
| Did you ever buy Dear Me Beauty' product? (if no, skip this questionnaire)      |     |    |

| Variables   | Answer |   |   |   |   |
|---|--------|---|---|---|---|
| Information Quality   | 1      | 2 | 3 | 4 | 5 |
| 1. The information about Dear Me Beauty which are shared by another people on instagram are understandable. |        |   |   |   |   |
| 2. The information about Dear Me Beauty which are shared by another people on instagram are clear.          |        |   |   |   |   |
| 3. The information about Dear Me Beauty which are shared by another people on instagram is in high quality. |        |   |   |   |   |
| Information Credibility   |        |   |   |   |   |
| 1. The information about Dear Me Beauty which are shared by another people on instagram are convincing.     |        |   |   |   |   |
| 2. The information about Dear Me Beauty which are   |        |   |   |   |   |

|  |  |  |  |  |  |
|--|--|--|--|--|--|
| <p>shared another people on in instagram are strong.</p> <p>3. The information about Dear Me Beauty which are shared by another people on instagram are credible.</p> <p>4. The information about Dear Me Beauty which are shared by another people on instagram are accurate</p>  |  |  |  |  |  |
| <b>Needs Of Information</b>  |  |  |  |  |  |
| <p>1. I like to apply the product of Dear Me Beauty when I consider new products.</p> <p>2. I have experience with Dear Me Beauty I often use them.</p>  |  |  |  |  |  |
| <b>Attitude Towards Information</b>  |  |  |  |  |  |
| <p>1. I always read the information related to Dear Me Beauty when I buy a product.</p> <p>2. The information about Dear Me Beauty on instagram is helpful for my decision making when I buy a product.</p> <p>3. The information about Dear Me Beauty on instagram makes me confident in purchasing products</p>  |  |  |  |  |  |
| <b>Information Usefulness</b>  |  |  |  |  |  |
| <p>1. The information about Dear Me Beauty on instagram is useful.</p> <p>2. The information about Dear Me Beauty on instagram is informative.</p>   |  |  |  |  |  |
| <b>Information Adoption</b>  |  |  |  |  |  |
| <p>1. The information about Dear Me Beauty on instagram make easier for me to make purchase decision.</p> <p>2. The information about Dear Me Beauty on instagram enhance my effectiveness in making purchase decision.</p>  |  |  |  |  |  |
| <b>Purchase Intention</b>  |  |  |  |  |  |
| <p>1. After considering information about Dear Me Beauty which are shared by my friends on instagram, it is very likely that I will buy the product.</p> <p>2. After considering information about Dear Me Beauty which are shared by my friends on instagram, I will purchase the product next time I need it.</p> <p>3. After considering information about Dear Me Beauty which are shared by my friends on instagram, I will definitely try the product.</p> <p>4. After considering information about Dear Me Beauty which are shared by my friends on instagram, I will recommend the product to my friends.</p> |  |  |  |  |  |

## Kuesioner Penelitian

Dengan ini, saya meminta kesediaan saudara/i untuk mengisi kuesioner penelitian, mengenai "Pengaruh Dari Informasi e-WOM Terhadap Niat Untuk Membeli Produk Dear Me Beauty di Instagram". Hasil dari kuesioner akan digunakan sebagai sarana penelitian dalam penyelesaian tugas akhir pada program sarjana Universitas Atma Jaya Yogyakarta.

Saya mengucapkan terima kasih atas ketersediaan saudara/i untuk mengisi kuesioner saya. Bagi 4 responden yang beruntung, akan mendapatkan pulsa masing-masing senilai 10 ribu rupiah. Pengisian nomor HP ada di bagian akhir kuesioner.

Jika Anda memiliki kesulitan atau pertanyaan mengenai kuesioner ini, silahkan menghubungi saya melalui email [alusiadevi@gmail.com](mailto:alusiadevi@gmail.com).

### Profil Responden

4. Usia :
5. Jenis Kelamin :
  - c) Laki-laki
  - d) Perempuan
6. Nomor HP :

### Filter

|   | Iya | Tidak |
|---|-----|-------|
| Apakah Anda pernah mendengar mengenai merek Dear Me Beauty? (Jika tidak, berhenti disini) |     |       |
| Apakah Anda mengikuti Dear Me Beauty di Instagram?  |     |       |
| Apakah Anda pernah membeli produk dari Dear Me Beauty? (Jika tidak, berhenti disini)      |     |       |

| Pernyataan  | Jawaban |   |   |   |   |
|---|---------|---|---|---|---|
|   | 1       | 2 | 3 | 4 | 5 |
| <b>Kualitas Informasi</b>   |         |   |   |   |   |
| 1. Informasi mengenai Dear Me Beauty yang dibagikan oleh orang lain di instagram mudah dimengerti.              |         |   |   |   |   |
| 2. Informasi mengenai Dear Me Beauty yang dibagikan oleh orang lain di instagram jelas.                         |         |   |   |   |   |
| 3. Informasi mengenai Dear Me Beauty yang dibagikan oleh orang lain di instagram cukup berkualitas.             |         |   |   |   |   |
| <b>Kredibilitas Informasi</b>   |         |   |   |   |   |
| 1. Menurut saya informasi mengenai Dear Me Beauty yang dibagikan oleh orang lain di instagram cukup meyakinkan. |         |   |   |   |   |
| 2. Menurut saya informasi mengenai Dear Me Beauty yang dibagikan orang lain di instagram sangat                 |         |   |   |   |   |

|   |  |  |  |  |  |
|---|--|--|--|--|--|
| berpengaruh<br>3. Menurut saya informasi mengenai Dear Me Beauty yang dibagikan oleh orang lain di instagram dapat dipercaya.<br>4. Menurut saya informasi mengenai Dear Me Beauty yang dibagikan oleh orang lain di instagram akurat.  |  |  |  |  |  |
| <b>Kebutuhan akan Informasi</b>   |  |  |  |  |  |
| 1. Saya suka mengaplikasikan/menggunakan produk Dear Me Beauty ketika saya baru membeli produk tersebut. (Produk tersebut masih baru)<br>2. Saya tidak mengetahui banyak informasi mengenai Dear Me Beauty, namun saya sering menggunakan produknya.  |  |  |  |  |  |
| <b>Sikap Terhadap Informasi</b>   |  |  |  |  |  |
| 1. Saya selalu membaca informasi mengenai Dear Me Beauty ketika saya membeli suatu produk.<br>2. Informasi mengenai Dear Me Beauty di instagram berguna dalam pengambilan keputusan saya untuk membeli.<br>3. Informasi mengenai Dear Me Beauty di instagram membuat saya percaya diri untuk membeli.   |  |  |  |  |  |
| <b>Manfaat dari Informasi</b>   |  |  |  |  |  |
| 1. Informasi mengenai Dear Me Beauty di instagram berguna bagi saya.<br>2. Informasi mengenai Dear Me Beauty di instagram sangat informatif.  |  |  |  |  |  |
| <b>Information Adoption</b>   |  |  |  |  |  |
| 1. Informasi mengenai Dear Me Beauty di instagram memudahkan saya dalam membuat keputusan pembelian.<br>2. Informasi mengenai Dear Me Beauty di instagram meningkatkan efektivitas saya dalam mengambil keputusan pembelian.  |  |  |  |  |  |
| <b>Niat untuk Membeli</b>   |  |  |  |  |  |
| 1. Setelah mempertimbangkan informasi mengenai Dear Me Beauty yang dibagikan oleh teman-teman di instagram, kemungkinan besar saya akan membeli produk tersebut.<br>2. Setelah mempertimbangkan informasi mengenai Dear Me Beauty yang dibagikan oleh teman-teman saya di instagram, saya akan membeli produknya saat saya membutuhkannya.<br>3. Setelah mempertimbangkan informasi mengenai Dear Me Beauty yang dibagikan oleh teman-teman saya di instagram, saya pasti akan mencoba produknya.<br>4. Setelah mempertimbangkan informasi mengenai Dear Me Beauty yang dibagikan oleh teman-teman saya di instagram, saya akan merekomendasikan produk tersebut kepada teman-teman saya. |  |  |  |  |  |



**APPENDIX II**  
**SMART PLS RESULTS**

| IQ1 | IQ2 | IQ3 | IC1 | IC2 | IC3 | IC4 | NI1 | NI2 | AI 1 | AI 2 | AI 3 | IU 1 | IU2 | IA1 | IA2 | PI1 | PI 2 | PI3 | PI4 |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|------|------|------|-----|-----|-----|-----|------|-----|-----|
| 4   | 4   | 4   | 4   | 3   | 3   | 3   | 4   | 4   | 5    | 4    | 4    | 4    | 4   | 4   | 3   | 4   | 5    | 4   | 5   |
| 4   | 4   | 4   | 4   | 3   | 3   | 3   | 4   | 4   | 5    | 4    | 4    | 4    | 4   | 4   | 3   | 4   | 5    | 4   | 5   |
| 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5    | 5    | 5    | 5    | 5   | 5   | 5   | 5   | 5    | 5   | 5   |
| 4   | 4   | 4   | 4   | 3   | 4   | 3   | 5   | 4   | 4    | 4    | 4    | 4    | 4   | 4   | 4   | 3   | 5    | 3   | 3   |
| 4   | 4   | 4   | 4   | 4   | 4   | 4   | 5   | 3   | 3    | 4    | 4    | 4    | 4   | 4   | 4   | 4   | 4    | 3   | 4   |
| 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 4   | 5    | 5    | 5    | 5    | 5   | 5   | 5   | 5   | 5    | 5   | 5   |
| 5   | 4   | 3   | 4   | 3   | 3   | 3   | 5   | 2   | 5    | 3    | 3    | 4    | 4   | 3   | 3   | 3   | 4    | 3   | 5   |
| 4   | 4   | 4   | 4   | 4   | 3   | 3   | 5   | 3   | 5    | 5    | 5    | 5    | 4   | 5   | 5   | 4   | 4    | 3   | 5   |
| 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5    | 5    | 5    | 5    | 5   | 5   | 5   | 5   | 5    | 5   | 5   |
| 4   | 4   | 4   | 4   | 4   | 4   | 3   | 3   | 3   | 3    | 4    | 4    | 4    | 4   | 4   | 4   | 3   | 3    | 3   | 3   |
| 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5    | 5    | 5    | 4    | 5   | 5   | 5   | 5   | 5    | 5   | 5   |
| 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5    | 5    | 5    | 5    | 5   | 5   | 5   | 5   | 5    | 5   | 5   |
| 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5    | 5    | 5    | 5    | 5   | 5   | 5   | 5   | 5    | 5   | 5   |
| 5   | 4   | 4   | 5   | 4   | 5   | 4   | 5   | 4   | 5    | 4    | 4    | 5    | 4   | 4   | 5   | 4   | 5    | 5   | 5   |
| 4   | 3   | 4   | 5   | 5   | 4   | 4   | 4   | 3   | 4    | 5    | 5    | 4    | 4   | 4   | 4   | 4   | 5    | 4   | 4   |
| 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 2   | 5    | 5    | 4    | 5    | 4   | 4   | 4   | 5   | 4    | 4   | 4   |
| 4   | 4   | 5   | 4   | 5   | 4   | 4   | 4   | 3   | 4    | 4    | 4    | 4    | 4   | 4   | 4   | 4   | 4    | 4   | 4   |
| 4   | 4   | 4   | 3   | 4   | 3   | 3   | 4   | 3   | 4    | 4    | 3    | 4    | 4   | 4   | 3   | 4   | 5    | 3   | 3   |
| 4   | 4   | 5   | 5   | 4   | 4   | 3   | 5   | 5   | 4    | 4    | 5    | 5    | 5   | 4   | 4   | 5   | 5    | 3   | 4   |
| 5   | 5   | 5   | 4   | 3   | 4   | 4   | 5   | 3   | 5    | 5    | 5    | 5    | 5   | 5   | 5   | 3   | 5    | 3   | 5   |
| 5   | 5   | 4   | 4   | 4   | 4   | 3   | 5   | 2   | 3    | 4    | 4    | 5    | 5   | 4   | 4   | 4   | 3    | 3   | 5   |
| 4   | 4   | 4   | 4   | 4   | 4   | 4   | 5   | 3   | 3    | 3    | 3    | 4    | 4   | 3   | 3   | 4   | 5    | 3   | 4   |
| 3   | 2   | 3   | 4   | 4   | 4   | 4   | 3   | 5   | 4    | 4    | 5    | 4    | 3   | 5   | 5   | 3   | 3    | 3   | 4   |
| 4   | 5   | 4   | 3   | 5   | 3   | 4   | 5   | 5   | 5    | 5    | 4    | 4    | 3   | 3   | 4   | 3   | 3    | 2   | 2   |
| 4   | 5   | 5   | 5   | 4   | 4   | 3   | 5   | 2   | 3    | 4    | 3    | 4    | 5   | 4   | 4   | 5   | 4    | 4   | 4   |
| 4   | 4   | 4   | 4   | 5   | 4   | 4   | 5   | 2   | 5    | 5    | 5    | 5    | 4   | 5   | 4   | 5   | 4    | 4   | 4   |
| 4   | 3   | 4   | 3   | 4   | 2   | 3   | 5   | 2   | 5    | 4    | 3    | 5    | 4   | 4   | 3   | 5   | 3    | 5   | 4   |
| 5   | 4   | 4   | 5   | 4   | 4   | 5   | 4   | 4   | 5    | 4    | 4    | 4    | 4   | 5   | 5   | 4   | 4    | 5   | 4   |
| 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5    | 5    | 5    | 5    | 5   | 5   | 5   | 5   | 5    | 5   | 5   |
| 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5    | 5    | 5    | 5    | 5   | 5   | 5   | 5   | 5    | 5   | 5   |
| 5   | 4   | 5   | 5   | 5   | 4   | 4   | 5   | 5   | 5    | 5    | 5    | 5    | 5   | 5   | 5   | 5   | 5    | 5   | 4   |
| 5   | 5   | 4   | 5   | 3   | 4   | 3   | 5   | 3   | 5    | 3    | 4    | 5    | 5   | 5   | 5   | 4   | 5    | 5   | 3   |
| 5   | 5   | 4   | 4   | 4   | 5   | 5   | 5   | 5   | 5    | 5    | 4    | 4    | 5   | 5   | 4   | 5   | 5    | 5   | 5   |
| 4   | 5   | 4   | 5   | 5   | 5   | 5   | 4   | 4   | 5    | 5    | 5    | 5    | 5   | 5   | 5   | 4   | 5    | 5   | 5   |
| 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5    | 4    | 4    | 5    | 5   | 4   | 5   | 5   | 4    | 3   | 4   |
| 5   | 5   | 5   | 5   | 5   | 5   | 5   | 4   | 5   | 5    | 4    | 4    | 5    | 5   | 5   | 5   | 5   | 5    | 5   | 5   |
| 5   | 4   | 4   | 3   | 5   | 5   | 5   | 5   | 5   | 5    | 5    | 4    | 4    | 5   | 4   | 4   | 5   | 4    | 4   | 4   |
| 5   | 4   | 5   | 5   | 5   | 5   | 5   | 5   | 5   | 5    | 5    | 5    | 5    | 5   | 5   | 4   | 4   | 5    | 5   | 5   |
| 5   | 5   | 5   | 5   | 5   | 4   | 5   | 5   | 4   | 5    | 5    | 5    | 4    | 5   | 4   | 4   | 5   | 5    | 5   | 5   |
| 5   | 5   | 4   | 4   | 3   | 5   | 5   | 5   | 5   | 5    | 5    | 5    | 5    | 5   | 5   | 5   | 5   | 5    | 5   | 5   |
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| 5   | 4   | 5   | 4   | 5   | 4   | 5   | 5   | 4   | 5    | 5    | 5    | 4    | 5   | 5   | 5   | 4   | 5    | 4   | 5   |
| 5   | 5   | 5   | 4   | 5   | 4   | 5   | 5   | 5   | 4    | 4    | 4    | 5    | 5   | 5   | 4   | 4   | 5    | 5   | 5   |

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
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| 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 |
| 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 |
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| 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 |
| 5 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 |
| 5 | 5 | 5 | 3 | 3 | 4 | 3 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 |
| 5 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 |
| 5 | 5 | 5 | 5 | 5 | 4 | 3 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 |
| 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 5 | 3 |
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| 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 |
| 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 4 |
| 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 |
| 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 |
| 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 2 | 4 |

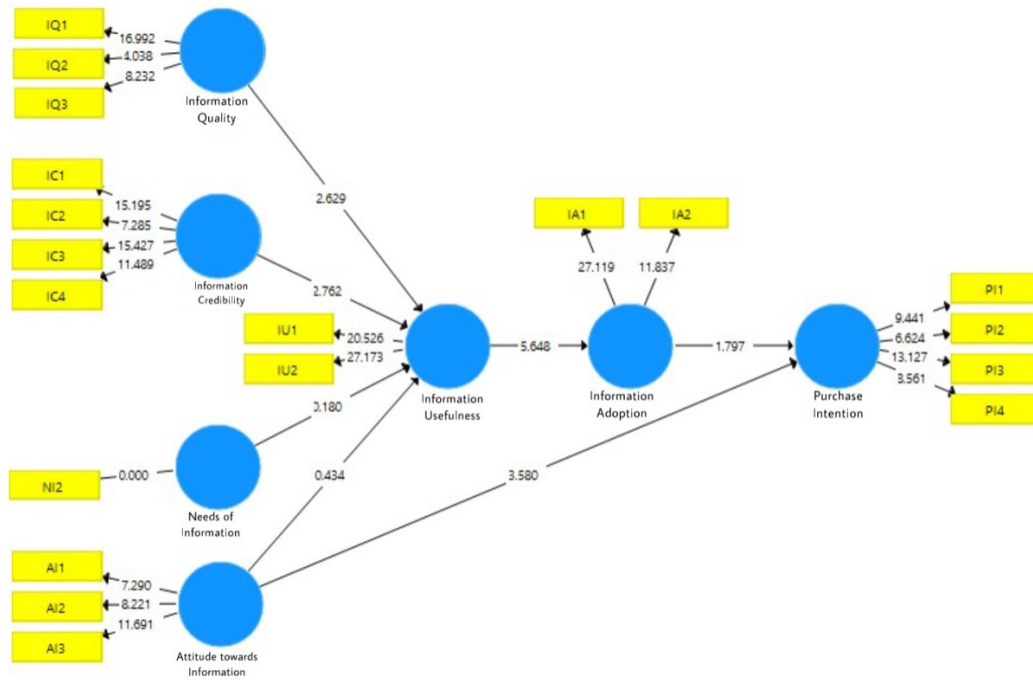


|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 |
| 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 |
| 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 3 |
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| 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
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| 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 2 |
| 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 4 |
| 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 4 | 4 | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 3 | 4 | 3 | 3 |
| 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 |
| 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 |
| 4 | 5 | 4 | 4 | 4 | 5 | 4 | 3 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 |
| 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 4 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 4 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 3 | 4 | 4 | 4 |
| 3 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 5 | 4 | 3 | 4 | 5 | 5 | 4 | 3 | 3 | 4 | 4 | 4 |
| 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 |



**APPENDIX III  
OUTER LOADING RESULT**

### Coefficient Path Mode



### Loading Factors

|     | (IQ)  | (IC)  | (NI)  | (AI)  | (IU)  | (IA)  | (PI)  |
|-----|-------|-------|-------|-------|-------|-------|-------|
| AI1 |       |       |       | 0.7   |       |       |       |
| AI2 |       |       |       | 0.721 |       |       |       |
| AI3 |       |       |       | 0.79  |       |       |       |
| IA1 |       |       |       |       |       | 0.92  |       |
| IA2 |       |       |       |       |       | 0.779 |       |
| IC1 |       | 0.776 |       |       |       |       |       |
| IC2 |       | 0.671 |       |       |       |       |       |
| IC3 |       | 0.826 |       |       |       |       |       |
| IC4 |       | 0.773 |       |       |       |       |       |
| IQ2 | 0.596 |       |       |       |       |       |       |
| IQ3 | 0.736 |       |       |       |       |       |       |
| IU1 |       |       |       |       | 0.852 |       |       |
| IU2 |       |       |       |       | 0.876 |       |       |
| NI1 |       |       | 0.306 |       |       |       |       |
| NI2 |       |       | 0.975 |       |       |       |       |
| PI1 |       |       |       |       |       |       | 0.709 |
| PI2 |       |       |       |       |       |       | 0.634 |
| PI3 |       |       |       |       |       |       | 0.799 |
| PI4 |       |       |       |       |       |       | 0.689 |
| IQ1 | 0.843 |       |       |       |       |       |       |

|     | (IQ) | (IC) | (NI) | (AI)  | (IU) | (IA) | (PI) |
|-----|------|------|------|-------|------|------|------|
| AI1 |      |      |      | 0.7   |      |      |      |
| AI2 |      |      |      | 0.721 |      |      |      |

|     |       |       |   |      |       |       |       |
|-----|-------|-------|---|------|-------|-------|-------|
| AI3 |       |       |   | 0.79 |       |       |       |
| IA1 |       |       |   |      |       | 0.92  |       |
| IA2 |       |       |   |      |       | 0.779 |       |
| IC1 |       | 0.776 |   |      |       |       |       |
| IC2 |       | 0.671 |   |      |       |       |       |
| IC3 |       | 0.826 |   |      |       |       |       |
| IC4 |       | 0.773 |   |      |       |       |       |
| IQ2 | 0.596 |       |   |      |       |       |       |
| IQ3 | 0.736 |       |   |      |       |       |       |
| IU1 |       |       |   |      | 0.851 |       |       |
| IU2 |       |       |   |      | 0.877 |       |       |
| NI2 |       |       | 1 |      |       |       |       |
| PI1 |       |       |   |      |       |       | 0.709 |
| PI2 |       |       |   |      |       |       | 0.634 |
| PI3 |       |       |   |      |       |       | 0.799 |
| PI4 |       |       |   |      |       |       | 0.689 |
| IQ1 | 0.843 |       |   |      |       |       |       |

#### AVE (Average Variance Extracted)

|      | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|------|------------------|-------|-----------------------|----------------------------------|
| (IQ) | 0.561            | 0.603 | 0.773                 | 0.536                            |
| (IC) | 0.765            | 0.788 | 0.848                 | 0.583                            |
| (NI) | 1                | 1     | 1                     | 1                                |
| (AI) | 0.589            | 0.591 | 0.781                 | 0.544                            |
| (IU) | 0.661            | 0.664 | 0.855                 | 0.746                            |
| (IA) | 0.642            | 0.739 | 0.841                 | 0.727                            |
| (PI) | 0.669            | 0.674 | 0.802                 | 0.504                            |

#### Formell Lacker

|      | (IQ)  | (IC)  | (NI)  | (AI)  | (IU)  | (IA)  | (PI) |
|------|-------|-------|-------|-------|-------|-------|------|
| (IQ) | 0.732 |       |       |       |       |       |      |
| (IC) | 0.472 | 0.763 |       |       |       |       |      |
| (NI) | 0.321 | 0.404 | 1     |       |       |       |      |
| (AI) | 0.395 | 0.436 | 0.31  | 0.738 |       |       |      |
| (IU) | 0.452 | 0.426 | 0.232 | 0.279 | 0.864 |       |      |
| (IA) | 0.329 | 0.444 | 0.418 | 0.455 | 0.466 | 0.853 |      |
| (PI) | 0.534 | 0.509 | 0.324 | 0.494 | 0.461 | 0.403 | 0.71 |

#### Cross Loading

|     | (IQ)  | (IC)  | (NI)  | (AI)  | (IU)  | (IA)  | (PI)  |
|-----|-------|-------|-------|-------|-------|-------|-------|
| AI1 | 0.32  | 0.243 | 0.239 | 0.7   | 0.184 | 0.212 | 0.398 |
| AI2 | 0.293 | 0.237 | 0.159 | 0.721 | 0.147 | 0.275 | 0.265 |
| AI3 | 0.266 | 0.451 | 0.266 | 0.79  | 0.264 | 0.49  | 0.4   |
| IA1 | 0.292 | 0.371 | 0.388 | 0.4   | 0.459 | 0.92  | 0.422 |
| IA2 | 0.274 | 0.407 | 0.319 | 0.384 | 0.314 | 0.779 | 0.231 |
| IC1 | 0.378 | 0.776 | 0.188 | 0.349 | 0.419 | 0.274 | 0.405 |

|     |       |       |       |       |       |       |       |
|-----|-------|-------|-------|-------|-------|-------|-------|
| IC2 | 0.29  | 0.671 | 0.236 | 0.277 | 0.272 | 0.242 | 0.291 |
| IC3 | 0.415 | 0.826 | 0.479 | 0.346 | 0.305 | 0.455 | 0.432 |
| IC4 | 0.341 | 0.773 | 0.383 | 0.353 | 0.254 | 0.412 | 0.415 |
| IQ2 | 0.596 | 0.126 | 0.099 | 0.112 | 0.255 | 0.197 | 0.209 |
| IQ3 | 0.736 | 0.378 | 0.241 | 0.29  | 0.321 | 0.211 | 0.383 |
| IU1 | 0.287 | 0.379 | 0.153 | 0.252 | 0.851 | 0.427 | 0.279 |
| IU2 | 0.486 | 0.358 | 0.245 | 0.231 | 0.877 | 0.381 | 0.508 |
| NI2 | 0.321 | 0.404 | 1     | 0.31  | 0.232 | 0.418 | 0.324 |
| PI1 | 0.36  | 0.376 | 0.188 | 0.343 | 0.384 | 0.354 | 0.709 |
| PI2 | 0.405 | 0.306 | 0.275 | 0.346 | 0.304 | 0.244 | 0.634 |
| PI3 | 0.451 | 0.466 | 0.355 | 0.345 | 0.344 | 0.348 | 0.799 |
| PI4 | 0.293 | 0.281 | 0.091 | 0.371 | 0.267 | 0.18  | 0.689 |
| IQ1 | 0.843 | 0.471 | 0.325 | 0.412 | 0.399 | 0.302 | 0.528 |

### Composite Reliability

|              | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values |
|--------------|---------------------|-----------------|----------------------------|------------------------|----------|
| (IQ) -> (IU) | 0.311               | 0.32            | 0.113                      | 2.629                  | 0.006    |
| (IC) -> (IU) | 0.255               | 0.266           | 0.088                      | 2.762                  | 0.004    |
| (NI) -> (IU) | 0.017               | 0.015           | 0.089                      | 0.18                   | 0.848    |
| (AI) -> (IU) | 0.039               | 0.045           | 0.09                       | 0.434                  | 0.664    |
| (AI) -> (PI) | 0.391               | 0.416           | 0.105                      | 3.580                  | 0        |
| (IU) -> (IA) | 0.466               | 0.468           | 0.084                      | 5.648                  | 0        |
| (IA) -> (PI) | 0.225               | 0.218           | 0.122                      | 1.787                  | 0.066    |

### Predictive Relevan

|      | SSO | SSE     | Q <sup>2</sup><br>(=1-SSE/SSO) |
|------|-----|---------|--------------------------------|
| (IQ) | 375 | 375     |                                |
| (IC) | 500 | 500     |                                |
| (NI) | 125 | 125     |                                |
| (AI) | 375 | 375     |                                |
| (IU) | 250 | 215.363 | 0.139                          |
| (IA) | 250 | 214.229 | 0.143                          |
| (PI) | 500 | 437.664 | 0.125                          |

### Model Fit

|                  | Saturated Model | Estimated Model |
|------------------|-----------------|-----------------|
| SRMR             | 0.092           | 0.133           |
| d <sub>ULS</sub> | 1.435           | 3.047           |
| d <sub>G</sub>   | 0.535           | 0.649           |
| Chi-Square       | 394.47          | 445.63          |
| NFI              | 0.511           | 0.448           |

### R-Square

|      | R Square | R Square Adjusted |
|------|----------|-------------------|
| (IU) | 0.264    | 0.22              |
| (IA) | 0.217    | 0.211             |
| (PI) | 0.284    | 0.272             |

