

BAB V

PENUTUP

5.1 Kesimpulan

Berdasarkan hasil pembahasan dan analisis data yang telah dilakukan di bab sebelumnya, baik analisis deskriptif maupun pengolahan data menggunakan SPSS maka kesimpulan yang dapat dihasilkan adalah sebagai berikut:

5.1.1 Hasil Analisis Deskriptif

Berdasarkan hasil analisis deskriptif profil demografis responden penelitian, mayoritas adalah bergender perempuan dengan jumlah 148 atau 67,3% dari total responden. Dari aspek usia, mayoritas responden penelitian memiliki rentang usia antara 17-21 tahun dengan jumlah 158 atau persentase 71,8% dari keseluruhan responden. Kemudian, dari segi domisili, penelitian ini didominasi responden yang berdomisili di Daerah Istimewa Yogyakarta (DIY) dengan jumlah 94 atau persentase sebesar 42,7% dari total responden. Selanjutnya, berdasarkan aspek pekerjaan, mayoritas responden adalah pelajar atau mahasiswa dengan jumlah 171 atau 77,7% dari keseluruhan responden. Yang terakhir, dari aspek pendapatan per bulan, penelitian ini didominasi oleh responden yang memiliki rentang pendapatan per bulan kurang dari Rp1.500.000 dengan jumlah 117 atau persentase sebesar 53,2% dari total responden. Hal ini menunjukkan bahwa mayoritas responden memiliki profesi sebagai pelajar atau mahasiswa dengan sumber pendapatan utama adalah uang saku untuk melakukan investasi.

Berdasarkan hasil analisis deskriptif variabel penelitian terhadap *perceived risk*, *perceived usefulness*, *perceived ease of use*, *e-marketplace reputation*, *e-seller's reputation*, *convenience*, *trust*, dan *loyalty* semua variabel berada dalam kategori interval sangat baik. Hal ini berarti berdasarkan pendapat responden terhadap persepsi dan penggunaan layanan Bibit Reksadana yang diwakili oleh variabel yang telah disebutkan di atas telah sepenuhnya memenuhi ekspektasi pengguna. Tidak adanya hasil *mean* yang berada di kategori interval

kelas baik, cukup, kurang, maupun sangat kurang pada variabel menunjukkan keseluruhan persepsi atau pengalaman pengguna terhadap Bibit Reksadana adalah sangat baik.

5.1.2 Hasil Hypothesis Testing

Berdasarkan hasil *hypothesis testing* yang ditunjukkan melalui uji parsial (uji t) dan dilakukan dengan alat statistik SPSS, maka dapat ditarik kesimpulan berikut ini:

1. *Perceived risk* memiliki pengaruh yang signifikan untuk meningkatkan tingkat *trust* pembeli atau pengguna di Bibit Reksadana. Semakin besar atau tinggi kemampuan atau usaha yang ditunjukkan Bibit Reksadana dalam mengendalikan atau menekan faktor-faktor resiko yang terdapat pada pengguna, maka tingkat kepercayaan pengguna akan semakin tinggi. Data menunjukkan *perceived risk* berpengaruh positif terhadap *trust* dengan nilai koefisien 0,142 dan t-hitung 2,528 ($2,528 > 1,652$) serta nilai Sig. 0,012 ($0,012 < 0,05$).
2. *Perceived usefulness* memiliki pengaruh yang signifikan untuk meningkatkan tingkat *trust* pembeli atau pengguna di Bibit Reksadana. Semakin besar atau tinggi kegunaan atau manfaat yang mampu diberikan Bibit Reksadana sehingga dapat dirasakan oleh penggunanya, maka tingkat kepercayaan pengguna akan semakin tinggi. Data menunjukkan *perceived usefulness* berpengaruh positif terhadap *trust* dengan nilai koefisien 0,127 dan t-hitung 2,310 ($2,310 > 1,652$) serta nilai Sig. 0,022 ($0,022 < 0,05$).
3. *Perceived ease of use* memiliki pengaruh yang signifikan untuk meningkatkan tingkat *trust* pembeli atau pengguna di Bibit Reksadana. Semakin besar atau tinggi tingkat kemudahan yang dirasakan pengguna selama mengakses aplikasi atau situs web Bibit Reksadana, maka tingkat kepercayaan pengguna akan semakin tinggi. Data menunjukkan *perceived ease of use* berpengaruh positif terhadap *trust* dengan

nilai koefisien 0,110 dan t-hitung 1,988 ($1,988 > 1,652$) serta nilai Sig. 0,048 ($0,048 < 0,05$).

4. *E-Marketplace reputation* memiliki pengaruh yang signifikan untuk meningkatkan tingkat *trust* pembeli atau pengguna di Bibit Reksadana. Semakin baik atau tinggi reputasi dan nama merek yang dimiliki Bibit Reksadana dikenal dan berada di benak masyarakat umum secara luas, maka tingkat kepercayaan pengguna akan semakin tinggi. Data menunjukkan *e-marketplace reputation* berpengaruh positif terhadap *trust* dengan nilai koefisien 0,164 dan t-hitung 3,084 ($3,084 > 1,652$) serta nilai Sig. 0,002 ($0,002 < 0,05$).
5. *E-Sellers's reputation* memiliki pengaruh yang signifikan untuk meningkatkan tingkat *trust* pembeli atau pengguna di Bibit Reksadana. Semakin baik atau tinggi reputasi perusahaan penjual reksadana (manajer investasi) yang ada di Bibit Reksadana, maka tingkat kepercayaan pengguna akan semakin tinggi. Manajer investasi yang legal, terpercaya, dan transparan akan meningkatkan kepercayaan. Data menunjukkan *e-seller's reputation* berpengaruh positif terhadap *trust* dengan nilai koefisien 0,161 dan t-hitung 2,618 ($2,618 > 1,652$) serta nilai Sig. 0,009 ($0,009 < 0,05$).
6. *Convenience* memiliki pengaruh yang signifikan untuk meningkatkan tingkat *trust* pembeli atau pengguna di Bibit Reksadana. Semakin besar atau tinggi kenyamanan yang dapat dirasakan oleh pengguna selama menggunakan layanan Bibit Reksadana, maka tingkat kepercayaan pengguna akan semakin tinggi. Data menunjukkan *convenience* berpengaruh positif terhadap *trust* dengan nilai koefisien 0,174 dan t-hitung 3,145 ($3,145 > 1,652$) serta nilai Sig. 0,002 ($0,002 < 0,05$).

7. *Trust* memiliki pengaruh yang signifikan untuk meningkatkan tingkat *loyalty* pembeli atau pengguna di Bibit Reksadana. Semakin besar atau tinggi tingkat kepercayaan yang telah dirasakan atau diberikan pengguna kepada Bibit Reksadana, maka tingkat loyalitas pengguna akan semakin tinggi. Data menunjukkan *trust* berpengaruh positif terhadap *loyalty* dengan nilai koefisien 0,622 dan t-hitung 10,789 ($10,789 > 1,652$) serta nilai Sig. 0,000 ($0,000 < 0,05$).

5.2 Implikasi Manajerial

Hasil penelitian ini menunjukkan bahwa faktor-faktor seperti *perceived risk*, *perceived usefulness*, *perceived ease of use*, *e-marketplace reputation*, *e-seller's reputation*, dan *convenience* memiliki pengaruh yang positif dalam meningkatkan tingkat *trust* para pengguna layanan Bibit Reksadana. Ketika rasa *trust* telah terbentuk atau dirasakan pengguna, maka akan timbul pengaruh positif yang mendorong terbentuk dan meningkatnya *loyalty* yang akan menguntungkan perusahaan dalam jangka panjang. Berdasarkan hasil tersebut, perusahaan dalam konteks penelitian ini yaitu Bibit Reksadana harus mampu memastikan bahwa setiap titik pertimbangan pengguna untuk memberikan kepercayaan investasi atau perencanaan keuangannya dapat diperhatikan, dikembangkan, dan menjadi fokus dalam layanan Bibit Reksadana. Perusahaan harus mampu mengendalikan faktor resiko yang mungkin dirasakan pengguna dengan adanya keterbukaan informasi tentang legal, kebijakan penggunaan, keamanan privasi, dan adanya jaminan layanan melalui *customer care*. Bibit Reksadana sebaiknya fokus dalam menawarkan *value* lebih kepada para penggunanya seperti metode pembayaran yang lebih beragam, opsi reksadana yang variatif, maupun optimisasi fitur Robo-Advisor (fitur rekomendasi personalisasi portfolio), hal ini dilakukan untuk menjawab hambatan masyarakat dalam melakukan investasi dan menjadi *problem solving* dari hambatan tersebut. Selain itu, perusahaan harus lebih peka terhadap masukan dan kendala pengguna

terkait penggunaan, kemudahan penggunaan dapat ditingkatkan dengan tampilan yang lebih “ramah pengguna”, navigasi yang jelas, dan simple. Selanjutnya, reputasi merek atau perusahaan Bibit Reksadana dapat dikembangkan secara internal dengan memperkuat layanan dan mengutamakan kepuasan pengguna, maupun secara eksternal dengan memperluas jangkauan pasar melalui pemasaran sosial media sekaligus mengkampanyekan identitas perusahaan sebagai *marketplace* reksadana yang andal, edukatif, dan telah resmi mendapat izin OJK. Melakukan *endorse* dengan *influencer* yang terkait dengan investasi juga dapat menambah pasar dan reputasi yang baik bagi Bibit Reksadana. Selain reputasi sebagai suatu merek atau perusahaan, Bibit Reksadana juga sebaiknya selektif dalam memberikan opsi manajer investasi yang dapat dipilih oleh pengguna. Manajer investasi dengan keterbukaan informasi dan kinerja yang baik sebaiknya lebih diprioritaskan untuk ditawarkan. Yang terakhir, penting untuk memastikan keandalan aplikasi Bibit Reksadana untuk dapat diakses dimana saja dan kapan saja, serta jarang terjadi error dan hal diluar kendali. Kepercayaan pengguna akan ditunjukkan dengan adanya penggunaan secara terus-menerus dan akan membentuk loyalitas dimana pengguna dapat sekaligus menjadi alat pemasaran gratis yang menguntungkan Bibit Reksadana.

5.3 Keterbatasan dan Saran Penelitian Selanjutnya

Selama proses penelitian yang telah dilakukan, peneliti mengalami beberapa keterbatasan atau kelemahan, dan berdasarkan kelemahan tersebut peneliti juga memberikan beberapa saran untuk penelitian selanjutnya yang lebih baik, yaitu:

1. Penelitian ini berfokus hanya pada satu *marketplace* keuangan yaitu Bibit Reksadana. Untuk dapat menggeneralisasi teori, penelitian selanjutnya dapat dilakukan untuk *marketplace* keuangan yang lain seperti Ajaib, Bareksa, dll.
2. Variabel *perceived risk* yang ada dalam penelitian ini belum dijelaskan secara rinci. Untuk penelitian selanjutnya, variabel *perceived risk* dapat diurai secara lebih rinci untuk variabel faktor-faktor resiko apa saja yang membentuk *perceived risk*.

Variabel dapat ditambahkan *financial risk*, *legal risk*, *security risk* seperti yang terdapat pada penelitian Putritama (2019).

3. Penelitian ini berfokus atau didominasi oleh responden yang berada di wilayah Daerah Istimewa Yogyakarta (DIY). Untuk menggeneralisasi teori, penelitian selanjutnya dapat difokuskan untuk dilakukan di kota lainnya seperti kota Jakarta sehingga dapat menjadi pembanding dalam hasil dan analisis.



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LAMPIRAN I: Kuesioner Penelitian

1. Pertanyaan Filter

Apakah anda memiliki aplikasi/situs Bibit Reksadana pada device (HP, Laptop, dll) dan pernah melakukan transaksi (jual/beli) di Bibit Reksadana? *

- a. Ya
- b. Tidak (Jika tidak, anda boleh berhenti mengisi kuesioner sampai di sini, terima kasih.)

Profil Responden

2. Gender *

- a. Laki-Laki
- b. Perempuan

3. Usia saat ini *

- a. 17 tahun - 21 tahun
- b. 22 tahun - 30 tahun
- c. 31 tahun - 39 tahun
- d. \geq 40 tahun

4. Domisili *

- a. Daerah Istimewa Yogyakarta (DIY)
- b. Jawa Tengah
- c. Jawa Barat
- d. DKI Jakarta
- e. Jawa Timur
- f. Luar Pulau Jawa

5. Pekerjaan *

- a. Pelajar / Mahasiswa
- b. Guru / Dosen / Pengajar
- c. PNS
- d. Pegawai Swasta
- e. Wiraswasta
- f. Ibu Rumah Tangga
- g. Lainnya

6. Pendapatan perbulan *

- a. $<$ Rp1.500.000
- b. Rp1.500.000 - Rp3.000.000
- c. Rp3.000.001 - Rp4.500.000

- d. Rp4.500.001 - Rp6.000.000
- e. Rp6.000.001 - Rp7.500.000
- f. Rp7.500.001 - Rp9.000.000
- g. > Rp9.000.000

No	Variabel Perceived Risk (X1)	STS	TS	KS	S	SS
1	Saya dapat mempercayakan keamanan informasi apapun yang saya berikan kepada aplikasi Bibit Reksadana.					
2	Saya yakin semua produk reksadana yang saya beli akan tercatat / masuk tepat waktu ke saldo akun saya					
3	Saya yakin akan mendapatkan produk reksadana yang sesuai dengan ekspektasi saya					

No	Variabel Perceived Usefulness (X2)	STS	TS	KS	S	SS
1	Aplikasi Bibit Reksadana mampu menyediakan produk keuangan yang bermanfaat sesuai dengan harapan saya					
2	Layanan Bibit Reksadana memungkinkan untuk mempromosikan efektivitas dalam bertransaksi reksadana					
3	Layanan Bibit Reksadana memungkinkan untuk meningkatkan efisiensi dalam bertransaksi					

No	Variabel Perceived Ease of Use (X3)	STS	TS	KS	S	SS
1	Mudah bagi saya untuk menggunakan layanan Bibit Reksadana secara online					
2	Fitur navigasi situs web atau aplikasi Bibit Reksadana mudah dimengerti					
3	Secara keseluruhan, saya setuju dengan adanya kemudahan dalam bertransaksi reksadana					

No	Variabel E-Marketplace Reputation (X4)	STS	TS	KS	S	SS
1	Saat ini, banyak orang telah menyadari bahwa melakukan transaksi produk keuangan secara online sudah cukup populer					
2	Saya setuju bahwa nama Bibit Reksadana sebagai marketplace keuangan telah familiar					
3	Bibit Reksadana telah mengembangkan reputasi brand yang baik di benak masyarakat					

No	Variabel E-Seller's Reputation (X5)	STS	TS	KS	S	SS
1	Secara keseluruhan, reputasi perusahaan penjual reksadana (manajer investasi) yang ada di Bibit Reksadana memiliki reputasi yang baik					
2	Secara keseluruhan, perusahaan penjual reksadana (manajer investasi) memberikan pelayanan informasi produk keuangan yang baik. (profil, alokasi dana, tingkat resiko,dll)					
3	Perusahaan penjual reksadana (manajer investasi) dengan dana kelolaan yang lebih tinggi menawarkan produk reksadana yang baik					

No	Variabel Convenience (X6)	STS	TS	KS	S	SS
1	Saya membeli produk reksadana secara online karena tidak membutuhkan banyak tenaga dan waktu, dibandingkan secara konvensional					
2	Bibit Reksadana memungkinkan saya untuk dapat bertransaksi produk reksadana kapanpun dan dimanapun					
3	Saya merasa sangat nyaman dengan transaksi reksadana secara online.					

No	Variabel Trust (Y1)	STS	TS	KS	S	SS
1	Saya mempercayai kredibilitas perusahaan penjual reksadana (manajer investasi) yang ada di Bibit Reksadana					
2	Saya mempercayai komitmen yang ditawarkan oleh manajer investasi dan Bibit Reksadana sebagai penyedia layanan					
3	Saya mempercayai sistem pembayaran yang ditawarkan oleh Bibit Reksadana.					

No	Variabel Loyalty (Y2)	STS	TS	KS	S	SS
1	Saya akan menyebarkan nilai positif tentang keunggulan aplikasi Bibit Reksadana					
2	Saya akan memberikan rekomendasi kepada teman, kerabat, ataupun keluarga untuk menggunakan Bibit Reksadana sebagai pilihan marketplace keuangan mereka					
3	Saya menganggap Bibit Reksadana sebagai pilihan utama saya dalam bertransaksi reksadana					

LAMPIRAN II: Kuesioner Google Form

Faktor-Faktor yang Mempengaruhi Kepercayaan dan Loyalitas Konsumen: Studi pada Aplikasi Bibit Reksadana

Halo perkenalkan nama saya Joshua Hermanto, mahasiswa Fakultas Bisnis dan Ekonomi Universitas Atma Jaya Yogyakarta. Saat ini saya sedang melakukan penelitian untuk memenuhi tugas akhir saya dengan judul "Faktor-Faktor yang Mempengaruhi Kepercayaan dan Kepuasan pada Loyalitas Konsumen: Studi pada Aplikasi Bibit Reksadana."

Adapun kriteria responden yang dibutuhkan adalah sebagai berikut:

1. Responden laki-laki maupun perempuan yang berusia sama dengan atau lebih dari 17 tahun.
2. Responden memiliki aplikasi Bibit Reksadana di perangkat HP ataupun laptop.
3. Responden pernah melakukan transaksi baik menjual ataupun membeli unit reksadana yang terdapat di Bibit Reksadana.

Apabila saudara mengalami kendala atau hal yang kurang jelas dalam mengisi kuesioner ini, dapat menghubungi saya melalui email joshermanto@yahoo.com

Saya mohon kesediaan saudara untuk meluangkan waktu mengisi kuesioner penelitian saya. Hasil dan data dari penelitian ini akan dijamin kerahasiaannya dan hanya digunakan untuk kepentingan penelitian. Atas ketersediaan dan partisipasi saudara saya ucapkan terima kasih, Tuhan berkatilah.

*Wajib

Aplikasi Investasi Bibit Reksadana



Pertanyaan Filter

Apakah anda memiliki aplikasi/situs Bibit Reksadana pada device (HP, Laptop, dll) dan pernah melakukan transaksi (jual/beli) di Bibit Reksadana? *

- Ya
- Tidak (Jika tidak, anda boleh berhenti mengisi kuesioner sampai di sini, terima kasih.)

Profil Responden

Gender *

- Laki-Laki
- Perempuan

Usia saat ini *

- 17 tahun - 21 tahun
- 22 tahun - 30 tahun
- 31 tahun - 39 tahun
- >= 40 tahun

Domisili *

- Daerah Istimewa Yogyakarta (DIY)
- Jawa Tengah
- Jawa Barat
- DKI Jakarta
- Jawa Timur
- Luar Pulau Jawa

Pekerjaan *

- Pelajar / Mahasiswa
- Guru / Dosen / Pengajar
- PNS
- Pegawai Swasta
- Wiraswasta
- Ibu Rumah Tangga
- Lainnya

Pendapatan perbulan *

- < Rp1.500.000
- Rp1.500.000 - Rp3.000.000
- Rp3.000.001 - Rp4.500.000
- Rp4.500.001 - Rp6.000.000
- Rp6.000.001 - Rp7.500.000
- Rp7.500.001 - Rp9.000.000
- > Rp9.000.000

Berikutnya

Pernyataan

Keterangan Pilihan Jawaban:
1 = Sangat Tidak Setuju (STS)
2 = Tidak Setuju (TS)
3 = Kurang Setuju (KS)
4 = Setuju (S)
5 = Sangat Setuju (SS)

Saya dapat mempercayakan keamanan informasi apapun yang saya berikan kepada aplikator Bibit Reksadana. *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Saya yakin semua produk reksadana yang saya beli akan tercatat / masuk tepat waktu ke saldo akun saya. *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Saya yakin akan mendapatkan produk reksadana yang sesuai dengan ekspektasi saya. *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Aplikasi Bibit Reksadana mampu menyediakan produk keuangan yang bermanfaat sesuai dengan harapan saya *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Layanan Bibit Reksadana memungkinkan untuk mempromosikan efektivitas dalam bertransaksi reksadana *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Layanan Bibit Reksadana memungkinkan untuk meningkatkan efisiensi dalam bertransaksi reksadana *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Mudah bagi saya untuk menggunakan layanan Bibit Reksadana secara online *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Fitur navigasi situs web atau aplikasi Bibit Reksadana mudah dimengerti *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Secara keseluruhan, saya setuju dengan adanya kemudahan dalam bertransaksi reksadana saat ini *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Saat ini, banyak orang telah menyadari bahwa melakukan transaksi produk keuangan secara online sudah cukup populer *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Saya setuju bahwa nama Bibit Reksadana sebagai marketplace keuangan telah familiar *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Bibit Reksadana telah mengembangkan reputasi brand yang baik di benak masyarakat *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Secara keseluruhan, reputasi perusahaan penjual reksadana (manajer investasi) yang ada di Bibit Reksadana memiliki reputasi yang baik. *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Perusahaan penjual reksadana (manajer investasi) dengan dana kelolaan yang lebih tinggi menawarkan produk reksadana yang baik. *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Secara keseluruhan, perusahaan penjual reksadana (manajer investasi) memberikan pelayanan informasi produk keuangan yang lengkap (profil, alokasi dana, tingkat resiko,dll) *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Saya membeli produk reksadana secara online karena tidak membutuhkan banyak tenaga dan waktu, dibandingkan secara konvensional. *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Bibit Reksadana memungkinkan saya untuk dapat bertransaksi produk reksadana kapanpun dan dimanapun *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Saya merasa sangat nyaman dengan transaksi reksadana secara online *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Saya mempercayai kredibilitas perusahaan penjual reksadana (manajer investasi) yang ada di Bibit Reksadana. *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Saya mempercayai sistem pembayaran yang ditawarkan oleh Bibit Reksadana *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Saya mempercayai komitmen yang ditawarkan oleh manajer investasi dan Bibit Reksadana sebagai penyedia layanan *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Saya akan menyebarkan nilai positif tentang keunggulan aplikasi Bibit Reksadana *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Saya akan memberikan rekomendasi kepada teman, kerabat, ataupun keluarga untuk menggunakan Bibit Reksadana sebagai pilihan marketplace keuangan mereka *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

Saya menganggap Bibit Reksadana sebagai pilihan utama saya dalam bertransaksi reksadana *

	1	2	3	4	5	
STS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	SS

LAMPIRAN III: Tabulasi Data

No	Timestamp	Apakah anda memiliki aplikasi/situs Bibit Reksadana pada device (HP, Laptop, dll) dan pernah melakukan transaksi (jual/beli) di Bibit Reksadana?	Gender	Usia saat ini	Domisili	Pekerjaan	Pendapatan perbulan
1	5/6/2021 2:12:14	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
2	5/6/2021 2:13:01	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp3.000.001 - Rp4.500.000
3	5/6/2021 2:15:15	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Wiraswasta	Rp6.000.001 - Rp7.500.000
4	5/6/2021 2:16:15	Ya	Perempuan	>= 40 tahun	Daerah Istimewa Yogyakarta (DIY)	Ibu Rumah Tangga	Rp6.000.001 - Rp7.500.000
5	5/6/2021 2:17:05	Ya	Laki-Laki	31 tahun - 39 tahun	Jawa Tengah	PNS	Rp4.500.001 - Rp6.000.000
6	5/6/2021 2:24:39	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
7	5/6/2021 2:34:20	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Wiraswasta	Rp7.500.001 - Rp9.000.000
8	5/6/2021 2:34:20	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
9	5/6/2021 2:34:21	Ya	Laki-Laki	>= 40 tahun	Jawa Tengah	Wiraswasta	> Rp9.000.000
10	5/6/2021 2:34:22	Ya	Laki-Laki	22 tahun - 30 tahun	Jawa Tengah	Pegawai Swasta	Rp4.500.001 - Rp6.000.000
11	5/6/2021 2:41:18	Ya	Perempuan	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
12	5/6/2021 2:43:06	Ya	Laki-Laki	31 tahun - 39 tahun	Jawa Tengah	Wiraswasta	Rp7.500.001 - Rp9.000.000
13	5/6/2021 2:45:22	Ya	Laki-Laki	22 tahun - 30 tahun	Jawa Tengah	Lainnya	Rp4.500.001 - Rp6.000.000
14	5/6/2021 2:46:07	Ya	Perempuan	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp3.000.001 - Rp4.500.000
15	5/6/2021 2:47:05	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pegawai Swasta	Rp6.000.001 - Rp7.500.000
16	5/6/2021 2:48:02	Ya	Laki-Laki	22 tahun - 30 tahun	Jawa Tengah	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
17	5/6/2021 3:39:28	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
18	5/6/2021 7:19:55	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
19	5/6/2021 10:03:19	Ya	Perempuan	22 tahun - 30 tahun	Luar Pulau Jawa	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
20	5/6/2021 16:01:57	Ya	Perempuan	17 tahun - 21 tahun	Jawa Timur	Pelajar / Mahasiswa	< Rp1.500.000
21	5/6/2021 16:03:02	Ya	Perempuan	17 tahun - 21 tahun	Jawa Timur	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
22	5/6/2021 16:04:07	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
23	5/6/2021 16:39:18	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
24	5/6/2021 16:41:35	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
25	5/6/2021 16:56:54	Ya	Laki-Laki	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp3.000.001 - Rp4.500.000
26	5/6/2021 16:58:02	Ya	Perempuan	17 tahun - 21 tahun	Jawa Barat	Pelajar / Mahasiswa	Rp3.000.001 - Rp4.500.000

No	Timestamp	Apakah anda memiliki aplikasi/situs Bibit Reksadana pada device (HP, Laptop, dll) dan pernah melakukan transaksi (jual/beli) di Bibit Reksadana?	Gender	Usia saat ini	Domisili	Pekerjaan	Pendapatan perbulan
27	5/6/2021 17:09:08	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Tengah	Pegawai Swasta	Rp3.000.001 - Rp4.500.000
28	5/6/2021 17:18:54	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
29	5/6/2021 17:19:47	Ya	Perempuan	17 tahun - 21 tahun	Jawa Barat	Pelajar / Mahasiswa	< Rp1.500.000
30	5/6/2021 17:38:41	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
31	5/6/2021 17:39:32	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp4.500.001 - Rp6.000.000
32	5/6/2021 17:50:34	Ya	Laki-Laki	22 tahun - 30 tahun	Jawa Tengah	Guru / Dosen / Pengajar	Rp3.000.001 - Rp4.500.000
33	5/6/2021 18:00:47	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
34	5/6/2021 18:01:36	Ya	Laki-Laki	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
35	5/6/2021 18:24:32	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
36	5/6/2021 18:25:20	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
37	5/6/2021 19:14:11	Ya	Perempuan	17 tahun - 21 tahun	Jawa Barat	Pelajar / Mahasiswa	< Rp1.500.000
38	5/6/2021 19:24:51	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp3.000.001 - Rp4.500.000
39	5/6/2021 19:25:36	Ya	Perempuan	17 tahun - 21 tahun	Jawa Barat	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
40	5/6/2021 19:47:28	Ya	Laki-Laki	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
41	5/6/2021 19:48:10	Ya	Laki-Laki	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
42	5/6/2021 20:18:14	Ya	Perempuan	17 tahun - 21 tahun	Jawa Barat	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
43	5/6/2021 20:19:40	Ya	Perempuan	17 tahun - 21 tahun	Jawa Barat	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
44	5/6/2021 20:20:34	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
45	5/6/2021 20:21:31	Ya	Laki-Laki	22 tahun - 30 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp4.500.001 - Rp6.000.000
46	5/6/2021 20:23:16	Ya	Perempuan	17 tahun - 21 tahun	Luar Pulau Jawa	Pelajar / Mahasiswa	< Rp1.500.000
47	5/6/2021 20:33:48	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
48	5/7/2021 4:01:22	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
49	5/7/2021 4:10:48	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
50	5/7/2021 5:12:08	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pegawai Swasta	Rp1.500.000 - Rp3.000.000
51	5/7/2021 5:13:33	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
52	5/7/2021 6:58:29	Ya	Perempuan	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
53	5/7/2021 7:20:08	Ya	Laki-Laki	17 tahun - 21 tahun	Luar Pulau Jawa	Pelajar / Mahasiswa	< Rp1.500.000

No	Timestamp	Apakah anda memiliki aplikasi/situs Bibit Reksadana pada device (HP, Laptop, dll) dan pernah melakukan transaksi (jual/beli) di Bibit Reksadana?	Gender	Usia saat ini	Domisili	Pekerjaan	Pendapatan perbulan
54	5/7/2021 10:32:31	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
55	5/7/2021 10:47:25	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
56	5/7/2021 11:18:26	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
57	5/7/2021 11:23:52	Ya	Perempuan	17 tahun - 21 tahun	Luar Pulau Jawa	Pelajar / Mahasiswa	< Rp1.500.000
58	5/7/2021 11:24:47	Ya	Perempuan	17 tahun - 21 tahun	Luar Pulau Jawa	Pelajar / Mahasiswa	< Rp1.500.000
59	5/7/2021 11:40:02	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
60	5/7/2021 11:41:00	Ya	Perempuan	17 tahun - 21 tahun	Jawa Barat	Pelajar / Mahasiswa	Rp4.500.001 - Rp6.000.000
61	5/7/2021 11:41:13	Ya	Perempuan	22 tahun - 30 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
62	5/7/2021 11:42:08	Ya	Perempuan	17 tahun - 21 tahun	Jawa Barat	Pelajar / Mahasiswa	Rp7.500.001 - Rp9.000.000
63	5/7/2021 11:44:45	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
64	5/7/2021 11:49:16	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Barat	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
65	5/7/2021 11:49:59	Ya	Laki-Laki	22 tahun - 30 tahun	Jawa Timur	Pegawai Swasta	Rp4.500.001 - Rp6.000.000
66	5/7/2021 11:53:29	Ya	Laki-Laki	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp4.500.001 - Rp6.000.000
67	5/7/2021 11:54:11	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	Rp6.000.001 - Rp7.500.000
68	5/7/2021 11:57:04	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
69	5/7/2021 12:16:20	Ya	Perempuan	22 tahun - 30 tahun	Luar Pulau Jawa	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
70	5/7/2021 12:23:01	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
71	5/7/2021 12:45:36	Ya	Perempuan	17 tahun - 21 tahun	Jawa Barat	Pegawai Swasta	Rp3.000.001 - Rp4.500.000
72	5/7/2021 13:06:09	Ya	Laki-Laki	17 tahun - 21 tahun	DKI Jakarta	Lainnya	< Rp1.500.000
73	5/7/2021 13:17:15	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Barat	Pelajar / Mahasiswa	< Rp1.500.000
74	5/7/2021 13:46:39	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
75	5/7/2021 14:06:39	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
76	5/7/2021 15:20:27	Ya	Laki-Laki	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
77	5/7/2021 15:26:27	Ya	Perempuan	22 tahun - 30 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
78	5/7/2021 15:27:06	Ya	Laki-Laki	31 tahun - 39 tahun	DKI Jakarta	Wiraswasta	> Rp9.000.000
79	5/7/2021 15:41:41	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
80	5/7/2021 15:42:23	Ya	Laki-Laki	22 tahun - 30 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp3.000.001 - Rp4.500.000

No	Timestamp	Apakah anda memiliki aplikasi/situs Bibit Reksadana pada device (HP, Laptop, dll) dan pernah melakukan transaksi (jual/beli) di Bibit Reksadana?	Gender	Usia saat ini	Domisili	Pekerjaan	Pendapatan perbulan
81	5/7/2021 17:02:12	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
82	5/7/2021 18:16:12	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
83	5/7/2021 18:53:11	Ya	Perempuan	17 tahun - 21 tahun	Luar Pulau Jawa	Pelajar / Mahasiswa	< Rp1.500.000
84	5/7/2021 19:07:57	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
85	5/7/2021 20:21:40	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
86	5/7/2021 20:27:59	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Tengah	Wiraswasta	> Rp9.000.000
87	5/7/2021 20:30:29	Ya	Perempuan	22 tahun - 30 tahun	Jawa Barat	Pelajar / Mahasiswa	< Rp1.500.000
88	5/7/2021 20:30:33	Ya	Perempuan	22 tahun - 30 tahun	Luar Pulau Jawa	Guru / Dosen / Pengajar	Rp4.500.001 - Rp6.000.000
89	5/7/2021 20:32:30	Ya	Laki-Laki	31 tahun - 39 tahun	Daerah Istimewa Yogyakarta (DIY)	Guru / Dosen / Pengajar	Rp6.000.001 - Rp7.500.000
90	5/7/2021 20:33:22	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp3.000.001 - Rp4.500.000
91	5/7/2021 20:52:32	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
92	5/7/2021 21:30:49	Ya	Perempuan	17 tahun - 21 tahun	Jawa Timur	Lainnya	< Rp1.500.000
93	5/7/2021 21:53:05	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
94	5/7/2021 21:53:24	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
95	5/7/2021 21:53:56	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
96	5/7/2021 21:56:58	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
97	5/7/2021 22:00:00	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
98	5/7/2021 22:09:39	Ya	Perempuan	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
99	5/7/2021 22:10:31	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
100	5/7/2021 22:16:38	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
101	5/7/2021 22:20:29	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
102	5/7/2021 22:28:35	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
103	5/7/2021 22:31:09	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
104	5/7/2021 22:38:41	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
105	5/7/2021 22:52:11	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
106	5/7/2021 22:58:43	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
107	5/7/2021 23:35:34	Ya	Perempuan	17 tahun - 21 tahun	Luar Pulau Jawa	Pelajar / Mahasiswa	< Rp1.500.000

No	Timestamp	Apakah anda memiliki aplikasi/situs Bibit Reksadana pada device (HP, Laptop, dll) dan pernah melakukan transaksi (jual/beli) di Bibit Reksadana?	Gender	Usia saat ini	Domisili	Pekerjaan	Pendapatan perbulan
108	5/8/2021 0:19:09	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
109	5/8/2021 0:28:24	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
110	5/8/2021 0:33:56	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
111	5/8/2021 5:57:23	Ya	Perempuan	22 tahun - 30 tahun	Jawa Timur	Lainnya	Rp3.000.001 - Rp4.500.000
112	5/8/2021 5:57:53	Ya	Perempuan	17 tahun - 21 tahun	Jawa Timur	Pelajar / Mahasiswa	< Rp1.500.000
113	5/8/2021 8:40:08	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
114	5/8/2021 8:44:52	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp7.500.001 - Rp9.000.000
115	5/8/2021 9:05:29	Ya	Laki-Laki	17 tahun - 21 tahun	Luar Pulau Jawa	Pelajar / Mahasiswa	< Rp1.500.000
116	5/8/2021 9:06:26	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pegawai Swasta	Rp4.500.001 - Rp6.000.000
117	5/8/2021 9:07:26	Ya	Perempuan	31 tahun - 39 tahun	Jawa Tengah	Guru / Dosen / Pengajar	Rp6.000.001 - Rp7.500.000
118	5/8/2021 9:10:09	Ya	Laki-Laki	>= 40 tahun	Jawa Tengah	Pegawai Swasta	> Rp9.000.000
119	5/8/2021 9:13:10	Ya	Perempuan	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Lainnya	< Rp1.500.000
120	5/8/2021 9:14:14	Ya	Laki-Laki	22 tahun - 30 tahun	DKI Jakarta	Lainnya	Rp4.500.001 - Rp6.000.000
121	5/8/2021 9:15:16	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
122	5/8/2021 9:16:34	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pegawai Swasta	Rp3.000.001 - Rp4.500.000
123	5/8/2021 9:17:29	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
124	5/8/2021 9:19:41	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
125	5/8/2021 9:20:25	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
126	5/8/2021 9:32:59	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	Rp6.000.001 - Rp7.500.000
127	5/8/2021 9:36:28	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
128	5/8/2021 9:37:17	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
129	5/8/2021 9:40:27	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
130	5/8/2021 9:53:08	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
131	5/8/2021 9:53:58	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
132	5/8/2021 10:09:48	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
133	5/8/2021 10:10:38	Ya	Laki-Laki	>= 40 tahun	Daerah Istimewa Yogyakarta (DIY)	Wiraswasta	> Rp9.000.000
134	5/8/2021 10:25:45	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000

No	Timestamp	Apakah anda memiliki aplikasi/situs Bibit Reksadana pada device (HP, Laptop, dll) dan pernah melakukan transaksi (jual/beli) di Bibit Reksadana?	Gender	Usia saat ini	Domisili	Pekerjaan	Pendapatan perbulan
135	5/8/2021 10:27:10	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
136	5/8/2021 10:40:55	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
137	5/8/2021 10:42:00	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
138	5/8/2021 10:50:50	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pegawai Swasta	Rp4.500.001 - Rp6.000.000
139	5/8/2021 10:51:48	Ya	Perempuan	31 tahun - 39 tahun	Jawa Tengah	Wiraswasta	Rp4.500.001 - Rp6.000.000
140	5/8/2021 11:41:16	Ya	Perempuan	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pegawai Swasta	> Rp9.000.000
141	5/8/2021 11:42:12	Ya	Perempuan	22 tahun - 30 tahun	Jawa Tengah	Wiraswasta	> Rp9.000.000
142	5/8/2021 11:54:40	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
143	5/8/2021 12:47:09	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp7.500.001 - Rp9.000.000
144	5/8/2021 12:47:51	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
145	5/8/2021 12:55:12	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
146	5/8/2021 12:56:21	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
147	5/8/2021 13:28:16	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
148	5/8/2021 13:29:10	Ya	Perempuan	22 tahun - 30 tahun	Jawa Tengah	Wiraswasta	Rp6.000.001 - Rp7.500.000
149	5/8/2021 14:33:41	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
150	5/8/2021 14:39:55	Ya	Perempuan	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Wiraswasta	Rp3.000.001 - Rp4.500.000
151	5/8/2021 14:40:36	Ya	Perempuan	22 tahun - 30 tahun	Jawa Tengah	Pegawai Swasta	Rp3.000.001 - Rp4.500.000
152	5/8/2021 15:42:51	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
153	5/8/2021 16:18:35	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
154	5/8/2021 21:23:10	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
155	5/8/2021 21:57:32	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
156	5/9/2021 1:47:59	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
157	5/9/2021 8:20:25	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	Rp4.500.001 - Rp6.000.000
158	5/9/2021 9:06:31	Ya	Laki-Laki	31 tahun - 39 tahun	Jawa Tengah	Wiraswasta	> Rp9.000.000
159	5/9/2021 9:20:37	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
160	5/9/2021 9:35:05	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
161	5/9/2021 9:36:04	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp3.000.001 - Rp4.500.000

No	Timestamp	Apakah anda memiliki aplikasi/situs Bibit Reksadana pada device (HP, Laptop, dll) dan pernah melakukan transaksi (jual/beli) di Bibit Reksadana?	Gender	Usia saat ini	Domisili	Pekerjaan	Pendapatan perbulan
162	5/9/2021 10:59:46	Ya	Perempuan	17 tahun - 21 tahun	Jawa Timur	Pelajar / Mahasiswa	< Rp1.500.000
163	5/9/2021 11:03:03	Ya	Perempuan	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
164	5/9/2021 11:03:43	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
165	5/9/2021 11:03:47	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
166	5/9/2021 11:10:17	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
167	5/9/2021 11:11:04	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
168	5/9/2021 11:27:48	Ya	Perempuan	17 tahun - 21 tahun	Luar Pulau Jawa	Pelajar / Mahasiswa	< Rp1.500.000
169	5/9/2021 11:31:55	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
170	5/9/2021 11:55:21	Ya	Perempuan	17 tahun - 21 tahun	Jawa Barat	Pelajar / Mahasiswa	< Rp1.500.000
171	5/9/2021 13:41:47	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
172	5/9/2021 16:31:47	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
173	5/9/2021 17:56:17	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
174	5/9/2021 19:06:14	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
175	5/10/2021 6:10:43	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
176	5/10/2021 18:10:21	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
177	5/10/2021 18:58:19	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
178	5/10/2021 21:35:02	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
179	5/10/2021 22:01:02	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
180	5/15/2021 11:15:27	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
181	5/15/2021 11:17:48	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	> Rp9.000.000
182	5/15/2021 11:18:44	Ya	Perempuan	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Wiraswasta	> Rp9.000.000
183	5/15/2021 11:19:39	Ya	Perempuan	>= 40 tahun	Daerah Istimewa Yogyakarta (DIY)	Guru / Dosen / Pengajar	Rp7.500.001 - Rp9.000.000
184	5/15/2021 11:21:22	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
185	5/15/2021 11:36:31	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
186	5/15/2021 11:37:26	Ya	Laki-Laki	31 tahun - 39 tahun	Daerah Istimewa Yogyakarta (DIY)	Wiraswasta	> Rp9.000.000
187	5/15/2021 11:44:44	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
188	5/15/2021 11:45:55	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000

No	Timestamp	Apakah anda memiliki aplikasi/situs Bibit Reksadana pada device (HP, Laptop, dll) dan pernah melakukan transaksi (jual/beli) di Bibit Reksadana?	Gender	Usia saat ini	Domisili	Pekerjaan	Pendapatan perbulan
189	5/15/2021 12:29:16	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp3.000.001 - Rp4.500.000
190	5/15/2021 12:29:53	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
191	5/15/2021 12:51:10	Ya	Perempuan	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
192	5/15/2021 12:52:17	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
193	5/15/2021 13:06:46	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Wiraswasta	Rp4.500.001 - Rp6.000.000
194	5/15/2021 13:07:48	Ya	Laki-Laki	22 tahun - 30 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp6.000.001 - Rp7.500.000
195	5/15/2021 13:23:53	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
196	5/15/2021 13:24:32	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
197	5/15/2021 13:48:55	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
198	5/15/2021 13:50:12	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
199	5/15/2021 14:06:12	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp3.000.001 - Rp4.500.000
200	5/15/2021 14:14:58	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Wiraswasta	> Rp9.000.000
201	5/15/2021 14:15:51	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
202	5/15/2021 14:23:34	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
203	5/15/2021 14:24:23	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
204	5/15/2021 17:11:37	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	< Rp1.500.000
205	5/15/2021 17:12:40	Ya	Perempuan	17 tahun - 21 tahun	DKI Jakarta	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
206	5/15/2021 19:16:59	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp3.000.001 - Rp4.500.000
207	5/15/2021 19:17:41	Ya	Perempuan	22 tahun - 30 tahun	Jawa Tengah	Wiraswasta	> Rp9.000.000
208	5/15/2021 19:23:37	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pegawai Swasta	Rp3.000.001 - Rp4.500.000
209	5/15/2021 19:24:25	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pegawai Swasta	Rp1.500.000 - Rp3.000.000
210	5/15/2021 23:25:50	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
211	5/15/2021 23:26:37	Ya	Laki-Laki	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	< Rp1.500.000
212	5/16/2021 9:48:30	Ya	Perempuan	22 tahun - 30 tahun	Jawa Tengah	Lainnya	Rp1.500.000 - Rp3.000.000
213	5/16/2021 9:49:25	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
214	5/16/2021 11:23:23	Ya	Perempuan	17 tahun - 21 tahun	Daerah Istimewa Yogyakarta (DIY)	Pelajar / Mahasiswa	Rp1.500.000 - Rp3.000.000
215	5/16/2021 11:24:05	Ya	Laki-Laki	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	Rp3.000.001 - Rp4.500.000

No	Timestamp	Apakah anda memiliki aplikasi/situs Bibit Reksadana pada device (HP, Laptop, dll) dan pernah melakukan transaksi (jual/beli) di Bibit Reksadana?	Gender	Usia saat ini	Domisili	Pekerjaan	Pendapatan perbulan
216	5/16/2021 13:08:34	Ya	Perempuan	17 tahun - 21 tahun	Jawa Tengah	Pelajar / Mahasiswa	< Rp1.500.000
217	5/16/2021 13:09:44	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Lainnya	< Rp1.500.000
218	5/16/2021 13:11:21	Ya	Laki-Laki	22 tahun - 30 tahun	Jawa Tengah	Pegawai Swasta	Rp4.500.001 - Rp6.000.000
219	5/16/2021 13:19:01	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Pegawai Swasta	Rp6.000.001 - Rp7.500.000
220	5/16/2021 15:59:21	Ya	Laki-Laki	22 tahun - 30 tahun	Daerah Istimewa Yogyakarta (DIY)	Lainnya	< Rp1.500.000

No	X1				X2				X3				X4				X5				X6				Y1			Y2				
	1	2	3	X1	1	2	3	X2	1	2	3	X3	1	2	3	X4	1	2	3	X5	1	2	3	X6	1	2	3	Y1	1	2	3	Y2
1	5	5	4	4.67	5	4	4	4.33	4	5	4	4.33	3	4	5	4.00	4	4	4	4.00	4	5	4	4.33	4	4	4	4.00	5	4	4	4.33
2	4	4	5	4.33	4	3	3	3.33	4	4	5	4.33	4	4	4	4.00	4	5	4	4.33	4	4	5	4.33	5	4	4	4.33	3	4	4	3.67
3	4	5	4	4.33	4	4	4	4.00	4	5	5	4.67	5	5	4	4.67	5	5	4	4.67	5	5	4	4.67	3	4	5	4.00	4	4	5	4.33
4	4	5	4	4.33	4	4	4	4.00	3	3	4	3.33	4	3	4	3.67	5	4	4	4.33	5	4	4	4.33	3	4	5	4.00	3	4	4	3.67
5	4	5	4	4.33	4	4	5	4.33	4	4	5	4.33	3	4	4	3.67	5	3	4	4.00	4	3	4	3.67	4	3	5	4.00	5	4	5	4.67
6	4	5	5	4.67	5	4	5	4.67	4	4	5	4.33	5	4	3	4.00	4	4	3	3.67	4	5	4	4.33	4	5	4	4.33	4	4	3	3.67
7	4	5	4	4.33	5	3	4	4.00	4	5	3	4.00	3	4	4	3.67	5	5	4	4.67	4	5	5	4.67	4	5	4	4.33	4	5	4	4.33
8	3	4	4	3.67	4	5	4	4.33	5	5	4	4.67	4	5	3	4.00	4	4	3	3.67	5	4	4	4.33	5	4	5	4.67	3	4	4	3.67
9	3	4	5	4.00	4	4	5	4.33	3	3	4	3.33	5	4	4	4.33	5	5	4	4.67	5	4	4	4.33	4	4	5	4.33	4	5	5	4.67
10	4	5	5	4.67	4	4	5	4.33	3	4	5	4.00	4	5	5	4.67	4	4	5	4.33	5	5	5	5.00	4	5	5	4.67	4	5	4	4.33
11	4	5	4	4.33	4	4	3	3.67	4	5	4	4.33	5	4	4	4.33	5	4	4	4.33	5	4	4	4.33	5	3	4	4.00	5	4	4	4.33
12	4	3	5	4.00	4	5	4	4.33	3	4	4	3.67	3	4	4	3.67	3	4	5	4.00	4	4	3	3.67	4	5	5	4.67	4	4	4	4.00
13	4	5	3	4.00	4	5	3	4.00	4	5	4	4.33	4	4	5	4.33	3	4	5	4.00	4	3	4	3.67	5	4	4	4.33	5	3	4	4.00
14	3	5	4	4.00	4	5	4	4.33	3	4	5	4.00	3	4	4	3.67	4	5	3	4.00	4	4	5	4.33	3	4	5	4.00	4	4	4	4.00

No	X1				X2				X3				X4				X5				X6				Y1			Y2				
	1	2	3	X1	1	2	3	X2	1	2	3	X3	1	2	3	X4	1	2	3	X5	1	2	3	X6	1	2	3	Y1	1	2	3	Y2
15	5	4	4	4.33	4	3	3	3.33	5	4	5	4.67	5	3	5	4.33	5	4	4	4.33	5	3	5	4.33	4	4	5	4.33	4	5	5	4.67
16	5	4	4	4.33	5	3	5	4.33	4	5	4	4.33	5	4	4	4.33	3	4	5	4.00	5	4	4	4.33	5	3	5	4.33	5	5	3	4.33
17	4	5	4	4.33	3	4	4	3.67	4	3	4	3.67	5	4	4	4.33	5	4	4	4.33	5	3	3	3.67	4	4	5	4.33	4	3	4	3.67
18	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33	5	4	5	4.67
19	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00
20	4	4	4	4.00	5	3	5	4.33	5	3	4	4.00	5	4	4	4.33	4	5	4	4.33	5	5	5	5.00	4	4	4	4.00	3	4	4	3.67
21	4	5	4	4.33	5	4	4	4.33	3	4	5	4.00	5	5	5	5.00	4	4	4	4.00	4	4	5	4.33	5	5	5	5.00	3	3	5	3.67
22	4	4	5	4.33	4	4	4	4.00	5	4	4	4.33	4	5	5	4.67	4	4	4	4.00	4	4	5	4.33	4	5	5	4.67	5	5	5	5.00
23	4	4	4	4.00	4	5	5	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	4	4	4.00	4	4	5	4.33	4	4	4	4.00
24	5	5	4	4.67	4	5	5	4.67	4	5	5	4.67	5	4	4	4.33	4	4	5	4.33	4	5	4	4.33	4	5	5	4.67	4	4	4	4.00
25	4	4	5	4.33	3	4	5	4.00	5	4	5	4.67	4	4	5	4.33	4	5	5	4.67	5	4	4	4.33	4	4	4	4.00	5	3	4	4.00
26	4	4	3	3.67	4	4	3	3.67	4	4	4	4.00	5	4	4	4.33	4	5	4	4.33	5	4	5	4.67	4	4	4	4.00	5	5	4	4.67
27	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
28	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	5	4.33
29	3	4	5	4.00	5	4	3	4.00	4	4	4	4.00	5	5	5	5.00	4	4	4	4.00	4	5	5	4.67	5	4	3	4.00	4	4	5	4.33
30	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00
31	4	4	4	4.00	4	4	4	4.00	3	5	5	4.33	5	4	4	4.33	4	4	4	4.00	5	5	5	5.00	4	3	5	4.00	5	4	4	4.33
32	4	5	3	4.00	4	5	4	4.33	3	4	4	3.67	4	4	4	4.00	5	3	4	4.00	5	4	3	4.00	4	4	5	4.33	3	4	4	3.67
33	5	5	5	5.00	4	4	4	4.00	5	4	3	4.00	4	4	5	4.33	4	4	5	4.33	5	5	4	4.67	4	4	4	4.00	4	4	4	4.00
34	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	5	5	5	5.00	4	4	4	4.00	5	4	5	4.67	5	5	4	4.67	4	4	4	4.00
35	5	5	5	5.00	5	5	4	4.67	5	4	5	4.67	4	4	4	4.00	4	5	4	4.33	5	4	4	4.33	5	4	5	4.67	4	5	4	4.33
36	5	5	5	5.00	5	5	4	4.67	5	5	5	5.00	5	4	4	4.33	4	5	5	4.67	5	5	5	5.00	5	5	4	4.67	4	5	5	4.67
37	4	5	3	4.00	4	4	5	4.33	5	4	4	4.33	4	5	5	4.67	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33	5	4	5	4.67
38	4	4	4	4.00	4	5	5	4.67	3	4	5	4.00	5	5	4	4.67	3	5	4	4.00	5	5	4	4.67	5	5	4	4.67	5	3	5	4.33
39	5	5	4	4.67	5	5	5	5.00	5	4	4	4.33	4	5	3	4.00	5	4	5	4.67	4	4	5	4.33	5	5	5	5.00	4	4	4	4.00

No	X1				X2				X3				X4				X5				X6				Y1				Y2			
	1	2	3	X1	1	2	3	X2	1	2	3	X3	1	2	3	X4	1	2	3	X5	1	2	3	X6	1	2	3	Y1	1	2	3	Y2
40	4	3	5	4.00	3	4	5	4.00	4	4	5	4.33	3	5	4	4.00	4	4	4	4.00	5	4	3	4.00	4	4	4	4.00	5	4	5	4.67
41	5	5	4	4.67	5	5	4	4.67	4	4	4	4.00	4	5	5	4.67	4	5	5	4.67	4	5	5	4.67	5	4	5	4.67	4	5	5	4.67
42	4	4	4	4.00	4	4	4	4.00	5	5	5	5.00	4	4	4	4.00	5	4	4	4.33	4	4	5	4.33	4	4	4	4.00	4	4	4	4.00
43	5	5	5	5.00	5	5	5	5.00	5	4	4	4.33	4	4	5	4.33	4	4	4	4.00	5	4	4	4.33	5	5	5	5.00	4	4	4	4.00
44	5	4	5	4.67	4	3	5	4.00	5	5	4	4.67	4	4	5	4.33	5	5	4	4.67	5	5	5	5.00	4	5	4	4.33	4	5	4	4.33
45	5	5	4	4.67	4	3	5	4.00	5	4	5	4.67	3	5	3	3.67	4	4	5	4.33	4	3	4	3.67	5	4	4	4.33	5	5	4	4.67
46	4	4	4	4.00	4	4	4	4.00	4	4	3	3.67	3	4	4	3.67	3	4	4	3.67	4	4	4	4.00	4	4	3	3.67	4	3	4	3.67
47	4	3	3	3.33	4	5	5	4.67	5	4	4	4.33	4	4	4	4.00	4	5	5	4.67	4	4	4	4.00	4	4	4	4.00	3	3	3	3.00
48	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00
49	4	4	4	4.00	4	5	5	4.67	5	3	5	4.33	4	4	3	3.67	4	4	5	4.33	5	5	5	5.00	4	4	4	4.00	4	4	4	4.00
50	5	5	5	5.00	5	5	5	5.00	4	4	5	4.33	4	5	5	4.67	5	5	4	4.67	5	5	5	5.00	4	5	5	4.67	5	5	4	4.67
51	4	5	4	4.33	4	4	3	3.67	4	3	4	3.67	3	3	3	3.00	4	4	3	3.67	5	4	4	4.33	4	4	3	3.67	4	3	3	3.33
52	5	5	5	5.00	5	4	4	4.33	5	3	4	4.00	5	5	4	4.67	4	5	5	4.67	5	5	5	5.00	5	4	4	4.33	4	5	4	4.33
53	4	5	4	4.33	4	5	5	4.67	4	5	4	4.33	4	4	4	4.00	4	4	5	4.33	5	5	4	4.67	4	4	4	4.00	4	4	4	4.00
54	5	5	4	4.67	5	4	4	4.33	5	5	4	4.67	5	5	4	4.67	4	4	5	4.33	4	5	4	4.33	4	4	4	4.00	4	4	4	4.00
55	4	4	3	3.67	3	4	4	3.67	4	4	4	4.00	5	4	4	4.33	4	4	4	4.00	4	5	4	4.33	4	4	4	4.00	4	4	3	3.67
56	4	4	4	4.00	4	4	4	4.00	5	5	5	5.00	5	4	4	4.33	4	4	5	4.33	4	5	4	4.33	4	4	4	4.00	4	5	5	4.67
57	4	4	4	4.00	4	4	4	4.00	4	4	3	3.67	3	4	4	3.67	3	4	4	3.67	4	4	4	4.00	4	4	3	3.67	4	3	4	3.67
58	4	3	4	3.67	3	3	4	3.33	3	4	3	3.33	4	3	4	3.67	3	4	4	3.67	3	4	4	3.67	4	4	4	4.00	4	4	4	4.00
59	4	5	5	4.67	5	4	5	4.67	4	5	5	4.67	5	3	4	4.00	4	5	3	4.00	4	5	4	4.33	5	5	5	5.00	5	4	3	4.00
60	3	4	4	3.67	4	4	5	4.33	5	4	4	4.33	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	4	4	4.33	4	4	4	4.00
61	4	5	5	4.67	4	3	4	3.67	5	5	5	5.00	4	4	4	4.00	4	4	5	4.33	5	4	3	4.00	5	4	4	4.33	5	3	4	4.00
62	3	4	4	3.67	4	4	5	4.33	5	4	5	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
63	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	5	4	4	4.33	5	4	4	4.33	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00
64	4	5	5	4.67	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33	5	5	5	5.00	5	4	5	4.67

No	X1				X2				X3				X4				X5				X6				Y1			Y2				
	1	2	3	X1	1	2	3	X2	1	2	3	X3	1	2	3	X4	1	2	3	X5	1	2	3	X6	1	2	3	Y1	1	2	3	Y2
65	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
66	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
67	4	5	4	4.33	5	5	5	5.00	3	4	5	4.00	5	4	4	4.33	4	5	5	4.67	3	5	5	4.33	5	5	4	4.67	4	5	5	4.67
68	4	4	4	4.00	5	5	5	5.00	4	4	5	4.33	5	5	5	5.00	5	4	5	4.67	4	5	4	4.33	5	5	4	4.67	4	4	4	4.00
69	1	1	1	1.00	1	1	1	1.00	1	1	1	1.00	1	1	1	1.00	1	1	1	1.00	1	1	1	1.00	1	1	1	1.00	1	1	1	1.00
70	3	3	3	3.00	3	3	3	3.00	4	4	4	4.00	4	4	4	4.00	4	3	3	3.33	3	4	3	3.33	4	3	4	3.67	3	3	4	3.33
71	5	4	4	4.33	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	5	4	4.33
72	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00
73	3	4	4	3.67	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00
74	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	5	4	4	4.33	5	4	4	4.33	4	3	4	3.67	4	4	3	3.67
75	4	4	5	4.33	5	4	5	4.67	4	5	5	4.67	4	4	4	4.00	4	4	4	4.00	4	5	4	4.33	4	4	4	4.00	4	4	4	4.00
76	4	4	3	3.67	5	5	4	4.67	3	5	4	4.00	3	5	4	4.00	4	5	5	4.67	4	3	5	4.00	3	5	4	4.00	4	3	5	4.00
77	4	5	4	4.33	4	4	5	4.33	4	3	3	3.33	5	5	4	4.67	5	4	4	4.33	4	5	5	4.67	5	4	4	4.33	4	5	4	4.33
78	4	4	3	3.67	4	5	4	4.33	5	4	4	4.33	4	5	5	4.67	4	5	4	4.33	4	5	4	4.33	5	5	4	4.67	5	4	4	4.33
79	5	4	5	4.67	3	5	4	4.00	3	5	4	4.00	5	3	4	4.00	5	4	3	4.00	4	5	4	4.33	4	5	3	4.00	5	5	4	4.67
80	5	4	3	4.00	5	4	5	4.67	5	4	3	4.00	3	5	5	4.33	4	5	4	4.33	3	4	5	4.00	4	5	5	4.67	4	4	4	4.00
81	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00
82	4	5	4	4.33	5	4	4	4.33	4	5	4	4.33	5	4	5	4.67	5	5	4	4.67	3	3	5	3.67	4	4	5	4.33	3	5	5	4.33
83	4	4	4	4.00	4	4	3	3.67	4	5	5	4.67	5	5	5	5.00	4	5	4	4.33	4	4	4	4.00	5	5	5	5.00	5	4	4	4.33
84	5	4	5	4.67	5	4	5	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	4	5	4.33
85	5	4	5	4.67	5	5	5	5.00	5	5	5	5.00	4	5	5	4.67	5	5	5	5.00	4	5	5	4.67	5	5	5	5.00	5	5	5	5.00
86	4	5	3	4.00	4	5	4	4.33	5	4	3	4.00	4	5	5	4.67	4	4	3	3.67	3	5	5	4.33	4	4	5	4.33	4	3	5	4.00
87	4	4	3	3.67	4	5	4	4.33	5	4	4	4.33	5	4	5	4.67	5	5	4	4.67	3	4	4	3.67	3	4	4	3.67	4	4	4	4.00
88	4	5	4	4.33	5	4	4	4.33	5	4	4	4.33	3	4	3	3.33	4	4	5	4.33	5	4	4	4.33	4	5	4	4.33	5	5	5	5.00
89	5	4	3	4.00	3	4	4	3.67	5	3	3	3.67	4	3	4	3.67	4	3	4	3.67	5	4	4	4.33	3	4	5	4.00	5	5	4	4.67

No	X1				X2				X3				X4				X5				X6				Y1				Y2			
	1	2	3	X1	1	2	3	X2	1	2	3	X3	1	2	3	X4	1	2	3	X5	1	2	3	X6	1	2	3	Y1	1	2	3	Y2
90	5	5	4	4.67	4	3	3	3.33	4	4	5	4.33	5	4	4	4.33	3	3	4	3.33	4	5	5	4.67	4	4	3	3.67	3	4	4	3.67
91	4	5	4	4.33	5	5	5	5.00	4	4	4	4.00	5	5	5	5.00	4	4	4	4.00	5	4	5	4.67	4	4	4	4.00	3	4	4	3.67
92	5	4	5	4.67	4	5	4	4.33	5	5	5	5.00	5	5	4	4.67	5	4	5	4.67	5	4	5	4.67	4	5	4	4.33	5	5	5	5.00
93	3	4	4	3.67	4	5	5	4.67	5	5	5	5.00	5	2	2	3.00	4	4	4	4.00	5	5	5	5.00	4	5	5	4.67	4	3	5	4.00
94	4	5	4	4.33	5	5	5	5.00	5	5	5	5.00	5	4	5	4.67	5	4	5	4.67	5	5	4	4.67	5	5	4	4.67	5	5	5	5.00
95	4	4	5	4.33	4	3	3	3.33	4	3	3	3.33	3	3	3	3.00	3	4	4	3.67	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00
96	4	4	4	4.00	4	5	5	4.67	4	4	5	4.33	5	5	5	5.00	5	5	5	5.00	4	4	4	4.00	5	5	5	5.00	5	5	4	4.67
97	3	4	4	3.67	4	3	4	3.67	4	3	3	3.33	5	4	4	4.33	4	4	3	3.67	4	4	4	4.00	5	4	4	4.33	3	4	4	3.67
98	5	5	4	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	5	5	4.67	5	5	5	5.00	5	5	5	5.00
99	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
100	5	5	4	4.67	5	4	5	4.67	4	3	5	4.00	4	4	3	3.67	4	4	4	4.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
101	3	4	5	4.00	4	3	4	3.67	5	4	3	4.00	4	5	4	4.33	3	4	5	4.00	4	3	4	3.67	5	4	3	4.00	5	4	3	4.00
102	5	5	4	4.67	5	4	5	4.67	5	5	5	5.00	4	5	5	4.67	5	4	5	4.67	5	5	5	5.00	5	5	5	5.00	4	5	4	4.33
103	3	3	3	3.00	3	3	3	3.00	3	3	3	3.00	3	3	3	3.00	3	3	3	3.00	3	3	3	3.00	3	3	3	3.00	3	3	3	3.00
104	3	4	3	3.33	4	4	4	4.00	5	4	5	4.67	3	4	4	3.67	3	3	5	3.67	5	5	5	5.00	4	4	5	4.33	5	5	4	4.67
105	4	4	4	4.00	3	3	3	3.00	4	4	3	3.67	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33	5	4	4	4.33	4	4	4	4.00
106	3	4	3	3.33	4	4	4	4.00	5	4	5	4.67	3	4	4	3.67	3	3	5	3.67	5	5	5	5.00	4	4	5	4.33	5	5	4	4.67
107	3	3	3	3.00	4	4	4	4.00	4	3	3	3.33	4	3	4	3.67	4	3	4	3.67	3	4	3	3.33	4	4	3	3.67	3	3	4	3.33
108	4	4	5	4.33	5	4	4	4.33	3	4	5	4.00	5	4	4	4.33	4	4	5	4.33	5	4	4	4.33	4	4	4	4.00	5	5	5	5.00
109	4	4	4	4.00	5	4	5	4.67	5	5	4	4.67	5	4	4	4.33	4	4	4	4.00	5	5	5	5.00	4	4	4	4.00	4	5	5	4.67
110	4	4	4	4.00	4	4	4	4.00	4	4	5	4.33	5	5	5	5.00	5	5	4	4.67	4	5	5	4.67	5	5	5	5.00	5	5	5	5.00
111	5	4	5	4.67	5	5	5	5.00	4	5	4	4.33	5	4	3	4.00	5	5	5	5.00	5	5	5	5.00	5	5	4	4.67	5	5	4	4.67
112	5	5	4	4.67	5	5	5	5.00	5	5	3	4.33	3	4	4	3.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
113	4	4	4	4.00	4	4	4	4.00	3	3	4	3.33	4	4	4	4.00	3	4	4	3.67	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00
114	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00

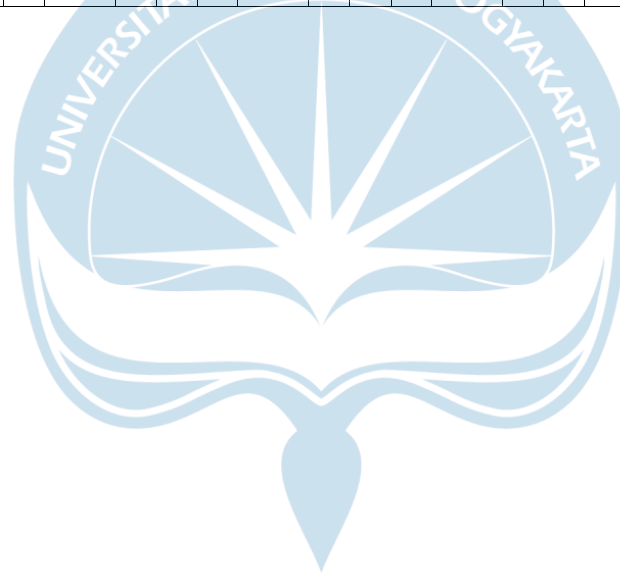
No	X1				X2				X3				X4				X5				X6				Y1				Y2			
	1	2	3	X1	1	2	3	X2	1	2	3	X3	1	2	3	X4	1	2	3	X5	1	2	3	X6	1	2	3	Y1	1	2	3	Y2
115	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
116	5	4	5	4.67	5	5	5	5.00	4	5	5	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	4	4.67
117	5	4	4	4.33	4	4	5	4.33	5	5	5	5.00	5	5	5	5.00	4	4	5	4.33	4	4	5	4.33	4	5	4	4.33	5	4	5	4.67
118	4	4	5	4.33	5	5	5	5.00	4	5	5	4.67	5	4	4	4.33	5	5	4	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
119	4	5	5	4.67	4	4	5	4.33	4	5	5	4.67	5	5	5	5.00	5	4	5	4.67	4	3	4	3.67	4	4	4	4.00	3	3	3	3.00
120	5	5	5	5.00	5	4	4	4.33	5	4	4	4.33	4	5	4	4.33	5	5	5	5.00	4	5	5	4.67	5	4	4	4.33	4	4	5	4.33
121	4	4	4	4.00	3	3	3	3.00	4	5	4	4.33	3	4	5	4.00	3	4	5	4.00	5	5	4	4.67	4	5	4	4.33	4	5	4	4.33
122	4	4	4	4.00	4	4	4	4.00	3	3	4	3.33	3	2	3	2.67	3	4	4	3.67	4	4	3	3.67	3	4	4	3.67	4	3	3	3.33
123	5	5	4	4.67	5	3	5	4.33	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	4	3	3.67
124	4	4	5	4.33	4	3	5	4.00	5	3	5	4.33	4	5	4	4.33	3	5	3	3.67	4	5	3	4.00	5	4	5	4.67	3	4	5	4.00
125	4	4	5	4.33	3	5	3	3.67	5	4	3	4.00	5	5	3	4.33	5	4	3	4.00	5	3	4	4.00	5	4	5	4.67	5	5	4	4.67
126	4	5	4	4.33	4	4	4	4.00	3	4	4	3.67	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00
127	4	3	4	3.67	3	4	4	3.67	3	4	4	3.67	4	5	4	4.33	3	4	4	3.67	5	5	5	5.00	4	4	3	3.67	4	5	4	4.33
128	4	4	3	3.67	3	5	5	4.33	4	5	4	4.33	3	4	4	3.67	3	5	5	4.33	4	4	3	3.67	3	3	5	3.67	5	4	3	4.00
129	5	5	5	5.00	5	5	5	5.00	5	4	5	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	5	5	4.67
130	3	4	4	3.67	5	4	4	4.33	5	5	5	5.00	4	4	3	3.67	4	4	4	4.00	4	5	4	4.33	4	4	4	4.00	4	4	3	3.67
131	3	4	3	3.33	4	5	4	4.33	5	4	5	4.67	4	5	5	4.67	4	3	4	3.67	4	4	3	3.67	4	5	3	4.00	4	4	3	3.67
132	4	5	5	4.67	5	4	4	4.33	5	5	4	4.67	4	4	5	4.33	5	4	4	4.33	5	5	4	4.67	4	5	5	4.67	5	5	4	4.67
133	5	5	4	4.67	4	5	5	4.67	5	5	5	5.00	4	4	5	4.33	4	4	5	4.33	5	5	5	5.00	5	4	5	4.67	5	5	4	4.67
134	3	4	4	3.67	4	5	4	4.33	3	3	4	3.33	4	5	4	4.33	4	5	3	4.00	4	4	5	4.33	4	3	4	3.67	4	5	4	4.33
135	4	5	5	4.67	5	4	4	4.33	3	3	4	3.33	4	4	5	4.33	5	4	5	4.67	4	3	4	3.67	4	4	5	4.33	5	3	3	3.67
136	4	4	4	4.00	4	3	3	3.33	3	4	5	4.00	5	4	4	4.33	5	4	5	4.67	4	4	5	4.33	5	4	5	4.67	5	3	3	3.67
137	4	4	4	4.00	4	4	4	4.00	4	5	5	4.67	5	5	5	5.00	4	3	3	3.33	4	4	4	4.00	5	5	4	4.67	4	4	5	4.33
138	4	5	4	4.33	4	4	5	4.33	4	4	5	4.33	4	5	4	4.33	5	4	4	4.33	5	5	5	5.00	5	4	4	4.33	4	5	5	4.67
139	5	5	4	4.67	3	4	5	4.00	5	4	5	4.67	3	5	4	4.00	4	5	3	4.00	4	5	4	4.33	3	4	5	4.00	4	3	5	4.00

No	X1				X2				X3				X4				X5				X6				Y1				Y2			
	1	2	3	X1	1	2	3	X2	1	2	3	X3	1	2	3	X4	1	2	3	X5	1	2	3	X6	1	2	3	Y1	1	2	3	Y2
140	4	5	3	4.00	3	4	4	3.67	5	4	5	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
141	3	4	4	3.67	4	5	5	4.67	5	4	5	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
142	3	3	3	3.00	3	3	3	3.00	2	3	3	2.67	3	3	3	3.00	3	3	3	3.00	3	3	3	3.00	3	3	3	3.00	3	3	3	3.00
143	4	5	4	4.33	4	5	5	4.67	4	3	4	3.67	5	4	4	4.33	4	5	4	4.33	5	4	4	4.33	4	5	4	4.33	4	5	4	4.33
144	4	3	5	4.00	5	4	4	4.33	5	4	4	4.33	3	4	4	3.67	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	5	3	4.00
145	5	5	5	5.00	5	4	5	4.67	5	5	4	4.67	5	4	4	4.33	4	4	5	4.33	5	5	4	4.67	4	4	5	4.33	4	5	5	4.67
146	4	5	5	4.67	5	4	5	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	4	4	4.00
147	5	4	4	4.33	5	3	5	4.33	5	3	4	4.00	4	4	5	4.33	3	4	5	4.00	5	5	5	5.00	4	4	3	3.67	4	4	4	4.00
148	4	5	5	4.67	4	4	3	3.67	4	4	5	4.33	5	4	5	4.67	4	4	5	4.33	3	4	4	3.67	5	5	4	4.67	4	4	3	3.67
149	4	4	4	4.00	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33
150	5	4	4	4.33	5	4	5	4.67	4	5	5	4.67	3	4	5	4.00	5	4	5	4.67	4	4	5	4.33	5	4	3	4.00	4	5	4	4.33
151	5	5	4	4.67	4	5	4	4.33	5	3	5	4.33	4	4	5	4.33	4	4	3	3.67	4	5	3	4.00	4	5	4	4.33	5	5	4	4.67
152	3	4	5	4.00	4	4	3	3.67	5	3	5	4.33	4	3	4	3.67	5	3	4	4.00	3	5	3	3.67	5	4	4	4.33	5	4	4	4.33
153	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
154	5	5	4	4.67	5	5	4	4.67	5	4	5	4.67	5	5	5	5.00	5	4	5	4.67	4	5	4	4.33	4	4	4	4.00	5	4	5	4.67
155	4	3	4	3.67	4	4	4	4.00	4	5	5	4.67	5	5	5	5.00	5	4	4	4.33	4	5	5	4.67	5	5	5	5.00	5	5	4	4.67
156	5	4	4	4.33	5	5	5	5.00	4	5	5	4.67	4	5	4	4.33	5	4	5	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
157	5	4	5	4.67	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33
158	4	5	4	4.33	4	5	5	4.67	4	3	5	4.00	5	4	4	4.33	3	4	4	3.67	4	3	4	3.67	4	5	4	4.33	4	5	4	4.33
159	3	4	4	3.67	4	4	4	4.00	5	5	4	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	4	4	4.00
160	5	4	5	4.67	3	5	4	4.00	5	5	4	4.67	4	3	4	3.67	4	3	4	3.67	4	4	4	4.00	4	4	4	4.00	5	4	4	4.33
161	5	4	4	4.33	5	4	3	4.00	3	4	3	3.33	5	5	4	4.67	4	3	4	3.67	5	5	4	4.67	4	4	4	4.00	4	4	5	4.33
162	5	3	3	3.67	3	3	4	3.33	4	4	4	4.00	4	5	4	4.33	4	4	4	4.00	5	5	5	5.00	5	5	5	5.00	4	4	3	3.67
163	4	4	4	4.00	4	5	5	4.67	4	5	4	4.33	5	4	5	4.67	4	5	5	4.67	5	5	5	5.00	4	4	5	4.33	5	4	4	4.33
164	5	5	5	5.00	4	4	5	4.33	5	4	5	4.67	5	4	4	4.33	5	5	4	4.67	4	5	5	4.67	4	5	4	4.33	5	4	5	4.67

No	X1				X2				X3				X4				X5				X6				Y1				Y2			
	1	2	3	X1	1	2	3	X2	1	2	3	X3	1	2	3	X4	1	2	3	X5	1	2	3	X6	1	2	3	Y1	1	2	3	Y2
165	5	5	4	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	5	5	4.67	4	5	5	4.67
166	3	4	4	3.67	4	5	5	4.67	4	4	5	4.33	5	4	3	4.00	3	3	4	3.33	4	5	5	4.67	4	4	4	4.00	4	3	4	3.67
167	3	3	4	3.33	4	4	4	4.00	4	4	3	3.67	4	4	3	3.67	3	3	4	3.33	4	4	4	4.00	3	4	4	3.67	3	4	3	3.33
168	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00
169	4	5	4	4.33	5	4	4	4.33	4	4	5	4.33	5	4	4	4.33	4	5	5	4.67	5	5	4	4.67	4	5	5	4.67	4	4	5	4.33
170	4	3	4	3.67	3	4	5	4.00	5	2	3	3.33	4	3	2	3.00	3	4	5	4.00	3	3	4	3.33	5	3	5	4.33	5	3	4	4.00
171	4	5	3	4.00	4	5	4	4.33	3	4	5	4.00	4	3	5	4.00	4	3	4	3.67	5	4	3	4.00	4	5	4	4.33	3	5	4	4.00
172	4	5	4	4.33	5	5	5	5.00	5	5	5	5.00	5	4	5	4.67	5	4	5	4.67	5	5	4	4.67	5	5	4	4.67	5	5	5	5.00
173	5	5	3	4.33	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00	4	4	4	4.00
174	3	4	4	3.67	4	5	5	4.67	4	4	5	4.33	5	4	3	4.00	3	3	4	3.33	4	5	5	4.67	4	4	4	4.00	4	3	4	3.67
175	3	4	4	3.67	4	5	5	4.67	4	4	5	4.33	5	4	3	4.00	3	3	4	3.33	4	5	5	4.67	4	4	4	4.00	4	3	4	3.67
176	5	5	4	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	5	5	4.67	4	5	5	4.67
177	5	5	4	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	5	5	4.67	4	5	5	4.67
178	5	5	4	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	5	5	4.67	4	5	5	4.67
179	5	5	4	4.67	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	5	5	4.67	4	5	5	4.67
180	4	4	5	4.33	4	3	5	4.00	5	3	4	4.00	4	5	4	4.33	4	4	4	4.00	5	5	4	4.67	4	4	4	4.00	4	4	4	4.00
181	4	4	4	4.00	4	5	5	4.67	5	5	5	5.00	5	4	4	4.33	5	4	5	4.67	4	4	5	4.33	4	4	4	4.00	4	4	5	4.33
182	4	5	4	4.33	5	4	4	4.33	4	3	4	3.67	4	4	4	4.00	5	5	5	5.00	5	4	5	4.67	5	5	4	4.67	5	5	4	4.67
183	4	4	4	4.00	4	4	4	4.00	5	5	5	5.00	5	4	4	4.33	4	4	4	4.00	5	5	4	4.67	4	4	4	4.00	4	4	4	4.00
184	4	3	5	4.00	4	5	3	4.00	4	4	4	4.00	3	5	3	3.67	5	4	5	4.67	4	3	5	4.00	4	5	3	4.00	5	4	5	4.67
185	4	5	4	4.33	3	4	4	3.67	5	5	4	4.67	3	4	4	3.67	4	5	5	4.67	5	4	5	4.67	5	4	4	4.33	5	4	3	4.00
186	5	4	4	4.33	4	5	5	4.67	4	3	4	3.67	4	4	5	4.33	4	4	5	4.33	5	4	4	4.33	4	5	4	4.33	5	4	3	4.00
187	4	5	3	4.00	4	5	5	4.67	4	4	5	4.33	5	4	4	4.33	3	4	4	3.67	4	5	4	4.33	4	5	4	4.33	5	4	4	4.33
188	4	4	5	4.33	4	3	4	3.67	4	5	5	4.67	4	4	3	3.67	4	4	4	4.00	5	5	4	4.67	4	3	4	3.67	4	5	5	4.67
189	4	5	4	4.33	5	5	3	4.33	4	4	5	4.33	4	5	4	4.33	4	5	5	4.67	5	4	4	4.33	4	5	4	4.33	4	4	4	4.00

No	X1				X2				X3				X4				X5				X6				Y1				Y2			
	1	2	3	X1	1	2	3	X2	1	2	3	X3	1	2	3	X4	1	2	3	X5	1	2	3	X6	1	2	3	Y1	1	2	3	Y2
190	4	4	3	3.67	4	4	5	4.33	5	4	4	4.33	5	4	4	4.33	4	4	5	4.33	4	4	4	4.00	4	4	5	4.33	4	4	4	4.00
191	5	4	5	4.67	4	4	4	4.00	4	5	5	4.67	5	4	4	4.33	4	5	5	4.67	5	5	5	5.00	5	5	5	5.00	4	4	4	4.00
192	5	5	5	5.00	5	5	5	5.00	5	5	5	5.00	4	4	4	4.00	5	5	5	5.00	4	5	5	4.67	5	5	5	5.00	4	4	5	4.33
193	5	4	4	4.33	5	4	5	4.67	4	5	5	4.67	4	3	5	4.00	3	4	5	4.00	3	4	5	4.00	3	5	5	4.33	3	5	5	4.33
194	5	4	5	4.67	4	5	5	4.67	4	4	5	4.33	3	3	5	3.67	5	4	5	4.67	5	3	4	4.00	5	3	5	4.33	5	5	3	4.33
195	4	3	5	4.00	4	4	5	4.33	4	3	4	3.67	5	5	4	4.67	5	4	3	4.00	4	4	4	4.00	5	5	5	5.00	4	4	5	4.33
196	4	5	5	4.67	4	4	3	3.67	3	4	4	3.67	5	4	3	4.00	5	4	4	4.33	5	3	4	4.00	4	4	5	4.33	4	4	4	4.00
197	4	4	4	4.00	5	4	4	4.33	5	4	5	4.67	5	5	4	4.67	5	4	4	4.33	5	5	5	5.00	5	5	5	5.00	4	4	4	4.00
198	4	5	5	4.67	5	5	5	5.00	5	4	4	4.33	5	4	4	4.33	4	4	5	4.33	4	5	5	4.67	5	5	5	5.00	4	4	4	4.00
199	5	4	5	4.67	5	3	4	4.00	3	4	4	3.67	4	3	4	3.67	5	4	5	4.67	4	4	4	4.00	3	4	5	4.00	4	4	4	4.00
200	4	5	4	4.33	4	3	5	4.00	4	3	4	3.67	5	4	3	4.00	3	3	4	3.33	3	4	5	4.00	5	4	4	4.33	5	5	4	4.67
201	5	4	5	4.67	4	4	3	3.67	5	3	3	3.67	5	4	4	4.33	3	4	3	3.33	3	5	5	4.33	5	4	5	4.67	3	4	3	3.33
202	4	4	4	4.00	4	5	5	4.67	4	5	5	4.67	4	3	3	3.33	3	4	3	3.33	5	3	4	4.00	4	5	5	4.67	5	4	4	4.33
203	4	5	5	4.67	5	5	4	4.67	4	4	5	4.33	4	5	5	4.67	4	5	4	4.33	4	4	5	4.33	5	4	4	4.33	4	4	4	4.00
204	4	4	4	4.00	4	5	5	4.67	5	5	5	5.00	4	5	4	4.33	5	5	4	4.67	4	5	4	4.33	4	5	3	4.00	4	5	4	4.33
205	3	4	4	3.67	5	5	4	4.67	5	5	4	4.67	4	3	4	3.67	4	4	5	4.33	4	3	4	3.67	5	5	4	4.67	5	4	5	4.67
206	3	4	3	3.33	4	5	4	4.33	5	4	5	4.67	4	3	4	3.67	4	4	3	3.67	5	4	4	4.33	4	5	4	4.33	5	4	4	4.33
207	4	5	5	4.67	4	3	4	3.67	4	5	4	4.33	4	3	4	3.67	4	5	5	4.67	4	4	4	4.00	5	4	5	4.67	5	4	4	4.33
208	5	4	5	4.67	4	4	4	4.00	5	4	4	4.33	5	4	5	4.67	4	5	5	4.67	5	4	5	4.67	4	4	5	4.33	4	5	4	4.33
209	5	4	4	4.33	4	3	4	3.67	5	5	4	4.67	5	4	4	4.33	5	4	5	4.67	5	4	4	4.33	4	4	5	4.33	5	4	5	4.67
210	4	3	4	3.67	3	4	3	3.33	4	3	4	3.67	4	4	4	4.00	4	3	4	3.67	4	3	4	3.67	4	4	4	4.00	5	5	4	4.67
211	4	3	4	3.67	3	4	4	3.67	5	5	4	4.67	4	4	5	4.33	5	4	5	4.67	4	5	5	4.67	5	4	5	4.67	4	5	5	4.67
212	4	4	5	4.33	4	5	5	4.67	4	5	4	4.33	5	5	4	4.67	4	5	5	4.67	4	4	5	4.33	5	5	4	4.67	4	5	5	4.67
213	5	4	4	4.33	4	5	5	4.67	5	5	4	4.67	5	5	4	4.67	5	5	5	5.00	5	4	5	4.67	5	4	5	4.67	5	4	5	4.67
214	4	5	4	4.33	5	4	4	4.33	3	3	5	3.67	4	5	5	4.67	5	5	4	4.67	4	3	4	3.67	4	4	5	4.33	4	4	5	4.33

No	X1				X2				X3				X4				X5				X6				Y1				Y2			
	1	2	3	X1	1	2	3	X2	1	2	3	X3	1	2	3	X4	1	2	3	X5	1	2	3	X6	1	2	3	Y1	1	2	3	Y2
215	5	4	4	4.33	4	4	4	4.00	5	5	5	5.00	4	3	4	3.67	3	4	3	3.33	5	4	5	4.67	4	4	5	4.33	5	4	4	4.33
216	4	4	5	4.33	5	3	4	4.00	4	4	4	4.00	4	4	4	4.00	3	4	4	3.67	3	3	4	3.33	4	4	4	4.00	5	5	5	5.00
217	4	4	3	3.67	3	5	5	4.33	4	4	4	4.00	5	5	5	5.00	4	4	5	4.33	3	3	3	3.00	3	4	4	3.67	4	4	4	4.00
218	5	5	5	5.00	5	4	4	4.33	5	5	5	5.00	4	5	4	4.33	5	4	5	4.67	4	5	5	4.67	4	5	4	4.33	5	4	5	4.67
219	5	5	5	5.00	5	5	5	5.00	4	4	4	4.00	5	4	5	4.67	5	4	5	4.67	4	5	4	4.33	5	4	5	4.67	4	5	4	4.33
220	4	4	3	3.67	3	5	5	4.33	4	4	4	4.00	5	5	5	5.00	4	4	5	4.33	3	3	3	3.00	3	4	4	3.67	4	4	4	4.00



LAMPIRAN IV: Hasil Olah Data SPSS

Hasil Uji Validitas dan Reliabilitas

Correlations

		X1.1	X1.2	X1.3	X1
X1.1	Pearson Correlation	1	.416**	.354**	.792**
	Sig. (2-tailed)		.000	.000	.000
	N	220	220	220	220
X1.2	Pearson Correlation	.416**	1	.243**	.734**
	Sig. (2-tailed)	.000		.000	.000
	N	220	220	220	220
X1.3	Pearson Correlation	.354**	.243**	1	.716**
	Sig. (2-tailed)	.000	.000		.000
	N	220	220	220	220
X1	Pearson Correlation	.792**	.734**	.716**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	220	220	220	220

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

Correlations

		X2.1	X2.2	X2.3	X2
X2.1	Pearson Correlation	1	.279**	.365**	.715**
	Sig. (2-tailed)		.000	.000	.000
	N	220	220	220	220
X2.2	Pearson Correlation	.279**	1	.424**	.759**
	Sig. (2-tailed)	.000		.000	.000
	N	220	220	220	220
X2.3	Pearson Correlation	.365**	.424**	1	.792**
	Sig. (2-tailed)	.000	.000		.000
	N	220	220	220	220
X2	Pearson Correlation	.715**	.759**	.792**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	220	220	220	220

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

Correlations

Correlations

		X3.1	X3.2	X3.3	X3
X3.1	Pearson Correlation	1	.338**	.260**	.719**
	Sig. (2-tailed)		.000	.000	.000
	N	220	220	220	220
X3.2	Pearson Correlation	.338**	1	.410**	.785**
	Sig. (2-tailed)	.000		.000	.000
	N	220	220	220	220
X3.3	Pearson Correlation	.260**	.410**	1	.735**
	Sig. (2-tailed)	.000	.000		.000
	N	220	220	220	220
X3	Pearson Correlation	.719**	.785**	.735**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	220	220	220	220

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

Correlations

Correlations

		X4.1	X4.2	X4.3	X4
X4.1	Pearson Correlation	1	.327**	.309**	.721**
	Sig. (2-tailed)		.000	.000	.000
	N	220	220	220	220
X4.2	Pearson Correlation	.327**	1	.471**	.786**
	Sig. (2-tailed)	.000		.000	.000
	N	220	220	220	220
X4.3	Pearson Correlation	.309**	.471**	1	.776**
	Sig. (2-tailed)	.000	.000		.000
	N	220	220	220	220
X4	Pearson Correlation	.721**	.786**	.776**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	220	220	220	220

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

Correlations

Correlations

		X5.1	X5.2	X5.3	X5
X5.1	Pearson Correlation	1	.424**	.350**	.788**
	Sig. (2-tailed)		.000	.000	.000
	N	220	220	220	220
X5.2	Pearson Correlation	.424**	1	.353**	.762**
	Sig. (2-tailed)	.000		.000	.000
	N	220	220	220	220
X5.3	Pearson Correlation	.350**	.353**	1	.742**
	Sig. (2-tailed)	.000	.000		.000
	N	220	220	220	220
X5	Pearson Correlation	.788**	.762**	.742**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	220	220	220	220

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

Correlations

Correlations

		X6.1	X6.2	X6.3	X6
X6.1	Pearson Correlation	1	.372**	.358**	.743**
	Sig. (2-tailed)		.000	.000	.000

	N	220	220	220	220
X6.2	Pearson Correlation	.372**	1	.452**	.797**
	Sig. (2-tailed)	.000		.000	.000
	N	220	220	220	220
X6.3	Pearson Correlation	.358**	.452**	1	.776**
	Sig. (2-tailed)	.000	.000		.000
	N	220	220	220	220
X6	Pearson Correlation	.743**	.797**	.776**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	220	220	220	220

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

Correlations

		Y1.1	Y1.2	Y1.3	Y1
Y1.1	Pearson Correlation	1	.382**	.325**	.761**
	Sig. (2-tailed)		.000	.000	.000
	N	220	220	220	220
Y1.2	Pearson Correlation	.382**	1	.304**	.747**
	Sig. (2-tailed)	.000		.000	.000
	N	220	220	220	220
Y1.3	Pearson Correlation	.325**	.304**	1	.733**
	Sig. (2-tailed)	.000	.000		.000
	N	220	220	220	220
Y1	Pearson Correlation	.761**	.747**	.733**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	220	220	220	220

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

Correlations

		Y2.1	Y2.2	Y2.3	Y2
Y2.1	Pearson Correlation	1	.348**	.279**	.719**
	Sig. (2-tailed)		.000	.000	.000
	N	220	220	220	220
Y2.2	Pearson Correlation	.348**	1	.387**	.780**
	Sig. (2-tailed)	.000		.000	.000
	N	220	220	220	220
Y2.3	Pearson Correlation	.279**	.387**	1	.744**
	Sig. (2-tailed)	.000	.000		.000
	N	220	220	220	220
Y2	Pearson Correlation	.719**	.780**	.744**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	220	220	220	220

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

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	220	100.0
	Excluded ^a	0	.0
	Total	220	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.605	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	8.4909	1.119	.488	.390
X1.2	8.3591	1.254	.400	.523
X1.3	8.5045	1.274	.356	.587

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	220	100.0
	Excluded ^a	0	.0
	Total	220	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.625	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X2.1	8.5591	1.444	.381	.595
X2.2	8.5409	1.309	.427	.535
X2.3	8.4727	1.246	.494	.436

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	220	100.0
	Excluded ^a	0	.0
	Total	220	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.603	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X3.1	8.5727	1.460	.358	.581
X3.2	8.6727	1.299	.470	.412
X3.3	8.5091	1.457	.410	.505

Reliability

Scale: ALL VARIABLES
Case Processing Summary

		N	%
Cases	Valid	220	100.0
	Excluded ^a	0	.0
	Total	220	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.636	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X4.1	8.4818	1.493	.371	.640
X4.2	8.5500	1.354	.491	.472
X4.3	8.5864	1.385	.478	.492

Reliability
Scale: ALL VARIABLES
Case Processing Summary

		N	%
Cases	Valid	220	100.0
	Excluded ^a	0	.0
	Total	220	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.642	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X5.1	8.5909	1.247	.469	.521
X5.2	8.5818	1.386	.474	.518
X5.3	8.4636	1.391	.416	.593

Reliability
Scale: ALL VARIABLES
Case Processing Summary

		N	%
Cases	Valid	220	100.0
	Excluded ^a	0	.0
	Total	220	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items

.661

3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X6.1	8.7182	1.400	.429	.622
X6.2	8.7182	1.235	.500	.527
X6.3	8.7182	1.336	.490	.542

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	220	100.0
	Excluded ^a	0	.0
	Total	220	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.603	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y1.1	8.7045	1.086	.437	.466
Y1.2	8.6727	1.125	.421	.491
Y1.3	8.6591	1.130	.379	.552

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	220	100.0
	Excluded ^a	0	.0
	Total	220	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.606	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y2.1	8.4682	1.309	.377	.558
Y2.2	8.4773	1.155	.460	.437
Y2.3	8.5182	1.246	.408	.516

Hasil Deskriptif

Descriptives

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X1.1	220	1.00	5.00	4.1864	.68031
X1.2	220	1.00	5.00	4.3182	.66114
X1.3	220	1.00	5.00	4.1727	.68057
X1	220	1.00	5.00	4.2260	.50385
X2.1	220	1.00	5.00	4.2273	.67788
X2.2	220	1.00	5.00	4.2455	.71751
X2.3	220	1.00	5.00	4.3136	.70665
X2	220	1.00	5.00	4.2622	.52991
X3.1	220	1.00	5.00	4.3045	.73589
X3.2	220	1.00	5.00	4.2045	.73960
X3.3	220	1.00	5.00	4.3682	.69957
X3	220	1.00	5.00	4.2924	.54142
X4.1	220	1.00	5.00	4.3273	.72916
X4.2	220	1.00	5.00	4.2591	.71587
X4.3	220	1.00	5.00	4.2227	.70900
X4	220	1.00	5.00	4.2697	.54592
X5.1	220	1.00	5.00	4.2273	.73602
X5.2	220	1.00	5.00	4.2364	.66108
X5.3	220	1.00	5.00	4.3545	.69685
X5	220	1.00	5.00	4.2730	.53370
X6.1	220	1.00	5.00	4.3591	.67787
X6.2	220	1.00	5.00	4.3591	.71715
X6.3	220	1.00	5.00	4.3591	.67110
X6	220	1.00	5.00	4.3591	.53207
Y1.1	220	1.00	5.00	4.3136	.64588
Y1.2	220	1.00	5.00	4.3455	.63298
Y1.3	220	1.00	5.00	4.3591	.65735
Y1	220	1.00	5.00	4.3395	.48211
Y2.1	220	1.00	5.00	4.2636	.66453
Y2.2	220	1.00	5.00	4.2545	.69488
Y2.3	220	1.00	5.00	4.2136	.67897
Y2	220	1.00	5.00	4.2442	.50849
Valid N (listwise)	220				

Uji Normalitas

X1,X2,X3,X4,X5,X6 → Y1

NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual 1
N		220
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.31598596
Most Extreme Differences	Absolute	.050
	Positive	.050
	Negative	-.030
Test Statistic		.050
Asymp. Sig. (2-tailed)		.200 ^{c,d}

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

Y1 → Y2

NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual 2
N		220
Normal Parameters ^{a,b}	Mean	1.0008
	Std. Deviation	.03968
Most Extreme Differences	Absolute	.056
	Positive	.056
	Negative	-.031
Test Statistic		.056
Asymp. Sig. (2-tailed)		.085 ^c

- a. Test distribution is Normal.
 b. Calculated from data.
 c. Lilliefors Significance Correction.

Uji Multikolinieritas

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Convenience (X6), E-Marketplace Reputation (X4), Perceived Risk (X1), Perceived Usefulness (X2), Perceived Ease of Use (X3), E-Seller's Reputation (X5) ^b		Enter

a. Dependent Variable: Trust (Y1)

b. All requested variables entered.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.582	.227		2.562	.011		
	Perceived Risk (X1)	.142	.056	.148	2.528	.012	.586	1.707
	Perceived Usefulness (X2)	.127	.055	.140	2.310	.022	.550	1.819
	Perceived Ease of Use (X3)	.110	.055	.124	1.988	.048	.522	1.917
	E-Marketplace Reputation (X4)	.164	.053	.185	3.084	.002	.559	1.788
	E-Seller's Reputation (X5)	.161	.061	.178	2.618	.009	.438	2.285
	Convenience (X6)	.174	.055	.192	3.145	.002	.540	1.851

a. Dependent Variable: Trust (Y1)

Uji Heteroskedastisitas

X1,X2,X3,X4,X5,X6 → Y1

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Convenience (X6), E-Marketplace Reputation (X4), Perceived Risk (X1), Perceived Usefulness (X2), Perceived Ease of Use (X3), E-Seller's Reputation (X5) ^b		Enter

a. Dependent Variable: AbsRes

b. All requested variables entered.

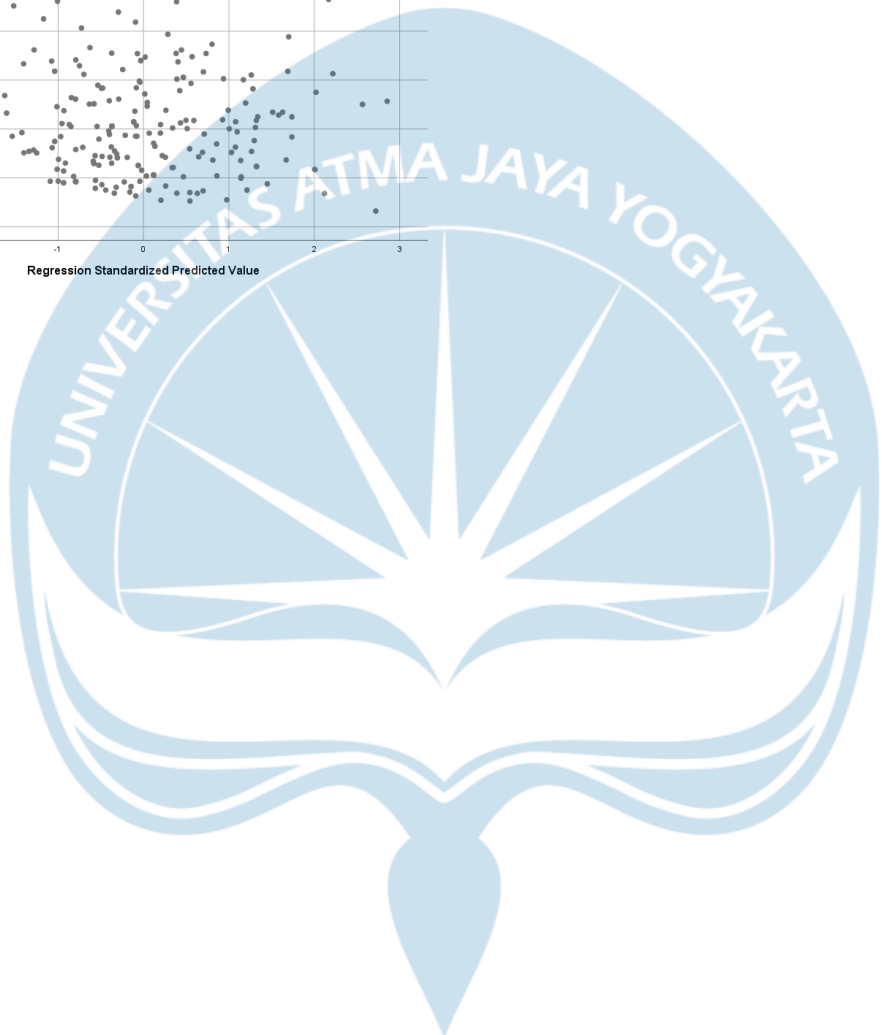
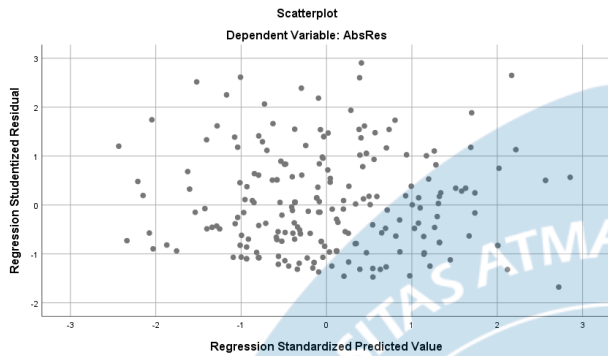
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.410	.129		3.189	.002

Perceived Risk (X1)	-.052	.032	-.144	-1.646	.101
Perceived Usefulness (X2)	-.038	.031	-.110	-1.217	.225
Perceived Ease of Use (X3)	.027	.031	.079	.859	.391
E-Marketplace Reputation (X4)	.050	.030	.148	1.652	.100
E-Seller's Reputation (X5)	-.048	.035	-.139	-1.376	.170
Convenience (X6)	.024	.031	.071	.778	.437

a. Dependent Variable: AbsRes

Charts



Y1 → Y2

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Trust (Y1) ^b		. Enter

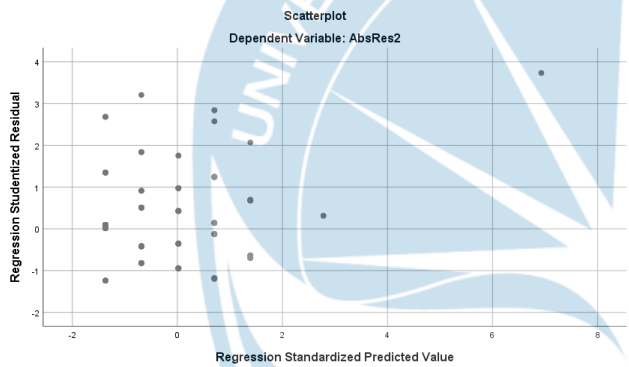
- a. Dependent Variable: AbsRes2
 b. All requested variables entered.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	.353	.152		2.317	.021
1	Trust (Y1)	-.006	.035	-.012	-.180	.857

- a. Dependent Variable: AbsRes2

Charts



Hasil Regresi (Y1)

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Convenience (X6), E-Marketplace Reputation (X4), Perceived Risk (X1), Perceived Usefulness (X2), Perceived Ease of Use (X3), E-Seller's Reputation (X5) ^b		Enter

a. Dependent Variable: Trust (Y1)

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.755 ^a	.570	.558	.32041

a. Predictors: (Constant), Convenience (X6), E-Marketplace Reputation (X4), Perceived Risk (X1), Perceived Usefulness (X2), Perceived Ease of Use (X3), E-Seller's Reputation (X5)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.035	6	4.839	47.139	.000 ^b
	Residual	21.867	213	.103		
	Total	50.902	219			

a. Dependent Variable: Trust (Y1)

b. Predictors: (Constant), Convenience (X6), E-Marketplace Reputation (X4), Perceived Risk (X1), Perceived Usefulness (X2), Perceived Ease of Use (X3), E-Seller's Reputation (X5)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.582	.227		2.562	.011
	Perceived Risk (X1)	.142	.056	.148	2.528	.012
	Perceived Usefulness (X2)	.127	.055	.140	2.310	.022
	Perceived Ease of Use (X3)	.110	.055	.124	1.988	.048
	E-Marketplace Reputation (X4)	.164	.053	.185	3.084	.002
	E-Seller's Reputation (X5)	.161	.061	.178	2.618	.009
	Convenience (X6)	.174	.055	.192	3.145	.002

a. Dependent Variable: Trust (Y1)

- **Koefisien Determinasi (R square)**

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.755 ^a	.570	.558	.32041

a. Predictors: (Constant), Convenience (X6), E-Marketplace Reputation (X4), Perceived Risk (X1), Perceived Usefulness (X2), Perceived Ease of Use (X3), E-Seller's Reputation (X5)

- **Uji Simultan (Uji F)**

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.035	6	4.839	47.139	.000 ^b
	Residual	21.867	213	.103		
	Total	50.902	219			

a. Dependent Variable: Trust (Y1)

b. Predictors: (Constant), Convenience (X6), E-Marketplace Reputation (X4), Perceived Risk (X1), Perceived Usefulness (X2), Perceived Ease of Use (X3), E-Seller's Reputation (X5)

• **Uji Parsial (Uji t)**

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	.582	.227		2.562	.011
	Perceived Risk (X1)	.142	.056	.148	2.528	.012
	Perceived Usefulness (X2)	.127	.055	.140	2.310	.022
	Perceived Ease of Use (X3)	.110	.055	.124	1.988	.048
	E-Marketplace Reputation (X4)	.164	.053	.185	3.084	.002
	E-Seller's Reputation (X5)	.161	.061	.178	2.618	.009
	Convenience (X6)	.174	.055	.192	3.145	.002

a. Dependent Variable: Trust (Y1)

**Hasil Regresi (Y2)
Regression**

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Trust (Y1) ^b	.	Enter

a. Dependent Variable: Loyalty (Y2)

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.590 ^a	.348	.345	.41150

a. Predictors: (Constant), Trust (Y1)

b. Dependent Variable: Loyalty (Y2)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.711	1	19.711	116.406	.000 ^b
	Residual	36.914	218	.169		
	Total	56.626	219			

a. Dependent Variable: Loyalty (Y2)

b. Predictors: (Constant), Trust (Y1)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	1.544	.252		6.131	.000

Trust (Y1)	.622	.058	.590	10.789	.000
------------	------	------	------	--------	------

a. Dependent Variable: Loyalty (Y2)

- Koefisien Determinasi (R square)**

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.590 ^a	.348	.345	.41150

a. Predictors: (Constant), Trust (Y1)

b. Dependent Variable: Loyalty (Y2)

- Uji Simultan (Uji F)**

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.711	1	19.711	116.406	.000 ^b
	Residual	36.914	218	.169		
	Total	56.626	219			

a. Dependent Variable: Loyalty (Y2)

b. Predictors: (Constant), Trust (Y1)

- Uji Parsial (Uji t)**

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
		B	Std. Error			
1	(Constant)	1.544	.252		6.131	.000
	Trust (Y1)	.622	.058	.590	10.789	.000

a. Dependent Variable: Loyalty (Y2)

Assessing the Buyer Trust and Satisfaction Factors in the E-Marketplace

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Abstract

Indonesian online sales have received remarkable growth with as high as 20% consistently every year. In 2016, there were estimated more than 180 million internet users and have reached 40% of 250 million total inhabitants. Based on the surveys, there are four most popular online vendors in Indonesia, such as: Lazada, Tokopedia, OnLine eXchange and Bukalapak, with strong customer bases. Due to its tremendous growth, however, there is still very few studies can be found to understand the characteristics of e-marketplace in Indonesia. For this reason, the article examines those most popular online vendors in Jakarta area, where the most buyers tend to have more experiences in conducting online purchases. The article utilizes the revised TAM as a valuable method to assess the important factors of online purchases such as: buyer and satisfaction factors, that comprised of: buyer perceived risk, seller's expertise and reputation, and convenience of buying. The findings are aimed to address the important factors that can be used to increase buyer satisfaction. The outcomes of the study are expected to provide valuable guidance for all e-sellers and buyers to understand Indonesian e-marketplace.

Keywords: E-marketplace, Indonesian e-marketplaces, Buyers, Trust, Satisfaction, Revised-Technology Acceptance Model

Introduction

Since the last decade, the growth of e-marketplace in Indonesia has received remarkable results. E-marketplace is defined as an online intermediary designed to establish buyer-seller relationships and to facilitate the transactions between them. It involves at trilateral relationships such as: buyers, sellers, and managed by an e-marketplace provider [5]. In 2016, there were estimated more than 180 million internet users with 20% growth consistently every year. It accounts around 40% of from more than 250 million inhabitants with strong middle-class economy [14]. This fact is making the third largest consumer base in the world and occupies the seventh largest economy rank. Other fact attracts major investors is the demography of major population are dominated by the youngsters with nearly 60% of them below 30 years of age [17].

Based on a survey that was conducted by Nusaresearch.com in 2015, there were most four popular e-marketplace vendors in Indonesia, such as: Lazada (Site 1), Tokopedia (Site 2), OLX (Site 3), and bukalapak (Site 4). They have strong customer bases and developed fast-growing places. Their presents indicate very promising markets [39], [36], [40], as well as alarming risks associated with them [15]. For Indonesian e-sellers, e-marketplaces are perceived as new battlefields that surround with a new paradigm of running the business [45], [42]. E-marketplaces provide huge market opportunities as well as the challenges [10] to survive with them. In order to survive, they are required to develop an appropriately sophisticated level of services [50] that might not be anticipated before, to serve their large buyers [12].

The trust and satisfaction issues have become the major concerns faced by all e-buyers as well as sellers [16]. Scholars have addressed the important roles in improving online purchasing behaviors [6], [7] such as: trust, risk, seller's expertise, convenience [56], seller's reputation, website usability and security [31]. Doong et.al. [16] in their studies confirmed that seller expertise such as: sales experience and attitude, price fairness, the satisfaction of buying process and trust are all useful approaches to enhance buyers' loyalty intention and loyalty [52] in the online e-marketplaces.

Although these factors are considered important, unfortunately, there is still a very few study can be found to measure these issues in Indonesian e-marketplaces. For this reason, the article examined the major e-marketplaces provider such as: Lazada (Site 1), Tokopedia (Site 2), OLX (Site 3), and bukalapak (Site 4) with revised-TAM model. The revised-TAM model is selected due to its advantages in examining the buyer trust and satisfaction factors that highlighted the essential e-marketplace components from the perspectives of: buyer perceived risk, seller's expertise and reputation, and convenience of buying. The revised TAM model is effectively to be used in measuring buyer's perceives and link them to developing expected behaviors. The outcomes of the study are expected to provide valuable insights for all e-sellers and buyers to understand Indonesian e-marketplaces.

Research Design

E-marketplace should be referred on the credibility based trust transferred from one source to another that facilitates collaborations and business interactions among buyers and sellers virtually [28]. Building credibility based trust to the buyers and sellers, however, it is not an easy task, since virtual media poses potential risks for both parties, especially dealing with low trust society [35], such in Indonesia. DBS insight in 2015 [8] stated that Indonesian e-marketplaces are still haunted with the major threat issues such as online shopping has a fraudulent image, unable to test the product, payment is not safe/convenient, higher price compared to ordinary price, product quality is unreliable, and unsatisfactory online sales support.

In e-marketplace, privacy and security [9] are the main features that are not only enhancing competitive advantages, but also increasing the level of trust [2]. Trust plays important roles in moderating the firm willingness to adopt e-sales and buyer participation [9], [48]. Trust takes a vital role in a wide spectrum of human interactions, among the cooperation, network relations and crisis management [10]. Buyer's trust in one component of the e-marketplace merchant may not only affect their trust in the other, however, also influence the way buyers make online purchases [24]. Based on these facts, assessing the perceived risk in e-marketplace is prerequisite measures to minimize the possibility loss between sellers and buyers in e-marketplaces [57]. Buyers concerned about a loss of privacy, misuses of personal information, and quality of product [9]. It can be understood due to the importance of trust a significant the impact of customers' trust [44]. Chang and Wong [5] examined the trust factors in e-procurement and participation of e-marketplace should consist of: ability (marketplace's competency, technical expertise, knowledge and capability to perform its role), friendliness, safety (fairness, integrity, responsibility and commitment), and predictability (sufficient knowledge and accurate information to make predictions and judgements). Literature studies show that good perceived risk management has a positive impact on the online trust [28], [30], [33], [44], [56]. Based on this study, we formulate the hypothesis as:

H1: Perceived risk assessment of online shopping has positive effects on buyer trust.

Perceived of usefulness is one of the key factors of TAM (Technology Acceptance Model) that used in the article. TAM was introduced by Davis in 1986 [13] that is used to describe the behavior of users in the use of information technology. Perceived usefulness is defined as the degree to which a person believes that using a certain information technology will improve his or her performance [13]. Perceived usefulness in the article refers to subjective usability in terms of reaching buyers and sellers, enhancing operational efficiency, and improving the quality of buyer service to both buyers and sellers [18], [28], [47]. There are increasing trends of Indonesian buyers to shop online, and these trends become challenges for the sellers to improve their e-application usefulness. We formulate hypothesis as:

H2: Perceived usefulness of online shopping has positive effects on buyer trust.

Perceived ease of use is another key factor in TAM. Perceived ease is defined as the extent to which a person believes by using an information technology would be free from effort. Smith and Spiers [47] addressed the roles of perceived usefulness in e-marketplaces with creating behavior intention to use it, somewhere is quite strong. Along with perceived of usefulness, the perceived ease of use measures the easy and minimum effort of buyer roles in e-marketplace [28]. Perceived ease of use is an important issue to address due to large of buyers that are newly exposed to e-marketplaces.

H3: Perceived ease of use of online shopping has positive effects on buyer trust.

Reputation takes important roles in shaping the e-marketplace, especially dealing with pricing and promoting sales [27]. E-marketplace reputation reflects the overall evaluation, image, and the identification of an e-marketplace [6]. Higher reputation is believed often represents higher profits [19].

H4: Indonesian e-marketplaces reputation has positive effects on buyer trust.

The seller's reputation reflects the confidence in the ability of sellers to provide high-quality services and the level of the confidence that attached to the information which provided by the seller before the transaction [9]. However, in under certain circumstances, a high-reputation seller might probably develop greater intention to cheat [25]. Promoting seller reputation is not an easy task for Indonesian sellers, due to new seller exposure to online transactions.

H5: e-Seller's reputation has positive effects on buyer trust.

Seller's expertise plays an important role in shaping and developing buyer confidence in predicting the quality of the products and the seller. With appropriate selling strategies, the seller can lead to higher selling prices and promote sales [20]. On the other hand, some buying strategies also can lead to lower prices [49]. Seller's expertise can affect the credibility of the seller and can help reduce uncertainty and increase the confidence [31]. Indonesian e-marketplaces are still new to all stakeholders, sellers need to develop their expertise's that enable them to maximize the benefits of e-marketplaces.

H6: E-Seller's expertise has positive effects on buyer trust.

Convenience refers to the extent to which a buyer feels that a website is easy to navigate [18]. The effective seller can be measured in the way they established interpersonal relationships with her buyers, in order to develop tolerance, commitment, preference, productivity, and efficiency [55], [53].

H7: Convenience in online shopping has positive effects on buyer trust.

Buyer satisfaction is another important factor in measuring the effectiveness of e-marketplaces. The determinants of customer satisfaction through online shopping are summarized as: convenience, web-site design, financial security, trust, assurance, reliability, information, merchandise variety, perceived ease of use and usefulness, entertainment, speed, response time and transaction capability [34]. It is said that the internet users may frequently visit the shopping sites, however, it does not automatically generate sales. Christer [10] supported this argument and addressed that institutional trust in an e-marketplace does not automatically influence interpersonal buyer-seller trust. Buyer satisfaction takes place when products and services meet the expectation of the buyers. It is very important for any seller in the marketplace enables to provide the website, with products and services to the certain extent, that enables to lead the buyers to be loyal and willing to make repetitive purchases [26]. Jiradilok et.al. [26] reported the good website quality system and tangibility have no influence on purchasing intention in buyer's decision even though the respondents were quite satisfied with these dimensions. Service quality dimensions are the important issues that need to be understood by any seller since they have important impacts on creating buyer satisfaction on online purchases [43].

With the similar trust hypotheses above, we formulate the hypotheses for buyer satisfaction as:

H8: Perceived usefulness of online shopping has positive effects on buyer satisfaction.

H9: Perceived ease of use of online shopping has positive effects on buyer satisfaction. H10:

E-Seller's expertise has positive effects on buyer satisfaction.

H11: Convenience in online shopping has positive effects on buyer satisfaction. H12:

Trust in online shopping has positive effects on buyer satisfaction.

Methodology

The article examines the research model in Indonesian marketplace that comprised of trust and satisfaction components. In this section, research model, and data gathering method have been presented.

Research Method

This article examines the research model for examining trust and satisfaction factors in Indonesian e-marketplaces comprised of following variables and indicators (see Table 1).

Table 1: Research variables and its indicators

Variables	Indicators	References
Perceived Risk (H1)	Privacy (PR1)	[28], [56],
	Time risk and Product risk (PR2)	[2], [9], [35], [48]
Perceived Usefulness (H2) & (H8)	Usefulness of content (PU1)	[9], [30], [56]
	Effectiveness of shopping (PU2)	[9], [48]
	Productivity (PU3)	[9]
Perceived Ease of Use (H3) & (H9)	Ease features (PEOU1)	[53], [55], [56]
	Ease navigation (PEOU2)	[55], [56]
	Ease shopping (PEOU3)	[8], [30]
E-marketplace Reputation (H4)	Very famous (PEOU1)	
	Recognition (PEOU2)	[6], [9], [10], [19], [25], [27], [28]
	Reputation/Image MR3 (PEOU3)	
Seller's Reputation (H5)	Other buyers' evaluation (SR1)	
	Seller level (SR2)	[7], [10], [20], [31], [49]
	Seller's reputation (SR3)	
Seller's Expertise (H6) & (H10)	Seller's knowledge (SE1)	
	Expertise to answer question (SE2)	[7], [10], [20], [20], [31], [43], [49]
	Description of product (SE3)	
Convenience (H7) & (H11)	Saving time (CONV1)	[18], [53], [55]
	Shopping every time (CONV2)	
Trust	Ability (TRS1)	[10], [30]
	Safety (TRS2)	
	Predictability (TRS3)	
Satisfaction	Web-site design (STS1)	
	Entertainment (STS2)	[26], [34]
	Response time (STS3)	

The proposed research model is illustrated in Figure 1.

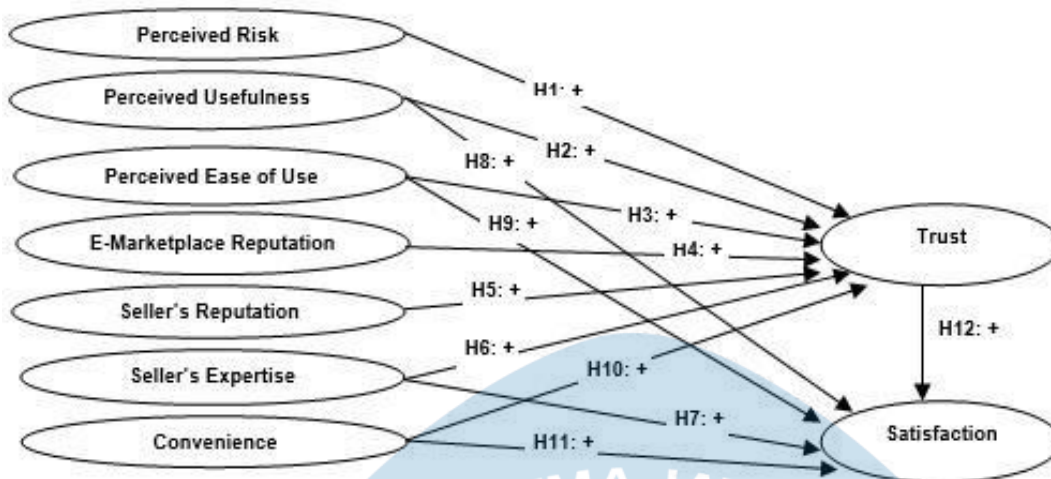


Figure 1: Research model trust and satisfaction in Indonesian e-marketplaces

Data Gathering Method

The study used questionnaire with a Likert scale of 5, and distributed to 2,000 respondents with convenience sampling method in Jakarta area during the period March-September 2016. The Jakarta area was selected due to a large number of online purchases were done by Jakarta buyers. The questionnaires were delivered through emails, forums, social media networks, and face-to-face with the respondents. The interview process to selected respondents also had been conducted to verify all questionnaires. Based on the questionnaires replied and checked, 547 questionnaires were valid for further analysis (See table 2 and 3 for the details).

Table 2: List of e-sellers with their active buyers

No	List of vendors	Males	Females	Number of active buyers
1	Lazada	66	71	137
2	Tokopedia	65	75	140
3	OLX	89	46	135
4	Bukalapak	73	62	135
	Total respondents			547

Table 3: Demographic Data of Respondents

Variable	Data
Age	< 18 years old (Qty=11 -> 2.0%)
	18-21 years old (Qty=52 -> 9.5%)
	22-30 years old (Qty=266 -> 48.6%)
	31-35 years old (Qty=192 -> 35.1%)
	>36 years old (Qty=26 -> 4.8%)
Gender	Male (Qty=293 -> 53.6%)
	Female (Qty=254 -> 46.4%)
Education	Until High school or equivalent (Qty=92 -> 17.4%)
	Diploma or equivalent (Qty=47 -> 8.6%)
	Undergraduate degree (Qty=369 -> 67.5%)
	Post graduate degree or higher (Qty=36 -> 6.5%)
Domicile	West Jakarta (Qty=197 -> 36.01%)
	South Jakarta (Qty=91 -> 16.6%)
	Central Jakarta (Qty=70 -> 12.8%)
	North Jakarta (Qty=128 -> 23.4%)



Table 3: continuation

Occupation	Student (Qty=58 -> 10.6%)
	Teacher/Lecturer (Qty=4 -> 0.7%)
	Government employees (Qty=20 -> 3.7%)
	Private employees (Qty=317 -> 58%)
	Entrepreneur (Qty=96 -> 17.6%)
	Housewife (Qty=27 -> 4.9%)
	Others (Qty=25 -> 4.6%)
Expenditure per month outside installments luxury goods	< USD 100 (Qty=58 -> 10.6%)
	USD 100-200 (Qty=97 -> 17.7%)
	USD 200-300 (Qty=126 ->23.0%)
	USD 300-400 (Qty=107 ->19.6%)
	USD 400-500 (Qty=70 -> 12.8%)
	> USD 500 (Qty=89 ->16.3%)

Validity and Reliability Test

We started to evaluate the normality of data. Normality test was performed by using critical ratio (c.r.) with a range of ± 2.58 , at a significance level $\alpha = 0.01$ (1%). We used two tailed tests with the critical value c.r. skewness and kurtosis. After testing for normality, we got some values of coefficient c.r. kurtosis was above 2.58, so the multivariate normality was not met. To find the cause for non-normality, then we continued with the outlier test. The outlier test was done by using the chi-square statistic (χ^2) with the Mahalanobis distance squared values at a significance level $\alpha = 0.01$ (1%). If Mahalanobis distance squared values greater than 46.963, then the data contained outliers and need to be removed. After removing all outlier data, we confirmed the normality test was passed and data was valid for further analysis.

We continued with Confirmatory Factor Analysis (CFA) method analysis, to test the validity and reliability of indicators conforming with the latent variables. The indicators were all valid with the loading factor (λ) more than 0.5 or above [23], and It shows significant impacts. All values of Construct Reliability (CR) > 0.7 and Cronbach's alpha > 0.6 [32]. The CR and Cronbach's values show all data are ready to use for further analysis. They are shown in table 4 below.

Table 4: Summary validity and reliability test

Variables	Code	Loding Factor	CR	Cronbach's Alpha	Status
Perceived Risk	PR1	0.63	0.8	0.788	Valid
	PR2	0.8			
	PR3	0.83			
Perceived Usefulness	PU1	0.75	0.83	0.827	Valid
	PU2	0.87			
	PU3	0.74			
Perceived Ease of Use	PEOU1	0.73	0.8	0.798	Valid
	PEOU2	0.77			
	PEOU3	0.77			
E-marketplace Reputation	MR1	0.73	0.74	0.741	Valid
	MR2	0.66			
	MR3	0.71			
Seller's Reputation	SR1	0.78	0.76	0.821	Valid
	SR2	0.62			
	SR3	0.74			
Seller's Expertise	SE1	0.77	0.81	0.811	Valid
	SE2	0.8			
	SE3	0.74			

Table 4: continuation

Convenience	CONV1	0.77	0,74	0.747	Valid
	CONV2	0.8			
	CONV3	0.74			
Trust	TRS1	0.69	0.77	0.767	Valid
	TRS2	0.72			
	TRS3	0.73			
Satisfaction	STS1	0.73	0.78	0.778	Valid
	STS2	0.67			
	STS3	0.78			

Note: significant with $p < 0.01$, $t > 2.58$.

The Results of Hypothesis Testing

The simulation research model with SPSS Amos showed the observed values of Chi-square statistic (χ^2) at 324.442 (good fit: $< 331,786$) and probability (p) at 0.080 (good fit: < 0.05), df at 291 (good fit: positive value), the minimum sample discrepancy function/degree of freedom (CMIN/DF) at 1.119 (good fit: < 2.0), Root Mean Square Error of Approximation (RMSEA) at 0.015 (good fit: < 0.05), Goodness of fit index (GFI) at 0.957 (good fit: > 0.90). Adjusted Goodness of Fit Index (AGFI) at 0.944 (good fit: > 0.90), Tucker Lewis Index (TLI) at 0.993 (good fit: > 0.90), and Comparative Fit Index (CFI) at 0.994 (good fit: > 0.90). Thus, the research model in this study may be accepted [58]. The result findings were summarized in Table 5 and Figure 2 below:

Table 5: The result of simulation research

X	Chi-square	Good fit
X ²	324.442	$< 331,786$
p	0.080	< 0.05
df	291	positive value
CMIN/DF	1.119	< 2.0
RMSEA	0.015	< 0.05
GFI	0.957	0.90
AGFI	0.944	> 0.90 ,
TLI	0.993	> 0.90
CFI	0.994	> 0.90

Table 6: Results of hypothesis testing

H	Standard Estimate	Standard Errors	C.R.	Prob.	Status
H1	0.18	0.029	4.783	***	Significant
H2	0.162	0.031	4.026	***	Significant
H3	0.097	0.034	2.21	0.027	Significant
H4	0.374	0.053	6.418	***	Significant
H5	0.14	0.034	3.513	***	Significant
H6	0.173	0.035	4.202	***	Significant
H7	0.242	0.047	4.925	***	Significant
H8	0.089	0.035	2.109	0.035	Significant
H9	0.057	0.037	1.275	0.202	Not Significant
H10	0.118	0.041	2.56	0.01	Significant
H11	0.085	0.058	1.477	0.14	Not Significant
H12	0.777	0.097	8.393	***	Significant
H1	0.18	0.029	4.783	***	Significant
H1	0.162	0.031	4.026	***	Significant
H1	0.097	0.034	2.21	0.027	Significant

Note: significant with $p < 0.01$, $t > 2.58$; (***) significant $p < 0.05$, $t > 1.96$.

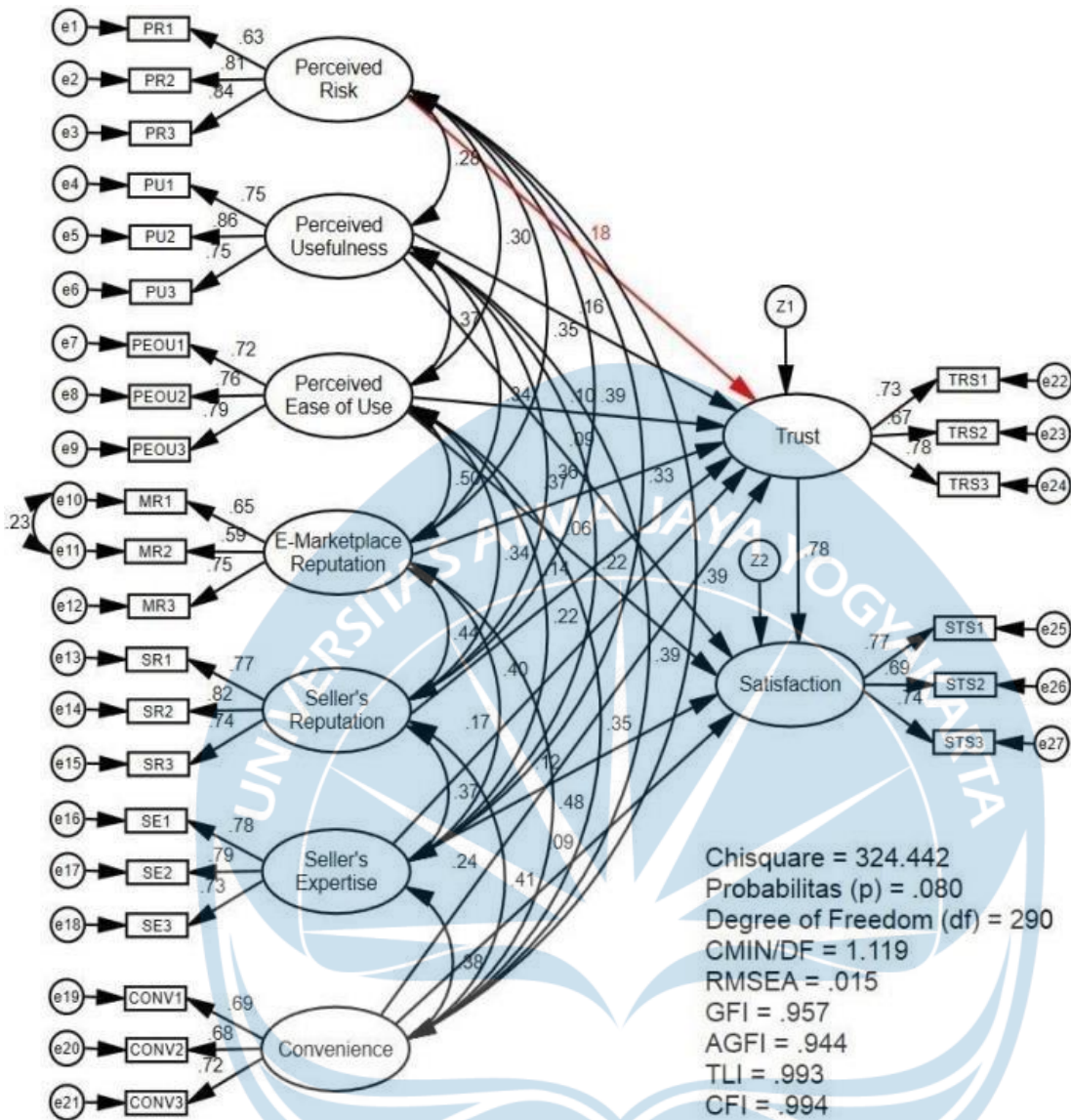


Figure 2: Simulation research model with SPSS amos

Table 6 showed all critical ratio (C.R.) values > 1.96 ($\alpha = 0.01$) [4], [11] except for H9 and H11. With $p < 0.05$ ($t > 1.96$) the hypotheses H9 and H11 were rejected while others are accepted. The overall hypotheses test are summarised in Table 6.

Discussion

The findings above show that: perceived risk, perceived usefulness, perceived ease of use, e-marketplace reputation, seller's reputation, seller's expertise, and convenience show significant effects to increase buyers level of trust (H1-H7 are accepted). It can be understood in low trust society, the trust factor has become the important consideration for the Indonesian buyers to drive the purchasing process. The findings confirms the threat issues in e-marketplace as referred in the McKinsey report [36].

The H8, H10, and H12, that comprised of: perceived usefulness, e-seller's expertise and trust in online shopping also have a positive effect on buyer satisfaction. It infers the increasing awareness and satisfaction level amongst Indonesian buyers and sellers to the online shopping, especially amongst youngsters [14]. These findings have the impact that more and more Indonesian sellers are transforming their conventional business into online business.

There are interesting findings in H9 and H11 that: perceived ease of use and convenience in online shopping did not show significant effects to the buyer satisfaction. These findings also support the survey conducted by Nielsen in 2014 [37] and Shia et.al. [45], where the perceived ease of use and convenience factor have yet

become the main driver for Indonesian buyers to do online purchase. Indonesian buyers are more driven by the low cost, fast delivery and availability of the product. With large number of increasing middle-class concentrated in big cities [1], [3], supported by high penetration of affordable smartphones [41], better services provided by application-based transportations [59], and government efforts to improve road and internet infrastructure [54], have spurred the rise of online buying behavior [12], [46]. Online buying trend has introduced new solutions to cater high costs economy in product delivery to end user [51]. The trend of online sales has encouraged traditional sellers to embrace new online strategy with creative approaches to acquire as many as possible potential buyers [38].

Based on the finding in the table 6, the hypothesis test is presented in Table 7.

Table 7: Summary of hypothesis testing

H	Hypothesis	Status
H1	Perceived risk of online shopping has positive effects on buyer trust	Supported
H2	Perceived usefulness of online shopping has positive effects on buyer trust.	Supported
H3	Perceived ease of use of online shopping has positive effects on buyer trust	Supported
H4	Indonesian e-marketplaces reputation has positive effects on buyer trust.	Supported
H5	e-Seller's reputation has positive effects on buyer trust.	Supported
H6	e-Seller's expertise has positive effects on buyer trust.	Supported
H7	Convenience in online shopping has positive effects on buyer trust.	Supported
H8	Perceived usefulness of online shopping has positive effects on buyer satisfaction.	Supported
H9	Perceived ease of use of online shopping has positive effects on buyer satisfaction.	Not Supported
H10	e-Seller's expertise has positive effects on buyer satisfaction.	Supported
H11	The convenience of online shopping has positive effects on buyer satisfaction.	Not Supported
H12	Trust in online shopping has a positive effect on buyer satisfaction.	Supported

The findings above infer the buyers enable to address both internet threat issues and poor image related with online sales. There are other supporting factors accelerate the growth of online sales such as: high penetration of smartphones, increasing middle-income population with majority of ages below 40, developing internet and road infrastructures. These issues become power engine to drive the growth of online sales in Indonesia. The study discloses new opportunity to understand the Indonesian e-marketplace, where there is very few study can be found to address this issue [29]. The implication of the study infers the Indonesian e-marketplace is attractive place for investment [60], where perceived ease of use and convenience of shopping may not reach satisfactory level yet.

Conclusion

Latest trends have shown the dramatic increment of internet users in Indonesia. With estimated more than 180 millions and majority inhabitants are dominated by the youngsters, have made Indonesian e-marketplaces one of the most promising business areas in the world. Due to its fast growth in e-marketplaces, however, there are very few articles can be found to analyses the growth of e-marketplaces in Indonesia. For this reason, the article examined the four top sellers in Indonesian e-marketplaces such as Lazada, Tokopedia, OLX, and bukalapak that dominate the Indonesian e-marketplaces. With fast growth of middle-classes with internet exposure, Indonesian sellers and buyers are dealing with new paradigm of doing business where they are not fully aware of doing it. Improving trust and satisfaction factors in Indonesian e-marketplaces are still daunting tasks for all sellers and buyers, where threats and fraudulence can easily be found. The article utilized modified TAM, such as perceived risk, e-market reputation, seller's reputation and expertise, and convenience; and related them to improving trust and convenience of online shopping. The article applied the SEM combined with IBM SPSS Amos Graphics to simulate the findings.

The questionnaires were built on a Likert scale of 5 and were delivered to numerous respondents in the Jakarta area. The Jakarta area was chosen due to major online buyers are conducted in the Jakarta area. The hypotheses were tested and reached the results as expected, except for perceived ease of use (H9) and convenience (H11). It can be understood with large number of increasing middle-class concentrated in Jakarta area, supported with high penetration of smartphones, better services provided by application based transportations, and government efforts to improve both roads and internet infrastructures, have spurred the rise of online buyers. E-sellers are competing to reach as many as possible all potential buyers. The factor of low cost, fast delivery and product availability were considered more important rather than ease of use and convenience in buying online.

Websites List

Site 1: Lazada.co.id
<http://www.lazada.co.id>

Site 2: Tokopedia.com
<http://www.tokopedia.com>

Site 3: Olx.co.id
<http://www.olx.co.id>

Site 4: Bukalapak.com <http://www.bukalapak.com>

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Appendix A: Questionnaire

Assessing the Buyer Trust and Satisfaction Factors in the E-Marketplaces

Dear Value Respondents,

We would like to ask your favour to fill in the following profile and questionnaire. We highly appreciate your opinion to this questionnaire.

Thank you very much for your kind cooperation.
Regards,

Input your Profile:

Please circle the following option to illustrate your profile:

Age	1. < 18 years old	2. 18-21 years old
	3. 22-30 years old	4. 31-35 years old
	5. >=36 years old	
Gender	1. Male	2. Female
Education	1. Until High school or equivalent	2. Diploma or equivalent
	3. Undergraduate degree	4. Post graduate degree or higher
Domicile	1. West Jakarta	2. South Jakarta
	3. Central Jakarta	4. North Jakarta
	5. East Jakarta	
Occupation	1. Student	2. Teacher/Lecturer
	3. Government employees	4. Private employees
	5. Entrepreneur	6. Housewife
	7. Others	
Expenditure per month outside installments luxury goods	1. < USD 100	2. USD 100-200
	3. USD 200-300	4. USD 300-400
	5. USD 400-500	6. > USD 500

QUESTIONNAIRE

Please circle the following option to express your opinion:

Example:

The following statement shows your opinion to the role of management support in the organisation.

Indicator	Not Relevant	Some what Relevant	Quite Relevant	Relevant	Highly Relevant
Organisation should provide effective communication line for the internal staffs.	1	2	3	4	5

A. This statement illustrates the assessment of buyer trust and satisfaction to the perceived risk of e-marketplaces (PR).

Indikator	Not Relevant				Highly Relevant
1. I can trust any information that I provided to the e-sellers. (PR1)					
2. I believe all goods/service that I purchased will reach on time. (PR2)					

3. I believe I will receive the specification of goods/ service according to my expectation. (PR3)					
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B. The following statement illustrates the assessment of buyer trust and satisfaction to perceived usefulness of e-marketplaces (PU).

Indicator	Not Relevant				Highly Relevant
1. E-marketplaces* enable to provide useful goods/service according to my expectation. (PU1)					
2. E-seller service enables to promote effectiveness in shopping. (PU2)					
3. E-seller service enables to promote efficiency in shopping. (PU3)					

* E-marketplaces: electronic marketplaces enable any seller to offer his/her product.

C. The following statement illustrates the assessment of buyer trust and satisfaction to perceived ease of use of e-marketplaces (PEOU).

Indicator	Not Relevant				Highly Relevant
1. It is easy for me to use online sales (service).(PEOU1)					
2. The website navigation feature is easy to understand. (PEOU2)					
3. Overall, I agree with the ease of online shopping. (PEOU3)					

D. The following statement illustrates the assessment of buyer trust and satisfaction to e-marketplace reputation (MR).

Indicator	Not Relevant				Highly Relevant
1. Nowadays, people realise online shopping is quite popular. (MR1)					
2. I am familiar with e-sellers. (MR2)					
3. E-sellers develop good reputation. (MR3)					

E. The following statement illustrates the assessment of buyer trust and satisfaction to e-seller's reputation (SR).

Indikator	Not Relevant				Highly Relevant
1. Overall, reputation of e-vendors are quite good. SR1)					
2. Overall e-seller's service are quite good. (SR2)					
3. E-seller with good rating also provides good quality of goods/service. (SR3)					

F. The following statement illustrates the assessment of buyer trust and satisfaction to e-seller's expertise (SE).

Indicator	Not Relevant				Highly Relevant
1. E-seller has adequate knowledge about his/her goods/service. (SE1)					
2. E-seller enables to provide satisfactory answer for any inquiry. (SE2)					
3. Information display of goods/service represents quality image of e-seller. (SE3)					

G. The following statement illustrates the assessment of buyer trust and satisfaction to e-marketplace convenience (CONV).

Indicator	Not Relevant				Highly Relevant
1. I purchase online goods/service because it takes less effort and save time, compared to shopping in conventional store. (CONV1)					
2. I enable to purchase goods/service any time and any where. (CONV2)					
3. I feel very convience with online shopping. CONV3)					

H. The following statement illustrates the assessment of buyer trust and satisfaction to e-marketplace trust (TRS).

Indicator	Not Relevant				Highly Relevant
1. I trust e-sellers in marketplace. (TRS1)					
2. I trust commitment offered by e-seller. (TRS2)					
3. I trust payment system offered by e-seller. (TRS3)					

I. The following statement illustrates the assessment of buyer trust and satisfaction of e-marketplace (STS).

Indikator	Not Relevant				Highly Relevant
1. Overall, I am quite satisfied with my experience dealing with e-sellers. (STS1)					
2. I have good impression with the service provided by e-sellers. (STS2)					
3. The performance of e-sellers suit to my expectation. (STS3)					

-----Thank you very much for your kind cooperation -----

