BAB 5

KESIMPULAN DAN SARAN

5.1. KESIMPULAN

Berdasarkan dari penelitian yang telah dilakukan maka diperoleh hasil yaitu Faktor-faktor yang mempengaruhi niat penggunaan Paylater pada Mahasiswa/i di Kota Palangka Raya. pada penelitian ini Variabel yang menunjukkan pengaruh paling kuat terhadap niat penggunaan (Behavioral Intention) Paylater di Kalangan Mahasiswa/I di Kota Palangka Raya yakni Deal Proneness, Habit, Price Value, Social Influence dan Perceived Risk.

Penelitian ini menunjukkan hasil bahwa dari 11 Hipotesis yang diajukan, 5 Hipotesis Diterima yakni H2, H5, H7, H10 DAN H11 sementara 6 Hipotesis ditolak yakni H1, H3, H4, H6, H8 dan H9. Sehingga berdasarkan dari hipotesis tersebut maka dapat disimpulkan bahwa Deal Proneness, Habit, Price Value, Social Influence dan Perceived Risk mempengaruhi niat penggunaan Paylater pada Mahasiswa/i di Kota Palangka Raya. Kemudian dengan diketahui nya sumber-sumber yang membuat mahasiswa/i ingin menggunakan Paylater maka perlu dilakukan edukasi. Edukasi terkait penggunaan Paylater di kalangan mahasiswa/i di Kota Palangka Raya perlu ditingkatkan melalui penyuluhan di masyarakat dan kampus, workshop tentang pengaturan keuangan, serta konten digital di media sosial yang mengingatkan tentang risiko menggunakan Paylater

dan membahas promo yang ditawarkan oleh layanan tersebut. Kolaborasi dengan influencer keuangan juga dapat meningkatkan kesadaran akan dampak penggunaannya.

Pada penelitian ini memiliki faktor yang tidak seignifikant seperti Perceived Herd Behavior, Perfomance Expectancy, Effort Expectancy, Hedonic Motivation, Impulsiveness dan Trust.

Hal ini berarti bahwa penggunaan Paylater untuk belanja online di kalangan Mahasiswa/i di Kota Palangka Raya bukan dari sisi pengaruh mudahnya penggunaan pembayaran tersebut ataupun gaya hedon dari mereka akan tetapi dikarenakan pengaruh dari orang terdekat serta sesuatu yang mereka dapat ketika menggunakan layanan tersebut meskipun harus membayar cicilan setiap bulannya. Mahasiswa/i di Kota Palangka Raya sudah memiliki kebiasaan membeli sebuah barang dengan paylater sebab jika menggunakan layanan tersebut maka akan mendapat promo menarik seperti diskon atau gratis ongkir, terutama di wilayah Kota Palangka Raya yang notabene memiliki ongkir relatif mahal.

Selanjutnya pada moderating factor yakni Gender, Experience dan Income di penelitian ini terdapat beberapa faktor signifikant yakni Perceiverd Herd Behavior pada moderator Experience yang berarti bahwa Mahasiswa/i yang belum pernah menggunakan Paylater cenderung akan mengikuti menggunakan Paylater. Sedangkan Mahasiswa/i yang sudah pernah menggunakan Paylater, mereka cenderung akan memikirkan

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kembali untuk menggunakan Paylater berdasarkan dari pengalaman yang telah dirasakan ketika berbelanja online menggunakan Paylater. Sedangkan Moderator berikut nya yakni Income pada faktor Perceived Risk dengan pendapatan >1 juta dan 2-3 Juta Rupiah Mahasiswa dengan pendapatan sekitar 2- 3 juta rupiah lebih cenderung merasa khawatir tentang risiko ketika menggunakan Paylater karena kemungkinan besar mereka mengalokasikan sebagian besar pendapatannya untuk kebutuhan utama, memiliki lebih banyak tanggung jawab keuangan, dan memiliki pandangan yang lebih matang terhadap risiko finansial.

5.2. SARAN

Penelitian ini memiliki keterbatasan yakni hanya meneliti Niat Penggunaan Paylater di Kalangan Mahasiswa/i khususnya di Kota Palangka Raya. Paylater sendiri sudah dikenal luas dan digunakan oleh seluruh masyarakat di indonesia. Oleh karena itu, diharapkan untuk penelitian selanjutnya dapat memperluas target pada Mahasiswa/i di Indonesia. Harapan selanjutnya dari penelitian yang akan mendatang yaitu dapat membandingan Layanan Paylater dengan Paylater lainnya. Kemudian, penelitian selanjutnya diharapkan mampu menambah Faktor-faktor yang berkaitan dengan penerimaan pada teknologi seperti Techonology Acceptance Model (TAM) dan Theory of Plan Behavior (TPB) serta faktor-faktor lain seperti Subjective Norm, Satifsfication dan Perceived Enjoyment.

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LAMPIRAN

Lampiran 1 Kuisioner Penelitian

1. Keputusan saya untuk Belanja menggunakan Paylater dipengaruhi oleh banyaknya pengguna Paylater. (PHB 1) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

2. Jika saya menemukan bahwa banyak kenalan saya yang Belanja menggunakan Paylater, maka saya akan lebih bersedia untuk menggunakan Paylater tersebut. (PHB 2) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

3. Semakin banyak orang yang Belanja menggunakan Paylater, semakin saya lebih memilih untuk menggunakan Paylater. (PHB 3) *

- ◯ Sangat Setuju
- ◯ Setuju
- ◯ Ragu-Ragu
- ◯ Tidak Setuju
- ◯ Sangat Tidak Setuju

4. Jika banyak kenalan Saya yang Belanja menggunakan paylater, maka saya lebih terdorong Belanja online menggunakan paylater. (PHB 4) *

- ◯ Sangat Setuju
- ◯ Setuju
- ◯ Ragu-Ragu
- ◯ Tidak Setuju
- ◯ Sangat Tidak Setuju

5. Saya merasa bahwa menggunakan Paylater berguna untuk melakukan belanja online. (PE *
1)

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

6. Menggunakan Paylater membantu Saya melakukan pembayaran dengan cepat. (PE 2) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

7. Mempelajari Cara Belanja Menggunakan Paylater sangat mudah bagi saya. (EE 1) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

8. Belanja Menggunakan Paylater mudah digunakan. (EE 2) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

9. Orang-orang yang penting bagi saya berpikir bahwa saya seharusnya Belanja *
menggunakan Paylater. (SI 1)

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

10. Orang-orang yang mempengaruhi perilaku saya berpikir bahwa saya seharusnya Belanja *
menggunakan Paylater. (SI 2)

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

11. Orang-orang yang pendapatnya saya hargai lebih memilih agar saya Belanja menggunakan *
Paylater. (SI 3)

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

12. Belanja menggunakan Paylater akan membuat Pembayaran lebih terjangkau. (PV 1) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

13. Belanja Menggunakan Paylater akan memberikan keuntungan secara keuangan. (PV 2) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju
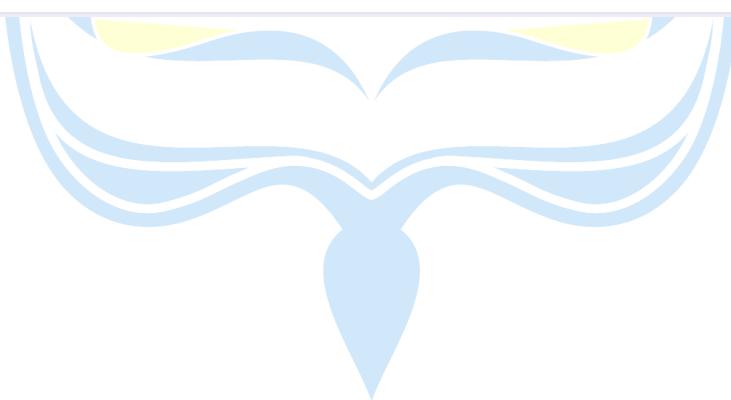
14. Pada kondisi keuangan yang menurun, Belanja Menggunakan Paylater akan memberikan manfaat yang menguntungkan. (PV 3) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

15. Saya merasa senang Belanja menggunakan Paylater. (HM 1) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

16. Saya Menikmati Belanja menggunakan Paylater. (HM 2) *

◯ Sangat Setuju

◯ Setuju

◯ Ragu-Ragu

◯ Tidak Setuju

◯ Sangat Tidak Setuju

17. Saya terhibur Belanja menggunakan Paylater. (HM 3) *

◯ Sangat Setuju

◯ Setuju

◯ Ragu-Ragu

◯ Tidak Setuju

◯ Sangat Tidak Setuju

18. Belanja menggunakan Paylater telah menjadi kebiasaan bagi saya. (H 1) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

19. Saya kecanduan belanja menggunakan Paylater. (H 2) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

20. Saya harus belanja menggunakan Paylater. (H 3) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

21. Saya sering membeli barang secara spontan menggunakan paylater. (I 1) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

22. Saya sering membeli sesuatu tanpa berpikir menggunakan paylater. (I 2) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

23. Saya melihat sesuatu, saya membelinya dengan paylater. (I 3) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

24. Aplikasi Paylater dapat dipercaya. (T 1) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

25. Aplikasi Paylater melindungi Data saya dengan Aman. (T 2) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

26. Aplikasi Paylater memiliki fitur yang mumpuni untuk melindungi data saya. (T3) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

27. Saat menggunakan Paylater, saya khawatir informasi pribadi mungkin ada digunakan secara ilegal. (PR 1) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju
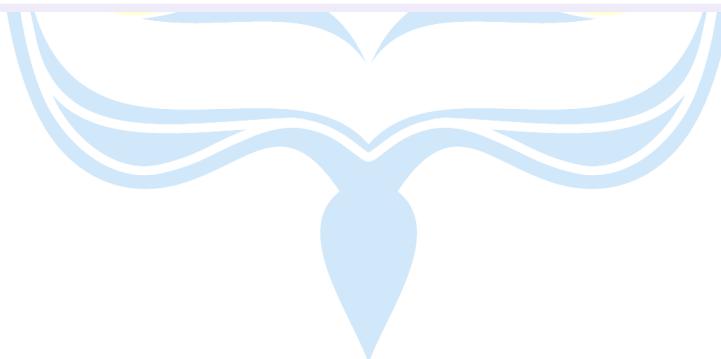
28. Saya khawatir bahwa informasi pribadi saya bisa diretas saat menggunakan Paylater untuk berbelanja. (PR 2) *

◯ Sangat Setuju

◯ Setuju

◯ Ragu-Ragu

◯ Tidak Setuju

◯ Sangat Tidak Setuju

29 . Ketika menggunakan Paylater, saya khawatir informasi pribadi bisa bocor. (PR 3) *

◯ Sangat Setuju

◯ Setuju

◯ Ragu-Ragu

◯ Tidak Setuju

◯ Sangat Tidak Setuju

30 . Belanja menggunakan Paylater akan mendapatkan potongan harga, Sehingga membuat *
saya senang. (DP 1)

◯ Sangat Setuju

◯ Setuju

◯ Ragu-Ragu

◯ Tidak Setuju

◯ Sangat Tidak Setuju

31. Saya akan berbelanja menggunakan Paylater jika saya bisa mendapatkan potongan harga. *
(DP 2)

◯ Sangat Setuju

◯ Setuju

◯ Ragu-Ragu

◯ Tidak Setuju

32. Saya suka memanfaatkan promosi menarik yang saya dapatkan ketika berbelanja menggunakan Paylater. (DP 3) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

33. Saya berniat menggunakan Paylater di Masa Depan pada saat berbelanja. (BI 1) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

34. Saya akan selalu mencoba menggunakan Paylater dalam keseharian Saya ketika berbelanja. (BI 2) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

35. Saya berencana untuk menggunakan Paylater di masa mendatang. (BI 3) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

36 . Saya Memperkirakan saya akan berbelanja menggunakan Paylater di masa depan. (BI 4) *

○ Sangat Setuju

○ Setuju

○ Ragu-Ragu

○ Tidak Setuju

○ Sangat Tidak Setuju

LAMPIRAN ANALISIS DATA

Lampiran 2 Data Preparation

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	231	37.9	37.9	37.9
	Female	379	62.1	62.1	100.0
	Total	610	100.0	100.0	

Paylater Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	267	43.8	43.8	43.8
	< 6 Month	121	19.8	19.8	63.6
	1 - 2 Year	171	28.0	28.0	91.6
	2 - 5 Year	49	8.0	8.0	99.7
	> 5 Year	2	.3	.3	100.0
	Total	610	100.0	100.0	

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 1 Juta	273	44.8	44.8	44.8
	1 - 2 Juta	265	43.4	43.4	88.2
	2 - 3 Juta	54	8.9	8.9	97.0
	3 Juta	2	.3	.3	97.4
	> 3 Juta	16	2.6	2.6	100.0
	Total	610	100.0	100.0	

One-Sample Test

	Test Value = 3				95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
AvPHB	7.073	609	.000	.25984	.1877	.3320
PHB1	5.547	609	.000	.234	.15	.32
PHB2	7.584	609	.000	.313	.23	.39
PHB3	6.635	609	.000	.269	.19	.35
PHB4	5.485	609	.000	.223	.14	.30
AvPE	30.109	609	.000	.87541	.8183	.9325
PE1	28.822	609	.000	.908	.85	.97
PE2	25.336	609	.000	.843	.78	.91
AvEE	33.606	609	.000	.96066	.9045	1.0168
EE1	31.681	609	.000	.948	.89	1.01
EE2	32.113	609	.000	.974	.91	1.03
AvSI	-2.730	609	.007	-.09290	-.1597	-.0261

SI1	-1.484	609	.138	-.057	-.13	.02
SI2	-3.581	609	.000	-.141	-.22	-.06
SI3	-2.097	609	.036	-.080	-.16	-.01
AvPV	18.059	609	.000	.57486	.5124	.6374
PV1	18.019	609	.000	.679	.60	.75
PV2	10.697	609	.000	.411	.34	.49
PV3	17.442	609	.000	.634	.56	.71
AvHM	15.452	609	.000	.52842	.4613	.5956
HM1	15.766	609	.000	.569	.50	.64
HM2	15.089	609	.000	.544	.47	.62
HM3	12.999	609	.000	.472	.40	.54
AvH	-11.697	609	.000	-.41913	-.4895	-.3488
H1	-5.491	609	.000	-.241	-.33	-.15
H2	-15.848	609	.000	-.625	-.70	-.55
H3	-9.921	609	.000	-.392	-.47	-.31
AvI	-8.334	609	.000	-.32568	-.4024	-.2489
I1	-7.890	609	.000	-.357	-.45	-.27
I2	-9.540	609	.000	-.428	-.52	-.34
I3	-4.423	609	.000	-.192	-.28	-.11
AvT	24.221	609	.000	.76721	.7050	.8294
T1	26.620	609	.000	.880	.82	.95
T2	20.834	609	.000	.703	.64	.77
T3	21.068	609	.000	.718	.65	.78
AvPR	6.645	609	.000	.26667	.1879	.3455
PR1	6.369	609	.000	.269	.19	.35
PR2	5.646	609	.000	.243	.16	.33
PR3	6.576	609	.000	.289	.20	.37
AvDP	22.460	609	.000	.67486	.6159	.7339
DP1	18.135	609	.000	.620	.55	.69
DP2	22.062	609	.000	.741	.68	.81
DP3	18.990	609	.000	.664	.60	.73
AvBI	4.770	609	.000	.15082	.0887	.2129
BI1	8.436	609	.000	.305	.23	.38
BI2	-3.093	609	.002	-.111	-.18	-.04
BI3	5.892	609	.000	.210	.14	.28
BI4	5.348	609	.000	.200	.13	.27
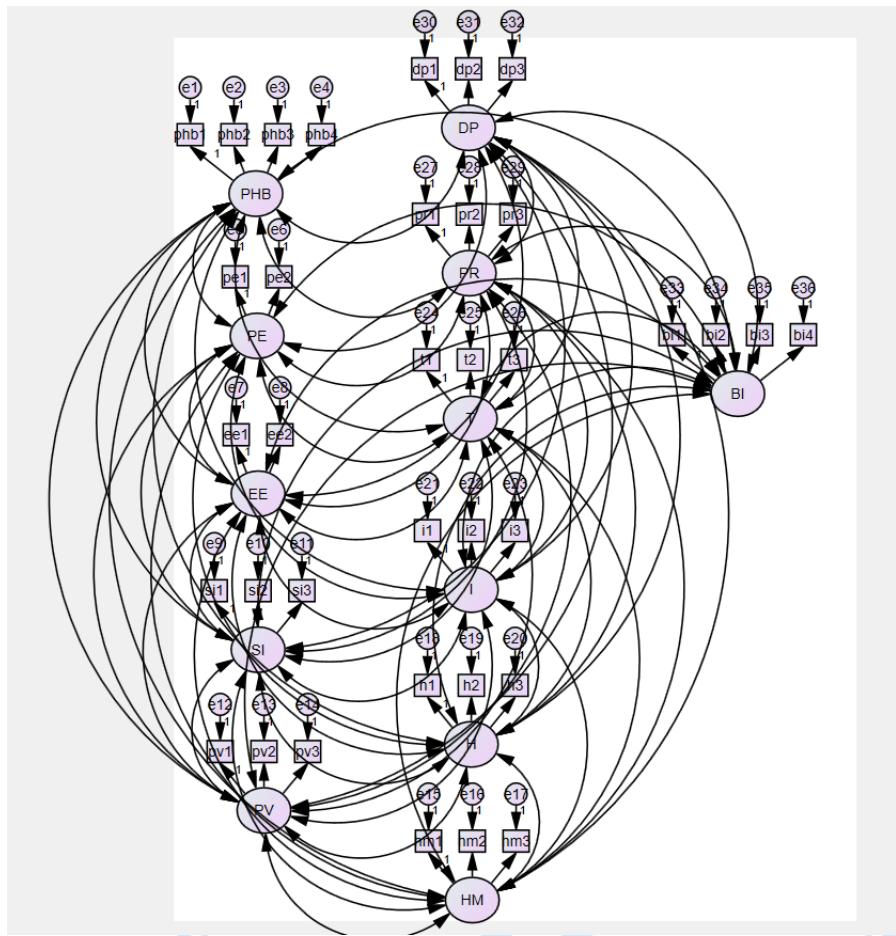
Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
phb1	<---	PHB	,790
phb2	<---	PHB	,886
phb3	<---	PHB	,926
phb4	<---	PHB	,830
pe1	<---	PE	,806
pe2	<---	PE	,805
ee1	<---	EE	,900
ee2	<---	EE	,906
si1	<---	SI	,836
si2	<---	SI	,850
si3	<---	SI	,754
pv1	<---	PV	,799
pv2	<---	PV	,810

pv3	<---	PV	,722
hm1	<---	HM	,927
hm2	<---	HM	,946
hm3	<---	HM	,895
h1	<---	H	,796
h2	<---	H	,821
h3	<---	H	,808
i1	<---	I	,851
i2	<---	I	,731
i3	<---	I	,842
t1	<---	T	,880
t2	<---	T	,936
t3	<---	T	,936
pr1	<---	PR	,840
pr2	<---	PR	,935
pr3	<---	PR	,917
dp1	<---	DP	,776
dp2	<---	DP	,822
dp3	<---	DP	,859
bi1	<---	BI	,857
bi2	<---	BI	,656
bi3	<---	BI	,932
bi4	<---	BI	,885

	AvPHB	AvPE	AvEE	AvSI	AvPV	AvHM	AvH	AvI	AvT	AvPR	AvDP	AvBI
AvPHB	,860											
AvPE	.335**	,806										
AvEE	.227**	.758**	,903									
AvSI	.600**	.315**	.247**	,814								
AvPV	.347**	.559**	.537**	.420**	,778							
AvHM	.419**	.711**	.661**	.403**	.698**	,917						
AvH	.415**	.409**	.324**	.516**	.515**	.580**	,809					
AvI	.284**	.456**	.379**	.423**	.560**	.577**	.751**	,817				
AvT	.359**	.586**	.598**	.322**	.639**	.655**	.420**	.457**	,928			
AvPR	-.289**	.082*	,064	-.112**	-,001	-,002	,025	.138**	-.215**	,900		
AvDP	.266**	.650**	.621**	.233**	.613**	.666**	.424**	.485**	.597**	.143**	,828	
AvBI	.327**	.497**	.428**	.442**	.569**	.598**	.598**	.588**	.435**	.160**	.584**	,855

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Case Processing Summary

		N	%
Cases	Valid	610	100.0
	Excluded[a]	0	.0
	Total	610	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.914	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PHB1	9.80	7.724	.751	.908
PHB2	9.73	7.450	.841	.876
PHB3	9.77	7.435	.868	.867
PHB4	9.82	7.871	.762	.903

Reliability Statistics

Cronbach's Alpha	N of Items
.758	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PE1	3.84	.675	.612	.
PE2	3.91	.606	.612	.

Reliability Statistics

Cronbach's Alpha	N of Items
.890	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EE1	3.97	.561	.802	.
EE2	3.95	.546	.802	.

Reliability Statistics

Cronbach's Alpha	N of Items
.851	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SI1	5.78	3.023	.729	.782
SI2	5.86	2.904	.756	.756
SI3	5.80	3.181	.676	.832

Reliability Statistics

Cronbach's Alpha	N of Items
.806	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PV1	7.05	2.665	.669	.717
PV2	7.31	2.531	.704	.678
PV3	7.09	2.943	.588	.798

Reliability Statistics

Cronbach's Alpha	N of Items
.941	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
HM1	7.02	2.942	.878	.914
HM2	7.04	2.900	.899	.897
HM3	7.11	2.971	.855	.931

Reliability Statistics

Cronbach's Alpha	N of Items
.846	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
H1	4.98	3.185	.695	.808
H2	5.37	3.399	.753	.749
H3	5.13	3.539	.697	.800

Reliability Statistics

Cronbach's Alpha	N of Items
.851	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I1	5.38	3.829	.755	.760
I2	5.45	4.058	.694	.818
I3	5.21	4.123	.716	.798

Reliability Statistics

Cronbach's Alpha	N of Items
.936	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
T1	7.42	2.635	.832	.935
T2	7.60	2.477	.890	.889
T3	7.58	2.467	.882	.896

Reliability Statistics

Cronbach's Alpha	N of Items
.925	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PR1	6.53	4.282	.804	.925
PR2	6.56	3.981	.881	.864
PR3	6.51	3.965	.858	.883

Reliability Statistics

Cronbach's Alpha	N of Items
.851	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
DP1	7.40	2.445	.682	.827
DP2	7.28	2.374	.741	.772
DP3	7.36	2.284	.739	.773

Reliability Statistics

Cronbach's Alpha	N of Items
.894	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BI1	9.30	5.579	.802	.850
BI2	9.71	6.240	.613	.917
BI3	9.39	5.451	.860	.828
BI4	9.40	5.459	.798	.851

	PHB	PE	EE	SI	PV	HM	H	I	T	PR	DP	BI
CA	0,914	0,758	0,890	0,851	0,806	0,941	0,846	0,851	0,936	0,925	0,851	0,894
N Items	4	2	2	3	3	3	3	3	3	3	3	4

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	13.973	38.813	38.813	13.973	38.813	38.813

2	4.247	11.797	50.610
3	3.050	8.471	59.081
4	1.768	4.910	63.991
5	1.313	3.647	67.638
6	1.101	3.058	70.696
7	1.022	2.839	73.536
8	.842	2.338	75.874
9	.738	2.050	77.924
10	.655	1.820	79.744
11	.575	1.597	81.341
12	.523	1.453	82.794
13	.499	1.387	84.182
14	.411	1.143	85.324
15	.397	1.102	86.427
16	.389	1.079	87.506
17	.364	1.011	88.517
18	.342	.949	89.466
19	.330	.916	90.382
20	.324	.899	91.281
21	.298	.827	92.108
22	.285	.791	92.899
23	.276	.766	93.665
24	.266	.738	94.403
25	.250	.695	95.098
26	.218	.605	95.703
27	.207	.575	96.277
28	.199	.552	96.829
29	.188	.521	97.350
30	.173	.481	97.832
31	.172	.477	98.308
32	.148	.412	98.720
33	.135	.376	99.096
34	.119	.331	99.427
35	.109	.303	99.729
36	.097	.271	100.000

Extraction Method: Principal Component Analysis.

Coefficientsa

		Collinearity Statistics	
Model		Tolerance	VIF
1	AvPHB	.540	1.852
	AvPE	.352	2.840
	AvEE	.383	2.608
	AvSI	.535	1.868
	AvPV	.419	2.387
	AvHM	.304	3.294
	AvH	.362	2.765
	AvI	.364	2.746
	AvT	.400	2.501
	AvPR	.704	1.421
	AvDP	.427	2.341

a. Dependent Variable: AvBI

Descriptive Statistics

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
PHB1	610	-.124	.099	-.946	.198
PHB2	610	-.200	.099	-.941	.198
PHB3	610	-.213	.099	-.816	.198
PHB4	610	-.145	.099	-.920	.198
PE1	610	-.426	.099	-.092	.198
PE2	610	-.486	.099	-.139	.198
EE1	610	-.358	.099	-.085	.198
EE2	610	-.404	.099	-.075	.198
SI1	610	.297	.099	-.798	.198
SI2	610	.382	.099	-.739	.198
SI3	610	.196	.099	-.886	.198
PV1	610	-.462	.099	-.298	.198
PV2	610	-.235	.099	-.544	.198
PV3	610	-.496	.099	-.100	.198
HM1	610	-.257	.099	-.675	.198
HM2	610	-.274	.099	-.689	.198
HM3	610	-.252	.099	-.790	.198
H1	610	.389	.099	-.841	.198

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H2	610	.873	.099	.385	.198
H3	610	.584	.099	-.017	.198
I1	610	.632	.099	-.556	.198
I2	610	.686	.099	-.422	.198
I3	610	.203	.099	-.749	.198
T1	610	-.139	.099	-.697	.198
T2	610	.056	.099	-.598	.198
T3	610	.057	.099	-.658	.198
PR1	610	-.110	.099	-.750	.198
PR2	610	-.066	.099	-.825	.198
PR3	610	-.111	.099	-.938	.198
DP1	610	-.289	.099	-.242	.198
DP2	610	-.421	.099	-.180	.198
DP3	610	-.476	.099	-.243	.198
BI1	610	.030	.099	-.355	.198
BI2	610	.192	.099	-.323	.198
BI3	610	.043	.099	-.429	.198
BI4	610	.032	.099	-.477	.198
Valid N (listwise)	610				
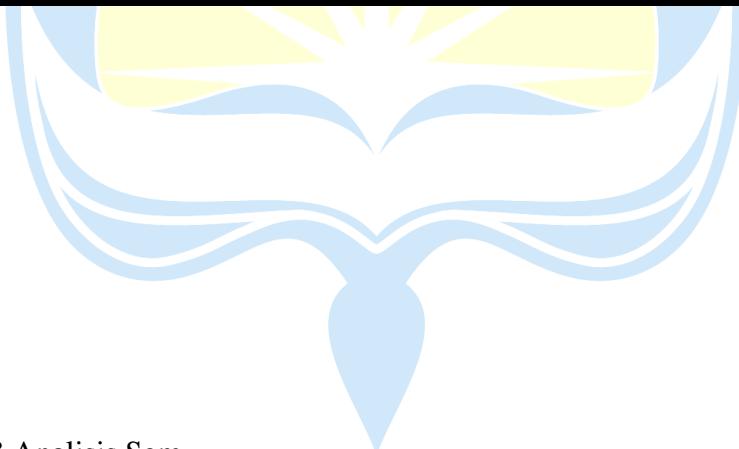
Lampiran 3 Analisis Sem
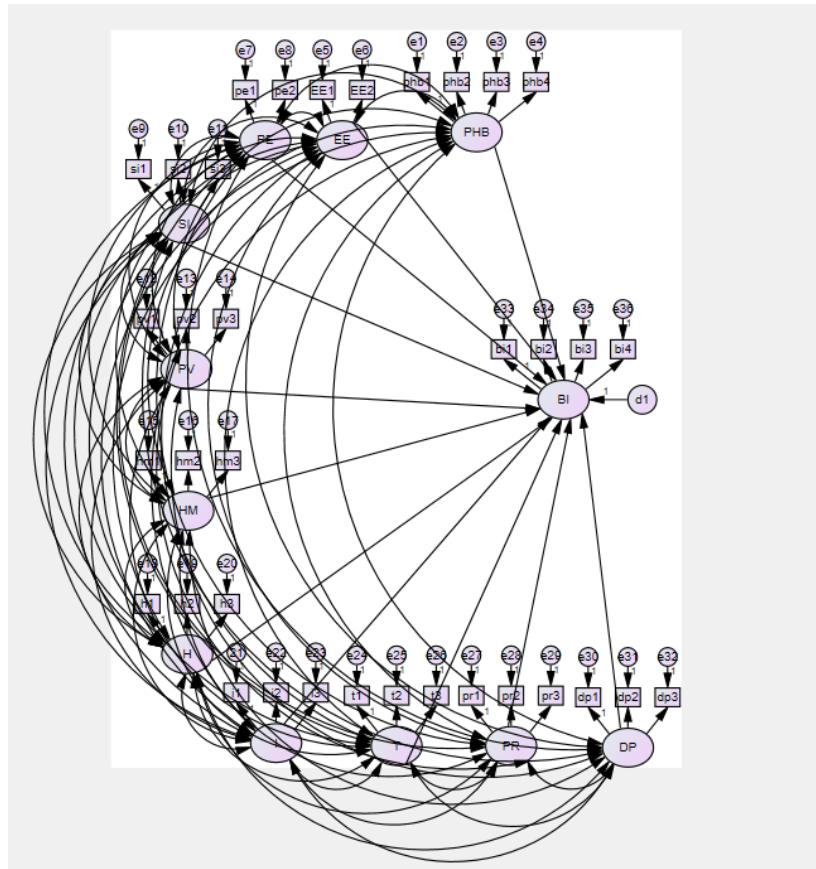
Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
BI <---	PHB	-,070	,055	-1,271	,204	
BI <---	EE	-,073	,165	-,444	,657	
BI <---	PE	,154	,272	,565	,572	
BI <---	SI	,132	,060	2,194	,028	
BI <---	PV	,228	,092	2,485	,013	
BI <---	HM	,031	,087	,356	,722	
BI <---	H	,328	,128	2,562	,010	
BI <---	I	-,101	,119	-,846	,397	
BI <---	T	-,114	,066	-1,723	,085	

	Estimate	S.E.	C.R.	P	Label
BI <--- PR	,102	,039	2,627	,009	
BI <--- DP	,389	,099	3,949	***	

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

			Estimate
BI	<---	PHB	-,076
BI	<---	EE	-,063
BI	<---	PE	,123
BI	<---	SI	,138
BI	<---	PV	,219
BI	<---	HM	,033
BI	<---	H	,372
BI	<---	I	-,126
BI	<---	T	-,106
BI	<---	PR	,117
BI	<---	DP	,331
si1	<---	SI	,836
si2	<---	SI	,847
si3	<---	SI	,749
pv1	<---	PV	,787
pv2	<---	PV	,805
pv3	<---	PV	,706
hm1	<---	HM	,922
hm2	<---	HM	,943
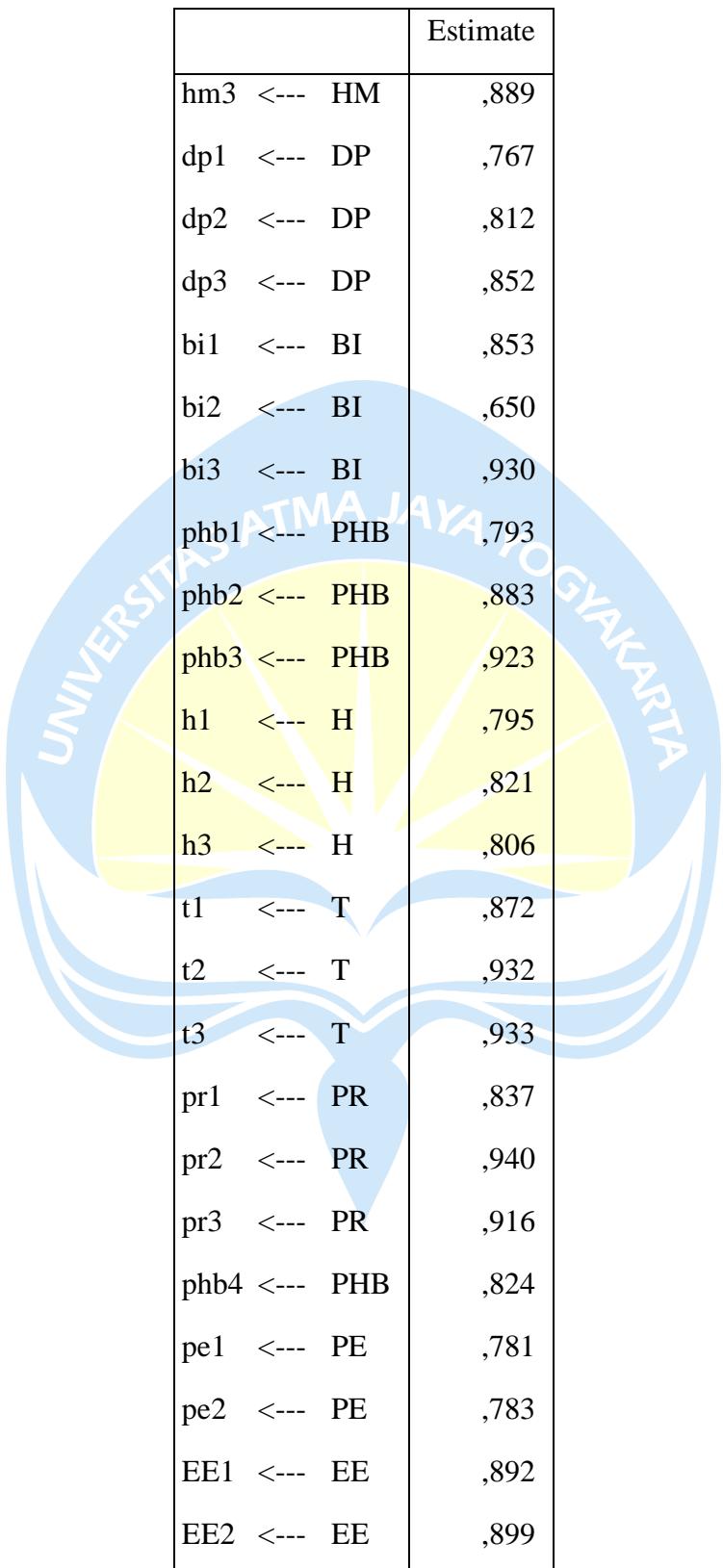
			Estimate
hm3	<---	HM	,889
dp1	<---	DP	,767
dp2	<---	DP	,812
dp3	<---	DP	,852
bi1	<---	BI	,853
bi2	<---	BI	,650
bi3	<---	BI	,930
phb1	<---	PHB	,793
phb2	<---	PHB	,883
phb3	<---	PHB	,923
h1	<---	H	,795
h2	<---	H	,821
h3	<---	H	,806
t1	<---	T	,872
t2	<---	T	,932
t3	<---	T	,933
pr1	<---	PR	,837
pr2	<---	PR	,940
pr3	<---	PR	,916
phb4	<---	PHB	,824
pe1	<---	PE	,781
pe2	<---	PE	,783
EE1	<---	EE	,892
EE2	<---	EE	,899

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			Estimate
bi4	<---	BI	,883
i1	<---	I	,850
i2	<---	I	,733
i3	<---	I	,839

Lampiran 4 Model Fit

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	138	1544,764	528	,000	2,926
Saturated model	666	,000	0		
Independence model	36	18678,544	630	,000	29,648

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	,052	,870	,836	,690
Saturated model	,000	1,000		
Independence model	,332	,154	,106	,146

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	,917	,901	,944	,933	,944
Saturated model	1,000		1,000		1,000
Independence model	,000	,000	,000	,000	,000

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	,056	,053	,059	,001
Independence model	,217	,214	,220	,000

Lampiran 5 Moderating Factor

Moderating Factor Gender

Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
BI <---	PHB	-,013	,078	-,164	,869	par_79
BI <---	EE	-,015	,212	-,070	,944	par_80
BI <---	PE	-,124	,299	-,416	,677	par_81
BI <---	SI	,128	,076	1,678	,093	par_82
BI <---	PV	,253	,118	2,140	,032	par_83
BI <---	HM	,282	,105	2,672	,008	par_84
BI <---	H	,223	,154	1,445	,148	par_85
BI <---	I	-,079	,141	-,563	,573	par_86
BI <---	T	-,160	,110	-1,456	,145	par_87
BI <---	PR	,065	,060	1,083	,279	par_88
BI <---	DP	,367	,119	3,072	,002	par_89

Regression Weights: (Group number 2 - Default model)

		Estimate	S.E.	C.R.	P	Label
BI <---	PHB	-,056	,097	-,578	,563	par_169
BI <---	EE	-,612	,744	-,822	,411	par_170
BI <---	PE	1,186	1,385	,856	,392	par_171

		Estimate	S.E.	C.R.	P	Label
BI <---	SI	-,016	,197	-,082	,934	par_172
BI <---	PV	,389	,285	1,364	,173	par_173
BI <---	HM	-,305	,312	-,978	,328	par_174
BI <---	H	,436	,283	1,538	,124	par_175
BI <---	I	-,107	,249	-,429	,668	par_176
BI <---	T	-,119	,106	-1,117	,264	par_177
BI <---	PR	,089	,074	1,199	,231	par_178
BI <---	DP	,117	,478	,245	,806	par_179

Moderating Factor Experience

Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
BI <---	PHB	,324	,110	2,956	,003	par_79
BI <---	EE	,176	,216	,816	,414	par_80
BI <---	PE	-,397	,361	-1,100	,271	par_81
BI <---	SI	,133	,109	1,227	,220	par_82
BI <---	PV	,269	,180	1,491	,136	par_83
BI <---	HM	,201	,120	1,676	,094	par_84
BI <---	H	-,018	,178	-,099	,921	par_85
BI <---	I	-,071	,167	-,423	,672	par_86
BI <---	T	-,017	,115	-,150	,881	par_87
BI <---	PR	-,044	,068	-,655	,513	par_88
BI <---	DP	,541	,225	2,406	,016	par_89

Regression Weights: (Group number 2 - Default model)

		Estimate	S.E.	C.R.	P	Label
BI <---	PHB	-,167	,072	-2,323	,020	par_169
BI <---	EE	-,219	,381	-,575	,566	par_170
BI <---	PE	,696	,678	1,027	,305	par_171
BI <---	SI	,140	,079	1,757	,079	par_172
BI <---	PV	,166	,144	1,156	,247	par_173
BI <---	HM	,111	,140	,793	,428	par_174
BI <---	H	,448	,195	2,296	,022	par_175
BI <---	I	-,140	,191	-,734	,463	par_176
BI <---	T	-,177	,131	-1,353	,176	par_177
BI <---	PR	,033	,058	,568	,570	par_178
BI <---	DP	,243	,120	2,028	,043	par_179

Moderating Factor Income

Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
BI <---	PHB	,081	,111	,731	,465	par_79
BI <---	EE	,154	,263	,588	,557	par_80
BI <---	PE	-,263	,443	-,594	,553	par_81
BI <---	SI	,072	,091	,796	,426	par_82
BI <---	PV	,366	,136	2,701	,007	par_83
BI <---	HM	,123	,122	1,006	,315	par_84
BI <---	H	,180	,160	1,126	,260	par_85
BI <---	I	-,065	,133	-,486	,627	par_86
BI <---	T	-,095	,107	-,891	,373	par_87

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		Estimate	S.E.	C.R.	P	Label
BI <---	PR	-,050	,051	-,973	,330	par_88
BI <---	DP	,493	,178	2,773	,006	par_89

Regression Weights: (Group number 2 - Default model)

		Estimate	S.E.	C.R.	P	Label
BI <---	PHB	-,079	,064	-1,244	,213	par_169
BI <---	EE	-,110	,234	-,469	,639	par_170
BI <---	PE	,333	,369	,901	,368	par_171
BI <---	SI	,124	,079	1,566	,117	par_172
BI <---	PV	,188	,156	1,210	,226	par_173
BI <---	HM	,071	,141	,509	,611	par_174
BI <---	H	,386	,220	1,758	,079	par_175
BI <---	I	-,126	,237	-,529	,597	par_176
BI <---	T	-,106	,100	-1,058	,290	par_177
BI <---	PR	,159	,062	2,573	,010	par_178
BI <---	DP	,208	,118	1,766	,077	par_179