

## **LAMPIRAN**

### **A. KUESIONER PENELITIAN**

**Assalamualaikum wr, wb**

Kuesioner ini dibuat sama-mata untuk maksud penelitian akademis dengan judul **“Analisis Perilaku Masyarakat Dalam Bertransaksi Tunai”** Oleh sebab itu saya mohon kesedian bapak atau ibu untuk membantu mengisi beberapa pertanyaan di kuesioner ini untuk melengkapi data skripsi saya. Selain untuk kepentingan akademis, hasil penelitian ini akan dapat diajukan kembali kepada UMY, agar di gunakan sebagai masukan dan saran perbaikan.

#### **\*Sekilas info tentang GNNT (Gerakan Nasional Non Tunai)**

Gerakan Nasional Non Tunai (GNNT) merupakan suatu program nyata untuk melakukan trobosan baru di sektor keuangan dan perbankan yang di luncurkan oleh BI dan Pemerintah guna untuk meningkatkan kesadaran masyarakat akan penggunaan transaksi non tunai yang lebih praktis aman dan efektif, sehingga berangsur-angsur masyarakat akan terbiasa dengan transaksi tersebut dan menerapkan dalam kehidupan sehari-hari. (Bank Indonesia, 2014)

Akhir kata saya ucapkan terima kasih kepada anda yang telah bersedia meluangkan waktu dan bersedia mengisi kuesioner ini.

Wassalam wr,wb

Wardha fitria

## IDENTITAS RESPONDEN

1. Umur :
  - a. 15-25 tahun
  - b. 26-35 tahun
  - c. 36-45 tahun
  - d. >46
  
2. Jenis Kelamin :
  - a. Laki-Laki
  - b. Perempuan
  
3. Pendidikan Terakhir :
  - a. SD
  - b. SMP
  - c. SMA/SMK
  - d. S1/S2/S3
  - e. lainnya
  
4. Pekerjaan :
  - a. PNS
  - b. Pelajar/mahasiswa
  - c. Wiraswasta
  - d. Pegawai swasta
  - e. lainnya

## PETUNJUK PENGISIAN

Berilah tanda centang (√) pada salah satu kolom yang ada di bawah ini

Keterangan :

STS = Sangat Tidak Setuju

TS = Tidak Setuju

N = Netral

S = Setuju

SS = Sangat Setuju

NO	PERNYATAAN	STS	TS	N	S	SS
<b>1</b>	<b>Transaksi Tunai</b>					
1	Saya selalu menggunakan transaksi tunai					
2	Saya menyukai transaksi tunai					
3	Saya nyaman dengan transaksi tunai namun apabila ada sistem pembayaran yang lebih praktis saya rasa bagus untuk di terapkan					
4	Saya menggunakan transaksi non tunai hanya saat bertransaksi dalam jumlah besar					
5	Transaksi tunai lebih praktis					
	<b>PERNYATAAN</b>	<b>STS</b>	<b>TS</b>	<b>N</b>	<b>S</b>	<b>SS</b>
<b>2</b>	<b>GNNT (Gerakan Nasional Non Tunai)</b>					
1	Saya mengetahui program gerakan nasional non tunai					
2	Saya pernah mendengar program gerakan nasional non tunai					
3	Saya baru mengetahui program gerakan nasional non tunai dari paparan kuesioner					
4	Gerakan nasional non tunai membantu peningkatan Non tunai					
5	Saya mendukung gerakan nasional non tunai					

<b>3</b>	<b>Kartu ATM</b>				
1	Saya mempunyai kartu ATM				
2	Saya menggunakan kartu ATM untuk pembayaran				
3	Saya hanya memanfaatkan kartu ATM untuk transfer dan penarikan saja				
4	Saya mempunyai kartu ATM tetapi tidak pernah menggunakannya				
5	Saya membutuhkan kartu ATM				
<b>4</b>	<b>Kartu kredit</b>				
1	Saya mempunyai kartu kredit				
2	Saya sering melakukan transaksi dengan kartu kredit				
3	Saya memiliki kartu kredit tapi tidak semua toko menyediakan alat penunjang untuk kartu kret				
4	Saya tertarik menggunakan kartu kredit				
5	Saya lebih memilih transaksi secara tunai dari pada menggunakan kartu kredit				
<b>3</b>	<b>Mesin EDC (electronic data capture)</b>				
1	Saya sering melihat mesin EDC di beberapa toko				
2	Saya sering menggunakan mesin EDC untuk pembayaran				

3	Mesin EDC sangat membantu proses transaksi					
4	Saya tidak pernah menggunakan mesin EDC					
5	Mesin EDC sering kali macet ditengah transaksi					

Resp	Transaksi Tunai					jum	GNNT					jum	ATM					jum	Kartu kredit					jum	Mesin EDC					Jum
	1	2	3	4	5		1	2	3	4	5		1	2	3	4	5		1	2	3	4	5		1	2	3	4	5	
1	4	4	5	3	3	19	4	5	5	4	4	22	4	4	3	4	4	19	4	2	2	2	5	15	4	2	3	2	4	15
2	4	4	4	3	3	18	4	5	1	5	5	20	2	3	3	4	4	16	2	2	2	4	4	14	4	2	4	4	3	17
3	4	4	4	3	4	19	4	4	4	4	4	20	2	4	4	3	4	17	2	2	2	3	3	12	4	2	4	4	3	17
4	4	3	4	4	4	19	3	5	4	5	5	22	5	4	4	3	4	20	2	2	2	3	3	12	3	3	4	3	3	16
5	3	4	4	5	3	19	4	4	4	4	4	20	5	5	5	5	5	25	1	1	2	3	3	10	4	3	3	2	3	15
6	5	4	4	4	4	21	3	4	4	4	4	19	3	4	4	4	4	19	2	2	2	4	3	13	4	3	4	3	3	17
7	5	3	4	3	3	18	3	5	4	3	5	20	1	4	4	3	4	16	2	1	1	5	5	14	5	3	3	3	2	16
8	4	4	2	3	3	16	1	3	3	3	3	13	4	4	4	1	4	17	1	2	1	4	4	12	5	3	3	1	2	14
9	5	3	3	4	3	18	2	3	3	3	3	14	1	4	3	4	4	16	1	1	1	5	5	13	4	1	3	1	3	12
10	4	2	3	3	2	14	3	4	4	4	4	19	4	4	3	4	3	18	2	2	2	3	4	13	4	3	3	2	3	15
11	5	4	4	4	4	21	2	4	3	4	4	17	5	3	3	4	4	19	2	1	3	5	5	16	1	2	1	3	3	10
12	4	4	4	5	5	22	4	5	5	4	4	22	4	5	5	5	5	24	2	2	2	3	3	12	2	3	3	2	2	12
13	3	4	4	4	3	18	4	5	5	5	5	24	5	3	3	5	5	21	1	1	1	1	5	9	2	2	3	4	2	13

14	4	4	4	4	4	20	3	4	4	4	4	19	5	4	4	4	4	21	1	1	1	1	4	8	2	1	2	2	1	8
15	4	4	5	3	5	21	3	5	5	5	5	23	5	2	3	4	5	19	1	1	1	4	5	12	4	3	4	1	4	16
16	4	3	4	3	3	17	1	5	4	4	4	18	5	3	3	4	4	19	1	1	1	3	3	9	4	2	3	1	3	13
17	2	4	4	5	5	20	2	4	4	4	4	18	4	4	4	3	4	19	3	2	3	4	3	15	2	2	3	4	3	14
18	4	5	5	5	5	24	2	4	4	4	4	18	4	4	5	5	5	23	2	2	2	2	2	10	4	4	4	4	4	20
19	5	4	4	5	5	23	2	4	5	5	5	21	5	5	5	5	5	25	3	3	2	3	5	16	4	3	3	4	3	17
20	4	4	4	4	4	20	2	4	4	5	5	20	4	4	4	4	4	20	2	2	2	2	4	12	2	2	2	2	2	10
21	4	4	3	4	3	18	2	5	5	5	5	22	4	4	4	5	5	22	2	2	2	2	4	12	2	2	2	4	2	12
22	2	4	4	4	3	17	2	5	4	4	5	20	5	4	4	4	3	20	4	3	5	2	2	16	1	2	4	4	3	14
23	3	3	3	4	3	16	4	5	1	5	5	20	4	3	3	3	4	17	4	4	4	2	4	18	4	3	4	3	3	17
24	3	5	5	5	5	23	2	4	4	4	4	18	4	5	5	5	4	23	2	2	2	4	4	14	2	2	2	4	3	13
25	5	4	4	4	5	22	1	5	4	5	5	20	5	5	5	5	5	25	1	1	1	2	3	8	3	2	3	3	2	13
26	5	3	3	3	3	17	3	4	4	4	4	19	4	3	3	3	3	16	1	1	1	2	4	9	1	1	1	4	1	8
27	4	3	4	3	3	17	2	4	4	4	4	18	5	4	3	4	4	20	2	2	2	3	4	13	2	2	4	4	3	15
28	3	3	3	3	3	15	2	5	4	3	5	19	4	4	3	3	3	17	2	3	2	3	4	14	3	2	3	3	3	14

29	4	3	1	1	3	12	2	3	3	3	3	14	5	3	3	3	3	17	5	3	4	2	5	19	2	2	3	5	3	15
30	5	4	4	3	3	19	3	2	2	4	4	15	5	4	4	4	4	21	3	3	2	3	4	15	3	3	3	4	4	17
31	4	5	5	5	5	24	2	4	4	4	4	18	5	5	5	5	5	25	2	2	1	3	3	11	4	4	4	2	3	17
32	2	3	3	3	4	15	2	4	4	4	4	18	4	3	3	4	3	17	2	2	2	4	4	14	2	2	2	4	3	13
33	2	4	4	5	5	20	4	4	4	4	4	20	4	5	4	4	4	21	2	2	2	4	5	15	4	2	4	2	3	15
34	2	4	4	5	5	20	2	3	3	3	3	14	4	5	4	5	5	23	2	2	2	2	4	12	2	2	2	2	2	10
35	3	4	4	4	4	19	3	4	4	4	4	19	4	4	4	3	4	19	2	2	4	4	4	16	4	3	3	4	3	17
36	3	4	4	5	5	21	4	4	3	4	4	19	4	4	4	3	4	19	2	2	2	3	5	14	4	3	3	2	4	16
37	5	4	5	5	5	24	3	5	5	4	4	21	4	4	4	4	4	20	2	2	2	3	4	13	4	4	3	2	4	17
38	5	4	4	4	2	19	2	5	5	5	5	22	5	4	4	4	4	21	1	1	1	3	5	11	4	1	3	5	3	16
39	4	5	5	5	1	20	5	4	4	4	4	21	2	5	5	5	5	22	1	1	1	1	3	7	5	5	5	1	3	19
40	5	2	3	3	2	15	1	5	5	5	5	21	2	3	4	4	4	17	1	1	1	5	5	13	1	1	1	5	1	9
41	3	5	5	4	5	22	3	5	4	4	4	20	5	5	5	5	4	24	1	1	3	3	4	12	3	5	1	3	3	15
42	5	4	4	3	3	19	2	4	4	4	4	18	3	3	3	4	4	17	1	2	1	2	5	11	3	2	2	1	2	10
43	3	4	4	3	3	17	3	4	4	4	4	19	2	3	2	4	3	14	3	3	3	3	2	14	4	4	4	2	4	18



44	5	4	4	4	4	21	3	4	5	5	5	22	2	4	4	4	3	17	3	1	1	1	1	7	5	4	3	2	3	17
45	4	3	3	3	3	16	3	4	4	5	5	21	2	3	3	3	2	13	2	2	2	3	3	12	4	2	3	4	3	16
46	3	3	3	3	3	15	2	5	5	5	5	22	2	4	4	4	4	18	4	4	3	2	4	17	4	4	4	3	3	18
47	5	4	4	3	3	19	2	5	4	4	5	20	2	4	4	4	4	18	4	4	4	2	5	19	4	3	3	2	2	14
48	4	3	4	3	3	17	2	5	4	4	5	20	2	4	4	4	3	17	1	1	1	3	3	9	5	3	3	2	2	15
49	3	3	4	4	3	17	4	5	5	5	5	24	2	3	3	3	3	14	2	2	2	3	4	13	4	3	3	2	4	16
50	5	4	3	4	3	19	3	4	4	3	4	18	1	4	4	3	3	15	2	2	3	4	4	15	4	4	3	2	4	17
51	5	4	4	4	3	20	3	4	4	4	4	19	5	4	4	4	4	21	1	1	1	1	5	9	5	4	5	2	3	19
52	4	4	4	4	4	20	3	5	5	5	5	23	5	5	4	5	5	24	1	1	1	1	4	8	5	5	5	1	2	18
53	4	4	4	4	4	20	3	4	5	5	5	22	5	4	4	4	4	21	1	1	1	3	3	9	5	5	5	1	3	19
54	2	5	5	5	3	20	4	4	4	4	4	20	5	4	4	3	4	20	1	1	1	2	2	7	5	4	5	2	4	20
55	3	5	5	5	4	22	2	4	4	4	4	18	5	4	4	4	4	21	5	4	3	1	3	16	4	4	3	1	4	16
56	4	5	5	5	5	24	2	4	4	4	4	18	5	4	4	4	4	21	1	1	1	2	4	9	4	4	4	1	2	15
57	2	5	5	5	3	20	4	4	4	5	3	20	5	4	3	3	3	18	5	3	4	2	2	16	4	3	4	5	3	19
58	4	4	4	4	3	19	1	5	5	5	5	21	5	4	4	3	3	19	5	4	5	1	1	16	1	2	1	2	1	7

59	4	4	4	5	4	21	4	5	5	5	5	24	5	4	4	4	4	21	5	5	3	1	3	17	5	5	4	1	2	17
60	4	5	5	5	3	22	4	5	5	4	4	22	4	4	5	5	4	22	2	2	2	2	3	11	4	4	4	2	3	17
61	4	5	5	4	4	22	1	4	4	4	4	17	5	4	5	5	5	24	5	3	2	2	4	16	5	3	4	2	5	19
62	4	4	5	5	3	21	2	5	5	5	5	22	5	4	4	4	4	21	2	2	2	3	4	13	4	3	3	2	4	16
63	4	4	5	5	3	21	4	4	5	5	5	23	4	4	4	5	5	22	2	2	2	4	4	14	4	2	4	2	3	15
64	3	5	5	5	3	21	4	4	4	3	4	19	2	4	4	4	4	18	1	2	1	1	4	9	3	3	3	3	3	15
65	3	5	5	5	5	23	2	4	4	4	3	17	4	5	4	4	5	22	4	3	3	2	3	15	4	4	4	2	4	18
66	4	3	4	3	3	17	2	5	5	5	5	22	2	3	3	4	4	16	1	1	1	5	5	13	4	2	3	4	3	16
67	3	4	4	5	5	21	2	5	5	5	5	22	5	4	4	3	4	20	4	4	3	1	2	14	4	4	3	1	4	16
68	4	5	5	5	5	24	4	5	5	5	5	24	4	4	5	5	5	23	2	2	2	3	3	12	4	3	3	2	3	15
69	4	4	4	5	5	22	4	4	4	4	4	20	5	5	5	5	5	25	5	5	3	1	3	17	4	4	4	3	2	17
70	4	4	4	4	4	20	1	4	4	4	4	17	5	4	4	4	4	21	1	1	1	3	3	9	4	2	3	1	3	13
71	2	4	3	4	3	16	2	3	3	4	4	16	4	4	4	5	5	22	3	2	3	4	3	15	2	2	3	4	3	14
72	4	4	4	4	3	19	2	3	3	4	4	16	4	4	4	4	3	19	2	2	2	2	2	10	4	4	4	4	4	20
73	5	3	3	4	3	18	2	5	5	4	4	20	5	3	3	3	4	18	3	3	2	3	5	16	4	3	3	4	3	17

74	4	5	5	5	5	24	2	5	5	5	5	22	5	5	5	5	4	24	2	2	2	2	4	12	2	2	2	2	2	10
75	4	4	4	4	5	21	2	4	4	4	4	18	5	5	5	5	5	25	2	2	2	2	4	12	2	2	2	4	2	12
76	2	4	4	4	4	18	2	4	4	4	5	19	5	4	4	3	4	20	4	3	5	2	2	16	1	2	4	4	3	14
77	3	4	4	5	5	21	4	5	5	5	5	24	4	4	4	3	4	19	4	4	4	2	4	18	4	3	4	3	3	17
78	3	4	5	5	5	22	2	4	4	3	4	17	4	4	4	4	4	20	2	2	2	4	4	14	2	2	2	4	3	13
79	5	4	4	4	2	19	1	4	4	4	4	17	5	4	4	4	4	21	1	1	1	2	3	8	3	2	3	3	2	13
80	5	5	5	5	1	21	3	5	5	5	5	23	4	5	5	5	5	24	1	1	1	2	4	9	1	1	1	4	1	8
81	4	2	3	3	2	14	2	4	5	5	5	21	4	3	4	4	4	19	2	2	2	3	4	13	2	2	4	4	3	15
82	3	5	5	4	5	22	2	4	4	4	4	18	5	5	5	5	4	24	2	3	2	3	4	14	3	2	3	3	3	14
83	4	4	4	3	3	18	2	4	4	4	4	18	1	3	3	4	4	15	5	3	4	2	5	19	2	2	3	5	3	15
84	5	4	4	3	3	19	3	4	4	4	4	19	1	3	2	4	3	13	3	3	2	3	4	15	3	3	3	4	4	17
85	4	4	4	4	4	20	2	4	4	5	3	18	1	4	4	4	3	16	2	2	1	3	3	11	4	4	4	2	3	17
86	2	3	3	3	3	14	2	5	5	5	5	22	3	3	3	3	2	14	2	2	2	4	4	14	2	2	2	4	3	13
87	2	4	3	4	3	16	4	5	5	5	5	24	5	4	4	3	3	19	2	2	2	4	5	15	4	2	4	2	3	15
88	2	4	4	4	3	17	2	4	3	4	4	17	4	4	4	4	4	20	2	2	2	2	4	12	2	2	2	2	2	10

89	3	4	4	4	4	19	3	4	4	5	4	20	5	5	4	5	5	24	2	2	4	4	4	16	4	3	3	4	3	17
90	3	4	4	4	4	19	4	4	3	4	4	19	5	4	4	4	4	21	2	2	2	3	5	14	4	3	3	2	4	16
91	5	5	5	5	3	23	3	2	2	3	3	13	5	4	4	3	4	20	2	2	2	3	4	13	4	4	3	2	4	17
92	5	5	5	5	4	24	2	4	4	4	4	18	4	4	4	4	4	20	1	1	1	3	5	11	4	1	3	5	3	16
93	4	5	5	5	5	24	5	5	5	5	5	25	4	4	4	4	4	20	1	1	1	1	3	7	5	5	5	1	3	19
94	5	5	5	5	3	23	1	3	3	4	4	15	4	4	3	3	3	17	1	1	1	5	5	13	1	1	1	5	1	9
95	3	4	4	4	3	18	3	4	4	4	5	20	4	4	4	3	3	18	1	1	3	3	4	12	3	5	1	3	3	15
96	5	4	4	5	4	22	2	5	5	5	5	22	4	4	4	4	4	20	1	2	1	2	5	11	3	2	2	1	2	10
97	3	5	5	5	3	21	3	5	5	4	4	21	4	4	5	5	4	22	3	3	3	3	2	14	4	4	4	2	4	18
98	5	5	5	4	4	23	3	4	4	4	4	19	5	4	5	5	5	24	3	1	1	1	1	7	5	4	3	2	3	17
99	4	4	5	5	3	21	3	5	5	5	5	23	5	4	4	4	4	21	2	2	2	3	3	12	4	2	3	4	3	16
100	3	4	5	5	3	20	2	5	5	4	4	20	4	4	4	5	5	22	4	4	3	2	4	17	4	4	4	3	3	18



## Hasil Regresi Linier Berganda

**Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	EDC, K.ATM, GNNT, K.KREDIT <sup>a</sup>		Enter

a. All requested variables entered.

b. Dependent Variable: TT

b. Dependent Variable: Ln\_TT

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.611 <sup>a</sup>	.373	.347	2.15570

a. Predictors: (Constant), EDC, K.ATM, GNNT, K.KREDIT

b. Dependent Variable: TT

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	262.891	4	65.723	14.143	.000 <sup>a</sup>
	Residual	441.469	95	4.647		
	Total	704.360	99			

a. Predictors: (Constant), EDC, K.ATM, GNNT, K.KREDIT

b. Dependent Variable: TT

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.558	2.662		3.590	.001		
	GNNT	-.002	.086	-.002	-.027	.978	.969	1.032
	K.ATM	.497	.075	.551	6.638	.000	.957	1.045
	K.KREDIT	-.128	.075	-.143	-1.718	.089	.947	1.056
	EDC	.124	.074	.137	1.665	.099	.976	1.024

a. Dependent Variable: TT

**Collinearity Diagnostics<sup>a</sup>**

Model	Dimens ion	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	GNNT	K.ATM	K.KREDIT	EDC
1	1	4.898	1.000	.00	.00	.00	.00	.00
	2	.049	9.974	.00	.02	.06	.75	.02
	3	.030	12.674	.01	.01	.14	.01	.87
	4	.017	17.085	.00	.56	.45	.02	.06
	5	.005	31.215	.99	.40	.35	.22	.05

a. Dependent Variable: TT

**Residuals Statistics<sup>a</sup>**

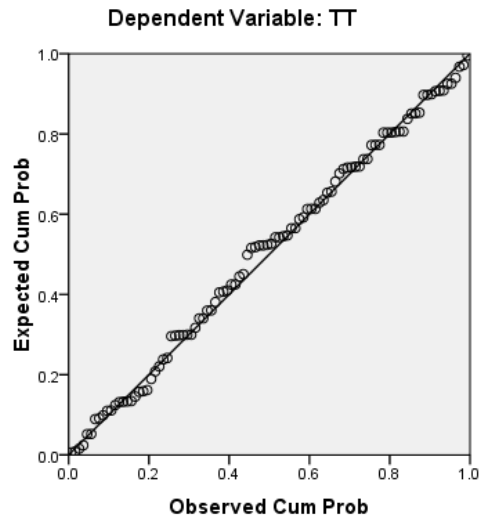
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	16.1529	22.6482	19.5800	1.62956	100
Std. Predicted Value	-2.103	1.883	.000	1.000	100
Standard Error of Predicted Value	.253	.734	.466	.123	100
Adjusted Predicted Value	15.9396	22.8330	19.5756	1.63836	100
Residual	-5.39140	5.58307	.00000	2.11170	100
Std. Residual	-2.501	2.590	.000	.980	100
Stud. Residual	-2.631	2.705	.001	1.005	100
Deleted Residual	-5.96870	6.09050	.00437	2.22501	100
Stud. Deleted Residual	-2.719	2.801	.000	1.016	100
Mahal. Distance	.369	10.496	3.960	2.498	100
Cook's Distance	.000	.148	.011	.021	100
Centered Leverage Value	.004	.106	.040	.025	100

a. Dependent Variable: TT



# UJI NORMALITAS

Normal P-P Plot of Regression Standardized Residual



One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	2.11170193
Most Extreme Differences	Absolute	.066
	Positive	.043
	Negative	-.066
Kolmogorov-Smirnov Z		.662
Asymp. Sig. (2-tailed)		.773
a. Test distribution is Normal.		

## Uji Heteroskedastisitas

**Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	EDC, K.ATM, GNNT, K.KREDIT <sup>a</sup>		Enter

a. All requested variables entered.

b. Dependent Variable: Abs\_Resid

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.193 <sup>a</sup>	.037	-.003	1.26442

a. Predictors: (Constant), EDC, K.ATM, GNNT, K.KREDIT

b. Dependent Variable: Abs\_Resid

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.894	4	1.473	.922	.455 <sup>a</sup>
	Residual	151.883	95	1.599		
	Total	157.776	99			

a. Predictors: (Constant), EDC, K.ATM, GNNT, K.KREDIT

b. Dependent Variable: Abs\_Resid

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
		1	(Constant)	3.933				
	GNNT	-.071	.050	-.144	-1.406	.163	.969	1.032
	K.ATM	-.033	.044	-.076	-.741	.461	.957	1.045
	K.KREDIT	.015	.044	.034	.333	.740	.947	1.056
	EDC	-.027	.044	-.062	-.611	.543	.976	1.024

a. Dependent Variable: Abs\_Resid

**Collinearity Diagnostics<sup>a</sup>**

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	GNNT	K.ATM	K.KREDIT	EDC
1	1	4.898	1.000	.00	.00	.00	.00	.00
	2	.049	9.974	.00	.02	.06	.75	.02
	3	.030	12.674	.01	.01	.14	.01	.87
	4	.017	17.085	.00	.56	.45	.02	.06
	5	.005	31.215	.99	.40	.35	.22	.05

a. Dependent Variable: Abs\_Resid

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.1084	2.2915	1.6843	.24399	100
Std. Predicted Value	-2.360	2.489	.000	1.000	100
Standard Error of Predicted Value	.148	.431	.273	.072	100
Adjusted Predicted Value	.8791	2.4264	1.6864	.25793	100
Residual	-1.75960	3.52142	.00000	1.23862	100
Std. Residual	-1.392	2.785	.000	.980	100
Stud. Residual	-1.436	2.805	.000	1.006	100
Deleted Residual	-1.88959	3.61619	-.00207	1.30769	100
Stud. Deleted Residual	-1.444	2.913	.004	1.018	100
Mahal. Distance	.369	10.496	3.960	2.498	100
Cook's Distance	.000	.145	.011	.022	100
Centered Leverage Value	.004	.106	.040	.025	100

a. Dependent Variable: Abs\_Resid

## Uji Multikolinieritas

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.933	1.562		2.519	.013		
	GNNT	-.071	.050	-.144	-1.406	.163	.969	1.032
	K.ATM	-.033	.044	-.076	-.741	.461	.957	1.045
	K.KREDIT	.015	.044	.034	.333	.740	.947	1.056
	EDC	-.027	.044	-.062	-.611	.543	.976	1.024

a. Dependent Variable: Abs\_Resid

## HASIL REGRESI VALIDITAS DATA

### 1. TRANSAKSI TUNAI

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.560
Bartlett's Test of Sphericity    Approx. Chi-Square	21.885
Df	10
Sig.	.016

#### Anti-image Matrices

		p1	p2	p3	p4	p5
Anti-image Covariance	p1	.752	-.334	-.150	.027	.005
	p2	-.334	.752	-.002	-.066	-.072
	p3	-.150	-.002	.782	-.277	.087
	p4	.027	-.066	-.277	.624	-.324
	p5	.005	-.072	.087	-.324	.739
Anti-image Correlation	p1	.559 <sup>a</sup>	-.444	-.195	.039	.007
	p2	-.444	.600 <sup>a</sup>	-.003	-.096	-.097
	p3	-.195	-.003	.566 <sup>a</sup>	-.396	.115
	p4	.039	-.096	-.396	.544 <sup>a</sup>	-.478
	p5	.007	-.097	.115	-.478	.542 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Component Matrix<sup>a</sup>**

	Component	
	1	2
p1	.578	.651
p2	.631	.510
p3	.616	-.055
p4	.742	-.478
p5	.591	-.523

Extraction Method: Principal  
Component Analysis.

a. 2 components extracted.

**Communalities**

	Extraction
p1	.759
p2	.658
p3	.382
p4	.780
p5	.623

Extraction Method:  
Principal Component  
Analysis.

**Total Variance Explained**

Component	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.011	40.220	40.220	1.670	33.402	33.402
2	1.190	23.802	64.022	1.531	30.619	64.022

Extraction Method: Principal Component Analysis.

**Rotated Component Matrix<sup>a</sup>**

	Component	
	1	2
p1	.022	.871
p2	.154	.796
p3	.506	.354
p4	.876	.112
p5	.789	-.020

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

**Component Transformation Matrix**

Component	1	2
1	.765	.644
2	-.644	.765

### Component Transformation

#### Matrix

Component	1	2
1	.765	.644
2	-.644	.765

Extraction Method: Principal

Component Analysis.

Rotation Method: Varimax with

Kaiser Normalization.

## 2. GERAKAN NASIONAL NON TUNAI

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.714
Bartlett's Test of Sphericity	Approx. Chi-Square
	40.986
	Df
	10
	Sig.
	.000

#### Anti-image Matrices

		p1	p2	p3	p4	p5
Anti-image Covariance	p1	.774	-.092	-.022	-.063	-.157
	p2	-.092	.356	-.252	-.020	-.055
	p3	-.022	-.252	.358	.003	-.104
	p4	-.063	-.020	.003	.983	-.023
	p5	-.157	-.055	-.104	-.023	.703
Anti-image Correlation	p1	.853 <sup>a</sup>	-.176	-.042	-.072	-.213
	p2	-.176	.656 <sup>a</sup>	-.705	-.034	-.111
	p3	-.042	-.705	.653 <sup>a</sup>	.006	-.208
	p4	-.072	-.034	.006	.837 <sup>a</sup>	-.027
	p5	-.213	-.111	-.208	-.027	.859 <sup>a</sup>



**Anti-image Matrices**

		p1	p2	p3	p4	p5
Anti-image Covariance	p1	.774	-.092	-.022	-.063	-.157
	p2	-.092	.356	-.252	-.020	-.055
	p3	-.022	-.252	.358	.003	-.104
	p4	-.063	-.020	.003	.983	-.023
	p5	-.157	-.055	-.104	-.023	.703
Anti-image Correlation	p1	.853 <sup>a</sup>	-.176	-.042	-.072	-.213
	p2	-.176	.656 <sup>a</sup>	-.705	-.034	-.111
	p3	-.042	-.705	.653 <sup>a</sup>	.006	-.208
	p4	-.072	-.034	.006	.837 <sup>a</sup>	-.027
	p5	-.213	-.111	-.208	-.027	.859 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Component Matrix<sup>a</sup>**

	Component
	1
p1	.659
p2	.873
p3	.867
p4	.194
p5	.730

Extraction Method:  
Principal Component  
Analysis.

a. 1 components  
extracted.

### Communalities

	Extraction
p1	.434
p2	.762
p3	.752
p4	.037
p5	.533

Extraction Method:  
Principal Component  
Analysis.

### Total Variance Explained

Component	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2.519	50.376	50.376

Extraction Method: Principal Component Analysis.

### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

### 3. KARTU ATM

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.695
Bartlett's Test of Sphericity	Approx. Chi-Square
	42.742
	Df
	10
	Sig.
	.000

#### Anti-image Matrices

		p1	p2	p3	p4	p5
Anti-image Covariance	p1	.798	-.076	-.181	.074	.143
	p2	-.076	.613	-.215	-.147	-.043
	p3	-.181	-.215	.707	-.070	-.036
	p4	.074	-.147	-.070	.395	-.248
	p5	.143	-.043	-.036	-.248	.436
Anti-image Correlation	p1	.591 <sup>a</sup>	-.108	-.241	.132	.242
	p2	-.108	.764 <sup>a</sup>	-.327	-.298	-.084
	p3	-.241	-.327	.716 <sup>a</sup>	-.133	-.065
	p4	.132	-.298	-.133	.679 <sup>a</sup>	-.598
	p5	.242	-.084	-.065	-.598	.681 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Component Matrix<sup>a</sup>**

	Component	
	1	2
p1	-.287	.841
p2	.751	.342
p3	.595	.588
p4	.882	-.145
p5	.835	-.285

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

**Communalities**

	Extraction
p1	.789
p2	.681
p3	.700
p4	.799
p5	.779

Extraction Method:  
Principal Component Analysis.

**Total Variance Explained**

Component	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.476	49.524	49.524	2.070	41.400	41.400
2	1.272	25.442	74.966	1.678	33.566	74.966

Extraction Method: Principal Component Analysis.

**Rotated Component Matrix<sup>a</sup>**

	Component	
	1	2
p1	.255	-.851
p2	.810	.158
p3	.826	-.133
p4	.634	.630
p5	.514	.717

Extraction Method: Principal

Component Analysis.

Rotation Method: Varimax with

Kaiser Normalization.

a. Rotation converged in 3 iterations.

**Component Transformation Matrix**

Component	1	2
1	.814	.581
2	.581	-.814

Extraction Method: Principal

Component Analysis.

Rotation Method: Varimax with

Kaiser Normalization.

#### 4. KARTU KREDIT

##### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.658
Bartlett's Test of Sphericity	Approx. Chi-Square
	31.742
	Df
	10
	Sig.
	.000

##### Anti-image Matrices

		p1	p2	p3	p4	p5
Anti-image Covariance	p1	.805	-.173	-.073	.074	.186
	p2	-.173	.685	-.257	-.122	-.061
	p3	-.073	-.257	.734	-.082	-.055
	p4	.074	-.122	-.082	.536	-.284
	p5	.186	-.061	-.055	-.284	.536
Anti-image Correlation	p1	.557 <sup>a</sup>	-.234	-.095	.113	.284
	p2	-.234	.662 <sup>a</sup>	-.363	-.201	-.100
	p3	-.095	-.363	.718 <sup>a</sup>	-.131	-.088
	p4	.113	-.201	-.131	.671 <sup>a</sup>	-.529
	p5	.284	-.100	-.088	-.529	.644 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Component Matrix<sup>a</sup>**

	Component	
	1	2
p1	-.257	.824
p2	.649	.532
p3	.642	.467
p4	.834	-.187
p5	.799	-.347

Extraction Method: Principal  
Component Analysis.

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.658
Bartlett's Test of Sphericity    Approx. Chi-Square	31.742
Df	10

a. 2 components extracted.

**Communalities**

	Extraction
p1	.746
p2	.704
p3	.630
p4	.730
p5	.758

Extraction Method:  
Principal Component  
Analysis.

**Total Variance Explained**

Compo nent	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.233	44.655	44.655	1.791	35.817	35.817
2	1.336	26.714	71.369	1.778	35.553	71.369

Extraction Method: Principal Component Analysis.



**Rotated Component Matrix<sup>a</sup>**

	Component	
	1	2
p1	.396	-.767
p2	.836	.077
p3	.785	.118
p4	.462	.719
p5	.325	.808

Extraction Method: Principal

Component Analysis.

Rotation Method: Varimax with  
Kaiser Normalization.

a. Rotation converged in 3  
iterations.

**Component Transformation  
Matrix**

Component	1	2
1	.712	.702
2	.702	-.712

Extraction Method: Principal

Component Analysis.

Rotation Method: Varimax with  
Kaiser Normalization.

## 5. MESIN EDC

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.750
Bartlett's Test of Sphericity	Approx. Chi-Square
	40.919
	Df
	10
	Sig.
	.000

### Anti-image Matrices

		P1	P2	P3	P4	P5
Anti-image Covariance	P1	.606	-.226	-.205	.158	-.046
	P2	-.226	.590	-.062	-.139	-.102
	P3	-.205	-.062	.525	-.168	-.153
	P4	.158	-.139	-.168	.659	-.174
	P5	-.046	-.102	-.153	-.174	.613
Anti-image Correlation	P1	.659 <sup>a</sup>	-.378	-.364	.251	-.075
	P2	-.378	.789 <sup>a</sup>	-.111	-.223	-.170
	P3	-.364	-.111	.770 <sup>a</sup>	-.286	-.270
	P4	.251	-.223	-.286	.690 <sup>a</sup>	-.274
	P5	-.075	-.170	-.270	-.274	.822 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

### Component Matrix<sup>a</sup>

	Component
	1
P1	.671

P2	.779
P3	.823
P4	.646
P5	.768

Extraction Method:  
Principal Component  
Analysis.  
a. 1 components  
extracted.

Communalities

	Extraction
P1	.450
P2	.608
P3	.678
P4	.417
P5	.590

Extraction Method:  
Principal Component  
Analysis.

**Total Variance Explained**

Compo nent	Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2.742	54.836	54.836

Extraction Method: Principal Component Analysis.

# HASIL REGRESI REALIBILITAS

## 1. Transaksi Tunai

### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.617	5

### Item Statistics

	Mean	Std. Deviation	N
p1	3.7333	1.04826	30
p2	3.8000	.80516	30
p3	4.0667	.86834	30
p4	3.4667	.97320	30
p5	3.4333	1.07265	30

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
p1	14.7667	6.323	.316	.595
p2	14.7000	6.769	.398	.555
p3	14.4333	6.737	.354	.572
p4	15.0333	5.826	.492	.498
p5	15.0667	6.202	.324	.592

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18.5000	9.086	3.01433	5

## 2. GNNT (Gerakan Nasional Non Tunai)

### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.729	5

**Item Statistics**

	Mean	Std. Deviation	N
p1	2.8000	.99655	30
p2	2.9667	1.21721	30
p3	3.2667	1.22990	30
p4	3.1667	.91287	30
p5	2.8000	.88668	30

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
p1	12.2000	9.614	.460	.693
p2	12.0333	7.344	.701	.584
p3	11.7333	7.375	.683	.593
p4	11.8333	11.868	.119	.797
p5	12.2000	9.752	.526	.674

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15.0000	13.448	3.66719	5

### 3. Kartu ATM

#### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

#### Reliability Statistics

Cronbach's Alpha	N of Items
.658	5

#### Item Statistics

	Mean	Std. Deviation	N
p1	4.3667	.49013	30
p2	2.5333	1.16658	30
p3	3.3000	1.23596	30
p4	1.9000	.75886	30
p5	1.6333	.61495	30

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
p1	9.3667	8.585	-.073	.737
p2	11.2000	4.303	.610	.490
p3	10.4333	4.392	.521	.558
p4	11.8333	5.937	.569	.546
p5	12.1000	6.714	.478	.598

#### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
13.7333	8.616	2.93532	5

#### 4. Kartu Kredit

##### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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



**Reliability Statistics**

Cronbach's Alpha	N of Items
.610	5

**Item Statistics**

	Mean	Std. Deviation	N
p1	4.4333	.50401	30
p2	2.4333	1.07265	30
p3	3.3667	1.09807	30
p4	1.7333	.73968	30
p5	1.5000	.50855	30

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
p1	9.0333	6.516	-.038	.686
p2	11.0333	3.344	.555	.430
p3	10.1000	3.403	.509	.467
p4	11.7333	4.685	.449	.517
p5	11.9667	5.482	.391	.565

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
13.4667	6.671	2.58288	5

## 5. Mesin EDC

### Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded <sup>a</sup>	0	.0
	Total	30	100.0

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

### Reliability Statistics

Cronbach's Alpha	N of Items
.766	5

### Item Statistics

	Mean	Std. Deviation	N
P1	3.0333	1.18855	30
P2	2.3333	.71116	30
P3	3.0333	.85029	30
P4	2.8000	.99655	30
P5	2.7667	.77385	30

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
P1	10.9333	6.685	.461	.771
P2	11.6333	7.895	.633	.704
P3	10.9333	7.099	.686	.674
P4	11.1667	7.592	.427	.764
P5	11.2000	7.752	.599	.708

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
13.9667	10.930	3.30604	5