**LAMPIRAN 1**

**KUESIONER PENELITIAN**

Nama UMKM : …………………………

Nama Pemilik Usaha : …………………………

Lama Usaha Berdiri : < 1 Tahun (Kurang dari)

1 Tahun – 3 Tahun

> 3 Tahun (Lebih dari)

Penghasilan Per Tahun (*pilih satu*) : < Rp.300 Juta (Kurang dari)

Rp.300 Juta – Rp.2,5 Milyar

Rp.2,5 Milyar–Rp.50 Milyar

**PETUNJUK PENGISIAN KUESIONER**

Responden cukup memberi tanda centang (√) pada pilihan yang tersedia dengan pendapat Bapak/Ibu. Pada setiap pertanyaan diharapkan hanya memberi satu jawaban.

**Keterangan:**

|  |  |
| --- | --- |
| Sangat Tidak Setuju | STS |
| Tidak Setuju | TS |
| Netral | N |
| Setuju | S |
| Sangat Setuju | SS |

**Variabel Kinerja UMKM (Y)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO.** | **PERNYATAAN** | **PILIHAN** | | | | |
| **STS** | **TS** | **N** | **S** | **SS** |
| 1 | Usaha yang saya lakukan mengalami peningkatan penjualan setiap bulannya. |  |  |  |  |  |
| 2 | Permintaan akan produk terus mengalami peningkatan. |  |  |  |  |  |
| 3 | Laba usaha dari usaha saya mengalami peningkatan setiap periode. |  |  |  |  |  |
| 4 | konsumen saya mengalami peningkatan setiap bulannya. |  |  |  |  |  |

**Variabel Akses Permodalan (X1)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO.** | **PERNYATAAN** | **PILIHAN** | | | | |
| **STS** | **TS** | **N** | **S** | **SS** |
| 1 | Saya selalu mendapat informasi mengenai akses modal atau kredit pada lembaga keuangan. |  |  |  |  |  |
| 2 | Saya selalu kesulitan terkait prosedur yang diberikan dalam mengakses modal di lembaga keuangan. |  |  |  |  |  |
| 3 | Tuntutan akan jaminan dapat membatasi pengajuan kredit atau akses modal yang saya lakukan. |  |  |  |  |  |
| 4 | Peraturan kredit dapat mempengaruhi keputusan dalam pengajuan kredit. |  |  |  |  |  |
| 5 | Mengakses kredit atau modal dapat membantu dalam pertumbuhan usaha saya. |  |  |  |  |  |

**Variabel *Financial Technology* (X2)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO.** | **PERNYATAAN** | **PILIHAN** | | | | |
| **STS** | **TS** | **N** | **S** | **SS** |
| 1 | Pengetahuan tentang *fintech* sangat bermanfaat bagi saya dalam menjalankan usaha. |  |  |  |  |  |
| 2 | Saya menggunakan fintech sebagai alat untuk bertransaksi. |  |  |  |  |  |
| 3 | Saya merasa lebih dimudahkan dalam bertransaksi dengan adanya fintech. |  |  |  |  |  |
| 4 | Fintech dapat mempersingakat waktu saat bertransaksi. |  |  |  |  |  |
| 5 | Aplikasi fintech sangat mudah digunakan sehingga saya tidak merasa kesulitan. |  |  |  |  |  |
| 6 | Saya rasa dengan menggunakan fintech dapat melakukan transaksi dimana saja. |  |  |  |  |  |

**Variabel Literasi Keuangan (X3)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO.** | **PERNYATAAN** | **PILIHAN** | | | | |
| **STS** | **TS** | **N** | **S** | **SS** |
| 1 | Pengetahuan mengenai pengelolaan keuangan sangat bermanfaat bagi saya dan kelangsungan usaha saya. |  |  |  |  |  |
| 2 | Perencanaan keuangan sangat penting bagi saya dan usaha saya. |  |  |  |  |  |
| 3 | Saya memahami manfaat pengelolaan keuangan pada usaha. |  |  |  |  |  |
| 4 | Saya memahami tata cara mengelola keuangan secara efektif demi keberlangsungan usaha. |  |  |  |  |  |
| 5 | Saya sudah membuat pembukuan atau pencatatan kas (uang) keluar-masuk setiap hari. |  |  |  |  |  |
| 6 | Saya berani mengambil risiko dalam pengambilan keputusan pada usaha saya. |  |  |  |  |  |
| 7 | Saya dapat mengatur strategi untuk meminimalkan risiko keuangan pada usaha saya. |  |  |  |  |  |

**Variabel Minat Menggunakan *E-commerce* (X4)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NO.** | **PERNYATAAN** | **PILIHAN** | | | | |
| **STS** | **TS** | **N** | **S** | **SS** |
| 1 | Saya dapat dengan mudah mengoperasikan komputer dan menggunakan internet |  |  |  |  |  |
| 2 | Saya menggunakan E-commerce sebagai pilihan utama dalam memasarkan produk dan transaksi. |  |  |  |  |  |
| 3 | Penggunaan E-commerce dapat mempermudah promosi dan transaksi, untuk menunjang penerapan metode tradisional. |  |  |  |  |  |
| 4 | Saya rasa E-commerce mampu memudahkan saya dalam mencari pelanggan sehingga bisa meningkatkan pendapatan usaha. |  |  |  |  |  |
| 5 | E-commerce dapat membantu proses penjualan dan pemasaran produk. |  |  |  |  |  |

**LAMPIRAN 2**

**Tabulasi Data**

**Variabel Kinerja UMKM (Y)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **RESPONDEN** | **Y.1** | **Y.2** | **Y.3** | **Y.4** | **TOTAL Y** |
| 1 | 4 | 4 | 4 | 4 | 16 |
| 2 | 2 | 4 | 4 | 2 | 12 |
| 3 | 4 | 4 | 3 | 4 | 15 |
| 4 | 3 | 3 | 3 | 3 | 12 |
| 5 | 4 | 4 | 4 | 5 | 17 |
| 6 | 4 | 3 | 4 | 4 | 15 |
| 7 | 2 | 2 | 3 | 3 | 10 |
| 8 | 2 | 3 | 2 | 1 | 8 |
| 9 | 3 | 3 | 3 | 3 | 12 |
| 10 | 4 | 4 | 4 | 4 | 16 |
| 11 | 3 | 4 | 5 | 4 | 16 |
| 12 | 1 | 1 | 1 | 1 | 4 |
| 13 | 5 | 3 | 3 | 5 | 16 |
| 14 | 3 | 3 | 4 | 4 | 14 |
| 15 | 3 | 3 | 3 | 3 | 12 |
| 16 | 3 | 3 | 3 | 4 | 13 |
| 17 | 5 | 5 | 5 | 5 | 20 |
| 18 | 5 | 4 | 4 | 5 | 18 |
| 19 | 4 | 5 | 3 | 5 | 17 |
| 20 | 5 | 5 | 5 | 5 | 20 |
| 21 | 4 | 4 | 5 | 5 | 18 |
| 22 | 5 | 5 | 5 | 4 | 19 |
| 23 | 4 | 4 | 3 | 3 | 14 |
| 24 | 5 | 5 | 5 | 5 | 20 |
| 25 | 3 | 4 | 3 | 4 | 14 |
| 26 | 4 | 4 | 4 | 4 | 16 |
| 27 | 4 | 4 | 4 | 5 | 17 |
| 28 | 4 | 4 | 4 | 4 | 16 |
| 29 | 4 | 4 | 4 | 3 | 15 |
| 30 | 5 | 5 | 4 | 4 | 18 |
| 31 | 2 | 2 | 2 | 3 | 9 |
| 32 | 5 | 5 | 5 | 5 | 20 |
| 33 | 3 | 3 | 3 | 3 | 12 |
| 34 | 2 | 3 | 2 | 3 | 10 |
| 35 | 4 | 4 | 4 | 4 | 16 |
| 36 | 4 | 4 | 5 | 4 | 17 |
| 37 | 3 | 2 | 2 | 2 | 9 |
| 38 | 4 | 4 | 4 | 4 | 16 |
| 39 | 4 | 4 | 4 | 4 | 16 |
| 40 | 4 | 4 | 5 | 5 | 18 |
| 41 | 4 | 4 | 3 | 3 | 14 |
| 42 | 4 | 4 | 5 | 5 | 18 |
| 43 | 4 | 4 | 4 | 4 | 16 |
| 44 | 5 | 4 | 5 | 4 | 18 |
| 45 | 5 | 4 | 4 | 4 | 17 |
| 46 | 3 | 3 | 4 | 4 | 14 |
| 47 | 4 | 4 | 4 | 4 | 16 |
| 48 | 5 | 4 | 5 | 4 | 18 |
| 49 | 4 | 4 | 4 | 5 | 17 |
| 50 | 4 | 4 | 4 | 4 | 16 |
| 51 | 5 | 4 | 5 | 4 | 18 |
| 52 | 4 | 4 | 5 | 4 | 17 |
| 53 | 4 | 4 | 4 | 4 | 16 |
| 54 | 5 | 5 | 5 | 5 | 20 |
| 55 | 5 | 5 | 5 | 5 | 20 |
| 56 | 4 | 4 | 4 | 4 | 16 |
| 57 | 5 | 5 | 5 | 5 | 20 |
| 58 | 5 | 5 | 3 | 3 | 16 |
| 59 | 4 | 3 | 5 | 3 | 15 |
| 60 | 4 | 4 | 4 | 4 | 16 |
| 61 | 4 | 3 | 3 | 3 | 13 |
| 62 | 3 | 4 | 3 | 4 | 14 |
| 63 | 4 | 3 | 3 | 3 | 13 |
| 64 | 3 | 3 | 3 | 3 | 12 |
| 65 | 2 | 2 | 2 | 3 | 9 |
| 66 | 2 | 2 | 2 | 3 | 9 |
| 67 | 2 | 3 | 2 | 3 | 10 |
| 68 | 3 | 3 | 3 | 3 | 12 |
| 69 | 2 | 2 | 2 | 2 | 8 |
| 70 | 2 | 3 | 2 | 3 | 10 |
| 71 | 3 | 2 | 2 | 2 | 9 |
| 72 | 2 | 2 | 2 | 2 | 8 |
| 73 | 4 | 3 | 3 | 3 | 13 |
| 74 | 3 | 2 | 3 | 3 | 11 |
| 75 | 3 | 2 | 3 | 2 | 10 |
| 76 | 4 | 3 | 4 | 4 | 15 |
| 77 | 2 | 2 | 3 | 3 | 10 |
| 78 | 4 | 5 | 3 | 4 | 16 |
| 79 | 3 | 3 | 3 | 4 | 13 |
| 80 | 4 | 4 | 4 | 4 | 16 |
| 81 | 3 | 3 | 2 | 2 | 10 |

**Variabel Akses Permodalan (X1)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **RESPONDEN** | **X1.1** | **X1.2** | **X1.3** | **X1.4** | **X1.5** | **TOTAL X1** |
| 1 | 1 | 1 | 1 | 1 | 4 | 8 |
| 2 | 1 | 1 | 2 | 5 | 2 | 11 |
| 3 | 4 | 3 | 5 | 4 | 4 | 20 |
| 4 | 4 | 4 | 4 | 4 | 4 | 20 |
| 5 | 2 | 2 | 2 | 2 | 1 | 9 |
| 6 | 3 | 3 | 5 | 4 | 1 | 16 |
| 7 | 3 | 3 | 4 | 4 | 4 | 18 |
| 8 | 4 | 5 | 5 | 5 | 3 | 22 |
| 9 | 2 | 3 | 3 | 4 | 4 | 16 |
| 10 | 3 | 3 | 4 | 4 | 4 | 18 |
| 11 | 2 | 1 | 1 | 1 | 3 | 8 |
| 12 | 3 | 5 | 5 | 5 | 5 | 23 |
| 13 | 4 | 3 | 4 | 5 | 3 | 19 |
| 14 | 5 | 2 | 2 | 2 | 4 | 15 |
| 15 | 3 | 2 | 3 | 3 | 4 | 15 |
| 16 | 3 | 2 | 3 | 4 | 4 | 16 |
| 17 | 1 | 1 | 1 | 5 | 5 | 13 |
| 18 | 4 | 2 | 3 | 3 | 5 | 17 |
| 19 | 4 | 3 | 4 | 4 | 5 | 20 |
| 20 | 4 | 4 | 4 | 4 | 4 | 20 |
| 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 22 | 3 | 3 | 3 | 3 | 4 | 16 |
| 23 | 2 | 2 | 4 | 2 | 3 | 13 |
| 24 | 5 | 5 | 5 | 5 | 5 | 25 |
| 25 | 4 | 2 | 3 | 4 | 4 | 17 |
| 26 | 4 | 4 | 5 | 5 | 3 | 21 |
| 27 | 4 | 4 | 4 | 4 | 4 | 20 |
| 28 | 4 | 4 | 4 | 4 | 3 | 19 |
| 29 | 3 | 3 | 4 | 5 | 4 | 19 |
| 30 | 4 | 4 | 4 | 4 | 4 | 20 |
| 31 | 2 | 2 | 3 | 3 | 3 | 13 |
| 32 | 5 | 5 | 5 | 5 | 5 | 25 |
| 33 | 2 | 3 | 3 | 3 | 3 | 14 |
| 34 | 3 | 2 | 3 | 3 | 3 | 14 |
| 35 | 3 | 3 | 5 | 5 | 5 | 21 |
| 36 | 4 | 4 | 4 | 4 | 4 | 20 |
| 37 | 4 | 3 | 3 | 4 | 5 | 19 |
| 38 | 4 | 2 | 4 | 4 | 4 | 18 |
| 39 | 5 | 4 | 2 | 2 | 4 | 17 |
| 40 | 4 | 3 | 3 | 4 | 4 | 18 |
| 41 | 5 | 5 | 3 | 5 | 3 | 21 |
| 42 | 5 | 1 | 3 | 4 | 3 | 16 |
| 43 | 4 | 5 | 4 | 4 | 4 | 21 |
| 44 | 4 | 4 | 2 | 4 | 2 | 16 |
| 45 | 4 | 4 | 5 | 3 | 4 | 20 |
| 46 | 5 | 3 | 4 | 3 | 4 | 19 |
| 47 | 5 | 4 | 3 | 4 | 4 | 20 |
| 48 | 1 | 4 | 2 | 3 | 3 | 13 |
| 49 | 4 | 4 | 5 | 4 | 4 | 21 |
| 50 | 4 | 3 | 3 | 4 | 4 | 18 |
| 51 | 4 | 3 | 4 | 3 | 4 | 18 |
| 52 | 3 | 4 | 3 | 3 | 4 | 17 |
| 53 | 4 | 4 | 4 | 4 | 4 | 20 |
| 54 | 4 | 4 | 4 | 4 | 4 | 20 |
| 55 | 3 | 3 | 3 | 4 | 4 | 17 |
| 56 | 4 | 4 | 4 | 4 | 4 | 20 |
| 57 | 3 | 3 | 3 | 3 | 3 | 15 |
| 58 | 4 | 4 | 3 | 1 | 3 | 15 |
| 59 | 4 | 4 | 3 | 4 | 3 | 18 |
| 60 | 3 | 4 | 3 | 3 | 3 | 16 |
| 61 | 4 | 4 | 4 | 4 | 3 | 19 |
| 62 | 4 | 4 | 4 | 4 | 5 | 21 |
| 63 | 3 | 2 | 3 | 2 | 3 | 13 |
| 64 | 2 | 4 | 4 | 4 | 3 | 17 |
| 65 | 4 | 4 | 4 | 4 | 3 | 19 |
| 66 | 3 | 4 | 4 | 5 | 3 | 19 |
| 67 | 5 | 4 | 4 | 4 | 4 | 21 |
| 68 | 4 | 3 | 5 | 3 | 4 | 19 |
| 69 | 4 | 4 | 4 | 3 | 3 | 18 |
| 70 | 3 | 4 | 4 | 3 | 3 | 17 |
| 71 | 3 | 4 | 4 | 4 | 2 | 17 |
| 72 | 3 | 4 | 4 | 4 | 1 | 16 |
| 73 | 5 | 4 | 4 | 4 | 4 | 21 |
| 74 | 4 | 3 | 3 | 3 | 3 | 16 |
| 75 | 4 | 3 | 3 | 4 | 4 | 18 |
| 76 | 3 | 3 | 3 | 3 | 3 | 15 |
| 77 | 3 | 4 | 3 | 3 | 4 | 17 |
| 78 | 2 | 2 | 3 | 4 | 2 | 13 |
| 79 | 2 | 5 | 5 | 5 | 4 | 21 |
| 80 | 3 | 3 | 3 | 3 | 4 | 16 |
| 81 | 3 | 4 | 5 | 5 | 5 | 22 |

**Variabel *Financial Technology* (X2)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **RESPONDEN** | **X2.1** | **X2.2** | **X2.3** | **X2.4** | **X2.5** | **X2.6** | **TOTAL X2** |
| 1 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 2 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 3 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 4 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 6 | 3 | 4 | 4 | 4 | 3 | 4 | 22 |
| 7 | 4 | 2 | 3 | 3 | 3 | 3 | 18 |
| 8 | 5 | 1 | 2 | 2 | 2 | 2 | 14 |
| 9 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 10 | 5 | 5 | 5 | 5 | 4 | 5 | 29 |
| 11 | 3 | 2 | 3 | 2 | 3 | 3 | 16 |
| 12 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 13 | 4 | 4 | 2 | 4 | 4 | 4 | 22 |
| 14 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 15 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 16 | 4 | 3 | 3 | 3 | 3 | 3 | 19 |
| 17 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 18 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 19 | 4 | 4 | 4 | 5 | 5 | 5 | 27 |
| 20 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 21 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 22 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 23 | 3 | 2 | 3 | 2 | 2 | 2 | 14 |
| 24 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 25 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 26 | 5 | 2 | 3 | 5 | 3 | 3 | 21 |
| 27 | 4 | 3 | 4 | 4 | 3 | 4 | 22 |
| 28 | 5 | 3 | 4 | 5 | 3 | 3 | 23 |
| 29 | 4 | 4 | 5 | 5 | 5 | 5 | 28 |
| 30 | 5 | 5 | 5 | 5 | 4 | 4 | 28 |
| 31 | 4 | 4 | 4 | 5 | 4 | 4 | 25 |
| 32 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 33 | 5 | 4 | 5 | 4 | 4 | 3 | 25 |
| 34 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 35 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 36 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 37 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 38 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 39 | 5 | 5 | 5 | 5 | 5 | 4 | 29 |
| 40 | 4 | 4 | 4 | 4 | 3 | 3 | 22 |
| 41 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 42 | 5 | 5 | 3 | 4 | 3 | 4 | 24 |
| 43 | 4 | 5 | 4 | 4 | 4 | 5 | 26 |
| 44 | 5 | 4 | 5 | 3 | 3 | 3 | 23 |
| 45 | 2 | 3 | 3 | 3 | 3 | 3 | 17 |
| 46 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 47 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 48 | 5 | 5 | 3 | 3 | 2 | 2 | 20 |
| 49 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 50 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 51 | 4 | 4 | 3 | 4 | 4 | 3 | 22 |
| 52 | 4 | 3 | 4 | 4 | 3 | 4 | 22 |
| 53 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 54 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 55 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 56 | 4 | 4 | 3 | 3 | 3 | 3 | 20 |
| 57 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 58 | 3 | 4 | 3 | 2 | 4 | 4 | 20 |
| 59 | 4 | 3 | 2 | 2 | 2 | 2 | 15 |
| 60 | 4 | 4 | 5 | 4 | 5 | 4 | 26 |
| 61 | 4 | 3 | 4 | 4 | 4 | 4 | 23 |
| 62 | 4 | 5 | 4 | 4 | 5 | 4 | 26 |
| 63 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 64 | 5 | 4 | 4 | 4 | 4 | 5 | 26 |
| 65 | 4 | 4 | 5 | 4 | 4 | 4 | 25 |
| 66 | 4 | 5 | 5 | 4 | 5 | 4 | 27 |
| 67 | 5 | 5 | 4 | 5 | 4 | 4 | 27 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 69 | 5 | 4 | 4 | 5 | 4 | 5 | 27 |
| 70 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 71 | 5 | 4 | 4 | 4 | 4 | 5 | 26 |
| 72 | 4 | 5 | 4 | 4 | 4 | 4 | 25 |
| 73 | 3 | 4 | 4 | 4 | 5 | 4 | 24 |
| 74 | 5 | 4 | 4 | 4 | 4 | 4 | 25 |
| 75 | 4 | 4 | 4 | 4 | 4 | 4 | 24 |
| 76 | 5 | 5 | 3 | 4 | 4 | 4 | 25 |
| 77 | 4 | 4 | 4 | 4 | 4 | 3 | 23 |
| 78 | 2 | 2 | 2 | 2 | 2 | 2 | 12 |
| 79 | 5 | 5 | 5 | 5 | 5 | 5 | 30 |
| 80 | 3 | 3 | 3 | 3 | 3 | 3 | 18 |
| 81 | 4 | 3 | 5 | 5 | 3 | 5 | 25 |

**Variabel Literasi Keuangan (X3)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| RESPONDEN | X3.1 | X3.2 | X3.3 | X3.4 | X3.5 | X3.6 | X3.7 | TOTAL X3 |
| 1 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 31 |
| 2 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 34 |
| 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 26 |
| 4 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 31 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 6 | 5 | 5 | 4 | 3 | 4 | 4 | 4 | 29 |
| 7 | 5 | 5 | 4 | 3 | 2 | 4 | 3 | 26 |
| 8 | 5 | 5 | 5 | 3 | 2 | 3 | 4 | 27 |
| 9 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 28 |
| 10 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 11 | 3 | 4 | 4 | 3 | 5 | 2 | 3 | 24 |
| 12 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 13 | 3 | 4 | 3 | 3 | 4 | 4 | 3 | 24 |
| 14 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 15 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 24 |
| 16 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 29 |
| 17 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 18 | 4 | 4 | 4 | 4 | 3 | 3 | 5 | 27 |
| 19 | 5 | 5 | 3 | 5 | 5 | 4 | 4 | 31 |
| 20 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 31 |
| 21 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 32 |
| 22 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 32 |
| 23 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 24 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 25 | 5 | 5 | 3 | 3 | 4 | 4 | 4 | 28 |
| 26 | 5 | 5 | 5 | 3 | 3 | 4 | 3 | 28 |
| 27 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 32 |
| 28 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 32 |
| 29 | 4 | 5 | 4 | 4 | 4 | 3 | 3 | 27 |
| 30 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 34 |
| 31 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 31 |
| 32 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 33 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 29 |
| 34 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 35 | 5 | 5 | 5 | 5 | 3 | 5 | 5 | 33 |
| 36 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 29 |
| 37 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 33 |
| 38 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 39 | 4 | 4 | 5 | 5 | 5 | 3 | 5 | 31 |
| 40 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 30 |
| 41 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 42 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 43 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 44 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 34 |
| 45 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 46 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 47 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 48 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 49 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 50 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 31 |
| 51 | 4 | 3 | 5 | 4 | 5 | 4 | 4 | 29 |
| 52 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 53 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 28 |
| 54 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 55 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 30 |
| 56 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 35 |
| 57 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 30 |
| 58 | 4 | 3 | 5 | 4 | 4 | 5 | 4 | 29 |
| 59 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 22 |
| 60 | 4 | 5 | 2 | 3 | 3 | 4 | 4 | 25 |
| 61 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 29 |
| 62 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 31 |
| 63 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 31 |
| 64 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 30 |
| 65 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 31 |
| 66 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 31 |
| 67 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 30 |
| 68 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 31 |
| 69 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 31 |
| 70 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 29 |
| 71 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 29 |
| 72 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 29 |
| 73 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 29 |
| 74 | 4 | 4 | 5 | 4 | 3 | 4 | 4 | 28 |
| 75 | 3 | 4 | 4 | 4 | 5 | 4 | 3 | 27 |
| 76 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 30 |
| 77 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 27 |
| 78 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 26 |
| 79 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 31 |
| 80 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 29 |
| 81 | 5 | 5 | 4 | 3 | 3 | 3 | 4 | 27 |

**Variabel Minat Menggunakan *E-commerce* (X4)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **RESPONDEN** | **X4.1** | **X4.2** | **X4.3** | **X4.4** | **X4.5** | **TOTAL X4** |
| 1 | 5 | 5 | 5 | 5 | 5 | 25 |
| 2 | 5 | 2 | 4 | 4 | 4 | 19 |
| 3 | 3 | 3 | 3 | 3 | 4 | 16 |
| 4 | 5 | 5 | 5 | 5 | 5 | 25 |
| 5 | 5 | 5 | 5 | 5 | 5 | 25 |
| 6 | 3 | 4 | 4 | 5 | 5 | 21 |
| 7 | 4 | 3 | 3 | 3 | 3 | 16 |
| 8 | 5 | 5 | 5 | 5 | 5 | 25 |
| 9 | 5 | 5 | 5 | 5 | 5 | 25 |
| 10 | 4 | 4 | 4 | 4 | 4 | 20 |
| 11 | 4 | 3 | 5 | 5 | 3 | 20 |
| 12 | 3 | 3 | 4 | 3 | 4 | 17 |
| 13 | 3 | 4 | 4 | 4 | 4 | 19 |
| 14 | 3 | 3 | 4 | 4 | 4 | 18 |
| 15 | 4 | 4 | 4 | 4 | 4 | 20 |
| 16 | 3 | 3 | 3 | 3 | 3 | 15 |
| 17 | 5 | 5 | 5 | 5 | 5 | 25 |
| 18 | 5 | 5 | 5 | 4 | 4 | 23 |
| 19 | 4 | 3 | 5 | 4 | 5 | 21 |
| 20 | 5 | 5 | 5 | 5 | 5 | 25 |
| 21 | 4 | 4 | 4 | 4 | 4 | 20 |
| 22 | 5 | 5 | 5 | 5 | 5 | 25 |
| 23 | 4 | 4 | 4 | 4 | 4 | 20 |
| 24 | 5 | 5 | 5 | 5 | 5 | 25 |
| 25 | 3 | 4 | 4 | 4 | 5 | 20 |
| 26 | 3 | 4 | 5 | 5 | 5 | 22 |
| 27 | 5 | 4 | 4 | 4 | 5 | 22 |
| 28 | 4 | 5 | 5 | 5 | 5 | 24 |
| 29 | 5 | 4 | 5 | 5 | 5 | 24 |
| 30 | 5 | 5 | 5 | 5 | 5 | 25 |
| 31 | 5 | 5 | 5 | 5 | 5 | 25 |
| 32 | 5 | 5 | 5 | 5 | 5 | 25 |
| 33 | 4 | 4 | 4 | 5 | 4 | 21 |
| 34 | 4 | 4 | 4 | 5 | 5 | 22 |
| 35 | 5 | 3 | 3 | 3 | 3 | 17 |
| 36 | 4 | 5 | 4 | 4 | 4 | 21 |
| 37 | 5 | 5 | 5 | 5 | 5 | 25 |
| 38 | 4 | 5 | 5 | 5 | 5 | 24 |
| 39 | 5 | 5 | 3 | 5 | 5 | 23 |
| 40 | 4 | 4 | 4 | 4 | 4 | 20 |
| 41 | 5 | 5 | 5 | 5 | 5 | 25 |
| 42 | 5 | 5 | 5 | 5 | 3 | 23 |
| 43 | 3 | 4 | 4 | 5 | 4 | 20 |
| 44 | 5 | 5 | 5 | 5 | 5 | 25 |
| 45 | 5 | 5 | 5 | 5 | 5 | 25 |
| 46 | 4 | 5 | 4 | 5 | 4 | 22 |
| 47 | 4 | 4 | 4 | 4 | 4 | 20 |
| 48 | 5 | 5 | 5 | 5 | 5 | 25 |
| 49 | 4 | 5 | 5 | 4 | 5 | 23 |
| 50 | 4 | 5 | 4 | 5 | 4 | 22 |
| 51 | 4 | 4 | 5 | 4 | 4 | 21 |
| 52 | 4 | 4 | 3 | 4 | 4 | 19 |
| 53 | 4 | 5 | 4 | 4 | 4 | 21 |
| 54 | 4 | 4 | 4 | 4 | 4 | 20 |
| 55 | 4 | 4 | 4 | 4 | 4 | 20 |
| 56 | 3 | 4 | 4 | 4 | 4 | 19 |
| 57 | 3 | 3 | 3 | 3 | 4 | 16 |
| 58 | 3 | 3 | 3 | 4 | 4 | 17 |
| 59 | 4 | 3 | 4 | 3 | 4 | 18 |
| 60 | 4 | 5 | 3 | 4 | 4 | 20 |
| 61 | 5 | 4 | 4 | 5 | 4 | 22 |
| 62 | 5 | 5 | 5 | 5 | 5 | 25 |
| 63 | 5 | 4 | 5 | 5 | 4 | 23 |
| 64 | 4 | 4 | 5 | 4 | 4 | 21 |
| 65 | 4 | 4 | 5 | 4 | 5 | 22 |
| 66 | 4 | 4 | 4 | 4 | 5 | 21 |
| 67 | 4 | 5 | 4 | 4 | 5 | 22 |
| 68 | 4 | 4 | 5 | 4 | 4 | 21 |
| 69 | 5 | 4 | 5 | 4 | 4 | 22 |
| 70 | 5 | 4 | 4 | 4 | 5 | 22 |
| 71 | 4 | 4 | 4 | 4 | 4 | 20 |
| 72 | 5 | 4 | 5 | 4 | 4 | 22 |
| 73 | 4 | 4 | 4 | 4 | 3 | 19 |
| 74 | 4 | 3 | 4 | 5 | 4 | 20 |
| 75 | 4 | 4 | 5 | 4 | 4 | 21 |
| 76 | 4 | 4 | 4 | 4 | 4 | 20 |
| 77 | 4 | 3 | 4 | 4 | 4 | 19 |
| 78 | 4 | 2 | 3 | 3 | 5 | 17 |
| 79 | 5 | 5 | 5 | 5 | 5 | 25 |
| 80 | 4 | 4 | 4 | 4 | 4 | 20 |
| 81 | 2 | 3 | 4 | 3 | 4 | 16 |

**LAMPIRAN 3**

***Output* Uji Validitas**

**Variabel X1**

| **Correlations** | | |
| --- | --- | --- |
|  | | Perceived Ease of Use |
| X1.1 | Pearson Correlation | .674\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X1.2 | Pearson Correlation | .757\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X1.3 | Pearson Correlation | .791\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X1.4 | Pearson Correlation | .669\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X1.5 | Pearson Correlation | .511\*\* |
| Sig. (2-tailed) | .000 |
| N | .791\*\* |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | |

| **Variabel X2**  **Correlations** | | |
| --- | --- | --- |
|  | | Perceived Usefulness |
| X2.1 | Pearson Correlation | .654\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X2.2 | Pearson Correlation | .827\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X2.3 | Pearson Correlation | .849\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X2.4 | Pearson Correlation | .890\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X2.5 | Pearson Correlation | .871\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X2.6 | Pearson Correlation | .875\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | |

**Variabel X3**

| **Correlations** | | |
| --- | --- | --- |
|  | | Persepsi Kepercayaan |
| X3.1 | Pearson Correlation | .660\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X3.2 | Pearson Correlation | .506\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X3.3 | Pearson Correlation | .688\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X3.4 | Pearson Correlation | .808\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X3.5 | Pearson Correlation | .614\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X3.6 | Pearson Correlation | .682\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X3.7 | Pearson Correlation  Sig. (2-tailed)  N | .746\*\*  .000  81 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | |

| **Variabel X4**  **Correlations** | | |
| --- | --- | --- |
|  | | Persepsi Risiko |
| X4.1 | Pearson Correlation | .748\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X4.2 | Pearson Correlation | .836\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X4.3 | Pearson Correlation | .795\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X4.4 | Pearson Correlation | .844\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| X4.5 | Pearson Correlation | .698\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | |

**Variabel Y**

| **Correlations** | | |
| --- | --- | --- |
|  | | Intention to Use |
| Y.1 | Pearson Correlation | .911\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| Y.2 | Pearson Correlation | .898\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| Y.3 | Pearson Correlation | .901\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| Y.4 | Pearson Correlation | .885\*\* |
| Sig. (2-tailed) | .000 |
| N | 81 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | |

**LAMPIRAN 4**

***Output* Uji Reliabilitas**

**Variabel X1**

| **Case Processing Summary** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | | | N | | % |
| Cases | Valid | | 81 | | 100.0 |
| Excludeda | | 0 | | .0 |
| Total | | 81 | | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | | | |
| **Reliability Statistics** | | | | | | |
| Cronbach's Alpha | | Cronbach's Alpha Based on Standardized Items | | N of Items | | |
| .714 | | .711 | | 5 | | |

**Variabel X2**

| **Case Processing Summary** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | | | N | | % |
| Cases | Valid | | 81 | | 100.0 |
| Excludeda | | 0 | | .0 |
| Total | | 81 | | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | | | |
| **Reliability Statistics** | | | | | | |
| Cronbach's Alpha | | Cronbach's Alpha Based on Standardized Items | | N of Items | | |
| .909 | | .908 | | 6 | | |

**Variabel X3**

| **Case Processing Summary** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | | | N | | % |
| Cases | Valid | | 81 | | 100.0 |
| Excludeda | | 0 | | .0 |
| Total | | 81 | | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | | | |
| **Reliability Statistics** | | | | | | |
| Cronbach's Alpha | | Cronbach's Alpha Based on Standardized Items | | N of Items | | |
| .798 | | .799 | | 7 | | |

**Variabel X4**

| **Case Processing Summary** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | | | N | | % |
| Cases | Valid | | 81 | | 100.0 |
| Excludeda | | 0 | | .0 |
| Total | | 81 | | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | | | |
| **Reliability Statistics** | | | | | | |
| Cronbach's Alpha | | Cronbach's Alpha Based on Standardized Items | | N of Items | | |
| .843 | | .844 | | 5 | | |

**Variabel Y**

| **Case Processing Summary** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | | | N | | % |
| Cases | Valid | | 81 | | 100.0 |
| Excludeda | | 0 | | .0 |
| Total | | 81 | | 100.0 |
| a. Listwise deletion based on all variables in the procedure. | | | | | |
| **Reliability Statistics** | | | | | | |
| Cronbach's Alpha | | Cronbach's Alpha Based on Standardized Items | | N of Items | | |
| .920 | | .921 | | 4 | | |

**LAMPIRAN 5**

***Output* Deskriptif Responden**

| **Statistics** | | | |
| --- | --- | --- | --- |
|  | | Lama Usaha Berdiri | Penghasilan Pertahun |
| N | Valid | 81 | 81 |
| Missing | 0 | 0 |

**Frequency Table**

| **Lama Usaha Berdiri** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | < 1 Tahun | 6 | 7.4 | 7.4 | 7.4 |
| > 3 Tahun | 44 | 54.3 | 54.3 | 61.7 |
| 1 Tahun - 3 Tahun | 31 | 38.3 | 38.3 | 100.0 |
| Total | 81 | 100.0 | 100.0 |  |

| **Penghasilan Pertahun** | | | | | |
| --- | --- | --- | --- | --- | --- |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | < Rp.300 Juta | 70 | 86.4 | 86.4 | 86.4 |
| Rp.300 Juta - Rp.2.5 Milyar | 11 | 13.6 | 13.6 | 100.0 |
| Total | 81 | 100.0 | 100.0 |  |

**LAMPIRAN 6**

***Output* Deskriptif Variabel**

| **Statistics** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
|  | | X1 | X2 | X3 | X4 | Y |
| N | Valid | 81 | 81 | 81 | 81 | 81 |
| Missing | 0 | 0 | 0 | 0 | 0 |
| Mean | | 17.64 | 23.94 | 30.09 | 21.37 | 14.47 |
| Std. Deviation | | 3.340 | 4.035 | 3.123 | 2.759 | 3.561 |
| Minimum | | 8 | 12 | 22 | 15 | 4 |
| Maximum | | 25 | 30 | 35 | 25 | 20 |

**Frequency Table**

**X1**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | 8 | 1 | 1.2 | 1.2 | 1.2 |
| 10 | 3 | 3.7 | 3.7 | 4.9 |
| 13 | 3 | 3.7 | 3.7 | 8.6 |
| 15 | 1 | 1.2 | 1.2 | 9.9 |
| 18 | 9 | 11.1 | 11.1 | 21.0 |
| 20 | 17 | 21.0 | 21.0 | 42.0 |
| 21 | 15 | 18.5 | 18.5 | 60.5 |
| 22 | 13 | 16.0 | 16.0 | 76.5 |
| 23 | 7 | 8.6 | 8.6 | 85.2 |
| 24 | 4 | 4.9 | 4.9 | 90.1 |
| 25 | 8 | 9.9 | 9.9 | 100.0 |
| Total | 81 | 100.0 | 100.0 |  |

**X2**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | 12 | 1 | 1.2 | 1.2 | 1.2 |
| 16 | 2 | 2.5 | 2.5 | 3.7 |
| 17 | 2 | 2.5 | 2.5 | 6.2 |
| 19 | 5 | 6.2 | 6.2 | 12.3 |
| 20 | 3 | 3.7 | 3.7 | 16.0 |
| 21 | 2 | 2.5 | 2.5 | 18.5 |
| 22 | 3 | 3.7 | 3.7 | 22.2 |
| 23 | 6 | 7.4 | 7.4 | 29.6 |
| 24 | 19 | 23.5 | 23.5 | 53.1 |
| 25 | 12 | 14.8 | 14.8 | 67.9 |
| 26 | 10 | 12.3 | 12.3 | 80.2 |
| 27 | 3 | 3.7 | 3.7 | 84.0 |
| 28 | 2 | 2.5 | 2.5 | 86.4 |
| 29 | 3 | 3.7 | 3.7 | 90.1 |
| 30 | 8 | 9.9 | 9.9 | 100.0 |
| Total | 81 | 100.0 | 100.0 |  |

**X3**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | 22 | 1 | 1.2 | 1.2 | 1.2 |
| 23 | 2 | 2.5 | 2.5 | 3.7 |
| 24 | 4 | 4.9 | 4.9 | 8.6 |
| 25 | 7 | 8.6 | 8.6 | 17.3 |
| 26 | 9 | 11.1 | 11.1 | 28.4 |
| 27 | 9 | 11.1 | 11.1 | 39.5 |
| 28 | 14 | 17.3 | 17.3 | 56.8 |
| 29 | 10 | 12.3 | 12.3 | 69.1 |
| 30 | 7 | 8.6 | 8.6 | 77.8 |
| 31 | 9 | 11.1 | 11.1 | 88.9 |
| 32 | 1 | 1.2 | 1.2 | 90.1 |
| 33 | 4 | 4.9 | 4.9 | 95.1 |
| 34 | 1 | 1.2 | 1.2 | 96.3 |
| 35 | 3 | 3.7 | 3.7 | 100.0 |
| Total | 81 | 100.0 | 100.0 |  |

**X4**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | 15 | 5 | 6.2 | 6.2 | 6.2 |
| 17 | 7 | 8.6 | 8.6 | 14.8 |
| 18 | 8 | 9.9 | 9.9 | 24.7 |
| 19 | 10 | 12.3 | 12.3 | 37.0 |
| 20 | 21 | 25.9 | 25.9 | 63.0 |
| 21 | 14 | 17.3 | 17.3 | 80.2 |
| 22 | 5 | 6.2 | 6.2 | 86.4 |
| 23 | 7 | 8.6 | 8.6 | 95.1 |
| 24 | 2 | 2.5 | 2.5 | 97.5 |
| 25 | 2 | 2.5 | 2.5 | 100.0 |
| Total | 81 | 100.0 | 100.0 |  |

**Y**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | **Frequency** | **Percent** | **Valid Percent** | **Cumulative Percent** |
| Valid | 4 | 1 | 1.2 | 1.2 | 1.2 |
| 7 | 7 | 8.6 | 8.6 | 9.9 |
| 10 | 7 | 8.6 | 8.6 | 18.5 |
| 12 | 7 | 8.6 | 8.6 | 27.2 |
| 13 | 7 | 8.6 | 8.6 | 35.8 |
| 14 | 8 | 9.9 | 9.9 | 45.7 |
| 15 | 12 | 14.8 | 14.8 | 60.5 |
| 16 | 13 | 16.0 | 16.0 | 76.5 |
| 17 | 9 | 11.1 | 11.1 | 87.7 |
| 18 | 6 | 7.4 | 7.4 | 95.1 |
| 19 | 2 | 2.5 | 2.5 | 97.5 |
| 20 | 2 | 2.5 | 2.5 | 100.0 |
| Total | 81 | 100.0 | 100.0 |  |

**LAMPIRAN 7**

***Output* Uji Regresi Linier Berganda**

| **Variables Entered/Removedb** | | | | |
| --- | --- | --- | --- | --- |
| Model | | Variables Entered | Variables Removed | Method |
| dimension0 | 1 | Minat Menggunakan E-Commerce, *Financial Technology*, Literasi Keuangan, Akses Permodalan b | . | Enter |
| a. All requested variables entered. | | | | |
| b. Dependent Variable: Kinerja UMKM | | | | |

| **Model Summaryb** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| Model | | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
| dimension0 | 1 | .505a | .255 | .216 | 2.412 | 1.829 |
| a. Predictors: (Constant), Minat Menggunakan E-Commerce, *Financial Technology*, Literasi Keuangan, Akses Permodalan | | | | | | |
| b. Dependent Variable: Kinerja UMKM | | | | | | |

| **ANOVAb** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 151.717 | 4 | 37.929 | 6.519 | .000b |
| Residual | 442.160 | 76 | 5.818 |  |  |
| Total | 593.877 | 80 |  |  |  |
| a. Predictors: (Constant), Minat Menggunakan E-Commerce, *Financial Technology*, Literasi Keuangan, Akses Permodalan | | | | | | |
| b. Dependent Variable: Kinerja UMKM | | | | | | |

| **Coefficientsa** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 3.065 | 2.935 |  | 1.044 | .300 |
| Perceived Ease of Use | .506 | .246 | .442 | 2.051 | .044 |
| Perceived Usefulness | .498 | .155 | .655 | 3.216 | .002 |
| Persepsi Kepercayaan | .171 | .129 | .191 | 1.326 | .189 |
| Persepsi Risiko | .400 | .192 | .313 | 2.082 | .041 |
| a. Dependent Variable: Kinerja UMKM | | | | | | |

| **Coefficientsa** | | | |
| --- | --- | --- | --- |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | (Constant) |  |  |
| Perceived Ease of Use | .211 | 4.741 |
| Perceived Usefulness | .236 | 4.230 |
| Persepsi Kepercayaan | .472 | 2.118 |
| Persepsi Risiko | .433 | 2.308 |
| a. Dependent Variable: Kinerja UMKM | | | |