

ATTACHMENTS

Attachment 1

Research Questionnaire

The Influence of Perceived Benefit, Perceived Ease of Use, and Perceived Compatibility on Decision to Use E-Money in Southeast Asia

Hello everyone, I hope you're having a good day!

My name is Felix Dermawan, I'm a management student at IIB Darmajaya from Indonesia. Right now, I'm doing my thesis for my undergraduate study in marketing concentration.

All of us know, that money is a tool used as medium for trade in all countries. With the current technology, money is not only available in the form of cash, but also in digital form, such as e-money. The phenomena of e-money is growing rapidly, and affecting many countries, especially in Southeast Asia.

This questionnaire is intended for all e-money user in Southeast Asia. This survey aims to know the influence of some factors that affect decision to use e-money in Southeast Asia, which is Perceived Benefit, Perceived Ease of Use, and Perceived Compatibility.

It is hoped that the willingness of colleagues to fill out the questionnaire with complete answers. The information you provide will be kept confidential and will only be used for the purposes of this research.

A. Respondent Identity

1. Name : _____
2. Email : _____
3. Gender : Male Female
4. Age : _____

- 18-25
- 26-33
- 34-40
- 41-48
- 56-65
- Over 65

5. Country

- Indonesia
- Malaysia
- Singapore
- Vietnam
- Thailand
- Philippines

6. What E-money application do you use? (You can choose more)

- GoPay
- DANA
- ShopeePay
- MOMO
- ApplePay
- TrueWallet
- G-Cash
- Ez-Link
- Other :

B. Questionnaire

The option is to choose from 1-5

Choice	Answer
1	Strongly Disagree
2	Don't agree
3	Neutral
4	Agree
5	Strongly agree

Perceived Benefits (X1)

No	Statement	Answer				
		SD	DA	N	A	SA
1	Using e-money is more effective for my transactional activity					
2	Using e-money really help my transactional needs					
3	Using e-money is useful for my needs					
4	Using e-money have many advantages					

Perceived Ease of Use Variable (X2)

No	Statement	Answer				
		SD	DA	N	A	SA
1	Learning e-money application is easy and fast					
2	I can easily use e-money application					
3	E-money Application is simple					
4	I can use e-money application without many difficulties					

Perceived Compatibility (X3)

No	Statement	Answer				
		SD	DA	N	A	SA
1	E-money Application fits with my lifestyle					
2	E-Money application is suitable with my current needs					

3	E-money application is compatible with my current situation					
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Attitude toward Using

No	Statement	Answer				
		SD	DA	N	A	SA
1	Using e-money really help my activity					
2	Using e-money has many benefits for me					
3	I'm Using e-money because I want to use it for transaction					

Behavioral Intention to Use

No	Statement	Answer				
		SD	DA	N	A	SA
1	I would Certainly use e-money application					
2	I would like to recommend others to use e-money for their transaction					
3	I planned to use e-money for my transaction needs					

Decision to Use

No	Statement	Answer				
		SD	DA	N	A	SA

1	I'm using e-money because the service is fast and secure					
2	I don't waste my time while using e-money					
3	E-money balance can be topped up whenever I want					

Attachment 2

Research Data

Perceived Benefits (X1)

PB1	PB2	PB3	PB4
4	4	4	4
3	3	3	3
4	4	5	5
5	5	5	5
4	5	5	4
5	5	4	3
5	4	5	5
5	4	5	5
5	5	5	5
5	4	5	5
4	4	4	5
4	4	4	4
4	4	4	4
5	5	5	5
3	4	5	5
4	4	4	5
4	4	5	4
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4	4	4	4
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5	4	4	5

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4	4	4	5
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4	4	4	4
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4	4	4	4
5	4	4	4

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4	4	3	4
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3	4	4	5
2	2	3	1
1	1	3	2
4	4	4	4
5	5	5	5
5	4	5	5
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3	4	4	4
4	4	3	4
5	5	5	5
4	4	4	4
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5	5	5	5
3	4	5	4
5	5	5	5
5	5	4	4
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5	5	5	4
5	5	3	4

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5	4	4	5
5	5	5	5
4	4	3	4
4	4	4	5
4	3	3	4
4	4	3	3
4	4	4	4
5	5	4	3

Perceived Ease of Use Variable (X2)

PE1	PE2	PE3	PE4
4	4	4	4
3	3	3	3
4	4	4	3
5	4	5	5
5	5	5	5
5	5	5	5
5	5	4	4
5	5	5	5
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4	4	4	4
3	3	4	4

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5	5	5	5
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4	4	4	4
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4	4	4	4
4	4	4	4
5	5	5	4
5	5	5	5
5	5	4	4
5	5	4	5

Perceived Compatibility (X3)

PC1	PC2	PC3
4	4	4
3	3	3
3	3	3
5	5	5
4	4	3
3	3	3
5	5	5
5	5	4
5	5	5
5	5	4
4	5	5
4	4	4
3	4	3
5	5	5
5	4	3
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4	4	5
4	5	5
4	4	3
4	4	4
4	3	4
5	5	5
4	4	4
5	4	4

Attitude toward Using

ATU1	ATU2	ATU3
5	5	5
3	3	3
5	5	5
5	4	5
4	4	4
4	4	4
5	5	4
5	5	5
4	5	5
4	5	5
5	5	4
4	3	4

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4	4	4
4	4	5
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4	5	5
4	5	5

Behavioral Intention to Use

BI1	BI2	BI3
4	4	4
3	3	3
5	5	5
4	5	4
5	4	5

4	3	4
4	3	3
5	4	4
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5	4	5
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4	4	5
4	4	4
3	4	4
5	5	4
4	4	4
5	5	5

Decision to Use

DU1	DU2	DU3
5	5	5
3	3	3
3	3	3
4	4	4
4	3	3
3	4	5
5	4	5
5	4	5
5	5	5
5	4	5
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4	4	4
5	4	5

Attachment 3

Output SPSS

Validity Test And Reliability

		Correlations											TotalP	
		PB1	PB2	PB3	PB4	PB5	PB6	PB7	PB8	PB9	PB1 0	PB1 1	PB1 2	B
PB1	Pearson Correlation	1	.767**	.665**	.835**	.832**	.767**	.724**	.510**	.597**	.705**	.407*	.644**	.877**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.004	.000	.000	.025	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
PB2	Pearson Correlation	.767**	1	.634**	.635**	.614**	.546**	.656**	.623**	.591**	.664**	.371*	.557**	.787**
	Sig. (2-tailed)	.000		.000	.000	.000	.002	.000	.000	.001	.000	.044	.001	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
PB3	Pearson Correlation	.665**	.634**	1	.595**	.691**	.522**	.609**	.583**	.559**	.504**	.283	.400*	.717**
	Sig. (2-tailed)	.000	.000		.001	.000	.003	.000	.001	.001	.005	.130	.029	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
PB4	Pearson Correlation	.835**	.635**	.595**	1	.761**	.802**	.624**	.336	.373*	.705**	.663**	.625**	.829**
	Sig. (2-tailed)	.000	.000	.001		.000	.000	.000	.070	.042	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
PB5	Pearson Correlation	.832**	.614**	.691**	.761**	1	.880**	.773**	.697**	.662**	.755**	.368*	.775**	.913**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.046	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30

PB6	Pearson Correlation	.767**	.546**	.522**	.802**	.880**	1	.716**	.568**	.469**	.787**	.512**	.766**	.872**
	Sig. (2-tailed)	.000	.002	.003	.000	.000		.000	.001	.009	.000	.004	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
PB7	Pearson Correlation	.724**	.656**	.609**	.624**	.773**	.716**	1	.699**	.667**	.828**	.372*	.717**	.865**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000	.043	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
PB8	Pearson Correlation	.510**	.623**	.583**	.336	.697**	.568**	.699**	1	.672**	.613**	.223	.719**	.740**
	Sig. (2-tailed)	.004	.000	.001	.070	.000	.001	.000		.000	.000	.236	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
PB9	Pearson Correlation	.597**	.591**	.559**	.373*	.662**	.469**	.667**	.672**	1	.650**	.252	.669**	.732**
	Sig. (2-tailed)	.000	.001	.001	.042	.000	.009	.000	.000		.000	.180	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
PB10	Pearson Correlation	.705**	.664**	.504**	.705**	.755**	.787**	.828**	.613**	.650**	1	.576**	.788**	.891**
	Sig. (2-tailed)	.000	.000	.005	.000	.000	.000	.000	.000	.000		.001	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
PB11	Pearson Correlation	.407*	.371*	.283	.663**	.368*	.512**	.372*	.223	.252	.576**	1	.572**	.584**
	Sig. (2-tailed)	.025	.044	.130	.000	.046	.004	.043	.236	.180	.001		.001	.001
	N	30	30	30	30	30	30	30	30	30	30	30	30	30

PB12	Pearson Correlation	.644**	.557**	.400*	.625**	.775**	.766**	.717**	.719**	.669**	.788**	.572**	1	.855**
	Sig. (2-tailed)	.000	.001	.029	.000	.000	.000	.000	.000	.000	.000	.001		.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
TotalPB	Pearson Correlation	.877**	.787**	.717**	.829**	.913**	.872**	.865**	.740**	.732**	.891**	.584**	.855**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.001	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30

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

* . Correlation is significant at the 0.05 level (2-tailed).

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.951	12

Correlations

		PE U1	PE U2	PE U3	PE U4	PE U5	PE U6	PE U7	PE U8	PE U9	PEU 10	PEU 11	PEU 12	TotalPB EU
PEU1	Pearson Correlation	1	.807**	.720**	.871**	.817**	.827**	.746**	.735**	.815**	.786*	.758*	.840*	.924**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30
PEU2	Pearson Correlation	.807**	1	.900**	.724**	.608**	.644**	.525**	.534**	.589**	.672*	.613*	.585*	.772**
	Sig. (2-tailed)			.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30

	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.003	.002	.001	.000	.000	.001	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	30
PEU3	Pearson Correlation	.720**	.900**	1	.679**	.451*	.487**	.462*	.496**	.475**	.575*	.499*	.514*	.680**	
	Sig. (2-tailed)	.000	.000		.000	.012	.006	.010	.005	.008	.001	.005	.004	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	
PEU4	Pearson Correlation	.871**	.724**	.679**	1	.850**	.841**	.834**	.813**	.805**	.795*	.782*	.824*	.937**	
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	
PEU5	Pearson Correlation	.817**	.608**	.451*	.850**	1	.881**	.840**	.821**	.835**	.757*	.795*	.798*	.905**	
	Sig. (2-tailed)	.000	.000	.012	.000		.000	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	
PEU6	Pearson Correlation	.827**	.644**	.487**	.841**	.881**	1	.831**	.831**	.781**	.859*	.820*	.858*	.926**	
	Sig. (2-tailed)	.000	.000	.006	.000	.000		.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	
PEU7	Pearson Correlation	.746**	.525**	.462*	.834**	.840**	.831**	1	.859**	.788**	.739*	.730*	.805*	.878**	
	Sig. (2-tailed)	.000	.003	.010	.000	.000	.000		.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	30	
PEU8	Pearson Correlation	.735**	.534**	.496**	.813**	.821**	.831**	.859**	1	.776**	.787*	.752*	.806*	.883**	
	Sig. (2-tailed)	.000	.002	.005	.000	.000	.000	.000		.000	.000	.000	.000	.000	

	N	30	30	30	30	30	30	30	30	30	30	30	30	
PEU9	Pearson	.815	.589	.475	.805	.835	.781	.788	.776	1	.836*	.799*	.851*	.894**
	Correlation	**	**	**	**	**	**	**	**		*	*	*	
	Sig. (2-tailed)	.000	.001	.008	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	
PEU10	Pearson	.786	.672	.575	.795	.757	.859	.739	.787	.836	1	.844*	.794*	.904**
	Correlation	**	**	**	**	**	**	**	**	**		*	*	
	Sig. (2-tailed)	.000	.000	.001	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	
PEU11	Pearson	.758	.613	.499	.782	.795	.820	.730	.752	.799	.844*	1	.768*	.875**
	Correlation	**	**	**	**	**	**	**	**	**	*		*	
	Sig. (2-tailed)	.000	.000	.005	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	
PEU12	Pearson	.840	.585	.514	.824	.798	.858	.805	.806	.851	.794*	.768*	1	.902**
	Correlation	**	**	**	**	**	**	**	**	**	*	*		
	Sig. (2-tailed)	.000	.001	.004	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	30	30	30	30	30	30	30	30	30	30	30	30	
TotalPEU	Pearson	.924	.772	.680	.937	.905	.926	.878	.883	.894	.904*	.875*	.902*	1
	Correlation	**	**	**	**	**	**	**	**	**	*	*	*	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30	30	30	

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

* . Correlation is significant at the 0.05 level (2-tailed).

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.972	12

Correlations

		PC1	PC2	PC3	PC4	PC5	PC6	PC7	PC8	PC9	TotalPC
PC1	Pearson Correlation	1	.727**	.625**	.894**	.661**	.535**	.761**	.737**	.654**	.849**
	Sig. (2-tailed)		.000	.000	.000	.000	.002	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
PC2	Pearson Correlation	.727**	1	.724**	.702**	.700**	.596**	.712**	.684**	.736**	.839**
	Sig. (2-tailed)	.000		.000	.000	.000	.001	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
PC3	Pearson Correlation	.625**	.724**	1	.639**	.772**	.612**	.648**	.584**	.670**	.800**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.001	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
PC4	Pearson Correlation	.894**	.702**	.639**	1	.683**	.661**	.827**	.794**	.688**	.889**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
PC5	Pearson Correlation	.661**	.700**	.772**	.683**	1	.685**	.706**	.756**	.835**	.870**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
PC6	Pearson Correlation	.535**	.596**	.612**	.661**	.685**	1	.754**	.805**	.671**	.821**
	Sig. (2-tailed)	.002	.001	.000	.000	.000		.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
PC7	Pearson Correlation	.761**	.712**	.648**	.827**	.706**	.754**	1	.882**	.781**	.915**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30

PC8	Pearson	.737**	.684**	.584**	.794**	.756**	.805**	.882**	1	.790**	.910**
	Correlation										
	Sig. (2-tailed)	.000	.000	.001	.000	.000	.000	.000		.000	.000
	N	30	30	30	30	30	30	30	30	30	30
PC9	Pearson	.654**	.736**	.670**	.688**	.835**	.671**	.781**	.790**	1	.876**
	Correlation										
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	30	30	30	30	30	30	30	30	30	30
TotalPC	Pearson	.849**	.839**	.800**	.889**	.870**	.821**	.915**	.910**	.876**	1
	Correlation										
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30

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

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.956	9

Correlations

		AWU 1	AWU 2	AWU 3	AWU 4	AWU 5	AWU 6	AWU 7	AWU 8	AWU 9	TotalAW U
AWU1	Pearson	1	.802**	.662**	.880**	.804**	.460*	.852**	.836**	.705**	.937**
	Correlation										
	Sig. (2-tailed)		.000	.000	.000	.000	.011	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30

AWU2	Pearson Correlation	.802**	1	.725**	.746**	.656**	.520**	.588**	.646**	.724**	.860**
	Sig. (2-tailed)	.000		.000	.000	.000	.003	.001	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
AWU3	Pearson Correlation	.662**	.725**	1	.628**	.549**	.316	.563**	.545**	.695**	.759**
	Sig. (2-tailed)	.000	.000		.000	.002	.089	.001	.002	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
AWU4	Pearson Correlation	.880**	.746**	.628**	1	.831**	.468**	.858**	.744**	.683**	.917**
	Sig. (2-tailed)	.000	.000	.000		.000	.009	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
AWU5	Pearson Correlation	.804**	.656**	.549**	.831**	1	.441*	.771**	.669**	.622**	.851**
	Sig. (2-tailed)	.000	.000	.002	.000		.015	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
AWU6	Pearson Correlation	.460*	.520**	.316	.468**	.441*	1	.515**	.443*	.566**	.618**
	Sig. (2-tailed)	.011	.003	.089	.009	.015		.004	.014	.001	.000
	N	30	30	30	30	30	30	30	30	30	30
AWU7	Pearson Correlation	.852**	.588**	.563**	.858**	.771**	.515**	1	.809**	.635**	.875**
	Sig. (2-tailed)	.000	.001	.001	.000	.000	.004		.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30

AWU8	Pearson Correlation	.836**	.646**	.545**	.744**	.669**	.443*	.809**	1	.641**	.838**
	Sig. (2-tailed)	.000	.000	.002	.000	.000	.014	.000		.000	.000
	N	30	30	30	30	30	30	30	30	30	30
AWU9	Pearson Correlation	.705**	.724**	.695**	.683**	.622**	.566**	.635**	.641**	1	.838**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.001	.000	.000		.000
	N	30	30	30	30	30	30	30	30	30	30
TotalAWU	Pearson Correlation	.937**	.860**	.759**	.917**	.851**	.618**	.875**	.838**	.838**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30

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

* . Correlation is significant at the 0.05 level (2-tailed).

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.945	9

Correlations

		BIU1	BIU2	BIU3	BIU4	BIU5	BIU6	BIU7	BIU8	BIU9	TotalBIU
BIU1	Pearson Correlation	1	.538**	.468**	.784**	.701**	.751**	.275	.777**	.892**	.876**
	Sig. (2-tailed)		.002	.009	.000	.000	.000	.142	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30

BIU2	Pearson Correlation	.538**	1	.762**	.559**	.571**	.610**	.503**	.483**	.532**	.755**
	Sig. (2-tailed)	.002		.000	.001	.001	.000	.005	.007	.002	.000
	N	30	30	30	30	30	30	30	30	30	30
BIU3	Pearson Correlation	.468**	.762**	1	.658**	.655**	.661**	.371*	.420*	.485**	.746**
	Sig. (2-tailed)	.009	.000		.000	.000	.000	.044	.021	.007	.000
	N	30	30	30	30	30	30	30	30	30	30
BIU4	Pearson Correlation	.784**	.559**	.658**	1	.774**	.828**	.269	.643**	.761**	.883**
	Sig. (2-tailed)	.000	.001	.000		.000	.000	.151	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
BIU5	Pearson Correlation	.701**	.571**	.655**	.774**	1	.799**	.343	.682**	.722**	.872**
	Sig. (2-tailed)	.000	.001	.000	.000		.000	.063	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
BIU6	Pearson Correlation	.751**	.610**	.661**	.828**	.799**	1	.226	.737**	.769**	.896**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.230	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
BIU7	Pearson Correlation	.275	.503**	.371*	.269	.343	.226	1	.241	.340	.471**
	Sig. (2-tailed)	.142	.005	.044	.151	.063	.230		.199	.066	.009
	N	30	30	30	30	30	30	30	30	30	30
BIU8	Pearson Correlation	.777**	.483**	.420*	.643**	.682**	.737**	.241	1	.723**	.804**
	Sig. (2-tailed)	.000	.007	.021	.000	.000	.000	.199		.000	.000
	N	30	30	30	30	30	30	30	30	30	30
BIU9	Pearson Correlation	.892**	.532**	.485**	.761**	.722**	.769**	.340	.723**	1	.876**
	Sig. (2-tailed)	.000	.002	.007	.000	.000	.000	.066	.000		.000
	N	30	30	30	30	30	30	30	30	30	30
TotalBIU	Pearson Correlation	.876**	.755**	.746**	.883**	.872**	.896**	.471**	.804**	.876**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.009	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30

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

* . Correlation is significant at the 0.05 level (2-tailed).

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.930	9

Correlations

		DU1	DU2	DU3	DU4	DU5	DU6	DU7	DU8	DU9	TotalDU
DU1	Pearson Correlation	1	.597**	.578**	.793**	.742**	.572**	.630**	.461*	.588**	.845**
	Sig. (2-tailed)		.000	.001	.000	.000	.001	.000	.010	.001	.000
	N	30	30	30	30	30	30	30	30	30	30
DU2	Pearson Correlation	.597**	1	.801**	.507**	.675**	.721**	.438*	.313	.388*	.754**
	Sig. (2-tailed)	.000		.000	.004	.000	.000	.016	.092	.034	.000
	N	30	30	30	30	30	30	30	30	30	30
DU3	Pearson Correlation	.578**	.801**	1	.541**	.622**	.758**	.389*	.420*	.471**	.770**
	Sig. (2-tailed)	.001	.000		.002	.000	.000	.034	.021	.009	.000
	N	30	30	30	30	30	30	30	30	30	30
DU4	Pearson Correlation	.793**	.507**	.541**	1	.866**	.611**	.694**	.527**	.628**	.870**
	Sig. (2-tailed)	.000	.004	.002		.000	.000	.000	.003	.000	.000
	N	30	30	30	30	30	30	30	30	30	30
DU5	Pearson Correlation	.742**	.675**	.622**	.866**	1	.741**	.636**	.570**	.560**	.895**
	Sig. (2-tailed)										
	N	30	30	30	30	30	30	30	30	30	30

	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.001	.001	.000
	N	30	30	30	30	30	30	30	30	30	30
DU6	Pearson Correlation	.572**	.721**	.758**	.611**	.741**	1	.525**	.750**	.416*	.842**
	Sig. (2-tailed)	.001	.000	.000	.000	.000		.003	.000	.022	.000
	N	30	30	30	30	30	30	30	30	30	30
DU7	Pearson Correlation	.630**	.438*	.389*	.694**	.636**	.525**	1	.487**	.478**	.754**
	Sig. (2-tailed)	.000	.016	.034	.000	.000	.003		.006	.007	.000
	N	30	30	30	30	30	30	30	30	30	30
DU8	Pearson Correlation	.461*	.313	.420*	.527**	.570**	.750**	.487**	1	.517**	.700**
	Sig. (2-tailed)	.010	.092	.021	.003	.001	.000	.006		.003	.000
	N	30	30	30	30	30	30	30	30	30	30
DU9	Pearson Correlation	.588**	.388*	.471**	.628**	.560**	.416*	.478**	.517**	1	.708**
	Sig. (2-tailed)	.001	.034	.009	.000	.001	.022	.007	.003		.000
	N	30	30	30	30	30	30	30	30	30	30
TotalDU	Pearson Correlation	.845**	.754**	.770**	.870**	.895**	.842**	.754**	.700**	.708**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30

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

* . Correlation is significant at the 0.05 level (2-tailed).

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.924	9

Respondent Identity

Gender

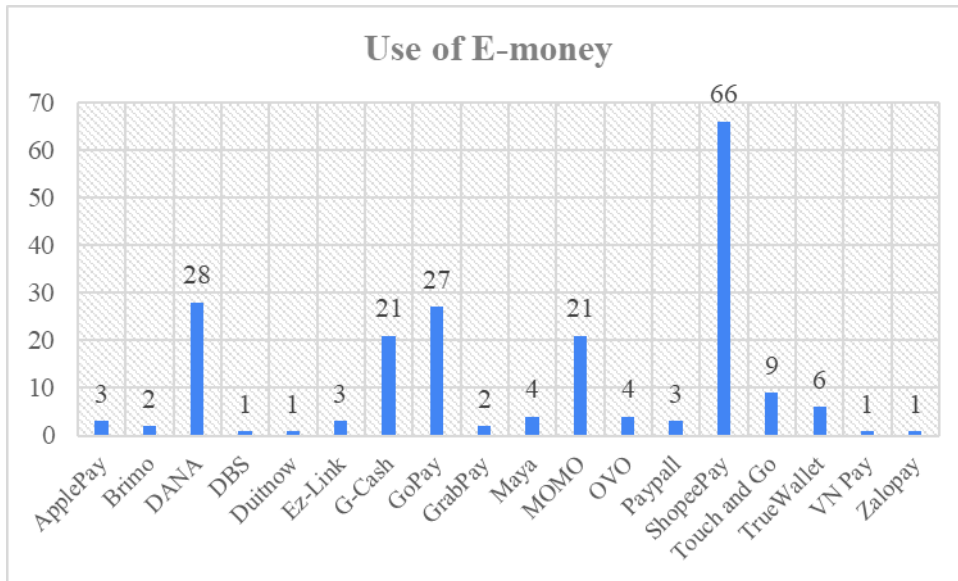
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	58	48.3	48.3	48.3
	Female	62	51.7	51.7	100.0
	Total	120	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	101	84.2	84.2	84.2
	26-33	14	11.7	11.7	95.8
	34-40	4	3.3	3.3	99.2
	41-48	1	.8	.8	100.0
	Total	120	100.0	100.0	

Country

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Indonesia	36	30.0	30.0	30.0
	Malaysia	31	25.8	25.8	55.8
	Vietnam	20	16.7	16.7	72.5
	Thailand	5	4.2	4.2	76.7
	Singapore	5	4.2	4.2	80.8
	Philippines	23	19.2	19.2	100.0
	Total	120	100.0	100.0	



Description of Respondents Answers

Perceived Benefit

PB1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	1.7	1.7	1.7
	2.00	1	.8	.8	2.5
	3.00	15	12.5	12.5	15.0
	4.00	45	37.5	37.5	52.5
	5.00	57	47.5	47.5	100.0
	Total	120	100.0	100.0	

PB2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	1.7	1.7	1.7
	2.00	1	.8	.8	2.5
	3.00	11	9.2	9.2	11.7
	4.00	57	47.5	47.5	59.2
	5.00	49	40.8	40.8	100.0
	Total	120	100.0	100.0	

PB3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.8	.8	.8
	3.00	19	15.8	15.8	16.7
	4.00	57	47.5	47.5	64.2
	5.00	43	35.8	35.8	100.0
	Total	120	100.0	100.0	

PB4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	1.7	1.7	1.7
	2.00	1	.8	.8	2.5
	3.00	13	10.8	10.8	13.3
	4.00	53	44.2	44.2	57.5
	5.00	51	42.5	42.5	100.0
	Total	120	100.0	100.0	

Perceived Ease of Use**PE1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.8	.8	.8
	2.00	2	1.7	1.7	2.5
	3.00	9	7.5	7.5	10.0
	4.00	43	35.8	35.8	45.8
	5.00	65	54.2	54.2	100.0
	Total	120	100.0	100.0	

PE2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	1.7	1.7	1.7
	2.00	1	.8	.8	2.5
	3.00	7	5.8	5.8	8.3
	4.00	49	40.8	40.8	49.2

	5.00	61	50.8	50.8	100.0
	Total	120	100.0	100.0	

PE3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.8	.8	.8
	3.00	11	9.2	9.2	10.0
	4.00	47	39.2	39.2	49.2
	5.00	61	50.8	50.8	100.0
	Total	120	100.0	100.0	

PE4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	1.7	1.7	1.7
	2.00	3	2.5	2.5	4.2
	3.00	16	13.3	13.3	17.5
	4.00	49	40.8	40.8	58.3
	5.00	50	41.7	41.7	100.0
	Total	120	100.0	100.0	

Perceived Compability

PC1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.8	.8	.8
	2.00	2	1.7	1.7	2.5
	3.00	18	15.0	15.0	17.5
	4.00	57	47.5	47.5	65.0
	5.00	42	35.0	35.0	100.0
	Total	120	100.0	100.0	

PC2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	1.7	1.7	1.7
	3.00	21	17.5	17.5	19.2
	4.00	66	55.0	55.0	74.2
	5.00	31	25.8	25.8	100.0
	Total	120	100.0	100.0	

PC3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.8	.8	.8
	2.00	1	.8	.8	1.7
	3.00	22	18.3	18.3	20.0
	4.00	63	52.5	52.5	72.5
	5.00	33	27.5	27.5	100.0
	Total	120	100.0	100.0	

Attitude Toward Using**ATU1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.8	.8	.8
	2.00	2	1.7	1.7	2.5
	3.00	11	9.2	9.2	11.7
	4.00	61	50.8	50.8	62.5
	5.00	45	37.5	37.5	100.0
	Total	120	100.0	100.0	

ATU2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.8	.8	.8
	2.00	2	1.7	1.7	2.5
	3.00	11	9.2	9.2	11.7
	4.00	61	50.8	50.8	62.5

	5.00	45	37.5	37.5	100.0
	Total	120	100.0	100.0	

ATU3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	4	3.3	3.3	3.3
	3.00	11	9.2	9.2	12.5
	4.00	69	57.5	57.5	70.0
	5.00	36	30.0	30.0	100.0
	Total	120	100.0	100.0	

Behavioral Intention

BI1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	3	2.5	2.5	2.5
	2.00	1	.8	.8	3.3
	3.00	15	12.5	12.5	15.8
	4.00	57	47.5	47.5	63.3
	5.00	44	36.7	36.7	100.0
	Total	120	100.0	100.0	

BI2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	1.7	1.7	1.7
	2.00	1	.8	.8	2.5
	3.00	20	16.7	16.7	19.2
	4.00	62	51.7	51.7	70.8
	5.00	35	29.2	29.2	100.0
	Total	120	100.0	100.0	

BI3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	4	3.3	3.3	3.3
	3.00	13	10.8	10.8	14.2
	4.00	65	54.2	54.2	68.3
	5.00	38	31.7	31.7	100.0
	Total	120	100.0	100.0	

Decision to Use**DU1**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	1.7	1.7	1.7
	2.00	2	1.7	1.7	3.3
	3.00	14	11.7	11.7	15.0
	4.00	53	44.2	44.2	59.2
	5.00	49	40.8	40.8	100.0
	Total	120	100.0	100.0	

DU2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.8	.8	.8
	2.00	2	1.7	1.7	2.5
	3.00	21	17.5	17.5	20.0
	4.00	51	42.5	42.5	62.5
	5.00	45	37.5	37.5	100.0
	Total	120	100.0	100.0	

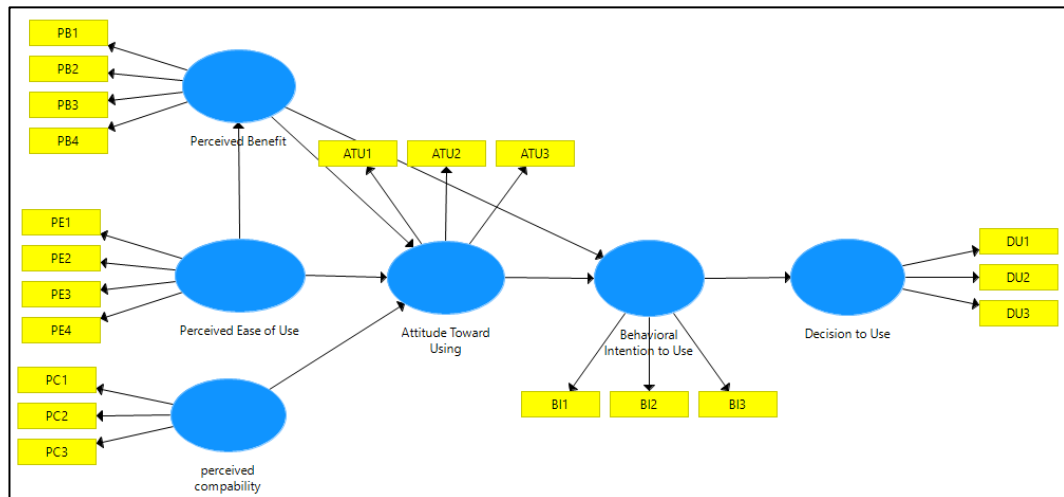
DU3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	.8	.8	.8
	2.00	4	3.3	3.3	4.2
	3.00	19	15.8	15.8	20.0
	4.00	54	45.0	45.0	65.0

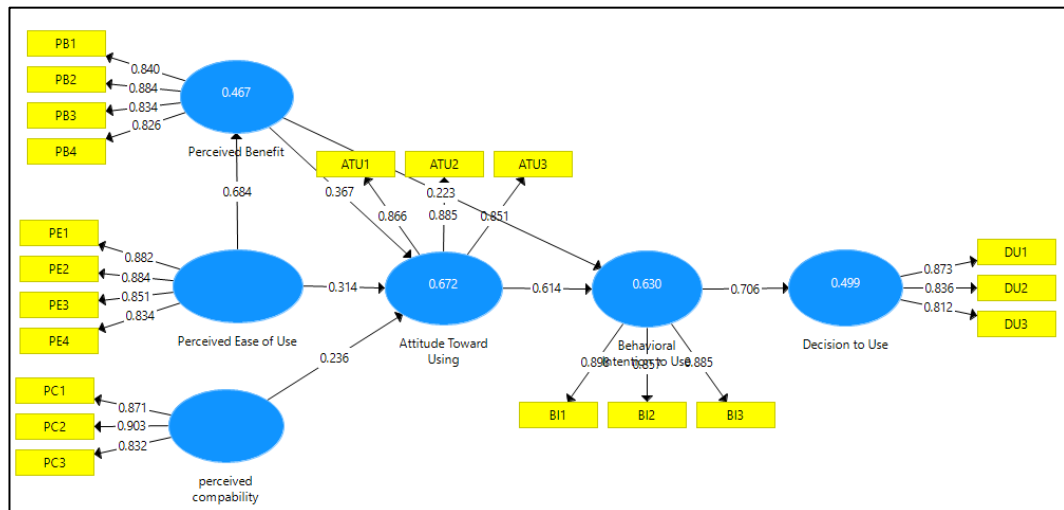
5.00	42	35.0	35.0	100.0
Total	120	100.0	100.0	

Output PLS

Full Model Structural PLS



Algorithm Model Structural PLS



Outer Loading (Measurement Model)

	Attitude Toward Using	Behavioral Intention to Use	Decision to Use	Perceived Benefit	Perceived Ease of Use	Perceived Risk
ATU1	0.866					
ATU2	0.885					
ATU3	0.851					
BI1		0.898				
BI2		0.857				
BI3		0.885				
DU1			0.873			
DU2			0.836			
DU3			0.812			
PB1				0.840		
PB2				0.884		
PB3				0.834		
PB4				0.826		
PE1					0.882	
PE2					0.884	
PE3					0.851	
PE4					0.834	
PR1						0.871
PR2						0.903
PR3						0.832

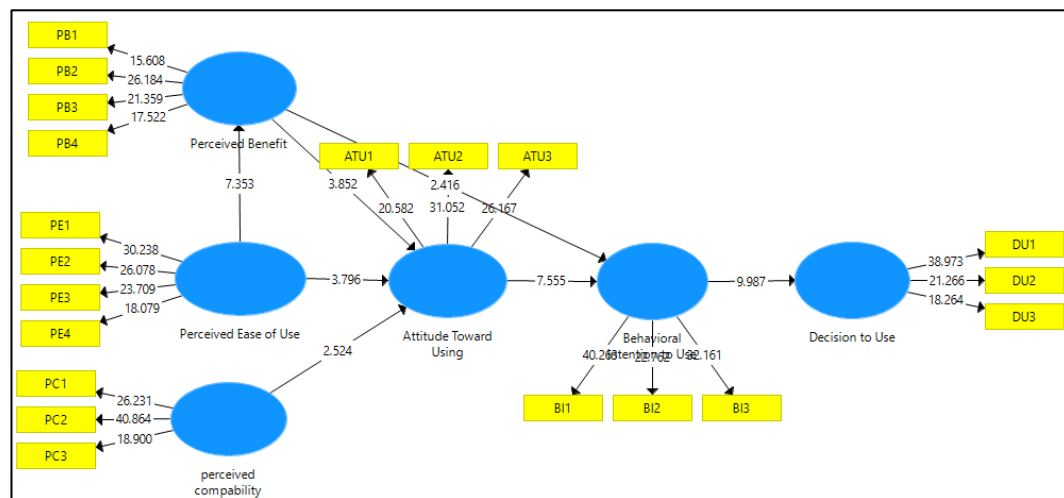
Average Variance Extracted (AVE)

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Attitude Toward Using	0.836	0.838	0.901	0.753
Behavioral Intention to Use	0.855	0.856	0.912	0.775
Decision to Use	0.795	0.819	0.878	0.706
Perceived Benefit	0.868	0.869	0.910	0.716
Perceived Ease of Use	0.886	0.886	0.921	0.745
Perceived Risk	0.838	0.840	0.903	0.756

R-Square Value

	R Square	R Square Adjusted
Attitude Toward Using	0.672	0.663
Behavioral Intention to Use	0.630	0.624
Decision to Use	0.499	0.494
Perceived Benefit	0.467	0.463

Bootstrapping Model Structural PLS



Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Attitude Toward Using -> Behavioral Intention to Use	0.614	0.609	0.077	7.970	0.000
Behavioral Intention to Use -> Decision to Use	0.706	0.702	0.067	10.512	0.000
Perceived Benefit -> Attitude Toward Using	0.367	0.356	0.100	3.660	0.000
Perceived Benefit -> Behavioral Intention to Use	0.223	0.224	0.088	2.530	0.012
Perceived Ease of Use -> Attitude Toward Using	0.314	0.310	0.091	3.453	0.001
Perceived Ease of Use -> Perceived Benefit	0.684	0.675	0.084	8.105	0.000
Perceived Risk -> Attitude Toward Using	0.236	0.244	0.093	2.533	0.012