

LAMPIRAN 1
KUESIONER PENELITIAN

Kepada Yth:
Bapak/Ibu/Sdr/i Responden
Di Tempat

Dengan Hormat,

Saya yang bertanda tangan di bawah ini:

Nama : Desak Putu Seri Noviani

NIM : 1817051114

Program Studi : S1 Akuntansi

Perguruan Tinggi : Universitas Pendidikan Ganesha

Mohon kesediaan dari Bapak/Ibu/Sdr/i untuk dapat berpartisipasi dalam mengisi kuesioner penelitian ini, berkaitan dengan penyusunan skripsi yang berjudul *Determinan Minat Penggunaan Pinjaman Online Shopee PayLater di Kabupaten Buleleng*. Oleh karena itu, mohon kesediaanya untuk mengisi kuesioner ini dengan sejujur-jujurnya. **Kuesioner ini hanya untuk kepentingan penelitian dalam penyusunan skripsi dan tidak untuk dipublikasikan sehingga kerahasiaan data yang diisi akan tetap dijaga.**

Atas kerjasama yang baik dan kesungguhan Bapak/Ibu/Sdr/i dalam mengisi kuesioner ini, saya ucapkan terima kasih.

Hormat saya,

Desak Putu Seri Noviani
NIM. 1817051114

A. Identitas Responden

1. Usia :
2. Jenis Kelamin : Perempuan Laki-Laki
3. Asal Kecamatan :

<input type="checkbox"/> Kecamatan Tejakula	<input type="checkbox"/> Kecamatan Banjar
<input type="checkbox"/> Kecamatan Kubutambahan	<input type="checkbox"/> Kecamatan Busungbiu
<input type="checkbox"/> Kecamatan Sawan	<input type="checkbox"/> Kecamatan Seririt
<input type="checkbox"/> Kecamatan Buleleng	<input type="checkbox"/> Kecamatan Gerokgak
<input type="checkbox"/> Kecamatan Sukasada	
4. Rata-rata pendapatan perbulan:

<input type="checkbox"/> < Rp1.000.000
<input type="checkbox"/> Rp 1.000.000 – Rp 2.500.000
<input type="checkbox"/> Rp 2.500.000 – Rp 5.000.000
<input type="checkbox"/> Rp 5.000.000 – Rp 10.000.000
<input type="checkbox"/> > Rp 10.000.000
5. Apakah Anda menggunakan *Shopee PayLater*?

<input type="checkbox"/> Ya
<input type="checkbox"/> Tidak
6. Durasi penggunaan *Shopee PayLater* dalam sebulan :

<input type="checkbox"/> 4 kali
<input type="checkbox"/> 5 – 7 kali
<input type="checkbox"/> 8 – 10 kali
<input type="checkbox"/> > 10 kali

B. Petunjuk Pengisian Kuesioner

Silahkan Bapak/Ibu/Saudara/i pilih jawaban yang paling sesuai dengan kondisi yang dialami/dirasakan diri sendiri dengan memberikan tanda checklist (✓) pada pilihan jawaban yang tersedia.

Apabila terdapat pertanyaan yang tidak dimengerti, anda dapat menanyakan kepada peneliti.

SS : Sangat Setuju

S : Setuju

N : Netral

TS : Tidak Setuju

STS : Sangat Tidak Setuju

1. Persepsi Kemudahan

No.	Pertanyaan	STS	TS	N	S	SS
1.	Saya berminat menggunakan <i>Shopee PayLater</i> karena mudah dipelajari.					
2.	Saya berminat menggunakan <i>Shopee PayLater</i> karena mudah mengerjakan apa yang saya inginkan.					
3.	Saya berminat menggunakan <i>Shopee PayLater</i> karena tidak membutuhkan waktu yang lama dalam penggunaannya.					
4.	Saya berminat menggunakan <i>Shopee PayLater</i> karena mudah digunakan.					

2. Persepsi Keamanan

No.	Pertanyaan	STS	TS	N	S	SS
1.	Saya berminat menggunakan <i>Shopee PayLater</i> karena saya merasa aman saat menggunakannya.					
2.	Saya berminat menggunakan <i>Shopee PayLater</i> karena aman dari <i>hacked</i> saat bertransaksi.					
3.	Saya berminat menggunakan <i>Shopee PayLater</i> karena memiliki pengendalian yang baik dalam melindungi data pribadi saya.					

3. Persepsi Risiko

No.	Pertanyaan	STS	TS	N	S	SS
1.	Walaupun terdapat risiko finansial, saya tetap menggunakan <i>Shopee PayLater</i> .					
2.	Walaupun terdapat risiko kerugian, saya tetap menggunakan <i>Shopee PayLater</i> .					
3.	Walaupun terdapat risiko produk yang diterima tidak sesuai, saya tetap menggunakan <i>Shopee PayLater</i> .					

4. Citra Perusahaan

No.	Pertanyaan	STS	TS	N	S	SS
1.	<i>Shopee</i> memiliki citra perusahaan yang baik dan selalu mengutamakan kepercayaan konsumen.					
2.	Perusahaan <i>Shopee</i> memiliki reputasi yang bagus					
3.	<i>Shopee</i> sangat cepat tanggap dalam melayani konsumen.					
4.	Perusahaan <i>Shopee</i> merupakan perusahaan yang telah dikenal masyarakat dengan logo dan nama yang khas.					

5. Minat Penggunaan Pinjaman *Online Shopee PayLater*

No.	Pertanyaan	STS	TS	N	S	SS
1.	Saya berminat menggunakan <i>Shopee PayLater</i> sebagai sarana transaksi pembayaran pada <i>Shopee</i> .					
2.	Saya tertarik untuk mencoba menggunakan <i>Shopee PayLater</i> sebagai sarana transaksi pembayaran pada <i>Shopee</i> .					
3.	Saya berencana untuk terus menggunakan <i>Shopee PayLater</i> sebagai sarana transaksi pembayaran pada <i>Shopee</i> .					

LAMPIRAN 2
TABULASI DATA KUESIONER

1. Persepsi Kemudahan (X₁)

No. Responden	X1.1	X1.2	X1.3	X1.4	Total X1
1	4	4	4	4	16
2	3	3	4	4	14
3	3	4	3	3	13
4	4	4	4	5	17
5	4	4	4	4	16
6	4	4	4	4	16
7	4	4	4	4	16
8	5	4	4	4	17
9	3	4	3	3	13
10	4	4	4	4	16
11	4	4	3	3	14
12	3	3	4	4	14
13	4	4	4	4	16
14	4	4	5	4	17
15	3	4	3	3	13
16	3	3	4	4	14
17	3	3	4	4	14
18	4	3	4	4	15
19	4	4	4	4	16
20	4	3	3	3	13
21	4	4	3	4	15
22	4	4	4	3	15
23	4	5	4	5	18
24	3	4	3	3	13
25	3	3	4	4	14
26	3	4	4	4	15
27	4	3	4	4	15
28	4	4	4	4	16
29	3	3	4	4	14
30	4	4	4	5	17
31	4	5	4	5	18
32	4	4	4	5	17
33	4	3	3	3	13
34	5	5	5	4	19
35	4	4	4	5	17
36	4	4	4	3	15
37	4	4	3	3	14
38	4	3	4	4	15

No. Responden	X1.1	X1.2	X1.3	X1.4	Total X1
39	4	4	4	5	17
40	4	4	4	3	15
41	3	3	4	4	14
42	3	3	4	4	14
43	4	4	4	5	17
44	3	3	4	4	14
45	3	4	3	3	13
46	5	4	4	4	17
47	4	4	4	4	16
48	4	4	4	4	16
49	4	4	4	4	16
50	4	4	5	4	17
51	3	4	3	3	13
52	4	4	4	4	16
53	4	4	4	4	16
54	4	4	3	3	14
55	4	3	4	4	15
56	4	4	4	5	17
57	3	4	3	3	13
58	4	4	3	4	15
59	3	3	4	4	14
60	3	4	4	4	15
61	4	4	4	4	16
62	3	4	3	3	13
63	4	4	4	3	15
64	4	4	3	3	14
65	4	5	4	5	18
66	4	3	3	3	13
67	4	4	3	3	14
68	4	4	3	4	15
69	4	4	4	3	15
70	4	4	4	4	16
71	3	3	4	4	14
72	4	4	4	5	17
73	4	5	4	5	18
74	4	4	4	5	17
75	3	4	3	3	13
76	4	4	4	5	17
77	4	4	4	5	17
78	4	3	4	4	15
79	3	3	4	4	14
80	4	4	4	3	15

No. Responden	X1.1	X1.2	X1.3	X1.4	Total X1
81	5	4	4	4	17
82	4	4	4	4	16
83	3	3	4	4	14
84	3	3	4	4	14
85	4	4	5	4	17
86	4	3	4	4	15
87	4	3	3	3	13
88	4	4	4	5	17
89	3	4	4	4	15
90	4	4	4	4	16
91	4	4	4	4	16
92	4	4	4	5	17
93	4	3	3	3	13
94	4	4	4	4	16
95	4	4	4	4	16
96	4	4	3	3	14
97	4	4	4	4	16
98	4	4	4	5	17
99	4	3	3	3	13
100	4	4	3	3	14
101	3	3	4	4	14
102	4	4	3	4	15
103	4	4	4	3	15
104	4	3	3	3	13
105	4	3	4	4	15
106	3	3	4	4	14
107	4	4	5	5	18
108	4	3	3	3	13
109	3	3	4	4	14
110	4	3	4	4	15
111	4	4	4	3	15
112	4	4	4	4	16
113	3	3	4	4	14
114	4	4	4	5	17
115	5	5	4	4	18
116	5	5	4	5	19
117	4	3	3	3	13
118	4	4	4	5	17
119	5	4	4	4	17
120	3	4	4	4	15
121	4	4	3	3	14
122	4	3	4	4	15

No. Responden	X1.1	X1.2	X1.3	X1.4	Total X1
123	4	4	5	4	17
124	4	4	3	4	15
125	3	4	4	4	15
126	4	4	3	3	14
127	4	4	4	5	17
128	3	3	4	4	14
129	4	3	3	3	13
130	4	4	4	5	17
131	4	4	4	4	16
132	4	4	4	3	15
133	4	4	4	4	16
134	4	4	4	5	17
135	4	3	3	3	13
136	4	4	4	4	16
137	4	4	4	4	16
138	3	3	4	4	14
139	4	4	4	4	16
140	4	4	5	5	18
141	4	3	3	3	13
142	4	4	3	3	14
143	3	3	4	4	14
144	4	3	4	4	15
145	4	4	4	3	15
146	4	3	3	3	13
147	4	3	4	4	15
148	3	3	4	4	14
149	5	5	4	4	18
150	4	3	3	3	13
151	3	3	4	4	14
152	3	4	4	4	15
153	4	4	3	4	15
154	4	4	4	5	17
155	4	4	4	3	15
156	4	4	5	5	18
157	4	4	4	5	17
158	5	5	4	4	18
159	4	3	3	3	13
160	5	5	5	4	19
161	4	4	5	5	18
162	4	3	4	4	15
163	4	4	3	3	14
164	4	4	4	3	15

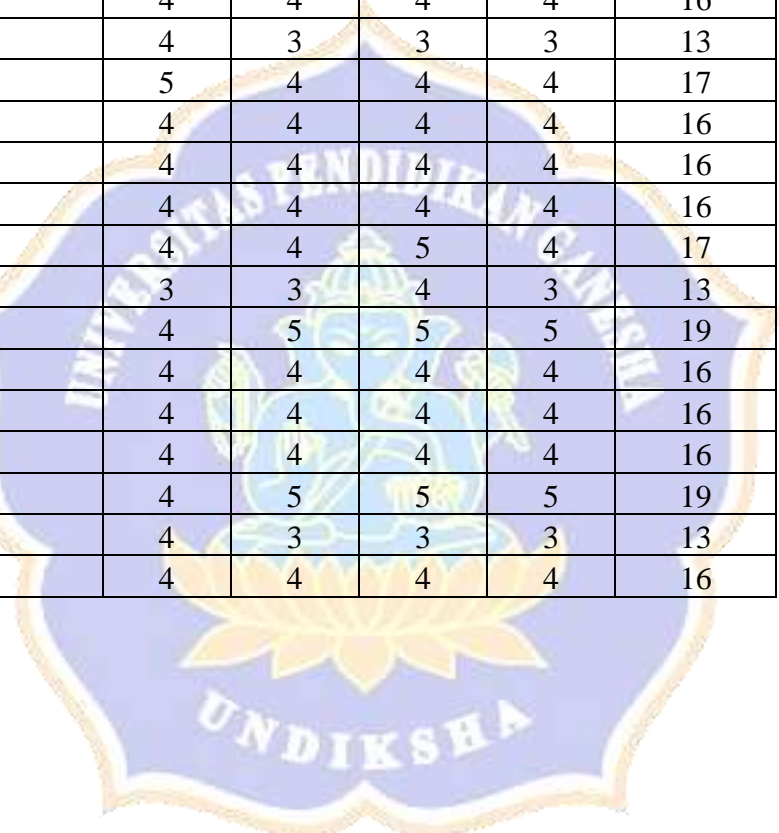
No. Responden	X1.1	X1.2	X1.3	X1.4	Total X1
165	4	4	4	4	16
166	4	4	4	4	16
167	3	3	4	4	14
168	3	3	4	4	14
169	5	4	4	4	17
170	3	3	4	4	14
171	4	3	3	3	13
172	4	4	5	4	17
173	3	4	4	4	15
174	4	4	4	4	16
175	4	3	4	4	15
176	4	4	4	5	17
177	4	3	3	3	13
178	5	5	4	4	18
179	4	4	4	4	16
180	3	3	4	4	14
181	4	4	4	4	16
182	4	5	4	5	18
183	4	3	3	3	13
184	4	4	3	3	14
185	4	4	3	3	14
186	4	4	3	4	15
187	4	4	4	5	17
188	4	3	3	3	13
189	4	4	4	3	15
190	4	3	4	4	15
191	4	5	4	5	18
192	4	3	3	3	13
193	3	3	4	4	14
194	3	4	4	4	15
195	4	4	3	4	15
196	4	4	4	5	17
197	3	3	4	4	14
198	4	4	5	5	18
199	4	5	5	5	19
200	5	5	4	4	18
201	4	3	3	3	13
202	4	4	5	5	18
203	4	5	4	5	18
204	4	4	4	3	15
205	3	3	4	4	14
206	4	3	4	4	15

No. Responden	X1.1	X1.2	X1.3	X1.4	Total X1
207	4	4	4	4	16
208	4	4	4	4	16
209	3	3	4	4	14
210	4	4	3	3	14
211	4	4	4	5	17
212	3	3	4	4	14
213	4	3	3	3	13
214	4	4	4	5	17
215	4	4	4	4	16
216	4	4	4	3	15
217	4	4	4	4	16
218	5	4	4	4	17
219	4	3	3	3	13
220	5	5	4	4	18
221	3	4	4	4	15
222	3	3	4	4	14
223	4	4	4	4	16
224	5	5	4	5	19
225	4	3	3	3	13
226	4	3	4	4	15
227	3	3	4	4	14
228	4	4	3	4	15
229	4	4	5	4	17
230	4	3	3	3	13
231	4	4	4	3	15
232	4	3	4	4	15
233	4	4	5	5	18
234	3	3	4	4	14
235	4	4	4	4	16
236	4	4	4	4	16
237	4	4	4	4	16
238	4	4	4	5	17
239	4	4	4	4	16
240	5	5	5	4	19
241	5	5	4	4	18
242	5	5	4	5	19
243	3	3	4	4	14
244	5	5	4	4	18
245	4	5	5	5	19
246	4	4	4	4	16
247	4	4	4	4	16
248	4	4	4	4	16

No. Responden	X1.1	X1.2	X1.3	X1.4	Total X1
249	4	4	4	4	16
250	4	4	4	4	16
251	4	4	4	4	16
252	4	4	4	4	16
253	4	4	4	5	17
254	4	4	4	4	16
255	4	3	3	3	13
256	4	4	4	5	17
257	4	4	4	4	16
258	4	4	4	4	16
259	4	4	4	4	16
260	4	4	4	5	17
261	3	3	4	4	14
262	4	5	5	5	19
263	4	4	4	4	16
264	4	4	4	4	16
265	4	4	4	4	16
266	5	5	5	4	19
267	4	3	3	3	13
268	4	4	4	4	16
269	4	4	4	4	16
270	4	4	4	4	16
271	4	4	4	5	17
272	3	3	4	4	14
273	4	4	4	4	16
274	4	4	4	4	16
275	5	5	4	5	19
276	3	3	4	3	13
277	4	4	4	4	16
278	4	4	4	4	16
279	4	4	4	4	16
280	3	3	4	3	13
281	4	4	4	4	16
282	5	5	5	4	19
283	4	5	4	5	18
284	4	5	4	5	18
285	3	3	4	3	13
286	4	4	3	3	14
287	5	5	4	5	19
288	5	5	5	4	19
289	4	4	5	5	18
290	3	3	4	3	13

No. Responden	X1.1	X1.2	X1.3	X1.4	Total X1
291	5	5	4	4	18
292	5	5	4	5	19
293	4	4	4	4	16
294	4	4	3	3	14
295	4	4	4	4	16
296	4	4	4	4	16
297	4	4	4	4	16
298	3	3	4	4	14
299	3	3	4	4	14
300	4	4	5	4	17
301	3	3	4	4	14
302	3	3	4	3	13
303	4	4	4	5	17
304	4	4	4	4	16
305	4	4	4	4	16
306	4	4	4	4	16
307	4	4	4	5	17
308	4	3	3	3	13
309	5	5	5	4	19
310	4	4	4	4	16
311	3	3	4	4	14
312	4	4	4	4	16
313	5	5	4	5	19
314	3	3	4	3	13
315	4	4	4	4	16
316	4	4	3	3	14
317	4	4	4	4	16
318	4	4	4	5	17
319	3	3	4	3	13
320	4	4	4	4	16
321	4	4	4	4	16
322	4	4	5	5	18
323	3	3	4	3	13
324	3	3	3	3	12
325	3	4	3	3	13
326	4	4	4	4	16
327	3	3	3	3	12
328	3	3	3	3	12
329	4	5	5	5	19
330	4	5	4	5	18
331	4	5	5	5	19
332	3	3	4	3	13

No. Responden	X1.1	X1.2	X1.3	X1.4	Total X1
333	5	5	4	4	18
334	4	5	5	5	19
335	4	4	4	4	16
336	4	4	4	4	16
337	4	4	4	4	16
338	4	4	4	4	16
339	4	4	4	4	16
340	4	4	4	4	16
341	3	3	3	3	12
342	4	4	4	5	17
343	4	4	4	4	16
344	4	3	3	3	13
345	5	4	4	4	17
346	4	4	4	4	16
347	4	4	4	4	16
348	4	4	4	4	16
349	4	4	5	4	17
350	3	3	4	3	13
351	4	5	5	5	19
352	4	4	4	4	16
353	4	4	4	4	16
354	4	4	4	4	16
355	4	5	5	5	19
356	4	3	3	3	13
357	4	4	4	4	16



2. Persepsi Keamanan (X₂)

No. Responden	X2.1	X2.2	X2.3	Total X2
1	4	4	4	12
2	4	4	4	12
3	3	3	3	9
4	5	5	4	14
5	4	5	5	14
6	4	4	4	12
7	5	4	5	14
8	5	5	5	15
9	4	4	4	12
10	5	4	5	14
11	4	5	5	14
12	4	4	4	12
13	4	4	4	12
14	4	4	4	12
15	3	3	3	9
16	5	4	5	14
17	4	4	4	12
18	4	4	4	12
19	5	5	4	14
20	4	4	4	12
21	4	4	4	12
22	4	4	4	12
23	4	4	4	12
24	3	3	3	9
25	4	4	4	12
26	4	4	4	12
27	4	5	5	14
28	4	4	4	12
29	4	4	4	12
30	4	4	4	12
31	3	3	3	9
32	4	4	4	12
33	3	3	3	9
34	4	4	4	12
35	5	4	5	14
36	4	4	4	12
37	4	4	4	12
38	4	4	4	12
39	4	5	5	14
40	4	4	4	12

No. Responden	X2.1	X2.2	X2.3	Total X2
41	4	4	4	12
42	4	4	4	12
43	4	4	5	13
44	4	4	4	12
45	3	3	3	9
46	4	5	4	13
47	4	5	4	13
48	4	4	4	12
49	4	4	5	13
50	4	4	5	13
51	4	4	4	12
52	4	5	4	13
53	5	4	4	13
54	4	4	4	12
55	4	4	4	12
56	4	4	4	12
57	3	3	3	9
58	4	4	4	12
59	4	4	4	12
60	4	4	4	12
61	4	4	5	13
62	4	4	4	12
63	4	5	4	13
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65	5	5	5	15
66	3	3	3	9
67	4	4	4	12
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69	5	4	4	13
70	4	4	4	12
71	4	4	4	12
72	4	4	4	12
73	3	3	3	9
74	4	5	4	13
75	3	3	3	9
76	4	4	4	12
77	4	4	5	13
78	4	4	4	12
79	4	4	4	12
80	4	5	4	13
81	4	4	4	12
82	4	4	4	12

No. Responden	X2.1	X2.2	X2.3	Total X2
83	4	4	4	12
84	4	4	4	12
85	4	4	5	13
86	4	4	4	12
87	4	4	4	12
88	5	5	5	15
89	4	5	4	13
90	4	4	4	12
91	5	4	4	13
92	5	5	5	15
93	4	4	4	12
94	5	5	5	15
95	4	5	4	13
96	4	4	4	12
97	4	4	4	12
98	4	4	4	12
99	4	4	4	12
100	4	4	4	12
101	4	4	4	12
102	4	4	4	12
103	5	5	5	15
104	4	3	4	11
105	4	4	4	12
106	4	4	4	12
107	4	4	4	12
108	3	3	3	9
109	4	4	4	12
110	4	4	4	12
111	5	5	5	15
112	4	4	4	12
113	4	4	4	12
114	5	5	5	15
115	4	4	4	12
116	4	4	4	12
117	3	3	3	9
118	4	4	4	12
119	4	4	5	13
120	5	4	4	13
121	4	4	4	12
122	4	4	4	12
123	4	4	4	12
124	4	4	4	12

No. Responden	X2.1	X2.2	X2.3	Total X2
125	4	4	4	12
126	4	3	4	11
127	4	4	4	12
128	4	4	4	12
129	4	4	4	12
130	5	5	5	15
131	5	4	4	13
132	4	4	4	12
133	5	4	4	13
134	5	5	5	15
135	4	4	4	12
136	5	5	5	15
137	4	5	4	13
138	4	5	4	13
139	4	4	4	12
140	4	4	4	12
141	3	3	3	9
142	4	4	5	13
143	4	4	4	12
144	4	4	4	12
145	5	5	5	15
146	3	4	4	11
147	4	4	4	12
148	4	4	4	12
149	4	4	4	12
150	4	4	4	12
151	4	4	4	12
152	4	4	4	12
153	5	5	5	15
154	4	4	4	12
155	4	4	4	12
156	4	4	4	12
157	5	5	5	15
158	4	4	4	12
159	3	3	3	9
160	4	4	4	12
161	4	5	4	13
162	4	4	5	13
163	4	4	4	12
164	4	4	5	13
165	5	4	4	13
166	4	4	5	13

No. Responden	X2.1	X2.2	X2.3	Total X2
167	4	4	4	12
168	4	3	4	11
169	4	5	4	13
170	4	5	4	13
171	4	3	4	11
172	5	5	5	15
173	4	4	5	13
174	4	4	5	13
175	4	5	4	13
176	4	4	5	13
177	4	4	4	12
178	5	5	5	15
179	4	5	4	13
180	5	4	4	13
181	4	4	4	12
182	4	4	4	12
183	4	4	4	12
184	5	4	4	13
185	4	5	4	13
186	4	5	4	13
187	5	5	5	15
188	4	3	4	11
189	5	4	4	13
190	4	4	4	12
191	4	4	4	12
192	4	4	4	12
193	4	4	5	13
194	4	4	4	12
195	5	5	5	15
196	4	4	4	12
197	4	4	4	12
198	4	4	5	13
199	3	4	4	11
200	5	4	4	13
201	4	3	4	11
202	4	4	4	12
203	5	4	4	13
204	4	5	4	13
205	4	4	5	13
206	4	5	4	13
207	5	4	4	13
208	5	4	4	13

No. Responden	X2.1	X2.2	X2.3	Total X2
209	4	5	4	13
210	4	4	3	11
211	4	5	4	13
212	4	4	5	13
213	4	4	4	12
214	5	5	5	15
215	4	5	4	13
216	5	4	4	13
217	4	4	5	13
218	5	4	4	13
219	4	4	4	12
220	5	5	4	14
221	4	5	4	13
222	4	4	5	13
223	4	4	4	12
224	4	4	5	13
225	4	4	4	12
226	5	4	4	13
227	4	5	4	13
228	4	4	4	12
229	5	5	4	14
230	4	3	4	11
231	4	4	5	13
232	4	4	4	12
233	4	4	4	12
234	4	3	4	11
235	4	4	4	12
236	4	4	4	12
237	5	5	4	14
238	4	4	5	13
239	4	4	4	12
240	4	5	4	13
241	4	4	4	12
242	4	5	4	13
243	4	3	4	11
244	4	5	4	13
245	4	4	5	13
246	4	5	4	13
247	4	4	5	13
248	4	4	5	13
249	4	5	4	13
250	5	4	4	13

No. Responden	X2.1	X2.2	X2.3	Total X2
251	5	4	4	13
252	4	3	4	11
253	4	4	5	13
254	4	4	5	13
255	4	4	4	12
256	5	5	4	14
257	4	4	5	13
258	4	5	4	13
259	4	4	5	13
260	4	5	4	13
261	4	4	4	12
262	5	5	4	14
263	4	5	5	14
264	4	5	4	13
265	4	4	5	13
266	4	4	4	12
267	4	3	4	11
268	4	5	4	13
269	4	5	4	13
270	4	4	5	13
271	5	5	5	15
272	4	3	4	11
273	4	5	4	13
274	4	4	4	12
275	4	4	4	12
276	4	4	4	12
277	4	4	5	13
278	4	4	4	12
279	5	5	5	15
280	4	4	3	11
281	4	4	4	12
282	4	4	5	13
283	4	4	4	12
284	4	4	5	13
285	4	4	4	12
286	4	4	4	12
287	4	4	5	13
288	4	4	5	13
289	4	5	4	13
290	4	4	4	12
291	4	4	4	12
292	5	5	4	14

No. Responden	X2.1	X2.2	X2.3	Total X2
293	4	5	4	13
294	5	4	4	13
295	5	4	4	13
296	4	5	4	13
297	4	4	5	13
298	4	4	5	13
299	4	4	4	12
300	4	5	4	13
301	4	4	5	13
302	4	4	4	12
303	5	5	5	15
304	4	5	4	13
305	4	4	5	13
306	5	5	4	14
307	5	5	4	14
308	4	4	4	12
309	5	5	5	15
310	5	5	4	14
311	4	4	5	13
312	4	4	4	12
313	5	4	4	13
314	4	4	4	12
315	4	4	5	13
316	4	4	5	13
317	4	4	4	12
318	5	5	5	15
319	4	4	4	12
320	4	4	4	12
321	4	4	4	12
322	4	4	4	12
323	4	4	4	12
324	3	3	4	10
325	4	3	3	10
326	5	5	5	15
327	3	3	3	9
328	3	3	3	9
329	4	4	4	12
330	4	4	4	12
331	4	4	4	12
332	4	4	4	12
333	4	4	4	12
334	4	5	5	14

No. Responden	X2.1	X2.2	X2.3	Total X2
335	4	4	4	12
336	4	4	4	12
337	4	4	4	12
338	4	4	4	12
339	4	4	4	12
340	5	5	4	14
341	3	3	3	9
342	5	4	5	14
343	5	5	4	14
344	3	3	3	9
345	5	5	5	15
346	5	4	5	14
347	5	5	4	14
348	5	5	5	15
349	5	5	5	15
350	4	4	4	12
351	5	5	5	15
352	5	5	5	15
353	5	4	5	14
354	4	5	5	14
355	4	4	4	12
356	4	4	4	12
357	5	4	5	14



3. Persepsi Risiko (X₃)

No. Responden	X3.1	X3.2	X3.3	Total X3
1	2	2	2	6
2	2	2	3	7
3	2	2	1	5
4	3	3	3	9
5	2	2	2	6
6	2	2	2	6
7	2	2	3	7
8	2	2	1	5
9	2	2	2	6
10	1	1	2	4
11	2	2	2	6
12	2	2	2	6
13	2	2	2	6
14	2	2	2	6
15	3	3	3	9
16	2	2	2	6
17	2	3	2	7
18	2	2	3	7
19	2	2	2	6
20	3	3	3	9
21	2	2	2	6
22	2	2	3	7
23	1	1	2	4
24	2	3	2	7
25	2	2	3	7
26	2	2	3	7
27	2	2	3	7
28	2	2	3	7
29	2	2	2	6
30	1	1	2	4
31	1	2	1	4
32	2	2	2	6
33	3	3	3	9
34	3	3	3	9
35	2	2	2	6
36	2	2	2	6
37	2	2	3	7
38	2	2	2	6
39	2	2	2	6
40	2	2	2	6

No. Responden	X3.1	X3.2	X3.3	Total X3
41	2	2	3	7
42	3	3	3	9
43	2	2	2	6
44	2	2	3	7
45	1	1	2	4
46	3	3	3	9
47	2	2	2	6
48	2	2	2	6
49	2	2	3	7
50	1	2	1	4
51	3	3	3	9
52	1	1	2	4
53	2	2	2	6
54	2	2	2	6
55	2	2	2	6
56	2	2	2	6
57	3	3	3	9
58	2	2	2	6
59	2	2	2	6
60	2	2	2	6
61	2	2	2	6
62	3	2	2	7
63	2	2	2	6
64	3	2	2	7
65	3	3	3	9
66	2	2	3	7
67	2	2	2	6
68	3	2	2	7
69	2	2	2	6
70	3	2	2	7
71	2	2	2	6
72	1	1	2	4
73	2	1	1	4
74	2	2	2	6
75	3	3	3	9
76	3	3	3	9
77	2	2	2	6
78	2	2	2	6
79	2	2	2	6
80	2	2	2	6
81	2	2	2	6
82	2	2	2	6

No. Responden	X3.1	X3.2	X3.3	Total X3
83	2	2	2	6
84	3	3	3	9
85	2	2	2	6
86	2	2	2	6
87	1	1	2	4
88	3	3	3	9
89	2	2	2	6
90	2	1	2	5
91	2	2	2	6
92	1	2	1	4
93	3	3	3	9
94	2	1	1	4
95	2	2	2	6
96	2	2	2	6
97	2	2	2	6
98	2	2	2	6
99	2	1	1	4
100	2	2	1	5
101	2	2	2	6
102	2	2	2	6
103	2	2	2	6
104	3	3	3	9
105	1	2	2	5
106	3	3	3	9
107	1	1	2	4
108	2	2	3	7
109	3	2	2	7
110	2	2	3	7
111	2	2	2	6
112	2	3	2	7
113	2	2	2	6
114	1	1	2	4
115	2	1	1	4
116	2	2	2	6
117	3	3	3	9
118	3	3	3	9
119	2	2	1	5
120	2	2	2	6
121	2	2	2	6
122	2	2	2	6
123	2	2	2	6
124	2	2	2	6

No. Responden	X3.1	X3.2	X3.3	Total X3
125	2	2	2	6
126	3	3	3	9
127	1	2	2	5
128	2	2	2	6
129	2	1	1	4
130	2	1	1	4
131	2	1	2	5
132	1	2	2	5
133	2	2	2	6
134	1	1	2	4
135	3	3	3	9
136	1	2	1	4
137	2	1	2	5
138	2	1	2	5
139	1	2	2	5
140	2	1	2	5
141	3	3	3	9
142	2	1	2	5
143	1	2	2	5
144	2	2	2	6
145	1	2	2	5
146	3	2	2	7
147	1	2	2	5
148	3	2	2	7
149	2	1	1	4
150	2	2	3	7
151	3	2	2	7
152	3	2	2	7
153	2	2	2	6
154	2	2	3	7
155	1	2	2	5
156	1	1	2	4
157	2	1	1	4
158	1	2	2	5
159	3	3	3	9
160	3	3	3	9
161	2	2	2	6
162	2	1	2	5
163	2	2	2	6
164	1	2	2	5
165	2	2	2	6
166	1	2	2	5

No. Responden	X3.1	X3.2	X3.3	Total X3
167	2	2	2	6
168	2	3	3	8
169	2	1	2	5
170	1	2	2	5
171	1	2	1	4
172	2	1	1	4
173	1	2	2	5
174	1	2	2	5
175	2	1	2	5
176	1	1	2	4
177	3	3	3	9
178	3	3	3	9
179	2	2	1	5
180	2	2	1	5
181	2	2	1	5
182	2	1	2	5
183	2	3	3	8
184	1	2	2	5
185	2	2	2	6
186	2	2	1	5
187	1	2	2	5
188	2	2	3	7
189	2	2	1	5
190	3	2	2	7
191	1	1	2	4
192	2	2	3	7
193	2	2	3	7
194	3	2	2	7
195	2	2	2	6
196	2	2	3	7
197	2	2	1	5
198	2	1	2	5
199	2	1	1	4
200	2	1	2	5
201	3	3	3	9
202	3	3	3	9
203	1	2	2	5
204	2	1	2	5
205	2	2	2	6
206	2	2	2	6
207	2	1	2	5
208	2	2	3	7

No. Responden	X3.1	X3.2	X3.3	Total X3
209	2	2	2	6
210	2	3	3	8
211	2	2	2	6
212	1	2	2	5
213	1	1	2	4
214	2	3	3	8
215	2	2	2	6
216	2	2	1	5
217	2	1	2	5
218	1	1	2	4
219	3	3	3	9
220	3	3	3	9
221	1	2	2	5
222	2	1	2	5
223	2	2	1	5
224	2	2	1	5
225	3	3	3	9
226	1	2	2	5
227	2	2	3	7
228	3	2	2	7
229	2	2	1	5
230	2	2	3	7
231	1	2	2	5
232	3	2	2	7
233	1	2	1	4
234	3	2	2	7
235	2	2	3	7
236	3	2	2	7
237	2	2	3	7
238	2	2	3	7
239	2	2	2	6
240	1	1	2	4
241	1	2	1	4
242	1	2	2	5
243	2	3	3	8
244	3	3	3	9
245	2	1	2	5
246	2	1	2	5
247	3	2	2	7
248	2	2	3	7
249	2	1	2	5
250	2	2	3	7

No. Responden	X3.1	X3.2	X3.3	Total X3
251	2	2	2	6
252	2	3	3	8
253	2	2	2	6
254	2	1	2	5
255	1	1	1	3
256	1	1	2	4
257	2	2	2	6
258	2	2	1	5
259	2	2	1	5
260	3	2	3	8
261	3	3	3	9
262	1	1	1	3
263	1	2	2	5
264	2	2	1	5
265	1	2	2	5
266	2	1	2	5
267	3	2	3	8
268	2	1	2	5
269	3	2	2	7
270	3	2	2	7
271	2	2	1	5
272	2	2	3	7
273	1	2	2	5
274	2	3	2	7
275	1	2	1	4
276	3	2	2	7
277	2	2	3	7
278	2	3	3	8
279	2	2	3	7
280	2	3	3	8
281	2	2	2	6
282	2	1	2	5
283	1	2	2	5
284	2	1	2	5
285	2	3	3	8
286	1	2	2	5
287	1	2	2	5
288	1	2	1	4
289	2	1	2	5
290	2	3	3	8
291	2	3	3	8
292	2	2	1	5

No. Responden	X3.1	X3.2	X3.3	Total X3
293	2	1	2	5
294	2	2	2	6
295	2	2	2	6
296	1	2	2	5
297	2	2	3	7
298	2	2	2	6
299	3	2	3	8
300	2	2	2	6
301	2	2	1	5
302	3	2	2	7
303	1	1	2	4
304	2	2	2	6
305	2	1	2	5
306	1	2	2	5
307	1	1	1	3
308	2	3	3	8
309	1	1	1	3
310	2	1	2	5
311	2	2	1	5
312	2	1	2	5
313	1	2	2	5
314	2	3	3	8
315	2	2	1	5
316	3	2	2	7
317	3	2	2	7
318	2	1	2	5
319	2	2	3	7
320	2	1	2	5
321	2	3	2	7
322	1	2	1	4
323	3	2	2	7
324	2	2	3	7
325	2	3	2	7
326	2	2	3	7
327	2	2	3	7
328	2	2	2	6
329	1	2	1	4
330	1	2	1	4
331	2	2	1	5
332	2	3	3	8
333	2	3	3	8
334	2	1	2	5

No. Responden	X3.1	X3.2	X3.3	Total X3
335	2	2	1	5
336	2	2	3	7
337	2	2	3	7
338	2	1	2	5
339	2	2	3	7
340	2	2	2	6
341	2	3	3	8
342	2	2	2	6
343	1	2	2	5
344	2	2	3	7
345	1	1	2	4
346	2	2	2	6
347	1	2	2	5
348	2	1	2	5
349	1	1	1	3
350	2	3	3	8
351	1	1	1	3
352	2	2	1	5
353	1	2	2	5
354	2	1	2	5
355	2	1	2	5
356	2	3	3	8
357	2	1	2	5



4. Citra Perusahaan (X4)

No. Responden	X4.1	X4.2	X4.3	X4.4	Total X4
1	3	4	3	4	14
2	4	3	3	3	13
3	3	4	3	3	13
4	4	5	4	5	18
5	3	4	3	4	14
6	3	4	3	4	14
7	3	4	3	4	14
8	5	5	5	5	20
9	3	3	4	3	13
10	4	5	4	5	18
11	5	3	5	5	18
12	3	4	3	4	14
13	3	4	3	4	14
14	3	4	3	4	14
15	3	3	3	4	13
16	3	4	3	4	14
17	4	3	3	3	13
18	3	4	3	3	13
19	3	4	3	4	14
20	3	3	4	3	13
21	5	5	5	3	18
22	3	3	3	4	13
23	5	5	3	5	18
24	4	3	3	3	13
25	4	3	4	3	14
26	3	4	3	3	13
27	4	3	4	3	14
28	3	4	3	4	14
29	3	4	3	4	14
30	4	5	4	5	18
31	4	3	4	3	14
32	3	3	4	3	13
33	3	3	3	4	13
34	4	3	4	3	14
35	3	4	3	4	14
36	4	3	4	3	14
37	4	3	4	3	14
38	4	3	4	3	14
39	4	5	4	5	18
40	3	4	3	4	14

No. Responden	X4.1	X4.2	X4.3	X4.4	Total X4
41	3	4	3	4	14
42	4	3	3	3	13
43	3	4	3	4	14
44	3	4	3	3	13
45	3	3	4	3	13
46	5	4	5	4	18
47	3	4	3	4	14
48	3	4	3	4	14
49	4	3	4	3	14
50	5	4	5	4	18
51	3	3	3	4	13
52	5	4	5	4	18
53	4	5	4	5	18
54	4	3	4	3	14
55	3	4	3	4	14
56	4	3	4	3	14
57	4	3	3	3	13
58	3	4	3	4	14
59	3	4	3	3	13
60	3	3	4	3	13
61	3	4	3	4	14
62	3	3	3	4	13
63	4	5	4	5	18
64	4	3	3	3	13
65	4	5	4	5	18
66	3	4	3	3	13
67	4	3	4	3	14
68	3	3	4	3	13
69	4	3	4	3	14
70	4	3	4	3	14
71	3	4	3	4	14
72	5	4	5	4	18
73	4	3	4	3	14
74	3	3	3	4	13
75	4	3	3	3	13
76	3	4	3	4	14
77	3	4	3	4	14
78	3	4	3	4	14
79	4	3	4	3	14
80	3	4	3	4	14
81	5	4	5	4	18
82	4	3	4	3	14

No. Responden	X4.1	X4.2	X4.3	X4.4	Total X4
83	4	3	4	3	14
84	3	4	3	3	13
85	3	4	3	4	14
86	3	3	4	3	13
87	3	3	3	4	13
88	5	4	5	4	18
89	3	4	3	4	14
90	4	3	4	3	14
91	4	3	4	3	14
92	5	5	4	5	19
93	3	3	3	3	12
94	4	5	4	5	18
95	5	4	5	4	18
96	3	4	3	4	14
97	3	4	3	4	14
98	3	4	3	4	14
99	3	3	3	3	12
100	4	3	4	3	14
101	3	3	3	3	12
102	3	3	3	3	12
103	3	4	3	4	14
104	3	3	3	3	12
105	4	5	4	5	18
106	3	3	3	3	12
107	4	5	4	5	18
108	3	3	3	3	12
109	4	3	4	3	14
110	3	3	3	3	12
111	3	4	3	4	14
112	4	3	4	3	14
113	4	3	4	3	14
114	4	5	4	5	18
115	3	4	3	4	14
116	3	3	3	3	12
117	3	3	3	3	12
118	3	4	3	4	14
119	4	3	4	3	14
120	3	4	3	4	14
121	3	4	3	4	14
122	3	4	3	4	14
123	5	4	5	4	18
124	4	3	4	3	14

No. Responden	X4.1	X4.2	X4.3	X4.4	Total X4
125	3	4	3	4	14
126	3	3	3	3	12
127	4	3	4	3	14
128	3	3	3	3	12
129	3	3	3	3	12
130	4	5	4	5	18
131	4	3	4	3	14
132	4	3	4	3	14
133	4	4	4	4	16
134	4	4	4	4	16
135	3	3	3	3	12
136	5	4	5	4	18
137	5	4	5	4	18
138	4	4	4	4	16
139	4	4	4	4	16
140	4	4	4	4	16
141	3	3	3	3	12
142	4	4	4	4	16
143	3	3	3	3	12
144	3	3	3	3	12
145	3	4	3	4	14
146	3	3	3	3	12
147	5	4	5	4	18
148	3	3	3	3	12
149	4	5	4	5	18
150	3	3	3	3	12
151	3	4	3	4	14
152	3	3	3	3	12
153	4	4	4	4	16
154	3	4	3	4	14
155	3	4	3	4	14
156	4	5	4	5	18
157	4	4	4	4	16
158	3	3	3	3	12
159	3	3	3	3	12
160	4	3	4	3	14
161	4	4	4	4	16
162	4	4	4	4	16
163	4	4	4	4	16
164	4	4	4	4	16
165	5	4	5	4	18
166	4	4	4	4	16

No. Responden	X4.1	X4.2	X4.3	X4.4	Total X4
167	4	4	4	4	16
168	3	3	3	3	12
169	4	4	4	4	16
170	3	3	3	3	12
171	3	3	3	3	12
172	4	5	4	5	18
173	4	4	4	4	16
174	4	4	4	4	16
175	4	4	4	4	16
176	4	5	4	5	18
177	3	3	3	3	12
178	4	5	4	5	18
179	5	4	5	4	18
180	5	4	5	4	18
181	4	4	4	4	16
182	5	4	5	4	18
183	3	3	3	3	12
184	4	4	4	4	16
185	3	3	3	3	12
186	3	3	3	3	12
187	4	4	4	4	16
188	3	3	3	3	12
189	5	4	5	4	18
190	3	3	3	3	12
191	4	5	4	5	18
192	3	3	3	3	12
193	3	4	3	4	14
194	3	3	3	3	12
195	4	4	4	4	16
196	3	4	3	4	14
197	4	3	4	3	14
198	4	5	4	5	18
199	4	4	4	4	16
200	5	4	4	4	17
201	3	3	3	3	12
202	4	3	4	3	14
203	4	4	4	4	16
204	4	5	4	5	18
205	4	4	4	4	16
206	4	4	4	4	16
207	4	5	4	5	18
208	4	4	4	4	16

No. Responden	X4.1	X4.2	X4.3	X4.4	Total X4
209	5	4	5	4	18
210	3	3	3	3	12
211	4	4	4	4	16
212	3	3	3	3	12
213	3	3	3	3	12
214	4	5	4	5	18
215	4	4	4	4	16
216	4	4	4	4	16
217	4	4	4	4	16
218	4	5	4	5	18
219	3	3	3	3	12
220	5	4	5	4	18
221	5	4	5	4	18
222	5	4	5	4	18
223	4	5	4	5	18
224	4	4	4	4	16
225	3	3	3	3	12
226	4	4	4	4	16
227	3	3	3	3	12
228	3	3	3	3	12
229	4	4	4	4	16
230	3	3	3	3	12
231	5	4	5	4	18
232	3	3	3	3	12
233	4	5	4	5	18
234	3	3	3	3	12
235	3	4	3	4	14
236	3	3	3	3	12
237	4	4	4	4	16
238	3	4	3	4	14
239	4	3	4	3	14
240	4	5	4	5	18
241	4	4	4	4	16
242	3	3	3	3	12
243	3	3	3	3	12
244	3	4	3	4	14
245	4	5	4	5	18
246	5	4	5	4	18
247	4	4	4	4	16
248	4	4	4	4	16
249	4	5	4	5	18
250	5	4	5	4	18

No. Responden	X4.1	X4.2	X4.3	X4.4	Total X4
251	5	4	5	4	18
252	3	3	3	3	12
253	5	4	5	4	18
254	3	3	3	3	12
255	3	3	3	3	12
256	5	4	5	4	18
257	4	4	4	4	16
258	5	4	5	4	18
259	4	5	4	5	18
260	4	5	4	5	18
261	3	3	3	3	12
262	4	5	4	5	18
263	4	5	4	5	18
264	5	4	5	4	18
265	4	5	4	5	18
266	4	5	4	5	18
267	3	3	3	3	12
268	5	4	5	4	18
269	3	3	3	3	12
270	3	3	3	3	12
271	4	4	4	4	16
272	3	3	3	3	12
273	5	4	5	4	18
274	3	3	3	3	12
275	5	5	5	5	20
276	3	3	3	3	12
277	3	4	3	4	14
278	3	3	3	3	12
279	4	4	4	4	16
280	3	3	3	3	12
281	3	4	3	4	14
282	5	5	5	5	20
283	5	5	5	5	20
284	3	3	3	3	12
285	3	3	3	3	12
286	4	3	4	3	14
287	5	5	5	5	20
288	5	5	5	5	20
289	3	3	3	3	12
290	3	3	3	3	12
291	3	4	3	4	14
292	5	5	5	5	20

No. Responden	X4.1	X4.2	X4.3	X4.4	Total X4
293	5	5	5	5	20
294	4	4	4	4	16
295	4	4	4	4	16
296	5	5	5	5	20
297	5	5	5	5	20
298	5	5	5	5	20
299	3	3	3	3	12
300	4	4	4	4	16
301	3	3	3	3	12
302	3	3	3	3	12
303	5	5	5	5	20
304	5	5	5	5	20
305	5	5	5	5	20
306	5	5	5	5	20
307	5	5	5	5	20
308	3	3	3	3	12
309	5	5	5	5	20
310	5	5	5	5	20
311	5	5	5	5	20
312	5	5	5	5	20
313	5	5	5	5	20
314	3	3	3	3	12
315	5	5	5	5	20
316	3	3	3	3	12
317	3	3	3	3	12
318	4	4	4	4	16
319	3	3	3	3	12
320	5	5	5	5	20
321	3	3	3	3	12
322	5	5	5	5	20
323	3	3	3	3	12
324	3	4	3	4	14
325	3	3	3	3	12
326	4	4	4	4	16
327	4	3	4	3	14
328	3	4	3	4	14
329	5	5	5	5	20
330	5	4	5	4	18
331	3	3	3	3	12
332	3	4	3	4	14
333	4	3	4	3	14
334	5	5	5	5	20

No. Responden	X4.1	X4.2	X4.3	X4.4	Total X4
335	5	5	5	5	20
336	4	5	4	5	18
337	5	4	5	4	18
338	5	5	5	5	20
339	5	5	5	5	20
340	5	5	5	5	20
341	3	4	3	4	14
342	5	5	5	5	20
343	3	4	3	4	14
344	4	3	4	3	14
345	5	5	5	5	20
346	4	5	4	5	18
347	5	5	5	5	20
348	5	5	5	5	20
349	5	5	5	4	19
350	3	3	3	3	12
351	5	5	4	5	19
352	5	4	5	5	19
353	4	5	5	5	19
354	5	4	5	5	19
355	5	5	4	5	19
356	3	3	3	3	12
357	5	5	5	4	19



5. Minat Penggunaan Pinjaman *Online Shopee PayLater* (Y)

No. Responden	Y.1	Y.2	Y.3	Total Y
1	4	4	4	12
2	4	4	4	12
3	4	4	3	11
4	5	4	4	13
5	4	4	4	12
6	5	4	4	13
7	4	4	4	12
8	5	5	5	15
9	4	4	3	11
10	5	5	5	15
11	4	4	4	12
12	4	4	5	13
13	4	4	4	12
14	5	4	4	13
15	4	4	3	11
16	4	4	5	13
17	4	3	4	11
18	4	4	3	11
19	5	4	4	13
20	4	4	3	11
21	5	4	4	13
22	4	4	3	11
23	5	5	4	14
24	4	4	3	11
25	4	3	4	11
26	4	4	3	11
27	4	4	4	12
28	4	3	4	11
29	4	4	4	12
30	5	5	4	14
31	4	5	5	14
32	4	4	4	12
33	4	4	3	11
34	4	4	4	12
35	4	4	5	13
36	5	4	4	13
37	4	4	4	12
38	4	4	4	12
39	4	5	5	14
40	4	4	4	12

No. Responden	Y.1	Y.2	Y.3	Total Y
41	4	3	4	11
42	4	4	3	11
43	4	4	4	12
44	4	4	4	12
45	4	4	3	11
46	5	5	5	15
47	4	4	4	12
48	4	4	5	13
49	4	4	4	12
50	5	5	5	15
51	4	4	3	11
52	5	5	5	15
53	4	4	4	12
54	4	4	5	13
55	4	4	4	12
56	5	4	4	13
57	4	4	3	11
58	4	4	5	13
59	4	3	4	11
60	4	3	4	11
61	4	4	5	13
62	3	4	4	11
63	5	4	4	13
64	3	4	4	11
65	5	5	5	15
66	3	4	4	11
67	4	3	4	11
68	4	4	3	11
69	4	4	4	12
70	4	3	4	11
71	4	4	4	12
72	4	5	5	14
73	4	5	5	14
74	4	4	4	12
75	3	3	3	9
76	4	4	4	12
77	4	4	5	13
78	4	4	5	13
79	4	4	4	12
80	4	4	4	12
81	4	4	5	13
82	4	4	4	12

No. Responden	Y.1	Y.2	Y.3	Total Y
83	4	4	4	12
84	4	3	4	11
85	4	4	4	12
86	4	4	4	12
87	3	3	3	9
88	5	5	5	15
89	4	4	4	12
90	4	4	5	13
91	4	4	4	12
92	5	5	5	15
93	4	3	3	10
94	5	5	5	15
95	4	4	4	12
96	4	4	5	13
97	4	4	4	12
98	4	5	5	14
99	3	3	3	9
100	4	4	5	13
101	4	4	4	12
102	4	4	4	12
103	4	4	5	13
104	3	4	3	10
105	4	4	5	13
106	3	3	4	10
107	4	5	5	14
108	4	3	3	10
109	3	4	3	10
110	4	4	4	12
111	4	4	4	12
112	3	3	4	10
113	4	4	4	12
114	5	5	5	15
115	4	5	5	14
116	4	4	4	12
117	4	3	3	10
118	4	4	4	12
119	4	4	5	13
120	4	5	5	14
121	4	4	4	12
122	4	4	4	12
123	4	4	5	13
124	4	4	4	12

No. Responden	Y.1	Y.2	Y.3	Total Y
125	4	4	4	12
126	3	4	3	10
127	4	4	4	12
128	4	4	4	12
129	3	3	4	10
130	5	5	5	15
131	4	4	4	12
132	4	4	5	13
133	4	4	4	12
134	5	5	5	15
135	4	3	3	10
136	5	5	5	15
137	4	4	5	13
138	4	4	5	13
139	4	4	5	13
140	4	4	5	13
141	3	3	3	9
142	4	4	5	13
143	4	4	4	12
144	4	4	4	12
145	4	4	5	13
146	3	4	3	10
147	4	5	5	14
148	3	3	4	10
149	5	5	4	14
150	4	3	3	10
151	3	4	3	10
152	4	4	4	12
153	4	4	4	12
154	3	3	4	10
155	4	4	4	12
156	5	5	4	14
157	5	5	5	15
158	4	4	5	13
159	4	3	3	10
160	4	4	4	12
161	5	5	4	14
162	5	5	5	15
163	4	4	4	12
164	4	4	4	12
165	4	5	4	13
166	4	5	4	13

No. Responden	Y.1	Y.2	Y.3	Total Y
167	4	4	4	12
168	3	4	3	10
169	4	5	4	13
170	4	4	4	12
171	3	3	4	10
172	5	5	5	15
173	4	4	4	12
174	4	5	4	13
175	4	4	4	12
176	5	5	5	15
177	3	3	3	9
178	5	5	5	15
179	4	5	4	13
180	4	5	4	13
181	4	5	4	13
182	4	5	4	13
183	3	3	3	9
184	4	5	4	13
185	4	4	4	12
186	4	4	4	12
187	5	4	4	13
188	3	3	3	9
189	4	4	5	13
190	3	3	3	9
191	5	5	4	14
192	3	3	3	9
193	3	3	3	9
194	4	4	4	12
195	4	4	4	12
196	4	4	4	12
197	4	4	4	12
198	5	5	4	14
199	4	5	5	14
200	4	5	5	14
201	3	3	3	9
202	4	4	4	12
203	5	5	4	14
204	5	5	4	14
205	5	4	4	13
206	5	4	4	13
207	4	4	5	13
208	5	4	4	13

No. Responden	Y.1	Y.2	Y.3	Total Y
209	4	4	4	12
210	4	4	4	12
211	4	4	5	13
212	4	4	4	12
213	3	3	3	9
214	5	5	5	15
215	5	4	4	13
216	5	4	4	13
217	5	4	4	13
218	5	5	5	15
219	3	3	3	9
220	5	5	5	15
221	5	4	4	13
222	4	5	5	14
223	5	4	4	13
224	5	4	4	13
225	3	3	3	9
226	5	4	4	13
227	4	4	4	12
228	4	4	4	12
229	5	4	4	13
230	4	4	4	12
231	5	4	4	13
232	3	3	3	9
233	5	5	5	15
234	4	4	4	12
235	4	4	4	12
236	4	4	4	12
237	5	4	4	13
238	4	4	4	12
239	4	4	4	12
240	5	5	4	14
241	4	5	5	14
242	5	4	4	13
243	3	3	3	9
244	4	4	4	12
245	4	5	5	14
246	5	5	5	15
247	4	4	4	12
248	4	4	5	13
249	5	4	4	13
250	5	4	4	13

No. Responden	Y.1	Y.2	Y.3	Total Y
251	4	4	4	12
252	4	4	4	12
253	5	4	4	13
254	4	4	4	12
255	3	3	3	9
256	5	5	5	15
257	5	4	4	13
258	5	4	4	13
259	5	4	4	13
260	5	5	5	15
261	3	3	3	9
262	4	5	5	14
263	5	4	4	13
264	5	4	4	13
265	5	4	4	13
266	5	4	4	13
267	3	3	3	9
268	5	4	4	13
269	4	4	4	12
270	4	4	4	12
271	5	5	4	14
272	3	3	3	9
273	5	4	4	13
274	4	4	4	12
275	4	5	5	14
276	4	4	4	12
277	4	4	4	12
278	4	4	4	12
279	5	4	4	13
280	3	3	3	9
281	4	4	4	12
282	5	5	4	14
283	4	5	5	14
284	5	4	4	13
285	3	3	3	9
286	4	4	4	12
287	4	5	5	14
288	5	5	4	14
289	5	5	4	14
290	3	3	3	9
291	4	4	4	12
292	4	5	5	14

No. Responden	Y.1	Y.2	Y.3	Total Y
293	5	4	5	14
294	4	4	5	13
295	4	4	5	13
296	5	4	4	13
297	5	4	4	13
298	4	4	4	12
299	3	3	3	9
300	5	4	4	13
301	4	4	4	12
302	3	3	3	9
303	5	5	5	15
304	4	4	5	13
305	5	5	4	14
306	5	5	4	14
307	5	5	5	15
308	3	3	3	9
309	5	5	5	15
310	5	5	4	14
311	5	5	4	14
312	5	5	4	14
313	4	5	5	14
314	3	3	3	9
315	5	5	4	14
316	3	3	3	9
317	4	4	4	12
318	4	5	5	14
319	3	3	3	9
320	5	5	4	14
321	3	3	3	9
322	4	5	5	14
323	3	3	3	9
324	3	3	3	9
325	3	3	3	9
326	5	4	4	13
327	3	3	3	9
328	3	3	3	9
329	4	5	5	14
330	4	5	5	14
331	4	5	5	14
332	3	3	3	9
333	4	4	4	12
334	4	5	5	14

No. Responden	Y.1	Y.2	Y.3	Total Y
335	4	5	5	14
336	4	4	4	12
337	4	4	5	13
338	4	5	5	14
339	4	4	4	12
340	4	4	4	12
341	3	3	3	9
342	5	5	4	14
343	4	4	4	12
344	3	3	3	9
345	5	5	5	15
346	5	5	4	14
347	4	5	5	14
348	4	5	5	14
349	5	5	5	15
350	3	3	3	9
351	4	5	5	14
352	5	5	4	14
353	4	5	5	14
354	5	5	4	14
355	4	5	5	14
356	3	3	3	9
357	5	5	4	14



LAMPIRAN 3
HASIL UJI VALIDITAS BUTIR DAN RELIABILITAS KUESIONER

1. Persepsi Kemudahan (X₁)

		Correlations				
		X1.1	X1.2	X1.3	X1.4	Total_X1
X1.1	Pearson Correlation	1	.623**	.164**	.230**	.658**
	Sig. (2-tailed)		.000	.002	.000	.000
	N	357	357	357	357	357
X1.2	Pearson Correlation	.623**	1	.370**	.456**	.823**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	357	357	357	357	357
X1.3	Pearson Correlation	.164**	.370**	1	.617**	.712**
	Sig. (2-tailed)	.002	.000		.000	.000
	N	357	357	357	357	357
X1.4	Pearson Correlation	.230**	.456**	.617**	1	.792**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	357	357	357	357	357
Total_X1	Pearson Correlation	.658**	.823**	.712**	.792**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	357	357	357	357	357

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

Reliability Statistics

Cronbach's Alpha	N of Items
.737	4



2. Persepsi Keamanan (X₂)

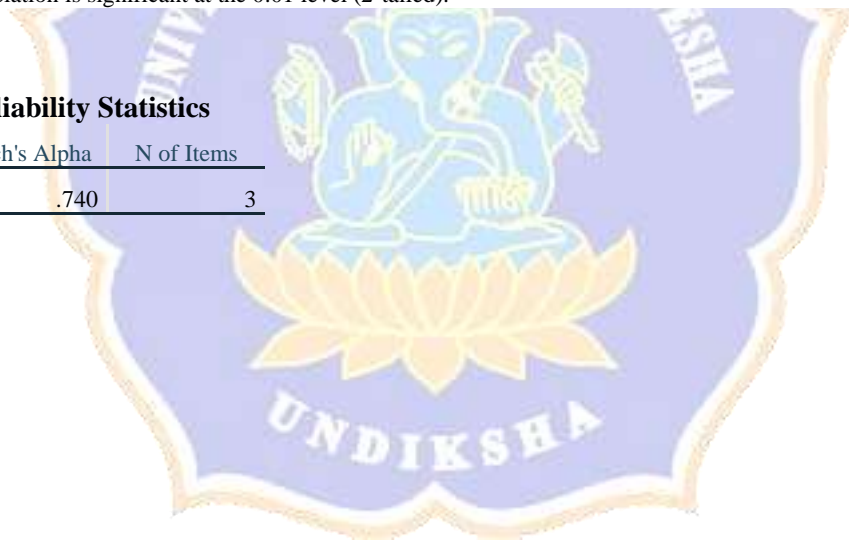
Correlations

		X2.1	X2.2	X2.3	Total_X2
X2.1	Pearson Correlation	1	.546**	.499**	.828**
	Sig. (2-tailed)		.000	.000	.000
	N	357	357	357	357
X2.2	Pearson Correlation	.546**	1	.427**	.823**
	Sig. (2-tailed)	.000		.000	.000
	N	357	357	357	357
X2.3	Pearson Correlation	.499**	.427**	1	.786**
	Sig. (2-tailed)	.000	.000		.000
	N	357	357	357	357
Total_X2	Pearson Correlation	.828**	.823**	.786**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	357	357	357	357

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

Reliability Statistics

Cronbach's Alpha	N of Items
.740	3



3. Persepsi Risiko (X₃)

Correlations

		X3.1	X3.2	X3.3	Total_X3
X3.1	Pearson Correlation	1	.446**	.407**	.770**
	Sig. (2-tailed)		.000	.000	.000
	N	357	357	357	357
X3.2	Pearson Correlation	.446**	1	.507**	.813**
	Sig. (2-tailed)	.000		.000	.000
	N	357	357	357	357
X3.3	Pearson Correlation	.407**	.507**	1	.808**
	Sig. (2-tailed)	.000	.000		.000
	N	357	357	357	357
Total_X3	Pearson Correlation	.770**	.813**	.808**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	357	357	357	357

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

Reliability Statistics

Cronbach's Alpha	N of Items
.713	3



4. Citra Perusahaan (X4)

Correlations

		X4.1	X4.2	X4.3	X4.4	Total
X4.1	Pearson Correlation	1	.571**	.946**	.571**	.884**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	357	357	357	357	357
X4.2	Pearson Correlation	.571**	1	.554**	.936**	.872**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	357	357	357	357	357
X4.3	Pearson Correlation	.946**	.554**	1	.554**	.874**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	357	357	357	357	357
X4.4	Pearson Correlation	.571**	.936**	.554**	1	.872**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	357	357	357	357	357
Total_X4	Pearson Correlation	.884**	.872**	.874**	.872**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	357	357	357	357	357

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

Reliability Statistics

Cronbach's Alpha	N of Items
.898	4



5. Minat Penggunaan Pinjaman *Online Shopee PayLater* (Y)

Correlations

		Y.1	Y.2	Y.3	Total_Y
Y.1	Pearson Correlation	1	.644**	.476**	.822**
	Sig. (2-tailed)		.000	.000	.000
	N	357	357	357	357
Y.2	Pearson Correlation	.644**	1	.671**	.903**
	Sig. (2-tailed)	.000		.000	.000
	N	357	357	357	357
Y.3	Pearson Correlation	.476**	.671**	1	.841**
	Sig. (2-tailed)	.000	.000		.000
	N	357	357	357	357
Total_Y	Pearson Correlation	.822**	.903**	.841**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	357	357	357	357

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

Reliability Statistics

Cronbach's Alpha	N of Items
.816	3



LAMPIRAN 4
HASIL ANALISIS DESKRIPTIF

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1	357	12	19	15.55	1.752
X2	357	9	15	12.50	1.284
X3	357	3	9	6.04	1.465
X4	357	12	20	15.23	2.678
Y	357	9	15	12.31	1.690
Valid N (listwise)	357				



LAMPIRAN 5
HASIL UJI ASUMSI KLASIK

1. Hasil Uji Normalitas Data

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		357
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.87086519
Most Extreme Differences	Absolute	.036
	Positive	.023
	Negative	-.036
Test Statistic		.036
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

2. Hasil Uji Multikolinieritas

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	.642	1.556
	X2	.700	1.428
	X3	.712	1.405
	X4	.548	1.825

a. Dependent Variable: Y

3. Hasil Uji Heteroskedastisitas

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	1.732	.416		4.167	.000
	X1	-.037	.020	-.123	-1.897	.059
	X2	-.017	.026	-.041	-.666	.506
	X3	.008	.022	.021	.338	.736
	X4	-.019	.014	-.098	-1.393	.165

a. Dependent Variable: ABS



LAMPIRAN 6
HASIL ANALISIS REGRESI LINEAR BERGANDA

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.857 ^a	.734	.731	.876

a. Predictors: (Constant), X4, X2, X3, X1

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	746.495	4	186.624	243.309	.000 ^b
	Residual	269.993	352	.767		
	Total	1016.487	356			

a. Dependent Variable: Y

b. Predictors: (Constant), X4, X2, X3, X1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.942	.698		2.780	.006
	X1	.361	.033	.374	10.906	.000
	X2	.224	.043	.170	5.193	.000
	X3	-.224	.038	-.194	-5.971	.000
	X4	.218	.023	.345	9.294	.000

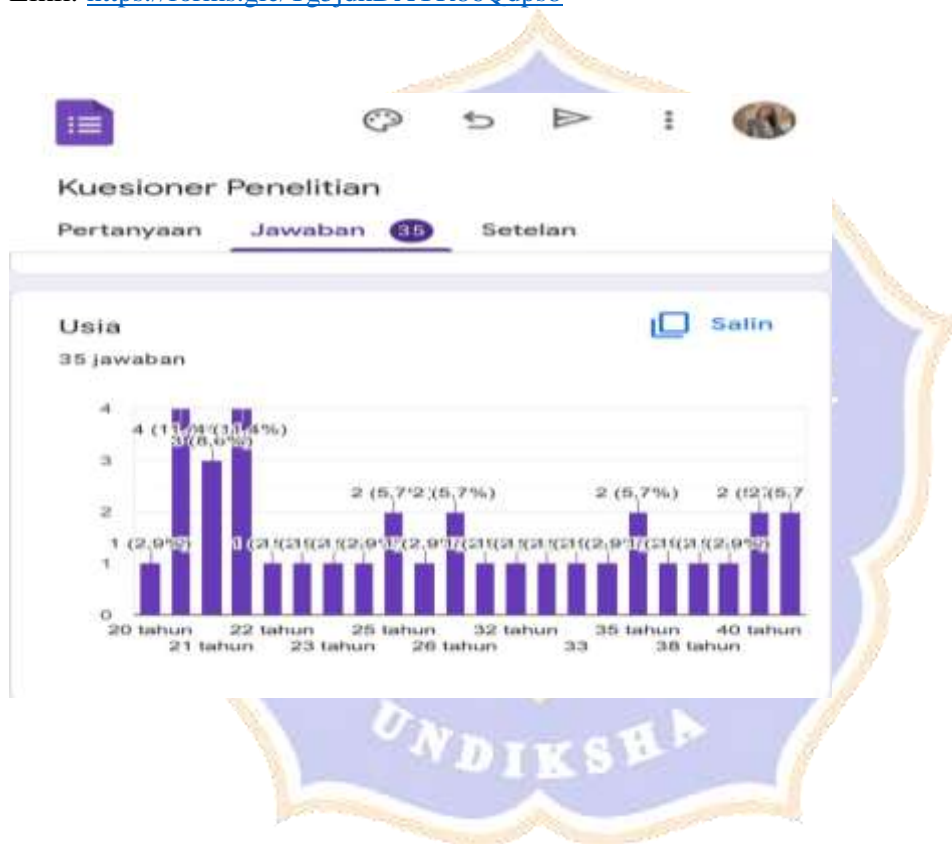
a. Dependent Variable: Y

LAMPIRAN 7

TANGKAPAN LAYAR DOKUMENTASI PENELITIAN DAN PENGUJIAN SPSS

1. Tangkapan layar survey awal penelitian

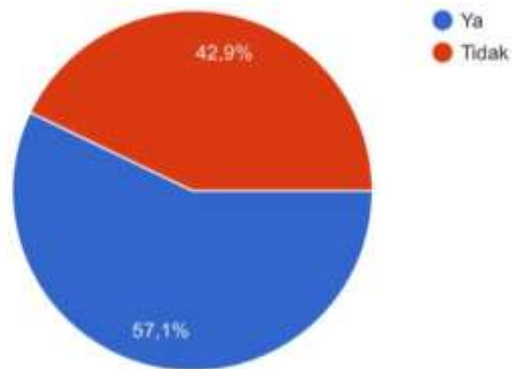
Link: <https://forms.gle/Tg5jdhDAYR86Qdps8>



Apakah anda memiliki minat dalam menggunakan pinjaman online?

 Salin

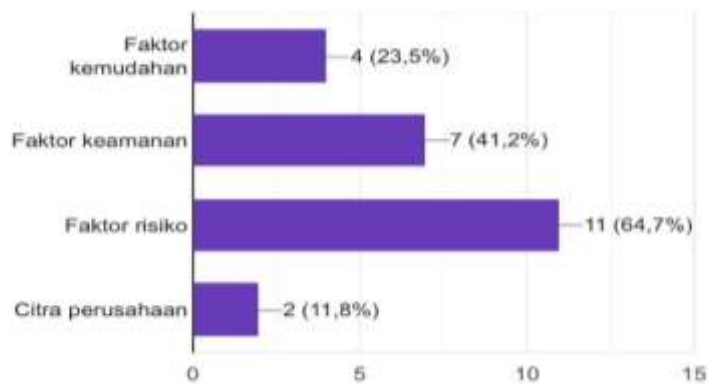
35 jawaban



Jika "tidak", apa yang menjadi faktor anda tidak berminat untuk menggunakan pinjaman online? (Jawaban bisa dipilih lebih dari satu)

 Salin

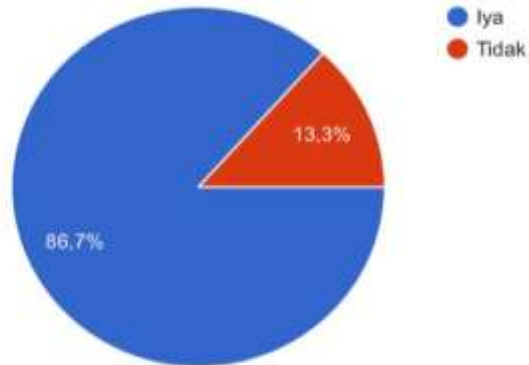
17 jawaban



Jika "iya" apakah anda sudah menggunakan pinjaman online?

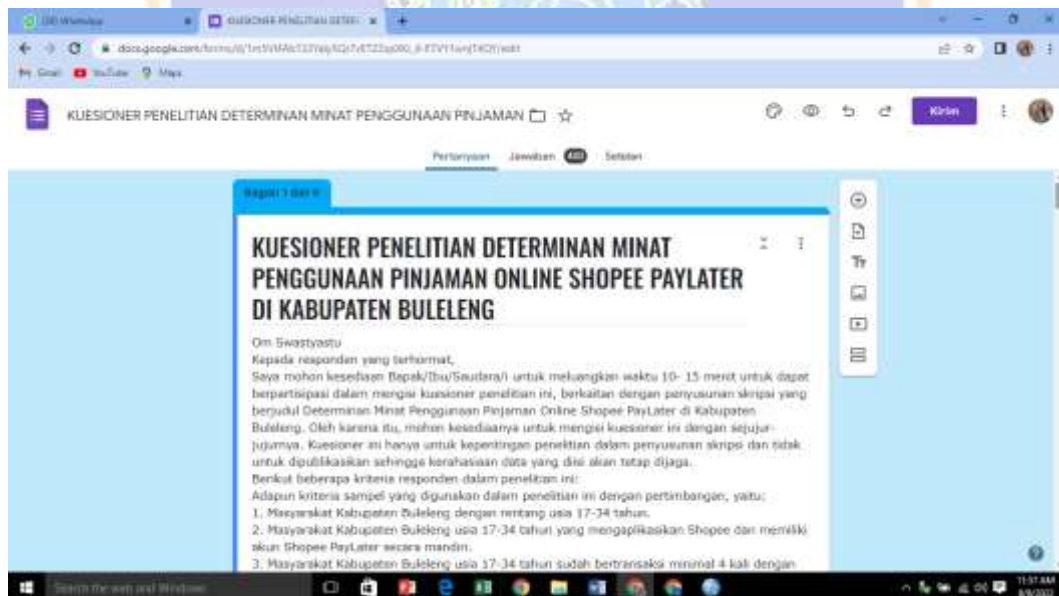
Salin

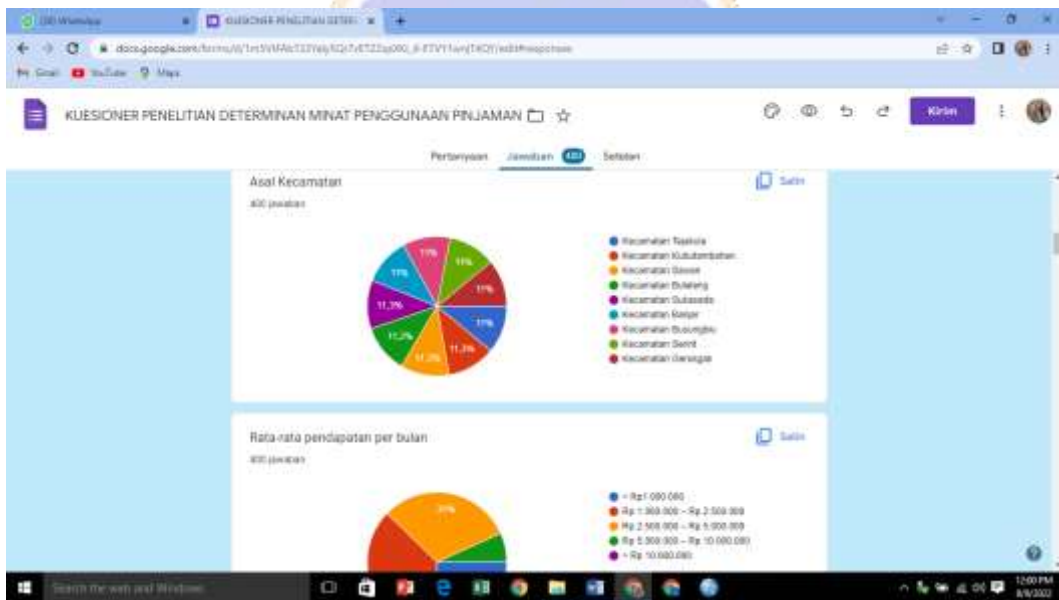
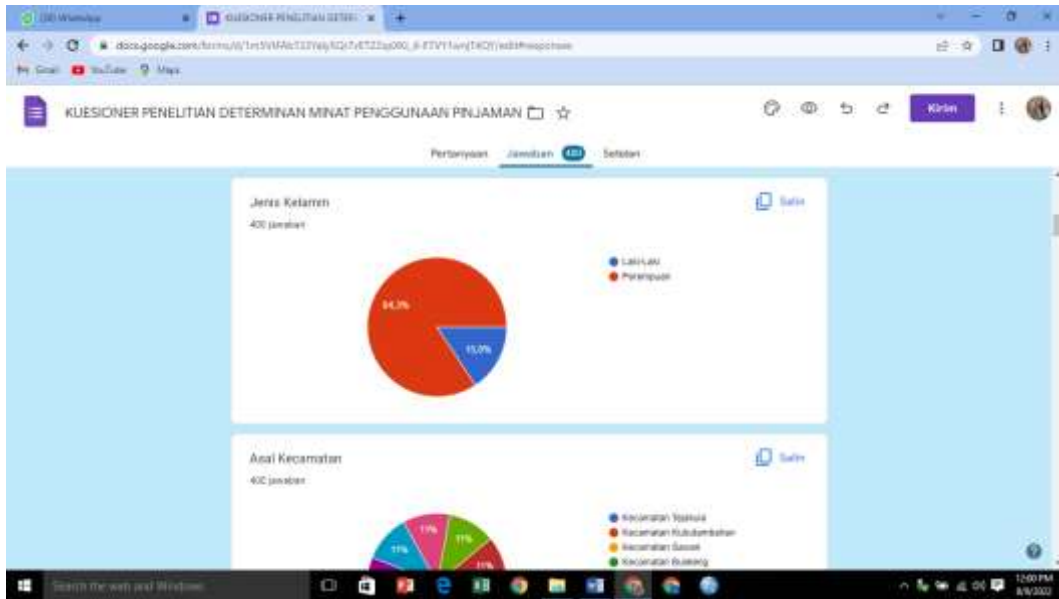
15 jawaban

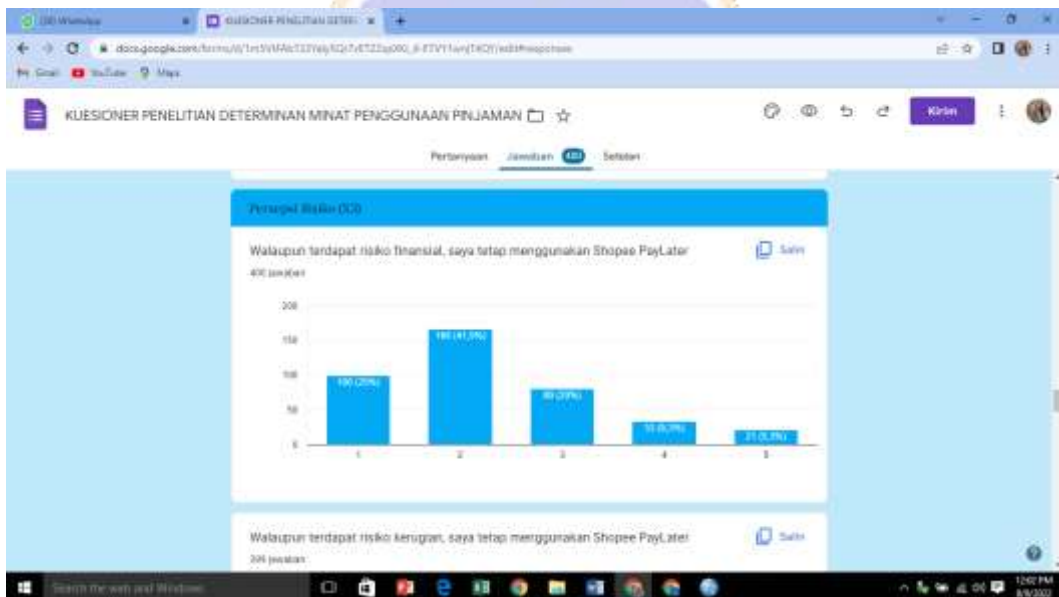
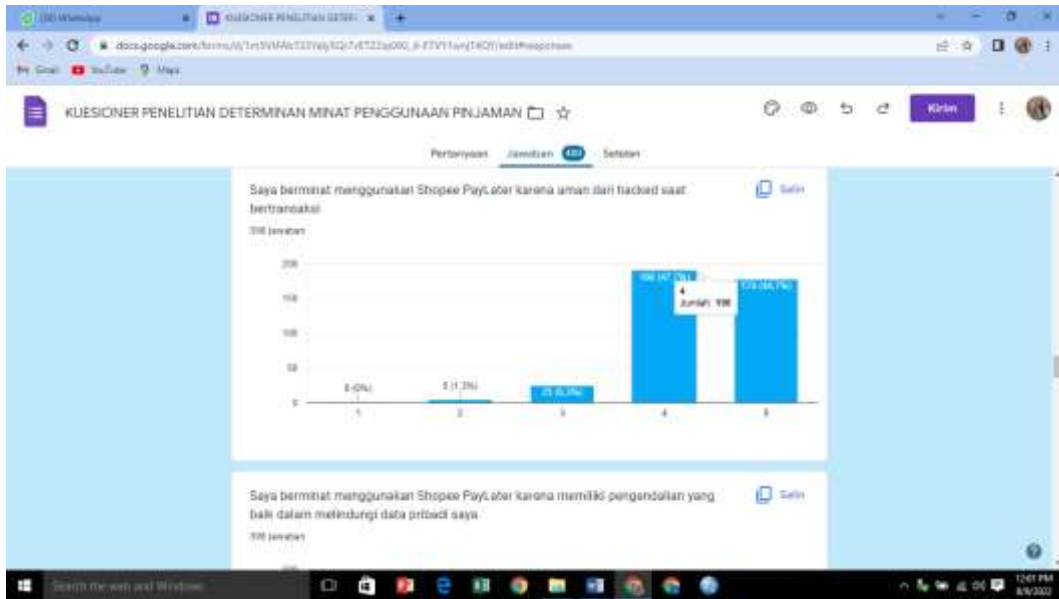


2. Tangkapan layar penyebaran kuesioner penelitian

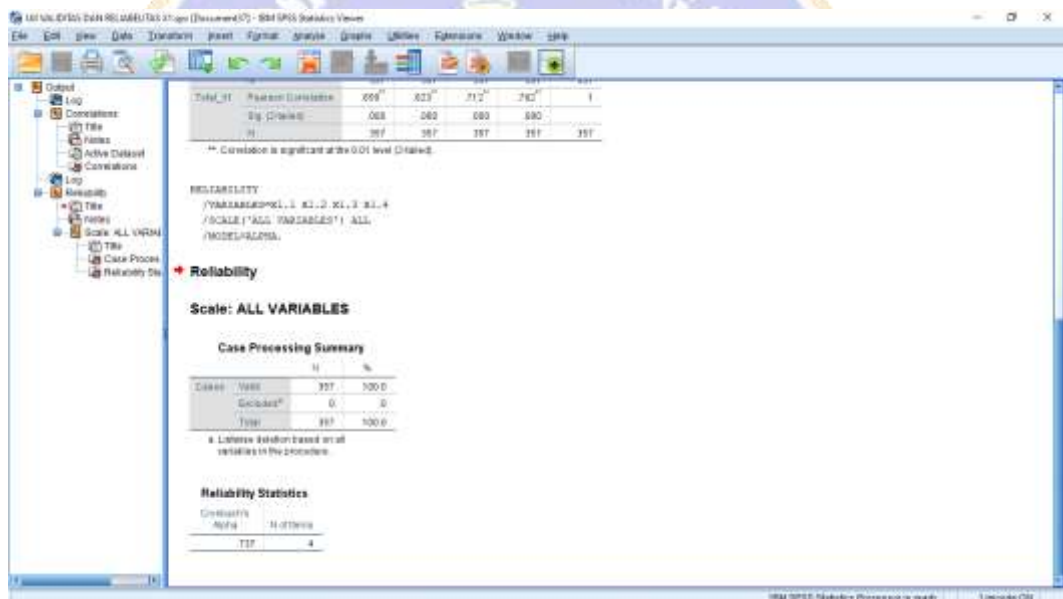
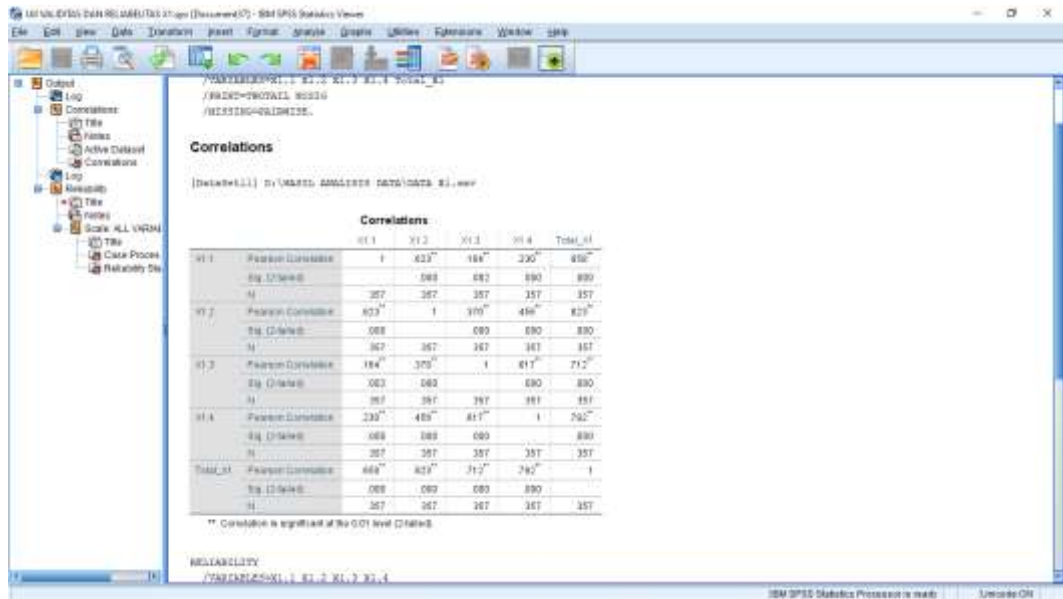
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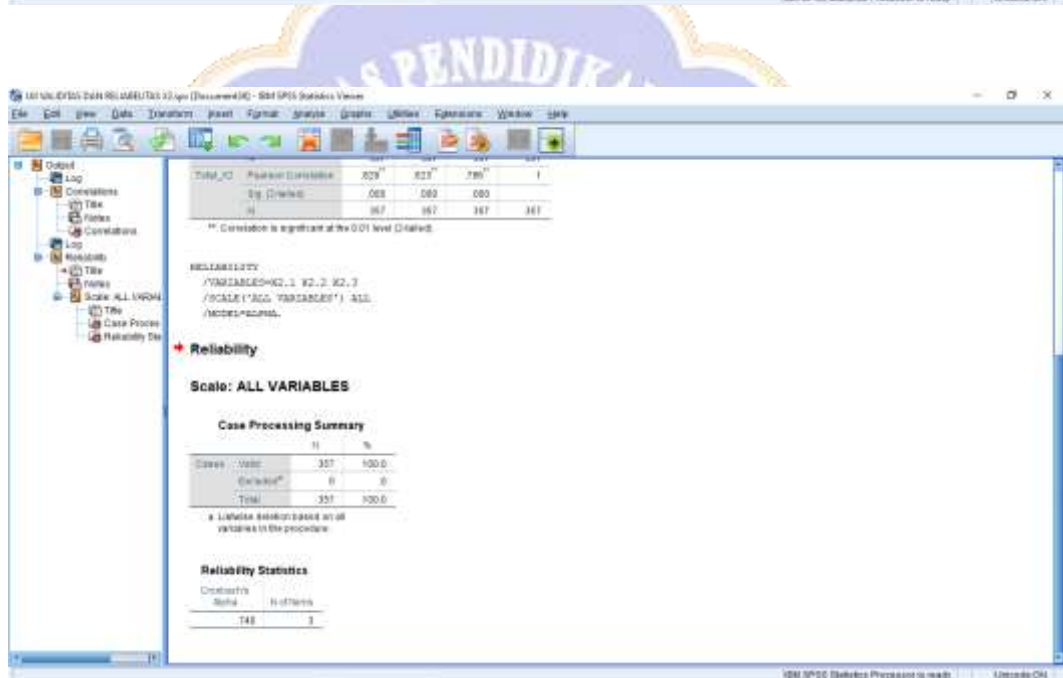
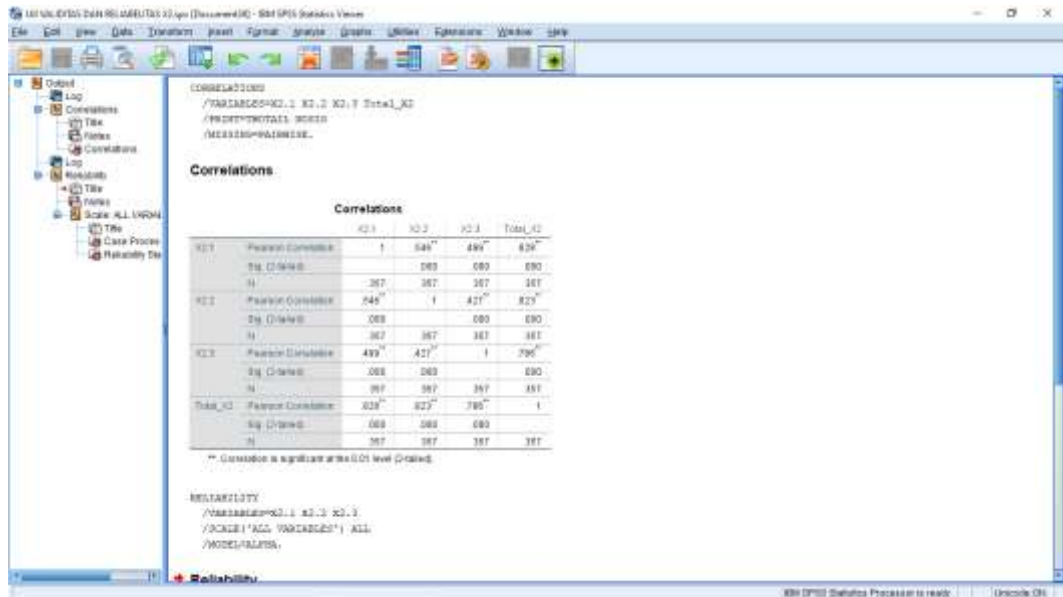


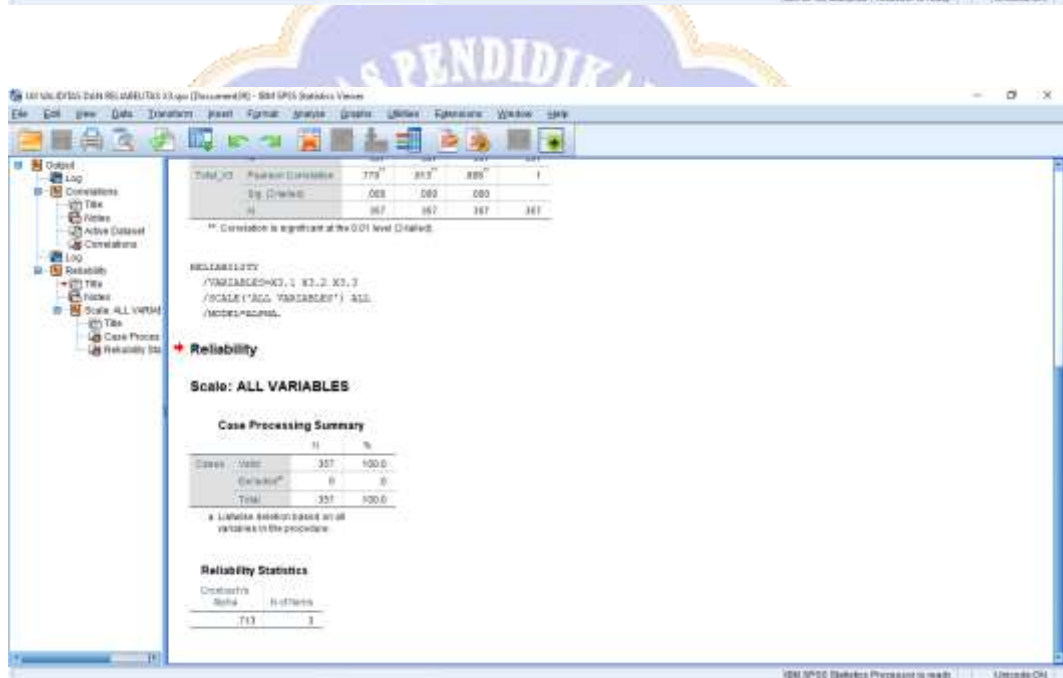
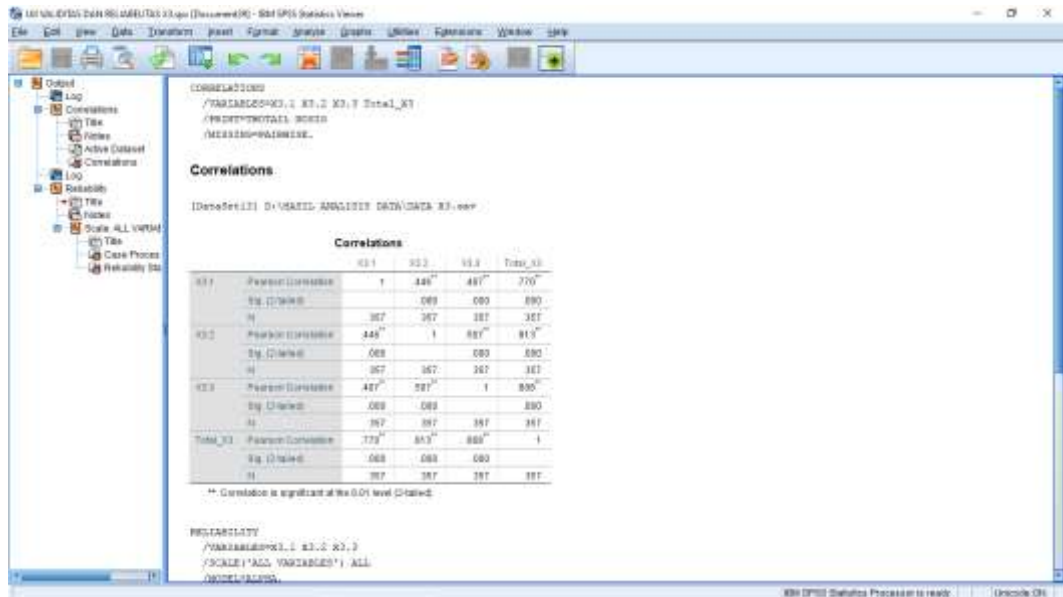


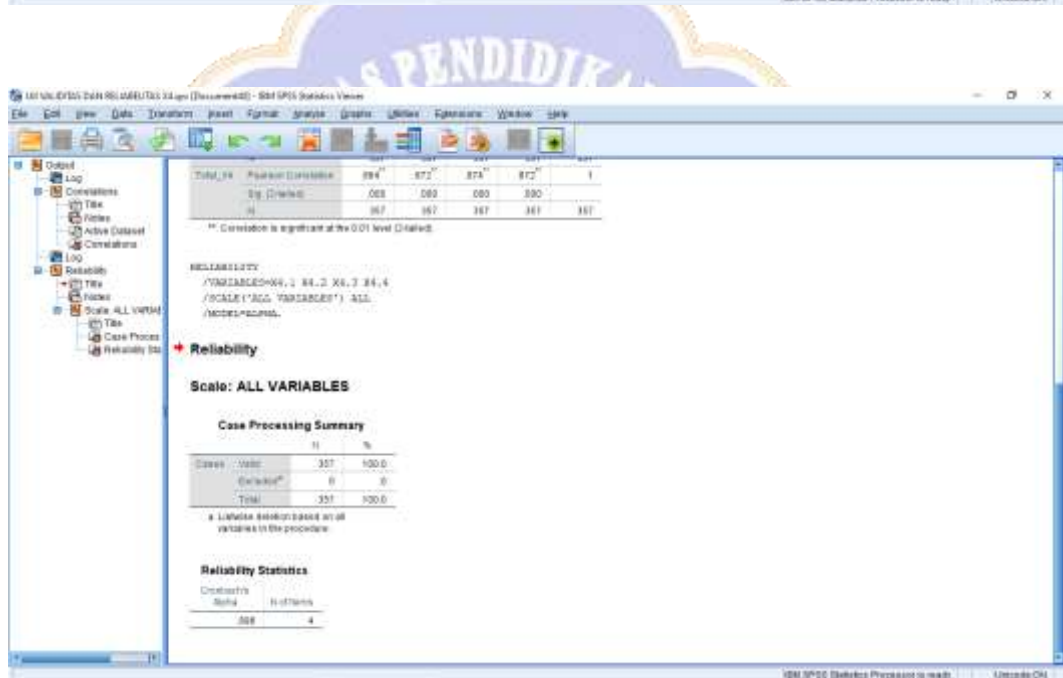
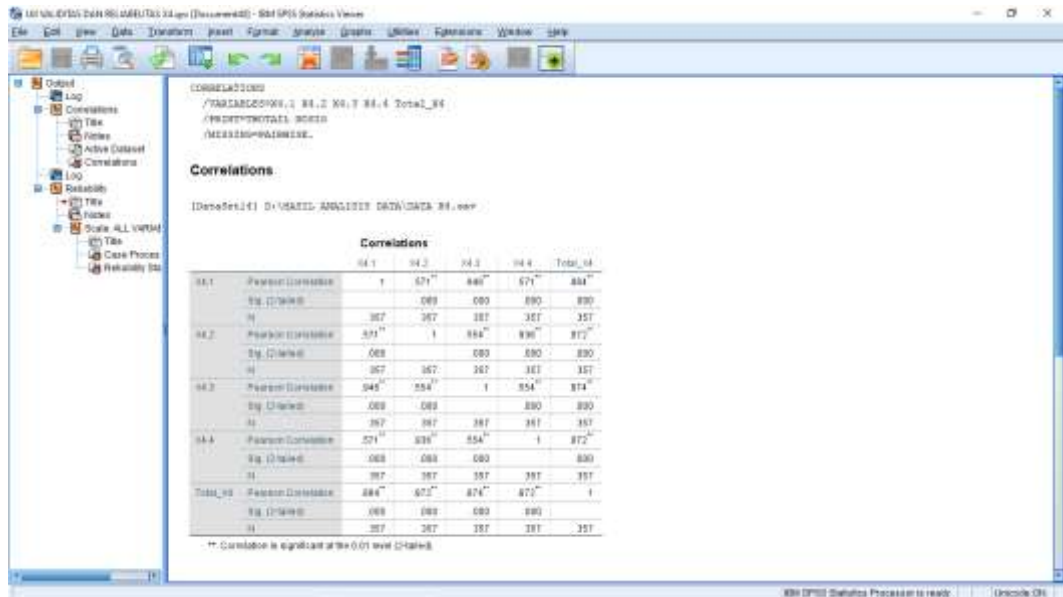


3. Tangkapan layar hasil uji validitas dan reliabilitas

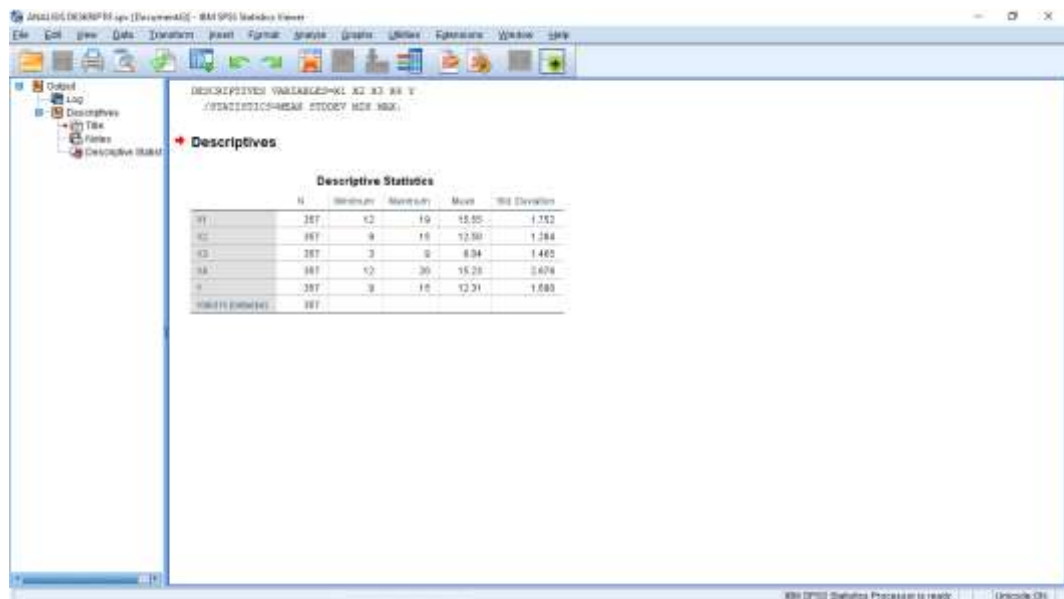








4. Tangkapan layar hasil uji deskriptif dari SPSS

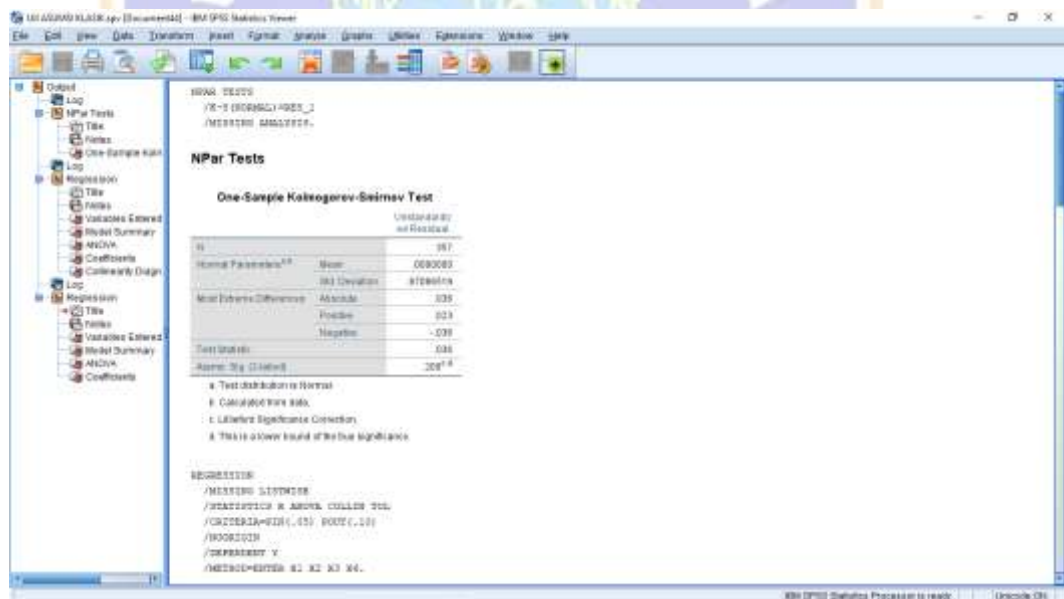


DESCRIPTIVES VARIABLES=K1 K2 K3 K4 Y
/STATISTICS=MEAN STDDEV MIN MAX.

Descriptives

	N	Minimum	Maximum	Mean	Std. Deviation
K1	387	12	19	15.05	1.752
K2	387	8	16	12.90	1.584
K3	387	3	9	6.94	1.465
K4	387	12	30	15.28	2.074
Y	387	9	16	12.21	1.683
Total (Corrected)	387				

5. Tangkapan layar uji normalitas



NPAR TESTS
/K-S (NORMAL)=K1 K2
/CRITERIA=SIGN(*, .05) PLOT(*, 10)

NPar Tests

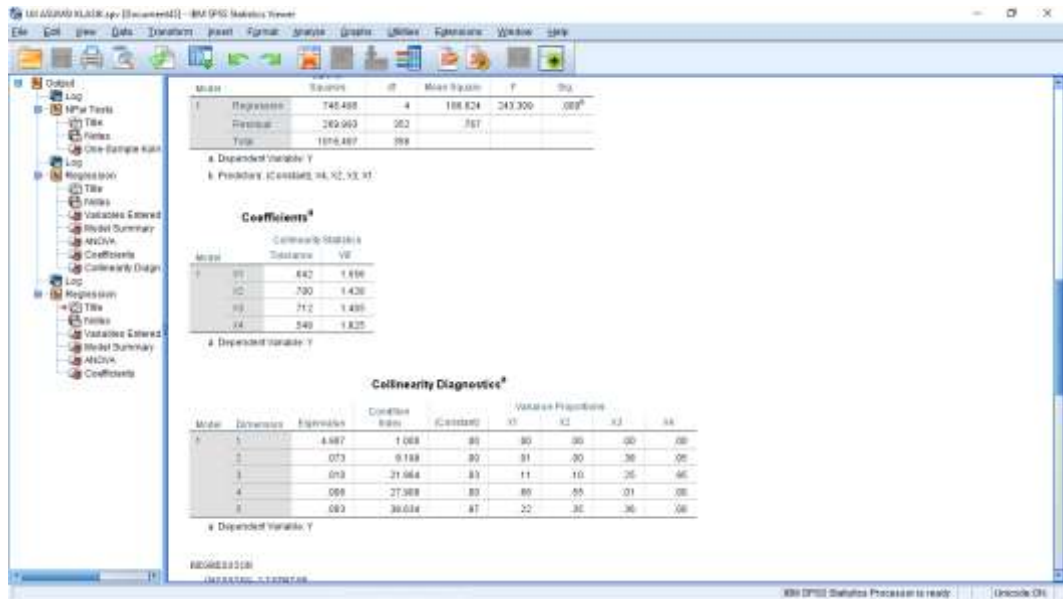
One-Sample Kolmogorov-Smirnov Test

	Upper and Lower Tail
N	387
Normal Parameters, μ	Mean = 0.00000
	Std. Deviation = .0000000
Most Extreme Difference	Absolute = .025
	Positive = .025
	Negative = -.025
Test Statistic	.025
Asymp. Sig. (2-tailed)	.207 ^a

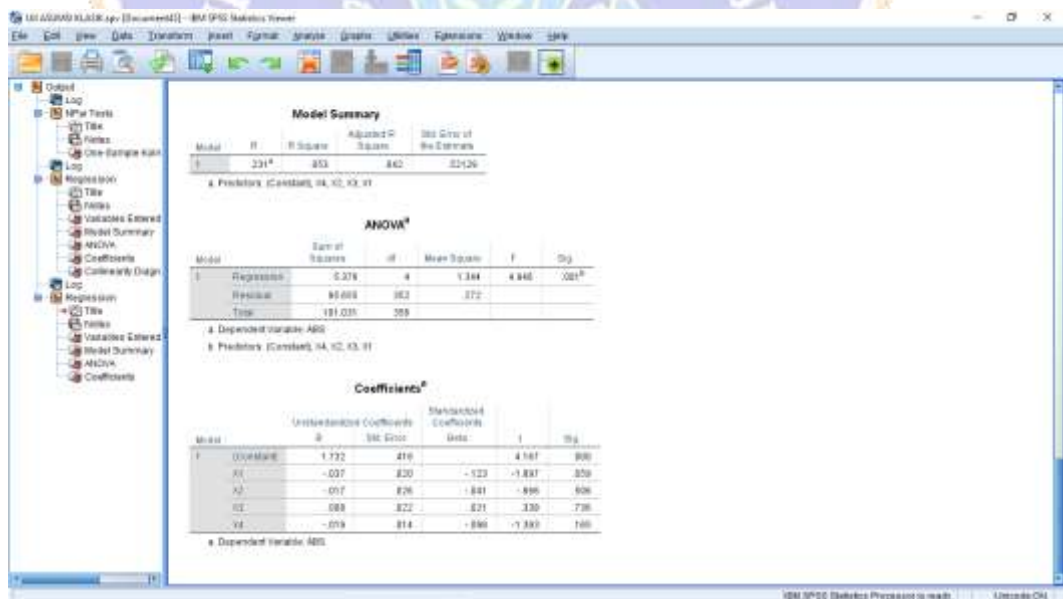
^a Test distribution is Normal.
^b Calculated from data.
^c Lilliefors Significance Correction.
^d This is a lower bound of the true significance.

DESCRIPTIVES
/STATISTICS=MEAN STDDEV MIN MAX
/CRITERIA=SIGN(*, .05) PLOT(*, 10)
/ROUNDED
/DEPENDENT Y
/METHOD=K-S K1 K2 K3 K4.

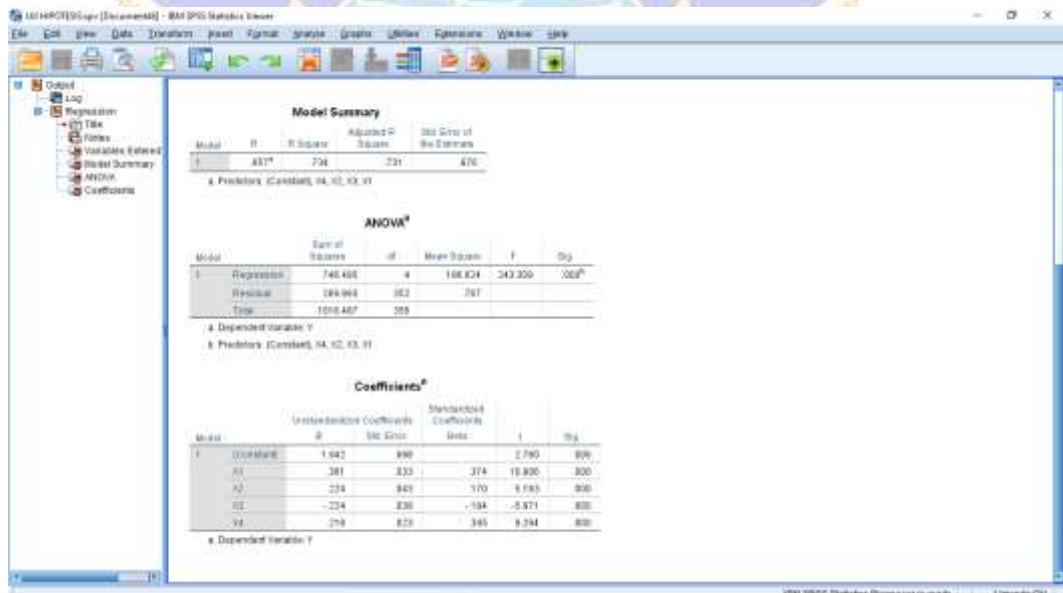
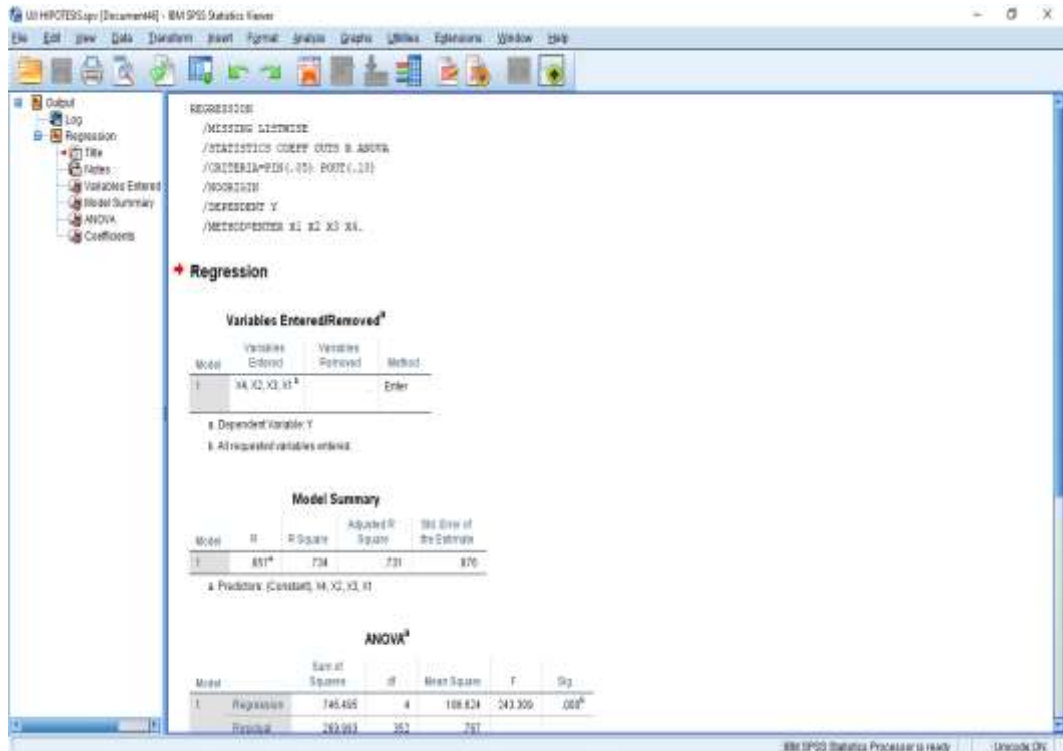
6. Tangkapan layar uji multikolinearitas



7. Tangkapan layar hasil uji heteroskedastisitas



8. Tangkapan layar hasil analisis regresi linear berganda, uji determinasi, dan uji t pada SPSS



Lampiran 8. Riwayat Hidup

RIWAYAT HIDUP



Desak Putu Seri Noviani lahir di Desa Bungkulan tepatnya pada tanggal 15 November 2000. Penulis lahir dari pasangan suami istri Bapak Dewa Nyoman Ardana serta Ibu Desak Nyoman Budiani dengan memiliki tiga saudara kandung perempuan. Penulis berkebangsaan Indonesia dan beragama Hindu. Alamat penulis di Banjar Dinas Satria, Desa Bungkulan, Kecamatan Sawan, Buleleng, Bali.

Penulis mengenyam pendidikan dasar di SD Negeri 3 Bungkulan dan lulus pada tahun 2012. Kemudian melanjutkan pendidikan di SMP Negeri 2 Sawan dan lulus pada tahun 2015. SMA tempat penulis melanjutkan pendidikan ialah SMA Negeri 3 Singaraja dengan jurusan Matematika dan Ilmu Pengetahuan Alam (MIPA) dan lulus pada tahun 2018. Selanjutnya, mulai tahun 2018 sampai dengan penulisan skripsi ini, penulis masih terdaftar sebagai mahasiswa di Program Studi S1 Akuntansi di Universitas Pendidikan Ganesha.

