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# LAMPIRAN



## **Lampiran 1 : Kuesioner Penelitian**

### **Kuesioner Penelitian : PENGARUH PROMOSI DAN KUALITAS LAYANAN DENGAN KEPERCAYAAN SEBAGAI VARIABEL INTERVENING TERHADAP NIAT BELI : Studi pada mahasiswa pengguna aplikasi Fintech di Indonesia**

Assalamualaikum Wr. Wb

Responden yang terhormat,

Perkenalkan saya Yuvela Pradeska, mahasiswa Universitas Negeri Jakarta program studi S1 Manajemen yang sedang melakukan penelitian untuk menyelesaikan skripsi sebagai syarat agar mendapatkan gelar Sarjana Manajemen. Dengan penelitian saya yang berjudul “PENGARUH PROMOSI DAN KUALITAS LAYANAN DENGAN KEPERCAYAAN SEBAGAI VARIABEL INTERVENING TERHADAP NIAT BELI : Studi pada mahasiswa pengguna aplikasi Fintech di Indonesia”

Jika Saudara/i merupakan :

1. Jika saudara/i mahasiswa di salah satu Universitas di Indonesia.
2. Pernah menggunakan aplikasi Cicil.co.id dalam kurun waktu 1 tahun terakhir

Maka Saudara/i adalah target responden untuk penelitian ini. Oleh karena itu, dengan segala kerendahan hati saya selaku peneliti memohon kesediaan Saudara/i agar dapat menjadi responden penelitian ini.

Saya selaku peneliti akan menjaga kerahasiaan data Saudara/i yang digunakan untuk penelitian ini. Besar harapan saya agar Saudara/i dapat mengisi kuesioner ini dengan jujur dan sesuai dengan keadaan yang sebenarnya.

Semoga penelitian ini bisa memberikan manfaat bagi peneliti, masyarakat, dan pihak-pihak yang terkait.

Hormat saya,

Yuvela Pradeska

## **BAGIAN 1**

Apakah anda seorang Mahasiswa/i? (Jika “Ya” silahkan lanjutkan ke pertanyaan selanjutnya, jika “Tidak” silahkan berhenti sampai di sini,terimakasih atas partisipasi Anda).

- Ya
- Tidak

Apakah anda pengguna Aplikasi Cicil.co.id? (Jika “Ya”silahkan lanjutkan ke pertanyaan selanjutnya, jika “Tidak” silahkan berhenti dampai di sini, terimakasih atas partisipasi Anda).

- Ya
- Tidak

Transaksi apa yang anda lakukan pada aplikasi Cicil.co.id?

- Cicil Uang Kuliah
- Cicil Barang Keperluan Kuliah

Kapan terakhir kali anda menggunakan aplikasi Cicil.co.id?

- 3 bulan terakhir
- 6 bulan terakhir
- 1 tahun terakhir

## **BAGIAN 2**

Petunjuk Pengisian

Pilihlah salah satu dari lima skala pada pernyataan yang tertera dengan membubuhi tanda centang (✓) pada kolom yang tersedia sebagai jawaban yang paling tepat menurut Anda terhadap Cicil.co.id.

Keterangan :

- 1) STS (Sangat Tidak Setuju)
- 2) TS (Tidak Setuju)

- 3) N (Netral)
- 4) S (Setuju)
- 5) SS (Sangat Setuju)

### BAGIAN 3

### LEMBAR KUISIONER

No.	Pernyataan	Penilaian				
		1 STS	2 TS	3 N	4 S	5 SS
<b>A. Promotion</b>						
1.	Saya mendapatkan informasi Cicil.co.id melalui media sosial					
2.	Frekuensi iklan Cicil.co.id sering saya lihat pada media sosial					
3.	Cicil.co.id sering memberikan hadiah kepada konsumen					
4.	Saya mendapatkan potongan harga atau cashback dari Cicil.co.id					
5.	Brand Ambassador Cicil.co.id meyakinkan saya sebagai konsumen untuk membeli produk					
6.	Brand Ambassador Cicil.co.id meyakinkan saya dengan kualitas yang dipunya					
7.	Cicil.co.id melakukan penawaran melalui aplikasi whatsapp					
8.	Cicil.co.id melakukan promosi pada aplikasi instagram cukup menarik					
9.	Saya mengetahui aplikasi Cicil.co.id dari mulut ke mulut					
10.	Saya mengetahui Cicil.co.id dari Brand Ambassador					
<b>B. Kualitas Layanan</b>						

1.	Cicil.co.id selalu memenuhi pelayanan yang dijanjikan					
2.	Petugas Cicil.co.id melakukan pencairan sesuai dengan waktu yang dijanjikan					
3.	Petugas Cicil.co.od sangat kompeten sehingga tidak pernah membuat kesalahan saat bertransaksi					
4.	Cicil.co.id memiliki sistem kebijakan keamanan yang baik					
5.	Cicil.co.id memiliki reputasi yang baik					
6.	Saya yakin data yang saya berikan kepada Cicil.co.id terpelihara dengan baik					
7.	Cicil.co.id menanggapi keluhan saya dengan tanggap					
8.	Cicil.co.id menyelesaikan keluhan saya dengan cepat					
9.	Cicil.co.id mengingatkan saya sebelum jadwal pembayaran agar saya tidak terlambat					
10.	Cicil.co.id mengirimkan pemberitahuan konfirmasi pembayaran					
<b>C. Kepercayaan</b>						
1.	Saya percaya dalam bertransaksi menggunakan Cicil.co.id tidak akan menimbulkan ke-khawatiran bagi saya nantinya					
2.	Saya yakin pada kemampuan Cicil.co.id untuk melindungi privasi saya					
3.	Saya yakin uang yang tersimpan dalam aplikasi Cicil.co.id akan terjamin dari hacker					
4.	Layanan Cicil.co.id memenuhi layanan yang dijanjikan (mudah, aman, dan cepat )					
5.	Secara keseluruhan saya puas melakukan transaksi dengan Cicil.co.id					
6.	Saya percaya produk yang saya pesan di Cicil.co.id					

	sesuai dengan harapan					
7.	Cicil.co.id dapat dipercaya dalam menepati janji yang dibuat.					
<b>D. Niat Beli</b>						
1.	Saya merasa ada manfaat jika saya bertransaksi di Cicil.co.id					
2.	Saya tertarik dengan adanya Cicil.co.id sebagai inovasi baru dari industri keuangan					
3.	Saya berniat untuk menggunakan Cicil.co.id karena lebih praktis					
4.	Saya tertarik meminjam di Cicil.co.id karena persyaratan yang diajukan sangat mudah					
5.	Saya tertarik meminjam pinjaman online pada Cicil.co.id karena proses peminjaman yang cepat					
6.	Saya akan merekomendasikan Cicil.co.id kepada teman teman saya					
7.	Saya akan tetap melakukan transaksi di Cicil.co.id walaupun pernah mengalami kendala					

#### **BAGIAN 4**

Identitas Responden :

1. Jenis Kelamin:

Laki-laki

Perempuan

2. Usia:

17-20 Tahun

21-24 Tahun

25-28 Tahun

3. Asal Universitas

Isi sendiri

4. Pendapatan Perbulan

Kurang dari Rp 1.000.000

Rp 1.000.000 – Rp 5.000.000

Rp 5.000.000 – Rp 10.000.000

## Lampiran 2 : Hasil Uji Validitas

### 1. Variabel Promosi (X1)

		Correlations										Promosi
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	
P1	Pearson Correlation	1	.590**	.560**	.535**	.561**	.524**	.517**	.569**	.590**	.499**	.768**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
P2	Pearson Correlation	.590**	1	.558**	.531**	.587**	.542**	.554**	.567**	.536**	.575**	.781**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
P3	Pearson Correlation	.560**	.558**	1	.572**	.564**	.547**	.557**	.443**	.538**	.535**	.762**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
P4	Pearson Correlation	.535**	.531**	.572**	1	.573**	.529**	.544**	.491**	.526**	.454**	.743**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
P5	Pearson Correlation	.561**	.587**	.564**	.573**	1	.666**	.548**	.602**	.619**	.649**	.823**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
P6	Pearson Correlation	.524**	.542**	.547**	.529**	.666**	1	.515**	.557**	.518**	.611**	.772**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
P7	Pearson Correlation	.517**	.554**	.557**	.544**	.548**	.515**	1	.496**	.597**	.531**	.763**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
P8	Pearson Correlation	.569**	.567**	.443**	.491**	.602**	.557**	.496**	1	.516**	.583**	.754**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211

P9	Pearson Correlation	.590**	.536**	.538**	.526**	.619**	.518**	.597**	.516**	1	.560**	.781**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
P10	Pearson Correlation	.499**	.575**	.535**	.454**	.649**	.611**	.531**	.583**	.560**	1	.777**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	211	211	211	211	211	211	211	211	211	211	211
Promosi	Pearson Correlation	.768**	.781**	.762**	.743**	.823**	.772**	.763**	.754**	.781**	.777**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	211	211	211	211	211	211	211	211	211	211	211

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

## 2. Variabel Kualitas Layanan (X2)

### Correlations

		KL1	KL2	KL3	KL4	KL5	KL6	KL7	KL8	KL9	KL10	Kualitas Layanan
KL1	Pearson Correlation	1	.610**	.618**	.516**	.626**	.616**	.445**	.535**	.554**	.519**	.757**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
KL2	Pearson Correlation	.610**	1	.685**	.631**	.669**	.581**	.599**	.510**	.516**	.568**	.802**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
KL3	Pearson Correlation	.618**	.685**	1	.628**	.698**	.608**	.603**	.509**	.518**	.502**	.805**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
KL4	Pearson Correlation	.516**	.631**	.628**	1	.669**	.595**	.608**	.489**	.604**	.623**	.806**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
KL5	Pearson Correlation	.626**	.669**	.698**	.669**	1	.690**	.637**	.622**	.626**	.599**	.865**
	Sig. (2-tailed)											
	N	211	211	211	211	211	211	211	211	211	211	211



	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
KL6	Pearson Correlation	.616**	.581**	.608**	.595**	.690**	1	.559**	.620**	.664**	.528**	.818**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
KL7	Pearson Correlation	.445**	.599**	.603**	.608**	.637**	.559**	1	.502**	.546**	.574**	.770**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
KL8	Pearson Correlation	.535**	.510**	.509**	.489**	.622**	.620**	.502**	1	.599**	.549**	.751**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
KL9	Pearson Correlation	.554**	.516**	.518**	.604**	.626**	.664**	.546**	.599**	1	.530**	.779**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	211	211	211	211	211	211	211	211	211	211	211
KL10	Pearson Correlation	.519**	.568**	.502**	.623**	.599**	.528**	.574**	.549**	.530**	1	.757**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	211	211	211	211	211	211	211	211	211	211	211
Kualitas Layanan	Pearson Correlation	.757**	.802**	.805**	.806**	.865**	.818**	.770**	.751**	.779**	.757**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	211	211	211	211	211	211	211	211	211	211	211

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

### 3. Variabel Kepercayaan (Y)

		Correlations							
		K1	K2	K3	K4	K5	K6	K7	Kepercayaan
K1	Pearson Correlation	1	.612**	.634**	.639**	.575**	.598**	.585**	.810**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211
K2	Pearson Correlation	.612**	1	.614**	.670**	.529**	.629**	.469**	.787**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211

K3	Pearson Correlation	.634**	.614**	1	.652**	.585**	.589**	.614**	.826**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211
K4	Pearson Correlation	.639**	.670**	.652**	1	.637**	.708**	.633**	.854**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211
K5	Pearson Correlation	.575**	.529**	.585**	.637**	1	.686**	.709**	.819**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	211	211	211	211	211	211	211	211
K6	Pearson Correlation	.598**	.629**	.589**	.708**	.686**	1	.639**	.839**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	211	211	211	211	211	211	211	211
K7	Pearson Correlation	.585**	.469**	.614**	.633**	.709**	.639**	1	.810**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000
	N	211	211	211	211	211	211	211	211
Kepercayaan	Pearson Correlation	.810**	.787**	.826**	.854**	.819**	.839**	.810**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	211	211	211	211	211	211	211	211

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

#### 4. Variabel Niat Beli (Z)

#### 5. Correlations

		NB1	NB2	NB3	NB4	NB5	NB6	NB7	Niat Beli
NB1	Pearson Correlation	1	.659**	.588**	.672**	.682**	.627**	.629**	.853**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211
NB2	Pearson Correlation	.659**	1	.593**	.653**	.553**	.572**	.471**	.793**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211
NB3	Pearson Correlation	.588**	.593**	1	.635**	.519**	.485**	.446**	.747**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211
NB4	Pearson Correlation	.672**	.653**	.635**	1	.686**	.558**	.573**	.844**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	211	211	211	211	211	211	211	211
NB5	Pearson Correlation	.682**	.553**	.519**	.686**	1	.644**	.634**	.835**
	Sig. (2-tailed)								
	N	211	211	211	211	211	211	211	211

	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	211	211	211	211	211	211	211	211
NB6	Pearson Correlation	.627**	.572**	.485**	.558**	.644**	1	.604**	.800**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	211	211	211	211	211	211	211	211
NB7	Pearson Correlation	.629**	.471**	.446**	.573**	.634**	.604**	1	.779**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000
	N	211	211	211	211	211	211	211	211
Niat Beli	Pearson Correlation	.853**	.793**	.747**	.844**	.835**	.800**	.779**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	211	211	211	211	211	211	211	211

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

### Lampiran 3 : Hasil Uji Reliabilitas

#### 1. Variabel Promosi (X1)

##### Reliability Statistics

Cronbach's Alpha	N of Items
.924	10

##### Item Statistics

	Mean	Std. Deviation	N
P1	4.11	.712	211
P2	3.91	.725	211
P3	3.73	.755	211
P4	3.82	.714	211
P5	4.02	.720	211
P6	4.00	.665	211
P7	3.74	.775	211
P8	4.02	.746	211
P9	3.90	.786	211
P10	3.92	.748	211

##### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
P1	35.07	26.500	.709	.917
P2	35.26	26.298	.723	.916
P3	35.45	26.248	.696	.918
P4	35.36	26.687	.678	.918
P5	35.15	25.996	.775	.913
P6	35.18	26.815	.717	.917
P7	35.43	26.094	.695	.918
P8	35.15	26.377	.688	.918
P9	35.28	25.850	.718	.916
P10	35.26	26.163	.716	.916

## 2. Variabel Kualitas Layanan (X2)

### Reliability Statistics

Cronbach's Alpha	N of Items
.934	10

### Item Statistics

	Mean	Std. Deviation	N
KL1	4.18	.622	211
KL2	4.03	.650	211
KL3	4.07	.701	211
KL4	3.95	.712	211
KL5	4.12	.713	211
KL6	4.27	.708	211
KL7	4.02	.707	211
KL8	4.19	.698	211
KL9	4.15	.694	211
KL10	4.09	.688	211

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
KL1	36.89	25.021	.702	.928
KL2	37.04	24.503	.753	.926
KL3	37.00	24.110	.752	.926
KL4	37.12	24.013	.753	.926
KL5	36.95	23.545	.826	.922
KL6	36.81	23.957	.767	.925
KL7	37.05	24.331	.709	.928
KL8	36.88	24.534	.687	.929
KL9	36.92	24.351	.721	.927
KL10	36.98	24.562	.695	.929

### 3. Variabel Kepercayaan (Y)

#### Reliability Statistics

Cronbach's Alpha	N of Items
.918	7

#### Item Statistics

	Mean	Std. Deviation	N
K1	4.02	.703	211
K2	4.07	.694	211
K3	3.92	.783	211
K4	4.10	.621	211
K5	4.13	.677	211
K6	4.08	.653	211
K7	4.16	.699	211

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
K1	24.46	11.669	.733	.907
K2	24.42	11.844	.704	.910
K3	24.56	11.181	.744	.906
K4	24.38	11.876	.801	.901
K5	24.35	11.753	.749	.905
K6	24.40	11.775	.778	.902
K7	24.32	11.696	.733	.907

4. Variabel Niat Beli (Z)

**Reliability  
Statistics**

Cronbach's Alpha	N of Items
.910	7

**Item Statistics**

	Mean	Std. Deviation	N
NB1	4.11	.656	211
NB2	4.15	.721	211
NB3	4.11	.685	211
NB4	4.04	.745	211
NB5	4.05	.722	211
NB6	3.98	.780	211
NB7	3.81	.800	211

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
NB1	24.14	12.818	.800	.890
NB2	24.10	12.814	.712	.898
NB3	24.14	13.256	.658	.903
NB4	24.21	12.375	.778	.891
NB5	24.20	12.554	.769	.892
NB6	24.27	12.465	.714	.898
NB7	24.44	12.505	.683	.902

## Lampiran 4 : *Output Goodness of Fit*

### 1. Variabel Promosi (X1)

#### Goodness of Fit Statistics

Degrees of Freedom = 35  
Minimum Fit Function Chi-Square = 51.74 (P = 0.034)  
Normal Theory Weighted Least Squares Chi-Square = 53.21 (P = 0.025)  
Satorra-Bentler Scaled Chi-Square = 44.88 (P = 0.12)  
Chi-Square Corrected for Non-Normality = 46.31 (P = 0.096)  
Estimated Non-centrality Parameter (NCP) = 9.88  
90 Percent Confidence Interval for NCP = (0.0 ; 31.26)

Minimum Fit Function Value = 0.25  
Population Discrepancy Function Value (F0) = 0.047  
90 Percent Confidence Interval for F0 = (0.0 ; 0.15)  
Root Mean Square Error of Approximation (RMSEA) = 0.037  
90 Percent Confidence Interval for RMSEA = (0.0 ; 0.065)  
P-Value for Test of Close Fit (RMSEA < 0.05) = 0.75

Expected Cross-Validation Index (ECVI) = 0.40  
90 Percent Confidence Interval for ECVI = (0.36 ; 0.51)  
ECVI for Saturated Model = 0.52  
ECVI for Independence Model = 13.88

Chi-Square for Independence Model with 45 Degrees of Freedom = 2895.59  
Independence AIC = 2915.59  
Model AIC = 84.88  
Saturated AIC = 110.00  
Independence CAIC = 2959.11  
Model CAIC = 171.92  
Saturated CAIC = 349.35

Normed Fit Index (NFI) = 0.98  
Non-Normed Fit Index (NNFI) = 1.00  
Parsimony Normed Fit Index (PNFI) = 0.77  
Comparative Fit Index (CFI) = 1.00  
Incremental Fit Index (IFI) = 1.00  
Relative Fit Index (RFI) = 0.98

Critical N (CN) = 269.29

Root Mean Square Residual (RMR) = 0.016  
Standardized RMR = 0.030  
Goodness of Fit Index (GFI) = 0.95  
Adjusted Goodness of Fit Index (AGFI) = 0.92  
Parsimony Goodness of Fit Index (PGFI) = 0.61



## 2. Variabel Kualitas Layanan (X2)

### Goodness of Fit Statistics

Degrees of Freedom = 35  
Minimum Fit Function Chi-Square = 81.51 (P = 0.00)  
Normal Theory Weighted Least Squares Chi-Square = 85.80 (P = 0.00)  
Satorra-Bentler Scaled Chi-Square = 51.06 (P = 0.039)  
Chi-Square Corrected for Non-Normality = 66.32 (P = 0.0011)  
Estimated Non-centrality Parameter (NCP) = 16.06  
90 Percent Confidence Interval for NCP = (0.89 ; 39.21)

Minimum Fit Function Value = 0.39  
Population Discrepancy Function Value (F0) = 0.076  
90 Percent Confidence Interval for F0 = (0.0042 ; 0.19)  
Root Mean Square Error of Approximation (RMSEA) = 0.047  
90 Percent Confidence Interval for RMSEA = (0.011 ; 0.073)  
P-Value for Test of Close Fit (RMSEA < 0.05) = 0.55

Expected Cross-Validation Index (ECVI) = 0.43  
90 Percent Confidence Interval for ECVI = (0.36 ; 0.54)  
ECVI for Saturated Model = 0.52  
ECVI for Independence Model = 15.63

Chi-Square for Independence Model with 45 Degrees of Freedom = 3261.38  
Independence AIC = 3281.38  
Model AIC = 91.06  
Saturated AIC = 110.00  
Independence CAIC = 3324.90  
Model CAIC = 178.10  
Saturated CAIC = 349.35

Normed Fit Index (NFI) = 0.98  
Non-Normed Fit Index (NNFI) = 0.99  
Parsimony Normed Fit Index (PNFI) = 0.77  
Comparative Fit Index (CFI) = 1.00  
Incremental Fit Index (IFI) = 1.00  
Relative Fit Index (RFI) = 0.98

Critical N (CN) = 236.83

Root Mean Square Residual (RMR) = 0.017  
Standardized RMR = 0.037  
Goodness of Fit Index (GFI) = 0.92  
Adjusted Goodness of Fit Index (AGFI) = 0.88  
Parsimony Goodness of Fit Index (PGFI) = 0.59

### 3. Variabel Kepercayaan (Y)

#### Goodness of Fit Statistics

Degrees of Freedom = 14  
Minimum Fit Function Chi-Square = 50.37 (P = 0.00)  
Normal Theory Weighted Least Squares Chi-Square = 53.34 (P = 0.00)  
Satorra-Bentler Scaled Chi-Square = 20.82 (P = 0.11)  
Chi-Square Corrected for Non-Normality = 19.31 (P = 0.15)  
Estimated Non-centrality Parameter (NCP) = 6.82  
90 Percent Confidence Interval for NCP = (0.0 ; 23.18)

Minimum Fit Function Value = 0.24  
Population Discrepancy Function Value (F0) = 0.032  
90 Percent Confidence Interval for F0 = (0.0 ; 0.11)  
Root Mean Square Error of Approximation (RMSEA) = 0.048  
90 Percent Confidence Interval for RMSEA = (0.0 ; 0.089)  
P-Value for Test of Close Fit (RMSEA < 0.05) = 0.48

Expected Cross-Validation Index (ECVI) = 0.23  
90 Percent Confidence Interval for ECVI = (0.20 ; 0.31)  
ECVI for Saturated Model = 0.27  
ECVI for Independence Model = 8.18

Chi-Square for Independence Model with 21 Degrees of Freedom = 1704.52  
Independence AIC = 1718.52  
Model AIC = 48.82  
Saturated AIC = 56.00  
Independence CAIC = 1748.99  
Model CAIC = 109.74  
Saturated CAIC = 177.85

Normed Fit Index (NFI) = 0.99  
Non-Normed Fit Index (NNFI) = 0.99  
Parsimony Normed Fit Index (PNFI) = 0.66  
Comparative Fit Index (CFI) = 1.00  
Incremental Fit Index (IFI) = 1.00  
Relative Fit Index (RFI) = 0.98

Critical N (CN) = 295.03

Root Mean Square Residual (RMR) = 0.018  
Standardized RMR = 0.038  
Goodness of Fit Index (GFI) = 0.93  
Adjusted Goodness of Fit Index (AGFI) = 0.86  
Parsimony Goodness of Fit Index (PGFI) = 0.47

#### 4. Variabel Niat Beli (Z)

##### Goodness of Fit Statistics

Degrees of Freedom = 14

Minimum Fit Function Chi-Square = 42.52 (P = 0.00010)

Normal Theory Weighted Least Squares Chi-Square = 45.42 (P = 0.00)

Satorra-Bentler Scaled Chi-Square = 29.16 (P = 0.0099)

Chi-Square Corrected for Non-Normality = 18.54 (P = 0.18)

Estimated Non-centrality Parameter (NCP) = 15.16

90 Percent Confidence Interval for NCP = (3.40 ; 34.66)

Minimum Fit Function Value = 0.20

Population Discrepancy Function Value (F0) = 0.072

90 Percent Confidence Interval for F0 = (0.016 ; 0.17)

Root Mean Square Error of Approximation (RMSEA) = 0.072

90 Percent Confidence Interval for RMSEA = (0.034 ; 0.11)

P-Value for Test of Close Fit (RMSEA < 0.05) = 0.15

Expected Cross-Validation Index (ECVI) = 0.27

90 Percent Confidence Interval for ECVI = (0.22 ; 0.37)

ECVI for Saturated Model = 0.27

ECVI for Independence Model = 7.58

Chi-Square for Independence Model with 21 Degrees of Freedom = 1578.54

Independence AIC = 1592.54

Model AIC = 57.16

Saturated AIC = 56.00

Independence CAIC = 1623.00

Model CAIC = 118.09

Saturated CAIC = 177.85

Normed Fit Index (NFI) = 0.98

Non-Normed Fit Index (NNFI) = 0.99

Parsimony Normed Fit Index (PNFI) = 0.65

Comparative Fit Index (CFI) = 0.99

Incremental Fit Index (IFI) = 0.99

Relative Fit Index (RFI) = 0.97

Critical N (CN) = 210.88

Root Mean Square Residual (RMR) = 0.020

Standardized RMR = 0.037

Goodness of Fit Index (GFI) = 0.94

Adjusted Goodness of Fit Index (AGFI) = 0.88

Parsimony Goodness of Fit Index (PGFI) = 0.47