

APPENDICES

The Determinants Influencing Behavioural Intention to Invest in Cryptocurrency Among Z Generation in Palembang

Please take your time and willingness to fill out this form honestly according to the current situation and conditions. The data collected will also be kept confidential and only used for academic purposes. Your help is greatly appreciated.

A. RESPONDENT IDENTIFY

Fill in your personal identify with the actual situation:

- a. Name :
- b. Age :
- c. Gender :
- d. Occupation :

B. FILLING INSTRUCTION

Please select the answer that you think corresponds to the condition you are experiencing on the available answer options from a scale of 1 (strongly disagree) to 5 (strongly agree).

Identify:

Score 1: Strongly Disagree (**SD**)

Score 2: Disagree (**D**)

Score 3: Neutral (**N**)

Score 4: Agree (**A**)

Score 5: Strongly Agree (**SA**)

C. FINANCIAL LITERACY

No	Statements	Answer				
		SD (1)	D (2)	N (3)	A (4)	SA (5)
1	I have financial expertise					

2	I have skill to manage finances					
3	I intend to invest in cryptocurrency because I am capable of dealing with problems during the investing process					
4	I intend to invest in cryptocurrency because I am knowledgeable about cryptocurrency					

D. TRUST

No	Statements	Answer				
		SD (1)	D (2)	N (3)	A (4)	SA (5)
1	I believe in the services provided by Indonesian exchanges (for example, Tokocrypto, Indodax, Tokoin, Pluang, Pintu), so I intend to invest in cryptocurrency					
2	I believe in the security of data privacy in cryptocurrency					
3	I believe that investments in cryptocurrency are trust worthy because they avoid fraud and reduce transaction risk					
4	I intend to invest in cryptocurrency because I am confident in the legality of cryptocurrency					
4	I am confident in the security of the					

	cryptocurrency transaction system					
5	The transparency provided by cryptocurrency encourages me to invest					

E. AWARENESS

No	Statements	Answer				
		SD (1)	D (2)	N (3)	A (4)	SA (5)
1	I am aware of cryptocurrency					
2	I follow the news about the cryptocurrency technology					
3	I follow the development of the cryptocurrency technology					
4	I discuss with friend and people around me issues of cryptocurrency usage					
5	I am aware that cryptocurrency operate in an open and independent network					

F. BEHAVIORAL INTENTION TO INVEST IN CRYPTOCURRENCY

No	Statements	Answer				
		SD (1)	D (2)	N (3)	A (4)	SA (5)
1	I intend to invest in cryptocurrency					
2	I intend to use cryptocurrency as an					

	alternative means of investment					
3	I predict that I will invest in cryptocurrency					
4	I will invest in cryptocurrency on a regular basis					
5	I believe using cryptocurrency to timely fulfill my obligations					

No	Age	Gender	Profession	FL1	FL2	FL3	FL4	T1	T2	T3	T4	T5	T6	A1	A2	A3	A4	A5	BI1	BI2	BI3	BI4	BI5
1	21	Female	Student	5	5	5	5	5	4	4	5	4	5	5	5	5	4	4	5	5	5	5	5
2	22	Female	Student	1	1	2	4	3	4	4	4	4	3	2	3	2	3	3	2	4	4	4	4
3	22	Female	Private Sector Employee	4	4	4	4	4	4	4	4	4	4	3	3	3	2	4	4	4	4	4	5
4	26	Male	Other	4	4	4	3	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3
5	20	Female	Private Sector Employee	4	4	3	4	4	5	4	4	3	3	5	5	4	4	4	3	4	4	3	4
6	26	Female	Private Sector Employee	4	4	4	3	4	3	2	3	4	4	4	4	4	2	4	3	3	3	4	3
7	21	Female	Student	4	5	4	5	5	4	5	5	4	5	5	5	5	4	4	4	4	4	4	4
8	22	Female	Student	4	4	5	5	4	4	4	5	4	4	4	4	5	4	4	4	4	4	4	4
9	20	Female	Student	4	5	4	4	4	4	4	5	5	5	4	4	4	4	4	5	4	5	4	4
10	22	Male	Student	5	5	3	2	2	1	1	1	1	2	3	3	3	3	1	3	3	2	2	2
11	21	Female	Student	4	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
12	21	Female	Student	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
13	21	Female	Student	4	4	4	4	4	3	4	4	4	4	4	4	3	3	3	3	3	3	4	3
14	22	Female	Student	2	2	4	4	4	1	2	4	1	3	3	3	2	4	2	4	4	3	4	1
15	22	Female	Other	3	4	1	1	2	3	2	2	2	3	4	1	1	1	1	1	1	1	1	1
16	20	Female	Student	4	4	4	4	4	4	4	4	4	4	4	3	3	3	4	4	4	4	4	4
17	22	Female	Student	5	5	5	4	4	4	3	2	4	3	3	4	4	3	4	3	3	4	3	2
18	25	Female	Student	4	4	3	2	3	3	3	3	3	3	3	2	2	2	3	3	3	3	3	2
19	20	Female	Other	5	5	2	1	3	3	3	3	3	3	2	2	2	2	3	3	3	3	3	3
20	22	Male	Student	4	4	4	4	4	4	2	3	3	5	5	3	4	4	4	4	3	4	3	3

21	20	Female	Student	3	3	4	3	4	4	4	4	4	4	3	3	2	2	2	3	3	3	3	3
22	20	Male	Student	4	5	3	3	4	4	4	3	4	3	4	3	3	4	4	3	3	3	3	3
23	21	Female	Other	2	2	2	1	3	3	3	4	4	4	2	3	3	3	4	4	4	4	4	3
24	21	Female	Student	4	5	5	4	4	4	4	4	4	3	4	3	3	3	3	4	4	4	3	2
25	22	Female	Other	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
26	21	Female	Student	4	4	4	4	4	4	4	3	4	4	4	4	3	3	5	4	4	3	3	4
27	23	Female	Student	3	4	4	3	3	3	4	3	3	4	3	4	4	4	3	4	4	4	3	3
28	23	Male	Other	3	3	3	2	4	3	3	1	2	1	4	4	3	3	2	2	2	2	2	1
29	21	Female	Student	3	2	5	5	3	3	3	4	2	5	5	3	5	5	5	4	5	4	5	5
30	22	Female	Student	3	4	3	4	4	3	3	4	3	4	3	3	3	3	2	3	3	3	3	2
31	21	Female	Student	2	3	4	4	4	4	5	4	4	5	5	5	5	3	4	4	4	5	3	5
32	21	Female	Student	5	5	4	4	4	4	4	4	4	4	5	4	4	4	5	4	4	4	4	3
33	21	Female	Student	4	4	4	3	3	3	3	3	3	3	4	4	4	2	4	3	3	3	3	3
34	24	Male	Other	4	3	5	4	4	4	5	5	4	4	5	5	5	5	5	5	5	4	5	5
35	21	Female	Other	3	4	2	1	4	4	4	4	4	4	4	2	2	2	2	2	4	4	2	2
36	21	Female	Student	5	5	3	2	2	2	2	2	3	3	3	3	3	3	4	3	4	2	3	
37	22	Female	Student	3	4	2	3	4	3	4	3	3	3	4	3	4	3	4	3	4	4	4	3
38	22	Female	Student	5	5	4	4	5	4	4	3	3	5	4	3	4	3	4	5	4	3	4	4
39	21	Male	Student	4	4	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
40	21	Female	Student	4	4	5	4	5	4	4	5	5	5	5	5	4	4	5	5	4	4	5	5
41	22	Female	Other	5	5	1	1	4	1	5	1	5	5	5	5	5	5	5	5	5	5	5	5
42	22	Male	Student	4	4	5	5	5	5	4	4	5	4	5	5	5	3	3	5	5	4	5	4
43	22	Male	Student	3	3	3	2	3	2	3	2	2	3	2	3	2	2	3	2	3	2	3	2
44	21	Male	Student	5	5	4	4	5	5	5	4	4	4	5	5	5	4	4	4	5	4	4	4
45	22	Male	Student	4	4	3	3	3	3	3	3	3	3	4	3	3	3	3	3	3	3	3	3
46	22	Male	Student	5	5	3	3	3	2	2	4	2	3	2	3	3	5	3	3	4	3	3	3
47	22	Female	Student	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

48	21	Female	Student	5	5	4	5	4	5	4	5	5	5	5	5	4	5	5	5	5	5	4	5
49	22	Male	Student	4	3	5	4	3	2	2	3	3	3	4	4	4	3	4	4	4	3	3	3
50	22	Male	Student	5	5	4	4	4	5	5	4	4	5	5	4	5	4	5	5	5	5	5	4
51	21	Female	Student	2	4	4	4	4	4	4	5	5	5	4	5	5	4	4	4	5	5	5	5
52	21	Male	Student	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
53	22	Female	Public Sector Employee	3	3	2	2	2	4	3	3	3	3	3	2	2	2	4	3	3	3	3	3
54	22	Female	Student	4	5	4	4	4	5	4	5	5	5	4	4	5	5	5	5	5	4	5	4
55	22	Male	Other	3	4	1	1	1	3	1	2	2	2	3	1	1	2	1	1	1	1	1	1
56	22	Male	Student	4	4	3	4	3	4	4	3	4	4	5	4	4	4	4	3	5	3	3	4
57	22	Male	Student	4	4	3	3	3	4	4	3	4	3	4	4	3	3	3	3	4	4	3	3
58	22	Male	Student	2	4	2	2	3	2	2	3	2	1	3	1	2	1	2	1	2	2	2	2
59	22	Female	Other	4	5	4	4	4	5	5	5	4	5	5	3	4	3	4	4	4	4	4	4
60	22	Female	Student	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
61	22	Female	Other	4	4	3	4	3	2	4	3	3	2	4	4	4	4	3	3	3	3	3	2
62	20	Female	Private Sector Employee	3	2	3	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3
63	21	Female	Student	4	4	4	4	3	4	4	4	2	3	3	4	2	3	4	4	4	3	4	4
64	21	Male	Student	5	4	4	4	5	4	4	5	4	4	4	4	4	3	3	5	4	4	4	4
65	22	Female	Student	5	5	4	4	3	4	4	4	4	4	5	3	3	4	4	3	3	3	3	3
66	21	Male	Student	3	4	2	2	3	3	4	3	4	2	3	2	2	2	2	2	2	2	2	2
67	21	Female	Student	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	3	3
68	17	Male	Student	3	4	5	5	3	2	4	3	5	3	3	4	5	2	4	2	3	5	2	5
69	22	Male	Student	4	4	3	3	3	2	3	3	3	3	4	2	2	2	2	3	3	3	3	3
70	22	Female	Student	3	3	4	2	3	4	4	3	4	3	3	3	3	2	2	3	3	3	2	2
71	22	Female	Student	4	5	4	4	4	3	4	4	4	3	3	3	3	3	4	4	3	4	4	4

72	21	Male	Student	4	4	3	3	3	3	3	2	3	2	4	2	2	1	3	3	3	2	2	3
73	21	Male	Student	3	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
74	22	Female	Student	3	3	3	3	3	2	2	3	2	2	3	3	3	1	3	3	3	3	3	3
75	22	Female	Student	3	4	3	2	4	3	4	3	4	3	4	3	4	4	3	2	4	3	4	3
76	22	Female	Student	4	5	1	1	2	2	2	1	2	1	4	1	2	2	1	1	1	1	1	1
77	26	Female	Other	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	3	4	4	3
78	20	Female	Student	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
79	21	Female	Other	4	4	3	3	2	3	4	3	3	3	3	3	3	3	3	2	3	2	2	2
80	20	Female	Student	4	4	4	3	3	4	4	3	4	4	3	3	4	4	5	3	4	4	3	3
81	20	Female	Student	3	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
82	19	Female	Student	4	3	3	2	3	3	3	3	3	3	1	3	3	3	3	3	3	3	3	3
83	22	Female	Other	4	5	4	4	4	3	3	3	3	3	4	4	4	3	3	3	3	3	3	3
84	22	Female	Other	3	4	2	1	3	2	2	2	2	2	3	2	3	1	1	1	1	1	1	3
85	21	Female	Student	3	3	3	2	2	2	2	2	2	2	2	1	1	1	1	1	1	3	1	2
86	20	Female	Student	4	5	3	3	3	4	3	3	4	3	3	4	3	4	4	3	4	3	3	4
87	21	Male	Student	3	3	2	2	3	3	3	3	3	3	3	2	2	2	2	3	2	2	2	2
88	21	Female	Student	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
89	22	Male	Other	4	4	4	4	4	3	4	4	5	4	5	5	5	4	5	5	4	5	4	4
90	21	Male	Student	4	4	5	4	5	4	3	5	4	5	5	5	4	2	4	3	3	4	5	4
91	18	Female	Student	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
92	19	Female	Student	4	4	3	3	4	4	4	4	4	3	4	3	4	3	3	3	3	4	3	2
93	19	Male	Student	3	3	4	3	3	5	5	5	5	5	4	3	3	4	4	4	5	5	4	4
94	24	Male	Student	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
95	20	Female	Student	4	4	5	5	3	4	4	4	4	4	5	5	5	5	4	4	5	5	5	5
96	22	Male	Student	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
97	21	Male	Other	2	5	5	4	5	5	5	5	5	5	5	5	4	5	5	5	5	5	5	3
98	21	Female	Student	5	4	3	3	5	3	3	3	3	3	4	3	3	3	3	3	3	3	3	3

99	23	Male	Other	4	4	3	3	3	3	3	3	3	3	4	4	2	2	4	3	2	3	2	2	3
100	21	Male	Student	3	3	3	4	2	1	3	5	2	4	5	4	4	2	2	2	4	3	1	3	
101	21	Female	Student	2	4	4	2	3	4	3	4	3	4	3	1	1	1	3	3	3	4	1	1	
102	24	Male	Student	3	4	3	3	3	3	3	3	4	3	5	3	3	3	1	3	3	3	2	2	
103	22	Male	Other	3	4	3	3	4	4	4	4	4	4	3	3	3	3	5	3	3	3	3	3	3
104	22	Male	Student	3	2	2	3	3	3	4	4	4	4	3	3	3	3	3	3	3	3	2	3	
105	20	Female	Student	4	5	4	5	4	3	3	4	3	3	5	4	3	4	4	5	5	5	5	5	5
106	21	Female	Student	3	4	4	4	5	3	4	5	5	4	4	4	3	4	4	4	3	2	4	4	
107	21	Female	Student	4	5	4	4	4	4	4	3	4	4	3	3	3	3	4	4	4	4	4	4	4
108	23	Female	Student	5	5	1	1	3	3	3	3	3	3	1	1	1	1	1	1	1	1	1	1	1
109	20	Male	Student	4	4	3	4	4	3	3	3	3	3	4	3	3	3	4	2	4	4	4	3	
110	21	Male	Student	3	3	3	3	5	4	4	3	2	3	5	4	3	3	5	4	4	4	3	3	
111	20	Male	Student	3	2	2	1	3	2	2	3	2	2	3	3	3	3	3	3	3	3	2	2	
112	22	Male	Student	4	4	4	4	4	4	4	4	3	3	4	4	4	4	4	4	4	4	4	3	
113	20	Female	Student	3	3	3	1	2	2	2	1	2	2	1	1	1	1	1	2	1	1	1	1	
114	22	Female	Student	4	4	4	3	4	4	2	2	1	1	4	3	3	2	2	4	4	4	1	4	
115	20	Male	Student	3	4	5	5	3	4	4	5	5	4	4	4	5	5	4	3	4	4	5	5	
116	22	Female	Student	4	4	2	2	3	4	3	2	4	3	2	2	2	3	2	2	2	2	2	2	

Data Cleaning and Screening

Statistics

		Age	Gender	Occupation/Profession
N	Valid	116	116	116
	Missing	0	0	0

Demographic Respondents' Profile (Age)

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17	1	,9	,9	,9
	18	1	,9	,9	1,7
	19	3	2,6	2,6	4,3
	20	17	14,7	14,7	19,0
	21	38	32,8	32,8	51,7
	22	45	38,8	38,8	90,5
	23	4	3,4	3,4	94,0
	24	3	2,6	2,6	96,6
	25	1	,9	,9	97,4
	26	3	2,6	2,6	100,0
	Total	116	100,0	100,0	

Demographic Respondents' Profile (Gender)

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	74	63,8	63,8	63,8
	Male	42	36,2	36,2	100,0
	Total	116	100,0	100,0	

Demographic Respondents' Profile (Profession)

Occupation/Profession

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Other	20	17,2	17,2	17,2
	Private Sector Employee	4	3,4	3,4	20,7
	Public Sector Employee	1	,9	,9	21,6
	Student	91	78,4	78,4	100,0
	Total	116	100,0	100,0	

Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
FL1	116	1	5	3,72	,850
FL2	116	1	5	3,96	,869
FL3	116	1	5	3,48	1,042
FL4	116	1	5	3,29	1,165
T1	116	1	5	3,58	,886
T2	116	1	5	3,45	,990
T3	116	1	5	3,50	,946
T4	116	1	5	3,49	1,051
T5	116	1	5	3,49	1,017
T6	116	1	5	3,51	1,026
A1	116	1	5	3,74	1,014
A2	116	1	5	3,38	1,109
A3	116	1	5	3,37	1,123
A4	116	1	5	3,17	1,098
A5	116	1	5	3,41	1,150
BI1	116	1	5	3,37	1,100
BI2	116	1	5	3,51	1,034
BI3	116	1	5	3,44	1,049
BI4	116	1	5	3,27	1,167
BI5	116	1	5	3,24	1,124
Valid N (listwise)	116				

Normality Test

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Skewness		Kurtosis	
				Statistic	Std. Error	Statistic	Std. Error
Financial Literacy	116	1,75	5,00	-,212	,225	-,550	,446
Trust	116	1,33	5,00	-,248	,225	-,345	,446
Awareness	116	1,00	5,00	-,289	,225	-,355	,446
Behavioral Intention	116	1,00	5,00	-,348	,225	-,12	,446
Valid N (listwise)	116						

Reliability Test (Financial Literacy)

Reliability Statistics

Cronbach's Alpha	N of Items
,730	4

Reliability Test (Trust)

Reliability Statistics

Cronbach's Alpha	N of Items
,913	6

Reliability Test (Awareness)

Reliability Statistics

Cronbach's Alpha	N of Items
,917	5

Reliability Test (Behavioral Intention to Invest in Cryptocurrency)

Reliability Statistics

Cronbach's Alpha	N of Items
,940	5

Correlation Analysis

Correlations

		Financial Literacy	Trust	Awareness	Behavioral Intention
Financial Literacy	Pearson Correlation	1	,640**	,724**	,697**
	Sig. (2-tailed)		,000	,000	,000
	N	116	116	116	116
Trust	Pearson Correlation	,640**	1	,770**	,815**
	Sig. (2-tailed)	,000		,000	,000
	N	116	116	116	116
Awareness	Pearson Correlation	,724**	,770**	1	,885**
	Sig. (2-tailed)	,000	,000		,000
	N	116	116	116	116
Behavioral Intention	Pearson Correlation	,697**	,815**	,885**	1
	Sig. (2-tailed)	,000	,000	,000	
	N	116	116	116	116

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

Model Summary

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			Sig. F Change	
					R Square Change	F Change	df1		df2
1	,911 ^a	,829	,825	,41240	,829	181,127	3	112	,000

a. Predictors: (Constant), Awareness, Financial Literacy, Trust

b. Dependent Variable: Behavioral Intention

ANOVA

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
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1	Regression	92,414	3	30,805	181,127	,000 ^b
	Residual	19,048	112	,170		
	Total	111,462	115			

a. Dependent Variable: Behavioral Intention

b. Predictors: (Constant), Awareness, Financial Literacy, Trust

Coefficients

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-,363	,204		-1,779	,078		
	Financial Literacy	,084	,077	,063	1,090	,278	,459	2,178
	Trust	,376	,074	,314	5,043	<,001	,392	2,548
	Awareness	,618	,072	,598	8,601	<,001	,316	3,164

a. Dependent Variable: Behavioral Intention