

APPENDIX I
(QUESTIONNAIRE TEMPLATE)

Research Questionnaire

Analyze of The Use of Non-Cash (Cashless) Transaction Electronic Money in The Daily
Life of Indonesian Students in MSU Shah Alam

Yours faithfully,

Dear respondent, I am a student of the Department of Accounting, Department of Accounting and Finance, Faculty of Business Management & Professional Studies Management, and Science University. I am currently researching "Analyze of The Use of Non-Cash (Cashless) Electronic Money Transactions in The Daily Life of Indonesian Students in MSU Shah Alam". This study uses a questionnaire as a primary data collection tool. Therefore, I ask for your help to be willing to take the time, to fill out and answer several questions related to this research. Whatever you answer in this questionnaire, there are no wrong answers, but I request that you answer all the questions in full according to the regulations. Thank you for the attention and time you give to fill in and provide answers.

A. RESPONDENT IDENTIFY

Fill in your identity with the actual situation:

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

B. FILLING INSTRUCTION

Give a checklist / check mark on the answer you choose in the following statement and so on based on your opinion, with guidelines. The questionnaire used a five-point Likert scale.

Identify :

Score 1 : Strongly Disagree (SD)

Score 2 : Disagree (D)

Score 3 : Neutral (N)

Score 4 : Agree (A)

Score 5 : Strongly Agree (SA)

C. Use of Non-Cash (Cashless) Transaction E-Money

Variable	Empirical Indicator	Answer Choices				
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Use of Non-Cash (Cashless) Transaction E-Money	I often use Non-Cash (Cashless) to transfer and receive money	1	2	3	4	5
	I often use Non-Cash (Cashless) for online shopping transaction	1	2	3	4	5
	I often use Non-Cash (Cashless) to pay for food and drinks	1	2	3	4	5
	I often use Non-Cash (Cashless) to pay bills (electricity, water, telephone)	1	2	3	4	5

D. RISK

Variable	Measuring Instrument	Answer Choices				
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Risk	Using Non-Cash (Cashless) because it does not have a high risk	1	2	3	4	5
	Using Non-Cash (Cashless) because of security in transactions	1	2	3	4	5
	Using Non-Cash (Cashless) because of security in transactions due to the guarantee of personal data security	1	2	3	4	5

E. BENEFIT

Variable	Measuring Instrument	Answer Choices				
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Benefit	Transaction using Non-Cash (Cashless) make activities easier	1	2	3	4	5
	Transaction using Non-Cash (Cashless) make activities easier Transaction using Non-Cash (Cashless) saving time	1	2	3	4	5
	Transaction using Non-Cash (Cashless) give discount and promotion	1	2	3	4	5
	Transaction using Non-Cash (Cashless) more secure than cash	1	2	3	4	5
	Transaction using Non-Cash (Cashless) more efficient than cash	1	2	3	4	5
	Transaction using Non-Cash (Cashless) because cashback can be used on subsequent	1	2	3	4	5

	transactions					
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F. TRUST

Variable	Measuring Instrument	Answer Choices				
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Trust	Using Non-Cash (Cashless) because of the ability to use its features	1	2	3	4	5
	Using Non-Cash (Cashless) because of the integrity it provides (professional, honest, punctual, etc.)	1	2	3	4	5
	Using Non-Cash (Cashless) because I am responsible for the transaction process	1	2	3	4	5
	I use Non-Cash (Cashless) because of security guarantees in	1	2	3	4	5

	transaction					
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Analysis of the Use of Non-Cash (Cashless) as a Payment Tool among Generation Z in Indonesia

Jessica Sessi Amanda Sitompul¹, Khaira Amalia Fachrudin^{2*}, Nursakti Sihotang³,
Ridwan Firmansyah⁴, Yudika Navaloam⁵
^{1,2,3,4,5}Universitas Sumatera Utara, Indonesia
Email: khaira@usu.ac.id

Abstract

Technological developments, especially in the use of cashless transaction systems, have increased. Cashless society is also overly concerned about efficiency and effectiveness as well as security. Indications of the high use of cashless have an impact that makes Generation Z begin to switch to financial management as a means of payment for development. This study examines the factors that influence the Purpose and Reasons for Using Cashless as a means of payment. Data were obtained as many as 200 from respondents who were able to fill out questionnaires, the respondents were all generation Z. This study used a quantitative approach. Data analysis was done by testing the classical assumption to see the normality of the data. The results of this study indicate that the benefits, convenience, risk, trust, product knowledge and compulsion have a significant influence on the Purpose and Reasons for Using Cashless (non-cash) as a means of payment

Keywords: *Cashless Transactions, Generation Z, Non-Cash.*

A. INTRODUCTION

In the current era of globalization, human life cannot be separated from the increasing use of technology in the midst of global competition. The presence of the internet has an impact on accelerating the flow of globalization and the spread of information without limits throughout the world. Financial technology is currently experiencing rapid development in all aspects of life.

Financial technology is one of the most widely used types of fintech today, one of which is a digital wallet. A payment system is a system consisting of methods for transferring funds from sellers to buyers to fulfill obligations arising from economic activity. The concept of 'money' as a medium of exchange or intermediary in commodities, services, and financial transactions was born together with the Payment System. Payment system is a system that includes the mechanism used to carry out the transfer of funds from the seller to the buyer, which aims to fulfill an obligation from an economic activity. The Payment System was born at the same time as the concept of 'money' as a medium of change or intermediary in goods, services and financial transactions. Money has a very big function in everyday life. Like the

RESPONDENTS IDENTITY				DEPENDENT VARIABLES				INDEPENDENT VARIABLES												
				Use of the Non-Cash (Cashless)				Risk			Benefit						Trust			
No	Name	Gender	Age	NC1	NC2	NC3	NC4	R1	R2	R3	B1	B2	B3	B4	B5	B6	T1	T2	T3	T4
1	Yoga Anggara	Male	20-25	5	5	4	5	1	1	1	5	5	5	5	5	4	5	5	5	4
2	Septiana Isnaini	Female	20-25	5	5	5	5	2	2	2	5	5	4	5	4	4	5	5	5	4
3	Alfa Maulana Rizk	Male	20-25	4	5	4	4	1	2	2	4	5	5	4	5	4	4	5	4	4
4	Deden Arif	Male	20-25	5	4	4	5	1	3	5	5	4	5	5	4	4	4	4	4	5
5	Nurdianto	Male	20-25	4	5	5	5	1	1	2	5	4	5	4	4	4	4	5	4	5
6	Fathur Rahman	Male	20-25	4	4	5	5	2	1	1	4	4	4	4	5	5	4	5	5	4
7	Rahmat Ismail	Male	20-25	5	5	4	5	1	1	1	5	5	4	2	5	5	3	3	4	4
8	Muhammad Raihan	Male	20-25	5	5	4	5	1	1	1	5	5	5	5	4	4	5	5	5	5
9	Yahya Saputra	Male	20-25	5	4	5	4	1	1	1	4	4	4	5	5	5	4	4	4	4
10	Irne Jayanti	Female	20-25	4	5	5	5	2	1	2	5	5	5	5	5	5	4	4	4	4
11	Zulfa Bagus Putra	Female	20-25	5	4	5	4	2	1	2	4	5	5	4	4	5	5	5	5	5
12	Bella Intan	Female	20-25	5	5	4	5	1	2	2	4	5	5	5	5	5	5	4	4	5
13	Rizky Akbar Jailani	Male	20-25	5	4	4	5	1	2	1	4	4	5	4	5	5	5	4	5	4
14	Aidrus Muthawally	Male	20-25	5	5	4	5	1	2	1	5	5	4	5	5	4	5	5	5	5
15	Meilina Apriani	Female	20-25	5	5	4	4	1	2	1	5	4	5	4	5	4	5	5	4	5
16	Muhammad Fadhil	Male	20-25	4	5	4	5	1	1	1	5	5	5	4	4	4	3	5	5	4
17	Saiful Anwar	Male	20-25	5	5	4	4	2	1	1	3	3	4	3	5	4	5	5	3	4
18	Febbi Yanuartini	Female	20-25	5	5	4	3	1	2	2	5	4	4	4	5	4	4	5	5	4
19	Intan Permatasari	Female	20-25	5	4	4	5	1	1	2	4	5	4	5	5	5	5	4	5	4
20	Mellani Safitri	Female	20-25	5	4	4	5	1	2	1	4	3	5	5	5	5	4	4	5	5
21	Della Adinda	Female	20-25	4	4	5	3	1	1	2	4	4	5	4	5	4	5	5	5	5
22	Gibran	Male	20-25	5	4	4	4	1	2	3	5	4	4	4	5	5	4	4	5	4
23	Anita Bunga	Female	20-25	5	4	5	5	1	1	1	5	5	4	3	5	4	4	4	4	4

24	Abid Muhammad	Male	20-25	5	4	5	4	1	1	2	5	5	5	4	4	5	5	5	4	4
25	Danu Rifat	Male	20-25	5	5	4	5	1	2	2	4	4	5	5	5	5	4	4	4	4
26	Rijale Mahmud	Male	20-25	5	4	5	4	1	1	2	5	4	5	5	5	5	4	5	5	5
27	Sasli Rais	Male	20-25	5	4	5	5	1	1	2	5	4	5	5	5	4	5	5	5	5
28	Isma Wati	Female	20-25	5	5	4	5	1	2	3	4	5	5	5	4	4	3	3	4	5
29	Neli Hartati	Female	20-25	5	5	4	4	1	2	1	4	5	5	5	5	4	5	5	4	4
30	Encek Zhordian	Male	20-25	5	5	4	5	1	2	3	5	5	4	4	4	4	4	5	5	4
31	Ranti Puspa	Female	20-25	5	4	5	5	1	2	1	5	4	5	5	4	5	5	5	4	4
32	Muhamad Yaser	Male	20-25	5	4	5	4	1	1	1	4	5	5	5	4	5	4	5	5	5
33	Wahyu Citoroso	Male	20-25	5	4	4	5	1	2	1	4	5	5	5	4	4	5	5	4	5
34	Rahmadiva Ischa	Female	20-25	5	5	4	5	1	1	2	4	4	4	3	4	5	4	5	5	4
35	Carent Abisag	Female	20-25	5	4	5	5	1	2	1	3	3	4	5	4	5	5	5	5	5
36	Alidrus Nawira	Male	20-25	5	5	4	4	1	2	1	3	3	5	4	5	4	5	5	5	5
37	Nadiya Farah	Female	20-25	5	5	4	4	1	1	2	5	5	5	4	4	3	5	5	5	5
38	Firdana Beralama	Male	20-25	4	5	5	4	1	2	1	5	5	4	5	5	4	5	5	5	5
39	Maylanie Nabilla	Female	15-20	5	5	4	4	1	2	2	4	4	4	4	5	4	5	5	5	4
40	Utami Diva	Female	20-25	4	5	5	4	1	2	1	4	5	5	5	4	4	5	5	5	4
41	Ridho Faza	Male	20-25	4	5	4	5	1	2	2	3	4	5	4	4	4	4	5	5	5
42	Vinaya Puella	Female	20-25	5	5	4	4	1	2	2	5	4	5	5	5	5	4	4	5	5
43	Amelia Sari Selli	Female	20-25	5	4	5	4	2	2	1	4	5	5	4	4	5	5	5	4	4
44	Naradika Rain	Male	20-25	5	5	5	4	2	1	2	5	4	4	5	5	5	5	4	4	4
45	Rahmi Nur Aina	Female	20-25	4	5	4	5	2	1	1	4	3	5	4	4	4	5	5	5	5
46	Ahmad Ridwan	Male	20-25	5	4	5	5	2	2	1	4	5	4	5	3	4	5	5	4	4
47	Gemintang Bintang	Male	20-25	5	5	4	4	1	1	3	4	4	5	4	4	5	5	5	4	4
48	Putri Eresyah	Female	20-25	5	5	4	5	2	2	3	5	4	4	5	4	4	5	5	4	4
49	Faisal Adnan	Male	15-20	4	4	5	4	1	1	1	4	4	5	4	5	4	4	4	5	5
50	Solekha Citra	Female	20-25	5	4	4	5	3	2	1	4	4	3	4	5	4	4	5	4	5

51	Pratomo Bintang	Male	20-25	4	4	4	4	1	2	3	4	5	3	5	5	4	3	3	4	4
52	Sentot Diah	Female	20-25	4	4	5	5	1	1	2	4	4	3	5	3	2	5	3	4	5
53	Andiani Zahra	Female	20-25	4	5	4	4	1	1	2	5	5	4	5	4	3	4	5	5	4
54	Andhika Rifat	Male	15-20	4	5	4	3	2	1	2	4	3	4	5	4	4	5	5	4	3
55	Rafa Akasya	Female	20-25	5	5	4	3	2	2	3	3	3	4	5	3	4	4	3	4	4
56	Padita Sekar	Female	20-25	4	3	5	3	2	2	2	5	5	4	3	3	5	4	3	4	3
57	Dinofaldy Firmansyah	Male	20-25	4	4	4	3	2	3	3	5	5	3	3	4	5	4	3	5	5
58	Muhammad Irham	Male	20-25	4	4	3	3	2	3	2	4	5	3	3	3	4	4	5	3	3
59	Tiona	Female	20-25	5	5	5	3	3	4	3	4	4	3	2	2	4	4	3	4	3
60	Amelia Firnanda	Female	20-25	4	4	3	3	3	2	2	4	2	3	3	3	4	5	2	3	2
61	Alif Muhammad	Male	20-25	4	5	5	3	3	2	3	4	5	3	4	3	5	5	3	3	3
62	Ririn	Female	20-25	5	5	5	5	4	5	4	5	5	5	3	2	2	4	5	2	4
63	Muhammad Habib Febrian	Male	20-25	5	5	4	5	4	5	5	5	4	5	5	5	4	5	5	4	5
64	Hanif Muthawally	Male	20-25	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4
65	Zaki	Male	20-25	4	3	3	4	2	4	2	5	4	4	4	3	4	4	4	5	5
66	Muhammad Farrel Hatigoran	Male	20-25	5	4	4	5	4	5	5	4	4	5	5	5	4	5	5	5	4
67	Muhammad Naufal Anugrah	Male	20-25	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
68	Anisa	Female	20-25	5	5	5	5	4	5	5	5	5	5	5	4	5	5	5	4	5
69	Fachri Firmansyah	Male	20-25	3	2	4	3	3	2	3	2	4	3	3	3	3	3	3	4	4
70	Deka yunita	Female	20-25	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
71	Kansha	Female	20-25	5	5	5	5	3	4	4	5	4	4	3	5	3	5	5	4	4
72	Dwi retno safitri	Female	20-25	5	4	3	5	5	5	5	5	5	5	5	5	5	5	5	4	5
73	Manda	Female	20-25	4	5	4	5	3	3	4	5	3	3	4	3	4	3	4	3	4
74	Aulia rachmadini	Female	20-25	1	2	3	4	5	1	2	3	4	4	1	5	5	4	4	3	2
75	Siti Fatimatus Jahro	Female	20-25	5	5	5	5	5	4	4	5	5	5	2	3	5	4	4	4	3
76	anisa amirah salsabila	Female	20-25	4	5	5	5	5	5	4	5	5	4	4	5	5	5	4	4	4
77	Indah Savira	Female	20-25	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

78	Regita Chandra	Female	20-25	5	4	4	3	3	4	4	5	5	4	4	3	3	4	3	4	4
79	Salma Aufa	Female	20-25	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
80	Safirah	Female	20-25	5	5	5	5	4	4	3	5	5	4	3	4	4	4	4	4	3
81	Grace	Female	20-25	3	2	2	3	1	3	4	5	5	4	3	3	3	3	3	3	2
82	Alfa Maulana R	Male	20-25	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
83	Vira Dian	Female	20-25	2	2	1	1	4	5	3	5	5	3	3	4	4	4	5	4	3
84	Fatimah Nur Aisyah	Female	20-25	5	4	5	5	5	4	4	5	4	4	5	5	3	4	4	3	5
85	Ayu Suniadewi	Female	20-25	5	4	5	4	4	5	5	4	4	5	4	5	4	5	4	4	3
86	Taufik	Male	20-25	4	4	4	4	4	4	2	5	5	3	3	3	3	4	4	5	4
87	Wahyuni Rifdahwati	Female	20-25	5	5	4	5	5	5	5	5	5	4	4	3	5	3	5	4	5
88	Walidunia	Male	20-25	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
89	Irma Widya	Female	20-25	4	5	5	5	4	4	4	4	4	3	4	5	4	4	5	4	5
90	Adinda Mawarni	Female	20-25	4	5	4	5	3	3	2	4	4	4	3	4	4	4	4	3	3
91	Adinda Sari Namira	Female	15-20	5	4	4	3	4	4	4	3	3	4	3	4	3	3	3	3	4
92	Alya Melinda Putri	Female	20-25	4	3	4	5	3	4	3	5	5	5	3	4	3	3	3	3	3
93	Nisrina	Female	20-25	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
94	Nurul	Female	15-20	4	5	4	2	3	3	4	4	4	3	4	3	3	3	4	4	4
95	Fitrilia Dwiyani Putri	Female	20-25	4	4	2	4	3	3	3	3	3	4	2	4	4	4	3	3	3
96	Mouly Saphira	Female	20-25	5	5	3	5	3	5	4	5	5	4	4	3	4	5	4	3	5
97	Sendy Dinata	Male	15-20	5	1	1	1	3	3	3	4	5	1	3	3	1	3	3	3	3
98	Sulis Setiya	Female	20-25	2	2	2	2	3	3	3	3	3	4	3	3	4	3	3	3	3
99	Indah Angelina M	Female	15-20	4	5	3	5	4	4	5	5	5	4	4	4	4	4	4	5	5
100	Erlina Dwi N.	Female	20-25	2	3	1	2	3	4	2	5	5	4	3	3	4	3	2	3	4
101	Indah Anggita	Female	15-20	3	5	3	3	3	4	4	5	5	3	2	3	3	4	3	3	3
102	Repal	Male	20-25	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
103	Bela Intan	Female	20-25	4	5	5	5	4	4	4	5	4	3	4	3	4	4	4	4	3
104	Mutiara Shidra Pohan	Female	20-25	4	5	4	5	3	4	3	5	5	5	3	3	5	5	5	4	3

105	Jenny Afriyanti	Female	15-20	4	3	2	4	3	3	3	5	5	3	3	3	3	3	4	3	3
106	Dhea Tri Utami	Female	20-25	5	4	4	5	4	4	4	5	5	4	4	5	4	4	4	4	4
107	Ike Febriana	Female	20-25	4	4	3	4	4	4	4	5	4	4	4	4	4	4	4	4	4
108	Brillyan Firdana Yudha	Male	20-25	5	5	5	5	5	5	5	5	5	3	5	3	4	5	4	5	5
109	Meilia Sri Rahayu	Female	20-25	5	5	5	5	4	4	4	5	5	4	4	5	5	5	4	4	4
110	Kathleen	Female	20-25	3	4	4	4	4	4	4	4	5	4	4	4	3	4	4	4	4
111	Dwi putri mahdayani	Female	20-25	5	5	4	5	4	4	4	5	5	3	4	4	5	4	4	5	4
112	Sopo yo	Male	20-25	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
113	Deni Okta Reza	Male	20-25	4	3	3	4	4	4	4	4	4	3	3	3	3	4	4	4	4
114	Mazaya Ramadha Agusti	Female	20-25	4	5	4	5	4	5	4	5	4	5	4	5	4	5	4	5	4
115	Putri Zahwa M	Female	20-25	4	5	3	3	5	5	5	4	5	4	3	4	4	4	4	4	5
116	Hafiza Tull Ummu	Female	20-25	5	5	4	4	4	5	4	5	5	4	4	4	4	4	4	4	4
117	Jasmine Pandini	Female	20-25	3	5	3	5	4	3	3	3	3	3	3	4	4	3	3	4	3
118	Erni Rosfanida	Female	15-20	3	2	1	3	1	2	3	5	4	3	4	4	3	3	3	3	1
119	Rudi	Male	20-25	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
120	Rohaida Saputri	Female	20-25	3	5	2	4	3	3	3	4	4	3	3	4	2	3	3	3	3
121	Yogi Wijaya	Male	15-20	3	2	2	1	3	3	3	2	1	2	2	2	3	2	3	4	3
122	M fariz ridhoi	Male	15-20	4	4	2	4	3	4	4	4	4	4	2	4	2	4	4	4	4
123	Chika Sheren Piranti	Female	20-25	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
124	Anggi Stevani	Female	20-25	4	4	2	2	3	3	3	3	3	4	3	3	3	3	3	3	3
125	Maya Chairunnisa	Female	15-20	5	5	4	4	4	5	3	5	5	4	5	5	4	3	4	5	4
126	Muhammad Hafizzdullah	Male	20-25	5	3	3	5	4	5	4	5	5	5	4	5	5	4	5	5	5
127	Audri	Female	20-25	5	5	5	5	5	5	3	4	5	5	5	5	4	5	5	5	5
128	Ade Zahrah Aliyah	Female	15-20	4	3	3	4	4	4	5	4	5	5	4	4	5	4	4	5	5
129	Aulia	Female	20-25	5	5	3	5	2	2	3	5	5	3	3	3	4	3	3	3	4
130	Inayah	Female	15-20	5	4	4	3	4	5	4	4	4	4	4	4	4	5	5	4	4
131	Dahlia	Female	15-20	5	5	4	5	5	5	5	4	4	4	4	4	5	4	4	4	5

132	Kadek Novia	Female	20-25	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5	5
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Data Cleaning & Screening

1. Gender

Statistics			Gender					
			Frequency	Percent	Valid Percent	Cumulative Percent		
Gender	Valid	132	Valid	Female	82	62.1	62.1	62.1
N	Missing	0		Male	50	37.9	37.9	100.0
				Total	132	100.0	100.0	

2. Age

Statistics			Age					
			Frequency	Percent	Valid Percent	Cumulative Percent		
Age	Valid	132	Valid	15-20	16	12.1	12.1	12.1
N	Missing	0		20-25	116	87.9	87.9	100.0
				Total	132	100.0	100.0	

Reliability Test

1. Use of Non-Cash (Cashless) Transactions Electronic Money

Reliability Statistics

Cronbach's Alpha	N of Items
.847	4

2. Risk

Reliability Statistics

Cronbach's Alpha	N of Items
.935	3

3. Benefit

Reliability Statistics

Cronbach's Alpha	N of Items
.810	6

4. Trust

Reliability Statistics

Cronbach's Alpha	N of Items
.843	4

Demographic

1. Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	82	62.1	62.1	62.1
	Male	50	37.9	37.9	100.0
	Total	132	100.0	100.0	

2. Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-20	16	12.1	12.1	12.1
	20-25	116	87.9	87.9	100.0
	Total	132	100.0	100.0	

Descriptive Statistics

1. Use of the Non-Cash (Cashless) Transaction Money

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
						Statistic	Std. Error	Statistic	Std. Error
NC1	132	1	5	4,42	,856	-1,810	,211	3,635	,419
NC2	132	1	5	4,33	,945	-1,579	,211	2,130	,419
NC3	132	1	5	3,99	1,045	-1,167	,211	,993	,419
NC4	132	1	5	4,20	1,017	-1,351	,211	1,448	,419
Valid N (listwise)	132								

2. Risk

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
						Statistic	Std. Error	Statistic	Std. Error
R1	132	1	5	2,67	1,480	,206	,211	-1,410	,419
R2	132	1	5	2,93	1,473	,119	,211	-1,438	,419
R3	132	1	5	2,89	1,366	,103	,211	-1,217	,419
Valid N (listwise)	132								

3. Benefit

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
						Statistic	Std. Error	Statistic	Std. Error
B1	132	1	5	4,38	,796	-1,436	,211	2,447	,419
B2	132	1	5	4,35	,838	-1,525	,211	2,903	,419
B3	132	1	5	4,14	,875	-,980	,211	1,121	,419
B4	132	1	5	3,98	,977	-,753	,211	,061	,419
B5	132	1	5	4,11	,893	-,733	,211	,038	,419
B6	132	1	5	4,08	,874	-1,069	,211	1,469	,419
Valid N (listwise)	132								

4. Trust

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
						Statistic	Std. Error	Statistic	Std. Error
T1	132	1	5	4,20	,817	-,906	,211	,855	,419
T2	132	1	5	4,20	,871	-,904	,211	,408	,419
T3	132	1	5	4,16	,809	-,827	,211	,814	,419
T4	132	1	5	4,10	,890	-,988	,211	1,090	,419
Valid N (listwise)	132								

Normality Test

1. Use of the Non-Cash (Cashless) Transaction Money

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
						Statistic	Std. Error	Statistic	Std. Error
NC	132	4.00	20.00	16.9394	3.20724	-1.880	.211	3.516	.419
Valid N (listwise)	132								

2. Risk

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
						Statistic	Std. Error	Statistic	Std. Error
R	132	3.00	15.00	8.5000	4.06531	.213	.211	-1.415	.419
Valid N (listwise)	132								

3. Benefit

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
						Statistic	Std. Error	Statistic	Std. Error
B	132	6.00	30.00	25.0379	3.76891	-1.731	.211	5.466	.419
Valid N (listwise)	132								

4. Trust

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness		Kurtosis	
						Statistic	Std. Error	Statistic	Std. Error
T	132	4.00	20.00	16.6667	2.79494	-1.250	.211	2.552	.419
Valid N (listwise)	132								

Correlation Analysis

Correlations

		NC	R	B	T
NC	Pearson Correlation	1	,071	,716**	,719**
	Sig. (2-tailed)		,416	,000	,000
	N	132	132	132	132
R	Pearson Correlation	,071	1	,087	,025
	Sig. (2-tailed)	,416		,322	,777
	N	132	132	132	132
B	Pearson Correlation	,716**	,087	1	,784**
	Sig. (2-tailed)	,000	,322		,000
	N	132	132	132	132
T	Pearson Correlation	,719**	,025	,784**	1
	Sig. (2-tailed)	,000	,777	,000	
	N	132	132	132	132

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

Multiple Linear Regression Analysis

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,760 ^a	,578	,568	,52681	2,279

a. Predictors: (Constant), T, R, B

b. Dependent Variable: NC

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48,696	3	16,232	58,489	,000 ^b
	Residual	35,523	128	,278		
	Total	84,220	131			

a. Dependent Variable: NC

b. Predictors: (Constant), T, R, B

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,137	,323		,424	,672
	R	,016	,034	,027	,470	,639
	B	,500	,119	,391	4,208	,000
	T	,472	,106	,412	4,441	,000

a. Dependent Variable: NC

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1,1247	5,0764	4,2348	,60970	132
Residual	-2,58848	1,19075	,00000	,52074	132
Std. Predicted Value	-5,101	1,380	,000	1,000	132
Std. Residual	-4,914	2,260	,000	,988	132

a. Dependent Variable: NC