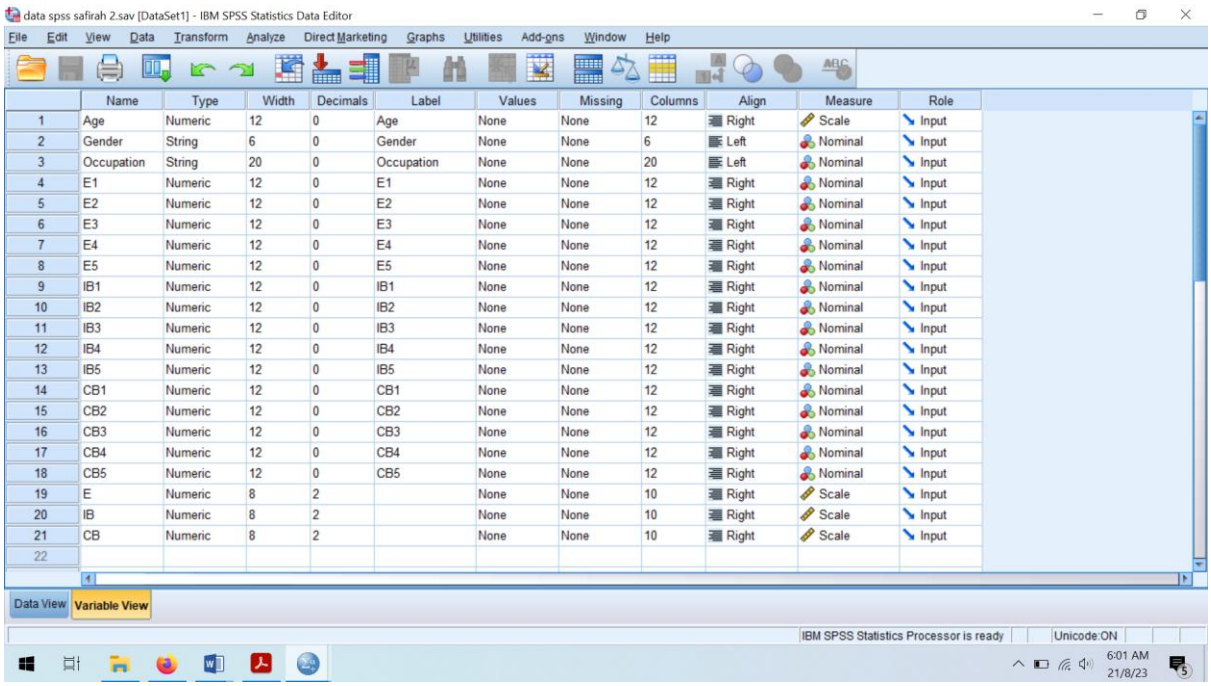
APPENDIX

1. SPSS DATA



Statistics

		Age	Gender	Occupation
N	Valid	113	113	113
	Missing	0	0	0

Descriptive Statistics(Dependent Variable)

	N	Minimum	Maximum	Mean	Std. Deviation
E1	113	1	5	3.92	1.028
E2	113	1	5	3.86	1.101
E3	113	1	5	3.05	1.469
E4	113	1	5	3.86	1.008
E5	113	1	5	3.56	1.126
Valid N (listwise)	113				

Descriptive Statistics (Independent Variable 1)

	N	Minimum	Maximum	Mean	Std. Deviation
CB1	113	1	5	3.12	1.419
CB2	113	1	5	3.35	1.387
CB3	113	1	5	3.76	1.112
CB4	113	1	5	3.58	1.147
CB5	113	1	5	3.65	1.180
Valid N (listwise)	113				

Descriptive Statistics (Independent Variable 2)

	N	Minimum	Maximum	Mean	Std. Deviation
IB1	113	1	5	3.42	1.322
IB2	113	1	5	3.55	1.203
IB3	113	1	5	3.98	1.009
IB4	113	1	5	3.08	1.553
IB5	113	1	5	4.35	.865
Valid N (listwise)	113				

Normality Test

Skewness		Kurtosis	
Statistic	Std. Error	Statistic	Std. Error
-.751	.227	.268	.451
-.608	.227	-.383	.451
-.510	.227	-.648	.451

Correlations

		IB	CB	E
IB	Pearson Correlation	1	.841**	.788**
	Sig. (2-tailed)		.000	.000
	N	113	113	113
CB	Pearson Correlation	.841**	1	.631**
	Sig. (2-tailed)	.000		.000
	N	113	113	113
E	Pearson Correlation	.788**	.631**	1

Sig. (2-tailed)	.000	.000	
N	113	113	113

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

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.160	2	27.080	91.367	.000[b]
	Residual	32.602	110	.296		
	Total	86.762	112			

a. Dependent Variable: E

b. Predictors: (Constant), CB, IB

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.918	.210		4.360	.000		
	IB	.832	.102	.878	8.136	.000	.293	3.410
	CB	-.094	.094	-.107	-.993	.323	.293	3.410

a. Dependent Variable: E

2. Main Journal

Pengaruh Penggunaan Paylater Terhadap Perilaku Impulse Buying Pengguna E-Commerce di Indonesia

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Abstract:
The development of e-commerce has had an impact on payment methods which were originally only known as cash payments, paper-based, card based, are now being introduced with new electronic-based payment systems such as m-banking, virtual accounts, payment applications. Paylater is a type of online credit payment. Paylater allows its users to have a credit card without a card and without a complicated manufacturing process. This study uses a quantitative descriptive analysis method so that the data used is the result of distributing questionnaires to 404 samples who meet the criteria. The results of this study indicate that the ease of use oftechnology paylaterhas an effect of 6.4% on the impulsive buying behavior ofusers e-commerce in Indonesia. From the results of data processing, it can be concluded that the ease of use oftechnology paylater byusers e-commerce in Indonesia is very good andusers paylater tend to make impulse buying when shopping.

Keywords: *e-commerce, online impulse buying, paylater*

6. Collects and uses empirical material/data (if applicable)	Fails to clarify what material/data is used or how itis used; or uses inappropriate material/data; or exhibits inappropriate use ofmaterial/data	Identifies appropriate material/ data and explainshow it is used	Clearly identifies appropriate material/data and explains how it is used; Uses material/ data is a way that is consistent with thelogic of the inquiry and its purpose	In addition to thedescription for "Good": identifies problematic issues and limits to the useof the material/data		
7. Interprets and discusses results; draws conclusions	Provides unclear interpretations and conclusions, and/or provides conclusions that do not	Makes some interpretations and draws conclusions; Provides little discussion	Provides clear interpretations that emerge from analysis and draws	In addition to description for "Good": identifies and discusses problematic issues and limits; Where relevant,		
8. Academic style, language use and readability	Use nonacademic style; inaccurate language use interferes with reading and comprehension; citation format not observed	Uses language sufficiently accurately and appropriately for comprehension but use of illustrations and examples infrequent and/or not fully competent; citation format not always observed	Uses appropriate academic language well; minor errors may exist but do not interfere with fluent reading and comprehension; illustrations and examples contribute to the clarity of the arguments; citation format almost always observed	Produces a thesis that meets academic writing standards; readily conveys meaning; illustrations and examples enhance the clarity of the arguments; citation format consistently observed		
9. Consistency and coherence of the thesis	Text is fragmented and unbalanced; internal links among theory, methods and results are not explicit; problems with headings and paragraph and section structure	Text is not fully balanced; some key internal links are missing; does not fully form a coherent whole; some problems with headings and paragraph and section structure	Forms a balanced and coherent whole; some internal linkages are implicit rather than explicit; headings and paragraph and section structure typically support the overall coherence	Forms a coherent whole with consistent and explicit internal linkages; has a logical flow of argumentation with neat headings and clearly structured paragraphs and sections		
TOTAL						