

Lampiran 1. Kuesioner

KUESIONER ANALISIS PENGARUH PENGETAHUAN, KEMUDAHAN PENGGUNAAN DAN KEPERCAYAAN NASABAH TERHADAP MINAT PENGGUNAAN QRIS PADA MASYARAKAT LABUHANBATU

Petunjuk pengisian jawaban kuesioner, berilah tanda check list pada kolom isian yang disediakan sesuai dengan jawaban anda.

A. IDENTITAS RESPONDEN

1. Nama Responden :
2. Usia : ☐ 18-25 Tahun
☐ 26-30 Tahun
☐ 31-35 Tahun
☐ 36-40 Tahun
2. Jenis Kelamin: ☐ Laki-laki
☐ Perempuan

B. PETUNJUK PENGISIAN KUESIONER

1. Bacalah sejumlah pertanyaan ini dengan teliti.
2. Anda dimohon untuk memberikan jawaban sesuai dengan keadaan anda secara objektif dengan memberikan tanda check list pada salah satu kriteria yang paling mewakili diri anda untuk setiap pertanyaan.
3. Pilihan jawaban yang tersedia adalah :
STS: Sangat Tidak Setuju
TS : Tidak Setuju
KS : Kurang Setuju
S : Setuju
SS : Sangat Setuju
4. Skor yang diberikan tidak mengandung nilai jawaban benar-salah melainkan menunjukkan kesesuaian penilaian anda terhadap isi setiap pertanyaan.
5. Hasil penelitian ini hanya untuk kepentingan akademis saja. Identitas diri anda akan dirahasiakan dan hanya diketahui oleh peneliti.

PENGETAHUAN (X1)

NO	INDIKATOR	Pernyataan	<u>STS</u>	<u>TS</u>	<u>KS</u>	<u>S</u>	<u>SS</u>
1	Pendidikan	1. Menurut saya, <i>QRIS</i> dapat disosialisasikan di sekolah dalam upaya meningkatkan literasi keuangan dikalangan pelajar.					
		2. Menurut saya, dalam mengembangkan ekosistem keuangan yang modern dan efisien, <i>QRIS</i> dapat disosialisasikan bagi generasi muda.					
2	Pekerjaan	1. Saya merasa dengan menggunakan <i>QRIS</i> dapat meningkatkan kinerja saya.					
		2. Saya merasa penggunaan <i>QRIS</i> efektif digunakan perusahaan dalam proses pemberian upah karyawan.					
3	Pengalaman	1. Saya merasa penggunaan <i>QRIS</i> mudah dimengerti.					
		2. Secara keseluruhan saya merasa <i>QRIS</i> bermanfaat dalam pembayaran transaksi pribadi dan sehari-hari.					
4	Keyakinan	1. Menurut saya <i>QRIS</i> layak untuk digunakan bertransaksi secara non-tunai.					
		2. Saya akan mengajak orang lain untuk ikut bertransaksi secara non-tunai dengan <i>QRIS</i> .					

KEMUDAHAN PENGGUNAAN (X2)

NO	INDIKATOR	PERNYATAAN	STS	TS	KS	S	SS
1	Mudah berinteraksi	1. Menurut saya menggunakan <i>QRIS</i> mudah dilakukan tanpa bertemu secara langsung dengan penjual.					
		2. Saya merasa bertransaksi menggunakan <i>QRIS</i> tidak perlu membawa uang cash.					
2	Mudah bertransaksi	1. Saya merasa dengan <i>QRIS</i> saya dapat melakukan transaksi lebih					

		cepat.					
		2. Saya merasa <i>QRIS</i> mempermudah proses transaksi.					
3	Mudah dipelajari	1. Saya merasa penggunaan <i>QRIS</i> mudah dimengerti.					
		2. Menurut saya cara bertransaksi dengan <i>QRIS</i> mudah dipahami.					
4	Mudah digunakan	1. Saya akan menggunakan <i>QRIS</i> setiap kali melakukan transaksi.					
		2. Saya merasa penggunaan <i>QRIS</i> sangat fleksibel.					

KEPERCAYAAN NASABAH (X3)

NO	INDIKATOR	PERNYATAAN	STS	TS	KS	S	SS
1	Kehandalan	1. Menurut saya, keunggulan Qris yang dapat bertransaksi dengan dompet digital lainnya sehingga mempermudah penggunaanya					
		2. Menurut saya, penggunaan Qris dapat meminimalisir beredarnya uang palsu					
2	Kejujuran	1. Saya merasa pengguna akan lebih nyaman menggunakan Qris karena lebih transparan					
		2. Menurut saya, penggunaan Qris yang transparan dan terjamin dapat meminimalisir terjadinya penipuan					
3	Kepedulian	1. Menurut saya, seseorang yang kurang pandai mengelola uang tunai dapat didorong untuk menggunakan Qris					
		2. Menurut saya, Qris dapat membantu penggunaanya jika ingin mengirimkan bantuan kemanapun dalam bentuk dana ketika terjadi					

		bencana dsb					
4	Kredibilitas	1. Saya merasa nyaman menggunakan Qris karena dapat digunakan untuk transaksi apapun					
		2. Menurut saya, keunggulan yang dimiliki Qris membuat banyak orang menggunakannya					

MINAT PENGGUNAAN QRIS (Y)

NO	INDIKATOR	PERNYATAAN	STS	TS	KS	S	SS
1	Lingkungan	1. Saya merasa bertransaksi dengan menggunakan Qris dapat dilakukan walau jarak yang cukup jauh					
		2. Menurut saya penggunaan Qris sangat efektif bila kesulitan dengan uang tunai ketika bertransaksi					
2	Perkembangan teknologi	1. Menurut saya, Qris merupakan salah satu bentuk kemajuan teknologi yang sangat membantu di kalangan masyarakat					
		2. Menurut saya, Qris merupakan salah satu kemajuan teknologi digital dalam hal keuangan					
3	Sarana kurang memadai	1. Menurut saya, tidak semua masyarakat memiliki android untuk dapat menggunakan Qris					
		2. Menurut saya, beberapa masyarakat yang tidak memiliki tingkat pendidikan yang tinggi, tidak mengerti menggunakan Qris					
4	Kurangnya motivasi	1. Menurut saya, beberapa masyarakat masih merasa efektif dengan bertransaksi					

		menggunakan uang tunai					
		2. Menurut saya, penggunaan Qris belum merata terutama di beberapa pusat perbelanjaan tradisional					

Lampiran 2. Data Tabulasi Uji Validitas dan Reliabilitas

1. Variabel Pengetahuan (X1)

SAMPEL	P1	P2	P3	P4	P5	P6	P7	P8	SKOR
1	5	5	5	5	5	5	5	5	40
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4	5	5	3	2	5	5	5	5	35
5	4	5	5	4	3	2	3	4	30
6	3	4	4	4	5	5	4	4	33
7	1	2	3	3	3	2	2	2	18
8	4	5	5	3	4	4	4	4	33
9	4	5	5	5	5	5	5	5	39
10	3	4	4	3	4	4	4	4	30
11	5	5	3	4	4	3	5	3	32
12	4	4	4	4	4	4	4	4	32
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16	4	5	4	3	5	5	3	3	32
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19	3	4	4	3	4	4	4	4	30
20	5	5	5	4	5	5	5	3	37
21	4	5	5	5	4	4	4	4	35
22	4	5	4	5	4	4	4	5	35
23	5	5	4	5	4	5	5	4	37
24	2	4	4	4	3	4	4	4	29
25	3	4	4	4	4	3	3	3	28

26	4	5	4	4	5	4	4	4	34
27	3	4	4	3	4	5	5	4	32
28	4	5	3	3	4	3	4	3	29
29	4	5	5	5	5	5	5	5	39
30	4	5	5	4	4	4	4	4	34
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32	4	4	4	4	5	5	5	4	35
33	4	4	4	4	4	4	4	4	32
34	4	4	3	4	4	3	4	4	30
35	4	4	4	4	4	4	4	4	32
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37	4	4	4	4	4	4	4	4	32
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44	4	4	4	3	4	4	5	4	32
45	3	4	4	4	4	4	4	4	31
46	4	4	4	4	4	4	4	4	32
47	1	4	4	4	4	4	2	4	27
48	4	4	4	4	4	4	4	4	32
49	3	4	4	5	3	4	4	3	30
50	5	4	4	4	4	5	5	4	35
51	4	4	4	5	4	5	4	4	34
52	4	4	5	5	5	4	5	4	36
53	4	4	4	4	4	4	4	4	32
54	4	4	4	5	4	5	4	4	34

55	3	4	4	4	4	4	4	4	31
56	4	5	4	5	4	5	4	4	35
57	5	5	5	5	5	5	5	5	40
58	4	4	4	4	5	4	4	4	33
59	5	5	5	4	5	5	5	5	39
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72	3	4	3	4	4	3	4	3	28
73	4	4	4	4	5	4	3	3	31
74	4	5	5	4	5	5	5	4	37
75	4	4	3	4	5	3	5	3	31
76	2	4	4	5	4	4	5	4	32
77	5	5	5	4	4	5	5	4	37
78	5	4	5	5	4	5	5	5	38
79	4	4	4	4	4	4	4	4	32
80	4	5	4	4	4	4	4	4	33
81	3	4	3	3	4	3	4	3	27
82	5	5	4	4	4	4	4	4	34
83	5	5	5	3	5	5	5	4	37

84	4	4	4	3	3	4	4	3	29
85	5	5	4	4	5	5	5	5	38
86	4	5	4	5	4	4	5	4	35
87	2	5	4	2	4	5	5	5	32
88	1	1	1	1	1	1	1	1	8
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90	4	5	5	4	5	5	5	5	38
91	4	4	3	3	4	4	4	4	30
92	4	5	3	2	1	4	5	3	27
93	4	5	4	4	4	5	4	4	34
94	4	4	3	4	5	5	5	4	34
95	4	4	4	4	5	3	4	4	32
96	4	4	3	4	4	4	5	3	31
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99	4	4	4	4	5	5	5	4	35
100	4	5	5	3	4	5	5	4	35

2. Variabel Kemudahan Penggunaan (X2)

SAMPEL	P1	P2	P3	P4	P5	P6	P7	P8	SKOR
1	5	4	4	4	5	4	4	4	34
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4	1	5	5	5	5	5	3	5	34
5	3	5	3	5	3	3	2	4	28
6	2	2	4	4	3	4	2	4	25
7	1	1	1	1	2	3	3	2	14
8	4	4	4	4	4	4	4	4	32

9	5	5	5	5	5	5	5	5	40
10	3	3	3	4	4	4	3	4	28
11	4	4	5	5	5	5	4	4	36
12	4	4	4	4	4	4	4	4	32
13	4	5	5	5	5	5	3	4	36
14	4	5	4	5	4	4	3	4	33
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16	4	5	5	5	5	5	5	5	39
17	4	4	4	4	4	4	3	4	31
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22	4	4	4	4	4	4	5	5	34
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34	4	4	4	4	4	3	3	4	30
35	4	4	4	4	4	4	4	4	32
36	4	3	4	4	4	4	4	4	31
37	4	4	5	4	4	4	4	4	33

38	4	4	3	3	4	2	4	4	28
39	4	4	5	5	4	4	4	4	34
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46	3	3	3	4	4	4	3	3	27
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50	5	4	4	4	4	4	4	4	33
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55	4	4	4	4	4	4	4	4	32
56	3	4	5	5	4	4	4	4	33
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63	4	4	4	4	4	4	4	4	32
64	5	5	5	5	5	5	4	5	39
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66	4	4	5	5	5	5	5	5	38

67	4	4	4	5	4	4	4	4	33
68	4	3	4	4	4	4	3	4	30
69	5	5	5	5	5	5	4	5	39
70	3	4	5	5	5	5	3	5	35
71	4	4	4	4	4	4	2	4	30
72	4	2	4	4	4	4	2	4	28
73	4	4	4	4	5	4	3	4	32
74	3	4	4	5	5	5	3	4	33
75	3	5	4	5	4	4	2	4	31
76	1	3	4	4	4	4	3	4	27
77	5	5	5	5	5	5	4	4	38
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91	4	4	4	4	4	4	3	4	31
92	2	1	4	5	4	3	2	5	26
93	4	4	4	4	4	4	4	4	32
94	5	5	5	5	5	5	4	4	38
95	4	4	4	4	4	5	3	4	32

96	4	4	4	4	4	3	5	5	33
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98	4	4	4	4	3	4	3	3	29
99	5	5	5	5	5	5	4	4	38
100	5	5	5	5	4	4	2	4	34

3. Variabel Kepercayaan Nasabah (X3)

SAMPEL	P1	P2	P3	P4	P5	P6	P7	P8	SKOR
1	5	5	5	5	5	5	5	5	40
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7	2	1	4	3	2	3	2	1	18
8	4	4	4	3	4	4	4	4	31
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13	4	4	4	4	4	4	4	5	33
14	4	5	4	5	4	4	2	4	32
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16	5	5	5	5	5	5	5	5	40
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18	4	5	5	5	5	4	4	4	36
19	4	4	4	4	3	4	4	4	31
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21	5	4	4	4	4	4	4	4	33
22	4	2	4	4	3	4	5	4	30
23	4	4	4	4	4	4	4	4	32
24	4	4	4	4	3	4	4	4	31
25	3	2	3	2	2	4	3	3	22
26	4	5	4	5	4	5	4	5	36
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41	5	5	5	4	5	5	5	5	39
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79	5	5	4	4	5	5	4	4	36
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81	3	5	3	2	3	5	3	4	28
82	4	4	4	4	3	4	4	5	32
83	5	4	5	4	4	5	5	5	37
84	4	4	4	4	4	4	4	4	32
85	5	5	5	5	5	4	4	4	37
86	4	5	5	5	5	5	5	5	39
87	4	4	5	5	5	5	5	5	38
88	2	1	1	1	1	1	1	1	9
89	2	4	3	5	4	2	3	5	28
90	5	4	5	5	5	4	5	5	38
91	4	4	4	4	3	4	4	4	31
92	1	2	2	3	4	5	3	1	21
93	4	4	4	4	4	4	5	4	33
94	5	5	4	5	3	4	3	4	33
95	4	5	3	4	4	5	4	4	33
96	3	4	4	5	4	4	5	4	33
97	5	5	5	5	5	5	5	5	40
98	4	5	4	4	4	4	4	4	33
99	4	5	4	4	5	5	4	4	35
100	4	5	4	4	4	4	4	4	33

4. Variabel Minat Penggunaan QRIS (Y)

SAMPEL	P1	P2	P3	P4	P5	P6	P7	P8	SKOR
1	5	4	5	4	4	4	5	4	35
2	4	4	4	4	4	4	4	4	32

3	4	4	4	4	5	5	4	5	35
4	1	5	4	5	5	3	4	5	32
5	4	5	5	5	2	1	5	5	32
6	1	4	4	4	4	4	4	4	29
7	1	1	3	2	3	2	1	1	14
8	4	4	4	4	4	4	4	4	32
9	5	5	5	5	5	5	5	5	40
10	2	5	5	5	4	4	4	4	33
11	4	4	4	5	4	3	4	4	32
12	4	4	4	4	4	4	4	4	32
13	5	5	4	4	4	5	5	5	37
14	4	4	4	4	4	4	4	4	32
15	5	5	5	5	4	5	5	5	39
16	4	5	4	4	5	5	5	5	37
17	4	4	4	4	4	4	4	4	32
18	5	4	4	4	4	4	4	4	33
19	4	4	4	4	5	4	5	5	35
20	4	4	5	5	3	3	3	5	32
21	4	4	4	4	4	4	4	4	32
22	4	5	4	5	3	4	4	4	33
23	4	4	4	4	4	4	4	4	32
24	4	4	4	4	4	4	4	4	32
25	3	3	3	2	4	4	3	4	26
26	4	5	4	4	4	4	4	5	34
27	4	4	4	4	3	3	3	4	29
28	4	5	4	4	4	5	5	5	36
29	5	5	5	5	5	5	5	5	40
30	4	4	4	4	4	4	4	4	32
31	4	4	4	4	4	4	4	4	32

32	5	5	4	4	4	2	4	4	32
33	4	4	4	4	3	4	4	4	31
34	4	4	4	4	4	4	4	4	32
35	4	4	4	5	3	5	4	5	34
36	4	4	4	4	5	5	5	5	36
37	4	4	4	4	5	5	5	5	36
38	4	3	4	4	3	3	4	4	29
39	4	4	4	4	4	4	4	4	32
40	4	5	5	5	4	4	4	4	35
41	3	4	5	5	5	3	3	4	32
42	5	5	5	5	5	5	5	5	40
43	5	5	5	5	5	3	5	5	38
44	4	4	4	4	4	5	5	5	35
45	3	3	3	3	3	3	3	3	24
46	3	4	4	4	4	4	4	4	31
47	4	4	3	4	4	4	1	1	25
48	4	4	4	4	4	4	4	4	32
49	4	4	5	4	5	5	5	5	37
50	5	4	5	5	5	5	4	5	38
51	5	5	5	5	3	3	4	4	34
52	4	4	4	5	4	5	5	5	36
53	2	4	4	4	4	3	4	4	29
54	3	4	4	4	4	4	4	4	31
55	4	4	4	4	5	5	5	4	35
56	3	4	5	5	3	3	3	3	29
57	5	5	5	5	5	5	5	5	40
58	4	4	4	4	4	4	4	4	32
59	5	5	5	5	5	5	5	5	40
60	3	4	5	5	4	4	4	4	33

61	4	4	4	4	4	4	4	4	32
62	5	5	4	4	4	3	4	5	34
63	4	4	4	4	4	4	4	4	32
64	5	5	5	5	4	1	5	5	35
65	4	4	5	5	5	3	5	5	36
66	4	4	5	4	4	4	4	4	33
67	5	5	4	4	4	4	4	4	34
68	4	4	4	4	3	2	4	4	29
69	5	5	5	5	3	3	4	4	34
70	4	5	5	4	1	4	4	5	32
71	4	4	4	4	4	2	4	4	30
72	4	4	4	5	4	3	5	5	34
73	4	4	3	4	5	4	4	5	33
74	3	4	5	5	4	4	4	4	33
75	3	4	4	4	4	5	4	4	32
76	3	4	5	4	3	3	4	3	29
77	5	5	5	5	5	5	5	5	40
78	4	4	4	4	4	4	3	3	30
79	4	4	5	4	3	2	4	4	30
80	4	4	4	4	4	3	4	4	31
81	3	4	4	5	5	5	5	5	36
82	4	3	5	4	5	4	4	5	34
83	5	5	5	5	4	4	5	5	38
84	4	4	4	4	5	3	4	4	32
85	4	4	5	5	5	5	5	5	38
86	5	5	5	5	4	5	5	5	39
87	5	5	5	5	5	5	5	5	40
88	1	1	1	1	1	1	1	1	8
89	1	3	4	4	5	5	4	5	31

90	5	5	4	5	5	5	5	5	39
91	4	4	4	4	4	4	4	4	32
92	4	5	3	2	5	4	5	4	32
93	5	4	4	4	4	4	4	4	33
94	4	5	4	5	5	4	4	5	36
95	5	4	4	5	4	3	4	4	33
96	5	3	5	5	3	4	4	3	32
97	5	5	5	5	4	5	4	5	38
98	4	4	4	4	4	4	4	4	32
99	5	4	4	4	4	3	4	4	32
100	4	4	4	4	5	3	4	5	33

Lampiran 3. Hasil Uji Validitas dan Reliabilitas Instrumen SPSS

1. Uji Validitas Variabel Pengetahuan (X1)

```

CORRELATIONS
  /VARIABLES=X1.1 X1.2 X1.3 X1.4 X1.5 X1.6 X1.7 X1.8 X1.total
  /PRINT=TWOTAIL NOSIG
  /MISSING=PAIRWISE.
  
```

Correlations

[DataSet0]

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.total
X1.1	Pearson Correlation	1	.635**	.446**	.277**	.457**	.534**	.622**	.491**	.765**
	Sig. (2-tailed)		.000	.000	.005	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
X1.2	Pearson Correlation	.635*	1	.546**	.232*	.374**	.608**	.543**	.553**	.752**
	Sig. (2-tailed)	.000		.000	.020	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
X1.3	Pearson Correlation	.446*	.546**	1	.378**	.459**	.552**	.434**	.594**	.735**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
X1.4	Pearson Correlation	.277*	.232*	.378**	1	.335**	.311**	.295**	.381**	.556**
	Sig. (2-tailed)	.005	.020	.000		.001	.002	.003	.000	.000
	N	100	100	100	100	100	100	100	100	100
X1.5	Pearson Correlation	.457*	.374**	.459**	.335**	1	.488**	.455**	.508**	.689**

	Sig. (2-tailed)	.000	.000	.000	.001		.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
X1.6	Pearson Correlation	.534*	.608**	.552**	.311**	.488**	1	.676**	.651**	.820**
	Sig. (2-tailed)	.000	.000	.000	.002	.000		.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
X1.7	Pearson Correlation	.622*	.543**	.434**	.295**	.455**	.676**	1	.591**	.786**
	Sig. (2-tailed)	.000	.000	.000	.003	.000	.000		.000	.000
	N	100	100	100	100	100	100	100	100	100
X1.8	Pearson Correlation	.491*	.553**	.594**	.381**	.508**	.651**	.591**	1	.798**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100	100	100	100
X1.total	Pearson Correlation	.765*	.752**	.735**	.556**	.689**	.820**	.786**	.798**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100	100	100	100

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

* . Correlation is significant at the 0.05 level (2-tailed).

2. Uji Validitas Varibel Kemudahan Penggunaan (X2)

CORRELATIONS

/VARIABLES=X2.1 X2.2 X2.3 X2.4 X2.5 X2.6 X2.7 X2.8 X2.total

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations

Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.total
X2.1	Pearson Correlation	1	.545**	.546**	.386**	.478**	.408**	.390**	.364**	.675**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
X2.2	Pearson Correlation	.545*	1	.629**	.608**	.549**	.541**	.526**	.590**	.804**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
X2.3	Pearson Correlation	.546*	.629**	1	.817**	.694**	.703**	.441**	.650**	.860**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
X2.4	Pearson Correlation	.386*	.608**	.817**	1	.724**	.719**	.351**	.670**	.820**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
X2.5	Pearson Correlation	.478*	.549**	.694**	.724**	1	.824**	.474**	.696**	.849**

	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
X2.6	Pearson Correlation	.408*	.541**	.703**	.719**	.824**	1	.440**	.600**	.817**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
X2.7	Pearson Correlation	.390*	.526**	.441**	.351**	.474**	.440**	1	.554**	.680**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100	100	100	100
X2.8	Pearson Correlation	.364*	.590**	.650**	.670**	.696**	.600**	.554**	1	.800**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100	100	100	100
X2.total	Pearson Correlation	.675*	.804**	.860**	.820**	.849**	.817**	.680**	.800**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100	100	100	100

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

3. Uji Validitas Variabel Kepercayaan Nasabah (X3)

CORRELATIONS

/VARIABLES=X3.1 X3.2 X3.3 X3.4 X3.5 X3.6 X3.7 X3.8 X3.total

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations

Correlations		X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.total
X3.1	Pearson									
	Correlati	1	.596**	.711**	.472**	.521**	.415**	.629**	.661**	.797**
	on									
	Sig. (2-		.000	.000	.000	.000	.000	.000	.000	.000
	tailed)									
	N	100	100	100	100	100	100	100	100	100
X3.2	Pearson	.596*								
	Correlati	*	1	.574**	.550**	.522**	.487**	.455**	.577**	.766**
	on									
	Sig. (2-	.000		.000	.000	.000	.000	.000	.000	.000
	tailed)									
	N	100	100	100	100	100	100	100	100	100
X3.3	Pearson	.711*	.574**							
	Correlati	*		1	.590**	.607**	.505**	.659**	.622**	.837**
	on									
	Sig. (2-	.000	.000		.000	.000	.000	.000	.000	.000
	tailed)									
	N	100	100	100	100	100	100	100	100	100
X3.4	Pearson	.472*	.550**	.590**						
	Correlati	*			1	.520**	.308**	.434**	.505**	.709**
	on									
	Sig. (2-	.000	.000	.000		.000	.002	.000	.000	.000
	tailed)									
	N	100	100	100	100	100	100	100	100	100
X3.5	Pearson	.521*	.522**	.607**	.520**					
	Correlati	*				1	.500**	.673**	.666**	.810**
	on									
	Sig. (2-	.000	.000	.000	.000		.000	.000	.000	.000
	tailed)									
	N	100	100	100	100	100	100	100	100	100

X3.6	Pearson Correlation Sig. (2- tailed) N	.415* .000 100	.487** .000 100	.505** .000 100	.308** .002 100	.500** .000 100	1 .000 100	.650** .000 100	.419** .000 100	.676** .000 100
X3.7	Pearson Correlation Sig. (2- tailed) N	.629* .000 100	.455** .000 100	.659** .000 100	.434** .000 100	.673** .000 100	.650** .000 100	1 .000 100	.678** .000 100	.825** .000 100
X3.8	Pearson Correlation Sig. (2- tailed) N	.661* .000 100	.577** .000 100	.622** .000 100	.505** .000 100	.666** .000 100	.419** .000 100	.678** .000 100	1 .000 100	.822** .000 100
X3.total	Pearson Correlation Sig. (2- tailed) N	.797* .000 100	.766** .000 100	.837** .000 100	.709** .000 100	.810** .000 100	.676** .000 100	.825** .000 100	.822** .000 100	1 .000 100

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

4. Uji Validitas Variabel Minat Penggunaan QRIS (Y)

CORRELATIONS

/VARIABLES=Y1 Y2 Y3 Y4 Y5 Y6 Y7 Y8 Ytotal

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations

Correlations		Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Ytotal
Y1	Pearson Correlation Sig. (2- tailed)	1 .000	.550** .000	.411** .000	.404** .000	.183 .069	.219* .028	.485** .000	.399** .000	.652** .000

	N	100	100	100	100	100	100	100	100	100
Y2	Pearson Correlation	.550*	1	.532**	.612**	.285**	.282**	.626**	.617**	.773**
	Sig. (2-tailed)	.000		.000	.000	.004	.005	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
Y3	Pearson Correlation	.411*	.532**	1	.773**	.190	.169	.509**	.487**	.679**
	Sig. (2-tailed)	.000	.000		.000	.059	.094	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
Y4	Pearson Correlation	.404*	.612**	.773**	1	.272**	.214*	.494**	.537**	.724**
	Sig. (2-tailed)	.000	.000	.000		.006	.033	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
Y5	Pearson Correlation	.183	.285**	.190	.272**	1	.487**	.483**	.486**	.605**
	Sig. (2-tailed)	.069	.004	.059	.006		.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
Y6	Pearson Correlation	.219*	.282**	.169	.214*	.487**	1	.440**	.427**	.601**
	Sig. (2-tailed)	.028	.005	.094	.033	.000		.000	.000	.000
	N	100	100	100	100	100	100	100	100	100
Y7	Pearson Correlation	.485*	.626**	.509**	.494**	.483**	.440**	1	.818**	.848**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100	100	100	100
Y8	Pearson Correlation	.399*	.617**	.487**	.537**	.486**	.427**	.818**	1	.831**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100	100	100	100
Ytotal	Pearson Correlation	.652*	.773**	.679**	.724**	.605**	.601**	.848**	.831**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	

N	100	100	100	100	100	100	100	100	100
---	-----	-----	-----	-----	-----	-----	-----	-----	-----

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

* . Correlation is significant at the 0.05 level (2-tailed).

1. Uji Reabilitas Variabel Pengetahuan (X1)

RELIABILITY

```

/VARIABLES=X1.1 X1.2 X1.3 X1.4 X1.5 X1.6 X1.7 X1.8
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/STATISTICS=CORR COV
/SUMMARY=TOTAL.

```

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.876	.881	8

2. Uji Reliabilitas Variabel Kemudahan Penggunaan (X2)

```
RELIABILITY
/VARIABLES=X2.1 X2.2 X2.3 X2.4 X2.5 X2.6 X2.7 X2.8
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/STATISTICS=CORR COV
/SUMMARY=TOTAL.
```

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.906	.913	8

3. Uji Reliabilitas Variabel Kepercayaan Nasabah (X3)

RELIABILITY

```
/VARIABLES=X3.1 X3.2 X3.3 X3.4 X3.5 X3.6 X3.7 X3.8  
/SCALE('ALL VARIABLES') ALL  
/MODEL=ALPHA  
/STATISTICS=CORR COV  
/SUMMARY=TOTAL.
```

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.907	.908	8

4. Uji Reliabilitas Variabel Minat Penggunaan QRIS (Y)

```
RELIABILITY
/VARIABLES=Y1 Y2 Y3 Y4 Y5 Y6 Y7 Y8
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/STATISTICS=CORR COV
/SUMMARY=TOTAL.
```

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.854	.864	8

Lampiran 4. Hasil Uji Asumsi Klasik

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y
  /METHOD=ENTER X1 X2 X3
  /SCATTERPLOT=(*SRESID ,*ZPRED)
  /RESIDUALS HISTOGRAM(ZRESID) NORMPROB(ZRESID)
  /SAVE RESID.

```

Regression

[DataSet0]

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	kepercayaan nasabah, pengetahuan, kemudahan penggunaan ^b		Enter

a. Dependent Variable: minat penggunaan qris

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.779 ^a	.607	.595	2.92393

a. Predictors: (Constant), kepercayaan nasabah, pengetahuan, kemudahan penggunaan

b. Dependent Variable: minat penggunaan qris

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1270.171	3	423.390	49.523	.000 ^b
	Residual	820.739	96	8.549		
	Total	2090.910	99			

a. Dependent Variable: minat penggunaan qris

b. Predictors: (Constant), kepercayaan nasabah, pengetahuan, kemudahan penggunaan

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.413	2.165		3.425	.001		
	pengetahuan	.277	.115	.278	2.410	.018	.307	3.261
	kemudahan penggunaan	.326	.134	.353	2.439	.017	.196	5.114
	kepercayaan nasabah	.179	.128	.195	1.398	.165	.209	4.775

a. Dependent Variable: minat penggunaan qris

Collinearity Diagnostics^a

		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	pengetahuan	kemudahan penggunaan	kepercayaan nasabah
1	1	3.978	1.000	.00	.00	.00	.00
	2	.015	16.546	.92	.01	.04	.04
	3	.004	30.404	.07	.97	.08	.21
	4	.003	38.014	.00	.02	.88	.75

a. Dependent Variable: minat penggunaan qris

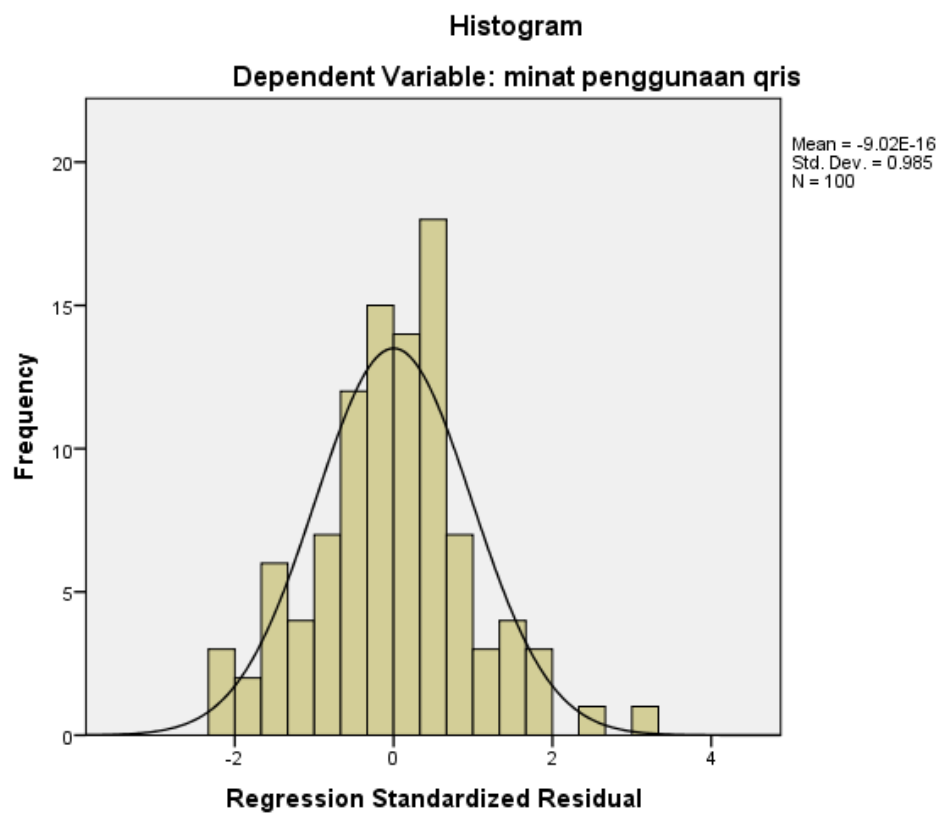
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	13.8494	38.6972	33.0300	3.58190	100
Std. Predicted Value	-5.355	1.582	.000	1.000	100
Standard Error of Predicted Value	.305	1.639	.543	.218	100
Adjusted Predicted Value	16.5297	38.6490	33.0572	3.43396	100
Residual	-6.18845	9.12092	.00000	2.87929	100
Std. Residual	-2.116	3.119	.000	.985	100
Stud. Residual	-2.416	3.237	-.004	1.018	100
Deleted Residual	-8.52971	9.81861	-.02725	3.08644	100
Stud. Deleted Residual	-2.480	3.411	-.004	1.033	100
Mahal. Distance	.085	30.119	2.970	3.965	100
Cook's Distance	.000	.669	.019	.074	100

Centered Leverage Value	.001	.304	.030	.040	100
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a. Dependent Variable: minat penggunaan qris

Charts



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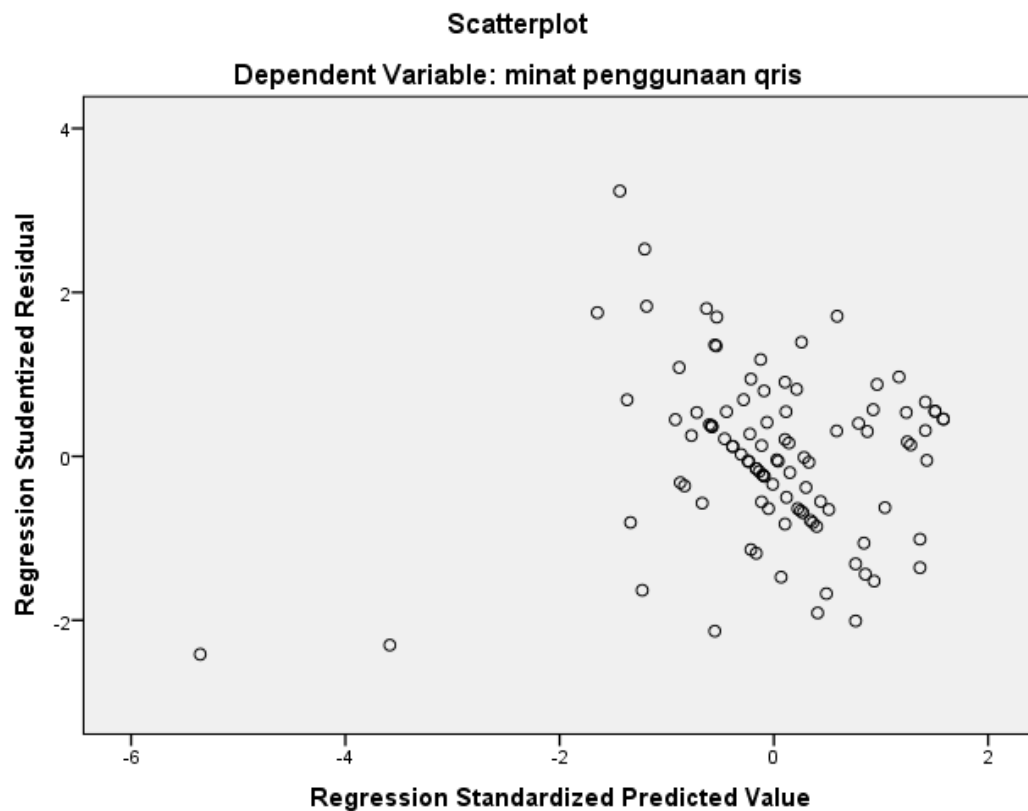
NPAR TESTS
  /K-S (NORMAL) =RES_1
  /MISSING ANALYSIS.

```

NPar Tests

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			100
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		2.87928649
Most Extreme Differences	Absolute		.073
	Positive		.073
	Negative		-.052
Test Statistic			.073
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.



Lampiran 5. Data Tabulasi Responden

Titik persentase Distribusi F Probabilitas = 0.05

96

67	3,984	3,134	2,742	2,509	2,352	2,237	2,150	2,080
68	3,982	3,132	2,740	2,507	2,350	2,235	2,148	2,078
69	3,980	3,130	2,737	2,505	2,348	2,233	2,145	2,076
70	3,978	3,128	2,736	2,503	2,346	2,231	2,143	2,074
71	3,976	3,126	2,734	2,501	2,344	2,229	2,142	2,072
72	3,974	3,124	2,732	2,499	2,342	2,227	2,140	2,070
73	3,972	3,122	2,730	2,497	2,340	2,226	2,138	2,068
74	3,970	3,120	2,728	2,495	2,338	2,224	2,136	2,066
75	3,968	3,119	2,727	2,494	2,337	2,222	2,134	2,064
76	3,967	3,117	2,725	2,492	2,335	2,220	2,133	2,063
77	3,965	3,115	2,723	2,490	2,333	2,219	2,131	2,061
78	3,963	3,114	2,722	2,489	2,332	2,217	2,129	2,059
79	3,962	3,112	2,720	2,487	2,330	2,216	2,128	2,058
80	3,960	3,111	2,719	2,486	2,329	2,214	2,126	2,056
81	3,959	3,109	2,717	2,484	2,327	2,213	2,125	2,055
82	3,957	3,108	2,716	2,483	2,326	2,211	2,123	2,053
83	3,956	3,107	2,715	2,482	2,324	2,210	2,122	2,052
84	3,955	3,105	2,713	2,480	2,323	2,209	2,121	2,051
85	3,953	3,104	2,712	2,479	2,322	2,207	2,119	2,049
86	3,952	3,103	2,711	2,478	2,321	2,206	2,118	2,048
87	3,951	3,101	2,709	2,476	2,319	2,205	2,117	2,047
88	3,949	3,100	2,708	2,475	2,318	2,203	2,115	2,045
89	3,948	3,099	2,707	2,474	2,317	2,202	2,114	2,044
90	3,947	3,098	2,706	2,473	2,316	2,201	2,113	2,043
91	3,946	3,097	2,705	2,472	2,315	2,200	2,112	2,042
92	3,945	3,095	2,704	2,471	2,313	2,199	2,111	2,041
93	3,943	3,094	2,703	2,470	2,312	2,198	2,110	2,040
94	3,942	3,093	2,701	2,469	2,311	2,197	2,109	2,038
95	3,941	3,092	2,700	2,467	2,310	2,196	2,108	2,037
96	3,940	3,091	2,699	2,466	2,309	2,195	2,106	2,036
97	3,939	3,090	2,698	2,465	2,308	2,194	2,105	2,035
98	3,938	3,089	2,697	2,465	2,307	2,193	2,104	2,034
99	3,937	3,088	2,696	2,464	2,306	2,192	2,103	2,033
100	3,936	3,087	2,696	2,463	2,305	2,191	2,103	2,032

Lampiran 6. Data Tabulasi Responden

Titik Persentase Distribusi t (df = 81 – 120)

Pr df	0.25 0.50	0.10 0.20	0.05 0.10	0.025 0.050	0.01 0.02	0.005 0.010	0.00 0.00
81	0.67753	1.29209	1.66388	1.98969	2.37327	2.63790	3.1939
82	0.67749	1.29196	1.66365	1.98932	2.37269	2.63712	3.1926
83	0.67746	1.29183	1.66342	1.98896	2.37212	2.63637	3.1913
84	0.67742	1.29171	1.66320	1.98861	2.37156	2.63563	3.1901
85	0.67739	1.29159	1.66298	1.98827	2.37102	2.63491	3.1889
86	0.67735	1.29147	1.66277	1.98793	2.37049	2.63421	3.1877
87	0.67732	1.29136	1.66256	1.98761	2.36998	2.63353	3.1865
88	0.67729	1.29125	1.66235	1.98729	2.36947	2.63286	3.1854
89	0.67726	1.29114	1.66216	1.98698	2.36898	2.63220	3.1843
90	0.67723	1.29103	1.66196	1.98667	2.36850	2.63157	3.1832
91	0.67720	1.29092	1.66177	1.98638	2.36803	2.63094	3.1822
92	0.67717	1.29082	1.66159	1.98609	2.36757	2.63033	3.1811
93	0.67714	1.29072	1.66140	1.98580	2.36712	2.62973	3.1801
94	0.67711	1.29062	1.66123	1.98552	2.36667	2.62915	3.1792
95	0.67708	1.29053	1.66105	1.98525	2.36624	2.62858	3.1782
96	0.67705	1.29043	1.66088	1.98498	2.36582	2.62802	3.1773
97	0.67703	1.29034	1.66071	1.98472	2.36541	2.62747	3.1763
98	0.67700	1.29025	1.66055	1.98447	2.36500	2.62693	3.1754
99	0.67698	1.29016	1.66039	1.98422	2.36461	2.62641	3.1746
100	0.67695	1.29007	1.66023	1.98397	2.36422	2.62589	3.1737
101	0.67693	1.28999	1.66008	1.98373	2.36384	2.62539	3.1728
102	0.67690	1.28991	1.65993	1.98350	2.36346	2.62489	3.1720
103	0.67688	1.28982	1.65978	1.98326	2.36310	2.62441	3.1712
104	0.67686	1.28974	1.65964	1.98304	2.36274	2.62393	3.1704
105	0.67683	1.28967	1.65950	1.98282	2.36239	2.62347	3.1696
106	0.67681	1.28959	1.65936	1.98260	2.36204	2.62301	3.1689
107	0.67679	1.28951	1.65922	1.98238	2.36170	2.62256	3.1681
108	0.67677	1.28944	1.65909	1.98217	2.36137	2.62212	3.1674
109	0.67675	1.28937	1.65895	1.98197	2.36105	2.62169	3.1666
110	0.67673	1.28930	1.65882	1.98177	2.36073	2.62126	3.1659
111	0.67671	1.28922	1.65870	1.98157	2.36041	2.62085	3.1652
112	0.67669	1.28916	1.65857	1.98137	2.36010	2.62044	3.1646
113	0.67667	1.28909	1.65845	1.98118	2.35980	2.62004	3.1639
114	0.67665	1.28902	1.65833	1.98099	2.35950	2.61964	3.1632
115	0.67663	1.28896	1.65821	1.98081	2.35921	2.61926	3.1626
116	0.67661	1.28889	1.65810	1.98063	2.35892	2.61888	3.1619
117	0.67659	1.28883	1.65798	1.98045	2.35864	2.61850	3.1613
118	0.67657	1.28877	1.65787	1.98027	2.35837	2.61814	3.1607
119	0.67656	1.28871	1.65776	1.98010	2.35809	2.61778	3.1601
120	0.67654	1.28865	1.65765	1.97993	2.35782	2.61742	3.1595