

LAMPIRAN

Lampiran 1 Kuesioner Penelitian

KUESIONER PENELITIAN

Petunjuk Pengisian Kuesioner

- Bacalah secara teliti setiap pertanyaan yang telah disediakan
- Berilah tanda (✓) untuk menjawab setiap pertanyaan, kecuali kolom nama dan program studi.
- Atas semua jawaban yang diberikan saya mengucapkan terimakasih

Identitas Responden

Program Studi :

Jenis Kelamin : Laki-laki Perempuan

Sudah berapa lama anda menggunakan Mobile Banking?

- < 3 bulan 3 bulan s/d 6 bulan
 6 bulan s/d 1 tahun > 1 tahun

Daftar Pernyataan

Berilah tanda centang (✓) pada salah satu kolom jawaban di bawah ini sesuai dengan kenyataan anda, dengan ketentuan:

- SS = Sangat Setuju
S = Setuju
KS = Kurang Setuju
TS = Tidak Setuju
STS = Sangat Tidak Setuju

Kemudahan (X1)

No	Pernyataan	SS	S	KS	TS	STS
1	Saya menggunakan m-banking bank karena menu e-banking mudah dipelajari.					
2	Layanan m-banking mempermudah saya dalam melakukan transaksi online.					
3	Saya dapat menggunakan m-banking kapan saja tanpa batas waktu.					
4	Saya dapat melakukan transaksi perbankan tanpa harus datang ke bank.					
5	Saya dapat melakukan transaksi perbankan dengan waktu yang relatif cepat dengan mengakses m-banking.					

Kepercayaan (X2)

No	Pernyataan	SS	S	KS	TS	STS
1	Saya tidak merasa takut dan khawatir bertransaksi melalui m-banking karena keakuratan proses dan data terjamin					
2	M-banking dapat memberikan manfaat yang maksimal sesuai dengan kebutuhan saya.					
3	Transaksi yang saya lakukan melalui m-banking aman dan dapat dipercaya karena dijamin kerahasiaannya.					
4	Pihak bank melindungi data-data keuangan saya ketika bertransaksi melalui m-banking					
5	Saya percaya m-banking selalu konsisten beroperasi dengan baik.					

Keamanan (X3)

No	Pernyataan	SS	S	KS	TS	STS
1	Saya merasa aman ketika memberikan informasi pribadi saya untuk proses verifikasi ketika layanan Mobile Banking berlangsung					
2	Adanya jaminan keamanan dari bank bahwa uang yang ditransfer/dibayar sampai pada tujuan yang tepat.					

3	Mobile Banking selalu memastikan bahwa informasi yang pengguna berikan adalah data yang benar-benarnya					
4	Mobile Banking menyediakan informasi dengan lengkap terkait saldo, mutasi, maupun informasi yang diinginkan pengguna					
5	Mobile Banking dapat merahasiakan data pribadi saya dan tidak disebarluaskan kepada siapapun yang tidak bersangkutan					

Penggunaan Mobile Banking (Y)

No	Pernyataan	SS	S	KS	TS	STS
1	Saya menggunakan mobile banking karena keunggulan pada Mobile Banking dibanding sistem transaksi lainnya					
2	Saya memilih Mobile Banking dari Bank tersebut karena sesuai dengan kebutuhan saya saat ini					
3	Saya menggunakan Mobile Banking dari Bank tersebut karena konter Bank mudah ditemukan di daerah tempat tinggal saya					
4	Saya menggunakan Mobile Banking karena Mobile Banking dapat menyelesaikan pembayaran dengan jumlah pembelian yang banyak sekaligus					
5	Saya menggunakan Mobile Banking sebagai metode alternatif pembayaran atas segala kebutuhan saya					

Lampiran 2 Tabulasi Data

Kemudahan (X1)						Kepercayaan (X2)					
X1.1	X1.2	X1.3	X1.4	X1.5	X1	X2.1	X2.2	X2.3	X2.4	X2.5	X2
4	4	4	4	5	21	3	3	4	4	4	18
5	5	5	5	5	25	4	4	4	4	4	20
5	4	5	3	5	22	4	4	4	4	4	20
5	5	5	5	5	25	4	3	5	4	4	20
4	4	4	2	4	18	4	4	4	4	4	20
4	5	4	5	5	23	4	4	4	3	5	20
4	4	4	4	4	20	3	3	4	4	4	18
4	4	4	4	4	20	3	3	4	4	5	19
4	4	4	4	4	20	3	3	4	4	5	19
4	4	4	4	4	20	4	4	4	4	5	21
3	4	4	4	4	19	4	4	4	4	5	21
5	5	5	5	5	25	5	4	5	4	5	23
4	4	5	4	4	21	4	4	4	4	4	20
3	4	4	3	4	18	5	5	5	5	5	25
4	5	5	5	5	24	5	5	5	5	5	25
4	5	5	5	5	24	5	5	5	5	5	25
4	4	4	4	4	20	5	5	4	5	4	23
4	4	5	4	5	22	4	4	4	4	4	20
4	5	5	4	4	22	4	5	4	5	4	22
4	4	4	4	4	20	3	3	4	3	4	17
4	4	4	4	4	20	3	4	4	4	4	19
4	4	4	4	4	20	4	4	4	4	4	20
5	5	4	4	4	22	3	4	4	4	4	19
4	4	4	4	5	21	3	3	4	3	4	17
5	5	5	5	5	25	5	5	5	5	5	25
4	4	4	4	4	20	4	4	4	4	4	20
5	4	4	4	4	21	4	4	4	4	4	20
5	5	5	4	4	23	3	4	4	4	4	19
3	4	4	4	4	19	4	4	4	4	4	20
4	4	4	4	5	21	4	4	4	4	4	20
4	4	4	4	4	20	4	4	4	4	4	20
5	5	5	5	5	25	3	3	4	3	4	17
4	4	4	4	4	20	4	4	4	4	4	20
4	5	4	4	5	22	4	4	5	4	5	22
4	5	5	4	5	23	3	3	5	3	5	19
4	4	4	4	4	20	4	4	5	4	5	22

4	4	5	5	4	22	4	5	4	5	4	22
4	4	4	4	4	20	4	4	4	4	4	20
5	5	5	5	5	25	4	4	4	4	4	20
4	4	4	4	4	20	4	4	4	4	4	20
5	5	5	4	4	23	5	5	4	5	4	23
4	4	4	4	4	20	4	4	4	4	4	20
5	4	4	5	4	22	3	4	3	4	3	17
4	4	4	4	4	20	4	4	4	4	4	20
4	1	5	4	5	19	3	4	2	4	2	15
4	4	5	4	4	21	5	4	4	4	4	21
3	5	4	4	4	20	4	5	4	5	4	22
4	5	4	5	5	23	4	3	3	3	3	16
3	5	4	3	5	20	5	4	3	4	3	19
5	5	2	5	4	21	5	4	5	4	5	23
4	3	2	5	4	18	4	5	4	5	4	22
4	4	4	5	4	21	4	4	4	4	4	20
5	5	5	5	5	25	4	4	4	4	4	20
5	5	5	5	5	25	3	3	3	3	3	15
4	4	4	4	4	20	4	4	5	4	5	22
4	4	4	4	4	20	4	4	4	4	4	20
4	5	5	4	4	22	5	5	5	5	5	25
5	5	5	4	4	23	4	4	5	4	5	22
5	5	5	5	5	25	5	4	5	4	5	23
5	5	5	5	5	25	3	5	5	5	5	23
5	4	5	4	5	23	5	4	5	4	5	23
5	5	5	5	5	25	4	4	4	4	4	20
5	5	5	5	5	25	5	5	5	5	5	25
5	5	5	4	4	23	4	5	4	5	4	22
4	5	4	5	5	23	5	4	5	4	5	23
4	4	5	4	5	22	4	5	5	5	5	24
4	4	4	4	4	20	4	4	4	4	4	20
4	4	5	5	5	23	5	4	5	4	5	23
4	5	5	5	5	24	4	4	4	4	4	20
5	5	5	5	5	25	5	5	5	5	5	25
5	5	5	5	5	25	5	5	5	5	5	25
5	5	5	5	5	25	5	5	5	5	5	25
4	4	5	4	4	21	3	4	4	4	4	19
4	4	4	4	4	20	4	4	4	4	4	20
4	4	4	4	5	21	3	3	4	4	4	18
5	5	5	5	5	25	4	4	4	4	4	20
5	4	5	3	5	22	4	4	5	4	5	22

5	5	5	5	5	25	5	5	5	5	5	25
4	4	4	2	4	18	4	4	5	4	5	22
4	5	4	5	5	23	4	4	5	4	5	22
4	4	4	4	4	20	3	3	4	4	4	18
4	4	4	4	4	20	3	3	4	4	5	19
4	4	4	4	4	20	3	3	4	4	5	19
4	4	4	4	4	20	4	4	4	4	4	20
3	4	4	4	4	19	5	5	5	5	5	25
5	5	5	5	5	25	3	2	3	3	3	14
4	4	5	4	4	21	4	4	4	4	4	20
3	4	4	3	4	18	4	4	5	3	4	20
4	4	4	4	4	20	4	4	4	4	4	20
4	4	4	4	4	20	5	5	5	5	5	25

Keamanan (X3)						Penggunaan Mobile Banking (Y)					
X3.1	X3.2	X3.3	X3.4	X3.5	X3	Y1	Y2	Y3	Y4	Y5	Y
4	4	4	4	4	20	4	4	4	4	4	20
5	5	5	5	5	25	5	5	5	5	5	25
4	4	5	5	4	22	5	5	3	5	5	23
5	5	5	5	5	25	5	5	5	5	5	25
4	3	4	3	3	17	4	4	4	4	5	21
5	5	5	5	5	25	5	5	5	5	5	25
4	4	5	4	4	21	4	4	4	4	4	20
4	4	4	4	4	20	4	4	4	4	4	20
4	4	4	4	4	20	4	4	4	4	4	20
4	4	4	4	4	20	4	4	4	5	4	21
4	4	4	4	4	20	3	4	4	4	4	19
5	4	4	5	5	23	4	4	5	5	5	23
4	4	4	4	5	21	4	4	4	5	4	21
4	4	4	5	5	22	5	5	4	5	4	23
5	4	5	5	5	24	5	4	5	5	5	24
5	5	5	5	5	25	5	5	5	5	5	25
4	4	4	4	4	20	4	4	4	5	5	22
4	4	4	4	4	20	5	5	5	4	4	23
4	4	4	4	3	19	4	4	4	5	5	22
3	3	3	4	3	16	4	3	3	3	4	17
5	4	4	4	4	21	4	4	5	5	5	23
4	4	4	4	4	20	4	5	4	5	5	23
4	4	4	4	4	20	4	4	4	5	5	22
4	3	3	4	3	17	4	4	4	4	4	20

5	5	5	5	5	25	5	5	5	5	5	25
4	4	3	3	4	18	4	3	4	4	4	19
4	4	4	5	4	21	5	4	4	4	4	21
4	3	4	4	4	19	5	4	4	5	4	22
4	4	4	4	4	20	5	5	4	5	5	24
4	4	4	4	4	20	4	5	4	4	5	22
4	4	4	4	4	20	4	4	4	4	4	20
5	5	5	5	5	25	4	4	4	4	5	21
4	4	4	4	4	20	4	4	4	4	4	20
5	4	4	5	5	23	4	4	3	4	5	20
3	3	3	3	3	15	5	5	5	4	4	23
4	4	3	4	4	19	4	5	4	5	4	22
4	3	5	5	4	21	5	4	4	4	5	22
3	3	3	3	3	15	4	2	4	1	4	15
4	4	4	4	4	20	4	4	4	4	4	20
4	4	4	4	4	20	4	4	5	4	5	22
5	5	4	4	4	22	4	4	5	3	3	19
4	4	4	4	4	20	3	3	4	4	5	19
4	4	3	5	4	20	4	5	5	3	2	19
4	4	4	4	4	20	4	4	4	4	4	20
4	5	3	3	4	19	2	3	5	1	4	15
4	4	4	4	4	20	5	4	4	5	5	23
4	5	4	4	4	21	3	4	4	4	5	20
4	5	3	3	4	19	5	4	5	5	4	23
3	3	4	5	5	20	4	4	3	5	2	18
1	5	4	5	5	20	4	1	4	5	4	18
4	5	1	5	3	18	4	5	1	4	5	19
4	4	4	4	4	20	5	4	5	4	5	23
4	4	4	4	4	20	5	5	5	4	5	24
5	5	5	5	5	25	5	5	5	5	5	25
5	4	5	5	5	24	5	5	5	5	5	25
4	4	4	4	4	20	4	4	4	4	4	20
4	4	2	5	4	19	4	4	5	5	5	23
4	4	4	5	4	21	5	4	5	5	5	24
5	5	5	5	5	25	5	5	4	4	5	23
5	5	5	5	5	25	5	5	5	5	5	25
5	4	4	3	4	20	5	4	4	4	5	22
4	5	5	5	5	24	4	4	5	5	5	23
5	5	5	5	5	25	5	5	5	5	5	25
4	4	4	5	4	21	5	5	5	5	5	25
4	5	5	5	4	23	4	4	5	5	4	22

5	5	5	4	4	23	5	4	5	5	5	24
4	4	4	4	4	20	4	2	4	2	4	16
5	5	5	4	4	23	5	5	4	4	4	22
4	4	4	4	4	20	5	5	4	3	5	22
5	5	5	5	5	25	5	5	5	5	5	25
5	5	5	5	5	25	5	5	5	5	5	25
5	5	5	5	5	25	5	4	5	5	5	24
5	5	5	5	4	24	5	4	4	4	5	22
4	4	4	4	4	20	4	4	4	4	4	20
4	4	4	4	4	20	4	4	4	4	4	20
5	5	5	5	5	25	5	5	5	5	5	25
4	4	5	5	4	22	5	5	3	5	5	23
5	5	5	5	5	25	5	5	5	5	5	25
4	3	4	3	3	17	4	4	4	4	5	21
5	5	5	5	5	25	5	5	5	5	5	25
4	4	5	4	4	21	4	4	4	4	4	20
4	4	4	4	4	20	4	4	4	4	4	20
4	4	4	4	4	20	4	4	4	4	4	20
4	4	4	4	4	20	4	4	4	5	4	21
4	4	4	4	4	20	3	4	4	4	4	19
5	4	4	5	5	23	4	4	5	5	5	23
4	4	4	4	5	21	4	4	4	5	4	21
4	4	4	5	5	22	5	5	4	5	4	23
5	4	5	5	5	24	5	4	5	5	5	24
5	5	5	5	5	25	4	5	5	5	5	24

FREKUENSI JAWABAN

Frequencies Frequency Table

		Jenis Kelamin			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	Laki-laki	32	35,6	35,6	35,6
	Perempuan	58	64,4	64,4	100,0
	Total	90	100,0	100,0	

		Menggunakan <i>Mobile Banking</i>			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	Ya	90	100,0	100,0	100,0

		Lama Penggunaan			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	< 3 bulan	1	1,1	1,1	1,1
	> 1 tahun	82	91,1	91,1	92,2
	3 bulan s/d 6 bulan	1	1,1	1,1	93,3
	6 bulan s/d 1 tahun	6	6,7	6,7	100,0
	Total	90	100,0	100,0	

Statistik Deskriptif
Frequencies
Frequency Table

X1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	7	7,8	7,8	7,8
	4,00	54	60,0	60,0	67,8
	5,00	29	32,2	32,2	100,0
	Total	90	100,0	100,0	

X1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	1	1,1	1,1	1,1
	3,00	1	1,1	1,1	2,2
	4,00	51	56,7	56,7	58,9
	5,00	37	41,1	41,1	100,0
	Total	90	100,0	100,0	

X1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	2	2,2	2,2	2,2
	4,00	48	53,3	53,3	55,6
	5,00	40	44,4	44,4	100,0
	Total	90	100,0	100,0	

X1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	2	2,2	2,2	2,2
	3,00	5	5,6	5,6	7,8

	4,00	52	57,8	57,8	65,6
	5,00	31	34,4	34,4	100,0
	Total	90	100,0	100,0	

X1.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4,00	51	56,7	56,7	56,7
	5,00	39	43,3	43,3	100,0
	Total	90	100,0	100,0	

Persepsi Kepercayaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18,00	5	5,6	5,6	5,6
	19,00	4	4,4	4,4	10,0
	20,00	28	31,1	31,1	41,1
	21,00	11	12,2	12,2	53,3
	22,00	10	11,1	11,1	64,4
	23,00	11	12,2	12,2	76,7
	24,00	3	3,3	3,3	80,0
	25,00	18	20,0	20,0	100,0
	Total	90	100,0	100,0	

X2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	21	23,3	23,3	23,3
	4,00	47	52,2	52,2	75,6
	5,00	22	24,4	24,4	100,0
	Total	90	100,0	100,0	

X2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	1	1,1	1,1	1,1
	3,00	15	16,7	16,7	17,8
	4,00	53	58,9	58,9	76,7
	5,00	21	23,3	23,3	100,0
	Total	90	100,0	100,0	

X2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	1	1,1	1,1	1,1
	3,00	5	5,6	5,6	6,7
	4,00	54	60,0	60,0	66,7
	5,00	30	33,3	33,3	100,0
	Total	90	100,0	100,0	

X2.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	9	10,0	10,0	10,0
	4,00	60	66,7	66,7	76,7
	5,00	21	23,3	23,3	100,0
	Total	90	100,0	100,0	

X2.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	1	1,1	1,1	1,1
	3,00	5	5,6	5,6	6,7
	4,00	49	54,4	54,4	61,1
	5,00	35	38,9	38,9	100,0
	Total	90	100,0	100,0	

Persepsi Kemudahan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	14,00	1	1,1	1,1	1,1
	15,00	2	2,2	2,2	3,3
	16,00	1	1,1	1,1	4,4
	17,00	4	4,4	4,4	8,9
	18,00	4	4,4	4,4	13,3
	19,00	10	11,1	11,1	24,4
	20,00	31	34,4	34,4	58,9
	21,00	3	3,3	3,3	62,2
	22,00	12	13,3	13,3	75,6
	23,00	9	10,0	10,0	85,6
	24,00	1	1,1	1,1	86,7
	25,00	12	13,3	13,3	100,0
	Total	90	100,0	100,0	

X3.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	1	1,1	1,1	1,1
	3,00	4	4,4	4,4	5,6
	4,00	56	62,2	62,2	67,8
	5,00	29	32,2	32,2	100,0
	Total	90	100,0	100,0	

X3.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	9	10,0	10,0	10,0
	4,00	53	58,9	58,9	68,9
	5,00	28	31,1	31,1	100,0
	Total	90	100,0	100,0	

X3.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	1	1,1	1,1	1,1
	2,00	1	1,1	1,1	2,2
	3,00	9	10,0	10,0	12,2
	4,00	49	54,4	54,4	66,7
	5,00	30	33,3	33,3	100,0
	Total	90	100,0	100,0	

X3.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	8	8,9	8,9	8,9
	4,00	43	47,8	47,8	56,7
	5,00	39	43,3	43,3	100,0
	Total	90	100,0	100,0	

X3.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	8	8,9	8,9	8,9
	4,00	52	57,8	57,8	66,7
	5,00	30	33,3	33,3	100,0
	Total	90	100,0	100,0	

Persepsi Keamanan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15,00	2	2,2	2,2	2,2
	16,00	1	1,1	1,1	3,3
	17,00	3	3,3	3,3	6,7
	18,00	2	2,2	2,2	8,9
	19,00	6	6,7	6,7	15,6
	20,00	33	36,7	36,7	52,2

	21,00	10	11,1	11,1	63,3
	22,00	5	5,6	5,6	68,9
	23,00	6	6,7	6,7	75,6
	24,00	5	5,6	5,6	81,1
	25,00	17	18,9	18,9	100,0
	Total	90	100,0	100,0	

Y1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	1	1,1	1,1	1,1
	3,00	4	4,4	4,4	5,6
	4,00	46	51,1	51,1	56,7
	5,00	39	43,3	43,3	100,0
	Total	90	100,0	100,0	

Y2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	1	1,1	1,1	1,1
	2,00	2	2,2	2,2	3,3
	3,00	4	4,4	4,4	7,8
	4,00	51	56,7	56,7	64,4
	5,00	32	35,6	35,6	100,0
	Total	90	100,0	100,0	

Y3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	1	1,1	1,1	1,1
	3,00	5	5,6	5,6	6,7
	4,00	48	53,3	53,3	60,0
	5,00	36	40,0	40,0	100,0
	Total	90	100,0	100,0	

Y4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	2,2	2,2	2,2
	2,00	1	1,1	1,1	3,3
	3,00	4	4,4	4,4	7,8
	4,00	37	41,1	41,1	48,9
	5,00	46	51,1	51,1	100,0
	Total	90	100,0	100,0	

Y5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,00	2	2,2	2,2	2,2
	3,00	1	1,1	1,1	3,3
	4,00	37	41,1	41,1	44,4
	5,00	50	55,6	55,6	100,0
	Total	90	100,0	100,0	

Penggunaan Mobile Banking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15,00	2	2,2	2,2	2,2
	16,00	1	1,1	1,1	3,3
	17,00	1	1,1	1,1	4,4
	18,00	2	2,2	2,2	6,7
	19,00	7	7,8	7,8	14,4
	20,00	17	18,9	18,9	33,3
	21,00	8	8,9	8,9	42,2
	22,00	13	14,4	14,4	56,7
	23,00	16	17,8	17,8	74,4
	24,00	8	8,9	8,9	83,3
	25,00	15	16,7	16,7	100,0
	Total	90	100,0	100,0	

Lampiran 3 Statistik Deskriptif

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X1.1	90	3,00	5,00	4,2444	,58657
X1.2	90	1,00	5,00	4,3667	,62621
X1.3	90	2,00	5,00	4,4000	,61443
X1.4	90	2,00	5,00	4,2444	,65875
X1.5	90	4,00	5,00	4,4333	,49831
persepsi kepercayaan	90	18,00	25,00	21,6889	2,16013
X2.1	90	3,00	5,00	4,0111	,69500
X2.2	90	2,00	5,00	4,0444	,66891
X2.3	90	2,00	5,00	4,2556	,61005
X2.4	90	3,00	5,00	4,1333	,56489
X2.5	90	2,00	5,00	4,3111	,62969
persepsi kemudahan	90	14,00	25,00	20,7556	2,50981
X3.1	90	1,00	5,00	4,2444	,64147
X3.2	90	3,00	5,00	4,2111	,60882
X3.3	90	1,00	5,00	4,1778	,74318
X3.4	90	3,00	5,00	4,3444	,63884
X3.5	90	3,00	5,00	4,2444	,60543
persepsi keamanan	90	15,00	25,00	21,2222	2,51189
Y1	90	2,00	5,00	4,3667	,62621
Y2	90	1,00	5,00	4,2333	,73515
Y3	90	1,00	5,00	4,3111	,68112
Y4	90	1,00	5,00	4,3778	,81527
Y5	90	2,00	5,00	4,5000	,64040
penggunaan mobile banking	90	15,00	25,00	21,7889	2,39144
Valid N (listwise)	90				

Lampiran 4 Uji Validitas

Correlations

		Correlations					persepsi kepercayaan
		X1.1	X1.2	X1.3	X1.4	X1.5	
X1.1	Pearson Correlation	1	,426**	,443**	,454**	,402**	,752**
	Sig. (2-tailed)		,000	,000	,000	,000	,000
	N	90	90	90	90	90	90
X1.2	Pearson Correlation	,426**	1	,345**	,434**	,385**	,725**
	Sig. (2-tailed)	,000		,001	,000	,000	,000
	N	90	90	90	90	90	90
X1.3	Pearson Correlation	,443**	,345**	1	,228*	,492**	,687**
	Sig. (2-tailed)	,000	,001		,031	,000	,000
	N	90	90	90	90	90	90
X1.4	Pearson Correlation	,454**	,434**	,228*	1	,461**	,725**
	Sig. (2-tailed)	,000	,000	,031		,000	,000
	N	90	90	90	90	90	90
X1.5	Pearson Correlation	,402**	,385**	,492**	,461**	1	,732**
	Sig. (2-tailed)	,000	,000	,000	,000		,000
	N	90	90	90	90	90	90
persepsi kepercaya an	Pearson Correlation	,752**	,725**	,687**	,725**	,732**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	90	90	90	90	90	90

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

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

Correlations

		Correlations					persepsi kemudahan
		X2.1	X2.2	X2.3	X2.4	X2.5	
X2.1	Pearson Correlation	1	,676**	,523**	,540**	,403**	,807**
	Sig. (2-tailed)		,000	,000	,000	,000	,000
	N	90	90	90	90	90	90
X2.2	Pearson Correlation	,676**	1	,412**	,846**	,314**	,823**
	Sig. (2-tailed)	,000		,000	,000	,003	,000
	N	90	90	90	90	90	90
X2.3	Pearson Correlation	,523**	,412**	1	,389**	,873**	,804**
	Sig. (2-tailed)	,000	,000		,000	,000	,000
	N	90	90	90	90	90	90
X2.4	Pearson Correlation	,540**	,846**	,389**	1	,356**	,784**
	Sig. (2-tailed)	,000	,000	,000		,001	,000
	N	90	90	90	90	90	90
X2.5	Pearson Correlation	,403**	,314**	,873**	,356**	1	,738**
	Sig. (2-tailed)	,000	,003	,000	,001		,000
	N	90	90	90	90	90	90
persepsi kemudah an	Pearson Correlation	,807**	,823**	,804**	,784**	,738**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	90	90	90	90	90	90

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

Correlations

		Correlations					persepsi keamanan
		X3.1	X3.2	X3.3	X3.4	X3.5	
X3.1	Pearson Correlation	1	,499**	,521**	,368**	,481**	,740**
	Sig. (2-tailed)		,000	,000	,000	,000	,000
	N	90	90	90	90	90	90
X3.2	Pearson Correlation	,499**	1	,413**	,446**	,560**	,740**
	Sig. (2-tailed)	,000		,000	,000	,000	,000
	N	90	90	90	90	90	90
X3.3	Pearson Correlation	,521**	,413**	1	,461**	,602**	,791**
	Sig. (2-tailed)	,000	,000		,000	,000	,000
	N	90	90	90	90	90	90
X3.4	Pearson Correlation	,368**	,446**	,461**	1	,680**	,757**
	Sig. (2-tailed)	,000	,000	,000		,000	,000
	N	90	90	90	90	90	90
X3.5	Pearson Correlation	,481**	,560**	,602**	,680**	1	,850**
	Sig. (2-tailed)	,000	,000	,000	,000		,000
	N	90	90	90	90	90	90
persepsi keamanan	Pearson Correlation	,740**	,740**	,791**	,757**	,850**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	90	90	90	90	90	90

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

Correlations

		Correlations					penggunaan mobile banking
		Y1	Y2	Y3	Y4	Y5	
Y1	Pearson Correlation	1	,520**	,283**	,452**	,350**	,750**
	Sig. (2-tailed)		,000	,007	,000	,001	,000
	N	90	90	90	90	90	90
Y2	Pearson Correlation	,520**	1	,190	,451**	,274**	,725**
	Sig. (2-tailed)	,000		,073	,000	,009	,000
	N	90	90	90	90	90	90
Y3	Pearson Correlation	,283**	,190	1	,211*	,206	,544**
	Sig. (2-tailed)	,007	,073		,046	,051	,000
	N	90	90	90	90	90	90
Y4	Pearson Correlation	,452**	,451**	,211*	1	,366**	,756**
	Sig. (2-tailed)	,000	,000	,046		,000	,000
	N	90	90	90	90	90	90
Y5	Pearson Correlation	,350**	,274**	,206	,366**	1	,627**
	Sig. (2-tailed)	,001	,009	,051	,000		,000
	N	90	90	90	90	90	90
penggunaan mobile banking	Pearson Correlation	,750**	,725**	,544**	,756**	,627**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	90	90	90	90	90	90

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

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

Lampiran 5 Uji Reliabilitas

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	90	100,0
	Excluded ^a	0	,0
	Total	90	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,769	5

Item Statistics

	Mean	Std. Deviation	N
X1.1	4,2444	,58657	90
X1.2	4,3667	,62621	90
X1.3	4,4000	,61443	90
X1.4	4,2444	,65875	90
X1.5	4,4333	,49831	90

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	17,4444	3,104	,590	,710
X1.2	17,3222	3,097	,534	,729
X1.3	17,2889	3,219	,485	,746
X1.4	17,4444	3,036	,521	,735
X1.5	17,2556	3,338	,593	,715

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	90	100,0
	Excluded ^a	0	,0
	Total	90	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,850	5

Item Statistics

	Mean	Std. Deviation	N
X2.1	4,0111	,69500	90
X2.2	4,0444	,66891	90
X2.3	4,2556	,61005	90
X2.4	4,1333	,56489	90
X2.5	4,3111	,62969	90

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X2.1	16,7444	3,968	,668	,817
X2.2	16,7111	3,983	,700	,808
X2.3	16,5000	4,208	,687	,812
X2.4	16,6222	4,395	,669	,818
X2.5	16,4444	4,362	,586	,838

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	90	100,0
	Excluded ^a	0	,0
	Total	90	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,832	5

Item Statistics

	Mean	Std. Deviation	N
X3.1	4,2444	,64147	90
X3.2	4,2111	,60882	90
X3.3	4,1778	,74318	90
X3.4	4,3444	,63884	90
X3.5	4,2444	,60543	90

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X3.1	16,9778	4,337	,584	,811
X3.2	17,0111	4,416	,595	,808
X3.3	17,0444	3,908	,629	,802
X3.4	16,8778	4,288	,610	,804
X3.5	16,9778	4,089	,757	,765

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	90	100,0
	Excluded ^a	0	,0
	Total	90	100,0

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

Reliability Statistics

Cronbach's Alpha	N of Items
,710	5

Item Statistics

	Mean	Std. Deviation	N
Y1	4,3667	,62621	90
Y2	4,2333	,73515	90
Y3	4,3111	,68112	90
Y4	4,3778	,81527	90
Y5	4,5000	,64040	90

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y1	17,4222	3,865	,594	,616
Y2	17,5556	3,710	,518	,639
Y3	17,4778	4,410	,296	,726
Y4	17,4111	3,436	,535	,632
Y5	17,2889	4,208	,419	,680

Lampiran 6 Analisis Regresi Berganda

Regression

Model	Variables Entered	Variables Removed	Method
1	persepsi keamanan, persepsi kemudahan, persepsi kepercayaan ^b		Enter

a. Dependent Variable: penggunaan mobile banking

b. All requested variables entered.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,716 ^a	,512	,495	1,69901

a. Predictors: (Constant), persepsi keamanan, persepsi kemudahan, persepsi kepercayaan

b. Dependent Variable: penggunaan mobile banking

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	260,738	3	86,913	30,109	,000 ^b
	Residual	248,251	86	2,887		
	Total	508,989	89			

a. Dependent Variable: penggunaan mobile banking

b. Predictors: (Constant), persepsi keamanan, persepsi kemudahan, persepsi kepercayaan

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1 (Constant)	2,923	2,169		1,348	,181
persepsi kepercayaan	,316	,106	,286	2,996	,004
persepsi kemudahan	,167	,077	,175	2,153	,034
persepsi keamanan	,403	,096	,423	4,196	,000

a. Dependent Variable: penggunaan mobile banking

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	18,5252	25,0649	21,7889	1,71162	90
Residual	-4,63664	3,67949	,00000	1,67013	90
Std. Predicted Value	-1,907	1,914	,000	1,000	90
Std. Residual	-2,729	2,166	,000	,983	90

a. Dependent Variable: penggunaan mobile banking

Lampiran 7 Uji Asumsi Klasik

Uji Normalitas NPar Tests

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		90	
Normal Parameters ^{a,b}	Mean	,0000000	
	Std. Deviation	1,67012992	
Most Extreme Differences	Absolute	,092	
	Positive	,038	
	Negative	-,092	
Test Statistic		,092	
Asymp. Sig. (2-tailed) ^c		,059	
Monte Carlo Sig. (2-tailed) ^d	Sig.	,057	
	99% Confidence Interval	Lower Bound	,051
		Upper Bound	,063

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 957002199.

**Uji Multikolinieritas
Regression**

Variables Entered/Removed^a

Model	Variables Entered/Removed ^a		Method
	Variables Entered	Variables Removed	
1	persepsi keamanan, persepsi kemudahan, persepsi kepercayaan ^b		Enter

a. Dependent Variable: penggunaan mobile banking

b. All requested variables entered.

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	persepsi kepercayaan	,624	1,602
	persepsi kemudahan	,860	1,163
	persepsi keamanan	,558	1,793

a. Dependent Variable: penggunaan mobile banking

Collinearity Diagnostics^a

Model	Dimensi	Eigenvalue	Condition Index	(Constant)	Variance Proportions		
					persepsi kepercayaan	persepsi kemudahan	persepsi keamanan
1	1	3,979	1,000	,00	,00	,00	,00
	2	,011	19,101	,00	,12	,74	,08
	3	,007	24,565	,51	,02	,07	,51
	4	,004	33,427	,49	,85	,19	,41

a. Dependent Variable: penggunaan mobile banking

**Uji Heterokedaktisitas
Regression**

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	persepsi keamanan, persepsi kemudahan, persepsi kepercayaan ^b		Enter

a. Dependent Variable: res_2

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,327 ^a	,107	,076	1,00438

a. Predictors: (Constant), persepsi keamanan, persepsi kemudahan, persepsi kepercayaan

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10,419	3	3,473	3,443	,020 ^b
	Residual	86,755	86	1,009		
	Total	97,174	89			

a. Dependent Variable: res_2

b. Predictors: (Constant), persepsi keamanan, persepsi kemudahan, persepsi kepercayaan

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4,876	1,282		3,803	,000
persepsi kepercayaan	-,025	,062	-,051	-,395	,694
persepsi kemudahan	-,046	,046	-,110	-1,002	,319
persepsi keamanan	-,099	,057	-,237	-1,738	,086

a. Dependent Variable: res_2