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Kuesioner Penelitian

""DETERMINAN TECHNOLOGY ACCEPTANCE MODEL TERHADAP SIKAP NASABAH PADA PENGGUNAAN CDM. " (STUDI TERHADAP NASABAH BANK BCA, BANK BII, BANK MANDIRI , DAN BANK DANAMON DI SEMARANG)"

KARAKTERISTIK RESPONDEN

***) Responden hanya yang sudah pernah menggunakan *cash deposit machine* (CDM) atau mesin setor tunai.**

***Cash deposit machine* adalah mesin setor tunai layanan perbankan dengan menyetor uang tunai dalam pecahan Rp 20.000 atau Rp 50.000 atau Rp 100.000 tanpa melalui teller tetapi melalui mesin CDM yang disediakan.**

Mohon memberi tanda silang (X) pada salah satu tempat titik-titik yang mewakili karakteristik anda

1. **Nama :**
2. **Jenis kelamin :**

   ..... Laki-laki ..... Perempuan
3. **Usia : «**
4. **Nasabah Bank (Harus diisi) : BCA/ MANDIRI / BII / DANAMON**

Keterangan untuk pengisian kuesioner selanjutnya :

1. **Sangat Tidak Setuju (STS)**
2. **Tidak Setuju (TS)**
3. **Biasa Saja (BS)**
4. **Setuju (S)**
5. **Sangat Setuju (SS)**

Beri tanda silang √ pada salah satu kolom yang mewakili pendapat anda

***Perceived Usefulnes* (Titus,2012)**	STS	TS	N	S	SS
CDM mempercepat kegiatan transaksi.					
CDM lebih efisien daripada harus dating setor ke bank.					
CDM memudahkan kegiatan transaksi saya.					
CDM Unika bermanfaat bagi saya.					
***Perceived Ease of Use* (Titus,2012)**	**STS**	**TS**	**N**	**S**	**SS**
Mengakses CDM bagi saya mudah dipelajari.					
Mudah bagi saya untuk menjadi ahli dalam mengoperasikan CDM.					
Mengoperasikan CDM sangat jelas dan mudah dipahami.					
Mengakses CDM tidak sulit bagi saya.					
***Attitude Toward Using* (Hung et al,2012)**	**STS**	**TS**	**N**	**S**	**SS**
Saya menyukai menggunakan CDM					
Menggunakan CDM adalah ide yang bagus					
***Continuity Intention* (Reid dan Levy,2008)**	**STS**	**TS**	**N**	**S**	**SS**
Saya berminat menggunakan CDM untuk melakukan transaksi perbankan secara rutin.					
Sebisa mungkin saya akan menggunakan CDM secara teratur					
Saya akan menyarankan orang lainmemakai CDM.					
***Actual Use* (Titus,2012)**	STS	TS	N	S	SS
Saya akan terus menggunakan CDM secara rutin.					
Saya akan sering menggunakan CDM.					
***Perceived Risk* (Nugraha,2012)**	**STS**	**TS**	**N**	**S**	**SS**
Saya kawatir dengan keamanan uang saya ketika melakukan transaksi dengan CDM.					
Menggunakan CDM akan memakan biaya.					
Dalam pertimbangan menggunakan CDM , saya khawatir transaksi berjalan dengan tidak semestinya.					
Saya khawatir akan keamanan uang saya ketika melakukan transaksi dengan CDM					

Saya kawatir layanan fasilitas CDM tidak sesuai harapan saya.					
***Perceived Enjoyment* (Sari,2012)**	**STS**	**TS**	**N**	**S**	**SS**
Menggunakan CDM itu menyenangkan.					
Menggunakan CDM itu merupakan hal yang positif.					
Menggunakan CDM merupakan pilihan yang bijaksana.					
***Trust* (Rofiq,2007)**	**STS**	**TS**	**N**	**S**	**SS**
Saya yakin bank yang menyediakan CDM akan melakukan transaksi seperti yang dijanjikan					
Saya yakin transaksi dengan menggunakan CDM dapat dipercaya keamanannya.					
Saya percaya bank akan berusaha memberikan layanan CDM yang diinginkan nasabah dalam bertransaksi.					

"Terima kasih Untuk Partisipasinya"

LAMPIRAN

HASIL OLAH DATA SPSS DAN AMOS 19

A. Analisis *Scale Reliability Analysis*

1. Perceived Usefulness

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	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
.780	.787	4

Item Statistics

	Mean	Std. Deviation	N
PEOU1	3.79	.817	308
PEOU2	3.66	.785	308
PEOU3	3.78	.669	308
PEOU4	3.76	.689	308

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.748	3.659	3.792	.133	1.036	.004	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PEOU1	11.20	3.084	.544	.303	.752
PEOU2	11.33	3.232	.519	.272	.762
PEOU3	11.21	3.218	.686	.512	.681
PEOU4	11.23	3.297	.616	.453	.712

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14.99	5.313	2.305	4

2. Perceived Usefulness

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	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
.809	.811	4

Item Statistics

	Mean	Std. Deviation	N
PU1	4.15	.585	308
PU2	4.08	.640	308
PU3	4.06	.604	308
PU4	4.00	.690	308

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.074	4.000	4.149	.149	1.037	.004	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PU1	12.15	2.549	.618	.384	.765
PU2	12.21	2.467	.582	.357	.781
PU3	12.23	2.408	.680	.476	.735
PU4	12.30	2.261	.631	.437	.759

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.30	4.046	2.011	4

3. Attitude Toward Using

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	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
.731	.731	2

Item Statistics

	Mean	Std. Deviation	N
ATU1	3.70	.797	308
ATU2	3.40	.774	308

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.549	3.399	3.698	.299	1.088	.045	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ATU1	3.40	.599	.576	.332	.[a]
ATU2	3.70	.635	.576	.332	.[a]

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
7.10	1.945	1.395	2

4. Continuity Intention

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	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
.788	.788	3

Item Statistics

	Mean	Std. Deviation	N
CI1	3.70	.797	308
CI2	3.40	.774	308
CI3	3.56	.774	308

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.552	3.399	3.698	.299	1.088	.022	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
CI1	6.96	1.891	.610	.377	.733
CI2	7.26	1.859	.665	.442	.672
CI3	7.10	1.945	.610	.379	.731

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.66	3.862	1.965	3

5. Actual Use

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	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
.868	.868	2

Item Statistics

	Mean	Std. Deviation	N
AU1	3.44	.770	308
AU2	3.44	.762	308

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.445	3.445	3.445	.000	1.000	.000	2

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AU1	3.44	.580	.787	.588	.[a]
AU2	3.44	.593	.787	.588	.[a]

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
6.89	2.072	1.440	2

6. Perceived Risk

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	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
.808	.809	5

Item Statistics

	Mean	Std. Deviation	N
PR1	2.85	1.097	308
PR2	2.16	.908	308
PR3	2.98	.988	308
PR4	2.98	.932	308
PR5	3.04	.882	308

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	2.801	2.159	3.036	.877	1.406	.133	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PR1	11.15	8.117	.614	.378	.767
PR2	11.84	10.210	.366	.157	.834
PR3	11.02	8.361	.668	.478	.748
PR4	11.03	8.534	.689	.538	.743
PR5	10.97	8.898	.662	.514	.753

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14.00	13.156	3.627	5

7. Perceived Enjoyment

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	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
.730	.729	3

Item Statistics

	Mean	Std. Deviation	N
PE1	3.62	.632	308
PE2	3.73	.620	308
PE3	3.59	.682	308

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.647	3.588	3.734	.146	1.041	.006	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PE1	7.32	1.320	.492	.254	.713
PE2	7.21	1.286	.542	.322	.656
PE3	7.35	1.076	.631	.402	.543

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.94	2.433	1.560	3

8. Trust

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	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
.820	.820	3

Item Statistics

	Mean	Std. Deviation	N
T1	3.76	.681	308
T2	3.60	.713	308
T3	3.76	.710	308

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.705	3.597	3.760	.162	1.045	.009	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
T1	7.35	1.624	.673	.478	.753
T2	7.52	1.482	.728	.537	.694
T3	7.36	1.624	.622	.394	.804

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
11.11	3.254	1.804	3

B. *Pearson Corelation*

1. Perceived Ease Of Use

Correlations

		PEOU1	PEOU2	PEOU3	PEOU4	PEOU
PEOU1	Pearson Correlation	1	.407**	.505**	.433**	.769**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	308	308	308	308	308
PEOU2	Pearson Correlation	.407**	1	.468**	.416**	.745**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	308	308	308	308	308
PEOU3	Pearson Correlation	.505**	.468**	1	.654**	.824**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	308	308	308	308	308
PEOU4	Pearson Correlation	.433**	.416**	.654**	1	.784**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	308	308	308	308	308
PEOU	Pearson Correlation	.769**	.745**	.824**	.784**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	308	308	308	308	308

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

2. *Perceived Usefulness*

Correlations

		PU1	PU2	PU3	PU4	PU
PU1	Pearson Correlation	1	.514**	.509**	.509**	.782**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	308	308	308	308	308
PU2	Pearson Correlation	.514**	1	.518**	.435**	.772**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	308	308	308	308	308
PU3	Pearson Correlation	.509**	.518**	1	.618**	.825**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	308	308	308	308	308
PU4	Pearson Correlation	.509**	.435**	.618**	1	.815**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	308	308	308	308	308
PU	Pearson Correlation	.782**	.772**	.825**	.815**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	308	308	308	308	308

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

3. Attitude Toward Using

Correlations

		ATU1	ATU2	ATU
ATU1	Pearson Correlation	1	.576**	.891**
	Sig. (2-tailed)		.000	.000
	N	308	308	308
ATU2	Pearson Correlation	.576**	1	.884**
	Sig. (2-tailed)	.000		.000
	N	308	308	308
ATU	Pearson Correlation	.891**	.884**	1
	Sig. (2-tailed)	.000	.000	
	N	308	308	308

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

4. Continuity Intention

Correlations

		CI1	CI2	CI3	CI
CI1	Pearson Correlation	1	.576**	.507**	.832**
	Sig. (2-tailed)		.000	.000	.000
	N	308	308	308	308
CI2	Pearson Correlation	.576**	1	.578**	.855**
	Sig. (2-tailed)	.000		.000	.000
	N	308	308	308	308
CI3	Pearson Correlation	.507**	.578**	1	.827**
	Sig. (2-tailed)	.000	.000		.000

	N	308	308	308	308
CI	Pearson Correlation	.832**	.855**	.827**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	308	308	308	308

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

5. Actual Use

Correlations

		AU1	AU2	AU
AU1	Pearson Correlation	1	.767**	.941**
	Sig. (2-tailed)		.000	.000
	N	308	308	308
AU2	Pearson Correlation	.767**	1	.939**
	Sig. (2-tailed)	.000		.000
	N	308	308	308
AU	Pearson Correlation	.941**	.939**	1
	Sig. (2-tailed)	.000	.000	
	N	308	308	308

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

6. Perceived Risk

Correlations

		PR1	PR2	PR3	PR4	PR5	PR
PR1	Pearson Correlation	1	.367**	.496**	.522**	.497**	.785**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	308	308	308	308	308	308
PR2	Pearson Correlation	.367**	1	.308**	.270**	.237**	.572**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	308	308	308	308	308	308
PR3	Pearson Correlation	.496**	.308**	1	.618**	.603**	.805**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	308	308	308	308	308	308
PR4	Pearson Correlation	.522**	.270**	.618**	1	.663**	.812**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	308	308	308	308	308	308
PR5	Pearson Correlation	.497**	.237**	.603**	.663**	1	.787**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	308	308	308	308	308	308
PR	Pearson Correlation	.785**	.572**	.805**	.812**	.787**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	308	308	308	308	308	308

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

7. Perceived Enjoyment

Correlations

		PE1	PE2	PE3	PE
PE1	Pearson Correlation	1	.373**	.490**	.767**
	Sig. (2-tailed)		.000	.000	.000
	N	308	308	308	308
PE2	Pearson Correlation	.373**	1	.556**	.792**
	Sig. (2-tailed)	.000		.000	.000
	N	308	308	308	308
PE3	Pearson Correlation	.490**	.556**	1	.857**
	Sig. (2-tailed)	.000	.000		.000
	N	308	308	308	308
PE	Pearson Correlation	.767**	.792**	.857**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	308	308	308	308

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

8. Trust

Correlations

		T1	T2	T3	TI
T1	Pearson Correlation	1	.673**	.532**	.853**
	Sig. (2-tailed)		.000	.000	.000
	N	308	308	308	308
T2	Pearson Correlation	.673**	1	.604**	.887**
	Sig. (2-tailed)	.000		.000	.000
	N	308	308	308	308
T3	Pearson Correlation	.532**	.604**	1	.833**
	Sig. (2-tailed)	.000	.000		.000
	N	308	308	308	308

TI	Pearson Correlation	.853**	.887**	.833**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	308	308	308	308

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

C. Hasil Olah Amos 19

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
PU	<---	PEOU	,367	,064	5,720	***	
ATU	<---	PEOU	,222	,104	2,145	,032	
ATU	<---	T	-,188	,121	-1,556	,120	
ATU	<---	PE	,549	,255	2,156	,031	
ATU	<---	PU	,188	,092	2,036	,042	
PR	<---	T	-,691	,100	-6,891	***	
CI	<---	T	,615	,084	7,333	***	
CI	<---	PR	-,035	,051	-,693	,488	
CI	<---	ATU	,505	,086	5,867	***	
AU	<---	CI	1,036	,083	12,439	***	
peou1	<---	PEOU	1,000				
peou2	<---	PEOU	,884	,110	8,059	***	
peou3	<---	PEOU	1,117	,108	10,377	***	
peou4	<---	PEOU	1,053	,105	10,004	***	
pu1	<---	PU	1,000				
pu2	<---	PU	,950	,100	9,544	***	
pu3	<---	PU	1,130	,098	11,543	***	
atu1	<---	ATU	1,000				
atu2	<---	ATU	,861	,116	7,430	***	
t1	<---	T	1,000				
t2	<---	T	1,138	,080	14,232	***	
t3	<---	T	,914	,079	11,569	***	
pe1	<---	PE	1,000				
pe2	<---	PE	1,091	,156	6,991	***	
pe3	<---	PE	1,411	,197	7,169	***	
au1	<---	AU	1,000				
au2	<---	AU	,962	,054	17,707	***	

			Estimate	S.E.	C.R.	P	Label
ci1	<---	CI	1,000				
ci2	<---	CI	1,009	,083	12,208	***	
ci3	<---	CI	,927	,082	11,252	***	
pu4	<---	PU	1,231	,110	11,197	***	
pr1	<---	PR	1,000				
pr2	<---	PR	,474	,082	5,797	***	
pr3	<---	PR	1,078	,099	10,878	***	
pr4	<---	PR	1,067	,095	11,219	***	
pr5	<---	PR	,996	,089	11,130	***	

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
PU	<---	PEOU	,444
ATU	<---	PEOU	,228
ATU	<---	T	-,203
ATU	<---	PE	,363
ATU	<---	PU	,160
PR	<---	T	-,513
CI	<---	T	,560
CI	<---	PR	-,043
CI	<---	ATU	,426
AU	<---	CI	,878
peou1	<---	PEOU	,611
peou2	<---	PEOU	,562
peou3	<---	PEOU	,833
peou4	<---	PEOU	,763
pu1	<---	PU	,705
pu2	<---	PU	,623
pu3	<---	PU	,796
atu1	<---	ATU	,827
atu2	<---	ATU	,629
t1	<---	T	,782
t2	<---	T	,839
t3	<---	T	,675
pe1	<---	PE	,506
pe2	<---	PE	,739
pe3	<---	PE	,880

			Estimate
au1	<---	AU	,827
au2	<---	AU	,862
ci1	<---	CI	,726
ci2	<---	CI	,755
ci3	<---	CI	,693
pu4	<---	PU	,755
pr1	<---	PR	,644
pr2	<---	PR	,569
pr3	<---	PR	,770
pr4	<---	PR	,808
pr5	<---	PR	,797

Intercepts: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
peou1	3,792	,047	81,504	***	
peou2	3,659	,045	81,800	***	
peou3	3,776	,038	99,005	***	
peou4	3,763	,039	95,863	***	
pu1	4,149	,033	124,440	***	
pu2	4,091	,036	114,145	***	
pu3	4,075	,033	122,112	***	
atu1	3,987	,033	119,101	***	
atu2	3,968	,038	104,736	***	
t1	3,773	,038	98,723	***	
t2	3,607	,041	88,960	***	
t3	3,756	,040	92,860	***	
pe1	3,679	,036	101,919	***	
pe2	3,847	,031	123,460	***	
pe3	3,808	,038	100,532	***	
au1	3,445	,044	78,891	***	
au2	3,445	,043	79,751	***	
ci1	3,698	,045	81,798	***	
ci2	3,399	,044	77,441	***	
ci3	3,558	,044	80,992	***	
pu4	4,016	,038	104,781	***	

	Estimate	S.E.	C.R.	P	Label
pr1	2,851	,062	45,625	***	
pr2	2,159	,052	41,723	***	
pr3	2,981	,056	52,925	***	
pr4	2,977	,053	56,045	***	
pr5	3,036	,050	60,432	***	