

KUESIONER PENELITIAN

Dengan hormat,

Dalam rangka memenuhi tugas akhir sebagai mahasiswa jurusan Akuntansi Fakultas Ekonomi dan Bisnis di Universitas Katolik Soegijapranata Semarang, saya melakukan penelitian dengan judul "Faktor-faktor yang Mempengaruhi Penggunaan *Mobile Banking*". Sehubungan dengan adanya penelitian tersebut, saya mohon partisipasi Bapak/Ibu/Saudara/i untuk menjadi responden dalam penelitian ini. Data-data yang saya peroleh akan saya jaga kerahasiaannya dan semata-mata akan saya gunakan untuk kepentingan akademis. Atas kerjasama, dukungan dan perhatian Bapak/Ibu/Saudara/i, saya ucapkan terimakasih.

Peneliti,

Gabriela Vianney R

Dibawah ini adalah daftar pertanyaan dan pernyataan–pernyataan identitas responden dan item-item mengenai faktor-faktor penerimaan teknologi. Untuk itu mohon Bapak/Ibu/Saudara/i memberi tanda *tick mark* (✓) atau silang (X) dari setiap pernyataan berikut sesuai dengan pengalaman setelah Bapak/Ibu/Saudara/i menggunakan *Mobile Banking*..

Nama / NIM :

Jenis Kelamin : () Laki-laki () Perempuan

Jurusan :

Jenjang Pendidikan : () Diploma (D3)

() Strata1 (S1)

() Strata2 (S2)

Jenis Bank : () Bank Central Asia (BCA)

() Bank BII

() Bank BNI

() Bank BRI

() Bank Mandiri

()

Mohon dibaca setiap item pernyataan di bawah ini dan beri tanggapan

dengan memberikan tanda *tick mark* (✓) atau silang (X) pada kolom jawaban

yang disediakan dengan keterangan sebagai berikut:

STS (Sangat Tidak Setuju)

S (Setuju)

TS (Tidak Setuju)

SS (Sangat Setuju)

N (Netral)

PERCEIVED USEFULNESS

No.	Keterangan	STS	TS	RR	S	SS
1.	Dengan menggunakan M-Banking dapat meningkatkan efektivitas saya dalam menyelesaikan transaksi					
2.	M-Banking mendukung bagian terpenting dalam transaksi saya					
3.	Dengan menggunakan M-Banking dapat membuat transaksi yang saya lakukan menjadi lebih akurat					
4.	Dengan menggunakan M-Banking saya dapat mengakses berbagai informasi terkait transaksi perbankan saya					
5.	Dengan menggunakan M-Banking dapat meningkatkan efisiensi dalam memanfaatkan layanan perbankan					

PERCEIVED EASE OF USE

No.	Keterangan	STS	TS	RR	S	SS
1.	Saya merasakan kemudahan ketika saya belajar menggunakan M-Banking					
2.	Saya merasa mudah untuk mendapatkan apa yang saya butuhkan seperti informasi saldo, transfer antar rekening dan pembayaran tagihan dalam menggunakan M-Banking					
3.	Saya merasa jelas dan mengerti ketika menggunakan M-Banking					
4.	Saya merasa mudah untuk menggunakan M-Banking					
5.	Saya merasa menggunakan M-Banking sangat praktis					

Keamanan dan Privasi

No.	Keterangan	STS	TS	RR	S	SS
1.	Menggunakan M-Banking aman secara finansial					
2.	Saya percaya pada kemampuan M-Banking untuk melindungi privasi saya					
3.	Saya percaya untuk menggunakan M-Banking					
4.	saya tidak khawatir tentang keamanan M-Banking					

Persepsi Risiko (*Perceived Risk*)

No.	Keterangan	STS	TS	RR	S	SS
1.	Menurut saya transaksi melalui M-Banking tidak memiliki risiko yang tinggi					
2.	Orang lain akan mengetahui informasi mengenai transaksi M-Banking saya					
3.	Gangguan dalam layanan M-Banking sangat rendah					
4.	Bank menjamin kebutuhan nasabah yang melakukan transaksi melalui M-Banking					

Kemampuan Akses (*Accessibility*)

No.	Keterangan	STS	TS	RR	S	SS
1.	Saya dapat menggunakan <i>mobile banking</i> setiap saat sepanjang hari					
2.	Saya dapat menggunakan <i>mobile banking</i> dimanapun saya berada					

SIKAP (ATTITUDE TOWARD USING)

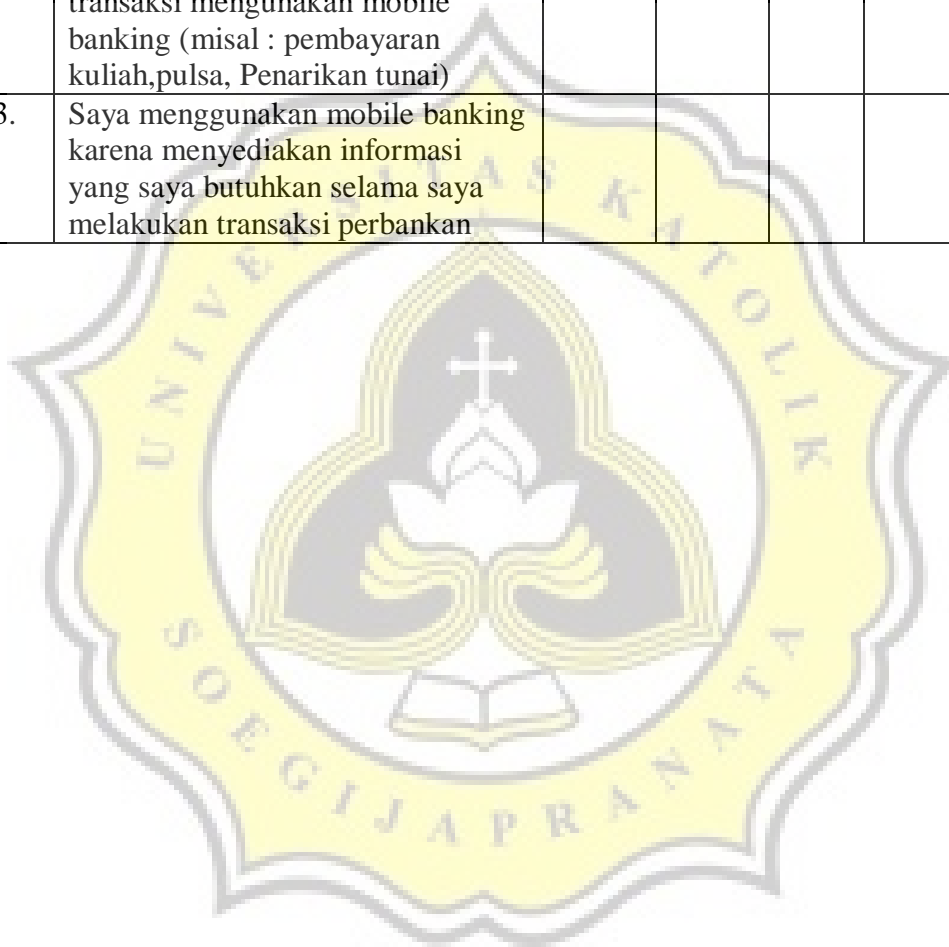
No.	Keterangan	STS	TS	RR	S	SS
1.	Saya berpikir positif tentang M-Banking					
2.	M-Banking merupakan sarana positif untuk membuat kenyamanan transaksi pengguna atau nasabah bank					
3.	Implementasi M-Banking merupakan ide yang bijaksana					
4.	Menggunakan M-Banking merupakan pengalaman menyenangkan					
5.	Saya merasa fasilitas M-Banking akan lebih banyak digunakan orang dimasa mendatang					

MINAT (INTENTION TO USE)

No.	Keterangan	STS	TS	RR	S	SS
1.	Saya berencana untuk menggunakan fasilitas M-Banking dengan sering					
2.	Saya selalu ingin mencoba untuk menggunakan M-Banking dengan lebih sering daripada orang awan lainnya					
3.	Saya ingin selalu menggunakan M-Banking					
4.	Saya berencana untuk menggunakan M-Banking pada setiap kali kesempatan transaksi					
5.	Saya merencanakan untuk melanjutkan penggunaan M-Banking karena membuat transaksi lebih mudah					

PERILAKU

No.	Keterangan	STS	TS	RR	S	SS
1.	Dalam transaksi perbankan saya sangat tergantung dengan mobile banking					
2.	Saya melakukan berbagai macam transaksi menggunakan mobile banking (misal : pembayaran kuliah,pulsa, Penarikan tunai)					
3.	Saya menggunakan mobile banking karena menyediakan informasi yang saya butuhkan selama saya melakukan transaksi perbankan					



HASIL SPSS

Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PU	100	3,4	5,0	4,182	,3740
PEOU	100	2,4	5,0	4,090	,4569
AMAN	100	2,25	5,00	3,6500	,62057
RISK	100	1,75	4,50	3,2250	,56575
AKSES	100	2,0	5,0	3,845	,6224
SIKAP	100	2,4	5,0	3,996	,4557
MINAT	100	2,4	5,0	3,688	,6092
PERILAKU	100	1,50	11,00	2,8600	1,15815
Valid N (listwise)	100				

Statistics

		Bank	JenisKelamin
N	Valid	100	100
	Missing	0	0

Bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BCA	35	35,0	35,0	35,0
	BNI	6	6,0	6,0	41,0
	BRI	13	13,0	13,0	54,0
	BTM	1	1,0	1,0	55,0
	CIMB Niaga	1	1,0	1,0	56,0
	DANAMON	6	6,0	6,0	62,0
	MANDIRI	8	8,0	8,0	70,0
	MAY BANK	28	28,0	28,0	98,0
	NIAGA	1	1,0	1,0	99,0
	NISP	1	1,0	1,0	100,0
	Total	100	100,0	100,0	

JenisKelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Perempuan	64	64,0	64,0	64,0
	Laki-laki	36	36,0	36,0	100,0
Total		100	100,0	100,0	

Validitas dan Realibilitas

1. Perceived Usefulness

Case Processing Summary

		N	%
Cases	Valid	100	100,0
	Excluded(0	,0
	a)		
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
,673	,676	5

Item Statistics

	Mean	Std. Deviation	N
PU1	4,40	,512	100
PU2	4,16	,545	100
PU3	4,06	,565	100
PU4	4,15	,575	100
PU5	4,14	,636	100

Inter-Item Correlation Matrix

	PU1	PU2	PU3	PU4	PU5
PU1	1,000	,455	,195	,308	,136
PU2	,455	1,000	,329	,277	,255
PU3	,195	,329	1,000	,314	,285
PU4	,308	,277	,314	1,000	,384
PU5	,136	,255	,285	,384	1,000

The covariance matrix is calculated and used in the analysis.

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	16,51	2,596	,387	,246	,639
PU2	16,75	2,391	,479	,287	,599
PU3	16,85	2,452	,410	,181	,629
PU4	16,76	2,326	,479	,246	,597
PU5	16,77	2,341	,386	,193	,644

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20,91	3,497	1,870	5

2. Perceived Ease of Use

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
,784	,783	5

Inter-Item Correlation Matrix

	PEOU1	PEOU2	PEOU3	PEOU4	PEOU5
PEOU1	1,000	,391	,278	,338	,423
PEOU2	,391	1,000	,269	,424	,554
PEOU3	,278	,269	1,000	,531	,381
PEOU4	,338	,424	,531	1,000	,608
PEOU5	,423	,554	,381	,608	1,000

The covariance matrix is calculated and used in the analysis.

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	16,48	3,707	,464	,229	,775
PEOU2	16,14	3,576	,545	,346	,749
PEOU3	16,58	3,721	,474	,295	,771
PEOU4	16,45	3,361	,649	,482	,714
PEOU5	16,15	3,240	,676	,498	,703

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20,45	5,220	2,285	5

3. Keamanan dan Privasi

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
,845	,845	4

Item Statistics

	Mean	Std. Deviation	N
AMAN1	3,66	,728	100
AMAN2	3,57	,769	100
AMAN3	3,84	,677	100
AMAN4	3,53	,822	100

Inter-Item Correlation Matrix

	AMAN1	AMAN2	AMAN3	AMAN4
AMAN1	1,000	,657	,442	,591
AMAN2	,657	1,000	,623	,652
AMAN3	,442	,623	1,000	,498
AMAN4	,591	,652	,498	1,000

The covariance matrix is calculated and used in the analysis.

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
AMAN1	10,94	3,754	,666	,478	,810
AMAN2	11,03	3,363	,783	,616	,758
AMAN3	10,76	4,063	,600	,403	,837
AMAN4	11,07	3,399	,688	,483	,803

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14,60	6,162	2,482	4

4. Perceived Risk

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
,607	,633	4

Item Statistics

	Mean	Std. Deviation	N
RISK1	3,37	,849	100
RISK2	2,78	,938	100
RISK3	3,10	,847	100
RISK4	3,65	,687	100

Inter-Item Correlation Matrix

	RISK1	RISK2	RISK3	RISK4
RISK1	1,000	,078	,482	,415
RISK2	,078	1,000	,092	,161
RISK3	,482	,092	1,000	,581
RISK4	,415	,161	,581	1,000

The covariance matrix is calculated and used in the analysis.

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
RISK1	9,53	3,100	,435	,260	,499
RISK2	10,12	3,763	,131	,026	,739
RISK3	9,80	2,889	,526	,408	,424
RISK4	9,25	3,280	,550	,372	,440

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12,90	5,121	2,263	4

5. Kemampuan Akses (Accessability)

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
,600	,601	2

Item Statistics

	Mean	Std. Deviation	N
AKSES1	3,78	,719	100
AKSES2	3,91	,753	100

Inter-Item Correlation Matrix

	AKSES1	AKSES2
AKSES1	1,000	,429
AKSES2	,429	1,000

The covariance matrix is calculated and used in the analysis.

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
AKSES1	3,91	,568	,429	,184	. ^a
AKSES2	3,78	,517	,429	,184	. ^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
7,69	1,549	1,245	2

6. SIKAP

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
,751	,758	5

Item Statistics

	Mean	Std. Deviation	N
SIKAP1	3,90	,644	100
SIKAP2	4,06	,547	100
SIKAP3	3,92	,614	100
SIKAP4	3,87	,677	100
SIKAP5	4,23	,723	100

Inter-Item Correlation Matrix

	SIKAP1	SIKAP2	SIKAP3	SIKAP4	SIKAP5
SIKAP1	1,000	,476	,337	,341	,311
SIKAP2	,476	1,000	,465	,403	,348
SIKAP3	,337	,465	1,000	,339	,542
SIKAP4	,341	,403	,339	1,000	,289
SIKAP5	,311	,348	,542	,289	1,000

The covariance matrix is calculated and used in the analysis.

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
SIKAP1	16,08	3,589	,487	,272	,718
SIKAP2	15,92	3,670	,583	,366	,690
SIKAP3	16,06	3,471	,587	,393	,683
SIKAP4	16,11	3,574	,454	,219	,731
SIKAP5	15,75	3,341	,503	,321	,715

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19,98	5,192	2,278	5

7. MINAT

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
,857	,858	5

Item Statistics

	Mean	Std. Deviation	N
MINAT1	3,77	,709	100
MINAT2	3,56	,783	100
MINAT3	3,54	,858	100
MINAT4	3,61	,815	100
MINAT5	3,96	,634	100

Inter-Item Correlation Matrix

	MINAT1	MINAT2	MINAT3	MINAT4	MINAT5
MINAT1	1,000	,544	,605	,525	,519
MINAT2	,544	1,000	,613	,536	,493
MINAT3	,605	,613	1,000	,636	,504
MINAT4	,525	,536	,636	1,000	,497
MINAT5	,519	,493	,504	,497	1,000

The covariance matrix is calculated and used in the analysis.

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
MINAT1	14,67	6,365	,675	,461	,827
MINAT2	14,88	6,066	,675	,460	,827
MINAT3	14,90	5,545	,742	,560	,809
MINAT4	14,83	5,920	,679	,473	,826
MINAT5	14,48	6,858	,608	,374	,844

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18,44	9,279	3,046	5

8. PERILAKU

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
,871	,874	3

Item Statistics

	Mean	Std. Deviation	N
PERILAKU1	3,30	,859	100
PERILAKU2	3,53	,731	100
PERILAKU3	4,01	,745	100

Inter-Item Correlation Matrix

	PERILAKU1	PERILAKU2	PERILAKU3
PERILAKU1	1,000	,726	,674
PERILAKU2	,726	1,000	,695
PERILAKU3	,674	,695	1,000

The covariance matrix is calculated and used in the analysis.

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
PERILAKU1	7,54	1,847	,760	,582	,820
PERILAKU2	7,31	2,155	,777	,604	,800
PERILAKU3	6,83	2,183	,735	,543	,835

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10,84	4,358	2,088	3

UJI ASUMSI KLASIK

1. UJI NORMALITAS

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	MINAT, RISK, PEOU, AKSES, AMAN ^a , PU, SIKAP	.	Enter

a. All requested variables entered.

b. Dependent Variable: PERILAKU

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,822 ^a	,676	,652	1,232

a. Predictors: (Constant), MINAT, RISK, PEOU, AKSES, AMAN, PU, SIKAP

b. Dependent Variable: PERILAKU

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	291,727	7	41,675	27,443	,000 ^a
	Residual	139,713	92	1,519		
	Total	431,440	99			

a. Predictors: (Constant), MINAT, RISK, PEOU, AKSES, AMAN, PU, SIKAP

b. Dependent Variable: PERILAKU

Coefficients^a

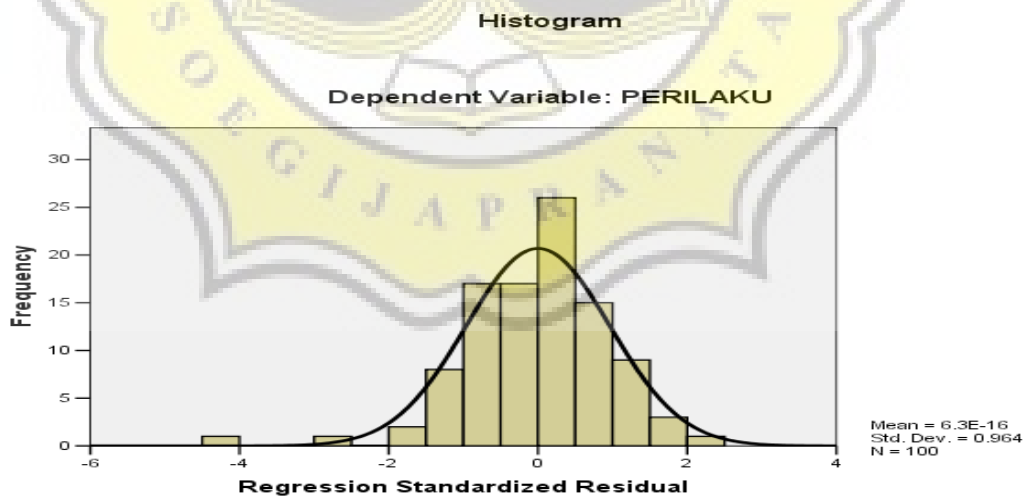
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,579	1,716		-,920	,360
	PU	-,017	,077	-,015	-,219	,827
	PEOU	-,006	,063	-,007	-,103	,918
	AMAN	,162	,059	,193	2,733	,008
	RISK	,053	,061	,057	,867	,388
	AKSES	,096	,114	,057	,847	,399
	SIKAP	,007	,071	,008	,105	,916
	MINAT	,487	,050	,710	9,827	,000

a. Dependent Variable: PERILAKU

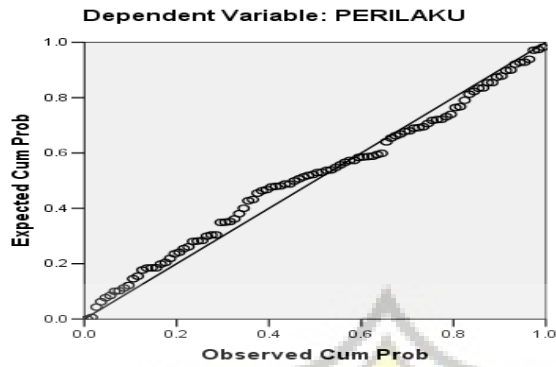
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	6,56	14,58	10,84	1,717	100
Residual	-5,535	2,588	,000	1,188	100
Std. Predicted Value	-2,495	2,177	,000	1,000	100
Std. Residual	-4,491	2,100	,000	,964	100

a. Dependent Variable: PERILAKU



Normal P-P Plot of Regression Standardized Residual



One-Sample Kolmogorov-Smirnov Test

		Standardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,96399841
Most Extreme Differences	Absolute	,083
	Positive	,053
	Negative	-,083
Kolmogorov-Smirnov Z		,834
Asymp. Sig. (2-tailed)		,490

a. Test distribution is Normal.

b. Calculated from data.

2. UJI HETEROSKEDASITAS

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	MINAT, RISK, PEOU, AKSES, AMAN ^a , SIKAP ^a		Enter

a. All requested variables entered.

b. Dependent Variable: abs_res

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,214 ^a	,046	-,027	,82151

a. Predictors: (Constant), MINAT, RISK, PEOU, AKSES, AMAN, PU, SIKAP

b. Dependent Variable: abs_res

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,969	7	,424	,628	,731 ^a
	Residual	62,089	92	,675		
	Total	65,057	99			

a. Predictors: (Constant), MINAT, RISK, PEOU, AKSES, AMAN, PU, SIKAP

b. Dependent Variable: abs_res

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,915	1,144		,800	,426
	PU	-,052	,052	-,121	-1,015	,313
	PEOU	,008	,042	,022	,188	,851
	AMAN	-,019	,040	-,058	-,480	,632
	RISK	-,005	,040	-,013	-,114	,909
	AKSES	,039	,076	,059	,509	,612
	SIKAP	,076	,047	,215	1,620	,109
	MINAT	-,033	,033	-,123	-,995	,323

a. Dependent Variable: abs_res

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	,4339	1,4606	,8640	,17317	100
Residual	-1,02510	4,42357	,00000	,79193	100
Std. Predicted Value	-2,484	3,445	,000	1,000	100
Std. Residual	-1,248	5,385	,000	,964	100

a. Dependent Variable: abs_res

3. UJI MULTIKOLINEARITAS

1.) PU,PEOU,RISK,AKSES,KEAMANAN DAN PRIVASI TERHADAP SIKAP PENGGUNAAN MOBILE BANKING

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	AKSES, PU, RISK, PEOU, AMAN(a)		Enter

a All requested variables entered.

b Dependent Variable: SIKAP

Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,591(a)	,350	,315	1,886

a Predictors: (Constant), AKSES, PU, RISK, PEOU, AMAN

b Dependent Variable: SIKAP

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	179,689	5	35,938	10,106	,000 ^a
	Residual	334,271	94	3,556		
	Total	513,960	99			

a. Predictors: (Constant), AKSES, PU, RISK, PEOU, AMAN

b. Dependent Variable: SIKAP

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4,639	2,578		1,799	,075		
	PU	,202	,116	,165	1,744	,085	,769	1,301
	PEOU	,216	,093	,217	2,317	,023	,792	1,262
	AMAN	,244	,087	,266	2,794	,006	,766	1,305
	RISK	-,070	,092	-,069	-,756	,452	,824	1,214
	AKSES	,527	,159	,288	3,313	,001	,917	1,091

a. Dependent Variable: SIKAP

Coefficient Correlations

Model			AKSES	PU	RISK	PEOU	AMAN
1	Correlations	AKSES	1,000	-,021	-,183	-,113	-,077
		PU	-,021	1,000	,093	-,384	-,234
		RISK	-,183	,093	1,000	,009	-,358
		PEOU	-,113	-,384	,009	1,000	-,099
		AMAN	-,077	-,234	-,358	-,099	1,000
	Covariances	AKSES	,025	,000	-,003	-,002	-,001
		PU	,000	,013	,001	-,004	-,002
		RISK	-,003	,001	,009	7,83E-005	-,003
		PEOU	-,002	-,004	7,83E-005	,009	-,001
		AMAN	-,001	-,002	-,003	-,001	,008

a. Dependent Variable: SIKAP

Collinearity Diagnostics

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	PU	PEOU	AMAN	RISK
1	1	5,928	1,000	,00	,00	,00	,00	,00
	2	,025	15,370	,01	,02	,05	,10	,00
	3	,021	16,759	,00	,02	,02	,25	,00
	4	,016	19,299	,02	,01	,04	,62	,00
	5	,006	30,323	,16	,20	,89	,00	,00
	6	,004	40,864	,81	,75	,00	,03	,00

a. Dependent Variable: SIKAP

2.) Sikap terhadap Minat
Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	SIKAP(a)		Enter

a All requested variables entered.

b Dependent Variable: MINAT

Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,499(a)	,249	,241	2,653

a Predictors: (Constant), SIKAP

b Dependent Variable: MINAT

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	228,747	1	228,747	32,494	,000 ^a
	Residual	689,893	98	7,040		
	Total	918,640	99			

a. Predictors: (Constant), SIKAP

b. Dependent Variable: MINAT

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	5,111	2,353		2,172	,032		
	SIKAP	,667	,117	,499	5,700	,000	1,000	1,000

a. Dependent Variable: MINAT

Coefficient Correlations^a

Model		SIKAP	
1	Correlations	SIKAP	1,000
	Covariances	SIKAP	,014

a. Dependent Variable: MINAT

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	SIKAP
1	1	1,994	1,000	,00	,00
	2	,006	17,683	1,00	1,00

a. Dependent Variable: MINAT

3) Minat terhadap Perilaku

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	MINAT(a)	.	Enter

a All requested variables entered.

b Dependent Variable: PERILAKU

Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	,791(a)	,626	,622	1,283
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a Predictors: (Constant), MINAT
b Dependent Variable: PERILAKU

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	270,012	1	270,012	163,919	,000 ^a
	Residual	161,428	98	1,647		
	Total	431,440	99			

a. Predictors: (Constant), MINAT
b. Dependent Variable: PERILAKU

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,843	,791		1,065	,289		
	MINAT	,542	,042	,791	12,803	,000	1,000	1,000

a. Dependent Variable: PERILAKU

Coefficient Correlations^a

Model		MINAT
1	Correlations	MINAT
		1,000
	Covariances	MINAT
		,002

a. Dependent Variable: PERILAKU

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	MINAT
1	1	1,987	1,000	,01	,01
	2	,013	12,250	,99	,99

a. Dependent Variable: PERILAKU

4) Perceived Ease of Use terhadap Perceived Usefulness Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	PEOU(a)	.	Enter

a All requested variables entered.
b Dependent Variable: PU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,430(a)	,185	,177	1,696

a Predictors: (Constant), PEOU

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	64,136	1	64,136	22,284	,000 ^a
	Residual	282,054	98	2,878		
	Total	346,190	99			

a. Predictors: (Constant), PEOU

b. Dependent Variable: PU

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	13,706	1,536		8,925	,000	1,000	1,000
	PEOU	,352	,075	,430	4,721	,000		

a. Dependent Variable: PU

Coefficient Correlations^a

Model		PEOU	
1	Correlations	PEOU	1,000
	Covariances	PEOU	,006

a. Dependent Variable: PU

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	PEOU
1	1	1,994	1,000	,00	,00
	2	,006	18,048	1,00	1,00

a. Dependent Variable: PU

A. KOEFISIEN DETERMINASI

1)PU,PEOU,RISK,AKSES,KEAMANAN DAN PRIVASI TERHADAP SIKAP PENGGUNAAN MOBILE BANKING

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,591 ^a	,350	,315	1,886

a. Predictors: (Constant), AKSES, PU, RISK, PEOU, AMAN

2) PEOU TERHADAP PU

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,430 ^a	,185	,177	1,696

a. Predictors: (Constant), PEOU

3) SIKAP TERHADAP MINAT PENGGUNAAN MOBILE BANKING

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,499 ^a	,249	,241	2,653

a. Predictors: (Constant), SIKAP

4) MINAT TERHADAP PENGGUNAAN MOBILE BANKING

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,791 ^a	,626	,622	1,283

a. Predictors: (Constant), MINAT

B. MODEL FIT

1) PU, PEOU, RISK, AKSES, KEAMANAN DAN PRIVASI TERHADAP SIKAP PENGGUNAAN MOBILE BANKING

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	179,689	5	35,938	10,106	,000 ^a
	Residual	334,271	94	3,556		
	Total	513,960	99			

a. Predictors: (Constant), AKSES, PU, RISK, PEOU, AMAN

b. Dependent Variable: SIKAP

2) PEOU TERHADAP PU

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	64,136	1	64,136	22,284	,000 ^a
	Residual	282,054	98	2,878		
	Total	346,190	99			

a. Predictors: (Constant), PEOU

b. Dependent Variable: PU

3) SIKAP TERHADAP MINAT PENGGUNAAN MOBILE BANKING

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	228,747	1	228,747	32,494	,000 ^a
	Residual	689,893	98	7,040		
	Total	918,640	99			

a. Predictors: (Constant), SIKAP

b. Dependent Variable: MINAT

4) MINAT TERHADAP PENGGUNAAN MOBILE BANKING

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	270,012	1	270,012	163,919	,000 ^a
	Residual	161,428	98	1,647		
	Total	431,440	99			

a. Predictors: (Constant), MINAT

b. Dependent Variable: PERILAKU

C. UJI HIPOTESIS

1.) *PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, KEAMANAN DAN PRIVASI, PERSEPSI RISIKO, DAN KEMAMPUAN AKSES TERHADAP SIKAP PENGGUNAAN MOBILE BANKING*

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,639	2,578		1,799	,075
	PEOU	,216	,093	,217	2,317	,023
	PU	,202	,116	,165	1,744	,085
	AMAN	,244	,087	,266	2,794	,006
	RISK	-,070	,092	-,069	-,756	,452
	AKSES	,527	,159	,288	3,313	,001

a. Dependent Variable: SIKAP

2.) PERCEIVED EASE OF USE TERHADAP PERCEIVED USEFULNESS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13,706	1,536		8,925	,000
	PEOU	,352	,075	,430	4,721	,000

a. Dependent Variable: PU

3.) SIKAP TERHADAP MINAT PENGGUNAAN MOBILE BANKING

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,111	2,353		2,172	,032
	SIKAP	,667	,117	,499	5,700	,000

a. Dependent Variable: MINAT

4. MINAT TERHADAP PERILAKU PENGGUNAAN MOBILE BANKING

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,843	,791		1,065	,289
	MINAT	,542	,042	,791	12,803	,000

a. Dependent Variable: PERILAKU