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LAMPIRAN

Lampiran 1

KUESIONER PENELITIAN

Yth. Bapak Pimpinan
PT.BNI (Persero) Tbk Kantor Cabang Palopo
Di tempat

Dengan hormat,

Sehubungan dengan adanya tugas akhir penelitian (*thesis*) yang merupakan syarat untuk menyelesaikan studi S2 Pascasarja dan guna memperoleh gelar Magister Manajemen di Fakultas Ekonomi dan Bisnis Jurusan Manajemen Universitas Hasanuddin Makassar, maka peneliti memohon dengan hormat kepada Bapak Pimpinan untuk kesediaannya memberi izin bagi saya untuk melakukan penelitian kepada nasabah pengguna mobile banking di BNI Kantor Cabang Palopo dengan menyebarkan kuesioner secara *offline* di Banking Hall ataupun online melalui *google form* yang disebarkan kepada nasabah. Adapun penelitian yang saya buat dengan judul **“Berbagai Faktor yang Mempengaruhi Persepsi Pengguna Mobile Banking terhadap Adopsi Mobile Banking di PT. BNI (Persero) Tbk Kantor Cabang Palopo”**.

Informasi yang diberikan nasabah digunakan untuk kalangan terbatas saja, dalam artian hanya digunakan dalam kepentingan penelitian ini saja. Sesuai dengan etika penelitian, identitas dan jawaban Bapak/Ibu/Saudara/i akan dijamin kerahasiannya.

Peneliti,

Devika Reski Pebrianty

LEMBAR KUESIONER

I. Identitas Responden

Petunjuk: Berilah tanda centang (✓) pada pilihan yang terdapat kotak sesuai dengan kriteria yang anda miliki.

- a. Nama :
- b. Alamat :
- c. Jenis Kelamin : Pria Wanita
- d. Umur : 17-30 tahun
 31-40 tahun
 41-50 tahun
 ≥ 51 tahun
- e. Pendidikan Terakhir :
- f. Status Pernikahan : Menikah Belum Menikah
- g. Apakah anda memiliki aplikasi BNI *Mobile Banking* pada *Smartphone* anda?
 Ya Tidak
- h. Jika Ya, seberapa sering anda menggunakan BNI *Mobile Banking* dalam bertransaksi?
 ≥ 3 kali seminggu 1 kali seminggu ≥ 1 kali sebulan Tidak ketiganya
- i. Kapan anda terakhir kali menggunakan BNI *Mobile Banking* dalam bertransaksi?
 Minggu ini Bulan ini Bulan lalu Lebih dari 1 bulan yang lalu
- j. Untuk transaksi apa biasanya anda menggunakan *Mobile Banking* BNI?
 Cek saldo/mutasi rekening Online Transfer Pembayaran Belanja Online
 Pembelian pulsa, token listrik, paket data, dll Pembayaran kartu kredit, PDAM, TV langganan, dll
 Pengisian saldo E-Wallet (OVO, Shopee Pay, Gopay, dll)
 Lainnya (*sebutkan*).....

II. Petunjuk Pengisian

Jawablah pertanyaan di bawah ini dengan jawaban yang menurut Anda paling sesuai dengan diri Anda dan berilah tanda centang (✓) pada kolom yang telah disediakan. Mohon dalam menjawab kusioner tidak ada kolom yang dikosongkan.

Keterangan :

Skala 1 : Sangat Setuju (SS)

Skala 2 : Setuju (S)

Skala 3 : Kurang Setuju (KS)

Skala 4 : Tidak Setuju (TS)

Skala 5 : Sangat Tidak Setuju (STS)

III. Daftar Pertanyaan

No.	Pertanyaan	SS	S	N	TS	STS
Variabel Persepsi Kemudahan Penggunaan (<i>Ease of Use</i>)						
1	Belajar menggunakan aplikasi BNI <i>Mobile Banking</i> adalah hal yang mudah bagi saya.					
2	BNI <i>Mobile Banking</i> mudah digunakan bagi pemula					
3	BNI <i>Mobile Banking</i> cukup sulit untuk digunakan					
4	Saya tidak butuh waktu yang lama untuk mengetahui cara menggunakan BNI <i>mobile banking</i>					
5	Saya sudah mengetahui seluruh fitur transaksi yang saya butuhkan pada BNI <i>mobile banking</i>					
6	Saya pikir BNI <i>mobile banking</i> memudahkan pekerjaan saya dalam melakukan transaksi keuangan.					
Variabel Kepercayaan (<i>Trust</i>)						
1	Saya percaya BNI <i>mobile banking</i> dapat menyelesaikan masalah saya dalam melakukan transaksi keuangan					
2	Saya merasa BNI <i>mobile banking</i> aman digunakan untuk melakukan transaksi keuangan					
3	Saya tidak merasa khawatir akan keamanan BNI <i>mobile banking</i>					
4	Saya sering merasa khawatir ketika menggunakan <i>mobile banking</i> untuk transaksi keuangan					
5	Saya jarang menggunakan <i>mobile banking</i> karena merasa khawatir akan keamanan transaksi saya					

6	Masalah keamanan bukanlah kekuatiran saya dalam menggunakan BNI <i>mobile banking</i>					
Variabel Kesadaran (<i>Awareness</i>)						
1	Saya merasa <i>mobile banking</i> bermanfaat bagi saya					
2	Saya telah mengetahui manfaat BNI <i>Mobile banking</i> sebagai aplikasi yang digunakan untuk layanan transaksi perbankan secara <i>online</i>					
3	Saya memiliki aplikasi BNI <i>mobile banking</i> pada <i>smartphone</i> saya namun jarang menggunakannya.					
4	Saya memiliki aplikasi BNI <i>mobile banking</i> pada <i>smartphone</i> hanya untuk berjaga-jaga saja					
5	Saya memiliki aplikasi BNI <i>mobile banking</i> pada <i>smartphone</i> karena saya membutuhkannya					
Pengaruh Sosial (<i>Social Influence</i>)						
1	Orang-orang di sekitar saya menganggap bahwa saya harus menggunakan <i>mobile banking</i>					
2	Orang-orang di sekitar saya berpikir bahwa menggunakan <i>mobile banking</i> dalam bertransaksi adalah ide yang bagus.					
3	Orang-orang di sekitar saya mendorong saya untuk menggunakan <i>mobile banking</i>					
4	Teman-teman saya menghargai pilihan saya dalam menggunakan <i>mobile banking</i> .					
5	Teman-teman saya menggunakan <i>mobile banking</i> dalam bertransaksi sehingga sayapun juga ingin menggunakannya.					
6	Saya pikir menggunakan <i>mobile banking</i> akan memberi saya status sosial yang lebih tinggi.					
Kualitas Layanan Elektronik terhadap Adopsi <i>Mobile Banking</i>						
1	BNI <i>mobile banking</i> sangat mendukung saya dalam melakukan transaksi keuangan					
2	BNI <i>mobile banking</i> memiliki performa yang baik dalam melakukan transaksi keuangan					

3	Saya jarang menemukan hambatan dalam menggunakan BNI <i>Mobile Banking</i>					
4	BNI <i>mobile banking</i> sering bermasalah/error saat saya gunakan.					
5	Secara umum saya puas dengan aplikasi BNI <i>Mobile Banking</i>					
6	Saya jarang menggunakan aplikasi BNI <i>Mobile Banking</i> karena sering bermasalah/error.					
	ADOPSI MOBILE BANKING					
1	Saya akan terus menggunakan layanan <i>mobile banking</i>					
2	Saya berharap kedepannya layanan <i>mobile banking</i> akan semakin mempermudah segala transaksi keuangan perbankan.					
3	Saya pikir orang lain juga seharusnya menggunakan <i>mobile banking</i> dalam bertransaksi keuangan.					
4	Saya berniat menggunakan layanan <i>mobile banking</i> di masa depan					

Lampiran 2

Tabulasi Responden

1. Variabel Persepsi Kemudahan Penggunaan

No Sampel	PEOU (X1)						Total X1
	X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	
1	4	5	4	4	4	2	23
2	4	4	5	4	4	5	26
3	3	4	4	4	3	4	22
4	5	4	4	4	4	4	25
5	4	5	4	4	4	4	25
6	5	5	3	4	4	4	25
7	5	5	5	5	5	5	30
8	5	5	4	4	2	5	25
9	4	4	3	4	4	4	23
10	5	5	5	5	5	5	30
11	4	4	4	4	4	4	24
12	5	4	4	4	5	5	27
13	5	5	5	4	5	5	29
14	5	5	4	4	5	5	28
15	4	4	4	3	4	3	22
16	5	5	5	5	5	5	30
17	5	5	5	5	5	5	30
18	4	4	4	4	3	4	23
19	4	4	4	4	3	4	23
20	5	5	4	5	4	5	28
21	5	5	5	5	5	5	30
22	5	5	4	4	5	5	28
23	5	4	5	5	4	5	28
24	5	5	5	5	5	5	30
25	5	4	4	4	4	4	25
26	5	4	4	4	4	5	26
27	4	4	3	4	4	5	24
28	3	3	3	3	3	4	19
29	5	5	4	5	4	5	28
30	4	4	3	4	4	3	22
31	5	4	4	4	4	4	25

32	4	4	3	4	4	5	24
33	5	5	5	5	5	5	30
34	5	5	4	4	5	5	28
35	5	3	4	4	4	2	22
36	4	4	3	4	3	4	22
37	5	4	4	4	3	4	24
38	5	5	5	5	5	5	30
39	5	5	5	5	5	5	30
40	5	3	4	5	5	5	27
41	4	4	3	4	4	4	23
42	5	5	5	5	5	5	30
43	5	5	5	5	5	5	30
44	4	3	3	4	3	4	21
45	5	4	5	4	4	4	26
46	5	5	5	4	5	5	29
47	4	4	4	4	4	5	25
48	4	4	2	4	5	5	24
49	5	4	4	4	5	5	27
50	5	5	5	5	5	5	30
51	5	4	4	4	4	5	26
52	5	4	3	4	4	4	24
53	5	5	5	5	5	5	30
54	5	5	4	5	4	4	27
55	5	5	4	5	4	5	28
56	5	5	5	5	5	5	30
57	5	4	4	4	4	4	25
58	4	4	4	4	4	5	25
59	5	5	5	5	5	5	30
60	5	5	5	5	5	5	30
61	5	4	4	4	4	5	26
62	4	4	4	3	4	4	23
63	4	5	5	4	5	5	28
64	4	4	5	4	5	4	26
65	5	5	5	5	5	5	30
66	5	5	5	5	5	5	30
67	4	4	4	5	4	5	26
68	5	5	5	5	5	5	30
69	3	3	3	3	3	3	18
70	3	3	2	3	3	2	16

71	5	5	4	5	5	5	29
72	5	5	4	5	5	5	29
73	5	5	5	5	4	5	29
74	5	4	4	4	4	5	26
75	5	5	5	5	5	5	30
76	5	4	5	5	4	5	28
77	4	4	3	4	4	4	23
78	5	4	4	4	4	4	25
79	4	5	3	4	4	4	24
80	5	4	4	4	4	4	25
81	5	5	5	5	5	5	30
82	5	5	5	5	5	5	30
83	4	4	3	4	4	5	24
84	5	5	5	5	5	5	30
85	5	4	5	4	5	4	27
86	5	5	5	5	5	5	30
87	5	4	4	3	4	4	24
88	5	4	5	5	4	5	28
89	5	5	5	5	4	5	29
90	5	5	5	5	4	4	28
91	5	5	5	5	5	5	30
92	4	4	3	3	4	4	22
93	4	4	3	4	4	4	23
94	5	4	4	4	4	4	25
95	4	4	4	4	4	4	24
96	5	5	4	4	4	4	26
97	5	5	4	5	5	5	29
98	4	4	4	5	3	4	24
99	4	5	4	4	4	4	25
100	5	4	4	2	4	4	23
101	4	4	3	4	4	4	23
102	4	4	4	4	5	5	26
103	5	4	3	5	4	5	26
104	5	5	5	5	5	5	30
105	4	4	4	4	4	4	24
106	5	5	5	5	5	5	30
107	4	4	3	4	4	4	23
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2. Variabel Kepercayaan

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272	4	4	4	4	4	4	24
273	2	3	3	2	3	3	16
274	4	4	4	4	4	4	24
275	4	4	4	4	4	4	24
276	5	5	5	5	5	4	29
277	4	4	4	4	4	4	24
278	3	3	3	3	3	3	18
279	4	4	4	3	4	4	23
280	4	4	4	4	4	5	25
281	4	4	4	4	4	4	24
282	4	4	4	4	4	4	24
283	4	4	4	4	4	4	24
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285	4	4	4	4	4	4	24
286	5	5	5	5	5	5	30
287	3	3	3	3	4	3	19
288	4	4	4	4	3	4	23
289	2	2	3	3	3	3	16
290	4	4	4	4	4	4	24
291	5	5	5	5	5	5	30
292	4	4	4	4	4	2	22
293	3	3	3	3	3	3	18
294	5	5	5	5	4	5	29
295	5	5	5	5	5	5	30
296	5	5	5	5	5	5	30
297	5	5	5	5	4	4	28
298	2	2	3	2	2	2	13
299	2	1	2	2	2	1	10

300	3	3	3	2	3	3	17
301	5	5	5	5	5	3	28
302	3	3	3	4	4	4	21
303	4	4	4	4	4	4	24
304	2	2	2	2	3	2	13
305	4	4	4	4	4	4	24
306	4	4	4	4	3	4	23
307	5	5	5	5	5	5	30
308	3	3	3	3	3	4	19
309	4	4	4	4	4	4	24
310	4	4	4	4	4	4	24
311	4	4	4	4	4	4	24
312	4	4	4	3	4	4	23

3. Variabel Kesadaran

No Sampel	KESADARAN (X3)					TOTAL X3
	X3.1	X3.2	X3.3	X3.4	X3.5	
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2	4	4	5	5	4	22
3	3	4	3	3	3	16
4	5	4	3	2	4	18
5	5	5	3	3	4	20
6	5	5	3	3	4	20
7	5	5	5	5	5	25
8	5	5	4	4	5	23
9	4	4	2	3	4	17
10	5	5	5	4	5	24
11	4	4	4	4	4	20
12	5	4	4	4	5	22
13	5	5	5	3	5	23
14	5	5	4	3	5	22
15	3	4	3	2	4	16
16	4	4	3	2	4	17
17	5	5	5	5	5	25
18	5	4	2	4	4	19
19	4	4	4	4	4	20
20	5	5	5	5	5	25

21	5	5	4	3	5	22
22	5	5	4	4	5	23
23	5	5	5	5	5	25
24	5	5	5	5	5	25
25	4	4	4	4	4	20
26	5	4	5	4	5	23
27	5	5	4	4	5	23
28	5	5	4	3	4	21
29	5	5	5	4	5	24
30	4	4	3	3	3	17
31	5	5	3	3	4	20
32	5	5	4	4	4	22
33	5	5	5	5	5	25
34	5	5	4	4	5	23
35	4	4	4	4	4	20
36	4	4	3	3	4	18
37	4	4	4	3	4	19
38	5	5	5	5	5	25
39	5	5	5	5	5	25
40	5	5	4	5	5	24
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49	5	5	5	4	5	24
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51	5	3	5	4	4	21
52	5	5	2	4	4	20
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55	5	5	4	3	5	22
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57	5	5	4	3	5	22
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59	5	5	5	3	5	23

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62	4	4	3	4	4	19
63	4	3	4	3	3	17
64	5	5	5	4	5	24
65	5	5	4	4	5	23
66	5	5	4	4	5	23
67	5	4	3	3	5	20
68	5	5	4	3	5	22
69	2	3	2	2	2	11
70	3	3	3	3	3	15
71	5	5	4	4	5	23
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94	5	5	4	4	5	23
95	4	4	4	4	4	20
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98	4	4	4	3	4	19

99	5	5	4	4	4	22
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133	4	4	3	4	4	19
134	4	4	5	4	5	22
135	3	3	3	4	3	16
136	5	5	4	4	5	23
137	4	4	2	4	4	18

138	4	4	4	4	4	20
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140	5	4	3	4	4	20
141	5	5	4	5	5	24
142	5	5	5	5	5	25
143	5	4	4	4	4	21
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149	5	4	3	3	4	19
150	5	5	5	5	5	25
151	4	4	2	2	4	16
152	4	4	4	4	4	20
153	4	4	2	2	4	16
154	4	3	3	2	4	16
155	5	4	2	2	4	17
156	4	4	2	2	4	16
157	2	2	2	2	3	11
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166	5	5	5	4	4	23
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169	5	5	3	4	5	22
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198	4	4	4	4	4	20
199	4	4	3	3	4	18
200	3	3	3	3	4	16
201	4	4	4	4	4	20
202	5	4	2	2	4	17
203	4	4	4	2	4	18
204	4	4	2	4	4	18
205	4	4	2	4	4	18
206	4	5	4	4	4	21
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210	4	4	2	2	4	16
211	5	5	5	5	5	25
212	4	4	5	4	5	22
213	4	4	4	4	4	20
214	4	4	4	3	4	19
215	4	4	3	3	4	18

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218	4	4	4	3	4	19
219	4	4	2	3	4	17
220	4	4	3	3	3	17
221	4	4	3	3	4	18
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223	4	4	4	4	4	20
224	4	4	4	3	4	19
225	5	4	4	4	4	21
226	4	4	4	4	4	20
227	5	5	5	5	5	25
228	4	4	4	4	4	20
229	5	4	4	3	4	20
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231	4	4	4	4	4	20
232	4	4	4	4	4	20
233	4	4	4	4	4	20
234	4	4	4	4	4	20
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239	3	3	3	3	4	16
240	4	3	3	3	3	16
241	4	4	2	3	4	17
242	4	4	4	4	4	20
243	4	5	2	4	4	19
244	4	4	2	2	4	16
245	4	4	2	2	4	16
246	4	4	2	2	4	16
247	4	4	2	2	4	16
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249	4	4	2	2	4	16
250	4	4	2	2	4	16
251	3	3	3	3	2	14
252	4	5	3	2	4	18
253	3	3	3	2	2	13
254	5	4	3	2	4	18

255	5	4	2	2	4	17
256	4	4	3	2	4	17
257	4	4	4	4	4	20
258	4	5	3	4	4	20
259	4	5	4	2	4	19
260	4	4	4	4	4	20
261	4	4	3	4	4	19
262	4	4	4	3	4	19
263	4	4	4	4	4	20
264	4	4	4	4	4	20
265	5	5	4	4	4	22
266	5	4	3	4	4	20
267	4	4	5	4	4	21
268	4	4	4	4	4	20
269	5	5	4	4	4	22
270	4	4	4	4	4	20
271	4	4	3	4	4	19
272	3	3	2	3	3	14
273	3	2	2	2	2	11
274	5	5	5	5	4	24
275	4	4	4	4	4	20
276	3	3	3	2	3	14
277	2	2	2	3	2	11
278	3	3	2	3	3	14
279	4	4	4	4	4	20
280	4	4	4	4	4	20
281	4	4	4	4	4	20
282	4	4	4	4	5	21
283	4	4	4	4	5	21
284	4	4	4	3	4	19
285	5	5	5	5	5	25
286	4	4	4	4	4	20
287	3	3	3	3	3	15
288	4	4	4	4	4	20
289	3	3	3	3	3	15
290	4	4	4	4	4	20
291	4	4	4	4	4	20
292	3	4	4	4	4	19
293	4	4	4	4	4	20

294	4	4	4	4	4	20
295	4	4	4	4	4	20
296	5	5	5	5	5	25
297	5	5	5	5	4	24
298	2	2	1	2	2	9
299	2	1	2	1	1	7
300	4	4	4	4	3	19
301	4	4	4	4	4	20
302	4	4	4	4	4	20
303	4	4	4	4	4	20
304	3	3	3	3	3	15
305	4	4	4	4	4	20
306	4	4	3	3	4	18
307	4	4	4	4	4	20
308	3	3	3	3	3	15
309	4	4	4	4	4	20
310	4	4	4	4	4	20
311	4	4	4	4	4	20
312	4	4	3	4	4	19

4. Variabel Pengaruh Sosial

No Sampel	SOCIAL INFLUENCE (X4)						TOTAL X4
	X4.1	X4.2	X4.3	X4.4	X4.5	X4.6	
1	4	4	4	4	3	3	22
2	3	4	4	4	3	2	20
3	4	4	4	4	4	4	24
4	4	4	4	4	4	4	24
5	4	5	4	4	4	4	25
6	5	5	4	4	3	3	24
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10	5	5	5	5	5	5	30
11	4	4	4	4	4	4	24
12	5	4	4	5	4	5	27
13	5	5	5	5	5	5	30
14	5	5	4	4	4	5	27

15	4	4	4	4	4	4	24
16	4	4	4	4	4	3	23
17	5	5	5	5	5	4	29
18	4	4	4	2	4	4	22
19	4	3	3	3	4	3	20
20	5	5	5	5	2	3	25
21	5	5	5	5	4	4	28
22	5	4	5	4	4	4	26
23	5	5	5	5	3	3	26
24	5	5	5	5	5	5	30
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26	4	4	3	4	3	3	21
27	4	4	4	4	4	4	24
28	5	5	5	4	4	4	27
29	4	4	4	4	3	3	22
30	4	4	4	4	3	4	23
31	5	5	4	4	4	4	26
32	5	4	4	4	4	4	25
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34	5	5	4	4	4	4	26
35	4	4	4	4	4	2	22
36	4	4	4	4	3	3	22
37	4	4	4	4	3	3	22
38	5	5	5	5	5	4	29
39	5	5	5	5	5	5	30
40	5	5	4	5	4	5	28
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50	5	5	5	5	5	5	30
51	4	5	4	2	3	4	22
52	5	5	4	4	4	4	26
53	4	4	4	4	4	4	24

54	5	4	4	5	5	5	28
55	4	4	5	4	3	2	22
56	5	5	5	5	4	4	28
57	5	4	4	4	3	4	24
58	5	5	5	4	4	4	27
59	5	5	5	5	5	5	30
60	5	5	5	4	5	5	29
61	5	5	4	4	4	4	26
62	5	5	5	5	5	5	30
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64	5	5	5	5	4	4	28
65	5	5	5	5	3	4	27
66	5	5	5	5	4	5	29
67	4	4	4	4	5	4	25
68	5	5	4	4	4	4	26
69	3	3	2	3	2	2	15
70	3	3	3	3	3	3	18
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84	5	5	5	5	5	5	30
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86	5	5	4	5	4	4	27
87	5	5	4	5	4	4	27
88	5	5	5	5	4	4	28
89	5	5	5	5	5	5	30
90	5	5	5	5	5	5	30
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92	4	4	3	4	3	3	21

93	4	4	4	4	4	3	23
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95	4	4	4	4	4	4	24
96	5	4	4	4	5	4	26
97	5	5	5	5	4	4	28
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101	4	4	4	3	3	3	21
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112	4	4	3	4	3	4	22
113	4	4	3	3	4	4	22
114	5	5	4	2	2	4	22
115	5	5	5	4	3	4	26
116	5	5	5	5	5	5	30
117	5	4	3	4	2	4	22
118	4	4	4	3	4	4	23
119	5	4	4	2	3	5	23
120	3	3	4	3	3	3	19
121	5	5	5	5	5	3	28
122	5	4	4	2	3	4	22
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128	4	5	4	4	4	3	24
129	5	5	5	5	5	5	30
130	5	4	4	4	4	4	25
131	5	4	4	4	5	4	26

132	4	4	4	4	4	4	24
133	5	4	4	3	4	4	24
134	5	5	4	4	4	4	26
135	5	5	4	4	5	4	27
136	4	4	4	4	5	5	26
137	4	5	5	4	5	4	27
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140	4	4	4	3	4	3	22
141	5	5	5	4	5	5	29
142	5	5	5	5	3	3	26
143	5	4	4	4	3	3	23
144	4	4	3	2	5	3	21
145	3	3	3	3	4	4	20
146	5	5	5	4	5	4	28
147	3	2	2	4	3	4	18
148	5	5	5	3	3	3	24
149	3	4	4	4	4	4	23
150	4	4	5	4	4	4	25
151	4	4	5	5	4	4	26
152	4	4	4	4	4	4	24
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167	5	5	4	4	4	4	26
168	2	3	3	3	2	2	15
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171	3	4	3	3	3	3	19
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174	4	4	4	4	4	4	24
175	4	4	4	3	3	4	22
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183	4	3	3	3	2	3	18
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187	4	4	4	4	4	4	24
188	3	3	3	3	3	3	18
189	3	3	3	3	2	3	17
190	3	3	3	4	4	3	20
191	5	5	5	5	5	5	30
192	5	5	4	3	4	3	24
193	5	5	4	4	4	3	25
194	4	4	4	4	3	4	23
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197	4	4	4	4	4	3	23
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204	4	4	4	4	4	3	23
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212	5	5	5	5	5	5	30
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226	3	3	2	3	3	2	16
227	5	5	5	5	5	5	30
228	4	4	4	4	4	3	23
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232	4	4	4	4	5	4	25
233	4	4	4	4	5	4	25
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244	4	5	4	4	4	4	25
245	5	5	4	4	5	4	27
246	4	4	4	4	5	4	25
247	4	5	4	5	5	5	28
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252	4	5	4	4	5	4	26
253	3	3	3	3	3	3	18
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261	4	4	4	4	4	4	24
262	4	4	4	4	4	4	24
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265	5	5	5	4	4	3	26
266	4	4	4	4	3	4	23
267	4	4	4	4	4	3	23
268	4	4	4	4	5	4	25
269	5	5	5	5	4	4	28
270	5	4	4	5	4	4	26
271	4	4	4	4	4	4	24
272	3	3	3	3	3	4	19
273	3	3	2	2	1	2	13
274	5	5	5	5	4	5	29
275	4	4	4	4	5	4	25
276	2	2	2	3	2	2	13
277	2	2	3	3	3	3	16
278	3	3	2	3	3	2	16
279	2	2	2	2	3	2	13
280	3	3	3	2	3	3	17
281	4	4	4	4	4	4	24
282	4	4	4	4	5	4	25
283	5	5	4	4	4	4	26
284	4	4	4	4	4	4	24
285	4	4	4	4	4	4	24
286	4	4	4	4	3	4	23
287	3	3	3	3	3	4	19

288	4	4	4	4	4	4	24
289	2	2	2	3	2	2	13
290	2	3	2	3	2	2	14
291	4	4	4	4	4	3	23
292	3	3	3	3	3	2	17
293	3	3	2	3	3	3	17
294	4	4	4	4	4	4	24
295	4	4	4	4	5	4	25
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300	2	2	2	2	2	2	12
301	3	3	3	3	3	2	17
302	4	4	4	3	4	4	23
303	4	4	4	4	4	4	24
304	2	2	2	2	2	3	13
305	3	3	3	3	3	2	17
306	4	4	4	4	4	4	24
307	4	4	4	4	4	4	24
308	2	2	2	3	3	3	15
309	4	4	4	4	4	4	24
310	4	4	4	4	3	4	23
311	5	5	5	5	5	4	29
312	4	4	4	4	4	4	24

5. Variabel Kualitas Layanan Elektronik

No Sampel	e-SQ						TOTAL X5
	X5.1	X5.2	X5.3	X5.4	X5.5	X5.6	
1	4	4	4	4	4	4	24
2	3	3	4	4	3	3	20
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4	5	4	4	4	4	4	25
5	5	5	4	4	4	4	26
6	5	5	4	3	5	3	25
7	5	5	5	5	5	5	30
8	5	4	5	4	5	4	27
9	4	4	3	3	4	3	21

10	4	4	5	4	5	5	27
11	4	4	4	4	4	4	24
12	5	4	5	4	5	4	27
13	5	5	5	5	5	5	30
14	4	4	4	4	4	4	24
15	3	4	4	3	3	3	20
16	4	4	4	3	4	3	22
17	5	5	5	4	5	5	29
18	4	3	3	4	4	4	22
19	4	4	4	4	4	4	24
20	4	4	4	4	4	4	24
21	5	5	5	3	5	4	27
22	5	5	4	4	5	4	27
23	5	5	5	3	5	4	27
24	5	5	5	5	5	5	30
25	4	4	4	4	4	4	24
26	5	4	3	4	5	5	26
27	5	4	4	5	4	5	27
28	5	4	4	4	5	4	26
29	5	5	4	4	4	4	26
30	4	4	4	3	4	3	22
31	5	5	4	3	4	3	24
32	5	5	4	3	5	3	25
33	5	5	5	5	4	5	29
34	5	5	4	4	5	4	27
35	4	4	4	4	4	4	24
36	4	4	4	3	4	3	22
37	5	4	2	3	4	3	21
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40	4	4	4	4	4	4	24
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42	5	5	5	5	5	5	30
43	5	5	5	5	5	5	30
44	4	4	3	3	5	3	22
45	4	4	4	3	5	4	24
46	5	5	5	5	5	5	30
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48	4	4	4	4	4	4	24

49	5	5	5	4	5	4	28
50	5	5	5	5	5	3	28
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52	4	4	4	4	4	4	24
53	4	4	3	3	4	3	21
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65	5	5	4	5	5	4	28
66	5	5	5	4	5	4	28
67	4	4	5	4	4	4	25
68	5	5	5	4	5	5	29
69	3	4	3	3	3	3	19
70	2	2	3	3	2	3	15
71	5	5	5	4	5	4	28
72	5	5	5	5	5	5	30
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74	5	4	4	3	4	4	24
75	5	5	5	5	5	5	30
76	5	5	5	5	5	5	30
77	4	4	4	4	4	3	23
78	5	5	4	4	5	4	27
79	4	5	3	4	4	4	24
80	5	4	4	3	4	3	23
81	5	5	5	5	5	4	29
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84	5	5	5	5	5	5	30
85	5	5	4	4	5	5	28
86	5	5	5	5	5	5	30
87	5	5	4	4	5	4	27

88	5	5	4	4	4	4	26
89	5	4	4	5	5	5	28
90	5	5	5	5	5	3	28
91	5	5	5	5	5	5	30
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102	4	4	4	3	5	5	25
103	5	4	4	3	4	5	25
104	5	5	5	5	5	5	30
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109	4	4	4	3	4	3	22
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112	4	4	4	3	4	3	22
113	4	4	3	3	4	3	21
114	5	5	4	4	4	4	26
115	5	5	5	3	5	3	26
116	5	5	5	3	5	3	26
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118	4	4	3	4	3	4	22
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123	5	5	4	3	4	2	23
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125	5	5	5	4	5	4	28
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129	5	5	5	4	5	5	29
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132	4	4	4	4	4	4	24
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136	5	5	4	4	5	5	28
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163	4	4	4	4	4	4	24
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169	5	5	5	4	5	4	28
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172	4	4	4	4	4	4	24
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177	4	4	4	4	4	4	24
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180	4	4	4	4	4	4	24
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183	4	4	4	4	3	4	23
184	5	5	4	4	4	4	26
185	4	4	4	3	4	3	22
186	4	4	4	5	5	4	26
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190	4	4	4	4	4	4	24
191	5	4	4	4	4	4	25
192	5	5	5	5	5	4	29
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194	4	4	4	3	4	3	22
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219	4	4	4	3	4	4	23
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239	4	4	4	5	4	5	26
240	4	4	4	3	4	3	22
241	4	4	4	4	4	4	24
242	4	5	4	3	4	4	24
243	4	4	4	4	4	3	23

244	4	4	4	4	4	4	24
245	4	4	4	4	4	3	23
246	4	4	4	4	4	3	23
247	4	5	4	5	4	4	26
248	4	4	4	4	4	3	23
249	4	4	4	5	4	4	25
250	4	4	4	4	4	3	23
251	3	3	3	3	3	3	18
252	3	4	4	4	3	3	21
253	3	2	3	2	3	3	16
254	5	4	4	5	4	3	25
255	4	4	4	4	4	3	23
256	4	5	4	4	4	3	24
257	5	5	5	5	5	5	30
258	4	4	3	4	3	4	22
259	4	4	4	4	5	5	26
260	4	4	4	4	4	5	25
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265	5	5	4	4	4	3	25
266	4	4	4	5	4	4	25
267	4	3	4	4	4	4	23
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269	5	5	5	4	4	4	27
270	4	4	4	4	5	4	25
271	4	4	4	4	4	4	24
272	4	4	5	4	4	4	25
273	2	2	2	3	3	3	15
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278	3	3	3	3	3	3	18
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280	4	4	4	4	4	4	24
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282	4	4	4	4	4	4	24

283	4	4	4	3	4	4	23
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285	4	4	4	4	4	4	24
286	4	4	4	4	4	4	24
287	3	3	3	3	3	3	18
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297	5	5	5	5	5	4	29
298	2	2	2	2	2	2	12
299	2	2	2	2	2	2	12
300	3	3	3	3	3	3	18
301	4	4	4	4	4	4	24
302	4	4	3	3	3	4	21
303	4	4	4	4	4	4	24
304	3	2	2	3	2	3	15
305	4	4	4	4	5	5	26
306	4	4	4	4	4	4	24
307	4	4	4	4	4	4	24
308	3	2	3	2	2	2	14
309	4	4	4	4	4	4	24
310	4	4	4	4	4	4	24
311	4	4	4	4	4	4	24
312	4	4	4	4	4	4	24

6. Variabel Adopsi Teknologi

No Sampel	Adopsi Teknologi (Y)				TOTAL Y
	Y1	Y2	Y3	Y4	
1	5	5	4	5	19
2	5	4	4	4	17
3	5	5	5	5	20
4	5	4	5	4	18

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39	5	4	3	4	16
40	4	4	5	4	17
41	4	5	4	5	18
42	5	5	5	5	20
43	4	4	4	5	17

44	5	4	4	4	17
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46	5	4	3	4	16
47	4	4	5	5	18
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49	5	5	4	5	19
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51	5	5	4	4	18
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75	5	5	4	5	19
76	5	5	5	5	20
77	5	5	5	5	20
78	5	5	5	5	20
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82	5	5	5	5	20

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85	4	5	4	4	17
86	5	5	5	5	20
87	4	5	5	5	19
88	4	5	4	5	18
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98	4	4	4	4	16
99	5	5	5	5	20
100	4	4	4	4	16
101	4	4	4	4	16
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103	5	5	4	4	18
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116	5	5	5	5	20
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186	4	4	4	4	16
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223	5	4	5	5	19
224	3	3	3	4	13
225	4	4	4	4	16
226	3	2	2	3	10
227	5	5	5	5	20
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262	4	4	4	4	16
263	4	4	4	4	16
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265	4	4	4	4	16
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267	3	3	3	4	13
268	3	4	3	4	14
269	5	3	3	4	15
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272	4	4	4	4	16
273	2	3	3	2	10
274	4	3	4	4	15
275	4	3	4	3	14
276	5	5	5	5	20
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295	4	4	4	4	16
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297	5	5	5	5	20
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300	4	4	4	4	16
301	4	4	4	4	16
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306	5	4	5	4	18
307	5	5	5	5	20
308	2	2	3	3	10
309	3	4	4	3	14
310	4	4	4	4	16
311	4	4	5	5	18
312	4	4	4	4	16

Lampiran 3

**UJI VALIDITAS
PERSEPSI KEMUDAHAN PENGGUNAAN (X1)**

Correlations								
		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	Persepsi Kemudahan
X1.1	Pearson Correlation	1	.693**	.527**	.568**	.633**	.629**	.818**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	312	312	312	312	312	312	312
X1.2	Pearson Correlation	.693**	1	.573**	.628**	.663**	.656**	.848**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	312	312	312	312	312	312	312
X1.3	Pearson Correlation	.527**	.573**	1	.585**	.567**	.530**	.784**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	312	312	312	312	312	312	312
X1.4	Pearson Correlation	.568**	.628**	.585**	1	.655**	.646**	.822**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	312	312	312	312	312	312	312
X1.5	Pearson Correlation	.633**	.663**	.567**	.655**	1	.655**	.838**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	312	312	312	312	312	312	312
X1.6	Pearson Correlation	.629**	.656**	.530**	.646**	.655**	1	.830**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	312	312	312	312	312	312	312

Persepsi Kemuda han	Pearson Correlation	.818**	.848**	.784**	.822**	.838**	.830**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	312	312	312	312	312	312	312
**. Correlation is significant at the 0.01 level (2-tailed).								

UJI VALIDITAS X2 KEPERCAYAAN

Correlations								
		X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	Kepercayaan
X2.1	Pearson Correlation	1	.795**	.710**	.484**	.422**	.533**	.818**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	312	312	312	312	312	312	312
X2.2	Pearson Correlation	.795**	1	.761**	.521**	.527**	.495**	.854**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	312	312	312	312	312	312	312
X2.3	Pearson Correlation	.710**	.761**	1	.540**	.502**	.541**	.842**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	312	312	312	312	312	312	312
X2.4	Pearson Correlation	.484**	.521**	.540**	1	.586**	.416**	.771**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	312	312	312	312	312	312	312

X2.5	Pearson Correlation	.422**	.527**	.502**	.586**	1	.349**	.748**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	312	312	312	312	312	312	312
X2.6	Pearson Correlation	.533**	.495**	.541**	.416**	.349**	1	.690**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	312	312	312	312	312	312	312
Kepercayaan	Pearson Correlation	.818**	.854**	.842**	.771**	.748**	.690**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	312	312	312	312	312	312	312
**. Correlation is significant at the 0.01 level (2-tailed).								

UJI VALIDITAS X3

KESADARAN

Correlations

	X3.1	X3.2	X3.3	X3.4	X3.5	Kesadaran
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X3.1	Pearson Correlation	1	.804**	.460**	.429**	.740**	.820**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	312	312	312	312	312	312
X3.2	Pearson Correlation	.804**	1	.473**	.462**	.755**	.836**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	312	312	312	312	312	312
X3.3	Pearson Correlation	.460**	.473**	1	.614**	.504**	.789**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	312	312	312	312	312	312
X3.4	Pearson Correlation	.429**	.462**	.614**	1	.479**	.765**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	312	312	312	312	312	312
X3.5	Pearson Correlation	.740**	.755**	.504**	.479**	1	.835**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	312	312	312	312	312	312
Kesadaran	Pearson Correlation	.820**	.836**	.789**	.765**	.835**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	312	312	312	312	312	312

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

UJI VALIDITAS
VARIABEL PENGARUH SOSIAL
Correlations

		X4.1	X4.2	X4.3	X4.4	X4.5	X4.6	Sosial
X4.1	Pearson Correlation	1	.806**	.742**	.621**	.539**	.566**	.859**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	312	312	312	312	312	312	312
X4.2	Pearson Correlation	.806**	1	.786**	.659**	.559**	.533**	.873**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	312	312	312	312	312	312	312
X4.3	Pearson Correlation	.742**	.786**	1	.699**	.579**	.538**	.874**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	312	312	312	312	312	312	312
X4.4	Pearson Correlation	.621**	.659**	.699**	1	.587**	.530**	.823**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	312	312	312	312	312	312	312
X4.5	Pearson Correlation	.539**	.559**	.579**	.587**	1	.582**	.779**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	312	312	312	312	312	312	312
X4.6	Pearson Correlation	.566**	.533**	.538**	.530**	.582**	1	.758**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	312	312	312	312	312	312	312
Sosial	Pearson Correlation	.859**	.873**	.874**	.823**	.779**	.758**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	312	312	312	312	312	312	312

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

UJI VALIDITAS
KUALITAS LAYANAN ELEKTRONIK

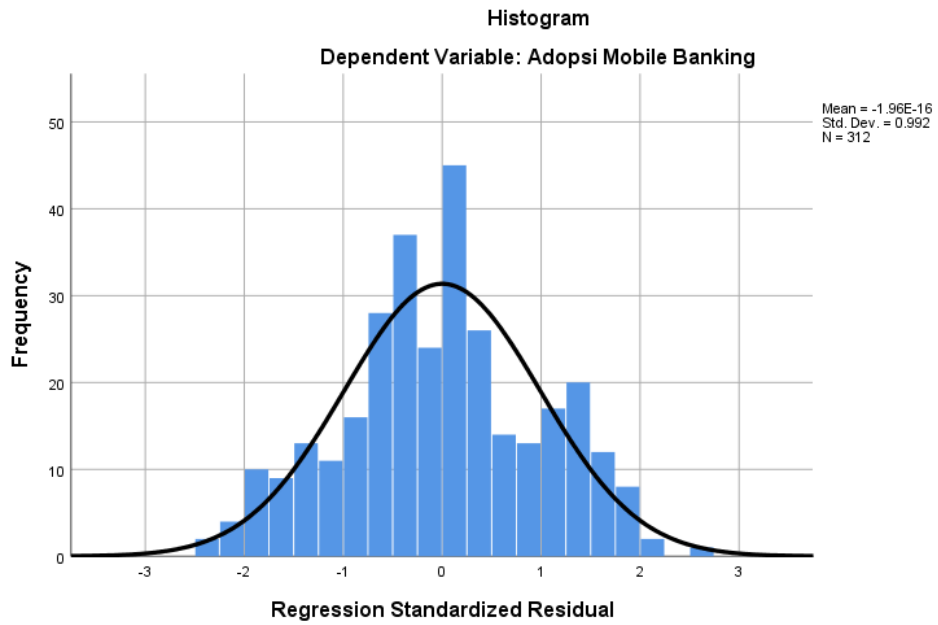
Correlations

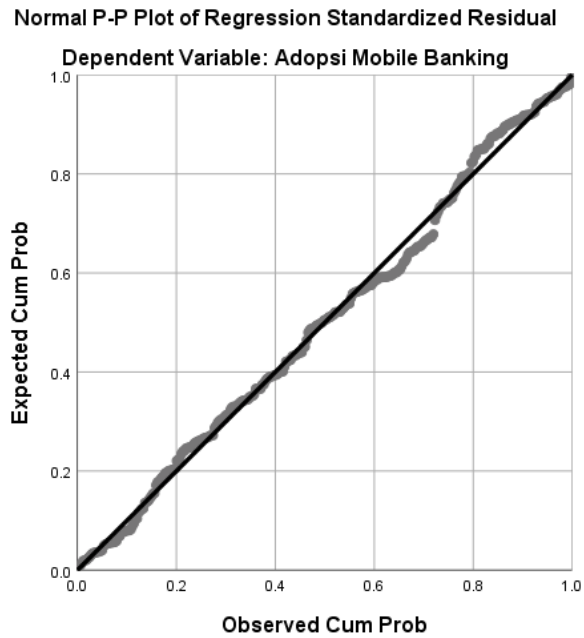
		X5.1	X5.2	X5.3	X5.4	X5.5	X5.6	Kualitas Layanan Elektronik
X5.1	Pearson Correlation	1	.768**	.630**	.424**	.715**	.426**	.817**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	312	312	312	312	312	312	312
X5.2	Pearson Correlation	.768**	1	.681**	.450**	.716**	.413**	.832**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	312	312	312	312	312	312	312
X5.3	Pearson Correlation	.630**	.681**	1	.524**	.703**	.482**	.830**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	312	312	312	312	312	312	312
X5.4	Pearson Correlation	.424**	.450**	.524**	1	.491**	.626**	.743**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	312	312	312	312	312	312	312
X5.5	Pearson Correlation	.715**	.716**	.703**	.491**	1	.513**	.854**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	312	312	312	312	312	312	312
X5.6	Pearson Correlation	.426**	.413**	.482**	.626**	.513**	1	.731**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	312	312	312	312	312	312	312

Kualitas Layanan Elektronik	Pearson Correlation	.817**	.832**	.830**	.743**	.854**	.731**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	312	312	312	312	312	312	312

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

Uji Normalitas Metode Grafik





**UJI NORMALITAS
 METODE KOLMOGOROV SMIRNOV
 One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		312
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.86814707
Most Extreme Differences	Absolute	.046
	Positive	.046
	Negative	-.042
Test Statistic		.046
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.

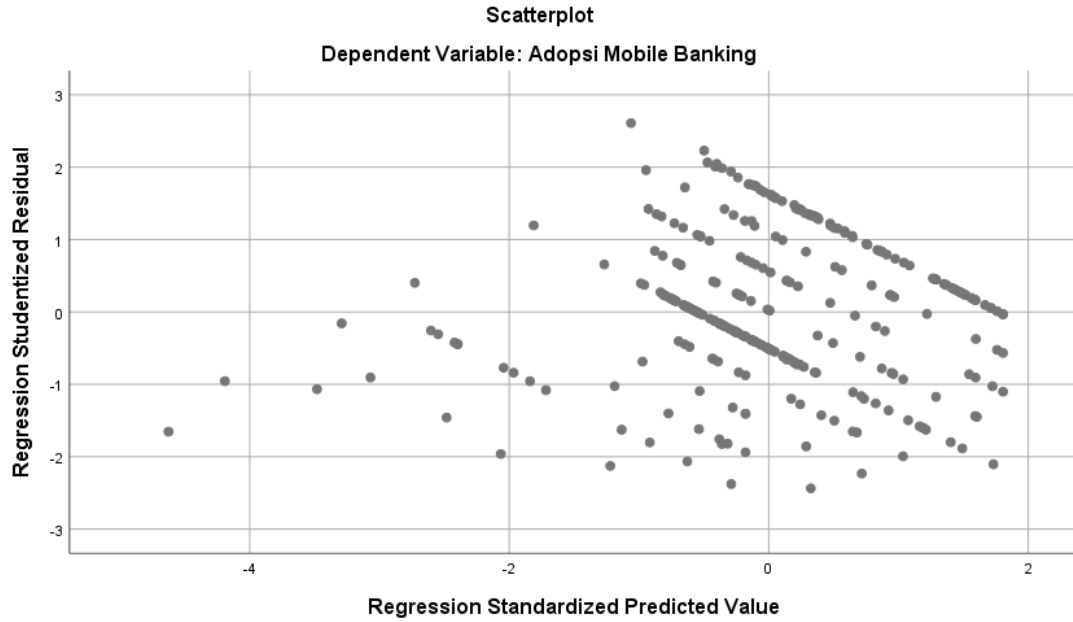
UJI MULTIKOLINEARITAS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.982	.884		3.374	.001		
	Persepsi Kemudahan	.121	.058	.157	2.083	.038	.309	3.232
	Kepercayaan	.128	.061	.174	2.107	.036	.260	3.849
	Kesadaran	.122	.053	.145	2.298	.022	.442	2.261
	Sosial	.080	.039	.122	2.049	.041	.498	2.007
	Kualitas Layanan Elektronik	.140	.064	.176	2.167	.031	.269	3.723

a. Dependent Variable: Adopsi Mobile Banking

UJI HETEROSKEDASTISITAS METODE GRAFIK



UJI HETEROSKEDASTISITAS METODE GLEJSER

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.757	.530		3.314	.001
	Persepsi Kemudahan	.020	.035	.058	.566	.572
	Kepercayaan	-.005	.036	-.014	-.125	.900
	Kesadaran	.023	.032	.061	.719	.473
	Sosial	.027	.023	.094	1.165	.245
	Kualitas Layanan Elektronik	-.072	.039	-.205	-1.872	.062

a. Dependent Variable: Abs_Res

UJI R SQUARE

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.678 ^a	.459	.450	1.883	1.851

a. Predictors: (Constant), Kualitas Layanan Elektronik, Kesadaran, Sosial, Persepsi Kemudahan, Kepercayaan

b. Dependent Variable: Adopsi Mobile Banking

UJI F

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	920.897	5	184.179	51.925	.000 ^b
	Residual	1085.382	306	3.547		
	Total	2006.279	311			

a. Dependent Variable: Adopsi Mobile Banking

b. Predictors: (Constant), Kualitas Layanan Elektronik, Kesadaran, Sosial, Persepsi Kemudahan, Kepercayaan

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Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	2.982	.884		3.374	.001
	Persepsi Kemudahan	.121	.058	.157	2.083	.038
	Kepercayaan	.128	.061	.174	2.107	.036
	Kesadaran	.122	.053	.145	2.298	.022
	Sosial	.080	.039	.122	2.049	.041
	Kualitas Layanan Elektronik	.140	.064	.176	2.167	.031

a. Dependent Variable: Adopsi Mobile Banking