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KUESIONER PENELITIAN

No. (kosongkan)

Kepada Yth. Nasabah Bank

Nama saya **Abdul Razak Munir**, mahasiswa Program Doktor Ilmu Ekonomi kekhususan Manajemen pada Fakultas Ekonomi Universitas Hasanuddin. Sehubungan dengan penelitian Disertasi yang saya lakukan, saya membutuhkan pendapat nasabah mengenai layanan mobile banking yang disediakan oleh perbankan. Oleh karena itu saya membutuhkan bantuan bapak/ibu/saudara(i) agar bisa memberikan pendapatnya mengenai hal tersebut. Pernyataan dan data nasabah hanya akan digunakan untuk keperluan penelitian dan sangat dijaga kerahasiaanya. Terima kasih atas bantuan dan kerja samanya.

Hormat saya,
Peneliti

BAGIAN I CARA PENGISIAN

Pilihlah salah satu nilai dari 1 sampai 5 (dengan tanda O, V, atau X) sebagai jawaban atas tiap pertanyaan di bawah ini

Keterangan Jawaban :

- | | | |
|---|---|---------------------|
| 1 | = | Sangat Tidak Setuju |
| 2 | = | Tidak Setuju |
| 3 | = | Netral |
| 4 | = | Setuju |
| 5 | = | Sangat Setuju |

PENGETAHUAN (KNOWLEDGE)

Saya mengetahui manfaat layanan mobile banking yang ditawarkan oleh bank.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya mengetahui cara menggunakan layanan mobile banking

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya mengetahui biaya yang timbul untuk menggunakan layanan mobile banking.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya mengetahui tentang fasilitas mobile banking yang ditawarkan oleh bank.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

KEPERCAYAAN (TRUST)

Saya percaya transaksi mobile banking akan sesuai keinginan saya.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya percaya dengan reputasi bank yang menawarkan layanan mobile banking.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya percaya menggunakan layanan mobile banking mempermudah transaksi perbankan saya.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya percaya pada manfaat layanan mobile banking bank saya.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

PERSEPSI KENYAMANAN (PERCEIVED ENJOYMENT)

Saya merasa menggunakan mobile banking adalah menyenangkan

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya menikmati bertransaksi menggunakan mobile banking

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Bertransaksi menggunakan mobile banking bisa kapan saja dan dimana saja

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Kebutuhan perbankan saya terpenuhi oleh mobile banking

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

PERSEPSI RISIKO (PERCEIVED RISK)

Menurut saya Penggunaan mobile banking adalah beresiko.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Menggunakan mobile banking akan membuang waktu saya secara percuma.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
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Penggunaan mobile banking akan membuat informasi pribadi saya tersebar ke pihak yang tidak berkepentingan.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
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Pihak bank tidak menjamin Mobile banking tidak bisa digunakan selain saya sendiri.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

ATITUDE (SIKAP)

Menurut saya lebih praktis menggunakan layanan mobile banking dibanding mendatangi kantor cabang

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
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Saya menyukai menggunakan layanan mobile banking.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya merasa penggunaan layanan mobile banking adalah keputusan yang tepat.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya merasa layanan mobile banking memberikan control yang lebih luas bagi transaksi perbankan saya.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

PERSEPSI KEMUDAHAN (PERCEIVED EASE OF USE)

Saya merasa mudah bagi saya menguasai penggunaan mobile banking

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya merasa mudah menggunakan mobile banking untuk kebutuhan perbankan saya.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya merasa mempelajari penggunaan mobile banking adalah mudah

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya merasa mobile banking mudah untuk diakses.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
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PERSEPSI KEGUNAAN (PERCEIVED USEFULNESS)

Menggunakan mobile banking akan mempercepat kegiatan perbankan saya

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Menggunakan mobile banking akan mengefisienkan kegiatan perbankan saya

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Menggunakan mobile banking akan mengefektifkan kegiatan perbankan saya

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya merasa mobile banking membantu dalam urusan perbankan saya

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

MAKSUD/NIAT/INTENSI

Saya akan merekomendasikan layanan mobile banking kepada teman atau keluarga.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
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Menggunakan layanan mobile banking adalah penting bagi saya untuk perbankan saya.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya akan lebih sering menggunakan layanan mobile banking untuk kegiatan perbankan saya.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
---------------------	---	---	---	---	---	---------------

Saya akan menggunakan layanan mobile banking untuk kegiatan perbankan saya.

Sangat Tidak Setuju	1	2	3	4	5	Sangat Setuju
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BAGIAN II
DATA PELANGGAN
(Data Hanya Untuk Kepentingan Penelitian)

Jenis Kelamin :

1. Laki-laki
2. Perempuan

Usia :

1. Di bawah 18 tahun
2. 18 tahun sampai di bawah 25 tahun
3. 25 tahun sampai di bawah 35 tahun
4. 35 tahun sampai di bawah 45 tahun
5. 45 tahun lebih

Pekerjaan :

1. Mahasiswa
2. Ibu Rumah Tangga
3. Pegawai Negeri
4. Karyawan Swasta
5. Wiraswasta
6. Profesional
7. Lainnya

Pendapatan/bulan :

1. Di bawah 1 juta
2. 1 juta sampai di bawah 2,5 juta
3. 2,5 juta sampai di bawah 5 juta
4. 5 juta sampai di bawah 7,5 juta
5. 7,5 juta sampai di bawah 10 juta
6. 10 juta ke atas

Lamanya menjadi nasabah bank :

1. Kurang dari 1 tahun
2. 1 tahun sampai kurang dari 3 tahun
3. 3 tahun sampai kurang dari 5 tahun
4. 5 tahun lebih

Pengalaman menggunakan Mobile banking

1. Belum pernah
2. 1 – 5 kali
3. 6 – 10 kali
4. Lebih 10 kali

Pendidikan Terakhir :

1. SD
2. SMP
3. SMA/SMU/SMK
4. D3
5. S1
6. S2
7. S3

Nasabah di bank:

1. BNI
2. Mandiri
3. BCA
4. Lainnya

Fasilitas yang dimiliki oleh Ponsel anda :

1. Java
2. Non Java

TERIMA KASIH

Reliability

Scale: X1

Case Processing Summary

	N	%
Cases	Valid	30 100.0
	Excluded ^a	0 .0
	Total	30 100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.852	4

Item Statistics

	Mean	Std. Deviation	N
x11	3.7667	.89763	30
x12	3.7333	.90719	30
x13	3.8000	.92476	30
x14	4.0667	.78492	30

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x11	11.6000	5.007	.690	.813
x12	11.6333	4.930	.703	.807
x13	11.5667	4.737	.744	.789
x14	11.3000	5.597	.639	.834

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15.3667	8.585	2.93003	4

Scale: X2

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.838	4

Item Statistics

	Mean	Std. Deviation	N
x21	4.1000	.84486	30
x22	3.9333	.94443	30
x23	3.9667	1.09807	30
x24	4.1667	.94989	30

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x21	12.0667	6.685	.597	.827
x22	12.2333	6.323	.588	.831
x23	12.2000	5.200	.719	.777
x24	12.0000	5.517	.804	.736

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.1667	10.006	3.16319	4

Scale: X3

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.803	4

Item Statistics

	Mean	Std. Deviation	N
x31	4.1333	.77608	30
x32	4.2333	.85836	30
x33	4.0333	.85029	30
x34	4.2333	.89763	30

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x31	12.5000	4.603	.601	.762
x32	12.4000	4.041	.703	.709
x33	12.6000	4.317	.613	.755
x34	12.4000	4.317	.558	.784

Scale Statistics

Mean	Variance	Std. Deviation	N of Items

16.6333	7.206	2.68435	4
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Scale: X4

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.946	4

Item Statistics

	Mean	Std. Deviation	N
x41	3.4667	1.52527	30
x42	3.4333	1.40647	30
x43	3.4000	1.63158	30
x44	3.5333	1.73669	30

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x41	10.3667	19.826	.898	.921
x42	10.4000	22.317	.757	.962
x43	10.4333	18.530	.937	.907
x44	10.3000	18.010	.904	.920

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
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13.8333	34.351	5.86094	4
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Scale: Y1

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.907	4

Item Statistics

	Mean	Std. Deviation	N
y11	4.1667	.87428	30
y12	4.0333	.88992	30
y13	4.0667	.98027	30
y14	4.0667	.90719	30

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
y11	12.1667	6.075	.835	.864
y12	12.3000	6.217	.772	.885
y13	12.2667	5.720	.801	.876
y14	12.2667	6.202	.755	.891

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.3333	10.437	3.23060	4

Scale: Y2

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.592	4

Item Statistics

	Mean	Std. Deviation	N
y21	3.9000	.95953	30
y22	3.8333	.87428	30
y23	4.0000	.78784	30
y24	4.0000	.87099	30

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
y21	11.8333	3.109	.438	.466
y22	11.9000	3.610	.342	.544
y23	11.7333	3.857	.334	.550
y24	11.7333	3.513	.380	.515

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15.7333	5.513	2.34790	4

Scale: Y3

Case Processing Summary

	N	%
Cases	Valid	30
	Excluded ^a	0
	Total	30

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

Reliability Statistics

Cronbach's Alpha	N of Items
.792	4

Item Statistics

	Mean	Std. Deviation	N
y31	3.9667	.76489	30
y32	4.2000	.84690	30
y33	3.9333	.73968	30
y34	3.9333	.90719	30

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
y31	12.0667	4.133	.600	.742
y32	11.8333	3.868	.600	.742
y33	12.1000	4.507	.487	.793
y34	12.1000	3.334	.733	.668

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.0333	6.585	2.56614	4

Scale: Y4**Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.762	4

Item Statistics

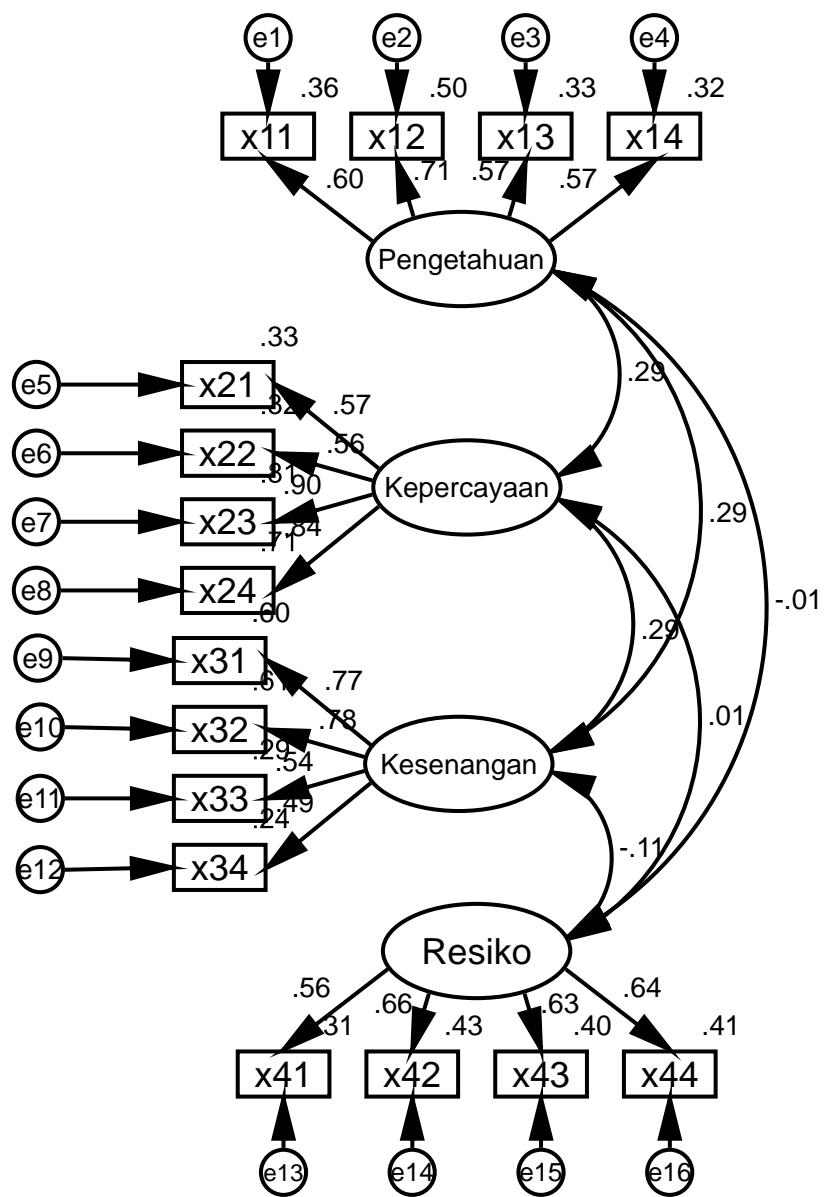
	Mean	Std. Deviation	N
y41	4.1667	.64772	30
y42	4.1667	.74664	30
y43	4.2000	.84690	30
y44	4.2000	.76112	30

Item-Total Statistics

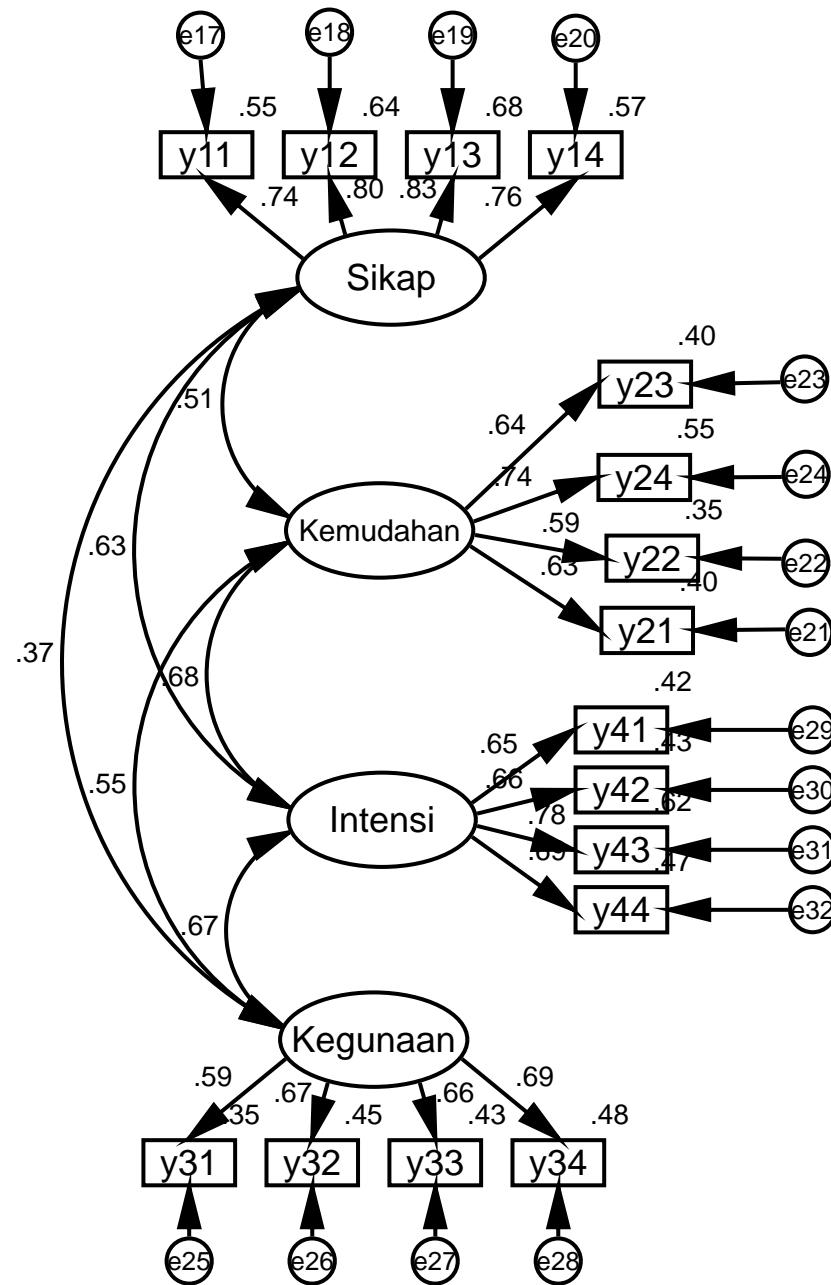
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
y41	12.5667	3.702	.475	.749
y42	12.5667	3.220	.571	.700
y43	12.5333	2.602	.727	.603
y44	12.5333	3.361	.489	.744

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
16.7333	5.306	2.30342	4



Chi Square = 147.730
 Probabilitas = .001
 Chi Square/df = 1.507
 GFI = .916
 AGFI = .884
 RMSEA = .050
 TLI = .925
 CFI = .939



Chi Square = 183.388
 Probabilitas = .000
 CMIN/DF = 1.871
 GFI = .894
 AGFI = .852
 RMSEA = .066
 TLI = .912
 CFI = .928

Chi Square = 596.283
 Chi Square/df = 1.368
 Probabilitas = .000
 GFI = .846
 AGFI = .814
 RMSEA = .043
 CFI = .926
 TLI = .916

