LAMPIRAN

I

Kuesioner

KUESIONER

Responden Yth,

Kami selaku mahasiswa dari Universitas Islam Sultan Agung akan mengadakan penelitian mengenai **"Resiko Teknologi Informasi dalam Internet Banking (Studi pada Nasabah Bank Negara Indonesia (Persero) Semarang)"**. Untuk itu kami mohon kesediaan Bapak/Ibu/Saudara/I untuk mengisi kuesioner ini. Segala informasi Bapak/Ibu/Saudara/I berikan, akan kami jaga kerahasiaannya dan hanya dipakai untuk kepentingan akademis. Atas kesediaannya meluankan waktu untuk mengisi kuesioner kami mengucapkan terimakasih.

A. Bagian I

Berilah tanda (X) pada jawaban pilihan anda.

1. Jenis Kelamin

   (a) Laki – Laki (b) Perempuan

2. Frekuensi penggunaan : ……

3. Lama Menjadi Nasabah : ……

B. BAGIAN II

Berilah jawaban pada pertanyaan – pertanyaan berikut dengan cara member tanda (ν) atau (x) pada salah satu kolom tersedia sesuai dengan pendapat anda dan berdasarkan pada apa yang anda rasakan sebagai nasabah.

Berikan pendapat anda sesuai kriteria sebagai berikut :

STS	=	Sangat Tidak Setuju	S	=	Setuju
TS	=	Tidak Setuju	SS	=	Sangat Setuju
CS	=	Cukup Setuju			

NO	PERTANYAAN	STS	TS	CS	S	SS
		1	2	3	4	5
Persepsi manfaat						
1	Saya merasa sistem internet banking mampu meningkatkan kualitas kinerja saya					
2	Saya mampu lebih mudah mengontrol keuangan dengan menggunakan sistem internet banking					
3	Sistem internet banking meningkatkan produktivitas saya					
4	Sistem internet banking membuat saya tidak perlu menghabiskan banyak waktu untuk mengantri di bank					
Persepsi kemudahan						
1	Saya merasa sistem internet banking mudah untuk digunakan					
2	Saya merasa mudah dalam mempelajari sistem internet banking					
3	Saya merasa mudah untuk mengingat proses dalam sistem internet banking					
4	Saya merasa interaksi dengan sistem internet banking jelas					
Persepsi kesesuaian						
1	Saya merasa reputasi bank terwakili dalam sistem internet anking					
2	Saya percaya dengan sistem keamanan dari bank dalam bertransaksi melalui internet banking					
3	Saya merasa ada jaminan keamanan dalam sistem internet banking perbankan					
Persepsi risiko						
1	BNI telah meminimalkan risiko pencurian pada sistem internet bankingnya					
2	BNI telah meminimalkan risiko penipuan pada sistem internet bankingnya					
3	BNI telah meminimalkan risiko kerusakan pada sistem internet bankingnya					

NO	PERTANYAAN	STS	TS	CS	S	SS
		1	2	3	4	5
Teknologi Informasi						
1	Saya mampu menggunakan peralatan untuk pengoperasian internet banking dengan baik					
2	Saya memiliki koneksi internet yang memadai untuk penngoperasian internet banking					
3	Saya dapat membuka website internet banking					
4	Saya bersedia untuk menerima teknologi internet banking yang baru					
Minat menggunakan internet banking						
1	Saya merasa perlu menggunakan sistem internet banking untuk berbagai transaksi perbankan					
2	Saya berencana untuk tetap menggunakan sistem internet banking di masa yang akan datang					
3	Saya ingin untuk selalu menggunakan sistem internet banking untuk setiap transaksi saya di masa depan					

LAMPIRAN

2

Hasil Kuesioner

No	x1.1	x1.2	x1.3	x1.4	x2.1	x2.2	x2.3	x2.4	x3.1	x3.2	x3.3	x4.1	x4.2	x4.3	m1	m2	m3	m4	y1	y2	y3	X1	X2	X3	X4	M	Y	X1.M	X2.M	X3.M	X4.M
1	4	4	4	4	3	4	4	4	3	3	4	4	3	4	5	5	5	5	4	4	4	16	15	10	11	20	12	320	300	200	220
2	5	5	5	4	5	5	5	4	3	3	4	5	5	5	5	4	4	4	4	5	4	19	19	10	15	17	13	323	323	170	255
3	3	5	4	5	3	3	4	4	4	4	3	4	2	3	4	4	4	4	5	4	4	17	14	11	9	16	13	272	224	176	144
4	4	3	5	3	4	4	4	1	4	3	4	3	3	4	4	4	4	4	3	4	4	15	13	11	10	16	11	240	208	176	160
5	5	5	5	3	5	5	5	4	4	4	4	5	4	5	4	5	4	5	4	5	5	18	19	12	14	18	14	324	342	216	252
6	4	4	4	4	4	4	4	4	4	3	5	4	3	5	4	3	4	3	4	5	4	16	16	12	12	14	13	224	224	168	168
7	3	3	4	5	3	3	3	5	4	3	3	3	3	4	2	2	4	5	4	3	4	15	14	10	10	13	11	195	182	130	130
8	4	3	4	4	5	5	4	4	3	3	5	3	4	5	4	4	4	5	4	4	3	15	18	11	12	17	11	255	306	187	204
9	3	3	4	2	4	4	3	1	4	4	3	3	4	4	4	5	5	5	4	3	3	12	12	11	11	19	10	228	228	209	209
10	4	3	5	4	4	3	4	4	4	4	3	3	5	4	3	3	4	3	4	4	4	16	15	11	12	13	12	208	195	143	156
11	3	3	4	4	4	4	3	5	4	3	3	3	4	5	4	3	4	3	4	3	4	14	16	10	12	14	11	196	224	140	168
12	4	4	4	4	5	4	4	4	3	3	3	4	5	5	5	4	5	4	4	4	4	16	17	9	14	18	12	288	306	162	252
13	2	2	2	3	1	2	2	4	2	1	5	2	2	2	5	4	5	5	2	2	2	9	9	8	6	19	6	171	171	152	172
14	4	4	4	4	4	4	4	4	4	4	5	4	4	4	4	3	4	4	4	4	3	16	16	13	12	15	11	240	240	195	180
15	3	3	3	4	4	5	4	4	4	4	4	3	5	4	4	4	4	4	4	5	4	13	17	12	12	16	13	208	272	192	192
16	4	4	4	3	4	4	4	5	3	3	3	4	5	5	4	3	4	3	4	4	4	15	17	9	14	14	12	210	238	126	196
17	4	4	4	5	4	4	4	5	4	4	4	4	4	4	4	3	5	4	4	4	4	17	17	12	12	16	12	272	272	192	192
18	1	1	1	2	2	1	1	1	1	2	1	1	3	1	1	2	2	2	1	1	2	5	5	4	5	7	4	35	35	28	35
19	3	3	4	3	4	4	3	4	3	4	3	3	3	4	4	4	4	4	4	3	3	13	15	10	10	16	10	208	240	160	160
20	5	4	4	4	4	4	5	4	3	3	1	4	4	3	4	5	5	4	4	3	5	17	17	7	11	18	12	306	306	126	198
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22	4	3	5	5	5	4	4	5	4	4	5	3	4	4	4	4	4	4	4	4	4	17	18	13	11	16	12	272	288	208	176
23	4	3	4	4	4	5	4	4	4	3	5	3	5	4	4	4	3	4	5	4	4	15	17	12	12	15	13	225	255	180	180
24	5	4	5	3	4	4	5	4	4	3	4	4	4	4	4	4	4	4	5	5	4	17	17	11	12	16	14	272	272	176	192
25	3	3	4	4	4	4	3	4	5	4	5	3	5	4	5	4	5	4	4	3	4	14	15	14	12	18	11	252	270	252	216
26	4	5	5	4	5	4	4	4	3	3	4	5	4	5	4	4	5	4	5	4	4	18	17	10	14	17	13	306	289	170	238
27	4	5	5	4	4	5	4	4	4	5	5	5	4	5	4	5	4	4	5	4	3	18	17	14	14	17	12	306	289	238	238
28	4	4	5	4	4	4	4	4	4	5	5	4	5	5	5	4	5	4	5	4	5	17	16	14	14	18	14	306	288	252	252
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30	4	4	4	4	3	4	4	5	4	4	5	4	4	4	4	4	4	4	4	4	4	16	16	13	12	16	12	256	256	208	192
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32	4	3	4	3	3	4	4	3	4	4	4	3	3	4	4	3	4	5	5	4	4	14	14	12	10	16	13	224	224	192	160
33	4	5	4	4	5	4	4	5	2	3	4	2	3	1	4	3	3	3	4	5	4	17	18	9	6	13	13	221	234	117	78
34	4	4	4	4	4	4	4	4	3	2	4	4	3	4	4	4	3	3	4	4	5	16	16	9	11	14	13	224	224	126	154
35	4	5	4	5	4	4	2	3	3	3	2	2	5	2	5	5	4	3	4	3	2	18	13	8	9	17	9	306	221	136	153
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42	5	5	5	1	4	4	5	2	4	5	4	5	3	5	5	4	5	5	5	5	5	16	15	13	13	19	15	304	285	247	247
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57	3	3	4	5	4	3	3	3	3	4	3	3	4	5	5	5	4	3	3	3	5	15	13	10	12	17	11	255	221	170	204
58	4	4	4	4	5	4	4	4	3	3	3	4	5	4	5	4	5	5	3	4	4	16	17	9	13	19	11	304	323	171	247
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62	4	3	5	4	4	5	4	4	3	4	3	3	3	4	4	5	5	4	2	4	3	16	17	10	10	18	9	288	306	180	180
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65	4	3	5	4	5	4	4	4	4	5	4	3	3	5	4	4	3	3	3	4	4	16	17	13	11	14	11	224	238	182	154
66	4	3	3	5	5	5	4	3	4	3	3	3	3	3	5	5	4	3	3	4	3	15	17	10	9	17	10	255	289	170	153
67	3	4	5	4	5	4	3	4	4	4	4	4	4	5	5	4	4	4	3	3	4	16	16	12	13	17	10	272	272	204	221
68	3	3	4	3	4	5	1	1	1	1	2	3	3	2	5	4	3	4	2	3	3	13	11	4	8	16	8	208	176	64	128
69	2	2	2	4	1	2	2	4	3	3	1	2	2	3	2	2	1	2	2	2	3	10	9	7	7	7	7	70	63	49	49
70	3	3	1	4	2	2	3	4	3	2	1	3	1	5	4	5	4	3	3	3	4	11	11	6	9	16	10	176	176	96	144
71	4	4	3	3	4	4	4	1	4	4	4	4	4	5	3	5	4	5	4	4	5	14	13	12	13	17	13	238	221	204	221
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74	5	5	5	4	5	4	5	4	5	5	5	2	5	4	5	5	4	4	4	5	4	19	18	15	11	18	13	342	324	270	198
75	3	4	5	3	3	3	4	4	4	5	5	5	3	4	4	4	4	4	4	4	4	15	14	14	12	16	12	240	224	224	192

76	4	4	5	4	3	4	4	4	4	3	5	4	5	4	4	5	5	4	4	3	4	17	15	12	13	18	11	306	270	216	234
77	5	5	5	4	5	5	5	4	5	5	4	5	5	4	4	3	4	3	4	5	5	19	19	14	14	14	14	266	266	196	196
78	4	2	3	5	3	5	4	4	4	5	3	5	4	4	4	4	4	3	4	5	4	14	16	12	13	15	13	210	240	180	195
79	4	4	3	4	3	4	4	4	5	3	5	4	3	4	3	4	5	3	5	5	5	15	15	13	11	15	15	225	225	195	165
80	4	4	5	4	4	5	4	4	5	5	5	4	4	5	5	4	5	4	5	5	3	17	17	15	13	18	13	306	306	270	234
81	4	4	5	4	5	4	4	3	5	4	5	4	5	2	5	4	4	4	2	5	5	17	16	14	11	17	12	289	272	238	187
82	4	5	3	5	4	4	4	3	5	4	4	5	3	4	4	3	3	4	5	5	3	17	15	13	12	14	13	238	210	182	168
83	5	5	4	4	5	5	5	4	5	5	5	5	5	4	4	4	4	3	5	5	4	18	19	15	14	15	14	270	285	225	210
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86	4	4	4	4	5	5	4	4	4	4	5	4	3	3	4	3	4	3	3	5	4	16	18	13	10	14	12	224	252	182	140
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89	4	4	5	4	4	4	4	4	5	5	4	4	3	3	3	4	4	4	2	4	4	17	16	14	10	15	10	255	240	210	150
90	2	2	3	4	3	2	2	4	1	2	1	2	3	2	2	1	2	2	2	2	1	11	11	4	7	7	5	77	77	28	49
91	4	3	5	5	5	4	4	5	4	5	4	3	3	5	4	2	4	4	3	4	4	17	18	13	11	14	11	238	252	182	154
92	4	3	3	3	5	5	4	1	4	3	3	3	3	3	4	4	4	4	3	4	3	13	15	10	9	16	10	208	240	160	144
93	3	4	5	4	5	4	3	4	4	4	4	4	4	5	4	4	4	4	3	3	4	16	16	12	13	16	10	256	256	192	208
94	3	3	4	4	4	5	1	4	4	1	2	5	4	4	3	4	4	3	5	4	4	14	14	7	13	14	13	196	196	98	182
95	2	2	2	4	1	2	2	4	3	3	1	2	2	4	2	1	2	3	1	2	2	10	9	7	8	8	5	80	72	56	64
96	3	3	4	2	5	4	4	3	3	4	5	5	5	5	4	3	4	4	4	5	4	12	16	12	15	15	13	180	240	180	225
97	4	4	4	5	5	4	4	5	3	4	4	4	5	3	5	5	5	5	4	4	4	17	18	11	12	20	12	340	360	220	240
98	4	4	4	4	5	4	4	4	3	3	4	4	3	4	4	5	3	4	4	4	3	16	17	10	11	16	11	256	272	160	176
99	4	4	4	4	5	3	4	4	4	4	4	4	3	5	4	4	5	5	4	4	4	16	16	12	12	18	12	288	288	216	216
100	1	1	1	5	2	2	1	5	1	2	1	1	1	2	4	2	4	4	2	2	1	8	10	4	4	14	5	112	140	56	56

LAMPIRAN

3

Output frekuensi jawaban responden

Frekuensi Jawaban Responden

Frequency Table

x1.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	4	4,0	4,0	4,0
	2,00	5	5,0	5,0	9,0
	3,00	20	20,0	20,0	29,0
	4,00	59	59,0	59,0	88,0
	5,00	12	12,0	12,0	100,0
	Total	100	100,0	100,0	

x1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	3	3,0	3,0	3,0
	2,00	7	7,0	7,0	10,0
	3,00	30	30,0	30,0	40,0
	4,00	47	47,0	47,0	87,0
	5,00	13	13,0	13,0	100,0
	Total	100	100,0	100,0	

x1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	4	4,0	4,0	4,0
	2,00	5	5,0	5,0	9,0
	3,00	9	9,0	9,0	18,0
	4,00	42	42,0	42,0	60,0
	5,00	40	40,0	40,0	100,0
	Total	100	100,0	100,0	

x1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	2,0	2,0	2,0
	2,00	3	3,0	3,0	5,0
	3,00	18	18,0	18,0	23,0
	4,00	60	60,0	60,0	83,0
	5,00	17	17,0	17,0	100,0
	Total	100	100,0	100,0	

x2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	3	3,0	3,0	3,0
	2,00	6	6,0	6,0	9,0
	3,00	20	20,0	20,0	29,0
	4,00	39	39,0	39,0	68,0
	5,00	32	32,0	32,0	100,0
	Total	100	100,0	100,0	

x2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	2,0	2,0	2,0
	2,00	8	8,0	8,0	10,0
	3,00	13	13,0	13,0	23,0
	4,00	52	52,0	52,0	75,0
	5,00	25	25,0	25,0	100,0
	Total	100	100,0	100,0	

x2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	6	6,0	6,0	6,0
	2,00	6	6,0	6,0	12,0
	3,00	12	12,0	12,0	24,0
	4,00	63	63,0	63,0	87,0
	5,00	13	13,0	13,0	100,0
	Total	100	100,0	100,0	

x2.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	8	8,0	8,0	8,0
	2,00	1	1,0	1,0	9,0
	3,00	12	12,0	12,0	21,0
	4,00	65	65,0	65,0	86,0
	5,00	14	14,0	14,0	100,0
	Total	100	100,0	100,0	

x3.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	7	7,0	7,0	7,0
	2,00	3	3,0	3,0	10,0
	3,00	27	27,0	27,0	37,0
	4,00	48	48,0	48,0	85,0
	5,00	15	15,0	15,0	100,0
	Total	100	100,0	100,0	

x3.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	4	4,0	4,0	4,0
	2,00	9	9,0	9,0	13,0
	3,00	31	31,0	31,0	44,0
	4,00	38	38,0	38,0	82,0
	5,00	18	18,0	18,0	100,0
	Total	100	100,0	100,0	

x3.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	9	9,0	9,0	9,0
	2,00	5	5,0	5,0	14,0
	3,00	22	22,0	22,0	36,0
	4,00	38	38,0	38,0	74,0
	5,00	26	26,0	26,0	100,0
	Total	100	100,0	100,0	

x4.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	3	3,0	3,0	3,0
	2,00	10	10,0	10,0	13,0
	3,00	27	27,0	27,0	40,0
	4,00	46	46,0	46,0	86,0
	5,00	14	14,0	14,0	100,0
	Total	100	100,0	100,0	

x4.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	4	4,0	4,0	4,0
	2,00	8	8,0	8,0	12,0
	3,00	36	36,0	36,0	48,0
	4,00	27	27,0	27,0	75,0
	5,00	25	25,0	25,0	100,0
	Total	100	100,0	100,0	

x4.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	3	3,0	3,0	3,0
	2,00	9	9,0	9,0	12,0
	3,00	10	10,0	10,0	22,0
	4,00	43	43,0	43,0	65,0
	5,00	35	35,0	35,0	100,0
	Total	100	100,0	100,0	

m1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	1	1,0	1,0	1,0
	2,00	5	5,0	5,0	6,0
	3,00	7	7,0	7,0	13,0
	4,00	65	65,0	65,0	78,0
	5,00	22	22,0	22,0	100,0
	Total	100	100,0	100,0	

m2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	2,0	2,0	2,0
	2,00	6	6,0	6,0	8,0
	3,00	15	15,0	15,0	23,0
	4,00	52	52,0	52,0	75,0
	5,00	25	25,0	25,0	100,0
	Total	100	100,0	100,0	

m3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	1	1,0	1,0	1,0
	2,00	3	3,0	3,0	4,0
	3,00	12	12,0	12,0	16,0
	4,00	61	61,0	61,0	77,0
	5,00	23	23,0	23,0	100,0
	Total	100	100,0	100,0	

m4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	1	1,0	1,0	1,0
	2,00	3	3,0	3,0	4,0
	3,00	23	23,0	23,0	27,0
	4,00	57	57,0	57,0	84,0
	5,00	16	16,0	16,0	100,0
	Total	100	100,0	100,0	

y1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	2,0	2,0	2,0
	2,00	12	12,0	12,0	14,0
	3,00	16	16,0	16,0	30,0
	4,00	51	51,0	51,0	81,0
	5,00	19	19,0	19,0	100,0
	Total	100	100,0	100,0	

y2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	2	2,0	2,0	2,0
	2,00	7	7,0	7,0	9,0
	3,00	16	16,0	16,0	25,0
	4,00	50	50,0	50,0	75,0
	5,00	25	25,0	25,0	100,0
	Total	100	100,0	100,0	

y3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	4	4,0	4,0	4,0
	2,00	4	4,0	4,0	8,0
	3,00	25	25,0	25,0	33,0
	4,00	55	55,0	55,0	88,0
	5,00	12	12,0	12,0	100,0
	Total	100	100,0	100,0	

LAMPIRAN

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Tabel – r

Tabel r untuk df = 1 - 50

df = (N-2)	Tingkat signifikansi untuk uji satu arah				
	0.05	0.025	0.01	0.005	0.0005
	Tingkat signifikansi untuk uji dua arah				
	0.1	0.05	0.02	0.01	0.001
1	0.9877	0.9969	0.9995	0.9999	1.0000
2	0.9000	0.9500	0.9800	0.9900	0.9990
3	0.8054	0.8783	0.9343	0.9587	0.9911
4	0.7293	0.8114	0.8822	0.9172	0.9741
5	0.6694	0.7545	0.8329	0.8745	0.9509
6	0.6215	0.7067	0.7887	0.8343	0.9249
7	0.5822	0.6664	0.7498	0.7977	0.8983
8	0.5494	0.6319	0.7155	0.7646	0.8721
9	0.5214	0.6021	0.6851	0.7348	0.8470
10	0.4973	0.5760	0.6581	0.7079	0.8233
11	0.4762	0.5529	0.6339	0.6835	0.8010
12	0.4575	0.5324	0.6120	0.6614	0.7800
13	0.4409	0.5140	0.5923	0.6411	0.7604
14	0.4259	0.4973	0.5742	0.6226	0.7419
15	0.4124	0.4821	0.5577	0.6055	0.7247
16	0.4000	0.4683	0.5425	0.5897	0.7084
17	0.3887	0.4555	0.5285	0.5751	0.6932
18	0.3783	0.4438	0.5155	0.5614	0.6788
19	0.3687	0.4329	0.5034	0.5487	0.6652
20	0.3598	0.4227	0.4921	0.5368	0.6524
21	0.3515	0.4132	0.4815	0.5256	0.6402
22	0.3438	0.4044	0.4716	0.5151	0.6287
23	0.3365	0.3961	0.4622	0.5052	0.6178
24	0.3297	0.3882	0.4534	0.4958	0.6074
25	0.3233	0.3809	0.4451	0.4869	0.5974
26	0.3172	0.3739	0.4372	0.4785	0.5880
27	0.3115	0.3673	0.4297	0.4705	0.5790
28	0.3061	0.3610	0.4226	0.4629	0.5703
29	0.3009	0.3550	0.4158	0.4556	0.5620
30	0.2960	0.3494	0.4093	0.4487	0.5541
31	0.2913	0.3440	0.4032	0.4421	0.5465
32	0.2869	0.3388	0.3972	0.4357	0.5392
33	0.2826	0.3338	0.3916	0.4296	0.5322
34	0.2785	0.3291	0.3862	0.4238	0.5254
35	0.2746	0.3246	0.3810	0.4182	0.5189
36	0.2709	0.3202	0.3760	0.4128	0.5126
37	0.2673	0.3160	0.3712	0.4076	0.5066
38	0.2638	0.3120	0.3665	0.4026	0.5007
39	0.2605	0.3081	0.3621	0.3978	0.4950
40	0.2573	0.3044	0.3578	0.3932	0.4896
41	0.2542	0.3008	0.3536	0.3887	0.4843
42	0.2512	0.2973	0.3496	0.3843	0.4791
43	0.2483	0.2940	0.3457	0.3801	0.4742
44	0.2455	0.2907	0.3420	0.3761	0.4694
45	0.2429	0.2876	0.3384	0.3721	0.4647
46	0.2403	0.2845	0.3348	0.3683	0.4601
47	0.2377	0.2816	0.3314	0.3646	0.4557
48	0.2353	0.2787	0.3281	0.3610	0.4514
49	0.2329	0.2759	0.3249	0.3575	0.4473
50	0.2306	0.2732	0.3218	0.3542	0.4432

Tabel r untuk df = 51 - 100

df = (N-2)	Tingkat signifikansi untuk uji satu arah				
	0.05	0.025	0.01	0.005	0.0005
	Tingkat signifikansi untuk uji dua arah				
	0.1	0.05	0.02	0.01	0.001
51	0.2284	0.2706	0.3188	0.3509	0.4393
52	0.2262	0.2681	0.3158	0.3477	0.4354
53	0.2241	0.2656	0.3129	0.3445	0.4317
54	0.2221	0.2632	0.3102	0.3415	0.4280
55	0.2201	0.2609	0.3074	0.3385	0.4244
56	0.2181	0.2586	0.3048	0.3357	0.4210
57	0.2162	0.2564	0.3022	0.3328	0.4176
58	0.2144	0.2542	0.2997	0.3301	0.4143
59	0.2126	0.2521	0.2972	0.3274	0.4110
60	0.2108	0.2500	0.2948	0.3248	0.4079
61	0.2091	0.2480	0.2925	0.3223	0.4048
62	0.2075	0.2461	0.2902	0.3198	0.4018
63	0.2058	0.2441	0.2880	0.3173	0.3988
64	0.2042	0.2423	0.2858	0.3150	0.3959
65	0.2027	0.2404	0.2837	0.3126	0.3931
66	0.2012	0.2387	0.2816	0.3104	0.3903
67	0.1997	0.2369	0.2796	0.3081	0.3876
68	0.1982	0.2352	0.2776	0.3060	0.3850
69	0.1968	0.2335	0.2756	0.3038	0.3823
70	0.1954	0.2319	0.2737	0.3017	0.3798
71	0.1940	0.2303	0.2718	0.2997	0.3773
72	0.1927	0.2287	0.2700	0.2977	0.3748
73	0.1914	0.2272	0.2682	0.2957	0.3724
74	0.1901	0.2257	0.2664	0.2938	0.3701
75	0.1888	0.2242	0.2647	0.2919	0.3678
76	0.1876	0.2227	0.2630	0.2900	0.3655
77	0.1864	0.2213	0.2613	0.2882	0.3633
78	0.1852	0.2199	0.2597	0.2864	0.3611
79	0.1841	0.2185	0.2581	0.2847	0.3589
80	0.1829	0.2172	0.2565	0.2830	0.3568
81	0.1818	0.2159	0.2550	0.2813	0.3547
82	0.1807	0.2146	0.2535	0.2796	0.3527
83	0.1796	0.2133	0.2520	0.2780	0.3507
84	0.1786	0.2120	0.2505	0.2764	0.3487
85	0.1775	0.2108	0.2491	0.2748	0.3468
86	0.1765	0.2096	0.2477	0.2732	0.3449
87	0.1755	0.2084	0.2463	0.2717	0.3430
88	0.1745	0.2072	0.2449	0.2702	0.3412
89	0.1735	0.2061	0.2435	0.2687	0.3393
90	0.1726	0.2050	0.2422	0.2673	0.3375
91	0.1716	0.2039	0.2409	0.2659	0.3358
92	0.1707	0.2028	0.2396	0.2645	0.3341
93	0.1698	0.2017	0.2384	0.2631	0.3323
94	0.1689	0.2006	0.2371	0.2617	0.3307
95	0.1680	0.1996	0.2359	0.2604	0.3290
96	0.1671	0.1986	0.2347	0.2591	0.3274
97	0.1663	0.1975	0.2335	0.2578	0.3258
98	0.1654	0.1966	0.2324	0.2565	0.3242
99	0.1646	0.1956	0.2312	0.2552	0.3226
100	0.1638	0.1946	0.2301	0.2540	0.3211

LAMPIRAN

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Output Uji Validitas dan Uji Reliabilitas

Validitas dan Reliabilitas Persepsi Manfaat

Scale: ALL VARIABLES

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	N of Items
,788	4

Item Statistics

	Mean	Std. Deviation	N
x1.1	3,7000	,89330	100
x1.2	3,6000	,91010	100
x1.3	4,0900	1,02588	100
x1.4	3,8700	,79968	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x1.1	11,5600	3,643	,710	,462
x1.2	11,6600	3,823	,621	,523
x1.3	11,1700	3,435	,624	,511
x1.4	11,3900	6,139	,621	,746

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15,2600	6,861	2,61935	4

Validitas dan Reliabilitas Persepsi Kemudahan

Scale: ALL VARIABLES

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	N of Items
,737	4

Item Statistics

	Mean	Std. Deviation	N
x2.1	3,9100	1,01598	100
x2.2	3,9000	,93744	100
x2.3	3,7100	,97747	100
x2.4	3,7600	,98596	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x2.1	11,3700	4,155	,524	,487
x2.2	11,3800	4,218	,587	,447
x2.3	11,5700	4,268	,528	,487
x2.4	11,5200	5,909	,599	,572

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15,2800	7,355	2,71204	4

Validitas dan Reliabilitas Persepsi Kesesuaian

Scale: ALL VARIABLES

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	N of Items
,821	3

Item Statistics

	Mean	Std. Deviation	N
x3.1	3,6100	1,01399	100
x3.2	3,5700	1,01757	100
x3.3	3,6700	1,18112	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x3.1	7,2400	3,780	,719	,714
x3.2	7,2800	3,880	,680	,751
x3.3	7,1800	3,442	,640	,801

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10,8500	7,644	2,76477	3

Validitas dan Reliabilitas Persepsi Risiko

Scale: ALL VARIABLES

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	N of Items
,720	3

Item Statistics

	Mean	Std. Deviation	N
x4.1	3,5800	,95537	100
x4.2	3,6100	1,07210	100
x4.3	3,9800	1,04427	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x4.1	7,5900	2,790	,524	,394
x4.2	7,5600	3,017	,325	,672
x4.3	7,1900	2,721	,454	,484

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
11,1700	5,375	2,31837	3

Validitas dan Reliabilitas Teknologi Informasi

Scale: ALL VARIABLES

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	N of Items
,775	4

Item Statistics

	Mean	Std. Deviation	N
m1	4,0200	,76515	100
m2	3,9200	,90654	100
m3	4,0200	,75183	100
m4	3,8400	,76171	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
m1	11,7800	3,729	,605	,709
m2	11,8800	3,379	,570	,732
m3	11,7800	3,749	,614	,705
m4	11,9600	3,897	,540	,741

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15,8000	6,101	2,47002	4

Minat Menggunakan Internet Banking

Scale: ALL VARIABLES

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	N of Items
,769	3

Item Statistics

	Mean	Std. Deviation	N
y1	3,7300	,97292	100
y2	3,8900	,93090	100
y3	3,6700	,88825	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
y1	7,5600	2,572	,583	,713
y2	7,4000	2,505	,668	,614
y3	7,6200	2,864	,561	,734

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
11,2900	5,339	2,31069	3

LAMPIRAN

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Output MRA

MRA Persamaan 1

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	Persepsi risiko, Persepsi kemudahan, Persepsi kesesuaian, Persepsi manfaat	.	Enter

a. All requested variables entered.
b. Dependent Variable: Minat menggunakan internet banking

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,828[a]	,685	,672	1,32385

a. Predictors: (Constant), Persepsi risiko, Persepsi kemudahan, Persepsi kesesuaian, Persepsi manfaat
b. Dependent Variable: Minat menggunakan internet banking

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	362,095	4	90,524	51,652	,000[a]
	Residual	166,495	95	1,753		
	Total	528,590	99			

a. Predictors: (Constant), Persepsi risiko, Persepsi kemudahan, Persepsi kesesuaian, Persepsi manfaat
b. Dependent Variable: Minat menggunakan internet banking

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,096	,821		,118	,907		
	Persepsi manfaat	,202	,099	,229	2,036	,045	,262	3,818
	Persepsi kemudahan	,209	,091	,245	2,290	,024	,289	3,454
	Persepsi kesesuaian	,148	,070	,177	2,127	,036	,477	2,096
	Persepsi risiko	,297	,086	,298	3,448	,001	,445	2,246

a. Dependent Variable: Minat menggunakan internet banking

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Persepsi manfaat	Persepsi kemudahan	Persepsi kesesuaian	Persepsi risiko
1	1	4,934	1,000	,00	,00	,00	,00	,00
	2	,032	12,440	,33	,00	,01	,48	,02
	3	,016	17,659	,58	,03	,09	,44	,20
	4	,014	18,827	,08	,08	,12	,05	,78
	5	,005	32,217	,01	,88	,79	,03	,00

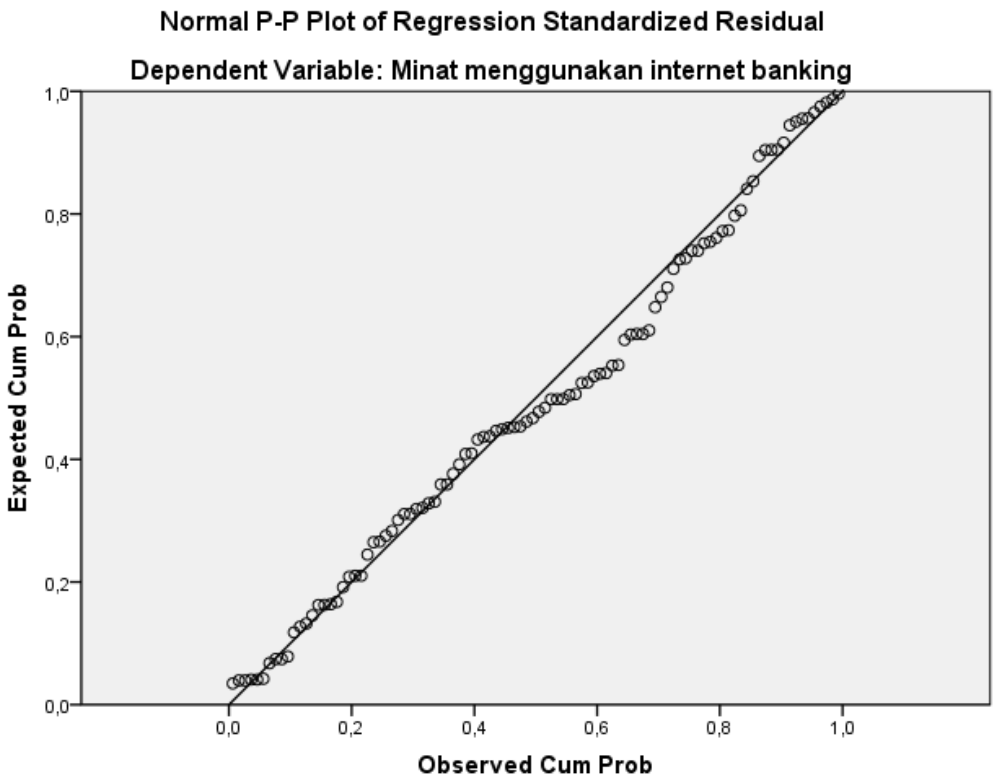
a. Dependent Variable: Minat menggunakan internet banking

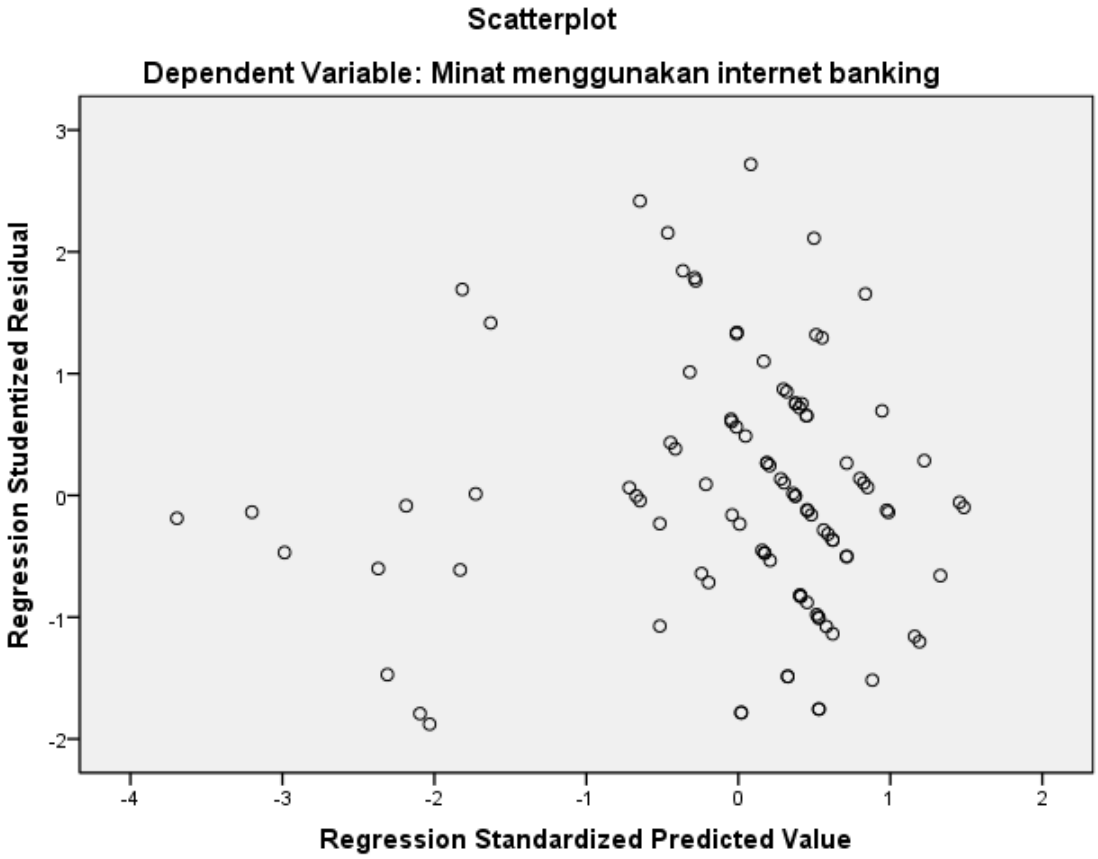
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	4,2260	14,1283	11,2900	1,91247	100
Std. Predicted Value	-3,694	1,484	,000	1,000	100
Standard Error of Predicted Value	,144	,553	,281	,095	100
Adjusted Predicted Value	4,2739	14,1326	11,2836	1,90839	100
Residual	-2,40555	3,55285	,00000	1,29683	100
Std. Residual	-1,817	2,684	,000	,980	100
Stud. Residual	-1,879	2,718	,002	1,009	100
Deleted Residual	-2,57262	3,64494	,00642	1,37751	100
Stud. Deleted Residual	-1,905	2,816	,004	1,020	100
Mahal. Distance	,186	16,298	3,960	3,605	100
Cook's Distance	,000	,209	,013	,030	100
Centered Leverage Value	,002	,165	,040	,036	100

a. Dependent Variable: Minat menggunakan internet banking

Charts





MRA Persamaan 2

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	Teknologi informasi, Persepsi kesesuaian, Persepsi kemudahan, Persepsi risiko, Persepsi manfaat	.	Enter

a. All requested variables entered.
b. Dependent Variable: Minat menggunakan internet banking

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,828[a]	,685	,668	1,33087

a. Predictors: (Constant), Teknologi informasi, Persepsi kesesuaian, Persepsi kemudahan, Persepsi risiko, Persepsi manfaat

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	362,097	5	72,419	40,887	,000[a]
	Residual	166,493	94	1,771		
	Total	528,590	99			

a. Predictors: (Constant), Teknologi informasi, Persepsi kesesuaian, Persepsi kemudahan, Persepsi risiko, Persepsi manfaat

b. Dependent Variable: Minat menggunakan internet banking

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,082	,979		,084	,934
	Persepsi manfaat	,201	,102	,228	1,980	,051
	Persepsi kemudahan	,209	,092	,245	2,278	,025
	Persepsi kesesuaian	,148	,070	,177	2,113	,037
	Persepsi risiko	,296	,088	,297	3,370	,001
	Teknologi informasi	,002	,063	,002	,028	,978

a. Dependent Variable: Minat menggunakan internet banking

MRA Persamaan 3

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	X4.M, Persepsi kemudahan, Persepsi kesesuaian, Teknologi informasi, Persepsi manfaat, Persepsi risiko, X2.M, X3.M, X1.M	.	Enter

a. All requested variables entered.

b. Dependent Variable: Minat menggunakan internet banking

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,841[a]	,707	,678	1,31166

a. Predictors: (Constant), X4.M, Persepsi kemudahan, Persepsi kesesuaian, Teknologi informasi, Persepsi manfaat, Persepsi risiko, X2.M, X3.M, X1.M

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	373,750	9	41,528	24,138	,000[a]
	Residual	154,840	90	1,720		
	Total	528,590	99			

a. Predictors: (Constant), X4.M, Persepsi kemudahan, Persepsi kesesuaian, Teknologi informasi, Persepsi manfaat, Persepsi risiko, X2.M, X3.M, X1.M

b. Dependent Variable: Minat menggunakan internet banking

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4,908	2,684		-1,829	,071
	Persepsi manfaat	-,491	,951	-,556	-,516	,607
	Persepsi kemudahan	1,343	,779	,576	1,724	,088
	Persepsi kesesuaian	,489	,572	,586	,856	,394
	Persepsi risiko	-,030	,722	-,030	-,041	,967
	Teknologi informasi	,359	,189	,383	1,894	,061
	X1.M	,426	,060	,098	7,102	,005
	X2.M	-,074	,049	-,895	-1,507	,135
	X3.M	-,022	,035	-,512	-,629	,531
	X4.M	,221	,046	,469	4,768	,006

a. Dependent Variable: Minat menggunakan internet banking

Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,29682815
Most Extreme Differences	Absolute	,085
	Positive	,085
	Negative	-,039
Kolmogorov-Smirnov Z		,852
Asymp. Sig. (2-tailed)		,462

a. Test distribution is Normal.

b. Calculated from data.

Uji Heteroskedastisitas-Uji Glejser

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	Persepsi risiko, Persepsi kemudahan, Persepsi kesesuaian, Persepsi manfaat	.	Enter

a. All requested variables entered.
b. Dependent Variable: Abs

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,171[a]	,029	-,012	,82846

a. Predictors: (Constant), Persepsi risiko, Persepsi kemudahan, Persepsi kesesuaian, Persepsi manfaat

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,967	4	,492	,716	,583[a]
	Residual	65,203	95	,686		
	Total	67,170	99			

a. Predictors: (Constant), Persepsi risiko, Persepsi kemudahan, Persepsi kesesuaian, Persepsi manfaat
b. Dependent Variable: Abs

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,117	,514		2,175	,032
	Persepsi manfaat	,035	,062	,110	,558	,578
	Persepsi kemudahan	,023	,057	,076	,403	,688
	Persepsi kesesuaian	-,037	,044	-,123	-,838	,404
	Persepsi risiko	-,054	,054	-,152	-1,006	,317

a. Dependent Variable: Abs