

# LAMPIRAN

## LAMPIRAN 1

### KUESIONER PENELITIAN

#### PENGARUH FITUR LAYANAN, KEMUDAHAN DAN KEAMANAN TERHADAP PENGGUNAAN APLIKASI BSI *MOBILE* PADA BANK SYARIAH INDONESIA KC PALEMBANG SUDIRMA

##### Tujuan Kuesioner Penelitian

Kuesioner ini bertujuan untuk pengumpulan data yang berhubungan dengan Fitur Layanan, Kemudahan, dan Keamanan Terhadap Penggunaan Aplikasi BSI *Mobile* Di Bank Syariah Indonesia KC Palembang Sudirman. Penelitian ini dilakukan dalam rangka menyelesaikan tugas akhir skripsi Jurusan S1 Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri (UIN) Raden Fatah Palembang, saya sangat menghargai partisipasi anda dalam menjawab kuesioner ini, saya ucapkan terima kasih.

#### **BAGIAN 1: DATA RESPONDEN**

Semua data dan hasil form yang telah bapak/ ibu/ saudara/I isi terjaga keamanannya, tidak akan dipublikasikan secara umum dan semua jawaban beserta data diri yang sudah di isi bersifat rahasia, hanya digunakan dalam penelitian ini! Pilihlah salah satu jawaban pada setiap pertanyaan dengan memberikan tanda centang (✓)

1. Nama :
2. Jenis Kelamin :
  - Laki-laki

- Perempuan
3. Usia Responden :
- a. < 18 Tahun
  - b. 18 – 22 Tahun
  - c. 23 – 27 Tahun
  - d. > 27 Tahun
4. Pekerjaan :
- a. Pelajar/ Mahasiswa
  - b. Ibu Rumah Tangga
  - c. Pegawai Negeri/ Swasta
  - d. Wiraswasta
  - e. Lainnya
5. Penghasilan :
- a. < Rp. 1.000.000
  - b. Rp. 1.000.000 s/d Rp. 2.000.000
  - c. Rp. 2.000.000 s/d Rp. 3.000.000
  - d. > Rp. 3.000.000
6. Lama menjadi nasabah BSI KC Palembang Sudirman:
- a. < 1 Tahun
  - b. 1 s/d 2 Tahun
  - c. 2 s/d 3 Tahun
  - d. > 3 Tahun

## **BAGIAN 2: CARA PENGISIAN**

- a. Bacalah dengan sebaik-baiknya pada setiap pertanyaan dan setiap alternative jawaban yang diberikan.
- b. Berikan tanggapan dengan memberi tanda centang (√) pada kolom yang telah disediakan dari masing-masing pernyataan. Pastikan semua pernyataan terisi.

**Keterangan:**

SS = Sangat Setuju

S = Setuju

N = Netral

TS = Tidak Setuju

STS = Sangat Tidak Setuju

| No                                 | Pernyataan  | STS<br>(1) | TS<br>(2) | N<br>(3) | S<br>(4) | SS<br>(5) |
|------------------------------------|---|------------|-----------|----------|----------|-----------|
| <b>Variabel Fitur Layanan (X1)</b> |   |            |           |          |          |           |
| 1                                  | Fitur Layanan BSI <i>Mobile</i> memberikan kemudahan akses produk dan jasa.   |            |           |          |          |           |
| 2                                  | BSI <i>Mobile</i> memiliki layanan transaksi yang bermacam-macam (seperti: Transfer dana, top up eWallet, transaksi E-Commerce, E- mas, pembayaran zakat, dll). |            |           |          |          |           |
| 3                                  | BSI <i>Mobile</i> memberikan fitur layanan yang beragam (seperti: keterangan saldo, keterangan kartu ATM, mengubah PIN, pengaturan kata sandi dll).             |            |           |          |          |           |
| 4                                  | BSI <i>Mobile</i> selalu memberikan informasi terkait inovasi produk perbankan  |            |           |          |          |           |
| <b>Variabel Kemudahan (X2)</b>     |   |            |           |          |          |           |
| 1                                  | Saya merasa tidak membutuhkan waktu lama karena kemudahan yang terdapat dalam BSI <i>Mobile</i> .   |            |           |          |          |           |
| 2                                  | Saya merasa BSI <i>Mobile</i> sangat mudah digunakan ketika melakukan transaksi.  |            |           |          |          |           |
| 3                                  | Saya merasa mudah dalam mengoperasikan BSI  |            |           |          |          |           |

|  |   |  |  |  |  |  |
|--|---|--|--|--|--|--|
|  | <i>Mobile.</i>  |  |  |  |  |  |
| 4  | Saya merasa BSI <i>Mobile</i> dapat digunakan secara fleksibel kapan saja dan di mana saja.       |  |  |  |  |  |
| <b>Variabel Keamanan (X3)</b>                    |   |  |  |  |  |  |
| 1  | Saya merasa informasi layanan BSI <i>Mobile</i> sangat akurat.                                    |  |  |  |  |  |
| 2  | Saya merasa BSI <i>Mobile</i> selalu menjaga kerahasiaan data pribadi nasabah.                    |  |  |  |  |  |
| 3  | Saya merasa BSI <i>Mobile</i> selalu memberikan keamanan kepada nasabah saat melakukan transaksi. |  |  |  |  |  |
| <b>Variabel Penggunaan BSI <i>Mobile</i> (Y)</b> |   |  |  |  |  |  |
| 1  | Saya selalu merasa ingin menggunakan BSI <i>Mobile.</i>   |  |  |  |  |  |
| 2  | Saya merasa BSI <i>Mobile</i> sesuai dengan kebutuhan saya.                                       |  |  |  |  |  |
| 3  | Saya merasa puas dengan kinerja BSI <i>Mobile.</i>  |  |  |  |  |  |
| 4  | Saya akan merekomendasikan BSI <i>Mobile</i> kepada calon nasabah lain.                           |  |  |  |  |  |

## LAMPIRAN 2

### HASIL JAWABAN RESPONDEN

#### Hasil Jawaban Responden X1

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

|    |   |   |   |   |    |
|----|---|---|---|---|----|
| 31 | 5 | 5 | 5 | 5 | 20 |
| 32 | 4 | 4 | 4 | 4 | 16 |
| 33 | 5 | 5 | 5 | 3 | 18 |
| 34 | 3 | 4 | 4 | 3 | 14 |
| 35 | 5 | 5 | 4 | 4 | 18 |
| 36 | 5 | 5 | 5 | 5 | 20 |
| 37 | 5 | 4 | 5 | 4 | 18 |
| 38 | 5 | 5 | 5 | 5 | 20 |
| 39 | 5 | 5 | 5 | 5 | 20 |
| 40 | 5 | 5 | 5 | 5 | 20 |
| 41 | 5 | 5 | 5 | 5 | 20 |
| 42 | 4 | 4 | 4 | 4 | 16 |
| 43 | 5 | 5 | 5 | 4 | 19 |
| 44 | 4 | 4 | 4 | 3 | 15 |
| 45 | 4 | 5 | 4 | 4 | 17 |
| 46 | 4 | 5 | 4 | 3 | 16 |
| 47 | 4 | 4 | 5 | 3 | 16 |
| 48 | 5 | 5 | 5 | 5 | 20 |
| 49 | 3 | 5 | 4 | 5 | 17 |
| 50 | 5 | 5 | 5 | 5 | 20 |
| 51 | 5 | 5 | 5 | 5 | 20 |
| 52 | 4 | 5 | 4 | 4 | 17 |
| 53 | 5 | 4 | 4 | 4 | 17 |
| 54 | 4 | 4 | 5 | 3 | 16 |
| 55 | 4 | 4 | 4 | 4 | 16 |
| 56 | 4 | 4 | 4 | 5 | 17 |
| 57 | 1 | 1 | 1 | 1 | 4  |
| 58 | 5 | 5 | 5 | 5 | 20 |
| 59 | 5 | 5 | 4 | 4 | 18 |
| 60 | 4 | 5 | 4 | 4 | 17 |
| 61 | 4 | 5 | 4 | 5 | 18 |
| 62 | 3 | 4 | 5 | 5 | 17 |
| 63 | 3 | 3 | 3 | 3 | 12 |
| 64 | 3 | 3 | 3 | 3 | 12 |
| 65 | 5 | 5 | 4 | 5 | 19 |
| 66 | 5 | 4 | 4 | 4 | 17 |
| 67 | 4 | 4 | 4 | 4 | 16 |
| 68 | 4 | 4 | 4 | 4 | 16 |
| 69 | 3 | 3 | 3 | 3 | 12 |

|    |   |   |   |   |    |
|----|---|---|---|---|----|
| 70 | 5 | 5 | 5 | 5 | 20 |
| 71 | 3 | 3 | 3 | 3 | 12 |
| 72 | 3 | 3 | 3 | 3 | 12 |
| 73 | 4 | 5 | 5 | 5 | 19 |
| 74 | 4 | 4 | 4 | 4 | 16 |
| 75 | 5 | 5 | 5 | 5 | 20 |

### Hasil Jawaban Responden X2

| No Responden | X2 (Variabel Kemudahan) |      |      |      | Total |
|--------------|-------------------------|------|------|------|-------|
|              | X2.1                    | X2.2 | X2.3 | X2.4 |       |
| 1            | 5                       | 5    | 5    | 5    | 20    |
| 2            | 3                       | 3    | 3    | 3    | 12    |
| 3            | 5                       | 5    | 5    | 4    | 19    |
| 4            | 4                       | 5    | 5    | 5    | 19    |
| 5            | 4                       | 5    | 4    | 5    | 18    |
| 6            | 5                       | 5    | 5    | 5    | 20    |
| 7            | 4                       | 4    | 3    | 5    | 16    |
| 8            | 4                       | 3    | 5    | 5    | 17    |
| 9            | 5                       | 5    | 4    | 5    | 19    |
| 10           | 5                       | 4    | 4    | 5    | 18    |
| 11           | 5                       | 5    | 5    | 5    | 20    |
| 12           | 4                       | 5    | 4    | 4    | 17    |
| 13           | 3                       | 3    | 4    | 4    | 14    |
| 14           | 4                       | 5    | 3    | 4    | 16    |
| 15           | 5                       | 5    | 4    | 5    | 19    |
| 16           | 5                       | 5    | 5    | 4    | 19    |
| 17           | 5                       | 5    | 5    | 5    | 20    |
| 18           | 5                       | 4    | 5    | 4    | 18    |
| 19           | 2                       | 3    | 5    | 5    | 15    |
| 20           | 4                       | 4    | 4    | 4    | 16    |
| 21           | 3                       | 4    | 4    | 4    | 15    |
| 22           | 5                       | 5    | 5    | 5    | 20    |
| 23           | 4                       | 3    | 2    | 3    | 12    |
| 24           | 5                       | 5    | 5    | 5    | 20    |
| 25           | 4                       | 5    | 5    | 4    | 18    |
| 26           | 5                       | 5    | 5    | 5    | 20    |



|    |   |   |   |   |    |
|----|---|---|---|---|----|
| 27 | 5 | 5 | 5 | 5 | 20 |
| 28 | 4 | 5 | 5 | 5 | 19 |
| 29 | 5 | 5 | 5 | 4 | 19 |
| 30 | 3 | 4 | 4 | 5 | 16 |
| 31 | 5 | 5 | 5 | 5 | 20 |
| 32 | 4 | 4 | 4 | 4 | 16 |
| 33 | 4 | 4 | 5 | 4 | 16 |
| 34 | 3 | 3 | 4 | 3 | 13 |
| 35 | 5 | 4 | 5 | 5 | 19 |
| 36 | 5 | 5 | 5 | 5 | 20 |
| 37 | 5 | 4 | 5 | 5 | 19 |
| 38 | 5 | 5 | 5 | 5 | 20 |
| 39 | 5 | 5 | 5 | 5 | 20 |
| 40 | 5 | 5 | 5 | 5 | 20 |
| 41 | 5 | 5 | 5 | 5 | 20 |
| 42 | 3 | 4 | 4 | 5 | 16 |
| 43 | 5 | 5 | 5 | 4 | 19 |
| 44 | 4 | 4 | 4 | 4 | 16 |
| 45 | 5 | 4 | 4 | 5 | 18 |
| 46 | 5 | 4 | 5 | 5 | 19 |
| 47 | 3 | 4 | 3 | 3 | 13 |
| 48 | 4 | 5 | 5 | 5 | 19 |
| 49 | 5 | 5 | 5 | 5 | 20 |
| 50 | 5 | 5 | 5 | 5 | 20 |
| 51 | 5 | 5 | 5 | 5 | 20 |
| 52 | 4 | 5 | 4 | 3 | 16 |
| 53 | 5 | 4 | 4 | 4 | 17 |
| 54 | 4 | 4 | 4 | 3 | 15 |
| 55 | 5 | 4 | 5 | 4 | 18 |
| 56 | 4 | 4 | 4 | 4 | 16 |
| 57 | 2 | 1 | 1 | 1 | 5  |
| 58 | 5 | 5 | 5 | 5 | 20 |
| 59 | 4 | 5 | 4 | 4 | 17 |
| 60 | 4 | 4 | 4 | 4 | 16 |
| 61 | 4 | 4 | 4 | 4 | 16 |
| 62 | 5 | 5 | 5 | 5 | 20 |
| 63 | 3 | 3 | 3 | 3 | 12 |
| 64 | 3 | 3 | 3 | 3 | 12 |
| 65 | 5 | 5 | 4 | 5 | 19 |

|    |   |   |   |   |    |
|----|---|---|---|---|----|
| 66 | 5 | 4 | 4 | 4 | 17 |
| 67 | 5 | 4 | 4 | 4 | 17 |
| 68 | 4 | 4 | 4 | 4 | 16 |
| 69 | 4 | 4 | 4 | 4 | 16 |
| 70 | 5 | 5 | 5 | 5 | 20 |
| 71 | 5 | 5 | 5 | 5 | 20 |
| 72 | 5 | 5 | 5 | 5 | 20 |
| 73 | 5 | 4 | 5 | 5 | 19 |
| 74 | 4 | 4 | 4 | 4 | 16 |
| 75 | 5 | 5 | 5 | 5 | 20 |

### Hasil Jawaban Responden X3

| No Responden | X3 (Keamanan) |      |      | Total |
|--------------|---------------|------|------|-------|
|              | X3.1          | X3.2 | X3.3 |       |
| 1            | 5             | 5    | 5    | 15    |
| 2            | 3             | 3    | 3    | 9     |
| 3            | 5             | 4    | 5    | 14    |
| 4            | 4             | 5    | 5    | 14    |
| 5            | 4             | 4    | 4    | 12    |
| 6            | 5             | 5    | 5    | 15    |
| 7            | 4             | 5    | 5    | 14    |
| 8            | 5             | 5    | 5    | 15    |
| 9            | 5             | 5    | 4    | 14    |
| 10           | 5             | 5    | 4    | 14    |
| 11           | 5             | 4    | 4    | 13    |
| 12           | 4             | 4    | 4    | 12    |
| 13           | 2             | 4    | 5    | 11    |
| 14           | 3             | 4    | 5    | 12    |
| 15           | 4             | 4    | 4    | 12    |
| 16           | 4             | 5    | 4    | 13    |
| 17           | 5             | 5    | 5    | 15    |
| 18           | 5             | 5    | 5    | 15    |
| 19           | 4             | 5    | 5    | 14    |
| 20           | 4             | 4    | 4    | 12    |
| 21           | 4             | 3    | 4    | 11    |
| 22           | 5             | 5    | 5    | 15    |

|    |   |   |   |    |
|----|---|---|---|----|
| 23 | 2 | 2 | 2 | 6  |
| 24 | 5 | 5 | 5 | 15 |
| 25 | 5 | 4 | 5 | 14 |
| 26 | 5 | 5 | 5 | 15 |
| 27 | 5 | 5 | 5 | 15 |
| 28 | 5 | 5 | 5 | 15 |
| 29 | 5 | 5 | 4 | 14 |
| 30 | 5 | 5 | 5 | 15 |
| 31 | 5 | 5 | 5 | 15 |
| 32 | 4 | 4 | 4 | 12 |
| 33 | 3 | 4 | 2 | 9  |
| 34 | 3 | 3 | 3 | 9  |
| 35 | 4 | 5 | 3 | 12 |
| 36 | 5 | 5 | 5 | 15 |
| 37 | 4 | 5 | 3 | 12 |
| 38 | 5 | 5 | 5 | 15 |
| 39 | 5 | 5 | 5 | 15 |
| 40 | 5 | 5 | 5 | 15 |
| 41 | 5 | 5 | 5 | 15 |
| 42 | 4 | 5 | 5 | 14 |
| 43 | 4 | 4 | 4 | 12 |
| 44 | 4 | 3 | 4 | 11 |
| 45 | 4 | 5 | 4 | 13 |
| 46 | 4 | 4 | 4 | 12 |
| 47 | 3 | 3 | 4 | 10 |
| 48 | 5 | 5 | 5 | 15 |
| 49 | 5 | 5 | 5 | 15 |
| 50 | 5 | 5 | 5 | 15 |
| 51 | 5 | 5 | 5 | 15 |
| 52 | 3 | 3 | 3 | 9  |
| 53 | 4 | 4 | 4 | 12 |
| 54 | 4 | 4 | 4 | 12 |
| 55 | 4 | 4 | 4 | 12 |
| 56 | 4 | 4 | 4 | 12 |
| 57 | 1 | 1 | 1 | 3  |
| 58 | 5 | 5 | 5 | 15 |
| 59 | 4 | 5 | 4 | 13 |
| 60 | 3 | 4 | 4 | 11 |
| 61 | 5 | 5 | 5 | 15 |

|    |   |   |   |    |
|----|---|---|---|----|
| 62 | 5 | 5 | 5 | 15 |
| 63 | 3 | 3 | 3 | 9  |
| 64 | 3 | 3 | 3 | 9  |
| 65 | 5 | 4 | 4 | 13 |
| 66 | 4 | 4 | 5 | 13 |
| 67 | 4 | 4 | 4 | 12 |
| 68 | 4 | 4 | 4 | 12 |
| 69 | 3 | 3 | 4 | 13 |
| 70 | 5 | 5 | 5 | 15 |
| 71 | 4 | 4 | 4 | 12 |
| 72 | 4 | 4 | 4 | 12 |
| 73 | 3 | 3 | 3 | 9  |
| 74 | 5 | 5 | 5 | 15 |
| 75 | 5 | 5 | 5 | 15 |

### Hasil Jawaban Responden Y

| No Responden | X3 (Keamanan) |      |      |       |
|--------------|---------------|------|------|-------|
|              | X3.1          | X3.2 | X3.3 | Total |
| 1            | 5             | 5    | 5    | 15    |
| 2            | 3             | 3    | 3    | 9     |
| 3            | 5             | 4    | 5    | 14    |
| 4            | 4             | 5    | 5    | 14    |
| 5            | 4             | 4    | 4    | 12    |
| 6            | 5             | 5    | 5    | 15    |
| 7            | 4             | 5    | 5    | 14    |
| 8            | 5             | 5    | 5    | 15    |
| 9            | 5             | 5    | 4    | 14    |
| 10           | 5             | 5    | 4    | 14    |
| 11           | 5             | 4    | 4    | 13    |
| 12           | 4             | 4    | 4    | 12    |
| 13           | 2             | 4    | 5    | 11    |
| 14           | 3             | 4    | 5    | 12    |
| 15           | 4             | 4    | 4    | 12    |
| 16           | 4             | 5    | 4    | 13    |
| 17           | 5             | 5    | 5    | 15    |
| 18           | 5             | 5    | 5    | 15    |

|    |   |   |   |    |
|----|---|---|---|----|
| 19 | 4 | 5 | 5 | 14 |
| 20 | 4 | 4 | 4 | 12 |
| 21 | 4 | 3 | 4 | 11 |
| 22 | 5 | 5 | 5 | 15 |
| 23 | 2 | 2 | 2 | 6  |
| 24 | 5 | 5 | 5 | 15 |
| 25 | 5 | 4 | 5 | 14 |
| 26 | 5 | 5 | 5 | 15 |
| 27 | 5 | 5 | 5 | 15 |
| 28 | 5 | 5 | 5 | 15 |
| 29 | 5 | 5 | 4 | 14 |
| 30 | 5 | 5 | 5 | 15 |
| 31 | 5 | 5 | 5 | 15 |
| 32 | 4 | 4 | 4 | 12 |
| 33 | 3 | 4 | 2 | 9  |
| 34 | 3 | 3 | 3 | 9  |
| 35 | 4 | 5 | 3 | 12 |
| 36 | 5 | 5 | 5 | 15 |
| 37 | 4 | 5 | 3 | 12 |
| 38 | 5 | 5 | 5 | 15 |
| 39 | 5 | 5 | 5 | 15 |
| 40 | 5 | 5 | 5 | 15 |
| 41 | 5 | 5 | 5 | 15 |
| 42 | 4 | 5 | 5 | 14 |
| 43 | 4 | 4 | 4 | 12 |
| 44 | 4 | 3 | 4 | 11 |
| 45 | 4 | 5 | 4 | 13 |
| 46 | 4 | 4 | 4 | 12 |
| 47 | 3 | 3 | 4 | 10 |
| 48 | 5 | 5 | 5 | 15 |
| 49 | 5 | 5 | 5 | 15 |
| 50 | 5 | 5 | 5 | 15 |
| 51 | 5 | 5 | 5 | 15 |
| 52 | 3 | 3 | 3 | 9  |
| 53 | 4 | 4 | 4 | 12 |
| 54 | 4 | 4 | 4 | 12 |
| 55 | 4 | 4 | 4 | 12 |
| 56 | 4 | 4 | 4 | 12 |
| 57 | 1 | 1 | 1 | 3  |

|    |   |   |   |    |
|----|---|---|---|----|
| 58 | 5 | 5 | 5 | 15 |
| 59 | 4 | 5 | 4 | 13 |
| 60 | 3 | 4 | 4 | 11 |
| 61 | 5 | 5 | 5 | 15 |
| 62 | 5 | 5 | 5 | 15 |
| 63 | 3 | 3 | 3 | 9  |
| 64 | 3 | 3 | 3 | 9  |
| 65 | 5 | 4 | 4 | 13 |
| 66 | 4 | 4 | 5 | 13 |
| 67 | 4 | 4 | 4 | 12 |
| 68 | 4 | 4 | 4 | 12 |
| 69 | 3 | 3 | 4 | 13 |
| 70 | 5 | 5 | 5 | 15 |
| 71 | 4 | 4 | 4 | 12 |
| 72 | 4 | 4 | 4 | 12 |
| 73 | 3 | 3 | 3 | 9  |
| 74 | 5 | 5 | 5 | 15 |
| 75 | 5 | 5 | 5 | 15 |

### LAMPIRAN 3

#### Instrumen Penelitian

##### A. Uji Validitas

##### 1. Uji Validitas Fitur Layanan (X1)

| Correlations |                     |        |        |        |        |        |
|--------------|---------------------|--------|--------|--------|--------|--------|
|              |                     | X1.1   | X1.2   | X1.3   | X1.4   | total  |
| X1.1         | Pearson Correlation | 1      | .643** | .729** | .656** | .840** |
|              | Sig. (2-tailed)     |        | .000   | .000   | .000   | .000   |
|              | N                   | 75     | 75     | 75     | 75     | 75     |
| X1.2         | Pearson Correlation | .643** | 1      | .686** | .645** | .872** |
|              | Sig. (2-tailed)     | .000   |        | .000   | .000   | .000   |
|              | N                   | 75     | 75     | 75     | 75     | 75     |
| X1.3         | Pearson Correlation | .729** | .686** | 1      | .701** | .863** |
|              | Sig. (2-tailed)     | .000   | .000   |        | .000   | .000   |
|              | N                   | 75     | 75     | 75     | 75     | 75     |
| X1.4         | Pearson Correlation | .656** | .645** | .701** | 1      | .860** |
|              | Sig. (2-tailed)     | .000   | .000   | .000   |        | .000   |
|              | N                   | 75     | 75     | 75     | 75     | 75     |
| total        | Pearson Correlation | .840** | .872** | .863** | .860** | 1      |
|              | Sig. (2-tailed)     | .000   | .000   | .000   | .000   |        |
|              | N                   | 75     | 75     | 75     | 75     | 75     |

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

## 2. Uji Validitas Kemudahan (X2)

|       |                     | Correlations |        |        |        |        |
|-------|---------------------|--------------|--------|--------|--------|--------|
|       |                     | X2.1         | X2.2   | X2.3   | X2.4   | total  |
| X2.1  | Pearson Correlation | 1            | .699** | .633** | .594** | .848** |
|       | Sig. (2-tailed)     |              | .000   | .000   | .000   | .000   |
|       | N                   | 75           | 75     | 75     | 75     | 75     |
| X2.2  | Pearson Correlation | .699**       | 1      | .668** | .651** | .873** |
|       | Sig. (2-tailed)     | .000         |        | .000   | .000   | .000   |
|       | N                   | 75           | 75     | 75     | 75     | 75     |
| X2.3  | Pearson Correlation | .633**       | .668** | 1      | .734** | .873** |
|       | Sig. (2-tailed)     | .000         | .000   |        | .000   | .000   |
|       | N                   | 75           | 75     | 75     | 75     | 75     |
| X2.4  | Pearson Correlation | .594**       | .651** | .734** | 1      | .862** |
|       | Sig. (2-tailed)     | .000         | .000   | .000   |        | .000   |
|       | N                   | 75           | 75     | 75     | 75     | 75     |
| Total | Pearson Correlation | .848**       | .873** | .873** | .862** | 1      |
|       | Sig. (2-tailed)     | .000         | .000   | .000   | .000   |        |
|       | N                   | 75           | 75     | 75     | 75     | 75     |

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

## 3. Uji Validitas Keamanan (X3)

|      |                     | Correlations |        |        |        |
|------|---------------------|--------------|--------|--------|--------|
|      |                     | X3.1         | X3.2   | X3.3   | total  |
| X3.1 | Pearson Correlation | 1            | .813** | .748** | .914** |
|      | Sig. (2-tailed)     |              | .000   | .000   | .000   |
|      | N                   | 75           | 75     | 75     | 75     |
| X3.2 | Pearson Correlation | .813**       | 1      | .754** | .911** |
|      | Sig. (2-tailed)     | .000         |        | .000   | .000   |



|       |                     |        |        |        |        |
|-------|---------------------|--------|--------|--------|--------|
|       | N                   | 75     | 75     | 75     | 75     |
| X3.3  | Pearson Correlation | .748** | .754** | 1      | .908** |
|       | Sig. (2-tailed)     | .000   | .000   |        | .000   |
|       | N                   | 75     | 75     | 75     | 75     |
| Total | Pearson Correlation | .914** | .911** | .908** | 1      |
|       | Sig. (2-tailed)     | .000   | .000   | .000   |        |
|       | N                   | 75     | 75     | 75     | 75     |

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

#### 4. Uji Validitas Penggunaan BSI Mobile (Y)

| Correlations |                     |        |        |        |        |        |
|--------------|---------------------|--------|--------|--------|--------|--------|
|              |                     | y.1    | y.2    | y.3    | y.4    | total  |
| y.1          | Pearson Correlation | 1      | .694** | .702** | .623** | .859** |
|              | Sig. (2-tailed)     |        | .000   | .000   | .000   | .000   |
|              | N                   | 75     | 75     | 75     | 75     | 75     |
| y.2          | Pearson Correlation | .694** | 1      | .671** | .665** | .856** |
|              | Sig. (2-tailed)     | .000   |        | .000   | .000   | .000   |
|              | N                   | 75     | 75     | 75     | 75     | 75     |
| y.3          | Pearson Correlation | .702** | .671** | 1      | .756** | .901** |
|              | Sig. (2-tailed)     | .000   | .000   |        | .000   | .000   |
|              | N                   | 75     | 75     | 75     | 75     | 75     |
| y.4          | Pearson Correlation | .623** | .665** | .756** | 1      | .879** |
|              | Sig. (2-tailed)     | .000   | .000   | .000   |        | .000   |
|              | N                   | 75     | 75     | 75     | 75     | 75     |
| total        | Pearson Correlation | .859** | .856** | .901** | .879** | 1      |
|              | Sig. (2-tailed)     | .000   | .000   | .000   | .000   |        |
|              | N                   | 75     | 75     | 75     | 75     | 75     |

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

## B. Uji Reliabilitas

### 1. Uji Reliabilitas Fitur Layanan (X1)

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| .892                   | 4          |

### 2. Uji Reliabilitas Kemudahan (X2)

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| .887                   | 4          |

### 3. Uji Reliabilitas Keamanan (X3)

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| .910                   | 3          |

### 4. Uji Reliabilitas Penggunaan BSI *Mobile* (Y)

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| .896                   | 4          |

## LAMPIRAN 5

### Uji Asumsi Klasik

#### A. Uji Normalitas

| <b>One-Sample Kolmogorov-Smirnov Test</b> |                |                         |
|---|----------------|-------------------------|
|   |                | Unstandardized Residual |
| N   |                | 75                      |
| Normal Parameters <sup>a,b</sup>          | Mean           | ,0000000                |
|   | Std. Deviation | 1,87647555              |
| Most Extreme Differences                  | Absolute       | ,153                    |
|   | Positive       | ,101                    |
|   | Negative       | -,153                   |
| Test Statistic                            |                | ,153                    |
| Asymp. Sig. (2-tailed)                    |                | ,000 <sup>c</sup>       |
| Exact Sig. (2-tailed)                     |                | ,054                    |
| Point Probability                         |                | ,000                    |
| a. Test distribution is Normal.           |                |                         |
| b. Calculated from data.                  |                |                         |
| c. Lilliefors Significance Correction.    |                |                         |

#### B. Uji Linieritas

##### 1. Uji Linieritas Fitur Layanan (X1)

| <b>ANOVA Table</b>                    |                |                          |                |    |             |       |       |
|---------------------------------------|----------------|--------------------------|----------------|----|-------------|-------|-------|
|                                       |                |                          | Sum of Squares | Df | Mean Square | F     | Sig.  |
| Penggunaan BSI Mobile * Fitur Layanan | Between Groups | (Combined)               | 69,930         | 10 | 6,993       | 1,575 | ,135  |
|                                       |                | Linearity                | ,000           | 1  | ,000        | ,000  | 1,000 |
|                                       |                | Deviation from Linearity | 69,930         | 9  | 7,770       | 1,750 | ,096  |
|                                       | Within Groups  |                          | 284,151        | 64 | 4,440       |       |       |
|                                       | Total          |                          | 354,081        | 74 |             |       |       |

## 2. Uji Linieritas Kemudahan (X2)

| ANOVA Table                                |                   |                                |                |    |             |      |       |
|--|-------------------|--------------------------------|----------------|----|-------------|------|-------|
|  |                   |                                | Sum of Squares | Df | Mean Square | F    | Sig.  |
| Penggunaan<br>BSI Mobile<br>*<br>Kemudahan | Between<br>Groups | (Combined)                     | 31,823         | 9  | 3,536       | ,836 | ,586  |
|  |                   | Linearity                      | ,000           | 1  | ,000        | ,000 | 1,000 |
|  |                   | Deviation<br>from<br>Linearity | 31,823         | 8  | 3,978       | ,940 | ,490  |
|  | Within Groups     |                                | 274,928        | 65 | 4,230       |      |       |
|  | Total             |                                | 306,751        | 74 |             |      |       |

## 3. Uji Linieritas Keamanan (X3)

| ANOVA Table                            |                   |                                |                |    |             |      |       |
|--|-------------------|--------------------------------|----------------|----|-------------|------|-------|
|  |                   |                                | Sum of Squares | Df | Mean Square | F    | Sig.  |
| Penggunaan<br>BSI Mobile<br>* Keamanan | Between<br>Groups | (Combined)                     | 14,712         | 8  | 1,839       | ,333 | ,950  |
|  |                   | Linearity                      | ,000           | 1  | ,000        | ,000 | 1,000 |
|  |                   | Deviation<br>from<br>Linearity | 14,712         | 7  | 2,102       | ,380 | ,911  |
|  | Within Groups     |                                | 364,911        | 66 | 5,529       |      |       |
|  | Total             |                                | 379,623        | 74 |             |      |       |

## C. Uji Heterokedastisitas

| Coefficients <sup>a</sup> |               |                             |            |                           |        |      |
|---------------------------|---------------|-----------------------------|------------|---------------------------|--------|------|
| Model                     |               | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                           |               | B                           | Std. Error | Beta                      |        |      |
| 1                         | (Constant)    | 3,845                       | ,892       |                           | 4,312  | ,000 |
|                           | Fitur Layanan | -,052                       | ,071       | -,126                     | -,732  | ,467 |
|                           | Kemudahan     | ,015                        | ,085       | ,034                      | ,172   | ,864 |
|                           | Keamanan      | -,138                       | ,096       | -,275                     | -1,435 | ,156 |

a. Dependent Variable: AbsRes

#### D. Uji Multikolinieritas

| Coefficients <sup>a</sup> |               |                             |            |                           |       |      |                         |       |
|---------------------------|---------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| Model                     |               | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|                           |               | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF   |
| 1                         | (Constant)    | -,086                       | 1,489      |                           | -,058 | ,954 |                         |       |
|                           | Fitur Layanan | ,333                        | ,119       | ,308                      | 2,803 | ,007 | ,414                    | 2,414 |
|                           | Kemudahan     | ,495                        | ,142       | ,432                      | 3,480 | ,001 | ,323                    | 3,096 |
|                           | Keamanan      | ,179                        | ,161       | ,135                      | 1,115 | ,269 | ,338                    | 2,958 |

a. Dependent Variable: Penggunaan BSI Mobile

## LAMPIRAN 6

### Uji Regresi Linier Berganda

| Coefficients <sup>a</sup> |               |                             |            |                           |       |      |
|---------------------------|---------------|-----------------------------|------------|---------------------------|-------|------|
| Model                     |               | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|                           |               | B                           | Std. Error | Beta                      |       |      |
| 1                         | (Constant)    | -,086                       | 1,489      |                           | -,058 | ,954 |
|                           | Fitur Layanan | ,333                        | ,119       | ,308                      | 2,803 | ,007 |
|                           | Kemudahan     | ,495                        | ,142       | ,432                      | 3,480 | ,001 |
|                           | Keamanan      | ,179                        | ,161       | ,135                      | 1,115 | ,269 |

a. Dependent Variable: Penggunaan BSI Mobile

## LAMPIRAN 7

### Uji Hipotesis

#### A. Uji t (Parsial)

| Coefficients <sup>a</sup> |               |                             |            |                           |       |      |
|---------------------------|---------------|-----------------------------|------------|---------------------------|-------|------|
| Model                     |               | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|                           |               | B                           | Std. Error | Beta                      |       |      |
| 1                         | (Constant)    | -,086                       | 1,489      |                           | -,058 | ,954 |
|                           | Fitur Layanan | ,333                        | ,119       | ,308                      | 2,803 | ,007 |
|                           | Kemudahan     | ,495                        | ,142       | ,432                      | 3,480 | ,001 |
|                           | Keamanan      | ,179                        | ,161       | ,135                      | 1,115 | ,269 |

a. Dependent Variable: Penggunaan BSI Mobile

#### B. Uji F (Simultan)

| ANOVA <sup>a</sup> |            |                |    |             |        |                   |
|--------------------|------------|----------------|----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | Df | Mean Square | F      | Sig.              |
| 1                  | Regression | 475,434        | 3  | 158,478     | 43,183 | ,000 <sup>b</sup> |
|                    | Residual   | 260,566        | 71 | 3,670       |        |                   |
|                    | Total      | 736,000        | 74 |             |        |                   |

a. Dependent Variable: Penggunaan BSI Mobile

b. Predictors: (Constant), Keamanan, Fitur Layanan, Kemudahan

#### C. Uji R<sup>2</sup> (Koefisien Determinasi)

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | ,804 <sup>a</sup> | ,646     | ,631              | 1,91571                    |

a. Predictors: (Constant), Keamanan, Fitur Layanan, Kemudahan

## LAMPIRAN 8

### Surat Balasan Bank Syariah Indonesia (BSI) KC Palembang

Sudirman



Palembang, 27 April 2022  
Nomor : 02/1161-3/016

Kepada Yth.,  
Dekan Fakultas Ekonomi dan Bisnis Islam,  
UIN Raden Fatah Palembang  
di-tempat

Hal : Izin Penelitian  
Ref : Surat UIN No.B-/Un.09/V1.1/PP.009/12/2021 dan No.B-668/Un.09/V1.1/PP.009/003/20022  
Perihal Permohonan Izin Penelitian

*Assalamu'alaikum Warahmatullahi Wabarakatuh*

Merujuk referensi tersebut diatas, dengan ini kami sampaikan bahwa permohonan praktik kerja/magang mahasiswa dapat kami setuju dengan data sebagai berikut:

| No. | Nama          | NIM        | Jurusan/Program Studi | Waktu Penelitian                |
|-----|---------------|------------|-----------------------|---------------------------------|
| 1   | Tentia Amelia | 1830603252 | Perbankan Syariah     | 09 Mei 2022 s.d<br>09 Juni 2022 |
| 2   | Sri Mulyani   | 1820603133 | Perbankan Syariah     | 09 Mei 2022 s.d<br>09 Juni 2022 |

Selanjutnya kami sampaikan peserta magang wajib mematuhi ketentuan atau peraturan di Bank Syariah Indonesia KC Palembang Sudirman sebagai berikut:

- 1) Peserta harus mematuhi UJ Perbankan No.10 Tahun 1998 serta ketentuan intern Bank Syariah Indonesia yang menyangkut prinsip-prinsip kerahasiaan bank.
- 2) Peserta harus mematuhi SPO HC perihal Riset, Survey, Penelitian Ilmiah, Pengisian Quisioner bagi mahasiswa dalam rangka penyusunan skripsi, program studi.
- 3) S1-S3 dan praktik kerja lapangan/magang bagi siswa menengah kejuruan/diploma.
- 4) Peserta hanya dapat memperoleh data untuk kepentingan ilmiah dan yang bersangkutan tidak diperkenankan menyebarkan kepada pihak lain.
- 5) Peserta tidak diperkenankan menyalin (fotocopy) data dan membuat salinan dokumen nasabah untuk kepentingan pribadi.
- 6) Peserta akan dibawah bimbingan dan pengawasan seorang pejabat bank.
- 7) Setelah melaksanakan magang peserta menyerahkan 1(satu) buah copy hasil magang yang telah diperiksa/disetujui oleh pembimbing dan pejabat Bank Syariah Indonesia.
- 8) Peserta wajib menandatangani Surat Pernyataan bermaterai (terlampir)
- 9) Sebelum melaksanakan magang, peserta wajib melakukan minimal Swab Antigen dan mematuhi protokol kesehatan selama pelaksanaan magang.

Demikian kami sampaikan, atas perhatian dan kerjasama kami ucapkan terima kasih.


 **Bank Syariah Indonesia**  
Kantor Cabang Palembang Sudirman

**Yudi Krisnanda Putra**  
Branch Operations & Service Manager



## LAMPIRAN 9

### A. Lembar Konsultasi Pembimbing 1










**PROGRAM STUDI S1 PERBANKAN SYARIAH**  
**FAKULTAS EKONOMI DAN BISNIS ISLAM**  
**UIN RADEN FATAH PALEMBANG**


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**LEMBAR KONSULTASI/BIIMBINGAN SKRIPSI**

Nama : Sri Mulyani  
 Nim : 1820603133  
 Fakultas/Jurusan : Ekonomi dan Bisnis Islam/S1 Perbankan Syari'ah  
 Pembimbing I : Syamsiar Zahrani, M.A  
 Judul skripsi : Pengaruh Fitur Layanan, Kemudahan Dan Keamanan Terhadap Penggunaan Aplikasi BSI *Mobile* (Studi Kasus Pada Nasabah Bank Syariah Indonesia KC Palembang Sudirman)

| No | Hari/Tanggal | Konsultasi   | Paraf   |
|----|--------------|--|---|
| 1. | 15/3/2022    | Proposal perbita   |  |
| 2. | 17/3/2022    | Proposal jab. Bab I  |  |
| 3. | 22/3/2022    | Seleksi & Koreksi Bab I                                    |  |
| 4. | 29/3/2022    | perbaiki Cpt Bab I   |  |
| 5. | 29/3/2022    | lanjutan pada bab III                                      |  |
|    | 13/04/2022   | lanjutan bab IV & V  |  |
|    | 10/06/2022   | Bab IV & V koreksi & perbaikan<br>Aca - lanjutkan numpukan |  |

## B. Lembar Konsultasi Pembimbing 2









**PROGRAM STUDI S1 PERBANKAN SYARIAH**  
**FAKULTAS EKONOMI DAN BISNIS ISLAM**  
**UIN RADEN FATAH PALEMBANG**

---

**LEMBAR KONSULTASI/BIIMBINGAN SKRIPSI**

Nama : Sri Mulyani  
 Nim : 1820603133  
 Fakultas/Jurusan : Ekonomi dan Bisnis Islam/S1 Perbankan Syariah  
 Pembimbing II : Aryanti, SE., M.M  
 Judul skripsi : Pengaruh Fitur Layanan, Kemudahan Dan Keamanan Terhadap Penggunaan Aplikasi BSI *Mobile* (Studi Kasus Pada Nasabah Bank Syariah Indonesia KC Palembang Sudirman)

| No | Hari/Tanggal | Konsultasi  | Paraf   |
|----|--------------|---|---|
| 1. | 19/3/2022    | Ace proposal  |  |
| 2  | 15/3/2022    | * perbaiki penulisan<br>* footnote bukan body note    |  |
| 3  | 21/3/2022    | ACC BAB I   |  |
| 4  | 21/3/2022    | * Indikator setiap Variabel<br>* penelitian terdahulu |  |
| 5  | 24/3/2022    | 5 tra teacher<br>ACC BAB II                           |  |
| 6  | 30/3/2022    | * populasi<br>* teknik analisis data                  |  |



PROGRAM STUDI S1 PERBANKAN SYARIAH  
FAKULTAS EKONOMI DAN BISNIS ISLAM  
UIN RADEN FATAH PALEMBANG

| No | Hari/Tanggal | Konsultasi  | Paraf              |
|----|--------------|---|--------------------|
| 7  | 5/4/2022     | ACC BAB III   | <i>[Signature]</i> |
| 8  | 8/4/2022     | Bawa revisi<br>ACC revisi                           | <i>[Signature]</i> |
| 9  | 9/6/2022     | ACC BAB IV  | <i>[Signature]</i> |
| 10 | 10/6/2022    | ACC BAB V<br>Lampiran pembimbing 1<br>note = revisi | <i>[Signature]</i> |