

BAB V

KESIMPULAN DAN SARAN

A. Kesimpulan

Dari hasil pengujian dan analisis yang telah dilakukan, maka kesimpulan yang bisa dikemukakan didalam penelitian ini yaitu:

1. Berdasarkan hasil uji t dapat diketahui bahwa *Internet Banking* berpengaruh positif dan signifikan terhadap kepuasan nasabah. Untuk membuktikan hal tersebut dengan membandingkan antara t_{hitung} dan t_{tabel} , dari perbandingan tersebut diperoleh bahwa nilai $t_{hitung} > t_{tabel}$ yaitu $2,626 > 1,984$ dengan signifikan $0,010 < 0,05$. Maka disimpulkan bahwa hipotesis yang menyatakan bahwa *Internet Banking* berpengaruh terhadap kepuasan nasabah dapat diterima. Hal tersebut menunjukkan adanya hubungan positif yang artinya jika *Internet Banking* meningkat, maka Kepuasan nasabah juga meningkat dan sebaliknya jika *Internet Banking* menurun maka kepuasan nasabah juga menurun.
2. Berdasarkan hasil uji t dapat diketahui bahwa *Mobile Banking* berpengaruh positif dan signifikan terhadap kepuasan nasabah. Untuk membuktikan hal tersebut dengan

membandingkan antara t_{hitung} dan t_{tabel} , dari perbandingan tersebut diperoleh bahwa nilai $t_{hitung} > t_{tabel}$ yaitu $5,916 > 1,984$ dengan signifikan $0,000 < 0,05$. Maka disimpulkan bahwa hipotesis yang menyatakan bahwa *Mobile Banking* berpengaruh terhadap kepuasan nasabah. Hal tersebut menunjukkan adanya hubungan positif yang artinya jika *Mobile Banking* meningkat, maka Kepuasan nasabah juga meningkat dan sebaliknya jika *Mobile Banking* menurun maka kepuasan nasabah juga menurun.

3. Berdasarkan hasil uji F dapat diketahui secara simultan bahwa *Internet Banking* dan *Mobile Banking* berpengaruh signifikan terhadap kepuasan nasabah. Pada penelitian ini menunjukkan bahwa nilai $Sig <$ dibandingkan taraf Signifikansi yaitu $0,05$. Maka hipotesis yang menyatakan *Internet Banking* dan *Mobile Banking* berpengaruh terhadap kepuasan nasabah dapat diterima dengan membandingkan F_{hitung} dan F_{tabel} dari perbandingan tersebut diperoleh nilai yaitu $72,757 > 2,70$.

B. Saran

Saran yang dapat diberikan penulis sebagai berikut:

1. Bagi Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang diharapkan memerhatikan *Internet banking* dan *Mobile Banking* dan meningkatkan fasilitas serta kemampuan teknologi dari fitur transaksi online yang dimiliki Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang.
2. Bagi peneliti selanjutnya diharapkan dapat meningkatkan jumlah sampel dan variabel lain didalam penelitiannya. Didalam uji koefisien determinasi menunjukkan ada beberapa faktor lain yang mempunyai pengaruh terhadap kepuasan nasabah Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang.

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Demikian daftar riwayat hidup ini dibuat dengan sebenarnya untuk dapat digunakan sebagai mana mestinya.

Palembang, Februari 2020

Austhalina Radditha
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KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS ISLAM
UIN RADEN FATAH PALEMBANG TENTANG DOSEN PEMBIMBING SKRIPSI DAN TUGAS AKHIR
Nomor : B- 527/Un.09/VII.I/PP.00.9/10/2019

DENGAN RAHMAT TUHAN YANG MAHA ESA
DEKAN FAKULTAS EKONOMI DAN BISNIS ISLAM UIN RADEN FATAH PALEMBANG

- Menimbang : a. Bawa dalam rangka kelancaran penyusunan Skripsi dan Tugas Akhir mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Raden Fatah Palembang perlu menunjuk dosen pembimbing Skripsi dan Tugas Akhir yang ditugaskan dalam keputusan Dekan ;
b. Bawa nama-nama yang tercantum dalam surat keputusan ini dipandang cakap,mampu dan bertanggung jawab di tunjuk sebagai pembimbing Skripsi dan Tugas Akhir;

- Mengingat : 1. Undang Undang Nomor 20 Tahun 2003 Tentang Sistem Pendidikan Nasional ;
2. Undang Undang Nomor 14 Tahun 2005 Tentang Guru dan Dosen;
3. Undang Undang Nomor 12 Tahun 2012 Tentang Pendidikan Tinggi;
4. Peraturan Presiden Nomor 129 Tahun 2014 Tentang Perubahan Institut Agama Islam Negeri Raden Fatah Palembang Menjadi Universitas Islam Negeri Raden Fatah Palembang ;
5. Peraturan Menteri Agama Nomor 62 Tahun 2015 Tentang Statuta Universitas Islam Negeri Raden Fatah Palembang;
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MEMUTUSKAN

Menetapkan : KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS ISLAM UIN RADEN FATAH PALEMBANG TENTANG DOSEN PEMBIMBING SKRIPSI DAN TUGAS AKHIR

KESATU : Menunjukan nama-nama di bawah ini sebagai Dosen Pembimbing Skripsi dan Tugas Akhir:
1. Dr. Qodariah Barkah, M.H.I.
2. Rachmania, M.Si.

Terhadap Mahasiswa :

| | | |
|----------------------------|---|--|
| Nama | : | Austhalina Radditha |
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| Program Studi | : | S1 Perbankan Syariah |
| Judul Skripsi/ Tugas Akhir | : | Pengaruh Internet Banking Dan Mobile Banking Terhadap Kepuasan Menjadi Nasabah Bank Sumsel Babel Syariah |

KEDUA : Masa penulisan Skripsi dan Tugas Akhir adalah 6 (enam) bulan terhitung tanggal SK ini dikeluarkan, apabila dalam satu semester mahasiswa yang bersangkutan tidak mampu menyelesaikan maka judul Skripsi dan Tugas Akhir tersebut dianggap hangus dan diganti judul yang lain.

KETIGA : Kepada Dosen Pembimbing Skripsi dan Tugas Akhir tersebut agar menyediakan waktu untuk konsultasi dan memberikan bimbingan kepada mahasiswa

KEEMPAT : Surat Keputusan ini berlaku sejak tanggal ditetapkan dengan ketentuan apabila terdapat kekeliruan Dalam keputusan ini maka akan diadakan pembeltulan sebagaimana mestinya

Ditetapkan di Palembang
pada tanggal, 29 Oktober 2019
Dekan



Tembusan :
1. Prodi
2. Mahasiswa
3. Arsip



Palembang, 08 Januari 2020

Nomor : 04/SRF/4/B/2020
Lampiran : -
Perihal : Izin Penelitian

Kepada
Universitas Islam Negeri (UIN)
Raden Fatah Palembang
Fakultas Ekonomi dan Bisnis Islam
di-

Palembang

Assalamu 'alaikum Warahmatullahi Wabarakatuh

Semoga Saudara dalam lindungan Allah SWT dan sukses menjalankan aktifitas sehari-hari.

Menindaklanjuti Surat dari Universitas Islam Negeri Raden Fatah No : B-3106/Un.09/V1.I/PP.009/12/2019 Tanggal 11 Desember 2019 dengan ini berkenan memberikan izin untuk mengadakan penelitian/observasi/wawancara/pengambilan data di lembaga sepanjang tidak terkait dengan rahasia bank, kepada :

| | | |
|------------------|---|--|
| Nama | : | Austhalina Radditha |
| NIM | : | 1646300035 |
| Fakultas | : | Ekonomi dan Bisnis Islam |
| Jurusan | : | S1 Perbankan Syariah |
| Judul Penelitian | : | Pengaruh Internet banking dan Mobile Banking Terhadap Kepuasan Menjadi Nasabah Bank Sumsel Babel Syariah |

Demikianlah yang dapat kami sampaikan, atas kerjasamanya disampaikan terima kasih.

Wassalamu 'alaikum Warahmatullahi Wabarakatuh



Herman Felanni
Pemimpin

LAMPIRAN

ANGKET KEPUASAN NASABAH BANK SUMSEL BABEL SYARIAH KCP UIN RADEN FATAH PALEMBANG

Assalamu'alaikum Wr.Wb.

Dengan hormat,

Disela-sela kesibukan Bapak/Ibu, teman-teman, saya Austhalina Radditha yang merupakan mahasiswi Program Studi Perbankan Syariah di Universitas Islam Negeri Raden Fatah Palembang memohon Bapak/Ibu, teman-teman agar meluangkan sedikit waktunya untuk mengisi angket yang berisi butir-butir pertanyaan. Angket ini digunakan untuk mengumpulkan data guna menyusun tugas akhir skripsi yang berjudul “Pengaruh *Internet Banking* dan *Mobile Banking* terhadap kepuasan nasabah Bank Sumsel Babel Kcp Uin Raden Fatah Palembang” sebagai syarat untuk menyelesaikan studi akhir saya.

Jawaban yang Bapak/Ibu, teman- teman berikan tidak akan dinilai benar atau salah. Oleh karena itu, dengan segala kerendahan hati dimohon Bapak/Ibu memberikan jawaban sesuai dengan keadaan yang sesungguhnya. Semua jawaban dan identitas Bapak/Ibu, teman-teman dijamin kerahasiaannya.

Atas kesediaan Bapak/Ibu untuk mengisi angket ini, Saya ucapan terimakasih. Semoga kebaikan Bapak/Ibu mendapatkan balasan yang setimpal dari Allah SWT.

Wassalamu'alaikum Wr.Wb.

Palembang, Februari 2020
Hormat Saya,

Austhalina Radditha

Pengaruh *Internet Banking* dan *Mobile Banking* Terhadap Kepuasan menjadi nasabah Bank Sumsel Babel Syariah KCP Uin Raden Fatah Palembang

A. Karakteristik Responden

Petunjuk : Berikan tanda silang (X) pada salah satu pilihan jawaban yang sesuai.

1. Nama :
 2. Usia
 - a. Dibawah 20 tahun
tahun keatas
 - b. 20-30 tahun
 3. Jenis Kelamin (L/P)
 - a. Laki-laki
 - b. Perempuan
 4. Agama
 - a. Islam
 - b. Kristen
 - c. Budha
 - d. Hindu
 5. Pekerjaan
 - a. Pegawai Negeri Sipil
 - b. Pegawai Swasta
 - c. Wiraswasta/ Pedagang
 - d. Pelajar/ Mahasiswa
 - e. Lain-lain(*sebutkan)
 6. Pendidikan/ terakhir
 - a. SMA/ SMK
 - b. Diploma
 - c. S1
 - d. S2
 - e. Lain-lain(*sebutkan)

B. Petunjuk Pengisian

- a. Pengisian ini dilakukan dengan memberi tanda centang (✓) pada jawaban yang anda anggap sesuai dengan 5 (lima) alternatif jawaban yang dapat anda pilih yaitu:

| | |
|------------------------------|-----------------------|
| 1) STS : Sangat Tidak Setuju | 4) S : Setuju |
| 2) TS : Tidak Setuju | 5) SS : Sangat setuju |
| 3) N : Normal | |

b. Setiap pertanyaan hanya memiliki satu alternatif jawaban.

c. Setelah mengisi jawaban, mohon periksa kembali agar tidak terjadi pengisian jawaban yang terlewat.

C. Pertanyaan-pertanyaan

Internet Banking (X1)

I. PERSEPSI ATAS KEMUDAHAN

| <i>Internet Banking (X1)</i> | | | | | | |
|------------------------------|--|---------|----|---|---|----|
| KEMUDAHAN | | | | | | |
| No | Pertanyaan | Jawaban | | | | |
| | | STS | TS | N | S | SS |
| 1 | Saya menggunakan <i>Internet Banking</i> karena <i>internet banking</i> mudah dipelajari dan dimengerti | | | | | |
| 2 | Transaksi <i>internet banking</i> dapat dilakukan kapan saja tanpa batas waktu | | | | | |
| 3 | Dengan menggunakan <i>Internet Banking</i> dapat menghemat waktu nasabah | | | | | |
| 4 | Internet banking memproses setiap transaksi dengan kecepatan kapanpun dan dimanapun (kecepatan diluar kondisi sinyal dan provider) | | | | | |

II. PERSEPSI ATAS KEPERCAYAAN

Internet Banking (X1)

KEPERCAYAAN

| No | Pertanyaan | Jawaban | | | | |
|----|---|---------|----|---|---|----|
| | | STS | TS | N | S | SS |
| 1 | <i>Internet Banking</i> tidak mengandung unsur penipuan | | | | | |
| 2 | <i>Internet Banking</i> memberikan keamanan data transaksi yang dilakukan | | | | | |
| 3 | Menanggung dan merespon kerugian nasabah apabila terjadi kesalahan pada layanan <i>Internet Banking</i> | | | | | |
| 4 | <i>Internet banking</i> lebih bisa dipercayai daripada layanan bank lainnya | | | | | |

III. PERSEPSI ATAS RISIKO

Internet Banking (X1)

RISIKO

| No | Pertanyaan | Jawaban | | | | |
|----|--|---------|----|---|---|----|
| | | STS | TS | N | S | SS |
| 1 | Menggunakan <i>Internet Banking</i> tidak memiliki risiko yang tinggi terutama yang berhubungan dengan keamanan data pribadi nasabah | | | | | |
| 2 | Bank sangat menjamin keamanan transaksi yang | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| | dilakukan melalui <i>Internet Banking</i> terutama yang berhubungan dengan keamanan data pribadi nasabah | | | | |
| 3 | <i>Internet Banking</i> telah dilengkapi dengan sistem keamanan yang handal serta keakuratan data | | | | |
| 4 | Bank dapat menjamin setiap kebutuhan nasabah dalam melakukan transaksi <i>Internet Banking</i> | | | | |

IV. PERSEPSI ATAS MINAT PENGGUNAAN

| No | Pertanyaan | Jawaban | | | | |
|----|--|---------|----|---|---|----|
| | | STS | TS | N | S | SS |
| 1 | Saya tertarik menggunakan <i>internet banking</i> karena syarat dan ketentuannya mudah | | | | | |
| 2 | Saya tertarik menggunakan <i>Internet Banking</i> karena praktis dan cocok digunakan untuk masa depan | | | | | |
| 3 | Saya senang menggunakan <i>Internet Banking</i> nomor pin lebih aman karena diakses melalui perangkat pribadi | | | | | |
| 4 | Dengan berbagai keuntungan yang saya dapatkan, saya menyarankan nasabah lain untuk menggunakan <i>internet banking</i> | | | | | |

Mobile Banking (X2)

I. PERSEPSI ATAS KECEPATAN

| No | Pertanyaan | Jawaban | | | | |
|----|--|---------|----|---|---|----|
| | | STS | TS | N | S | SS |
| 1 | <i>Mobile Banking</i> mempercepat transaksi | | | | | |
| 2 | Menggunakan <i>Mobile Banking</i> dapat menghemat waktu transaksi | | | | | |
| 3 | Dengan menggunakan <i>Mobile Banking</i> kebutuhan transaksi mendesak dapat teratasi | | | | | |
| 4 | <i>Mobile Banking</i> dapat diakses dengan cepat | | | | | |

II. PERSEPSI ATAS AKURASI DATA

| <i>Mobile Banking (X2)</i> | | | | | | |
|----------------------------|--|---------|----|---|---|----|
| AKURASI DATA | | | | | | |
| No | Pertanyaan | Jawaban | | | | |
| | | STS | TS | N | S | SS |
| 1 | Kecepatan transaksi menggunakan <i>Mobile Banking</i> sangat baik | | | | | |
| 2 | <i>Mobile Banking</i> menyediakan informasi yang cukup jelas | | | | | |
| 3 | <i>Mobile Banking</i> menyediakan informasi yang nasabah perlukan secara lengkap | | | | | |
| 4 | <i>Mobile banking</i> menjaga kerahasiaan nasabah | | | | | |

III. PERSEPSI ATAS MANFAAT

| <i>Mobile Banking (X2)</i> | | | | | | |
|----------------------------|---|---------|----|---|---|----|
| MANFAAT | | | | | | |
| No | Pertanyaan | Jawaban | | | | |
| | | STS | TS | N | S | SS |
| 1 | Dengan menggunakan <i>Mobile Banking</i> transaksi perbankan yang saya lakukan lebih cepat tanpa harus mengantri di teller atau ATM | | | | | |
| 2 | Menggunakan <i>Mobile Banking</i> bermanfaat bagi saya dalam memperoleh informasi secara cepat | | | | | |
| 3 | <i>Mobile Banking</i> menjadikan pekerjaan mudah dalam melakukan kegiatan perbankan karena kecepatan aksesnya | | | | | |
| 4 | Menggunakan <i>Mobile Banking</i> menambah produktivitas saya | | | | | |

IV. PERSEPSI ATAS KEPERCAYAAN

| Mobile Banking (X2) | | | | | | |
|----------------------------|--|----------------|-----------|----------|----------|-----------|
| KEPERCAYAAN | | | | | | |
| No | Pertanyaan | Jawaban | | | | |
| | | STS | TS | N | S | SS |
| 1 | Saya tidak merasa takut dan khawatir bertransaksi melalui <i>Mobile banking</i> karena keakuratan proses dan data terjamin keamanan serta kerahasiaannya | | | | | |
| 2 | Pihak bank melindungi informasi personal dan kebiasaan saya bertransaksi melalui <i>Mobile Banking</i> | | | | | |
| 3 | Bank memberikan kompensasi kepada nasabah sesuai dengan kerugian atas kesepakatan bersama | | | | | |
| 4 | Nasabah merasa nyaman dengan adanya kompensasi yang diberikan oleh bank | | | | | |

| Kepuasan Nasabah (Y) | | | | | | |
|-----------------------------|---|----------------|-----------|----------|----------|-----------|
| No | Pertanyaan | Jawaban | | | | |
| | | STS | TS | N | S | SS |
| 1 | Saya merasa puas terhadap layanan <i>Internet Banking</i> dan <i>Mobile Banking</i> yang saya terima | | | | | |
| 2 | Saya merasa puas dengan produk/ jasa yang ditawarkan melalui <i>Internet Banking</i> dan <i>Mobile Banking</i> BSB Syariah | | | | | |
| 3 | Menurut saya layanan <i>Internet Banking</i> dan <i>Mobile banking</i> BSB Syariah telah memenuhi harapan | | | | | |
| 4 | Saya berminat merekomendasikan produk dan layanan <i>Internet Banking</i> dan <i>Mobile Banking</i> BSB Syariah kepada orang lain | | | | | |

| | | | | X1 | | | | | | | | | | | | | | | TOTAL |
|----|---|---|---|----|---|---|---|---|-----|----|----|----|----|----|----|----|----|----|-------|
| No | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | X | | |
| 1 | 5 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 61 | |
| 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 56 | |
| 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 77 | | |
| 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 51 | | |
| 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 3 | 3 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 72 | | |
| 6 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 72 | | |
| 7 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 64 | | |
| 8 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 77 | | |
| 9 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 70 | | |
| 10 | 4 | 5 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 66 | | |
| 11 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 75 | | |
| 12 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 65 | | |
| 13 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 54 | | |
| 14 | 4 | 4 | 5 | 3 | 3 | 4 | 3 | 2 | 2 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 58 | | |
| 15 | 3 | 3 | 4 | 4 | 5 | 5 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 5 | 5 | 63 | | |
| 16 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 80 | | |
| 17 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 2 | 2 | 2 | 2 | 3 | 4 | 3 | 2 | 3 | 49 | | |
| 18 | 4 | 4 | 4 | 3 | 4 | 5 | 3 | 3 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 3 | 64 | | |
| 19 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 3 | 4 | 5 | 5 | 5 | 4 | 3 | 4 | 4 | 69 | | |
| 20 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 78 | | |
| 21 | 4 | 4 | 4 | 4 | 2 | 4 | 2 | 2 | 2 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 55 | | |
| 22 | 4 | 5 | 5 | 3 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 5 | 5 | 4 | 5 | 67 | | |
| 23 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 62 | | |
| 24 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 80 | | |
| 25 | 3 | 3 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 60 | | |
| 26 | 5 | 5 | 5 | 5 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 3 | 4 | 60 | | |
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DATA JAWABAN RESPONDEN

| No | | | | | | | | | X2 | | | | | | | | | | | | Total X2 |
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| 46 | 4 | 4 | 4 | 4 | 16 |
| 47 | 4 | 4 | 4 | 4 | 16 |
| 48 | 4 | 3 | 4 | 3 | 14 |
| 49 | 4 | 4 | 4 | 4 | 16 |
| 50 | 4 | 5 | 5 | 5 | 19 |
| 51 | 4 | 4 | 3 | 5 | 16 |
| 52 | 4 | 4 | 4 | 3 | 15 |
| 53 | 4 | 4 | 4 | 4 | 16 |
| 54 | 3 | 3 | 3 | 3 | 12 |
| 55 | 4 | 4 | 5 | 3 | 16 |
| 56 | 4 | 4 | 4 | 4 | 16 |
| 57 | 3 | 3 | 2 | 3 | 11 |
| 58 | 4 | 4 | 4 | 4 | 16 |
| 59 | 3 | 3 | 3 | 3 | 12 |
| 60 | 4 | 4 | 4 | 4 | 16 |
| 61 | 3 | 4 | 4 | 5 | 16 |
| 62 | 3 | 3 | 3 | 3 | 12 |
| 63 | 5 | 4 | 5 | 4 | 18 |
| 64 | 4 | 4 | 4 | 4 | 16 |
| 65 | 5 | 5 | 5 | 5 | 20 |
| 66 | 5 | 5 | 3 | 4 | 17 |
| 67 | 5 | 5 | 5 | 5 | 20 |
| 68 | 4 | 4 | 4 | 4 | 16 |
| 69 | 4 | 4 | 4 | 4 | 16 |

| | | | | | |
|----|---|---|---|---|----|
| 70 | 4 | 4 | 4 | 5 | 17 |
| 71 | 4 | 4 | 4 | 4 | 16 |
| 72 | 4 | 4 | 4 | 4 | 16 |
| 73 | 4 | 4 | 4 | 4 | 16 |
| 74 | 4 | 4 | 3 | 3 | 14 |
| 75 | 4 | 3 | 4 | 4 | 15 |
| 76 | 4 | 4 | 4 | 4 | 16 |
| 77 | 4 | 3 | 3 | 4 | 14 |
| 78 | 3 | 4 | 4 | 4 | 15 |
| 79 | 3 | 3 | 3 | 3 | 12 |
| 80 | 4 | 4 | 4 | 4 | 16 |
| 81 | 3 | 3 | 3 | 3 | 12 |
| 82 | 5 | 5 | 5 | 5 | 20 |
| 83 | 4 | 1 | 1 | 3 | 9 |
| 84 | 4 | 4 | 4 | 4 | 16 |
| 85 | 5 | 5 | 5 | 5 | 20 |
| 86 | 4 | 4 | 4 | 5 | 17 |
| 87 | 4 | 4 | 4 | 5 | 17 |
| 88 | 3 | 4 | 4 | 4 | 15 |
| 89 | 3 | 3 | 4 | 3 | 13 |
| 90 | 3 | 3 | 3 | 3 | 12 |
| 91 | 3 | 3 | 3 | 3 | 12 |
| 92 | 4 | 5 | 4 | 5 | 18 |
| 93 | 4 | 4 | 4 | 3 | 15 |
| 94 | 2 | 3 | 4 | 4 | 13 |
| 95 | 2 | 3 | 4 | 4 | 13 |
| 96 | 4 | 4 | 4 | 4 | 16 |
| 97 | 3 | 4 | 3 | 3 | 13 |
| 98 | 5 | 2 | 3 | 3 | 13 |
| 99 | 4 | 3 | 3 | 4 | 14 |

Correlations

| | | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1. | X1. | X1.8 | X1. | X1.1 | X1.11 | X1.12 | X1.13 | X1.14 | X1.1 | X1.1 | Internet Banking |
|------|---------------------|-------|-------|-------|-------|------|-----|-----|-------|-----|-------|--------|--------|--------|--------|--------|--------|------------------|
| | | 6 | 7 | | | 9 | 0 | | | | | | | | | 5 | 6 | |
| X1.1 | Pearson Correlation | 1 | ,607* | ,281* | ,296* | ,423 | ,30 | ,33 | ,350* | ,19 | ,290* | ,299** | ,225* | ,393** | ,385** | ,245* | ,325** | ,569** |
| | Sig. (2-tailed) | | , | , | , | , | 2** | 1** | , | 7 | , | , | , | , | , | , | , | |
| | N | | ,000 | ,005 | ,003 | ,000 | ,00 | ,00 | ,000 | ,05 | ,004 | ,003 | ,025 | ,000 | ,000 | ,014 | ,001 | ,000 |
| X1.2 | Pearson Correlation | ,607* | 1 | ,430* | ,413* | ,362 | ,23 | ,30 | ,271* | ,25 | ,257* | ,269** | ,188 | ,415** | ,443** | ,258** | ,317** | ,571** |
| | Sig. (2-tailed) | , | , | , | , | , | , | 1* | 2** | , | 4* | , | , | , | , | , | , | |
| | N | | ,000 | ,000 | ,000 | ,000 | ,02 | ,00 | ,007 | ,01 | ,010 | ,007 | ,062 | ,000 | ,000 | ,010 | ,001 | ,000 |
| X1.3 | Pearson Correlation | ,281* | ,430* | 1 | ,328* | ,275 | ,16 | ,19 | ,166 | ,22 | ,284* | ,301** | ,232* | ,340** | ,467** | ,242* | ,210* | ,489** |
| | Sig. (2-tailed) | , | , | , | , | , | , | 8 | 4 | , | 1* | , | , | , | , | , | , | |
| | N | | ,005 | ,000 | ,001 | ,006 | ,09 | ,05 | ,101 | ,02 | ,004 | ,002 | ,021 | ,001 | ,000 | ,016 | ,037 | ,000 |
| X1.4 | Pearson Correlation | ,296* | ,413* | ,328* | 1 | ,345 | ,32 | ,35 | ,429* | ,34 | ,441* | ,434** | ,449** | ,303** | ,229* | ,389** | ,380** | ,615** |
| | Sig. (2-tailed) | , | , | , | , | , | , | 4** | 7** | , | 0** | , | , | , | , | , | , | |
| | N | | ,003 | ,000 | ,001 | | ,00 | ,00 | ,000 | ,00 | ,000 | ,000 | ,000 | ,002 | ,022 | ,000 | ,000 | ,000 |

| | | | | | | | | | | | | | | | | | | |
|------|-----------------|-------|-------|-------|-------|------|-----|-----|-------|-----|-------|--------|--------|--------|--------|--------|--------|--------|
| | Pearson | ,423* | ,362* | ,275* | ,345* | 1 | ,66 | ,56 | ,479* | ,53 | ,547* | ,510** | ,548** | ,470** | ,429** | ,451** | ,338** | ,752** |
| | Correlation | * | * | * | * | | 4** | 1** | * | 3** | * | | | | | | | |
| X1.5 | Sig. (2-tailed) | ,000 | ,000 | ,006 | ,000 | | ,00 | ,00 | ,000 | ,00 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,001 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson | ,302* | ,231* | ,168 | ,324* | ,664 | 1 | ,48 | ,439* | ,57 | ,674* | ,609** | ,461** | ,402** | ,355** | ,434** | ,321** | ,701** |
| | Correlation | * | * | * | * | ** | | 9** | * | 8** | * | | | | | | | |
| X1.6 | Sig. (2-tailed) | ,002 | ,022 | ,096 | ,001 | ,000 | | ,00 | ,000 | ,00 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,001 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson | ,331* | ,302* | ,194 | ,357* | ,561 | ,48 | 1 | ,413* | ,55 | ,615* | ,533** | ,621** | ,459** | ,280** | ,407** | ,244* | ,702** |
| | Correlation | * | * | * | * | ** | 9** | * | | 6** | * | | | | | | | |
| X1.7 | Sig. (2-tailed) | ,001 | ,002 | ,054 | ,000 | ,000 | ,00 | | ,000 | ,00 | ,000 | ,000 | ,000 | ,000 | ,005 | ,000 | ,015 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson | ,350* | ,271* | ,166 | ,429* | ,479 | ,43 | ,41 | 1 | ,53 | ,364* | ,430** | ,449** | ,418** | ,305** | ,380** | ,240* | ,638** |
| | Correlation | * | * | * | * | ** | 9** | 3** | * | 5** | * | | | | | | | |
| X1.8 | Sig. (2-tailed) | ,000 | ,007 | ,101 | ,000 | ,000 | ,00 | ,00 | | ,00 | ,000 | ,000 | ,000 | ,000 | ,002 | ,000 | ,017 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |

| | | | | | | | | | | | | | | | | | |
|------------------------|-------|-------|-------|-------|------|-----|-----|-------|-----|-------|--------|--------|--------|--------|--------|--------|--------|
| | | | | | | | | | | | | | | | | | |
| Sig. (2-tailed) | ,025 | ,062 | ,021 | ,000 | ,000 | ,00 | ,00 | ,000 | ,00 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,001 | ,000 |
| N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| Pearson Correlation | ,393* | ,415* | ,340* | ,303* | ,470 | ,40 | ,45 | ,418* | ,31 | ,408* | ,330** | ,417** | 1 | ,558** | ,429** | ,404** | ,666** |
| X1.1 3 Sig. (2-tailed) | ,000 | ,000 | ,001 | ,002 | ,000 | ,00 | ,00 | ,000 | ,00 | ,000 | ,001 | ,000 | | ,000 | ,000 | ,000 | ,000 |
| N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| Pearson Correlation | ,385* | ,443* | ,467* | ,229* | ,429 | ,35 | ,28 | ,305* | ,34 | ,467* | ,480** | ,380** | ,558** | 1 | ,477** | ,363** | ,651** |
| X1.1 4 Sig. (2-tailed) | ,000 | ,000 | ,000 | ,022 | ,000 | ,00 | ,00 | ,002 | ,00 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 |
| N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| Pearson Correlation | ,245* | ,258* | ,242* | ,389* | ,451 | ,43 | ,40 | ,380* | ,55 | ,607* | ,617** | ,490** | ,429** | ,477** | 1 | ,369** | ,688** |
| X1.1 5 Sig. (2-tailed) | ,014 | ,010 | ,016 | ,000 | ,000 | ,00 | ,00 | ,000 | ,00 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 |
| N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| Pearson Correlation | ,325* | ,317* | ,210* | ,380* | ,338 | ,32 | ,24 | ,240* | ,24 | ,333* | ,375** | ,343** | ,404** | ,363** | ,369** | 1 | ,543** |
| X1.1 6 Sig. (2-tailed) | ,001 | ,001 | ,037 | ,000 | ,001 | ,00 | ,01 | ,017 | ,01 | ,001 | ,000 | ,001 | | ,000 | ,000 | ,000 | ,000 |
| | | | | | | 1 | 5 | | 7 | | | | | | | | |

| | | | | | | | | | | | | | | | | | | |
|-----------------|---------------------|-------|-------|-------|-------|------|-----|-----|-------|-----|-------|--------|--------|--------|--------|--------|--------|----|
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson Correlation | ,569* | ,571* | ,489* | ,615* | ,752 | ,70 | ,70 | ,638* | ,70 | ,783* | ,776** | ,727** | ,666** | ,651** | ,688** | ,543** | 1 |
| Inter netB anki | n | * | * | * | * | * | 1** | 2** | * | 7** | * | * | * | * | * | * | * | |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,000 | ,00 | ,00 | ,000 | ,00 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | ,000 | |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |

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

*. Correlation is significant at the 0.05 level (2-tailed).

A. Uji validitas dan reliabilitas

1. Uji validitas X1

2. Uji validitas X2

| Correlations | | | | | | | | | | | | | | | | | | | |
|--------------|---------------------|------|------|-------|--------|--------|------|------|------|-------|-------|-------|-------|-------|-------|-------|----------------|--------|--------|
| | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | X2.8 | X2.9 | X2.10 | X2.11 | X2.12 | X2.13 | X2.14 | X2.15 | X2.16 | Mobile Banking | | |
| | Pearson Correlation | 1 | ,577 | ,635* | ,564** | ,54 | ,454 | ,333 | ,317 | ,579 | ,441 | ,43 | ,47 | ,32 | ,33 | ,27 | ,34 | ,636** | |
| | Sig. (2-tailed) | | ,000 | ,000 | ,000 | ,00 | ,000 | ,001 | ,001 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 | | |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | |
| X2.1 | Pearson Correlation | | ,577 | 1 | ,738* | ,497** | ,46 | ,295 | ,304 | ,453 | ,575 | ,574 | ,53 | ,39 | ,33 | ,47 | ,28 | ,35 | ,653** |
| | Sig. (2-tailed) | | ,000 | | ,000 | ,000 | ,00 | ,003 | ,002 | ,000 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 | |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| X2.2 | Pearson Correlation | | ,635 | ,738 | 1 | ,502** | ,58 | ,462 | ,343 | ,440 | ,577 | ,557 | ,44 | ,43 | ,34 | ,49 | ,38 | ,42 | ,699** |
| | Sig. (2-tailed) | | ,000 | | ,000 | ,000 | ,00 | ,003 | ,002 | ,000 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 | |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| X2.3 | Pearson Correlation | | ,635 | ,738 | 1 | ,502** | ,58 | ,462 | ,343 | ,440 | ,577 | ,557 | ,44 | ,43 | ,34 | ,49 | ,38 | ,42 | ,699** |
| | Sig. (2-tailed) | | ,000 | | ,000 | ,000 | ,00 | ,003 | ,002 | ,000 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 | |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Correlation | | | | | | | | | | | | | | | | | | |
| | on | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | |
|------|---------------------|------|------|-------|--------|-----|------|------|------|------|------|-----|-----|-----|-----|-----|-----|--------|
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,00 | ,000 | ,001 | ,000 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson Correlation | ,564 | ,497 | ,502* | 1 | ,65 | ,575 | ,531 | ,469 | ,504 | ,529 | ,60 | ,57 | ,43 | ,49 | ,49 | ,45 | ,750** |
| X2.4 | on | " | " | " | " | 0" | " | " | " | " | " | 6" | 4" | 2" | 8" | 5" | 7" | |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,00 | ,000 | ,000 | ,000 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson Correlation | ,540 | ,466 | ,588* | ,650** | 1 | ,770 | ,604 | ,547 | ,517 | ,603 | ,59 | ,63 | ,56 | ,52 | ,56 | ,56 | ,825** |
| X2.5 | on | " | " | " | " | " | " | " | " | " | " | 4" | 9" | 2" | 5" | 0" | 1" | |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | | ,000 | ,000 | ,000 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson Correlation | ,454 | ,295 | ,462* | ,575** | ,77 | 1 | ,697 | ,559 | ,390 | ,490 | ,39 | ,53 | ,49 | ,57 | ,55 | ,60 | ,757** |
| X2.6 | on | " | " | " | " | 0" | " | " | " | " | " | 9" | 8" | 7" | 9" | 3" | 3" | |
| | Sig. (2-tailed) | ,000 | ,003 | ,000 | ,000 | ,00 | | ,000 | ,000 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson Correlation | ,333 | ,304 | ,343* | ,531** | ,60 | ,697 | 1 | ,616 | ,316 | ,528 | ,44 | ,41 | ,51 | ,57 | ,64 | ,56 | ,725** |
| X2.7 | on | " | " | " | " | 4" | " | " | " | " | " | 4" | 9" | 1" | 8" | 3" | 6" | |
| | Sig. (2-tailed) | ,001 | ,002 | ,001 | ,000 | ,00 | | ,000 | ,001 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson Correlation | ,317 | ,453 | ,440* | ,469** | ,54 | ,559 | ,616 | 1 | ,463 | ,653 | ,45 | ,42 | ,69 | ,67 | ,52 | ,54 | ,749** |
| X2.8 | on | " | " | " | " | 7" | " | " | " | " | " | 1" | 2" | 4" | 8" | 8" | 1" | |
| | Sig. (2-tailed) | ,001 | ,000 | ,000 | ,000 | ,00 | | ,000 | ,000 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |

| | | | | | | | | | | | | | | | | | | |
|-------|---------------------|------|------|-------|--------|-----|------|------|------|------|------|-----|-----|-----|-----|-----|-----|--------|
| | Pearson | ,579 | ,575 | ,577 | ,504** | ,51 | ,390 | ,316 | ,463 | 1 | ,492 | ,49 | ,48 | ,43 | ,50 | ,40 | ,53 | ,694** |
| X2.9 | Correlati on | ** | ** | * | | 7** | ** | ** | ** | | ** | 4** | 4** | 9** | 6** | 2** | 7** | |
| | Sig. (2- tailed) | ,000 | ,000 | ,000 | ,000 | ,00 | ,000 | ,001 | ,000 | | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson | ,441 | ,574 | ,557 | ,529** | ,60 | ,490 | ,528 | ,653 | ,492 | 1 | ,70 | ,55 | ,59 | ,62 | ,49 | ,54 | ,792** |
| X2.10 | Correlati on | ** | ** | * | | 3** | ** | ** | ** | ** | | 5** | 1** | 5** | 8** | 3** | 4** | |
| | Sig. (2- tailed) | ,000 | ,000 | ,000 | ,000 | ,00 | ,000 | ,000 | ,000 | | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson | ,438 | ,532 | ,446* | ,606** | ,59 | ,399 | ,444 | ,451 | ,494 | ,705 | 1 | ,55 | ,45 | ,45 | ,41 | ,51 | ,718** |
| X2.11 | Correlati on | ** | ** | * | | 4** | ** | ** | ** | ** | | 9** | 5** | 6** | 7** | 6** | | |
| | Sig. (2- tailed) | ,000 | ,000 | ,000 | ,000 | ,00 | ,000 | ,000 | ,000 | | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson | ,472 | ,393 | ,439* | ,574** | ,63 | ,538 | ,419 | ,422 | ,484 | ,551 | ,55 | 1 | ,54 | ,48 | ,48 | ,56 | ,729** |
| X2.12 | Correlati on | ** | ** | * | | 9** | ** | ** | ** | ** | | 9** | 4** | 3** | 6** | 8** | | |
| | Sig. (2- tailed) | ,000 | ,000 | ,000 | ,000 | ,00 | ,000 | ,000 | ,000 | | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson | ,326 | ,339 | ,340* | ,432** | ,56 | ,497 | ,511 | ,694 | ,439 | ,595 | ,45 | ,54 | 1 | ,78 | ,64 | ,67 | ,751** |
| X2.13 | Correlati on | ** | ** | * | | 2** | ** | ** | ** | ** | | 5** | 4** | 3** | 7** | 5** | | |
| | Sig. (2- tailed) | ,001 | ,001 | ,001 | ,000 | ,00 | ,000 | ,000 | ,000 | | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson | ,334 | ,472 | ,490* | ,498** | ,52 | ,579 | ,578 | ,678 | ,506 | ,628 | ,45 | ,48 | ,78 | 1 | ,75 | ,74 | ,806** |
| X2.14 | Correlati on | ** | ** | * | | 5** | ** | ** | ** | ** | | 6** | 3** | 3** | 3** | 3** | 3** | |

| | | | | | | | | | | | | | | | | | |
|----------------|---------------------|------|------|-------|--------|-----|------|------|------|------|------|-----|-----|-----|-----|------|--------|
| | Sig. (2-tailed) | ,001 | ,000 | ,000 | ,000 | ,00 | ,000 | ,000 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 | |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson Correlation | ,270 | ,284 | ,389* | ,495** | ,56 | ,553 | ,643 | ,528 | ,402 | ,493 | ,41 | ,48 | ,64 | ,75 | 1 | ,71 |
| X2.15 | on | " | " | " | " | " | " | " | " | " | " | " | " | " | " | " | ,739** |
| | Sig. (2-tailed) | ,007 | ,004 | ,000 | ,000 | ,00 | ,000 | ,000 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 | |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson Correlation | ,342 | ,359 | ,427* | ,457** | ,56 | ,603 | ,566 | ,541 | ,537 | ,544 | ,51 | ,56 | ,67 | ,74 | 1 | ,783** |
| X2.16 | on | " | " | " | " | " | " | " | " | " | " | " | " | " | " | " | |
| | Sig. (2-tailed) | ,001 | ,000 | ,000 | ,000 | ,00 | ,000 | ,000 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,000 | |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | Pearson Correlation | ,636 | ,653 | ,699* | ,750** | ,82 | ,757 | ,725 | ,749 | ,694 | ,792 | ,71 | ,72 | ,75 | ,80 | ,73 | ,78 |
| Mobile Banking | on | " | " | " | " | " | " | " | " | " | " | " | " | " | " | " | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | ,00 | ,000 | ,000 | ,000 | ,000 | ,00 | ,00 | ,00 | ,00 | ,00 | ,00 | |
| | N | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |

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

3. Uji validitas Y

Correlations

| | | Y1 | Y2 | Y3 | Y4 | KepuasanNasabah |
|----|---------------------|----|--------|--------|--------|-----------------|
| Y1 | Pearson Correlation | | 1 | ,551** | ,510** | ,447* |
| | Sig. (2-tailed) | | | ,000 | ,000 | ,000 |
| | N | | 99 | 99 | 99 | 99 |
| Y2 | Pearson Correlation | | ,551** | 1 | ,719** | ,617* |
| | | | | | | ,876** |

| | | | | | | |
|-----------------|---------------------|--------|--------|--------|-------|--------|
| | Sig. (2-tailed) | ,000 | | ,000 | ,000 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 |
| Y3 | Pearson Correlation | ,510** | ,719** | 1 | ,589* | ,859** |
| | Sig. (2-tailed) | ,000 | ,000 | | ,000 | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 |
| Y4 | Pearson Correlation | ,447** | ,617** | ,589** | 1 | ,799** |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | | ,000 |
| | N | 99 | 99 | 99 | 99 | 99 |
| KepuasanNasabah | Pearson Correlation | ,762** | ,876** | ,859** | ,799* | 1 |
| | Sig. (2-tailed) | ,000 | ,000 | ,000 | ,000 | |
| | N | 99 | 99 | 99 | 99 | 99 |

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

4. Uji reliabilitas

- Variabel X1

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,913 | 16 |

- Variabel X2

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,944 | 16 |

- Variabel Y

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,843 | 4 |

- B. Uji asumsi klasik
- Uji normalitas

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N | | 99 |
| Normal Parameters ^{a,b} | Mean | ,0000000 |
| | Std. Deviation | 1,46694423 |
| | Absolute | ,097 |
| Most Extreme Differences | Positive | ,039 |
| | Negative | -,097 |
| Kolmogorov-Smirnov Z | | ,964 |
| Asymp. Sig. (2-tailed) | | ,311 |

- a. Test distribution is Normal.
- b. Calculated from data.

- Uji linieritas

ANOVA Table

| | | Sum of Squares | df | Mean Square | F | Sig. |
|--------------------|-----------------|--------------------------|---------|-------------|---------|-------------|
| KepuasanNasa bah * | Between Groups | (Combined) | 324,209 | 30 | 10,807 | 3,562 ,000 |
| | | Linearity | 242,778 | 1 | 242,778 | 80,009 ,000 |
| | | Deviation from Linearity | 81,430 | 29 | 2,808 | ,925 ,580 |
| | InternetBanking | Within Groups | 206,337 | 68 | 3,034 | |
| | | Total | 530,545 | 98 | | |

ANOVA Table

| | | | Sum of Squares | df | Mean Square | F | Sig. |
|-----------------------|----------------|--------------------------|----------------|----|-------------|---------|------|
| KepuasanNasa bah * | Between Groups | (Combined) | 356,875 | 27 | 13,218 | 5,404 | ,000 |
| | | Linearity | 304,507 | 1 | 304,507 | 124,488 | ,000 |
| | | Deviation from Linearity | 52,368 | 26 | 2,014 | ,823 | ,704 |
| | | Within Groups | 173,671 | 71 | 2,446 | | |
| | Total | | 530,545 | 98 | | | |

- Uji multikolinearitas

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|-----------------------------|------------|---------------------------|------|-------|-------------------------|------|
| | B | Std. Error | | | | Tolerance | VIF |
| | | | Beta | | | | |
| 1 | (Constant) | ,656 | 1,296 | | ,506 | ,614 | |
| | MobileBanking | ,158 | ,027 | ,570 | 5,916 | ,000 | ,447 |
| | InternetBanking | ,076 | ,029 | ,253 | 2,626 | ,010 | ,447 |

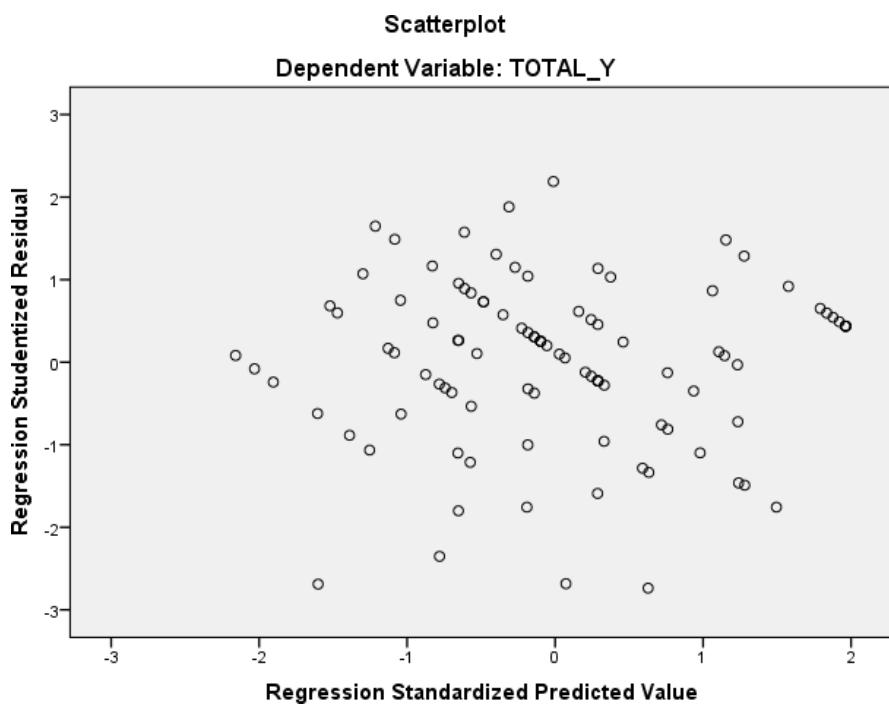
a. Dependent Variable: KepuasanNasabah

- Uji heterokedastisitas

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-----------------------------|------------|---------------------------|-------|--------|
| | B | Std. Error | | | |
| | | | Beta | | |
| 1 | (Constant) | 1,562 | ,799 | | 1,954 |
| | MobileBanking | ,019 | ,016 | ,178 | 1,179 |
| | InternetBanking | -,026 | ,018 | -,223 | -1,477 |

a. Dependent Variable: RES_2



Analisis regresi berganda

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients Beta | t | Sig. |
|-------|-----------------------------|------------|--------------------------------------|------|------|
| | B | Std. Error | | | |
| 1 | (Constant) | ,656 | 1,296 | ,506 | ,614 |
| | MobileBanking | ,158 | ,027 | ,570 | ,000 |
| | InternetBanking | ,076 | ,029 | ,253 | ,010 |

a. Dependent Variable: KepuasanNasabah

Uji t

| | | Coefficients ^a | | | | |
|-------|-----------------|-----------------------------|------------|---------------------------|-------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | ,656 | 1,296 | | ,506 | ,614 |
| | MobileBanking | ,158 | ,027 | ,570 | 5,916 | ,000 |
| | InternetBanking | ,076 | ,029 | ,253 | 2,626 | ,010 |

a. Dependent Variable: KepuasanNasabah

Uji f

| ANOVA ^a | | | | | |
|--------------------|----------------|---------|-------------|---------|-------------------|
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 319,657 | 2 | 159,828 | 72,757 |
| | Residual | 210,889 | 96 | 2,197 | ,000 ^b |
| | Total | 530,545 | 98 | | |

a. Dependent Variable: KepuasanNasabah

b. Predictors: (Constant), InternetBanking, MobileBanking

Koefisien determinasi

| Model Summary ^b | | | | |
|----------------------------|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,776 ^a | ,603 | ,594 | 1,482 |

a. Predictors: (Constant), InternetBanking, MobileBanking

b. Dependent Variable: KepuasanNasabah