

## **BAB V**

### **PENUTUP**

#### **3.1 Kesimpulan**

Dari hasil penelitian di atas maka dapat di simpulkan bahwa dari faktor-faktor apa saja yang mempengaruhi minat generasi millennial dan pengaruh penggunaan mobile banking di antaranya:

1. Yang mempengaruhi minat generasi millennial terhadap penggunaan mobile banking ntb syariah di universitas muhammadiyah mataram dapat di lihat dari beberapa faktor di antaranya kepraktisan, keefisienan, dan keefektifan dari berbagai fitur yang tersedia pada mobile banking serta dapat di akses kapanpun dan dimanapun.
2. Yang mempengaruhi penggunaan *mobile banking* terhadap kepuasan nasabah di universitas muhammadiyah mataram berdasarkan hasil penelitian dan pembahasan pada bab sebelumnya, pengaruh penggunaan Kepuasan nasabah atas layanan mobile banking meliputi kecepatan, keamanan, akurasi data dan kepercayaan.

#### **5.2 saran**

##### **3.1.1 Saran untuk perusahaan**

Berdasarkan hasil analisis dan kesimpulan maka saran yang dapat di berikan dalam penelitian ini adalah sebagai berikut :

1. Dalam upaya menganalisis faktor dalam penggunaan mobile banking terhadap nasabah, maka sebaiknya instansi atau perusahaan memperhatikan indikator tersebut karena dalam penelitian ini indikator

tersebut memiliki pengaruh terhadap penggunaan mobile banking. Untuk instansi agar mempermudah dalam melakukan pemasangan mobile banking agar tidak langsung datang ke lokasi serta tetap mengupgrade aplikasi serta mempertahankan kualitas dari mobile banking tersebut untuk kepuasan nasabah.

2. Dalam rangka meningkatkan adopsi mobile banking di kalangan nasabah ialah tujuannya melakukan transaksi dan memenuhi kebutuhan perbankan lainnya, bank bertujuan untuk menerapkan strategi yang memfasilitasi kemudahan penggunaan dan utilitas.

#### **5.2.1 Saran untuk peneliti**

1. Peneliti selanjutnya diharapkan bisa lebih memperluas lagi teori mengenai minat dan memperluas lagi pembahasannya agar hasil penelitian yang dihasilkan lebih kuat dan dapat dijadikan acuan dalam pengambilan keputusan bagi pihak yang berkepentingan dari penelitian yang dilaksanakan. Dan semoga penelitian ini dapat dijadikan referensi pada penelitian berikutnya.
2. Untuk meningkatkan ketepatan data, disarankan untuk penelitian yang akan datang untuk mengeksplorasi cakupan populasi yang beragam dan menggabungkan metodologi penelitian tambahan. Dengan demikian, investigasi selanjutnya ini berpotensi untuk memberikan gambaran yang lebih tepat mengenai pemeriksaan determinan-determinan yang berdampak pada kecenderungan kalangan milenial untuk mengadopsi layanan mobile banking.

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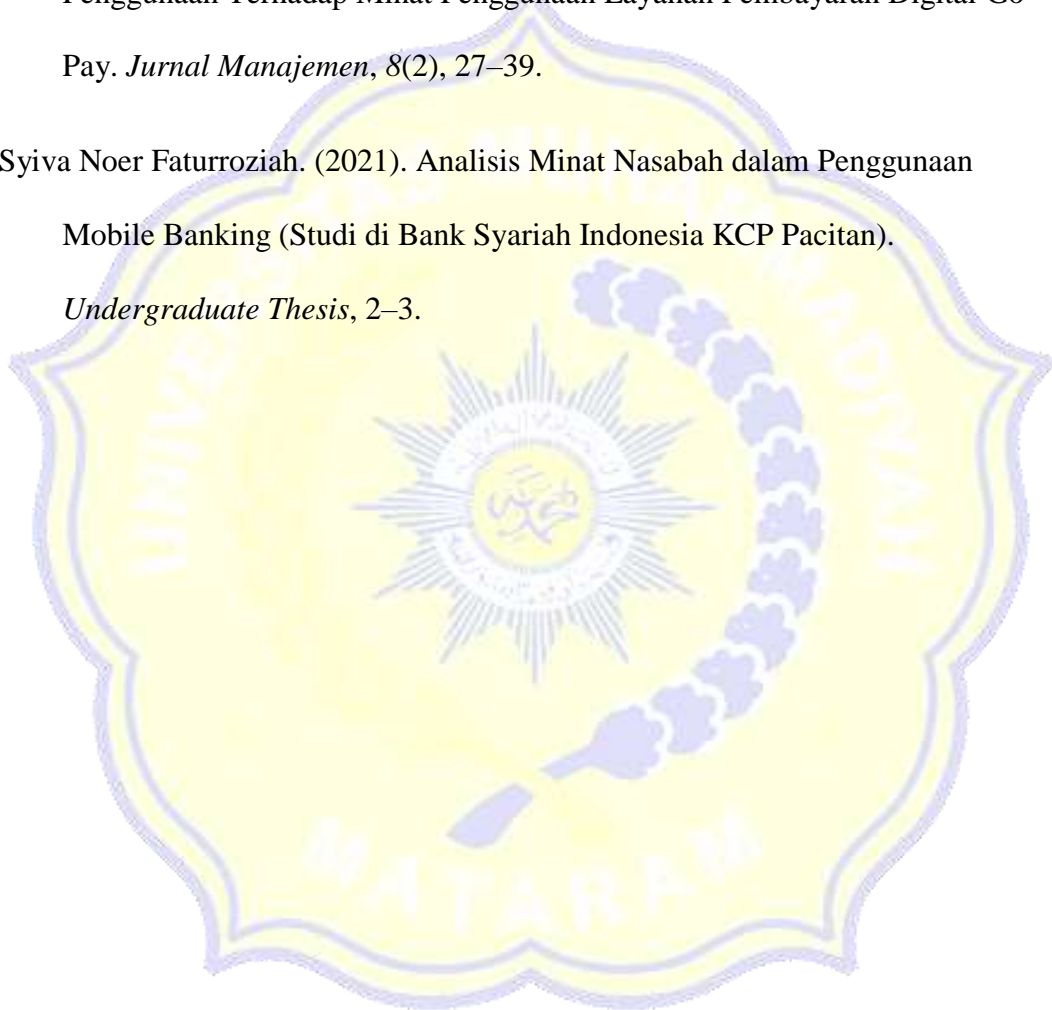
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### 1. PENGGUNAAN (X1)

| No | Pernyataan   | Jawaban |    |    |   |    |
|----|--|---------|----|----|---|----|
|    |  | STS     | TS | KS | S | SS |
| 1  | Dengan Penggunaan M-Banking dapat meningkatkan efektivitas saya dalam menyelesaikan transaksi        |         |    |    |   |    |
| 2  | M-Banking Penggunaan mendukung bagian terpenting dalam transaksi saya                                |         |    |    |   |    |
| 3  | Dengan Penggunaan M-Banking dapat meningkatkan efisiensi dalam memanfaatkan layanan perbankan        |         |    |    |   |    |
| 4  | Dengan Penggunaan M-Banking dapat membuat transaksi yang saya lakukan menjadi lebih akurat           |         |    |    |   |    |
| 5  | Demgan Penggunaan M-Banking saya dapat mengakses berbagai informasi terkait transaksi perbankan saya |         |    |    |   |    |

### 2.MOBILE BANKING (X2)

| No | Pertanyaan  | Jawaban |    |    |   |    |
|----|---|---------|----|----|---|----|
|    |   | STS     | TS | KS | S | SS |
| 1  | Saya merasakan kemudahan ketika saya mengakses M-Banking  |         |    |    |   |    |
| 2  | Saya merasakan kemudahan dengan fasilitas fitur yang ada di M-Banking untuk mendapatkan apa yang saya butuhkan seperti informasi saldo,transfer antar rekening,dan pembayaran tagihan dalam menggunakan M-Banking |         |    |    |   |    |
| 3  | Secara finansial saya merasa aman menggunakan M-Banking   |         |    |    |   |    |
| 4  | Saya dapat menggunakan M-Banking kapanpun dan dimanapun saya berada   |         |    |    |   |    |
| 5  | Saya merasakan kemudahan bertransaksi M-Banking untuk pembayaran kuliah dan lain-lain   |         |    |    |   |    |



### 3. GENERASI MILLENIAL (X3)

| No | Pernyataan  | Jawaban |    |    |   |    |
|----|---|---------|----|----|---|----|
|    |   | STS     | TS | KS | S | SS |
| 1  | Saya berencana untuk menggunakan fasilitas M-Banking dengan sering                                    |         |    |    |   |    |
| 2  | Saya merencanakan untuk melanjutkan penggunaan M-Banking karena membuat transaksi lebih mudah         |         |    |    |   |    |
| 3  | Saya ingin selalu menggunakan M-Banking   |         |    |    |   |    |
| 4  | Saya berencana untuk menggunakan M-Banking pada setiap kali kesempatan transaksi                      |         |    |    |   |    |
| 5  | Saya selalu ingin mencoba untuk menggunakan M-Banking dengan lebih sering daripada orang awam lainnya |         |    |    |   |    |

### 4. MINAT (Y)

| No | Pernyataan  | Jawaban |    |    |   |    |
|----|---|---------|----|----|---|----|
|    |   | STS     | TS | KS | S | SS |
| 1  | Saya merasakan puas dengan fitur M-Banking  |         |    |    |   |    |
| 2  | Saya merasa pelayanan dari M-Banking sangat efektif dan efisien                   |         |    |    |   |    |
| 3  | Saya merasa lebih aman ketika menggunakan M-Banking                               |         |    |    |   |    |
| 4  | Saya merasa menggunakan M-Banking menghemat waktu                                 |         |    |    |   |    |
| 5  | Saya merasa fitur-fitur M-Banking bank NTB sangat mudah di mengerti dan di pahami |         |    |    |   |    |

1. Variabel penggunaan (X1)

| NO | x1.1 | x1.2 | x1.3 | x1.4 | x1.5 | total |
|----|------|------|------|------|------|-------|
| 1  | 5    | 4    | 4    | 5    | 5    | 23    |
| 2  | 5    | 5    | 5    | 4    | 5    | 24    |
| 3  | 5    | 4    | 5    | 4    | 4    | 22    |
| 4  | 4    | 4    | 4    | 4    | 3    | 19    |
| 5  | 5    | 5    | 5    | 4    | 4    | 23    |
| 6  | 5    | 4    | 5    | 4    | 5    | 23    |
| 7  | 5    | 5    | 4    | 5    | 5    | 24    |
| 8  | 4    | 3    | 4    | 3    | 4    | 18    |
| 9  | 5    | 4    | 5    | 4    | 4    | 22    |
| 10 | 4    | 3    | 4    | 4    | 4    | 19    |
| 11 | 4    | 4    | 3    | 5    | 3    | 19    |
| 12 | 5    | 5    | 4    | 5    | 5    | 24    |
| 13 | 3    | 1    | 3    | 4    | 3    | 14    |
| 14 | 5    | 5    | 4    | 5    | 4    | 23    |
| 15 | 4    | 4    | 4    | 4    | 4    | 20    |
| 16 | 5    | 4    | 4    | 3    | 5    | 21    |
| 17 | 5    | 4    | 4    | 4    | 4    | 21    |
| 18 | 4    | 4    | 4    | 4    | 4    | 20    |
| 19 | 4    | 4    | 4    | 4    | 4    | 20    |
| 20 | 5    | 3    | 4    | 3    | 4    | 19    |
| 21 | 4    | 5    | 5    | 5    | 5    | 24    |
| 22 | 5    | 5    | 5    | 5    | 5    | 25    |
| 23 | 5    | 2    | 1    | 4    | 2    | 14    |
| 24 | 4    | 4    | 4    | 4    | 4    | 20    |
| 25 | 5    | 5    | 5    | 5    | 5    | 25    |
| 26 | 5    | 5    | 4    | 4    | 4    | 22    |
| 27 | 1    | 1    | 1    | 4    | 1    | 8     |
| 28 | 4    | 4    | 4    | 4    | 4    | 20    |
| 29 | 1    | 4    | 5    | 5    | 5    | 20    |
| 30 | 5    | 5    | 5    | 5    | 4    | 24    |
| 31 | 5    | 4    | 4    | 4    | 5    | 22    |
| 32 | 5    | 5    | 4    | 5    | 4    | 23    |
| 33 | 4    | 4    | 4    | 4    | 4    | 20    |
| 34 | 4    | 4    | 4    | 4    | 4    | 20    |
| 35 | 5    | 5    | 4    | 5    | 5    | 24    |
| 36 | 4    | 4    | 5    | 4    | 4    | 21    |
| 37 | 3    | 4    | 4    | 4    | 4    | 19    |
| 38 | 4    | 3    | 4    | 3    | 5    | 19    |
| 39 | 5    | 5    | 5    | 4    | 4    | 23    |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 40 | 4 | 4 | 4 | 5 | 5 | 62 |
| 41 | 5 | 4 | 4 | 4 | 3 | 61 |
| 42 | 4 | 4 | 5 | 5 | 5 | 23 |
| 43 | 3 | 4 | 3 | 4 | 4 | 18 |
| 44 | 4 | 4 | 4 | 4 | 5 | 21 |
| 45 | 5 | 5 | 4 | 4 | 4 | 22 |
| 46 | 3 | 4 | 3 | 4 | 4 | 18 |
| 47 | 4 | 4 | 4 | 4 | 3 | 19 |
| 48 | 4 | 4 | 4 | 4 | 3 | 19 |
| 49 | 3 | 5 | 4 | 4 | 4 | 20 |
| 50 | 4 | 3 | 5 | 4 | 4 | 20 |
| 51 | 5 | 4 | 4 | 4 | 4 | 21 |
| 52 | 4 | 4 | 4 | 5 | 4 | 21 |
| 53 | 5 | 5 | 4 | 5 | 5 | 24 |
| 54 | 4 | 2 | 4 | 3 | 2 | 15 |
| 55 | 4 | 4 | 4 | 4 | 4 | 20 |
| 56 | 4 | 3 | 4 | 4 | 4 | 19 |
| 57 | 5 | 4 | 3 | 2 | 4 | 18 |
| 58 | 4 | 4 | 3 | 4 | 5 | 20 |
| 59 | 2 | 3 | 4 | 3 | 4 | 16 |
| 60 | 5 | 3 | 3 | 3 | 4 | 18 |
| 61 | 4 | 5 | 4 | 3 | 4 | 20 |
| 62 | 2 | 4 | 5 | 4 | 4 | 19 |
| 63 | 4 | 2 | 4 | 4 | 3 | 17 |
| 64 | 2 | 4 | 3 | 4 | 4 | 17 |
| 65 | 4 | 3 | 4 | 3 | 4 | 18 |
| 66 | 4 | 4 | 4 | 4 | 3 | 19 |
| 67 | 4 | 3 | 4 | 4 | 3 | 18 |
| 68 | 4 | 4 | 4 | 3 | 4 | 19 |
| 69 | 3 | 4 | 4 | 4 | 3 | 18 |
| 60 | 4 | 3 | 5 | 3 | 4 | 19 |
| 71 | 2 | 4 | 3 | 4 | 4 | 17 |
| 72 | 5 | 4 | 3 | 4 | 4 | 20 |
| 73 | 4 | 3 | 4 | 4 | 5 | 20 |
| 74 | 1 | 1 | 1 | 5 | 4 | 12 |
| 75 | 4 | 4 | 4 | 4 | 4 | 20 |
| 76 | 3 | 3 | 5 | 5 | 4 | 20 |
| 77 | 2 | 2 | 2 | 2 | 5 | 13 |
| 78 | 2 | 2 | 2 | 4 | 4 | 14 |
| 79 | 3 | 3 | 5 | 4 | 5 | 20 |
| 80 | 2 | 2 | 2 | 4 | 4 | 14 |

|     |   |   |   |   |   |    |
|-----|---|---|---|---|---|----|
| 81  | 2 | 2 | 2 | 5 | 4 | 15 |
| 82  | 4 | 4 | 4 | 4 | 4 | 20 |
| 83  | 5 | 5 | 5 | 2 | 4 | 21 |
| 84  | 1 | 1 | 4 | 1 | 4 | 11 |
| 85  | 4 | 4 | 4 | 5 | 5 | 22 |
| 86  | 1 | 1 | 4 | 1 | 4 | 11 |
| 87  | 2 | 2 | 2 | 5 | 4 | 15 |
| 88  | 3 | 3 | 5 | 4 | 5 | 20 |
| 89  | 2 | 2 | 2 | 2 | 4 | 12 |
| 90  | 1 | 1 | 1 | 5 | 4 | 12 |
| 91  | 2 | 2 | 3 | 5 | 4 | 16 |
| 92  | 3 | 2 | 5 | 5 | 4 | 19 |
| 93  | 4 | 4 | 4 | 5 | 5 | 22 |
| 94  | 2 | 2 | 2 | 2 | 4 | 12 |
| 95  | 3 | 2 | 3 | 4 | 3 | 15 |
| 96  | 3 | 2 | 3 | 4 | 3 | 15 |
| 97  | 2 | 2 | 2 | 5 | 4 | 15 |
| 98  | 2 | 2 | 2 | 5 | 4 | 15 |
| 99  | 2 | 2 | 2 | 5 | 5 | 16 |
| 100 | 3 | 2 | 5 | 5 | 4 | 19 |

## 2. Variabel Mobile Banking (X2)

| NO | X1.2 | X2.2 | X3.2 | X4.2 | X5.2 | total |
|----|------|------|------|------|------|-------|
| 1  | 5    | 5    | 4    | 4    | 4    | 22    |
| 2  | 5    | 5    | 5    | 5    | 4    | 24    |
| 3  | 4    | 4    | 5    | 4    | 4    | 21    |
| 4  | 5    | 5    | 4    | 5    | 4    | 23    |
| 5  | 5    | 5    | 5    | 5    | 5    | 25    |
| 6  | 5    | 5    | 4    | 5    | 3    | 22    |
| 7  | 5    | 4    | 5    | 5    | 5    | 24    |
| 8  | 4    | 4    | 3    | 4    | 4    | 19    |
| 9  | 5    | 4    | 4    | 5    | 5    | 23    |
| 10 | 3    | 4    | 3    | 3    | 4    | 17    |
| 11 | 5    | 4    | 5    | 5    | 2    | 21    |
| 12 | 5    | 5    | 5    | 5    | 5    | 25    |
| 13 | 5    | 3    | 1    | 2    | 4    | 15    |
| 14 | 5    | 5    | 5    | 3    | 5    | 23    |
| 15 | 4    | 4    | 4    | 4    | 4    | 20    |
| 16 | 5    | 5    | 4    | 5    | 5    | 24    |
| 17 | 5    | 5    | 4    | 4    | 4    | 22    |
| 18 | 4    | 4    | 4    | 4    | 4    | 20    |



|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 19 | 5 | 4 | 4 | 4 | 4 | 21 |
| 20 | 4 | 4 | 5 | 2 | 4 | 19 |
| 21 | 5 | 5 | 5 | 5 | 5 | 25 |
| 22 | 5 | 5 | 5 | 5 | 5 | 25 |
| 23 | 2 | 3 | 5 | 1 | 1 | 12 |
| 24 | 4 | 4 | 4 | 4 | 4 | 20 |
| 25 | 5 | 5 | 5 | 5 | 5 | 25 |
| 26 | 4 | 4 | 5 | 5 | 4 | 22 |
| 27 | 1 | 4 | 3 | 4 | 1 | 13 |
| 28 | 4 | 4 | 4 | 4 | 4 | 20 |
| 29 | 5 | 4 | 3 | 4 | 5 | 21 |
| 30 | 5 | 5 | 3 | 5 | 5 | 23 |
| 31 | 5 | 5 | 5 | 5 | 5 | 25 |
| 32 | 5 | 4 | 5 | 5 | 4 | 23 |
| 33 | 4 | 4 | 4 | 4 | 4 | 20 |
| 34 | 4 | 4 | 4 | 4 | 4 | 20 |
| 35 | 5 | 5 | 5 | 5 | 4 | 24 |
| 36 | 4 | 4 | 3 | 4 | 3 | 18 |
| 37 | 5 | 5 | 5 | 4 | 4 | 23 |
| 38 | 4 | 4 | 4 | 4 | 4 | 20 |
| 39 | 5 | 5 | 5 | 2 | 3 | 20 |
| 40 | 5 | 5 | 5 | 4 | 4 | 23 |
| 41 | 5 | 4 | 4 | 4 | 4 | 21 |
| 42 | 5 | 5 | 5 | 4 | 4 | 23 |
| 43 | 5 | 5 | 5 | 3 | 3 | 21 |
| 44 | 4 | 4 | 4 | 3 | 3 | 18 |
| 45 | 4 | 4 | 4 | 4 | 4 | 20 |
| 46 | 5 | 5 | 5 | 5 | 3 | 23 |
| 47 | 5 | 5 | 5 | 3 | 3 | 21 |
| 48 | 5 | 5 | 5 | 4 | 4 | 23 |
| 49 | 5 | 5 | 5 | 3 | 3 | 21 |
| 50 | 5 | 5 | 5 | 3 | 3 | 21 |
| 51 | 5 | 5 | 5 | 5 | 5 | 25 |
| 52 | 4 | 4 | 4 | 4 | 4 | 20 |
| 53 | 4 | 4 | 4 | 4 | 4 | 20 |
| 54 | 5 | 5 | 5 | 4 | 4 | 23 |
| 55 | 5 | 5 | 5 | 4 | 4 | 23 |
| 56 | 5 | 5 | 5 | 5 | 5 | 25 |
| 57 | 5 | 5 | 5 | 3 | 3 | 21 |
| 58 | 4 | 4 | 4 | 2 | 2 | 16 |
| 59 | 5 | 5 | 5 | 5 | 2 | 22 |

|     |   |   |   |   |   |    |
|-----|---|---|---|---|---|----|
| 60  | 4 | 4 | 4 | 3 | 3 | 18 |
| 61  | 4 | 4 | 4 | 3 | 3 | 18 |
| 62  | 5 | 3 | 3 | 3 | 4 | 18 |
| 63  | 5 | 5 | 5 | 2 | 2 | 19 |
| 64  | 5 | 5 | 5 | 4 | 3 | 22 |
| 65  | 5 | 5 | 5 | 3 | 3 | 21 |
| 66  | 5 | 5 | 5 | 4 | 4 | 23 |
| 67  | 5 | 5 | 5 | 3 | 3 | 21 |
| 68  | 4 | 4 | 4 | 3 | 3 | 18 |
| 69  | 5 | 5 | 5 | 3 | 3 | 21 |
| 70  | 4 | 5 | 4 | 5 | 4 | 22 |
| 71  | 5 | 5 | 5 | 3 | 3 | 21 |
| 72  | 5 | 5 | 4 | 4 | 4 | 22 |
| 73  | 5 | 4 | 5 | 3 | 4 | 21 |
| 74  | 5 | 5 | 5 | 5 | 3 | 23 |
| 75  | 4 | 4 | 4 | 4 | 3 | 19 |
| 76  | 5 | 5 | 5 | 3 | 3 | 21 |
| 77  | 5 | 5 | 5 | 3 | 3 | 21 |
| 78  | 5 | 5 | 5 | 2 | 3 | 20 |
| 79  | 4 | 4 | 4 | 4 | 4 | 20 |
| 80  | 4 | 4 | 5 | 4 | 3 | 20 |
| 81  | 5 | 5 | 5 | 4 | 3 | 22 |
| 82  | 4 | 4 | 4 | 4 | 3 | 19 |
| 83  | 5 | 5 | 5 | 3 | 3 | 21 |
| 84  | 5 | 5 | 5 | 5 | 5 | 25 |
| 85  | 5 | 5 | 5 | 5 | 5 | 25 |
| 86  | 5 | 5 | 5 | 5 | 3 | 23 |
| 87  | 5 | 5 | 5 | 3 | 3 | 21 |
| 88  | 5 | 5 | 5 | 3 | 3 | 21 |
| 89  | 5 | 5 | 5 | 5 | 5 | 25 |
| 90  | 5 | 5 | 5 | 4 | 3 | 22 |
| 91  | 5 | 5 | 5 | 4 | 4 | 23 |
| 92  | 5 | 5 | 5 | 5 | 5 | 25 |
| 93  | 5 | 5 | 5 | 2 | 3 | 20 |
| 94  | 5 | 5 | 5 | 3 | 3 | 21 |
| 95  | 4 | 4 | 5 | 4 | 4 | 21 |
| 96  | 5 | 5 | 5 | 4 | 3 | 22 |
| 97  | 5 | 5 | 5 | 4 | 4 | 23 |
| 98  | 4 | 4 | 4 | 4 | 4 | 20 |
| 99  | 5 | 5 | 4 | 3 | 3 | 20 |
| 100 | 5 | 5 | 4 | 4 | 4 | 22 |

### 3. Variabel generasi Millennial (X3)

| NO | X1.3 | X2.3 | X3.3 | X4.3 | X5.3 | total |
|----|------|------|------|------|------|-------|
| 1  | 4    | 5    | 5    | 5    | 5    | 24    |
| 2  | 4    | 4    | 4    | 4    | 4    | 20    |
| 3  | 4    | 4    | 3    | 5    | 4    | 20    |
| 4  | 4    | 4    | 4    | 4    | 4    | 20    |
| 5  | 3    | 4    | 5    | 4    | 4    | 20    |
| 6  | 4    | 4    | 4    | 5    | 5    | 22    |
| 7  | 5    | 5    | 5    | 1    | 5    | 21    |
| 8  | 4    | 5    | 5    | 5    | 5    | 24    |
| 9  | 4    | 4    | 4    | 4    | 4    | 20    |
| 10 | 4    | 5    | 4    | 4    | 5    | 22    |
| 11 | 5    | 5    | 5    | 4    | 5    | 24    |
| 12 | 5    | 1    | 5    | 5    | 5    | 21    |
| 13 | 5    | 5    | 5    | 5    | 5    | 25    |
| 14 | 5    | 5    | 5    | 4    | 5    | 24    |
| 15 | 5    | 5    | 5    | 5    | 5    | 25    |
| 16 | 4    | 4    | 4    | 4    | 4    | 20    |
| 17 | 4    | 4    | 4    | 4    | 4    | 20    |
| 18 | 5    | 5    | 5    | 5    | 4    | 24    |
| 19 | 5    | 1    | 4    | 5    | 4    | 19    |
| 20 | 5    | 5    | 5    | 2    | 5    | 22    |
| 21 | 5    | 5    | 5    | 4    | 4    | 23    |
| 22 | 4    | 5    | 5    | 5    | 5    | 24    |
| 23 | 4    | 4    | 4    | 3    | 4    | 19    |
| 24 | 4    | 4    | 4    | 4    | 4    | 20    |
| 25 | 4    | 4    | 4    | 4    | 4    | 20    |
| 26 | 5    | 5    | 5    | 5    | 4    | 24    |
| 27 | 5    | 5    | 5    | 3    | 4    | 22    |
| 28 | 5    | 5    | 4    | 5    | 5    | 24    |
| 29 | 5    | 5    | 5    | 4    | 4    | 23    |
| 30 | 5    | 5    | 5    | 4    | 4    | 23    |
| 31 | 5    | 5    | 4    | 5    | 4    | 23    |
| 32 | 4    | 5    | 5    | 5    | 2    | 21    |
| 33 | 5    | 5    | 5    | 5    | 5    | 25    |
| 34 | 3    | 5    | 5    | 4    | 5    | 22    |
| 35 | 4    | 5    | 5    | 5    | 5    | 24    |
| 36 | 5    | 5    | 2    | 3    | 5    | 20    |
| 37 | 5    | 3    | 5    | 2    | 5    | 20    |
| 38 | 4    | 5    | 3    | 5    | 5    | 22    |
| 39 | 5    | 5    | 5    | 5    | 5    | 25    |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 40 | 5 | 5 | 5 | 4 | 5 | 24 |
| 41 | 5 | 5 | 4 | 4 | 5 | 23 |
| 42 | 5 | 4 | 4 | 5 | 5 | 23 |
| 43 | 5 | 5 | 5 | 5 | 5 | 25 |
| 44 | 4 | 4 | 4 | 4 | 4 | 20 |
| 45 | 4 | 4 | 4 | 4 | 4 | 20 |
| 46 | 4 | 4 | 4 | 4 | 4 | 20 |
| 47 | 5 | 5 | 5 | 4 | 4 | 23 |
| 48 | 5 | 5 | 4 | 4 | 5 | 23 |
| 49 | 5 | 5 | 5 | 5 | 5 | 25 |
| 50 | 5 | 5 | 5 | 5 | 5 | 25 |
| 51 | 5 | 5 | 5 | 5 | 5 | 25 |
| 52 | 4 | 5 | 4 | 4 | 5 | 22 |
| 53 | 5 | 5 | 5 | 5 | 5 | 25 |
| 54 | 5 | 5 | 5 | 5 | 5 | 25 |
| 55 | 4 | 5 | 4 | 5 | 5 | 23 |
| 56 | 4 | 5 | 5 | 4 | 5 | 23 |
| 57 | 5 | 5 | 5 | 5 | 5 | 25 |
| 58 | 5 | 5 | 4 | 5 | 5 | 24 |
| 59 | 5 | 5 | 4 | 4 | 5 | 23 |
| 60 | 4 | 5 | 5 | 5 | 5 | 24 |
| 61 | 4 | 5 | 5 | 4 | 5 | 23 |
| 62 | 4 | 5 | 3 | 5 | 4 | 21 |
| 63 | 4 | 4 | 4 | 4 | 4 | 20 |
| 64 | 4 | 4 | 4 | 4 | 4 | 20 |
| 65 | 4 | 4 | 4 | 4 | 4 | 20 |
| 66 | 4 | 5 | 5 | 4 | 5 | 23 |
| 67 | 4 | 4 | 5 | 4 | 5 | 22 |
| 68 | 4 | 4 | 5 | 4 | 5 | 22 |
| 69 | 4 | 5 | 5 | 4 | 5 | 23 |
| 70 | 5 | 5 | 5 | 4 | 5 | 24 |
| 71 | 4 | 5 | 5 | 5 | 5 | 24 |
| 72 | 4 | 5 | 5 | 4 | 4 | 22 |
| 73 | 5 | 5 | 5 | 4 | 5 | 24 |
| 74 | 4 | 5 | 5 | 5 | 5 | 24 |
| 75 | 5 | 4 | 4 | 5 | 5 | 23 |
| 76 | 4 | 4 | 4 | 5 | 5 | 22 |
| 77 | 4 | 5 | 4 | 4 | 5 | 22 |
| 78 | 5 | 4 | 5 | 5 | 5 | 24 |
| 79 | 4 | 4 | 4 | 5 | 5 | 22 |
| 80 | 4 | 4 | 4 | 4 | 5 | 21 |



|     |   |   |   |   |   |    |
|-----|---|---|---|---|---|----|
| 81  | 5 | 4 | 5 | 4 | 5 | 23 |
| 82  | 4 | 5 | 4 | 5 | 4 | 22 |
| 83  | 5 | 4 | 4 | 5 | 5 | 23 |
| 84  | 4 | 4 | 4 | 4 | 4 | 20 |
| 85  | 4 | 4 | 4 | 4 | 4 | 20 |
| 86  | 4 | 3 | 3 | 3 | 3 | 16 |
| 87  | 4 | 3 | 4 | 4 | 4 | 19 |
| 88  | 4 | 4 | 4 | 4 | 3 | 19 |
| 89  | 4 | 4 | 4 | 4 | 4 | 20 |
| 90  | 3 | 3 | 3 | 3 | 4 | 16 |
| 91  | 3 | 3 | 3 | 3 | 3 | 15 |
| 92  | 4 | 4 | 4 | 4 | 4 | 20 |
| 93  | 4 | 4 | 5 | 5 | 4 | 22 |
| 94  | 4 | 4 | 4 | 5 | 5 | 22 |
| 95  | 3 | 4 | 4 | 5 | 4 | 20 |
| 96  | 4 | 5 | 4 | 3 | 5 | 21 |
| 97  | 5 | 5 | 3 | 4 | 5 | 22 |
| 98  | 4 | 5 | 4 | 5 | 4 | 22 |
| 99  | 4 | 3 | 3 | 3 | 3 | 16 |
| 100 | 4 | 4 | 4 | 4 | 4 | 20 |

#### 4. Variabel minat (Y)

| NO | Y1.1 | Y2.1 | Y3.1 | Y4.1 | Y5.1 | total |
|----|------|------|------|------|------|-------|
| 1  | 4    | 4    | 4    | 4    | 4    | 20    |
| 2  | 4    | 4    | 4    | 4    | 5    | 21    |
| 3  | 3    | 3    | 3    | 4    | 4    | 17    |
| 4  | 2    | 4    | 4    | 4    | 4    | 18    |
| 5  | 5    | 2    | 2    | 4    | 5    | 18    |
| 6  | 4    | 3    | 3    | 4    | 4    | 18    |
| 7  | 4    | 4    | 5    | 4    | 5    | 22    |
| 8  | 4    | 4    | 5    | 4    | 3    | 20    |
| 9  | 4    | 4    | 4    | 4    | 3    | 19    |
| 10 | 4    | 4    | 4    | 4    | 3    | 19    |
| 11 | 4    | 4    | 5    | 4    | 4    | 21    |
| 12 | 4    | 4    | 4    | 4    | 5    | 21    |
| 13 | 4    | 4    | 5    | 4    | 2    | 19    |
| 14 | 4    | 4    | 5    | 4    | 4    | 21    |
| 15 | 3    | 4    | 5    | 4    | 4    | 20    |
| 16 | 4    | 4    | 4    | 4    | 3    | 19    |
| 17 | 4    | 4    | 4    | 4    | 4    | 20    |
| 18 | 4    | 3    | 4    | 4    | 4    | 19    |

|    |   |   |   |   |   |    |
|----|---|---|---|---|---|----|
| 19 | 5 | 4 | 4 | 4 | 4 | 21 |
| 20 | 4 | 4 | 4 | 4 | 3 | 19 |
| 21 | 4 | 4 | 4 | 4 | 5 | 21 |
| 22 | 4 | 4 | 4 | 4 | 5 | 21 |
| 23 | 4 | 4 | 1 | 2 | 1 | 12 |
| 24 | 4 | 3 | 3 | 3 | 4 | 17 |
| 25 | 4 | 3 | 3 | 3 | 5 | 18 |
| 26 | 3 | 5 | 5 | 3 | 4 | 20 |
| 27 | 4 | 3 | 5 | 3 | 4 | 19 |
| 28 | 4 | 4 | 4 | 5 | 3 | 20 |
| 29 | 4 | 3 | 4 | 5 | 5 | 21 |
| 30 | 4 | 3 | 5 | 5 | 5 | 22 |
| 31 | 4 | 4 | 5 | 5 | 5 | 23 |
| 32 | 5 | 5 | 5 | 5 | 4 | 24 |
| 33 | 5 | 5 | 5 | 5 | 4 | 24 |
| 34 | 4 | 4 | 4 | 5 | 4 | 21 |
| 35 | 4 | 4 | 4 | 5 | 5 | 22 |
| 36 | 5 | 5 | 5 | 5 | 3 | 23 |
| 37 | 4 | 4 | 4 | 5 | 5 | 22 |
| 38 | 4 | 3 | 4 | 5 | 4 | 20 |
| 39 | 4 | 5 | 5 | 5 | 4 | 23 |
| 40 | 5 | 5 | 5 | 5 | 4 | 24 |
| 41 | 4 | 4 | 5 | 5 | 4 | 22 |
| 42 | 4 | 4 | 4 | 5 | 5 | 22 |
| 43 | 5 | 2 | 5 | 5 | 5 | 22 |
| 44 | 4 | 5 | 5 | 5 | 5 | 24 |
| 45 | 4 | 5 | 5 | 5 | 4 | 23 |
| 46 | 4 | 5 | 5 | 5 | 5 | 24 |
| 47 | 4 | 2 | 5 | 5 | 5 | 21 |
| 48 | 4 | 4 | 5 | 5 | 5 | 23 |
| 49 | 5 | 5 | 4 | 5 | 5 | 24 |
| 50 | 5 | 5 | 3 | 5 | 5 | 23 |
| 51 | 5 | 5 | 5 | 5 | 5 | 25 |
| 52 | 3 | 3 | 4 | 5 | 4 | 19 |
| 53 | 3 | 3 | 4 | 5 | 5 | 20 |
| 54 | 5 | 5 | 5 | 5 | 4 | 24 |
| 55 | 4 | 4 | 4 | 5 | 4 | 21 |
| 56 | 4 | 4 | 4 | 5 | 4 | 21 |
| 57 | 5 | 5 | 5 | 5 | 4 | 24 |
| 58 | 4 | 3 | 4 | 5 | 5 | 21 |
| 59 | 4 | 4 | 4 | 5 | 4 | 21 |

|     |   |   |   |   |   |    |
|-----|---|---|---|---|---|----|
| 60  | 5 | 5 | 5 | 5 | 5 | 25 |
| 61  | 4 | 4 | 4 | 5 | 4 | 21 |
| 62  | 4 | 4 | 3 | 5 | 4 | 20 |
| 63  | 4 | 4 | 4 | 4 | 4 | 20 |
| 64  | 4 | 4 | 4 | 4 | 4 | 20 |
| 65  | 4 | 4 | 4 | 4 | 4 | 20 |
| 66  | 3 | 3 | 3 | 3 | 5 | 17 |
| 67  | 4 | 5 | 4 | 5 | 4 | 22 |
| 68  | 4 | 5 | 5 | 4 | 4 | 22 |
| 69  | 4 | 4 | 5 | 5 | 4 | 22 |
| 70  | 4 | 4 | 4 | 4 | 5 | 21 |
| 71  | 5 | 5 | 5 | 5 | 5 | 25 |
| 72  | 5 | 5 | 4 | 5 | 5 | 24 |
| 73  | 4 | 5 | 4 | 4 | 5 | 22 |
| 74  | 4 | 5 | 5 | 4 | 5 | 23 |
| 75  | 4 | 4 | 5 | 5 | 5 | 23 |
| 76  | 4 | 3 | 5 | 5 | 5 | 22 |
| 77  | 4 | 3 | 4 | 5 | 5 | 21 |
| 78  | 4 | 3 | 4 | 5 | 5 | 21 |
| 79  | 4 | 4 | 5 | 5 | 5 | 23 |
| 80  | 4 | 3 | 4 | 5 | 5 | 21 |
| 81  | 4 | 3 | 4 | 5 | 5 | 21 |
| 82  | 4 | 3 | 4 | 5 | 4 | 20 |
| 83  | 4 | 4 | 4 | 5 | 4 | 21 |
| 84  | 4 | 4 | 3 | 3 | 4 | 18 |
| 85  | 3 | 4 | 5 | 5 | 4 | 21 |
| 86  | 3 | 4 | 3 | 3 | 5 | 18 |
| 87  | 3 | 4 | 3 | 3 | 5 | 18 |
| 88  | 3 | 3 | 5 | 4 | 5 | 20 |
| 89  | 3 | 3 | 3 | 4 | 5 | 18 |
| 90  | 1 | 1 | 1 | 2 | 5 | 10 |
| 91  | 3 | 3 | 3 | 3 | 5 | 17 |
| 92  | 4 | 3 | 3 | 4 | 5 | 19 |
| 93  | 4 | 4 | 5 | 4 | 5 | 22 |
| 94  | 4 | 4 | 3 | 4 | 5 | 20 |
| 95  | 4 | 4 | 3 | 5 | 5 | 21 |
| 96  | 3 | 3 | 5 | 4 | 5 | 20 |
| 97  | 5 | 5 | 4 | 3 | 5 | 22 |
| 98  | 4 | 4 | 3 | 5 | 5 | 21 |
| 99  | 3 | 4 | 4 | 5 | 5 | 21 |
| 100 | 5 | 4 | 3 | 4 | 5 | 21 |

## UJI VALIDITAS DAN UJI REABILITAS X1, X2, X3

Correlations

|       |                     | X1.1   | X2.1   | X3.1   | X4.1   | X5.1   | TOTAL  |
|-------|---------------------|--------|--------|--------|--------|--------|--------|
| X1.1  | Pearson Correlation | 1      | .709** | .521** | .109   | .157   | .482** |
|       | Sig. (2-tailed)     |        | .000   | .000   | .279   | .118   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X2.1  | Pearson Correlation | .709** | 1      | .593** | .236*  | .356** | .500** |
|       | Sig. (2-tailed)     | .000   |        | .000   | .018   | .000   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X3.1  | Pearson Correlation | .521** | .593** | 1      | .038   | .324** | .405** |
|       | Sig. (2-tailed)     | .000   | .000   |        | .707   | .001   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X4.1  | Pearson Correlation | .109   | .236*  | .038   | 1      | .168   | .273** |
|       | Sig. (2-tailed)     | .279   | .018   | .707   |        | .094   | .006   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X5.1  | Pearson Correlation | .157   | .356** | .324** | .168   | 1      | .252*  |
|       | Sig. (2-tailed)     | .118   | .000   | .001   | .094   |        | .012   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| TOTAL | Pearson Correlation | .482** | .500** | .405** | .273** | .252*  | 1      |
|       | Sig. (2-tailed)     | .000   | .000   | .000   | .006   | .012   |        |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |

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

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

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .721             | 5          |



**Correlations**

|       |                     | X1.2   | X2.2   | X3.2   | X4.2   | X5.2   | TOTAL  |
|-------|---------------------|--------|--------|--------|--------|--------|--------|
| X1.2  | Pearson Correlation | 1      | .633** | .392** | .201*  | .344** | .717** |
|       | Sig. (2-tailed)     |        | .000   | .000   | .045   | .000   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X2.2  | Pearson Correlation | .633** | 1      | .595** | .224*  | .103   | .683** |
|       | Sig. (2-tailed)     | .000   |        | .000   | .025   | .309   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X3.2  | Pearson Correlation | .392** | .595** | 1      | .084   | -.051  | .539** |
|       | Sig. (2-tailed)     | .000   | .000   |        | .404   | .616   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X4.2  | Pearson Correlation | .201*  | .224*  | .084   | 1      | .559** | .704** |
|       | Sig. (2-tailed)     | .045   | .025   | .404   |        | .000   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X5.2  | Pearson Correlation | .344** | .103   | -.051  | .559** | 1      | .666** |
|       | Sig. (2-tailed)     | .000   | .309   | .616   | .000   |        | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| TOTAL | Pearson Correlation | .717** | .683** | .539** | .704** | .666** | 1      |
|       | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   |        |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |

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

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

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .660             | 5          |

### Correlations

|       |                     | X1.3   | X2.3   | X3.3   | X4.3   | X5.3   | TOTAL  |
|-------|---------------------|--------|--------|--------|--------|--------|--------|
| X1.3  | Pearson Correlation | 1      | .249*  | .328** | .096   | .380** | .597** |
|       | Sig. (2-tailed)     |        | .012   | .001   | .340   | .000   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X2.3  | Pearson Correlation | .249*  | 1      | .338** | .152   | .361** | .685** |
|       | Sig. (2-tailed)     | .012   |        | .001   | .132   | .000   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X3.3  | Pearson Correlation | .328** | .338** | 1      | .173   | .336** | .674** |
|       | Sig. (2-tailed)     | .001   | .001   |        | .085   | .001   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X4.3  | Pearson Correlation | .096   | .152   | .173   | 1      | .191   | .543** |
|       | Sig. (2-tailed)     | .340   | .132   | .085   |        | .057   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| X5.3  | Pearson Correlation | .380** | .361** | .336** | .191   | 1      | .688** |
|       | Sig. (2-tailed)     | .000   | .000   | .001   | .057   |        | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| TOTAL | Pearson Correlation | .597** | .685** | .674** | .543** | .688** | 1      |
|       | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   |        |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |

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

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

### Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .624             | 5          |

### Correlations

|       |                     | Y1.1   | Y2.1   | Y3.1   | Y4.1   | Y5.1   | TOTAL  |
|-------|---------------------|--------|--------|--------|--------|--------|--------|
| Y1.1  | Pearson Correlation | 1      | .461** | .284** | .400** | -.044  | .651** |
|       | Sig. (2-tailed)     |        | .000   | .004   | .000   | .661   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| Y2.1  | Pearson Correlation | .461** | 1      | .404** | .235*  | -.175  | .636** |
|       | Sig. (2-tailed)     | .000   |        | .000   | .019   | .082   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| Y3.1  | Pearson Correlation | .284** | .404** | 1      | .504** | .019   | .745** |
|       | Sig. (2-tailed)     | .004   | .000   |        | .000   | .854   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| Y4.1  | Pearson Correlation | .400** | .235*  | .504** | 1      | .176   | .744** |
|       | Sig. (2-tailed)     | .000   | .019   | .000   |        | .080   | .000   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| Y5.1  | Pearson Correlation | -.044  | -.175  | .019   | .176   | 1      | .305** |
|       | Sig. (2-tailed)     | .661   | .082   | .854   | .080   |        | .002   |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |
| TOTAL | Pearson Correlation | .651** | .636** | .745** | .744** | .305** | 1      |
|       | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .002   |        |
|       | N                   | 100    | 100    | 100    | 100    | 100    | 100    |

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

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

### Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .643             | 5          |

**UJI REGRESI LINEAR BERGANDA, UJI T, DAN UJI MULTIKOLONEAR**

**Coefficients<sup>a</sup>**

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|--------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|              | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF   |
| 1 (Constant) | 5.059                       | 2.833      |                           | 1.786 | .077 |                         |       |
| X1           | .040                        | .031       | .118                      | 1.323 | .189 | .918                    | 1.089 |
| X2           | .132                        | .084       | .138                      | 1.577 | .118 | .948                    | 1.055 |
| X3           | .551                        | .096       | .506                      | 5.763 | .000 | .941                    | 1.063 |

a. Dependent Variable: Y

**UJI KOEFISIEN DETERMINASI (UJI R)**

**Model Summary<sup>b</sup>**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .552 <sup>a</sup> | .305     | .283              | 2.021                      |

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

## DISTRIBUSI VARIABEL X1

### X1.1

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 6         | 6.0     | 6.0           | 6.0                |
| 2       | 15        | 15.0    | 15.0          | 21.0               |
| 3       | 13        | 13.0    | 13.0          | 34.0               |
| 4       | 37        | 37.0    | 37.0          | 71.0               |
| 5       | 29        | 29.0    | 29.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

### X2.1

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 6         | 6.0     | 6.0           | 6.0                |
| 2       | 18        | 18.0    | 18.0          | 24.0               |
| 3       | 15        | 15.0    | 15.0          | 39.0               |
| 4       | 43        | 43.0    | 43.0          | 82.0               |
| 5       | 18        | 18.0    | 18.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

### X3.1

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 4         | 4.0     | 4.0           | 4.0                |
| 2       | 10        | 10.0    | 10.0          | 14.0               |
| 3       | 13        | 13.0    | 13.0          | 27.0               |
| 4       | 51        | 51.0    | 51.0          | 78.0               |
| 5       | 22        | 22.0    | 22.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |



**X4.1**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 2         | 2.0     | 2.0           | 2.0                |
| 2       | 5         | 5.0     | 5.0           | 7.0                |
| 3       | 11        | 11.0    | 11.0          | 18.0               |
| 4       | 53        | 53.0    | 53.0          | 71.0               |
| 5       | 29        | 29.0    | 29.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**X5.1**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 1         | 1.0     | 1.0           | 1.0                |
| 2       | 2         | 2.0     | 2.0           | 3.0                |
| 3       | 12        | 12.0    | 12.0          | 15.0               |
| 4       | 60        | 60.0    | 60.0          | 75.0               |
| 5       | 25        | 25.0    | 25.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**DISTRIBUSI VARIABEL X2****X1.2**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 1         | 1.0     | 1.0           | 1.0                |
| 2       | 1         | 1.0     | 1.0           | 2.0                |
| 3       | 1         | 1.0     | 1.0           | 3.0                |
| 4       | 27        | 27.0    | 27.0          | 30.0               |
| 5       | 70        | 70.0    | 70.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**X2.2**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 3 | 3         | 3.0     | 3.0           | 3.0                |
| 4       | 36        | 36.0    | 36.0          | 39.0               |
| 5       | 61        | 61.0    | 61.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**X3.2**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 1         | 1.0     | 1.0           | 1.0                |
| 3       | 7         | 7.0     | 7.0           | 8.0                |
| 4       | 31        | 31.0    | 31.0          | 39.0               |
| 5       | 61        | 61.0    | 61.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**X4.2**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 1         | 1.0     | 1.0           | 1.0                |
| 2       | 7         | 7.0     | 7.0           | 8.0                |
| 3       | 24        | 24.0    | 24.0          | 32.0               |
| 4       | 40        | 40.0    | 40.0          | 72.0               |
| 5       | 28        | 28.0    | 28.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**X5.2**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 2         | 2.0     | 2.0           | 2.0                |
| 2       | 4         | 4.0     | 4.0           | 6.0                |
| 3       | 35        | 35.0    | 35.0          | 41.0               |
| 4       | 41        | 41.0    | 41.0          | 82.0               |
| 5       | 18        | 18.0    | 18.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

### ISTRIBUSI VARIABEL X3

**X1.3**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 3 | 5         | 5.0     | 5.0           | 5.0                |
| 4       | 54        | 54.0    | 54.0          | 59.0               |
| 5       | 41        | 41.0    | 41.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**X2.3**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 2         | 2.0     | 2.0           | 2.0                |
| 3       | 6         | 6.0     | 6.0           | 8.0                |
| 4       | 36        | 36.0    | 36.0          | 44.0               |
| 5       | 56        | 56.0    | 56.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**X3.3**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 2 | 1         | 1.0     | 1.0           | 1.0                |
| 3       | 8         | 8.0     | 8.0           | 9.0                |
| 4       | 44        | 44.0    | 44.0          | 53.0               |
| 5       | 47        | 47.0    | 47.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**X4.3**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 1         | 1.0     | 1.0           | 1.0                |
| 2       | 2         | 2.0     | 2.0           | 3.0                |
| 3       | 8         | 8.0     | 8.0           | 11.0               |
| 4       | 47        | 47.0    | 47.0          | 58.0               |
| 5       | 42        | 42.0    | 42.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**X5.3**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 2 | 1         | 1.0     | 1.0           | 1.0                |
| 3       | 4         | 4.0     | 4.0           | 5.0                |
| 4       | 38        | 38.0    | 38.0          | 43.0               |
| 5       | 57        | 57.0    | 57.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**DISTRIBUSI VARIABEL Y****Y1.1**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 1         | 1.0     | 1.0           | 1.0                |
| 2       | 1         | 1.0     | 1.0           | 2.0                |
| 3       | 14        | 14.0    | 14.0          | 16.0               |
| 4       | 67        | 67.0    | 67.0          | 83.0               |
| 5       | 17        | 17.0    | 17.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**Y2.1**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 1         | 1.0     | 1.0           | 1.0                |
| 2       | 3         | 3.0     | 3.0           | 4.0                |
| 3       | 24        | 24.0    | 24.0          | 28.0               |
| 4       | 50        | 50.0    | 50.0          | 78.0               |
| 5       | 22        | 22.0    | 22.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**Y3.1**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 2         | 2.0     | 2.0           | 2.0                |
| 2       | 1         | 1.0     | 1.0           | 3.0                |
| 3       | 17        | 17.0    | 17.0          | 20.0               |
| 4       | 43        | 43.0    | 43.0          | 63.0               |
| 5       | 37        | 37.0    | 37.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**Y4.1**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 2 | 2         | 2.0     | 2.0           | 2.0                |
| 3       | 10        | 10.0    | 10.0          | 12.0               |
| 4       | 36        | 36.0    | 36.0          | 48.0               |
| 5       | 52        | 52.0    | 52.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

**Y5.1**

|         | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|-----------|---------|---------------|--------------------|
| Valid 1 | 1         | 1.0     | 1.0           | 1.0                |
| 2       | 1         | 1.0     | 1.0           | 2.0                |
| 3       | 7         | 7.0     | 7.0           | 9.0                |
| 4       | 39        | 39.0    | 39.0          | 48.0               |
| 5       | 52        | 52.0    | 52.0          | 100.0              |
| Total   | 100       | 100.0   | 100.0         |                    |

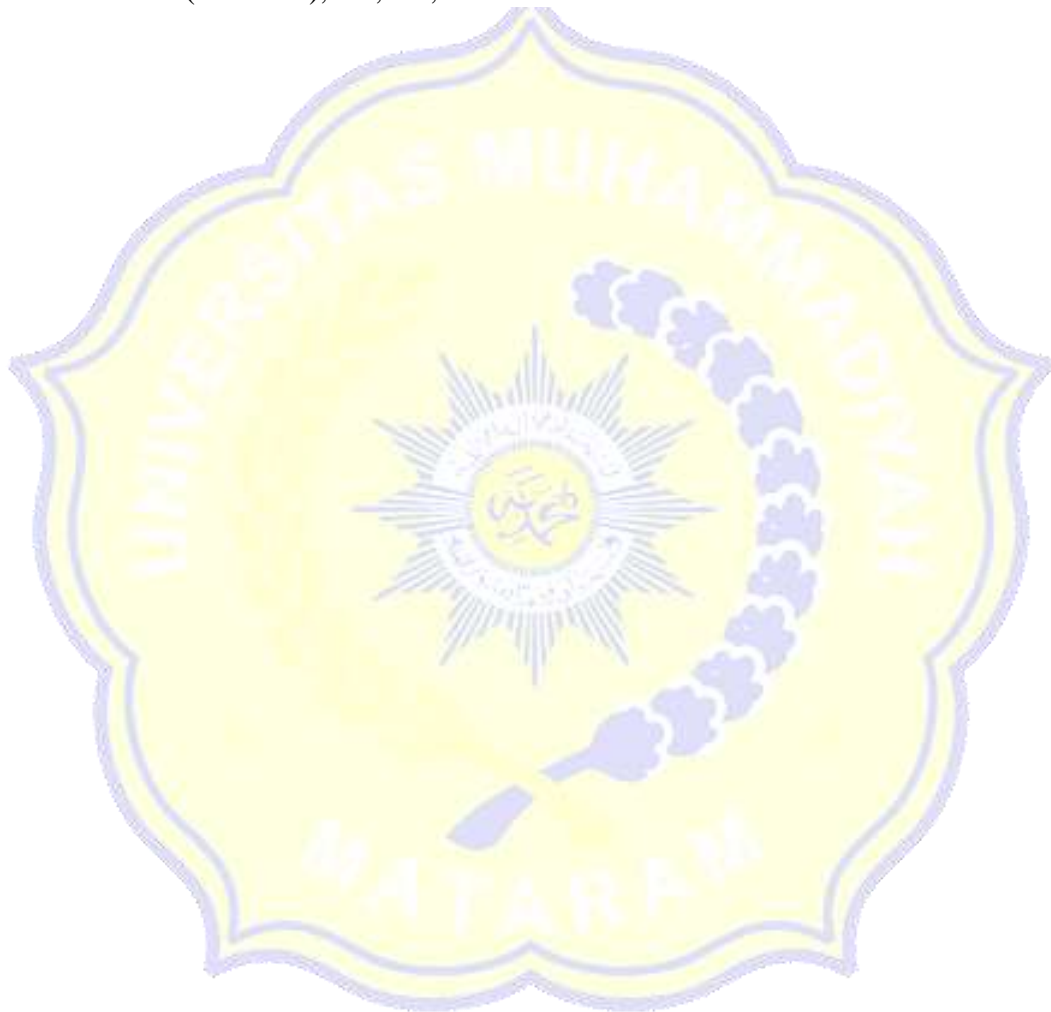


### ANOVA<sup>a</sup>

| Model |            | Sum of Squares | df | Mean Square | F      | Sig.              |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1     | Regression | 171.766        | 3  | 57.255      | 14.024 | .000 <sup>b</sup> |
|       | Residual   | 391.944        | 96 | 4.083       |        |                   |
|       | Total      | 563.710        | 99 |             |        |                   |

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1





MAJELIS PENDIDIKAN TINGGI PENELITIAN DAN  
PENGEMBANGAN PIMPINAN PUSAT MUHAMMADIYAH  
UNIVERSITAS MUHAMMADIYAH MATARAM  
**FAKULTAS ILMU SOSIAL DAN POLITIK**  
Jalan KH. Ahmad Dahlan No.1 Telp. 639180 – 633723 Mataram  
Website: [fisipol.ummat.ac.i](http://fisipol.ummat.ac.i)

**BERITA - ACARA**

Pada hari ini **Juma't** Tanggal **30** Bulan **Juni** Tahun **2023** pukul **19.00 Wita** telah diselenggarakan **Sidang Skripsi** bertempat di Ruang Sidang Skripsi Fakultas Ilmu Sosial dan Ilmu Politik Universitas Muhammadiyah Mataram dan dinyatakan **LULUS / TIDAK LULUS** dengan predikat **CUKUP / MEMUASKAN / SANGAT MEMUASKAN / CUM LAUDE**, Mahasiswa :

Nama : **Shinta Trilala Warbianty Putri**  
NIM : 2019B1C076  
Jurusan : Administrasi  
Program Studi : Administrasi Bisnis  
Konsentrasi : PERBANKAN  
Fakultas : Ilmu Sosial dan Ilmu Politik Universitas Muhammadiyah Mataram  
Judul Skripsi : **"Analisis Faktor-Faktor yang Mempengaruhi Minat Generasi Milenial dalam Penggunaan Mobile Banking (Studi Kasus pada Mahasiswa/I yang Menjadi Nasabah Bank NTB Syariah di Universitas Muhammadiyah Mataram)"**.

Rekap Nilai dari masing-masing Team Penguji sebagai berikut :

| No           | Nama Team Penguji Skripsi                           | Jabatan | IP Yang Diberikan |
|--------------|---|---------|-------------------|
| 1            | Drs. H. Abdurrahman,MM<br>NIDN. 0804116101          | PU      | 3,53              |
| 2            | Mala Vinuzia, SE.,ME.<br>NIDN. 0806088702           | PP      | 3,66              |
| 3            | Lalu Hendra Maniza, S.Sos., M.M<br>NIDN. 0828108404 | PN      | 3,58              |
| <b>TOTAL</b> |   |         |                   |

Jumlah IP  
AI IP .....  
Jumlah Penguji

3,52

Mataram, 30 Juni 2023

**TIM PENGUJI SKRIPSI**

| Penguji Utama, | Penguji Pendamping, | Penguji Netral, |
|----------------|---------------------|-----------------|
|                |                     |                 |



MAJELIS PENDIDIKAN TINGGI PENELITIAN DAN  
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UNIVERSITAS MUHAMMADIYAH MATARAM  
**FAKULTAS ILMU SOSIAL DAN POLITIK**  
Jalan KH. Ahmad Dahlan No.1 Telp. 639180 – 633723 Mataram  
Website: [fisipol.ummat.ac.i](http://fisipol.ummat.ac.i)

**BERITA - ACARA**

Lampiran : Berita Acara Ujian Skripsi Sarjana Lengkap Strata Satu Fakultas Ilmu Sosial dan Ilmu Politik Universitas Muhammadiyah Mataram.

Nama : **Shinta Trilala Warbianty Putri**  
NIM : 2019B1C076  
Jurusan : Administrasi  
Program Studi : Administrasi Bisnis  
Konsentrasi : PERBANKAN  
Fakultas : Ilmu Sosial dan Ilmu Politik Universitas Muhammadiyah Mataram  
Judul Skripsi : *"Analisis Faktor-Faktor yang Mempengaruhi Minat Generasi Milenial dalam Penggunaan Mobile Banking (Studi Kasus pada Mahasiswa/I yang Menjadi Nasabah Bank NTB Syariah di Universitas Muhammadiyah Mataram)"*.

**KOMPONEN – KOMPONEN SKRIPSI YANG DIUJI**

| NO            | KOMPONEN                | BOBOT | NILAI | B X N       | KET. |
|---------------|-------------------------|-------|-------|-------------|------|
| 1             | Sistimatika             | 2     | 3,5   | 7           |      |
| 2             | Latar Belakang / Alasan | 2     | 3,5   | 7           |      |
| 3             | Wawasan Pengetahuan     | 2     | 3,5   | 7           |      |
| 4             | Metodologi              | 3     | 3,5   | 10,5        |      |
| 5             | Penyajian Data          | 3     | 3,5   | 10,5        |      |
| 6             | Analisa Data            | 4     | 3,5   | 14          |      |
| 7             | Kesimpulan              | 2     | 3,5   | 7           |      |
| 8             | Konsistensi Bahasan     | 3     | 3,5   | 10,5        |      |
| 9             | Bahasa                  | 2     | 4     | 8           |      |
| 10            | Sikap                   | 2     | 4     | 8           |      |
| <b>Jumlah</b> |                         | 25    |       | <b>89,5</b> |      |

TOTAL BN  
IP ----- 89,5  
TOTAL B 25 = 3,58

Mataram, 30 Juni 2023

Penguji Netral,

  
**Lalu Hendra Maniza, S.Sos. M.M**





MAJELIS PENDIDIKAN TINGGI PENELITIAN DAN  
PENGEMBANGAN PIMPINAN PUSAT MUHAMMADIYAH  
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**BERITA - ACARA**

Lampiran : Berita Acara Ujian Skripsi Sarjana Lengkap Strata Satu Fakultas Ilmu Sosial dan Ilmu Politik Universitas Muhammadiyah Mataram.

Nama : **Shinta Trilala Warbianty Putri**  
NIM : 2019B1C076  
Jurusan : Administrasi  
Program Studi : Administrasi Bisnis  
Konsentrasi : PERBANKAN  
Fakultas : Ilmu Sosial dan Ilmu Politik Universitas Muhammadiyah Mataram  
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**KOMPONEN – KOMPONEN SKRIPSI YANG DIUJI**

| NO            | KOMPONEN                | BOBOT | NILAI | B X N | KET. |
|---------------|-------------------------|-------|-------|-------|------|
| 1             | Sistimatika             | 2     | 2.5   | 7.0   |      |
| 2             | Latar Belakang / Alasan | 2     | 2.5   | 7.0   |      |
| 3             | Wawasan Pengetahuan     | 2     | 3.5   | 7.0   |      |
| 4             | Metodologi              | 3     | 3.5   | 10.5  |      |
| 5             | Penyajian Data          | 3     | 3.5   | 10.5  |      |
| 6             | Analisa Data            | 4     | 3.5   | 14.0  |      |
| 7             | Kesimpulan              | 2     | 3.5   | 7.0   |      |
| 8             | Konsistensi Bahasan     | 3     | 3.5   | 10.5  |      |
| 9             | Bahasa                  | 2     | 4     | 8     |      |
| 10            | Sikap                   | 2     | 4     | 8     |      |
| <b>Jumlah</b> |                         | 25    |       | P     |      |

TOTAL BN

IP -----

Mataram, 30 Juni 2023

Penguji Utama,

**Drs. H. Abdurrahman, MM**

NIDN. 0804116101



MAJELIS PENDIDIKAN TINGGI PENELITIAN DAN  
PENGEMBANGAN PIMPINAN PUSAT MUHAMMADIYAH  
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**BERITA - ACARA**

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**KOMPONEN – KOMPONEN SKRIPSI YANG DIUJI**

| NO            | KOMPONEN                | BOBOT | NILAI | B X N | KET. |
|---------------|-------------------------|-------|-------|-------|------|
| 1             | Sistimatika             | 2     | 3,5   | 7     |      |
| 2             | Latar Belakang / Alasan | 2     | 3,5   | 7     |      |
| 3             | Wawasan Pengetahuan     | 2     | 3,5   | 7     |      |
| 4             | Metodologi              | 3     | 3,5   | 10,5  |      |
| 5             | Penyajian Data          | 3     | 3,5   | 10,5  |      |
| 6             | Analisa Data            | 4     | 4     | 16    |      |
| 7             | Kesimpulan              | 2     | 3,5   | 7     |      |
| 8             | Konsistensi Bahasan     | 3     | 3,5   | 10,5  |      |
| 9             | Bahasa                  | 2     | 4     | 8     |      |
| 10            | Sikap                   | 2     | 4     | 8     |      |
| <b>Jumlah</b> |                         | 25    |       | 91,5  |      |

TOTAL BN  
IP -----  $91,5 = 3,66$   
TOTAL B 25

Mataram, 30 Juni 2023  
Penguji Pendamping,

**Mala Vinuzia, SE., ME.**  
NIDN. 0806088702