

## BAB V

### PENUTUP

#### 1.1 Kesimpulan

Dari hasil penelitian yang dilakukan terkait berbagai faktor yang memengaruhi minat nasabah Desa Tongo dalam menggunakan *mobile Banking*, maka kesimpulan di dalam penelitian ini ialah:

1. Kemudahan (X1) secara parsial berdampak signifikan terhadap minat nasabah dalam menggunakan *mobile banking*. Hal ini dibuktikan dengan hasil Uji T didapat  $t_{hitung} < t_{table}$  yaitu  $2915 > 0,2039$  dengan nilai signifikan  $0,004 < 0,05$   $H_0$  diterima serta  $H_{a1}$  ditolak. Artinya terdapat pengaruh yang signifikan antara satu variable independen pada variable dependen.
2. Kemanfaatan (X2) secara parsial berdampak signifikan terhadap minat nasabah dalam menggunakan *mobile banking*. Hal ini telah dibuktikan

dengan hasil uji t didapat  $t_{hitung} < t_{table}$  yaitu  $2,525 > 0,2039$  dengan nilai  $0,013 > 0,05$ ,  $H_0$  diterima dan  $H_{a1}$  ditolak. Yang berarti terdapat pengaruh yang signifikan antara satu variabel independen pada variabel dependen.

3. Kredibilitas (X3) secara parsial berpengaruh signifikan pada minat nasabah dalam memakai *mobile banking*. Hal ini telah dibuktikan dengan hasil uji t diperoleh  $t_{hitung} < t_{table}$  yaitu  $2,112 > 0,2039$  dengan nilai signifikan  $0,037 > 0,05$  maka  $H_0$  diterima  $H_{a1}$  ditolak.  $H_0$  diterima dan  $H_{a1}$  ditolak. Yang berarti ada pengaruh yang signifikan antara satu variabel independen pada variabel dependen.

4. Berdasarkan hasil uji F variabel kemudahan, kemanfaatan, dan kredibilitas secara simultan berpengaruh positif dan signifikan terhadap minat nasabah desa Tongo dalam menggunakan *mobile Banking* Bank Negara Indonesia. Hal ini dibuktikan dengan hasil uji F diperoleh  $F_{hitung} > F_{table}$  ( $9,820 > 3,09$ ) dengan nilai signifikan  $0,000 < 0,05$  sehingga  $H_{a2}$  diterima dan  $H_0$  ditolak. Dapat disimpulkan bahwa variabel kemudahan (X1), variabel kemanfaatan (X2) dan variabel Kredibilitas (X3) Berpengaruh secara simultan terhadap minat nasabah desa Tongo dalam menggunakan *mobile banking* Bank Negara Indonesia Artinya terdapat pengaruh yang signifikan antara satu variabel independen terhadap variabel dependen.

Dapat disimpulkan bahwa variabel kemudahan (X1), variabel kemanfaatan (X2) dan variabel Kredibilitas (X3) Berpengaruh secara

simultan terhadap minat nasabah desa Tongo dalam menggunakan *mobile banking* Bank Negara Indonesia.

## 1.2 Saran

Dari hasil penelitian ini, maka peneliti mengemukakan beberapa saran sebagai berikut:

### 1. Bagi Lembaga Terkait

Dari hasil penelitian, diketahui bahwa variable kemudahan, kemanfaatan, dan kredibilitas mempengaruhi minat masyarakat dalam menggunakan *mobile Banking* Bank Negara Indonesia. Oleh karena itu Bank Negara Indonesia disarankan untuk terus memperhatikan dan meningkatkan kemudahan, kemanfaatan, dan kredibilitas *mobile banking* agar nasabah merasa puas.

### 2. Bagi Akdemisi

Diharapkan dapat terus mengembangkan penelitian ini dengan meneliti faktor lain seperti resiko, kualitas layanan, kesesuaian, dll yang mempengaruhi minat nasabah dalam menggunakan layanan *mobile banking*.

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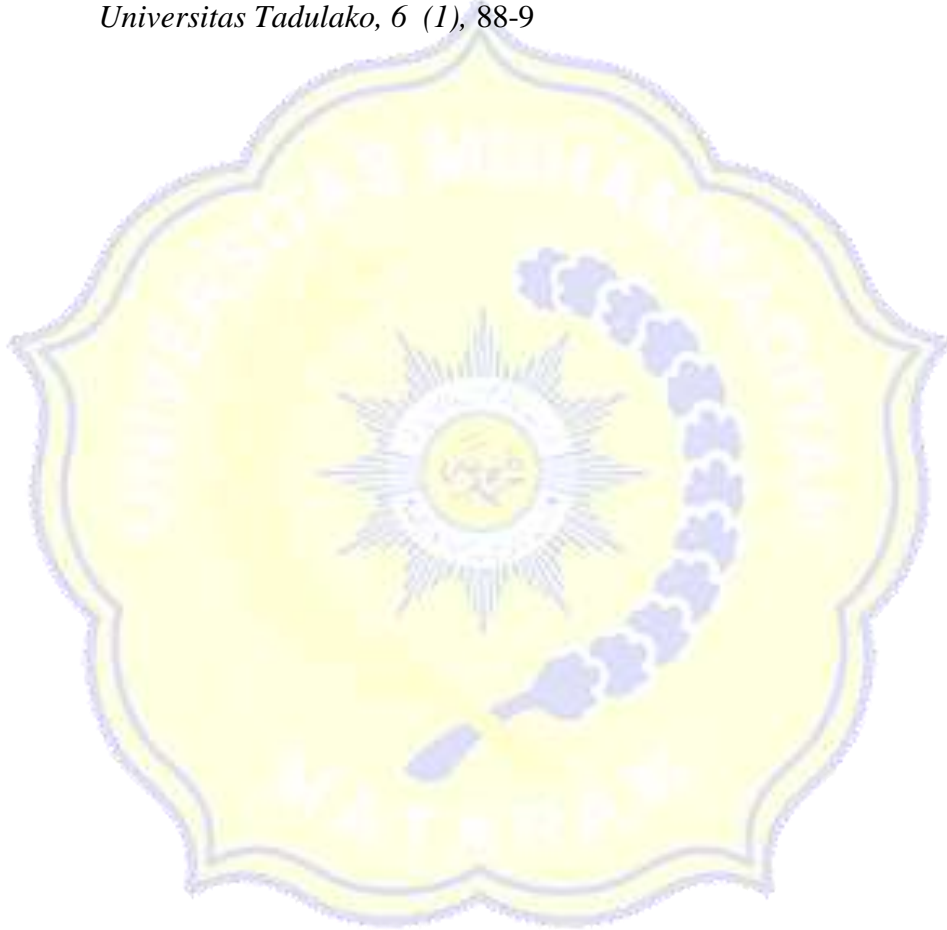
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*Universitas Tadulako, 6 (1), 88-9*



## LAMPIRAN

### Lampiran 1. Kuesioner Penelitian

Analisis Faktor-Faktor Yang Mempengaruhi Minat Nasabah Menggunakan  
*Mobile Banking* Bank Negara Indonesia Di Desa Tongo Sumbawa Barat

Analisis Faktor-Faktor Yang Mempengaruhi Minat Nasabah Menggunakan  
*Mobile Banking* Bank Negara Indonesia Di Desa Tongo Sumbawa Barat

Assalamualaikum Warahmatullahi Wabarakatuh

Kepada yang terhormat

Nasabah Bank Negara Indonesia di Desa Tongo

Dalam rangka melakukan penelitian untuk penyusun tugas skripsi S1  
Administrasi Bisnsi Universitas Muhammadiyah Mataram

Nama : Sartika Nupi Astuti

NIM : 2019B1C112

Fakultas/jurusan : Fisipol/Administrasi Bisnis

Bermaksud melakukan penelitian dengan judul “Analisis Faktor-faktor yang mempengaruhi Minat Nasabah dalam menggunakan *mobile banking* PT Bank Negara Indonesia di Desa Tongo”. Oleh karena itu demi tercapainya penelitian ini, saya mohon kesediaan bapak/ibu/sdr/i untuk mengisi kuesioner yang telah disediakan dengan sebenar-benarnya. Responden penelitian ini adalah masyarakat



Desa Tongo yang menggunakan *mobile banking* Bank Negara Indonesia. Identitas dan jawaban yang telah diisi hanya digunakan untuk keperluan penelitian dan akan dijaga kerahasiaannya. Atas waktu dan Partisipasinya saya ucapkan terimakasih.

## Lampiran 2. Identitas Responden

Petunjuk : pilihlah salah satu jawaban yang sesuai dengan memberikan tanda ( )

1. Nama :
2. Jenis Kelamin                      a. Pria                      b. wanita
3. Pekerjaan                              a. Pelajar/mahasiswa/i  
    b. PNS/POLRI/TNI  
    c. Wirawasta  
    d. Buruh/Petani  
    e. Lainnya

### 1. Petunjuk Pengisian Kuesioner

Responden diharapkan dapat menjawab pertanyaan dengan memberikan tanda ( ) pada pertanyaan yang telah disediakan. Pertanyaan yang disediakan dijawab sesuai dengan skala likert, mulai dari skala 1-4 semakin besar angka yang anda pilih menandakan semakin puas.

- a. Sangat Setuju                      (SS)      = 4
- b. Setuju                                      (S)        = 3
- c. Tidak Setuju                      (TS)      = 2
- d. Sangat Tidak Setuju              (STS)     = 1

e.

## 2. Pernyataan Kuesione Terkait Kemudahan (X1)

| No | Pernyataan  | SS<br>4 | S<br>3 | TS<br>2 | STS<br>1 |
|----|---|---------|--------|---------|----------|
| 1. | <i>mobile banking</i> mudah untuk dipelajari  |         |        |         |          |
| 2. | Mudah untuk mengoperasikan <i>mobile banking</i> sesuai dengan apa yang ingin lakukan |         |        |         |          |
| 3. | Fitur layanan <i>mobile banking</i> mudah dimengerti                                  |         |        |         |          |
| 4. | <i>mobile banking</i> tidak membutuhkan banyak usaha dalam menggunakannya             |         |        |         |          |

## 3. Pernyataan Kuesioner Terkait Kemanfaatan (X2)

| No | Pertanyaan   | SS<br>4 | S<br>3 | TS<br>2 | STS<br>1 |
|----|--|---------|--------|---------|----------|
| 1. | Dengan menggunakan <i>mobile banking</i> memudahkan saya dalam melakukan transaksi                         |         |        |         |          |
| 2. | Dengan menggunakan <i>mobile banking</i> mempercepat saya dalam melakukan transaksi keuangan sehari-sehari |         |        |         |          |
| 3. | Dengan menggunakan <i>mobile banking</i> memberikan keuntungan saat menyelesaikan transaksi                |         |        |         |          |
| 4. | Dengan menggunakan <i>mobile banking</i> dapat meningkatkan efisiensi saat transaksi                       |         |        |         |          |

**4. Pernyataan Kuesioner Terkait Kredibilitas (X2)**

| No | Pertanyaan   | SS<br>4 | S<br>3 | ST<br>2 | STS<br>1 |
|----|--|---------|--------|---------|----------|
| 1. | Menggunakan <i>mobile banking</i> terjamin keamanannya                             |         |        |         |          |
| 2. | Menggunakan <i>mobile banking</i> dapat menjaga informasi pribadi                  |         |        |         |          |
| 3. | Saya yakin menggunakan <i>mobile banking</i> privasi saya tidak akan dilanggar     |         |        |         |          |
| 4. | Saya yakin menggunakan <i>mobile banking</i> dapat mengurangi kemungkinan penipuan |         |        |         |          |

**5. Pernyataan Kuesioner Terkait Minat Menggunakan *Mobile Banking***

(Y)

| No | Pertanyaan  | S<br>4 | N<br>3 | TS<br>2 | STS<br>1 |
|----|---|--------|--------|---------|----------|
| 1. | Saya tertarik menggunakan <i>mobile banking</i> karena syarat dan ketentuannya mudah        |        |        |         |          |
| 2. | Saya merefrensikan penggunaan <i>mobile banking</i> pada teman atau keluarga terdekat       |        |        |         |          |
| 3. | Saya berusaha mencari informasi lebih lanjut mengenai <i>mobile banking</i>                 |        |        |         |          |
| 4. | Saya akan terus menggunakan <i>mobile banking</i> dalam transaksi                           |        |        |         |          |
| 5. | Saya menceritakan pengalaman positif setelah bertransaksi menggunakan <i>mobile banking</i> |        |        |         |          |

### Lampiran 3. Hasil Tabulasi Jawaban Responden

#### 1. Jawaban Responden Variable Kemudahan (X1)

| No | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 |
|----|------|------|------|------|------|
| 1  | 4    | 4    | 4    | 4    | 4    |
| 2  | 4    | 4    | 3    | 4    | 4    |
| 3  | 4    | 4    | 4    | 4    | 4    |
| 4  | 4    | 4    | 4    | 4    | 4    |
| 5  | 3    | 4    | 3    | 4    | 4    |
| 6  | 4    | 2    | 3    | 3    | 3    |
| 7  | 4    | 4    | 4    | 4    | 3    |
| 8  | 4    | 3    | 3    | 3    | 3    |
| 9  | 4    | 3    | 4    | 4    | 4    |
| 10 | 4    | 3    | 4    | 4    | 4    |
| 11 | 4    | 4    | 3    | 3    | 4    |
| 12 | 4    | 3    | 3    | 4    | 4    |
| 13 | 3    | 3    | 3    | 3    | 4    |
| 14 | 3    | 3    | 3    | 3    | 3    |
| 15 | 4    | 3    | 3    | 3    | 3    |
| 16 | 3    | 4    | 3    | 4    | 3    |
| 17 | 3    | 3    | 3    | 3    | 3    |
| 18 | 3    | 4    | 3    | 3    | 4    |
| 19 | 3    | 4    | 4    | 3    | 3    |
| 20 | 4    | 3    | 3    | 3    | 3    |
| 21 | 3    | 3    | 4    | 3    | 3    |
| 22 | 3    | 4    | 4    | 4    | 4    |
| 23 | 4    | 4    |      | 4    | 4    |
| 24 | 4    | 4    | 4    | 4    | 4    |
| 25 | 3    | 4    | 4    | 3    | 3    |
| 26 | 4    | 4    | 3    | 3    | 4    |
| 27 | 3    | 4    | 3    | 3    | 4    |
| 28 | 3    | 3    | 4    | 3    | 3    |
| 29 | 4    | 3    | 3    | 3    | 3    |
| 30 | 4    | 4    | 3    | 3    | 4    |
| 31 | 3    | 3    | 4    | 4    | 4    |
| 32 | 4    | 4    | 4    | 3    | 4    |
| 33 | 4    | 3    | 3    | 4    | 3    |

|    |   |   |   |   |   |
|----|---|---|---|---|---|
| 34 | 3 | 4 | 4 | 3 | 4 |
| 35 | 4 | 3 | 3 | 4 | 3 |
| 36 | 4 | 3 | 3 | 4 | 3 |
| 37 | 3 | 3 | 3 | 3 | 4 |
| 38 | 3 | 3 | 3 | 4 | 4 |
| 39 | 3 | 4 | 4 | 3 | 3 |
| 40 | 4 | 3 | 4 | 3 | 4 |
| 41 | 4 | 3 | 4 | 3 | 3 |
| 42 | 3 | 3 | 3 | 4 | 4 |
| 43 | 4 | 3 | 3 | 4 | 3 |
| 44 | 4 | 4 | 3 | 3 | 3 |
| 45 | 4 | 4 | 4 | 3 | 3 |
| 46 | 3 | 4 | 4 | 3 | 4 |
| 47 | 3 | 3 | 3 | 4 | 4 |
| 48 | 4 | 3 | 4 | 4 | 3 |
| 49 | 4 | 4 | 4 | 4 | 4 |
| 50 | 4 | 3 | 3 | 3 | 3 |
| 51 | 4 | 4 | 3 | 3 | 4 |
| 52 | 4 | 3 | 4 | 3 | 4 |
| 53 | 3 | 3 | 3 | 4 | 4 |
| 54 | 3 | 3 | 3 | 3 | 3 |
| 55 | 3 | 4 | 3 | 3 | 4 |
| 56 | 3 | 3 | 4 | 4 | 3 |
| 57 | 3 | 3 | 4 | 4 | 3 |
| 58 | 4 | 3 | 3 | 3 | 4 |
| 59 | 3 | 3 | 3 | 4 | 3 |
| 60 | 3 | 3 | 4 | 3 | 4 |
| 61 | 3 | 3 | 4 | 4 | 3 |
| 62 | 4 | 4 | 3 | 3 | 4 |
| 63 | 4 | 4 | 3 | 2 | 3 |
| 64 | 4 | 4 | 3 | 3 | 4 |
| 65 | 3 | 3 | 4 | 3 | 3 |
| 66 | 3 | 3 | 3 | 3 | 4 |
| 67 | 3 | 4 | 3 | 2 | 4 |
| 68 | 4 | 3 | 3 | 3 | 4 |
| 69 | 3 | 4 | 4 | 3 | 4 |
| 70 | 3 | 4 | 3 | 3 | 3 |
| 71 | 3 | 4 | 4 | 3 | 3 |
| 72 | 3 | 3 | 3 | 3 | 4 |
| 73 | 4 | 4 | 3 | 4 | 4 |
| 74 | 3 | 3 | 4 | 3 | 3 |

|    |   |   |   |   |   |
|----|---|---|---|---|---|
| 75 | 2 | 3 | 4 | 3 | 3 |
| 76 | 4 | 2 | 3 | 3 | 3 |
| 77 | 4 | 4 | 3 | 3 | 3 |
| 78 | 3 | 4 | 3 | 4 | 3 |
| 79 | 3 | 2 | 4 | 3 | 3 |
| 80 | 3 | 3 | 3 | 3 | 4 |
| 81 | 3 | 4 | 3 | 3 | 4 |
| 82 | 4 | 3 | 3 | 3 | 3 |
| 83 | 3 | 3 | 3 | 4 | 4 |
| 84 | 3 | 3 | 3 | 4 | 3 |
| 85 | 4 | 4 | 4 | 4 | 3 |
| 86 | 4 | 3 | 4 | 4 | 3 |
| 87 | 3 | 3 | 3 | 3 | 4 |
| 88 | 3 | 4 | 4 | 3 | 4 |
| 89 | 3 | 3 | 4 | 3 | 4 |
| 90 | 3 | 3 | 2 | 4 | 3 |
| 91 | 3 | 4 | 3 | 3 | 4 |
| 92 | 4 | 3 | 4 | 3 | 4 |
| 93 | 3 | 3 | 3 | 3 | 3 |
| 94 | 3 | 3 | 4 | 4 | 4 |
| 95 | 4 | 4 | 4 | 3 | 4 |

**2. Jawaban Responden Variable Kemudahan (X1)**

| No | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 |
|----|------|------|------|------|------|
| 1  | 4    | 4    | 4    | 4    | 4    |
| 2  | 4    | 3    | 4    | 4    | 3    |
| 3  | 4    | 4    | 3    | 4    | 4    |
| 4  | 4    | 4    | 4    | 3    | 4    |
| 5  | 3    | 3    | 4    | 4    | 4    |
| 6  | 4    | 3    | 4    | 4    | 4    |
| 7  | 3    | 3    | 3    | 3    | 3    |
| 8  | 3    | 3    | 3    | 4    | 4    |
| 9  | 4    | 3    | 3    | 3    | 4    |
| 10 | 3    | 3    | 3    | 4    | 4    |
| 11 | 3    | 4    | 4    | 3    | 3    |
| 12 | 4    | 3    | 4    | 4    | 4    |
| 13 | 3    | 4    | 4    | 4    | 4    |
| 14 | 4    | 4    | 4    | 3    | 3    |
| 15 | 3    | 3    | 4    | 3    | 4    |
| 16 | 3    | 3    | 4    | 4    | 4    |

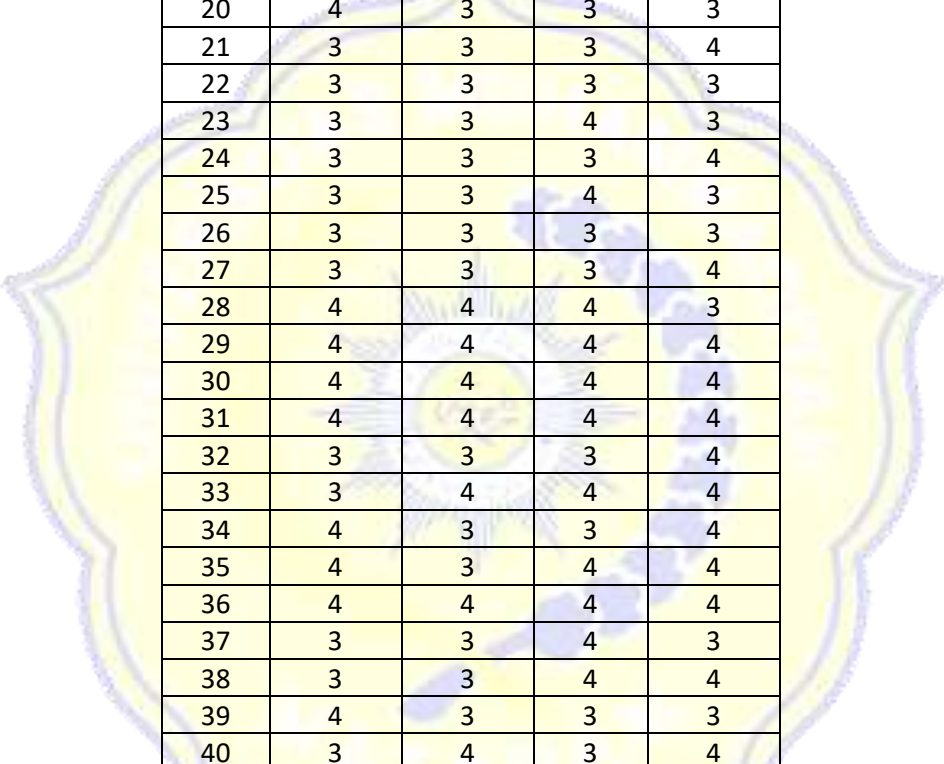
|    |   |   |   |   |   |
|----|---|---|---|---|---|
| 17 | 3 | 4 | 3 | 4 | 4 |
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| 19 | 4 | 3 | 3 | 3 | 4 |
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| 21 | 3 | 3 | 4 | 4 | 3 |
| 22 | 4 | 3 | 3 | 3 | 4 |
| 23 | 3 | 3 | 4 | 3 | 4 |
| 24 | 3 | 3 | 4 | 4 | 4 |
| 25 | 3 | 4 | 4 | 3 | 4 |
| 26 | 3 | 3 | 4 | 3 | 3 |
| 27 | 4 | 4 | 4 | 3 | 3 |
| 28 | 3 | 3 | 3 | 3 | 3 |
| 29 | 4 | 4 | 4 | 4 | 3 |
| 30 | 4 | 3 | 3 | 4 | 4 |
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| 34 | 4 | 4 | 4 | 3 | 4 |
| 35 | 3 | 3 | 4 | 4 | 4 |
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| 37 | 3 | 3 | 3 | 4 | 4 |
| 38 | 3 | 3 | 4 | 4 | 4 |
| 39 | 4 | 3 | 3 | 4 | 4 |
| 40 | 3 | 4 | 3 | 3 | 4 |
| 41 | 3 | 3 | 3 | 3 | 4 |
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| 43 | 4 | 3 | 3 | 3 | 3 |
| 44 | 3 | 4 | 3 | 4 | 3 |
| 45 | 3 | 4 | 3 | 4 | 4 |
| 46 | 4 | 3 | 4 | 4 | 3 |
| 47 | 3 | 4 | 4 | 3 | 4 |
| 48 | 3 | 3 | 3 | 3 | 3 |
| 49 | 4 | 4 | 4 | 3 | 4 |
| 50 | 4 | 3 | 4 | 4 | 4 |
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| 55 | 4 | 3 | 4 | 4 | 4 |
| 56 | 3 | 4 | 3 | 3 | 3 |
| 57 | 3 | 4 | 3 | 3 | 3 |
| 58 | 4 | 4 | 3 | 4 | 4 |
| 59 | 3 | 4 | 4 | 4 | 3 |
| 60 | 4 | 4 | 2 | 3 | 4 |
| 61 | 3 | 3 | 3 | 4 | 3 |
| 62 | 4 | 4 | 3 | 3 | 4 |

|    |   |   |   |   |   |
|----|---|---|---|---|---|
| 63 | 4 | 4 | 3 | 4 | 3 |
| 64 | 4 | 4 | 3 | 3 | 4 |
| 65 | 4 | 4 | 4 | 3 | 3 |
| 66 | 3 | 3 | 4 | 3 | 3 |
| 67 | 3 | 3 | 3 | 4 | 4 |
| 68 | 3 | 3 | 4 | 4 | 4 |
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| 71 | 4 | 4 | 4 | 4 | 3 |
| 72 | 4 | 3 | 3 | 3 | 3 |
| 73 | 4 | 3 | 4 | 4 | 3 |
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| 75 | 3 | 4 | 4 | 4 | 3 |
| 76 | 4 | 3 | 3 | 4 | 3 |
| 77 | 4 | 4 | 4 | 3 | 4 |
| 78 | 3 | 3 | 3 | 3 | 4 |
| 79 | 3 | 3 | 4 | 4 | 4 |
| 80 | 3 | 3 | 3 | 4 | 3 |
| 81 | 3 | 4 | 3 | 4 | 4 |
| 82 | 4 | 4 | 4 | 3 | 3 |
| 83 | 4 | 4 | 3 | 3 | 3 |
| 84 | 3 | 4 | 4 | 4 | 3 |
| 85 | 4 | 3 | 4 | 3 | 4 |
| 86 | 3 | 3 | 4 | 3 | 3 |
| 87 | 4 | 4 | 4 | 3 | 4 |
| 88 | 4 | 3 | 3 | 3 | 3 |
| 89 | 3 | 3 | 3 | 3 | 4 |
| 90 | 3 | 3 | 4 | 3 | 3 |
| 91 | 4 | 4 | 4 | 3 | 3 |
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| 94 | 4 | 4 | 4 | 4 | 4 |
| 95 | 4 | 3 | 3 | 4 | 3 |

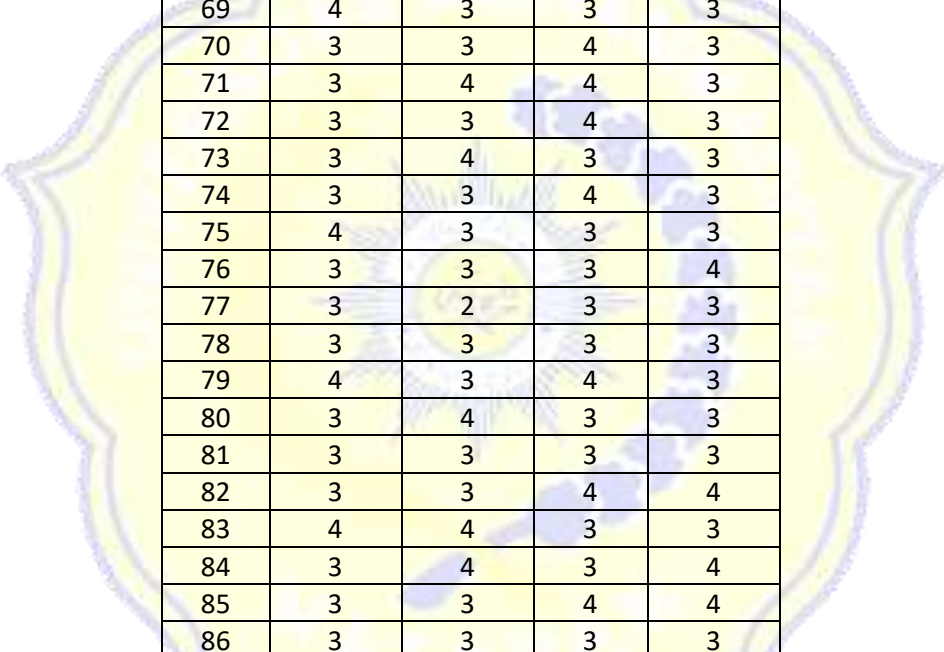
### 3. Jawaban Responden Variable Kredibilitas (X3)

| No | X3.1 | X3.2 | X3.3 | X3.4 |
|----|------|------|------|------|
| 1  | 3    | 3    | 3    | 3    |
| 2  | 4    | 4    | 4    | 4    |
| 3  | 4    | 4    | 4    | 4    |
| 4  | 4    | 4    | 4    | 4    |
| 5  | 4    | 4    | 4    | 4    |
| 6  | 4    | 4    | 4    | 4    |
| 7  | 4    | 3    | 3    | 3    |





|    |   |   |   |   |
|----|---|---|---|---|
| 8  | 4 | 3 | 3 | 3 |
| 9  | 4 | 4 | 3 | 3 |
| 10 | 4 | 4 | 4 | 3 |
| 11 | 3 | 3 | 4 | 3 |
| 12 | 3 | 3 | 3 | 3 |
| 13 | 3 | 3 | 3 | 4 |
| 14 | 4 | 3 | 3 | 3 |
| 15 | 3 | 3 | 4 | 3 |
| 16 | 3 | 3 | 3 | 3 |
| 17 | 3 | 3 | 4 | 4 |
| 18 | 4 | 3 | 3 | 4 |
| 19 | 3 | 3 | 4 | 3 |
| 20 | 4 | 3 | 3 | 3 |
| 21 | 3 | 3 | 3 | 4 |
| 22 | 3 | 3 | 3 | 3 |
| 23 | 3 | 3 | 4 | 3 |
| 24 | 3 | 3 | 3 | 4 |
| 25 | 3 | 3 | 4 | 3 |
| 26 | 3 | 3 | 3 | 3 |
| 27 | 3 | 3 | 3 | 4 |
| 28 | 4 | 4 | 4 | 3 |
| 29 | 4 | 4 | 4 | 4 |
| 30 | 4 | 4 | 4 | 4 |
| 31 | 4 | 4 | 4 | 4 |
| 32 | 3 | 3 | 3 | 4 |
| 33 | 3 | 4 | 4 | 4 |
| 34 | 4 | 3 | 3 | 4 |
| 35 | 4 | 3 | 4 | 4 |
| 36 | 4 | 4 | 4 | 4 |
| 37 | 3 | 3 | 4 | 3 |
| 38 | 3 | 3 | 4 | 4 |
| 39 | 4 | 3 | 3 | 3 |
| 40 | 3 | 4 | 3 | 4 |
| 41 | 3 | 3 | 3 | 4 |
| 42 | 4 | 4 | 3 | 3 |
| 43 | 4 | 4 | 3 | 3 |
| 44 | 4 | 3 | 3 | 3 |
| 45 | 3 | 4 | 4 | 3 |
| 46 | 4 | 4 | 3 | 4 |
| 47 | 4 | 4 | 4 | 3 |
| 48 | 3 | 4 | 4 | 3 |
| 49 | 4 | 4 | 4 | 3 |
| 50 | 3 | 3 | 3 | 4 |
| 51 | 4 | 4 | 4 | 3 |
| 52 | 3 | 3 | 3 | 4 |
| 53 | 3 | 4 | 3 | 4 |



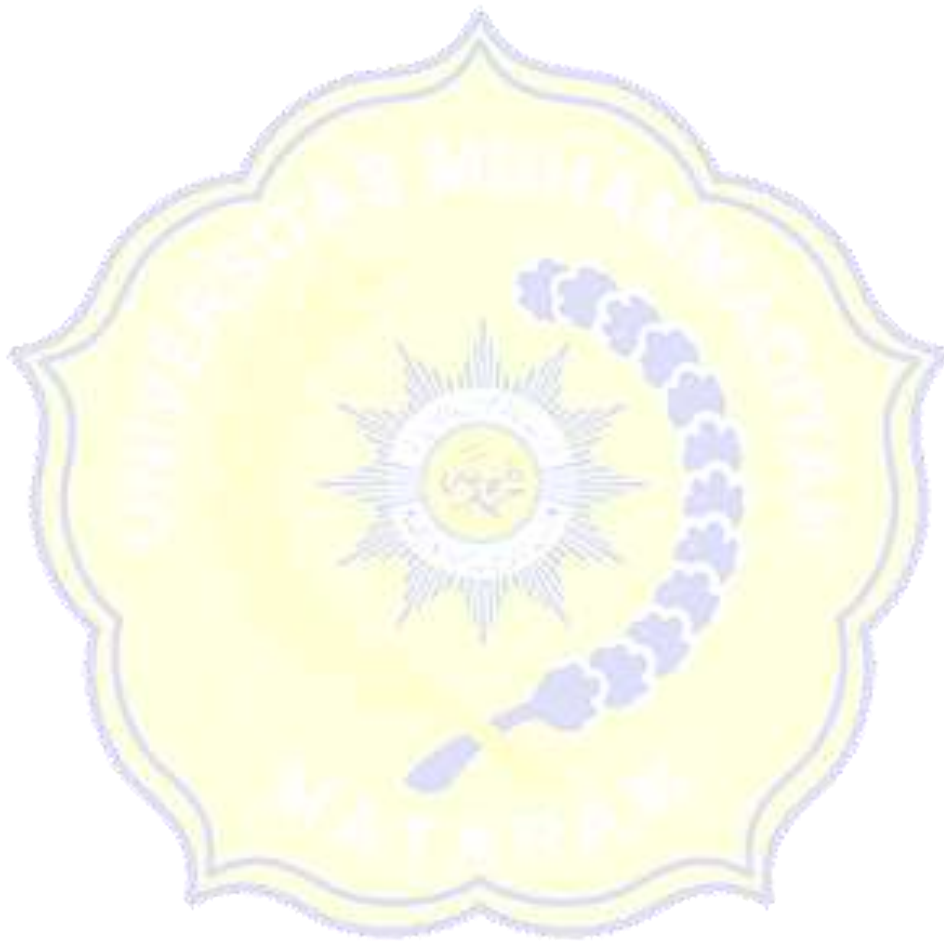
|    |   |   |   |   |
|----|---|---|---|---|
| 54 | 3 | 3 | 3 | 3 |
| 55 | 4 | 4 | 3 | 3 |
| 56 | 3 | 4 | 4 | 3 |
| 57 | 3 | 4 | 3 | 3 |
| 58 | 4 | 3 | 4 | 3 |
| 59 | 3 | 4 | 3 | 3 |
| 60 | 3 | 4 | 4 | 3 |
| 61 | 3 | 3 | 3 | 4 |
| 62 | 3 | 3 | 4 | 3 |
| 63 | 4 | 4 | 3 | 3 |
| 64 | 3 | 4 | 3 | 3 |
| 65 | 4 | 4 | 3 | 3 |
| 66 | 3 | 4 | 3 | 3 |
| 67 | 3 | 3 | 3 | 3 |
| 68 | 4 | 3 | 3 | 4 |
| 69 | 4 | 3 | 3 | 3 |
| 70 | 3 | 3 | 4 | 3 |
| 71 | 3 | 4 | 4 | 3 |
| 72 | 3 | 3 | 4 | 3 |
| 73 | 3 | 4 | 3 | 3 |
| 74 | 3 | 3 | 4 | 3 |
| 75 | 4 | 3 | 3 | 3 |
| 76 | 3 | 3 | 3 | 4 |
| 77 | 3 | 2 | 3 | 3 |
| 78 | 3 | 3 | 3 | 3 |
| 79 | 4 | 3 | 4 | 3 |
| 80 | 3 | 4 | 3 | 3 |
| 81 | 3 | 3 | 3 | 3 |
| 82 | 3 | 3 | 4 | 4 |
| 83 | 4 | 4 | 3 | 3 |
| 84 | 3 | 4 | 3 | 4 |
| 85 | 3 | 3 | 4 | 4 |
| 86 | 3 | 3 | 3 | 3 |
| 87 | 3 | 4 | 4 | 4 |
| 88 | 4 | 3 | 4 | 4 |
| 89 | 3 | 3 | 4 | 4 |
| 90 | 3 | 3 | 2 | 2 |
| 91 | 4 | 4 | 4 | 3 |
| 92 | 3 | 3 | 3 | 4 |
| 93 | 3 | 3 | 3 | 4 |
| 94 | 4 | 3 | 3 | 4 |
| 95 | 4 | 4 | 3 | 3 |

#### 4. Jawaban Responden Minat (Y)

| No | Y.1 | Y.2 | Y.3 | Y.4 | Y.5 |
|----|-----|-----|-----|-----|-----|
| 1  | 4   | 3   | 4   | 4   | 4   |
| 2  | 4   | 4   | 4   | 4   | 4   |
| 3  | 4   | 3   | 4   | 4   | 4   |
| 4  | 4   | 3   | 3   | 4   | 4   |
| 5  | 4   | 3   | 3   | 4   | 4   |
| 6  | 4   | 4   | 4   | 4   | 4   |
| 7  | 4   | 3   | 3   | 3   | 3   |
| 8  | 4   | 3   | 3   | 3   | 4   |
| 9  | 4   | 3   | 3   | 4   | 4   |
| 10 | 4   | 3   | 3   | 3   | 4   |
| 11 | 4   | 4   | 3   | 3   | 3   |
| 12 | 3   | 3   | 3   | 3   | 4   |
| 13 | 3   | 3   | 3   | 3   | 3   |
| 14 | 3   | 3   | 3   | 4   | 3   |
| 15 | 4   | 3   | 3   | 4   | 4   |
| 16 | 3   | 3   | 3   | 3   | 3   |
| 17 | 3   | 3   | 3   | 4   | 3   |
| 18 | 3   | 4   | 3   | 3   | 3   |
| 19 | 3   | 3   | 3   | 3   | 3   |
| 20 | 4   | 3   | 4   | 3   | 3   |
| 21 | 4   | 3   | 3   | 3   | 3   |
| 22 | 4   | 4   | 4   | 4   | 3   |
| 23 | 4   | 4   | 4   | 4   | 3   |
| 24 | 3   | 4   | 4   | 3   | 3   |
| 25 | 4   | 3   | 3   | 4   | 4   |
| 26 | 4   | 3   | 3   | 3   | 3   |
| 27 | 3   | 3   | 3   | 3   | 4   |
| 28 | 3   | 2   | 3   | 3   | 4   |
| 29 | 4   | 4   | 4   | 4   | 4   |
| 30 | 4   | 3   | 4   | 3   | 4   |
| 31 | 4   | 4   | 4   | 4   | 4   |
| 32 | 3   | 3   | 3   | 2   | 3   |
| 33 | 3   | 3   | 3   | 3   | 3   |
| 34 | 4   | 3   | 4   | 3   | 4   |
| 35 | 3   | 3   | 3   | 3   | 4   |
| 36 | 4   | 4   | 4   | 4   | 4   |
| 37 | 3   | 3   | 3   | 3   | 3   |
| 38 | 3   | 3   | 3   | 3   | 3   |
| 39 | 4   | 3   | 3   | 3   | 3   |
| 40 | 3   | 3   | 2   | 4   | 4   |

|    |   |   |   |   |   |
|----|---|---|---|---|---|
| 41 | 3 | 3 | 3 | 4 | 3 |
| 42 | 3 | 3 | 2 | 3 | 3 |
| 43 | 3 | 4 | 3 | 4 | 3 |
| 44 | 4 | 2 | 3 | 3 | 4 |
| 45 | 4 | 3 | 4 | 4 | 4 |
| 46 | 3 | 3 | 4 | 3 | 3 |
| 47 | 3 | 3 | 3 | 3 | 3 |
| 48 | 3 | 3 | 3 | 2 | 2 |
| 49 | 4 | 2 | 3 | 3 | 4 |
| 50 | 4 | 3 | 2 | 3 | 4 |
| 51 | 4 | 3 | 4 | 3 | 4 |
| 52 | 3 | 4 | 4 | 3 | 3 |
| 53 | 3 | 3 | 4 | 3 | 3 |
| 54 | 3 | 3 | 4 | 4 | 3 |
| 55 | 3 | 4 | 3 | 4 | 4 |
| 56 | 3 | 3 | 4 | 4 | 3 |
| 57 | 3 | 3 | 4 | 3 | 4 |
| 58 | 3 | 3 | 4 | 3 | 3 |
| 59 | 4 | 3 | 4 | 4 | 4 |
| 60 | 3 | 3 | 4 | 4 | 3 |
| 61 | 3 | 4 | 3 | 3 | 3 |
| 62 | 3 | 3 | 4 | 3 | 2 |
| 63 | 3 | 4 | 4 | 3 | 4 |
| 64 | 3 | 3 | 3 | 3 | 3 |
| 65 | 4 | 4 | 4 | 3 | 3 |
| 66 | 3 | 3 | 3 | 3 | 2 |
| 67 | 3 | 4 | 3 | 3 | 3 |
| 68 | 4 | 4 | 3 | 3 | 3 |
| 69 | 3 | 3 | 4 | 4 | 3 |
| 70 | 3 | 4 | 3 | 3 | 3 |
| 71 | 4 | 4 | 3 | 3 | 3 |
| 72 | 3 | 3 | 3 | 3 | 4 |
| 73 | 4 | 4 | 3 | 3 | 4 |
| 74 | 3 | 4 | 3 | 3 | 3 |
| 75 | 3 | 3 | 3 | 4 | 3 |
| 76 | 4 | 3 | 4 | 3 | 3 |
| 77 | 3 | 4 | 3 | 3 | 4 |
| 78 | 3 | 3 | 4 | 3 | 3 |
| 79 | 4 | 4 | 4 | 3 | 3 |
| 80 | 3 | 2 | 3 | 3 | 3 |
| 81 | 3 | 3 | 4 | 2 | 4 |
| 82 | 4 | 4 | 4 | 3 | 3 |
| 83 | 3 | 4 | 4 | 3 | 3 |
| 84 | 3 | 4 | 4 | 4 | 4 |
| 85 | 4 | 4 | 4 | 4 | 3 |
| 86 | 3 | 3 | 4 | 3 | 3 |

|    |   |   |   |   |   |
|----|---|---|---|---|---|
| 87 | 3 | 4 | 3 | 4 | 4 |
| 88 | 4 | 3 | 4 | 4 | 3 |
| 89 | 3 | 3 | 4 | 3 | 4 |
| 90 | 3 | 4 | 4 | 3 | 4 |
| 91 | 4 | 4 | 4 | 3 | 3 |
| 92 | 3 | 4 | 3 | 2 | 4 |
| 93 | 4 | 4 | 3 | 3 | 4 |
| 94 | 4 | 4 | 4 | 3 | 3 |
| 95 | 4 | 4 | 4 | 3 | 3 |



## Lampiran 4. Hasil Uji Validitas

### 1. Hasil Uji Validitas Variable Kemudahan (X1)

|           |                     | Correlations |        |        |        |        |           |
|-----------|---------------------|--------------|--------|--------|--------|--------|-----------|
|           |                     | X1.1         | X1.2   | X1.3   | X1.4   | X1.5   | Kemudahan |
| X1.1      | Pearson Correlation | 1            | ,077   | -,047  | ,075   | ,005   | ,430**    |
|           | Sig. (2-tailed)     |              | ,459   | ,655   | ,472   | ,960   | ,000      |
|           | N                   | 94           | 94     | 93     | 94     | 94     | 94        |
| X1.2      | Pearson Correlation | ,077         | 1      | ,087   | -,074  | ,284** | ,554**    |
|           | Sig. (2-tailed)     | ,459         |        | ,405   | ,478   | ,006   | ,000      |
|           | N                   | 94           | 94     | 93     | 94     | 94     | 94        |
| X1.3      | Pearson Correlation | -,047        | ,087   | 1      | ,078   | -,001  | ,457**    |
|           | Sig. (2-tailed)     | ,655         | ,405   |        | ,458   | ,993   | ,000      |
|           | N                   | 93           | 93     | 93     | 93     | 93     | 93        |
| X1.4      | Pearson Correlation | ,075         | -,074  | ,078   | 1      | ,018   | ,414**    |
|           | Sig. (2-tailed)     | ,472         | ,478   | ,458   |        | ,861   | ,000      |
|           | N                   | 94           | 94     | 93     | 94     | 94     | 94        |
| X1.5      | Pearson Correlation | ,005         | ,284** | -,001  | ,018   | 1      | ,503**    |
|           | Sig. (2-tailed)     | ,960         | ,006   | ,993   | ,861   |        | ,000      |
|           | N                   | 94           | 94     | 93     | 94     | 94     | 94        |
| Kemudahan | Pearson Correlation | ,430**       | ,554** | ,457** | ,414** | ,503** | 1         |
|           | Sig. (2-tailed)     | ,000         | ,000   | ,000   | ,000   | ,000   |           |
|           | N                   | 94           | 94     | 93     | 94     | 94     | 94        |

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

## 2. Hasil Uji Validitas Variable Kemanfaatan (X2)

|             |                     | Correlations |        |        |        |        |             |
|-------------|---------------------|--------------|--------|--------|--------|--------|-------------|
|             |                     | X2.1         | X2.2   | X2.3   | X2.4   | X2.5   | Kemanfaatan |
| X2.1        | Pearson Correlation | 1            | ,246*  | ,133   | -,109  | ,096   | ,570**      |
|             | Sig. (2-tailed)     |              | ,017   | ,202   | ,294   | ,358   | ,000        |
|             | N                   | 94           | 94     | 94     | 94     | 94     | 94          |
| X2.2        | Pearson Correlation | ,246*        | 1      | ,062   | -,169  | -,017  | ,469**      |
|             | Sig. (2-tailed)     | ,017         |        | ,553   | ,104   | ,873   | ,000        |
|             | N                   | 94           | 94     | 94     | 94     | 94     | 94          |
| X2.3        | Pearson Correlation | ,133         | ,062   | 1      | ,046   | -,125  | ,496**      |
|             | Sig. (2-tailed)     | ,202         | ,553   |        | ,658   | ,231   | ,000        |
|             | N                   | 94           | 94     | 94     | 94     | 94     | 94          |
| X2.4        | Pearson Correlation | -,109        | -,169  | ,046   | 1      | ,065   | ,364**      |
|             | Sig. (2-tailed)     | ,294         | ,104   | ,658   |        | ,532   | ,000        |
|             | N                   | 94           | 94     | 94     | 94     | 94     | 94          |
| X2.5        | Pearson Correlation | ,096         | -,017  | -,125  | ,065   | 1      | ,437**      |
|             | Sig. (2-tailed)     | ,358         | ,873   | ,231   | ,532   |        | ,000        |
|             | N                   | 94           | 94     | 94     | 94     | 94     | 94          |
| Kemanfaatan | Pearson Correlation | ,570**       | ,469** | ,496** | ,364** | ,437** | 1           |
|             | Sig. (2-tailed)     | ,000         | ,000   | ,000   | ,000   | ,000   |             |
|             | N                   | 94           | 94     | 94     | 94     | 94     | 94          |

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

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

### 3. Hasil Uji Variable Kredibilitas (X3)

Correlations

|              |                     | X3.1   | X3.2   | X3.3   | X3.4   | Kredibilitas |
|--------------|---------------------|--------|--------|--------|--------|--------------|
| X3.1         | Pearson Correlation | 1      | ,305** | ,101   | ,027   | ,595**       |
|              | Sig. (2-tailed)     |        | ,003   | ,334   | ,793   | ,000         |
|              | N                   | 94     | 94     | 94     | 94     | 94           |
| X3.2         | Pearson Correlation | ,305** | 1      | ,235*  | ,002   | ,653**       |
|              | Sig. (2-tailed)     | ,003   |        | ,023   | ,987   | ,000         |
|              | N                   | 94     | 94     | 94     | 94     | 94           |
| X3.3         | Pearson Correlation | ,101   | ,235*  | 1      | ,132   | ,626**       |
|              | Sig. (2-tailed)     | ,334   | ,023   |        | ,206   | ,000         |
|              | N                   | 94     | 94     | 94     | 94     | 94           |
| X3.4         | Pearson Correlation | ,027   | ,002   | ,132   | 1      | ,493**       |
|              | Sig. (2-tailed)     | ,793   | ,987   | ,206   |        | ,000         |
|              | N                   | 94     | 94     | 94     | 94     | 94           |
| Kredibilitas | Pearson Correlation | ,595** | ,653** | ,626** | ,493** | 1            |
|              | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,000   |              |
|              | N                   | 94     | 94     | 94     | 94     | 94           |

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

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



#### 4. Hasil Uji Validitas Variable Minat Menggunakan (Y)

|       |                     | Correlations |        |        |        |        |        |
|-------|---------------------|--------------|--------|--------|--------|--------|--------|
|       |                     | X4.1         | X4.2   | X4.3   | X4.4   | X4.5   | Minat  |
| X4.1  | Pearson Correlation | 1            | ,101   | ,177   | ,236*  | ,291** | ,620** |
|       | Sig. (2-tailed)     |              | ,333   | ,088   | ,022   | ,005   | ,000   |
|       | N                   | 94           | 94     | 94     | 94     | 94     | 94     |
| X4.2  | Pearson Correlation | ,101         | 1      | ,229*  | ,086   | -,028  | ,501** |
|       | Sig. (2-tailed)     | ,333         |        | ,026   | ,412   | ,786   | ,000   |
|       | N                   | 94           | 94     | 94     | 94     | 94     | 94     |
| X4.3  | Pearson Correlation | ,177         | ,229*  | 1      | ,171   | -,012  | ,564** |
|       | Sig. (2-tailed)     | ,088         | ,026   |        | ,099   | ,907   | ,000   |
|       | N                   | 94           | 94     | 94     | 94     | 94     | 94     |
| X4.4  | Pearson Correlation | ,236*        | ,086   | ,171   | 1      | ,229*  | ,610** |
|       | Sig. (2-tailed)     | ,022         | ,412   | ,099   |        | ,026   | ,000   |
|       | N                   | 94           | 94     | 94     | 94     | 94     | 94     |
| X4.5  | Pearson Correlation | ,291**       | -,028  | -,012  | ,229*  | 1      | ,526** |
|       | Sig. (2-tailed)     | ,005         | ,786   | ,907   | ,026   |        | ,000   |
|       | N                   | 94           | 94     | 94     | 94     | 94     | 94     |
| Minat | Pearson Correlation | ,620**       | ,501** | ,564** | ,610** | ,526** | 1      |
|       | Sig. (2-tailed)     | ,000         | ,000   | ,000   | ,000   | ,000   |        |
|       | N                   | 94           | 94     | 94     | 94     | 94     | 94     |

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

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

## Lampiran 5. Hasil Uji Reliabilitas

### 1. Uji Reabilitas Variable Kemudahan (X1)

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| ,986                   | 5          |

### 2. Uji Reabilitas Variable Kemanfaatan (X2)

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| ,810                   | 5          |

### 3. Uji Reabilitas Variable Kredibilitas (X3)

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| ,982                   | 4          |

## Lampiran 6. Hasil Uji Asumsi Klasik

### 1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

|                                  |                | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N                                |                | 94                      |
| Normal Parameters <sup>a,b</sup> | Mean           | ,0000000                |
|                                  | Std. Deviation | 1,32035489              |
| Most Extreme Differences         | Absolute       | ,063                    |
|                                  | Positive       | ,052                    |
|                                  | Negative       | -,063                   |
| Kolmogorov-Smirnov Z             |                | ,613                    |
| Asymp. Sig. (2-tailed)           |                | ,847                    |

a. Test distribution is Normal.

b. Calculated from data.

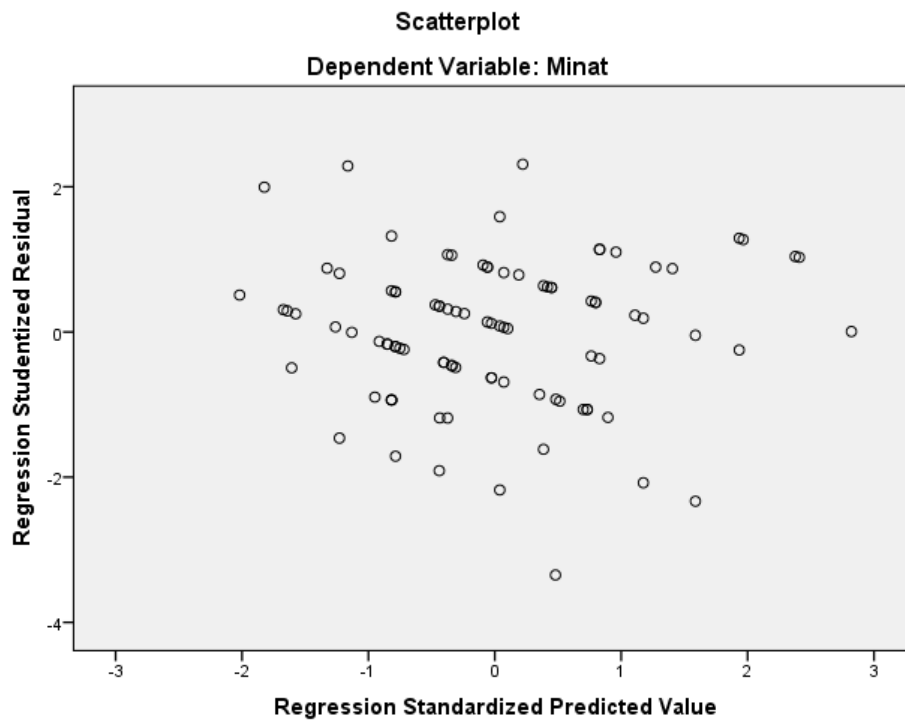
### 2. Uji Multikolinieritas

Coefficients<sup>a</sup>

| Model | Unstandardized Coefficients |            | Standardized Coefficients | t    | Sig.  | Collinearity Statistics |       |
|-------|-----------------------------|------------|---------------------------|------|-------|-------------------------|-------|
|       | B                           | Std. Error | Beta                      |      |       | Tolerance               | VIF   |
| 1     | (Constant)                  | 2,187      | 2,764                     | ,791 | ,431  |                         |       |
|       | Kemudahan                   | ,335       | ,115                      | ,279 | 2,915 | ,914                    | 1,094 |
|       | Kemanfaatan                 | ,311       | ,123                      | ,238 | 2,525 | ,941                    | 1,063 |
|       | Kredibilitas                | ,261       | ,124                      | ,208 | 2,112 | ,866                    | 1,154 |

a. Dependent Variable: Minat

### 3. Uji Heteroskedasitas



### Lampiran 7. Hasil Uji Regresi Linear Berganda

Coefficients<sup>a</sup>

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|--------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|              | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF   |
| (Constant)   | 2,187                       | 2,764      |                           | ,791  | ,431 |                         |       |
| 1            |                             |            |                           |       |      |                         |       |
| Kemudahan    | ,335                        | ,115       | ,279                      | 2,915 | ,004 | ,914                    | 1,094 |
| Kemanfaatan  | ,311                        | ,123       | ,238                      | 2,525 | ,013 | ,941                    | 1,063 |
| Kredibilitas | ,261                        | ,124       | ,208                      | 2,112 | ,037 | ,866                    | 1,154 |

a. Dependent Variable: Minat

## Lampiran 8. Hasil Uji Hipotesis

### 1. Uji T

| Model          | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | Collinearity Statistics |       |
|----------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|                | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF   |
| (Constant)     | 2,187                       | 2,764      |                           | ,791  | ,431 |                         |       |
| 1 Kemudahan    | ,335                        | ,115       | ,279                      | 2,915 | ,004 | ,914                    | 1,094 |
| 1 Kemanfaatan  | ,311                        | ,123       | ,238                      | 2,525 | ,013 | ,941                    | 1,063 |
| 1 Kredibilitas | ,261                        | ,124       | ,208                      | 2,112 | ,037 | ,866                    | 1,154 |

a. Dependent Variable: Minat

### 2. Uji F

| Model        | Sum of Squares | df | Mean Square | F     | Sig.              |
|--------------|----------------|----|-------------|-------|-------------------|
| 1 Regression | 53,072         | 3  | 17,691      | 9,820 | ,000 <sup>b</sup> |
| 1 Residual   | 162,130        | 90 | 1,801       |       |                   |
| 1 Total      | 215,202        | 93 |             |       |                   |

a. Dependent Variable: Minat

b. Predictors: (Constant), Kredibilitas, Kemanfaatan, Kemudahan

### 3. Uji Koefisien Determinasi ( $R^2$ )

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,497 <sup>a</sup> | ,247     | ,222              | 1,342                      |

a. Predictors: (Constant), Kredibilitas, Kemanfaatan, Kemudahan

b. Dependent Variable: Minat

