

Lampiran 1 : Kuisisioner

**KUISISIONER PENELITIAN**  
**PENGARUH KEPERCAYAAN NASABAH TERHADAP PEMAKAIAN MOBILE**  
**BANKING PADA BANK MANDIRI SYARIAH**  
**(studi kasus pada Bank Mandiri Syariah cabang Surabaya darmo)**

**Petunjuk Pengisian**

Di dalam kuisisioner ini terdapat tiga bagian yaitu identitas responden, pernyataan mengenai kepercayaan nasabah dan pemakaian mobile banking pada Bank Mandiri Syariah. Bapak/Ibu dimohon untuk mengisi tiga aspek angket tersebut dengan ketentuan sebagai berikut.

- Identitas responden, berisi informasi mengenai data diri Bapak/Ibu
- Pernyataan mengenai pemahaman kepercayaan nasabah, dan pemakaian mobile banking dengan memberikan tanda centang pada alternatif yang disediakan sesuai dengan kondisi sebenarnya, yaitu:

SS = Sangat Setuju

S = Setuju

TS = Tidak Setuju

STS = Sangat Tidak Setuju

- **Identitas Responden**

1. Umur :  < 25 Tahun  25-35 Tahun  35-50 Tahun  >50 Tahun

2. Jenis Kelamin :  Laki-laki (L)  Perempuan (P)

3. Pendidikan Terakhir :  SMA/SMK  Diploma  Sarjana (S1)  Pasca Sarjana

4. Bidang Profesi :  Ibu Rumah Tangga  Mahasiswa  Karyawan

Manajer Perusahaan  Direktur Perusahaan

Lainnya ( Sebutkan ..... )

7. Apakah Bapak/Ibu pernah menggunakan mobile banking :

Ya

Tidak

8. Jika Iya jenis penggunaan mobile banking apakah yang pernah bapak / ibu gunakan ?

- Transfer uang       Penggantian pin       Pembelian (pulsa, saham dan lainnya)
- Informasi saldo, mutasi rekening dan informasi nilai tukar
- Pembayaran Tagihan (kartu kredit, tagihan telepon dan lainnya)
- Lainnya (sebutkan .....

9 . Berapa kali bapak / ibu menggunakan mobile banking dalam sebulan ?

- 1-4 kali               5-10 kali               < dari 10 kali

- Pernyataan mengenai pemahaman kepercayaan nasabah dengan memberikan tanda centang pada alternatif yang disediakan sesuai dengan kondisi sebenarnya:

• **Kepercayaan Nasabah**

| NO | PERNYATAAN   | SS | S | TS | STS |
|----|--|----|---|----|-----|
| 1  | Nasabah bersedia menerima konsekuensi dari <i>m-banking</i> Bank Syariah Mandiri                               |    |   |    |     |
| 2  | Nasabah percaya <i>m-banking</i> Bank Syariah Mandiri salah satu sarana untuk meningkatkan kepercayaan nasabah |    |   |    |     |
| 3  | Nasabah percaya <i>m-banking</i> Bank Syariah Mandiri mampu memberikan pelayanan yang terbaik                  |    |   |    |     |
| 4  | Nasabah percaya Layanan <i>m-banking</i> Bank Syariah Mandiri dapat memenuhi kebutuhan transaksi               |    |   |    |     |

• **Pemakaian Mobile Banking**

| N<br>O | PERNYATAAN  | S<br>S | S | T<br>S | ST<br>S |
|--------|---|--------|---|--------|---------|
| 1      | Penggunaan <i>m-banking</i> dapat meningkatkan efektivitas saya dalam menyelesaikan transaksi |        |   |        |         |
| 2      | Penggunaan <i>m-banking</i> sangat mendukung  |        |   |        |         |

|   |  |  |  |  |  |
|---|--|--|--|--|--|
|   | nasabah dalam bertransaksi   |  |  |  |  |
| 3 | Penggunaan <i>m-banking</i> dapat membuat nasabah dalam bertransaksi menjadi akuntable             |  |  |  |  |
| 4 | Penggunaan <i>m-banking</i> dapat mengakses berbagai informasi terkait transaksi perbankan nasabah |  |  |  |  |
| 5 | Penggunaan <i>m-banking</i> dapat meningkatkan produktivitas transaksi nasabah                     |  |  |  |  |

Lampiran 2 : Tabulasi Data Responden

Variable kepercayaan nasabah

| No | X |   |   |   | Total | Y |   |   |   |   | Total |
|----|---|---|---|---|-------|---|---|---|---|---|-------|
| 1  | 3 | 3 | 3 | 3 | 12    | 3 | 3 | 3 | 3 | 3 | 15    |
| 2  | 3 | 4 | 4 | 4 | 15    | 4 | 4 | 4 | 3 | 3 | 18    |
| 3  | 3 | 3 | 3 | 4 | 13    | 4 | 4 | 4 | 3 | 3 | 18    |
| 4  | 3 | 4 | 4 | 4 | 15    | 4 | 3 | 3 | 3 | 3 | 16    |
| 5  | 3 | 3 | 3 | 3 | 12    | 4 | 4 | 4 | 4 | 4 | 20    |
| 6  | 3 | 4 | 3 | 3 | 13    | 3 | 3 | 3 | 3 | 3 | 15    |
| 7  | 4 | 4 | 4 | 4 | 16    | 4 | 4 | 4 | 4 | 4 | 20    |
| 8  | 3 | 3 | 3 | 3 | 12    | 3 | 3 | 3 | 3 | 3 | 15    |
| 9  | 4 | 4 | 4 | 4 | 16    | 4 | 4 | 4 | 4 | 4 | 20    |
| 10 | 4 | 4 | 4 | 4 | 16    | 4 | 4 | 4 | 4 | 4 | 20    |
| 11 | 4 | 4 | 4 | 4 | 16    | 4 | 4 | 4 | 4 | 4 | 20    |
| 12 | 3 | 3 | 3 | 3 | 12    | 3 | 3 | 3 | 3 | 3 | 15    |
| 13 | 3 | 3 | 3 | 3 | 12    | 3 | 3 | 3 | 3 | 3 | 15    |
| 14 | 3 | 3 | 3 | 3 | 12    | 4 | 4 | 4 | 3 | 3 | 18    |
| 15 | 3 | 4 | 4 | 4 | 15    | 4 | 4 | 4 | 3 | 3 | 18    |
| 16 | 4 | 3 | 3 | 3 | 14    | 4 | 4 | 4 | 3 | 3 | 18    |
| 17 | 3 | 3 | 3 | 4 | 13    | 4 | 4 | 4 | 4 | 4 | 20    |
| 18 | 4 | 4 | 4 | 4 | 16    | 3 | 4 | 3 | 4 | 4 | 18    |
| 19 | 3 | 3 | 4 | 3 | 13    | 4 | 3 | 3 | 3 | 3 | 16    |

|    |   |   |   |   |    |   |   |   |   |   |    |
|----|---|---|---|---|----|---|---|---|---|---|----|
| 20 | 3 | 3 | 3 | 3 | 12 | 4 | 3 | 4 | 4 | 3 | 18 |
| 21 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 22 | 3 | 3 | 4 | 4 | 14 | 4 | 4 | 4 | 4 | 4 | 20 |
| 23 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 4 | 20 |
| 24 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 4 | 20 |
| 25 | 3 | 3 | 4 | 4 | 14 | 4 | 4 | 3 | 4 | 4 | 19 |
| 26 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 27 | 3 | 4 | 3 | 3 | 13 | 3 | 4 | 3 | 3 | 3 | 16 |
| 28 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 29 | 3 | 4 | 3 | 4 | 14 | 4 | 4 | 3 | 4 | 4 | 19 |
| 30 | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 3 | 3 | 3 | 17 |
| 31 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 32 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 33 | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 4 | 4 | 4 | 20 |
| 34 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 35 | 2 | 2 | 2 | 1 | 7  | 3 | 2 | 1 | 3 | 2 | 11 |
| 36 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 4 | 20 |
| 37 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 38 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 39 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 40 | 3 | 4 | 3 | 4 | 14 | 4 | 4 | 3 | 3 | 3 | 17 |
| 41 | 4 | 4 | 3 | 3 | 14 | 4 | 4 | 3 | 3 | 4 | 18 |
| 42 | 3 | 3 | 4 | 4 | 14 | 4 | 4 | 3 | 3 | 3 | 17 |

|    |   |   |   |   |    |   |   |   |   |   |    |
|----|---|---|---|---|----|---|---|---|---|---|----|
| 43 | 1 | 3 | 2 | 2 | 8  | 2 | 2 | 1 | 2 | 1 | 8  |
| 44 | 3 | 3 | 4 | 4 | 14 | 4 | 4 | 4 | 4 | 4 | 20 |
| 45 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 46 | 3 | 4 | 4 | 4 | 15 | 4 | 4 | 3 | 3 | 4 | 18 |
| 47 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 48 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 2 | 2 | 2 | 12 |
| 49 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 50 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 51 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 52 | 3 | 4 | 4 | 4 | 15 | 4 | 4 | 4 | 4 | 4 | 20 |
| 53 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 54 | 2 | 3 | 3 | 3 | 11 | 3 | 3 | 3 | 3 | 3 | 15 |
| 55 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 56 | 3 | 4 | 4 | 4 | 15 | 4 | 4 | 3 | 3 | 3 | 17 |
| 57 | 3 | 3 | 4 | 4 | 14 | 3 | 3 | 3 | 4 | 4 | 17 |
| 58 | 2 | 3 | 3 | 3 | 11 | 3 | 3 | 3 | 3 | 3 | 15 |
| 59 | 2 | 3 | 3 | 2 | 10 | 3 | 3 | 3 | 2 | 3 | 14 |
| 60 | 2 | 3 | 3 | 2 | 10 | 3 | 3 | 3 | 2 | 2 | 13 |
| 61 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 62 | 3 | 4 | 4 | 4 | 15 | 4 | 4 | 4 | 3 | 3 | 18 |
| 63 | 1 | 2 | 2 | 2 | 7  | 3 | 3 | 2 | 2 | 2 | 12 |
| 64 | 3 | 3 | 3 | 2 | 11 | 4 | 3 | 2 | 3 | 2 | 14 |
| 65 | 2 | 4 | 3 | 3 | 12 | 4 | 4 | 4 | 4 | 4 | 20 |

|    |   |   |   |   |    |   |   |   |   |   |    |
|----|---|---|---|---|----|---|---|---|---|---|----|
| 66 | 4 | 4 | 4 | 4 | 16 | 3 | 4 | 4 | 3 | 4 | 18 |
| 67 | 3 | 4 | 4 | 3 | 14 | 4 | 4 | 3 | 3 | 3 | 17 |
| 68 | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 4 | 4 | 4 | 20 |
| 69 | 4 | 4 | 4 | 4 | 16 | 3 | 3 | 3 | 3 | 3 | 15 |
| 70 | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 4 | 4 | 4 | 20 |
| 71 | 3 | 3 | 3 | 4 | 13 | 4 | 4 | 4 | 4 | 4 | 20 |
| 72 | 4 | 4 | 4 | 4 | 16 | 3 | 3 | 3 | 3 | 3 | 15 |
| 73 | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 4 | 3 | 4 | 19 |
| 74 | 4 | 4 | 3 | 3 | 14 | 4 | 3 | 3 | 3 | 3 | 16 |
| 75 | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 4 | 4 | 4 | 20 |
| 76 | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 3 | 3 | 4 | 18 |
| 77 | 2 | 4 | 3 | 3 | 13 | 3 | 3 | 2 | 3 | 3 | 14 |
| 78 | 2 | 3 | 3 | 2 | 10 | 4 | 4 | 3 | 4 | 4 | 19 |
| 79 | 2 | 4 | 3 | 3 | 13 | 4 | 4 | 4 | 4 | 4 | 20 |
| 80 | 2 | 4 | 3 | 3 | 13 | 3 | 3 | 3 | 3 | 3 | 15 |
| 81 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 82 | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 3 | 3 | 3 | 17 |
| 83 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 84 | 3 | 3 | 3 | 3 | 12 | 3 | 4 | 3 | 3 | 3 | 16 |
| 85 | 3 | 3 | 4 | 4 | 14 | 4 | 4 | 4 | 3 | 3 | 18 |
| 86 | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 4 | 3 | 3 | 16 |
| 87 | 3 | 4 | 4 | 4 | 15 | 4 | 4 | 4 | 4 | 4 | 20 |
| 88 | 3 | 4 | 3 | 4 | 14 | 4 | 4 | 4 | 3 | 3 | 18 |

|     |   |   |   |   |    |   |   |   |   |   |    |
|-----|---|---|---|---|----|---|---|---|---|---|----|
| 89  | 4 | 4 | 4 | 4 | 16 | 3 | 4 | 2 | 3 | 4 | 16 |
| 90  | 2 | 4 | 2 | 3 | 11 | 3 | 3 | 3 | 3 | 3 | 15 |
| 91  | 3 | 3 | 3 | 3 | 12 | 4 | 3 | 3 | 3 | 3 | 16 |
| 92  | 2 | 4 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 93  | 3 | 3 | 3 | 3 | 12 | 3 | 3 | 3 | 3 | 3 | 15 |
| 94  | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 4 | 4 | 4 | 20 |
| 95  | 1 | 4 | 3 | 3 | 12 | 4 | 4 | 4 | 4 | 4 | 20 |
| 96  | 4 | 4 | 4 | 4 | 16 | 4 | 4 | 4 | 4 | 4 | 20 |
| 97  | 3 | 4 | 4 | 4 | 15 | 3 | 3 | 2 | 4 | 4 | 16 |
| 98  | 1 | 3 | 3 | 2 | 9  | 3 | 3 | 3 | 3 | 3 | 15 |
| 99  | 3 | 3 | 3 | 3 | 12 | 4 | 4 | 3 | 3 | 3 | 17 |
| 100 | 2 | 3 | 2 | 2 | 9  | 3 | 4 | 4 | 4 | 3 | 18 |



Lampiran 3 : output hasil SPSS

Hasil Uji Validitas Instrument

1. Hasil Uji Validitas Kepercayaan Nasabah

| Correlations        |        |        |        |        |        |
|---------------------|--------|--------|--------|--------|--------|
|                     | p1     | p2     | p3     | p4     | Total  |
| Pearson Correlation | 1      | .381** | .456** | .625** | .776** |
| Sig. (2-tailed)     |        | .000   | .000   | .000   | .000   |
| N                   | 100    | 100    | 100    | 100    | 100    |
| Pearson Correlation | .381** | 1      | .615** | .592** | .761** |
| Sig. (2-tailed)     | .000   |        | .000   | .000   | .000   |
| N                   | 100    | 100    | 100    | 100    | 100    |
| Pearson Correlation | .456** | .615** | 1      | .746** | .844** |
| Sig. (2-tailed)     | .000   | .000   |        | .000   | .000   |
| N                   | 100    | 100    | 100    | 100    | 100    |
| Pearson Correlation | .625** | .592** | .746** | 1      | .906** |
| Sig. (2-tailed)     | .000   | .000   | .000   |        | .000   |

|                        |                |                |                |                |         |
|------------------------|----------------|----------------|----------------|----------------|---------|
| N                      | 10<br>0        | 10<br>0        | 10<br>0        | 10<br>0        | 10<br>0 |
| Pearson<br>Correlation | .7<br>76<br>** | .7<br>61<br>** | .8<br>44<br>** | .9<br>06<br>** | 1       |
| Sig. (2-tailed)        | .0<br>00       | .0<br>00       | .0<br>00       | .0<br>00       |         |
| N                      | 10<br>0        | 10<br>0        | 10<br>0        | 10<br>0        | 10<br>0 |

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



|                 |    |    |    |    |    |    |
|-----------------|----|----|----|----|----|----|
| Pearson         | .5 | .6 | .6 | .8 |    | .8 |
| Correlation     | 35 | 97 | 25 | 22 | 1  | 73 |
|                 | ** | ** | ** | ** |    | ** |
| Sig. (2-tailed) | .0 | .0 | .0 | .0 |    | .0 |
|                 | 00 | 00 | 00 | 00 |    | 00 |
| N               | 10 | 10 | 10 | 10 | 10 | 10 |
|                 | 0  | 0  | 0  | 0  | 0  | 0  |
| Pearson         | .8 | .8 | .8 | .8 | .8 |    |
| Correlation     | 18 | 61 | 46 | 30 | 73 | 1  |
|                 | ** | ** | ** | ** | ** | ** |
| Sig. (2-tailed) | .0 | .0 | .0 | .0 | .0 |    |
|                 | 00 | 00 | 00 | 00 | 00 |    |
| N               | 10 | 10 | 10 | 10 | 10 | 10 |
|                 | 0  | 0  | 0  | 0  | 0  | 0  |

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

Lampiran 4 : hasil uji reabilitas instrument

Hasil uji reabilitas variable kepercayaan nasabah

**Case Processing Summary**

|       |                       | N   | %     |
|-------|-----------------------|-----|-------|
| Cases | Valid                 | 100 | 100.0 |
|       | Excluded <sup>a</sup> | 0   | .0    |
|       | Total                 | 100 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .898             | 4          |

Hasil uji reabilitas variable pemakaian mobile banking

**Case Processing Summary**

|       |                       | N   | %     |
|-------|-----------------------|-----|-------|
| Cases | Valid                 | 100 | 100.0 |
|       | Excluded <sup>a</sup> | 0   | .0    |
|       | Total                 | 100 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

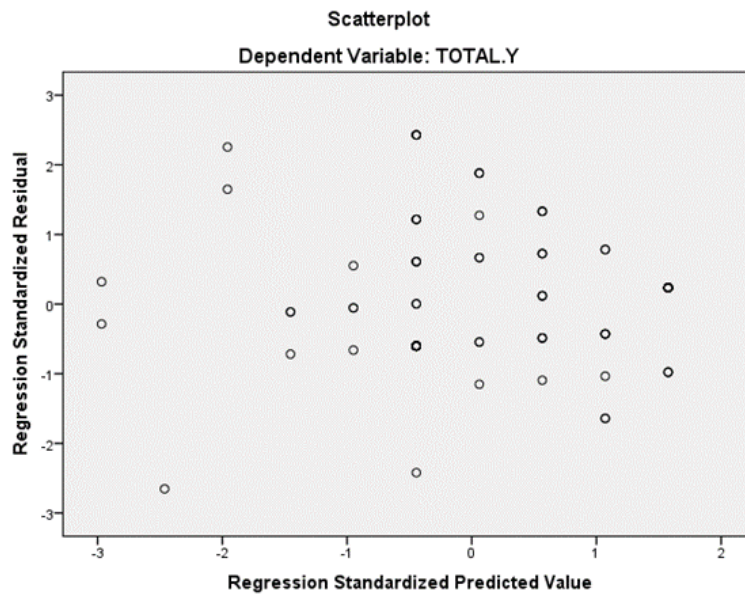
**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .836             | 5          |



Lampiran 5 : hasil uji asumsi klasik

1. Hasil Uji Heteroskedastisitas



2. hasil uji normalitas

**One-Sample Kolmogorov-Smirnov Test**

Unstandardized  
Residual

|                                  |                |                   |
|----------------------------------|----------------|-------------------|
| N                                |                | 100               |
| Normal Parameters <sup>a,b</sup> | Mean           | .0000000          |
|                                  | Std. Deviation | 1.64117315        |
| Most Extreme Differences         | Absolute       | .177              |
|                                  | Positive       | .177              |
|                                  | Negative       | -.152             |
| Test Statistic                   |                | .177              |
| Asymp. Sig. (2-tailed)           |                | .200 <sup>c</sup> |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.



Lampiran 6 :

Hasil Analisis Data

(Persamaan Regresi Linear sederhana , Uji-T, dan R<sup>2</sup>)

**Variables Entered/Removed<sup>a</sup>**

| Model | Variables Entered        | Variables Removed | Method |
|-------|--------------------------|-------------------|--------|
| 1     | kepercayaan <sup>b</sup> | .                 | Enter  |

a. Dependent Variable: mobile banking

b. All requested variables entered.

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

| Model |             | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|-------------|-----------------------------|------------|---------------------------|--------|------|
|       |             | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant)  | 5.139                       | 1.090      |                           | 4.713  | .000 |
|       | kepercayaan | .905                        | .084       | .737                      | 10.810 | .000 |

a. Dependent Variable: mobile banking

**ANOVA<sup>a</sup>**

| Model |            | Sum of Squares | Df | Mean Square | F       | Sig.              |
|-------|------------|----------------|----|-------------|---------|-------------------|
| 1     | Regression | 317.939        | 1  | 317.939     | 116.849 | .000 <sup>b</sup> |
|       | Residual   | 266.651        | 98 | 2.721       |         |                   |
|       | Total      | 584.590        | 99 |             |         |                   |

a. Dependent Variable: mobile banking

b. Predictors: (Constant), kepercayaan

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

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .737 <sup>a</sup> | .544     | .539              | 1.650                      |

- a. Predictors: (Constant), kepercayaan
- b. Dependent Variable: mobile banking