

**Lampiran : Hasil Uji Validitas**

Pengetahuan (X1)

|             |                     | X1.1   | X1.2   | X1.3   | Pengetahuan |
|-------------|---------------------|--------|--------|--------|-------------|
| X1.1        | Pearson Correlation | 1      | .652** | .487** | .841**      |
|             | Sig. (2-tailed)     |        | .000   | .000   | .000        |
|             | N                   | 82     | 82     | 82     | 82          |
| X1.2        | Pearson Correlation | .652** | 1      | .440** | .812**      |
|             | Sig. (2-tailed)     | .000   |        | .000   | .000        |
|             | N                   | 82     | 82     | 82     | 82          |
| X1.3        | Pearson Correlation | .487** | .440** | 1      | .821**      |
|             | Sig. (2-tailed)     | .000   | .000   |        | .000        |
|             | N                   | 82     | 82     | 82     | 82          |
| Pengetahuan | Pearson Correlation | .841** | .812** | .821** | 1           |
|             | Sig. (2-tailed)     | .000   | .000   | .000   |             |
|             | N                   | 82     | 82     | 82     | 82          |

## Kepercayaan (X2)

|             |                     | X2.1   | X2.2   | X2.3   | Kepercayaan |
|-------------|---------------------|--------|--------|--------|-------------|
| X2.1        | Pearson Correlation | 1      | .556** | .321** | .792**      |
|             | Sig. (2-tailed)     |        | .000   | .003   | .000        |
|             | N                   | 82     | 82     | 82     | 82          |
| X2.2        | Pearson Correlation | .556** | 1      | .501** | .863**      |
|             | Sig. (2-tailed)     | .000   |        | .000   | .000        |
|             | N                   | 82     | 82     | 82     | 82          |
| X2.3        | Pearson Correlation | .321** | .501** | 1      | .745**      |
|             | Sig. (2-tailed)     | .003   | .000   |        | .000        |
|             | N                   | 82     | 82     | 82     | 82          |
| Kepercayaan | Pearson Correlation | .792** | .863** | .745** | 1           |
|             | Sig. (2-tailed)     | .000   | .000   | .000   |             |
|             | N                   | 82     | 82     | 82     | 82          |

## Kemudahan (X3)

|           |                     | X3.1   | X3.2   | X3.3   | Kemudahan |
|-----------|---------------------|--------|--------|--------|-----------|
| X3.1      | Pearson Correlation | 1      | .735** | .724** | .926**    |
|           | Sig. (2-tailed)     |        | .000   | .000   | .000      |
|           | N                   | 82     | 82     | 82     | 82        |
| X3.2      | Pearson Correlation | .735** | 1      | .580** | .875**    |
|           | Sig. (2-tailed)     | .000   |        | .000   | .000      |
|           | N                   | 82     | 82     | 82     | 82        |
| X3.3      | Pearson Correlation | .724** | .580** | 1      | .858**    |
|           | Sig. (2-tailed)     | .000   | .000   |        | .000      |
|           | N                   | 82     | 82     | 82     | 82        |
| Kemudahan | Pearson Correlation | .926** | .875** | .858** | 1         |
|           | Sig. (2-tailed)     | .000   | .000   | .000   |           |
|           | N                   | 82     | 82     | 82     | 82        |

Penggunaan *Mobile Banking* (Y)

|                            |                        | Y1.1   | Y1.2   | Y1.3   | Pengguna<br>mobile<br>banking |
|----------------------------|------------------------|--------|--------|--------|-------------------------------|
| Y1.1                       | Pearson<br>Correlation | 1      | .374** | .256*  | .783**                        |
|                            | Sig. (2-tailed)        |        | .001   | .020   | .000                          |
|                            | N                      | 82     | 82     | 82     | 82                            |
| Y1.2                       | Pearson<br>Correlation | .374** | 1      | .449** | .780**                        |
|                            | Sig. (2-tailed)        | .001   |        | .000   | .000                          |
|                            | N                      | 82     | 82     | 82     | 82                            |
| Y1.3                       | Pearson<br>Correlation | .256*  | .449** | 1      | .697**                        |
|                            | Sig. (2-tailed)        | .020   | .000   |        | .000                          |
|                            | N                      | 82     | 82     | 82     | 82                            |
| Pengguna mobile<br>banking | Pearson<br>Correlation | .783** | .780** | .697** | 1                             |
|                            | Sig. (2-tailed)        | .000   | .000   | .000   |                               |
|                            | N                      | 82     | 82     | 82     | 82                            |

**Lampiran 9: Hasil Uji Reabilitas**

Pengetahuan (X1)

| Cronbach's<br>Alpha | N of Items |
|---------------------|------------|
| .751                | 3          |

Kepercayaan (X2)

| Cronbach's<br>Alpha | N of Items |
|---------------------|------------|
| .720                | 3          |

Kemudahan (X3)

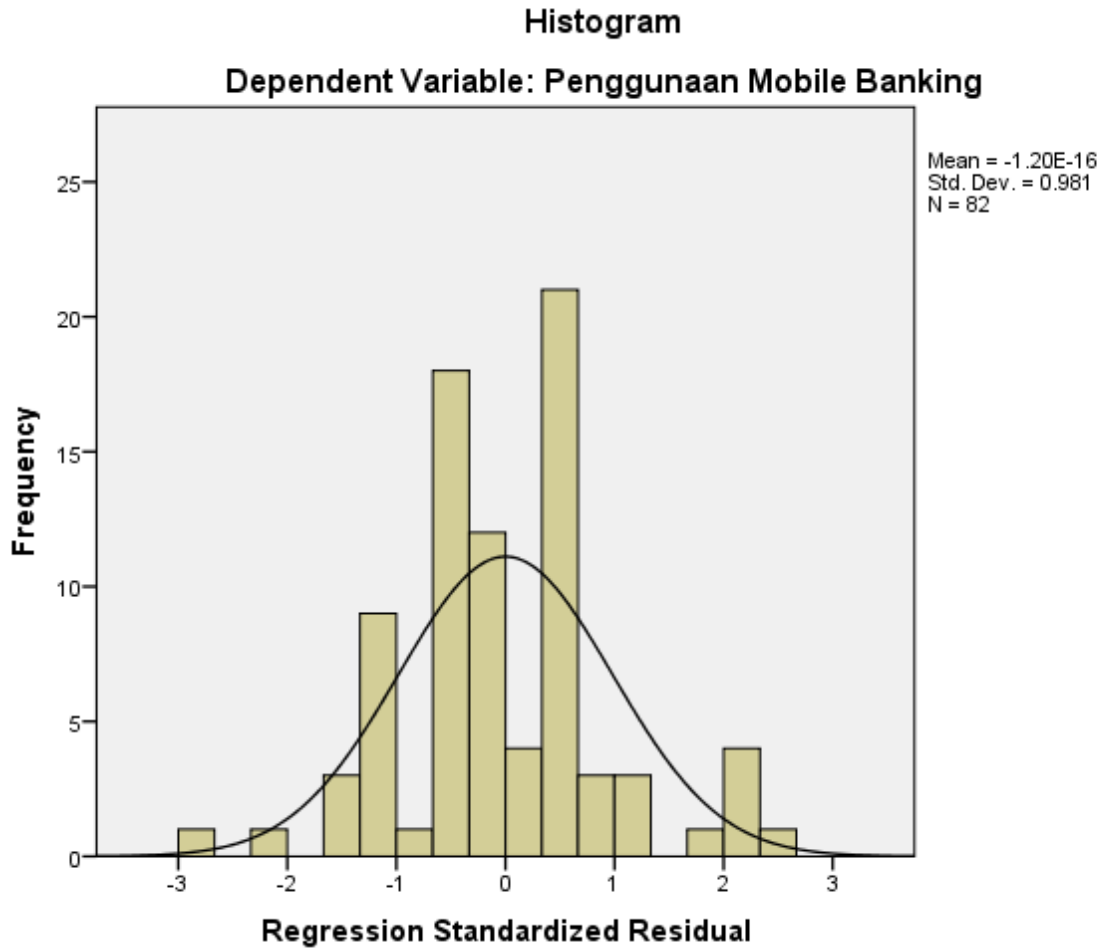
| Cronbach's Alpha | N of Items |
|------------------|------------|
| .864             | 3          |

Penggunaan *Mobile Banking* (Y)

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .608             | 3          |

**Lampiran : Hasil Uji Normalitas**

|                                  |                |                            | Unstandardized<br>Residual |      |
|----------------------------------|----------------|----------------------------|----------------------------|------|
| N                                |                |                            | 82                         |      |
| Normal Parameters <sup>a,b</sup> | Mean           |                            | .0000000                   |      |
|                                  | Std. Deviation |                            | .88713456                  |      |
| Most Extreme<br>Differences      | Absolute       |                            | .113                       |      |
|                                  | Positive       |                            | .113                       |      |
|                                  | Negative       |                            | -.094                      |      |
| Test Statistic                   |                |                            | .113                       |      |
| Asymp. Sig. (2-tailed)           |                |                            | .012 <sup>c</sup>          |      |
| Monte Carlo Sig. (2-<br>tailed)  | Sig.           |                            | .230 <sup>d</sup>          |      |
|                                  |                | 99% Confidence<br>Interval | Lower<br>Bound             | .219 |
|                                  |                |                            | Upper<br>Bound             | .241 |



**Lampiran 11: Hasil Uji Multikolinieritas**

| Model        | Standardized Coefficients | T     | Sig. | Collinearity Statistics |       |
|--------------|---------------------------|-------|------|-------------------------|-------|
|              | Beta                      |       |      | Tolerance               | VIF   |
| 1 (Constant) |                           | 1.736 | .087 |                         |       |
| Pengetahuan  | .054                      | .553  | .582 | .731                    | 1.367 |
| Kepercayaan  | .480                      | 4.527 | .000 | .617                    | 1.620 |
| Kemudahan    | .249                      | 2.492 | .015 | .697                    | 1.435 |

**Lampiran : Hasil Uji Heteroskedastisitas**

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|--------------|-----------------------------|------------|---------------------------|--------|------|
|              | B                           | Std. Error | Beta                      |        |      |
| 1 (Constant) | -3.411                      | 2.804      |                           | -1.217 | .227 |
| Pengetahuan  | -.095                       | .227       | -.055                     | -.421  | .675 |
| Kepercayaan  | .040                        | .251       | .023                      | .160   | .873 |
| Kemudahan    | .220                        | .259       | .114                      | .848   | .399 |

**Lampiran 13: Hasil Uji Regresi Linear Berganda**

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|--------------|-----------------------------|------------|---------------------------|-------|------|
|              | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant) | 2.015                       | 1.161      |                           | 1.736 | .087 |
| Pengetahuan  | .052                        | .094       | .054                      | .553  | .582 |
| Kepercayaan  | .470                        | .104       | .480                      | 4.527 | .000 |
| Kemudahan    | .268                        | .107       | .249                      | 2.492 | .015 |

**Lampiran :Hasil Uji t**

| Model        | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. | Collinearity Statistics |       |
|--------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
|              | B                           | Std. Error | Beta                      |       |      | Tolerance               | VIF   |
| 1 (Constant) | 2.015                       | 1.161      |                           | 1.736 | .087 |                         |       |
| Pengetahuan  | .052                        | .094       | .054                      | .553  | .582 | .731                    | 1.367 |
| Kepercayaan  | .470                        | .104       | .480                      | 4.527 | .000 | .617                    | 1.620 |
| Kemudahan    | .268                        | .107       | .249                      | 2.492 | .015 | .697                    | 1.435 |

**Lampiran 15: Hasil Uji f**

| Model |            | Sum of Squares | df | Mean Square | F      | Sig.              |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1     | Regression | 53.972         | 3  | 17.991      | 22.013 | .000 <sup>b</sup> |
|       | Residual   | 63.748         | 78 | .817        |        |                   |
|       | Total      | 117.720        | 81 |             |        |                   |

**Lampiran 16: Hasil Uji Kofesien Determinan (R<sup>2</sup>)**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------------------|----------|-------------------|----------------------------|---------------|
| 1     | .677 <sup>a</sup> | .458     | .438              | .904                       | 2.273         |