

## DAFTAR PUSTAKA

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## LAMPIRAN

### Hasil Uji Validitas Variabel Kemudahan

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Kesimpulan
X11	27.43	7.907	.216	Valid
X12	27.29	7.391	.383	Valid
X13	27.28	7.299	.394	Valid
X14	27.26	8.104	.271	Valid
X15	27.24	7.470	.386	Valid
X16	27.17	8.008	.285	Valid
X17	27.21	7.799	.372	Valid
X18	27.31	8.200	.212	Valid

### Hasil Uji Validitas Variabel Manfaat

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Kesimpulan
X21	17.05	4.345	.661	Valid
X22	17.02	4.348	.679	Valid
X23	17.04	4.265	.700	Valid
X24	17.15	4.289	.767	Valid
X25	17.18	4.551	.701	Valid
X26	17.09	4.866	.515	Valid

### Hasil Uji Validitas Variabel Kepercayaan

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Kesimpulan
X31	25.63	3.716	.391	Valid
X32	25.67	3.764	.380	Valid
X33	25.33	2.830	.406	Valid
X34	25.51	2.918	.690	Valid
X35	25.36	2.988	.424	Valid
X36	25.50	2.844	.741	Valid
X37	25.62	3.838	.327	Valid
X38	25.29	2.725	.517	Valid
X39	25.27	2.792	.488	Valid

### Hasil Uji Validitas Variabel Minat Menggunakan

Reliability Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item Total Correlation	Reliability
Y31	25.14	5.751	.619	Valid
Y32	25.19	6.156	.549	Valid
Y33	25.11	5.951	.569	Valid
Y34	25.13	6.219	.542	Valid
Y35	25.45	6.679	.378	Valid
Y36	25.11	6.691	.324	Valid
Y37	25.19	6.541	.430	Valid
Y38	25.18	6.655	.358	Valid

### Hasil Uji Reliabilitas Variabel Kemudahan

Reliability Statistics

Cronbach's Alpha	N of Items
.872	5

### Hasil Uji Reliabilitas Variabel Manfaat

Reliability Statistics

Cronbach's Alpha	N of Items
.870	6

### Hasil Uji Reliabilitas Variabel Kepercayaan

Reliability Statistics

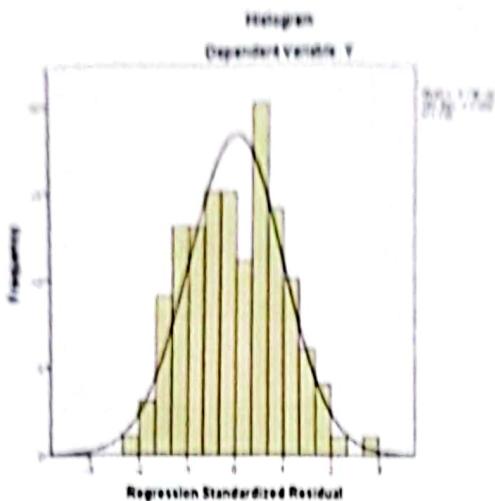
Cronbach's Alpha	N of Items
.718	9

### Hasil Uji Reliabilitas Variabel Minat Menggunakan

Reliability Statistics

Cronbach's Alpha	N of Items
.771	8

### Hasil Uji Normalitas Histogram



### Hasil Uji Normalitas Kolmogorov Smirnov

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		136
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	5.17898148
Most Extreme Differences	Absolute	.078
	Positive	.058
	Negative	-.078
Kolmogorov-Smirnov Z		.912
Asymp. Sig. (2-tailed)		.376

a. Test distribution is Normal.

b. Calculated from data.

### Hasil Uji Heteroskedastisitas Glejser

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.
	B	Std. Error	Beta			
1 (Constant)	14.604	4.022		3.631	.000	
Kemudahan	.246	.075	.270	3.260	.061	
Manfaat	.215	.095	.190	2.255	.076	
Kepercayaan	.245	.120	.170	2.036	.074	

a. Dependent Variable: Abs\_Res

### Hasil Uji Heteroskedastisitas Multikolinearitas

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	732.433	3	244.144	8.906	.009 <sup>b</sup>
Residual	3620.950	132	27.431		
Total	4353.382	135			

<sup>a</sup>Predictors: (Constant), Kemudahan, Manfaat, Kepercayaan  
<sup>b</sup>Dependent Variable: Minat Menggunakan

### Koeffisien Determinasi R<sup>2</sup>

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.410 <sup>a</sup>	.168	.149	5.238

<sup>a</sup>Predictors: (Constant), Kemudahan, Manfaat, Kepercayaan  
<sup>b</sup>Dependent Variable: Minat Menggunakan

Bekasi, 23 September 2023

No : 022/STIE.GICI/AKD/IX/2023  
Perihal : Surat Keterangan  
Lamp : -

Kepada Yth,

**Program Studi  
Magister Manajemen**

Dengan hormat,

Kami yang bertanda tangan dibawah ini Biro Administrasi Akademik dan Kemahasiswaan Sekolah Tinggi Ilmu Ekonomi "GICI" (GICI Business School) menerangkan bahwa :

Nama : TB. Firman Wiraatmadja  
N.I.M : 61101020200013  
Jurusan : Magister Manajemen

adalah benar telah selesai melaksankan penelitian/riset pada Sekolah Tinggi Ilmu Ekonomi GICI Business School jatiwaringin dalam rangka penulisan Tesis dengan judul :

**Pengaruh Kemudahan Yang Dirasakan, Manfaat Yang Dirasakan, dan Kepercayaan Terhadap Minat Menggunakan Mobile Banking Studi Pada Mahasiswa STIE GICI Jatiwaringin**

Demikian surat keterangan ini kami buat. Untuk dapat dipergunakan sebagaimana mestinya, kami ucapan terima kasih.

Hormat kami,  
Sekolah Tinggi Ilmu Ekonomi "GICI"



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**CURRICULUM VITAE**  
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Demikianlah Curriculum Vitae ini dibuat dengan sebenarnya.  
Bekasi, 24 Juli 2024,

A handwritten signature in black ink, appearing to read "firman". It is written in a cursive style with a vertical line extending downwards from the end of the signature.

TB. FIRMAN WIRAATMADJA, SH.

**KARTU BIMBINGAN TESIS**

NAMA	: Tubagus Firman Wiraatmadja
NIM	: 01101020200013
PROGRAM STUDI	: Magister Manajemen Pascasarjana STIE GICI Business School
JENJANG STUDI	: S2
JUDUL KARYA AKHIR	: Pengaruh Kemudahan, Manfaat Yang Dirasakan, Kepercayaan dan Menggunakan Mobile Banking (Studi Pada Mahasiswa STIE GICI Kampus Jatiwaringin).
NAMA PEMBIMBING	: Dr. Arles Zuswana, SH.,SE.,MM.
PERIODE BIMBINGAN	: 2022-2023 Ganjil
PERPANJANGAN	: 2023-2024 Genap

NO	TANGGAL	TOPIK BAHASAN	TANDA TANGAN PEMBIMBING	TANDA TANGAN MAHASISWA
1	06/01/2023	Diskusi Judul Tesis		
2	09/01/2023	Persetujuan Judul Tesis		
3	20/01/2023	Bab I		
4	08/02/2023	Bab II		
5	02/05/2023	Bab III		
6	05/05/2023	Persetujuan Sempro		
7	25/02/2024	Bab IV		
8	10/04/2024	Bab V		
9	20/08/2024	Diskusi Ujian sidang Meja hijau		
10	02/10/2024	Diskusi Revisi		
11	17/10/2024	Persetujuan selesai Tesis		

Depok, 19 Oktober 2022

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