Lampiran 1

KUISIONER PENGGUNAAN
KARTU E-MONEY BANK MANDIRI

Profil Responden :

Jenis Kelamin : ☐ Laki-laki   ☐ Perempuan

Umur   : ....

Pendikan   : ☐ SMP   ☐ SMA   ☐ S1   ☐ S2   ☐ S3

Pekerjaan   : ....

Lama Menggunakan E-Money : ....

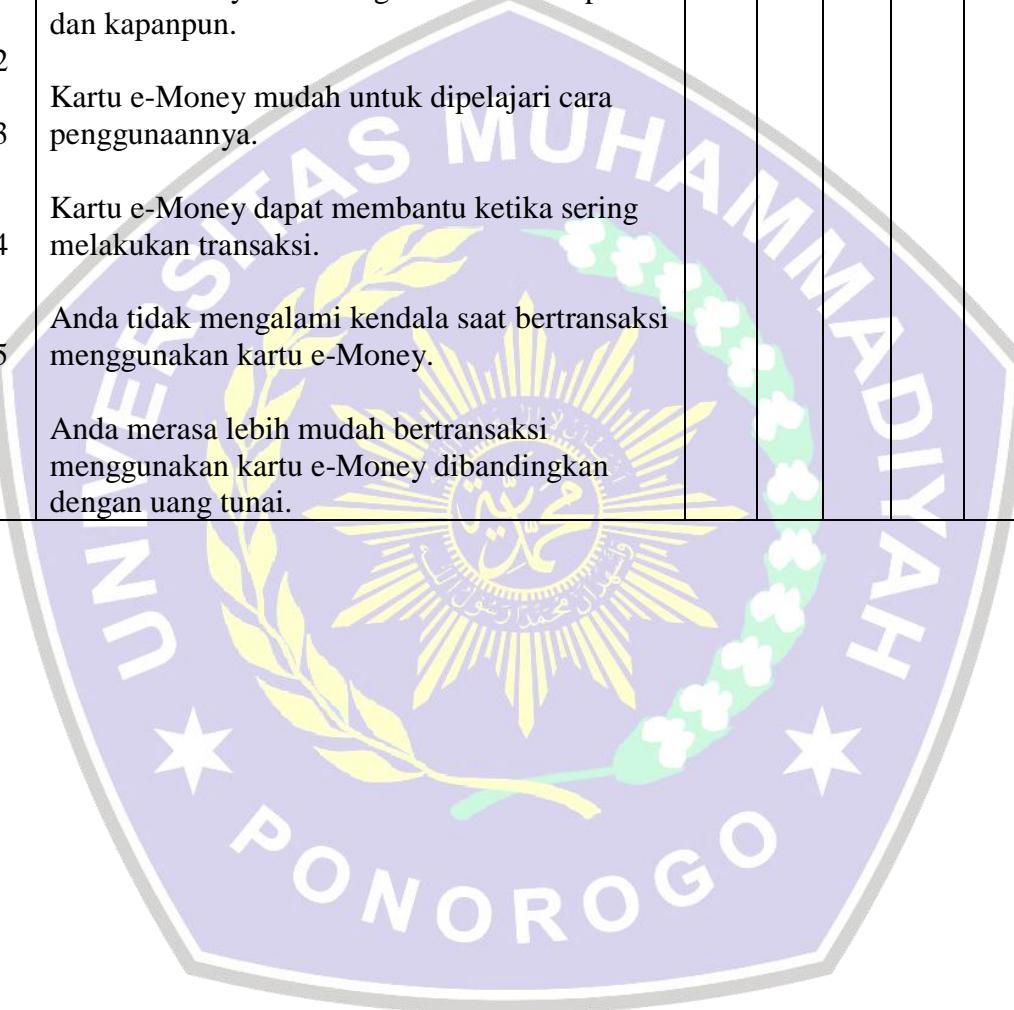Mendapat informasi dari   : ....

Keterangan :

SS   : Sangat Setuju

S   : Setuju

R   : Ragu-ragu

TS   : Tidak Setuju

STS   : Sangat Tidak Setuju

No	Pernyataan	SS	S	R	TS	STS
A	**X1: Keamanan**					
1	Pihak penerbit kartu menjamin keamanan data pribadi Anda sebagai pengguna kartu e-Money.					
2	Anda merasa lebih aman saat bertransaksi menggunakan kartu e-Money.					
3	Pihak penerbit kartu bersedia bertanggung jawab ketika kartu e-Money Anda hilang atau rusak.					

4	Anda tidak diperkenankan merusak dan/atau mengubah fisik kartu e-Money.					
B	**X2: Kecepatan**	**SS**	**S**	**R**	**TS**	**STS**
1	Anda tidak membutuhkan waktu yang relatif lama untuk mendapatkan kartu e-Money.					
2	Transaksi menggunakan kartu e-Money dapat meminimalkan waktu Anda dibandingkan transaksi dengan uang tunai.					
3	Anda tidak membutuhkan waktu/proses lama untuk mengklaim sisa saldo dalam kartu e-Money.					
C	**X3: Fitur Layanan**	**SS**	**S**	**R**	**TS**	**STS**
1	Anda merasa puas dengan fitur layanan yang dihadirkan oleh kartu e-Money.					
2	Fisik kartu e-Money dapat dipindah tangankan tanpa syarat.					
3	Setiap bulan Anda tidak dikenakan biaya pemeliharaan kartu e-Money.					
4	Kartu e-Money tidak memiliki masa berlaku.					
5	Transaksi menggunakan kartu e-Money dapat dilakukan dimana saja.					
6	Anda diperkenankan memiliki kartu e-Money lebih dari satu.					
7	Kartu e-Money dapat dimiliki baik oleh nasabah dan non-nasabah.					
C	**X4: Kemudahan Top Up**	**SS**	**S**	**R**	**TS**	**STS**
1	Anda tidak mengalami kesulitan ketika melakukan top up saldo kartu e-Money.					
2	Anda dapat melakukan top up saldo kartu e-Money diluar bank.					

		SS	S	R	TS	STS
3	Anda juga dapat melakukan top up saldo kartu e-Money melalui sistem online.					
4	Anda dapat menyimpan saldo lebih dari Rp 1.000.000,- dalam kartu e-Money.					
C	**Y: Kemudahan Transaksi**	**SS**	**S**	**R**	**TS**	**STS**
1	Kartu e-Money mudah digunakan dimanapun dan kapanpun.					
2	Kartu e-Money mudah untuk dipelajari cara penggunaannya.					
3	Kartu e-Money dapat membantu ketika sering melakukan transaksi.					
4	Anda tidak mengalami kendala saat bertransaksi menggunakan kartu e-Money.					
5	Anda merasa lebih mudah bertransaksi menggunakan kartu e-Money dibandingkan dengan uang tunai.					

HASIL UJI MENGGUNAKAN SPSS16.0

UJI VALIDITAS

X1: KEAMANAN

Correlations

		X1.1	X1.2	X1.3	X1.4	keamanan
X1.1	Pearson Correlation	1	.435**	.294**	.458**	.723**
	Sig. (2-tailed)		.000	.003	.000	.000
	N	100	100	100	100	100
X1.2	Pearson Correlation	.435**	1	.373**	.272**	.677**
	Sig. (2-tailed)	.000		.000	.006	.000
	N	100	100	100	100	100
X1.3	Pearson Correlation	.294**	.373**	1	.372**	.747**
	Sig. (2-tailed)	.003	.000		.000	.000
	N	100	100	100	100	100
X1.4	Pearson Correlation	.458**	.272**	.372**	1	.743**
	Sig. (2-tailed)	.000	.006	.000		.000
	N	100	100	100	100	100
keamanan	Pearson Correlation	.723**	.677**	.747**	.743**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

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

X2: KECEPATAN

Correlations

		X2.1	X2.2	X2.3	kecepatan
X2.1	Pearson Correlation	1	.270**	.289**	.665**
	Sig. (2-tailed)		.007	.004	.000
	N	100	100	100	100
X2.2	Pearson Correlation	.270**	1	.291**	.751**
	Sig. (2-tailed)	.007		.003	.000
	N	100	100	100	100
X2.3	Pearson Correlation	.289**	.291**	1	.745**
	Sig. (2-tailed)	.004	.003		.000
	N	100	100	100	100
kecepatan	Pearson Correlation	.665**	.751**	.745**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	100	100

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

X3: FITUR LAYANAN

Correlations

		X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	fitur layanan
X3.1	Pearson Correlation	1	.085	.183	.122	.278**	.114	.075	.460**
	Sig. (2-tailed)		.403	.069	.226	.005	.257	.458	.000
	N	100	100	100	100	100	100	100	100
X3.2	Pearson Correlation	.085	1	.398**	.399**	.006	.027	.105	.645**
	Sig. (2-tailed)	.403		.000	.000	.955	.787	.301	.000
	N	100	100	100	100	100	100	100	100
X3.3	Pearson Correlation	.183	.398**	1	.685**	.036	.089	.103	.666**
	Sig. (2-tailed)	.069	.000		.000	.724	.377	.308	.000
	N	100	100	100	100	100	100	100	100
X3.4	Pearson Correlation	.122	.399**	.685**	1	-.046	.157	.039	.630**
	Sig. (2-tailed)	.226	.000	.000		.652	.119	.700	.000
	N	100	100	100	100	100	100	100	100
X3.5	Pearson Correlation	.278**	.006	.036	-.046	1	.250*	.044	.432**
	Sig. (2-tailed)	.005	.955	.724	.652		.012	.662	.000
	N	100	100	100	100	100	100	100	100
X3.6	Pearson Correlation	.114	.027	.089	.157	.250*	1	.519**	.488**
	Sig. (2-tailed)	.257	.787	.377	.119	.012		.000	.000
	N	100	100	100	100	100	100	100	100
X3.7	Pearson Correlation	.075	.105	.103	.039	.044	.519**	1	.415**
	Sig. (2-tailed)	.458	.301	.308	.700	.662	.000		.000
	N	100	100	100	100	100	100	100	100
fitur layanan	Pearson Correlation	.460**	.645**	.666**	.630**	.432**	.488**	.415**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	100	100	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).

X4: KEMUDAHAN TOP UP

Correlations

		X4.1	X4.2	X4.3	X4.4	kemudahan top up
X4.1	Pearson Correlation	1	.267**	.133	.075	.541**
	Sig. (2-tailed)		.007	.188	.456	.000
	N	100	100	100	100	100
X4.2	Pearson Correlation	.267**	1	.188	.051	.579**
	Sig. (2-tailed)	.007		.061	.616	.000
	N	100	100	100	100	100
X4.3	Pearson Correlation	.133	.188	1	.087	.507**
	Sig. (2-tailed)	.188	.061		.389	.000
	N	100	100	100	100	100
X4.4	Pearson Correlation	.075	.051	.087	1	.683**
	Sig. (2-tailed)	.456	.616	.389		.000
	N	100	100	100	100	100
kemudahan top up	Pearson Correlation	.541**	.579**	.507**	.683**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	100	100	100	100	100

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

Y: KEMUDAHAN TRANSAKSI

Correlations

		Y1	Y2	Y3	Y4	Y5	kemudahan transaksi
Y1	Pearson Correlation	1	.133	.230*	.043	.333**	.684**
	Sig. (2-tailed)		.187	.022	.674	.001	.000
	N	100	100	100	100	100	100
Y2	Pearson Correlation	.133	1	.113	.330**	.285**	.514**
	Sig. (2-tailed)	.187		.265	.001	.004	.000
	N	100	100	100	100	100	100
Y3	Pearson Correlation	.230*	.113	1	.366**	.239*	.612**
	Sig. (2-tailed)	.022	.265		.000	.017	.000
	N	100	100	100	100	100	100
Y4	Pearson Correlation	.043	.330**	.366**	1	.460**	.596**
	Sig. (2-tailed)	.674	.001	.000		.000	.000
	N	100	100	100	100	100	100
Y5	Pearson Correlation	.333**	.285**	.239*	.460**	1	.713**
	Sig. (2-tailed)	.001	.004	.017	.000		.000
	N	100	100	100	100	100	100
kemudahan transaksi	Pearson Correlation	.684**	.514**	.612**	.596**	.713**	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).

UJI REABILITAS

X1: KEAMANAN

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.786	.838	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X1.1	24.46	16.736	.636	.	.755
X1.2	24.66	17.217	.586	.	.767
X1.3	25.84	15.348	.631	.	.737
X1.4	25.07	15.844	.640	.	.742
keamanan	14.29	5.218	1.000	.	.688

X2: KECEPATAN

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.786	.801	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X2.1	19.55	5.563	.533	.	.782
X2.2	19.91	4.891	.602	.	.740
X2.3	20.29	4.976	.602	.	.743
kecepatan	11.95	1.785	1.000	.	.537

X3: FITUR LAYANAN

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.711	.742	8

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X3.1	50.55	28.472	.364	.	.698
X3.2	50.67	24.486	.503	.	.662
X3.3	50.02	26.666	.589	.	.669
X3.4	49.96	26.948	.546	.	.675
X3.5	51.19	27.913	.294	.	.703
X3.6	50.44	28.451	.402	.	.695
X3.7	50.25	29.058	.328	.	.704
fitur layanan	27.16	7.833	1.000	.	.570

X4: KEMUDAHAN TOP UP

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.701	.693	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X4.1	28.10	5.101	.401	.	.686
X4.2	27.86	4.909	.425	.	.675
X4.3	27.93	5.197	.367	.	.695
X4.4	28.39	4.099	.461	.	.651
kemudahan top up	16.04	1.514	1.000	.	.326

Y: KEMUDAHAN TRANSAKSI

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.741	.784	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Y1	34.70	11.808	.525	.	.692
Y2	33.70	14.253	.412	.	.733
Y3	34.29	13.359	.497	.	.712
Y4	34.11	14.018	.510	.	.722
Y5	34.02	13.010	.626	.	.694
kemudahan transaksi	18.98	4.020	1.000	.	.587

UJI HIPOTESIS

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.639[a]	.408	.383	1.575

a. Predictors: (Constant), kemudahan top up, keamanan, fitur
layanan, kecepatan

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	162.363	4	40.591	16.367	.000[a]
	Residual	235.597	95	2.480		
	Total	397.960	99			

a. Predictors: (Constant), kemudahan top up, keamanan, fitur layanan, kecepatan

b. Dependent Variable: kemudahan transaksi

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.700	2.520		.278	.782
	keamanan	.248	.076	.283	3.276	.001
	kecepatan	.193	.140	.129	1.378	.171
	fitur layanan	.261	.064	.365	4.089	.000
	kemudahan top up	.332	.141	.204	2.354	.021

a. Dependent Variable: kemudahan transaksi