

Lampiran 1 Kuisoner Penelitian

Kepada Yth.

Sdr/i Responden

Di tempat

Dengan Hormat,

Sehubungan dengan adanya penyelesaian tugas akhir sebagaimana mahasiswa program strata satu (S1) Universitas Islam Indonesia Yogyakarta, saya:

Nama : Nurul Fadhillah

Nim : 15312141

Fakultas/ Jurusan : Ekonomi/Akuntansi

Dalam rangka penelitian untuk penyusunan tugas akhir (skripsi) yang berjudul “Faktor-faktor yang mempengaruhi penggunaan E-Banking dan pengaruhnya terhadap Konsumtivisme Pada Mahasiswa Fakultas Ekonomi, Universitas Islam Indonesia”, dimohon kesediaan Saudara/I untuk mengisi kuisoner yang dilampirkan bersama surat ini. Atas ketersediaan Sdr/i saya ucapkan terimakasih.

I. Karakteristik Responden

1. Nama Responden:
2. Jurusan: Akuntansi Manajemen Ilmu Ekonomi
3. Angkatan : 2015 2016 2017
4. Seberapa sering anda menggunakan *Electronic Banking* dalam sebulan :
 - 1-3 kali
 - 4-6 kali
 - 7-10 kali
 - >10 kali
5. Penghasilan Perbulan:
 1. < 1.500.000
 2. 1.501.000-2.000.000
 3. 2.001.000-2.500.000

4. >2.500.000

II. Tanggapan Responden

Pertanyaan-pertanyaan berikut adalah item-item mengenai faktor-faktor yang mempengaruhi penggunaan e-Banking terhadap konsumtivisme. Untuk itu mohon melingkari (O) jawaban yang sesuai dengan pilihan Saudara/I, semua jawaban tidak ada yang salah maupun benar.

Keterangan:

- a. Sangat Tidak Setuju (STS)
- b. Tidak Setuju (TS)
- c. Setuju (S)
- d. Sangat Setuju (SS)

1. Ketersediaan fitur

PERNYATAAN	ST S	T S	S	S S
1. Saya merasa dengan adanya fitur memudahkan saya mengakses informasi rekening	1	2	3	4
2. Saya merasa fitur yang disediakan telah memenuhi kebutuhan	1	2	3	4
3. Fitur yang disediakan semakin lengkap	1	2	3	4

2. Kualitas Layanan

PERNYATAAN	ST S	T S	S	S S
1. Saya merasa e-Banking memberikan pelayanan sesuai kebutuhan saya	1	2	3	4
2. Pihak bank tanggap terhadap keluhan pelanggan	1	2	3	4
3. Pihak bank memberikan jaminan keamanan terhadap privasi pelanggan	1	2	3	4
4. Pihak bank memahami keinginan pelanggan	1	2	3	4

3. Kepercayaan

PERNYATAAN	ST S	T S	S	S S
1. Saya merasa e-Banking aman digunakan	1	2	3	4
2. Saya percaya keamanan yang diberikan cukup melindungi kerahasiaan privasi saya	1	2	3	4
3. Saya percaya adanya password transaksi melindungi tabungan saya	1	2	3	4
4. Saya merasa privasi saya dilindungi	1	2	3	4

4. Pengaruh Sosial

PERNYATAAN	ST S	T S	S	S S
1. Saya menggunakan e-Banking karena disarankan oleh pihak bank, teman atau keluarga	1	2	3	4
2. Saya melihat iklan e-banking di media sosial, TV dan surat kabar	1	2	3	4
3. Saya mengetahui e-banking dapat membantu pekerjaan saya kedepannya	1	2	3	4
4. Saya merasa banyak orang mulai menggunakan e-Banking	1	2	3	4

5. Penggunaan e-Banking

PERNYATAAN	STS	TS	S	SS
1. Saya sering menggunakan e-Banking	1	2	3	4
2. E-Banking membantu saya dalam melakukan pembayaran	1	2	3	4
3. Saya dapat memantau kondisi keuangan saya kapanpun	1	2	3	4
4. Penggunaan e-Banking membuat saya semakin sering belanja	1	2	3	4

6. Konsumtifisme

PERNYATAAN	ST S	T S	S	S S
1. Saya segera membeli barang yang saya inginkan ketika merasa cocok	1	2	3	4
2. Saya selalu kepikiran apabila saya belum membeli produk yang saya inginkan	1	2	3	4
3. Saya menggunakan sebagian uang saya untuk membeli produk yang saya inginkan	1	2	3	4
4. Saya merasa puas setelah membeli produk yang saya inginkan	1	2	3	4
5. Saya membeli produk yang sedang trend	1	2	3	4



Lampiran 2 Tabulasi Data Kuisiner

NO	KETERSEDIAAN FITUR (X1)				KUALITAS LAYANAN (X2)					KEPERCAYAAN (X3)					PENGARUH SOSIAL (X4)					PENGUNAAN E-BANKING (Y1)					KONSUMTIVISME(Y2)					
	X1.1	X1.2	X1.3	X1	X2.1	X2.2	X2.3	X2.4	X2	X3.1	X3.2	X3.3	X3.4	X3	X4.1	X4.2	X4.3	X4.4	X4	Y1.1	Y1.2	Y1.3	Y1.4	Y1	Y2.1	Y2.2	Y2.3	Y2.4	Y2.5	Y2
1	4	3	4	3,67	4	3	3	4	3,5	4	4	3	3	3,5	3	3	4	4	3,5	3	4	4	3	3,5	4	3	4	3	3	3,4
2	4	4	4	4,0	3	3	3	4	3,25	4	3	4	4	3,75	3	4	4	4	3,75	4	4	3	4	3,75	4	3	3	3	3	3,2
3	4	3	3	3,33	4	3	2	3	3	4	4	4	4	4	4	4	4	4	4	4	4	3	3,75	3	4	3	3	3	3	3,2
4	4	4	4	4	3	2	2	3	2,5	3	3	3	3	3	2	3	2	3	2,5	3	3	3	2	2,75	2	2	3	3	2	2,4
5	4	3	3	3,33	3	3	3	3	3	3	3	3	3	3	3	2	2	3	2,5	2	3	3	2	2,5	3	2	3	3	2	2,6
6	4	3	4	3,67	4	4	3	4	3,75	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
7	3	3	3	3	3	2	2	3	2,5	4	3	4	4	3,75	4	4	3	3	3,5	3	3	4	3	3,25	3	3	2	4	3	3
8	4	4	4	4	3	3	3	3	3	4	4	4	4	4	4	4	4	3	3,75	4	4	4	3	3,75	3	2	3	3	3	2,8
9	3	3	3	3	4	4	4	4	4	3	3	3	3	3	3	3	4	3,25	3	3	3	3	3	3	3	4	3	4	3,4	
10	4	4	4	4	3	2	2	3	2,5	3	3	3	4	3,25	3	3	4	4	3,5	2	3	3	3	2,75	3	3	3	3	3	3
11	4	4	4	4	3	2	2	2	2,25	2	4	2	3	2,75	3	3	2	2	2,5	2	3	3	2	2,5	2	3	3	3	3	2,8
12	4	3	3	3,33	2	3	3	3	2,75	4	3	1	3	2,75	3	4	3	4	3,5	2	4	4	3	3,25	4	2	3	4	2	3
13	3	3	4	3,33	3	3	3	2	2,75	3	4	2	3	3	4	2	3	3	3	4	3	3	3	3,25	2	3	3	3	3	2,8
14	4	3	4	3,67	2	2	2	3	2,25	3	3	3	3	3	4	4	4	4	4	1	4	4	2	2,75	2	3	4	4	3	3,2
15	3	3	3	3	3	4	3	4	3,5	3	3	2	3	2,75	3	2	2	3	2,5	2	3	3	4	3	1	1	2	3	4	2,2

NO	KETERSEDIAAN FITUR (X1)				KUALITAS LAYANAN (X2)					KEPERCAYAAN (X3)					PENGARUH SOSIAL (X4)					PENGUNAAN E-BANKING (Y1)					KONSUMTIVISME(Y2)					
	X1.1	X1.2	X1.3	X1	X2.1	X2.2	X2.3	X2.4	X2	X3.1	X3.2	X3.3	X3.4	X3	X4.1	X4.2	X4.3	X4.4	X4	Y1.1	Y1.2	Y1.3	Y1.4	Y1	Y2.1	Y2.2	Y2.3	Y2.4	Y2.5	Y2
16	3	4	3	3,33	3	3	3	3	3	3	3	3	3	3	2	4	4	3	3,25	2	4	3	2	2,75	3	1	2	4	2	2,4
17	4	4	3	3,67	4	4	4	4	4	3	3	3	4	3,25	3	3	4	4	3,5	4	4	3	4	3,75	3	3	4	4	3	3,4
18	4	3	3	3,33	3	2	2	3	2,5	3	3	4	4	3,5	3	3	2	2	2,5	3	3	3	3	3	3	3	3	3	3	3
19	2	3	3	2,67	3	3	3	2	2,75	4	4	4	4	4	3	3	3	4	3,25	3	3	3	3	3	3	3	3	3	3	3
20	4	3	3	3,33	2	2	2	3	2,25	4	3	4	3	3,5	3	2	3	3	2,75	3	3	3	3	3	2	4	3	3	2	2,8
21	4	4	3	3,67	3	4	2	3	3	4	3	3	3	3,25	3	3	4	3	3,25	2	3	4	4	3,25	3	2	3	3	3	2,8
22	3	4	3	3,33	3	2	2	3	2,5	3	3	3	3	3	3	3	4	3	3,25	2	3	3	2	2,5	3	2	2	3	2	2,4
23	4	4	4	4	4	4	4	4	4	4	2	3	3	3	3	2	2	3	2,5	2	3	4	2	2,75	3	2	2	4	4	3
24	4	4	4	4	4	3	3	3	3,25	3	4	4	3	3,5	3	3	4	4	3,5	4	4	4	4	4	4	4	4	4	4	4
25	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	2,75	3	3	3	3	3	3
26	4	3	3	3,33	3	4	3	3	3,25	3	3	3	3	3	2	3	3	3	2,75	4	4	4	4	4	3	2	3	4	3	3
27	3	3	3	3	3	2	3	2	2,5	3	3	3	3	3	3	2	2	3	2,5	3	3	3	2	2,75	2	2	3	3	3	2,6
28	4	4	3	3,67	4	4	4	3	3,75	4	3	3	4	3,5	4	2	4	3	3,25	4	4	4	2	3,5	2	2	4	3	4	3
29	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	3,25	3	3	4	3	3,25	2	2	3	3	2	2,4
30	4	4	4	4	4	4	2	4	3,5	3	3	3	3	3	4	3	3	3	3,25	4	4	3	2	3,25	3	3	3	3	3	3

NO	KETERSEDIAAN FITUR (X1)				KUALITAS LAYANAN (X2)					KEPERCAYAAN (X3)					PENGARUH SOSIAL (X4)					PENGUNAAN E-BANKING (Y1)					KONSUMTIVISME(Y2)					
	X1.1	X1.2	X1.3	X1	X2.1	X2.2	X2.3	X2.4	X2	X3.1	X3.2	X3.3	X3.4	X3	X4.1	X4.2	X4.3	X4.4	X4	Y1.1	Y1.2	Y1.3	Y1.4	Y1	Y2.1	Y2.2	Y2.3	Y2.4	Y2.5	Y2
31	4	4	3	3,67	3	3	3	3	3	4	4	4	4	4	3	2	3	2	2,5	3	4	4	2	3,25	3	3	3	4	3	3,2
32	3	4	3	3,33	4	3	3	3	3,25	3	3	3	3	3	4	3	3	3	3,25	3	3	3	3	3	2	2	3	4	2	2,6
33	3	3	4	3,33	3	3	3	3	3	3	3	3	3	3	2	2	3	2,5	3	3	3	2	2,75	3	3	3	3	2	2,8	
34	3	4	3	3,33	3	3	2	3	2,75	4	4	4	4	4	3	3	4	4	3,5	4	3	4	4	3,75	3	3	4	3	4	3,4
35	4	4	4	4	4	4	3	4	3,75	4	4	3	4	3,75	4	2	3	4	3,25	4	4	4	4	4	4	3	2	4	2	3
36	4	4	4	4	3	2	3	3	2,75	4	4	4	3	3,75	4	3	4	4	3,75	4	4	4	3	3,75	3	3	3	3	3	3
37	4	4	3	3,67	4	4	4	3	3,75	4	3	4	4	3,75	3	2	3	3	2,75	4	4	4	2	3,5	2	4	4	4	2	3,2
38	4	3	3	3,33	3	2	2	3	2,5	3	3	3	3	3	2	3	2	2,5	3	3	3	2	2,75	2	3	3	3	2	2,6	
39	4	4	4	4	3	3	3	4	3,25	4	4	4	4	4	3	3	4	3	3,25	4	4	4	4	4	4	4	4	4	4	4
40	4	3	4	3,67	3	4	3	4	3,5	4	4	4	4	4	3	3	3	3	3	3	3	4	4	3,5	2	2	3	3	2	2,4
41	4	4	4	4	3	3	2	3	2,75	3	3	3	3	3	4	4	4	4	4	3	3	3	4	3,25	4	4	4	4	4	4
42	4	4	4	4	4	3	2	3	3	2	3	2	3	2,5	3	3	3	3	3	2	3	3	3	2,75	2	2	3	3	2	2,4
43	4	4	4	4	4	4	4	4	4	3	3	3	3	3	4	3	4	4	3,75	4	4	4	4	4	4	4	4	4	4	4
44	4	4	4	4	4	4	3	4	3,75	4	4	4	4	4	3	4	4	4	3,75	4	4	4	4	4	4	4	2	2	4	3,2
45	3	4	3	3,33	3	3	3	3	3	2	2	3	2	2,25	3	3	3	4	3,25	2	4	4	4	3,5	3	3	2	3	3	2,8

NO	KETERSEDIAAN FITUR (X1)				KUALITAS LAYANAN (X2)					KEPERCAYAAN (X3)					PENGARUH SOSIAL (X4)					PENGUNAAN E-BANKING (Y1)					KONSUMTIVISME(Y2)					
	X1.1	X1.2	X1.3	X1	X2.1	X2.2	X2.3	X2.4	X2	X3.1	X3.2	X3.3	X3.4	X3	X4.1	X4.2	X4.3	X4.4	X4	Y1.1	Y1.2	Y1.3	Y1.4	Y1	Y2.1	Y2.2	Y2.3	Y2.4	Y2.5	Y2
46	4	4	3	3,67	3	4	3	3	3,25	3	3	3	3	3	2	2	3	3	2,5	3	4	4	4	3,75	2	3	3	3	2	2,6
47	4	3	4	3,67	4	3	2	3	3	3	3	4	3	3,25	2	3	4	4	3,25	3	4	3	2	3	3	3	2	3	3	2,8
48	4	3	3	3,33	3	3	3	3	3	4	3	3	3	3,25	2	4	3	4	3,25	3	3	4	2	3	1	1	1	3	3	1,8
49	4	4	4	4	3	4	3	4	3,5	4	3	4	4	3,75	3	2	4	4	3,25	4	4	4	4	4	3	4	4	4	2	3,4
50	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3	2	3	2	2,5	3	3	3	3	3	3	3	3	3	3	3
51	4	4	3	3,67	3	4	3	3	3,25	4	3	3	3	3,25	3	2	2	3	2,5	2	4	4	2	3	4	3	2	4	3	3,2
52	4	4	4	4	4	4	4	4	4	3	3	3	3	3	2	3	4	4	3,25	2	4	4	4	3,5	4	4	3	4	4	3,8
53	4	4	3	3,67	4	3	2	3	3	3	3	3	3	3	3	2	3	2	2,5	2	3	3	2	2,5	2	2	2	2	1	1,8
54	4	4	4	4	4	4	4	4	4	3	3	3	3	3	3	2	3	3	2,75	3	3	3	2	2,75	3	3	2	3	2	2,6
55	4	3	4	3,67	4	3	3	3	3,25	4	4	4	4	4	4	1	3	4	3	4	4	4	4	4	4	4	2	4	3	3,4
56	4	4	4	4	4	4	4	4	4	3	3	3	3	3	3	2	3	3	2,75	3	3	3	2	2,75	3	3	2	3	2	2,6
57	3	4	4	3,67	4	3	3	3	3,25	3	3	3	3	3	4	3	2	3	3	3	3	3	3	3	4	4	3	3	3	3,4
58	3	4	3	3,33	3	3	3	3	3	3	3	3	3	3	2	2	3	3	2,5	3	3	2	2	2,5	3	3	3	3	3	3
59	4	4	4	4	3	3	2	3	2,75	3	3	3	3	3	3	3	2	3	2,75	4	3	3	3	3,25	3	3	3	3	3	3
60	4	4	3	3,67	3	4	4	2	3,25	3	3	4	3	3,25	3	2	3	4	3	4	4	4	4	4	3	4	3	3	2	3

NO	KETERSEDIAAN FITUR (X1)				KUALITAS LAYANAN (X2)					KEPERCAYAAN (X3)					PENGARUH SOSIAL (X4)					PENGUNAAN E-BANKING (Y1)					KONSUMTIVISME(Y2)					
	X1.1	X1.2	X1.3	X1	X2.1	X2.2	X2.3	X2.4	X2	X3.1	X3.2	X3.3	X3.4	X3	X4.1	X4.2	X4.3	X4.4	X4	Y1.1	Y1.2	Y1.3	Y1.4	Y1	Y2.1	Y2.2	Y2.3	Y2.4	Y2.5	Y2
61	4	3	4	3,67	3	3	2	3	2,75	3	3	4	3	3,25	4	4	4	4	4	2	3	3	3	2,75	3	2	1	3	2	2,2
62	4	4	4	4	4	4	3	4	3,75	4	4	4	4	4	3	3	3	4	3,25	2	4	4	2	3	2	4	2	4	1	2,6
63	3	4	4	3,67	3	3	2	4	3	2	2	3	3	2,5	2	2	4	4	3	2	3	4	4	3,25	4	2	2	3	1	2,4
64	4	3	3	3,33	3	4	3	3	3,25	3	3	4	3	3,25	4	4	4	4	4	2	3	3	3	2,75	2	3	2	3	3	2,6
65	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	2	4	4	3,5	2	4	3	4	3,25	3	3	2	4	2	2,8
66	4	3	3	3,33	4	3	3	3	3,25	3	3	4	3	3,25	3	4	4	4	3,75	2	4	4	3	3,25	2	3	2	3	3	2,6
67	3	3	4	3,33	3	3	3	2	2,75	3	3	3	3	3	3	3	3	4	3,25	3	3	3	3	3	1	1	1	3	1	1,4
68	3	3	3	3	3	3	3	2	2,75	3	3	3	3	3	4	4	4	4	4	3	3	3	3	3	1	1	1	3	1	1,4
69	4	3	4	3,67	4	3	4	3	3,5	4	3	4	3	3,5	4	4	4	4	4	4	3	3	4	3,5	4	3	2	3	3	3
70	4	3	3	3,33	3	4	3	3	3,25	3	3	3	3	3	4	3	3	3	3,25	3	4	3	4	3,5	3	2	3	3	2	2,6
71	4	4	4	4	4	4	4	4	4	3	3	3	3	3	1	4	4	4	3,25	4	4	4	4	4	3	4	4	4	3	3,6
72	4	3	3	3,33	3	4	3	3	3,25	3	3	3	3	3	2	3	3	4	3	2	4	3	2	2,75	2	3	3	3	2	2,6
73	4	4	3	3,67	3	4	3	3	3,25	2	2	2	2	2	4	3	3	4	3,5	2	3	3	4	3	3	3	3	2	3	2,8
74	3	4	3	3,33	3	3	3	3	3	3	3	3	3	3	2	2	3	3	2,5	3	3	3	3	3	3	3	4	3	3	3,2
75	3	4	4	3,67	3	3	2	3	2,75	3	3	3	3	3	3	2	2	3	2,5	4	4	3	2	3,25	2	2	3	3	2	2,4

NO	KETERSEDIAAN FITUR (X1)				KUALITAS LAYANAN (X2)					KEPERCAYAAN (X3)					PENGARUH SOSIAL (X4)					PENGUNAAN E-BANKING (Y1)					KONSUMTIVISME(Y2)					
	X1.1	X1.2	X1.3	X1	X2.1	X2.2	X2.3	X2.4	X2	X3.1	X3.2	X3.3	X3.4	X3	X4.1	X4.2	X4.3	X4.4	X4	Y1.1	Y1.2	Y1.3	Y1.4	Y1	Y2.1	Y2.2	Y2.3	Y2.4	Y2.5	Y2
76	3	3	3	3	3	3	3	3	3	3	3	4	4	3,5	3	2	3	3	2,75	2	3	3	2	2,5	1	3	3	3	1	2,2
77	4	4	4	4	4	4	3	3	3,5	4	3	3	3	3,25	2	2	4	3	2,75	3	4	4	3	3,5	3	3	3	3	2	2,8
78	4	4	4	4	3	3	2	3	2,75	3	3	3	3	3	3	3	3	3	3	2	3	3	3	2,75	3	3	3	3	3	3
79	4	3	3	3,33	3	4	2	3	3	3	3	3	3	3	4	4	3	3	3,5	3	3	4	2	3	4	2	3	4	2	3
80	4	4	4	4	3	4	4	4	3,75	3	2	3	3	2,75	3	3	3	3	3	1	3	4	3	2,75	2	4	3	3	2	2,8
81	4	4	4	4	4	2	3	4	3,25	3	3	3	3	3	4	3	3	4	3,5	4	4	3	2	3,25	2	3	3	3	2	2,6
82	4	4	4	4	4	3	2	4	3,25	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3,25	2	2	3	3	3	2,6
83	4	4	4	4	4	3	2	3	3	3	3	3	3	3	3	3	2	3	2,75	3	3	4	3	3,25	2	2	3	3	3	2,6
84	4	3	3	3,33	3	2	2	3	2,5	3	3	3	4	3,25	4	3	4	2	3,25	2	3	3	2	2,5	2	3	3	3	3	2,8
85	4	4	4	4	3	3	3	4	3,25	3	3	3	3	3	3	4	4	4	3,75	2	4	4	3	3,25	3	2	3	3	3	2,8
86	4	3	3	3,33	3	4	2	4	3,25	3	3	3	3	3	2	2	3	3	2,5	3	3	3	3	3	2	2	3	3	2	2,4
87	4	4	4	4	4	3	3	4	3,5	3	4	4	4	3,75	3	2	3	3	2,75	4	4	4	4	4	3	2	3	3	2	2,6
88	4	4	4	4	4	4	4	4	4	4	4	4	3	3,75	4	4	4	4	4	4	4	4	2	3,5	2	3	2	4	2	2,6
89	4	4	4	4	3	3	2	3	2,75	3	3	3	3	3	2	1	4	3	2,5	2	3	4	3	3	2	3	2	3	1	2,2
90	4	3	4	3,67	4	3	3	4	3,5	4	4	4	4	4	1	3	4	4	3	3	4	4	3	3,5	3	3	3	3	3	3

NO	KETERSEDIAAN FITUR (X1)				KUALITAS LAYANAN (X2)					KEPERCAYAAN (X3)					PENGARUH SOSIAL (X4)					PENGUNAAN E-BANKING (Y1)					KONSUMTIVISME(Y2)						
	X1.1	X1.2	X1.3	X1	X2.1	X2.2	X2.3	X2.4	X2	X3.1	X3.2	X3.3	X3.4	X3	X4.1	X4.2	X4.3	X4.4	X4	Y1.1	Y1.2	Y1.3	Y1.4	Y1	Y2.1	Y2.2	Y2.3	Y2.4	Y2.5	Y2	
91	4	4	4	4	2	4	2	4	3	3	3	3	3	3	3	3	3	3	3	2	3	3	2	2,5	3	2	2	4	2	2,6	
92	4	4	4	4	2	3	2	2	2,25	4	2	4	3	3,25	4	3	4	4	3,75	4	4	4	3	3,75	3	2	3	3	2	2,6	
93	3	4	3	3,33	2	2	3	3	2,5	4	4	3	3	3,5	4	1	3	2	2,5	3	3	4	1	2,75	3	2	3	3	2	2,6	
94	4	4	4	4	4	4	3	4	3,75	3	3	3	3	3	4	2	4	4	3,5	2	4	4	4	3,5	2	4	4	4	3	3,4	
95	4	4	4	4	4	2	3	4	3,25	3	3	3	3	3	3	2	3	4	3	3	4	3	2	3	3	2	2	3	1	2,2	
96	4	4	3	3,67	3	3	3	3	3	4	4	3	3	3,5	4	2	3	3	3	2	3	3	2	2,5	2	2	3	3	2	2,4	
97	4	4	4	4	4	3	4	3	3,5	3	3	3	3	3	3	1	3	3	2,5	3	3	3	3	3	3	3	3	3	3	3	
98	4	4	4	4	3	2	3	4	3	3	4	4	3	3,5	4	2	4	2	3	4	4	4	4	4	4	4	4	3	3	2	3,2
99	4	4	4	4	3	2	2	2	2,25	2	2	2	2	2	2	1	2	2	1,75	1	1	2	2	1,5	1	1	2	2	1	1,4	
100	4	4	4	4	3	2	2	3	2,5	3	3	4	4	3,5	4	2	4	4	3,5	3	3	3	2	2,75	3	4	4	3	3	3,4	
101	4	4	4	4	2	3	2	2	2,25	4	3	3	3	3,25	3	3	4	3	3,25	4	4	4	2	3,5	3	3	3	3	2	2,8	
102	3	3	3	3	3	2	2	2	2,25	4	4	4	4	4	3	2	3	2	2,5	2	3	4	2	2,75	1	1	3	3	1	1,8	
103	4	4	4	4	4	2	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
104	4	4	4	4	4	3	2	2	2,75	4	4	4	4	4	3	2	4	4	3,25	4	4	4	2	3,5	2	2	2	3	3	2,4	
105	3	3	4	3,33	3	2	2	2	2,25	3	3	3	3	3	3	3	3	3	3	3	3	3	2	2,75	3	2	3	3	2	2,6	

NO	KETERSEDIAAN FITUR (X1)				KUALITAS LAYANAN (X2)					KEPERCAYAAN (X3)					PENGARUH SOSIAL (X4)					PENGUNAAN E-BANKING (Y1)					KONSUMTIVISME(Y2)						
	X1.1	X1.2	X1.3	X1	X2.1	X2.2	X2.3	X2.4	X2	X3.1	X3.2	X3.3	X3.4	X3	X4.1	X4.2	X4.3	X4.4	X4	Y1.1	Y1.2	Y1.3	Y1.4	Y1	Y2.1	Y2.2	Y2.3	Y2.4	Y2.5	Y2	
106	4	4	4	4	4	2	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	3	3	3,6		
107	4	4	4	4	3	2	2	2	2,25	4	4	4	4	4	4	3	4	4	3,75	4	4	4	1	3,25	4	4	4	4	4	4	
108	4	4	4	4	3	3	2	3	2,75	3	4	3	3	3,25	3	3	3	3	3	3	4	4	4	3,75	3	3	4	4	3	3,4	
109	3	3	3	3	3	3	4	4	3,5	4	4	4	4	4	4	3	4	4	3,75	2	3	4	4	3,25	4	4	4	4	2	3,6	
110	4	4	4	4	2	3	3	3	2,75	4	4	4	4	4	3	4	4	4	3,75	4	4	4	3	3,75	3	3	4	4	3	3,4	
111	3	4	3	3,33	3	2	4	3	3	3	3	4	3	3,25	3	2	3	3	2,75	2	3	3	4	3	3	2	3	3	2	2,6	
112	4	4	4	4	3	4	3	3	3,25	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	3	4	4	3	3,6	
113	3	3	4	3,33	3	2	3	2	2,5	3	3	3	3	3	3	2	2	4	2,75	2	3	3	2	2,5	2	2	2	3	2	2,2	
114	4	4	4	4	3	2	4	3	3	3	3	3	3	3	3	3	3	2	2,75	4	3	3	3	3,25	4	4	3	3	2	3,2	
115	4	3	3	3,33	3	4	4	4	3,75	4	4	4	4	4	4	4	4	4	4	3	4	4	4	3,75	4	4	4	4	4	4	
116	4	4	4	4	4	4	4	4	4	4	3	3	3	3	3	3	2	3	3	2,75	3	3	3	3	3	2	2	2	3	2	2,2
117	3	3	3	3	4	3	2	3	3	3	3	2	4	3	4	3	3	4	3,5	2	2	3	2	2,25	2	3	2	2	2	2,2	
118	3	4	3	3,33	3	4	4	3	3,5	3	3	4	4	3,5	2	3	3	4	3	1	4	1	4	2,5	3	3	4	4	4	3,6	
119	4	4	4	4	3	2	4	4	3,25	3	3	4	3	3,25	4	2	3	3	3	3	3	3	4	3,25	3	3	3	4	2	3	
120	4	4	4	4	3	3	2	4	3	4	4	4	3	3,75	4	2	4	3	3,25	4	4	4	3	3,75	4	3	4	3	3	3,4	
JML	449	438	431	-	39	37	34	38	-	39	38	39	39	-	38	33	39	40	-	35	41	41	35	-	33	33	35	39	31	-	
Rata	3,74	3,65	3,59	-	3,2	3,1	2,85	3,19	-	3,31	3,23	3,30	3,28	-	3,18	2,78	3,29	3,35	-	2,95	3,44	3,46	2,94	-	2,81	2,80	2,91	3,25	2,59	-	

Lampiran 3 Karakteristik Responden

1. Jurusan

		jurusan			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	Akuntansi	47	39,2	39,2	39,2
	Ilmu Ekonomi	38	31,7	31,7	70,8
	Manajemen	35	29,2	29,2	100,0
	Total	120	100,0	100,0	

2. Angkatan

		angkatan			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	2015	58	48,3	48,3	48,3
	2016	38	31,7	31,7	80,0
	2017	24	20,0	20,0	100,0
	Total	120	100,0	100,0	

3. Seberapa sering menggunakan e-banking sebulan

		seberapasingmenggunakanebanking			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	> 10	17	14,2	14,2	14,2
	1 - 3	34	28,3	28,3	42,5
	4 - 6	44	36,7	36,7	79,2
	7 - 10	25	20,8	20,8	100,0
	Total	120	100,0	100,0	

4. Pendapatan per bulan

pendapatanperbulan

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < 1.500.000	35	29,2	29,2	29,2
> 2.500.000	17	14,2	14,2	43,3
1.501.000- 2.000.000	45	37,5	37,5	80,8
2.001.000- 2.500.000	23	19,2	19,2	100,0
Total	120	100,0	100,0	



Lampiran 4 Hasil Uji Validitas Dan Reabilitas

1. Ketersediaan Fitur (X1)

		Correlations			
		x1.1	x1.2	x1.3	totalx1
x1.1	Pearson Correlation	1	,274**	,384**	,723**
	Sig. (2-tailed)		,002	,000	,000
	N	120	120	120	120
x1.2	Pearson Correlation	,274**	1	,386**	,738**
	Sig. (2-tailed)	,002		,000	,000
	N	120	120	120	120
x1.3	Pearson Correlation	,384**	,386**	1	,793**
	Sig. (2-tailed)	,000	,000		,000
	N	120	120	120	120
totalx1	Pearson Correlation	,723**	,738**	,793**	1
	Sig. (2-tailed)	,000	,000	,000	
	N	120	120	120	120

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

Reliability Statistics

Cronbach's Alpha	N of Items
,616	3

2. Kualitas Layanan (X2)

Correlations

		x2.1	x2.2	x2.3	x2.4	totalx2
x2.1	Pearson Correlation	1	,285**	,320**	,372**	,651**
	Sig. (2-tailed)		,002	,000	,000	,000
	N	120	120	120	120	120
x2.2	Pearson Correlation	,285**	1	,410**	,422**	,758**
	Sig. (2-tailed)	,002		,000	,000	,000
	N	120	120	120	120	120
x2.3	Pearson Correlation	,320**	,410**	1	,355**	,739**
	Sig. (2-tailed)	,000	,000		,000	,000
	N	120	120	120	120	120
x2.4	Pearson Correlation	,372**	,422**	,355**	1	,734**
	Sig. (2-tailed)	,000	,000	,000		,000
	N	120	120	120	120	120
totalx2	Pearson Correlation	,651**	,758**	,739**	,734**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	120	120	120	120	120

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

Reliability Statistics

Cronbach's Alpha	N of Items
,692	4

3. Kepercayaan (X3)

		Correlations				
		x3.1	x3.2	x3.3	x3.4	totalx3
x3.1	Pearson Correlation	1	,576**	,536**	,596**	,830**
	Sig. (2-tailed)		,000	,000	,000	,000
	N	120	120	120	120	120
x3.2	Pearson Correlation	,576**	1	,457**	,581**	,795**
	Sig. (2-tailed)	,000		,000	,000	,000
	N	120	120	120	120	120
x3.3	Pearson Correlation	,536**	,457**	1	,578**	,803**
	Sig. (2-tailed)	,000	,000		,000	,000
	N	120	120	120	120	120
x3.4	Pearson Correlation	,596**	,581**	,578**	1	,833**
	Sig. (2-tailed)	,000	,000	,000		,000
	N	120	120	120	120	120
totalx3	Pearson Correlation	,830**	,795**	,803**	,833**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	120	120	120	120	120

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

Reliability Statistics

Cronbach's Alpha	N of Items
,829	4

4. Pengaruh Sosial (X4)

Correlations

		x4.1	x4.2	x4.3	x4.4	totalx4
x4.1	Pearson Correlation	1	,181*	,182*	,108	,537**
	Sig. (2-tailed)		,048	,047	,240	,000
	N	120	120	120	120	120
x4.2	Pearson Correlation	,181*	1	,401**	,440**	,763**
	Sig. (2-tailed)	,048		,000	,000	,000
	N	120	120	120	120	120
x4.3	Pearson Correlation	,182*	,401**	1	,479**	,733**
	Sig. (2-tailed)	,047	,000		,000	,000
	N	120	120	120	120	120
x4.4	Pearson Correlation	,108	,440**	,479**	1	,717**
	Sig. (2-tailed)	,240	,000	,000		,000
	N	120	120	120	120	120
totalx4	Pearson Correlation	,537**	,763**	,733**	,717**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	120	120	120	120	120

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

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

Reliability Statistics

Cronbach's Alpha	N of Items
,625	4

5. Penggunaan e-Banking (Y1)

		Correlations				
		y1.1	y1.2	y1.3	y1.4	totaly1
y1.1	Pearson Correlation	1	,436**	,325**	,202*	,737**
	Sig. (2-tailed)		,000	,000	,027	,000
	N	120	120	120	120	120
y1.2	Pearson Correlation	,436**	1	,498**	,265**	,729**
	Sig. (2-tailed)	,000		,000	,004	,000
	N	120	120	120	120	120
y1.3	Pearson Correlation	,325**	,498**	1	,226*	,668**
	Sig. (2-tailed)	,000	,000		,013	,000
	N	120	120	120	120	120
y1.4	Pearson Correlation	,202*	,265**	,226*	1	,656**
	Sig. (2-tailed)	,027	,004	,013		,000
	N	120	120	120	120	120
totaly1	Pearson Correlation	,737**	,729**	,668**	,656**	1
	Sig. (2-tailed)	,000	,000	,000	,000	
	N	120	120	120	120	120

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

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

Reliability Statistics

Cronbach's Alpha	N of Items
,620	4

6. Konsumtivisme (Y2)

		Correlations					
		y2.1	y2.2	y2.3	y2.4	y2.5	totaly2
y2.1	Pearson Correlation	1	,520**	,351**	,355**	,425**	,757**
	Sig. (2-tailed)		,000	,000	,000	,000	,000
	N	120	120	120	120	120	120
y2.2	Pearson Correlation	,520**	1	,491**	,302**	,394**	,777**
	Sig. (2-tailed)	,000		,000	,001	,000	,000
	N	120	120	120	120	120	120
y2.3	Pearson Correlation	,351**	,491**	1	,322**	,460**	,737**
	Sig. (2-tailed)	,000	,000		,000	,000	,000
	N	120	120	120	120	120	120
y2.4	Pearson Correlation	,355**	,302**	,322**	1	,264**	,561**
	Sig. (2-tailed)	,000	,001	,000		,004	,000
	N	120	120	120	120	120	120
y2.5	Pearson Correlation	,425**	,394**	,460**	,264**	1	,729**
	Sig. (2-tailed)	,000	,000	,000	,004		,000
	N	120	120	120	120	120	120
totaly2	Pearson Correlation	,757**	,777**	,737**	,561**	,729**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	
	N	120	120	120	120	120	120

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

Reliability Statistics

Cronbach's Alpha	N of Items
,761	5

Lampiran 5 Hasil Uji Klasik

1. Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		120
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,43471217
Most Extreme Differences	Absolute	,047
	Positive	,032
	Negative	-,047
Test Statistic		,047
Asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

2. Hasil uji Multikolonieritas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-,432	,541		-,798	,426		
RATAX1	,164	,122	,106	1,341	,183	,864	1,157
RATAX2	,100	,091	,088	1,099	,274	,859	1,164
RATAX3	,174	,108	,143	1,614	,109	,691	1,447
RATAX4	,177	,094	,159	1,879	,063	,760	1,315
RATAY1	,397	,112	,359	3,554	,001	,534	1,872

a. Dependent Variable: RATAY2

3. Hasil Uji Heterokedastisitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	,033	,320		,104	,918
RATAX1	,002	,072	,003	,032	,975
RATAX2	,023	,054	,043	,435	,665
RATAX3	,074	,064	,128	1,169	,245
RATAX4	,106	,056	,198	1,896	,061
RATAY1	-,109	,066	-,205	-1,643	,103

a. Dependent Variable: ABS_RES

Lampiran 6 Hasil Uji Regresi

1. Hasil uji regresi persamaan (1)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,683 ^a	,466	,447	,37040

a. Predictors: (Constant), ratax4, ratax1, ratax2, ratax3

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,760	4	3,440	25,073	,000 ^b
	Residual	15,777	115	,137		
	Total	29,537	119			

a. Dependent Variable: ratay1

b. Predictors: (Constant), ratax4, ratax1, ratax2, ratax3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,873	,444		-1,969	,051
	ratax1	,324	,097	,233	3,330	,001
	ratax2	,231	,073	,225	3,188	,002
	ratax3	,412	,081	,377	5,085	,000
	ratax4	,259	,075	,258	3,466	,001

a. Dependent Variable: ratay1

2. Hasil uji regresi persamaan (2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,556 ^a	,310	,286	,46606

a. Predictors: (Constant), ratax4, ratax1, ratax2, ratax3

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,204	4	2,801	12,896	,000 ^b
	Residual	24,979	115	,217		
	Total	36,184	119			

a. Dependent Variable: ratay2

b. Predictors: (Constant), ratax4, ratax1, ratax2, ratax3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,779	,558		-1,395	,166
	ratax1	,292	,122	,190	2,389	,019
	ratax2	,192	,091	,168	2,099	,038
	ratax3	,337	,102	,279	3,308	,001
	ratax4	,280	,094	,252	2,977	,004

a. Dependent Variable: ratay2

3. Hasil uji regresi persamaan (3)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,570 ^a	,325	,320	,45480

a. Predictors: (Constant), ratay1

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11,776	1	11,776	56,934	,000 ^b
	Residual	24,407	118	,207		
	Total	36,184	119			

a. Dependent Variable: ratay2

b. Predictors: (Constant), ratay1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,856	,271		3,159	,002
	ratay1	,631	,084	,570	7,545	,000

a. Dependent Variable: ratay2

Lampiran 7 Hasil Uji Sobel

1. Hasil uji Sobel variabel ketersediaan fitur terhadap konsumtivisme melalui variabel intervening penggunaan e-banking

$$Z = \frac{0.324 \times 0.631}{\sqrt{0.631^2 \cdot 0.097^2 + 0.324^2 \cdot 0.084^2}}$$

$$Z = \frac{0.204444}{\sqrt{0.0037462968 + 0.0007407107}}$$

$$Z = \frac{0.324 \times 0.631}{0.06698} = 3.0520$$

2. Hasil uji Sobel variabel kualitas layanan terhadap konsumtivisme melalui variabel intervening penggunaan e-banking

$$Z = \frac{0.231 \times 0.631}{\sqrt{0.631^2 \cdot 0.073^2 + 0.231^2 \cdot 0.084^2}}$$

$$Z = \frac{0.14576}{\sqrt{0.0021218 + 0.0003765152}}$$

$$Z = \frac{0.14576}{0.04998} = 2.9162$$

3. Hasil uji Sobel variabel kepercayaan terhadap konsumtivisme melalui variabel intervening penggunaan e-banking

$$Z = \frac{0.412 \times 0.631}{\sqrt{0.631^2 \cdot 0.081^2 + 0.412^2 \cdot 0.084^2}}$$

$$Z = \frac{0.25997}{\sqrt{0.0026123343 + 0.0011977137}}$$

$$Z = \frac{0.25997}{0.06209} = 4.2117$$

4. Hasil uji Sobel variabel pengaruh sosial terhadap konsumtivisme melalui variabel intervening penggunaan *e-banking*

$$Z = \frac{0.259 \times 0.631}{\sqrt{0.631^2 \cdot 0.075^2 + 0.259^2 \cdot 0.084^2}}$$

$$Z = \frac{0.16342}{\sqrt{0.0022396556 + 0.0004733235}}$$

$$Z = \frac{0.16342}{0.05246} = 3.1376$$

