

LAMPIRAN
DATA JAWABAN RESPONDEN

NO	PENGETAHUAN				TOTAL	LOKASI					TOTAL	AGAMA/BAGI HASIL				TOTAL	MINAT					TOTAL	TOTAL SEMUA
	X1.1	X1.2	X1.3	X1.4		X2.1	X2.2	X2.3	X2.4	X2.5		X3.1	X3.2	X3.3	X3.4		X4.1	X4.2	X4.3	X4.4	X4.5		
1	3	3	2	3	11	2	2	2	2	2	10	4	4	3	3	14	3	3	2	3	3	14	49
2	3	3	2	3	11	2	2	2	3	2	11	3	3	3	3	12	4	4	3	3	3	17	51
3	3	3	2	3	11	2	2	2	3	2	11	3	3	3	3	12	3	3	3	3	3	15	49
4	3	3	2	3	11	2	2	2	3	2	11	3	3	3	3	12	3	3	3	3	3	15	49
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97	4	4	4	4	16	2	2	2	2	2	10	3	3	4	3	13	3	3	3	3	3	15	54
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KOESIONER PENELITIAN

“ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI MINAT MASYARAKAT TERHADAP PRODUK PERBANKAN SYARIAH DI KECAMATAN JEKAN RAYA KOTA PALANGKARAYA”

Bapak/Ibu/Saudara/i Responden yang terhormat.

Koesioner ini dibuat dalam rangka menunjang kegiatan penelitian yang dilakukan oleh peneliti selaku Mahasiswi Jurusan S1 Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Antasari Banjarmasin tentang “Analisis Faktor-faktor Yang Mempengaruhi Minat Masyarakat Terhadap Produk Perbankan Syariah Di Kecamatan Jekan Raya Kota Palangkaraya”.

Maka saya mengharapkan kesediaan Bapak/Ibu/Saudara/i untuk memberikan pendapat tentang Produk Perbankan Syariah.

Atas bantuan dan kesediaan Bapak/Ibu/Saudara/i untuk mengisi kuesioner ini saya ucapkan terima kasih.

Hormat Saya

(Junianita)
170101061069

I. IDENTITAS RESPONDEN

Pilihlah salah satu jawaban pada setiap pertanyaan dengan memberikan tanda (√)

1. Nama =

2. Jenis Kelamin = Laki-laki Perempuan

3. Umur/Usia

20-25 44-52

26-34 53

tahun ke atas 3) 35-43

4. Tingkat Pendidikan

Tidak Sekolah SMA/SMK/Aliyah

SD/Ibtidayah Diploma

SMP/Tsanawiyah S1/S2/S3 Lainnya mohon disebutkan.....

5. Pekerjaan Utama

Tidak Bekerja Wiraswasta

Petani PNS

Dosen/Guru Ibu

Rumah Tangga Lainnya mohon disebutkan.....

6. Agama

Islam Hindu

Protestan Budha

Katolik Kongutchu Lainnya mohon disebutkan.....

II. Petunjuk Pengisian Koesioner, Variabel Pengetahuan, Lokasi dan Bagi hasil untuk Minat Masyarakat terhadap Produk Perbankan Syariah. Di Kecamatan Jekan Raya Kota Palangkaraya .

Berilah tanda (√) pada kolom Bapak/Ibu/Saudara/I pilih sesuai dengan keadaan yang sebenarnya, dengan alternatif jawaban sebagai berikut:

SS	= Sangat Setuju	= Nilai 5
S	= Setuju	= Nilai 4
CS	= Cukup Setuju	= Nilai 3
TS	= Tidak Setuju	= Nilai 2
STS	= Sangat Tidak Setuju	= Nilai 1

III. PERTANYAAN UNTUK VARIABEL MINAT MEMILIH PERBANKAN SYARIAH DI KECAMATAN JEKAN RAYA KOTA PALANGKARAYA.

1. Pengetahuan Perbankan Syariah

No.	Daftar Pertanyaan	SS	S	CS	TS	STS
1.	Perbankan Syariah menggunakan sistem bagi hasil.					
2	Produk Perbankan Syariah Halal dan sesuai dengan syariat islam					
3	Perbankan Syariah memiliki layanan Perbankan yang lengkap					

4	Perbankan syariah diawasi oleh Dewan Pengawas Syariah dalam kegiatan operasionalnya					
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2. Lokasi

No.	Daftar Pertanyaan	SS	S	CS	TS	STS
1.	Adanya kantor cabang Perbankan Syariah di Kecamatan Jekan Raya Kota Palangkaraya					
2	Lokasi Perbankan Syariah di Kecamatan Jekan Raya mudah di temui dan strategis					
3	Lokasi Perbankan Syariah di Kecamatan Jekan Raya dekat dengan Lokasi Kantor atau Rumah saya.					
4	Lokasi Perbankan Syariah mudah di Akses dengan Kendaraan Umum					
5	Perbankan Syariah Di Kecamatan Jekan Raya Mudah di Temui					

3. Bagi Hasil

No.	Daftar Pertanyaan	SS	S	CS	TS	STS
1.	Sistem bagi hasil di Perbankan Syariah bebas dari riba					
2	Bagi hasil di Perbankan Syariah lebih adil dan transparan					
3	Bagi hasil di Perbankan Syariah berbeda dengan bunga di bank konvensional					
4	Bagi hasil di Perbankan Syariah sesuai dengan syariat Islam (halal)					

4. Minat Terhadap Bank Syariah

No.	Daftar Pertanyaan	SS	S	CS	TS	STS
1.	Saya berminat menjadi nasabah Perbankan Syariah					
2	Saya berminat memindahkan rekening tabungan saya ke Perbankan Syariah					
3	Saya berminat menjadikan Perbankan Syariah sebagai bank utama saya					
4	Saya berminat menjadi nasabah Perbankan syariah karena kemudahan prosedur dan administrasinya					
5	Saya berminat menjadi nasabah Perbankan Syariah karena sesuai dengan kebutuhan Saya					

♥Atas Perhatiannya Saya Ucapkan Terimakasih ♥

X2.3	Pearson Correlation	,184	,068	,249*	,110	,707**	,840**	1	,298**	,768**	-,117	-,050	-,117	,173	,212*	,185	,278**	,248*	,188	,445**
	Sig. (2-tailed)	,068	,500	,013	,276	,000	,000		,003	,000	,246	,623	,245	,086	,034	,065	,005	,013	,061	,000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
X2.4	Pearson Correlation	,117	,112	-,109	,170	,351**	,314**	,298**	1	,332**	-,050	-,014	-,040	,204*	,364**	,320**	,219*	,330**	,319**	,351**
	Sig. (2-tailed)	,246	,268	,282	,091	,000	,001	,003		,001	,618	,890	,691	,042	,000	,001	,029	,001	,001	,000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
X2.5	Pearson Correlation	,332**	,215*	,455**	,272**	,878**	,809**	,768**	,332**	1	-,098	-,003	,089	,207*	,323**	,276**	,343**	,283**	,219*	,581**
	Sig. (2-tailed)	,001	,032	,000	,006	,000	,000	,000	,001		,332	,977	,380	,039	,001	,005	,000	,004	,029	,000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
X3.1	Pearson Correlation	,438**	,467**	-,057	,409**	-,031	-,026	-,117	-,050	-,098	1	,880**	,646**	,773**	,413**	,369**	,422**	,364**	,291**	,565**
	Sig. (2-tailed)	,000	,000	,572	,000	,757	,798	,246	,618	,332		,000	,000	,000	,000	,000	,000	,000	,003	,000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
X3.2	Pearson Correlation	,422**	,453**	-,014	,333**	,056	,066	-,050	-,014	-,003	,880**	1	,679**	,833**	,373**	,334**	,363**	,337**	,264**	,582**
	Sig. (2-tailed)	,000	,000	,887	,001	,580	,516	,623	,890	,977	,000		,000	,000	,000	,001	,000	,001	,008	,000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
X3.3	Pearson Correlation	,484**	,567**	,150	,518**	,119	,001	-,117	-,040	,089	,646**	,679**	1	,661**	,395**	,342**	,373**	,337**	,342**	,610**
	Sig. (2-tailed)	,000	,000	,136	,000	,237	,990	,245	,691	,380	,000	,000		,000	,000	,000	,000	,001	,000	,000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
X3.4	Pearson Correlation	,550**	,577**	,067	,471**	,251*	,213*	,173	,204*	,207*	,773**	,833**	,661**	1	,407**	,374**	,406**	,399**	,332**	,717**
	Sig. (2-tailed)	,000	,000	,507	,000	,012	,033	,086	,042	,039	,000	,000	,000		,000	,000	,000	,000	,001	,000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
X4.1	Pearson Correlation	,461**	,400**	,252*	,432**	,330**	,363**	,212*	,364**	,323**	,413**	,373**	,395**	,407**	1	,808**	,515**	,711**	,705**	,755**
	Sig. (2-tailed)	,000	,000	,011	,000	,001	,000	,034	,000	,001	,000	,000	,000	,000		,000	,000	,000	,000	,000

	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
X4.2	Pearson Correlation	,457**	,405**	,180	,419**	,237*	,293**	,185	,320**	,276**	,369**	,334**	,342**	,374**	,808**	1	,583**	,794**	,762**	,727**
	Sig. (2-tailed)	,000	,000	,073	,000	,018	,003	,065	,001	,005	,000	,001	,000	,000	,000		,000	,000	,000	,000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
X4.3	Pearson Correlation	,348**	,329**	,236*	,452**	,347**	,356**	,278**	,219*	,343**	,422**	,363**	,373**	,406**	,515**	,583**	1	,561**	,534**	,690**
	Sig. (2-tailed)	,000	,001	,018	,000	,000	,000	,005	,029	,000	,000	,000	,000	,000	,000	,000		,000	,000	,000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
X4.4	Pearson Correlation	,457**	,405**	,108	,457**	,316**	,278**	,248*	,330**	,283**	,364**	,337**	,337**	,399**	,711**	,794**	,561**	1	,885**	,734**
	Sig. (2-tailed)	,000	,000	,285	,000	,001	,005	,013	,001	,004	,000	,001	,001	,000	,000	,000	,000		,000	,000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
X4.5	Pearson Correlation	,345**	,309**	,098	,370**	,230*	,233*	,188	,319**	,219*	,291**	,264**	,342**	,332**	,705**	,762**	,534**	,885**	1	,659**
	Sig. (2-tailed)	,000	,002	,332	,000	,022	,020	,061	,001	,029	,003	,008	,000	,001	,000	,000	,000	,000		,000
	N	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Total	Pearson Correlation	,749**	,706**	,410**	,710**	,597**	,551**	,445**	,351**	,581**	,565**	,582**	,610**	,717**	,755**	,727**	,690**	,734**	,659**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	,000	
	N	100	100	100	100	100	100	100	100	100	100	100	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).

Uji Reliabilitas

1. Pengetahuan

Reliability Statistics

Cronbach's Alpha	N of Items
,832	4

2. Lokasi

Reliability Statistics

Cronbach's Alpha	N of Items
,887	5

3. Agama/Bagi Hasil

Reliability Statistics

Cronbach's Alpha	N of Items
,919	4

4. Minat Masyarakat

Reliability Statistics

Cronbach's Alpha	N of Items
,913	5

Analisis Indeks Jawaban

X1.1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid TS	3	3,0	3,0	3,0

	CS	34	34,0	34,0	37,0
	S	47	47,0	47,0	84,0
	SS	16	16,0	16,0	100,0
	Total	100	100,0	100,0	

X1.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	3	3,0	3,0	3,0
	CS	31	31,0	31,0	34,0
	S	37	37,0	37,0	71,0
	SS	29	29,0	29,0	100,0
	Total	100	100,0	100,0	

X1.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	10	10,0	10,0	10,0
	TS	57	57,0	57,0	67,0
	CS	13	13,0	13,0	80,0
	S	18	18,0	18,0	98,0
	SS	2	2,0	2,0	100,0
	Total	100	100,0	100,0	

X1.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	1	1,0	1,0	1,0
	TS	3	3,0	3,0	4,0
	CS	38	38,0	38,0	42,0
	S	26	26,0	26,0	68,0
	SS	32	32,0	32,0	100,0
	Total	100	100,0	100,0	

X2.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	21	21,0	21,0	21,0
	TS	73	73,0	73,0	94,0
	CS	2	2,0	2,0	96,0
	S	2	2,0	2,0	98,0
	SS	2	2,0	2,0	100,0
	Total		100	100,0	

X2.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	25	25,0	25,0	25,0
	TS	66	66,0	66,0	91,0
	CS	5	5,0	5,0	96,0
	S	4	4,0	4,0	100,0
	Total		100	100,0	

X2.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	29	29,0	29,0	29,0
	TS	49	49,0	49,0	78,0
	CS	18	18,0	18,0	96,0
	S	2	2,0	2,0	98,0
	SS	2	2,0	2,0	100,0
	Total		100	100,0	

X2.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	2	2,0	2,0	2,0
	TS	18	18,0	18,0	20,0
	CS	70	70,0	70,0	90,0

	S	7	7,0	7,0	97,0
	SS	3	3,0	3,0	100,0
	Total	100	100,0	100,0	

X2.5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	22	22,0	22,0	22,0
	TS	69	69,0	69,0	91,0
	CS	4	4,0	4,0	95,0
	S	3	3,0	3,0	98,0
	SS	2	2,0	2,0	100,0
	Total	100	100,0	100,0	

X3.1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	2	2,0	2,0	2,0
	TS	5	5,0	5,0	7,0
	CS	51	51,0	51,0	58,0
	S	29	29,0	29,0	87,0
	SS	13	13,0	13,0	100,0
	Total	100	100,0	100,0	

X3.2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	9	9,0	9,0	9,0
	CS	48	48,0	48,0	57,0
	S	30	30,0	30,0	87,0
	SS	13	13,0	13,0	100,0
	Total	100	100,0	100,0	

X3.3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	3	3,0	3,0	3,0
	CS	42	42,0	42,0	45,0
	S	23	23,0	23,0	68,0
	SS	32	32,0	32,0	100,0
	Total	100	100,0	100,0	

X3.4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	4	4,0	4,0	4,0
	CS	55	55,0	55,0	59,0
	S	27	27,0	27,0	86,0
	SS	14	14,0	14,0	100,0
	Total	100	100,0	100,0	

Y1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	16	16,0	16,0	16,0
	CS	37	37,0	37,0	53,0
	S	43	43,0	43,0	96,0
	SS	4	4,0	4,0	100,0
	Total	100	100,0	100,0	

Y2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	23	23,0	23,0	23,0
	CS	39	39,0	39,0	62,0
	S	34	34,0	34,0	96,0
	SS	4	4,0	4,0	100,0
	Total	100	100,0	100,0	

Y3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STS	3	3,0	3,0	3,0
	TS	25	25,0	25,0	28,0
	CS	56	56,0	56,0	84,0
	S	10	10,0	10,0	94,0
	SS	6	6,0	6,0	100,0
	Total		100	100,0	100,0

Y4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	15	15,0	15,0	15,0
	CS	54	54,0	54,0	69,0
	S	28	28,0	28,0	97,0
	SS	3	3,0	3,0	100,0
	Total		100	100,0	100,0

Y5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TS	14	14,0	14,0	14,0
	CS	54	54,0	54,0	68,0
	S	26	26,0	26,0	94,0
	SS	6	6,0	6,0	100,0
	Total		100	100,0	100,0

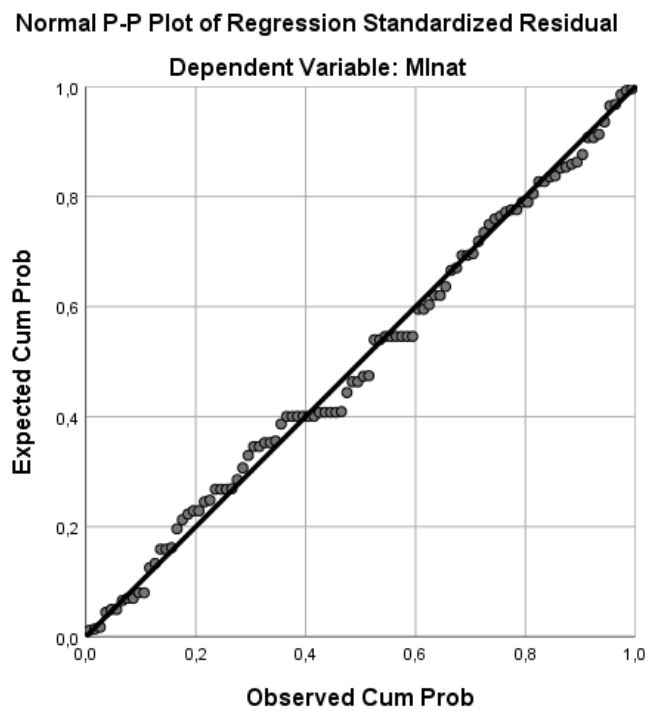
Uji Asumsi Klasik

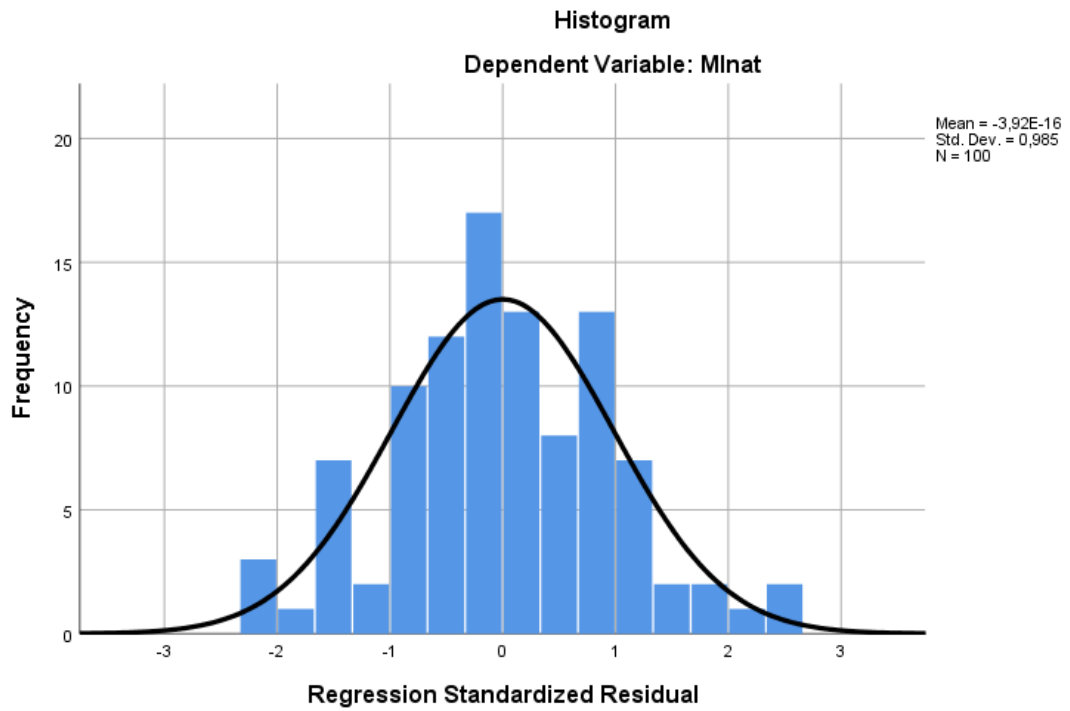
1. Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,67937087
Most Extreme Differences	Absolute	,062
	Positive	,062
	Negative	-,043
Test Statistic		,062
Asymp. Sig. (2-tailed)		,200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.



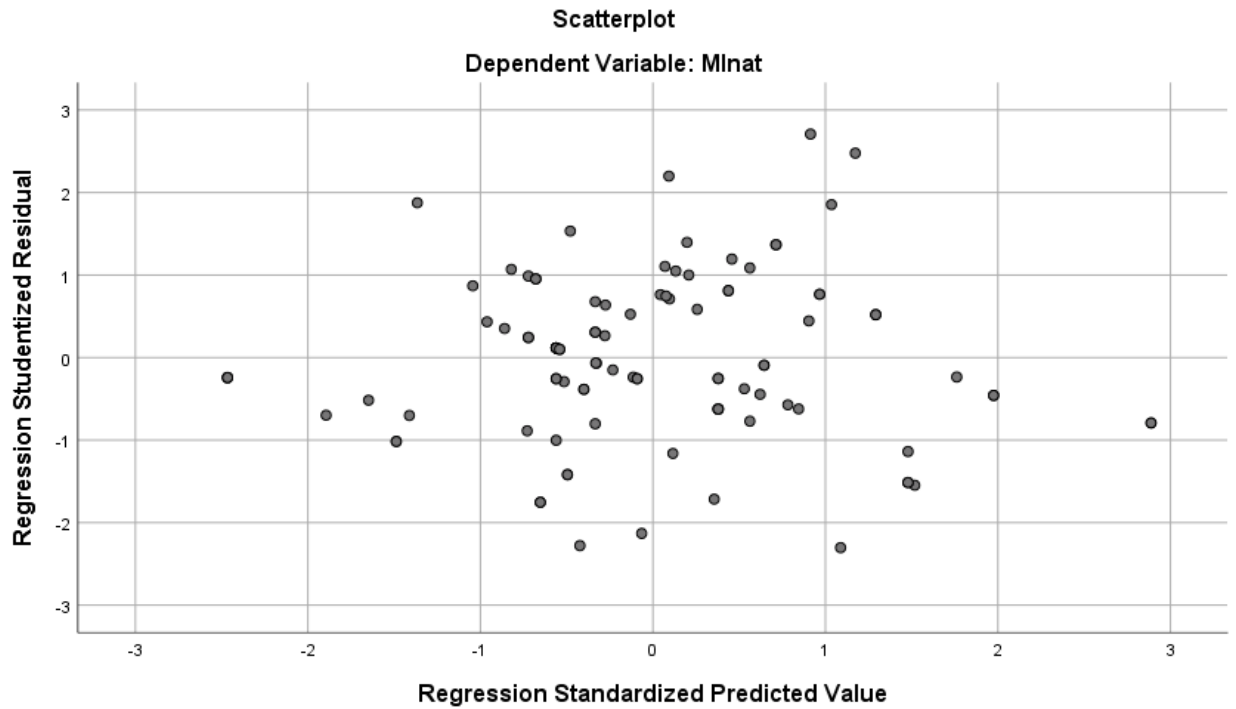


2. Uji Multikolinieritas

Model		Unstandardized Coefficients		Coefficients ^a			Collinearity Statistics	
		B	Std. Error	Standardized Coefficients Beta	t	Sig.	Tolerance	VIF
1	(Constant)	3,041	1,677		1,814	,073		
	Pengetahuan	,259	,115	,218	2,248	,027	,681	1,46
	Lokasi	,342	,096	,304	3,576	,001	,883	1,13
	Agama/Bagi Hasil	,391	,103	,349	3,793	,000	,757	1,32

a. Dependent Variable: Minat

3. Uji Heterokedastisitas



Correlations

		Pengetahuan	Lokasi	Agama/Bagi Hasil	Unstandardized Residual	
Spearman's rho	Pengetahuan	Correlation Coefficient	1,000	,191	,474**	-,
		Sig. (2-tailed)	.	,056	,000	,
		N	100	100	100	
Lokasi		Correlation Coefficient	,191	1,000	,040	-,
		Sig. (2-tailed)	,056	.	,689	,
		N	100	100	100	
Agama/Bagi Hasil		Correlation Coefficient	,474**	,040	1,000	-,
		Sig. (2-tailed)	,000	,689	.	,
		N	100	100	100	
Unstandardized Residual		Correlation Coefficient	-,014	-,012	-,025	1,
		Sig. (2-tailed)	,890	,903	,805	
		N	100	100	100	

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

4. Regresi Linear Berganda

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	3,041	1,677		1,814	,073
	Pengetahuan	,259	,115	,218	2,248	,027
	Lokasi	,342	,096	,304	3,576	,001
	Agama/Bagi Hasil	,391	,103	,349	3,793	,000

a. Dependent Variable: Minat

5. Uji Determinasi

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,622 ^a	,387	,367	2,721

a. Predictors: (Constant), Agama/Bagi Hasil, Lokasi, Pengetahuan

b. Dependent Variable: Minat

6. Uji T

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	3,041	1,677		1,814	,073
	Pengetahuan	,259	,115	,218	2,248	,027
	Lokasi	,342	,096	,304	3,576	,001
	Agama/Bagi Hasil	,391	,103	,349	3,793	,000

a. Dependent Variable: Minat

7. Uji F

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	447,836	3	149,279	20,164	,000 ^b

Residual	710,724	96	7,403		
Total	1158,560	99			

a. Dependent Variable: Minat

b. Predictors: (Constant), Agama/Bagi Hasil, Lokasi, Pengetahuan

Riwayat Hidup Penulis

Nama Lengkap : Junianita
Tempat dan Tanggal Lahir : Kuala Kuayan
Alamat : Desa Cindai Alus Martapura Rt.08 Rw. 03
Jenis Kelamin : Perempuan
Status Perkawinan : Belum menikah
Agama : Islam
Email : Junianitaanita@gmail.com

Riwayat Pendidikan Formal

SDN 1 Tanjung Jariangau
SMPN 4 Mentaya Hulu
SMKN 2 Mentaya Hulu
Fakultas Ekonomi dan Bisnis Islam UIN Antasari Banjarmasin
Program S1 Jurusan Perbankan Syariah Angkatan 2017

Orang Tua

a. Ayah/Wali

Nama : Syafrudin
Pekerjaan : Petani
Alamat : Desa Cindai Alus Martapura, Rt 08 Rw 03.

b. Ibu

Nama : Sri Rahayu
Pekerjaan : Ibu Rumah Tangga
Alamat : Desa Cindai Alus Martapura, Rt 08 Rw 03.

c. Anak : ke-3 dari 6 bersaudara

Dokumentasi



