

LAMPIRAN-LAMPIRAN

LAMPIRAN 1

**KUESIONER PENELITIAN DAN DOKUMENTASI
PENELITIAN KUESIONER**

Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan Membayar
Zakat Melalui BSI Mobile Pada Nasabah di Kota Banjarmasin

Yth. Bapak/Ibu/Saudara/i Responden
di Tempat,
Dengan hormat,

Dengan rangka memenuhi tugas akhir sebagai mahasiswa Jurusan Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam di Universitas Islam Negeri Antasari Banjarmasin, saya melakukan penelitian dengan judul **“Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan Membayar Zakat Melalui BSI Mobile Pada Nasabah di Kota Banjarmasin”**

Sehubungan dengan adanya penelitian tersebut , saya mohon partisipasi Bapak/Ibu/Saudara/i untuk menjadi responden dalam penelitian ini.

Data-data yang saya peroleh akan saya jaga kerahasiannya dan semata-mata akan saya gunakan untuk kepentingan akademis. Atas kerjasama, dukungan dan perhatian Bapak/Ibu/Saudara/i, saya ucapkan terima kasih.

Hormat saya



Ernita Hayyun

A. IDENTITAS RESPONDEN

1. Nama :
2. Jenis Kelamin :
3. Usia :
4. Pendapatan :
5. Kecamatan :

B. CARA PENGISIAN

1. Pilihlah jawaban yang anda anggap paling sesuai dengan pendapat pribadi
2. Pilih salah satu jawaban dari lima pilihan tertera

| KETERANGAN | BOBOT NILAI |
|---------------------------|-------------|
| SS = SANGAT SETUJU | 5 |
| S = SETUJU | 4 |
| N = NETRAL | 3 |
| TS = TIDAK SETUJU | 2 |
| STS = SANGAT TIDAK SETUJU | 1 |

C. PERNYATAAN KUESIONER

1. Literasi

| Variabel | Indikator | Pernyataan | Skala Likert | | | | |
|------------------|-------------|--------------------|--------------|---|---|----|-----|
| | | | SS | S | N | TS | STS |
| Literasi (X1) | Pengetahuan | 1. Saya mengetahui | | | | | |

| | | | | | | | |
|--|-----------|--|--|--|--|--|--|
| | | <p>bahwa zakat merupakan kewajiban dalam islam</p> <p>2. Saya mengetahui bahwa zakat tidak akan mengurangi harta seorang yang menggunakannya</p> <p>3. Saya mengetahui bahwa zakat membuat harta semakin berkah dan berkembang</p> | | | | | |
| | Kemampuan | <p>1. Saya dapat menggunakan fitur layanan pembayaran zakat di BSI Mobile tanpa bantuan orang lain</p> <p>2. Dengan membayar zakat</p> | | | | | |

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|--|-------------|--|--|--|--|--|--|
| | | <p>melalui BSI Mobile saya dapat mempercepat pekerjaan saya karena tidak perlu datang langsung ke tempat pengelola zakat</p> <p>3. Saya dapat menggunakan layanan BSI Mobile untuk membayar zakat kapan saja dan dimana saja</p> | | | | | |
| | Kepercayaan | <p>1. Saya merasa percaya dan yakin bahwa membayar zakat melalui BSI Mobile sesuai dengan yang saya harapkan</p> <p>2. Saya merasa percaya aplikasi</p> | | | | | |

| | | | | | | | |
|--|--|---|--|--|--|--|--|
| | | BSI Mobile menjaga data dan informasi saya | | | | | |
| | | 3. Saya percaya membayar zakat melalui BSI Mobile menggunakan prinsip syariah | | | | | |

2. Kepercayaan (X2)

| Variabel | Indikator | Pernyataan | Skala Likert | | | | |
|-------------------------|------------|--|--------------|---|---|----|-----|
| | | | SS | S | N | TS | STS |
| Kepercayaan (X1) | Kehandalan | 1. Membayar zakat melalui BSI Mobile memiliki kinerja dan layanan yang memuaskan 2. Saya senang membayar zakat melalui BSI Mobile karena dapat diandalkan | | | | | |

| | | | | | | | |
|--|------------|--|--|--|--|--|--|
| | | <p>3. Membayar zakat melalui BSI Mobile memiliki nilai manfaat bagi saya</p> | | | | | |
| | Kepedulian | <p>1. Fitur membayar zakat melalui BSI Mobile sangat baik dan tepat untuk direkomendasikan dengan orang lain disekitar saya</p> <p>2. Dengan membayar zakat melalui BSI Mobile dapat membantu fakir miskin dan orang yang membutuhkan akan lebih merata</p> <p>3. Saya menyadari</p> | | | | | |

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|--|--------------|--|--|--|--|--|
| | | bahwa harta yang dimiliki terdapat hak orang lain | | | | |
| | Kredibilitas | <p>1. Saya merasa terbantu dengan adanya fitur membayar zakat melalui bahwa membayar zakat melalui BSI</p> <p>2. Saya yakin aplikasi BSI Mobile memiliki jaminan transaksi</p> <p>3. Aplikasi BSI Mobile bersikap jujur dalam memberikan informasi dan berita kepada penggunanya</p> | | | | |

3. Kemudahan

| Variabel | Indikator | Pernyataan | Skala Likert | | | | |
|-----------------------|----------------|---|--------------|---|---|----|-----|
| | | | SS | S | N | TS | STS |
| Kemudahan (X3) | Tidak rumit | <p>1. Membayar zakat melalui BSI Mobile mudah dilakukan</p> <p>2. Membayar zakat melalui BSI Mobile tidak memerlukan banyak waktu</p> <p>3. Membayar zakat melalui BSI Mobile mudah dilakukan</p> | | | | | |
| | Mudah dipahami | <p>1. Fitur membayar zakat melalui BSI Mobile mudah dimengerti oleh</p> | | | | | |

| | | | | | | | |
|--|--------------------|--|--|--|--|--|--|
| | | <p>semua orang</p> <p>2. Saya dapat menggunakan BSI Mobile untuk membayar zakat dengan baik</p> <p>3. Membayar zakat melalui BSI Mobile sangat fleksibel digunakan</p> | | | | | |
| | Mudah dioperasikan | <p>1. Membayar zakat melalui BSI Mobile dapat digunakan dimanapun</p> <p>2. Saya merasa percaya diri dapat mengoperasikan aplikasi BSI Mobile untuk membayar zakat</p> | | | | | |

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|--|--|--|--|--|--|--|--|
| | | 3. Mudah bagi saya untuk belajar mengoperasikan aplikasi BSI Mobile untuk membayar zakat | | | | | |
|--|--|--|--|--|--|--|--|

4. Keputusan Membayar Zakat Melalui BSI M(Y)

| Variabel | Indikator | Pernyataan | Skala Likert | | | | |
|--|---------------|--|--------------|---|---|----|-----|
| | | | SS | S | N | TS | STS |
| Keputusan Membayar Zakat Melalui BSI Mobile (Y) | Minat memilih | <p>1. Saya memutuskan menggunakan BSI Mobile untuk membayar zakat berdasarkan dari informasi dan pengalaman orang lain</p> <p>2. Saya memilih membayar zakat melalui BSI</p> | | | | | |

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|--|-------------------------------|--|--|--|--|--|--|
| | | <p>Mobile untuk kelancaran bertransaksi non tunai</p> <p>3. Saya memilih BSI Mobile untuk membayar zakat karena mendapatkan informasi dari web resmi BSI secara lengkap</p> | | | | | |
| | <p>Terpenuhinya Kebutuhan</p> | <p>1. Aplikasi BSI Mobile menjaga data dan informasi saya</p> <p>2. Secara keseluruhan saya puas dari kinerja BSI Mobile untuk membayar zakat</p> <p>3. Saya menggunakan</p> | | | | | |

| | | | | | | | |
|--|--|--|--|--|--|--|--|
| | | BSI Mobile untuk membayar zakat karena menghindari riba atas pengelelolannya | | | | | |
| | Keterkaitan untuk terus membayar | 1. Saya memiliki keinginan untuk terus menggunakan BSI Mobile untuk membayar zakat 2. Saya tertarik untuk membayar zakat karena dalam pengelolaannya atas dasar prinsip syariah 3. Saya tertarik untuk terus membayar zakat melalui BSI | | | | | |

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|--|--|--|--|--|--|--|--|
| | | Mobile karena BSI Mobile sudah memanfaatkan perkembangan teknologi dengan baik | | | | | |
|--|--|--|--|--|--|--|--|

DATA PENELITIAN (JAWABAN RESPONDEN)

1. Literasi

| No Responden | Literasi | | | | | | | | | Total |
|--------------|----------|------|------|------|------|------|------|------|------|-------|
| | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | |
| 1 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 34 |
| 2 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 41 |
| 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 43 |
| 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 42 |
| 6 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 40 |
| 7 | 5 | 5 | 5 | 3 | 4 | 3 | 3 | 4 | 5 | 37 |
| 8 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 37 |
| 9 | 5 | 5 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 38 |
| 10 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 11 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 41 |
| 12 | 5 | 3 | 5 | 5 | 5 | 4 | 4 | 4 | 3 | 38 |
| 13 | 4 | 5 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 35 |
| 14 | 4 | 3 | 4 | 2 | 3 | 4 | 3 | 3 | 3 | 29 |
| 15 | 4 | 1 | 5 | 2 | 3 | 4 | 3 | 2 | 5 | 29 |
| 16 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 17 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 37 |
| 18 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 42 |
| 19 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 40 |
| 20 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 5 | 3 | 35 |
| 21 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 22 | 5 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 5 | 36 |
| 23 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 24 | 4 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 3 | 32 |
| 25 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 37 |
| 26 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 38 |
| 27 | 5 | 5 | 5 | 3 | 3 | 4 | 4 | 3 | 4 | 36 |

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| 28 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 2 | 37 |
| 29 | 5 | 5 | 5 | 3 | 4 | 4 | 3 | 4 | 3 | 36 |
| 30 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 40 |
| 31 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 37 |
| 32 | 5 | 5 | 4 | 3 | 4 | 4 | 3 | 4 | 5 | 37 |
| 33 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 44 |
| 34 | 5 | 4 | 5 | 3 | 4 | 5 | 5 | 4 | 5 | 40 |
| 35 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 36 | 5 | 4 | 5 | 3 | 4 | 5 | 3 | 4 | 5 | 43 |
| 37 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 3 | 5 | 39 |
| 38 | 4 | 4 | 5 | 3 | 4 | 5 | 5 | 5 | 4 | 44 |
| 39 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 40 | 5 | 5 | 5 | 2 | 5 | 4 | 3 | 4 | 5 | 38 |
| 41 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 4 | 39 |
| 42 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 40 |
| 43 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 3 | 3 | 38 |
| 44 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 43 |
| 45 | 5 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 37 |
| 46 | 4 | 5 | 5 | 2 | 4 | 4 | 3 | 4 | 4 | 35 |
| 47 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 41 |
| 48 | 1 | 4 | 4 | 5 | 4 | 2 | 2 | 3 | 4 | 29 |
| 49 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 44 |
| 50 | 5 | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 42 |
| 51 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 52 | 5 | 5 | 5 | 1 | 5 | 5 | 5 | 5 | 5 | 41 |
| 53 | 3 | 4 | 4 | 3 | 4 | 4 | 3 | 2 | 4 | 31 |
| 54 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 43 |
| 55 | 5 | 5 | 5 | 3 | 5 | 4 | 4 | 4 | 5 | 40 |
| 56 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 39 |
| 57 | 5 | 5 | 5 | 3 | 4 | 4 | 5 | 5 | 5 | 41 |
| 58 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 41 |
| 59 | 5 | 5 | 5 | 2 | 5 | 4 | 4 | 5 | 4 | 44 |
| 60 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 40 |
| 61 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 62 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 41 |
| 63 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 40 |
| 64 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 40 |
| 65 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 39 |
| 66 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 44 |
| 67 | 5 | 5 | 5 | 3 | 4 | 4 | 3 | 5 | 4 | 38 |
| 68 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 69 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 70 | 5 | 5 | 5 | 3 | 4 | 3 | 3 | 4 | 4 | 36 |
| 71 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |
| 72 | 5 | 5 | 5 | 4 | 4 | 4 | 3 | 3 | 4 | 37 |
| 73 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 3 | 33 |
| 74 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 75 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 34 |

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|-----|---|---|---|---|---|---|---|---|---|----|
| 76 | 4 | 5 | 5 | 3 | 3 | 3 | 3 | 3 | 3 | 32 |
| 77 | 5 | 5 | 5 | 3 | 3 | 3 | 4 | 5 | 5 | 38 |
| 78 | 5 | 5 | 5 | 4 | 3 | 4 | 3 | 4 | 3 | 36 |
| 79 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 37 |
| 80 | 5 | 4 | 5 | 4 | 5 | 5 | 3 | 4 | 4 | 39 |
| 81 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 36 |
| 82 | 5 | 5 | 5 | 4 | 4 | 5 | 3 | 4 | 5 | 40 |
| 83 | 4 | 5 | 5 | 2 | 4 | 5 | 4 | 4 | 5 | 38 |
| 84 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 42 |
| 85 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 40 |
| 86 | 5 | 5 | 4 | 3 | 4 | 4 | 4 | 5 | 4 | 38 |
| 87 | 5 | 4 | 5 | 3 | 5 | 4 | 4 | 5 | 4 | 39 |
| 88 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 4 | 5 | 35 |
| 89 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 41 |
| 90 | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 4 | 4 | 38 |
| 91 | 5 | 4 | 5 | 3 | 4 | 4 | 3 | 4 | 3 | 35 |
| 92 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 93 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 41 |
| 94 | 4 | 5 | 4 | 3 | 4 | 5 | 4 | 5 | 4 | 38 |
| 95 | 4 | 2 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 37 |
| 96 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 41 |
| 97 | 5 | 5 | 5 | 4 | 4 | 3 | 3 | 3 | 3 | 35 |
| 98 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 41 |
| 99 | 5 | 5 | 5 | 3 | 3 | 3 | 3 | 4 | 3 | 34 |
| 100 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 38 |

2. Kepercayaan

| No Responden | Kepercayaan | | | | | | | | | Total |
|--------------|-------------|------|------|------|------|------|------|------|------|-------|
| | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | |
| 1 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 39 |
| 2 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 43 |
| 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 38 |
| 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 3 | 5 | 39 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 44 |
| 6 | 4 | 4 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 36 |
| 7 | 4 | 3 | 3 | 3 | 4 | 5 | 4 | 4 | 4 | 34 |
| 8 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 41 |
| 9 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 33 |
| 10 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 11 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 38 |
| 12 | 3 | 4 | 3 | 4 | 3 | 5 | 4 | 3 | 4 | 36 |
| 13 | 4 | 4 | 4 | 4 | 2 | 4 | 4 | 4 | 4 | 34 |
| 14 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 27 |
| 15 | 3 | 3 | 3 | 3 | 3 | 3 | 5 | 4 | 5 | 32 |
| 16 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 17 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 39 |

| | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|----|
| 18 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 38 |
| 19 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 37 |
| 20 | 3 | 3 | 3 | 4 | 5 | 4 | 3 | 4 | 5 | 34 |
| 21 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 22 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 37 |
| 23 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 24 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 31 |
| 25 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 32 |
| 26 | 3 | 3 | 3 | 3 | 3 | 5 | 3 | 3 | 3 | 29 |
| 27 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 34 |
| 28 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 29 | 3 | 4 | 3 | 5 | 3 | 5 | 3 | 3 | 4 | 33 |
| 30 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 37 |
| 31 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 32 | 3 | 3 | 3 | 5 | 4 | 4 | 4 | 3 | 4 | 33 |
| 33 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 40 |
| 34 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 34 |
| 35 | 4 | 3 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 35 |
| 36 | 5 | 3 | 3 | 3 | 5 | 5 | 5 | 3 | 5 | 37 |
| 37 | 4 | 3 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 35 |
| 38 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 3 | 3 | 38 |
| 39 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 35 |
| 40 | 4 | 3 | 3 | 4 | 4 | 5 | 5 | 3 | 4 | 35 |
| 41 | 4 | 4 | 3 | 4 | 4 | 4 | 5 | 3 | 3 | 34 |
| 42 | 4 | 4 | 4 | 5 | 3 | 3 | 3 | 3 | 5 | 34 |
| 43 | 3 | 3 | 3 | 4 | 3 | 5 | 3 | 3 | 3 | 30 |
| 44 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 42 |
| 45 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 38 |
| 46 | 4 | 5 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 37 |
| 47 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 36 |
| 48 | 3 | 3 | 2 | 2 | 3 | 3 | 4 | 4 | 3 | 27 |
| 49 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 42 |
| 50 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 4 | 39 |
| 51 | 4 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 4 | 36 |
| 52 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 53 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 33 |
| 54 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 39 |
| 55 | 5 | 4 | 4 | 4 | 3 | 5 | 4 | 3 | 4 | 36 |
| 56 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 4 | 5 | 37 |
| 57 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 3 | 4 | 38 |
| 58 | 4 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 37 |
| 59 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 39 |
| 60 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 39 |
| 61 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 62 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 36 |
| 63 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 37 |
| 64 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 38 |
| 65 | 4 | 3 | 4 | 3 | 4 | 5 | 4 | 4 | 4 | 35 |

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|-----|---|---|---|---|---|---|---|---|---|----|
| 66 | 5 | 3 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 39 |
| 67 | 5 | 3 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 39 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 69 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 70 | 3 | 3 | 4 | 3 | 5 | 5 | 4 | 5 | 5 | 37 |
| 71 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 72 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 38 |
| 73 | 3 | 3 | 3 | 3 | 5 | 5 | 3 | 3 | 3 | 31 |
| 74 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 37 |
| 75 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 76 | 3 | 3 | 5 | 4 | 3 | 3 | 3 | 3 | 3 | 30 |
| 77 | 5 | 3 | 3 | 4 | 4 | 4 | 3 | 4 | 5 | 35 |
| 78 | 4 | 4 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 36 |
| 79 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 80 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 35 |
| 81 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 41 |
| 82 | 4 | 3 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 38 |
| 83 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 39 |
| 84 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 3 | 4 | 37 |
| 85 | 4 | 4 | 5 | 3 | 5 | 5 | 4 | 3 | 4 | 37 |
| 86 | 5 | 4 | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 38 |
| 87 | 3 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 3 | 37 |
| 88 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 3 | 5 | 39 |
| 89 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 41 |
| 90 | 4 | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 37 |
| 91 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 3 | 38 |
| 92 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 93 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 3 | 38 |
| 94 | 4 | 3 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 38 |
| 95 | 4 | 3 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 39 |
| 96 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 38 |
| 97 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 28 |
| 98 | 3 | 4 | 3 | 4 | 5 | 5 | 4 | 3 | 3 | 39 |
| 99 | 4 | 4 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 36 |
| 100 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |

3. Kemudahan

| No Responden | Kemudahan | | | | | | | | | Total |
|--------------|-----------|------|------|------|------|------|------|------|------|-------|
| | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | |
| 1 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 34 |
| 2 | 4 | 5 | 4 | 3 | 5 | 5 | 4 | 3 | 4 | 37 |
| 3 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 41 |
| 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 42 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 6 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 35 |
| 7 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 33 |
| 8 | 4 | 4 | 4 | 2 | 4 | 4 | 3 | 3 | 4 | 32 |

| | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|----|
| 9 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 30 |
| 10 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 11 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 38 |
| 12 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 2 | 33 |
| 13 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 14 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 27 |
| 15 | 2 | 5 | 4 | 2 | 3 | 4 | 4 | 3 | 4 | 31 |
| 16 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 37 |
| 17 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 40 |
| 18 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 19 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 20 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 28 |
| 21 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 22 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 23 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 24 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 27 |
| 25 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 28 |
| 26 | 3 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 29 |
| 27 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 33 |
| 28 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 29 | 4 | 5 | 4 | 4 | 3 | 5 | 4 | 3 | 4 | 36 |
| 30 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 40 |
| 31 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 32 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 35 |
| 33 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 39 |
| 34 | 5 | 4 | 4 | 4 | 4 | 3 | 5 | 3 | 3 | 35 |
| 35 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 36 | 4 | 4 | 4 | 3 | 4 | 3 | 5 | 3 | 3 | 33 |
| 37 | 3 | 4 | 4 | 4 | 3 | 4 | 5 | 3 | 3 | 33 |
| 38 | 5 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 35 |
| 39 | 4 | 4 | 4 | 3 | 4 | 4 | 2 | 4 | 4 | 33 |
| 40 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 2 | 32 |
| 41 | 4 | 4 | 3 | 3 | 4 | 3 | 5 | 4 | 3 | 33 |
| 42 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 3 | 3 | 38 |
| 43 | 3 | 4 | 3 | 3 | 3 | 3 | 5 | 5 | 3 | 32 |
| 44 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 43 |
| 45 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 33 |
| 46 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 36 |
| 47 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 36 |
| 48 | 4 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 33 |
| 49 | 4 | 5 | 4 | 3 | 4 | 4 | 5 | 5 | 4 | 38 |
| 50 | 5 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 5 | 38 |
| 51 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 38 |
| 52 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 44 |
| 53 | 3 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 30 |
| 54 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 37 |
| 55 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 5 | 3 | 35 |
| 56 | 4 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 4 | 36 |

| | | | | | | | | | | |
|-----|---|---|---|---|---|---|---|---|---|----|
| 57 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 40 |
| 58 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 39 |
| 59 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 39 |
| 60 | 3 | 4 | 4 | 5 | 3 | 4 | 4 | 5 | 4 | 36 |
| 61 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 62 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 39 |
| 63 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 38 |
| 64 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 40 |
| 65 | 4 | 4 | 4 | 4 | 5 | 3 | 4 | 4 | 4 | 36 |
| 66 | 4 | 5 | 4 | 5 | 4 | 3 | 4 | 4 | 4 | 37 |
| 67 | 4 | 5 | 4 | 5 | 4 | 3 | 4 | 4 | 4 | 37 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 69 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 70 | 4 | 4 | 4 | 2 | 4 | 4 | 2 | 4 | 5 | 33 |
| 71 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 72 | 4 | 4 | 4 | 4 | 1 | 4 | 4 | 4 | 5 | 34 |
| 73 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 28 |
| 74 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 35 |
| 75 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 76 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 28 |
| 77 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 37 |
| 78 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 35 |
| 79 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 80 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 41 |
| 81 | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 3 | 36 |
| 82 | 4 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 37 |
| 83 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 37 |
| 84 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 39 |
| 85 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 39 |
| 86 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 4 | 38 |
| 87 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 39 |
| 88 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 40 |
| 89 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 38 |
| 90 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 37 |
| 91 | 3 | 4 | 3 | 4 | 5 | 5 | 4 | 4 | 5 | 37 |
| 92 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 93 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 40 |
| 94 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 5 | 4 | 38 |
| 95 | 4 | 5 | 5 | 3 | 4 | 5 | 4 | 4 | 4 | 38 |
| 96 | 4 | 5 | 4 | 3 | 4 | 5 | 5 | 4 | 4 | 38 |
| 97 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 29 |
| 98 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 33 |
| 99 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 100 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 34 |

4. Keputusan Membayar Zakat

| No Responden | Keputusan Membayar Zakat | | | | | | | | | Total |
|--------------|--------------------------|------|------|------|------|------|------|------|------|-------|
| | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | X1.8 | X1.9 | |
| 1 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 34 |
| 2 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 43 |
| 3 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 41 |
| 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 42 |
| 6 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 35 |
| 7 | 3 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 4 | 30 |
| 8 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 37 |
| 9 | 3 | 4 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 29 |
| 10 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 11 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 38 |
| 12 | 3 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 31 |
| 13 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 35 |
| 14 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 27 |
| 15 | 4 | 4 | 5 | 4 | 5 | 4 | 1 | 5 | 5 | 37 |
| 16 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 17 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 4 | 4 | 36 |
| 18 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 41 |
| 19 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 20 | 3 | 3 | 3 | 5 | 3 | 2 | 3 | 3 | 2 | 27 |
| 21 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 22 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 23 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 45 |
| 24 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 28 |
| 25 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 27 |
| 26 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 28 |
| 27 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 30 |
| 28 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 29 | 4 | 4 | 3 | 3 | 3 | 2 | 3 | 4 | 4 | 30 |
| 30 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 34 |
| 31 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 32 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 40 |
| 33 | 4 | 5 | 2 | 5 | 5 | 5 | 5 | 5 | 5 | 41 |
| 34 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 3 | 37 |
| 35 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 36 | 3 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 3 | 36 |
| 37 | 3 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 40 |
| 38 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 38 |
| 39 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 40 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 35 |
| 41 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 36 |
| 42 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 30 |
| 43 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 26 |
| 44 | 3 | 5 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 35 |

| | | | | | | | | | | |
|-----|---|---|---|---|---|---|---|---|---|----|
| 93 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 3 | 38 |
| 94 | 5 | 4 | 4 | 5 | 5 | 4 | 3 | 4 | 4 | 38 |
| 95 | 3 | 4 | 4 | 5 | 4 | 3 | 3 | 4 | 4 | 34 |
| 96 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 39 |
| 97 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 36 |
| 98 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 5 | 34 |
| 99 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 27 |
| 100 | 4 | 3 | 3 | 4 | 3 | 3 | 4 | 3 | 4 | 31 |

LAMPIRAN II

DATA SPSS

A. UJI VALIDITAS

1. LITERASI (X1)

Correlations

| | | X1 | X2 | X3 | X4 | X5 | X6 | X7 | X8 | X9 | TOTAL |
|----|---------------------|--------|-------|--------|-------|-------|-------|-------|--------|-------|--------|
| X1 | Pearson Correlation | 1 | .241* | .353** | .039 | .101 | .145 | .222* | .278** | .033 | .406** |
| | Sig. (2-tailed) | | .008 | <,001 | .677 | .275 | .117 | .016 | .002 | .721 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X2 | Pearson Correlation | .241** | 1 | .046 | .221* | .073 | -.079 | .024 | .169 | -.015 | .309** |
| | Sig. (2-tailed) | .008 | | .618 | .016 | .430 | .393 | .793 | .067 | .875 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X3 | Pearson Correlation | .353** | .046 | 1 | .011 | .131 | .158 | .077 | .153 | .105 | .390** |
| | Sig. (2-tailed) | <,001 | .618 | | .907 | .156 | .088 | .410 | .098 | .260 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X4 | Pearson Correlation | .039 | .221* | .011 | 1 | .220* | .206* | .315* | .097 | .096 | .457** |
| | Sig. (2-tailed) | .677 | .016 | .907 | | .017 | .026 | <,001 | .295 | .301 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X5 | Pearson Correlation | .101 | .073 | .131 | .220* | 1 | .259* | .410* | .151 | .390* | .561** |
| | Sig. (2-tailed) | .275 | .430 | .156 | .017 | | .005 | <,001 | .103 | <,001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X6 | Pearson Correlation | .145 | -.079 | .158 | .206* | .259* | 1 | .384* | .368** | .255* | .562** |
| | Sig. (2-tailed) | .117 | .393 | .088 | .026 | .005 | | <,001 | <,001 | .005 | <,001 |

| | | | | | | | | | | | |
|-------|---------------------|--------|-------|--------|-------|-------|-------|-------|--------|-------|--------|
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X7 | Pearson Correlation | .222* | .024 | .077 | .315* | .410* | .384* | 1 | .308** | .370* | .656** |
| | Sig. (2-tailed) | .016 | .793 | .410 | <,001 | <,001 | <,001 | | <,001 | <,001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X8 | Pearson Correlation | .278** | .169 | .153 | .097 | .151 | .368* | .308* | 1 | .229* | .574** |
| | Sig. (2-tailed) | .002 | .067 | .098 | .295 | .103 | <,001 | <,001 | | .013 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X9 | Pearson Correlation | .033 | -.015 | .105 | .096 | .390* | .255* | .370* | .229* | 1 | .456** |
| | Sig. (2-tailed) | .721 | .875 | .260 | .301 | <,001 | .005 | <,001 | .013 | | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| TOTAL | Pearson Correlation | .406** | .309* | .390** | .457* | .561* | .562* | .656* | .574** | .456* | 1 |
| | Sig. (2-tailed) | <,001 | <,001 | <,001 | <,001 | <,001 | <,001 | <,001 | <,001 | <,001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |

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

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

2. KEPERCAYAAN (X2)

| | | Correlations | | | | | | | | | |
|----|---------------------|--------------|--------|--------|-------|-------|-------|-------|--------|-------|--------|
| | | X1 | X2 | X3 | X4 | X5 | X6 | X7 | X8 | X9 | TOTAL |
| X1 | Pearson Correlation | 1 | .334** | .517** | .320* | .389* | .321* | .473* | .301** | .489* | .537** |
| | Sig. (2-tailed) | | <,001 | <,001 | <,001 | <,001 | <,001 | <,001 | <,001 | <,001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 117 | 118 | 118 | 118 |
| X2 | Pearson Correlation | .334** | 1 | .579** | .352* | .220* | .190* | .331* | .243** | .088 | .520** |
| | Sig. (2-tailed) | <,001 | | <,001 | <,001 | .017 | .040 | <,001 | .008 | .345 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 117 | 118 | 118 | 118 |

| | | | | | | | | | | | |
|-------|---------------------|--------|--------|--------|-------|-------|-------|-------|--------|-------|--------|
| X3 | Pearson Correlation | .517** | .579** | 1 | .421* | .313* | .151 | .291* | .332** | .304* | .596** |
| | Sig. (2-tailed) | <,001 | <,001 | | <,001 | <,001 | .103 | .001 | <,001 | <,001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 117 | 118 | 118 | 118 |
| X4 | Pearson Correlation | .320** | .352** | .421** | 1 | .153 | .244* | .253* | .195* | .330* | .481** |
| | Sig. (2-tailed) | <,001 | <,001 | <,001 | | .097 | .008 | .006 | .035 | <,001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 117 | 118 | 118 | 118 |
| X5 | Pearson Correlation | .389** | .220* | .313** | .153 | 1 | .244* | .301* | .139 | .270* | .427** |
| | Sig. (2-tailed) | <,001 | .017 | <,001 | .097 | | .008 | <,001 | .132 | .003 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 117 | 118 | 118 | 118 |
| X6 | Pearson Correlation | .321** | .190* | .151 | .244* | .244* | 1 | .227* | .211* | .258* | .330** |
| | Sig. (2-tailed) | <,001 | .040 | .103 | .008 | .008 | | .014 | .022 | .005 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 117 | 118 | 118 | 118 |
| X7 | Pearson Correlation | .473** | .331** | .291** | .253* | .301* | .227* | 1 | .170 | .351* | .578** |
| | Sig. (2-tailed) | <,001 | <,001 | .001 | .006 | <,001 | .014 | | .067 | <,001 | <,001 |
| | N | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| X8 | Pearson Correlation | .301** | .243** | .332** | .195* | .139 | .211* | .170 | 1 | .400* | .421** |
| | Sig. (2-tailed) | <,001 | .008 | <,001 | .035 | .132 | .022 | .067 | | <,001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 117 | 118 | 118 | 118 |
| X9 | Pearson Correlation | .489** | .088 | .304** | .330* | .270* | .258* | .351* | .400** | 1 | .465** |
| | Sig. (2-tailed) | <,001 | .345 | <,001 | <,001 | .003 | .005 | <,001 | <,001 | | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 117 | 118 | 118 | 118 |
| TOTAL | Pearson Correlation | .537** | .520** | .596** | .481* | .427* | .330* | .578* | .421** | .465* | 1 |

| | | | | | | | | | | | |
|-------|---------------------|-------|--------|--------|-------|--------|-------|--------|-------|-------|--------|
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X3 | Pearson Correlation | .410* | .402** | 1 | .342* | .394** | .421* | .273** | .483* | .339* | .648** |
| | Sig. (2-tailed) | <,001 | <,001 | | <,001 | <,001 | <,001 | .003 | <,001 | <,001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X4 | Pearson Correlation | .460* | .243** | .342** | 1 | .467** | .417* | .280** | .364* | .290* | .626** |
| | Sig. (2-tailed) | <,001 | .008 | <,001 | | <,001 | <,001 | .002 | <,001 | .001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X5 | Pearson Correlation | .411* | .528** | .394** | .467* | 1 | .531* | .307** | .293* | .310* | .689** |
| | Sig. (2-tailed) | <,001 | <,001 | <,001 | <,001 | | <,001 | <,001 | .001 | <,001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X6 | Pearson Correlation | .439* | .471** | .421** | .417* | .531** | 1 | .559** | .513* | .442* | .801** |
| | Sig. (2-tailed) | <,001 | <,001 | <,001 | <,001 | <,001 | | <,001 | <,001 | <,001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X7 | Pearson Correlation | .387* | .446** | .273** | .280* | .307** | .559* | 1 | .391* | .346* | .643** |
| | Sig. (2-tailed) | <,001 | <,001 | .003 | .002 | <,001 | <,001 | | <,001 | <,001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X8 | Pearson Correlation | .451* | .478** | .483** | .364* | .293** | .513* | .391** | 1 | .507* | .706** |
| | Sig. (2-tailed) | <,001 | <,001 | <,001 | <,001 | .001 | <,001 | <,001 | | <,001 | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| X9 | Pearson Correlation | .392* | .362** | .339** | .290* | .310** | .442* | .346** | .507* | 1 | .627** |
| | Sig. (2-tailed) | <,001 | <,001 | <,001 | .001 | <,001 | <,001 | <,001 | <,001 | | <,001 |
| | N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |
| TOTAL | Pearson Correlation | .687* | .695** | .648** | .626* | .689** | .801* | .643** | .706* | .627* | 1 |

| | | | | | | | | | | |
|-----------------|-----------|-------|-------|-----------|-------|-----------|-------|-----------|-----------|-----|
| Sig. (2-tailed) | <,00 1 | <,001 | <,001 | <,00 1 | <,001 | <,00 1 | <,001 | <,00 1 | <,00 1 | |
| N | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 | 118 |

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

B. UJI REABILITAS

1. UJI REABILITAS LITERASI

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .663 | 9 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| X1 | 33.33 | 10.121 | .312 | .642 |
| X2 | 33.36 | 10.471 | .155 | .673 |
| X3 | 33.42 | 10.315 | .216 | .659 |
| X4 | 34.15 | 9.053 | .287 | .656 |
| X5 | 33.90 | 9.391 | .428 | .617 |
| X6 | 33.86 | 9.349 | .409 | .620 |
| X7 | 34.12 | 8.618 | .526 | .589 |
| X8 | 33.92 | 9.463 | .407 | .621 |
| X9 | 33.87 | 9.428 | .345 | .634 |

2. UJI REABILITAS KEPERCAYAAN

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .790 | 9 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| X1 | 32.54 | 10.095 | .650 | .748 |
| X2 | 32.65 | 10.281 | .473 | .771 |
| X3 | 32.62 | 9.875 | .609 | .751 |
| X4 | 32.52 | 10.459 | .456 | .773 |
| X5 | 32.43 | 10.626 | .397 | .781 |
| X6 | 32.15 | 11.005 | .369 | .784 |
| X7 | 32.43 | 10.781 | .479 | .770 |
| X8 | 32.68 | 10.635 | .396 | .781 |
| X9 | 32.50 | 10.407 | .497 | .767 |

3. UJI REABILITAS KEMUDAHAN

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .855 | 9 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| X1 | 32.36 | 13.633 | .645 | .833 |
| X2 | 32.21 | 13.844 | .634 | .835 |
| X3 | 32.31 | 13.992 | .675 | .832 |
| X4 | 32.54 | 13.532 | .531 | .846 |
| X5 | 32.37 | 13.706 | .572 | .840 |
| X6 | 32.31 | 13.909 | .566 | .841 |
| X7 | 32.31 | 14.388 | .516 | .846 |
| X8 | 32.31 | 13.940 | .567 | .841 |
| X9 | 32.40 | 13.934 | .530 | .845 |

4. UJI REABILITAS KEPUTUSAN MEMBAYAR ZAKAT

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .859 | 9 |

Item-Total Statistics

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|----|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| X1 | 32.06 | 13.492 | .610 | .842 |
| X2 | 31.97 | 13.777 | .608 | .843 |
| X3 | 32.04 | 13.631 | .549 | .848 |
| X4 | 31.91 | 14.102 | .511 | .851 |
| X5 | 31.94 | 13.783 | .582 | .845 |
| X6 | 31.94 | 12.860 | .699 | .832 |
| X7 | 32.08 | 13.565 | .537 | .850 |
| X8 | 31.82 | 13.361 | .635 | .839 |
| X9 | 31.97 | 13.879 | .537 | .849 |

C. UJI NORMALITAS

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|--|-------------------------|-------------------------|
| N | | 118 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 4.73202514 |
| Most Extreme Differences | Absolute | .074 |
| | Positive | .051 |
| | Negative | -.074 |
| Test Statistic | | .074 |
| Asymp. Sig. (2-tailed) ^c | | .166 |
| Monte Carlo Sig. (2-tailed) ^d | Sig. | .114 |
| | 99% Confidence Interval | Lower Bound |

| | |
|-------------|------|
| Upper Bound | .122 |
|-------------|------|

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 303130861.

D. UJI MULTIKOLINERITAS

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|-------|-------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 19.225 | 5.763 | | 3.336 | .001 | | |
| | LITERASI | .302 | .109 | .253 | 2.762 | .007 | .962 | 1.039 |
| | KEPERCAYAAN | .038 | .100 | .037 | .386 | .700 | .901 | 1.110 |
| | KEMUDAHAN | .087 | .092 | .088 | .945 | .347 | .932 | 1.073 |

a. Dependent Variable: KEPUTUSAN MEMBAYAR ZAKAT MELALUI BSI MOBILE

E. UJI HETEROSKEDASTISITAS

F. Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.453 | 3.385 | | .725 | .470 |
| | LITERASI | .025 | .064 | .038 | .396 | .693 |
| | KEPERCAYAAN | .011 | .059 | .019 | .190 | .850 |
| | KEMUDAHAN | -.001 | .054 | -.002 | -.020 | .984 |

a. Dependent Variable: Abs_RES

G. UJI REGRESI LINIER BERGANDA

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-----------------------------|------------|---------------------------|---|------|
| | B | Std. Error | Beta | | |

| | | | | | | |
|---|-------------|-------|-------|------|-------|-------|
| 1 | (Constant) | 6.007 | 3.303 | | 1.819 | .072 |
| | LITERASI | .132 | .103 | .117 | 1.285 | .202 |
| | KEPERCAYAAN | .291 | .114 | .256 | 2.545 | .012 |
| | KEMUDAHAN | .393 | .095 | .392 | 4.119 | <,001 |

a. Dependent Variable: KEPUTUSAN MEMBAYAR ZAKAT MELALUI BSI MOBILE

H. UJI KOEFISIEN DETERMINASI

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .674 ^a | .455 | .440 | 3.09082 |

a. Predictors: (Constant), KEMUDAHAN, LITERASI, KEPERCAYAAN

I. UJI T

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-------------|-----------------------------|------------|---------------------------|-------|-------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 6.007 | 3.303 | | 1.819 | .072 |
| | LITERASI | .132 | .103 | .117 | 1.285 | .202 |
| | KEPERCAYAAN | .291 | .114 | .256 | 2.545 | .012 |
| | KEMUDAHAN | .393 | .095 | .392 | 4.119 | <,001 |

a. Dependent Variable: KEPUTUSAN MEMBAYAR ZAKAT MELALUI BSI MOBILE

J. UJI F

ANOVA^a

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|--------------------|
| 1 | Regression | 907.866 | 3 | 302.622 | 31.678 | <,001 ^b |

| | | | | | |
|----------|----------|-----|-------|--|--|
| Residual | 1089.058 | 114 | 9.553 | | |
| Total | 1996.924 | 117 | | | |

- a. Dependent Variable: KEPUTUSAN MEMBAYAR ZAKAT MELALUI BSI MOBILE
b. Predictors: (Constant), KEMUDAHAN, LITERASI, KEPERCAYAAN

R TABEL

| df = (N-2) | Tingkat signifikansi untuk uji satu arah | | | | |
|------------|--|--------|--------|--------|--------|
| | 0.05 | 0.025 | 0.01 | 0.005 | 0.0005 |
| | Tingkat signifikansi untuk uji dua arah | | | | |
| | 0.1 | 0.05 | 0.02 | 0.01 | 0.001 |
| 51 | 0.2284 | 0.2706 | 0.3188 | 0.3509 | 0.4393 |
| 52 | 0.2262 | 0.2681 | 0.3158 | 0.3477 | 0.4354 |
| 53 | 0.2241 | 0.2656 | 0.3129 | 0.3445 | 0.4317 |
| 54 | 0.2221 | 0.2632 | 0.3102 | 0.3415 | 0.4280 |
| 55 | 0.2201 | 0.2609 | 0.3074 | 0.3385 | 0.4244 |
| 56 | 0.2181 | 0.2586 | 0.3048 | 0.3357 | 0.4210 |
| 57 | 0.2162 | 0.2564 | 0.3022 | 0.3328 | 0.4176 |
| 58 | 0.2144 | 0.2542 | 0.2997 | 0.3301 | 0.4143 |
| 59 | 0.2126 | 0.2521 | 0.2972 | 0.3274 | 0.4110 |
| 60 | 0.2108 | 0.2500 | 0.2948 | 0.3248 | 0.4079 |
| 61 | 0.2091 | 0.2480 | 0.2925 | 0.3223 | 0.4048 |
| 62 | 0.2075 | 0.2461 | 0.2902 | 0.3198 | 0.4018 |
| 63 | 0.2058 | 0.2441 | 0.2880 | 0.3173 | 0.3988 |
| 64 | 0.2042 | 0.2423 | 0.2858 | 0.3150 | 0.3959 |
| 65 | 0.2027 | 0.2404 | 0.2837 | 0.3126 | 0.3931 |
| 66 | 0.2012 | 0.2387 | 0.2816 | 0.3104 | 0.3903 |
| 67 | 0.1997 | 0.2369 | 0.2796 | 0.3081 | 0.3876 |
| 68 | 0.1982 | 0.2352 | 0.2776 | 0.3060 | 0.3850 |
| 69 | 0.1968 | 0.2335 | 0.2756 | 0.3038 | 0.3823 |
| 70 | 0.1954 | 0.2319 | 0.2737 | 0.3017 | 0.3798 |
| 71 | 0.1940 | 0.2303 | 0.2718 | 0.2997 | 0.3773 |
| 72 | 0.1927 | 0.2287 | 0.2700 | 0.2977 | 0.3748 |
| 73 | 0.1914 | 0.2272 | 0.2682 | 0.2957 | 0.3724 |
| 74 | 0.1901 | 0.2257 | 0.2664 | 0.2938 | 0.3701 |
| 75 | 0.1888 | 0.2242 | 0.2647 | 0.2919 | 0.3678 |
| 76 | 0.1876 | 0.2227 | 0.2630 | 0.2900 | 0.3655 |
| 77 | 0.1864 | 0.2213 | 0.2613 | 0.2882 | 0.3633 |
| 78 | 0.1852 | 0.2199 | 0.2597 | 0.2864 | 0.3611 |
| 79 | 0.1841 | 0.2185 | 0.2581 | 0.2847 | 0.3589 |
| 80 | 0.1829 | 0.2172 | 0.2565 | 0.2830 | 0.3568 |
| 81 | 0.1818 | 0.2159 | 0.2550 | 0.2813 | 0.3547 |
| 82 | 0.1807 | 0.2146 | 0.2535 | 0.2796 | 0.3527 |
| 83 | 0.1796 | 0.2133 | 0.2520 | 0.2780 | 0.3507 |
| 84 | 0.1786 | 0.2120 | 0.2505 | 0.2764 | 0.3487 |
| 85 | 0.1775 | 0.2108 | 0.2491 | 0.2748 | 0.3468 |
| 86 | 0.1765 | 0.2096 | 0.2477 | 0.2732 | 0.3449 |
| 87 | 0.1755 | 0.2084 | 0.2463 | 0.2717 | 0.3430 |
| 88 | 0.1745 | 0.2072 | 0.2449 | 0.2702 | 0.3412 |
| 89 | 0.1735 | 0.2061 | 0.2435 | 0.2687 | 0.3393 |
| 90 | 0.1726 | 0.2050 | 0.2422 | 0.2673 | 0.3375 |
| 91 | 0.1716 | 0.2039 | 0.2409 | 0.2659 | 0.3358 |
| 92 | 0.1707 | 0.2028 | 0.2396 | 0.2645 | 0.3341 |
| 93 | 0.1698 | 0.2017 | 0.2384 | 0.2631 | 0.3323 |
| 94 | 0.1689 | 0.2006 | 0.2371 | 0.2617 | 0.3307 |
| 95 | 0.1680 | 0.1996 | 0.2359 | 0.2604 | 0.3290 |
| 96 | 0.1671 | 0.1986 | 0.2347 | 0.2591 | 0.3274 |
| 97 | 0.1663 | 0.1975 | 0.2335 | 0.2578 | 0.3258 |
| 98 | 0.1654 | 0.1966 | 0.2324 | 0.2565 | 0.3242 |
| 99 | 0.1646 | 0.1956 | 0.2312 | 0.2552 | 0.3226 |
| 100 | 0.1638 | 0.1946 | 0.2301 | 0.2540 | 0.3211 |

| df = (N-2) | Tingkat signifikansi untuk uji satu arah | | | | |
|------------|--|--------|--------|--------|--------|
| | 0.05 | 0.025 | 0.01 | 0.005 | 0.0005 |
| | Tingkat signifikansi untuk uji dua arah | | | | |
| | 0.1 | 0.05 | 0.02 | 0.01 | 0.001 |
| 51 | 0.2284 | 0.2706 | 0.3188 | 0.3509 | 0.4393 |
| 52 | 0.2262 | 0.2681 | 0.3158 | 0.3477 | 0.4354 |
| 53 | 0.2241 | 0.2656 | 0.3129 | 0.3445 | 0.4317 |
| 54 | 0.2221 | 0.2632 | 0.3102 | 0.3415 | 0.4280 |
| 55 | 0.2201 | 0.2609 | 0.3074 | 0.3385 | 0.4244 |
| 56 | 0.2181 | 0.2586 | 0.3048 | 0.3357 | 0.4210 |
| 57 | 0.2162 | 0.2564 | 0.3022 | 0.3328 | 0.4176 |
| 58 | 0.2144 | 0.2542 | 0.2997 | 0.3301 | 0.4143 |
| 59 | 0.2126 | 0.2521 | 0.2972 | 0.3274 | 0.4110 |
| 60 | 0.2108 | 0.2500 | 0.2948 | 0.3248 | 0.4079 |
| 61 | 0.2091 | 0.2480 | 0.2925 | 0.3223 | 0.4048 |
| 62 | 0.2075 | 0.2461 | 0.2902 | 0.3198 | 0.4018 |
| 63 | 0.2058 | 0.2441 | 0.2880 | 0.3173 | 0.3988 |
| 64 | 0.2042 | 0.2423 | 0.2858 | 0.3150 | 0.3959 |
| 65 | 0.2027 | 0.2404 | 0.2837 | 0.3126 | 0.3931 |
| 66 | 0.2012 | 0.2387 | 0.2816 | 0.3104 | 0.3903 |
| 67 | 0.1997 | 0.2369 | 0.2796 | 0.3081 | 0.3876 |
| 68 | 0.1982 | 0.2352 | 0.2776 | 0.3060 | 0.3850 |
| 69 | 0.1968 | 0.2335 | 0.2756 | 0.3038 | 0.3823 |
| 70 | 0.1954 | 0.2319 | 0.2737 | 0.3017 | 0.3798 |
| 71 | 0.1940 | 0.2303 | 0.2718 | 0.2997 | 0.3773 |
| 72 | 0.1927 | 0.2287 | 0.2700 | 0.2977 | 0.3748 |
| 73 | 0.1914 | 0.2272 | 0.2682 | 0.2957 | 0.3724 |
| 74 | 0.1901 | 0.2257 | 0.2664 | 0.2938 | 0.3701 |
| 75 | 0.1888 | 0.2242 | 0.2647 | 0.2919 | 0.3678 |
| 76 | 0.1876 | 0.2227 | 0.2630 | 0.2900 | 0.3655 |
| 77 | 0.1864 | 0.2213 | 0.2613 | 0.2882 | 0.3633 |
| 78 | 0.1852 | 0.2199 | 0.2597 | 0.2864 | 0.3611 |
| 79 | 0.1841 | 0.2185 | 0.2581 | 0.2847 | 0.3589 |
| 80 | 0.1829 | 0.2172 | 0.2565 | 0.2830 | 0.3568 |
| 81 | 0.1818 | 0.2159 | 0.2550 | 0.2813 | 0.3547 |
| 82 | 0.1807 | 0.2146 | 0.2535 | 0.2796 | 0.3527 |
| 83 | 0.1796 | 0.2133 | 0.2520 | 0.2780 | 0.3507 |
| 84 | 0.1786 | 0.2120 | 0.2505 | 0.2764 | 0.3487 |
| 85 | 0.1775 | 0.2108 | 0.2491 | 0.2748 | 0.3468 |
| 86 | 0.1765 | 0.2096 | 0.2477 | 0.2732 | 0.3449 |
| 87 | 0.1755 | 0.2084 | 0.2463 | 0.2717 | 0.3430 |
| 88 | 0.1745 | 0.2072 | 0.2449 | 0.2702 | 0.3412 |
| 89 | 0.1735 | 0.2061 | 0.2435 | 0.2687 | 0.3393 |
| 90 | 0.1726 | 0.2050 | 0.2422 | 0.2673 | 0.3375 |
| 91 | 0.1716 | 0.2039 | 0.2409 | 0.2659 | 0.3358 |
| 92 | 0.1707 | 0.2028 | 0.2396 | 0.2645 | 0.3341 |
| 93 | 0.1698 | 0.2017 | 0.2384 | 0.2631 | 0.3323 |
| 94 | 0.1689 | 0.2006 | 0.2371 | 0.2617 | 0.3307 |
| 95 | 0.1680 | 0.1996 | 0.2359 | 0.2604 | 0.3290 |
| 96 | 0.1671 | 0.1986 | 0.2347 | 0.2591 | 0.3274 |
| 97 | 0.1663 | 0.1975 | 0.2335 | 0.2578 | 0.3258 |
| 98 | 0.1654 | 0.1966 | 0.2324 | 0.2565 | 0.3242 |
| 99 | 0.1646 | 0.1956 | 0.2312 | 0.2552 | 0.3226 |
| 100 | 0.1638 | 0.1946 | 0.2301 | 0.2540 | 0.3211 |

F TABEL

Titik Persentase Distribusi F untuk Probabilita = 0,05

| df untuk penyebut (N2) | df untuk pembilang (N1) | | | | | | | | | | | | | | |
|------------------------|-------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 91 | 3.95 | 3.10 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.94 | 1.90 | 1.86 | 1.83 | 1.80 | 1.78 |
| 92 | 3.94 | 3.10 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.94 | 1.89 | 1.86 | 1.83 | 1.80 | 1.78 |
| 93 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.83 | 1.80 | 1.78 |
| 94 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.83 | 1.80 | 1.77 |
| 95 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.20 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.86 | 1.82 | 1.80 | 1.77 |
| 96 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.19 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.80 | 1.77 |
| 97 | 3.94 | 3.09 | 2.70 | 2.47 | 2.31 | 2.19 | 2.11 | 2.04 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.80 | 1.77 |
| 98 | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| 99 | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.98 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| 100 | 3.94 | 3.09 | 2.70 | 2.46 | 2.31 | 2.19 | 2.10 | 2.03 | 1.97 | 1.93 | 1.89 | 1.85 | 1.82 | 1.79 | 1.77 |
| 101 | 3.94 | 3.09 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.93 | 1.88 | 1.85 | 1.82 | 1.79 | 1.77 |
| 102 | 3.93 | 3.09 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.82 | 1.79 | 1.77 |
| 103 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.82 | 1.79 | 1.76 |
| 104 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.82 | 1.79 | 1.76 |
| 105 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.85 | 1.81 | 1.79 | 1.76 |
| 106 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.19 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.79 | 1.76 |
| 107 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.18 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.79 | 1.76 |
| 108 | 3.93 | 3.08 | 2.69 | 2.46 | 2.30 | 2.18 | 2.10 | 2.03 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 109 | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 110 | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 111 | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.97 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 112 | 3.93 | 3.08 | 2.69 | 2.45 | 2.30 | 2.18 | 2.09 | 2.02 | 1.96 | 1.92 | 1.88 | 1.84 | 1.81 | 1.78 | 1.76 |
| 113 | 3.93 | 3.08 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.92 | 1.87 | 1.84 | 1.81 | 1.78 | 1.76 |
| 114 | 3.92 | 3.08 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.81 | 1.78 | 1.75 |
| 115 | 3.92 | 3.08 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.81 | 1.78 | 1.75 |
| 116 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.81 | 1.78 | 1.75 |
| 117 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.80 | 1.78 | 1.75 |
| 118 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.84 | 1.80 | 1.78 | 1.75 |
| 119 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.78 | 1.75 |
| 120 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.18 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.78 | 1.75 |
| 121 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.17 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 122 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.17 | 2.09 | 2.02 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 123 | 3.92 | 3.07 | 2.68 | 2.45 | 2.29 | 2.17 | 2.08 | 2.01 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 124 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 125 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.96 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 126 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.95 | 1.91 | 1.87 | 1.83 | 1.80 | 1.77 | 1.75 |
| 127 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.95 | 1.91 | 1.86 | 1.83 | 1.80 | 1.77 | 1.75 |
| 128 | 3.92 | 3.07 | 2.68 | 2.44 | 2.29 | 2.17 | 2.08 | 2.01 | 1.95 | 1.91 | 1.86 | 1.83 | 1.80 | 1.77 | 1.75 |
| 129 | 3.91 | 3.07 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.80 | 1.77 | 1.74 |
| 130 | 3.91 | 3.07 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.80 | 1.77 | 1.74 |
| 131 | 3.91 | 3.07 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.80 | 1.77 | 1.74 |
| 132 | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.79 | 1.77 | 1.74 |
| 133 | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.79 | 1.77 | 1.74 |
| 134 | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.83 | 1.79 | 1.77 | 1.74 |
| 135 | 3.91 | 3.06 | 2.67 | 2.44 | 2.28 | 2.17 | 2.08 | 2.01 | 1.95 | 1.90 | 1.86 | 1.82 | 1.79 | 1.77 | 1.74 |

T TABEL

TABEL NILAI KRITIS DISTRIBUSI T

| df | One-Tailed Test | | | | | | |
|-----|-----------------|----------|----------|----------|----------|----------|----------|
| | 0,25 | 0,10 | 0,05 | 0,025 | 0,01 | 0,005 | 0,001 |
| | Two-Tailed Test | | | | | | |
| | 0,50 | 0,20 | 0,10 | 0,05 | 0,02 | 0,01 | 0,002 |
| 81 | 0,677531 | 1,292091 | 1,663884 | 1,989686 | 2,373270 | 2,637897 | 3,193922 |
| 82 | 0,677493 | 1,291961 | 1,663649 | 1,989319 | 2,372687 | 2,637123 | 3,192619 |
| 83 | 0,677457 | 1,291835 | 1,663420 | 1,988960 | 2,372119 | 2,636369 | 3,191349 |
| 84 | 0,677422 | 1,291711 | 1,663197 | 1,988610 | 2,371564 | 2,635632 | 3,190111 |
| 85 | 0,677387 | 1,291591 | 1,662978 | 1,988268 | 2,371022 | 2,634914 | 3,188902 |
| 86 | 0,677353 | 1,291473 | 1,662765 | 1,987934 | 2,370493 | 2,634212 | 3,187722 |
| 87 | 0,677320 | 1,291358 | 1,662557 | 1,987608 | 2,369977 | 2,633527 | 3,186569 |
| 88 | 0,677288 | 1,291246 | 1,662354 | 1,987290 | 2,369472 | 2,632858 | 3,185444 |
| 89 | 0,677256 | 1,291136 | 1,662155 | 1,986979 | 2,368979 | 2,632204 | 3,184345 |
| 90 | 0,677225 | 1,291029 | 1,661961 | 1,986675 | 2,368497 | 2,631565 | 3,183271 |
| 91 | 0,677195 | 1,290924 | 1,661771 | 1,986377 | 2,368026 | 2,630940 | 3,182221 |
| 92 | 0,677166 | 1,290821 | 1,661585 | 1,986086 | 2,367566 | 2,630330 | 3,181194 |
| 93 | 0,677137 | 1,290721 | 1,661404 | 1,985802 | 2,367115 | 2,629732 | 3,180191 |
| 94 | 0,677109 | 1,290623 | 1,661226 | 1,985523 | 2,366674 | 2,629148 | 3,179209 |
| 95 | 0,677081 | 1,290527 | 1,661052 | 1,985251 | 2,366243 | 2,628576 | 3,178248 |
| 96 | 0,677054 | 1,290432 | 1,660881 | 1,984984 | 2,365821 | 2,628016 | 3,177308 |
| 97 | 0,677027 | 1,290340 | 1,660715 | 1,984723 | 2,365407 | 2,627468 | 3,176387 |
| 98 | 0,677001 | 1,290250 | 1,660551 | 1,984467 | 2,365002 | 2,626931 | 3,175486 |
| 99 | 0,676976 | 1,290161 | 1,660391 | 1,984217 | 2,364606 | 2,626405 | 3,174604 |
| 100 | 0,676951 | 1,290075 | 1,660234 | 1,983972 | 2,364217 | 2,625891 | 3,173739 |
| 101 | 0,676927 | 1,289990 | 1,660081 | 1,983731 | 2,363837 | 2,625386 | 3,172893 |
| 102 | 0,676903 | 1,289907 | 1,659930 | 1,983495 | 2,363464 | 2,624891 | 3,172063 |
| 103 | 0,676879 | 1,289825 | 1,659782 | 1,983264 | 2,363098 | 2,624407 | 3,171250 |
| 104 | 0,676856 | 1,289745 | 1,659637 | 1,983038 | 2,362739 | 2,623932 | 3,170452 |
| 105 | 0,676833 | 1,289666 | 1,659495 | 1,982815 | 2,362388 | 2,623465 | 3,169670 |
| 106 | 0,676811 | 1,289589 | 1,659356 | 1,982597 | 2,362043 | 2,623008 | 3,168904 |
| 107 | 0,676790 | 1,289514 | 1,659219 | 1,982383 | 2,361704 | 2,622560 | 3,168152 |
| 108 | 0,676768 | 1,289439 | 1,659085 | 1,982173 | 2,361372 | 2,622120 | 3,167414 |
| 109 | 0,676747 | 1,289367 | 1,658953 | 1,981967 | 2,361046 | 2,621688 | 3,166690 |
| 110 | 0,676727 | 1,289295 | 1,658824 | 1,981765 | 2,360726 | 2,621265 | 3,165979 |
| 111 | 0,676706 | 1,289225 | 1,658697 | 1,981567 | 2,360412 | 2,620849 | 3,165282 |
| 112 | 0,676687 | 1,289156 | 1,658573 | 1,981372 | 2,360104 | 2,620440 | 3,164597 |
| 113 | 0,676667 | 1,289088 | 1,658450 | 1,981180 | 2,359801 | 2,620039 | 3,163925 |
| 114 | 0,676648 | 1,289022 | 1,658330 | 1,980992 | 2,359504 | 2,619645 | 3,163265 |
| 115 | 0,676629 | 1,288957 | 1,658212 | 1,980808 | 2,359212 | 2,619258 | 3,162616 |
| 116 | 0,676611 | 1,288892 | 1,658096 | 1,980626 | 2,358924 | 2,618878 | 3,161979 |
| 117 | 0,676592 | 1,288829 | 1,657982 | 1,980448 | 2,358642 | 2,618504 | 3,161353 |
| 118 | 0,676575 | 1,288767 | 1,657870 | 1,980272 | 2,358365 | 2,618137 | 3,160738 |
| 119 | 0,676557 | 1,288706 | 1,657759 | 1,980100 | 2,358093 | 2,617776 | 3,160133 |
| 120 | 0,676540 | 1,288646 | 1,657651 | 1,979930 | 2,357825 | 2,617421 | 3,159539 |

DAFTAR RIWAYAT HIDUP

1. Nama : Ernita Hayyun
2. Tempat Tanggal Lahir : Banjarmasin, 19 February 2001
3. Agama : Islam
4. Kebangsaan : Indonesia
5. Status Perkawinan : Belum Kawin
6. Alamat : Jl. Sepakat Rt 34 No 20 Rw 04 Kelurahan
Pemurus Dalam Kecamatan Banjarmasin Selatan
7. Pendidikan
 - a. SD : MIN 3 Kota Banjarmasin
 - b. SMP : Madrasah Ibtidaiyah Banjarmasin 01
 - c. SMA : SMAN 13 Banjarmasin
8. Orang Tua
 - a. Nama Ayah : Akhmad Sayuti
Pekerjaan : Buruh Harian Lepas
Alamat : Jl. Sepakat Rt 34 No 20 Rw 04 Kelurahan
Pemurus Dalam Kecamatan Banjarmasin Selatan
 - b. Nama Ibu : Ernawati
Pekerjaan : Ibu Rumah Tangga
Alamat : Jl. Sepakat Rt 34 No 20 Rw 04 Kelurahan
Pemurus Dalam Kecamatan Banjarmasin Selatan
9. Jumlah Saudara : 2

DOKUMENTASI PENELITIAN



SURAT-SURAT



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI
ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM
PROGRAM STUDI PERBANKAN SYARIAH**

Jalan A. Yani Km. 4.5 Banjarmasin 70235 Telepon (0511) 678 3434,
e-mail: febimail@uin-antasari.ac.id, website: febi.uin-antasari.ac.id

PENETAPAN JUDUL DAN PEMBIMBING SKRIPSI

Nomor : B-688/Un.14/II.5/PS.S1/PP.00.9/07/2023

Setelah kami mempelajari dan diadakan perbaikan seperlunya atas rencana penelitian Saudara (i):

Nama : Ernita Hayyun
NIM : 190105020204
Program Studi : S.1/Perbankan Syariah
Judul : Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan Membayar Zakat Melalui BSI Mobile Pada Nasabah Di Kota Banjarmasin Selatan

Kami dapat menyetujui rencana penelitian (proposal) tersebut. Sebagai pembimbing kami tetapkan sebagai berikut:

Dosen Pembimbing Skripsi : Yusuf Asyahi, S.E., M.E

Saudara (i) diharapkan segera melakukan konsultasi dengan Dosen Pembimbing Skripsi guna mendapatkan arahan dalam rangka persiapan pembuatan skripsi selanjutnya.

Demikian penetapan ini dibuat untuk diketahui dan dilaksanakan dengan semestinya.

Banjarmasin, 17 Juli 2023
Ketua Prodi Perbankan Syariah



Annisa Sayyid, S.H.I., M.S.I
NIP. 19830526 201101 2 007

Tembusan :

1. Rektor UIN Antasari (sebagai laporan);
2. Dosen Pembimbing;
3. Mahasiswa (i) ybs;
4. Arsip.



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
FAKULTAS EKONOMI DAN BISNIS ISLAM**

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PERSETUJUAN PERUBAHAN JUDUL SKRIPSI

Yang bertanda tangan di bawah ini:

Nama : Yusuf Asyahi, S.E., M.E
NIP : 1124029101
Jabatan : Dosen Pembimbing Skripsi

Setelah melakukan bimbingan kepada mahasiswa :

Nama : Ernita Hayyun
NIM : 190105020204
Judul skripsi : Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan Membayar Zakat Melalui BSI Mobile Di Kecamatan Banjarmasin Selatan

Menyetujui untuk dilakukan perubahan judul skripsi menjadi :

Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan Membayar Zakat Melalui BSI Mobile Pada Nasabah Di Kota Banjarmasin

Demikian persetujuan ini diberikan untuk dipergunakan sebagaimana mestinya.

Banjarmasin, 18 September 2023
Dosen Pembimbing

Yusuf Asyahi, S.E., M.E
NIP. 1124029101



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Banjarmasin, 09 Agustus 2023

Nomor : B-394/Un.14/III.5/BIRO.SKRIPSI/PP.00.9/08/2023
Lampiran : Satu berkas
Hal : Penetapan Waktu Ujian
Proposal Skripsi

Kepada
Yth. Ernita Hayyun / 190105020204
Mahasiswa/ Jurusan S1 Perbankan Syariah
Fakultas Ekonomi dan Bisnis Islam UIN Antasari
Banjarmasin

Assalamu'alaikum wr. wb.

Berdasarkan surat permohonan Saudara mengenai penetapan waktu ujian proposal skripsi, maka dengan ini ditetapkan Ujian Proposal Skripsi atas nama:

Nama / NIM : Ernita Hayyun / 190105020204
Jurusan : Perbankan Syariah
Judul : Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan Membayar Zakat Melalui BSI Mobile di Kota Banjarmasin Selatan

pada:

Hari/Tanggal : Jumat, 11 Agustus 2023
Waktu : 10.00 - 10.45
Tempat : Ruang Munaqasyah 1

dengan susunan tim penguji sebagai berikut:


Penguji (Pembimbing) : Yusuf Asyahri, S.E., M.E
Penguji (Eksternal) : Rimayanti, S.E., M.M
Notulis : Zulkifli Ariyadi, S.H.I

Demikian surat penetapan ini dibuat untuk dilaksanakan sebagaimana mestinya.

Wassalamu'alaikum wr. wb.



Ketua Prodi Perbankan Syariah


Annisa Sayyid, SHI, MSI.

Tembusan:
-Yth. 1. Penguji (Pembimbing)
2. Penguji (Eksternal)
3. Notulis

-Arsip

Catatan:
Diharap pelaksanaan ujian tepat waktu untuk menghindari tertundanya ujian-ujian berikutnya



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI ANTASARI BANJARMASIN
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**BERITA ACARA UJIAN PROPOSAL
FAKULTAS EKONOMI DAN BISNIS ISLAM
UIN ANTASARI BANJARMASIN**

Pada Hari/Tanggal : Jumat, 11 Agustus 2023 telah dilaksanakan ujian proposal skripsi atas nama:




Nama/NIM : Ernita Hayyun/ 190105020204
Jurusan : Perbankan Syariah
Judul : Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan Membayar Zakat Melalui BSI Mobile di Kota Banjarmasin Selatan

Dengan susunan tim Penguji sebagai berikut:

Penguji (Pembimbing) : Yusuf Asyahri, S.E., M.E
Penguji (Eksternal) : Rimayanti, S.E., M.M
Notulen : Zulkifli Ariyadi, S.H.I

Hasil Ujian Proposal Skripsi dinyatakan :
Diterima / diterima dengan perbaikan / ditolak*
Catatan pelaksanaan ujian proposal:

Banjarmasin, Jumat, 11 Agustus 2023

1. Penguji (Pembimbing)  Yusuf Asyahri, S.E., M.E
2. Penguji (Eksternal)  Rimayanti, S.E., M.M
3. Notulis  Zulkifli Ariyadi, S.H.I



**KEMENTERIAN AGAMA REPUBLIK INDONESIA
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Nomor : B-2858/Un.14/III.5/TL.00/09/2023
Sifat : -
Lamp : 1 Berkas
Hal : Permohonan Izin Riset

6 September 2023

Yth.
Ketua Badan Amil Zakat Nasional Kota Banjarmasin

Assalamu'alaikum wr.wb.

Dengan hormat. Yang bertanda tangan di bawah ini Dekan Fakultas Ekonomi dan Bisnis Islam UIN Antasari menyampaikan permohonan untuk diberikan izin riset kepada :

| | |
|----------------------|--|
| Nama | : Ernita Hayyun |
| NIM | : 190105020204 |
| Tempat/Tanggal Lahir | : Banjarmasin, 19 Februari 2001 |
| Semester/Jurusan | : IX / Perbankan Syariah |
| Tahun Akademik | : 2023/2024 |
| Alamat | : Jl. Sepakat RT.34 RW. 04 No. 20 Pemurus Dalam Banjarmasin |
| Waktu Riset | : 7 September s.d 7 Oktober 2023 |

Judul Skripsi : Pengaruh Literasi, Kepercayaan dan Kemudahan terhadap Keputusan Membayar Zakat Melalui BSI Mobile pada Nasabah di Kota Banjarmasin (sebagaimana proposal terlampir)

Sehubungan dengan hal tersebut, kami mohon agar kiranya berkenan membantu memberikan data dan informasi yang diperlukan terkait dengan riset tersebut.

Demikian permohonan ini disampaikan, atas perhatian dan kerjasamanya diucapkan terima kasih.

Wassalamu'alaikum wr.wb.

A.n. Dekan
Wakil Dekan Bidang Akademik dan
Kelembagaan,



Zaki Mubarak



Nomor : 272/BAZNAS-BJM/X/2023
Lampiran : -
Perihal : Surat Keterangan Selesai Riset

Banjarmasin, 16 Oktober 2023

Kepada Yth.
Dekan Fakultas Ekonomi & Bisnis Islam
UIN Antasari Banjarmasin
Di – Banjarmasin

Assalamu'alaikum Wr. Wb

Bersama dengan ini kami sampaikan bahwa Mahasiswa (i) yang tersebut di bawah ini, telah selesai melaksanakan Penelitian/Riset di Baznas Kota Banjarmasin yaitu :

Nama : **Ernita Hayyun**
NIM : 190105020204
Jurusan : Perbankan Syariah

Dengan ini kami sampaikan, atas perhatiannya kami ucapkan terimakasih.



H. Riduan Masykur

Sekretariat:

Jl. Pangeran Antasari Komplek Masjid Agung Miftahul Ihsan Banjarmasin 70241
Telp. WA.0811.5190911

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CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Ernita Hayyun
NIM : 1901050200204
Jurusan : Perbankan Syariah
Judul Skripsi : Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan Membayar Zakat Melalui BSI Mobile Pada Nasabah di Kota Banjarmasin
Pembimbing : Yusuf Asyahi, S.E., M.E

CATATAN PEMBIMBING

1). Perbaiki Jari
2). Perbaiki Metode Penelitian, Menyojokkan
Pengaruh & Logika pada Analisis Data.

Pembimbing,

Yusuf Asyahi, S.E., M.E
NIP. 1124029101



KEMENTERIAN AGAMA REPUBLIK INDONESIA

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CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Ermita Hayyun
NIM : 1901050200204
Jurusan : Perbankan Syariah
Judul Skripsi : Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan Membayar Zakat Melalui BSI Mobile Pada Nasabah di Kota Banjarmasin
Pembimbing : Yusuf Asyabri, S.E., M.E.

CATATAN PEMBIMBING

- 1) Periksa Paper proposal.
- 2) Periksa revisi : lampiran surat dan penulisan.
- 3) Tanya Revisi - di perbaiki.

Pembimbing.

Yusuf Asyabri, S.E., M.E.
NIP. 1124029101



KEMENTERIAN AGAMA REPUBLIK INDONESIA

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CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Ermita Hayyun
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Jurusan : Perbankan Syariah
Judul Skripsi : Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan Membayar Zakat Melalui BSI Mobile Pada Nasabah di Kota Banjarmasin
Pembimbing : Yusuf Asyabri, S.E., M.E

CATATAN PEMBIMBING

- 1). Tambahkan foto - foto yang akan
- 2). - Referensi opsional di perbaiki.

Pembimbing,

Yusuf Asyabri, S.E., M.E
NIP. 1124029101



KEMENTERIAN AGAMA REPUBLIK INDONESIA

UNIVERSITAS ISLAM NEGERI

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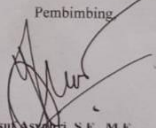
CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Ermita Hayyun
NIM : 1901050200204
Jurusan : Perbankan Syariah
Judul Skripsi : Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan
Membayar Zakat Melalui BSI Mobile Pada Nasabah di Kota Banjarmasin
Pembimbing : Yusuf Asyahi, S.E., M.E

CATATAN PEMBIMBING

- 1). Waktu dan tempat bimbingan sudah.
- 2). Keistimewaan hasil penelitian dan teori.
- 3). Pembacaan reguler di pertengahan.
- 4).

Pembimbing


Yusuf Asyahi, S.E., M.E
NIP. 1124029101



KEMENTERIAN AGAMA REPUBLIK INDONESIA

UNIVERSITAS ISLAM NEGERI

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CATATAN KONSULTASI BIMBINGAN SKRIPSI

Nama : Ermita Hayyun
NIM : 1901050200204
Jurusan : Perbankan Syariah
Judul Skripsi : Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan
Membayar Zakat Melalui BSI Mobile Pada Nasabah di Kota Banjarmasin
Pembimbing : Yusuf Asy'ari, S.E., M.E

CATATAN PEMBIMBING

- 1). Menganalisa
- 2). Peran bank syariah & zakat
- 3). 5 referensi literatur yang
1 jurnal penelitian.

Pembimbing.

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Nama : Ernita Hayyun
NIM : 1901050200204
Jurusan : Perbankan Syariah
Judul Skripsi : Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan
Membayar Zakat Melalui BSI Mobile Pada Nasabah di Kota Banjarmasin
Pembimbing : Yusuf Asyabri, S.E., M.E

CATATAN PEMBIMBING

1). Perhatikan interpretasi hasil -
2). - juga perlu diperbaiki

Pembimbing,

Yusuf Asyabri, S.E., M.E
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SURAT PENETAPAN BEBAS PLAGIASI
Nomor : B- 1002 /Un.14/III.5/PS.S1/PP.00.9/12 /2023

Memperhatikan surat permohonan Saudara (i) dan hasil Rapat Tim Pemeriksa Plagiasi Tugas Akhir/ Skripsi Mahasiswa Fakultas Ekonomi dan Bisnis Islam UIN Antasari Banjarmasin, maka kami dapat memberikan Surat Keterangan Bebas Plagiasi atas nama Saudara (i) :

Nama : Ernita Hayyun
NIM : 190105020204
Jurusan : Perbankan Syariah
Judul : Pengaruh Literasi, Kepercayaan dan Kemudahan Terhadap Keputusan Membayar Zakat Melalui BSi Mobile Pada Nasabah di Kota Banjarmasin

Dengan demikian, skripsi Saudara (i) dinyatakan :

BEBAS PLAGIASI

Dengan Presentasi Plagiat 21 %

Demikian penetapan ini dibuat untuk diketahui dan dilaksanakan dengan semestinya.



Banjarmasin, 15 Desember 2023

Ketua Jurusan

Annisa Sayyid